

INSTITUTION: 0000026530 - 3 DENALI STATE BANK

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

MSA/MD: 21820 - FAIRBANKS, AK

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
AK/FAIRBANKS NORTH STAR BOROUGH/0001.00														
LOANS ORIGINATED			1	90	3	492	3	309			1	69		
APPROVED, NOT ACCEPTED			1	131										
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0002.00														
LOANS ORIGINATED			2	369	5	664	2	147			1	85		
APPROVED, NOT ACCEPTED					1	128								
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0003.00														
LOANS ORIGINATED	1	138	3	295										
APPROVED, NOT ACCEPTED					1	93								
APP DENIED			1	159										
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0004.00														
LOANS ORIGINATED			2	233	4	438	8	298			1	136		
APPROVED, NOT ACCEPTED			1	110			1	269			1	110		
APP DENIED	1	266			3	645	1	175			1	161		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0005.00														
LOANS ORIGINATED	1	92	4	649	3	339	3	84			1	85		
APPROVED, NOT ACCEPTED														
APP DENIED			1	209										
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0006.00														
LOANS ORIGINATED			5	899	5	606	7	246	1	35	1	64		
APPROVED, NOT ACCEPTED														
APP DENIED					1	133								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	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	
AK/FAIRBANKS NORTH STAR BOROUGH/0007.00														
LOANS ORIGINATED		1	153	6	1134	1	10	1	339					
APPROVED, NOT ACCEPTED		2	471											
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0008.00														
LOANS ORIGINATED	3	617	6	648	10	1555	3	90						
APPROVED, NOT ACCEPTED					4	711								
APP DENIED							1	15			1	15		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0009.00														
LOANS ORIGINATED			5	1131	7	1259	11	918	2	624	3	460		
APPROVED, NOT ACCEPTED			1	152										
APP DENIED					1	240								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0010.00														
LOANS ORIGINATED			3	876	1	255	1	4						
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0012.00														
LOANS ORIGINATED	1	265	8	1753	14	2141	10	323			5	523		
APPROVED, NOT ACCEPTED	2	410					1	50			1	50		
APP DENIED					1	350					1	350	1	350
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0013.00														
LOANS ORIGINATED	2	537	6	1348	6	1213	2	45			2	286		
APPROVED, NOT ACCEPTED			2	240	1	287								
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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MSA/MD: 21820 - FAIRBANKS, AK

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	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
AK/FAIRBANKS NORTH STAR BOROUGH/0014.00														
LOANS ORIGINATED	2	464	6	899	8	1094	3	74	1	10	2	138		
APPROVED, NOT ACCEPTED														
APP DENIED					3	377	2	40						
APP WITHDRAWN							1	9						
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0015.00														
LOANS ORIGINATED	2	432	9	1898	8	778	16	491			2	63	1	28
APPROVED, NOT ACCEPTED					1	106								
APP DENIED			1	198			2	59						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0016.00														
LOANS ORIGINATED	1	165	1	137	5	688	3	109			2	159		
APPROVED, NOT ACCEPTED					1	276								
APP DENIED	1	172			1	90								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0017.00														
LOANS ORIGINATED			3	494	1	150	2	98			1	230		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AK/FAIRBANKS NORTH STAR BOROUGH/0019.00														
LOANS ORIGINATED	4	1044	10	1685	18	2630	13	856	1	40	1	30	2	70
APPROVED, NOT ACCEPTED			2	568			1	7						
APP DENIED			1	65	2	573	1	5						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	17	3754	75	13557	104	15436	88	4102	6	1048	23	2328	3	98
APPROVED, NOT ACCEPTED	2	410	9	1672	9	1601	3	326			2	160		
APP DENIED	2	438	4	631	12	2408	7	294			3	526	1	350
APP WITHDRAWN							1	9						
FILES CLOSED FOR INCOMPLETENESS														

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	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		8	969	9	1127	16	1099		4	398
APPROVED, NOT ACCEPTED		3	434	1	212					
APP DENIED				2	371					
APP WITHDRAWN										
FILES CLOSED FOR INCOMPLETENESS										

INVALID MSA/MD NUMBERS 2/
 LOANS ORIGINATED
 APPROVED, NOT ACCEPTED
 APP DENIED
 APP WITHDRAWN
 FILES CLOSED FOR INCOMPLETENESS

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	4	429															1	137
ASIAN	1	203															1	173
BLACK OR AFRICAN AMERICAN	2	247																
NAT HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	82	15984															36	7543
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	5	1173															2	421
RACE NOT AVAILABLE 6/	1	160																
ETHNICITY 7/																		
HISPANIC OR LATINO	1	472															2	245
NOT HISPANIC OR LATINO	94	17724															36	7597
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																	2	432
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	81	15512															32	6866
OTHERS, INCLUDING HISPANIC	13	2524															8	1408
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	5	545															2	91
50-79% OF MSA/MD MEDIAN	21	3158															4	651
80-99% OF MSA/MD MEDIAN	17	2841															11	2172
100-119% OF MSA/MD MEDIAN	13	2060															10	2105
120% OR MORE OF MSA/MD MEDIAN	38	9510															13	3255
INCOME NOT AVAILABLE 6/	1	82																
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY	55	11473															29	6376
20-49% MINORITY	38	6479															9	1709
50-79% MINORITY	2	244															2	189
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	2	244															2	189
MIDDLE INCOME	60	10704															27	5916
UPPER INCOME	33	7248															11	2169
TOTAL 14/	95	18196															40	8274

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #						
NO REPORTED PRICING DATA 15/	93																40	
REPORTED PRICING DATA	2																	
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99	2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 - 4.99		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN	3.43																	
MEDIAN	3.43																	
HOEPA LOANS 17/																		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S
	NO REPORTED PRICING DATA 15/	17843																
REPORTED PRICING DATA	353																	
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99	353	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 - 4.99		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/	3.40																	
MEDIAN 31/	3.13																	
HOEPA LOANS 17/																		

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MSA/MD: 21820 - FAIRBANKS, AK

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)	19	4181	15	3333	2	410	2	438				
MALE	6	1103	6	1103								
FEMALE												
JOINT (MALE/FEMALE)	13	3078	9	2230	2	410	2	438				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	421	2	421								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	421	2	421								
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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MSA/MD: 21820 - FAIRBANKS, AK

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)	1	194	1	194								
MALE	1	194	1	194								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	19	4203	16	3560	1	205	2	438				
MALE	5	909	5	909								
FEMALE												
JOINT (MALE/FEMALE)	14	3294	11	2651	1	205	2	438				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	205			1	205						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	205			1	205						
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	17	3782	14	3139	1	205	2	438				
MALE	5	909	5	909								
FEMALE												
JOINT (MALE/FEMALE)	12	2873	9	2230	1	205	2	438				
OTHERS, INCLUDING HISPANIC (TOTAL)	4	820	3	615	1	205						
MALE	1	194	1	194								
FEMALE												
JOINT (MALE/FEMALE)	3	626	2	421	1	205						
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	5	853	4	648	1	205						
80-99% OF MSA/MD MEDIAN	6	1131	5	959			1	172				
100-119% OF MSA/MD MEDIAN	5	1140	4	935	1	205						
120% OR MORE OF MSA/MD MEDIAN	5	1478	4	1212			1	266				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	21	4602	17	3754	2	410	2	438				

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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)	6	850	3	381	2	310	1	159				
MALE	2	256	1	98	1	158						
FEMALE	3	442	2	283			1	159				
JOINT (MALE/FEMALE)	1	152			1	152						
ASIAN (TOTAL)	1	203	1	203								
MALE												
FEMALE	1	203	1	203								
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)	79	14563	70	12860	6	1231	3	472				
MALE	23	3417	19	2861	2	293	2	263				
FEMALE	11	1358	11	1358								
JOINT (MALE/FEMALE)	45	9788	40	8641	4	938	1	209				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	244	1	113	1	131						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	244	1	113	1	131						
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)	3	323	2	115	1	208						
MALE	1	208			1	208						
FEMALE	2	115	2	115								
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	81	14861	70	12897	7	1333	4	631				
MALE	24	3465	20	2959	2	243	2	263				
FEMALE	13	1888	12	1729			1	159				
JOINT (MALE/FEMALE)	44	9508	38	8209	5	1090	1	209				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	4	676	3	545	1	131						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	676	3	545	1	131						
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	74	13808	66	12313	5	1023	3	472				
MALE	22	3209	19	2861	1	85	2	263				
FEMALE	9	1243	9	1243								
JOINT (MALE/FEMALE)	43	9356	38	8209	4	938	1	209				
OTHERS, INCLUDING HISPANIC (TOTAL)	14	2052	9	1244	4	649	1	159				
MALE	3	464	1	98	2	366						
FEMALE	6	760	5	601			1	159				
JOINT (MALE/FEMALE)	5	828	3	545	2	283						
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	458	6	458								
50-79% OF MSA/MD MEDIAN	16	1950	11	1236	3	451	2	263				
80-99% OF MSA/MD MEDIAN	11	2035	8	1512	1	155	2	368				
100-119% OF MSA/MD MEDIAN	12	2202	12	2202								
120% OR MORE OF MSA/MD MEDIAN	41	8971	37	8036	4	935						
INCOME NOT AVAILABLE 6/	2	244	1	113	1	131						
TOTAL 14/	88	15860	75	13557	9	1672	4	631				

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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)	3	318	2	185			1	133				
MALE												
FEMALE	3	318	2	185			1	133				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	5	619	3	293			2	326				
MALE	1	110	1	110								
FEMALE	3	336	1	10			2	326				
JOINT (MALE/FEMALE)	1	173	1	173								
BLACK OR AFRICAN AMERICAN (TOTAL)	2	247	2	247								
MALE												
FEMALE	2	247	2	247								
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	1	77	1	77								
MALE	1	77	1	77								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	101	15631	87	12839	6	1193	8	1599				
MALE	37	5350	32	4244	2	473	3	633				
FEMALE	19	3124	15	2288	2	404	2	432				
JOINT (MALE/FEMALE)	45	7157	40	6307	2	316	3	534				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	8	1581	5	1173	3	408						
MALE												
FEMALE	1	240	1	240								
JOINT (MALE/FEMALE)	7	1341	4	933	3	408						
RACE NOT AVAILABLE (TOTAL) 6/	5	972	4	622			1	350				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	160	1	160								

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	549	2	549								
MALE	1	77	1	77								
FEMALE												
JOINT (MALE/FEMALE)	1	472	1	472								
NOT HISPANIC OR LATINO (TOTAL)	119	18084	99	14425	9	1601	11	2058				
MALE	38	5460	33	4354	2	473	3	633				
FEMALE	28	4265	21	2970	2	404	5	891				
JOINT (MALE/FEMALE)	53	8359	45	7101	5	724	3	534				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	4	812	3	462			1	350				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	100	15159	86	12367	6	1193	8	1599				
MALE	37	5350	32	4244	2	473	3	633				
FEMALE	19	3124	15	2288	2	404	2	432				
JOINT (MALE/FEMALE)	44	6685	39	5835	2	316	3	534				
OTHERS, INCLUDING HISPANIC (TOTAL)	20	3314	14	2447	3	408	3	459				
MALE	2	187	2	187								
FEMALE	9	1141	6	682			3	459				
JOINT (MALE/FEMALE)	9	1986	6	1578	3	408						
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	611	5	483	1	128						
50-79% OF MSA/MD MEDIAN	21	2873	16	2024	1	186	4	663				
80-99% OF MSA/MD MEDIAN	21	3057	20	2942			1	115				
100-119% OF MSA/MD MEDIAN	17	2263	16	2173			1	90				
120% OR MORE OF MSA/MD MEDIAN	52	9191	43	7270	6	1181	3	740				
INCOME NOT AVAILABLE 6/	8	1450	4	544	1	106	3	800				
TOTAL 14/	125	19445	104	15436	9	1601	12	2408				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	9	1	9								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	9	1	9								
ASIAN (TOTAL)	1	26	1	26								
MALE	1	26	1	26								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	1	10	1	10								
MALE	1	10	1	10								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	95	4623	84	3994	3	326	7	294	1	9		
MALE	33	1273	29	1237	1	7	3	29				
FEMALE	20	1104	19	1074			1	30				
JOINT (MALE/FEMALE)	42	2246	36	1683	2	319	3	235	1	9		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	63	1	63								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	63	1	63								
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)	1	10	1	10								
MALE												
FEMALE	1	10	1	10								
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	97	4701	86	4072	3	326	7	294	1	9		
MALE	35	1309	31	1273	1	7	3	29				
FEMALE	19	1094	18	1064			1	30				
JOINT (MALE/FEMALE)	43	2298	37	1735	2	319	3	235	1	9		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	20	1	20								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	20	1	20								
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	93	4593	82	3964	3	326	7	294	1	9		
MALE	33	1273	29	1237	1	7	3	29				
FEMALE	19	1094	18	1064			1	30				
JOINT (MALE/FEMALE)	41	2226	35	1663	2	319	3	235	1	9		
OTHERS, INCLUDING HISPANIC (TOTAL)	6	138	6	138								
MALE	2	36	2	36								
FEMALE	1	10	1	10								
JOINT (MALE/FEMALE)	3	92	3	92								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	11	297	9	260	1	7	1	30				
50-79% OF MSA/MD MEDIAN	15	932	14	927			1	5				
80-99% OF MSA/MD MEDIAN	13	516	11	457			2	59				
100-119% OF MSA/MD MEDIAN	11	529	10	514			1	15				
120% OR MORE OF MSA/MD MEDIAN	48	2282	44	1944	2	319	1	10	1	9		
INCOME NOT AVAILABLE 6/	1	175					1	175				
TOTAL 14/	99	4731	88	4102	3	326	7	294	1	9		

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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	50	2	50								
MALE	1	10	1	10								
FEMALE												
JOINT (MALE/FEMALE)	1	40	1	40								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	169	2	169								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	169	2	169								
RACE NOT AVAILABLE (TOTAL) 6/	2	829	2	829								
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	1	161					1	161				
FEMALE	1	161					1	161				
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE	1	69	1	69								
FEMALE	1	69	1	69								
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	24	2334	21	2159	2	160	1	15				
FEMALE	10	893	9	878			1	15				
JOINT (MALE/FEMALE)	3	464	3	464								
JOINT (MALE/FEMALE)	11	977	9	817	2	160						
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/												
MALE	2	450	1	100			1	350				
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)	25	2544	21	2208	2	160	2	176				
MALE	10	893	9	878			1	15				
FEMALE	5	694	4	533			1	161				
JOINT (MALE/FEMALE)	10	957	8	797	2	160						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	20	1	20								
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	450	1	100			1	350				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE	10	893	9	878			1	15				
FEMALE	3	464	3	464								
JOINT (MALE/FEMALE)	10	957	8	797	2	160						
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE	2	230	1	69			1	161				
JOINT (MALE/FEMALE)	1	20	1	20								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	173	2	173								
50-79% OF MSA/MD MEDIAN	2	181	1	20			1	161				
80-99% OF MSA/MD MEDIAN	3	310	3	310								
100-119% OF MSA/MD MEDIAN	7	729	6	714			1	15				
120% OR MORE OF MSA/MD MEDIAN	12	1171	10	1011	2	160						
INCOME NOT AVAILABLE 6/	2	450	1	100			1	350				
TOTAL 14/	28	3014	23	2328	2	160	3	526				

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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)	3	98	3	98								
MALE	1	28	1	28								
FEMALE												
JOINT (MALE/FEMALE)	2	70	2	70								
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	350					1	350				
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)	3	98	3	98								
MALE	1	28	1	28								
FEMALE												
JOINT (MALE/FEMALE)	2	70	2	70								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	350					1	350				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3	98	3	98								
MALE	1	28	1	28								
FEMALE												
JOINT (MALE/FEMALE)	2	70	2	70								
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	1	28	1	28								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	70	2	70								
INCOME NOT AVAILABLE 6/	1	350					1	350				
TOTAL 14/	4	448	3	98			1	350				

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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	5	853	4	648	1	205						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	853	4	648	1	205						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	853	4	648	1	205						
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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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	5	952	4	780			1	172				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	179	1	179								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	194	1	194								
NOT HISPANIC OR LATINO	5	937	4	765			1	172				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	758	3	586			1	172				
OTHERS, INCLUDING HISPANIC	2	373	2	373								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	898	3	693	1	205						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	242	1	242								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	935	4	935								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	205			1	205						
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	693	3	693								
OTHERS, INCLUDING HISPANIC	2	447	1	242	1	205						

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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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	5	1478	4	1212			1	266				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	1478	4	1212			1	266				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	1478	4	1212			1	266				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	21	4602	17	3754	2	410	2	438				

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, 2008

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MSA/MD: 21820 - FAIRBANKS, AK

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	1	98	1	98								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	360	5	360								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	51	1	51								
NOT HISPANIC OR LATINO	5	407	5	407								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	309	4	309								
OTHERS, INCLUDING HISPANIC	2	149	2	149								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	441	2	283	1	158						
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	13	1509	9	953	2	293	2	263				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	272	1	64	1	208						
NOT HISPANIC OR LATINO	14	1678	10	1172	2	243	2	263				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1237	8	889	1	85	2	263				
OTHERS, INCLUDING HISPANIC	5	713	3	347	2	366						

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MSA/MD: 21820 - FAIRBANKS, AK

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	1	159					1	159				
ASIAN	1	203	1	203								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	1673	7	1309	1	155	1	209				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1817	7	1294	1	155	2	368				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	218	1	218								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1455	6	1091	1	155	1	209				
OTHERS, INCLUDING HISPANIC	3	580	2	421			1	159				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	12	2202	12	2202								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1988	11	1988								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	214	1	214								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1988	11	1988								
OTHERS, INCLUDING HISPANIC	1	214	1	214								

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, 2008

INSTITUTION: 0000026530 - 3 DENALI STATE BANK

MSA/MD: 21820 - FAIRBANKS, AK

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	152			1	152						
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	40	8819	37	8036	3	783						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	41	8971	37	8036	4	935						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	40	8819	37	8036	3	783						
OTHERS, INCLUDING HISPANIC	1	152			1	152						
TOTAL 14/	88	15860	75	13557	9	1672	4	631				

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MSA/MD: 21820 - FAIRBANKS, AK

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	6	611	5	483	1	128						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	611	5	483	1	128						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	611	5	483	1	128						
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	446	2	120			2	326				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	16	2366	13	1843	1	186	2	337				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	61	1	61								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	21	2873	16	2024	1	186	4	663				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	2366	13	1843	1	186	2	337				
OTHERS, INCLUDING HISPANIC	5	507	3	181			2	326				

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MSA/MD: 21820 - FAIRBANKS, AK

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	1	173	1	173								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	20	2884	19	2769			1	115				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	21	3057	20	2942			1	115				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	2884	19	2769			1	115				
OTHERS, INCLUDING HISPANIC	1	173	1	173								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	185	2	185								
ASIAN												
BLACK OR AFRICAN AMERICAN	2	247	2	247								
NAT HAWAIIAN/OTHER PACIFIC ISL	1	77	1	77								
WHITE	12	1754	11	1664			1	90				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	77	1	77								
NOT HISPANIC OR LATINO	16	2186	15	2096			1	90				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	1754	11	1664			1	90				
OTHERS, INCLUDING HISPANIC	5	509	5	509								

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000026530 - 3 DENALI STATE BANK

MSA/MD: 21820 - FAIRBANKS, AK

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	44	7511	38	5998	3	773	3	740				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7	1520	4	1112	3	408						
RACE NOT AVAILABLE 6/	1	160	1	160								
ETHNICITY 7/												
HISPANIC OR LATINO	1	472	1	472								
NOT HISPANIC OR LATINO	51	8719	42	6798	6	1181	3	740				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	43	7039	37	5526	3	773	3	740				
OTHERS, INCLUDING HISPANIC	8	1992	5	1584	3	408						
TOTAL 14/	125	19445	104	15436	9	1601	12	2408				

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, 2008

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MSA/MD: 21820 - FAIRBANKS, AK

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	11	297	9	260	1	7	1	30				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	297	9	260	1	7	1	30				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	297	9	260	1	7	1	30				
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	15	932	14	927			1	5				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	10	1	10								
NOT HISPANIC OR LATINO	13	902	12	897			1	5				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	20	1	20								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	902	12	897			1	5				
OTHERS, INCLUDING HISPANIC	2	30	2	30								

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, 2008

INSTITUTION: 0000026530 - 3 DENALI STATE BANK

MSA/MD: 21820 - FAIRBANKS, AK

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	13	516	11	457			2	59				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	13	516	11	457			2	59				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	516	11	457			2	59				
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	11	529	10	514			1	15				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	529	10	514			1	15				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	529	10	514			1	15				
OTHERS, INCLUDING HISPANIC												

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, 2008

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MSA/MD: 21820 - FAIRBANKS, AK

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	9	1	9								
ASIAN	1	26	1	26								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL	1	10	1	10								
WHITE	44	2174	40	1836	2	319	1	10	1	9		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	63	1	63								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	48	2282	44	1944	2	319	1	10	1	9		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	44	2174	40	1836	2	319	1	10	1	9		
OTHERS, INCLUDING HISPANIC	4	108	4	108								
TOTAL 14/	99	4731	88	4102	3	326	7	294	1	9		

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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MSA/MD: 21820 - FAIRBANKS, AK

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	173	2	173								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	173	2	173								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	173	2	173								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	161					1	161				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	20	1	20								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	161					1	161				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	20	1	20								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	2	181	1	20			1	161				

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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MSA/MD: 21820 - FAIRBANKS, AK

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	3	310	3	310								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	310	3	310								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	310	3	310								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	69	1	69								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	6	660	5	645			1	15				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	729	6	714			1	15				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	660	5	645			1	15				
OTHERS, INCLUDING HISPANIC	1	69	1	69								

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000026530 - 3 DENALI STATE BANK

MSA/MD: 21820 - FAIRBANKS, AK

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	12	1171	10	1011	2	160						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1171	10	1011	2	160						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	1171	10	1011	2	160						
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	28	3014	23	2328	2	160	3	526				

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000026530 - 3 DENALI STATE BANK

MSA/MD: 21820 - FAIRBANKS, AK

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)												
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												

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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	1	28	1	28								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	28	1	28								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	28	1	28								
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)												
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												

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MSA/MD: 21820 - FAIRBANKS, AK

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	2	70	2	70								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	70	2	70								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	70	2	70								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	4	448	3	98			1	350				

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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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	15	3489	12	2907	2	410	1	172				
20-49% MINORITY	5	975	4	709			1	266				
50-79% MINORITY	1	138	1	138								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	138	1	138								
MIDDLE INCOME	12	2635	10	2197			2	438				
UPPER INCOME	8	1829	6	1419	2	410						
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	1	138	1	138								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	10	2277	9	2105			1	172				
20-49% MINORITY	2	358	1	92			1	266				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1212	3	802	2	410						
20-49% MINORITY	3	617	3	617								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	21	4602	17	3754	2	410	2	438				

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, 2008

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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	55	10568	48	9345	5	960	2	263				
20-49% MINORITY	29	4838	24	3917	4	712	1	209				
50-79% MINORITY	4	454	3	295			1	159				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	454	3	295			1	159				
MIDDLE INCOME	56	10134	47	8382	6	1280	3	472				
UPPER INCOME	28	5272	25	4880	3	392						
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	4	454	3	295			1	159				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	33	5944	29	5113	2	568	2	263				
20-49% MINORITY	23	4190	18	3269	4	712	1	209				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	22	4624	19	4232	3	392						
20-49% MINORITY	6	648	6	648								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	88	15860	75	13557	9	1672	4	631				

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, 2008

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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	78	12252	67	9953	3	669	8	1630				
20-49% MINORITY	46	7100	37	5483	5	839	4	778				
50-79% MINORITY	1	93			1	93						
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	93			1	93						
MIDDLE INCOME	80	11596	67	9268	3	510	10	1818				
UPPER INCOME	44	7756	37	6168	5	998	2	590				
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	1	93			1	93						
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	48	6762	40	5340	2	382	6	1040				
20-49% MINORITY	32	4834	27	3928	1	128	4	778				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	30	5490	27	4613	1	287	2	590				
20-49% MINORITY	14	2266	10	1555	4	711						
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	125	19445	104	15436	9	1601	12	2408				

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, 2008

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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	68	3084	60	2914	2	57	5	104	1	9		
20-49% MINORITY	31	1647	28	1188	1	269	2	190				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	71	3290	62	2726	2	276	6	279	1	9		
UPPER INCOME	28	1441	26	1376	1	50	1	15				
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												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	44	1748	37	1628	1	7	5	104	1	9		
20-49% MINORITY	27	1542	25	1098	1	269	1	175				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	24	1336	23	1286	1	50						
20-49% MINORITY	4	105	3	90			1	15				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	99	4731	88	4102	3	326	7	294	1	9		

DISCLOSURE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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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	4	674	4	674								
20-49% MINORITY	2	374	2	374								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	4	424	4	424								
UPPER INCOME	2	624	2	624								
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												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	50	2	50								
20-49% MINORITY	2	374	2	374								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	624	2	624								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	6	1048	6	1048								

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, 2008

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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	2289	18	1889	1	50	1	350				
20-49% MINORITY	8	725	5	439	1	110	2	176				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	15	1330	13	1059	1	110	1	161				
UPPER INCOME	13	1684	10	1269	1	50	2	365				
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												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	620	8	620								
20-49% MINORITY	7	710	5	439	1	110	1	161				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	1669	10	1269	1	50	1	350				
20-49% MINORITY	1	15					1	15				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	28	3014	23	2328	2	160	3	526				

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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	4	448	3	98			1	350				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	98	3	98								
UPPER INCOME	1	350					1	350				
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												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	98	3	98								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	350					1	350				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	4	448	3	98			1	350				

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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	50																		
2 OR MORE MINORITY RACES																																								
JOINT (WHITE/MINORITY RACE)																																								
RACE NOT AVAILABLE 6/																																								
ETHNICITY 7/																																								
HISPANIC OR LATINO																																								
NOT HISPANIC OR LATINO																					1	50																		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																								
ETHNICITY NOT AVAILABLE 6/																																								
MINORITY STATUS 8/																																								
WHITE NON-HISPANIC																					1	50																		
OTHERS, INCL. HISPANIC																																								
GENDER 19/																																								
MALE																																								
FEMALE																																								
JOINT (MALE/FEMALE)																					1	50																		
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																					1	100																		
INCOME NOT AVAILABLE 6/																																								

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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																				
					1	100													1	100
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE																				
			2	33	2	33			1	17	1	17							6	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO																				
			2	29	3	43			1	14	1	14							7	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
			2	33	2	33			1	17	1	17							6	100
OTHERS, INCL. HISPANIC																				
					1	100													1	100
GENDER 19/																				
MALE																				
			1	33	2	67													3	100
FEMALE																				
					1	100													1	100
JOINT (MALE/FEMALE)																				
			1	33					1	33	1	33							3	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
			1	33	2	67													3	100
80-99% OF MSA/MD MEDIAN																				
			1	25	1	25			1	25	1	25							4	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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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					1	100													1	100
ASIAN	2	67			1	33													3	100
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	10	1	10	7	70			1	10									10	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/					1	100													1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	3	21	1	7	9	64			1	7									14	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					1	100													1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	10	1	10	7	70			1	10									10	100
OTHERS, INCL. HISPANIC	2	50			2	50													4	100
GENDER 19/																				
MALE			1	20	3	60			1	20									5	100
FEMALE	2	33			4	67													6	100
JOINT (MALE/FEMALE)	1	33			2	67													3	100
GENDER NOT AVAILABLE 6/					1	100													1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	3	50	1	17	2	33													6	100
80-99% OF MSA/MD MEDIAN					1	100													1	100
100-119% OF MSA/MD MEDIAN					1	100													1	100
120% OR MORE OF MSA/MD MEDIAN					3	75			1	25									4	100
INCOME NOT AVAILABLE 6/					3	100													3	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	2	22			5	56	1	11									1	11	9	100	
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/																					
ETHNICITY 7/																					
HISPANIC OR LATINO																					
NOT HISPANIC OR LATINO	2	22			5	56	1	11									1	11	9	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					
ETHNICITY NOT AVAILABLE 6/																					
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	2	22			5	56	1	11									1	11	9	100	
OTHERS, INCL. HISPANIC																					
GENDER 19/																					
MALE	1	25			2	50	1	25												4	100
FEMALE	1	100																		1	100
JOINT (MALE/FEMALE)					3	75											1	25	4	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	100														1	100
80-99% OF MSA/MD MEDIAN	1	33			2	67														3	100
100-119% OF MSA/MD MEDIAN							1	100												1	100
120% OR MORE OF MSA/MD MEDIAN					1	50											1	50	2	100	
INCOME NOT AVAILABLE 6/					1	100														1	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																					1	50			1	50													2	100		
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/																									1	100														1	100	
ETHNICITY 7/																																										
HISPANIC OR LATINO																																										
NOT HISPANIC OR LATINO																					1	33			1	33	1	33												3	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																										
ETHNICITY NOT AVAILABLE 6/																									1	100														1	100	
MINORITY STATUS 8/																																										
WHITE NON-HISPANIC																											1	100													1	100
OTHERS, INCL. HISPANIC																					1	50			1	50															2	100
GENDER 19/																																										
MALE																											1	100													1	100
FEMALE																					1	50			1	50															2	100
JOINT (MALE/FEMALE)																																										
GENDER NOT AVAILABLE 6/																									1	100															1	100
INCOME 9/																																										
LESS THAN 50% OF MSA/MD MEDIAN																																										
50-79% OF MSA/MD MEDIAN																					1	50			1	50															2	100
80-99% OF MSA/MD MEDIAN																																										
100-119% OF MSA/MD MEDIAN																											1	100													1	100
120% OR MORE OF MSA/MD MEDIAN																																										
INCOME NOT AVAILABLE 6/																									1	100															1	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																				
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
																			1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO																				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
																			1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
																			1	100
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

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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 #		
BORROWER CHARACTERISTICS									
RACE 5/									
AMERICAN INDIAN/ALASKA NATIVE									
ASIAN									
BLACK OR AFRICAN AMERICAN									
NAT HAWAIIAN/OTHER PACIFIC ISL									
WHITE	3	1	1					3.13	3.13
2 OR MORE MINORITY RACES									
JOINT (WHITE/MINORITY RACE)									
RACE NOT AVAILABLE 6/									
ETHNICITY 7/									
HISPANIC OR LATINO	1								
NOT HISPANIC OR LATINO	2	1	1					3.13	3.13
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)									
ETHNICITY NOT AVAILABLE 6/									
MINORITY STATUS 8/									
WHITE NON-HISPANIC	2	1	1					3.13	3.13
OTHERS, INCLUDING HISPANIC	1								
INCOME 9/									
LESS THAN 50% OF MSA/MD MEDIAN									
50-79% OF MSA/MD MEDIAN	1								
80-99% OF MSA/MD MEDIAN	2								
100-119% OF MSA/MD MEDIAN									
120% OR MORE OF MSA/MD MEDIAN		1	1					3.13	3.13
INCOME NOT AVAILABLE 6/									
GENDER 19/									
MALE	2	1	1					3.13	3.13
FEMALE									
JOINT (MALE/FEMALE)	1								
GENDER NOT AVAILABLE 6/									
CENSUS TRACT CHARACTERISTICS 10/									
RACIAL/ETHNIC COMPOSITION 11/									
LESS THAN 10% MINORITY									
10-19% MINORITY	1								
20-49% MINORITY	2	1	1					3.13	3.13
50-79% MINORITY									
80-100% MINORITY									
INCOME CHARACTERISTICS 12/ 13/									
LOW INCOME									
MODERATE INCOME									
MIDDLE INCOME	2								
UPPER INCOME	1	1	1					3.13	3.13

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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/						MEAN 30/ \$000'S	MEDIAN 31/
			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		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	508	197	197						3.13	3.13
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	194									
NOT HISPANIC OR LATINO	314	197	197						3.13	3.13
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	314	197	197						3.13	3.13
OTHERS, INCLUDING HISPANIC	194									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	92									
80-99% OF MSA/MD MEDIAN	416									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN		197	197						3.13	3.13
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	286	197	197						3.13	3.13
FEMALE										
JOINT (MALE/FEMALE)	222									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	222									
20-49% MINORITY	286	197	197						3.13	3.13
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	314									
UPPER INCOME	194	197	197						3.13	3.13

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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	9									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	10									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	9									
OTHERS, INCLUDING HISPANIC	1									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	1									
80-99% OF MSA/MD MEDIAN	2									
100-119% OF MSA/MD MEDIAN	4									
120% OR MORE OF MSA/MD MEDIAN	3									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	2									
FEMALE										
JOINT (MALE/FEMALE)	8									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	8									
20-49% MINORITY	1									
50-79% MINORITY	1									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1									
MIDDLE INCOME	5									
UPPER INCOME	4									

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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	2273									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	242									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2515									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2273									
OTHERS, INCLUDING HISPANIC	242									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	201									
80-99% OF MSA/MD MEDIAN	364									
100-119% OF MSA/MD MEDIAN	935									
120% OR MORE OF MSA/MD MEDIAN	1015									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	430									
FEMALE										
JOINT (MALE/FEMALE)	2085									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	2151									
20-49% MINORITY	226									
50-79% MINORITY	138									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	138									
MIDDLE INCOME	1349									
UPPER INCOME	1028									

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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 #		
BORROWER CHARACTERISTICS									
RACE 5/									
AMERICAN INDIAN/ALASKA NATIVE	3								
ASIAN	1								
BLACK OR AFRICAN AMERICAN									
NAT HAWAIIAN/OTHER PACIFIC ISL									
WHITE	53	8	7		1		3.78	3.59	
2 OR MORE MINORITY RACES									
JOINT (WHITE/MINORITY RACE)		1	1				3.19	3.19	
RACE NOT AVAILABLE 6/									
ETHNICITY 7/									
HISPANIC OR LATINO	1	1	1				3.27	3.27	
NOT HISPANIC OR LATINO	54	7	6		1		3.85	3.77	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	1	1				3.19	3.19	
ETHNICITY NOT AVAILABLE 6/									
MINORITY STATUS 8/									
WHITE NON-HISPANIC	50	7	6		1		3.85	3.77	
OTHERS, INCLUDING HISPANIC	7	2	2				3.23	3.23	
INCOME 9/									
LESS THAN 50% OF MSA/MD MEDIAN	4	2	2				3.58	3.58	
50-79% OF MSA/MD MEDIAN	9	2	2				3.34	3.34	
80-99% OF MSA/MD MEDIAN	8								
100-119% OF MSA/MD MEDIAN	10	1	1				3.77	3.77	
120% OR MORE OF MSA/MD MEDIAN	26	3	2		1		4.21	3.94	
INCOME NOT AVAILABLE 6/		1	1				3.19	3.19	
GENDER 19/									
MALE	12	4	3		1		4.14	3.86	
FEMALE	12	2	2				3.56	3.56	
JOINT (MALE/FEMALE)	33	3	3				3.24	3.24	
GENDER NOT AVAILABLE 6/									
CENSUS TRACT CHARACTERISTICS 10/									
RACIAL/ETHNIC COMPOSITION 11/									
LESS THAN 10% MINORITY									
10-19% MINORITY	37	5	4		1		3.87	3.40	
20-49% MINORITY	17	4	4				3.52	3.52	
50-79% MINORITY	3								
80-100% MINORITY									
INCOME CHARACTERISTICS 12/ 13/									
LOW INCOME									
MODERATE INCOME	3								
MIDDLE INCOME	35	7	7				3.46	3.30	
UPPER INCOME	19	2	1		1		4.61	4.61	

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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/						MEAN 30/ \$000'S	MEDIAN 31/
			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		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	381									
ASIAN	203									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	11397	596	400		196				4.17	3.85
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)		113	113						3.19	3.19
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	51	64	64						3.27	3.27
NOT HISPANIC OR LATINO	11498	532	336		196				4.28	3.85
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	432	113	113						3.19	3.19
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	10914	532	336		196				4.28	3.85
OTHERS, INCLUDING HISPANIC	1067	177	177						3.22	3.19
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	326	132	132						3.68	3.85
50-79% OF MSA/MD MEDIAN	1122	114	114						3.33	3.27
80-99% OF MSA/MD MEDIAN	1512									
100-119% OF MSA/MD MEDIAN	2103	29	29						3.77	3.77
120% OR MORE OF MSA/MD MEDIAN	6918	321	125		196				4.71	5.45
INCOME NOT AVAILABLE 6/		113	113						3.19	3.19
GENDER 19/										
MALE	2321	329	133		196				4.74	5.45
FEMALE	1690	154	154						3.61	3.85
JOINT (MALE/FEMALE)	7970	226	226						3.23	3.22
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	8356	413	217		196				4.41	3.94
20-49% MINORITY	3330	296	296						3.46	3.27
50-79% MINORITY	295									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	295									
MIDDLE INCOME	7374	484	484						3.45	3.27
UPPER INCOME	4312	225	29		196				5.23	5.45

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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
			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											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	3										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3										
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	1										
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	2										
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	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME	3										

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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/							
			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	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	193									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	193									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	193									
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	70									
120% OR MORE OF MSA/MD MEDIAN	123									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	130									
FEMALE										
JOINT (MALE/FEMALE)	63									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	123									
20-49% MINORITY	70									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	193									

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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	1											
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	1											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1											
UPPER INCOME												

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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/						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	
BORROWER CHARACTERISTICS									
RACE 5/									
AMERICAN INDIAN/ALASKA NATIVE									
ASIAN	173								
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	173								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)									
ETHNICITY NOT AVAILABLE 6/									
MINORITY STATUS 8/									
WHITE NON-HISPANIC									
OTHERS, INCLUDING HISPANIC	173								
INCOME 9/									
LESS THAN 50% OF MSA/MD MEDIAN									
50-79% OF MSA/MD MEDIAN									
80-99% OF MSA/MD MEDIAN	173								
100-119% OF MSA/MD MEDIAN									
120% OR MORE OF MSA/MD MEDIAN									
INCOME NOT AVAILABLE 6/									
GENDER 19/									
MALE									
FEMALE									
JOINT (MALE/FEMALE)	173								
GENDER NOT AVAILABLE 6/									
CENSUS TRACT CHARACTERISTICS 10/									
RACIAL/ETHNIC COMPOSITION 11/									
LESS THAN 10% MINORITY									
10-19% MINORITY	173								
20-49% MINORITY									
50-79% MINORITY									
80-100% MINORITY									
INCOME CHARACTERISTICS 12/ 13/									
LOW INCOME									
MODERATE INCOME									
MIDDLE INCOME	173								
UPPER INCOME									

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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	2										
ASIAN	1	1		1				4.95	4.95		
BLACK OR AFRICAN AMERICAN	1										
NAT HAWAIIAN/OTHER PACIFIC ISL	1										
WHITE	58	8	5	3				4.00	3.93		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	5										
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO	2										
NOT HISPANIC OR LATINO	67	9	5	4				4.10	3.96		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	57	8	5	3				4.00	3.93		
OTHERS, INCLUDING HISPANIC	11	1		1				4.95	4.95		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	3										
50-79% OF MSA/MD MEDIAN	12	4	1	3				4.34	4.25		
80-99% OF MSA/MD MEDIAN	12	3	2	1				3.96	3.73		
100-119% OF MSA/MD MEDIAN	11	1	1					3.74	3.74		
120% OR MORE OF MSA/MD MEDIAN	30	1	1					3.96	3.96		
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	22	4	3	1				4.07	3.82		
FEMALE	16	2		2				4.70	4.70		
JOINT (MALE/FEMALE)	31	3	2	1				3.75	3.96		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	42	8	5	3				4.06	3.93		
20-49% MINORITY	27	1		1				4.45	4.45		
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	47	8	5	3				4.00	3.93		
UPPER INCOME	22	1		1				4.95	4.95		

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			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	
BORROWER CHARACTERISTICS									
RACE 5/									
AMERICAN INDIAN/ALASKA NATIVE	185								
ASIAN	110	10		10				4.95	4.95
BLACK OR AFRICAN AMERICAN	178								
NAT HAWAIIAN/OTHER PACIFIC ISL	77								
WHITE	10099	858	496	362				4.12	3.96
2 OR MORE MINORITY RACES									
JOINT (WHITE/MINORITY RACE)	1173								
RACE NOT AVAILABLE 6/	160								
ETHNICITY 7/									
HISPANIC OR LATINO	549								
NOT HISPANIC OR LATINO	11433	868	496	372				4.13	3.96
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)									
ETHNICITY NOT AVAILABLE 6/									
MINORITY STATUS 8/									
WHITE NON-HISPANIC	9627	858	496	362				4.12	3.96
OTHERS, INCLUDING HISPANIC	2195	10		10				4.95	4.95
INCOME 9/									
LESS THAN 50% OF MSA/MD MEDIAN	310								
50-79% OF MSA/MD MEDIAN	1781	243	74	169				4.23	4.45
80-99% OF MSA/MD MEDIAN	1968	431	228	203				4.20	3.73
100-119% OF MSA/MD MEDIAN	1471	108	108					3.74	3.74
120% OR MORE OF MSA/MD MEDIAN	6370	86	86					3.96	3.96
INCOME NOT AVAILABLE 6/	82								
GENDER 19/									
MALE	3154	541	338	203				4.20	3.90
FEMALE	2336	125		125				4.49	4.45
JOINT (MALE/FEMALE)	6492	202	158	44				3.72	3.96
GENDER NOT AVAILABLE 6/									
CENSUS TRACT CHARACTERISTICS 10/									
RACIAL/ETHNIC COMPOSITION 11/									
LESS THAN 10% MINORITY									
10-19% MINORITY	7396	753	496	257				4.08	3.90
20-49% MINORITY	4586	115		115				4.45	4.45
50-79% MINORITY									
80-100% MINORITY									
INCOME CHARACTERISTICS 12/ 13/									
LOW INCOME									
MODERATE INCOME									
MIDDLE INCOME	7582	858	496	362				4.12	3.96
UPPER INCOME	4400	10		10				4.95	4.95

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			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												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	1	1						5.94	5.94	1	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	1	1						5.94	5.94	1	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1	1						5.94	5.94	1	
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1										1	
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	8	1	1						5.94	5.94		
INCOME NOT AVAILABLE 6/	2											
GENDER 19/												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)	8	1	1						5.94	5.94	1	
GENDER NOT AVAILABLE 6/	2											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	6										1	
20-49% MINORITY	5	1	1						5.94	5.94		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	5										1	
UPPER INCOME	6	1	1						5.94	5.94		

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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/							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/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	560	26	26					5.94	5.94	56
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	362									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	560	26	26					5.94	5.94	56
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	362									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	560	26	26					5.94	5.94	56
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	56									56
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	504	26	26					5.94	5.94	
INCOME NOT AVAILABLE 6/	362									
GENDER 19/										
MALE	29									
FEMALE										
JOINT (MALE/FEMALE)	531	26	26					5.94	5.94	56
GENDER NOT AVAILABLE 6/	362									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	384									56
20-49% MINORITY	538	26	26					5.94	5.94	
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	189									56
UPPER INCOME	733	26	26					5.94	5.94	

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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												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	14	14	11	1	1		1		3.80	3.36		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	14	11	1	1		1		3.80	3.36		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	14	11	1	1		1		3.80	3.36		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	2	2						3.27	3.27		
50-79% OF MSA/MD MEDIAN	5	3	2		1				4.03	3.33		
80-99% OF MSA/MD MEDIAN	1	3	3						3.42	3.35		
100-119% OF MSA/MD MEDIAN	2	1	1						3.15	3.15		
120% OR MORE OF MSA/MD MEDIAN	4	5	3	1			1		4.23	3.61		
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	8	7				1		3.78	3.39		
FEMALE	8	1	1						3.08	3.08		
JOINT (MALE/FEMALE)	5	5	3	1	1				3.97	3.35		
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	11	9		1		1		3.86	3.37		
20-49% MINORITY	6	3	2	1					3.56	3.29		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	10	9	6	1	1		1		4.04	3.35		
UPPER INCOME	4	5	5						3.37	3.37		

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			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										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	1435	1320	943	127	15	235		4.05	3.37	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1435	1320	943	127	15	235		4.05	3.37	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1435	1320	943	127	15	235		4.05	3.37	
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	94	85	85					3.32	3.37	
50-79% OF MSA/MD MEDIAN	587	170	155		15			3.49	3.33	
80-99% OF MSA/MD MEDIAN	159	215	215					3.44	3.35	
100-119% OF MSA/MD MEDIAN	142	201	201					3.15	3.15	
120% OR MORE OF MSA/MD MEDIAN	453	649	287	127		235		4.77	4.32	
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	50	913	678			235		4.20	3.40	
FEMALE	813	35	35					3.08	3.08	
JOINT (MALE/FEMALE)	572	372	230	127	15			3.76	3.35	
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	773	1116	866		15	235		4.08	3.37	
20-49% MINORITY	662	204	77	127				3.90	4.32	
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	877	1009	632	127	15	235		4.23	3.35	
UPPER INCOME	558	311	311					3.45	3.40	

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			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		1					1		8.27	8.27		
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	18											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	19	1					1		8.27	8.27		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18											
OTHERS, INCLUDING HISPANIC	1	1					1		8.27	8.27		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3											
50-79% OF MSA/MD MEDIAN	4											
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	11	1					1		8.27	8.27		
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	5	1					1		8.27	8.27		
FEMALE	6											
JOINT (MALE/FEMALE)	8											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	14	1					1		8.27	8.27		
20-49% MINORITY	5											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	11											
UPPER INCOME	8	1					1		8.27	8.27		

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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/ \$000'S	MEDIAN 31/ \$000'S	\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN		26				26			8.27	8.27	
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	671										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	63										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	734	26				26			8.27	8.27	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	671										
OTHERS, INCLUDING HISPANIC	63	26				26			8.27	8.27	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	71										
50-79% OF MSA/MD MEDIAN	140										
80-99% OF MSA/MD MEDIAN	16										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	507	26				26			8.27	8.27	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	138	26				26			8.27	8.27	
FEMALE	176										
JOINT (MALE/FEMALE)	420										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	543	26				26			8.27	8.27	
20-49% MINORITY	191										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	425										
UPPER INCOME	309	26				26			8.27	8.27	

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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	85	3	108	13	32	27	38
FHA	4		1				
VA	12		1				
FSA/RHS	5						
LOANS ORIGINATED							
CONVENTIONAL	72	3	89	13	29	24	33
FHA	4						
VA	10		1				
FSA/RHS	3						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	9		9		2		1
FHA							
VA	1						
FSA/RHS	1						
APPLICATIONS DENIED							
CONVENTIONAL	4		10		1	3	3
FHA			1				
VA	1						
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL							1
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	53		60		5		
FHA	4						
VA	9		1				
FSA/RHS	3						

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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			2		1		1
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL			1		1		1
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			1				
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							
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	2		3				1
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	2		3				1
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	57 9	3	69 9	11 1	14 14	19 1	NA NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.71		4.10	5.94	3.80	8.27	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.40		3.96	5.94	3.36	8.27	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA		1 11			NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED				1			NA NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			5.40		5.41		NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			5.40		5.41		NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA		1			NA NA