

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/ALAMEDA COUNTY/4001.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100					
CA/ALAMEDA COUNTY/4002.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100					
CA/ALAMEDA COUNTY/4003.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	42							
CA/ALAMEDA COUNTY/4005.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	30					
CA/ALAMEDA COUNTY/4005.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	15					
CA/ALAMEDA COUNTY/4039.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100					
CA/ALAMEDA COUNTY/4040.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	75					

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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/ALAMEDA COUNTY/4042.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	50						
CA/ALAMEDA COUNTY/4044.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	95								
CA/ALAMEDA COUNTY/4064.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	66								
CA/ALAMEDA COUNTY/4069.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	100								
CA/ALAMEDA COUNTY/4077.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	66					
CA/ALAMEDA COUNTY/4079.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100					

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	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D					F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
CA/ALAMEDA COUNTY/4087.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	45						
CA/ALAMEDA COUNTY/4088.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	25						
CA/ALAMEDA COUNTY/4098.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	120						
CA/ALAMEDA COUNTY/4201.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	79						
CA/ALAMEDA COUNTY/4202.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	30	2	138						
CA/ALAMEDA COUNTY/4203.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	25						

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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/ALAMEDA COUNTY/4205.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	100						
CA/ALAMEDA COUNTY/4206.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						2	107	1	300				
CA/ALAMEDA COUNTY/4211.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	100						
CA/ALAMEDA COUNTY/4212.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					2	180	6	447					
CA/ALAMEDA COUNTY/4213.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	100	1	50					
CA/ALAMEDA COUNTY/4213.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							2	200					
CA/ALAMEDA COUNTY/4215.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	75	1	75					
CA/ALAMEDA COUNTY/4215.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							2	155					

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	Home Purchase Loans				Refinancings		Home Improvement Loans				E	F	G			
	FHA, FSA/RHS & VA		Conventional		C		D						Number	\$000's	Number	\$000's
	A	B	C		D											
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
CA/ALAMEDA COUNTY/4216.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	90											
CA/ALAMEDA COUNTY/4218.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	18											
CA/ALAMEDA COUNTY/4219.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	25	1	30									
CA/ALAMEDA COUNTY/4220.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	20		1	20						
CA/ALAMEDA COUNTY/4221.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	100	1	100									
CA/ALAMEDA COUNTY/4227.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	55									
						1	20									

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	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/ALAMEDA COUNTY/4232.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	55						
CA/ALAMEDA COUNTY/4235.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	30			1	30	
CA/ALAMEDA COUNTY/4236.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	50							
CA/ALAMEDA COUNTY/4236.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	100				
CA/ALAMEDA COUNTY/4239.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	75							
CA/ALAMEDA COUNTY/4240.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	40				

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	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/ALAMEDA COUNTY/4251.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	63								
CA/ALAMEDA COUNTY/4261.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	2500	1	36						
CA/ALAMEDA COUNTY/4271.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	50						
CA/ALAMEDA COUNTY/4283.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	100						
CA/ALAMEDA COUNTY/4326.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	100								
CA/ALAMEDA COUNTY/4328.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	100						

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	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/ALAMEDA COUNTY/4351.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	30						
CA/ALAMEDA COUNTY/4403.06 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	100								
CA/ALAMEDA COUNTY/4506.06 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	100						
CA/ALAMEDA COUNTY/4513.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	40						
CA/CONTRA COSTA COUNTY/3020.03 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	60			1	75				
CA/CONTRA COSTA COUNTY/3020.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	30						

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	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/CONTRA COSTA COUNTY/3031.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100					
CA/CONTRA COSTA COUNTY/3032.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	65					
CA/CONTRA COSTA COUNTY/3040.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100					
CA/CONTRA COSTA COUNTY/3080.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	23					
CA/CONTRA COSTA COUNTY/3100.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	50					
CA/CONTRA COSTA COUNTY/3200.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	40							

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
CA/CONTRA COSTA COUNTY/3211.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	87						
CA/CONTRA COSTA COUNTY/3211.03 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	50						
CA/CONTRA COSTA COUNTY/3212.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	45						
CA/CONTRA COSTA COUNTY/3220.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	96								
CA/CONTRA COSTA COUNTY/3230.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	70						
CA/CONTRA COSTA COUNTY/3240.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	25						

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	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CA/CONTRA COSTA COUNTY/3250.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	100								
CA/CONTRA COSTA COUNTY/3310.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	79								
CA/CONTRA COSTA COUNTY/3320.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	77	1	50						
CA/CONTRA COSTA COUNTY/3373.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS									1	75				
CA/CONTRA COSTA COUNTY/3383.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS									1	100				
CA/CONTRA COSTA COUNTY/3383.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS									1	65				

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	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D		E		F		G		
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
CA/CONTRA COSTA COUNTY/3400.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	700							1	700			
CA/CONTRA COSTA COUNTY/3400.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100							
CA/CONTRA COSTA COUNTY/3410.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100							
CA/CONTRA COSTA COUNTY/3430.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	65							
CA/CONTRA COSTA COUNTY/3430.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	50							
CA/CONTRA COSTA COUNTY/3451.07 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100							

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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/CONTRA COSTA COUNTY/3451.10 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	75					
CA/CONTRA COSTA COUNTY/3452.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	600			2	200					
CA/CONTRA COSTA COUNTY/3452.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	456						1	456		
CA/CONTRA COSTA COUNTY/3461.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100					
CA/CONTRA COSTA COUNTY/3462.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	2275							
CA/CONTRA COSTA COUNTY/3462.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	100					

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MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families		G			
	FHA, FSA/RHS & VA		Conventional			D	E	F					
	A	B	C	D	E				F	G			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/CONTRA COSTA COUNTY/3470.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	100						
CA/CONTRA COSTA COUNTY/3480.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	100						
CA/CONTRA COSTA COUNTY/3500.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	100	1	100						
CA/CONTRA COSTA COUNTY/3511.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	30								
CA/CONTRA COSTA COUNTY/3512.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	3120		2	200						
CA/CONTRA COSTA COUNTY/3521.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	37		1	50				

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/CONTRA COSTA COUNTY/3522.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	48	3	260						
CA/CONTRA COSTA COUNTY/3530.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	100	1	80						
CA/CONTRA COSTA COUNTY/3540.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	65						
CA/CONTRA COSTA COUNTY/3551.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	500					1	500		
CA/CONTRA COSTA COUNTY/3553.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	90								
CA/CONTRA COSTA COUNTY/3553.05 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	50						

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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 Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional			D	\$000's						
	A	B	C	D	Number			\$000's					
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
CA/CONTRA COSTA COUNTY/3560.01													
LOANS ORIGINATED				1	85	2	125						
APPROVED, NOT ACCEPTED													
APP DENIED						1	65						
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3560.02													
LOANS ORIGINATED						2	125						
APPROVED, NOT ACCEPTED													
APP DENIED				1	79	3	140						
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3570.00													
LOANS ORIGINATED				1	44	1	100						
APPROVED, NOT ACCEPTED													
APP DENIED						1	25						
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3580.00													
LOANS ORIGINATED						1	75						
APPROVED, NOT ACCEPTED													
APP DENIED						1	25						
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3591.01													
LOANS ORIGINATED				3	139	7	345						
APPROVED, NOT ACCEPTED													
APP DENIED				1	90	3	155						
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3591.02													
LOANS ORIGINATED						2	60	1	590				
APPROVED, NOT ACCEPTED													
APP DENIED						3	210						
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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 Dwelling From Columns A, B, C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans				E	F	G	
	FHA, FSA/RHS & VA		Conventional		C		D						Number	\$000's
	A	B	C		D									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
CA/CONTRA COSTA COUNTY/3592.02														
LOANS ORIGINATED					3	292	14	727						
APPROVED, NOT ACCEPTED														
APP DENIED					2	105	6	439						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
CA/CONTRA COSTA COUNTY/3592.03														
LOANS ORIGINATED					1	67	2	110						
APPROVED, NOT ACCEPTED														
APP DENIED							2	60						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
CA/CONTRA COSTA COUNTY/3601.00														
LOANS ORIGINATED							6	337						
APPROVED, NOT ACCEPTED														
APP DENIED					2	158	5	380						
APP WITHDRAWN							2	150						
FILES CLOSED FOR INCOMPLETENESS														
CA/CONTRA COSTA COUNTY/3602.00														
LOANS ORIGINATED					1	100	5	290						
APPROVED, NOT ACCEPTED														
APP DENIED							1	100						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
CA/CONTRA COSTA COUNTY/3610.00														
LOANS ORIGINATED							1	25						
APPROVED, NOT ACCEPTED														
APP DENIED					4	281								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
CA/CONTRA COSTA COUNTY/3620.00														
LOANS ORIGINATED					1	50	2	90						
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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 Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E			F	G	
	FHA, FSA/RHS & VA		Conventional									C	D
	A	B	C	D	E	F	G						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CA/CONTRA COSTA COUNTY/3630.00													
LOANS ORIGINATED						4	231						
APPROVED, NOT ACCEPTED													
APP DENIED						2	140						
APP WITHDRAWN						1	35						
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3640.01													
LOANS ORIGINATED					2	94	1	40					
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3640.02													
LOANS ORIGINATED					1	65	3	217					
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3650.01													
LOANS ORIGINATED					1	40	1	50					
APPROVED, NOT ACCEPTED													
APP DENIED					2	150							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3650.02													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED							1	10					
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3660.01													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED							1	10					
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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 Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E			F	G	
	FHA, FSA/RHS & VA		Conventional			C	D					Number	\$000's
	A	B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CA/CONTRA COSTA COUNTY/3660.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	48						
CA/CONTRA COSTA COUNTY/3671.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	50						
CA/CONTRA COSTA COUNTY/3680.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						2	95						
CA/CONTRA COSTA COUNTY/3690.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	40	1	20					
CA/CONTRA COSTA COUNTY/3690.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							2	80					
CA/CONTRA COSTA COUNTY/3700.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	50	1	25			2	80	

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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 Dwelling From Columns A, B, C & D					
	Home Purchase Loans				Refinancings		Home Improvement Loans				E	F	G			
	FHA, FSA/RHS & VA		Conventional		C		D						Number	\$000's	Number	\$000's
	A	B	C		D											
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
CA/CONTRA COSTA COUNTY/3710.00																
LOANS ORIGINATED				1	37	2	95									
APPROVED, NOT ACCEPTED																
APP DENIED						4	225									
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
CA/CONTRA COSTA COUNTY/3720.00																
LOANS ORIGINATED						1	150									
APPROVED, NOT ACCEPTED																
APP DENIED						3	90									
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
CA/CONTRA COSTA COUNTY/3730.00																
LOANS ORIGINATED						1	50									
APPROVED, NOT ACCEPTED																
APP DENIED																
APP WITHDRAWN						1	100									
FILES CLOSED FOR INCOMPLETENESS																
CA/CONTRA COSTA COUNTY/3740.00																
LOANS ORIGINATED						1	15									
APPROVED, NOT ACCEPTED																
APP DENIED																
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
CA/CONTRA COSTA COUNTY/3750.00																
LOANS ORIGINATED																
APPROVED, NOT ACCEPTED																
APP DENIED						1	40									
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
CA/CONTRA COSTA COUNTY/3760.00																
LOANS ORIGINATED																
APPROVED, NOT ACCEPTED																
APP DENIED						1	12									
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				
	FHA, FSA/RHS & VA		Conventional		C		D		E				
	A	B	C		D		E		F				G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CA/CONTRA COSTA COUNTY/3770.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	20					
CA/CONTRA COSTA COUNTY/3780.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	60					
CA/CONTRA COSTA COUNTY/3780.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	68	2	100					
CA/CONTRA COSTA COUNTY/3790.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					2	194							
CA/CONTRA COSTA COUNTY/3790.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	100									
CA/CONTRA COSTA COUNTY/3800.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	55				
CA/CONTRA COSTA COUNTY/3810.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS										1	1035		
CA/CONTRA COSTA COUNTY/3810.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	300									
CA/CONTRA COSTA COUNTY/3820.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	40				
CA/CONTRA COSTA COUNTY/3820.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	17		1	25				

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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 Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E			F	G	
	FHA, FSA/RHS & VA		Conventional									C	D
	A	B	C	D	E	F	G						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CA/CONTRA COSTA COUNTY/3830.00													
LOANS ORIGINATED					2	148	3	165					
APPROVED, NOT ACCEPTED													
APP DENIED					2	184	1	75					
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3840.00													
LOANS ORIGINATED							3	235					
APPROVED, NOT ACCEPTED													
APP DENIED							1	100					
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3851.00													
LOANS ORIGINATED					2	71	4	241					
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3852.00													
LOANS ORIGINATED							1	100					
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3870.00													
LOANS ORIGINATED					1	100	1	24					
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3880.00													
LOANS ORIGINATED					1	155	1	27					
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

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

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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 Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E			F	G	
	FHA, FSA/RHS & VA		Conventional			C	D					Number	\$000's
	A	B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CA/CONTRA COSTA COUNTY/3891.00													
LOANS ORIGINATED						1	86						
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3901.00													
LOANS ORIGINATED						1	70						
APPROVED, NOT ACCEPTED													
APP DENIED					1	100							
APP WITHDRAWN						1	30						
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3902.00													
LOANS ORIGINATED						2	65						
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3910.00													
LOANS ORIGINATED					2	135	5	370					
APPROVED, NOT ACCEPTED													
APP DENIED					1	100	2	250					
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
CA/CONTRA COSTA COUNTY/3920.00													
LOANS ORIGINATED					1	60	2	105					
APPROVED, NOT ACCEPTED													
APP DENIED							2	125					
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
MSA/MD(TOTAL)													
LOANS ORIGINATED			4	4876	50	8241	151	9371	3	1925	4	1206	
APPROVED, NOT ACCEPTED													
APP DENIED			2	400	29	2418	81	5021			1	500	
APP WITHDRAWN					3	194	12	690					
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS														
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES														
LOANS ORIGINATED			4	1472	8	2983	7	415			4	1472		
APPROVED, NOT ACCEPTED														
APP DENIED					3	154	12	499						
APP WITHDRAWN			2	832	1	2800	1	65			2	832		
FILES CLOSED FOR INCOMPLETENESS														
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Race and Gender 5/ 18/ 19/	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
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	100					1	100				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	100					1	100				
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	4720	3	4420			1	300				
MALE	1	600	1	600								
FEMALE	1	300					1	300				
JOINT (MALE/FEMALE)	2	3820	2	3820								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	456	1	456								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	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
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE	5	4820	3	4420			2	400				
FEMALE	1	600	1	600								
JOINT (MALE/FEMALE)	1	300					1	300				
JOINT (MALE/FEMALE)	3	3920	2	3820			1	100				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE	1	456	1	456								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE	4	4720	3	4420			1	300				
FEMALE	1	600	1	600								
JOINT (MALE/FEMALE)	1	300					1	300				
JOINT (MALE/FEMALE)	2	3820	2	3820								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE	1	100					1	100				
FEMALE												
JOINT (MALE/FEMALE)	1	100					1	100				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	300					1	300				
50-79% OF MSA/MD MEDIAN	1	100					1	100				
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	3	4420	3	4420								
INCOME NOT AVAILABLE 6/	1	456	1	456								
TOTAL 14/	6	5276	4	4876			2	400				

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Race and Gender 5/ 18/ 19/	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
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE	5	383	2	190			3	193				
FEMALE	3	226					3	226				
JOINT (MALE/FEMALE)	7	549	1	30			6	519				
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE	1	100	1	100								
FEMALE	2	67	1	50			1	17				
JOINT (MALE/FEMALE)	2	167	1	94			1	73				
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	85	1	85								
WHITE (TOTAL)												
MALE	7	2883	5	2748			2	135	3	194		
FEMALE	19	1290	11	830			7	406	1	54		
JOINT (MALE/FEMALE)	29	4705	23	3847			4	718	2	140		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	302	4	267			1	35				
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	96					1	96				

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Ethnicity, Gender and Income 7/ 18/ 19/	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
HISPANIC OR LATINO (TOTAL)	4	299	3	222			1	77				
MALE	1	77					1	77				
FEMALE	1	100	1	100								
JOINT (MALE/FEMALE)	2	122	2	122								
NOT HISPANIC OR LATINO (TOTAL)	72	10066	43	7727			26	2145	3	194		
MALE	12	3289	8	3038			4	251				
FEMALE	23	1483	11	780			11	649	1	54		
JOINT (MALE/FEMALE)	37	5294	24	3909			11	1245	2	140		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	392	4	292			1	100				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	392	4	292			1	100				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	96					1	96				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	50	8474	36	7198			11	1082	3	194		
MALE	6	2806	5	2748			1	58				
FEMALE	18	1190	10	730			7	406	1	54		
JOINT (MALE/FEMALE)	26	4478	21	3720			3	618	2	140		
OTHERS, INCLUDING HISPANIC (TOTAL)	31	2283	14	1043			17	1240				
MALE	7	560	3	290			4	270				
FEMALE	6	393	2	150			4	243				
JOINT (MALE/FEMALE)	18	1330	9	603			9	727				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	11	557	4	172			7	385				
50-79% OF MSA/MD MEDIAN	14	904	6	431			6	379	2	94		
80-99% OF MSA/MD MEDIAN	13	921	9	571			4	350				
100-119% OF MSA/MD MEDIAN	11	776	8	565			3	211				
120% OR MORE OF MSA/MD MEDIAN	27	6858	23	6502			3	256	1	100		
INCOME NOT AVAILABLE 6/	6	837					6	837				
TOTAL 14/	82	10853	50	8241			29	2418	3	194		

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Race and Gender 5/ 18/ 19/	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
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	4	298	1	48			3	250				
MALE	2	150					2	150				
FEMALE	1	100					1	100				
JOINT (MALE/FEMALE)	1	48	1	48								
ASIAN (TOTAL)	16	1037	9	612			6	405	1	20		
MALE	3	197	2	97			1	100				
FEMALE	3	145					2	125	1	20		
JOINT (MALE/FEMALE)	10	695	7	515			3	180				
BLACK OR AFRICAN AMERICAN (TOTAL)	11	541	7	396			4	145				
MALE	1	50					1	50				
FEMALE	9	441	6	346			3	95				
JOINT (MALE/FEMALE)	1	50	1	50								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	6	335	2	210			4	125				
MALE	1	10					1	10				
FEMALE	1	25					1	25				
JOINT (MALE/FEMALE)	4	300	2	210			2	90				
WHITE (TOTAL)	187	11567	118	7100			60	3887	9	580		
MALE	24	1298	12	633			10	590	2	75		
FEMALE	50	2502	36	1852			13	625	1	25		
JOINT (MALE/FEMALE)	113	7767	70	4615			37	2672	6	480		
2 OR MORE MINORITY RACES (TOTAL)	1	10					1	10				
MALE	1	10					1	10				
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	19	1294	14	1005			3	199	2	90		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	19	1294	14	1005			3	199	2	90		
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	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
HISPANIC OR LATINO (TOTAL)	20	957	8	305			10	502	2	150		
MALE	4	226	2	76			2	150				
FEMALE	4	180					4	180				
JOINT (MALE/FEMALE)	12	551	6	229			4	172	2	150		
NOT HISPANIC OR LATINO (TOTAL)	211	13263	135	8534			66	4189	10	540		
MALE	28	1489	12	654			14	760	2	75		
FEMALE	60	3033	42	2198			16	790	2	45		
JOINT (MALE/FEMALE)	123	8741	81	5682			36	2639	6	420		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	13	862	8	532			5	330				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	13	862	8	532			5	330				
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	162	10366	106	6571			49	3365	7	430		
MALE	22	1222	10	557			10	590	2	75		
FEMALE	47	2422	36	1852			10	545	1	25		
JOINT (MALE/FEMALE)	93	6722	60	4162			29	2230	4	330		
OTHERS, INCLUDING HISPANIC (TOTAL)	82	4716	45	2800			32	1656	5	260		
MALE	10	493	4	173			6	320				
FEMALE	17	791	6	346			10	425	1	20		
JOINT (MALE/FEMALE)	55	3432	35	2281			16	911	4	240		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	18	676	10	304			8	372				
50-79% OF MSA/MD MEDIAN	39	1973	18	739			19	1174	2	60		
80-99% OF MSA/MD MEDIAN	30	1655	16	855			11	635	3	165		
100-119% OF MSA/MD MEDIAN	25	1289	17	839			7	425	1	25		
120% OR MORE OF MSA/MD MEDIAN	104	7761	83	6251			15	1070	6	440		
INCOME NOT AVAILABLE 6/	28	1728	7	383			21	1345				
TOTAL 14/	244	15082	151	9371			81	5021	12	690		

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Race and Gender 5/ 18/ 19/	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
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	1625	2	1625								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	1625	2	1625								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	300	1	300								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	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
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/												

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Race and Gender 5/ 18/ 19/	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
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	1250	3	750			1	500				
MALE	1	20	1	20								
FEMALE	1	30	1	30								
JOINT (MALE/FEMALE)	2	1200	1	700			1	500				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	456	1	456								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	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
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE	4	1250	3	750			1	500				
FEMALE	1	20	1	20								
JOINT (MALE/FEMALE)	1	30	1	30								
JOINT (MALE/FEMALE)	2	1200	1	700			1	500				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE	1	456	1	456								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE	4	1250	3	750			1	500				
FEMALE	1	20	1	20								
JOINT (MALE/FEMALE)	1	30	1	30								
JOINT (MALE/FEMALE)	2	1200	1	700			1	500				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	3	750	3	750								
INCOME NOT AVAILABLE 6/	2	956	1	456			1	500				
TOTAL 14/	5	1706	4	1206			1	500				

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2007

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MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity	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
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	300					1	300				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	300					1	300				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	300					1	300				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	100					1	100				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	100					1	100				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	100					1	100				

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2007

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MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity Continued	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
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2007

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity Continued	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
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	4420	3	4420								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	4420	3	4420								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	4420	3	4420								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	6	5276	4	4876			2	400				

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity	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
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	296					4	296				
BLACK OR AFRICAN AMERICAN	2	67	1	50			1	17				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	194	3	122			2	72				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	37	1	37								
NOT HISPANIC OR LATINO	10	520	3	135			7	385				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	157	2	85			2	72				
OTHERS, INCLUDING HISPANIC	7	400	2	87			5	313				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	168					2	168				
BLACK OR AFRICAN AMERICAN	1	94	1	94								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	10	607	5	337			3	176	2	94		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	1	35					1	35				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	100	1	100								
NOT HISPANIC OR LATINO	13	804	5	331			6	379	2	94		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	507	4	237			3	176	2	94		
OTHERS, INCLUDING HISPANIC	5	397	2	194			3	203				

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity Continued	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
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	200					2	200				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL	1	85	1	85								
WHITE	10	636	8	486			2	150				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	85	1	85								
NOT HISPANIC OR LATINO	12	836	8	486			4	350				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	636	8	486			2	150				
OTHERS, INCLUDING HISPANIC	3	285	1	85			2	200				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	145	1	30			2	115				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	6	443	6	443								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	1	92	1	92								
RACE NOT AVAILABLE 6/	1	96					1	96				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	588	7	473			2	115				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	92	1	92								
ETHNICITY NOT AVAILABLE 6/	1	96					1	96				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	443	6	443								
OTHERS, INCLUDING HISPANIC	4	237	2	122			2	115				

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity Continued	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
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	269	2	190			1	79				
BLACK OR AFRICAN AMERICAN	1	100	1	100								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	20	6314	17	6037			2	177	1	100		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	3	175	3	175								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	77					1	77				
NOT HISPANIC OR LATINO	22	6481	20	6302			1	79	1	100		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	300	3	200			1	100				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	6047	16	5947					1	100		
OTHERS, INCLUDING HISPANIC	10	811	7	555			3	256				
TOTAL 14/	82	10853	50	8241			29	2418	3	194		

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2007

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity	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
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	25					1	25				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	15	621	10	304			5	317				
2 OR MORE MINORITY RACES	1	10					1	10				
JOINT (WHITE/MINORITY RACE)	1	20					1	20				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	5	203	2	51			3	152				
NOT HISPANIC OR LATINO	13	473	8	253			5	220				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	418	8	253			2	165				
OTHERS, INCLUDING HISPANIC	8	258	2	51			6	207				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	100					1	100				
ASIAN	3	190	1	70			1	100	1	20		
BLACK OR AFRICAN AMERICAN	4	165	2	95			2	70				
NAT HAWAIIAN/OTHER PACIFIC ISL	2	55					2	55				
WHITE	27	1324	15	574			12	750				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	2	139					1	99	1	40		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	170	2	70			1	100				
NOT HISPANIC OR LATINO	34	1698	16	669			16	969	2	60		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	105					2	105				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	1149	13	504			10	645				
OTHERS, INCLUDING HISPANIC	16	824	5	235			9	529	2	60		

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2007

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity Continued	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
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	57	1	27			1	30				
BLACK OR AFRICAN AMERICAN	2	131	2	131								
NAT HAWAIIAN/OTHER PACIFIC ISL	1	60	1	60								
WHITE	24	1322	11	552			10	605	3	165		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	1	85	1	85								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	4	250	2	110			1	40	1	100		
NOT HISPANIC OR LATINO	26	1405	14	745			10	595	2	65		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	1132	10	502			9	565	2	65		
OTHERS, INCLUDING HISPANIC	9	523	6	353			2	70	1	100		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	123	1	48			1	75				
ASIAN	1	25	1	25								
BLACK OR AFRICAN AMERICAN	1	50					1	50				
NAT HAWAIIAN/OTHER PACIFIC ISL	1	60					1	60				
WHITE	17	814	12	549			4	240	1	25		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	3	217	3	217								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	143	1	48			2	95				
NOT HISPANIC OR LATINO	19	946	14	651			4	270	1	25		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	200	2	140			1	60				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	15	754	11	509			3	220	1	25		
OTHERS, INCLUDING HISPANIC	10	535	6	330			4	205				

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2007

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity Continued	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
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	75					1	75				
ASIAN	6	490	6	490								
BLACK OR AFRICAN AMERICAN	3	170	3	170								
NAT HAWAIIAN/OTHER PACIFIC ISL	1	150	1	150								
WHITE	83	6158	64	4773			14	995	5	390		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	10	718	9	668					1	50		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	151	1	26			1	75	1	50		
NOT HISPANIC OR LATINO	94	7118	76	5833			13	895	5	390		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	492	6	392			1	100				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	75	5690	58	4455			13	895	4	340		
OTHERS, INCLUDING HISPANIC	29	2071	25	1796			2	175	2	100		
TOTAL 14/	244	15082	151	9371			81	5021	12	690		

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity	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
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity Continued	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
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Income, Race and Ethnicity Continued	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
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	750	3	750								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	750	3	750								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	750	3	750								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	5	1706	4	1206			1	500				

## DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2007

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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												
10-19% MINORITY	2	3720	2	3720								
20-49% MINORITY	2	1156	2	1156								
50-79% MINORITY												
80-100% MINORITY	2	400					2	400				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	100					1	100				
MODERATE INCOME	1	300					1	300				
MIDDLE INCOME	1	700	1	700								
UPPER INCOME	3	4176	3	4176								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	100					1	100				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	300					1	300				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	700	1	700								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	3720	2	3720								
20-49% MINORITY	1	456	1	456								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	6	5276	4	4876			2	400				

## DISCLOSURE 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, 2007

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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	1	30					1	30				
10-19% MINORITY	12	3207	10	3007			1	100	1	100		
20-49% MINORITY	34	5192	21	3936			12	1202	1	54		
50-79% MINORITY	31	2113	17	1104			13	969	1	40		
80-100% MINORITY	4	311	2	194			2	117				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	194	2	194								
MODERATE INCOME	9	550	5	343			3	167	1	40		
MIDDLE INCOME	40	2751	23	1581			16	1116	1	54		
UPPER INCOME	31	7358	20	6123			10	1135	1	100		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	2	194	2	194								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	8	533	5	343			2	150	1	40		
80-100% MINORITY	1	17					1	17				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	30					1	30				
10-19% MINORITY	1	100	1	100								
20-49% MINORITY	15	1020	10	720			4	246	1	54		
50-79% MINORITY	22	1501	12	761			10	740				
80-100% MINORITY	1	100					1	100				
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	11	3107	9	2907			1	100	1	100		
20-49% MINORITY	19	4172	11	3216			8	956				
50-79% MINORITY	1	79					1	79				
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	82	10853	50	8241			29	2418	3	194		

## DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2007

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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												
10-19% MINORITY	40	3242	27	2117			12	1025	1	100		
20-49% MINORITY	111	7056	76	4642			31	2134	4	280		
50-79% MINORITY	73	3908	41	2268			28	1505	4	135		
80-100% MINORITY	20	876	7	344			10	357	3	175		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	5	107					5	107				
MODERATE INCOME	43	2174	21	1144			18	835	4	195		
MIDDLE INCOME	82	4687	57	3207			22	1365	3	115		
UPPER INCOME	114	8114	73	5020			36	2714	5	380		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	5	107					5	107				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	7	380	4	260			3	120				
50-79% MINORITY	23	1195	10	540			12	635	1	20		
80-100% MINORITY	13	599	7	344			3	80	3	175		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	70	1	70								
20-49% MINORITY	36	2129	29	1664			7	465				
50-79% MINORITY	43	2318	27	1473			13	730	3	115		
80-100% MINORITY	2	170					2	170				
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	39	3172	26	2047			12	1025	1	100		
20-49% MINORITY	68	4547	43	2718			21	1549	4	280		
50-79% MINORITY	7	395	4	255			3	140				
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	244	15082	151	9371			81	5021	12	690		

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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												
10-19% MINORITY												
20-49% MINORITY	1	300	1	300								
50-79% MINORITY	1	590	1	590								
80-100% MINORITY	1	1035	1	1035								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	1035	1	1035								
MIDDLE INCOME	2	890	2	890								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	1035	1	1035								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	300	1	300								
50-79% MINORITY	1	590	1	590								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	1925	3	1925								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2007

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

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												
10-19% MINORITY												
20-49% MINORITY	4	1686	3	1186			1	500				
50-79% MINORITY	1	20	1	20								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	700	1	700								
UPPER INCOME	2	956	1	456			1	500				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	30	1	30								
50-79% MINORITY	1	20	1	20								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	700	1	700								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	956	1	456			1	500				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	5	1706	4	1206			1	500				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN	1	50			1	50													2	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	100																	1	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	2	67			1	33													3	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	100																	1	100
OTHERS, INCL. HISPANIC	1	50			1	50													2	100
GENDER 19/																				
MALE																				
FEMALE	1	100																	1	100
JOINT (MALE/FEMALE)	1	50			1	50													2	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	100																	1	100
50-79% OF MSA/MD MEDIAN	1	50			1	50													2	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	8	53			3	20	4	27											15	100
BLACK OR AFRICAN AMERICAN	1	50					1	50											2	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	9	53			4	24	4	24											17	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	100																	1	100
RACE NOT AVAILABLE 6/	1	100																	1	100
ETHNICITY 7/																				
HISPANIC OR LATINO	1	100																	1	100
NOT HISPANIC OR LATINO	17	53			6	19	9	28											32	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	50			1	50													2	100
ETHNICITY NOT AVAILABLE 6/	1	100																	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	7	50			3	21	4	29											14	100
OTHERS, INCL. HISPANIC	12	57			4	19	5	24											21	100
GENDER 19/																				
MALE	4	44			3	33	2	22											9	100
FEMALE	8	62			2	15	3	23											13	100
JOINT (MALE/FEMALE)	7	54			2	15	4	31											13	100
GENDER NOT AVAILABLE 6/	1	100																	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	6	75			1	13	1	13											8	100
50-79% OF MSA/MD MEDIAN	6	60			3	30	1	10											10	100
80-99% OF MSA/MD MEDIAN	3	60			1	20	1	20											5	100
100-119% OF MSA/MD MEDIAN	2	67					1	33											3	100
120% OR MORE OF MSA/MD MEDIAN	3	75			1	25													4	100
INCOME NOT AVAILABLE 6/					1	17	5	83											6	100

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MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	3	100																	3	100
ASIAN	4	50			1	13	2	25					1	13					8	100
BLACK OR AFRICAN AMERICAN	2	33			3	50	1	17											6	100
NAT HAWAIIAN/OTHER PACIFIC ISL	3	43			2	29	2	29											7	100
WHITE	38	56			9	13	20	29			1	1							68	100
2 OR MORE MINORITY RACES					1	100													1	100
JOINT (WHITE/MINORITY RACE)	2	67			1	33													3	100
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO	9	82			2	18													11	100
NOT HISPANIC OR LATINO	39	49			15	19	24	30			1	1	1	1					80	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	80					1	20											5	100
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	29	52			7	13	19	34			1	2							56	100
OTHERS, INCL. HISPANIC	23	57			10	25	6	15					1	3					40	100
GENDER 19/																				
MALE	9	53			4	24	3	18					1	6					17	100
FEMALE	15	56			6	22	6	22											27	100
JOINT (MALE/FEMALE)	28	54			7	13	16	31			1	2							52	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	7	58			3	25	1	8			1	8							12	100
50-79% OF MSA/MD MEDIAN	19	73			4	15	3	12											26	100
80-99% OF MSA/MD MEDIAN	8	62			3	23	2	15											13	100
100-119% OF MSA/MD MEDIAN	5	63			1	13	2	25											8	100
120% OR MORE OF MSA/MD MEDIAN	8	50					8	50											16	100
INCOME NOT AVAILABLE 6/	5	24			6	29	9	43					1	5					21	100

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																							
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																						
RACE 5/																																										
AMERICAN INDIAN/ALASKA NATIVE																																										
ASIAN																																										
BLACK OR AFRICAN AMERICAN																																										
NAT HAWAIIAN/OTHER PACIFIC ISL																																										
WHITE																					1	100																			1	100
2 OR MORE MINORITY RACES																																										
JOINT (WHITE/MINORITY RACE)																																										
RACE NOT AVAILABLE 6/																																										
ETHNICITY 7/																																										
HISPANIC OR LATINO																																										
NOT HISPANIC OR LATINO																					1	100																			1	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																										
ETHNICITY NOT AVAILABLE 6/																																										
MINORITY STATUS 8/																																										
WHITE NON-HISPANIC																					1	100																			1	100
OTHERS, INCL. HISPANIC																																										
GENDER 19/																																										
MALE																																										
FEMALE																																										
JOINT (MALE/FEMALE)																					1	100																			1	100
GENDER NOT AVAILABLE 6/																																										
INCOME 9/																																										
LESS THAN 50% OF MSA/MD MEDIAN																																										
50-79% OF MSA/MD MEDIAN																																										
80-99% OF MSA/MD MEDIAN																																										
100-119% OF MSA/MD MEDIAN																																										
120% OR MORE OF MSA/MD MEDIAN																																										
INCOME NOT AVAILABLE 6/																					1	100																			1	100

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED 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										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	2									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	2									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	1									
FEMALE										
JOINT (MALE/FEMALE)	1									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	2									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	2									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
			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 30/ \$000'S	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	3720									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3720									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3720									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	3720									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	600									
FEMALE										
JOINT (MALE/FEMALE)	3120									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	3720									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	3720									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			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												
ASIAN												
BLACK OR AFRICAN AMERICAN	1											
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	12											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2											
NOT HISPANIC OR LATINO	11											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10											
OTHERS, INCLUDING HISPANIC	4											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3											
50-79% OF MSA/MD MEDIAN	5											
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	3											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	3											
FEMALE	3											
JOINT (MALE/FEMALE)	8											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	3											
20-49% MINORITY	6											
50-79% MINORITY	4											
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	1											
MIDDLE INCOME	6											
UPPER INCOME	6											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	15/ REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$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 30/ \$000'S	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	94									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	5353									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	30									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	137									
NOT HISPANIC OR LATINO	5310									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	30									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	5216									
OTHERS, INCLUDING HISPANIC	261									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	122									
50-79% OF MSA/MD MEDIAN	331									
80-99% OF MSA/MD MEDIAN	35									
100-119% OF MSA/MD MEDIAN	184									
120% OR MORE OF MSA/MD MEDIAN	4805									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	2585									
FEMALE	200									
JOINT (MALE/FEMALE)	2692									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	2347									
20-49% MINORITY	2811									
50-79% MINORITY	225									
80-100% MINORITY	94									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	94									
MODERATE INCOME	37									
MIDDLE INCOME	409									
UPPER INCOME	4937									

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MSA/MD: 36084 - OAKLAND-FREMONT-HAYWARD, CA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	15/ REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3											
BLACK OR AFRICAN AMERICAN	2											
NAT HAWAIIAN/OTHER PACIFIC ISL	1											
WHITE	27											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	32											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26											
OTHERS, INCLUDING HISPANIC	10											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN	8											
100-119% OF MSA/MD MEDIAN	6											
120% OR MORE OF MSA/MD MEDIAN	20											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	5											
FEMALE	9											
JOINT (MALE/FEMALE)	22											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	7											
20-49% MINORITY	15											
50-79% MINORITY	13											
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	4											
MIDDLE INCOME	17											
UPPER INCOME	14											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	15/ REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$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 30/ \$000'S	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	220									
BLACK OR AFRICAN AMERICAN	150									
NAT HAWAIIAN/OTHER PACIFIC ISL	85									
WHITE	2072									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	237									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	85									
NOT HISPANIC OR LATINO	2417									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	262									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1982									
OTHERS, INCLUDING HISPANIC	782									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	50									
50-79% OF MSA/MD MEDIAN	100									
80-99% OF MSA/MD MEDIAN	536									
100-119% OF MSA/MD MEDIAN	381									
120% OR MORE OF MSA/MD MEDIAN	1697									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	453									
FEMALE	680									
JOINT (MALE/FEMALE)	1631									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	660									
20-49% MINORITY	1125									
50-79% MINORITY	879									
80-100% MINORITY	100									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	100									
MODERATE INCOME	306									
MIDDLE INCOME	1172									
UPPER INCOME	1186									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	15/ REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			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												
ASIAN	1											
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	10											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8											
OTHERS, INCLUDING HISPANIC	3											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5											
50-79% OF MSA/MD MEDIAN	2											
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	5											
JOINT (MALE/FEMALE)	6											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
20-49% MINORITY	8											
50-79% MINORITY	1											
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2											
MIDDLE INCOME	4											
UPPER INCOME	5											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	15/ REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$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 30/ \$000'S	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	25									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	400									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	27									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	25									
NOT HISPANIC OR LATINO	427									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	375									
OTHERS, INCLUDING HISPANIC	77									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	200									
50-79% OF MSA/MD MEDIAN	90									
80-99% OF MSA/MD MEDIAN	10									
100-119% OF MSA/MD MEDIAN	52									
120% OR MORE OF MSA/MD MEDIAN	100									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	245									
JOINT (MALE/FEMALE)	207									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	60									
20-49% MINORITY	287									
50-79% MINORITY	30									
80-100% MINORITY	75									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	105									
MIDDLE INCOME	202									
UPPER INCOME	145									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	15/ REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1											
ASIAN	8											
BLACK OR AFRICAN AMERICAN	7											
NAT HAWAIIAN/OTHER PACIFIC ISL	2											
WHITE	107											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	13											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	7											
NOT HISPANIC OR LATINO	123											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	96											
OTHERS, INCLUDING HISPANIC	42											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5											
50-79% OF MSA/MD MEDIAN	16											
80-99% OF MSA/MD MEDIAN	15											
100-119% OF MSA/MD MEDIAN	15											
120% OR MORE OF MSA/MD MEDIAN	80											
INCOME NOT AVAILABLE 6/	7											
GENDER 19/												
MALE	13											
FEMALE	36											
JOINT (MALE/FEMALE)	89											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	26											
20-49% MINORITY	67											
50-79% MINORITY	39											
80-100% MINORITY	6											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	17											
MIDDLE INCOME	53											
UPPER INCOME	68											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/
	\$000'S	\$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 30/ MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	48									
ASIAN	587									
BLACK OR AFRICAN AMERICAN	396									
NAT HAWAIIAN/OTHER PACIFIC ISL	210									
WHITE	6650									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	978									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	280									
NOT HISPANIC OR LATINO	8057									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	532									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	6146									
OTHERS, INCLUDING HISPANIC	2723									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	104									
50-79% OF MSA/MD MEDIAN	649									
80-99% OF MSA/MD MEDIAN	845									
100-119% OF MSA/MD MEDIAN	787									
120% OR MORE OF MSA/MD MEDIAN	6101									
INCOME NOT AVAILABLE 6/	383									
GENDER 19/										
MALE	710									
FEMALE	1923									
JOINT (MALE/FEMALE)	6236									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	2057									
20-49% MINORITY	4325									
50-79% MINORITY	2218									
80-100% MINORITY	269									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	989									
MIDDLE INCOME	3005									
UPPER INCOME	4875									

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	6		16	66	17	227	
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	4		14	36	12	139	
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2			29	3	78	
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			2	1	2	10	
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL			3				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL			3				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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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	2		14	36	11	138	NA
MEAN 30/ (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN 31/ (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	14	36	11	138	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA
MEAN 30/ (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN 31/ (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA					NA NA