

INSTITUTION: 0000008526 - 3 RICHLAND STATE BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1-to-4 Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's			
	Number	\$000's	Number	\$000's	Number					\$000's		
LA/BIENVILLE PARISH/SMALL												
LOANS ORIGINATED	1	98										
APPROVED, NOT ACCEPTED												
APP DENIED					1	227						
APP WITHDRAWN					1	50						
FILES CLOSED FOR INCOMPLETENESS												
LA/BIENVILLE PARISH/COUNTY TOTAL												
LOANS ORIGINATED	1	98										
APPROVED, NOT ACCEPTED												
APP DENIED					1	227						
APP WITHDRAWN					1	50						
FILES CLOSED FOR INCOMPLETENESS												
LA/BOSSIER PARISH/0110.00												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN			1	200								
FILES CLOSED FOR INCOMPLETENESS												
LA/BOSSIER PARISH/0111.03												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN							1	151			1	151
FILES CLOSED FOR INCOMPLETENESS												
LA/BOSSIER PARISH/0111.04												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN			1	189								
FILES CLOSED FOR INCOMPLETENESS												
LA/BOSSIER PARISH/0111.06												
LOANS ORIGINATED							1	1			1	1
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's			
	Number	\$000's	Number	\$000's	Number					\$000's		
LA/BOSSIER PARISH/0112.00												
LOANS ORIGINATED			1	85								
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/BOSSIER PARISH/0113.00												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN	1	201										
FILES CLOSED FOR INCOMPLETENESS												
LA/BOSSIER PARISH/COUNTY TOTAL												
LOANS ORIGINATED			1	85			1	1			1	1
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN	1	201	2	389	1	151					1	151
FILES CLOSED FOR INCOMPLETENESS												
LA/CATAHOULA PARISH/SMALL												
LOANS ORIGINATED	1	66	1	18								
APPROVED, NOT ACCEPTED												
APP DENIED	2	315										
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/CATAHOULA PARISH/COUNTY TOTAL												
LOANS ORIGINATED	1	66	1	18								
APPROVED, NOT ACCEPTED												
APP DENIED	2	315										
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/CLAIBORNE PARISH/SMALL												
LOANS ORIGINATED	1	71	1	34	1	301	2	37				
APPROVED, NOT ACCEPTED			1	127								
APP DENIED	2	194										
APP WITHDRAWN	1	189										
FILES CLOSED FOR INCOMPLETENESS												

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's			
	Number	\$000's	Number	\$000's	Number					\$000's		
LA/CLAIBORNE PARISH/COUNTY TOTAL												
LOANS ORIGINATED	1	71	1	34	1	301	2	37				
APPROVED, NOT ACCEPTED			1	127								
APP DENIED	2	194										
APP WITHDRAWN	1	189										
FILES CLOSED FOR INCOMPLETENESS												
LA/EAST CARROLL PARISH/SMALL												
LOANS ORIGINATED	1	81			1	106						
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/EAST CARROLL PARISH/COUNTY TOTAL												
LOANS ORIGINATED	1	81			1	106						
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/FRANKLIN PARISH/SMALL												
LOANS ORIGINATED	1	94			5	282					1	24
APPROVED, NOT ACCEPTED												
APP DENIED	3	311	1	50	1	40					1	50
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/FRANKLIN PARISH/COUNTY TOTAL												
LOANS ORIGINATED	1	94			5	282					1	24
APPROVED, NOT ACCEPTED												
APP DENIED	3	311	1	50	1	40					1	50
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/JACKSON PARISH/SMALL												
LOANS ORIGINATED					2	337						
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN	1	186										
FILES CLOSED FOR INCOMPLETENESS												

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's			
	Number	\$000's	Number	\$000's	Number					\$000's		
LA/JACKSON PARISH/COUNTY TOTAL												
LOANS ORIGINATED					2	337						
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN	1	186										
FILES CLOSED FOR INCOMPLETENESS												
LA/LA SALLE PARISH/SMALL												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED												
APP DENIED	1	82										
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/LA SALLE PARISH/COUNTY TOTAL												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED												
APP DENIED	1	82										
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/LINCOLN PARISH/9602.00												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED												
APP DENIED					1	140						
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/LINCOLN PARISH/9603.00												
LOANS ORIGINATED					2	90				2	90	
APPROVED, NOT ACCEPTED												
APP DENIED			1	60	1	103						
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
LA/LINCOLN PARISH/9604.00												
LOANS ORIGINATED					1	219						
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's				
	Number	\$000's	Number	\$000's	Number					\$000's			Number
LA/LINCOLN PARISH/9605.00													
LOANS ORIGINATED					1	77					1	77	
APPROVED, NOT ACCEPTED													
APP DENIED			1	30								1	30
APP WITHDRAWN	1	149											
FILES CLOSED FOR INCOMPLETENESS													
LA/LINCOLN PARISH/9606.00													
LOANS ORIGINATED	1	131											
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
LA/LINCOLN PARISH/9607.00													
LOANS ORIGINATED					1	150					1	150	
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
LA/LINCOLN PARISH/9609.00													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED	1	160											
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
LA/LINCOLN PARISH/COUNTY TOTAL													
LOANS ORIGINATED	1	131			5	536					4	317	
APPROVED, NOT ACCEPTED													
APP DENIED	1	160	2	90	2	243						1	30
APP WITHDRAWN	1	149											
FILES CLOSED FOR INCOMPLETENESS													
LA/MADISON PARISH/SMALL													
LOANS ORIGINATED					1	9						1	9
APPROVED, NOT ACCEPTED													
APP DENIED													
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					
	FHA, FSA/RHS & VA A		Conventional 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
LA/MADISON PARISH/COUNTY TOTAL														
LOANS ORIGINATED					1	9						1	9	
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
LA/MOREHOUSE PARISH/9501.00														
LOANS ORIGINATED					1	200								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
LA/MOREHOUSE PARISH/9502.00														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN	1	141												
FILES CLOSED FOR INCOMPLETENESS														
LA/MOREHOUSE PARISH/9505.00														
LOANS ORIGINATED							1	100						
APPROVED, NOT ACCEPTED														
APP DENIED					1	126								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
LA/MOREHOUSE PARISH/9506.00														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED	1	160												
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
LA/MOREHOUSE PARISH/9507.00														
LOANS ORIGINATED											1	95	1	40
APPROVED, NOT ACCEPTED														
APP DENIED							1	90						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E		Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G		
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number
	Number	\$000's	Number	\$000's										
LA/MOREHOUSE PARISH/COUNTY TOTAL														
LOANS ORIGINATED					5	485					1	95	1	40
APPROVED, NOT ACCEPTED														
APP DENIED	1	160	1	126	1	90								
APP WITHDRAWN	1	141												
FILES CLOSED FOR INCOMPLETENESS														
LA/RICHLAND PARISH/SMALL														
LOANS ORIGINATED	3	399	4	480	16	1018	7	141			2	37	5	114
APPROVED, NOT ACCEPTED														
APP DENIED	6	440	3	105	1	212	1	12			1	44	1	31
APP WITHDRAWN	2	233			5	866					1	74		
FILES CLOSED FOR INCOMPLETENESS	1	79			1	216								
LA/RICHLAND PARISH/COUNTY TOTAL														
LOANS ORIGINATED	3	399	4	480	16	1018	7	141			2	37	5	114
APPROVED, NOT ACCEPTED														
APP DENIED	6	440	3	105	1	212	1	12			1	44	1	31
APP WITHDRAWN	2	233			5	866					1	74		
FILES CLOSED FOR INCOMPLETENESS	1	79			1	216								
LA/TENSAS PARISH/SMALL														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED			1	108							1	108		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
LA/TENSAS PARISH/COUNTY TOTAL														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED			1	108							1	108		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
LA/WEBSTER PARISH/0311.00														
LOANS ORIGINATED			1	230										
APPROVED, NOT ACCEPTED														
APP DENIED	1	130	1	150										
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E		Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G			
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
	Number	\$000's	Number	\$000's											
LA/WEBSTER PARISH/0314.00															
LOANS ORIGINATED															
APPROVED, NOT ACCEPTED															
APP DENIED			2	65											
APP WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
LA/WEBSTER PARISH/0315.00															
LOANS ORIGINATED															
APPROVED, NOT ACCEPTED							1	5							
APP DENIED			1	150	1	60									
APP WITHDRAWN	2	253	1	200	2	169			1	45					
FILES CLOSED FOR INCOMPLETENESS															
LA/WEBSTER PARISH/0316.00															
LOANS ORIGINATED			1	188	2	240	2	61							
APPROVED, NOT ACCEPTED					1	62			1	62					
APP DENIED	2	162				3	401	1	33						
APP WITHDRAWN	1	125				2	444								
FILES CLOSED FOR INCOMPLETENESS			1	229	1	349									
LA/WEBSTER PARISH/0317.00															
LOANS ORIGINATED															
APPROVED, NOT ACCEPTED							3	7			1	2			
APP DENIED	1	61													
APP WITHDRAWN	1	88													
FILES CLOSED FOR INCOMPLETENESS															
LA/WEBSTER PARISH/0318.00															
LOANS ORIGINATED	1	84	1	14			1	3			1	14			
APPROVED, NOT ACCEPTED															
APP DENIED	4	389	1	67			1	15							
APP WITHDRAWN	1	43				1	51			1	51				
FILES CLOSED FOR INCOMPLETENESS															
LA/WEBSTER PARISH/0319.00															
LOANS ORIGINATED															
APPROVED, NOT ACCEPTED							3	19							
APP DENIED			1	206											
APP WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E						
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's					
	Number	\$000's	Number	\$000's	Number					\$000's			Number	\$000's
LA/WEBSTER PARISH/0320.00														
LOANS ORIGINATED	2	186	2	222	1	99	8	49			2	126		
APPROVED, NOT ACCEPTED														
APP DENIED	1	75	1	139	1	200								
APP WITHDRAWN	1	57												
FILES CLOSED FOR INCOMPLETENESS														
LA/WEBSTER PARISH/0321.00														
LOANS ORIGINATED					2	213	8	223			1	79		
APPROVED, NOT ACCEPTED														
APP DENIED	4	508			1	113								
APP WITHDRAWN					2	359								
FILES CLOSED FOR INCOMPLETENESS			1	56										
LA/WEBSTER PARISH/COUNTY TOTAL														
LOANS ORIGINATED	3	270	5	654	5	552	26	367			5	221	1	45
APPROVED, NOT ACCEPTED					1	62					1	62		
APP DENIED	13	1325	7	777	6	774	2	48						
APP WITHDRAWN	6	566	1	200	7	1023					2	96		
FILES CLOSED FOR INCOMPLETENESS			2	285	1	349								
LA/WEST CARROLL PARISH/SMALL														
LOANS ORIGINATED	1	53	1	30	1	27	2	67			2	60		
APPROVED, NOT ACCEPTED														
APP DENIED							2	32						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
LA/WEST CARROLL PARISH/COUNTY TOTAL														
LOANS ORIGINATED	1	53	1	30	1	27	2	67			2	60		
APPROVED, NOT ACCEPTED														
APP DENIED							2	32						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
LA/WINN PARISH/SMALL														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED	1	45												
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number
	Number	\$000's	Number	\$000's										
LA/WINN PARISH/COUNTY TOTAL														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED	1	45												
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
LA/STATE TOTAL														
LOANS ORIGINATED	13	1263	13	1301	42	3653	38	613			15	731	9	232
APPROVED, NOT ACCEPTED			1	127	1	62					1	62		
APP DENIED	30	3032	15	1256	12	1586	5	92			2	152	3	111
APP WITHDRAWN	13	1665	3	589	14	2090					4	321		
FILES CLOSED FOR INCOMPLETENESS	1	79	2	285	2	565								
GRAND TOTAL														
LOANS ORIGINATED	13	1263	13	1301	42	3653	38	613			15	731	9	232
APPROVED, NOT ACCEPTED			1	127	1	62					1	62		
APP DENIED	30	3032	15	1256	12	1586	5	92			2	152	3	111
APP WITHDRAWN	13	1665	3	589	14	2090					4	321		
FILES CLOSED FOR INCOMPLETENESS	1	79	2	285	2	565								

HOME MORTGAGE DISCLOSURE ACT
 INSTITUTION REGISTER SUMMARY FOR 2009

RESP ID: 0000008526-3

RICHLAND STATE BANK
 724 LOUISA ST
 RAYVILLE, LA 71269

MSA/MD	MSA/MD Name	TOTAL LARS	TOTAL AMOUNT	LOAN TYPE				PROPERTY TYPE			LOAN PURPOSE		
				CONV	FHA	VA	FSA/RHS	1 - 4 FAMILY	MANUF HOME	MULTI FAMILY	HOME PURCHA	HOME IMPROVE	REFIN-ANCE
33740	MONROE, LA	108	10864	87	10		11	95	13		44	15	49
-----	MSA/MD NOT AVAILABLE	205	18258	145	13	2	45	193	12		91	43	71
TOTAL		313	29122	232	23	2	56	288	25	0	135	58	120