

TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

SECTION 1 -- PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/  (STATE/COUNTY/TRACT NUMBER)	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES	NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D	LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D			
	HOME PURCHASE LOANS				REFINANCINGS	HOME IMPROVEMENT LOANS		E				F	G	
	FHA, FSA/RHS & VA		CONVENTIONAL			NUMBER	AMOUNTS (\$000'S)							NUMBER
	A	B	C	D										
GA/HENRY /0703.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/DOUGLAS /0801.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/CHEROKEE /0901.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/NEWTON /1001.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/FAYETTE /SMALL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999





























































































TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 10/	APPLICATIONS RECEIVED 20/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
-----												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
INCOME CHARACTERISTICS 12/, 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
INCOME AND RACIAL/ETHNIC COMP 11/,12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 21/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
TOTAL 14/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												



TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 10/	APPLICATIONS RECEIVED 20/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
-----												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
INCOME CHARACTERISTICS 12/, 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
INCOME AND RACIAL/ETHNIC COMP 11/,12/13/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 21/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
TOTAL 14/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												



TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 10/	APPLICATIONS RECEIVED 20/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
-----												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
INCOME CHARACTERISTICS 12/, 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
INCOME AND RACIAL/ETHNIC COMP 11/,12/13/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 21/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												
TOTAL 14/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
-----												

TABLE 8-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS,  
 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 22/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
	-----																			
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (WHITE/MINORITY RACE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
ETHNICITY 7/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
OTHERS, INCL. HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
GENDER 19/																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				

TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS,  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 22/		
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	
	-----																				
RACE 5/																					
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
WHITE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
2 OR MORE MINORITY RACES	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
JOINT (WHITE/MINORITY RACE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
RACE NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
-----																					
ETHNICITY 7/																					
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
ETHNICITY NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
-----																					
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
OTHERS, INCL. HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
-----																					
GENDER 19/																					
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
JOINT (MALE/FEMALE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
GENDER NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
-----																					
INCOME 9/																					
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
INCOME NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
-----																					

TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 22/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
	-----																			
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (WHITE/MINORITY RACE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
ETHNICITY 7/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
OTHERS, INCL. HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
GENDER 19/																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				

TABLE 8-4: REASONS FOR DENIAL OF APPLICATIONS FOR HOME IMPROVEMENT LOANS,  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 22/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
	-----																			
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (WHITE/MINORITY RACE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
ETHNICITY 7/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
OTHERS, INCL. HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
GENDER 19/																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				

TABLE 8-5: REASONS FOR DENIAL OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 22/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
	-----																			
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (WHITE/MINORITY RACE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
ETHNICITY 7/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
OTHERS, INCL. HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
GENDER 19/																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				



TABLE 8-7: REASONS FOR DENIAL OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 22/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
	-----																			
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (WHITE/MINORITY RACE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
ETHNICITY 7/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
OTHERS, INCL. HISPANIC	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
GENDER 19/																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE)	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
-----																				





TABLE 11-1: PRICING INFORMATION FOR FHA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	NO REPORTED	REPORTED									
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE			
	#	#	#	#	#	#	#	#			
Borrower Characteristics											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
ASIAN	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
BLACK OR AFRICAN AMERICAN	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
WHITE	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
2 OR MORE MINORITY RACES	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
JOINT (WHITE/MINORITY RACE)	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
RACE NOT AVAILABLE 6/	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
Ethnicity 7/											
HISPANIC OR LATINO	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
NOT HISPANIC OR LATINO	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
ETHNICITY NOT AVAILABLE 6/	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
Minority Status 8/											
WHITE NON-HISPANIC	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
OTHERS, INCLUDING HISPANIC	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
Income 9/											
LESS THAN 50% OF MSA/MD MEDIAN	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
INCOME NOT AVAILABLE 6/	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
Gender 19/											
MALE	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
FEMALE	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
JOINT (MALE/FEMALE)	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
GENDER NOT AVAILABLE 6/	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
Census Tract Characteristics 10/											
Racial/Ethnic Composition 11/											
LESS THAN 10% MINORITY	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
10-19% MINORITY	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
20-49% MINORITY	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
50-79% MINORITY	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
80-100% MINORITY	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
Income Characteristics 12/ 13/											
LOW INCOME	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
MODERATE INCOME	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
MIDDLE INCOME	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99
UPPER INCOME	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	999999999	99.99	99.99



TABLE 11-2: PRICING INFORMATION FOR VA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX									
BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED   REPORTED PRICING DATA   PRICING DATA		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE			
Borrower Characteristics											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY 7/											
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MINORITY STATUS 8/											
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER 19/											
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Census Tract Characteristics 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99



TABLE 11-3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	NO REPORTED	REPORTED									
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE			
	#	#	#	#	#	#	#	#			
Borrower Characteristics											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Ethnicity 7/											
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Minority Status 8/											
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Income 9/											
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Gender 19/											
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Census Tract Characteristics 10/											
Racial/Ethnic Composition 11/											
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Income Characteristics 12/ 13/											
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99







TABLE 11-5: PRICING INFORMATION FOR FHA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		
	NO REPORTED	REPORTED								LOANS		
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN	17/	
	#	#	#	#	#	#	#	#			#	
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Ethnicity 7/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Minority Status 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Income 9/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Gender 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Census Tract Characteristics 10/												
Racial/Ethnic Composition 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Income Characteristics 12/ 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

TABLE 11-5: PRICING INFORMATION FOR FHA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED   REPORTED		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/						HOEPA			
	PRICING DATA \$000'S	PRICING DATA \$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN	MEDIAN	17/ \$000'S	
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Ethnicity 7/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Minority Status 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Income 9/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Gender 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Census Tract Characteristics 10/												
Racial/Ethnic Composition 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Income Characteristics 12/ 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999

TABLE 11-6: PRICING INFORMATION FOR VA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		
	NO REPORTED	REPORTED								LOANS		
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN	17/	
	#	#	#	#	#	#	#	#			#	
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Ethnicity 7/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Minority Status 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Income 9/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Gender 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Census Tract Characteristics 10/												
Racial/Ethnic Composition 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Income Characteristics 12/ 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

TABLE 11-6: PRICING INFORMATION FOR VA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX											
BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED   REPORTED		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		LOANS 17/ \$000'S	
	PRICING DATA \$000'S	PRICING DATA \$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN	MEDIAN			
Borrower Characteristics													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY 7/													
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MINORITY STATUS 8/													
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME 9/													
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER 19/													
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Census Tract Characteristics 10/													
RACIAL/ETHNIC COMPOSITION 11/													
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME CHARACTERISTICS 12/ 13/													
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999

TABLE 11-7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		
	NO REPORTED	REPORTED	-----							LOANS		
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN	17/	
	#	#	#	#	#	#	#	#	#	#	#	
-----												
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 7/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

TABLE 11-7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX										
BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED   REPORTED		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN	LOANS 17/	
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		\$000'S	
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY 7/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Census Tract Characteristics 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999

TABLE 11-8: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, JUNIOR LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		
	NO REPORTED	REPORTED	-----							MEAN	MEDIAN	LOANS
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE			17/	
	#	#	#	#	#	#	#	#	#			#
-----												
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 7/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		
	NO REPORTED	REPORTED								LOANS		
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN	MEDIAN	17/	
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		\$000'S	
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY 7/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Census Tract Characteristics 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999

TABLE 11-9: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, FIRST LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		
	NO REPORTED	REPORTED	-----							LOANS		
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN	17/	
	#	#	#	#	#	#	#	#			#	
-----												
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 7/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

TABLE 11-9: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX											
BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED   REPORTED		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		LOANS 17/ \$000'S	
	PRICING DATA \$000'S	PRICING DATA \$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN	MEDIAN			
Borrower Characteristics													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY 7/													
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MINORITY STATUS 8/													
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME 9/													
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER 19/													
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Census Tract Characteristics 10/													
RACIAL/ETHNIC COMPOSITION 11/													
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME CHARACTERISTICS 12/ 13/													
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999

TABLE 11-10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		
	NO REPORTED	REPORTED	-----							MEAN	MEDIAN	LOANS
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE			17/	
	#	#	#	#	#	#	#	#	#		#	
-----												
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 7/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

TABLE 11-10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, 1- TO 4-FAMILY  
OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX											
BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED   REPORTED		PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA		LOANS 17/ \$000'S	
	PRICING DATA \$000'S	PRICING DATA \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN	MEDIAN			
Borrower Characteristics													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY 7/													
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MINORITY STATUS 8/													
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME 9/													
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER 19/													
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
Census Tract Characteristics 10/													
RACIAL/ETHNIC COMPOSITION 11/													
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
INCOME CHARACTERISTICS 12/ 13/													
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	NA	NA	99999999



TABLE 12-2: PRICING INFORMATION FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN,  
OWNER OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE TREASURY : ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN						
	NO REPORTED	REPORTED	3 - 3.99		4 - 4.99		5 - 5.99		6 - 6.99				7 - 7.99		8 - 9.99		10 OR MORE	
	PRICING DATA	PRICING DATA	#	#	#	#	#	#	#	#			#	#	#	#	#	#
Borrower Characteristics																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
WHITE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
Ethnicity 7/																		
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
Minority Status 8/																		
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
Income 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
Gender 19/																		
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
Census Tract Characteristics 10/																		
Racial/Ethnic Composition 11/																		
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
Income Characteristics 12/ 13/																		
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	















INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	999999999 999999999	999999999 999999999	999999999 999999999	999999999 999999999	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	999999999 999999999	999999999 999999999	999999999 999999999	999999999 999999999	NA NA











SUMMARY TABLE A-4: DISPOSITION OF PREAPPROVALS FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN,  
 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INSTITUTION'S NATIONWIDE TOTALS

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000'S	#	\$000'S	#	\$000'S
<b>BORROWER CHARACTERISTICS</b>						
<b>RACE 5/</b>						
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999
WHITE	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE)	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999
<b>ETHNICITY 7/</b>						
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/NOT HISPANIC OR LATINO)	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999
<b>MINORITY STATUS 8/</b>						
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999
OTHERS, INCLUDING HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999
<b>INCOME 9/</b>						
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	99999999	99999999	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	99999999	99999999	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	99999999	99999999	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	99999999	99999999	NA	NA	NA	NA
<b>GENDER 19/</b>						
MALE	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (MALE/FEMALE)	99999999	99999999	99999999	99999999	99999999	99999999
GENDER NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999
<b>CENSUS TRACT CHARACTERISTICS 10/</b>						
<b>RACIAL/ETHNIC COMPOSITION 11/</b>						
LESS THAN 10% MINORITY	99999999	99999999	NA	NA	NA	NA
10-19% MINORITY	99999999	99999999	NA	NA	NA	NA
20-49% MINORITY	99999999	99999999	NA	NA	NA	NA
50-79% MINORITY	99999999	99999999	NA	NA	NA	NA
80-100% MINORITY	99999999	99999999	NA	NA	NA	NA
<b>INCOME CHARACTERISTICS 12/ 13/</b>						
LOW INCOME	99999999	99999999	NA	NA	NA	NA
MODERATE INCOME	99999999	99999999	NA	NA	NA	NA
MIDDLE INCOME	99999999	99999999	NA	NA	NA	NA
UPPER INCOME	99999999	99999999	NA	NA	NA	NA

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INSTITUTION'S NATIONWIDE TOTALS

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA	NA	999999999	999999999	999999999	999999999	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA	NA	999999999	999999999	999999999	999999999	NA

**HOME MORTGAGE DISCLOSURE ACT DISCLOSURE STATEMENT  
EXPLANATION OF NOTES**

**WHEN CATEGORIZING INTO GROUPS, PERCENTAGES ARE NOT ROUNDED. IF THERE ARE NO DATA REPORTED FOR A PARTICULAR TABLE, THAT TABLE WILL NOT BE REPORTED. THE “#” MEANS NUMBER OF APPLICATIONS OR LOANS AS APPLICABLE. TABLES THAT REPORT LOAN PRICING**

**INFORMATION (TABLE 3-2, ALL TABLES IN THE 11 SERIES, TABLE 12-2, AND SUMMARY TABLE B) EXCLUDE LOANS WITH APPLICATION DATES BEFORE JANUARY 1, 2004.**

- 1. ALL CENSUS TRACT AND COUNTY DEFINITIONS AND POPULATION COUNTS ARE BASED ON THE 2000 CENSUS OF POPULATION AND HOUSING.**
- 2. THE “INVALID GEOGRAPHIC IDENTIFIERS” ROW CONTAINS DATA WHEN FINANCIAL INSTITUTIONS HAVE REPORTED STATE CODES, COUNTY CODES, OR CENSUS TRACT NUMBERS THAT DO NOT CONFORM WITH 2000 CENSUS DEFINITIONS, OR WHEN THIS INFORMATION WAS NOT REPORTED BY THE INSTITUTION. THE “INVALID MSA/MD NUMBERS” ROW CONTAINS DATA WHEN FINANCIAL INSTITUTIONS HAVE REPORTED INVALID MSA/MD CODES AS DEFINED BY THE U.S. OFFICE OF MANAGEMENT AND BUDGET.**
- 3. INCLUDES DATA ON LOANS IN THIS MSA/MD FROM INSTITUTIONS WITH A HOME OR BRANCH OFFICE IN THIS MSA/MD, AND FROM CERTAIN INSTITUTIONS WITHOUT SUCH AN OFFICE.**
- 4. IN AGGREGATE TABLE 1, PERCENTAGE MINORITY POPULATION (“%MIN POP”) MEANS, FOR A PARTICULAR CENSUS TRACT, THE PERCENTAGE OF PERSONS OF MINORITY RACES AND WHITES OF HISPANIC OR LATINO ORIGIN IN RELATION TO THE CENSUS TRACT’S TOTAL POPULATION. PERCENTAGES ARE ROUNDED TO THE NEAREST FULL PERCENTAGE POINT.**
- 5. APPLICANTS ARE SHOWN IN ONLY ONE RACE CATEGORY. FOR PURPOSES OF CATEGORIZATION, THE GENERAL RULE IS: THE RACE (INCLUDING SITUATIONS WHERE RACE WAS REPORTED AS NOT PROVIDED OR NOT APPLICABLE) OF THE APPLICATION IS CATEGORIZED BY THE RACE OF THE FIRST PERSON LISTED ON THE APPLICATION UNLESS THE “JOINT” RACE DEFINITION APPLIES. (“JOINT” MEANS ONE APPLICANT REPORTS A SINGLE RACIAL DESIGNATION OF “WHITE” AND THE OTHER APPLICANT REPORTS ONE OR MORE MINORITY RACIAL DESIGNATIONS.) IF THE “JOINT” DEFINITION DOES NOT APPLY, THE RACE OF THE FIRST PERSON ON THE APPLICATION IS CATEGORIZED AS FOLLOWS:**
  - THE REPORTED RACE WHEN A SINGLE RACIAL DESIGNATION IS REPORTED; OR**
  - “2 OR MORE MINORITY RACES” WHEN TWO OR MORE MINORITY RACIAL DESIGNATIONS ARE REPORTED; OR**
  - THE MINORITY RACE WHEN TWO RACIAL DESIGNATIONS ARE REPORTED AND ONE IS WHITE.**
- 6. “NOT AVAILABLE” INCLUDES SITUATIONS WHERE INFORMATION WAS REPORTED AS NOT PROVIDED OR NOT APPLICABLE. FOR THE INCOME CLASSIFICATION, ZEROS AND INVALID CODES ARE INCLUDED.**
- 7. APPLICANTS ARE SHOWN IN ONLY ONE ETHNICITY CATEGORY. FOR PURPOSES OF CATEGORIZATION, THE GENERAL RULE IS: THE ETHNICITY (INCLUDING SITUATIONS WHERE ETHNICITY WAS REPORTED AS NOT PROVIDED OR NOT APPLICABLE) OF THE APPLICATION IS CATEGORIZED BY THE ETHNICITY OF THE FIRST PERSON LISTED ON THE APPLICATION UNLESS THE “JOINT” ETHNICITY DEFINITION APPLIES. (“JOINT” MEANS ONE APPLICANT REPORTS ETHNICITY AS HISPANIC OR LATINO AND THE OTHER APPLICANT REPORTS ETHNICITY AS NOT HISPANIC OR LATINO.)**
- 8. “MINORITY STATUS” COMBINES INFORMATION REPORTED ON RACE AND ETHNICITY. “WHITE NON-HISPANIC” CONSISTS OF APPLICANTS OF WHITE RACE WHO ARE NOT OF HISPANIC OR LATINO ORIGIN. THE “OTHERS, INCLUDING HISPANIC” CATEGORY CONSISTS OF APPLICANTS OF MINORITY RACES OR HISPANIC OR LATINO ORIGIN. APPLICANTS NOT SHOWN ARE NON-HISPANICS WHERE RACE IS NOT AVAILABLE, WHITES WHERE ETHNICITY IS NOT AVAILABLE AND THOSE WHERE BOTH RACE AND ETHNICITY ARE NOT AVAILABLE.**

9. **APPLICANTS ARE CATEGORIZED BY THE RATIO OF THEIR REPORTED INCOME TO THE MEDIAN FAMILY INCOME OF THE MSA/MD. THE MEDIAN FAMILY INCOME OF THE MSA/MD IS BASED ON ANNUAL ESTIMATES DEVELOPED BY THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD).**
10. **THE TYPE OF CENSUS TRACT IS BASED ON DEMOGRAPHIC INFORMATION FROM THE 2000 CENSUS OF POPULATION AND HOUSING. IT IS NOT BASED ON REPORTED APPLICANT CHARACTERISTICS.**
11. **“MINORITY” MEANS ALL RACES OTHER THAN WHITE AND WHITES OF HISPANIC OR LATINO ORIGIN.**
12. **THE LOW-INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS LESS THAN 50 PERCENT OF THE MEDIAN MSA/MD INCOME, BASED ON THE 2000 CENSUS OF POPULATION AND HOUSING. THE MODERATE-INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS AT LEAST 50 PERCENT AND LESS THAN 80 PERCENT OF THE MEDIAN MSA/MD INCOME. THE MIDDLE-INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS AT LEAST 80 PERCENT AND LESS THAN 120 PERCENT OF THE MEDIAN MSA/MD INCOME. THE UPPER-INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS 120 PERCENT OR MORE OF THE MEDIAN MSA/MD INCOME.**
13. **EXCLUDES CENSUS TRACTS WITH NO REPORTED INCOME.**
14. **“TOTAL” INCLUDES ALL APPLICATIONS OR LOANS, AS APPLICABLE, FOR THE INDICATED CATEGORY, AND MAY NOT SUM FROM ITEMS IN THE BODY OF THE TABLE.**
15. **INCLUDES LOANS IN WHICH THE ANNUAL PERCENTAGE RATE WAS BELOW THE THRESHOLD FOR REPORTING, AND LOANS FOR WHICH NO ANNUAL PERCENTAGE RATE WAS AVAILABLE FOR CALCULATING RATE SPREAD BECAUSE THE LOAN WAS NOT SUBJECT TO REGULATION Z. DOES NOT INCLUDE PURCHASED LOANS OR APPLICATIONS THAT DID NOT RESULT IN ORIGINATIONS.**
16. **THE ANNUAL PERCENTAGE RATE THRESHOLD FOR REPORTING PRICING INFORMATION IS 3 PERCENTAGE POINTS ABOVE THE APPLICABLE TREASURY YIELD FOR FIRST-LIEN LOANS OR 5 PERCENTAGE POINTS ABOVE THE APPLICABLE TREASURY YIELD FOR JUNIOR-LIEN LOANS.**
17. **LOANS COVERED BY THE HOME OWNERSHIP AND EQUITY PROTECTION ACT OF 1994 (HOEPA).**
18. **“TOTAL” INCLUDES THOSE CASES WHERE GENDER WAS REPORTED AND WHERE THIS INFORMATION WAS NOT AVAILABLE.**
19. **APPLICANTS ARE SHOWN IN ONLY ONE GENDER CATEGORY. FOR PURPOSES OF CATEGORIZATION, THE GENERAL RULE IS: THE GENDER (INCLUDING SITUATIONS WHERE GENDER WAS REPORTED AS NOT PROVIDED OR NOT APPLICABLE) OF THE APPLICATION IS CATEGORIZED BY THE GENDER OF THE FIRST PERSON LISTED ON THE APPLICATION UNLESS THE “JOINT” GENDER DEFINITION APPLIES. (“JOINT” MEANS ONE APPLICANT REPORTS GENDER AS MALE AND THE OTHER APPLICANT REPORTS GENDER AS FEMALE.)**
20. **“APPLICATIONS RECEIVED” EQUALS THE TOTAL NUMBER OF LOANS ORIGINATED, APPLICATIONS APPROVED BUT NOT ACCEPTED, APPLICATIONS DENIED, APPLICATIONS WITHDRAWN, AND FILES CLOSED FOR INCOMPLETENESS; EXCLUDES LOANS PURCHASED, PREAPPROVAL REQUESTS DENIED, AND PREAPPROVAL REQUESTS APPROVED BUT NOT ACCEPTED.**
21. **INCLUDES CENSUS TRACTS WITH NO REPORTED INCOME.**
22. **INSTITUTIONS ARE NOT REQUIRED TO REPORT REASONS FOR LOAN DENIALS. “TOTAL” INCLUDES CASES WHERE MULTIPLE REASONS WERE REPORTED.**
23. **CENSUS TRACTS ARE GROUPED ACCORDING TO MEDIAN AGE. BECAUSE THE CENSUS DATA ON HOUSING STOCK AGE ARE CATEGORIZED IN INTERVALS OF SEVERAL YEARS, THE MEDIAN HOUSING STOCK AGE FOR A CENSUS TRACT IS DETERMINED BY CALCULATING THE MID-POINT OF THE INTERVAL IN WHICH THE MEDIAN UNIT FALLS. THE TRACTS ARE GROUPED IN THIS TABLE BY THE TIME PERIOD IN WHICH THE MEDIAN UNIT WAS BUILT.**
24. **FOR MSA/MDS WITH MORE THAN ONE PRINCIPAL CITY, ALL PRINCIPAL CITIES ARE INCLUDED.**
25. **“MSA/MD LESS PRINCIPAL CITY” INCLUDES ALL CENSUS TRACTS OUTSIDE THE PRINCIPAL CITY (OR CITIES) BUT WITHIN THE MSA/MD.**
26. **THE “TRACT UNKNOWN” ROW CONTAINS DATA WHEN FINANCIAL INSTITUTIONS REPORTED TRACT NUMBERS THAT DO NOT CONFORM WITH 2000 CENSUS DEFINITIONS, OR WHEN FINANCIAL INSTITUTIONS DID NOT REPORT THIS INFORMATION.**

27. **THE “COUNTY UNKNOWN” ROW CONTAINS DATA WHEN FINANCIAL INSTITUTIONS REPORTED STATE AND COUNTY CODE COMBINATIONS THAT DO NOT CONFORM WITH 2000 CENSUS DEFINITIONS, OR WHEN FINANCIAL INSTITUTIONS DID NOT REPORT THE COUNTY.**
28. **“TOTAL APPLICATIONS” EQUALS THE TOTAL NUMBER OF LOANS ORIGINATED, APPLICATIONS APPROVED BUT NOT ACCEPTED, APPLICATIONS DENIED, APPLICATIONS WITHDRAWN, AND FILES CLOSED FOR INCOMPLETENESS; EXCLUDES LOANS PURCHASED. FOR SUMMARY TABLES AT THE INSTITUTION-WIDE LEVEL, “TOTAL APPLICATIONS” ALSO INCLUDES PREAPPROVAL REQUESTS DENIED AND PREAPPROVAL REQUESTS APPROVED BUT NOT ACCEPTED.**
29. **REPORTING PREAPPROVALS APPROVED BUT NOT ACCEPTED IS OPTIONAL; THEREFORE, THE NUMBERS IN THIS CATEGORY MAY NOT BE CONSISTENTLY REPORTED ACROSS INSTITUTIONS.**