

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

21ST MORTGAGE	AFFILIATED MORTGAGE COMPANY	AFFINITY PLUS FEDERAL CREDIT U
AGSTAR FINANCIAL SERVICES	AMERICAN BANK OF THE NORTH	AMERICAN EQUITY MORTGAGE, INC.
AMERICAN FINANCIAL RESOURCES	AMERICAN INTERNET MORTGAGE	AMERISAVE MORTGAGE CORPORATION
BEACON BANK	BOUNDARY WATERS BANK	CARNEGIE MORTGAGE
CHICAGO MORTGAGE SOLUTIONS	CHIPPEWA VALLEY BANK	CITIFINANCIAL SERVICES, INC.
CITIMORTGAGE, INC	CITIZENS BANK	CONSUMER LOAN SERVICES LLC
CORNERSTONE STATE BANK	CU Mortgage Services, Inc.	DULUTH TEACHERS CREDIT UNION
EMBRACE HOME LOANS, INC.	ENVOY MORTGAGE, LTD.	EVERETT FINANCIAL INC.
FIFTH THIRD MORTGAGE COMPANY	First Liberty Financial Group,	FIRST NATIONAL BANK
FIRST RESIDENTIAL MORTGAGE	FNB MOOSE LAKE	FRANSDEN BANK AND TRUST
FRANKLIN AMERICAN MORTGAGE CO	FREEDOM MORTGAGE CORPORATION	GATEWAY FUNDING DMS, LP
GMAC MORTGAGE LLC	HERMANTOWN FEDERAL CREDIT UNIO	HOME LOAN CENTER
HOMEOWNERS MORTGAGE OF AMERICA	IFREEDOM DIRECT CORPORATION	Lake State Federal Credit Unio
LAND/HOME FINANCIAL SERVICES	LOANDEPOT.COM	M&I MARSHALL & ILSLEY BANK
MARKETPLACE HOME MORTGAGE LLC	MEMBERS COOPERATIVE CREDIT UNI	MERRILL LYNCH CREDIT CORP
MICHIGAN MUTUAL, INC. d/b/a FI	MINERS NB OF EVELETH	MINNESOTA POWER EMPL CU
MORTGAGE INVESTORS CORP	MORTGAGE RESEARCH CENTER, LLC	MORTGAGE SERVICES III, L.L.C.
NATIONAL BANK OF COMMERCE	NATIONSTAR MORTGAGE LLC	NEW AMERICAN MORTGAGE, LLC
NEW DAY FINANCIAL, LLC	NORTH SHORE BANK OF COMMERCE	NORTHERN COMMUNITIES CU
NORTHERN STATE BANK	NORTHERN STATE BANK OF VIRGINI	NORTHVIEW BANK
NORTHWOODS CREDIT UNION	ONEMAIN FINANCIAL SERVICES,INC	PHH HOME LOANS
PHH MORTGAGE CORPORATION	PIONEER NATIONAL BANK	PRIMELENDING, PLAINSCAPITAL CO
PROSPECT MORTGAGE LLC	PROVIDENT FUNDING ASSOCIATES	QR LENDING INC
QUICKEN LOANS	RELIANCE FIRST CAPITAL LLC	REPUBLIC BANK, INC.
RESCUE MORTGAGE INC	RESIDENTIAL FINANCE CORP.	REUNION MORTGAGE, INC
SECURITY STATE BANK	SECURITY STATE BANK OF HIBBING	SHORE MORTGAGE
SIERRA PACIFIC MORTGAGE COMP	SUMMIT MORTGAGE CORPORATION	SUNTRUST MORTGAGE, INC
SUPERIOR CHOICE CREDIT UNION	SUPERIOR SAVINGS BANK	TCF NATIONAL BANK
URBAN FINANCIAL GROUP INC.	US BANK, N.A.	W. J. BRADLEY MORTGAGE CAPITAL
WATERSTONE MORTGAGE CORP	WELLS FARGO BANK, NA	WELLS FARGO FUNDING, INC
WESTERN NATIONAL BANK	WINGS FINANCIAL CREDIT UNION	Woodlands National Bank

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1ST ADVANTAGE MORTGAGE	ACCESS NATIONAL BANK	ADMIRALS BANK
AFFILIATED FINANCIAL GROUP, LL	AFFINITY FEDERAL CREDIT UNION	ALERUS FINANCIAL, N.A.
ALLIANCE BANK	ALLIANT CREDIT UNION	ALLY BANK
ALTRA FEDERAL CREDIT UNION	AMERICAN BANK	AMERICAN NATIONAL BANK OF MINN
AMERIFIRST FINANCIAL CORPORATI	AMERIPRISE BANK, FSB	ANCHOR BANK, N.A.
ANCHORBANK FSB	ANNANDALE STATE BANK	ANOKA HENNEPIN CREDIT UNION
ARMED FORCES BANK, NA	ARVEST MORTGAGE COMPANY	ASSOCIATED BANK NA
AURORA BANK FSB	BANK MUTUAL	BANK OF AMERICA, N.A.
BANK OF ENGLAND	BANK OF THE WEST	BANKVISTA
BANKWEST	BARRINGTON BANK & TRUST CO.NA	BMO HARRIS BANK N.A.
BNC NATIONAL BANK	BRANCH BANKING AND TRUST CO	BREMER BANK NA (GRAND FORKS)
BREMER BANK NA (SOUTH ST PAUL)	BREMER BANK NA (ST CLOUD)	BRIDGEWATER BANK
CARRINGTON MORTGAGE SERVICES	CBC NATIONAL BANK	CENTIER BANK
CHARLES SCHWAB BANK	CHERRY CREEK MORTGAGE CO., INC	CHOICE FINANCIAL GROUP-LANGDON
CITIBANK, N.A.	CITICORP TRUST BANK, FSB	CITIFINANCIAL, INC.
CITIZENS COMMUNITY FEDERAL	CITY & COUNTY CREDIT UNION	CITY STATE BANK
CLAYTON BANK AND TRUST	COLONIAL SAVINGS, F. A.	COMMUNITY FIRST BANK
Compass Mortgage, Inc.	CORNERSTONE MORTGAGE COMPANY	CROSSCOUNTRY MORTGAGE INC
DELTA COMMUNITY CREDIT UNION	DOLLAR BANK, FSB	DOUGHERTY MORTGAGE LLC
E*TRADE SAVINGS BANK	EDWARD JONES MORTGAGE, LLC	ENDURA FINANCIAL FCU
EVERBANK	FAIRWAY INDEPENDENT MORT. CORP	FALCON NATIONAL BANK
FARM CREDIT SERVICES OF AMERIC	FARMERS & MERCHANTS UNION BANK	FARMERS BANK AND TRUST NA
FEARON FINANCIAL, LLC	FINANCIAL FREEDOM ACQUIST. LLC	FIRST ADVANTAGE BANK
FIRST BANK OF BALDWIN	FIRST CHOICE BANK	FIRST CHOICE LOAN SERVICES INC
FIRST COMMERCIAL BANK	FIRST FEDERAL BANK, FSB	FIRST GUARANTY MORTGAGE CORP
FIRST MINNESOTA BANK	FIRST NATIONAL BANK	FIRST NATIONAL BANK OF AMERICA
FIRST NATIONAL BANK OF OMAHA	FIRST NATIONAL COMMUNITY BANK	FIRST OPTION MORTGAGE, LLC
FIRST STAR BANK, SSB	FLAGSTAR BANK	GATEWAY BUSINESS BANK
GENERAL MILLS FCU	GENERATION MORTGAGE COMPANY	GEORGIA BANKING COMPANY
GOLDWATER BANK, N.A.	GRAND BANK NA	GSF MORTGAGE CORPORATION
GUARANTEED RATE INC	GUARANTY BANK, FSB	HIWAY FEDERAL CREDIT UNION
HOME FEDERAL SAVINGS BANK	HOME FINANCE OF AMERICA	HOME SAVINGS OF AMERICA
HOMESERVICES LENDING, LLC	HORIZON BANK, N.A.	HSBC BANK USA, NA
HSBC MORTGAGE CORP	ING BANK, FSB	INLANTA MORTGAGE INC
INTERCONTINENTAL CAPITAL GROUP	IOWA BANKERS MORTGAGE CORP	JAMES B. NUTTER & CO.
JOHNSON BANK	JPMORGAN CHASE BANK, NA	JUSTICE FEDERAL CREDIT UNION
KINECTA FEDERAL CREDIT UNION	KLEINBANK	LAKE AREA BANK
LAKE MICHIGAN CREDIT UNION	LENOX FINANCIAL MORTGAGE CORP	LIBERTY SAVINGS BANK
LIBERTY SAVINGS BANK, FSB	LSI MORTGAGE PLUS	M&I BANK FSB
MB FINANCIAL BANK NA	MCFARLAND STATE BANK	METLIFE BANK, N.A.
MIDCOUNTRY BANK	MIDFIRST BANK	MILEND, INC
MINNWEST MORTGAGE CORPORATION	MORGAN STANLEY PRIVATE BANK NA	MORTGAGE CAPITAL ASSOCIATES
MORTGAGE LENDERS OF AMERICA	MORTGAGES UNLIMITED, INC	MOUNTAIN STATES MORTGAGE
MUTUAL OF OMAHA BANK	MVB MORTGAGE CORPORATION	NAPUS Federal Credit Union
NATIONS LENDING CORPORATION	NATIONWIDE ADVANTAGE MORTGAGE	NATIONWIDE BANK
NETWORK FUNDING LP	NEW AMERICAN FUNDING	NEW YORK COMMUNITY BANK

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NFCU	NFM, INC.	NORTH AMERICAN SAVINGS BANK
NORTHWEST FEDERAL CREDIT UNION	NORTHWOODS BANK OF MINNESOTA	NYCB MORTGAGE COMPANY LLC
ONE REVERSE MORTGAGE, LLC	ONEWEST BANK, FSB	OPEN MORTGAGE LLC
PACIFIC MERCANTILE BANK	PATELCO CREDIT UNION	PENNYMAC LOAN SERVICES LLC
PENTAGON FEDERAL CREDIT UNION	PEOPLES BANK OF COMMERCE	PEOPLES BANK OF WISCONSIN
PEOPLES HOME EQUITY, INC	PEOPLES STATE BANK OF PLAINVIE	PLAZA HOME MORTGAGE, INC.
PLAZA PARK STATE BANK	PNC BANK N.A.	PREMIER HOME MORTGAGE, INC.
PRIMARY RESIDENTIAL MORTGAGE	PRINSBANK	PROVINCIAL BANK
RBS CITIZENS, N.A.	RICHFIELD/BLOOMINGTON CREDIT U	RIVER VALLEY BANK
RIVERWOOD BANK	ROUNDPOINT MORTGAGE COMPANY	ROYAL CREDIT UNION
SAN ANTONIO CREDIT UNION	SECURITYNATIONAL MORTGAGE	SHELTER MORTGAGE COMPANY, LLC
ST. PAUL POSTAL EMPLOYEES CU	STATE BANK & TRUST	STATE BANK AND TRUST CO.
STATE FARM BANK	STEARNS BANK NA	STIFEL BANK & TRUST
Summit Credit Union	SUN WEST MORTGAGE COMPANY, INC	TEXAS STAR BANK SSB
THE BANK OF MAINE	THE BUSINESS BANK	THE HUNTINGTON NATIONAL BANK
THE PRIVATEBANK AND TRUST CO.	THE RIVERBANK	THINK MUTUAL BANK
THRIVENT FINANCIAL BANK	TOPLINE FEDERAL CREDIT UNION	TOWNE MORTGAGE COMPANY
TRADITION MORTGAGE LLC	TRUSTONE FNCL FCU	UBS AG, TAMPA BRANCH
UNION BANK & TRUST COMPANY	UNITED FIDELITY FUNDING CORP	UNITED PRAIRIE BANK
UNITY BANK	US BANK NORTH DAKOTA	US FEDERAL CREDIT UNION
USAA FEDERAL SAVINGS BANK	VALLEY MORTGAGE INC	VANDERBILT MORTGAGE
VERMILLION STATE BANK	VILLAGE CAPITAL & INVESTMENT	WCS LENDING, LLC
WELLS FEDERAL BANK	WESTCONSIN CREDIT UNION	WESTSTAR MORTGAGE INC
WORTHINGTON FEDERAL BANK		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		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
MN/CARLTON COUNTY/9701.00															6	108
LOANS ORIGINATED	26	3017	20	1583	87	8915	7	409	1	80	10	583				
APPS APPROVED, NOT ACCEPTED	1	175	1	96	10	1180	1	135			2	190	1	96		
APPS DENIED	5	533	3	253	34	3833	9	232			5	334				
APPS WITHDRAWN	1	91			11	1271										
FILES CLOSED FOR INCOMPLETENESS					3	340					1	78				
MN/CARLTON COUNTY/9702.00															7	101
LOANS ORIGINATED	19	2601	8	1019	57	6210	6	205	1	1324	4	324				
APPS APPROVED, NOT ACCEPTED	1	81	1	62	12	1192										
APPS DENIED	1	135	3	321	29	3595	8	278			1	69				
APPS WITHDRAWN					6	695										
FILES CLOSED FOR INCOMPLETENESS					3	595										
MN/CARLTON COUNTY/9703.00															2	127
LOANS ORIGINATED	13	2413	33	6296	128	20681	13	717			1	299	3	295		
APPS APPROVED, NOT ACCEPTED	1	193	2	253	12	2123										
APPS DENIED	2	204	4	1071	44	6527	5	646			5	647	1	94		
APPS WITHDRAWN	3	401	2	328	22	4422							2	243		
FILES CLOSED FOR INCOMPLETENESS					4	568	1	38								
MN/CARLTON COUNTY/9704.00															4	107
LOANS ORIGINATED	27	3768	43	5777	154	20781	14	558	2	580	11	997	3	262		
APPS APPROVED, NOT ACCEPTED					15	2152	1	50								
APPS DENIED	6	848	3	151	52	6810	4	129			4	239	7	690		
APPS WITHDRAWN	2	297	3	511	26	3793					1	87				
FILES CLOSED FOR INCOMPLETENESS					6	779	1	72					1	66		
MN/CARLTON COUNTY/9705.00															10	98
LOANS ORIGINATED	14	1882	28	3389	100	13601	4	100	1	12	13	1446	5	298		
APPS APPROVED, NOT ACCEPTED	4	476	3	231	9	1246					3	528	2	176		
APPS DENIED	4	411	4	137	44	7576	2	197			4	264	3	348		
APPS WITHDRAWN	2	231	4	533	19	3221					3	335				
FILES CLOSED FOR INCOMPLETENESS					5	480							1	98		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		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
MN/CARLTON COUNTY/9706.00													2	89		
LOANS ORIGINATED	5	571	17	2194	60	7823	7	88			15	1724	6	610		
APPS APPROVED, NOT ACCEPTED	1	171	2	245	9	1516					2	245				
APPS DENIED	1	145	6	570	34	3852	5	40			2	173	6	325		
APPS WITHDRAWN	2	308	1	5	11	1471					1	240				
FILES CLOSED FOR INCOMPLETENESS	1	108	1	68	5	1076					1	68				
MN/CARLTON COUNTY/9707.00													43	91		
LOANS ORIGINATED	2	353	7	1195	39	5888	5	351	1	1275	5	788	3	146		
APPS APPROVED, NOT ACCEPTED	1	246			9	1432					1	150	2	263		
APPS DENIED	1	117	3	237	18	2787	2	15					2	235		
APPS WITHDRAWN					7	1403	1	150			2	567				
FILES CLOSED FOR INCOMPLETENESS			1	64	1	35							1	64		
MN/ST. LOUIS COUNTY/0001.00													3	122		
LOANS ORIGINATED	14	2134	36	4971	111	15575	14	1322			5	491	3	48		
APPS APPROVED, NOT ACCEPTED	1	117	2	232	9	1440	2	160			1	110				
APPS DENIED			1	159	21	3176	6	514			4	447				
APPS WITHDRAWN			3	275	12	1536	2	608			2	171				
FILES CLOSED FOR INCOMPLETENESS					2	131										
MN/ST. LOUIS COUNTY/0002.00													4	120		
LOANS ORIGINATED	26	4111	33	5292	97	14686	5	315			7	1120	1	126		
APPS APPROVED, NOT ACCEPTED			3	339	13	1626										
APPS DENIED	2	255			23	3826	1	133			3	374				
APPS WITHDRAWN	1	139	1	231	18	2865					5	471				
FILES CLOSED FOR INCOMPLETENESS					4	475					1	116				
MN/ST. LOUIS COUNTY/0003.00													11	101		
LOANS ORIGINATED	29	4273	34	4221	118	16364	7	537			12	1454				
APPS APPROVED, NOT ACCEPTED			1	62	8	962							1	62		
APPS DENIED	2	260	9	582	27	3351	6	155			1	49	5	118		
APPS WITHDRAWN	2	259	4	574	17	2858					3	317				
FILES CLOSED FOR INCOMPLETENESS			1	90	3	547										

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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D						
	FHA, FSA/RHS & VA		Conventional			D				G						
	A		B		C		D		E				F			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
MN/ST. LOUIS COUNTY/0004.00														4	126	
LOANS ORIGINATED	7	938	24	4069	95	14831	6	338			20	1853				
APPS APPROVED, NOT ACCEPTED			4	1500	5	964	1	5			1	52	1	5		
APPS DENIED			1	124	20	4029					3	343				
APPS WITHDRAWN			5	464	5	1285					2	179				
FILES CLOSED FOR INCOMPLETENESS					3	371										
MN/ST. LOUIS COUNTY/0005.00														4	144	
LOANS ORIGINATED	14	2326	17	3016	89	13683	6	414			12	1201				
APPS APPROVED, NOT ACCEPTED			1	312	10	1316	1	3			2	76				
APPS DENIED	3	459	2	306	25	3901	1	153			4	375				
APPS WITHDRAWN	1	263	1	106	14	1612					1	124				
FILES CLOSED FOR INCOMPLETENESS					1	243										
MN/ST. LOUIS COUNTY/0006.00														3	123	
LOANS ORIGINATED	27	3976	48	7272	134	16627	8	340	1	17320	12	1446				
APPS APPROVED, NOT ACCEPTED			2	496	14	1667	1	40								
APPS DENIED	3	505			23	3137	3	68			2	199				
APPS WITHDRAWN	2	338	1	45	21	2987	1	156			3	265				
FILES CLOSED FOR INCOMPLETENESS			1	19	2	472										
MN/ST. LOUIS COUNTY/0007.00														4	202	
LOANS ORIGINATED	10	2376	27	6032	81	14747	8	880			4	814				
APPS APPROVED, NOT ACCEPTED	1	103	1	416	8	1645										
APPS DENIED					15	2919	2	50			1	134				
APPS WITHDRAWN	2	481			5	947	1	182								
FILES CLOSED FOR INCOMPLETENESS					6	1229					1	186				
MN/ST. LOUIS COUNTY/0008.00														5	136	
LOANS ORIGINATED	5	688	19	2754	33	4219					19	2608				
APPS APPROVED, NOT ACCEPTED	1	115			2	460	1	16								
APPS DENIED			1	113	4	261	3	55			2	80				
APPS WITHDRAWN					3	497					1	116				
FILES CLOSED FOR INCOMPLETENESS					1	90										

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D			Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	FHA, FSA/RHS & VA		Conventional			D		E		F			G		
	A	B	C	D	E	F	G	Number	\$000's	Number			\$000's	Number	\$000's
MN/ST. LOUIS COUNTY/0009.00														8	93
LOANS ORIGINATED	13	1555	20	2014	52	5763	6	502			17	1526			
APPS APPROVED, NOT ACCEPTED					7	1272					2	225			
APPS DENIED	2	251	2	244	16	1473	4	20			7	641			
APPS WITHDRAWN	1	76			13	1417	1	63			3	303			
FILES CLOSED FOR INCOMPLETENESS					3	340					1	146			
MN/ST. LOUIS COUNTY/0010.00														7	116
LOANS ORIGINATED	7	958	19	3071	37	5368	2	60			11	981			
APPS APPROVED, NOT ACCEPTED	1	113	2	468	4	475			1	36	1	130			
APPS DENIED					12	1389					5	561			
APPS WITHDRAWN	1	141	1	92	1	77					1	92			
FILES CLOSED FOR INCOMPLETENESS			1	414	1	219									
MN/ST. LOUIS COUNTY/0011.00														4	146
LOANS ORIGINATED	4	491	12	2484	24	4777	1	90			11	2030			
APPS APPROVED, NOT ACCEPTED					5	954					1	178			
APPS DENIED			1	85	6	1007	1	20			2	191			
APPS WITHDRAWN			2	231	2	551									
FILES CLOSED FOR INCOMPLETENESS					2	370									
MN/ST. LOUIS COUNTY/0012.00														17	69
LOANS ORIGINATED	2	181	11	824	18	1797					16	1422			
APPS APPROVED, NOT ACCEPTED					6	461					3	241			
APPS DENIED			1	43	6	456					1	66			
APPS WITHDRAWN			2	68	2	176					1	48			
FILES CLOSED FOR INCOMPLETENESS															
MN/ST. LOUIS COUNTY/0013.00														14	53
LOANS ORIGINATED			9	925	27	2664	1	56			19	1909			
APPS APPROVED, NOT ACCEPTED			1	96	1	146									
APPS DENIED	2	258	2	185	4	304	3	57			7	478			
APPS WITHDRAWN					3	338									
FILES CLOSED FOR INCOMPLETENESS			1	81							1	81			

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MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D		E		F		G				
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
MN/ST. LOUIS COUNTY/0014.00															10	66
LOANS ORIGINATED		8	971	23	3455	1	426	6	2377	19	3389					
APPS APPROVED, NOT ACCEPTED				1	73											
APPS DENIED				2	135					1	71					
APPS WITHDRAWN		1	180	4	462					1	180					
FILES CLOSED FOR INCOMPLETENESS				1	395											
MN/ST. LOUIS COUNTY/0016.00															30	42
LOANS ORIGINATED				12	1273					7	781					
APPS APPROVED, NOT ACCEPTED																
APPS DENIED		1	104	7	775	2	160			4	435					
APPS WITHDRAWN		1	40	4	437					3	220					
FILES CLOSED FOR INCOMPLETENESS																
MN/ST. LOUIS COUNTY/0017.00															14	37
LOANS ORIGINATED		1	82	6	764			4	1821	4	443					
APPS APPROVED, NOT ACCEPTED				1	255											
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MN/ST. LOUIS COUNTY/0018.00															27	34
LOANS ORIGINATED	1	88	8	737	19	3461	1	75		5	470					
APPS APPROVED, NOT ACCEPTED	1	126	1	17	4	621						1	17			
APPS DENIED					6	1425										
APPS WITHDRAWN	1	126			5	1062				1	220					
FILES CLOSED FOR INCOMPLETENESS				1	93											
MN/ST. LOUIS COUNTY/0019.00															16	49
LOANS ORIGINATED			2	553	4	918			2	1016	2	336				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	352	2	709			1	610	2	686				
APPS WITHDRAWN					1	210	1	275			1	275				
FILES CLOSED FOR INCOMPLETENESS																

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MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	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			
MN/ST. LOUIS COUNTY/0020.00														13	78	
LOANS ORIGINATED	1	49	2	135	11	1182	1	98			3	150				
APPS APPROVED, NOT ACCEPTED					2	127					1	58				
APPS DENIED			1	48	4	601					1	48				
APPS WITHDRAWN					1	50										
FILES CLOSED FOR INCOMPLETENESS					2	220										
MN/ST. LOUIS COUNTY/0022.00														5	134	
LOANS ORIGINATED			10	1935	25	4136	1	140			11	2229				
APPS APPROVED, NOT ACCEPTED					2	375					1	280				
APPS DENIED					8	1640					1	218				
APPS WITHDRAWN					4	815					1	131				
FILES CLOSED FOR INCOMPLETENESS					1	274										
MN/ST. LOUIS COUNTY/0023.00														3	113	
LOANS ORIGINATED	26	3742	29	4246	110	14730	13	649			8	1027	1	81		
APPS APPROVED, NOT ACCEPTED			1	180	11	1133										
APPS DENIED	3	349	2	243	22	3478	2	9								
APPS WITHDRAWN					15	2400	3	119			1	8				
FILES CLOSED FOR INCOMPLETENESS					6	1144										
MN/ST. LOUIS COUNTY/0024.00														9	76	
LOANS ORIGINATED	3	237	3	279	10	917					1	60				
APPS APPROVED, NOT ACCEPTED					3	304										
APPS DENIED			1	75	7	781	1	75			1	36				
APPS WITHDRAWN			1	56	3	195					1	50				
FILES CLOSED FOR INCOMPLETENESS					1	113										
MN/ST. LOUIS COUNTY/0025.00														14	36	
LOANS ORIGINATED	1	165			3	298			1	83	1	134				
APPS APPROVED, NOT ACCEPTED					4	270										
APPS DENIED					2	222										
APPS WITHDRAWN					1	94										
FILES CLOSED FOR INCOMPLETENESS					1	78										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
MN/ST. LOUIS COUNTY/0026.00															10	68
LOANS ORIGINATED	6	662	13	692	24	2949					7	601				
APPS APPROVED, NOT ACCEPTED					2	364										
APPS DENIED			1	24	7	551	1	4			3	140				
APPS WITHDRAWN	1	139			4	366										
FILES CLOSED FOR INCOMPLETENESS					2	62										
MN/ST. LOUIS COUNTY/0027.00															14	73
LOANS ORIGINATED	1	100	2	106	7	531	1	70			5	332				
APPS APPROVED, NOT ACCEPTED					2	191										
APPS DENIED	1	83			3	215	2	8								
APPS WITHDRAWN					3	231					2	129				
FILES CLOSED FOR INCOMPLETENESS					1	79										
MN/ST. LOUIS COUNTY/0028.00															18	50
LOANS ORIGINATED			4	268	4	296	1	30			4	198				
APPS APPROVED, NOT ACCEPTED					2	192										
APPS DENIED					2	171										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MN/ST. LOUIS COUNTY/0029.00															2	88
LOANS ORIGINATED	2	223	14	1066	17	1902	2	82			1	67	7	305		
APPS APPROVED, NOT ACCEPTED			1	32	1	145							1	32		
APPS DENIED			5	84	9	972	6	71					7	104		
APPS WITHDRAWN	1	132	1	162	4	440										
FILES CLOSED FOR INCOMPLETENESS																
MN/ST. LOUIS COUNTY/0030.00															4	83
LOANS ORIGINATED	5	530	10	1046	25	2337	1	5			3	231				
APPS APPROVED, NOT ACCEPTED			1	152	7	756					1	84				
APPS DENIED	1	24			11	1383	1	10								
APPS WITHDRAWN					1	113										
FILES CLOSED FOR INCOMPLETENESS					7	791										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D						
	FHA, FSA/RHS & VA		Conventional										G			
	A		B		C		D		E				F			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
MN/ST. LOUIS COUNTY/0031.00														5	89	
LOANS ORIGINATED	12	1141	17	1517	46	4035	8	197			3	215				
APPS APPROVED, NOT ACCEPTED	1	87			7	670										
APPS DENIED	2	203	2	163	20	1806	1	6			2	203				
APPS WITHDRAWN	1	127			11	1126					2	145				
FILES CLOSED FOR INCOMPLETENESS					3	364										
MN/ST. LOUIS COUNTY/0032.00														7	51	
LOANS ORIGINATED	2	196	3	174	6	466	2	12			1	27				
APPS APPROVED, NOT ACCEPTED					1	90	1	5			1	90				
APPS DENIED					1	138	1	6								
APPS WITHDRAWN					3	382										
FILES CLOSED FOR INCOMPLETENESS																
MN/ST. LOUIS COUNTY/0033.00														8	73	
LOANS ORIGINATED	10	780	10	637	23	1721	2	178			3	101				
APPS APPROVED, NOT ACCEPTED			1	41	4	427					1	41				
APPS DENIED	1	58			19	1596	2	16			2	157				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MN/ST. LOUIS COUNTY/0034.00														11	81	
LOANS ORIGINATED	5	590	6	540	18	2504	1	3	2	1889	2	310				
APPS APPROVED, NOT ACCEPTED					3	456										
APPS DENIED	1	37	1	25	12	1456	5	109								
APPS WITHDRAWN	1	83	1	80	6	839	2	20			1	70				
FILES CLOSED FOR INCOMPLETENESS																
MN/ST. LOUIS COUNTY/0036.00														3	93	
LOANS ORIGINATED	5	578	11	938	33	3147	1	35			3	170				
APPS APPROVED, NOT ACCEPTED					4	545										
APPS DENIED			2	142	6	552	1	6								
APPS WITHDRAWN			1	148	3	349										
FILES CLOSED FOR INCOMPLETENESS					1	225										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		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
MN/ST. LOUIS COUNTY/0037.00														5	78	
LOANS ORIGINATED	9	862	7	609	15	1880	3	183			2	119				
APPS APPROVED, NOT ACCEPTED			1	92	3	294										
APPS DENIED	1	146	1	35	6	498	2	102			1	98	3	42		
APPS WITHDRAWN					2	283										
FILES CLOSED FOR INCOMPLETENESS					3	306										
MN/ST. LOUIS COUNTY/0038.00														6	87	
LOANS ORIGINATED	6	590	21	1654	37	3327	7	451			10	607	6	206		
APPS APPROVED, NOT ACCEPTED					6	538			1	138			1	23		
APPS DENIED			7	224	18	1794	6	585					6	241		
APPS WITHDRAWN	1	73			5	720										
FILES CLOSED FOR INCOMPLETENESS			1	49	3	350							1	49		
MN/ST. LOUIS COUNTY/0039.00														5	89	
LOANS ORIGINATED	2	246	1	94	5	525	1	15			4	412				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					2	303					1	128				
APPS WITHDRAWN			1	112												
FILES CLOSED FOR INCOMPLETENESS																
MN/ST. LOUIS COUNTY/0101.00														4	109	
LOANS ORIGINATED	9	1280	17	2230	62	7437	4	67			3	210	1	140		
APPS APPROVED, NOT ACCEPTED	1	105			3	434										
APPS DENIED	2	150	2	251	16	1985	3	163			4	531				
APPS WITHDRAWN	3	316			17	2255					1	172				
FILES CLOSED FOR INCOMPLETENESS					5	770	1	20			2	346				
MN/ST. LOUIS COUNTY/0102.00														4	102	
LOANS ORIGINATED	4	353	10	1454	33	4089	3	109			2	122				
APPS APPROVED, NOT ACCEPTED					3	444										
APPS DENIED			4	371	8	954										
APPS WITHDRAWN					10	1598	1	50								
FILES CLOSED FOR INCOMPLETENESS					1	105										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional		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
MN/ST. LOUIS COUNTY/0103.00														3	123	
LOANS ORIGINATED	22	3865	74	15024	192	34434	17	1434	1	3800	14	1964	8	918		
APPS APPROVED, NOT ACCEPTED	3	496	8	1169	15	2627	1	141					1	16		
APPS DENIED	3	340	5	511	40	8019	4	244			4	578	4	348		
APPS WITHDRAWN	3	385	5	987	22	4967					1	154	1	113		
FILES CLOSED FOR INCOMPLETENESS	1	229	3	362	7	1072					1	96				
MN/ST. LOUIS COUNTY/0104.00														3	119	
LOANS ORIGINATED	8	1278	18	2799	83	11517	9	530			5	481	7	805		
APPS APPROVED, NOT ACCEPTED			2	511	6	910										
APPS DENIED	3	458	4	339	33	4488	4	306			3	357	12	1345		
APPS WITHDRAWN	1	152	4	756	11	1846							1	117		
FILES CLOSED FOR INCOMPLETENESS					8	1246	1	170					1	167		
MN/ST. LOUIS COUNTY/0105.00														2	122	
LOANS ORIGINATED	6	1218	18	4176	81	12643	7	305			10	1861	5	552		
APPS APPROVED, NOT ACCEPTED			3	710	5	898	1	409								
APPS DENIED	1	147			19	3737	3	272					1	147		
APPS WITHDRAWN					3	548							1	162		
FILES CLOSED FOR INCOMPLETENESS					3	553										
MN/ST. LOUIS COUNTY/0106.00														2	131	
LOANS ORIGINATED	10	1862	36	6660	161	29647	22	1806			15	2962	9	991		
APPS APPROVED, NOT ACCEPTED			4	1443	19	4081	1	25			2	414				
APPS DENIED	2	303	4	503	61	11910	4	579			3	363	4	653		
APPS WITHDRAWN	1	150	1	290	30	6754	8	879			1	141				
FILES CLOSED FOR INCOMPLETENESS					7	1019					1	100				
MN/ST. LOUIS COUNTY/0111.00														4	117	
LOANS ORIGINATED	17	2960	39	5897	183	27301	14	1046			15	2433	10	937		
APPS APPROVED, NOT ACCEPTED			1	155	23	4315	2	200			1	89	1	155		
APPS DENIED	5	733	8	737	49	7137	7	563			5	560	7	546		
APPS WITHDRAWN	3	377	6	711	36	5439	1	12			3	416	4	380		
FILES CLOSED FOR INCOMPLETENESS					8	1463										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D		E		F		G				
	A		B		C		D		E		F				G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
MN/ST. LOUIS COUNTY/0112.00															14	90
LOANS ORIGINATED	1	216	9	905	57	7725	5	166			7	609	3	259		
APPS APPROVED, NOT ACCEPTED			4	709	10	1334					4	442				
APPS DENIED			3	432	15	2232	5	866					2	298		
APPS WITHDRAWN			1	19	6	788					2	205				
FILES CLOSED FOR INCOMPLETENESS			1	109	2	343					1	109				
MN/ST. LOUIS COUNTY/0113.00															4	91
LOANS ORIGINATED	4	594	16	1561	32	3767	6	389			5	383	2	139		
APPS APPROVED, NOT ACCEPTED					5	454	3	349								
APPS DENIED					19	2192	4	247			3	330	4	467		
APPS WITHDRAWN			1	180	6	677	1	170			1	111				
FILES CLOSED FOR INCOMPLETENESS																
MN/ST. LOUIS COUNTY/0114.00															2	98
LOANS ORIGINATED	4	437	21	3244	71	8949	10	962			32	4326	9	742		
APPS APPROVED, NOT ACCEPTED			3	529	9	1226	1	20			3	365	1	77		
APPS DENIED	3	441	4	374	27	4189	3	160			8	479	1	60		
APPS WITHDRAWN	1	59			10	2126					1	186				
FILES CLOSED FOR INCOMPLETENESS					3	684					1	200				
MN/ST. LOUIS COUNTY/0121.00															2	110
LOANS ORIGINATED	18	2484	27	3379	63	7127	13	581	1	3429	6	486	4	370		
APPS APPROVED, NOT ACCEPTED	1	136	2	228	8	1144					1	71	1	71		
APPS DENIED	2	247	2	325	32	4192	10	360			2	136	1	4		
APPS WITHDRAWN			2	289	5	590										
FILES CLOSED FOR INCOMPLETENESS					7	593										
MN/ST. LOUIS COUNTY/0122.00															5	72
LOANS ORIGINATED	8	534	4	305	15	894	1	7			2	154				
APPS APPROVED, NOT ACCEPTED					2	17										
APPS DENIED	2	107	1	22	12	523	3	19								
APPS WITHDRAWN			1	52	2	82										
FILES CLOSED FOR INCOMPLETENESS					2	131					1	74				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
MN/ST. LOUIS COUNTY/0123.00															3	99
LOANS ORIGINATED	12	1091	14	1687	34	3232	3	92			2	161				
APPS APPROVED, NOT ACCEPTED			1	318	5	412	1	25			1	66				
APPS DENIED	2	128	1	44	19	1533	5	119	2	198	3	200				
APPS WITHDRAWN					4	716	1	11								
FILES CLOSED FOR INCOMPLETENESS	1	127			1	134										
MN/ST. LOUIS COUNTY/0124.00															3	99
LOANS ORIGINATED	17	1821	23	1936	46	4475	8	236			3	130				
APPS APPROVED, NOT ACCEPTED	1	60	1	80	5	447										
APPS DENIED			1	34	12	1075	2	20			1	34				
APPS WITHDRAWN			1	108	9	875										
FILES CLOSED FOR INCOMPLETENESS					3	258										
MN/ST. LOUIS COUNTY/0125.00															3	78
LOANS ORIGINATED	13	1113	13	811	26	1813	8	163			6	235				
APPS APPROVED, NOT ACCEPTED			1	27	6	334	1	50								
APPS DENIED	1	102	2	106	21	1631	7	215								
APPS WITHDRAWN					9	625										
FILES CLOSED FOR INCOMPLETENESS	2	159			2	100	1	81								
MN/ST. LOUIS COUNTY/0126.00															3	87
LOANS ORIGINATED	16	1378	19	914	49	3126	8	133	1	70	2	87	1	36		
APPS APPROVED, NOT ACCEPTED			1	155	3	296	1	31								
APPS DENIED	2	146	5	206	30	1953	8	262			3	118				
APPS WITHDRAWN					7	630										
FILES CLOSED FOR INCOMPLETENESS					4	335										
MN/ST. LOUIS COUNTY/0127.00															4	105
LOANS ORIGINATED	11	1306	13	1357	42	4455	3	216			2	133	5	493		
APPS APPROVED, NOT ACCEPTED	1	106	2	340	4	551	1	17								
APPS DENIED	1	120	6	389	14	1524	4	84			2	71	3	230		
APPS WITHDRAWN	1	96			4	240					2	68				
FILES CLOSED FOR INCOMPLETENESS	1	196			1	42										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional			D			F		G					
	A		B		C		D		E		F				G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
MN/ST. LOUIS COUNTY/0128.00														2	112	
LOANS ORIGINATED	4	575	5	577	32	3031	7	365	1	1000	1	74	2	245		
APPS APPROVED, NOT ACCEPTED	1	68			4	398	1	30								
APPS DENIED			1	107	16	1760					1	45	2	314		
APPS WITHDRAWN					1	110	1	200					1	200		
FILES CLOSED FOR INCOMPLETENESS					1	74										
MN/ST. LOUIS COUNTY/0130.00														4	74	
LOANS ORIGINATED	7	822	8	356	18	1568	2	121			4	283	1	132		
APPS APPROVED, NOT ACCEPTED					1	162										
APPS DENIED	1	50			12	1018										
APPS WITHDRAWN	1	112	1	10	2	86	1	18			1	10				
FILES CLOSED FOR INCOMPLETENESS					2	203										
MN/ST. LOUIS COUNTY/0131.00														9	98	
LOANS ORIGINATED	5	337	2	93	16	1024	5	198			4	216				
APPS APPROVED, NOT ACCEPTED			1	100												
APPS DENIED	1	90	1	53	9	782	1	60			1	53				
APPS WITHDRAWN	2	153			5	458					1	50				
FILES CLOSED FOR INCOMPLETENESS					1	64										
MN/ST. LOUIS COUNTY/0132.00														4	97	
LOANS ORIGINATED	18	1789	10	1207	53	4533	3	148	1	40	2	128	1	62		
APPS APPROVED, NOT ACCEPTED			2	192	6	750										
APPS DENIED	2	120			13	1473	2	10								
APPS WITHDRAWN					3	277										
FILES CLOSED FOR INCOMPLETENESS					2	346	1	67								
MN/ST. LOUIS COUNTY/0133.00														4	80	
LOANS ORIGINATED	12	944	14	1110	39	2815	7	184	1	52	3	315				
APPS APPROVED, NOT ACCEPTED			1	46	7	570	2	104			1	57				
APPS DENIED	2	148	3	277	13	1092	4	45			1	53				
APPS WITHDRAWN					8	667	1	37			1	41	1	105		
FILES CLOSED FOR INCOMPLETENESS			1	40			1	24								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		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
MN/ST. LOUIS COUNTY/0134.00													3	112		
LOANS ORIGINATED	5	718	9	1118	62	8470	7	395			4	420	3	223		
APPS APPROVED, NOT ACCEPTED	1	185			6	935										
APPS DENIED	1	44	3	383	26	3494	2	185			1	154	4	478		
APPS WITHDRAWN	1	36			4	317							1	92		
FILES CLOSED FOR INCOMPLETENESS					7	964										
MN/ST. LOUIS COUNTY/0135.00													2	96		
LOANS ORIGINATED	5	364	5	435	33	3610	7	335			4	380	1	107		
APPS APPROVED, NOT ACCEPTED			1	336	6	511	1	52					1	92		
APPS DENIED	2	83	2	79	14	1051	3	38			1	8				
APPS WITHDRAWN	1	49			5	434										
FILES CLOSED FOR INCOMPLETENESS			1	21	2	228										
MN/ST. LOUIS COUNTY/0136.00													2	96		
LOANS ORIGINATED	6	617	5	457	25	2866	1	42			4	360	1	54		
APPS APPROVED, NOT ACCEPTED							1	120								
APPS DENIED			2	284	18	3933					3	553	1	87		
APPS WITHDRAWN			1	65	4	927					2	482				
FILES CLOSED FOR INCOMPLETENESS					2	185										
MN/ST. LOUIS COUNTY/0138.00													2	92		
LOANS ORIGINATED	6	533	3	278	17	1092	4	186			3	168	2	269		
APPS APPROVED, NOT ACCEPTED					1	75	1	5								
APPS DENIED	3	292	1	48	6	397	1	50			2	95				
APPS WITHDRAWN	1	90	1	108	1	57										
FILES CLOSED FOR INCOMPLETENESS					1	118										
MN/ST. LOUIS COUNTY/0139.00													2	99		
LOANS ORIGINATED	2	250	11	1190	34	3961	9	338			2	369	2	101		
APPS APPROVED, NOT ACCEPTED					3	460	1	6			2	362				
APPS DENIED	1	166	8	643	2	467	1	35			4	168	2	61		
APPS WITHDRAWN					2	344	2	20					1	223		
FILES CLOSED FOR INCOMPLETENESS					1	69					1	69				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D						
	FHA, FSA/RHS & VA		Conventional			D				G						
	A		B		C		D		E		F				G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
MN/ST. LOUIS COUNTY/0140.00														1	98	
LOANS ORIGINATED	6	597	9	797	17	1182	2	74			5	350				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					9	1054	6	189					1	10		
APPS WITHDRAWN	1	44	2	266	2	193										
FILES CLOSED FOR INCOMPLETENESS			1	77	1	67										
MN/ST. LOUIS COUNTY/0141.00														1	80	
LOANS ORIGINATED	2	94	3	247	16	1227	2	170			2	122				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					19	1598	2	135			2	280				
APPS WITHDRAWN	1	107			3	204					1	45				
FILES CLOSED FOR INCOMPLETENESS					4	594										
MN/ST. LOUIS COUNTY/0151.00														3	107	
LOANS ORIGINATED	6	850	13	1757	75	9506	9	576			21	2950	1	108		
APPS APPROVED, NOT ACCEPTED			3	185	14	1387					1	88				
APPS DENIED	1	195	1	150	30	4278	3	300			5	868	1	75		
APPS WITHDRAWN	1	146	1	29	11	2102										
FILES CLOSED FOR INCOMPLETENESS					9	1277							1	105		
MN/ST. LOUIS COUNTY/0152.00														3	104	
LOANS ORIGINATED	11	1317	14	1475	59	8912	4	317			8	891	5	315		
APPS APPROVED, NOT ACCEPTED			2	236	6	699										
APPS DENIED	1	126	3	521	24	3738	1	25			7	1216	1	70		
APPS WITHDRAWN			2	210	12	1688	1	10			2	235				
FILES CLOSED FOR INCOMPLETENESS					3	403	1	175			1	148				
MN/ST. LOUIS COUNTY/0153.00														3	77	
LOANS ORIGINATED	2	284	16	1592	44	3976	4	118			6	312				
APPS APPROVED, NOT ACCEPTED			1	36	7	592							1	36		
APPS DENIED					13	1307	5	205			2	128	2	80		
APPS WITHDRAWN			2	168	4	457					1	74				
FILES CLOSED FOR INCOMPLETENESS					2	350										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		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
MN/ST. LOUIS COUNTY/0154.00														3	100	
LOANS ORIGINATED	2	297	19	3282	90	15322	3	53			48	9275	3	235		
APPS APPROVED, NOT ACCEPTED	1	184	1	42	8	1949					5	1069				
APPS DENIED			8	964	35	9441	1	5			14	3346	1	157		
APPS WITHDRAWN			1	320	16	2584	1	20			4	821				
FILES CLOSED FOR INCOMPLETENESS					7	1821					2	889				
MN/ST. LOUIS COUNTY/0155.00														18	93	
LOANS ORIGINATED	3	416	33	8157	86	20032	13	1776			85	19369				
APPS APPROVED, NOT ACCEPTED					9	2009					2	513				
APPS DENIED	3	352	6	1064	44	11538	6	809	1	1196	28	7156	2	438		
APPS WITHDRAWN			2	307	14	2978	2	173			8	2076				
FILES CLOSED FOR INCOMPLETENESS					5	1588	1	50			3	448				
WI/DOUGLAS COUNTY/0201.00														15	57	
LOANS ORIGINATED			4	108	9	730	2	64			5	503	2	31		
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	50	1	69					1	50				
APPS WITHDRAWN			1	14	1	74							1	14		
FILES CLOSED FOR INCOMPLETENESS																
WI/DOUGLAS COUNTY/0202.00														10	33	
LOANS ORIGINATED			3	81	1	38	1	14	1	10	4	119				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	39	1	40					1	39				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WI/DOUGLAS COUNTY/0203.00														9	80	
LOANS ORIGINATED	7	595	15	1028	29	2186	3	128			14	1305	1	28		
APPS APPROVED, NOT ACCEPTED					3	257	1	112								
APPS DENIED	1	97	3	185	16	1484	1	11			1	80	1	20		
APPS WITHDRAWN	1	49			6	578										
FILES CLOSED FOR INCOMPLETENESS					4	494										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D		E		F		G				
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
WI/DOUGLAS COUNTY/0204.00															3	110
LOANS ORIGINATED	8	1003	23	2849	61	7039	7	293			8	695				
APPS APPROVED, NOT ACCEPTED			2	289	8	997										
APPS DENIED	1	76			15	1613	2	21								
APPS WITHDRAWN			2	192	6	784										
FILES CLOSED FOR INCOMPLETENESS																
WI/DOUGLAS COUNTY/0205.00															8	96
LOANS ORIGINATED	7	705	18	1376	32	2688	7	437			15	885				
APPS APPROVED, NOT ACCEPTED					3	278										
APPS DENIED	2	206	3	330	21	2047					1	147				
APPS WITHDRAWN	1	90	1	252	9	1135					2	297				
FILES CLOSED FOR INCOMPLETENESS					1	113										
WI/DOUGLAS COUNTY/0206.00															6	72
LOANS ORIGINATED	7	770	18	1724	41	4341	7	313	6	2851	23	2776				
APPS APPROVED, NOT ACCEPTED					6	415					2	98				
APPS DENIED			4	236	20	1863	4	53			5	441	1	6		
APPS WITHDRAWN	1	117			11	1071					2	203				
FILES CLOSED FOR INCOMPLETENESS					3	491										
WI/DOUGLAS COUNTY/0207.00															4	109
LOANS ORIGINATED	9	1101	33	3705	73	8596	6	398	1	1159	28	2748	1	20		
APPS APPROVED, NOT ACCEPTED			3	189	10	1167										
APPS DENIED			2	143	22	2477	4	175								
APPS WITHDRAWN			2	124	12	1378	2	155			2	187	1	28		
FILES CLOSED FOR INCOMPLETENESS					2	324										
WI/DOUGLAS COUNTY/0208.00															4	94
LOANS ORIGINATED	13	1525	22	2580	50	5683	13	640	1	760	14	1926	6	141		
APPS APPROVED, NOT ACCEPTED			2	82	6	732	2	12					2	40		
APPS DENIED	1	88	2	78	15	1829							3	171		
APPS WITHDRAWN	3	387	1	120	9	622					1	120				
FILES CLOSED FOR INCOMPLETENESS					1	164										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D			F		G				
	A		B		C		D		E		F				G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
WI/DOUGLAS COUNTY/0209.00														4	90
LOANS ORIGINATED	5	591	15	1329	29	3071	6	440		7	752	4	533		
APPS APPROVED, NOT ACCEPTED			1	9	3	322						1	9		
APPS DENIED	2	173	7	557	12	1014	1	132		2	113	2	22		
APPS WITHDRAWN	1	73	2	140	2	210									
FILES CLOSED FOR INCOMPLETENESS															
WI/DOUGLAS COUNTY/0210.00														7	78
LOANS ORIGINATED	5	618	9	678	23	1938	4	118		5	308	3	268		
APPS APPROVED, NOT ACCEPTED			1	58	2	155	2	22		1	19				
APPS DENIED			3	167	6	684	5	249		3	327	2	180		
APPS WITHDRAWN			2	120	7	778				1	125				
FILES CLOSED FOR INCOMPLETENESS															
WI/DOUGLAS COUNTY/0301.00														3	105
LOANS ORIGINATED	7	1308	31	4229	130	17246	20	843		22	2315	12	1079		
APPS APPROVED, NOT ACCEPTED			3	723	16	2549	3	414		2	206	3	401		
APPS DENIED	1	106	8	1259	49	8078	5	347		7	1435	6	672		
APPS WITHDRAWN			6	586	17	2742	1	116		5	398				
FILES CLOSED FOR INCOMPLETENESS	1	230			6	1319				2	346				
WI/DOUGLAS COUNTY/0302.00														3	106
LOANS ORIGINATED	13	2419	28	3277	110	12835	17	1084		9	663	18	1432		
APPS APPROVED, NOT ACCEPTED	1	234	6	609	14	1883	1	163		1	81	2	156		
APPS DENIED	4	526	4	363	56	7591	7	409		3	254	6	432		
APPS WITHDRAWN	3	402	7	769	22	2962	1	4				3	184		
FILES CLOSED FOR INCOMPLETENESS			1	20	8	1385									
WI/DOUGLAS COUNTY/0303.00														4	98
LOANS ORIGINATED	8	1009	31	4444	129	17487	19	1336		62	9911	16	1269		
APPS APPROVED, NOT ACCEPTED			2	332	13	2067	1	27		7	1432				
APPS DENIED	5	447	12	1443	57	8124	9	515		15	2278	6	465		
APPS WITHDRAWN	1	105	2	284	30	3814	4	444		13	1842				
FILES CLOSED FOR INCOMPLETENESS					7	1295	1	165		3	391				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D						
	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			
MSA/MD(TOTAL)														0	0	
LOANS ORIGINATED	732	95629	1447	192552	4687	621390	509	29677	37	40948	886	115050	187	15411		
APPS APPROVED, NOT ACCEPTED	26	3577	97	15160	531	73298	39	2748	2	174	60	8050	24	1727		
APPS DENIED	108	12088	212	20167	1654	230018	250	12411	4	2004	234	30928	123	10033		
APPS WITHDRAWN	59	7200	98	11717	718	104783	41	3892			102	13202	18	1861		
FILES CLOSED FOR INCOMPLETENESS	7	1049	15	1414	234	35638	10	862			25	3891	6	549		
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: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	Number
MN/CARLTON COUNTY/9701.00	22	2526	3	438	12	1681	3	562			1	77		
MN/CARLTON COUNTY/9702.00	7	992	2	145	18	2048	1	135			2	202		
MN/CARLTON COUNTY/9703.00	6	1063	19	4263	33	5960								
MN/CARLTON COUNTY/9704.00	12	2196	9	1570	38	6360								
MN/CARLTON COUNTY/9705.00	6	838	4	456	17	2437					2	249	1	66
MN/CARLTON COUNTY/9706.00	2	214			13	1729					5	555		
MN/CARLTON COUNTY/9707.00			2	280	5	819								
MN/ST. LOUIS COUNTY/0001.00	14	2057	12	1674	27	4041	4	490			3	289		
MN/ST. LOUIS COUNTY/0002.00	14	2222	14	2363	24	3341	4	298			3	832	1	178
MN/ST. LOUIS COUNTY/0003.00	16	2775	11	1475	24	4039	1	96			2	140		
MN/ST. LOUIS COUNTY/0004.00	5	653	7	1013	12	2709	3	388			1	124		
MN/ST. LOUIS COUNTY/0005.00	6	1073	13	2335	17	3338	2	287						
MN/ST. LOUIS COUNTY/0006.00	15	2070	21	3639	32	4442	1	181			6	810		
MN/ST. LOUIS COUNTY/0007.00	8	2007	12	2226	25	5365	2	443			1	139		
MN/ST. LOUIS COUNTY/0008.00	4	607	11	1412	4	707					5	551		
MN/ST. LOUIS COUNTY/0009.00	9	988	12	1362	16	1534	1	120			3	251		
MN/ST. LOUIS COUNTY/0010.00	5	635	4	718	10	1818					1	114		
MN/ST. LOUIS COUNTY/0011.00	1	139	4	668	7	1733					2	235		
MN/ST. LOUIS COUNTY/0012.00	1	54	3	270	2	171					2	178		
MN/ST. LOUIS COUNTY/0013.00	1	108	3	234	5	657					5	537		
MN/ST. LOUIS COUNTY/0014.00			1	160	4	502					2	312		
MN/ST. LOUIS COUNTY/0016.00	1	115												
MN/ST. LOUIS COUNTY/0018.00	2	212	2	167	5	1316					1	105		
MN/ST. LOUIS COUNTY/0020.00	2	137			3	259								
MN/ST. LOUIS COUNTY/0022.00					11	1901					1	220		
MN/ST. LOUIS COUNTY/0023.00	14	1965	9	1513	29	4824					2	284		
MN/ST. LOUIS COUNTY/0024.00			1	77	5	463					1	60		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
MN/ST. LOUIS COUNTY/0025.00	1	165												
MN/ST. LOUIS COUNTY/0026.00	1	67	2	118	3	479								
MN/ST. LOUIS COUNTY/0027.00	1	100												
MN/ST. LOUIS COUNTY/0028.00					1	83								
MN/ST. LOUIS COUNTY/0029.00	1	94	2	286	5	453								
MN/ST. LOUIS COUNTY/0030.00	4	379	3	492	3	346								
MN/ST. LOUIS COUNTY/0031.00	9	996	5	383	10	1071					1	52		
MN/ST. LOUIS COUNTY/0032.00			1	38										
MN/ST. LOUIS COUNTY/0033.00	7	488	1	78	5	435					2	106		
MN/ST. LOUIS COUNTY/0034.00	2	260	4	552	1	208								
MN/ST. LOUIS COUNTY/0036.00	6	588	1	148	13	1503					1	58		
MN/ST. LOUIS COUNTY/0037.00	4	443	3	342	2	422	3	253						
MN/ST. LOUIS COUNTY/0038.00	2	302	5	490	4	443					2	183		
MN/ST. LOUIS COUNTY/0039.00	2	225			1	87								
MN/ST. LOUIS COUNTY/0101.00	8	1026	9	1241	13	1679	2	80			3	227		
MN/ST. LOUIS COUNTY/0102.00	3	356	2	246	10	1799								
MN/ST. LOUIS COUNTY/0103.00	14	2415	26	5271	46	8999	3	299			4	492		
MN/ST. LOUIS COUNTY/0104.00	4	553	7	928	23	4026								
MN/ST. LOUIS COUNTY/0105.00	5	960	6	1158	15	3135	1	125			5	592		
MN/ST. LOUIS COUNTY/0106.00	3	704	12	2632	43	8756	1	124			3	804	1	176
MN/ST. LOUIS COUNTY/0111.00	10	1580	10	1267	26	4656	2	225						
MN/ST. LOUIS COUNTY/0112.00	1	216	3	520	14	2587					2	302		
MN/ST. LOUIS COUNTY/0113.00	1	163	4	469	10	1311								
MN/ST. LOUIS COUNTY/0114.00	2	275	4	432	17	2767	2	472			10	1419		
MN/ST. LOUIS COUNTY/0121.00	7	971	3	286	15	1956								
MN/ST. LOUIS COUNTY/0122.00	5	317	2	125	5	368					2	89		
MN/ST. LOUIS COUNTY/0123.00	7	581	2	132	5	571	3	154						

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	Number
MN/ST. LOUIS COUNTY/0124.00	9	881	7	740	12	1381					1	56		
MN/ST. LOUIS COUNTY/0125.00	11	812	3	204	8	686								
MN/ST. LOUIS COUNTY/0126.00	13	939	1	66	12	1099	1	50						
MN/ST. LOUIS COUNTY/0127.00	1	102	3	396	4	457								
MN/ST. LOUIS COUNTY/0128.00			1	90	5	813	1	145						
MN/ST. LOUIS COUNTY/0130.00					3	321								
MN/ST. LOUIS COUNTY/0131.00	5	312	1	52	2	138								
MN/ST. LOUIS COUNTY/0132.00	9	908			8	837								
MN/ST. LOUIS COUNTY/0133.00	2	132	2	100	6	441								
MN/ST. LOUIS COUNTY/0134.00	4	666	4	764	15	2142	1	85			2	406		
MN/ST. LOUIS COUNTY/0135.00	5	398	1	85	12	1447					1	90		
MN/ST. LOUIS COUNTY/0136.00	4	264	1	98	5	583					1	98	1	98
MN/ST. LOUIS COUNTY/0138.00	2	168												
MN/ST. LOUIS COUNTY/0139.00	2	175	1	85	5	661								
MN/ST. LOUIS COUNTY/0140.00	2	279	2	208	1	91								
MN/ST. LOUIS COUNTY/0141.00	1	75	1	62	4	432					3	182		
MN/ST. LOUIS COUNTY/0151.00	3	451	5	617	11	1678					5	652		
MN/ST. LOUIS COUNTY/0152.00	3	322	3	516	21	2533								
MN/ST. LOUIS COUNTY/0153.00	8	722			7	532					2	86		
MN/ST. LOUIS COUNTY/0154.00	2	164	2	269	15	3269					5	1263	1	132
MN/ST. LOUIS COUNTY/0155.00	1	135	5	1564	27	5982	1	389			24	6469		
WI/DOUGLAS COUNTY/0201.00					2	231								
WI/DOUGLAS COUNTY/0203.00	2	194			5	558					1	91		
WI/DOUGLAS COUNTY/0204.00	3	458	5	694	8	927					1	54		
WI/DOUGLAS COUNTY/0205.00	3	293	3	337	5	591					1	101		
WI/DOUGLAS COUNTY/0206.00	5	531	1	125	4	410								
WI/DOUGLAS COUNTY/0207.00	4	499	1	165	10	1852					1	266		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 20260 - DULUTH, MN-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
WI/DOUGLAS COUNTY/0208.00	3	337	2	329	4	421								
WI/DOUGLAS COUNTY/0209.00	4	392	2	230	8	1002	1	90						
WI/DOUGLAS COUNTY/0210.00	3	381			4	310								
WI/DOUGLAS COUNTY/0301.00	6	1128	3	872	20	3822				2	558			
WI/DOUGLAS COUNTY/0302.00	7	1007			10	1389								
WI/DOUGLAS COUNTY/0303.00	5	645	2	303	19	3232				12	2400			
MSA/MD (TOTAL)	415	53640	358	55063	970	152602	44	5491		148	23360	5	650	
INVALID GEOGRAPHIC IDENTIFIERS 2/														

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE 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	5	820	7	844	1	172					1	225					8	894
ASIAN	2	249	5	788	4	780					4	847	1	150	2	460	2	146
BLACK OR AFRICAN AMERICAN	1	164	3	290	1	293					2	154						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	557	1	126							1	83						
WHITE	1488	205345	913	123554	1600	217102			13	2481	615	93533	204	31465	191	31157	360	50912
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	13	2442	9	1337	8	1013					4	629			3	458	2	197
RACE NOT AVAILABLE 6/	318	50753	130	42265	200	32648			5	1265	46	7530	15	2142	234	37642	11	1760
ETHNICITY 7/																		
HISPANIC OR LATINO	3	523	5	557	2	364					2	418			1	208	1	122
NOT HISPANIC OR LATINO	1491	206522	931	126150	1592	215830			14	2655	619	93465	201	30762	194	31732	368	51750
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	667	6	829	12	1771					4	747	1	78			2	170
ETHNICITY NOT AVAILABLE 6/	329	52618	126	41668	208	34043			4	1091	48	8371	18	2917	235	37777	12	1867
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	1466	201959	902	122157	1577	213398			13	2481	605	91538	200	30612	189	30814	356	50513
OTHERS, INCLUDING HISPANIC	31	5258	35	4688	27	4351					18	3103	2	228	6	1126	15	1529
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	102	7261	113	9630	96	7577					50	4279	10	699	19	1629	57	4746
50-79% OF MSA/MD MEDIAN	278	28002	271	29605	297	29476			3	316	155	17577	43	4912	64	7412	97	10564
80-99% OF MSA/MD MEDIAN	217	25197	150	21304	230	25978			2	173	107	13969	31	3730	58	7526	41	5418
100-119% OF MSA/MD MEDIAN	199	25497	117	17599	204	25941					84	12483	24	3744	44	7124	40	5810
120% OR MORE OF MSA/MD MEDIAN	748	131978	197	36702	818	134789			13	3257	254	51373	101	19101	191	39457	139	26210
INCOME NOT AVAILABLE 6/	285	42395	220	54364	169	28247					23	3320	11	1571	54	6569	9	1161
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	1643	232080	979	155838	1660	228129			16	3269	622	93474	198	30461	392	62545	330	46246
10-19% MINORITY	155	23735	84	12289	134	20603			2	477	43	8263	20	2741	34	6244	46	6798
20-49% MINORITY	31	4515	5	1077	20	3276					8	1264	2	555	4	928	7	865
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME	17	2073	2	420	15	2464					5	563	1	415	1	415	2	153
MODERATE INCOME	157	14267	137	13213	154	13832			1	104	49	4711	18	1433	23	2690	43	3910
MIDDLE INCOME	1157	157975	733	100552	1142	151858			11	2182	416	61402	130	19461	246	35954	260	35626
UPPER INCOME	498	86015	196	55019	503	83854			6	1460	203	36325	71	12448	160	30658	78	14220
TOTAL 14/	1829	260330	1068	169204	1814	252008			18	3746	673	103001	220	33757	430	69717	383	53909

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE 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/	1331	1	601		1532				18		655		213	1	125		361	3
REPORTED PRICING DATA	17		16		9						8		2		1		8		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	17	NA	8	NA	8	NA		NA		NA	4	NA		NA	1	NA	3	NA	
2.00 - 2.49		NA	5	NA	1	NA		NA		NA	1	NA		NA		NA	1	NA	
2.50 - 2.99		NA	1	NA		NA		NA		NA	3	NA	1	NA		NA		NA	
3.00 - 3.49		NA	2	NA		NA		NA		NA		NA	1	NA		NA		NA	
3.50 - 4.49																		4	
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN	1.67		2.15		1.68						2.14		3.01		1.56		2.82		
MEDIAN	1.62		2.00		1.60						2.12		3.01		1.56		3.00		
HOEPA LOANS 17/																			

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE 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/	186604	79	105402		205788				3746		100465		32857	3	18080		51299	124
REPORTED PRICING DATA	1690		1686		934						1014		162		212		885		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	1690	NA	765	NA	866	NA		NA		NA	411	NA		NA	212	NA	270	NA	
2.00 - 2.49		NA	679	NA	68	NA		NA		NA	45	NA		NA		NA	103	NA	
2.50 - 2.99		NA	73	NA		NA		NA		NA	558	NA	75	NA		NA		NA	
3.00 - 3.49		NA	169	NA		NA		NA		NA		NA	87	NA		NA		NA	
3.50 - 4.49																		512	
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/	1.65		2.12		1.67						2.28		3.03		1.56		3.01		
MEDIAN 31/	1.62		2.03		1.60						2.50		3.27		1.56		4.00		
HOEPA LOANS 17/																			

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	6	776	6	776								
MALE	3	377	3	377								
FEMALE	2	274	2	274								
JOINT (MALE/FEMALE)	1	125	1	125								
ASIAN (TOTAL)	5	560	5	560								
MALE	1	88	1	88								
FEMALE	4	472	4	472								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	3	265	2	207			1	58				
MALE	1	92	1	92								
FEMALE	2	173	1	115			1	58				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	126	1	126								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	126	1	126								
WHITE (TOTAL)	869	110972	688	89430	25	3384	96	10782	54	6557	6	819
MALE	354	42869	272	33241	7	906	48	5496	24	2839	3	387
FEMALE	202	21715	166	18044	7	689	17	1699	12	1283		
JOINT (MALE/FEMALE)	312	46294	249	38051	11	1789	31	3587	18	2435	3	432
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	7	1002	5	712	1	193	1	97				
MALE	1	151	1	151								
FEMALE												
JOINT (MALE/FEMALE)	6	851	4	561	1	193	1	97				
RACE NOT AVAILABLE (TOTAL) 6/	41	5842	25	3818			10	1151	5	643	1	230
MALE	6	633	3	318			3	315				
FEMALE	2	209	1	160					1	49		
JOINT (MALE/FEMALE)	6	798	2	234			2	236	2	328		

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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)	5	397	3	284					1	49	1	64
MALE	3	226	2	162							1	64
FEMALE	2	171	1	122					1	49		
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	882	112829	698	90950	25	3393	99	11028	55	6703	5	755
MALE	359	43498	278	34027	6	722	49	5587	24	2839	2	323
FEMALE	208	22409	171	18680	7	689	18	1757	12	1283		
JOINT (MALE/FEMALE)	314	46731	248	38052	12	1982	32	3684	19	2581	3	432
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	620	5	620								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	620	5	620								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	40	5697	26	3775	1	184	9	1060	3	448	1	230
MALE	4	486	1	78	1	184	2	224				
FEMALE	2	263	2	263								
JOINT (MALE/FEMALE)	7	843	4	425			2	236	1	182		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	856	109515	677	88221	24	3200	96	10782	54	6557	5	755
MALE	350	42459	270	33079	6	722	48	5496	24	2839	2	323
FEMALE	200	21490	164	17819	7	689	17	1699	12	1283		
JOINT (MALE/FEMALE)	306	45566	243	37323	11	1789	31	3587	18	2435	3	432
OTHERS, INCLUDING HISPANIC (TOTAL)	31	3663	26	3202	1	193	2	155	1	49	1	64
MALE	9	934	8	870							1	64
FEMALE	10	1090	8	983			1	58	1	49		
JOINT (MALE/FEMALE)	12	1639	10	1349	1	193	1	97				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	152	12617	112	9268	5	453	26	2165	8	636	1	95
50-79% OF MSA/MD MEDIAN	320	34951	252	27571	4	350	39	4339	23	2500	2	191
80-99% OF MSA/MD MEDIAN	186	25184	150	20673	4	596	21	2451	10	1268	1	196
100-119% OF MSA/MD MEDIAN	99	15295	82	12488	2	345	8	1296	7	1166		
120% OR MORE OF MSA/MD MEDIAN	157	29039	123	23788	11	1833	9	1221	11	1630	3	567
INCOME NOT AVAILABLE 6/	18	2457	13	1841								
TOTAL 14/	932	119543	732	95629	26	3577	108	12088	59	7200	7	1049

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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)	9	1110	6	772			2	190	1	148		
MALE	4	443	3	258			1	185				
FEMALE	5	667	3	514			1	5	1	148		
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	9	1485	9	1485								
MALE	6	1060	6	1060								
FEMALE												
JOINT (MALE/FEMALE)	3	425	3	425								
BLACK OR AFRICAN AMERICAN (TOTAL)	4	295	1	62			3	233				
MALE	3	264	1	62			2	202				
FEMALE	1	31					1	31				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	417	1	417								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	417	1	417								
WHITE (TOTAL)	1701	214180	1336	174130	86	11842	174	16100	91	10713	14	1395
MALE	543	58189	410	44281	23	3011	70	6380	37	4310	3	207
FEMALE	339	35806	268	30147	11	829	39	2749	18	1928	3	153
JOINT (MALE/FEMALE)	815	119706	656	99265	52	8002	63	6929	36	4475	8	1035
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	24	3958	14	2380	3	644	5	705	2	229		
MALE	1	39	1	39								
FEMALE												
JOINT (MALE/FEMALE)	23	3919	13	2341	3	644	5	705	2	229		
RACE NOT AVAILABLE (TOTAL) 6/	121	19565	80	13306	8	2674	28	2939	4	627	1	19
MALE	9	1338	5	1040			3	213	1	85		
FEMALE	2	206	1	184			1	22				
JOINT (MALE/FEMALE)	7	651	4	313			3	338				

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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)	9	908	5	590			4	318				
MALE	7	835	4	539			3	296				
FEMALE	1	22					1	22				
JOINT (MALE/FEMALE)	1	51	1	51								
NOT HISPANIC OR LATINO (TOTAL)	1719	217715	1348	176280	87	12394	178	16678	92	10968	14	1395
MALE	547	58968	415	44911	21	2919	71	6585	37	4346	3	207
FEMALE	342	36274	269	30480	11	829	40	2736	19	2076	3	153
JOINT (MALE/FEMALE)	828	122431	664	100889	55	8646	65	7315	36	4546	8	1035
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	589	3	354			1	125	1	110		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	589	3	354			1	125	1	110		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	136	21798	91	15328	10	2766	29	3046	5	639	1	19
MALE	12	1530	7	1290	2	92	2	99	1	49		
FEMALE	4	414	3	365			1	49				
JOINT (MALE/FEMALE)	15	2047	9	1467			5	532	1	48		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1671	210657	1316	171363	84	11750	168	15595	89	10554	14	1395
MALE	531	57306	404	43801	21	2919	67	6118	36	4261	3	207
FEMALE	336	35576	266	29966	11	829	38	2700	18	1928	3	153
JOINT (MALE/FEMALE)	802	117733	646	97596	52	8002	61	6735	35	4365	8	1035
OTHERS, INCLUDING HISPANIC (TOTAL)	60	8637	39	6060	3	644	14	1446	4	487		
MALE	21	2641	15	1958			6	683				
FEMALE	7	720	3	514			3	58	1	148		
JOINT (MALE/FEMALE)	32	5276	21	3588	3	644	5	705	3	339		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	246	15779	158	10694	8	319	60	3552	16	873	4	341
50-79% OF MSA/MD MEDIAN	399	35795	309	28607	17	1436	55	4450	15	1142	3	160
80-99% OF MSA/MD MEDIAN	243	25625	194	20688	13	1084	21	2378	14	1394	1	81
100-119% OF MSA/MD MEDIAN	174	22302	127	17167	9	1075	24	2211	13	1829	1	20
120% OR MORE OF MSA/MD MEDIAN	753	134376	617	109591	49	10878	45	7088	37	6026	5	793
INCOME NOT AVAILABLE 6/	54	7133	42	5805	1	368	7	488	3	453	1	19
TOTAL 14/	1869	241010	1447	192552	97	15160	212	20167	98	11717	15	1414

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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)	41	4321	17	1946	5	570	16	1465	3	340		
MALE	10	783	4	321			6	462				
FEMALE	20	1927	7	679	5	570	7	618	1	60		
JOINT (MALE/FEMALE)	11	1611	6	946			3	385	2	280		
ASIAN (TOTAL)	16	2959	6	959	1	378	4	702	4	768	1	152
MALE	4	697	2	314			2	383				
FEMALE	3	479	1	122			1	205			1	152
JOINT (MALE/FEMALE)	9	1783	3	523	1	378	1	114	4	768		
BLACK OR AFRICAN AMERICAN (TOTAL)	7	1004	3	540			2	269	2	195		
MALE	3	352	1	83			2	269				
FEMALE	3	359	1	164					2	195		
JOINT (MALE/FEMALE)	1	293	1	293								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	5	589	2	223			2	276			1	90
MALE	2	173	1	83							1	90
FEMALE	1	142					1	142				
JOINT (MALE/FEMALE)	2	274	1	140			1	134				
WHITE (TOTAL)	6917	936866	4266	563264	470	64156	1399	195984	601	86323	181	27139
MALE	1829	236008	1034	129394	132	17240	417	54180	192	26828	54	8366
FEMALE	1195	128521	683	71328	93	10372	295	33810	99	10527	25	2484
JOINT (MALE/FEMALE)	3884	570166	2546	361730	243	35980	686	107581	310	48968	99	15907
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	55	8199	29	4322	5	781	13	1825	8	1271		
MALE	1	292	1	292								
FEMALE												
JOINT (MALE/FEMALE)	53	7762	27	3885	5	781	13	1825	8	1271		
RACE NOT AVAILABLE (TOTAL) 6/	783	111189	364	50136	50	7413	218	29497	100	15886	51	8257
MALE	69	10099	15	2438	5	475	23	3159	22	3313	4	714
FEMALE	39	4829	16	2434	1	335	14	1359	7	659	1	42
JOINT (MALE/FEMALE)	117	18957	44	6467	7	1358	34	6012	21	3695	11	1425

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	24	3145	10	1052	1	64	9	1198	2	475	2	356
MALE	11	1428	5	261			5	750	1	417		
FEMALE	7	830	4	583	1	64	1	125	1	58		
JOINT (MALE/FEMALE)	5	719	1	208			3	323			1	188
NOT HISPANIC OR LATINO (TOTAL)	6958	942338	4265	562664	475	64721	1422	199610	619	88775	177	26568
MALE	1841	237857	1035	129873	130	16795	425	55686	196	27047	55	8456
FEMALE	1215	130545	687	71464	97	10878	305	34886	101	10771	25	2546
JOINT (MALE/FEMALE)	3895	572573	2541	360855	247	36886	691	108625	320	50775	96	15432
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	33	4138	20	2395	3	361	6	715	2	294	2	373
MALE												
FEMALE												
JOINT (MALE/FEMALE)	33	4138	20	2395	3	361	6	715	2	294	2	373
ETHNICITY NOT AVAILABLE (TOTAL) 6/	809	115506	392	55279	52	8152	217	28495	95	15239	53	8341
MALE	66	9119	18	2791	7	920	20	2017	17	2677	4	714
FEMALE	39	4882	17	2680	1	335	12	1123	7	612	2	132
JOINT (MALE/FEMALE)	144	23416	66	10526	6	1250	38	6388	23	3913	11	1339
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6805	920643	4204	554023	463	62820	1372	192707	592	84944	174	26149
MALE	1808	233382	1024	128379	129	16689	410	53537	191	26411	54	8366
FEMALE	1184	127290	678	70569	92	10308	293	33645	97	10374	24	2394
JOINT (MALE/FEMALE)	3809	558986	2501	354799	241	35661	668	105112	304	48159	95	15255
OTHERS, INCLUDING HISPANIC (TOTAL)	178	24107	85	11231	14	2112	52	6450	21	3343	6	971
MALE	31	3725	14	1354			15	1864	1	417	1	90
FEMALE	33	3573	12	1384	6	634	10	1090	4	313	1	152
JOINT (MALE/FEMALE)	112	16496	58	8348	8	1478	27	3496	16	2613	3	561
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	716	56318	328	23258	45	3771	250	20956	80	7245	13	1088
50-79% OF MSA/MD MEDIAN	1459	147019	789	75631	111	11165	363	38743	146	16162	50	5318
80-99% OF MSA/MD MEDIAN	1008	118730	580	63396	75	9338	215	27849	107	13924	31	4223
100-119% OF MSA/MD MEDIAN	915	117275	572	70279	70	9424	174	22637	76	10808	23	4127
120% OR MORE OF MSA/MD MEDIAN	3159	548853	2028	336505	205	36375	553	107187	269	49896	104	18890
INCOME NOT AVAILABLE 6/	567	76932	390	52321	25	3225	99	12646	40	6748	13	1992
TOTAL 14/	7824	1065127	4687	621390	531	73298	1654	230018	718	104783	234	35638

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	10	238	2	65			8	173				
MALE	5	43	1	15			4	28				
FEMALE	5	195	1	50			4	145				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	5					1	5				
MALE												
FEMALE	1	5					1	5				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	3	40					2	28	1	12		
MALE	1	12							1	12		
FEMALE	2	28					2	28				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	757	45240	476	27590	38	2723	203	10616	31	3469	9	842
MALE	247	12822	143	7606	12	848	78	3125	9	580	5	663
FEMALE	139	5847	78	3090	8	713	50	1750	3	294		
JOINT (MALE/FEMALE)	369	26081	255	16894	18	1162	73	5251	19	2595	4	179
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	11	522	4	407			4	84	3	31		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	11	522	4	407			4	84	3	31		
RACE NOT AVAILABLE (TOTAL) 6/	67	3545	27	1615	1	25	32	1505	6	380	1	20
MALE	4	70	2	63			2	7				
FEMALE	3	60					1	20	1	20	1	20
JOINT (MALE/FEMALE)	5	383	2	62			2	295	1	26		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	144	3	144								
MALE												
FEMALE	1	24	1	24								
JOINT (MALE/FEMALE)	2	120	2	120								
NOT HISPANIC OR LATINO (TOTAL)	769	45298	471	27593	37	2716	215	10595	36	3532	10	862
MALE	250	12852	143	7606	11	841	81	3150	10	592	5	663
FEMALE	146	6089	76	3097	8	713	57	1945	4	314	1	20
JOINT (MALE/FEMALE)	373	26357	252	16890	18	1162	77	5500	22	2626	4	179
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	211	3	211								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	211	3	211								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	74	3937	32	1729	2	32	35	1816	5	360		
MALE	7	95	3	78	1	7	3	10				
FEMALE	3	22	2	19			1	3				
JOINT (MALE/FEMALE)	7	298	4	142			2	130	1	26		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	741	44171	465	27121	37	2716	199	10023	31	3469	9	842
MALE	244	12797	142	7591	11	841	77	3122	9	580	5	663
FEMALE	136	5804	75	3047	8	713	50	1750	3	294		
JOINT (MALE/FEMALE)	361	25570	248	16483	18	1162	72	5151	19	2595	4	179
OTHERS, INCLUDING HISPANIC (TOTAL)	31	1160	12	827			15	290	4	43		
MALE	6	55	1	15			4	28	1	12		
FEMALE	9	252	2	74			7	178				
JOINT (MALE/FEMALE)	16	853	9	738			4	84	3	31		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	129	3698	53	1694	4	43	64	1580	7	309	1	72
50-79% OF MSA/MD MEDIAN	186	7805	103	5042	3	196	73	2361	5	101	2	105
80-99% OF MSA/MD MEDIAN	108	5526	64	3259	3	194	35	1823	6	250		
100-119% OF MSA/MD MEDIAN	99	6414	62	3383	8	669	19	1422	6	640	4	300
120% OR MORE OF MSA/MD MEDIAN	303	24405	212	15168	20	1627	53	4971	15	2254	3	385
INCOME NOT AVAILABLE 6/	24	1742	15	1131	1	19	6	254	2	338		
TOTAL 14/	849	49590	509	29677	39	2748	250	12411	41	3892	10	862

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
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)	16	3513	13	3177	1	138	2	198				
MALE	6	582	6	582								
FEMALE	1	460	1	460								
JOINT (MALE/FEMALE)	9	2471	6	2135	1	138	2	198				
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/	27	39613	24	37771	1	36	2	1806				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	460	1	460								
MALE												
FEMALE	1	460	1	460								
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	14	2945	12	2717	1	138	1	90				
MALE	6	582	6	582								
FEMALE												
JOINT (MALE/FEMALE)	8	2363	6	2135	1	138	1	90				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	28	39721	24	37771	1	36	3	1914				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	108					1	108				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14	2945	12	2717	1	138	1	90				
MALE	6	582	6	582								
FEMALE												
JOINT (MALE/FEMALE)	8	2363	6	2135	1	138	1	90				
OTHERS, INCLUDING HISPANIC (TOTAL)	1	460	1	460								
MALE												
FEMALE	1	460	1	460								
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/	43	43126	37	40948	2	174	4	2004				
TOTAL 14/	43	43126	37	40948	2	174	4	2004				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	3	378	1	317	1	58	1	3				
MALE												
FEMALE	2	61			1	58	1	3				
JOINT (MALE/FEMALE)	1	317	1	317								
ASIAN (TOTAL)	5	690	2	309					3	381		
MALE	2	309	2	309								
FEMALE												
JOINT (MALE/FEMALE)	3	381							3	381		
BLACK OR AFRICAN AMERICAN (TOTAL)	1	48							1	48		
MALE												
FEMALE	1	48							1	48		
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	274	1	140			1	134				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	274	1	140			1	134				
WHITE (TOTAL)	1074	137652	723	91647	49	6323	197	25256	81	10631	24	3795
MALE	289	33230	183	20074	14	1350	59	6502	22	3393	11	1911
FEMALE	115	11980	66	6909	8	733	29	3236	12	1102		
JOINT (MALE/FEMALE)	665	90956	471	63748	26	3838	109	15518	47	6136	12	1716
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	10	1828	7	1426			2	342	1	60		
MALE	1	292	1	292								
FEMALE												
JOINT (MALE/FEMALE)	9	1536	6	1134			2	342	1	60		
RACE NOT AVAILABLE (TOTAL) 6/	212	30251	152	21211	10	1669	33	5193	16	2082	1	96
MALE	10	1283	4	564	1	95	3	440	2	184		
FEMALE	4	951	2	518	1	335	1	98				
JOINT (MALE/FEMALE)	17	2819	6	851	2	319	4	699	5	950		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	6	1005	4	420					1	417	1	168
MALE	3	557	2	140					1	417		
FEMALE	1	210	1	210								
JOINT (MALE/FEMALE)	1	70	1	70								
NOT HISPANIC OR LATINO (TOTAL)	1083	138569	718	91520	49	5979	204	26269	89	11174	23	3627
MALE	289	33403	182	20484	14	1350	60	6597	22	3061	11	1911
FEMALE	117	11858	64	6580	9	791	31	3337	13	1150		
JOINT (MALE/FEMALE)	676	93219	472	64456	26	3838	113	16335	53	6874	12	1716
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	209	3	209								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	209	3	209								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	215	31338	161	22901	11	2071	30	4659	12	1611	1	96
MALE	10	1154	6	615	1	95	2	345	1	99		
FEMALE	4	972	3	637	1	335						
JOINT (MALE/FEMALE)	17	2785	9	1455	2	319	3	358	3	653		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1052	133980	706	89154	48	5921	195	25064	80	10214	23	3627
MALE	283	32539	179	19883	14	1350	58	6419	21	2976	11	1911
FEMALE	113	11651	64	6580	8	733	29	3236	12	1102		
JOINT (MALE/FEMALE)	656	89790	463	62691	26	3838	108	15409	47	6136	12	1716
OTHERS, INCLUDING HISPANIC (TOTAL)	30	4432	18	2821	1	58	4	479	6	906	1	168
MALE	6	1158	5	741					1	417		
FEMALE	4	319	1	210	1	58	1	3	1	48		
JOINT (MALE/FEMALE)	19	2787	12	1870			3	476	4	441		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	61	4125	34	2417	2	61	23	1533	2	114		
50-79% OF MSA/MD MEDIAN	116	9245	69	5263	6	550	27	2144	12	1064	2	224
80-99% OF MSA/MD MEDIAN	113	9805	73	6341	4	282	22	1673	10	914	4	595
100-119% OF MSA/MD MEDIAN	107	9849	70	6458	4	420	22	2136	11	835		
120% OR MORE OF MSA/MD MEDIAN	787	122040	531	80232	43	6718	134	22927	60	9091	19	3072
INCOME NOT AVAILABLE 6/	123	16057	109	14339	1	19	6	515	7	1184		
TOTAL 14/	1307	171121	886	115050	60	8050	234	30928	102	13202	25	3891

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	2	65	2	65								
MALE	1	15	1	15								
FEMALE	1	50	1	50								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	31					1	31				
MALE												
FEMALE	1	31					1	31				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	315	26191	167	13693	23	1631	102	8537	17	1781	6	549
MALE	105	7848	58	4492	8	400	33	2396	5	462	1	98
FEMALE	64	4610	30	2173	4	170	26	2046	1	42	3	179
JOINT (MALE/FEMALE)	144	13710	79	7028	11	1061	41	4072	11	1277	2	272
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	6	488	3	307	1	96	2	85				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	488	3	307	1	96	2	85				
RACE NOT AVAILABLE (TOTAL) 6/	34	2806	15	1346			18	1380	1	80		
MALE	4	322	1	133			3	189				
FEMALE	2	117					2	117				
JOINT (MALE/FEMALE)	2	293					2	293				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	160					3	160				
MALE	1	13					1	13				
FEMALE	2	147					2	147				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	317	26400	171	14062	24	1727	99	8281	17	1781	6	549
MALE	106	7983	60	4640	8	400	32	2383	5	462	1	98
FEMALE	64	4526	31	2223	4	170	25	1912	1	42	3	179
JOINT (MALE/FEMALE)	146	13871	80	7199	12	1157	41	3966	11	1277	2	272
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	124					1	124				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	124					1	124				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	37	2897	16	1349			20	1468	1	80		
MALE	3	189					3	189				
FEMALE	2	135					2	135				
JOINT (MALE/FEMALE)	5	496	2	136			3	360				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	307	25683	165	13557	23	1631	96	8165	17	1781	6	549
MALE	104	7835	58	4492	8	400	32	2383	5	462	1	98
FEMALE	62	4445	30	2173	4	170	24	1881	1	42	3	179
JOINT (MALE/FEMALE)	140	13383	77	6892	11	1061	39	3881	11	1277	2	272
OTHERS, INCLUDING HISPANIC (TOTAL)	13	868	5	372	1	96	7	400				
MALE	2	28	1	15			1	13				
FEMALE	4	228	1	50			3	178				
JOINT (MALE/FEMALE)	7	612	3	307	1	96	3	209				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	66	2725	29	1312	5	115	26	937	4	231	2	130
50-79% OF MSA/MD MEDIAN	104	7445	59	4425	6	308	32	2114	5	444	2	154
80-99% OF MSA/MD MEDIAN	60	5883	29	2618	1	71	25	2663	3	266	2	265
100-119% OF MSA/MD MEDIAN	40	3676	27	2665	2	131	10	657	1	223		
120% OR MORE OF MSA/MD MEDIAN	73	7689	35	3240	9	965	25	2925	4	559		
INCOME NOT AVAILABLE 6/	15	2163	8	1151	1	137	5	737	1	138		
TOTAL 14/	358	29581	187	15411	24	1727	123	10033	18	1861	6	549

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

MSA/MD: 20260 - DULUTH, MN-WI

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	2	146	2	146								
BLACK OR AFRICAN AMERICAN	1	58					1	58				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	138	11320	105	8604	5	453	21	1708	6	460	1	95
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	11	1093	5	518			4	399	2	176		
ETHNICITY 7/												
HISPANIC OR LATINO	2	147	1	98					1	49		
NOT HISPANIC OR LATINO	141	11517	106	8652	5	453	23	1857	6	460	1	95
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	9	953	5	518			3	308	1	127		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	137	11222	104	8506	5	453	21	1708	6	460	1	95
OTHERS, INCLUDING HISPANIC	5	351	3	244			1	58	1	49		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	456	4	456								
ASIAN	2	150	2	150								
BLACK OR AFRICAN AMERICAN	2	207	2	207								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	299	32350	233	25209	4	350	37	4100	23	2500	2	191
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	178	2	178								
RACE NOT AVAILABLE 6/	11	1610	9	1371			2	239				
ETHNICITY 7/												
HISPANIC OR LATINO	3	250	2	186							1	64
NOT HISPANIC OR LATINO	304	33039	239	25962	4	350	37	4100	23	2500	1	127
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	153	2	153								
ETHNICITY NOT AVAILABLE 6/	11	1509	9	1270			2	239				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	293	31833	228	24756	4	350	37	4100	23	2500	1	127
OTHERS, INCLUDING HISPANIC	14	1311	13	1247							1	64

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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	1	125	1	125								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	179	23974	144	19656	3	403	21	2451	10	1268	1	196
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	524	2	331	1	193						
RACE NOT AVAILABLE 6/	3	561	3	561								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	182	24467	146	19956	4	596	21	2451	10	1268	1	196
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	156	1	156								
ETHNICITY NOT AVAILABLE 6/	3	561	3	561								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	178	23818	143	19500	3	403	21	2451	10	1268	1	196
OTHERS, INCLUDING HISPANIC	5	805	4	612	1	193						
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	93	14409	78	11885	2	345	7	1195	6	984		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	203	1	203								
RACE NOT AVAILABLE 6/	5	683	3	400			1	101	1	182		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	94	14612	79	12088	2	345	7	1195	6	984		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	683	3	400			1	101	1	182		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	93	14409	78	11885	2	345	7	1195	6	984		
OTHERS, INCLUDING HISPANIC	1	203	1	203								

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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	1	195	1	195								
ASIAN	1	264	1	264								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	126	1	126								
WHITE	145	26874	115	22235	11	1833	8	1124	9	1345	2	337
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	97					1	97				
RACE NOT AVAILABLE 6/	8	1483	5	968					2	285	1	230
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	147	27233	116	22535	10	1649	9	1221	10	1491	2	337
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	311	2	311								
ETHNICITY NOT AVAILABLE 6/	8	1495	5	942	1	184			1	139	1	230
MINORITY STATUS 8/												
WHITE NON-HISPANIC	141	26272	112	21817	10	1649	8	1124	9	1345	2	337
OTHERS, INCLUDING HISPANIC	6	993	5	896			1	97				
TOTAL 14/	932	119543	732	95629	26	3577	108	12088	59	7200	7	1049

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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	2	240	1	55			1	185				
ASIAN	1	80	1	80								
BLACK OR AFRICAN AMERICAN	3	119	1	62			2	57				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	228	14589	149	10172	8	319	52	2932	15	825	4	341
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	83					1	35	1	48		
RACE NOT AVAILABLE 6/	10	668	6	325			4	343				
ETHNICITY 7/												
HISPANIC OR LATINO	1	84	1	84								
NOT HISPANIC OR LATINO	228	14660	147	10064	8	319	55	3160	14	776	4	341
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	64	1	64								
ETHNICITY NOT AVAILABLE 6/	16	971	9	482			5	392	2	97		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	221	14186	144	9867	8	319	51	2883	14	776	4	341
OTHERS, INCLUDING HISPANIC	10	670	5	345			4	277	1	48		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	460	4	455			1	5				
ASIAN	1	95	1	95								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	383	34579	302	27797	15	1271	48	4209	15	1142	3	160
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	172	1	76	1	96						
RACE NOT AVAILABLE 6/	8	489	1	184	1	69	6	236				
ETHNICITY 7/												
HISPANIC OR LATINO	2	35					2	35				
NOT HISPANIC OR LATINO	385	34758	305	28080	15	1302	47	4074	15	1142	3	160
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	12	1002	4	527	2	134	6	341				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	377	34031	299	27454	14	1206	46	4069	15	1142	3	160
OTHERS, INCLUDING HISPANIC	10	762	6	626	1	96	3	40				

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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	1	148							1	148		
ASIAN	2	289	2	289								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	228	23801	186	19909	13	1084	15	1481	13	1246	1	81
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	5	657	2	147			3	510				
RACE NOT AVAILABLE 6/	7	730	4	343			3	387				
ETHNICITY 7/												
HISPANIC OR LATINO	4	305	3	198			1	107				
NOT HISPANIC OR LATINO	231	24545	187	20147	12	1057	17	1866	14	1394	1	81
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	125					1	125				
ETHNICITY NOT AVAILABLE 6/	7	650	4	343	1	27	2	280				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	224	23576	183	19711	12	1057	15	1481	13	1246	1	81
OTHERS, INCLUDING HISPANIC	12	1399	7	634			4	617	1	148		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	262	1	262								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	158	20178	116	15740	8	931	22	2012	11	1475	1	20
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	321	3	321								
RACE NOT AVAILABLE 6/	12	1541	7	844	1	144	2	199	2	354		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	158	20312	118	16057	8	931	21	1939	10	1365	1	20
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	400	2	290					1	110		
ETHNICITY NOT AVAILABLE 6/	13	1590	7	820	1	144	3	272	2	354		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	153	19619	113	15364	8	931	21	1939	10	1365	1	20
OTHERS, INCLUDING HISPANIC	7	983	6	873					1	110		

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: 20260 - DULUTH, MN-WI

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	5	1021	5	1021								
BLACK OR AFRICAN AMERICAN	1	176					1	176				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	417	1	417								
WHITE	681	118108	565	98325	41	7869	34	5276	36	5845	5	793
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	12	2725	8	1836	2	548	1	160	1	181		
RACE NOT AVAILABLE 6/	53	11929	38	7992	6	2461	9	1476				
ETHNICITY 7/												
HISPANIC OR LATINO	2	484	1	308			1	176				
NOT HISPANIC OR LATINO	693	120430	573	99745	43	8417	35	5449	37	6026	5	793
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	58	13462	43	9538	6	2461	9	1463				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	673	116320	559	96780	41	7869	32	5033	36	5845	5	793
OTHERS, INCLUDING HISPANIC	21	4823	15	3582	2	548	3	512	1	181		
TOTAL 14/	1869	241010	1447	192552	97	15160	212	20167	98	11717	15	1414

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: 20260 - DULUTH, MN-WI

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	7	338	2	79	2	130	3	129				
ASIAN												
BLACK OR AFRICAN AMERICAN	1	83	1	83								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	142					1	142				
WHITE	633	49371	306	21614	40	3304	214	18102	63	5614	10	737
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	177	2	177								
RACE NOT AVAILABLE 6/	72	6207	17	1305	3	337	32	2583	17	1631	3	351
ETHNICITY 7/												
HISPANIC OR LATINO	5	389	1	55			3	276	1	58		
NOT HISPANIC OR LATINO	641	50230	309	21943	41	3348	218	18569	63	5633	10	737
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	70	5699	18	1260	4	423	29	2111	16	1554	3	351
MINORITY STATUS 8/												
WHITE NON-HISPANIC	623	48597	303	21351	39	3218	210	17786	61	5505	10	737
OTHERS, INCLUDING HISPANIC	16	1129	6	394	2	130	7	547	1	58		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	10	782	3	234	2	263	5	285				
ASIAN	3	327					1	114	2	213		
BLACK OR AFRICAN AMERICAN	2	171					1	123	1	48		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	83	1	83								
WHITE	1313	131997	733	70496	103	10396	309	33064	126	13602	42	4439
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	173	2	173								
RACE NOT AVAILABLE 6/	128	13486	50	4645	6	506	47	5157	17	2299	8	879
ETHNICITY 7/												
HISPANIC OR LATINO	4	415	2	204			2	211				
NOT HISPANIC OR LATINO	1326	133439	734	70606	105	10719	316	33724	130	14107	41	4283
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	494	3	251							1	243
ETHNICITY NOT AVAILABLE 6/	125	12671	50	4570	6	446	45	4808	16	2055	8	792
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1298	130431	726	69858	102	10348	306	32733	124	13386	40	4106
OTHERS, INCLUDING HISPANIC	26	2445	11	945	2	263	9	733	3	261	1	243

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: 20260 - DULUTH, MN-WI

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	6	651	3	351			3	300				
ASIAN	3	336	1	86			2	250				
BLACK OR AFRICAN AMERICAN	2	311	1	164					1	147		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	889	105258	527	58012	67	8483	176	23443	96	12381	23	2939
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	544	2	274					2	270		
RACE NOT AVAILABLE 6/	104	11630	46	4509	8	855	34	3856	8	1126	8	1284
ETHNICITY 7/												
HISPANIC OR LATINO	3	381	2	213							1	168
NOT HISPANIC OR LATINO	889	105226	524	57560	68	8589	178	23714	98	12672	21	2691
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	481	4	425			1	56				
ETHNICITY NOT AVAILABLE 6/	111	12642	50	5198	7	749	36	4079	9	1252	9	1364
MINORITY STATUS 8/												
WHITE NON-HISPANIC	872	103238	518	56849	67	8483	171	22960	95	12255	21	2691
OTHERS, INCLUDING HISPANIC	22	2540	12	1349			6	606	3	417	1	168
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	474	1	121	1	177	1	176				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	827	106817	530	65681	61	8591	154	20538	63	8636	19	3371
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	13	1354	4	575	2	117	6	619	1	43		
RACE NOT AVAILABLE 6/	72	8630	37	3902	6	539	13	1304	12	2129	4	756
ETHNICITY 7/												
HISPANIC OR LATINO	3	204	1	47	1	64	1	93				
NOT HISPANIC OR LATINO	825	106609	522	64770	62	8779	157	20857	66	8962	18	3241
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	646	4	373	1	42	1	101			1	130
ETHNICITY NOT AVAILABLE 6/	80	9816	45	5089	6	539	15	1586	10	1846	4	756
MINORITY STATUS 8/												
WHITE NON-HISPANIC	808	104420	517	63954	60	8527	150	20062	63	8636	18	3241
OTHERS, INCLUDING HISPANIC	24	2594	9	1074	4	358	9	989	1	43	1	130

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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	15	2076	8	1161			4	575	3	340		
ASIAN	7	1623	4	739	1	378	1	338	1	168		
BLACK OR AFRICAN AMERICAN	2	439	1	293			1	146				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	364	1	140			1	134			1	90
WHITE	2807	485036	1864	308646	175	30253	467	90949	225	41240	76	13948
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	32	5642	18	3002	3	664	7	1206	4	770		
RACE NOT AVAILABLE 6/	293	53673	132	22524	26	5080	72	13839	36	7378	27	4852
ETHNICITY 7/												
HISPANIC OR LATINO	7	1538	3	493			2	440	1	417	1	188
NOT HISPANIC OR LATINO	2827	487762	1869	308719	175	30157	476	93151	232	41976	75	13759
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	15	2290	8	1234	2	319	3	443	2	294		
ETHNICITY NOT AVAILABLE 6/	310	57263	148	26059	28	5899	72	13153	34	7209	28	4943
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2760	476015	1836	303348	171	29115	458	89571	221	40312	74	13669
OTHERS, INCLUDING HISPANIC	81	13972	43	7062	6	1361	19	3282	11	1989	2	278
TOTAL 14/	7824	1065127	4687	621390	531	73298	1654	230018	718	104783	234	35638

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: 20260 - DULUTH, MN-WI

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	7	161	1	50			6	111				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	3					1	3				
WHITE	105	3095	49	1509	4	43	46	1182	5	289	1	72
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	30					1	10	2	20		
RACE NOT AVAILABLE 6/	13	409	3	135			10	274				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	114	3237	48	1490	4	43	54	1323	7	309	1	72
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	15	461	5	204			10	257				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	103	3026	47	1440	4	43	46	1182	5	289	1	72
OTHERS, INCLUDING HISPANIC	11	194	1	50			8	124	2	20		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	15	1	15								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	37					1	25	1	12		
WHITE	168	7250	97	4758	3	196	65	2170	1	21	2	105
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	138	1	77			1	50	1	11		
RACE NOT AVAILABLE 6/	12	365	4	192			6	116	2	57		
ETHNICITY 7/												
HISPANIC OR LATINO	2	74	2	74								
NOT HISPANIC OR LATINO	171	7380	97	4776	3	196	65	2239	4	64	2	105
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	13	351	4	192			8	122	1	37		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	164	7170	95	4684	3	196	63	2164	1	21	2	105
OTHERS, INCLUDING HISPANIC	8	264	4	166			2	75	2	23		

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: 20260 - DULUTH, MN-WI

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	52					1	52				
ASIAN												
BLACK OR AFRICAN AMERICAN	1	5					1	5				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	97	5139	60	3160	3	194	28	1535	6	250		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	9	330	4	99			5	231				
ETHNICITY 7/												
HISPANIC OR LATINO	1	70	1	70								
NOT HISPANIC OR LATINO	96	5016	58	3080	3	194	29	1492	6	250		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	11	440	5	109			6	331				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	94	4959	58	3080	3	194	27	1435	6	250		
OTHERS, INCLUDING HISPANIC	3	127	1	70			2	57				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	88	5941	57	3066	8	669	15	1300	5	626	3	280
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	18	1	4			1	14				
RACE NOT AVAILABLE 6/	9	455	4	313			3	108	1	14	1	20
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	89	5852	56	2943	8	669	16	1314	5	626	4	300
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	112	1	112								
ETHNICITY NOT AVAILABLE 6/	9	450	5	328			3	108	1	14		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	86	5814	55	2939	8	669	15	1300	5	626	3	280
OTHERS, INCLUDING HISPANIC	3	130	2	116			1	14				

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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	1	10					1	10				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	286	23161	205	14664	19	1602	46	4290	13	2220	3	385
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	336	2	326			1	10				
RACE NOT AVAILABLE 6/	13	898	5	178	1	25	5	661	2	34		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	286	23159	204	14871	18	1595	48	4088	13	2220	3	385
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	99	2	99								
ETHNICITY NOT AVAILABLE 6/	15	1147	6	198	2	32	5	883	2	34		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	281	22548	202	14545	18	1595	45	3803	13	2220	3	385
OTHERS, INCLUDING HISPANIC	6	445	4	425			2	20				
TOTAL 14/	849	49590	509	29677	39	2748	250	12411	41	3892	10	862

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: 20260 - DULUTH, MN-WI

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	61			1	58	1	3				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	48	3501	27	2052	1	3	19	1359	1	87		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	11	563	7	365			3	171	1	27		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	49	3502	26	1992	2	61	20	1362	1	87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	12	623	8	425			3	171	1	27		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	47	3441	26	1992	1	3	19	1359	1	87		
OTHERS, INCLUDING HISPANIC	2	61			1	58	1	3				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	213							2	213		
BLACK OR AFRICAN AMERICAN	1	48							1	48		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	105	8438	65	5003	5	494	24	1914	9	803	2	224
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	77	1	77								
RACE NOT AVAILABLE 6/	7	469	3	183	1	56	3	230				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	110	8961	66	5080	5	494	25	2099	12	1064	2	224
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	6	284	3	183	1	56	2	45				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	105	8438	65	5003	5	494	24	1914	9	803	2	224
OTHERS, INCLUDING HISPANIC	4	338	1	77					3	261		

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: 20260 - DULUTH, MN-WI

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	81	1	81								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	104	9106	69	6033	4	282	19	1422	8	774	4	595
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	60							1	60		
RACE NOT AVAILABLE 6/	7	558	3	227			3	251	1	80		
ETHNICITY 7/												
HISPANIC OR LATINO	4	378	3	210							1	168
NOT HISPANIC OR LATINO	102	8884	67	5904	4	282	19	1437	9	834	3	427
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	7	543	3	227			3	236	1	80		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99	8645	66	5823	4	282	18	1339	8	774	3	427
OTHERS, INCLUDING HISPANIC	6	519	4	291					1	60	1	168
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	97	9047	63	5962	4	420	19	1830	11	835		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	35	1	35								
RACE NOT AVAILABLE 6/	9	767	6	461			3	306				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	96	8979	62	5894	4	420	19	1830	11	835		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	88	1	88								
ETHNICITY NOT AVAILABLE 6/	10	782	7	476			3	306				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	95	8944	61	5859	4	420	19	1830	11	835		
OTHERS, INCLUDING HISPANIC	2	123	2	123								

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: 20260 - DULUTH, MN-WI

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	317	1	317								
ASIAN	2	396	1	228					1	168		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	274	1	140			1	134				
WHITE	689	104230	476	70157	34	5105	112	18455	49	7537	18	2976
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7	1656	5	1314			2	342				
RACE NOT AVAILABLE 6/	86	15167	47	8076	9	1613	19	3996	10	1386	1	96
ETHNICITY 7/												
HISPANIC OR LATINO	2	627	1	210					1	417		
NOT HISPANIC OR LATINO	694	104828	474	70210	33	4703	117	19265	52	7674	18	2976
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	121	2	121								
ETHNICITY NOT AVAILABLE 6/	89	16464	54	9691	10	2015	17	3662	7	1000	1	96
MINORITY STATUS 8/												
WHITE NON-HISPANIC	675	101182	465	68037	33	4703	111	18346	48	7120	18	2976
OTHERS, INCLUDING HISPANIC	16	3391	11	2330			3	476	2	585		
TOTAL 14/	1307	171121	886	115050	60	8050	234	30928	102	13202	25	3891

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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	1	50	1	50								
ASIAN												
BLACK OR AFRICAN AMERICAN	1	31					1	31				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	56	2300	25	1117	5	115	21	787	3	151	2	130
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	35					1	35				
RACE NOT AVAILABLE 6/	7	309	3	145			3	84	1	80		
ETHNICITY 7/												
HISPANIC OR LATINO	1	125					1	125				
NOT HISPANIC OR LATINO	57	2251	26	1167	5	115	21	688	3	151	2	130
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	8	349	3	145			4	124	1	80		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	54	2135	25	1117	5	115	19	622	3	151	2	130
OTHERS, INCLUDING HISPANIC	4	241	1	50			3	191				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	15	1	15								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	91	6609	54	3975	5	212	25	1824	5	444	2	154
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	146			1	96	1	50				
RACE NOT AVAILABLE 6/	10	675	4	435			6	240				
ETHNICITY 7/												
HISPANIC OR LATINO	2	35					2	35				
NOT HISPANIC OR LATINO	91	6649	54	3885	6	308	24	1858	5	444	2	154
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	11	761	5	540			6	221				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	88	6488	53	3870	5	212	23	1808	5	444	2	154
OTHERS, INCLUDING HISPANIC	5	196	1	15	1	96	3	85				

MSA/MD: 20260 - DULUTH, MN-WI

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	56	5388	28	2477	1	71	22	2309	3	266	2	265
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	141	1	141								
RACE NOT AVAILABLE 6/	3	354					3	354				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	57	5529	29	2618	1	71	22	2309	3	266	2	265
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	354					3	354				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	56	5388	28	2477	1	71	22	2309	3	266	2	265
OTHERS, INCLUDING HISPANIC	1	141	1	141								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	35	3538	23	2562	2	131	9	622	1	223		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	35	1	35								
RACE NOT AVAILABLE 6/	4	103	3	68			1	35				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	36	3573	24	2597	2	131	9	622	1	223		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	103	3	68			1	35				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	35	3538	23	2562	2	131	9	622	1	223		
OTHERS, INCLUDING HISPANIC	1	35	1	35								

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	65	6702	31	2850	9	965	21	2328	4	559		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	131	1	131								
RACE NOT AVAILABLE 6/	7	856	3	259			4	597				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	64	6744	32	3083	9	965	19	2137	4	559		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124				
ETHNICITY NOT AVAILABLE 6/	8	821	3	157			5	664				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	62	6480	30	2819	9	965	19	2137	4	559		
OTHERS, INCLUDING HISPANIC	2	255	1	131			1	124				
TOTAL 14/	358	29581	187	15411	24	1727	123	10033	18	1861	6	549

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	863	110364	680	88536	24	3205	98	10981	54	6593	7	1049
10-19% MINORITY	62	8123	49	6652			9	990	4	481		
20-49% MINORITY	7	1056	3	441	2	372	1	117	1	126		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	505	2	253	1	126			1	126		
MODERATE INCOME	116	10573	97	8841			12	1049	5	524	2	159
MIDDLE INCOME	646	80949	501	64248	18	2427	82	9081	41	4532	4	661
UPPER INCOME	166	27516	132	22287	7	1024	14	1958	12	2018	1	229
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	165	1	165								
20-49% MINORITY	3	340	1	88	1	126			1	126		
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	102	9101	87	7849			9	708	4	385	2	159
20-49% MINORITY	14	1472	10	992			3	341	1	139		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	595	73747	461	58400	17	2181	75	8315	38	4190	4	661
20-49% MINORITY	47	6486	38	5495			6	649	3	342		
50-79% MINORITY	4	716	2	353	1	246	1	117				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	166	27516	132	22287	7	1024	14	1958	12	2018	1	229
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	932	119543	732	95629	26	3577	108	12088	59	7200	7	1049

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1662	214935	1294	172133	90	14276	182	17021	85	10435	11	1070
10-19% MINORITY	185	23681	138	18487	6	867	26	2805	12	1242	3	280
20-49% MINORITY	22	2394	15	1932	1	17	4	341	1	40	1	64
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	19	2005	14	1453	1	17	3	495	1	40		
MODERATE INCOME	220	16217	176	13579	7	396	24	1453	11	668	2	121
MIDDLE INCOME	1206	145589	903	112831	62	8216	166	15347	66	8283	9	912
UPPER INCOME	424	77199	354	64689	27	6531	19	2872	20	2726	4	381
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	4	120	3	81			1	39				
10-19% MINORITY	4	987	3	635			1	352				
20-49% MINORITY	11	898	8	737	1	17	1	104	1	40		
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	155	11399	123	9550	6	300	18	1103	7	406	1	40
10-19% MINORITY	65	4818	53	4029	1	96	6	350	4	262	1	81
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1079	126217	814	97813	57	7445	144	13007	58	7303	6	649
10-19% MINORITY	116	17876	82	13823	5	771	19	2103	8	980	2	199
20-49% MINORITY	11	1496	7	1195			3	237			1	64
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	424	77199	354	64689	27	6531	19	2872	20	2726	4	381
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1869	241010	1447	192552	97	15160	212	20167	98	11717	15	1414

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	7015	940600	4202	548559	467	64405	1492	203021	639	92417	215	32198
10-19% MINORITY	677	103835	415	62209	51	6840	131	22010	63	9464	17	3312
20-49% MINORITY	132	20692	70	10622	13	2053	31	4987	16	2902	2	128
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	85	13043	45	6752	9	1146	18	3171	11	1803	2	171
MODERATE INCOME	790	71875	428	39346	61	5171	194	16715	78	7105	29	3538
MIDDLE INCOME	5221	692083	3060	389292	355	48431	1156	159869	486	68954	164	25537
UPPER INCOME	1728	288126	1154	186000	106	18550	286	50263	143	26921	39	6392
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	2	78	1	38			1	40				
10-19% MINORITY	25	3818	13	1980	5	525	4	931	2	304	1	78
20-49% MINORITY	58	9147	31	4734	4	621	13	2200	9	1499	1	93
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	598	51762	305	25742	45	3617	165	14213	60	5408	23	2782
10-19% MINORITY	192	20113	123	13604	16	1554	29	2502	18	1697	6	756
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	4687	600634	2742	336779	316	42238	1040	138505	436	60088	153	23024
10-19% MINORITY	460	79904	279	46625	30	4761	98	18577	43	7463	10	2478
20-49% MINORITY	74	11545	39	5888	9	1432	18	2787	7	1403	1	35
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1728	288126	1154	186000	106	18550	286	50263	143	26921	39	6392
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	7824	1065127	4687	621390	531	73298	1654	230018	718	104783	234	35638

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	771	43087	470	26025	39	2748	218	10228	35	3274	9	812
10-19% MINORITY	67	5752	33	3226			28	2008	5	468	1	50
20-49% MINORITY	11	751	6	426			4	175	1	150		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	5	524	2	89			2	160	1	275		
MODERATE INCOME	106	4092	52	2439	7	293	43	1200	2	55	2	105
MIDDLE INCOME	581	31925	352	19363	23	1656	173	8450	26	1737	7	719
UPPER INCOME	157	13049	103	7786	9	799	32	2601	12	1825	1	38
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	1	14	1	14								
10-19% MINORITY	1	275							1	275		
20-49% MINORITY	3	235	1	75			2	160				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	93	3279	45	1695	7	293	37	1131	2	55	2	105
10-19% MINORITY	13	813	7	744			6	69				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	520	26745	321	16530	23	1656	149	6496	21	1394	6	669
10-19% MINORITY	53	4664	26	2482			22	1939	4	193	1	50
20-49% MINORITY	8	516	5	351			2	15	1	150		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	157	13049	103	7786	9	799	32	2601	12	1825	1	38
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	849	49590	509	29677	39	2748	250	12411	41	3892	10	862

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	25	32859	21	32487	2	174	2	198				
10-19% MINORITY	17	8992	15	7186			2	1806				
20-49% MINORITY	1	1275	1	1275								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	9	3540	8	2930			1	610				
MODERATE INCOME	13	5280	13	5280								
MIDDLE INCOME	19	13186	14	11618	2	174	3	1394				
UPPER INCOME	2	21120	2	21120								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	1	10	1	10								
10-19% MINORITY	8	3530	7	2920			1	610				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	7	2903	7	2903								
10-19% MINORITY	6	2377	6	2377								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	15	8826	11	8454	2	174	2	198				
10-19% MINORITY	3	3085	2	1889			1	1196				
20-49% MINORITY	1	1275	1	1275								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2	21120	2	21120								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	43	43126	37	40948	2	174	4	2004				

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1009	122395	678	81852	49	6646	185	21749	77	8895	20	3253
10-19% MINORITY	270	45095	191	31159	10	1254	45	8744	19	3300	5	638
20-49% MINORITY	28	3631	17	2039	1	150	4	435	6	1007		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	35	4158	23	2283			7	1160	5	715		
MODERATE INCOME	206	18738	150	14621	10	604	32	2453	12	905	2	155
MIDDLE INCOME	878	122119	579	78388	42	6336	164	23740	73	10301	20	3354
UPPER INCOME	188	26106	134	19758	8	1110	31	3575	12	1281	3	382
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	5	158	4	119			1	39				
10-19% MINORITY	10	1874	7	913			2	686	1	275		
20-49% MINORITY	20	2126	12	1251			4	435	4	440		
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	105	8644	72	6117	6	305	18	1600	8	548	1	74
10-19% MINORITY	101	10094	78	8504	4	299	14	853	4	357	1	81
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	711	87487	468	55858	35	5231	135	16535	57	7066	16	2797
10-19% MINORITY	159	33127	106	21742	6	955	29	7205	14	2668	4	557
20-49% MINORITY	8	1505	5	788	1	150			2	567		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	188	26106	134	19758	8	1110	31	3575	12	1281	3	382
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1307	171121	886	115050	60	8050	234	30928	102	13202	25	3891

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	333	27636	179	14975	20	1385	112	8944	17	1847	5	485
10-19% MINORITY	16	1220	5	290	1	62	9	854	1	14		
20-49% MINORITY	9	725	3	146	3	280	2	235			1	64
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	17			1	17						
MODERATE INCOME	19	942	7	459	1	36	9	328	2	119		
MIDDLE INCOME	294	24037	152	12148	20	1653	104	8463	12	1224	6	549
UPPER INCOME	44	4585	28	2804	2	21	10	1242	4	518		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	17			1	17						
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	16	897	5	428	1	36	9	328	1	105		
20-49% MINORITY	3	45	2	31					1	14		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	273	22154	146	11743	17	1328	93	7374	12	1224	5	485
20-49% MINORITY	13	1175	3	259	1	62	9	854				
50-79% MINORITY	8	708	3	146	2	263	2	235			1	64
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	44	4585	28	2804	2	21	10	1242	4	518		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	358	29581	187	15411	24	1727	123	10033	18	1861	6	549

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																									
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																								
RACE 5/																																												
AMERICAN INDIAN/ALASKA NATIVE																																												
ASIAN																																												
BLACK OR AFRICAN AMERICAN																					1	100																						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																												
WHITE																					14	16	5	6	25	28	20	23	9	10	6	7	6	7			3	3	88	100				
2 OR MORE MINORITY RACES																																												
JOINT (WHITE/MINORITY RACE)																									1	100															1	100		
RACE NOT AVAILABLE 6/																					4	31	1	8	4	31	2	15	1	8	1	8									13	100		
ETHNICITY 7/																																												
HISPANIC OR LATINO																																												
NOT HISPANIC OR LATINO																					14	15	6	7	27	30	20	22	9	10	6	7	6	7			3	3	91	100				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																												
ETHNICITY NOT AVAILABLE 6/																					4	33	1	8	3	25	2	17	1	8	1	8									12	100		
MINORITY STATUS 8/																																												
WHITE NON-HISPANIC																					14	16	5	6	25	28	20	23	9	10	6	7	6	7			3	3	88	100				
OTHERS, INCL. HISPANIC																									1	50	1	50															2	100
GENDER 19/																																												
MALE																					8	17	4	9	13	28	13	28	2	4	3	6	4	9									47	100
FEMALE																					3	21	1	7	5	36	1	7	3	21									1	7	14	100		
JOINT (MALE/FEMALE)																					5	14	2	6	10	28	7	19	5	14	3	8	2	6			2	6	36	100				
GENDER NOT AVAILABLE 6/																					2	33					2	33	1	17													6	100
INCOME 9/																																												
LESS THAN 50% OF MSA/MD MEDIAN																					7	25	3	11	8	29	2	7	5	18	2	7	1	4									28	100
50-79% OF MSA/MD MEDIAN																					4	11	4	11	11	30	9	24	4	11	1	3	2	5			2	5	37	100				
80-99% OF MSA/MD MEDIAN																					4	22					8	44	4	22					1	6	1	6					18	100
100-119% OF MSA/MD MEDIAN																													3	43					1	14	2	29			1	14	7	100
120% OR MORE OF MSA/MD MEDIAN																													2	29	4	57	1	14									7	100
INCOME NOT AVAILABLE 6/																					3	50					1	17													6	100		

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					1	100													1	100
ASIAN																				
BLACK OR AFRICAN AMERICAN					3	100													3	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	45	25	1	1	59	33	32	18	10	6	5	3	5	3			23	13	180	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	33			2	67													3	100
RACE NOT AVAILABLE 6/	5	15	1	3	8	24	7	21	2	6	1	3	2	6			7	21	33	100
ETHNICITY 7/																				
HISPANIC OR LATINO					2	50	1	25	1	25									4	100
NOT HISPANIC OR LATINO	45	25	1	1	62	34	31	17	10	5	5	3	5	3			23	13	182	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	100																	1	100
ETHNICITY NOT AVAILABLE 6/	5	15	1	3	9	27	7	21	1	3	1	3	2	6			7	21	33	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	45	26	1	1	56	32	31	18	9	5	5	3	5	3			23	13	175	100
OTHERS, INCL. HISPANIC	1	9			8	73	1	9	1	9									11	100
GENDER 19/																				
MALE	16	21	2	3	24	32	11	15	6	8	4	5	3	4			9	12	75	100
FEMALE	11	22			21	41	9	18	3	6			1	2			6	12	51	100
JOINT (MALE/FEMALE)	19	28			22	32	14	21	2	3	2	3	1	1			8	12	68	100
GENDER NOT AVAILABLE 6/	5	19			6	23	5	19	1	4			2	8			7	27	26	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	21	31	1	1	25	37	6	9	3	4			3	4			9	13	68	100
50-79% OF MSA/MD MEDIAN	11	20			24	43	12	21	3	5	2	4					4	7	56	100
80-99% OF MSA/MD MEDIAN	4	25			6	38	2	13			2	13					2	13	16	100
100-119% OF MSA/MD MEDIAN	7	26	1	4	7	26	4	15	1	4	1	4					6	22	27	100
120% OR MORE OF MSA/MD MEDIAN	8	20			7	17	14	34	4	10	1	2	2	5			5	12	41	100
INCOME NOT AVAILABLE 6/					4	33	1	8	1	8			2	17			4	33	12	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	4	22			11	61	2	11									1	6	18	100
ASIAN	1	33			1	33	1	33											3	100
BLACK OR AFRICAN AMERICAN	1	50															1	50	2	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	50					1	50											2	100
WHITE	256	18	16	1	346	24	412	29	22	2	36	3	88	6	4	0	247	17	1427	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	8			5	42	3	25			1	8	1	8			1	8	12	100
RACE NOT AVAILABLE 6/	24	11	7	3	65	30	49	23			6	3	17	8	1	0	47	22	216	100
ETHNICITY 7/																				
HISPANIC OR LATINO	2	22			1	11	2	22									4	44	9	100
NOT HISPANIC OR LATINO	260	18	17	1	358	25	413	29	22	2	38	3	87	6	4	0	244	17	1443	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					2	33	2	33									2	33	6	100
ETHNICITY NOT AVAILABLE 6/	26	12	6	3	67	30	51	23			5	2	19	9	1	0	47	21	222	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	250	18	16	1	341	24	404	29	22	2	36	3	86	6	4	0	241	17	1400	100
OTHERS, INCL. HISPANIC	10	19			20	38	11	21			1	2	1	2			9	17	52	100
GENDER 19/																				
MALE	80	19	6	1	112	27	110	26	1	0	6	1	27	6	1	0	76	18	419	100
FEMALE	75	22	3	1	90	27	74	22	5	1	10	3	15	4	2	1	64	19	338	100
JOINT (MALE/FEMALE)	113	15	9	1	169	23	243	32	16	2	22	3	53	7	1	0	124	17	750	100
GENDER NOT AVAILABLE 6/	20	12	5	3	57	33	41	24			5	3	11	6	1	1	33	19	173	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	85	35	4	2	67	28	36	15	4	2	5	2	9	4	1	0	29	12	240	100
50-79% OF MSA/MD MEDIAN	75	21	5	1	117	32	80	22	3	1	5	1	17	5	1	0	58	16	361	100
80-99% OF MSA/MD MEDIAN	39	17			63	28	61	27	2	1	3	1	13	6			47	21	228	100
100-119% OF MSA/MD MEDIAN	25	14	2	1	46	25	61	33	2	1	6	3	12	6			31	17	185	100
120% OR MORE OF MSA/MD MEDIAN	59	10	9	2	118	21	206	36	11	2	17	3	31	5	3	1	112	20	566	100
INCOME NOT AVAILABLE 6/	5	5	3	3	17	17	24	24			7	7	24	24			20	20	100	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22		
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	
RACE 5/																					
AMERICAN INDIAN/ALASKA NATIVE	3	30			5	50							1	10			1	10	10	100	
ASIAN																					
BLACK OR AFRICAN AMERICAN	1	33			1	33											1	33	3	100	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					2	67											1	33	3	100	
WHITE	51	22	5	2	110	47	29	12			3	1	3	1	1	0	34	14	236	100	
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)					4	100													4	100	
RACE NOT AVAILABLE 6/	6	15	1	3	17	44	3	8									12	31	39	100	
ETHNICITY 7/																					
HISPANIC OR LATINO																					
NOT HISPANIC OR LATINO	55	22	5	2	120	47	29	11			3	1	4	2	1	0	37	15	254	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					
ETHNICITY NOT AVAILABLE 6/	6	15	1	2	19	46	3	7									12	29	41	100	
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	51	22	5	2	109	46	29	12			3	1	3	1	1	0	34	14	235	100	
OTHERS, INCL. HISPANIC	4	20			12	60							1	5			3	15	20	100	
GENDER 19/																					
MALE	22	23	1	1	47	50	10	11			1	1	1	1			12	13	94	100	
FEMALE	15	20	2	3	35	46	4	5			2	3	2	3	1	1	15	20	76	100	
JOINT (MALE/FEMALE)	18	20	2	2	40	45	15	17					1	1			12	14	88	100	
GENDER NOT AVAILABLE 6/	6	16	1	3	17	46	3	8									10	27	37	100	
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN	28	35	2	3	37	46	3	4			1	1					9	11	80	100	
50-79% OF MSA/MD MEDIAN	15	17	3	3	45	50	11	12					2	2	1	1	13	14	90	100	
80-99% OF MSA/MD MEDIAN	7	18			21	53	5	13			1	3	1	3			5	13	40	100	
100-119% OF MSA/MD MEDIAN	5	21			10	42	2	8			1	4	1	4			5	21	24	100	
120% OR MORE OF MSA/MD MEDIAN	5	9	1	2	22	41	11	20									15	28	54	100	
INCOME NOT AVAILABLE 6/	1	14			4	57											2	29	7	100	

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

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	1	50			1	50													2	100
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND							1	100											1	100
WHITE	45	22	2	1	24	12	86	42	7	3	3	1	8	4			28	14	203	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	100																	1	100
RACE NOT AVAILABLE 6/	4	13	1	3	5	17	8	27	1	3	1	3	3	10			7	23	30	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	47	22	2	1	25	12	87	42	8	4	4	2	7	3			29	14	209	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	4	14	1	4	5	18	8	29					4	14			6	21	28	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	45	22	2	1	24	12	85	42	7	3	3	1	7	3			28	14	201	100
OTHERS, INCL. HISPANIC	2	50			1	25	1	25											4	100
GENDER 19/																				
MALE	17	29	1	2	10	17	18	31	1	2			2	3			9	16	58	100
FEMALE	5	13	1	3	3	8	13	34	3	8	2	5	3	8			8	21	38	100
JOINT (MALE/FEMALE)	25	21			12	10	57	49	4	3	2	2	4	3			13	11	117	100
GENDER NOT AVAILABLE 6/	4	17	1	4	5	21	7	29					2	8			5	21	24	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	9	38			6	25	4	17					1	4			4	17	24	100
50-79% OF MSA/MD MEDIAN	8	31	1	4	8	31	4	15					2	8			3	12	26	100
80-99% OF MSA/MD MEDIAN	6	26			6	26	5	22	1	4			3	13			2	9	23	100
100-119% OF MSA/MD MEDIAN	7	30			3	13	7	30			1	4	1	4			4	17	23	100
120% OR MORE OF MSA/MD MEDIAN	20	15	2	1	7	5	72	53	7	5	3	2	2	1			22	16	135	100
INCOME NOT AVAILABLE 6/	1	17					3	50					2	33					6	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22		
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	
RACE 5/																					
AMERICAN INDIAN/ALASKA NATIVE																					
ASIAN																					
BLACK OR AFRICAN AMERICAN					1	100														1	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																					
WHITE	21	18			41	35	32	27	3	3	1	1	2	2			18	15	118	100	
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)					1	100														1	100
RACE NOT AVAILABLE 6/	2	9	1	5	5	23	4	18									10	45	22	100	
ETHNICITY 7/																					
HISPANIC OR LATINO	1	25			2	50											1	25	4	100	
NOT HISPANIC OR LATINO	19	17			40	35	31	27	3	3	1	1	2	2			17	15	113	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)							1	100												1	100
ETHNICITY NOT AVAILABLE 6/	3	13	1	4	6	25	4	17									10	42	24	100	
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	19	17			38	34	31	28	3	3	1	1	2	2			17	15	111	100	
OTHERS, INCL. HISPANIC	1	14			4	57	1	14									1	14	7	100	
GENDER 19/																					
MALE	7	18			17	43	7	18					1	3			8	20	40	100	
FEMALE	12	31			12	31	7	18					1	3			7	18	39	100	
JOINT (MALE/FEMALE)	4	8			14	29	18	38	3	6	1	2					8	17	48	100	
GENDER NOT AVAILABLE 6/			1	7	5	33	4	27									5	33	15	100	
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN	12	35			12	35	2	6	1	3							7	21	34	100	
50-79% OF MSA/MD MEDIAN	4	11			18	50	8	22	1	3			1	3			4	11	36	100	
80-99% OF MSA/MD MEDIAN	4	14			9	31	8	28			1	3	1	3			6	21	29	100	
100-119% OF MSA/MD MEDIAN	2	14			3	21	4	29	1	7							4	29	14	100	
120% OR MORE OF MSA/MD MEDIAN	1	4	1	4	5	21	12	50									5	21	24	100	
INCOME NOT AVAILABLE 6/					1	20	2	40									2	40	5	100	

CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans On Manufactured Home Dwellings From Columns A,B,C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				Nonoccupant Loans From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		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														
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED														
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
1970-1979														
LOANS ORIGINATED	99	15728	280	44017	1137	172521	128	9264	3	2287	236	41555	90	7554
APPLICAT'N APPROVED, NOT ACCEPTED	7	1024	28	4968	128	21417	7	854			21	3649	8	782
APPLICATIONS DENIED	29	3620	57	5967	445	73590	56	4627	1	1196	69	12493	55	5395
APPLICATIONS WITHDRAWN	12	1549	30	4041	195	31991	19	1872			34	5817	10	1043
FILES CLOSED FOR INCOMPLETENESS			3	193	58	9884	4	560			9	1196	3	329
1960-1969														
LOANS ORIGINATED	176	25966	393	60461	1403	201004	151	8138	7	10149	225	30009	56	5082
APPLICAT'N APPROVED, NOT ACCEPTED	9	1446	30	4998	148	22084	11	985			17	2458	8	632
APPLICATIONS DENIED	24	3131	70	8151	478	74480	61	3131	1	610	67	9828	43	3549
APPLICATIONS WITHDRAWN	15	1891	32	4385	191	32781	7	651			20	2768	5	671
FILES CLOSED FOR INCOMPLETENESS	3	567	5	520	72	11840	2	110			8	1668	2	171
1959 OR EARLIER														
LOANS ORIGINATED	457	53935	774	88074	2147	247865	230	12275	27	28512	425	43486	41	2775
APPLICAT'N APPROVED, NOT ACCEPTED	10	1107	39	5194	255	29797	21	909	2	174	22	1943	8	313
APPLICATIONS DENIED	55	5337	85	6049	731	81948	133	4653	2	198	98	8607	25	1089
APPLICATIONS WITHDRAWN	32	3760	36	3291	332	40011	15	1369			48	4617	3	147
FILES CLOSED FOR INCOMPLETENESS	4	482	7	701	104	13914	4	192			8	1027	1	49
AGE UNKNOWN														
LOANS ORIGINATED														
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED														
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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LOCATION CATEGORY	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C & D F	Loans On Manufactured Home Dwellings From Columns A,B,C & D G			
	Home Purchase Loans				Refinancings		Home Improvement Loans				Number	\$000's	Number	\$000's
	FHA, FSA/RHS & VA		Conventional		C		D							
	A	B	C		D									
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
PRINCIPAL CITY 24/														
LOANS ORIGINATED	298	41562	610	86731	1769	245332	144	9643	17	28306	298	34041	34	2629
APPLICAT'N APPROVED, NOT ACCEPTED	10	1262	33	6115	189	25629	8	370	2	174	16	1565	6	155
APPLICATIONS DENIED	32	3836	60	4832	475	65876	74	3105	1	610	72	7624	37	2198
APPLICATIONS WITHDRAWN	23	3230	36	4607	256	38386	12	1473			38	3840	2	230
FILES CLOSED FOR INCOMPLETENESS	1	229	8	1015	82	12174	2	190			7	971	2	216
MSA/MD LESS PRINCIPAL CITY 25/														
LOANS ORIGINATED	434	54067	837	105821	2918	376058	365	20034	20	12642	588	81009	153	12782
APPLICAT'N APPROVED, NOT ACCEPTED	16	2315	64	9045	342	47669	31	2378			44	6485	18	1572
APPLICATIONS DENIED	76	8252	152	15335	1179	164142	176	9306	3	1394	162	23304	86	7835
APPLICATIONS WITHDRAWN	36	3970	62	7110	462	66397	29	2419			64	9362	16	1631
FILES CLOSED FOR INCOMPLETENESS	6	820	7	399	152	23464	8	672			18	2920	4	333

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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/							MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	3										
ASIAN	3	1						1	4.00	4.00	
BLACK OR AFRICAN AMERICAN	2										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1										
WHITE	462	7	4	2				1	2.13	1.77	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	4										
RACE NOT AVAILABLE 6/	18										
ETHNICITY 7/											
HISPANIC OR LATINO	2										
NOT HISPANIC OR LATINO	470	8	4	2				2	2.37	1.89	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2										
ETHNICITY NOT AVAILABLE 6/	19										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	457	7	4	2				1	2.13	1.77	
OTHERS, INCLUDING HISPANIC	16	1						1	4.00	4.00	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	74	4		2				2	3.10	3.20	
50-79% OF MSA/MD MEDIAN	165	2	2						1.58	1.58	
80-99% OF MSA/MD MEDIAN	101										
100-119% OF MSA/MD MEDIAN	53	2	2						1.70	1.70	
120% OR MORE OF MSA/MD MEDIAN	88										
INCOME NOT AVAILABLE 6/	12										
GENDER 19/											
MALE	179	4	3					1	2.19	1.63	
FEMALE	133	2		1				1	3.20	3.20	
JOINT (MALE/FEMALE)	166	2	1	1					1.89	1.89	
GENDER NOT AVAILABLE 6/	15										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	455	6	3	2				1	2.24	1.89	
10-19% MINORITY	36	1	1						1.52	1.52	
20-49% MINORITY	2	1						1	4.00	4.00	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME		1						1	4.00	4.00	
MODERATE INCOME	68	1						1	4.00	4.00	
MIDDLE INCOME	326	5	3	2					1.83	1.63	
UPPER INCOME	99	1	1						1.77	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/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	268									
ASIAN	405	88						88	4.00	4.00
BLACK OR AFRICAN AMERICAN	207									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	126									
WHITE	58834	700	462	148				90	2.05	1.77
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	617									
RACE NOT AVAILABLE 6/	2428									
ETHNICITY 7/										
HISPANIC OR LATINO	186									
NOT HISPANIC OR LATINO	59928	788	462	148				178	2.26	1.77
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	249									
ETHNICITY NOT AVAILABLE 6/	2522									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	58281	700	462	148				90	2.05	1.77
OTHERS, INCLUDING HISPANIC	1975	88						88	4.00	4.00
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	6066	326		148				178	3.15	4.00
50-79% OF MSA/MD MEDIAN	17782	223	223						1.56	1.52
80-99% OF MSA/MD MEDIAN	13728									
100-119% OF MSA/MD MEDIAN	7481	239	239						1.71	1.77
120% OR MORE OF MSA/MD MEDIAN	16071									
INCOME NOT AVAILABLE 6/	1757									
GENDER 19/										
MALE	21252	404	316					88	2.11	1.62
FEMALE	14807	135		45				90	3.47	4.00
JOINT (MALE/FEMALE)	24748	249	146	103					1.87	1.77
GENDER NOT AVAILABLE 6/	2078									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	57835	565	327	148				90	2.17	1.77
10-19% MINORITY	4697	135	135						1.52	1.52
20-49% MINORITY	353	88						88	4.00	4.00
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME		88						88	4.00	4.00
MODERATE INCOME	6013	90						90	4.00	4.00
MIDDLE INCOME	41355	464	316	148					1.75	1.63
UPPER INCOME	15517	146	146						1.77	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/					MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #		
BORROWER CHARACTERISTICS									
RACE 5/									
AMERICAN INDIAN/ALASKA NATIVE	1								
ASIAN									
BLACK OR AFRICAN AMERICAN									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND									
WHITE	129								
2 OR MORE MINORITY RACES									
JOINT (WHITE/MINORITY RACE)	1								
RACE NOT AVAILABLE 6/	6								
ETHNICITY 7/									
HISPANIC OR LATINO	1								
NOT HISPANIC OR LATINO	129								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2								
ETHNICITY NOT AVAILABLE 6/	5								
MINORITY STATUS 8/									
WHITE NON-HISPANIC	126								
OTHERS, INCLUDING HISPANIC	5								
INCOME 9/									
LESS THAN 50% OF MSA/MD MEDIAN	11								
50-79% OF MSA/MD MEDIAN	38								
80-99% OF MSA/MD MEDIAN	36								
100-119% OF MSA/MD MEDIAN	19								
120% OR MORE OF MSA/MD MEDIAN	33								
INCOME NOT AVAILABLE 6/									
GENDER 19/									
MALE	59								
FEMALE	8								
JOINT (MALE/FEMALE)	65								
GENDER NOT AVAILABLE 6/	5								
CENSUS TRACT CHARACTERISTICS 10/									
RACIAL/ETHNIC COMPOSITION 11/									
LESS THAN 10% MINORITY	126								
10-19% MINORITY	11								
20-49% MINORITY									
50-79% MINORITY									
80-100% MINORITY									
INCOME CHARACTERISTICS 12/ 13/									
LOW INCOME	1								
MODERATE INCOME	17								
MIDDLE INCOME	93								
UPPER INCOME	26								

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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/							MEAN 30/	MEDIAN 31/
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	225										
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	20753										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	95										
RACE NOT AVAILABLE 6/	1257										
ETHNICITY 7/											
HISPANIC OR LATINO	98										
NOT HISPANIC OR LATINO	20865										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	301										
ETHNICITY NOT AVAILABLE 6/	1066										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	20354										
OTHERS, INCLUDING HISPANIC	719										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1126										
50-79% OF MSA/MD MEDIAN	4858										
80-99% OF MSA/MD MEDIAN	5339										
100-119% OF MSA/MD MEDIAN	3618										
120% OR MORE OF MSA/MD MEDIAN	7389										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	8462										
FEMALE	1284										
JOINT (MALE/FEMALE)	11462										
GENDER NOT AVAILABLE 6/	1122										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	20726										
10-19% MINORITY	1604										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	165										
MODERATE INCOME	1932										
MIDDLE INCOME	14542										
UPPER INCOME	5691										

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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/							MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	6										
ASIAN	8										
BLACK OR AFRICAN AMERICAN	1										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1										
WHITE	915	90	40	19	8	18	4	1	2.43	2.11	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	9	1	1						1.79	1.79	
RACE NOT AVAILABLE 6/	35	3			2	1			3.07	2.81	
ETHNICITY 7/											
HISPANIC OR LATINO	3	1	1						1.69	1.69	
NOT HISPANIC OR LATINO	928	89	40	19	8	18	3	1	2.41	2.04	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3										
ETHNICITY NOT AVAILABLE 6/	41	4			2	1	1		3.38	3.32	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	902	88	39	19	8	18	3	1	2.41	2.11	
OTHERS, INCLUDING HISPANIC	31	2	2						1.74	1.74	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	126	14	8		1	4	1		2.51	1.90	
50-79% OF MSA/MD MEDIAN	236	30	15	4	2	8	1		2.42	2.09	
80-99% OF MSA/MD MEDIAN	138	15	9	3	2	1			2.01	1.73	
100-119% OF MSA/MD MEDIAN	96	5	1	3	1				2.32	2.38	
120% OR MORE OF MSA/MD MEDIAN	369	30	8	9	4	6	2	1	2.66	2.27	
INCOME NOT AVAILABLE 6/	10										
GENDER 19/											
MALE	292	34	19	5	1	7	2		2.32	1.81	
FEMALE	220	18	7	2	5	4			2.46	2.45	
JOINT (MALE/FEMALE)	436	39	15	12	2	7	2	1	2.49	2.04	
GENDER NOT AVAILABLE 6/	27	3			2	1			3.07	2.81	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	897	84	37	17	10	15	4	1	2.43	2.18	
10-19% MINORITY	69	9	4	1		4			2.55	2.00	
20-49% MINORITY	9	1		1					2.04	2.04	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	5	1		1					2.00	2.00	
MODERATE INCOME	107	16	8	2		5	1		2.43	2.04	
MIDDLE INCOME	593	64	26	13	9	12	3	1	2.49	2.18	
UPPER INCOME	270	13	7	3	1	2			2.21	1.94	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	772										
ASIAN	1404										
BLACK OR AFRICAN AMERICAN	62										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	417										
WHITE	129561	8977	3507	2645	1207	1261	241	116	2.36	2.18	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1231	450	450						1.79	1.79	
RACE NOT AVAILABLE 6/	7055	299			245	54			2.89	2.81	
ETHNICITY 7/											
HISPANIC OR LATINO	443	56	56						1.69	1.69	
NOT HISPANIC OR LATINO	131649	9302	3901	2645	1207	1261	172	116	2.32	2.17	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	354										
ETHNICITY NOT AVAILABLE 6/	8056	368			245	54	69		3.16	2.81	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	127962	8852	3451	2645	1207	1261	172	116	2.35	2.18	
OTHERS, INCLUDING HISPANIC	4683	506	506						1.78	1.79	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	9231	631	385		50	173	23		2.41	1.85	
50-79% OF MSA/MD MEDIAN	23836	1971	1036	235	135	496	69		2.39	1.94	
80-99% OF MSA/MD MEDIAN	15919	1500	856	365	180	99			2.03	1.73	
100-119% OF MSA/MD MEDIAN	14441	604	28	537	39				2.36	2.38	
120% OR MORE OF MSA/MD MEDIAN	75371	5020	1652	1508	1048	547	149	116	2.43	2.17	
INCOME NOT AVAILABLE 6/	1704										
GENDER 19/											
MALE	36023	2583	1269	658	160	404	92		2.28	2.18	
FEMALE	26196	1512	844	185	284	199			2.22	1.85	
JOINT (MALE/FEMALE)	72598	5332	1844	1802	763	658	149	116	2.40	2.17	
GENDER NOT AVAILABLE 6/	5685	299			245	54			2.89	2.81	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	131481	8336	3277	2230	1452	1020	241	116	2.38	2.18	
10-19% MINORITY	7594	1340	680	365		295			2.21	1.79	
20-49% MINORITY	1427	50		50					2.04	2.04	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	630	365		365					2.00	2.00	
MODERATE INCOME	8815	1028	591	92		314	31		2.34	1.82	
MIDDLE INCOME	78172	6420	2544	1715	985	850	210	116	2.41	2.18	
UPPER INCOME	52885	1913	822	473	467	151			2.23	2.38	

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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/							MEAN	MEDIAN
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	14	4	3	1					3.87	3.95	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	15	4	3	1					3.87	3.95	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	14	4	3	1					3.87	3.95	
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN		1		1					4.06	4.06	
80-99% OF MSA/MD MEDIAN	4										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	9	3	3						3.81	3.94	
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	2	1		1					4.06	4.06	
FEMALE	1										
JOINT (MALE/FEMALE)	12	3	3						3.81	3.94	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	15	3	3						3.81	3.94	
10-19% MINORITY											
20-49% MINORITY		1		1					4.06	4.06	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME		1		1					4.06	4.06	
MODERATE INCOME											
MIDDLE INCOME	14	2	2						3.75	3.75	
UPPER INCOME	1	1	1						3.94	3.94	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE 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 ISLAND										
WHITE	615	158	112	46					3.92	3.96
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	30									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	645	158	112	46					3.92	3.96
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	615	158	112	46					3.92	3.96
OTHERS, INCLUDING HISPANIC	30									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	3									
50-79% OF MSA/MD MEDIAN		46		46					4.06	4.06
80-99% OF MSA/MD MEDIAN	87									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	483	112	112						3.86	3.94
INCOME NOT AVAILABLE 6/	72									
GENDER 19/										
MALE	40	46		46					4.06	4.06
FEMALE	3									
JOINT (MALE/FEMALE)	602	112	112						3.86	3.94
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	645	112	112						3.86	3.94
10-19% MINORITY										
20-49% MINORITY		46		46					4.06	4.06
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME		46		46					4.06	4.06
MODERATE INCOME										
MIDDLE INCOME	411	62	62						3.80	3.96
UPPER INCOME	234	50	50						3.94	3.94

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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/						MEAN	MEDIAN	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 #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN	1										
BLACK OR AFRICAN AMERICAN	1										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	239	17	7	6	1	3		2.21	2.03		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	18										
ETHNICITY 7/											
HISPANIC OR LATINO	1	1		1				2.25	2.25		
NOT HISPANIC OR LATINO	239	16	7	5	1	3		2.21	2.03		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3										
ETHNICITY NOT AVAILABLE 6/	18										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	234	16	7	5	1	3		2.21	2.03		
OTHERS, INCLUDING HISPANIC	8	1		1				2.25	2.25		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	20										
50-79% OF MSA/MD MEDIAN	53										
80-99% OF MSA/MD MEDIAN	25										
100-119% OF MSA/MD MEDIAN	39										
120% OR MORE OF MSA/MD MEDIAN	75										
INCOME NOT AVAILABLE 6/	49	17	7	6	1	3		2.21	2.03		
GENDER 19/											
MALE	74	3		3				2.29	2.25		
FEMALE	61	5	2	1		2		2.33	2.02		
JOINT (MALE/FEMALE)	119	9	5	2	1	1		2.12	1.97		
GENDER NOT AVAILABLE 6/	7										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	234	15	7	5	1	2		2.16	2.03		
10-19% MINORITY	23	2		1		1		2.65	2.65		
20-49% MINORITY	4										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	44										
MIDDLE INCOME	166	14	5	6	1	2		2.19	2.12		
UPPER INCOME	51	3	2			1		2.31	1.86		

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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/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	168										
ASIAN	134										
BLACK OR AFRICAN AMERICAN	83										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	34120	1724	636	759	73	256		2.19	2.03		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	2635										
ETHNICITY 7/											
HISPANIC OR LATINO	208	40		40				2.25	2.25		
NOT HISPANIC OR LATINO	33826	1684	636	719	73	256		2.19	2.03		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	353										
ETHNICITY NOT AVAILABLE 6/	2753										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	33379	1684	636	719	73	256		2.19	2.03		
OTHERS, INCLUDING HISPANIC	946	40		40				2.25	2.25		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1724										
50-79% OF MSA/MD MEDIAN	6050										
80-99% OF MSA/MD MEDIAN	3535										
100-119% OF MSA/MD MEDIAN	5410										
120% OR MORE OF MSA/MD MEDIAN	13052										
INCOME NOT AVAILABLE 6/	7369	1724	636	759	73	256		2.19	2.03		
GENDER 19/											
MALE	10526	281		281				2.30	2.25		
FEMALE	6888	405	136	80		189		2.43	2.02		
JOINT (MALE/FEMALE)	18534	1038	500	398	73	67		2.07	2.03		
GENDER NOT AVAILABLE 6/	1192										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	32785	1577	636	679	73	189		2.16	2.03		
10-19% MINORITY	3597	147		80		67		2.59	2.02		
20-49% MINORITY	758										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	4832										
MIDDLE INCOME	23484	1360	359	759	73	169		2.19	2.21		
UPPER INCOME	8824	364	277			87		2.18	1.86		

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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/							MEAN	MEDIAN	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 #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	97											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2											
RACE NOT AVAILABLE 6/	8											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	99											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	8											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	97											
OTHERS, INCLUDING HISPANIC	2											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3											
50-79% OF MSA/MD MEDIAN	10											
80-99% OF MSA/MD MEDIAN	6											
100-119% OF MSA/MD MEDIAN	8											
120% OR MORE OF MSA/MD MEDIAN	17											
INCOME NOT AVAILABLE 6/	63											
GENDER 19/												
MALE	38											
FEMALE	9											
JOINT (MALE/FEMALE)	54											
GENDER NOT AVAILABLE 6/	6											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	92											
10-19% MINORITY	15											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	11											
MIDDLE INCOME	76											
UPPER INCOME	20											

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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/							MEAN 30/ MEDIAN 31/ HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	14373									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	302									
RACE NOT AVAILABLE 6/	1413									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	14675									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	1413									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	14373									
OTHERS, INCLUDING HISPANIC	302									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	339									
50-79% OF MSA/MD MEDIAN	1171									
80-99% OF MSA/MD MEDIAN	987									
100-119% OF MSA/MD MEDIAN	1484									
120% OR MORE OF MSA/MD MEDIAN	3373									
INCOME NOT AVAILABLE 6/	8734									
GENDER 19/										
MALE	5131									
FEMALE	933									
JOINT (MALE/FEMALE)	9031									
GENDER NOT AVAILABLE 6/	993									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	13998									
10-19% MINORITY	2090									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1057									
MIDDLE INCOME	11255									
UPPER INCOME	3776									

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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/							MEAN	MEDIAN	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 #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	11	2				1	1		3.82	3.82		
ASIAN	4											
BLACK OR AFRICAN AMERICAN	2											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1											
WHITE	3133	150	57	37	16	28	9	3	2.55	2.25		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	21											
RACE NOT AVAILABLE 6/	215	5	1	1	1	2			2.78	2.87		
ETHNICITY 7/												
HISPANIC OR LATINO	5											
NOT HISPANIC OR LATINO	3131	151	56	37	16	29	10	3	2.57	2.25		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	15											
ETHNICITY NOT AVAILABLE 6/	236	6	2	1	1	2			2.58	2.51		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3090	149	56	37	16	28	9	3	2.55	2.25		
OTHERS, INCLUDING HISPANIC	57	2				1	1		3.82	3.82		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	233	33	7	7	6	7	5	1	3.00	2.89		
50-79% OF MSA/MD MEDIAN	594	48	17	16	5	7	3		2.42	2.20		
80-99% OF MSA/MD MEDIAN	459	18	5	6	2	4	1		2.51	2.29		
100-119% OF MSA/MD MEDIAN	426	18	7	3	1	5	1	1	2.74	2.44		
120% OR MORE OF MSA/MD MEDIAN	1500	40	22	6	3	8		1	2.35	1.89		
INCOME NOT AVAILABLE 6/	175											
GENDER 19/												
MALE	742	51	17	14	7	9	3	1	2.58	2.29		
FEMALE	532	31	11	9	1	5	4	1	2.70	2.13		
JOINT (MALE/FEMALE)	1947	70	29	14	8	15	3	1	2.49	2.23		
GENDER NOT AVAILABLE 6/	166	5	1	1	1	2			2.78	2.87		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3110	140	50	33	16	29	9	3	2.61	2.30		
10-19% MINORITY	231	12	8	3		1			1.95	1.90		
20-49% MINORITY	46	5		2	1	1	1		2.86	2.72		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	27											
MODERATE INCOME	250	17	4	7	1	3	1	1	2.77	2.25		
MIDDLE INCOME	2166	126	43	30	16	27	8	2	2.60	2.32		
UPPER INCOME	944	14	11	1		1	1		2.06	1.68		

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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/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1228	174				120	54		3.55	3.11		
ASIAN	597											
BLACK OR AFRICAN AMERICAN	457											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	83											
WHITE	427030	14448	7124	3262	1298	2246	400	118	2.30	2.01		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2982											
RACE NOT AVAILABLE 6/	27360	424	109	59	29	227			2.84	3.33		
ETHNICITY 7/												
HISPANIC OR LATINO	495											
NOT HISPANIC OR LATINO	426023	14441	6943	3262	1298	2366	454	118	2.33	2.02		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1896											
ETHNICITY NOT AVAILABLE 6/	31323	605	290	59	29	227			2.46	2.15		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	420261	14267	6943	3262	1298	2246	400	118	2.31	2.01		
OTHERS, INCLUDING HISPANIC	7532	174				120	54		3.55	3.11		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	17324	1588	409	363	182	437	141	56	2.90	2.87		
50-79% OF MSA/MD MEDIAN	58388	3920	1710	1203	241	555	211		2.31	2.01		
80-99% OF MSA/MD MEDIAN	51160	2101	432	787	430	390	62		2.47	2.33		
100-119% OF MSA/MD MEDIAN	54325	1883	878	332	25	578	40	30	2.48	2.40		
120% OR MORE OF MSA/MD MEDIAN	257640	5554	3804	636	449	633		32	2.09	1.78		
INCOME NOT AVAILABLE 6/	20900											
GENDER 19/												
MALE	94707	4870	2065	1153	850	702	70	30	2.36	2.24		
FEMALE	57465	2302	817	911	19	272	227	56	2.51	2.13		
JOINT (MALE/FEMALE)	286904	7450	4242	1198	429	1392	157	32	2.23	1.84		
GENDER NOT AVAILABLE 6/	20661	424	109	59	29	227			2.84	3.33		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	419201	11923	5372	2507	1144	2355	427	118	2.43	2.17		
10-19% MINORITY	33122	2411	1861	432		118			1.83	1.84		
20-49% MINORITY	7414	712		382	183	120		27	2.48	2.13		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4781											
MODERATE INCOME	21913	819	102	327	41	265	54	30	2.94	2.25		
MIDDLE INCOME	277003	12689	5896	2925	1286	2176	318	88	2.33	2.07		
UPPER INCOME	156040	1538	1235	69		152	82		2.05	1.75		

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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/							MEAN	MEDIAN	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 #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1											
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	99	24	8	8	2	2	3	1	4.64	4.24		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	7											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	99	24	8	8	2	2	3	1	4.64	4.24		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	8											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	97	24	8	8	2	2	3	1	4.64	4.24		
OTHERS, INCLUDING HISPANIC	3											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	2	1	1					4.11	4.11		
50-79% OF MSA/MD MEDIAN	11	6	3	1	1			1	4.65	4.08		
80-99% OF MSA/MD MEDIAN	16	2	2						3.59	3.59		
100-119% OF MSA/MD MEDIAN	14	4		2		1	1		5.12	4.80		
120% OR MORE OF MSA/MD MEDIAN	55	10	2	4	1	1	2		4.77	4.24		
INCOME NOT AVAILABLE 6/	6											
GENDER 19/												
MALE	24	5	1	1	1		1	1	5.45	4.98		
FEMALE	13	2	1	1					4.11	4.11		
JOINT (MALE/FEMALE)	66	17	6	6	1	2	2		4.47	4.21		
GENDER NOT AVAILABLE 6/	5											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	103	22	8	6	2	2	3	1	4.68	4.24		
10-19% MINORITY	3	2		2					4.21	4.21		
20-49% MINORITY	2											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2											
MODERATE INCOME	8	5	1	3		1			4.34	4.21		
MIDDLE INCOME	64	17	7	4	2		3	1	4.74	4.27		
UPPER INCOME	34	2		1		1			4.62	4.62		

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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/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	59											
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5644	913	219	296	101	67	220	10	4.85	4.41		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	86											
RACE NOT AVAILABLE 6/	823											
ETHNICITY 7/												
HISPANIC OR LATINO	50											
NOT HISPANIC OR LATINO	5657	913	219	296	101	67	220	10	4.85	4.41		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	905											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5512	913	219	296	101	67	220	10	4.85	4.41		
OTHERS, INCLUDING HISPANIC	195											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	165	43	23	20					4.09	3.80		
50-79% OF MSA/MD MEDIAN	435	153	41	43	59			10	4.60	4.41		
80-99% OF MSA/MD MEDIAN	514	78	78						3.57	3.56		
100-119% OF MSA/MD MEDIAN	620	196		95		20	81		5.36	5.31		
120% OR MORE OF MSA/MD MEDIAN	3921	443	77	138	42	47	139		5.00	4.98		
INCOME NOT AVAILABLE 6/	957											
GENDER 19/												
MALE	1277	169	22	73	42		22	10	4.82	4.03		
FEMALE	992	43	23	20					4.09	3.80		
JOINT (MALE/FEMALE)	4096	701	174	203	59	67	198		4.90	4.41		
GENDER NOT AVAILABLE 6/	247											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6295	818	219	201	101	67	220	10	4.92	4.42		
10-19% MINORITY	217	95		95					4.17	4.13		
20-49% MINORITY	100											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	100											
MODERATE INCOME	176	143	8	115		20			4.31	4.13		
MIDDLE INCOME	3077	650	211	108	101		220	10	5.03	4.86		
UPPER INCOME	3259	120		73		47			4.49	4.03		

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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/							MEAN	MEDIAN	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 #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	203	33	8	8	8	6	2	1	2.60	2.50		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	8	4	1	2			1		2.74	2.16		
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	201	33	8	8	8	6	2	1	2.60	2.50		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	9	4	1	2			1		2.74	2.16		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	200	33	8	8	8	6	2	1	2.60	2.50		
OTHERS, INCLUDING HISPANIC	3											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	21	6	2	1	1	1	1		2.52	2.27		
50-79% OF MSA/MD MEDIAN	51	12		6	4	1		1	2.71	2.44		
80-99% OF MSA/MD MEDIAN	28	3	1		1		1		2.88	2.77		
100-119% OF MSA/MD MEDIAN	27	4	2	2					1.84	1.89		
120% OR MORE OF MSA/MD MEDIAN	81	11	4	1	2	4			2.56	2.50		
INCOME NOT AVAILABLE 6/	4	1					1		4.92	4.92		
GENDER 19/												
MALE	57	11	1	4	3	2	1		2.64	2.50		
FEMALE	36	8	3	2	2	1			2.32	2.22		
JOINT (MALE/FEMALE)	111	15	4	3	3	3	1	1	2.69	2.70		
GENDER NOT AVAILABLE 6/	8	3	1	1			1		2.95	2.23		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	198	34	9	8	7	6	3	1	2.65	2.39		
10-19% MINORITY	11	2		1	1				2.38	2.38		
20-49% MINORITY	3	1		1					2.08	2.08		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	19	8	2	2	2	2			2.51	2.47		
MIDDLE INCOME	147	22	5	5	4	4	3	1	2.78	2.55		
UPPER INCOME	45	7	2	3	2				2.23	2.20		

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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/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	17623	2493	388	943	733	224	66	139	2.58	2.20		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	181											
RACE NOT AVAILABLE 6/	551	167	60	90			17		2.28	2.09		
ETHNICITY 7/												
HISPANIC OR LATINO	24											
NOT HISPANIC OR LATINO	17648	2493	388	943	733	224	66	139	2.58	2.20		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	112											
ETHNICITY NOT AVAILABLE 6/	571	167	60	90			17		2.28	2.09		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17467	2493	388	943	733	224	66	139	2.58	2.20		
OTHERS, INCLUDING HISPANIC	317											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	925	129	28	20	25	34	22		2.66	2.50		
50-79% OF MSA/MD MEDIAN	3534	623		258	202	24		139	3.09	2.60		
80-99% OF MSA/MD MEDIAN	2251	253	135		74		44		2.49	1.84		
100-119% OF MSA/MD MEDIAN	2654	165	100	65					1.81	1.71		
120% OR MORE OF MSA/MD MEDIAN	8724	1473	185	690	432	166			2.39	2.09		
INCOME NOT AVAILABLE 6/	267	17					17		4.92	4.92		
GENDER 19/												
MALE	5101	661	135	187	231	64	44		2.48	2.50		
FEMALE	2186	350	131	37	148	34			2.34	2.60		
JOINT (MALE/FEMALE)	10517	1532	122	769	354	126	22	139	2.66	2.09		
GENDER NOT AVAILABLE 6/	551	117	60	40			17		2.35	1.71		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	16690	2440	448	939	607	224	83	139	2.57	2.09		
10-19% MINORITY	1378	156		30	126				2.52	2.60		
20-49% MINORITY	287	64		64					2.08	2.08		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	75											
MODERATE INCOME	1160	309	79	70	104	56			2.50	2.70		
MIDDLE INCOME	11797	1681	255	839	197	168	83	139	2.61	2.09		
UPPER INCOME	5323	670	114	124	432				2.46	2.50		

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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/							MEAN	MEDIAN	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 #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	105	16	3	4	3	5	1		4.78	4.71	1	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	103	16	3	4	3	5	1		4.78	4.71	1	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	4											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	103	16	3	4	3	5	1		4.78	4.71	1	
OTHERS, INCLUDING HISPANIC	2											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6											
50-79% OF MSA/MD MEDIAN	15	4	2	1	1				4.06	4.06	1	
80-99% OF MSA/MD MEDIAN	11	2				1	1		5.63	5.63		
100-119% OF MSA/MD MEDIAN	17	2			1	1			5.37	5.37		
120% OR MORE OF MSA/MD MEDIAN	58	7	1	3	1	2			4.74	4.49		
INCOME NOT AVAILABLE 6/	2	1				1			5.05	5.05		
GENDER 19/												
MALE	23	8	3	1	1	3			4.65	4.61	1	
FEMALE	12											
JOINT (MALE/FEMALE)	71	8		3	2	2	1		4.91	4.71		
GENDER NOT AVAILABLE 6/	3											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	103	16	3	4	3	5	1		4.78	4.71	1	
10-19% MINORITY	6											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	6	2	2						3.68	3.68	1	
MIDDLE INCOME	73	9		3	2	3	1		5.01	4.85		
UPPER INCOME	29	5	1	1	1	2			4.81	4.90		

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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/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2595	419	45	83	195	86	10		4.78	4.90	5	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	97											
ETHNICITY 7/												
HISPANIC OR LATINO	50											
NOT HISPANIC OR LATINO	2509	419	45	83	195	86	10		4.78	4.90	5	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	36											
ETHNICITY NOT AVAILABLE 6/	97											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2509	419	45	83	195	86	10		4.78	4.90	5	
OTHERS, INCLUDING HISPANIC	86											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	87											
50-79% OF MSA/MD MEDIAN	283	50	25	10	15				4.04	4.06	5	
80-99% OF MSA/MD MEDIAN	302	35				25	10		5.41	5.11		
100-119% OF MSA/MD MEDIAN	242	45			30	15			5.20	4.85		
120% OR MORE OF MSA/MD MEDIAN	1723	263	20	73	150	20			4.73	4.90		
INCOME NOT AVAILABLE 6/	55	26				26			5.05	5.05		
GENDER 19/												
MALE	665	260	45	10	150	55			4.79	4.90	5	
FEMALE	181											
JOINT (MALE/FEMALE)	1781	159		73	45	31	10		4.75	4.56		
GENDER NOT AVAILABLE 6/	65											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2523	419	45	83	195	86	10		4.78	4.90	5	
10-19% MINORITY	169											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	14											
MODERATE INCOME	81	25	25						3.61	3.56	5	
MIDDLE INCOME	1639	153		53	45	45	10		4.89	4.85		
UPPER INCOME	958	241	20	30	150	41			4.83	4.90		

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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												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	31					1	31				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	85	4451	46	2741	8	314	27	1152	2	131	2	113
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	131			1	96	1	35				
RACE NOT AVAILABLE 6/	5	108	1	28			4	80				
ETHNICITY 7/												
HISPANIC OR LATINO	2	35					2	35				
NOT HISPANIC OR LATINO	86	4533	46	2741	9	410	27	1138	2	131	2	113
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	153	1	28			4	125				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	83	4371	46	2741	8	314	25	1072	2	131	2	113
OTHERS, INCLUDING HISPANIC	5	197			1	96	4	101				
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	30	835	9	244	3	33	16	480	1	14	1	64
50-79% OF MSA/MD MEDIAN	30	1425	16	888	4	207	8	164	1	117	1	49
80-99% OF MSA/MD MEDIAN	11	808	9	626			2	182				
100-119% OF MSA/MD MEDIAN	11	536	6	336	1	36	4	164				
120% OR MORE OF MSA/MD MEDIAN	10	1067	6	625	1	134	3	308				
INCOME NOT AVAILABLE 6/	1	50	1	50								
GENDER 19/												
MALE	33	1711	18	1011	4	127	10	456	1	117		
FEMALE	24	867	9	346	2	17	11	391			2	113
JOINT (MALE/FEMALE)	31	2037	19	1384	3	266	8	373	1	14		
GENDER NOT AVAILABLE 6/	5	106	1	28			4	78				
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	82	4331	44	2634	7	331	29	1200	1	117	1	49
10-19% MINORITY	9	309	3	135	1	62	4	98	1	14		
20-49% MINORITY	2	81			1	17					1	64
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	17			1	17						
MODERATE INCOME	9	186	3	59	1	36	4	77	1	14		
MIDDLE INCOME	69	3627	34	2002	6	341	26	1054	1	117	2	113
UPPER INCOME	14	891	10	708	1	16	3	167				

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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/								MEAN	MEDIAN
			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 #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	24	22	2	1	2	4	4	4	4	5	5.66	4.54
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		1							1		5.62	5.62
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	24	22	2	1	2	4	4	4	4	5	5.66	4.54
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/		1							1		5.62	5.62
MINORITY STATUS 8/												
WHITE NON-HISPANIC	24	22	2	1	2	4	4	4	4	5	5.66	4.54
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	7	1	1		1	2			2	5.72	4.46
50-79% OF MSA/MD MEDIAN	7	9	1		2	2			2	2	5.51	3.77
80-99% OF MSA/MD MEDIAN	6	3					1	1	1	1	6.94	5.67
100-119% OF MSA/MD MEDIAN	3	3				1			2		4.93	5.21
120% OR MORE OF MSA/MD MEDIAN	5	1					1				4.96	4.96
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	9	9	1		1	1	3	1		2	5.19	4.46
FEMALE	3	6		1	1	1				3	7.74	6.53
JOINT (MALE/FEMALE)	12	7	1			2	1	3			4.49	4.96
GENDER NOT AVAILABLE 6/		1							1		5.62	5.62
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	22	22	2	1	2	4	4	5		4	5.49	4.54
10-19% MINORITY	2	1								1	9.37	9.37
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	2							1	1	7.50	7.50
MIDDLE INCOME	16	18	2	1	2	3	4	4	4	2	4.60	4.46
UPPER INCOME	7	3				1				2	10.80	13.90

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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/								MEAN 30/ \$000's	MEDIAN 31/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	2067	674	63	13	49	188	108	167	86	4.95	4.46	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		28						28		5.62	5.62	
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2067	674	63	13	49	188	108	167	86	4.95	4.46	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/		28						28		5.62	5.62	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2067	674	63	13	49	188	108	167	86	4.95	4.46	
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	128	116	15	13		24	40		24	5.10	4.46	
50-79% OF MSA/MD MEDIAN	557	331	48		49	128		56	50	4.68	3.77	
80-99% OF MSA/MD MEDIAN	545	81					28	41	12	6.02	5.67	
100-119% OF MSA/MD MEDIAN	202	134				36		98		4.96	5.21	
120% OR MORE OF MSA/MD MEDIAN	585	40					40			4.96	4.96	
INCOME NOT AVAILABLE 6/	50											
GENDER 19/												
MALE	824	187	15		7	52	68	18	27	4.76	4.46	
FEMALE	208	138		13	42	24			59	6.54	3.77	
JOINT (MALE/FEMALE)	1035	349	48			112	40	149		4.42	4.96	
GENDER NOT AVAILABLE 6/		28						28		5.62	5.62	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1947	687	63	13	49	188	108	195	71	4.88	4.46	
10-19% MINORITY	120	15							15	9.37	9.37	
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	16	43						28	15	6.93	5.62	
MIDDLE INCOME	1391	611	63	13	49	164	108	167	47	4.51	4.46	
UPPER INCOME	660	48				24			24	9.09	8.84	

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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	1735	30	6440	207	447	189	164
FHA	635		733		6	11	3
VA	171		242		1		
FSA/RHS	96		6				
LOANS ORIGINATED							
CONVENTIONAL	1371	21	4058	137	287	129	74
FHA	501		278		4	2	
VA	137		111				
FSA/RHS	75		3				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	86	1	441	14	20	9	8
FHA	19		44			1	
VA	3		19				
FSA/RHS	3		1				
APPLICATIONS DENIED							
CONVENTIONAL	174	3	1268	45	110	43	78
FHA	68		223			3	3
VA	20		49		1		
FSA/RHS	12		1				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	92	4	485	9	22	7	4
FHA	44		161		1	5	
VA	10		50				
FSA/RHS	3		1				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	12	1	188	2	8	1	
FHA	3		27		1		
VA	1		13				
FSA/RHS	3						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	320		NA	NA	NA	NA	NA
FHA	113		NA	NA	NA	NA	NA
VA	33		NA	NA	NA	NA	NA
FSA/RHS	12		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	820	1	2843	3	118	1	
FHA	472		256		3		
VA	131		101				
FSA/RHS	71		3				

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	103	1	165	5	14	6	8
FHA	26		21				
VA	3		5				
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	54	1	86	5	8	2	3
FHA	17		6				
VA	1		3				
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	10		11		1		
FHA	1						
VA			1				
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	35		57		4	4	4
FHA	6		10				
VA	2		1				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2		8		1		1
FHA	2		4				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2		3				
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	5		NA	NA	NA	NA	NA
FHA	3		NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS	1		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	15		33				
FHA	17		6				
VA	1		3				
FSA/RHS	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	11		22		5	2	
FHA	1		2				
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	9		19		5	1	
FHA	1		2				
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			1			1	
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2		2				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA	1		2				
VA							
FSA/RHS							

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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	3	262	NA	NA	NA	NA
ASIAN	4	899	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN			NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND			NA	NA	NA	NA
WHITE	299	41085	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	2	174	NA	NA	NA	NA
RACE NOT AVAILABLE 6/	12	2779	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO			NA	NA	NA	NA
NOT HISPANIC OR LATINO	302	41141	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	18	4058	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	294	40180	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	9	1335	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	48	3761	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	70	6793	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	49	5790	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	26	3738	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	122	24177	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	5	940	NA	NA	NA	NA
GENDER 19/						
MALE	97	12093	NA	NA	NA	NA
FEMALE	81	9286	NA	NA	NA	NA
JOINT (MALE/FEMALE)	134	21556	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	8	2264	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	288	42019	NA	NA	NA	NA
10-19% MINORITY	29	2752	NA	NA	NA	NA
20-49% MINORITY	3	428	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME	1	63	NA	NA	NA	NA
MODERATE INCOME	40	3229	NA	NA	NA	NA
MIDDLE INCOME	174	21767	NA	NA	NA	NA
UPPER INCOME	105	20140	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/ PRICING REPORTED	975 94	15 4	3387 157	108 24	212 37	109 16	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.44	3.87	2.57	4.64	2.62	4.78	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.18	3.95	2.25	4.24	2.27	4.71	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	3544	132	249	1 124	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	24 23	1	65 15	3 1	6 1	2	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.66		2.82	4.00	2.06		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.61		2.29	4.00	2.06		NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	1 79	4	7	2	NA NA