

TABLE 3-2: PRICING INFORMATION FOR FIRST AND JUNIOR LIEN LOANS SOLD BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS ONLY), CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
NO REPORTED PRICING DATA 15/	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
REPORTED PRICING DATA	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999
2.00 - 2.49	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999
2.50 - 2.99	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
3.00 - 3.49	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
3.50 - 4.49	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
4.50 - 5.49	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
5.50 - 6.49	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
6.50 OR MORE	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
MEAN 30/	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99
MEDIAN 31/	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99
HOEPA LOANS 17/	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	LIEN #	LIEN #	LIEN #	LIEN #	LIEN #	LIEN #	LIEN #
NO REPORTED PRICING DATA 15/	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
REPORTED PRICING DATA	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999
2.00 - 2.49	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999	NA	9999999
2.50 - 2.99	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
3.00 - 3.49	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
3.50 - 4.49	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
4.50 - 5.49	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
5.50 - 6.49	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
6.50 OR MORE	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999
MEAN 30/	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99
MEDIAN 31/	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99	99.99
HOEPA LOANS 17/	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999	9999999

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, CCY

INSTITUTION: XXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN	HOEPA LOANS 17/ #
	NO REPORTED PRICING DATA	REPORTED PRICING DATA	1.50-1.99	2.00-2.49	2.50-2.99	3.00-3.99	4.00-4.99	5 OR MORE					
	#	#	#	#	#	#	#	#					
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 ISLND	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 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000'S
	NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	1.50-1.99 \$000'S	2.00-2.49 \$000'S	2.50-2.99 \$000'S	3.00-3.99 \$000'S	4.00-4.99 \$000'S	5 OR MORE \$000'S				
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ASIAN	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	99.99	99.99	99999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE	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	99.99	99.99	99999999	
JOINT (WHITE/MINORITY RACE)	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	99.99	99.99	99999999	
ETHNICITY 7/												
HISPANIC OR LATINO	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	99.99	99.99	99999999	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	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	99.99	99.99	99999999	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
OTHERS, INCLUDING HISPANIC	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	99.99	99.99	99999999	
50-79% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
100-119% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (MALE/FEMALE)	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	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	99.99	99.99	99999999	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-100% MINORITY	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	99.99	99.99	99999999	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	1.50-1.99 #	2.00-2.49 #	2.50-2.99 #	3.00-3.99 #	4.00-4.99 #	5 OR MORE #				
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ASIAN	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	99.99	99.99	99999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE	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	99.99	99.99	99999999	
JOINT (WHITE/MINORITY RACE)	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	99.99	99.99	99999999	
ETHNICITY 7/												
HISPANIC OR LATINO	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	99.99	99.99	99999999	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	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	99.99	99.99	99999999	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
OTHERS, INCLUDING HISPANIC	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	99.99	99.99	99999999	
50-79% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
100-119% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (MALE/FEMALE)	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	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	99.99	99.99	99999999	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-100% MINORITY	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	99.99	99.99	99999999	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	

INSTITUTION: XXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000'S
	NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	1.50-1.99 \$000'S	2.00-2.49 \$000'S	2.50-2.99 \$000'S	3.00-3.99 \$000'S	4.00-4.99 \$000'S	5 OR MORE \$000'S				
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ASIAN	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	99.99	99.99	99999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE	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	99.99	99.99	99999999	
JOINT (WHITE/MINORITY RACE)	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	99.99	99.99	99999999	
ETHNICITY 7/												
HISPANIC OR LATINO	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	99.99	99.99	99999999	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	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	99.99	99.99	99999999	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
OTHERS, INCLUDING HISPANIC	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	99.99	99.99	99999999	
50-79% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
100-119% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (MALE/FEMALE)	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	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	99.99	99.99	99999999	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-100% MINORITY	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	99.99	99.99	99999999	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	1.50-1.99 #	2.00-2.49 #	2.50-2.99 #	3.00-3.99 #	4.00-4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ASIAN	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	99.99	99.99	99999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE	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	99.99	99.99	99999999	
JOINT (WHITE/MINORITY RACE)	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	99.99	99.99	99999999	
ETHNICITY 7/												
HISPANIC OR LATINO	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	99.99	99.99	99999999	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	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	99.99	99.99	99999999	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
OTHERS, INCLUDING HISPANIC	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	99.99	99.99	99999999	
50-79% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
100-119% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (MALE/FEMALE)	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	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	99.99	99.99	99999999	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-100% MINORITY	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	99.99	99.99	99999999	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	

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, CCYY

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000'S
	NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	1.50-1.99 \$000'S	2.00-2.49 \$000'S	2.50-2.99 \$000'S	3.00-3.99 \$000'S	4.00-4.99 \$000'S	5 OR MORE \$000'S				
	Borrower Characteristics											
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ASIAN	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	99.99	99.99	99999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE	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	99.99	99.99	99999999	
JOINT (WHITE/MINORITY RACE)	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	99.99	99.99	99999999	
ETHNICITY 7/												
HISPANIC OR LATINO	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	99.99	99.99	99999999	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	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	99.99	99.99	99999999	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
OTHERS, INCLUDING HISPANIC	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	99.99	99.99	99999999	
50-79% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
100-119% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (MALE/FEMALE)	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	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	99.99	99.99	99999999	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-100% MINORITY	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	99.99	99.99	99999999	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	3.50-3.99 #	4.00-4.49 #	4.50-4.99 #	5.00-5.99 #	6.00-6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ASIAN	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	99.99	99.99	99999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE	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	99.99	99.99	99999999	
JOINT (WHITE/MINORITY RACE)	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	99.99	99.99	99999999	
ETHNICITY 7/												
HISPANIC OR LATINO	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	99.99	99.99	99999999	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	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	99.99	99.99	99999999	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
OTHERS, INCLUDING HISPANIC	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	99.99	99.99	99999999	
50-79% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
100-119% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (MALE/FEMALE)	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	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	99.99	99.99	99999999	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-100% MINORITY	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	99.99	99.99	99999999	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	

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

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/		PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000'S
	NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	3.50-3.99 \$000'S	4.00-4.49 \$000'S	4.50-4.99 \$000'S	5.00-5.99 \$000'S	6.00-6.99 \$000'S	7 OR MORE \$000'S				
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ASIAN	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	99.99	99.99	99999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE	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	99.99	99.99	99999999	
JOINT (WHITE/MINORITY RACE)	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	99.99	99.99	99999999	
ETHNICITY 7/												
HISPANIC OR LATINO	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	99.99	99.99	99999999	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	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	99.99	99.99	99999999	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
OTHERS, INCLUDING HISPANIC	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	99.99	99.99	99999999	
50-79% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
100-119% OF MSA/MD MEDIAN	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	99.99	99.99	99999999	
INCOME NOT AVAILABLE 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER 19/												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (MALE/FEMALE)	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	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	99.99	99.99	99999999	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-100% MINORITY	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	99.99	99.99	99999999	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX MSA/MD: 99999 - XX

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	999999999 999999999	999999999 999999999	999999999 999999999	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN(POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES 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	999999999 999999999	999999999 999999999	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	999999999 999999999	999999999 999999999	999999999 999999999	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN(POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES 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	999999999 999999999	999999999 999999999	999999999 999999999	999999999 999999999	999999999 999999999	999999999 999999999	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	999999999 999999999	999999999 999999999	999999999 999999999	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN(POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES 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	999999999 999999999	999999999 999999999	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	999999999 999999999	999999999 999999999	999999999 999999999	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN(POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES 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	999999999 999999999	999999999 999999999	999999999 999999999	999999999 999999999	999999999 999999999	999999999 999999999	NA NA

REPORT DATE: MM/DD/CCYY