

INSTITUTION: 0000032974 - 3 GULF COAST BANK AND TRUST CO.

INSTITUTION'S NATIONWIDE TOTALS

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	569		604	8	69		
FHA	473		40		3		
VA	46		28		1		
FSA/RHS	127		7				
LOANS ORIGINATED							
CONVENTIONAL	472		522	8	63		
FHA	377		28		1		
VA	37		24		1		
FSA/RHS	101		2				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	36		38		2		
FHA	42		7				
VA	6		1				
FSA/RHS	8		2				
APPLICATIONS DENIED							
CONVENTIONAL	27		25		4		
FHA	35		3		2		
VA	1		3				
FSA/RHS	9						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	26		10				
FHA	15		1				
VA	2						
FSA/RHS	8		3				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	8		9				
FHA	4		1				
VA							
FSA/RHS	1						
PREAPPROVALS DENIED							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

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MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

LOANS SOLD

CONVENTIONAL	289		426		29		
FHA	311		26				
VA	34		22		1		
FSA/RHS	96		1				

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TOTAL APPLICATIONS 28/							
CONVENTIONAL	9		4		2		
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	8		4		2		
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	266 31		453 3	1 1	37 4		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.74		2.82	4.48	3.01		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.29		2.12	4.48	2.84		NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	456	2	41		NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA					NA NA