LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2011 MSA/MD AGGREGATE REPORT

MSA/MD: 10180 - ABILENE, TX

INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

21ST MORTGAGE
AMERICAN FINANCIAL RESOURCES
AMERIPRO FUNDING, INC.
BANK OF AMERICA, N.A.
CITIBANK, N.A.
CITIZENS BANK NA
COMPASS BANK
EMBRACE HOME LOANS, INC.
EXTRACO BANKS, N. A.
FIRST FINANCIAL BANK N.A.
FIRST NATIONAL BANK OF ANSON
FRANKLIN AMERICAN MORTGAGE CO
GMAC MORTGAGE LLC
HASKELL NATIONAL BANK
MERRILL LYNCH CREDIT CORP
NATIONSTAR MORTGAGE LLC
PHH MORTGAGE CORPORATION
PRIMELENDING, PLAINSCAPITAL CO
R.H. LENDING, INC.
SUNTRUST MORTGAGE, INC
VANDERBILT MORTGAGE
WESTERN BANK
360 MORTGAGE GROUP LLC
AMERICAN SOUTHWEST MORTGAGE CO
AMERISAVE MORTGAGE CORPORATION
CENDERA FUNDING, INC.
CITIFINANCIAL, INC.
COLEMAN COUNTY STATE BANK
COUNTRYPLACE MORTGAGE, LTD
ENVOY MORTGAGE, LTD.
FAIRWAY INDEPENDENT MORT. CORP
FIRST FINANCIAL BANK NA
FIRST NATIONAL BANK OF BAIRD
FREEDOM MORTGAGE CORPORATION
GREAT WESTERN FINANCIAL SVCS
HOME LOAN CENTER
MORTGAGE INVESTORS CORP
NTFN INC.
PLAZA HOME MORTGAGE, INC.
PRIMEWEST MORTGAGE CORPORATION
ROYAL UNITED MORTGAGE LLC
TEXAS HERITAGE BANK
VILLAGE CAPITAL & INVESTMENT
WESTSTAR MORTGAGE CORPORATION
ABILENE TEACHERS FCU
AMERICAN STATE BANK
ASPIRE FINANCIAL
CHURCHILL MORTGAGE CORPORATION
CITIMORTGAGE, INC
COMMUNITIES OF ABILENE FCU
CRESCENT MORTGAGE COMPANY
EVERETT FINANCIAL INC.
FIRST ABILENE FEDERAL CREDIT U
FIRST NATIONAL BANK IN MUNDAY
FIRST RESIDENTIAL MORTGAGE
GEORGETOWN MORTGAGE, LLC
GUILD MORTGAGE COMPANY
JPMORGAN CHASE BANK, NA
MORTGAGE RESEARCH CENTER, LLC
ONEMAIN FINANCIAL, INC.
PRIMARY RESIDENTIAL MORTGAGE
QUICKEN LOANS
STONEGATE MORTGAGE LLC
URBAN FINANCIAL GROUP INC.
WELLS FARGO FUNDING, INC

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2011 MSA/MD AGGREGATE REPORT

MSA/MD: 10180 - ABILENE, TX

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST MARINER BANK
ACCESS NATIONAL MORTGAGE CORP
AFFILIATED MORTGAGE COMPANY
ALLIED HOME MORTGAGE CORP.
AMEGY MORTGAGE COMPANY, L.L.C.
AMERICAN BANK
AMERICAN NATIONAL BANK
AUSTIN BANK TEXAS NA
BERKADIA COMMERCIAL MORTG LLC
BRANCH BANKING AND TRUST CO
CASHCALL, INC
CHRISTENSEN FINANCIAL, INC.
CITY BANK
COMMUNITY MORTGAGE FUNDING, LL
CREDIT UNION OF TEXAS
EVERBANK
FIFTH THIRD MORTGAGE COMPANY
FIRST CENTRAL CREDIT UNION
FIRST CONTINENTAL MORTGAGE LTD
FIRST NATIONAL BANK
FIRST NB OF JACKSBORO
FLAGSTAR BANK
GOLD STAR MORTGAGE FINANCIAL
GREENLIGHT FINANCIAL SERVICES
HOMETRUST MORTGAGE COMPANY
INDEPENDENCE BANK
LOANDEPOT.COM
METLIFE BANK, N.A.
MORTGAGE LENDERS OF AMERICA
NATIONAL BANK OF KANSAS CITY
NATIONWIDE BANK
NEW DAY FINANCIAL, LLC
NEXBANK SSB
ONE REVERSE MORTGAGE, LLC
PIONEER BANK
POLARIS HOME FUNDING CORP.
RANDOLPH-BROOKS FCU
REVERSE MORTGAGE USA, INC.
SAN ANTONIO CREDIT UNION
SECURITY SERVICE FCU
SHORE MORTGAGE
SOUTHWEST STAGE FUNDING LLC
SUBURBAN MORTGAGE CO OF NM
SWBC MORTGAGE CORPORATION
TEXAS STATE BANK
THE BANK AND TRUST, S.S.B.
4TRUST MORTGAGE, INC.
ADMIRALS BANK
ALLIANCE FINANCIAL RESOURES
ALLY BANK
AMERICA'S CHOICE HOME LOANS LP
AMERICAN HOMESTAR MORTGAGE
AMERIPRISE BANK, FSB
BANCORPSOUTH
BLUE RIDGE BANK AND TRUST CO
BRIDGEVIEW BANK MORTGAGE COMPA
CHARLES SCHWAB BANK
CIS FINANCIAL SERVICES, INC.
CLEARPOINT FUNDING, INC.
COMMUNITY NATIONAL BANK
CROCKETT NATIONAL BANK
EVOLVE BANK & TRUST
FINANCIAL FREEDOM ACQUIST. LLC
FIRST CHOICE LOAN SERVICES INC
FIRST FINANCIAL BANK, N.A.
FIRST NATIONAL BANK OF AMERICA
FIRST STAR BANK, SSB
GATEWAY MORTGAGE GROUP LLC
GRAND BANK NA
GSF MORTGAGE CORPORATION
IFREEDOM DIRECT CORPORATION
INTERBANK
LRS FINANCIAL NETWORK, INC.
MIDFIRST BANK
MORTGAGE SOLUTIONS OF COLORADO
NATIONS LENDING CORPORATION
NETWORK FUNDING LP
NEW PENN FINANCIAL, LLC
NFCU
PATRIOT BANK MORTGAGE, INC.
PIONEER MORTGAGE COMPANY
PROSPECT MORTGAGE LLC
REPUBLIC STATE MORTGAG ECO
RMC VANGUARD MORTGAGE CORP
SCHMIDT MORTGAGE COMPANY
SENTE MORTGAGE INC
SIERRA PACIFIC MORTGAGE COMP
STAR ONE CREDIT UNION
SUN WEST MORTGAGE COMPANY, INC
TDECU
TEXCORP MORTGAGE BANKERS, INC.
TIB-THE INDEPENDENT BANKERSBAN
ACCESS NATIONAL BANK
AFFILIATED BANK
ALLIANT CAPITAL
AMCAP MORTGAGE LIMITED
AMERICAN AIRLINES FCU
AMERICAN INTERNET MORTGAGE
ARK-LA-TEX FINAINCIAL SERVICES
BANK OF ENGLAND
BOKF NA
CARNEGIE MORTGAGE
CHICAGO MORTGAGE SOLUTIONS
CITICORP TRUST BANK, FSB
COLONIAL SAVINGS, F. A.
CORNERSTONE MORTGAGE COMPANY
ENCORE BANK, N.A.
F&M Bank & Trust
FIRST BANK & TRUST
FIRST COMMUNITY BANK, NA
First Liberty Financial Group,
FIRST NATIONAL BANK OF SPI
FIRSTBANK SOUTHWEST
GENERATION MORTGAGE COMPANY
GREAT SOUTHERN BANK
HAPPY STATE BANK
INCOMMONS BANK, N.A.
JAMES B. NUTTER & CO.
LSI MORTGAGE PLUS
MILITARY FAMILY HOME LOANS, LL
MOUNTAIN STATES MORTGAGE
NATIONWIDE ADVANTAGE MORTGAGE
NEW AMERICAN FUNDING
NEW YORK COMMUNITY BANK
OCEANSIDE MORTGAGE COMPANY
PENTAGON FEDERAL CREDIT UNION
PNC BANK N.A.
PROVIDENT FUNDING ASSOCIATES
RESIDENTIAL ACCEPTANCE CORPORA
ROUNDPOINT MORTGAGE COMPANY
SECURITY ONE LENDING
SERVICE FIRST MORTGAGE COMPANY
SIRVA MORTGAGE, INC
STATE FARM BANK
SUPERIOR CHOICE CREDIT UNION
TEXAS STAR BANK SSB
THE BANK
TINKER FEDERAL CREDIT UNION

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MSA/MD: 10180 - ABILENE, TX

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

TOWN SQUARE MORTGAE & INVESTME
US BANK NORTH DAKOTA
VIEWPOINT BANKERS MORTGAGE INC
WESTSTAR MORTGAGE INC
WYNDHAM CAPITAL MORTGAGE
UNITED BILT HOMES, LLC
US BANK, N.A.
WELLS FARGO BANK, NA
WILLOW BEND MORTGAGE COMPANY
UNITED SECURITY FINANCIAL
USAA FEDERAL SAVINGS BANK
WEST TOWN SAVINGS BANK
WR STARKEY MORTGAGE, LLP

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 10180 - ABILENE, TX

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	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		
TX/TAYLOR COUNTY/0101.00															13	129
LOANS ORIGINATED	5	790	23	2008	53	5232	11	644			40	2816				
APPS APPROVED, NOT ACCEPTED			1	64	4	448					1	64				
APPS DENIED	2	181	1	182	7	745	3	16			2	133				
APPS WITHDRAWN			1	125	6	602					1	75				
FILES CLOSED FOR INCOMPLETENESS					1	77					1	77				
TX/TAYLOR COUNTY/0102.00															36	69
LOANS ORIGINATED	1	185	7	336	2	80	2	43			6	256				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			2	137			4	31			1	72				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS			1	59							1	59				
TX/TAYLOR COUNTY/0103.00															43	76
LOANS ORIGINATED	4	271	1	14	7	200	2	50								
APPS APPROVED, NOT ACCEPTED	2	148					1	19								
APPS DENIED	2	120			5	211	4	35								
APPS WITHDRAWN			1	54	1	36										
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0104.00															74	62
LOANS ORIGINATED	2	123	2	80	3	65	3	43			1	10				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					2	103	6	85								
APPS WITHDRAWN					2	60	1	4								
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0105.00															42	91
LOANS ORIGINATED	9	663	8	386	21	1101	6	200			8	345				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	97			8	525	4	145			1	98				
APPS WITHDRAWN	1	145			2	65	1	12								
FILES CLOSED FOR INCOMPLETENESS					1	50					1	50				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 10180 - ABILENE, TX

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	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		
TX/TAYLOR COUNTY/0106.00															24	112
LOANS ORIGINATED	21	2014	9	700	37	2630	12	326			5	348				
APPS APPROVED, NOT ACCEPTED	1	143			4	247										
APPS DENIED	3	285	1	47	13	1101	9	235								
APPS WITHDRAWN	3	238			10	760					4	260				
FILES CLOSED FOR INCOMPLETENESS					2	115	1	80			1	75				
TX/TAYLOR COUNTY/0107.00															63	68
LOANS ORIGINATED	2	123	4	131	11	433	9	225			3	102				
APPS APPROVED, NOT ACCEPTED					2	62										
APPS DENIED	1	53	1	45	9	349	5	74			2	61				
APPS WITHDRAWN			1	40	2	59	1	25			1	40				
FILES CLOSED FOR INCOMPLETENESS					1	36	1	40			1	40				
TX/TAYLOR COUNTY/0108.00															60	61
LOANS ORIGINATED	1	66	4	466	4	162	4	108			3	185				
APPS APPROVED, NOT ACCEPTED			1	32												
APPS DENIED	1	36			1	54										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS					1	40										
TX/TAYLOR COUNTY/0109.00															31	99
LOANS ORIGINATED	15	1620	26	2321	36	3517	10	447			8	674				
APPS APPROVED, NOT ACCEPTED	1	93	1	77	5	491	1	26			1	77				
APPS DENIED	4	529			10	889	5	167			3	226				
APPS WITHDRAWN	1	183			2	197					1	110				
FILES CLOSED FOR INCOMPLETENESS					2	184	1	129								
TX/TAYLOR COUNTY/0110.00															57	75
LOANS ORIGINATED	1	69	2	120	1	17	1	2			3	137				
APPS APPROVED, NOT ACCEPTED							1	71								
APPS DENIED			1	23	1	86	1	6	1	64			1	23		
APPS WITHDRAWN	1	195														
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 10180 - ABILENE, TX

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	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		
TX/TAYLOR COUNTY/0112.00															49	82
LOANS ORIGINATED	1	56	4	144	6	322	4	86			6	232				
APPS APPROVED, NOT ACCEPTED			1	43	3	234					1	59				
APPS DENIED			4	207	6	256	1	16					4	207		
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0113.00															42	92
LOANS ORIGINATED	15	1464	11	643	20	1153	3	101			10	426	1	31		
APPS APPROVED, NOT ACCEPTED			2	89	3	168					1	40				
APPS DENIED	3	349	4	168	9	689	6	95			2	114				
APPS WITHDRAWN					2	294										
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0114.00															23	103
LOANS ORIGINATED	23	2389	18	1039	26	1981	13	333			11	581				
APPS APPROVED, NOT ACCEPTED	2	202			1	49										
APPS DENIED	5	462	2	107	12	903	3	92			1	78				
APPS WITHDRAWN	6	533	1	80	8	686										
FILES CLOSED FOR INCOMPLETENESS					1	41										
TX/TAYLOR COUNTY/0115.00															26	100
LOANS ORIGINATED	12	1133	9	1402	20	2598	5	307			8	881				
APPS APPROVED, NOT ACCEPTED			1	25	3	198										
APPS DENIED	3	214	1	40	12	969	4	82			2	212				
APPS WITHDRAWN	2	253	1	36	7	691					1	36				
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0116.00															20	101
LOANS ORIGINATED	19	1746	17	890	25	2056	16	572			17	832				
APPS APPROVED, NOT ACCEPTED			1	85	5	289					2	129	1	85		
APPS DENIED	2	218	5	454	13	1137	2	35			5	238	1	85		
APPS WITHDRAWN	1	145			9	860					2	120				
FILES CLOSED FOR INCOMPLETENESS					2	274					1	186				

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	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		
TX/TAYLOR COUNTY/0117.00															38	64
LOANS ORIGINATED	5	539	5	431	10	735	7	242			5	137				
APPS APPROVED, NOT ACCEPTED	1	174														
APPS DENIED					3	232	3	85			1	42				
APPS WITHDRAWN	1	190	1	70												
FILES CLOSED FOR INCOMPLETENESS					2	336										
TX/TAYLOR COUNTY/0119.00															51	58
LOANS ORIGINATED	2	143	5	192	6	404	1	2			9	544				
APPS APPROVED, NOT ACCEPTED			1	28							1	28				
APPS DENIED			1	100	1	24	5	59			1	10	1	100		
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0120.00															8	196
LOANS ORIGINATED	17	3031	17	2646	50	8573	15	1345			2	83	1	11		
APPS APPROVED, NOT ACCEPTED			1	287	3	853										
APPS DENIED	1	121	3	466	13	1977					1	109				
APPS WITHDRAWN			2	312	5	1033										
FILES CLOSED FOR INCOMPLETENESS					3	529										
TX/TAYLOR COUNTY/0121.00															20	0
LOANS ORIGINATED			2	81							1	54				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			2	110	1	39							1	83		
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0122.00															32	85
LOANS ORIGINATED	12	837	8	375	10	545	11	315			9	412				
APPS APPROVED, NOT ACCEPTED							1	30								
APPS DENIED	2	170	2	118	9	383	7	137			2	97				
APPS WITHDRAWN					1	142										
FILES CLOSED FOR INCOMPLETENESS					2	216	1	20								

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	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		
TX/TAYLOR COUNTY/0123.00															25	83
LOANS ORIGINATED	14	1165	13	515	18	1000	11	350	1	3600	17	727				
APPS APPROVED, NOT ACCEPTED	1	75														
APPS DENIED	2	203	1	33	8	528	4	32			1	66	1	33		
APPS WITHDRAWN	1	81	3	253	6	428	1	15			1	40				
FILES CLOSED FOR INCOMPLETENESS					2	147					1	81				
TX/TAYLOR COUNTY/0124.00															12	91
LOANS ORIGINATED	20	2035	14	918	22	1440	8	326			10	530				
APPS APPROVED, NOT ACCEPTED	2	216			2	121					2	121				
APPS DENIED	2	185	5	339	3	211	3	94					1	61		
APPS WITHDRAWN	3	335	2	115	4	247					2	126				
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0125.00															10	139
LOANS ORIGINATED	29	3465	16	1391	29	2620	13	281	1	1400	11	696				
APPS APPROVED, NOT ACCEPTED					5	368	1	82	1	3500	1	53				
APPS DENIED	1	143			9	762	5	158			1	74				
APPS WITHDRAWN	1	181			4	443					1	69				
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0126.00															5	164
LOANS ORIGINATED	27	3824	24	4210	40	4952	7	477	1	3450	4	390				
APPS APPROVED, NOT ACCEPTED	4	557			3	536										
APPS DENIED	1	159			21	2596	3	98			1	63				
APPS WITHDRAWN	5	516	2	347	4	463										
FILES CLOSED FOR INCOMPLETENESS	1	180			6	708					1	131				
TX/TAYLOR COUNTY/0127.00															11	172
LOANS ORIGINATED	59	8619	57	9388	152	22516	24	1015	1	989	18	2034				
APPS APPROVED, NOT ACCEPTED	3	429	4	234	12	1392	1	21					3	170		
APPS DENIED	3	383	8	556	38	5214	13	464			4	333	7	386		
APPS WITHDRAWN	6	756	4	562	17	2055	1	50			3	286				
FILES CLOSED FOR INCOMPLETENESS					5	648										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 10180 - ABILENE, TX

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	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		
TX/TAYLOR COUNTY/0128.00															28	81
LOANS ORIGINATED	11	1321	8	728	16	1442	1	97	2	9905	6	523				
APPS APPROVED, NOT ACCEPTED			1	148	4	277										
APPS DENIED			1	89	9	735	3	18			1	68	1	89		
APPS WITHDRAWN	2	247			4	284										
FILES CLOSED FOR INCOMPLETENESS			1	108												
TX/TAYLOR COUNTY/0129.00															33	84
LOANS ORIGINATED	1	123														
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0130.00															34	0
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	247														
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS					1	162										
TX/TAYLOR COUNTY/0131.00															49	70
LOANS ORIGINATED	6	590	9	353	11	622	7	76	2	7325	6	276	3	113		
APPS APPROVED, NOT ACCEPTED			6	255	1	66					3	119	6	255		
APPS DENIED	4	239	16	746	7	324	7	85			2	77	17	793		
APPS WITHDRAWN			1	40	2	129	1	7								
FILES CLOSED FOR INCOMPLETENESS			1	30	1	51							1	30		
TX/TAYLOR COUNTY/0132.00															13	101
LOANS ORIGINATED	3	498	7	582	9	1154	3	25					5	219		
APPS APPROVED, NOT ACCEPTED			2	66	1	57							3	123		
APPS DENIED	1	62	7	317			1	1					8	379		
APPS WITHDRAWN					3	152										
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 10180 - ABILENE, TX

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	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		
TX/TAYLOR COUNTY/0133.00															23	97
LOANS ORIGINATED	28	4417	21	2834	33	3747	5	292			4	433				
APPS APPROVED, NOT ACCEPTED			1	160	5	614					1	80				
APPS DENIED	2	167	2	126	13	1543	4	94			1	137	3	222		
APPS WITHDRAWN			3	311	2	307	1	7								
FILES CLOSED FOR INCOMPLETENESS					1	129										
TX/TAYLOR COUNTY/0134.01															29	104
LOANS ORIGINATED	19	2045	11	807	36	2641	5	125			11	786				
APPS APPROVED, NOT ACCEPTED					4	443					1	112				
APPS DENIED			3	248	5	368	4	131			1	103				
APPS WITHDRAWN	1	131	1	70	7	570					3	226				
FILES CLOSED FOR INCOMPLETENESS																
TX/TAYLOR COUNTY/0134.02															9	153
LOANS ORIGINATED	91	14574	45	6981	128	17806	14	696			21	2368	1	39		
APPS APPROVED, NOT ACCEPTED	3	539	3	306	11	1428	1	50			3	431	2	126		
APPS DENIED	9	1390	2	328	27	3599	3	234			4	431	1	122		
APPS WITHDRAWN	4	500	6	794	20	3120	4	237			4	994				
FILES CLOSED FOR INCOMPLETENESS	3	447	1	250	6	862					2	251				
TX/TAYLOR COUNTY/0134.03															12	127
LOANS ORIGINATED	141	22797	81	14314	145	23074	27	1102			26	3618	1	102		
APPS APPROVED, NOT ACCEPTED	3	582	7	902	18	4306	2	65			4	361				
APPS DENIED	13	1376	12	1410	45	6529	8	433			6	551	6	445		
APPS WITHDRAWN	11	1850	11	2614	18	3071	1	6								
FILES CLOSED FOR INCOMPLETENESS			1	200	7	1520										
TX/TAYLOR COUNTY/0135.00															7	132
LOANS ORIGINATED	50	10367	56	11845	114	17140	24	852			10	1796	6	318		
APPS APPROVED, NOT ACCEPTED	3	443	11	580	8	1268							12	521		
APPS DENIED	5	820	11	849	25	3814	5	177			3	149	12	909		
APPS WITHDRAWN	3	610	4	812	16	2868	2	25								
FILES CLOSED FOR INCOMPLETENESS	1	78	1	207	4	1086							1	78		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 10180 - ABILENE, TX

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	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		
TX/TAYLOR COUNTY/0136.00															14	92
LOANS ORIGINATED	17	2316	35	3367	34	4140	11	364	1	105	10	1051	7	417		
APPS APPROVED, NOT ACCEPTED	2	428	7	419	2	404					1	14	5	275		
APPS DENIED	1	146	12	728	12	1376	9	275					10	390		
APPS WITHDRAWN	5	329	1	124	11	1377	1	30					1	19		
FILES CLOSED FOR INCOMPLETENESS			1	106									1	106		
TX/CALLAHAN COUNTY/SMALL															8	93
LOANS ORIGINATED	45	4616	59	5387	71	7876	24	800			19	1204	11	748		
APPS APPROVED, NOT ACCEPTED	3	300	10	526	9	973							10	497		
APPS DENIED	8	897	22	1405	37	3335	9	171			2	93	17	1261		
APPS WITHDRAWN	3	269	4	421	18	1957					1	15	2	171		
FILES CLOSED FOR INCOMPLETENESS					2	263										
TX/JONES COUNTY/SMALL															34	89
LOANS ORIGINATED	50	5135	56	4038	108	8620	27	1008	1	125	27	1418	16	1324		
APPS APPROVED, NOT ACCEPTED	2	106	20	1080	6	555					2	121	18	839		
APPS DENIED	11	1041	54	2877	36	3163	13	397			11	597	40	1860		
APPS WITHDRAWN	13	1436	9	661	13	1322	1	7			1	42	2	163		
FILES CLOSED FOR INCOMPLETENESS	4	446			5	433							1	45		
MSA/MD(TOTAL)															0	0
LOANS ORIGINATED	778	105169	694	82063	1314	152594	346	13277	10	26899	355	26905	52	3322		
APPS APPROVED, NOT ACCEPTED	33	4435	82	5406	124	15847	9	364	1	3500	25	1809	60	2891		
APPS DENIED	94	10293	186	12255	430	44769	166	4257	1	64	62	4232	132	7448		
APPS WITHDRAWN	74	9123	59	7841	206	24278	16	425			26	2439	5	353		
FILES CLOSED FOR INCOMPLETENESS	9	1151	7	960	58	7907	4	269			10	950	4	259		
INVALID GEOGRAPHIC IDENTIFIERS 2/															0	0
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 10180 - ABILENE, TX

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	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
TX/TAYLOR COUNTY/0101.00	4	673	7	778	17	2047					11	812		
TX/TAYLOR COUNTY/0102.00			1	80										
TX/TAYLOR COUNTY/0103.00	5	354												
TX/TAYLOR COUNTY/0104.00	3	197			1	67								
TX/TAYLOR COUNTY/0105.00	13	981	1	52	7	576								
TX/TAYLOR COUNTY/0106.00	27	2331	1	83	8	592					2	98		
TX/TAYLOR COUNTY/0107.00	3	182			2	87								
TX/TAYLOR COUNTY/0108.00	2	132	1	52							1	52		
TX/TAYLOR COUNTY/0109.00	13	1434	23	2550	7	710					4	343		
TX/TAYLOR COUNTY/0112.00	3	229												
TX/TAYLOR COUNTY/0113.00	15	1549	1	90	9	867								
TX/TAYLOR COUNTY/0114.00	25	2544	8	519	7	647								
TX/TAYLOR COUNTY/0115.00	11	1120	4	919	9	1576								
TX/TAYLOR COUNTY/0116.00	20	1745	7	538	8	884					3	151		
TX/TAYLOR COUNTY/0117.00	2	153	2	276	2	417								
TX/TAYLOR COUNTY/0119.00	5	283	1	44							2	115		
TX/TAYLOR COUNTY/0120.00	14	2339	19	3587	21	4701								
TX/TAYLOR COUNTY/0122.00	15	1222	4	224	7	487					2	88		
TX/TAYLOR COUNTY/0123.00	15	1274			1	72								
TX/TAYLOR COUNTY/0124.00	18	1808	5	406	6	419					1	20		
TX/TAYLOR COUNTY/0125.00	28	3120	6	683	9	1147								
TX/TAYLOR COUNTY/0126.00	27	3811	19	3306	23	4129	1	127			2	210		
TX/TAYLOR COUNTY/0127.00	61	8792	30	4655	72	10979					3	469		
TX/TAYLOR COUNTY/0128.00	15	1792	5	577	3	386								
TX/TAYLOR COUNTY/0129.00	1	160			1	143								
TX/TAYLOR COUNTY/0131.00	10	723	2	127	4	279							2	81
TX/TAYLOR COUNTY/0132.00	5	741	1	115	4	605								

Report Date: 06/04/2012

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 10180 - ABILENE, TX

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	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
TX/TAYLOR COUNTY/0133.00	29	4415	13	1585	11	1549					4	397	2	83
TX/TAYLOR COUNTY/0134.01	22	2416	5	292	5	423					1	69		
TX/TAYLOR COUNTY/0134.02	87	13882	34	4829	65	10999					6	677		
TX/TAYLOR COUNTY/0134.03	132	21215	49	7035	65	11755	2	500			6	606		
TX/TAYLOR COUNTY/0135.00	50	9775	30	5864	59	11645	1	163			4	748	3	243
TX/TAYLOR COUNTY/0136.00	16	2817	9	951	12	2039					1	45	2	235
TX/CALLAHAN COUNTY/SMALL	43	4612	17	2148	42	6287					4	419	3	222
TX/JONES COUNTY/SMALL	37	3954	14	1379	29	3594					3	326	6	596
MSA/MD (TOTAL)	776	102775	319	43744	516	80108	4	790			60	5645	18	1460
INVALID GEOGRAPHIC IDENTIFIERS 2/														

AGGREGATE TABLE 3-1: LOANS SOLD, BY CHARACTERISTICS OF BORROWER AND OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS AND PURCHASED LOANS), 2011

MSA/MD: 10180 - ABILENE, TX

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	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									2	96			1	60	1	67		
ASIAN	4	503	4	533	4	1107					1	136	3	469	2	469	2	771
BLACK OR AFRICAN AMERICAN	2	175	35	4054	4	290					3	356	10	1390	3	310	10	1293
NATIVE HAWAIIAN/OTHER PACIFIC ISLND			1	92									1	92			2	376
WHITE	415	53238	669	88322	210	29907			15	2214	347	46116	332	45241	85	11725	436	67780
2 OR MORE MINORITY RACES			1	169									1	169				
JOINT (WHITE/MINORITY RACE)	8	1107	22	3133	5	684					7	900	7	987			7	1144
RACE NOT AVAILABLE 6/	147	40779	214	29869	47	7264					110	19306	80	12314	70	8737	17	2546
ETHNICITY 7/																		
HISPANIC OR LATINO	15	1342	55	6348	9	842			2	96	26	2870	20	2700	4	322	17	2038
NOT HISPANIC OR LATINO	409	52486	657	86729	210	30568			14	2174	324	43459	335	45784	85	12045	421	66370
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	1626	25	3497	5	619			1	40	8	987	8	1184	1	92	20	3131
ETHNICITY NOT AVAILABLE 6/	142	40348	209	29598	46	7223					110	19498	72	11054	71	8849	16	2371
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	393	50543	594	78805	195	28350			14	2174	310	41722	306	41677	79	11199	401	62949
OTHERS, INCLUDING HISPANIC	39	4753	137	17085	27	3542			3	136	45	5249	49	6731	11	1260	56	8415
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	12	766	32	2139	5	349			1	46	15	1026	12	717	3	120	8	454
50-79% OF MSA/MD MEDIAN	39	3189	115	9940	18	1505			3	296	63	5748	63	5650	12	1213	37	3576
80-99% OF MSA/MD MEDIAN	38	3436	108	12926	20	2155			2	96	51	5686	65	7907	18	1797	63	7511
100-119% OF MSA/MD MEDIAN	53	6456	100	13362	22	2283			1	40	63	7855	51	6530	22	2485	48	6298
120% OR MORE OF MSA/MD MEDIAN	280	39968	268	44560	143	23672			10	1832	166	26414	165	28052	85	13659	276	50372
INCOME NOT AVAILABLE 6/	154	41987	323	43245	62	9288					110	20085	79	11866	21	2034	42	5699
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	221	36197	297	45051	120	19468			4	1169	183	29552	160	25379	64	9640	182	31915
10-19% MINORITY	203	26560	306	45770	90	13789			6	540	146	23722	138	20694	44	6488	182	29404
20-49% MINORITY	148	32854	333	34760	60	5995			7	601	136	13368	132	14355	52	5143	105	12307
50-79% MINORITY	4	191	10	591							3	172	5	294	1	37	5	284
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	9	7706	29	2526	3	303					9	527	15	1466	7	422	8	492
MIDDLE INCOME	208	33333	400	41891	89	10135			9	1064	201	22238	165	18282	64	7036	149	19314
UPPER INCOME	359	54763	517	81755	178	28814			8	1246	258	44049	255	40974	90	13850	317	54104
TOTAL 14/	576	95802	946	126172	270	39252			17	2310	468	66814	435	60722	161	21308	474	73910

MSA/MD: 10180 - ABILENE, TX

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/	262		257		124				16		360		359		41		469	1
REPORTED PRICING DATA	14		16		3					1	8		3		2		1	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	12	NA	10	NA	3	NA		NA		NA	7	NA	1	NA	2	NA	1	NA
2.00 - 2.49	2	NA	2	NA		NA		NA		NA	1	NA	1	NA		NA		NA
2.50 - 2.99		NA	3	NA		NA		NA		NA		NA	1	NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49			1															
4.50 - 5.49										1								
5.50 - 6.49																		
6.50 OR MORE																		
MEAN	1.69		2.12		1.62					5.25	1.80		2.09		1.74		1.75	
MEDIAN	1.57		1.85		1.67					5.25	1.71		2.14		1.74		1.75	
HOEPA LOANS 17/																		

MSA/MD: 10180 - ABILENE, TX

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN $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/	53671		32549		15556				2227		47619		49440		4909		73350	98
REPORTED PRICING DATA	1120		1209		250					83	781		256		123		86	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	993	NA	826	NA	250	NA		NA		NA	698	NA	62	NA	123	NA	86	NA
2.00 - 2.49	127	NA	91	NA		NA		NA		NA	83	NA	122	NA		NA		NA
2.50 - 2.99		NA	235	NA		NA		NA		NA		NA	72	NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49			57															
4.50 - 5.49										83								
5.50 - 6.49																		
6.50 OR MORE																		
MEAN 30/	1.65		2.07		1.62					5.25	1.77		2.12		1.83		1.75	
MEDIAN 31/	1.56		1.85		1.67					5.25	1.70		2.14		1.92		1.75	
HOEPA LOANS 17/																		

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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)	1	60	1	60								
MALE	1	60	1	60								
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	4	568	4	568								
MALE	3	445	3	445								
FEMALE												
JOINT (MALE/FEMALE)	1	123	1	123								
BLACK OR AFRICAN AMERICAN (TOTAL)	27	3661	22	3018			2	177	2	286	1	180
MALE	17	2418	15	2197			1	80	1	141		
FEMALE	3	437	1	160			1	97			1	180
JOINT (MALE/FEMALE)	7	806	6	661					1	145		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	5	754	3	468			1	146	1	140		
MALE	4	614	3	468			1	146				
FEMALE	1	140							1	140		
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	865	114177	700	94413	28	3749	73	8195	57	6872	7	948
MALE	309	37310	241	29487	9	1012	29	3176	27	3179	3	456
FEMALE	129	12576	103	10339	3	201	13	1110	9	838	1	88
JOINT (MALE/FEMALE)	426	64174	355	54470	16	2536	31	3909	21	2855	3	404
2 OR MORE MINORITY RACES (TOTAL)	1	169	1	169								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	169	1	169								
JOINT (WHITE/MINORITY RACE) (TOTAL)	18	2434	17	2338					1	96		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	18	2434	17	2338					1	96		
RACE NOT AVAILABLE (TOTAL) 6/	67	8348	30	4135	5	686	18	1775	13	1729	1	23
MALE	17	1939	12	1621	1	80	3	165	1	73		
FEMALE	4	375	2	145			2	230				
JOINT (MALE/FEMALE)	10	1271	5	604			4	472	1	195		

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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)	83	10062	59	7228	3	321	11	1466	10	1047		
MALE	46	5496	35	4317	1	80	5	555	5	544		
FEMALE	10	937	9	854					1	83		
JOINT (MALE/FEMALE)	27	3629	15	2057	2	241	6	911	4	420		
NOT HISPANIC OR LATINO (TOTAL)	820	108829	672	91210	25	3235	65	7199	51	6178	7	1007
MALE	296	36386	235	29328	9	1012	26	2862	24	2849	2	335
FEMALE	121	11740	96	9605	3	201	12	1013	8	653	2	268
JOINT (MALE/FEMALE)	402	60586	340	52160	13	2022	27	3324	19	2676	3	404
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	27	4059	25	3544	1	273			1	242		
MALE												
FEMALE	1	242							1	242		
JOINT (MALE/FEMALE)	26	3817	25	3544	1	273						
ETHNICITY NOT AVAILABLE (TOTAL) 6/	58	7221	22	3187	4	606	18	1628	12	1656	2	144
MALE	9	904	5	633			3	150			1	121
FEMALE	5	609	1	185			4	424				
JOINT (MALE/FEMALE)	8	945	5	604			2	146	1	195		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	759	100584	619	84076	25	3235	62	6790	47	5656	6	827
MALE	263	31781	205	25090	9	1012	24	2636	23	2708	2	335
FEMALE	117	11193	94	9378	3	201	12	1013	7	513	1	88
JOINT (MALE/FEMALE)	378	57493	319	49491	13	2022	26	3141	17	2435	3	404
OTHERS, INCLUDING HISPANIC (TOTAL)	162	21145	128	16771	4	594	14	1789	15	1811	1	180
MALE	71	9033	57	7487	1	80	7	781	6	685		
FEMALE	15	1756	10	1014			1	97	3	465	1	180
JOINT (MALE/FEMALE)	76	10356	61	8270	3	514	6	911	6	661		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	50	3322	35	2241	2	128	9	698	4	255		
50-79% OF MSA/MD MEDIAN	181	16370	136	12314	3	186	23	2018	18	1711	1	141
80-99% OF MSA/MD MEDIAN	197	23529	155	18495	5	531	14	1727	20	2452	3	324
100-119% OF MSA/MD MEDIAN	150	19225	125	16601	3	350	16	1662	4	417	2	195
120% OR MORE OF MSA/MD MEDIAN	395	66042	317	54195	20	3240	29	3986	26	4130	3	491
INCOME NOT AVAILABLE 6/	15	1683	10	1323			3	202	2	158		
TOTAL 14/	988	130171	778	105169	33	4435	94	10293	74	9123	9	1151

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	188	2	148			1	40				
MALE	1	35	1	35								
FEMALE	1	40					1	40				
JOINT (MALE/FEMALE)	1	113	1	113								
ASIAN (TOTAL)	8	1353	7	1287			1	66				
MALE	5	498	4	432			1	66				
FEMALE	1	69	1	69								
JOINT (MALE/FEMALE)	2	786	2	786								
BLACK OR AFRICAN AMERICAN (TOTAL)	6	352	3	217	1	21	2	114				
MALE	3	117	1	44	1	21	1	52				
FEMALE												
JOINT (MALE/FEMALE)	3	235	2	173			1	62				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	892	96316	619	74583	67	4568	152	9562	49	6956	5	647
MALE	255	21789	171	16151	22	1298	45	2350	14	1793	3	197
FEMALE	153	13193	103	9515	9	891	35	1931	6	856		
JOINT (MALE/FEMALE)	484	61334	345	48917	36	2379	72	5281	29	4307	2	450
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	10	1303	5	759	1	56	1	174	2	208	1	106
MALE												
FEMALE												
JOINT (MALE/FEMALE)	10	1303	5	759	1	56	1	174	2	208	1	106
RACE NOT AVAILABLE (TOTAL) 6/	109	9013	58	5069	13	761	29	2299	8	677	1	207
MALE	11	1186	5	762	3	161	2	140	1	123		
FEMALE	8	590	1	39	2	98	5	453				
JOINT (MALE/FEMALE)	16	1324	3	437	4	266	9	621				

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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)	66	5308	38	3327	6	363	16	715	6	903		
MALE	24	1704	14	980	2	120	5	193	3	411		
FEMALE	7	605	4	391			3	214				
JOINT (MALE/FEMALE)	35	2999	20	1956	4	243	8	308	3	492		
NOT HISPANIC OR LATINO (TOTAL)	828	92331	585	72100	62	4219	134	9185	42	6180	5	647
MALE	233	20441	162	15614	20	1058	38	2157	10	1415	3	197
FEMALE	150	12943	101	9232	8	851	35	2004	6	856		
JOINT (MALE/FEMALE)	445	58947	322	47254	34	2310	61	5024	26	3909	2	450
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	22	2142	14	1699			5	226	2	111	1	106
MALE	1	75							1	75		
FEMALE												
JOINT (MALE/FEMALE)	21	2067	14	1699			5	226	1	36	1	106
ETHNICITY NOT AVAILABLE (TOTAL) 6/	112	8744	57	4937	14	824	31	2129	9	647	1	207
MALE	17	1405	6	830	4	302	6	258	1	15		
FEMALE	6	344			3	138	3	206				
JOINT (MALE/FEMALE)	15	1082	2	276	3	148	9	580	1	78		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	797	88904	568	69784	60	4142	123	8281	41	6050	5	647
MALE	224	19752	157	15138	19	1037	35	1965	10	1415	3	197
FEMALE	145	12641	99	9124	8	851	32	1810	6	856		
JOINT (MALE/FEMALE)	428	56511	312	45522	33	2254	56	4506	25	3779	2	450
OTHERS, INCLUDING HISPANIC (TOTAL)	112	10242	67	7139	8	440	26	1335	10	1222	1	106
MALE	33	2394	19	1456	3	141	7	311	4	486		
FEMALE	9	714	5	460			4	254				
JOINT (MALE/FEMALE)	70	7134	43	5223	5	299	15	770	6	736	1	106
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	79	3829	22	1179	9	352	45	2080	3	218		
50-79% OF MSA/MD MEDIAN	139	8884	73	4835	19	922	39	2434	8	693		
80-99% OF MSA/MD MEDIAN	115	8044	70	5544	11	406	27	1505	7	589		
100-119% OF MSA/MD MEDIAN	114	9257	68	5791	9	625	27	1884	10	957		
120% OR MORE OF MSA/MD MEDIAN	536	75048	424	61994	31	2869	47	4302	28	5123	6	760
INCOME NOT AVAILABLE 6/	45	3463	37	2720	3	232	1	50	3	261	1	200
TOTAL 14/	1028	108525	694	82063	82	5406	186	12255	59	7841	7	960

AGGREGATE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	4	436	3	200	1	236						
MALE	2	133	2	133								
FEMALE	1	67	1	67								
JOINT (MALE/FEMALE)	1	236			1	236						
ASIAN (TOTAL)	23	3551	12	2221	4	531	6	750	1	49		
MALE	5	620	2	317	1	148	2	155				
FEMALE	8	1061	5	559	2	289	1	213				
JOINT (MALE/FEMALE)	10	1870	5	1345	1	94	3	382	1	49		
BLACK OR AFRICAN AMERICAN (TOTAL)	59	5551	34	3158	4	251	15	1266	5	714	1	162
MALE	26	2368	12	1037	3	169	9	862	2	300		
FEMALE	9	673	6	500	1	82	2	91				
JOINT (MALE/FEMALE)	24	2510	16	1621			4	313	3	414	1	162
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	168	1	168								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	168	1	168								
WHITE (TOTAL)	1738	199449	1117	130569	96	12151	340	35485	150	17269	35	3975
MALE	432	45675	243	25934	22	2322	105	10521	51	5613	11	1285
FEMALE	283	24016	175	14956	18	1510	62	5464	22	1722	6	364
JOINT (MALE/FEMALE)	1016	128606	696	89224	55	8245	172	19390	77	9934	16	1813
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	51	5822	32	3635	1	134	14	1397	2	324	2	332
MALE												
FEMALE												
JOINT (MALE/FEMALE)	51	5822	32	3635	1	134	14	1397	2	324	2	332
RACE NOT AVAILABLE (TOTAL) 6/	256	30418	115	12643	18	2544	55	5871	48	5922	20	3438
MALE	32	4427	13	2006			11	996	6	1293	2	132
FEMALE	13	1021	7	458	1	71	2	170	2	167	1	155
JOINT (MALE/FEMALE)	44	4533	17	1774	4	441	12	907	8	954	3	457

AGGREGATE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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)	142	9758	81	5501	11	1024	37	2420	10	637	3	176
MALE	47	3649	20	1358	8	871	14	1140	4	244	1	36
FEMALE	21	1186	11	706	2	106	4	195	3	139	1	40
JOINT (MALE/FEMALE)	74	4923	50	3437	1	47	19	1085	3	254	1	100
NOT HISPANIC OR LATINO (TOTAL)	1693	197996	1091	131136	89	9733	331	35503	148	17769	34	3855
MALE	419	45226	241	26335	16	1563	102	10323	49	5720	11	1285
FEMALE	284	24843	179	15511	19	1775	62	5623	19	1610	5	324
JOINT (MALE/FEMALE)	982	127002	668	88835	53	6321	165	19373	79	10395	17	2078
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	55	5996	40	4252	1	91	10	1050	1	29	3	574
MALE												
FEMALE												
JOINT (MALE/FEMALE)	54	5651	40	4252	1	91	10	1050	1	29	2	229
ETHNICITY NOT AVAILABLE (TOTAL) 6/	242	31645	102	11705	23	4999	52	5796	47	5843	18	3302
MALE	31	4348	11	1734	2	205	11	1071	6	1242	1	96
FEMALE	9	809	4	323	1	71	1	120	2	140	1	155
JOINT (MALE/FEMALE)	37	6169	9	1243	7	2691	11	881	8	997	2	357
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1554	181717	1011	121442	77	8400	298	32117	137	16397	31	3361
MALE	386	41740	224	24450	13	1394	92	9363	46	5248	11	1285
FEMALE	263	22836	164	14179	16	1404	59	5319	19	1610	5	324
JOINT (MALE/FEMALE)	899	116334	620	82358	47	5528	146	17325	72	9539	14	1584
OTHERS, INCLUDING HISPANIC (TOTAL)	319	30079	191	18159	22	2267	78	6656	19	1753	9	1244
MALE	77	6582	34	2714	12	1188	24	2100	6	544	1	36
FEMALE	39	2987	23	1832	5	477	7	499	3	139	1	40
JOINT (MALE/FEMALE)	202	20165	134	13613	5	602	47	4057	10	1070	6	823
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	106	5587	46	1974	6	325	41	2556	10	579	3	153
50-79% OF MSA/MD MEDIAN	241	16929	133	9040	14	909	58	4312	31	2207	5	461
80-99% OF MSA/MD MEDIAN	185	15145	116	9345	9	701	46	3777	10	779	4	543
100-119% OF MSA/MD MEDIAN	182	17289	107	10123	9	1088	41	3592	17	1522	8	964
120% OR MORE OF MSA/MD MEDIAN	1004	139266	618	83963	56	9500	187	24940	114	16237	29	4626
INCOME NOT AVAILABLE 6/	414	51179	294	38149	30	3324	57	5592	24	2954	9	1160
TOTAL 14/	2132	245395	1314	152594	124	15847	430	44769	206	24278	58	7907

AGGREGATE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	109	4	105			2	4				
MALE	3	11	1	7			2	4				
FEMALE	2	33	2	33								
JOINT (MALE/FEMALE)	1	65	1	65								
ASIAN (TOTAL)	2	30	1	13			1	17				
MALE	1	17					1	17				
FEMALE	1	13	1	13								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	16	275	8	111	1	50	7	114				
MALE	5	102	1	17	1	50	3	35				
FEMALE	10	163	6	84			4	79				
JOINT (MALE/FEMALE)	1	10	1	10								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	488	16872	322	12235	8	314	139	3679	15	375	4	269
MALE	156	3481	90	2257	2	101	56	1008	7	95	1	20
FEMALE	97	2529	60	1921	1	30	33	451	1	7	2	120
JOINT (MALE/FEMALE)	235	10862	172	8057	5	183	50	2220	7	273	1	129
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	11	669	4	480			6	139	1	50		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	11	669	4	480			6	139	1	50		
RACE NOT AVAILABLE (TOTAL) 6/	18	637	7	333			11	304				
MALE	1	45					1	45				
FEMALE	2	86	1	46			1	40				
JOINT (MALE/FEMALE)	3	15					3	15				

AGGREGATE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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)	81	1730	39	894	3	120	36	607	2	29	1	80
MALE	34	635	17	362	1	19	16	254				
FEMALE	24	533	11	251	1	30	11	172			1	80
JOINT (MALE/FEMALE)	22	552	11	281	1	71	8	171	2	29		
NOT HISPANIC OR LATINO (TOTAL)	432	15697	290	11576	6	244	120	3407	13	281	3	189
MALE	131	3014	74	1912	2	132	47	855	7	95	1	20
FEMALE	88	2291	59	1846			27	398	1	7	1	40
JOINT (MALE/FEMALE)	213	10392	157	7818	4	112	46	2154	5	179	1	129
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	14	665	10	513			3	37	1	115		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	14	665	10	513			3	37	1	115		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	14	500	7	294			7	206				
MALE	1	7	1	7								
FEMALE												
JOINT (MALE/FEMALE)	2	12					2	12				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	402	14811	277	11060	5	194	105	3137	12	231	3	189
MALE	123	2891	73	1895	1	82	41	799	7	95	1	20
FEMALE	76	2113	51	1747			23	319	1	7	1	40
JOINT (MALE/FEMALE)	203	9807	153	7418	4	112	41	2019	4	129	1	129
OTHERS, INCLUDING HISPANIC (TOTAL)	125	3281	62	1923	4	170	54	914	4	194	1	80
MALE	42	758	18	379	2	69	22	310				
FEMALE	36	711	19	350	1	30	15	251			1	80
JOINT (MALE/FEMALE)	46	1802	25	1194	1	71	16	343	4	194		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	71	1337	27	396	4	202	37	690	3	49		
50-79% OF MSA/MD MEDIAN	102	2213	56	1469			41	582	2	22	3	140
80-99% OF MSA/MD MEDIAN	67	1917	41	1286			25	611	1	20		
100-119% OF MSA/MD MEDIAN	44	1480	30	1165	1	26	12	283	1	6		
120% OR MORE OF MSA/MD MEDIAN	241	10822	179	8275	4	136	48	1954	9	328	1	129
INCOME NOT AVAILABLE 6/	16	823	13	686			3	137				
TOTAL 14/	541	18592	346	13277	9	364	166	4257	16	425	4	269

AGGREGATE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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)	1	64					1	64				
MALE	1	64					1	64				
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	230	2	230								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	230	2	230								
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/	9	30169	8	26669	1	3500						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

AGGREGATE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	64					1	64				
MALE	1	64					1	64				
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	2	230	2	230								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	230	2	230								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	9	30169	8	26669	1	3500						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	230	2	230								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	230	2	230								
OTHERS, INCLUDING HISPANIC (TOTAL)	1	64					1	64				
MALE	1	64					1	64				
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/	12	30463	10	26899	1	3500	1	64				
TOTAL 14/	12	30463	10	26899	1	3500	1	64				

AGGREGATE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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)	2	85	2	85								
MALE	2	85	2	85								
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	4	327	3	229			1	98				
MALE	2	173	1	75			1	98				
FEMALE	2	154	2	154								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	6	622	2	94	1	66	2	254	1	208		
MALE	3	264	1	44	1	66	1	154				
FEMALE												
JOINT (MALE/FEMALE)	3	358	1	50			1	100	1	208		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	381	28747	292	22137	19	1385	44	2797	18	1781	8	647
MALE	170	11576	130	8772	8	542	17	1051	11	814	4	397
FEMALE	47	2893	35	2303	2	111	8	387	1	52	1	40
JOINT (MALE/FEMALE)	164	14278	127	11062	9	732	19	1359	6	915	3	210
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	348	2	167			1	103	1	78		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	348	2	167			1	103	1	78		
RACE NOT AVAILABLE (TOTAL) 6/	81	6206	54	4193	5	358	14	980	6	372	2	303
MALE	2	118	1	52			1	66				
FEMALE	1	71			1	71						
JOINT (MALE/FEMALE)	8	895	2	360			3	212	2	151	1	172

AGGREGATE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

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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)	28	1249	20	956	1	160	7	133				
MALE	13	786	9	537	1	160	3	89				
FEMALE	4	213	2	180			2	33				
JOINT (MALE/FEMALE)	11	250	9	239			2	11				
NOT HISPANIC OR LATINO (TOTAL)	363	28300	275	21058	19	1291	44	3349	17	1955	8	647
MALE	163	11313	124	8389	8	448	17	1280	10	799	4	397
FEMALE	44	2782	35	2277	2	111	6	354			1	40
JOINT (MALE/FEMALE)	155	14131	116	10392	9	732	20	1641	7	1156	3	210
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	7	723	5	648			1	39	1	36		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	7	723	5	648			1	39	1	36		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	80	6063	55	4243	5	358	10	711	8	448	2	303
MALE	3	117	2	102					1	15		
FEMALE	2	123			1	71			1	52		
JOINT (MALE/FEMALE)	6	775	2	360			1	83	2	160	1	172
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	347	26812	268	20568	18	1225	38	2694	15	1678	8	647
MALE	158	10876	122	8270	7	382	15	1028	10	799	4	397
FEMALE	42	2628	33	2123	2	111	6	354			1	40
JOINT (MALE/FEMALE)	147	13308	113	10175	9	732	17	1312	5	879	3	210
OTHERS, INCLUDING HISPANIC (TOTAL)	49	3269	32	2094	2	226	12	627	3	322		
MALE	18	1223	11	656	2	226	5	341				
FEMALE	6	367	4	334			2	33				
JOINT (MALE/FEMALE)	25	1679	17	1104			5	253	3	322		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	12	451	5	121	2	124	4	129			1	77
50-79% OF MSA/MD MEDIAN	23	1093	17	687	3	190	2	176			1	40
80-99% OF MSA/MD MEDIAN	38	1722	31	1452	1	14	5	206			1	50
100-119% OF MSA/MD MEDIAN	33	2036	21	1263	2	182	7	443	2	67	1	81
120% OR MORE OF MSA/MD MEDIAN	281	22635	209	16795	11	640	39	2930	18	1815	4	455
INCOME NOT AVAILABLE 6/	91	8398	72	6587	6	659	5	348	6	557	2	247
TOTAL 14/	478	36335	355	26905	25	1809	62	4232	26	2439	10	950

AGGREGATE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

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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)	2	153	1	113			1	40				
MALE												
FEMALE	1	40					1	40				
JOINT (MALE/FEMALE)	1	113	1	113								
ASIAN (TOTAL)	2	128	1	62			1	66				
MALE	2	128	1	62			1	66				
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	5	178	2	37			3	141				
MALE	3	105	1	26			2	79				
FEMALE	1	11	1	11								
JOINT (MALE/FEMALE)	1	62					1	62				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	214	11664	45	2905	50	2310	111	5943	5	353	3	153
MALE	79	3815	24	1361	15	633	34	1510	4	236	2	75
FEMALE	39	1786	7	322	7	345	25	1119				
JOINT (MALE/FEMALE)	96	6063	14	1222	28	1332	52	3314	1	117	1	78
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	284			1	56	1	122			1	106
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	284			1	56	1	122			1	106
RACE NOT AVAILABLE (TOTAL) 6/	27	1866	3	205	9	525	15	1136				
MALE	8	513	1	27	3	161	4	325				
FEMALE	6	427	1	39	2	98	3	290				
JOINT (MALE/FEMALE)	11	648			4	266	7	382				

AGGREGATE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

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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)	19	1030	3	173	5	320	11	537				
MALE	8	355	1	27	2	120	5	208				
FEMALE	1	136					1	136				
JOINT (MALE/FEMALE)	10	539	2	146	3	200	5	193				
NOT HISPANIC OR LATINO (TOTAL)	199	11122	46	2915	45	2086	100	5615	5	353	3	153
MALE	71	3531	24	1354	12	475	29	1391	4	236	2	75
FEMALE	42	1947	9	372	6	305	27	1270				
JOINT (MALE/FEMALE)	86	5644	13	1189	27	1306	44	2954	1	117	1	78
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	304					4	198			1	106
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	304					4	198			1	106
ETHNICITY NOT AVAILABLE (TOTAL) 6/	30	1817	3	234	10	485	17	1098				
MALE	13	675	2	95	4	199	7	381				
FEMALE	4	181			3	138	1	43				
JOINT (MALE/FEMALE)	11	683			3	148	8	535				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	182	10130	41	2664	44	2030	89	4930	5	353	3	153
MALE	65	3224	22	1266	12	475	25	1172	4	236	2	75
FEMALE	37	1703	7	322	6	305	24	1076				
JOINT (MALE/FEMALE)	80	5203	12	1076	26	1250	40	2682	1	117	1	78
OTHERS, INCLUDING HISPANIC (TOTAL)	35	1971	7	385	6	376	21	1104			1	106
MALE	13	588	3	115	2	120	8	353				
FEMALE	3	187	1	11			2	176				
JOINT (MALE/FEMALE)	19	1196	3	259	4	256	11	575			1	106
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	37	1595	2	62	6	259	28	1255	1	19		
50-79% OF MSA/MD MEDIAN	71	3384	19	861	19	867	32	1611			1	45
80-99% OF MSA/MD MEDIAN	39	2331	11	918	9	345	17	905	2	163		
100-119% OF MSA/MD MEDIAN	38	2099	7	356	7	335	22	1213	1	117	1	78
120% OR MORE OF MSA/MD MEDIAN	63	4458	12	1012	19	1085	30	2225			2	136
INCOME NOT AVAILABLE 6/	5	406	1	113			3	239	1	54		
TOTAL 14/	253	14273	52	3322	60	2891	132	7448	5	353	4	259

AGGREGATE 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, 2011

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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	1	80					1	80				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	46	3081	34	2163	2	128	6	535	4	255		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	161	1	78			2	83				
ETHNICITY 7/												
HISPANIC OR LATINO	6	415	5	314			1	101				
NOT HISPANIC OR LATINO	41	2744	29	1847	2	128	6	514	4	255		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	163	1	80			2	83				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	40	2664	29	1847	2	128	5	434	4	255		
OTHERS, INCLUDING HISPANIC	7	495	5	314			2	181				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	60	1	60								
ASIAN	1	142	1	142								
BLACK OR AFRICAN AMERICAN	4	364	3	267			1	97				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	92	1	92								
WHITE	161	14479	127	11476	2	106	16	1394	15	1362	1	141
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	111	1	111								
RACE NOT AVAILABLE 6/	12	1122	2	166	1	80	6	527	3	349		
ETHNICITY 7/												
HISPANIC OR LATINO	19	1803	13	1323	1	80	2	163	3	237		
NOT HISPANIC OR LATINO	149	13253	119	10577	2	106	14	1231	13	1198	1	141
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	248	2	248								
ETHNICITY NOT AVAILABLE 6/	11	1066	2	166			7	624	2	276		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	142	12581	112	9905	2	106	14	1231	13	1198	1	141
OTHERS, INCLUDING HISPANIC	29	2820	22	2243	1	80	3	260	3	237		

AGGREGATE 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, 2011

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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	1	123	1	123								
BLACK OR AFRICAN AMERICAN	8	1163	5	697					2	286	1	180
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	140							1	140		
WHITE	169	20399	138	16624	4	434	12	1520	14	1700	1	121
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	6	657	6	657								
RACE NOT AVAILABLE 6/	12	1047	5	394	1	97	2	207	3	326	1	23
ETHNICITY 7/												
HISPANIC OR LATINO	18	1965	14	1487			1	166	3	312		
NOT HISPANIC OR LATINO	158	19267	129	15727	4	434	11	1354	13	1572	1	180
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9	1196	8	954					1	242		
ETHNICITY NOT AVAILABLE 6/	12	1101	4	327	1	97	2	207	3	326	2	144
MINORITY STATUS 8/												
WHITE NON-HISPANIC	143	17378	118	14444	4	434	11	1354	10	1146		
OTHERS, INCLUDING HISPANIC	41	4983	32	3657			1	166	7	980	1	180
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	5	614	5	614								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	137	17669	116	15522	2	158	14	1473	3	321	2	195
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	247	1	151					1	96		
RACE NOT AVAILABLE 6/	6	695	3	314	1	192	2	189				
ETHNICITY 7/												
HISPANIC OR LATINO	17	2226	13	1741			4	485				
NOT HISPANIC OR LATINO	125	15889	107	14116	2	158	10	1003	4	417	2	195
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	398	3	398								
ETHNICITY NOT AVAILABLE 6/	5	712	2	346	1	192	2	174				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	116	14875	99	13198	2	158	10	1003	3	321	2	195
OTHERS, INCLUDING HISPANIC	27	3485	22	2904			4	485	1	96		

AGGREGATE 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, 2011

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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	2	303	2	303								
BLACK OR AFRICAN AMERICAN	9	1440	9	1440								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	522	2	376			1	146				
WHITE	340	57135	275	47305	18	2923	23	3182	21	3234	3	491
2 OR MORE MINORITY RACES	1	169	1	169								
JOINT (WHITE/MINORITY RACE)	9	1419	9	1419								
RACE NOT AVAILABLE 6/	31	5054	19	3183	2	317	5	658	5	896		
ETHNICITY 7/												
HISPANIC OR LATINO	23	3653	14	2363	2	241	3	551	4	498		
NOT HISPANIC OR LATINO	336	56416	279	47774	15	2409	22	3006	17	2736	3	491
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	2063	11	1790	1	273						
ETHNICITY NOT AVAILABLE 6/	24	3910	13	2268	2	317	4	429	5	896		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	307	51826	252	43513	15	2409	20	2677	17	2736	3	491
OTHERS, INCLUDING HISPANIC	57	9208	46	7499	3	514	4	697	4	498		
TOTAL 14/	988	130171	778	105169	33	4435	94	10293	74	9123	9	1151

AGGREGATE 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, 2011

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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	2	73			1	21	1	52				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	68	3207	21	1131	6	228	38	1630	3	218		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	9	549	1	48	2	103	6	398				
ETHNICITY 7/												
HISPANIC OR LATINO	5	156	1	20			4	136				
NOT HISPANIC OR LATINO	62	3049	20	1111	6	209	33	1511	3	218		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	36					1	36				
ETHNICITY NOT AVAILABLE 6/	11	588	1	48	3	143	7	397				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	59	2893	20	1111	5	188	31	1376	3	218		
OTHERS, INCLUDING HISPANIC	8	265	1	20	1	21	6	224				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	35	1	35								
ASIAN												
BLACK OR AFRICAN AMERICAN	1	29	1	29								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	122	7936	68	4700	16	769	30	1774	8	693		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	17	1	17								
RACE NOT AVAILABLE 6/	14	867	2	54	3	153	9	660				
ETHNICITY 7/												
HISPANIC OR LATINO	12	840	7	299			2	183	3	358		
NOT HISPANIC OR LATINO	107	6989	62	4342	14	668	26	1644	5	335		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	162	2	122			1	40				
ETHNICITY NOT AVAILABLE 6/	17	893	2	72	5	254	10	567				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	103	6816	60	4296	14	668	24	1517	5	335		
OTHERS, INCLUDING HISPANIC	17	1048	11	467			3	223	3	358		

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	40					1	40				
ASIAN	1	62	1	62								
BLACK OR AFRICAN AMERICAN	1	62					1	62				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	100	7235	63	5153	9	335	23	1282	5	465		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	12	645	6	329	2	71	2	121	2	124		
ETHNICITY 7/												
HISPANIC OR LATINO	13	617	7	419	2	78	4	120				
NOT HISPANIC OR LATINO	88	6721	55	4705	8	292	20	1259	5	465		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	38	1	38								
ETHNICITY NOT AVAILABLE 6/	13	668	7	382	1	36	3	126	2	124		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	84	6486	54	4643	8	292	17	1086	5	465		
OTHERS, INCLUDING HISPANIC	17	819	9	519	2	78	6	222				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	109	1	43			1	66				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	101	8383	64	5562	7	505	21	1488	9	828		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	56			1	56						
RACE NOT AVAILABLE 6/	10	709	3	186	1	64	5	330	1	129		
ETHNICITY 7/												
HISPANIC OR LATINO	11	962	4	282	1	64	4	194	2	422		
NOT HISPANIC OR LATINO	91	7197	59	4983	7	401	20	1497	5	316		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	482	3	379			1	28	1	75		
ETHNICITY NOT AVAILABLE 6/	7	616	2	147	1	160	2	165	2	144		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	86	6958	57	4901	6	345	18	1396	5	316		
OTHERS, INCLUDING HISPANIC	19	1609	8	704	2	120	6	288	3	497		

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	113	1	113								
ASIAN	5	1182	5	1182								
BLACK OR AFRICAN AMERICAN	2	188	2	188								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	498	69118	402	57915	28	2616	40	3388	24	4752	4	447
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	8	1230	4	742			1	174	2	208	1	106
RACE NOT AVAILABLE 6/	22	3217	10	1854	3	253	6	740	2	163	1	207
ETHNICITY 7/												
HISPANIC OR LATINO	25	2733	19	2307	3	221	2	82	1	123		
NOT HISPANIC OR LATINO	478	68060	389	56959	26	2534	35	3274	24	4846	4	447
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11	1302	7	1038			2	122	1	36	1	106
ETHNICITY NOT AVAILABLE 6/	22	2953	9	1690	2	114	8	824	2	118	1	207
MINORITY STATUS 8/												
WHITE NON-HISPANIC	463	65436	377	54833	26	2534	33	2906	23	4716	4	447
OTHERS, INCLUDING HISPANIC	50	6379	37	5307	3	221	5	378	4	367	1	106
TOTAL 14/	1028	108525	694	82063	82	5406	186	12255	59	7841	7	960

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	58	1	58								
BLACK OR AFRICAN AMERICAN	1	37	1	37								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	90	4919	38	1659	5	254	37	2443	8	446	2	117
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	40	1	40								
RACE NOT AVAILABLE 6/	13	533	5	180	1	71	4	113	2	133	1	36
ETHNICITY 7/												
HISPANIC OR LATINO	22	838	12	347	1	19	7	396			2	76
NOT HISPANIC OR LATINO	71	4204	29	1439	4	235	29	2007	8	446	1	77
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	80	1	40			1	40				
ETHNICITY NOT AVAILABLE 6/	11	465	4	148	1	71	4	113	2	133		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	69	4109	27	1344	4	235	29	2007	8	446	1	77
OTHERS, INCLUDING HISPANIC	26	1013	15	482	1	19	8	436			2	76
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	50	1	50								
ASIAN												
BLACK OR AFRICAN AMERICAN	10	657	5	303			4	268	1	86		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	200	14291	114	8012	13	826	46	3452	23	1630	4	371
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	146	2	91			1	55				
RACE NOT AVAILABLE 6/	27	1785	11	584	1	83	7	537	7	491	1	90
ETHNICITY 7/												
HISPANIC OR LATINO	25	865	16	426			6	343	3	96		
NOT HISPANIC OR LATINO	187	13866	107	7825	12	769	44	3393	20	1508	4	371
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	262	2	223			1	39				
ETHNICITY NOT AVAILABLE 6/	26	1936	8	566	2	140	7	537	8	603	1	90
MINORITY STATUS 8/												
WHITE NON-HISPANIC	173	12902	99	7270	12	769	39	3070	19	1422	4	371
OTHERS, INCLUDING HISPANIC	40	1920	24	1033			12	705	4	182		

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	83	1	83								
ASIAN	2	211	2	211								
BLACK OR AFRICAN AMERICAN	4	214	2	90	1	36	1	88				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	153	12176	98	7734	8	665	35	2908	10	779	2	90
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	5	310	2	105			3	205				
RACE NOT AVAILABLE 6/	20	2151	11	1122			7	576			2	453
ETHNICITY 7/												
HISPANIC OR LATINO	17	929	8	409	2	172	6	318	1	30		
NOT HISPANIC OR LATINO	139	11416	91	7377	6	438	31	2762	9	749	2	90
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	739	7	527	1	91	2	121				
ETHNICITY NOT AVAILABLE 6/	19	2061	10	1032			7	576			2	453
MINORITY STATUS 8/												
WHITE NON-HISPANIC	128	10629	84	6888	5	402	28	2500	9	749	2	90
OTHERS, INCLUDING HISPANIC	37	2420	21	1390	4	299	11	701	1	30		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	67	1	67								
ASIAN	1	98					1	98				
BLACK OR AFRICAN AMERICAN	7	664	4	348			2	160	1	156		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	145	13666	91	8852	8	968	31	2529	12	979	3	338
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	223	1	41							1	182
RACE NOT AVAILABLE 6/	26	2571	10	815	1	120	7	805	4	387	4	444
ETHNICITY 7/												
HISPANIC OR LATINO	16	945	9	403	1	160	4	182	1	100	1	100
NOT HISPANIC OR LATINO	138	13618	86	8707	8	928	29	2480	11	983	4	520
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	265	2	140			1	125				
ETHNICITY NOT AVAILABLE 6/	25	2461	10	873			7	805	5	439	3	344
MINORITY STATUS 8/												
WHITE NON-HISPANIC	127	12487	81	8292	7	808	26	2222	10	827	3	338
OTHERS, INCLUDING HISPANIC	29	2221	16	958	1	160	8	565	2	256	2	282

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	236			1	236						
ASIAN	15	2867	9	1952	2	361	3	505	1	49		
BLACK OR AFRICAN AMERICAN	21	2206	11	1164	1	66	7	712	2	264		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	168	1	168								
WHITE	838	116507	542	73987	44	7538	145	19927	88	12534	19	2521
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	21	2453	13	1463			6	669	1	171	1	150
RACE NOT AVAILABLE 6/	107	14829	42	5229	8	1299	26	3127	22	3219	9	1955
ETHNICITY 7/												
HISPANIC OR LATINO	41	4167	22	2431	6	580	8	745	5	411		
NOT HISPANIC OR LATINO	834	115289	540	74816	36	4949	152	20606	89	12821	17	2097
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	27	3263	19	2023			4	637	1	29	3	574
ETHNICITY NOT AVAILABLE 6/	102	16547	37	4693	14	3971	23	2952	19	2976	9	1955
MINORITY STATUS 8/												
WHITE NON-HISPANIC	771	106737	505	69700	32	4379	136	18659	82	12052	16	1947
OTHERS, INCLUDING HISPANIC	122	14901	72	8881	10	1243	26	3129	10	924	4	724
TOTAL 14/	2132	245395	1314	152594	124	15847	430	44769	206	24278	58	7907

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	2	4					2	4				
ASIAN	1	17					1	17				
BLACK OR AFRICAN AMERICAN	3	18	2	8			1	10				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	62	1144	25	388	4	202	30	505	3	49		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	69					1	69				
RACE NOT AVAILABLE 6/	2	85					2	85				
ETHNICITY 7/												
HISPANIC OR LATINO	21	457	4	73	3	120	14	264				
NOT HISPANIC OR LATINO	49	865	22	308	1	82	23	426	3	49		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	15	1	15								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	42	757	20	300	1	82	18	326	3	49		
OTHERS, INCLUDING HISPANIC	29	580	7	96	3	120	19	364				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	2	1	2								
ASIAN												
BLACK OR AFRICAN AMERICAN	9	138	4	75			5	63				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	88	2012	50	1346			33	504	2	22	3	140
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	5					2	5				
RACE NOT AVAILABLE 6/	2	56	1	46			1	10				
ETHNICITY 7/												
HISPANIC OR LATINO	27	569	15	358			11	131			1	80
NOT HISPANIC OR LATINO	72	1612	40	1086			28	444	2	22	2	60
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	32	1	25			2	7				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	61	1471	35	1009			22	380	2	22	2	60
OTHERS, INCLUDING HISPANIC	41	742	21	460			19	202			1	80

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	3	103	3	103								
ASIAN	1	13	1	13								
BLACK OR AFRICAN AMERICAN	1	41					1	41				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	59	1745	37	1170			21	555	1	20		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	15					3	15				
ETHNICITY 7/												
HISPANIC OR LATINO	13	347	8	196			5	151				
NOT HISPANIC OR LATINO	50	1465	32	1000			17	445	1	20		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	90	1	90								
ETHNICITY NOT AVAILABLE 6/	3	15					3	15				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	48	1411	31	987			16	404	1	20		
OTHERS, INCLUDING HISPANIC	16	491	10	299			6	192				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	11	1	11								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	42	1409	28	1094	1	26	12	283	1	6		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	60	1	60								
ETHNICITY 7/												
HISPANIC OR LATINO	2	6	1	5			1	1				
NOT HISPANIC OR LATINO	39	1283	26	969	1	26	11	282	1	6		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	131	2	131								
ETHNICITY NOT AVAILABLE 6/	1	60	1	60								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	38	1272	25	958	1	26	11	282	1	6		
OTHERS, INCLUDING HISPANIC	5	148	4	147			1	1				

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	2	67	1	17	1	50						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	224	9906	171	7662	3	86	41	1751	8	278	1	129
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	8	595	4	480			3	65	1	50		
RACE NOT AVAILABLE 6/	7	254	3	116			4	138				
ETHNICITY 7/												
HISPANIC OR LATINO	16	330	10	256			4	45	2	29		
NOT HISPANIC OR LATINO	211	9837	160	7644	4	136	40	1744	6	184	1	129
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	397	5	252			1	30	1	115		
ETHNICITY NOT AVAILABLE 6/	7	258	4	123			3	135				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	202	9265	156	7237	3	86	37	1679	5	134	1	129
OTHERS, INCLUDING HISPANIC	32	1299	19	915	1	50	8	140	4	194		
TOTAL 14/	541	18592	346	13277	9	364	166	4257	16	425	4	269

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	365	5	121	1	53	3	114			1	77
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	86			1	71	1	15				
ETHNICITY 7/												
HISPANIC OR LATINO	2	25	1	17			1	8				
NOT HISPANIC OR LATINO	8	340	4	104	1	53	2	106			1	77
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	86			1	71	1	15				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	340	4	104	1	53	2	106			1	77
OTHERS, INCLUDING HISPANIC	2	25	1	17			1	8				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	85	2	85								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	20	953	15	602	2	135	2	176			1	40
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	55			1	55						
ETHNICITY 7/												
HISPANIC OR LATINO	3	118	3	118								
NOT HISPANIC OR LATINO	18	881	14	569	2	135	1	137			1	40
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	39					1	39				
ETHNICITY NOT AVAILABLE 6/	1	55			1	55						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	881	14	569	2	135	1	137			1	40
OTHERS, INCLUDING HISPANIC	4	157	3	118			1	39				

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	33	1468	27	1281	1	14	4	123			1	50
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	254	4	171			1	83				
ETHNICITY 7/												
HISPANIC OR LATINO	5	125	3	85			2	40				
NOT HISPANIC OR LATINO	26	1242	22	1095	1	14	2	83			1	50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	51	1	51								
ETHNICITY NOT AVAILABLE 6/	6	304	5	221			1	83				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	1242	22	1095	1	14	2	83			1	50
OTHERS, INCLUDING HISPANIC	6	176	4	136			2	40				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	98					1	98				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	30	1806	21	1263	2	182	4	213	2	67	1	81
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	132					2	132				
ETHNICITY 7/												
HISPANIC OR LATINO	6	374	3	147	1	160	2	67				
NOT HISPANIC OR LATINO	24	1529	18	1116	1	22	4	310			1	81
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	133					1	66	2	67		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	1431	18	1116	1	22	3	212			1	81
OTHERS, INCLUDING HISPANIC	7	472	3	147	1	160	3	165				

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	229	3	229								
BLACK OR AFRICAN AMERICAN	4	364	1	44	1	66	2	254				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	251	20098	199	15867	8	434	27	1926	14	1547	3	324
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	133	1	55					1	78		
RACE NOT AVAILABLE 6/	21	1811	5	600	2	140	10	750	3	190	1	131
ETHNICITY 7/												
HISPANIC OR LATINO	9	368	8	365			1	3				
NOT HISPANIC OR LATINO	250	20112	193	15328	9	500	31	2380	14	1580	3	324
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	538	3	502					1	36		
ETHNICITY NOT AVAILABLE 6/	18	1617	5	600	2	140	7	547	3	199	1	131
MINORITY STATUS 8/												
WHITE NON-HISPANIC	239	19195	188	15000	8	434	27	1926	13	1511	3	324
OTHERS, INCLUDING HISPANIC	22	1632	16	1195	1	66	3	257	2	114		
TOTAL 14/	478	36335	355	26905	25	1809	62	4232	26	2439	10	950

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	1	52					1	52				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	31	1182	2	62	4	156	24	945	1	19		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	361			2	103	3	258				
ETHNICITY 7/												
HISPANIC OR LATINO	1	38					1	38				
NOT HISPANIC OR LATINO	28	1121	2	62	3	116	22	924	1	19		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	36					1	36				
ETHNICITY NOT AVAILABLE 6/	7	400			3	143	4	257				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	986	2	62	3	116	20	789	1	19		
OTHERS, INCLUDING HISPANIC	3	126					3	126				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	53	1	26			1	27				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	61	2774	17	808	17	769	26	1152			1	45
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	8	557	1	27	2	98	5	432				
ETHNICITY 7/												
HISPANIC OR LATINO	3	173	1	27			2	146				
NOT HISPANIC OR LATINO	55	2531	17	789	14	611	23	1086			1	45
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	40					1	40				
ETHNICITY NOT AVAILABLE 6/	12	640	1	45	5	256	6	339				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	51	2351	16	763	14	611	20	932			1	45
OTHERS, INCLUDING HISPANIC	6	266	2	53			4	213				

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	40					1	40				
ASIAN	1	62	1	62								
BLACK OR AFRICAN AMERICAN	1	62					1	62				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	33	2025	10	856	7	274	14	732	2	163		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	142			2	71	1	71				
ETHNICITY 7/												
HISPANIC OR LATINO	5	223	2	146	1	35	2	42				
NOT HISPANIC OR LATINO	30	1946	8	722	7	274	13	787	2	163		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	162	1	50	1	36	2	76				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	1711	7	660	7	274	10	614	2	163		
OTHERS, INCLUDING HISPANIC	8	387	3	208	1	35	4	144				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	66					1	66				
BLACK OR AFRICAN AMERICAN	1	11	1	11								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	29	1636	5	306	5	215	17	920	1	117	1	78
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	56			1	56						
RACE NOT AVAILABLE 6/	6	330	1	39	1	64	4	227				
ETHNICITY 7/												
HISPANIC OR LATINO	6	320			1	64	5	256				
NOT HISPANIC OR LATINO	32	1779	7	356	6	271	17	957	1	117	1	78
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	1572	5	306	5	215	15	856	1	117	1	78
OTHERS, INCLUDING HISPANIC	9	453	1	11	2	120	6	322				

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	113	1	113								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	56	3763	10	760	17	896	28	2077			1	30
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	106									1	106
RACE NOT AVAILABLE 6/	5	476	1	139	2	189	2	148				
ETHNICITY 7/												
HISPANIC OR LATINO	4	276			3	221	1	55				
NOT HISPANIC OR LATINO	49	3339	11	873	15	814	22	1622			1	30
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	228					2	122			1	106
ETHNICITY NOT AVAILABLE 6/	7	615	1	139	1	50	5	426				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	48	3226	10	760	15	814	22	1622			1	30
OTHERS, INCLUDING HISPANIC	8	617	1	113	3	221	3	177			1	106
TOTAL 14/	253	14273	52	3322	60	2891	132	7448	5	353	4	259

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	259	41945	214	35261	10	1539	17	2633	13	1807	5	705
10-19% MINORITY	302	44313	245	37055	10	1655	22	2333	25	3270		
20-49% MINORITY	277	28859	216	22578	8	835	34	3300	19	2146		
50-79% MINORITY	11	808	8	524			2	89	1	195		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	37	3264	24	2109	3	322	8	448	2	385		
MIDDLE INCOME	306	32706	240	25842	9	1157	31	3087	26	2620		
UPPER INCOME	505	79708	419	67467	16	2550	35	4573	30	4413	5	705
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	26	2456	16	1585	3	322	6	359	1	190		
50-79% MINORITY	11	808	8	524			2	89	1	195		
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	56	6550	40	4849	4	644	4	393	8	664		
20-49% MINORITY	250	26156	200	20993	5	513	27	2694	18	1956		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	259	41945	214	35261	10	1539	17	2633	13	1807	5	705
10-19% MINORITY	246	37763	205	32206	6	1011	18	1940	17	2606		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	139	14246	95	9751	5	406	19	1938	16	1705	4	446
ALL OTHER TRACTS 21/	1	247					1	247				
TOTAL 14/	988	130171	778	105169	33	4435	94	10293	74	9123	9	1151

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	205	32611	158	27073	15	1173	16	1643	14	2265	2	457
10-19% MINORITY	304	39640	217	30577	21	1685	45	3532	19	3540	2	306
20-49% MINORITY	262	18622	187	13999	14	882	46	2630	12	914	3	197
50-79% MINORITY	23	1257	17	989	2	60	3	168	1	40		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	74	3782	39	2123	8	315	21	1051	4	204	2	89
MIDDLE INCOME	300	22987	219	17651	17	1112	50	3021	12	989	2	214
UPPER INCOME	416	65170	319	52783	27	2373	37	3791	30	5566	3	657
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	51	2525	22	1134	6	255	18	883	3	164	2	89
50-79% MINORITY	23	1257	17	989	2	60	3	168	1	40		
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	93	7081	56	4867	9	485	24	1384	3	239	1	106
20-49% MINORITY	207	15906	163	12784	8	627	26	1637	9	750	1	108
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	205	32611	158	27073	15	1173	16	1643	14	2265	2	457
10-19% MINORITY	211	32559	161	25710	12	1200	21	2148	16	3301	1	200
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	234	16395	115	9425	30	1606	76	4282	13	1082		
ALL OTHER TRACTS 21/	4	191	2	81			2	110				
TOTAL 14/	1028	108525	694	82063	82	5406	186	12255	59	7841	7	960

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	554	79404	361	51091	30	4453	95	12748	49	7927	19	3185
10-19% MINORITY	631	88108	415	57556	39	6728	105	14075	59	7504	13	2245
20-49% MINORITY	595	47432	334	26370	38	3076	143	10832	63	5449	17	1705
50-79% MINORITY	47	1954	25	1081	2	62	14	616	4	119	2	76
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	99	4976	55	2718	3	128	29	1383	7	284	5	463
MIDDLE INCOME	644	54888	369	31467	42	3592	142	11613	78	7060	13	1156
UPPER INCOME	1082	156833	711	101913	64	10599	185	25236	90	13655	32	5430
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	52	3022	30	1637	1	66	15	767	3	165	3	387
50-79% MINORITY	47	1954	25	1081	2	62	14	616	4	119	2	76
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	103	10679	65	6734	5	582	15	1587	18	1776		
20-49% MINORITY	541	44209	304	24733	37	3010	127	10026	60	5284	13	1156
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	554	79404	361	51091	30	4453	95	12748	49	7927	19	3185
10-19% MINORITY	528	77429	350	50822	34	6146	90	12488	41	5728	13	2245
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	305	28497	179	16496	15	1528	73	6498	31	3279	7	696
ALL OTHER TRACTS 21/	2	201					1	39			1	162
TOTAL 14/	2132	245395	1314	152594	124	15847	430	44769	206	24278	58	7907

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	97	4712	73	3651	2	132	16	667	6	262		
10-19% MINORITY	127	4931	84	3476	3	86	37	1283	3	86		
20-49% MINORITY	204	5822	120	3962	3	75	74	1515	4	41	3	229
50-79% MINORITY	39	744	18	380	1	71	17	224	2	29	1	40
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	77	1417	36	791	2	90	35	460	3	36	1	40
MIDDLE INCOME	202	6264	124	4266	2	56	69	1649	4	64	3	229
UPPER INCOME	188	8528	135	6412	5	218	40	1580	8	318		
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	38	673	18	411	1	19	18	236	1	7		
50-79% MINORITY	39	744	18	380	1	71	17	224	2	29	1	40
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	36	1115	22	715			13	370	1	30		
20-49% MINORITY	166	5149	102	3551	2	56	56	1279	3	34	3	229
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	97	4712	73	3651	2	132	16	667	6	262		
10-19% MINORITY	91	3816	62	2761	3	86	24	913	2	56		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	74	2383	51	1808			22	568	1	7		
ALL OTHER TRACTS 21/												
TOTAL 14/	541	18592	346	13277	9	364	166	4257	16	425	4	269

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	3	8350	2	4850	1	3500						
10-19% MINORITY	2	1094	2	1094								
20-49% MINORITY	5	20830	5	20830								
50-79% MINORITY	1	64					1	64				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3	7389	2	7325			1	64				
MIDDLE INCOME	4	13610	4	13610								
UPPER INCOME	4	9339	3	5839	1	3500						
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	2	7325	2	7325								
50-79% MINORITY	1	64					1	64				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	105	1	105								
20-49% MINORITY	3	13505	3	13505								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	3	8350	2	4850	1	3500						
10-19% MINORITY	1	989	1	989								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	125	1	125								
ALL OTHER TRACTS 21/												
TOTAL 14/	12	30463	10	26899	1	3500	1	64				

AGGREGATE 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, 2011

MSA/MD: 10180 - ABILENE, TX

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	70	8088	48	5333	4	484	10	826	5	1063	3	382
10-19% MINORITY	131	12190	104	10049	8	560	12	1017	6	487	1	77
20-49% MINORITY	189	11410	138	7923	10	616	24	1628	12	792	5	451
50-79% MINORITY	25	1157	19	978	1	28	3	71	1	40	1	40
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	50	2195	36	1647	4	147	7	262	1	40	2	99
MIDDLE INCOME	188	12160	140	8781	10	632	20	1437	14	918	4	392
UPPER INCOME	176	18436	132	13801	9	909	22	1843	9	1424	4	459
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	25	1038	17	669	3	119	4	191			1	59
50-79% MINORITY	25	1157	19	978	1	28	3	71	1	40	1	40
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	25	1842	20	1581	3	135			2	126		
20-49% MINORITY	163	10318	120	7200	7	497	20	1437	12	792	4	392
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	70	8088	48	5333	4	484	10	826	5	1063	3	382
10-19% MINORITY	106	10348	84	8468	5	425	12	1017	4	361	1	77
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	63	3490	46	2622	2	121	13	690	2	57		
ALL OTHER TRACTS 21/	1	54	1	54								
TOTAL 14/	478	36335	355	26905	25	1809	62	4232	26	2439	10	950

AGGREGATE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2011

MSA/MD: 10180 - ABILENE, TX

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	36	2124	8	368	14	647	13	1031			1	78
10-19% MINORITY	58	3092	13	738	11	568	32	1661	1	19	1	106
20-49% MINORITY	40	2026	4	144	7	340	28	1512			1	30
50-79% MINORITY	2	123					2	123				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	29	1314	3	113	6	255	19	916			1	30
MIDDLE INCOME	53	2741	13	667	9	483	29	1466	1	19	1	106
UPPER INCOME	53	3227	9	470	17	817	26	1862			1	78
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	27	1191	3	113	6	255	17	793			1	30
50-79% MINORITY	2	123					2	123				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	41	1989	12	636	8	398	19	830	1	19	1	106
20-49% MINORITY	12	752	1	31	1	85	10	636				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	36	2124	8	368	14	647	13	1031			1	78
10-19% MINORITY	17	1103	1	102	3	170	13	831				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	117	6908	27	2072	28	1336	57	3121	4	334	1	45
ALL OTHER TRACTS 21/	1	83					1	83				
TOTAL 14/	253	14273	52	3322	60	2891	132	7448	5	353	4	259

AGGREGATE TABLE 8-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN			1	50	1	50													2	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	100													1	100
WHITE	19	28	1	1	24	36	6	9	4	6	3	4	2	3			8	12	67	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	2	11			9	47	1	5			2	11	2	11			3	16	19	100
ETHNICITY 7/																				
HISPANIC OR LATINO	4	36			4	36			2	18	1	9							11	100
NOT HISPANIC OR LATINO	15	26	2	3	21	36	6	10	2	3	2	3	2	3			8	14	58	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	2	10			10	50	1	5			2	10	2	10			3	15	20	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	15	27	1	2	20	36	6	11	2	4	2	4	2	4			8	14	56	100
OTHERS, INCL. HISPANIC	4	29	1	7	6	43			2	14	1	7							14	100
GENDER 19/																				
MALE	8	24	1	3	13	38	1	3	3	9	2	6	2	6			4	12	34	100
FEMALE	2	13			7	44	4	25			1	6	1	6			1	6	16	100
JOINT (MALE/FEMALE)	10	36	1	4	10	36	1	4	1	4	2	7					3	11	28	100
GENDER NOT AVAILABLE 6/	1	9			5	45	1	9					1	9			3	27	11	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	25	1	13	3	38	1	13									1	13	8	100
50-79% OF MSA/MD MEDIAN	6	22			9	33	2	7	3	11	2	7	1	4			4	15	27	100
80-99% OF MSA/MD MEDIAN	2	17	1	8	6	50	1	8					2	17					12	100
100-119% OF MSA/MD MEDIAN	4	31			7	54	1	8									1	8	13	100
120% OR MORE OF MSA/MD MEDIAN	6	24			9	36	2	8	1	4	3	12	1	4			3	12	25	100
INCOME NOT AVAILABLE 6/	1	25			1	25											2	50	4	100

AGGREGATE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	50			1	50													2	100
ASIAN					1	100													1	100
BLACK OR AFRICAN AMERICAN	1	33			2	67													3	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	32	19	4	2	95	57	5	3	2	1	6	4	1	1			22	13	167	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	100													1	100
RACE NOT AVAILABLE 6/	3	9	1	3	18	53	3	9	3	9	1	3	2	6	1	3	2	6	34	100
ETHNICITY 7/																				
HISPANIC OR LATINO	3	16	1	5	10	53	1	5	1	5							3	16	19	100
NOT HISPANIC OR LATINO	30	20	3	2	86	58	4	3	2	1	6	4	1	1			17	11	149	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					4	80											1	20	5	100
ETHNICITY NOT AVAILABLE 6/	4	11	1	3	18	51	3	9	2	6	1	3	2	6	1	3	3	9	35	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	27	20	3	2	77	56	4	3	2	1	6	4	1	1			17	12	137	100
OTHERS, INCL. HISPANIC	5	16	1	3	19	61	1	3	1	3							4	13	31	100
GENDER 19/																				
MALE	9	17			32	59			1	2	3	6					9	17	54	100
FEMALE	11	24	2	4	27	59			1	2	1	2					4	9	46	100
JOINT (MALE/FEMALE)	16	18	3	3	53	58	5	5	1	1	2	2	1	1			10	11	91	100
GENDER NOT AVAILABLE 6/	1	6			6	35	3	18	2	12	1	6	2	12	1	6	1	6	17	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	15	27			28	51	3	5	1	2	3	5					5	9	55	100
50-79% OF MSA/MD MEDIAN	9	21	2	5	25	60			2	5	1	2			1	2	2	5	42	100
80-99% OF MSA/MD MEDIAN	4	14			18	62	1	3			1	3					5	17	29	100
100-119% OF MSA/MD MEDIAN	3	11			16	59	1	4	1	4	1	4					5	19	27	100
120% OR MORE OF MSA/MD MEDIAN	6	11	3	6	30	56	3	6	1	2	1	2	3	6			7	13	54	100
INCOME NOT AVAILABLE 6/					1	100													1	100

AGGREGATE TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	25					2	50			1	25	4	100
BLACK OR AFRICAN AMERICAN	2	15			2	15	3	23	1	8							5	38	13	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	66	20	1	0	58	17	68	20	8	2	22	7	67	20			46	14	336	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					3	21	3	21	1	7			4	29			3	21	14	100
RACE NOT AVAILABLE 6/	12	23			14	27	14	27	1	2	3	6	3	6			5	10	52	100
ETHNICITY 7/																				
HISPANIC OR LATINO	12	33	1	3	8	22	2	6					6	17			7	19	36	100
NOT HISPANIC OR LATINO	57	17			54	17	72	22	10	3	23	7	64	20			47	14	327	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	13	1	13					3	38			3	38	8	100
ETHNICITY NOT AVAILABLE 6/	11	23			14	29	14	29	1	2	2	4	3	6			3	6	48	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	55	19			50	17	65	22	8	3	22	7	58	20			39	13	297	100
OTHERS, INCL. HISPANIC	14	19	1	1	13	18	10	14	2	3			15	21			17	24	72	100
GENDER 19/																				
MALE	26	22			17	15	29	25	3	3	10	9	16	14			16	14	117	100
FEMALE	17	25			9	13	13	19	2	3	4	6	14	20			10	14	69	100
JOINT (MALE/FEMALE)	30	15	1	1	41	21	36	18	6	3	10	5	44	22			31	16	199	100
GENDER NOT AVAILABLE 6/	7	21			10	29	11	32			1	3	2	6			3	9	34	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	19	42			10	22	5	11	1	2	1	2	5	11			4	9	45	100
50-79% OF MSA/MD MEDIAN	15	28			8	15	14	26	1	2	3	6	6	11			6	11	53	100
80-99% OF MSA/MD MEDIAN	9	20			9	20	7	16	4	9	4	9	6	13			6	13	45	100
100-119% OF MSA/MD MEDIAN	10	23	1	2	11	25	8	18	1	2	3	7	8	18			2	5	44	100
120% OR MORE OF MSA/MD MEDIAN	24	13			36	20	41	23	3	2	12	7	30	17			35	19	181	100
INCOME NOT AVAILABLE 6/	3	6			3	6	14	27	1	2	2	4	21	41			7	14	51	100

AGGREGATE TABLE 8-4: REASONS FOR DENIAL OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	33			2	67													3	100
ASIAN					1	100													1	100
BLACK OR AFRICAN AMERICAN	2	25			3	38	2	25									1	13	8	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	38	25	2	1	80	53	16	11	1	1	2	1	2	1			9	6	150	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	2	29			5	71													7	100
RACE NOT AVAILABLE 6/	2	15			7	54	3	23									1	8	13	100
ETHNICITY 7/																				
HISPANIC OR LATINO	10	24	1	2	22	52	5	12	1	2			2	5			1	2	42	100
NOT HISPANIC OR LATINO	32	25	1	1	71	55	14	11			2	2					9	7	129	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	33			2	67													3	100
ETHNICITY NOT AVAILABLE 6/	2	25			3	38	2	25									1	13	8	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	28	25	1	1	61	54	12	11			2	2					8	7	112	100
OTHERS, INCL. HISPANIC	15	24	1	2	34	55	7	11	1	2			2	3			2	3	62	100
GENDER 19/																				
MALE	21	29	2	3	39	54	7	10									3	4	72	100
FEMALE	12	26			26	57	5	11					2	4			1	2	46	100
JOINT (MALE/FEMALE)	11	19			30	51	8	14	1	2	2	3					7	12	59	100
GENDER NOT AVAILABLE 6/	1	20			3	60	1	20											5	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	17	36			25	53	5	11											47	100
50-79% OF MSA/MD MEDIAN	8	19	1	2	23	55	5	12					1	2			4	10	42	100
80-99% OF MSA/MD MEDIAN	11	31			17	49	3	9	1	3							3	9	35	100
100-119% OF MSA/MD MEDIAN	1	13	1	13	6	75													8	100
120% OR MORE OF MSA/MD MEDIAN	7	15			26	55	8	17			2	4					4	9	47	100
INCOME NOT AVAILABLE 6/	1	33			1	33							1	33					3	100

AGGREGATE TABLE 8-5: REASONS FOR DENIAL OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE																				
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO					1	100													1	100
NOT HISPANIC OR LATINO																				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC					1	100													1	100
GENDER 19/																				
MALE					1	100													1	100
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/					1	100													1	100

AGGREGATE TABLE 8-6: REASONS FOR DENIAL OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	100	1	100
BLACK OR AFRICAN AMERICAN							1	50									1	50	2	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	4	8			10	20	9	18	2	4	3	6	8	16			13	27	49	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)							1	50					1	50					2	100
RACE NOT AVAILABLE 6/	2	13			2	13	3	20	1	7	2	13	3	20			2	13	15	100
ETHNICITY 7/																				
HISPANIC OR LATINO					4	50			1	13			1	13			2	25	8	100
NOT HISPANIC OR LATINO	4	8			7	14	10	20	2	4	4	8	8	16			14	29	49	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)							1	100											1	100
ETHNICITY NOT AVAILABLE 6/	2	18			1	9	3	27			1	9	3	27			1	9	11	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	10			7	17	8	19	2	5	3	7	7	17			11	26	42	100
OTHERS, INCL. HISPANIC					4	29	3	21	1	7			2	14			4	29	14	100
GENDER 19/																				
MALE	3	13			3	13	3	13	2	8	3	13	2	8			8	33	24	100
FEMALE	1	11			4	44	2	22					2	22					9	100
JOINT (MALE/FEMALE)	1	4			4	16	6	24	1	4			5	20			8	32	25	100
GENDER NOT AVAILABLE 6/	1	9			1	9	3	27			2	18	3	27			1	9	11	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN							2	67									1	33	3	100
50-79% OF MSA/MD MEDIAN							1	50									1	50	2	100
80-99% OF MSA/MD MEDIAN	1	17			2	33					1	17					2	33	6	100
100-119% OF MSA/MD MEDIAN	1	14			1	14			1	14			3	43			1	14	7	100
120% OR MORE OF MSA/MD MEDIAN	4	9			8	18	9	20	2	5	3	7	6	14			12	27	44	100
INCOME NOT AVAILABLE 6/					1	14	2	29			1	14	3	43					7	100

AGGREGATE TABLE 8-7: REASONS FOR DENIAL OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

MSA/MD: 10180 - ABILENE, TX

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	50			1	50													2	100
ASIAN					1	100													1	100
BLACK OR AFRICAN AMERICAN	1	33			2	67													3	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	23	18	4	3	73	58	3	2	1	1	1	1	1	1			19	15	125	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)									1	100									1	100
RACE NOT AVAILABLE 6/	5	26	1	5	9	47	1	5	1	5							2	11	19	100
ETHNICITY 7/																				
HISPANIC OR LATINO	3	25	1	8	5	42			1	8							2	17	12	100
NOT HISPANIC OR LATINO	22	19	3	3	69	59	3	3	2	2	1	1	1	1			15	13	116	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					3	75											1	25	4	100
ETHNICITY NOT AVAILABLE 6/	5	26	1	5	9	47	1	5									3	16	19	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	19	18	3	3	61	59	3	3	1	1	1	1	1	1			15	14	104	100
OTHERS, INCL. HISPANIC	5	22	1	4	12	52			2	9							3	13	23	100
GENDER 19/																				
MALE	10	23			26	60			1	2							6	14	43	100
FEMALE	9	24	2	5	18	49	1	3	1	3							6	16	37	100
JOINT (MALE/FEMALE)	10	15	3	4	42	62	2	3	1	1	1	1	1	1			8	12	68	100
GENDER NOT AVAILABLE 6/	1	33					1	33									1	33	3	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	12	30			21	53	1	3	1	3							5	13	40	100
50-79% OF MSA/MD MEDIAN	9	26	2	6	19	54	1	3			1	3					3	9	35	100
80-99% OF MSA/MD MEDIAN	3	19			11	69											2	13	16	100
100-119% OF MSA/MD MEDIAN	3	16			12	63			1	5							3	16	19	100
120% OR MORE OF MSA/MD MEDIAN	3	8	3	8	23	61							1	3			8	21	38	100
INCOME NOT AVAILABLE 6/							2	67	1	33									3	100

AGGREGATE TABLE 9: DISPOSITION OF LOAN APPLICATIONS, BY MEDIAN AGE OF HOMES IN CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND TYPE OF LOAN, 2011

MSA/MD: 10180 - ABILENE, TX

CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans On Manufactured Home Dwellings From Columns A,B,C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	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
1990-MARCH 2000														
LOANS ORIGINATED														
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED														
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
1980-1989														
LOANS ORIGINATED	391	63252	282	47291	650	94346	113	5257	3	10894	94	11208	14	689
APPLICAT'N APPROVED, NOT ACCEPTED	12	1993	29	2523	61	10024	4	136			8	904	20	940
APPLICATIONS DENIED	32	4152	47	4263	162	22236	37	1458			20	1744	35	2330
APPLICATIONS WITHDRAWN	27	4094	28	5164	90	13153	8	318			10	1506		
FILES CLOSED FOR INCOMPLETENESS	4	525	4	765	25	4645					2	251	1	78
1970-1979														
LOANS ORIGINATED	111	13559	150	14262	185	19902	57	1979	3	7430	47	3638	21	1278
APPLICAT'N APPROVED, NOT ACCEPTED	6	821	25	1437	22	2548	1	26			6	290	21	1027
APPLICATIONS DENIED	19	1978	52	3005	79	7467	34	792			8	533	47	2666
APPLICATIONS WITHDRAWN	9	781	9	896	35	3967	3	44			2	125	3	190
FILES CLOSED FOR INCOMPLETENESS			2	136	6	627	1	129					2	136
1960-1969														
LOANS ORIGINATED	155	17376	152	13594	293	25118	75	3037	3	4975	110	6621	17	1355
APPLICAT'N APPROVED, NOT ACCEPTED	8	879	23	1233	23	2196	1	82	1	3500	7	399	18	839
APPLICATIONS DENIED	21	2155	64	3566	93	8691	37	1003			18	1079	41	1921
APPLICATIONS WITHDRAWN	23	2613	14	1248	35	3436	2	19			5	312	2	163
FILES CLOSED FOR INCOMPLETENESS	5	626			13	1268					3	258	1	45
1959 OR EARLIER														
LOANS ORIGINATED	121	10982	108	6835	186	13228	101	3004	1	3600	103	5384		
APPLICAT'N APPROVED, NOT ACCEPTED	7	742	5	213	18	1079	3	120			4	216	1	85
APPLICATIONS DENIED	21	1761	21	1311	95	6336	58	1004	1	64	16	876	8	448
APPLICATIONS WITHDRAWN	15	1635	8	533	46	3722	3	44			9	496		
FILES CLOSED FOR INCOMPLETENESS			1	59	13	1205	3	140			5	441		
AGE UNKNOWN														
LOANS ORIGINATED			2	81							1	54		
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED	1	247	2	110	1	39							1	83
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	162								

AGGREGATE TABLE 10: DISPOSITION OF LOAN APPLICATIONS, BY PRINCIPAL CITY VERSUS NON-PRINCIPAL CITY PROPERTY LOCATION AND TYPE OF LOAN, 2011

MSA/MD: 10180 - ABILENE, TX

LOCATION CATEGORY	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans On Manufactured Home Dwellings From Columns A,B,C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	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
PRINCIPAL CITY 24/														
LOANS ORIGINATED	666	87870	544	61464	1095	123438	287	11261	9	26794	316	22854	28	1839
APPLICAT'N APPROVED, NOT ACCEPTED	25	3264	54	3881	105	13202	9	364	1	3500	24	1795	33	1598
APPLICATIONS DENIED	80	8430	141	9273	356	36244	143	3634	1	64	57	3990	93	4888
APPLICATIONS WITHDRAWN	63	7915	50	6484	161	18076	13	370			25	2424	2	163
FILES CLOSED FOR INCOMPLETENESS	8	1073	5	647	52	6558	4	269			10	950	2	75
MSA/MD LESS PRINCIPAL CITY 25/														
LOANS ORIGINATED	112	17299	150	20599	219	29156	59	2016	1	105	39	4051	24	1483
APPLICAT'N APPROVED, NOT ACCEPTED	8	1171	28	1525	19	2645					1	14	27	1293
APPLICATIONS DENIED	14	1863	45	2982	74	8525	23	623			5	242	39	2560
APPLICATIONS WITHDRAWN	11	1208	9	1357	45	6202	3	55			1	15	3	190
FILES CLOSED FOR INCOMPLETENESS	1	78	2	313	6	1349							2	184

AGGREGATE TABLE 11 - 1: PRICING INFORMATION FOR FHA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2011

MSA/MD: 10180 - ABILENE, TX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	1									
ASIAN	3									
BLACK OR AFRICAN AMERICAN	7									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2									
WHITE	334	5	5						1.69	1.71
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	3									
RACE NOT AVAILABLE 6/	12	2	2						1.69	1.69
ETHNICITY 7/										
HISPANIC OR LATINO	25	4	4						1.70	1.72
NOT HISPANIC OR LATINO	324	2	2						1.76	1.76
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7									
ETHNICITY NOT AVAILABLE 6/	6	1	1						1.52	1.52
MINORITY STATUS 8/										
WHITE NON-HISPANIC	303	1	1						1.66	1.66
OTHERS, INCLUDING HISPANIC	48	4	4						1.70	1.72
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	25	2	2						1.72	1.72
50-79% OF MSA/MD MEDIAN	76	1	1						1.75	1.75
80-99% OF MSA/MD MEDIAN	66	2	2						1.57	1.57
100-119% OF MSA/MD MEDIAN	47	2	2						1.76	1.76
120% OR MORE OF MSA/MD MEDIAN	141									
INCOME NOT AVAILABLE 6/	7									
GENDER 19/										
MALE	113	4	4						1.72	1.71
FEMALE	76	1	1						1.73	1.73
JOINT (MALE/FEMALE)	172	2	2						1.62	1.62
GENDER NOT AVAILABLE 6/	1									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	103	2	2						1.64	1.64
10-19% MINORITY	108									
20-49% MINORITY	145	5	5						1.71	1.73
50-79% MINORITY	6									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	12									
MIDDLE INCOME	185	5	5						1.71	1.73
UPPER INCOME	165	2	2						1.64	1.64

AGGREGATE TABLE 11 - 1: PRICING INFORMATION FOR FHA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2011

MSA/MD: 10180 - ABILENE, TX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	60									
ASIAN	361									
BLACK OR AFRICAN AMERICAN	630									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	376									
WHITE	39640	499	499						1.68	1.66
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	433									
RACE NOT AVAILABLE 6/	1494	138	138						1.73	1.85
ETHNICITY 7/										
HISPANIC OR LATINO	2812	377	377						1.68	1.71
NOT HISPANIC OR LATINO	38556	211	211						1.74	1.66
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	888									
ETHNICITY NOT AVAILABLE 6/	738	49	49						1.52	1.52
MINORITY STATUS 8/										
WHITE NON-HISPANIC	36018	122	122						1.66	1.66
OTHERS, INCLUDING HISPANIC	5560	377	377						1.68	1.71
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1607	133	133						1.72	1.73
50-79% OF MSA/MD MEDIAN	6149	86	86						1.75	1.75
80-99% OF MSA/MD MEDIAN	7154	207	207						1.59	1.61
100-119% OF MSA/MD MEDIAN	5672	211	211						1.74	1.66
120% OR MORE OF MSA/MD MEDIAN	21556									
INCOME NOT AVAILABLE 6/	856									
GENDER 19/										
MALE	12044	455	455						1.70	1.66
FEMALE	7227	77	77						1.73	1.73
JOINT (MALE/FEMALE)	23635	105	105						1.62	1.71
GENDER NOT AVAILABLE 6/	88									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	14530	280	280						1.63	1.61
10-19% MINORITY	13907									
20-49% MINORITY	14170	357	357						1.73	1.73
50-79% MINORITY	387									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	720									
MIDDLE INCOME	18782	357	357						1.73	1.73
UPPER INCOME	23492	280	280						1.63	1.61

AGGREGATE TABLE 11 - 2: PRICING INFORMATION FOR VA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2011

MSA/MD: 10180 - ABILENE, TX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	1									
BLACK OR AFRICAN AMERICAN	15									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1									
WHITE	306	1	1						1.74	1.74
2 OR MORE MINORITY RACES	1									
JOINT (WHITE/MINORITY RACE)	13									
RACE NOT AVAILABLE 6/	15									
ETHNICITY 7/										
HISPANIC OR LATINO	26									
NOT HISPANIC OR LATINO	297	1	1						1.74	1.74
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	17									
ETHNICITY NOT AVAILABLE 6/	12									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	267	1	1						1.74	1.74
OTHERS, INCLUDING HISPANIC	70									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	4									
50-79% OF MSA/MD MEDIAN	44									
80-99% OF MSA/MD MEDIAN	74									
100-119% OF MSA/MD MEDIAN	62									
120% OR MORE OF MSA/MD MEDIAN	165	1	1						1.74	1.74
INCOME NOT AVAILABLE 6/	3									
GENDER 19/										
MALE	137									
FEMALE	15									
JOINT (MALE/FEMALE)	190	1	1						1.74	1.74
GENDER NOT AVAILABLE 6/	10									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	129									
10-19% MINORITY	128	1	1						1.74	1.74
20-49% MINORITY	93									
50-79% MINORITY	2									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	10									
MIDDLE INCOME	101									
UPPER INCOME	241	1	1						1.74	1.74

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	207									
BLACK OR AFRICAN AMERICAN	2388									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	92									
WHITE	48050	151	151						1.74	1.74
2 OR MORE MINORITY RACES	169									
JOINT (WHITE/MINORITY RACE)	1834									
RACE NOT AVAILABLE 6/	2364									
ETHNICITY 7/										
HISPANIC OR LATINO	3564									
NOT HISPANIC OR LATINO	47033	151	151						1.74	1.74
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2511									
ETHNICITY NOT AVAILABLE 6/	1996									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	42597	151	151						1.74	1.74
OTHERS, INCLUDING HISPANIC	10143									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	206									
50-79% OF MSA/MD MEDIAN	4902									
80-99% OF MSA/MD MEDIAN	9753									
100-119% OF MSA/MD MEDIAN	8797									
120% OR MORE OF MSA/MD MEDIAN	30979	151	151						1.74	1.74
INCOME NOT AVAILABLE 6/	467									
GENDER 19/										
MALE	19566									
FEMALE	1962									
JOINT (MALE/FEMALE)	31921	151	151						1.74	1.74
GENDER NOT AVAILABLE 6/	1655									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	22396									
10-19% MINORITY	21878	151	151						1.74	1.74
20-49% MINORITY	10693									
50-79% MINORITY	137									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	973									
MIDDLE INCOME	12076									
UPPER INCOME	42055	151	151						1.74	1.74

AGGREGATE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2011

MSA/MD: 10180 - ABILENE, TX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	4									
BLACK OR AFRICAN AMERICAN	1	1				1			3.64	3.64
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	343	71	9	3	20	28	6	5	3.25	3.04
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	3	1				1			3.07	3.07
RACE NOT AVAILABLE 6/	14									
ETHNICITY 7/										
HISPANIC OR LATINO	15	9	2		3	3		1	3.10	2.97
NOT HISPANIC OR LATINO	327	61	7	3	17	26	4	4	3.24	3.04
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	3				1	2		4.07	4.11
ETHNICITY NOT AVAILABLE 6/	13									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	319	59	7	3	17	24	4	4	3.23	3.04
OTHERS, INCLUDING HISPANIC	32	14	2		3	6	2	1	3.34	3.43
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	12	7			1	6			3.45	3.50
50-79% OF MSA/MD MEDIAN	37	15	2	2	1	8	1	1	3.26	3.07
80-99% OF MSA/MD MEDIAN	33	7			2	3	1	1	3.88	3.64
100-119% OF MSA/MD MEDIAN	42	7			4	3			2.97	2.99
120% OR MORE OF MSA/MD MEDIAN	240	37	7	1	12	10	4	3	3.15	2.96
INCOME NOT AVAILABLE 6/	1									
GENDER 19/										
MALE	76	14	3	1	5	5			2.65	2.85
FEMALE	53	17	2	1	7	6		1	3.15	2.96
JOINT (MALE/FEMALE)	227	42	4	1	8	19	6	4	3.50	3.32
GENDER NOT AVAILABLE 6/	9									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	139	22	2		7	10	2	1	3.32	3.09
10-19% MINORITY	132	12	3		4	5			2.69	2.92
20-49% MINORITY	89	39	4	3	9	15	4	4	3.39	3.21
50-79% MINORITY	5									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	8	2		1		1			2.62	2.62
MIDDLE INCOME	132	54	4	2	14	23	6	5	3.48	3.26
UPPER INCOME	224	17	5		6	6			2.61	2.87

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	1081									
BLACK OR AFRICAN AMERICAN	144	29				29			3.64	3.64
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	54071	6702	1779	185	2060	2318	187	173	2.77	2.87
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	687	17				17			3.07	3.07
RACE NOT AVAILABLE 6/	1920									
ETHNICITY 7/										
HISPANIC OR LATINO	2068	856	310		392	122		32	2.61	2.67
NOT HISPANIC OR LATINO	52523	5823	1469	185	1668	2204	156	141	2.79	2.87
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1553	69				38	31		3.93	3.64
ETHNICITY NOT AVAILABLE 6/	1759									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	50710	5777	1469	185	1668	2158	156	141	2.78	2.87
OTHERS, INCLUDING HISPANIC	5270	971	310		392	206	31	32	2.74	2.67
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	863	212			55	157			3.34	3.22
50-79% OF MSA/MD MEDIAN	3072	764	224	25	59	409	15	32	3.02	3.03
80-99% OF MSA/MD MEDIAN	3392	366			227	88	39	12	3.30	2.88
100-119% OF MSA/MD MEDIAN	4394	476			349	127			2.98	2.96
120% OR MORE OF MSA/MD MEDIAN	46060	4930	1555	160	1370	1583	133	129	2.66	2.77
INCOME NOT AVAILABLE 6/	122									
GENDER 19/										
MALE	10988	1446	801	14	357	274			2.20	1.66
FEMALE	6072	1187	191	11	794	164		27	2.83	2.85
JOINT (MALE/FEMALE)	39822	4115	787	160	909	1926	187	146	2.96	3.04
GENDER NOT AVAILABLE 6/	1021									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	25786	1901	482		683	611	98	27	2.81	2.85
10-19% MINORITY	22392	2256	887		410	959			2.50	2.87
20-49% MINORITY	9270	2591	410	185	967	794	89	146	2.99	2.92
50-79% MINORITY	455									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	869	34		14		20			2.72	3.21
MIDDLE INCOME	15023	3460	410	171	1310	1209	187	173	3.09	2.97
UPPER INCOME	41984	3254	1369		750	1135			2.44	2.83

AGGREGATE TABLE 11 - 4: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2011

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			3.50 - 3.99	4.00 - 4.49	4.50 - 4.99	5.00 - 5.99	6.00 - 6.99	7 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	8	2	2						3.80	3.80
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	1									
NOT HISPANIC OR LATINO	7	2	2						3.80	3.80
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	7	2	2						3.80	3.80
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	2	2						3.80	3.80
100-119% OF MSA/MD MEDIAN	2									
120% OR MORE OF MSA/MD MEDIAN	5									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	1	1	1						3.99	3.99
FEMALE	3									
JOINT (MALE/FEMALE)	4	1	1						3.61	3.61
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	2									
10-19% MINORITY	4	2	2						3.80	3.80
20-49% MINORITY	2									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	3	2	2						3.80	3.80
UPPER INCOME	5									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			3.50 - 3.99 $000's	4.00 - 4.49 $000's	4.50 - 4.99 $000's	5.00 - 5.99 $000's	6.00 - 6.99 $000's	7 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	336	18	18						3.80	3.80
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	15									
NOT HISPANIC OR LATINO	321	18	18						3.80	3.80
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	321	18	18						3.80	3.80
OTHERS, INCLUDING HISPANIC	15									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	98	18	18						3.80	3.80
100-119% OF MSA/MD MEDIAN	28									
120% OR MORE OF MSA/MD MEDIAN	210									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	15	9	9						3.99	3.99
FEMALE	126									
JOINT (MALE/FEMALE)	195	9	9						3.61	3.61
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	53									
10-19% MINORITY	251	18	18						3.80	3.80
20-49% MINORITY	32									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	43	18	18						3.80	3.80
UPPER INCOME	293									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	5	1		1					2.44	2.44	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	54	11	4	2	3	1	1		2.51	2.46	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	8	1	1						1.56	1.56	
ETHNICITY 7/											
HISPANIC OR LATINO		1	1						1.68	1.68	
NOT HISPANIC OR LATINO	56	11	3	3	3	1	1		2.58	2.46	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3										
ETHNICITY NOT AVAILABLE 6/	8	1	1						1.56	1.56	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	49	10	3	2	3	1	1		2.60	2.53	
OTHERS, INCLUDING HISPANIC	8	2	1	1					2.06	2.06	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	10										
80-99% OF MSA/MD MEDIAN	9										
100-119% OF MSA/MD MEDIAN	4										
120% OR MORE OF MSA/MD MEDIAN	24	1	1						1.56	1.56	
INCOME NOT AVAILABLE 6/	19	12	4	3	3	1	1		2.51	2.45	
GENDER 19/											
MALE	14	1	1						1.56	1.56	
FEMALE	17	4	1	1	1	1			2.55	2.32	
JOINT (MALE/FEMALE)	31	8	3	2	2		1		2.49	2.45	
GENDER NOT AVAILABLE 6/	5										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	18	5	3		2				2.16	1.97	
10-19% MINORITY	21	1		1					2.46	2.46	
20-49% MINORITY	28	6	2	1	1	1	1		2.66	2.33	
50-79% MINORITY		1		1					2.44	2.44	
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3	1		1					2.44	2.44	
MIDDLE INCOME	30	7	3	1	1	1	1		2.50	2.04	
UPPER INCOME	34	5	2	1	2				2.34	2.46	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	419	45		45					2.44	2.44	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	6571	1067	553	129	283	57	45		2.35	1.97	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1193	70	70						1.56	1.56	
ETHNICITY 7/											
HISPANIC OR LATINO		50	50						1.68	1.68	
NOT HISPANIC OR LATINO	6521	1062	503	174	283	57	45		2.39	2.04	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	285										
ETHNICITY NOT AVAILABLE 6/	1377	70	70						1.56	1.56	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	5804	1017	503	129	283	57	45		2.38	2.04	
OTHERS, INCLUDING HISPANIC	704	95	50	45					2.04	1.68	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	85										
50-79% OF MSA/MD MEDIAN	841										
80-99% OF MSA/MD MEDIAN	927										
100-119% OF MSA/MD MEDIAN	549										
120% OR MORE OF MSA/MD MEDIAN	3692	70	70						1.56	1.56	
INCOME NOT AVAILABLE 6/	2089	1112	553	174	283	57	45		2.36	2.04	
GENDER 19/											
MALE	1609	70	70						1.56	1.56	
FEMALE	1613	233	50	46	80	57			2.60	2.59	
JOINT (MALE/FEMALE)	4210	879	503	128	203		45		2.29	1.97	
GENDER NOT AVAILABLE 6/	751										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2656	695	484		211				2.15	1.97	
10-19% MINORITY	2815	83		83					2.46	2.46	
20-49% MINORITY	2712	359	139	46	72	57	45		2.57	2.04	
50-79% MINORITY		45		45					2.44	2.44	
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	205	45		45					2.44	2.44	
MIDDLE INCOME	2920	429	209	46	72	57	45		2.40	2.04	
UPPER INCOME	5058	708	414	83	211				2.24	1.97	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	11										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	126										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	10										
RACE NOT AVAILABLE 6/	22										
ETHNICITY 7/											
HISPANIC OR LATINO	13										
NOT HISPANIC OR LATINO	131										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7										
ETHNICITY NOT AVAILABLE 6/	18										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	111										
OTHERS, INCLUDING HISPANIC	37										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	5										
80-99% OF MSA/MD MEDIAN	4										
100-119% OF MSA/MD MEDIAN	7										
120% OR MORE OF MSA/MD MEDIAN	28										
INCOME NOT AVAILABLE 6/	124										
GENDER 19/											
MALE	49										
FEMALE	7										
JOINT (MALE/FEMALE)	99										
GENDER NOT AVAILABLE 6/	14										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	57										
10-19% MINORITY	63										
20-49% MINORITY	49										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2										
MIDDLE INCOME	58										
UPPER INCOME	109										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN 30/	MEDIAN 31/	
	$000's	$000's	$000's	$000's	$000's	$000's	$000's	$000's			$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	1431										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	17848										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1532										
RACE NOT AVAILABLE 6/	3420										
ETHNICITY 7/											
HISPANIC OR LATINO	1512										
NOT HISPANIC OR LATINO	18855										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1017										
ETHNICITY NOT AVAILABLE 6/	2847										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	15838										
OTHERS, INCLUDING HISPANIC	5012										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	126										
50-79% OF MSA/MD MEDIAN	349										
80-99% OF MSA/MD MEDIAN	491										
100-119% OF MSA/MD MEDIAN	914										
120% OR MORE OF MSA/MD MEDIAN	4536										
INCOME NOT AVAILABLE 6/	17815										
GENDER 19/											
MALE	6379										
FEMALE	985										
JOINT (MALE/FEMALE)	14639										
GENDER NOT AVAILABLE 6/	2228										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	9142										
10-19% MINORITY	10008										
20-49% MINORITY	5081										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	194										
MIDDLE INCOME	5991										
UPPER INCOME	18046										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN	8	2		1		1			2.85	2.85	
BLACK OR AFRICAN AMERICAN	11	4	1		1			2	4.30	4.46	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1										
WHITE	721	77	33	8	5	7	15	9	2.95	2.15	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	18	3	2					1	2.97	1.77	
RACE NOT AVAILABLE 6/	74										
ETHNICITY 7/											
HISPANIC OR LATINO	44	15	6	1		1	6	1	3.15	3.93	
NOT HISPANIC OR LATINO	706	67	28	8	6	7	9	9	2.95	2.31	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	20	4	2					2	3.48	3.48	
ETHNICITY NOT AVAILABLE 6/	65										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	667	59	25	7	5	6	9	7	2.91	2.15	
OTHERS, INCLUDING HISPANIC	98	27	11	2	1	2	6	5	3.24	2.95	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	27	14	3	1	2	1	5	2	3.70	3.75	
50-79% OF MSA/MD MEDIAN	94	14	5	1		2	4	2	3.29	3.63	
80-99% OF MSA/MD MEDIAN	81	15	7		1	2	2	3	3.08	2.60	
100-119% OF MSA/MD MEDIAN	80	8	4				2	2	3.38	3.03	
120% OR MORE OF MSA/MD MEDIAN	449	35	17	7	3	3	2	3	2.51	2.00	
INCOME NOT AVAILABLE 6/	104										
GENDER 19/											
MALE	133	16	10	1			3	2	2.65	1.76	
FEMALE	138	18	4	2	2	5	2	3	3.35	3.29	
JOINT (MALE/FEMALE)	511	52	22	6	4	3	10	7	3.01	2.31	
GENDER NOT AVAILABLE 6/	53										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	310	11	7	1	2		1		2.17	1.78	
10-19% MINORITY	258	21	10	2	2	3		4	2.85	2.00	
20-49% MINORITY	253	51	18	4	2	5	14	8	3.32	3.25	
50-79% MINORITY	14	3	1	2					1.96	2.02	
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	34	5	3	2					1.88	1.95	
MIDDLE INCOME	329	62	21	4	4	7	15	11	3.36	3.14	
UPPER INCOME	472	19	12	3	2	1		1	2.17	1.77	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	150										
ASIAN	1870	218		128		90			2.76	2.36	
BLACK OR AFRICAN AMERICAN	870	317	108		18			191	4.55	5.96	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	168										
WHITE	86138	8038	4421	1515	610	749	497	246	2.28	1.86	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1785	206	165					41	2.47	1.77	
RACE NOT AVAILABLE 6/	6961										
ETHNICITY 7/											
HISPANIC OR LATINO	2846	550	330	21		47	141	11	2.60	1.72	
NOT HISPANIC OR LATINO	86622	8007	4208	1622	628	792	356	401	2.35	1.86	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2062	222	156					66	2.81	1.92	
ETHNICITY NOT AVAILABLE 6/	6412										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	81728	7307	3935	1494	610	702	356	210	2.26	1.86	
OTHERS, INCLUDING HISPANIC	9346	1472	759	149	18	137	141	268	2.97	1.95	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1216	452	124	21	104	45	112	46	3.38	2.65	
50-79% OF MSA/MD MEDIAN	6918	597	217	69		92	160	59	3.16	3.33	
80-99% OF MSA/MD MEDIAN	6628	1121	555		185	252	71	58	2.60	2.60	
100-119% OF MSA/MD MEDIAN	7748	400	227				69	104	3.21	1.78	
120% OR MORE OF MSA/MD MEDIAN	62290	6209	3571	1553	339	450	85	211	2.14	1.86	
INCOME NOT AVAILABLE 6/	13142										
GENDER 19/											
MALE	15320	1128	975	69			53	31	1.89	1.57	
FEMALE	12292	879	175	49	104	389	45	117	3.33	3.34	
JOINT (MALE/FEMALE)	65309	6772	3544	1525	524	450	399	330	2.34	1.86	
GENDER NOT AVAILABLE 6/	5021										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	42418	909	612	36	220		41		2.05	1.78	
10-19% MINORITY	34410	5046	2990	978	321	477		280	2.21	1.86	
20-49% MINORITY	20625	2721	1079	539	87	362	456	198	2.81	2.31	
50-79% MINORITY	489	103	13	90					2.07	2.15	
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1546	188	98	90					1.94	1.95	
MIDDLE INCOME	30709	3619	1374	539	162	677	497	370	2.91	2.36	
UPPER INCOME	65687	4972	3222	1014	466	162		108	2.01	1.77	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			3.50 - 3.99	4.00 - 4.49	4.50 - 4.99	5.00 - 5.99	6.00 - 6.99	7 OR MORE	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	13										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	12										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	11										
OTHERS, INCLUDING HISPANIC	3										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2										
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	11										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE	2										
JOINT (MALE/FEMALE)	11										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5										
10-19% MINORITY	6										
20-49% MINORITY	3										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	5										
UPPER INCOME	9										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			3.50 - 3.99	4.00 - 4.49	4.50 - 4.99	5.00 - 5.99	6.00 - 6.99	7 OR MORE	MEAN 30/	MEDIAN 31/	
	$000's	$000's	$000's	$000's	$000's	$000's	$000's	$000's			$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	48										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	502										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	455										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	95										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	407										
OTHERS, INCLUDING HISPANIC	143										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	78										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	20										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	452										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	20										
FEMALE	40										
JOINT (MALE/FEMALE)	490										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	189										
10-19% MINORITY	281										
20-49% MINORITY	80										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	178										
UPPER INCOME	372										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN											
BLACK OR AFRICAN AMERICAN	1	1						1	6.20	6.20	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	115	32	16	4	2	2	1	7	3.14	2.12	2
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	3	1			1				2.56	2.56	
RACE NOT AVAILABLE 6/	2	1	1						1.74	1.74	
ETHNICITY 7/											
HISPANIC OR LATINO	16	5	3			1		1	2.98	1.87	
NOT HISPANIC OR LATINO	100	27	14	3	2	1	1	6	3.09	1.96	2
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	3		1	1			1	4.27	2.94	
ETHNICITY NOT AVAILABLE 6/	2										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	97	25	14	3	1	1	1	5	2.99	1.84	2
OTHERS, INCLUDING HISPANIC	24	10	3	1	2	1		3	3.65	2.75	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	8	3	2			1			2.21	1.75	
50-79% OF MSA/MD MEDIAN	18	12	6	1				5	3.71	2.22	
80-99% OF MSA/MD MEDIAN	16	2					1	1	6.45	6.45	1
100-119% OF MSA/MD MEDIAN	13	3	1	1				1	3.73	2.27	
120% OR MORE OF MSA/MD MEDIAN	66	14	7	2	3	1		1	2.45	2.06	1
INCOME NOT AVAILABLE 6/	2	1	1						1.59	1.59	
GENDER 19/											
MALE	17	9	7			1		1	2.40	1.75	
FEMALE	26	8	3	1	1			3	3.62	2.48	
JOINT (MALE/FEMALE)	78	18	7	3	2	1	1	4	3.36	2.43	2
GENDER NOT AVAILABLE 6/	2										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	31	5	3	1		1			2.14	1.96	
10-19% MINORITY	33	10	4	2	3			1	2.61	2.43	
20-49% MINORITY	53	15	7	1			1	6	3.97	2.27	2
50-79% MINORITY	6	5	3			1		1	2.95	1.79	
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	12	7	4			1		2	3.24	1.79	
MIDDLE INCOME	65	14	6	1			1	6	4.16	3.51	2
UPPER INCOME	46	14	7	3	3	1			2.16	2.12	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	96										
ASIAN											
BLACK OR AFRICAN AMERICAN	42	20						20	6.20	6.20	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	7157	1908	1076	305	128	65	48	286	2.78	1.87	76
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	444	36			36				2.56	2.56	
RACE NOT AVAILABLE 6/	127	46	46						1.74	1.74	
ETHNICITY 7/											
HISPANIC OR LATINO	525	158	108			25		25	2.73	1.87	
NOT HISPANIC OR LATINO	6882	1681	1014	280	85	40	48	214	2.60	1.74	76
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	332	171		25	79			67	4.62	2.94	
ETHNICITY NOT AVAILABLE 6/	127										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	6486	1625	1014	280	49	40	48	194	2.56	1.74	76
OTHERS, INCLUDING HISPANIC	1253	385	108	25	115	25		112	3.73	2.94	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	220	73	48			25			2.23	1.75	
50-79% OF MSA/MD MEDIAN	808	432	284	25				123	3.12	1.96	
80-99% OF MSA/MD MEDIAN	915	100					48	52	6.52	8.16	24
100-119% OF MSA/MD MEDIAN	910	159	62	30				67	4.14	2.27	
120% OR MORE OF MSA/MD MEDIAN	4820	1121	603	250	164	40		64	2.30	1.84	52
INCOME NOT AVAILABLE 6/	193	125	125						1.59	1.59	
GENDER 19/											
MALE	961	457	368			25		64	2.47	1.67	
FEMALE	1342	259	106	30	49			74	3.28	2.27	
JOINT (MALE/FEMALE)	5436	1294	648	275	115	40	48	168	2.80	1.84	76
GENDER NOT AVAILABLE 6/	127										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2554	559	319	200		40			2.02	1.96	
10-19% MINORITY	2076	517	240	75	164			38	2.46	2.37	
20-49% MINORITY	3046	802	467	30			48	257	3.59	1.74	76
50-79% MINORITY	190	132	96			25		11	2.41	1.75	
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	431	172	116			25		31	2.76	1.75	
MIDDLE INCOME	3784	800	447	30			48	275	3.71	1.74	76
UPPER INCOME	3651	1038	559	275	164	40			2.08	1.96	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			3.50 - 3.99	4.00 - 4.49	4.50 - 4.99	5.00 - 5.99	6.00 - 6.99	7 OR MORE	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	28	3	1	1		1			4.46	4.14	1
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1	1						1	8.87	8.87	
ETHNICITY 7/											
HISPANIC OR LATINO	1										1
NOT HISPANIC OR LATINO	27	3	1	1		1			4.46	4.14	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1	1						1	8.87	8.87	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	27	3	1	1		1			4.46	4.14	
OTHERS, INCLUDING HISPANIC	1										1
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN	2	1	1						3.98	3.98	
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	25	3		1		1		1	6.09	5.25	1
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	3										1
FEMALE	2	1				1			5.25	5.25	
JOINT (MALE/FEMALE)	23	2	1	1					4.06	4.06	
GENDER NOT AVAILABLE 6/	1	1						1	8.87	8.87	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	16										
10-19% MINORITY	6	1				1			5.25	5.25	
20-49% MINORITY	6	3	1	1				1	5.66	4.14	1
50-79% MINORITY	1										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2	1	1						3.98	3.98	1
MIDDLE INCOME	9	2		1				1	6.51	6.51	
UPPER INCOME	18	1				1			5.25	5.25	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 3.50 - 3.99 $000's	4.00 - 4.49 $000's	4.50 - 4.99 $000's	5.00 - 5.99 $000's	6.00 - 6.99 $000's	7 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	1186	160	25	52		83			4.69	5.25	34
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	37	12						12	8.87	8.87	
ETHNICITY 7/											
HISPANIC OR LATINO	34										34
NOT HISPANIC OR LATINO	1152	160	25	52		83			4.69	5.25	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	37	12						12	8.87	8.87	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1152	160	25	52		83			4.69	5.25	
OTHERS, INCLUDING HISPANIC	34										34
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	9										
80-99% OF MSA/MD MEDIAN	59	25	25						3.98	3.98	
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1072	147		52		83		12	5.15	5.25	34
INCOME NOT AVAILABLE 6/	83										
GENDER 19/											
MALE	109										34
FEMALE	84	83				83			5.25	5.25	
JOINT (MALE/FEMALE)	993	77	25	52					4.09	4.14	
GENDER NOT AVAILABLE 6/	37	12						12	8.87	8.87	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	837										
10-19% MINORITY	201	83				83			5.25	5.25	
20-49% MINORITY	145	89	25	52				12	4.73	4.14	34
50-79% MINORITY	40										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	74	25	25						3.98	3.98	34
MIDDLE INCOME	311	64		52				12	5.03	4.14	
UPPER INCOME	838	83				83			5.25	5.25	

AGGREGATE TABLE 12-1: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2011

MSA/MD: 10180 - ABILENE, TX

BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	$000's	#	$000's	#	$000's	#	$000's	#	$000's	#	$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	153	1	113			1	40				
ASIAN	2	128	1	62			1	66				
BLACK OR AFRICAN AMERICAN	2	114					2	114				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	171	8858	32	1790	41	1907	97	5131			1	30
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	162			1	56					1	106
RACE NOT AVAILABLE 6/	23	1476	2	66	9	525	12	885				
ETHNICITY 7/												
HISPANIC OR LATINO	15	791	2	72	5	320	8	399				
NOT HISPANIC OR LATINO	156	8348	33	1914	37	1740	85	4664			1	30
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	304					4	198			1	106
ETHNICITY NOT AVAILABLE 6/	26	1448	1	45	9	428	16	975				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	143	7542	30	1700	36	1684	76	4128			1	30
OTHERS, INCLUDING HISPANIC	27	1546	4	247	6	376	16	817			1	106
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	35	1528	2	62	6	259	27	1207				
50-79% OF MSA/MD MEDIAN	57	2694	15	664	15	683	27	1347				
80-99% OF MSA/MD MEDIAN	31	1618	6	428	8	285	17	905				
100-119% OF MSA/MD MEDIAN	28	1500	4	142	6	313	18	1045				
120% OR MORE OF MSA/MD MEDIAN	51	3551	9	735	16	948	24	1732			2	136
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	71	3384	19	997	15	675	36	1682			1	30
FEMALE	38	1763	8	361	6	272	24	1130				
JOINT (MALE/FEMALE)	92	5605	9	673	30	1541	52	3285			1	106
GENDER NOT AVAILABLE 6/	1	139					1	139				
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	54	3213	13	776	20	908	21	1529				
10-19% MINORITY	52	2911	12	735	10	511	29	1559			1	106
20-49% MINORITY	94	4644	11	520	21	1069	61	3025			1	30
50-79% MINORITY	2	123					2	123				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	25	1203	3	113	4	202	17	858			1	30
MIDDLE INCOME	134	7000	26	1485	32	1560	75	3849			1	106
UPPER INCOME	42	2605	7	433	15	726	20	1446				

AGGREGATE TABLE 12 - 2: PRICING INFORMATION FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2011

MSA/MD: 10180 - ABILENE, TX

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5.00 - 5.99	6 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE		1						1		5.93	5.93
ASIAN		1				1				3.03	3.03
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	1	31			1	2	10	7	11	6.11	5.24
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/		2							2	9.10	9.10
ETHNICITY 7/											
HISPANIC OR LATINO		2							2	8.04	8.04
NOT HISPANIC OR LATINO	1	32			1	3	9	8	11	6.13	5.30
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		1					1			4.38	4.38
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1	29			1	2	9	7	10	6.11	5.24
OTHERS, INCLUDING HISPANIC		4				1		1	2	6.26	6.86
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN		2						1	1	7.28	7.28
50-79% OF MSA/MD MEDIAN	1	14					4	4	6	6.78	5.86
80-99% OF MSA/MD MEDIAN		6				1	2	1	2	5.15	4.86
100-119% OF MSA/MD MEDIAN		4				1			3	8.24	9.06
120% OR MORE OF MSA/MD MEDIAN		9			1	1	4	2	1	4.79	4.63
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1	18				2	4	4	8	6.30	5.61
FEMALE		8					1	3	4	7.64	7.63
JOINT (MALE/FEMALE)		9			1	1	5	1	1	4.65	4.29
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1	12			1		4	3	4	5.88	5.25
10-19% MINORITY		12				1	4	4	3	5.57	5.17
20-49% MINORITY		11				2	2	1	6	7.19	7.78
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		3						1	2	9.41	10.95
MIDDLE INCOME	1	25			1	3	7	5	9	5.96	5.24
UPPER INCOME		7					3	2	2	5.62	5.14

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5.00 - 5.99 $000's	6 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE		113						113		5.93	5.93
ASIAN		62				62				3.03	3.03
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	67	1723			126	142	629	348	478	5.52	4.98
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/		66							66	9.25	9.91
ETHNICITY 7/											
HISPANIC OR LATINO		72							72	7.97	7.78
NOT HISPANIC OR LATINO	67	1847			126	204	584	461	472	5.53	5.10
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		45					45			4.38	4.38
MINORITY STATUS 8/											
WHITE NON-HISPANIC	67	1633			126	142	584	348	433	5.49	4.98
OTHERS, INCLUDING HISPANIC		247				62		113	72	5.80	5.93
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN		62						32	30	7.21	5.14
50-79% OF MSA/MD MEDIAN	67	597					178	204	215	6.45	5.84
80-99% OF MSA/MD MEDIAN		428				62	179	63	124	4.97	4.36
100-119% OF MSA/MD MEDIAN		142				43			99	7.97	9.91
120% OR MORE OF MSA/MD MEDIAN		735			126	99	272	162	76	4.66	4.29
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	67	930				161	213	195	361	5.82	5.24
FEMALE		361					70	153	138	7.06	5.84
JOINT (MALE/FEMALE)		673			126	43	346	113	45	4.50	4.29
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	67	709			126		233	163	187	5.32	4.67
10-19% MINORITY		735				43	292	245	155	5.42	5.10
20-49% MINORITY		520				161	104	53	202	6.21	4.73
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		113						53	60	8.70	10.95
MIDDLE INCOME	67	1418			126	204	409	313	366	5.42	4.98
UPPER INCOME		433					220	95	118	5.34	4.63

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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	800	18	1635	22	254	79	198
FHA	486		159		3		2
VA	426		294				
FSA/RHS	59		1				
LOANS ORIGINATED							
CONVENTIONAL	646	11	1013	15	170	36	135
FHA	375		80		2		1
VA	356		202				
FSA/RHS	37		1				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	26	2	87	2	6	3	
FHA	16		5				
VA	15		25				
FSA/RHS	1						
APPLICATIONS DENIED							
CONVENTIONAL	64	5	354	2	67	35	59
FHA	57		41		1		1
VA	26		24				
FSA/RHS	8						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	59		141	3	8	4	4
FHA	34		25				
VA	27		34				
FSA/RHS	11						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	5		40		3	1	
FHA	4		8				
VA	2		9				
FSA/RHS	2						

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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
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	13		NA	NA	NA	NA	NA
FHA	12		NA	NA	NA	NA	NA
VA	8		NA	NA	NA	NA	NA
FSA/RHS	1		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	333	1	590		14	1	
FHA	349		70		1		
VA	338		187				
FSA/RHS	37		1				

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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	210		17		3		2
FHA	15		4				
VA	2						
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	37		2				2
FHA	8		1				
VA	2						
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	54		5				
FHA	1						
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	117		7		3		
FHA	3		2				
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			2				
FHA	2		1				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2		1				
FHA	1						
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
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA	2		NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	1						
FHA	8		1				
VA	1						
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	5		6				
FHA	1						
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	5		5				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA	1						
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	2		3				
FHA							
VA							
FSA/RHS							

AGGREGATE SUMMARY TABLE A4: DISPOSITION OF PREAPPROVALS FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2011

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	$000's	#	$000's	#	$000's
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN INDIAN/ALASKA NATIVE			NA	NA	NA	NA
ASIAN			NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN			NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND			NA	NA	NA	NA
WHITE	11	961	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)			NA	NA	NA	NA
RACE NOT AVAILABLE 6/	2	582	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO			NA	NA	NA	NA
NOT HISPANIC OR LATINO	9	747	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	214	NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	2	582	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	9	747	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	2	214	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN			NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	3	225	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN			NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	2	184	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	8	1134	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE	3	721	NA	NA	NA	NA
FEMALE	4	304	NA	NA	NA	NA
JOINT (MALE/FEMALE)	5	471	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	1	47	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	7	690	NA	NA	NA	NA
10-19% MINORITY	1	535	NA	NA	NA	NA
20-49% MINORITY	5	318	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME			NA	NA	NA	NA
MIDDLE INCOME	6	360	NA	NA	NA	NA
UPPER INCOME	7	1183	NA	NA	NA	NA

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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/	365	8	835	14	123	29	NA
PRICING REPORTED	73	2	86		35	4	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.25	3.80	3.01		3.17	5.56	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.07	3.80	2.31		2.27	4.70	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA			2	1	NA
NOT HOEPA LOAN	NA	NA	921	14	156	32	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	1						NA
PRICING REPORTED	35		2				NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	6.19		6.15				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.35		6.15				NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	2				NA