

FINAL 2012 NATIONAL AGGREGATES

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
<b>BORROWER CHARACTERISTICS</b>																		
<b>RACE 5/</b>																		
AMERICAN INDIAN/ALASKA NATIVE	7408	1358822	8583	1487222	3540	664882			126	22768	3695	697379	1453	259997	1162	209794	1365	216231
ASIAN	242598	67710390	39579	10153994	105732	30462453	10	2587	2429	759566	75618	22411896	23932	7058671	18796	5057000	16504	4529789
BLACK OR AFRICAN AMERICAN	74102	13045242	133841	24359366	34982	6221854	34	6022	1593	264064	53748	10235280	24294	4267034	11141	1884862	22148	3736493
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	7428	1745603	6660	1590496	3387	806563			132	29028	3587	924063	1354	313337	904	209659	1681	362998
WHITE	2429182	500269938	1280177	238260474	1207858	241076949	404	98885	55897	12340387	1103707	242097259	393413	81572957	240378	46185046	407043	79748166
2 OR MORE MINORITY RACES	1393	318125	1218	280597	720	162124			28	6125	556	143134	211	48365	230	53145	214	52298
JOINT (WHITE/MINORITY RACE)	51757	13311584	30921	7435475	23780	6048333	6	1991	1084	316795	21588	6078747	10619	2607536	6014	1441454	6326	1571575
RACE NOT AVAILABLE 6/	722361	177469637	362882	78758690	439025	104579519	43	19029	14298	3470997	136612	34603856	41700	10298676	98141	24721542	35285	8651509
<b>ETHNICITY 7/</b>																		
HISPANIC OR LATINO	134601	25158456	165976	29362288	61880	11834060	24	3746	2161	438580	84343	15552572	32516	6125694	18192	3052223	32088	5188896
NOT HISPANIC OR LATINO	2643357	564278261	1314959	249214005	1300036	269230300	426	105455	58343	13049481	1160210	262559977	416525	88494713	250656	50249006	417773	83765259
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	50068	11579933	33498	7653051	23643	5314610	6	1286	955	247440	21236	5352044	8146	1927645	5525	1206664	6708	1560128
ETHNICITY NOT AVAILABLE 6/	708203	174212691	349428	76096970	433465	103643707	41	18027	14128	3474229	133322	33727021	39789	9878521	102393	25254609	33997	8354776
<b>MINORITY STATUS 8/</b>																		
WHITE NON-HISPANIC	2245670	463611614	1091581	203532795	1123051	223913239	376	94669	52181	11486892	997756	220931413	353330	73628167	212254	41330616	368590	72967258
OTHERS, INCLUDING HISPANIC	558323	131787331	407947	79674509	252255	60314736	78	15402	8340	2041102	258665	60100898	100140	22095662	60567	12841637	84923	16800815
<b>INCOME 9/</b>																		
LESS THAN 50% OF MSA/MD MEDIAN	201107	24131944	130111	13346795	97938	11642475	50	6567	4738	502332	91877	10313671	36945	4137322	27118	3134193	38993	3790301
50-79% OF MSA/MD MEDIAN	486153	73447817	323057	46357405	233757	34393369	143	19899	11918	1677229	249140	38359797	88243	13189809	58237	8409113	96902	13097175
80-99% OF MSA/MD MEDIAN	385439	69643868	195488	34395944	185909	32463736	59	10326	8181	1398505	167336	31797116	59226	10652060	42819	7300974	60151	10242747
100-119% OF MSA/MD MEDIAN	384583	77602789	153439	30235697	185275	35965633	51	11496	7611	1486040	151196	32660606	53534	10847770	41748	7869839	50200	9747367
120% OR MORE OF MSA/MD MEDIAN	1830475	461661269	364650	90737802	852507	208204352	166	67409	41154	11581492	612550	174744225	216426	57942795	192113	48133005	186339	49384918
INCOME NOT AVAILABLE 6/	244346	67959691	696856	145866320	260354	66641835	18	11012	1900	552382	111500	25983893	39123	8855181	14533	4876500	54591	12029277
<b>CENSUS TRACT CHARACTERISTICS 10/</b>																		
<b>RACIAL/ETHNIC COMPOSITION 11/</b>																		
LESS THAN 10% MINORITY	805674	153476361	370898	62555349	492229	90860757	171	58431	19138	3841563	299537	61458235	108740	20991943	88081	16827482	140466	25736587
10-19% MINORITY	895081	195852247	406043	80064236	469970	100408992	99	19872	22044	5177097	353169	82663132	124479	27393431	94022	20676673	122006	25923883
20-49% MINORITY	1238758	287558585	667318	135725713	591407	135922616	170	38608	25525	6174753	498869	118480702	174278	38652225	125592	27940502	147257	31957994
50-79% MINORITY	419164	99266030	278841	55457571	190702	46068254	32	6932	6618	1554858	164395	37155888	59469	12912415	43891	9392746	52276	10150140
80-100% MINORITY	171624	36543452	140017	27072543	71311	16008683	14	2798	2144	443194	67463	14073820	26226	5645340	24816	4863367	24807	4469254
<b>INCOME 12/ 13/</b>																		
LOW INCOME	44466	9040391	29216	5107497	19001	3876749	1	77	900	161793	17394	3278179	6618	1155524	5530	1050808	6982	1099548
MODERATE INCOME	325304	58292496	250831	40114113	157488	27421245	38	6039	6424	1051755	135970	23494974	51752	8572455	39554	6524929	52967	7851318
MIDDLE INCOME	1429778	270233233	948772	167547930	766968	141684376	304	81661	28138	5249107	584171	112532612	211633	38667555	159935	28595809	227206	38637830
UPPER INCOME	1730371	434961881	634130	148063299	872039	216253581	143	38864	39995	10725556	645767	174483229	223156	57180822	171349	43514549	199622	50641726
TOTAL 14/	3536229	775229341	1863861	362326314	1819024	390022677	497	128514	75587	17209730	1399111	317191614	496976	106426573	376766	79762502	490566	98869059

FINAL 2012 NATIONAL AGGREGATES

PRICING INFORMATION	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		
	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/	2536849	700	886017	38	1289092	167	467	16	72586	484	1319530	3217	465315	5513	312419	1185	436466	12422
REPORTED PRICING DATA	32507	16	25353	1	9988	5	5	1	584	23	12983	69	11278	2416	3483	145	17082	1260	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	26238	NA	13320	NA	8144	NA	5	NA	434	NA	9727	NA	5325	NA	2512	NA	5848	NA	
2.00 - 2.49	4490	NA	3497	NA	1455	NA		NA	94	NA	1789	NA	1419	NA	614	NA	1370	NA	
2.50 - 2.99	1039	NA	2499	NA	266	NA		NA	15	NA	430	NA	1022	NA	201	NA	2146	NA	
3.00 - 3.49	249	NA	2373	NA	69	NA		NA	9	NA	252	NA	1575	NA	76	NA	4133	NA	
3.50 - 4.49	391	8	3134	1	42	3			6	7	597	43	1612	1240	42	84	3358	249	
4.50 - 5.49	85	5	508		8	2		1	6	16	167	20	230	969	13	38	190	403	
5.50 - 6.49	5	1	12		1				7		15	4	54	161	24	9	23	342	
6.50 OR MORE	10	2	10		3				13		6	2	41	46	1	14	14	266	
MEAN	1.84	4.91	2.37	4.43	1.81	4.30	1.68	4.72	2.05	4.70	1.95	4.41	2.50	4.55	1.93	4.70	2.71	5.53	
MEDIAN	1.70	4.54	1.95	4.43	1.69	3.92	1.65	4.72	1.75	4.90	1.70	4.19	2.05	4.46	1.74	4.43	2.81	5.37	
HOEPA LOANS 17/	12		11		4				2		16		52	1	1		20	1	

FINAL 2012 NATIONAL AGGREGATES

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/	551361286	287613	175415486	16204	270371499	159805	116453	8603	16838770	10171	301676534	145722	102390982	192745	64341859	165220	92238351	146085
REPORTED PRICING DATA	4104512	506	3599415	25	1395541	146	2008	40	69884	1307	1941399	2127	1481415	110096	509089	10101	2567051	7924	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	3358538	NA	1877504	NA	1157840	NA	2008	NA	53525	NA	1415121	NA	759983	NA	346782	NA	712713	NA	
2.00 - 2.49	505855	NA	477231	NA	188478	NA		NA	9784	NA	258786	NA	186410	NA	102840	NA	210930	NA	
2.50 - 2.99	117137	NA	398579	NA	32041	NA		NA	1685	NA	75134	NA	136319	NA	26394	NA	408398	NA	
3.00 - 3.49	27805	NA	377063	NA	9691	NA		NA	1071	NA	59130	NA	206929	NA	9416	NA	717168	NA	
3.50 - 4.49	81026	345	408194	25	5960	52			1244	450	99776	1348	165861	55314	4150	6351	490125	2174	
4.50 - 5.49	11006	96	57647		830	94		40	740	857	30847	502	19240	47624	4214	2433	24595	2266	
5.50 - 6.49	915	20	1318		56				588		1663	112	4616	6049	14096	566	1640	2364	
6.50 OR MORE	2230	45	1879		645				1247		942	165	2057	1109	1197	751	1482	1120	
MEAN 30/	1.85	4.66	2.37	4.43	1.81	4.42	1.65	4.72	2.01	4.64	1.98	4.55	2.39	4.51	2.04	4.58	2.78	5.31	
MEDIAN 31/	1.68	4.19	1.95	4.43	1.68	4.55	1.59	4.72	1.74	4.90	1.70	4.27	1.96	4.49	1.77	4.36	2.93	5.02	
HOEPA LOANS 17/	735		563		236				155		3313		6528	17	240		3687	149	

FINAL 2012 NATIONAL AGGREGATES

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)	9066	1511545	6118	1032916	410	67203	1523	246553	845	139811	170	25062
MALE	4494	737452	2987	495277	196	31272	805	127369	417	69771	89	13763
FEMALE	2912	439522	1994	304042	135	21507	441	65386	291	41990	51	6597
JOINT (MALE/FEMALE)	1633	330298	1124	231496	76	14085	267	52482	136	27533	30	4702
ASIAN (TOTAL)	40495	9521938	26456	6249656	1634	400740	7159	1654986	4344	1007300	902	209256
MALE	17662	3989484	11442	2564033	715	169580	3151	724973	1951	438324	403	92574
FEMALE	10102	2060051	6533	1334184	408	84094	1832	374998	1081	217362	248	49413
JOINT (MALE/FEMALE)	12578	3435055	8407	2333766	497	142806	2140	547494	1286	344361	248	66628
BLACK OR AFRICAN AMERICAN (TOTAL)	146681	24849423	90386	15611125	5273	849898	30329	4960079	17456	2895188	3237	533133
MALE	56488	9529380	34544	5917475	2001	321545	11988	1970311	6646	1109064	1309	210985
FEMALE	63037	9516898	38446	5874386	2405	343743	12944	1906815	7832	1177597	1410	214357
JOINT (MALE/FEMALE)	26736	5726610	17255	3797268	816	171018	5266	1059989	2898	592733	501	105602
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	6143	1349995	4124	928587	266	56455	1002	203937	628	134437	123	26579
MALE	2694	546477	1786	367443	122	23932	454	88848	272	55040	60	11214
FEMALE	1599	298034	1040	196889	70	13383	280	49327	177	31450	32	6985
JOINT (MALE/FEMALE)	1825	500338	1284	361456	70	18013	263	64952	178	47669	30	8248
WHITE (TOTAL)	1149607	196427262	829653	143981686	39082	6522661	152578	24425607	108927	18359123	19367	3138185
MALE	474680	76881798	335663	54945512	16627	2610597	67868	10543369	46071	7461093	8451	1321227
FEMALE	276317	39805664	196538	28564465	9564	1351446	37289	5139862	27880	4036524	5046	713367
JOINT (MALE/FEMALE)	395784	79215155	295878	60196715	12606	2490288	46920	8655041	34579	6781296	5801	1091815
2 OR MORE MINORITY RACES (TOTAL)	1206	269034	782	182888	30	6211	264	52678	108	23102	22	4155
MALE	507	112059	320	74402	7	1525	115	22794	56	11649	9	1689
FEMALE	381	74131	238	48472	13	1847	93	17485	28	4654	9	1673
JOINT (MALE/FEMALE)	313	81991	221	59432	9	2635	55	12332	24	6799	4	793
JOINT (WHITE/MINORITY RACE) (TOTAL)	22805	5294761	16788	3958835	689	161271	3136	676282	1859	426236	333	72137
MALE	631	142531	430	96559	19	4617	94	21432	67	15319	21	4604
FEMALE	561	118349	420	91533	13	2709	75	14505	44	8376	9	1226
JOINT (MALE/FEMALE)	21567	5021364	15916	3764553	648	150936	2959	638476	1742	401198	302	66201
RACE NOT AVAILABLE (TOTAL) 6/	118988	23478315	70738	14591659	4958	972977	22097	3900372	18088	3447533	3107	565774
MALE	24044	4433494	14036	2679714	1113	200578	4569	764367	3669	671886	657	116949
FEMALE	15269	2512470	8664	1486735	676	108783	2986	448000	2497	401966	446	66986
JOINT (MALE/FEMALE)	18481	4389986	11899	2940884	694	174568	2974	611941	2568	585035	346	77558

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	FINAL 2012 NATIONAL AGGREGATES											
	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)	205151	33804360	134316	22293271	8192	1376914	35267	5651006	22677	3744796	4699	738373
MALE	95149	15331576	61799	9978872	3910	644813	16739	2656068	10492	1706698	2209	345125
FEMALE	55800	8154647	36267	5307388	2276	345305	9608	1385433	6323	928012	1326	188509
JOINT (MALE/FEMALE)	53573	10209351	35912	6947015	1977	381919	8772	1584806	5772	1094447	1140	201164
NOT HISPANIC OR LATINO (TOTAL)	1153254	201272439	827010	146519260	37917	6466624	158239	26026189	110800	19030521	19288	3229845
MALE	465709	77247487	327861	54887774	15675	2530573	68315	10934257	45631	7563749	8227	1331134
FEMALE	300969	44448377	210207	31293064	10289	1480643	43479	6205380	31460	4659205	5534	810085
JOINT (MALE/FEMALE)	383848	79074098	287323	60037334	11814	2430451	45908	8792577	33344	6736968	5459	1076768
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	26658	5869343	19560	4363935	803	177631	3620	760019	2277	485309	398	82449
MALE	845	179693	556	120676	26	5251	151	31957	92	18793	20	3016
FEMALE	595	117137	386	79329	19	3582	122	22304	52	8531	16	3391
JOINT (MALE/FEMALE)	25179	5564113	18597	4160032	756	168218	3338	703533	2127	456473	361	75857
ETHNICITY NOT AVAILABLE (TOTAL) 6/	109928	21756131	64159	13360886	5430	1016247	20962	3683280	16501	3172104	2876	523614
MALE	19497	3613919	10992	2153093	1189	183009	3839	641181	2934	542906	543	93730
FEMALE	12814	2104958	7013	1220925	700	97982	2731	403261	1995	324171	375	58619
JOINT (MALE/FEMALE)	16317	3853235	10152	2541189	869	183761	2826	561791	2168	498736	302	67758
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	928497	158923279	683148	118800061	29776	4957938	115843	18446662	85194	14352349	14536	2366269
MALE	382012	61951554	275385	45183777	12590	1971022	51773	7994115	35945	5812011	6319	990629
FEMALE	222091	31907183	161211	23396997	7271	1016175	27998	3809775	21842	3152582	3769	531654
JOINT (MALE/FEMALE)	322709	64766969	245479	50031252	9838	1956679	35778	6593045	27201	5348238	4413	837755
OTHERS, INCLUDING HISPANIC (TOTAL)	445201	79908020	289988	52900454	16855	3011328	79846	13742300	48899	8609819	9613	1644119
MALE	174690	29916199	111494	19206441	6853	1177988	32730	5509854	19582	3353021	4031	668895
FEMALE	132340	20349795	83715	12972165	5225	797158	24847	3747499	15513	2370872	3040	462101
JOINT (MALE/FEMALE)	136844	29391924	94158	20607268	4666	1008651	21928	4425110	13597	2844600	2495	506295
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	225253	22983450	141851	14314508	8042	759538	46165	4893365	24636	2552662	4559	463377
50-79% OF MSA/MD MEDIAN	451343	64125440	320022	45504927	16031	2171073	63214	9049181	44633	6352123	7443	1048136
80-99% OF MSA/MD MEDIAN	236847	41748030	171972	30380464	8214	1409153	30483	5359824	22409	3948170	3769	650419
100-119% OF MSA/MD MEDIAN	172719	34459838	127103	25437562	5894	1159142	21009	4142588	16065	3201361	2648	519185
120% OR MORE OF MSA/MD MEDIAN	369408	93084468	271604	68758558	12666	3266551	44189	10790229	35164	8858486	5785	1410644
INCOME NOT AVAILABLE 6/	17424	2917405	8446	1472095	370	64887	4290	635595	3728	654817	590	90011
TOTAL 14/	1494991	262702273	1045045	186537352	52342	9037416	218088	36120494	152255	26432730	27261	4574281

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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)	11821	1454915	5094	780429	1378	119163	4300	376616	788	130218	261	48489
MALE	4765	624925	2070	334339	561	53919	1671	158881	336	53064	127	24722
FEMALE	3821	393488	1510	198679	441	32251	1560	116279	234	35512	76	10767
JOINT (MALE/FEMALE)	2579	379491	1079	209301	342	31029	942	91533	160	35129	56	12499
ASIAN (TOTAL)	180627	52302364	123289	36304724	10896	3171511	24499	6389231	17197	5003876	4746	1433022
MALE	73977	20409380	49778	13921819	4591	1293246	10249	2572483	7228	2010213	2131	611619
FEMALE	39782	9573590	26310	6473694	2408	584267	6213	1358654	3764	885754	1087	271221
JOINT (MALE/FEMALE)	66296	22152745	46908	15824022	3831	1277532	7924	2428080	6133	2083235	1500	539876
BLACK OR AFRICAN AMERICAN (TOTAL)	94321	11821056	38702	6172190	8991	774920	37369	3440811	7193	1103198	2066	329937
MALE	32010	4155367	13721	2180021	3046	272347	11789	1166431	2672	411164	782	125404
FEMALE	40259	4288749	15903	2133789	3546	274400	16916	1367807	3026	393880	868	118873
JOINT (MALE/FEMALE)	21296	3300297	8952	1837681	2255	216741	8228	869884	1462	293471	399	82520
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	5904	1258899	3592	831943	350	70147	1198	190778	617	132351	147	33680
MALE	2451	507014	1451	331080	142	28420	544	79375	257	56381	57	11758
FEMALE	1666	301496	1005	195519	104	17839	332	46564	184	33331	41	8243
JOINT (MALE/FEMALE)	1750	440090	1113	296984	100	23152	317	64083	172	42266	48	13605
WHITE (TOTAL)	1898375	391052620	1316287	285425783	113363	20083504	276369	43025878	158770	34882607	33586	7634848
MALE	608953	119527909	401299	82820799	39341	6679523	102399	15760453	53572	11516435	12342	2750699
FEMALE	391633	61757572	260976	43927387	23562	3098699	66170	7803389	33575	5676441	7350	1251656
JOINT (MALE/FEMALE)	892732	208810890	651546	158140986	49797	10195438	106568	19299773	71093	17577401	13728	3597292
2 OR MORE MINORITY RACES (TOTAL)	1085	224211	585	143136	63	12071	308	41238	89	20338	40	7428
MALE	432	81925	234	50569	28	5052	113	15276	41	8014	16	3014
FEMALE	345	59642	169	36547	16	2531	120	13030	26	5252	14	2282
JOINT (MALE/FEMALE)	295	80295	178	54952	18	4441	67	11698	22	7072	10	2132
JOINT (WHITE/MINORITY RACE) (TOTAL)	36450	10164539	24929	7478649	2353	559282	5534	1042952	2954	870661	680	212995
MALE	1016	280469	648	195721	78	17447	183	36881	80	23962	27	6458
FEMALE	646	140118	394	99968	51	8183	144	18089	38	10443	19	3435
JOINT (MALE/FEMALE)	34660	9710768	23813	7159680	2214	531525	5177	984489	2824	832648	632	202426
RACE NOT AVAILABLE (TOTAL) 6/	282872	73502114	172070	48780102	21117	4488389	49792	8955621	31945	9060846	7948	2217156
MALE	40114	8971348	20878	5404182	4068	604723	9217	1446757	4806	1227927	1145	287759
FEMALE	24188	4308938	12648	2632440	2112	267868	6107	746415	2724	546566	597	115649
JOINT (MALE/FEMALE)	47901	13532741	29035	9008328	3961	796432	8174	1629475	5630	1751779	1101	346727

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HISPANIC OR LATINO (TOTAL)	149079	22604169	82400	13967537	12284	1417572	36694	4346172	13856	2234634	3845	638254
MALE	66892	10125160	36780	6179253	5716	660063	16464	1983011	6173	1014470	1759	288363
FEMALE	38556	5059787	21016	3051347	2910	305433	9928	1044641	3722	515053	980	143313
JOINT (MALE/FEMALE)	42946	7324181	24384	4694780	3554	443015	10037	1289749	3898	696011	1073	200626
NOT HISPANIC OR LATINO (TOTAL)	2016462	435863741	1405190	317429196	114921	22439459	288390	47886979	171089	39224783	36872	8883324
MALE	647929	134882255	431362	93596199	39635	7552758	105119	17413242	58152	13079704	13661	3240352
FEMALE	429336	70806733	284274	49951857	24967	3593880	74563	9214124	37167	6537401	8365	1509471
JOINT (MALE/FEMALE)	934286	229024268	686873	173167397	49868	11210766	107642	21088098	75215	19463040	14688	4094967
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	32171	7869840	22039	5700812	1951	421756	4798	883470	2824	716111	559	147691
MALE	967	231321	622	158931	61	11141	162	32706	109	25784	13	2759
FEMALE	556	121657	327	82638	50	10458	125	17184	44	9647	10	1730
JOINT (MALE/FEMALE)	30599	7501668	21060	5447931	1838	399875	4498	831624	2667	679036	536	143202
ETHNICITY NOT AVAILABLE (TOTAL) 6/	313743	75442968	174919	48819411	29355	5000200	69487	10346504	31784	9028567	8198	2248286
MALE	47930	9319601	21315	5304147	6443	730715	14420	1807578	4558	1187202	1194	289959
FEMALE	33892	4835416	13298	2612181	4313	376267	12946	1194278	2638	525078	697	127612
JOINT (MALE/FEMALE)	59678	14557200	30307	9221826	7258	1022634	15220	2169544	5716	1784914	1177	358282
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1693316	357458591	1205891	264378576	93140	17755720	223850	36858303	141447	31657544	28988	6808448
MALE	533746	108152567	361814	76015481	31735	5860631	82529	13444142	47147	10382415	10521	2449898
FEMALE	346448	56016244	238280	40575047	19197	2700322	52956	6518128	29731	5129140	6284	1093607
JOINT (MALE/FEMALE)	810334	192717444	604198	147432088	41976	9157337	87817	16807457	64260	16077520	12083	3243042
OTHERS, INCLUDING HISPANIC (TOTAL)	501463	105795930	295028	70161855	37613	6440479	112166	16383903	44592	10019135	12064	2790558
MALE	179757	35991473	103895	23106142	14044	2316915	40352	5950129	16644	3561113	4822	1057174
FEMALE	123757	19677206	65701	12127265	9400	1218798	34744	3921199	10869	1859224	3043	550720
JOINT (MALE/FEMALE)	195073	49674484	124233	34699626	13806	2862993	36084	6401567	16834	4548283	4116	1162015
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	229657	18920731	113627	10132477	17307	1002522	78448	5862628	16279	1527339	3996	395765
50-79% OF MSA/MD MEDIAN	424333	51074217	265396	34531433	32630	2825728	86642	8567159	32481	4203537	7184	946360
80-99% OF MSA/MD MEDIAN	262245	40654706	176288	28981626	17966	2134249	42362	5336092	21147	3449135	4482	753604
100-119% OF MSA/MD MEDIAN	237012	42867449	165438	31322019	15032	2205246	32634	4836926	19832	3752587	4076	750671
120% OR MORE OF MSA/MD MEDIAN	1229535	362486663	902744	266619077	68214	19705232	126259	34271249	110078	34304562	22240	7586543
INCOME NOT AVAILABLE 6/	70410	17585138	52027	12796311	1992	634100	8463	1883397	6366	1783973	1562	487357
TOTAL 14/	2511455	541780718	1684548	385916956	158511	29278987	399369	63463125	219553	51204095	49474	11917555

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	36121	6310221	18690	3317199	1884	329802	9719	1587980	3837	716023	1991	359217
MALE	14948	2610516	7222	1293298	861	154452	4300	685873	1662	314458	903	162435
FEMALE	10182	1568967	5253	818532	514	73185	2799	423115	1076	173593	540	80542
JOINT (MALE/FEMALE)	10396	2031089	5777	1133752	500	100579	2536	463012	1042	219434	541	114312
ASIAN (TOTAL)	565712	165306812	373545	111203100	27987	8077087	90859	24923674	49531	14158920	23790	6944031
MALE	189231	53451315	121348	34774444	10602	3015207	31086	8307053	17356	4788095	8839	2566516
FEMALE	106324	26589867	65552	16669208	5557	1405150	20258	4766189	10109	2525242	4848	1224078
JOINT (MALE/FEMALE)	268384	84785433	185638	59490106	11711	3626363	39160	11758630	21885	6791171	9990	3119163
BLACK OR AFRICAN AMERICAN (TOTAL)	443490	75131241	222681	38960910	23132	3913170	120910	18923897	54174	9423589	22593	3909675
MALE	144861	24371511	69461	12094682	8104	1360462	40936	6379749	18646	3210513	7714	1326105
FEMALE	159989	23819038	78437	12052734	8177	1236946	45706	6289534	19376	2978042	8293	1261782
JOINT (MALE/FEMALE)	137526	26742381	74218	14710708	6792	1305385	33984	6208741	16001	3206957	6531	1310590
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	30506	7131221	16582	3964163	1481	337904	7203	1566863	3547	884239	1693	378052
MALE	10446	2303309	5399	1212153	551	121036	2631	534948	1237	297266	628	137906
FEMALE	7422	1516401	3956	824133	333	63942	1871	363175	873	186441	389	78710
JOINT (MALE/FEMALE)	12504	3278367	7158	1910184	595	151946	2670	662541	1415	395868	666	157828
WHITE (TOTAL)	7864676	1625693187	5175073	1070552682	337681	69275795	1299121	260500882	770660	163291491	282141	62072337
MALE	2085962	429928880	1251672	258529947	102068	20974075	403861	80341556	238193	50070324	90168	20012978
FEMALE	1430953	240337574	895583	150791788	62461	10529691	270612	43490269	147915	25898847	54382	9626979
JOINT (MALE/FEMALE)	4328149	951207114	3015748	658664187	172191	37563342	621229	135925932	382332	86837580	136649	32216073
2 OR MORE MINORITY RACES (TOTAL)	6595	1431636	3425	778589	368	80869	1713	331777	739	166207	350	74194
MALE	2194	456274	1085	231052	143	29218	576	111484	276	59351	114	25169
FEMALE	2113	375857	1031	189564	112	21291	635	101925	205	38234	130	24843
JOINT (MALE/FEMALE)	2251	592676	1292	354377	111	30099	495	117749	250	66724	103	23727
JOINT (WHITE/MINORITY RACE) (TOTAL)	165495	42413044	112823	29371727	7323	1808142	25032	6034047	14257	3643440	6060	1555688
MALE	3634	1003539	2472	688021	134	35029	541	144484	346	98445	141	37560
FEMALE	2507	594334	1774	424766	91	20975	355	81414	201	47233	86	19946
JOINT (MALE/FEMALE)	158954	40719642	108315	28200029	7080	1748084	24063	5787999	13675	3488557	5821	1494973
RACE NOT AVAILABLE (TOTAL) 6/	1367595	328502942	714542	180338840	59980	14249872	273206	59816021	220866	50586000	99001	23512209
MALE	177120	40442517	83491	20394943	8254	1935955	37887	8063375	34745	7122418	12743	2925826
FEMALE	109630	20866318	51877	10474537	4586	908787	25191	4361073	20665	3687998	7311	1433923
JOINT (MALE/FEMALE)	286993	73580023	167445	44486185	11553	2937270	48861	11909632	43194	10162096	15940	4084840



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HISPANIC OR LATINO (TOTAL)	536697	98631610	293386	55084404	25999	4721838	128850	22104368	60709	11557831	27753	5163169
MALE	192724	35498761	99615	18868879	10218	1853710	48766	8350756	23292	4391128	10833	2034288
FEMALE	123205	20278173	66031	11111251	5811	949810	31395	4837053	13570	2313213	6398	1066846
JOINT (MALE/FEMALE)	219012	42500980	126832	24916440	9863	1894753	48263	8837463	23636	4809921	10418	2042403
NOT HISPANIC OR LATINO (TOTAL)	8466353	1798434511	5541197	1182608126	369377	78082093	1412115	288302406	834521	179783471	309143	69658415
MALE	2278562	482474740	1365893	291302368	113315	24064567	440043	89062521	259820	55415695	99491	22629589
FEMALE	1606031	276211130	988345	171177351	71964	12501969	313579	51112467	169079	30010520	63064	11408823
JOINT (MALE/FEMALE)	4558219	1034254700	3173189	716910380	182767	41206506	654241	147141384	402712	93679135	145310	35317295
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	163449	37789222	107942	25001524	7290	1635651	26895	6096368	14964	3539221	6358	1516458
MALE	3148	810889	1968	506037	126	29093	595	151862	309	85609	150	38288
FEMALE	2319	515054	1436	321907	94	21097	469	102604	234	49905	86	19541
JOINT (MALE/FEMALE)	157588	36371140	104275	24113241	7056	1582601	25765	5826177	14389	3395412	6103	1453709
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1313691	317064961	694836	175793156	57170	13633059	259903	57181999	207417	47989386	94365	22467361
MALE	153962	35783471	74674	18541256	7058	1678064	32414	7003383	29040	6068438	10776	2492330
FEMALE	97565	18663999	47651	9634753	3962	787091	21984	3824570	17537	3161992	6431	1255593
JOINT (MALE/FEMALE)	270338	69809905	161295	43009467	10847	2779208	44729	11029212	39057	9283919	14410	3708099
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	7171131	1488802744	4772171	989112563	305040	62984508	1149815	233094998	694104	147943552	250001	55667123
MALE	1892882	393238462	1150088	238650259	91885	19092300	356767	72024209	214300	45466794	79842	18004900
FEMALE	1306780	219635910	827652	139161860	56776	9594173	240207	38782574	133887	23499164	48258	8598139
JOINT (MALE/FEMALE)	3958728	873083358	2786536	609546954	155723	34153266	550782	121816923	344431	78652299	121256	28913916
OTHERS, INCLUDING HISPANIC (TOTAL)	1898887	423928656	1122111	261857388	93050	20420545	398982	79260129	196732	43009357	88012	19381237
MALE	550627	118582183	303774	68747395	30171	6497041	126100	24119750	61940	13014507	28642	6203490
FEMALE	406371	73934418	219727	41762094	20279	3722553	101170	16571813	44854	8172919	20341	3705039
JOINT (MALE/FEMALE)	935826	230082566	595153	150591474	42283	10128969	170419	38299920	89259	21666884	38712	9395319
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	746157	88358237	373983	42758630	26896	2919190	231276	28473037	82428	10191319	31574	4016061
50-79% OF MSA/MD MEDIAN	1529412	219779498	890895	125644494	64874	9073497	334914	48764888	173966	26397492	64763	9899127
80-99% OF MSA/MD MEDIAN	1140011	192968983	706619	118488480	50398	8424350	211119	35675406	124326	22000084	47549	8380663
100-119% OF MSA/MD MEDIAN	1083799	204566249	695323	130427733	47680	8953742	182435	34110066	114494	22479758	43867	8594950
120% OR MORE OF MSA/MD MEDIAN	4896406	1319688652	3258262	869314565	217531	58211470	722749	197836365	498367	136499716	199497	57826536
INCOME NOT AVAILABLE 6/	1036781	217072148	686219	146627929	50977	10185617	136738	27239238	114220	23286922	48627	9732442
TOTAL 14/	10480190	2251920304	6637361	1438487210	459836	98072641	1827763	373685141	1117611	242869909	437619	98805403

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	7047	208986	2301	90871	250	9651	4271	88251	171	14406	54	5807
MALE	3268	92712	1034	36479	127	4121	2007	42396	75	7679	25	2037
FEMALE	2641	57388	764	23048	74	2137	1734	27271	53	3200	16	1732
JOINT (MALE/FEMALE)	1067	54821	466	28757	47	3333	500	17307	41	3386	13	2038
ASIAN (TOTAL)	18092	2630146	9102	1665168	930	130102	6469	510139	1171	228339	420	96398
MALE	6440	731380	2817	424637	348	40183	2759	178189	387	65124	129	23247
FEMALE	4511	479274	1885	274020	217	24161	2040	120409	266	40244	103	20440
JOINT (MALE/FEMALE)	7063	1410852	4377	964240	358	65228	1633	208534	510	120574	185	52276
BLACK OR AFRICAN AMERICAN (TOTAL)	75137	1882437	22042	707820	2323	76141	48221	902181	2044	143869	507	52426
MALE	28189	634645	8312	225105	837	25910	18156	316429	698	49315	186	17886
FEMALE	35638	748898	9449	257397	997	24743	24105	396736	877	50669	210	19353
JOINT (MALE/FEMALE)	11117	492773	4233	223278	484	25358	5829	185493	461	43565	110	15079
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	3568	177961	1288	93138	150	13372	1957	51736	129	13795	44	5920
MALE	1577	55954	525	23270	63	2984	922	22141	45	4927	22	2632
FEMALE	1154	44277	351	21871	44	2719	703	14952	43	3272	13	1463
JOINT (MALE/FEMALE)	821	76224	403	46674	43	7669	326	14485	41	5596	8	1800
WHITE (TOTAL)	544357	39358387	308991	25801579	22884	1603362	178349	7765039	27289	3144583	6844	1043824
MALE	170671	9601150	85418	5449693	7405	441770	67513	2510147	8172	872447	2163	327093
FEMALE	133415	6303974	65382	3728316	5436	273171	55096	1604674	6006	524603	1495	173210
JOINT (MALE/FEMALE)	239361	23383915	157817	16585863	9983	884401	55338	3630688	13057	1742564	3166	540399
2 OR MORE MINORITY RACES (TOTAL)	806	39123	225	18531	26	1723	521	12904	27	3998	7	1967
MALE	295	12323	80	4281	10	761	193	4855	9	1158	3	1268
FEMALE	343	10140	60	3821	11	337	264	4798	4	485	4	699
JOINT (MALE/FEMALE)	163	16496	84	10395	5	625	60	3121	14	2355		
JOINT (WHITE/MINORITY RACE) (TOTAL)	9077	998991	5209	668364	383	37082	2789	168930	523	89388	173	35227
MALE	523	88478	388	76164	9	1530	95	4898	18	3546	13	2340
FEMALE	429	58507	311	48118	8	1026	82	3556	22	4247	6	1560
JOINT (MALE/FEMALE)	8106	850497	4507	543967	365	34226	2602	159756	478	81221	154	31327
RACE NOT AVAILABLE (TOTAL) 6/	118933	6771356	31093	3710798	11404	368333	68659	1717567	6094	678509	1683	296149
MALE	9438	544809	3396	257735	425	24160	4728	166944	648	57347	241	38623
FEMALE	8196	330091	2557	149555	377	17128	4567	110381	516	35112	179	17915
JOINT (MALE/FEMALE)	10118	1041034	5322	635804	518	43791	3111	202210	866	98143	301	61086

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	FINAL 2012 NATIONAL AGGREGATES											
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HISPANIC OR LATINO (TOTAL)	63296	2359269	22685	1069900	2633	115007	34955	867344	2277	225569	746	81449
MALE	27182	850678	9274	345127	1201	46348	15521	348420	898	83542	288	27241
FEMALE	21506	589404	6966	245815	790	29735	12956	246736	592	47572	202	19546
JOINT (MALE/FEMALE)	14478	912499	6413	475262	635	38653	6394	269941	782	94084	254	34559
NOT HISPANIC OR LATINO (TOTAL)	584947	42007174	320643	27375889	23826	1721061	204755	8436660	28519	3331078	7204	1142486
MALE	183717	10344412	89085	5879572	7585	472557	76287	2722409	8515	923161	2245	346713
FEMALE	156298	7075767	70926	4084704	5969	298977	71078	1913638	6667	575428	1658	203020
JOINT (MALE/FEMALE)	244185	24510633	160297	17365468	10226	945476	57099	3784721	13285	1825626	3278	589342
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	7840	751498	4295	473843	344	30961	2647	157369	431	63962	123	25363
MALE	150	13938	65	8093	3	194	70	2847	7	1830	5	974
FEMALE	164	10761	78	6775	7	208	70	3025	7	416	2	337
JOINT (MALE/FEMALE)	7515	725740	4147	458309	333	30286	2502	151377	417	61716	116	24052
ETHNICITY NOT AVAILABLE (TOTAL) 6/	120934	6949446	32628	3836637	11547	372737	68879	1755374	6221	696278	1659	288420
MALE	9352	552423	3546	264572	435	22320	4495	172323	632	53010	244	40198
FEMALE	8359	356617	2789	168852	398	16502	4487	119378	521	38416	164	13469
JOINT (MALE/FEMALE)	11638	1177740	6352	739939	609	50216	3404	215555	984	115978	289	56052
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	479700	36180065	282689	24153416	20038	1453032	146468	6795249	24500	2839416	6005	938952
MALE	146873	8748256	76755	5079964	6304	397873	54637	2184917	7297	788869	1880	296633
FEMALE	114523	5705464	58741	3461951	4698	242550	44398	1374660	5383	471037	1303	155266
JOINT (MALE/FEMALE)	217931	21687268	147011	15587287	9013	810902	47301	3226966	11797	1577100	2809	485013
OTHERS, INCLUDING HISPANIC (TOTAL)	176230	8758983	64319	4648276	6688	400597	96631	2649564	6590	764878	2002	295668
MALE	64184	2403354	21488	1114392	2457	117990	37517	883649	2076	211690	646	75633
FEMALE	63682	1947652	19133	861752	2057	82359	40118	790693	1830	148312	544	64536
JOINT (MALE/FEMALE)	47850	4378373	23541	2659403	2151	198684	18697	964185	2656	401273	805	154828
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	135125	3131143	39722	1203544	4239	97872	85856	1529088	4289	221286	1019	79353
50-79% OF MSA/MD MEDIAN	169405	6643667	72611	3677429	7899	267505	79953	2023381	7114	500428	1828	174924
80-99% OF MSA/MD MEDIAN	96008	5124996	48381	3142992	5174	215832	36757	1233617	4552	403644	1144	128911
100-119% OF MSA/MD MEDIAN	79398	5071509	43233	3255010	4301	219877	26700	1052385	4081	400502	1083	143735
120% OR MORE OF MSA/MD MEDIAN	267455	29400715	159611	19525659	15918	1347371	72103	5024633	15518	2581983	4305	921069
INCOME NOT AVAILABLE 6/	21546	2319293	11973	1722899	425	69051	7840	279078	1049	166374	259	81891
TOTAL 14/	777017	52067387	380251	32756269	38350	2239766	311236	11216747	37448	4316887	9732	1537718

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	45	20262	24	10936	2	850	17	7430	2	1046		
MALE	26	9622	15	5730	1	700	8	2146	2	1046		
FEMALE	13	4930	4	1646	1	150	8	3134				
JOINT (MALE/FEMALE)	5	3560	5	3560								
ASIAN (TOTAL)	1077	779595	737	561980	50	28245	223	135186	58	48107	9	6077
MALE	340	233841	212	152345	17	7072	89	57991	20	15193	2	1240
FEMALE	183	122940	116	77791	13	8706	41	22480	10	11009	3	2954
JOINT (MALE/FEMALE)	540	407569	399	321919	20	12467	91	53465	26	17835	4	1883
BLACK OR AFRICAN AMERICAN (TOTAL)	406	137881	199	66460	18	6703	161	55935	22	6099	6	2684
MALE	188	68785	99	31639	8	2848	65	29482	15	4016	1	800
FEMALE	115	28436	42	12557	5	1105	63	14077	2	213	3	484
JOINT (MALE/FEMALE)	97	38760	54	21114	5	2750	33	12376	4	1370	1	1150
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	36	24672	28	21193	2	1335	5	1874	1	270		
MALE	15	11666	11	10292			4	1374				
FEMALE	7	1982	6	1482			1	500				
JOINT (MALE/FEMALE)	11	7685	9	7380	1	35			1	270		
WHITE (TOTAL)	8172	4793002	5769	3398947	354	193963	1522	810328	461	347621	66	42143
MALE	3661	2281966	2509	1555528	163	107146	749	396584	217	208449	23	14259
FEMALE	929	403804	582	275998	40	12248	237	86734	56	20691	14	8133
JOINT (MALE/FEMALE)	3557	2081814	2662	1546321	150	74269	528	322992	188	118481	29	19751
2 OR MORE MINORITY RACES (TOTAL)	3	824	1	150	1	464	1	210				
MALE	1	210					1	210				
FEMALE	1	464			1	464						
JOINT (MALE/FEMALE)	1	150	1	150								
JOINT (WHITE/MINORITY RACE) (TOTAL)	129	73794	103	63905	3	613	19	5843	3	2045	1	1388
MALE	17	9735	13	7465			2	402	1	480	1	1388
FEMALE	3	1225	1	775			1	250	1	200		
JOINT (MALE/FEMALE)	109	62834	89	55665	3	613	16	5191	1	1365		
RACE NOT AVAILABLE (TOTAL) 6/	37131	114771585	29900	87491481	1237	3145427	3560	10550260	2233	13016054	201	568363
MALE	253	196938	117	105055	14	7779	82	53006	37	28898	3	2200
FEMALE	92	50693	37	20053	2	665	42	26061	11	3914		
JOINT (MALE/FEMALE)	215	158163	120	80553	10	5081	62	54860	20	14829	3	2840

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HISPANIC OR LATINO (TOTAL)	792	398161	469	241808	25	6936	243	125282	47	18124	8	6011
MALE	364	157693	204	94262	15	4918	121	47972	22	8139	2	2402
FEMALE	112	61372	62	37879	2	471	38	17711	8	3219	2	2092
JOINT (MALE/FEMALE)	313	177805	200	108376	8	1547	84	59599	17	6766	4	1517
NOT HISPANIC OR LATINO (TOTAL)	8861	5184792	6235	3672600	386	216412	1674	868045	496	384296	70	43439
MALE	3823	2363967	2613	1585287	169	111413	786	433489	231	217943	24	15835
FEMALE	1122	489452	675	316598	55	21490	311	111616	63	30269	18	9479
JOINT (MALE/FEMALE)	3889	2309952	2930	1757062	162	83509	571	320487	198	130769	28	18125
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	99	69922	69	51857	6	3340	22	14225	2	500		
MALE	12	10403	7	8616	1	260	4	1527				
FEMALE	1	775	1	775								
JOINT (MALE/FEMALE)	85	57019	60	40741	5	3080	18	12698	2	500		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	37247	114948740	29988	87648787	1250	3150912	3569	10559514	2235	13018322	205	571205
MALE	302	280700	152	179889	18	8954	89	58207	39	32000	4	1650
FEMALE	108	62875	50	35050	5	1377	44	23909	9	2539		
JOINT (MALE/FEMALE)	248	215759	149	130483	14	7079	57	56100	23	16115	5	5982
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	7232	4197466	5192	2990555	315	180844	1261	664960	409	327567	55	33540
MALE	3254	2037621	2271	1381831	144	101293	626	344514	193	197576	20	12407
FEMALE	810	334551	513	228544	36	11122	200	70597	49	18247	12	6041
JOINT (MALE/FEMALE)	3152	1812210	2397	1368799	135	68429	430	248146	167	111744	23	15092
OTHERS, INCLUDING HISPANIC (TOTAL)	2539	1484083	1607	1005391	105	47951	670	339436	133	75145	24	16160
MALE	936	491017	550	304589	41	15298	281	137472	58	27828	6	5830
FEMALE	426	217998	228	130908	22	10896	147	56023	21	14641	8	5530
JOINT (MALE/FEMALE)	1149	749418	809	553764	41	20457	239	142541	51	28106	9	4550
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/	46691	117730020	36571	90015464	1661	3375526	5457	11063393	2720	12655182	282	620455
TOTAL 14/	46999	120601615	36761	91615052	1667	3377600	5508	11567066	2780	13421242	283	620655

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	5389	727189	2650	386779	285	44010	1809	193508	448	73494	197	29398
MALE	2377	315940	1125	160095	116	17802	865	95982	184	29296	87	12765
FEMALE	1514	172190	673	93086	90	11437	580	43934	117	16978	54	6755
JOINT (MALE/FEMALE)	1415	228313	801	127414	75	14113	346	51251	137	25657	56	9878
ASIAN (TOTAL)	123702	27742219	76838	17413600	7083	1581023	23704	5095494	11433	2556814	4644	1095288
MALE	41544	8949581	24513	5306044	2598	557879	8623	1775999	4017	882893	1793	426766
FEMALE	25184	5351425	14669	3151465	1449	311221	5617	1149784	2412	511459	1037	227496
JOINT (MALE/FEMALE)	56604	13363006	37460	8914163	3011	707451	9377	2153371	4961	1152045	1795	435976
BLACK OR AFRICAN AMERICAN (TOTAL)	62865	7149061	30043	3849274	2979	367750	21914	1886444	5446	696264	2483	349329
MALE	25298	2764860	11809	1448740	1245	152966	9088	752939	2170	272348	986	137867
FEMALE	21494	2194428	9241	1145998	945	107904	8656	612655	1811	216374	841	111497
JOINT (MALE/FEMALE)	15898	2167454	8918	1243637	780	106346	4106	513736	1442	204250	652	99485
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	5224	952785	2774	538380	261	46870	1456	219660	534	104092	199	43783
MALE	1911	327334	982	183320	100	17519	568	77399	187	34445	74	14651
FEMALE	1221	197531	601	108624	57	8714	405	46458	121	23483	37	10252
JOINT (MALE/FEMALE)	2066	423564	1178	244043	102	20300	477	95085	224	45883	85	18253
WHITE (TOTAL)	1140201	208433458	734197	134664220	53416	9811350	210895	36537889	106216	20180263	35477	7239736
MALE	370161	66593188	225304	40388738	18317	3371884	77239	13148092	36268	6965056	13033	2719418
FEMALE	175796	27006657	104614	16399976	8314	1302496	39467	5480425	17486	2829037	5915	994723
JOINT (MALE/FEMALE)	591540	114310127	402709	77572500	26635	5109270	93617	17791750	52152	10330689	16427	3505918
2 OR MORE MINORITY RACES (TOTAL)	1075	173357	545	94784	47	7927	354	47740	86	14509	43	8397
MALE	408	62881	202	33178	20	3451	137	18261	37	5466	12	2525
FEMALE	332	47147	163	27819	10	1698	123	11456	22	3914	14	2260
JOINT (MALE/FEMALE)	331	62744	179	33525	17	2778	93	17947	25	4882	17	3612
JOINT (WHITE/MINORITY RACE) (TOTAL)	24193	4917644	15915	3269684	1196	231964	4233	810637	2066	440184	783	165175
MALE	780	166857	496	109900	31	6086	148	27351	74	18567	31	4953
FEMALE	328	62274	203	37906	13	2245	80	16377	17	3809	15	1937
JOINT (MALE/FEMALE)	23025	4675990	15175	3113963	1151	223497	3995	764476	1969	416517	735	157537
RACE NOT AVAILABLE (TOTAL) 6/	263684	61282493	167026	40051437	11370	2697026	46196	9459027	27827	6473751	11265	2601252
MALE	26864	5468562	13696	2893480	1581	315656	6400	1206624	3741	730669	1446	322133
FEMALE	13099	2261117	6512	1177793	676	111247	3414	508811	1813	333024	684	130242
JOINT (MALE/FEMALE)	38352	8571813	22882	5229543	2002	420290	6981	1479547	4757	1040518	1730	401915

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HISPANIC OR LATINO (TOTAL)	89099	13564709	48356	7714803	4596	697596	23406	3067206	9002	1422814	3739	662290
MALE	36938	5593186	19455	3085018	2001	310832	10148	1306637	3728	597318	1606	293381
FEMALE	18958	2589401	9621	1437156	922	135239	5848	633830	1795	261467	772	121709
JOINT (MALE/FEMALE)	32899	5330055	19143	3163829	1651	249019	7325	1115851	3438	556912	1342	244444
NOT HISPANIC OR LATINO (TOTAL)	1256894	233339312	802815	150186000	59918	11297644	237947	41182194	116418	22484073	39796	8189401
MALE	407222	73853088	245735	44629778	20527	3851986	86780	14647690	39624	7678153	14556	3045481
FEMALE	207672	32504620	120860	19531594	9954	1613933	49292	6744570	20378	3374400	7188	1240123
JOINT (MALE/FEMALE)	638477	126238485	434264	85601488	29210	5783082	101143	19643700	55973	11340467	17887	3869748
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	22725	4160870	14771	2739026	1032	179373	4160	732433	1994	365781	768	144257
MALE	738	155274	448	94408	24	4618	158	30429	74	17811	34	8008
FEMALE	378	71364	225	44148	20	3233	95	16881	25	4644	13	2458
JOINT (MALE/FEMALE)	21572	3926962	14075	2595764	987	171314	3898	683599	1892	342701	720	133584
ETHNICITY NOT AVAILABLE (TOTAL) 6/	257615	60313315	164046	39628329	11091	2613307	45048	9268566	26642	6266703	10788	2536410
MALE	24445	5047655	12489	2714291	1456	275807	5982	1117891	3252	645458	1266	294208
FEMALE	11960	2127384	5970	1129769	658	104557	3107	474619	1601	297567	624	120872
JOINT (MALE/FEMALE)	36283	8307509	21820	5117707	1925	400630	6626	1424013	4364	980361	1548	384798
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1029722	190187668	671083	123825258	47685	8908292	184623	32699748	95201	18333271	31130	6421099
MALE	332772	60603685	205222	37033214	16243	3052476	67409	11778187	32448	6328527	11450	2411281
FEMALE	157102	24307935	94859	14869980	7351	1160935	34074	4840982	15670	2564321	5148	871717
JOINT (MALE/FEMALE)	538198	104943997	370018	71718868	24007	4678444	82831	16019124	46885	9404592	14457	3122969
OTHERS, INCLUDING HISPANIC (TOTAL)	326771	58252794	188030	35361846	17119	3102252	78667	11775598	30371	5566070	12584	2447028
MALE	108001	18093945	58190	10304675	6048	1060539	28924	4010389	10307	1834098	4532	884244
FEMALE	68131	10539963	34886	5972182	3445	574483	20814	2487049	6240	1029151	2746	477098
JOINT (MALE/FEMALE)	149604	29434550	94428	18983671	7564	1458547	28657	5237957	13697	2678557	5258	1075818
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	84633	9527747	40180	4973924	2845	333709	31907	2959785	6849	861736	2852	398593
50-79% OF MSA/MD MEDIAN	141819	17217946	77593	9589546	6401	761290	38578	4300809	14030	1832146	5217	734155
80-99% OF MSA/MD MEDIAN	117303	15666573	68884	9153799	5649	743564	26713	3495118	11810	1645299	4247	628793
100-119% OF MSA/MD MEDIAN	124465	17810066	75914	10776585	5953	822657	25484	3617871	12712	1902551	4402	690402
120% OR MORE OF MSA/MD MEDIAN	1013633	218590893	660924	141626056	50353	10861014	169271	36055558	98539	21877429	34546	8170836
INCOME NOT AVAILABLE 6/	134796	31078509	102178	23438329	4872	1180901	16491	3535891	8097	2106930	3158	816458
TOTAL 14/	1626333	311378206	1029988	200268158	76637	14787920	310561	54250399	154056	30539371	55091	11532358

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	6098	353945	1352	82070	1161	64354	3388	190417	122	11137	75	5967
MALE	2327	134212	562	33908	436	24295	1230	68048	58	4942	41	3019
FEMALE	2262	120105	477	26986	406	21171	1326	67172	35	3349	18	1427
JOINT (MALE/FEMALE)	1386	92247	299	20285	286	17206	756	50389	29	2846	16	1521
ASIAN (TOTAL)	1828	127713	493	37141	371	22529	850	54191	68	10300	46	3552
MALE	767	49659	211	14863	163	10089	349	19792	24	3399	20	1516
FEMALE	605	35300	171	10649	102	5439	292	15138	28	3418	12	656
JOINT (MALE/FEMALE)	435	41396	107	11234	95	6409	203	18890	16	3483	14	1380
BLACK OR AFRICAN AMERICAN (TOTAL)	36255	2030007	5512	273165	6537	344517	23417	1355623	560	40475	229	16227
MALE	11090	609354	2140	105330	2160	114542	6501	368739	197	14212	92	6531
FEMALE	16139	840434	2213	101758	2516	123364	11097	593833	225	15533	88	5946
JOINT (MALE/FEMALE)	8506	547832	1112	63377	1732	99457	5478	370877	136	10432	48	3689
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	556	32269	149	9492	67	3790	313	16818	21	1777	6	392
MALE	258	15492	66	4210	35	2015	148	8385	7	794	2	88
FEMALE	193	9542	47	2707	22	1036	114	5179	9	579	1	41
JOINT (MALE/FEMALE)	101	6918	35	2523	9	658	49	3070	5	404	3	263
WHITE (TOTAL)	288585	19655033	105111	7635304	45962	2732527	119780	7708608	12619	1176358	5113	402236
MALE	103264	6628523	37785	2515951	17322	991795	41912	2586355	4351	394286	1894	140136
FEMALE	69321	3997197	22869	1408850	10406	535410	32231	1760181	2653	212783	1162	79973
JOINT (MALE/FEMALE)	114724	8944851	44194	3691440	17921	1187137	44974	3318683	5584	566143	2051	181448
2 OR MORE MINORITY RACES (TOTAL)	144	10518	13	1475	24	1768	101	6772	3	335	3	168
MALE	39	2760	2	139	9	646	27	1936	1	39		
FEMALE	63	3826	6	494	9	422	45	2701	1	146	2	63
JOINT (MALE/FEMALE)	37	3656	5	842	5	653	25	1906	1	150	1	105
JOINT (WHITE/MINORITY RACE) (TOTAL)	4512	349952	1139	102849	838	54081	2339	170466	162	18826	34	3730
MALE	107	7494	14	996	29	1974	62	4374	2	150		
FEMALE	143	9304	19	1136	30	1540	89	6167	4	394	1	67
JOINT (MALE/FEMALE)	4232	330959	1102	100374	773	49873	2168	158767	156	18282	33	3663
RACE NOT AVAILABLE (TOTAL) 6/	41363	3216498	9859	1156124	8745	468091	20508	1354704	1790	195910	461	41669
MALE	9629	603097	2244	156007	2425	122470	4455	272580	423	45215	82	6825
FEMALE	5795	323659	1181	74417	1177	54628	3167	170155	226	20885	44	3574
JOINT (MALE/FEMALE)	6804	486577	966	95656	1785	96289	3665	250516	320	38398	68	5718



ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	FINAL 2012 NATIONAL AGGREGATES											
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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)	30132	1994614	7122	666627	6432	323645	15274	888792	836	81434	468	34116
MALE	14017	862907	3731	279998	3103	154370	6610	379011	362	34753	211	14775
FEMALE	7514	457425	1709	163916	1408	64236	4129	208253	172	13978	96	7042
JOINT (MALE/FEMALE)	8321	657541	1639	219972	1849	101175	4377	292046	301	32499	155	11849
NOT HISPANIC OR LATINO (TOTAL)	272743	18307682	102096	7197197	39038	2331541	114095	7219043	12622	1171297	4892	388604
MALE	94705	6051557	35788	2345837	14330	832823	38391	2339984	4384	396817	1812	136096
FEMALE	71084	3991366	23056	1343610	9684	501407	34393	1842693	2803	224417	1148	79239
JOINT (MALE/FEMALE)	106083	8206155	43071	3493582	14828	986308	40844	3006213	5412	547286	1928	172766
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3568	294509	1067	106580	651	41387	1624	122197	173	18691	53	5654
MALE	84	5485	25	2073	16	848	42	2503	1	61		
FEMALE	90	6576	18	2223	18	923	53	3287			1	143
JOINT (MALE/FEMALE)	3389	282118	1024	102284	616	39542	1525	116151	172	18630	52	5511
ETHNICITY NOT AVAILABLE (TOTAL) 6/	72898	5179130	13343	1327216	17584	995084	39703	2627567	1714	183696	554	45567
MALE	18675	1130642	3480	203496	5130	279785	9641	608711	316	31406	108	7244
FEMALE	15833	884000	2200	117248	3558	176444	9786	566293	206	18692	83	5323
JOINT (MALE/FEMALE)	18432	1308622	2086	169893	5313	330657	10572	758688	362	41723	99	7661
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	234249	16027786	93965	6693215	32582	1975950	91688	5932778	11504	1067057	4510	358786
MALE	82491	5339258	32796	2167020	12143	710459	31929	1979134	3960	357644	1663	125001
FEMALE	56146	3215719	20358	1204812	7470	390451	24839	1353186	2455	196773	1024	70497
JOINT (MALE/FEMALE)	95143	7439908	40695	3312640	12860	868535	34694	2584770	5074	511068	1820	162895
OTHERS, INCLUDING HISPANIC (TOTAL)	81355	5085927	16442	1250273	15798	839854	46328	2749729	1898	178501	889	67570
MALE	28144	1658392	6609	433722	5877	304786	14657	836895	646	57958	355	25031
FEMALE	26592	1462387	4576	304824	4452	215368	16884	890515	464	36491	216	15189
JOINT (MALE/FEMALE)	25635	1904373	5144	504605	5215	305512	14180	983867	785	83550	311	26839
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	88940	4104737	21649	963149	12241	483250	51846	2460189	2406	151087	798	47062
50-79% OF MSA/MD MEDIAN	109314	6821929	34541	2316750	21073	1118958	48464	2970791	3809	314032	1427	101398
80-99% OF MSA/MD MEDIAN	49181	3455142	17184	1220444	9417	582239	19840	1400311	2005	189547	735	62601
100-119% OF MSA/MD MEDIAN	33959	2572270	12435	944436	6373	427539	13014	991215	1512	153311	625	55769
120% OR MORE OF MSA/MD MEDIAN	68109	5790965	27638	2348885	11790	865422	23981	2070737	3386	384107	1314	121814
INCOME NOT AVAILABLE 6/	14890	2048056	8748	1407695	795	92683	3632	336817	1343	169032	372	41829
TOTAL 14/	379341	25775935	123628	9297620	63705	3691657	170696	10857599	15345	1455118	5967	473941

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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	
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LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1519	152631	965	94934	74	7411	315	33922	145	14351	20	2013
ASIAN	7010	859959	4145	484779	270	29863	1675	232577	748	91470	172	21270
BLACK OR AFRICAN AMERICAN	28885	2910532	16067	1599040	1027	96094	7470	779398	3625	367422	696	68578
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	827	95627	477	53139	30	3759	202	23934	99	12309	19	2486
WHITE	170520	17152246	112031	11196806	5988	558509	32082	3325757	17273	1756809	3146	314365
2 OR MORE MINORITY RACES	138	15603	66	7637	5	499	50	5798	16	1572	1	97
JOINT (WHITE/MINORITY RACE)	811	99187	448	54549	19	2475	240	29796	91	11060	13	1307
RACE NOT AVAILABLE 6/	15543	1697665	7652	823624	629	60928	4131	462183	2639	297669	492	53261
ETHNICITY 7/												
HISPANIC OR LATINO	44023	4655474	27242	2839554	1746	180315	9146	1000060	4857	526535	1032	109010
NOT HISPANIC OR LATINO	166624	16730365	107573	10713115	5613	517745	32945	3436309	17400	1756608	3093	306588
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1076	124725	595	67677	40	4148	303	37456	126	13635	12	1809
ETHNICITY NOT AVAILABLE 6/	13530	1472886	6441	694162	643	57330	3771	419540	2253	255884	422	45970
MINORITY STATUS 8/												
WHITE NON-HISPANIC	127482	12604126	85413	8419883	4224	381163	23102	2343610	12588	1249889	2155	209581
OTHERS, INCLUDING HISPANIC	82488	8718585	48966	5091129	3138	316504	18968	2094291	9485	1013953	1931	202708
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2939	425592	2055	297637	131	17902	439	63738	269	40248	45	6067
ASIAN	11148	2041928	7323	1316597	427	80217	1969	385853	1211	217499	218	41762
BLACK OR AFRICAN AMERICAN	50152	7198149	31348	4484995	1884	254972	9774	1437932	6093	868387	1053	151863
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1797	309950	1230	213701	85	14144	273	47805	180	29270	29	5030
WHITE	349142	48586479	255707	35715538	12030	1592490	44281	6131611	31821	4419355	5303	727485
2 OR MORE MINORITY RACES	376	64996	251	44304	10	2326	78	12714	29	4326	8	1326
JOINT (WHITE/MINORITY RACE)	3795	607013	2715	435731	117	18739	594	92599	305	49910	64	10034
RACE NOT AVAILABLE 6/	31994	4891333	19393	2996424	1347	190283	5806	876929	4725	723128	723	104569
ETHNICITY 7/												
HISPANIC OR LATINO	65139	9683780	43335	6400598	2766	416280	10707	1622809	6961	1043727	1370	200366
NOT HISPANIC OR LATINO	352376	49280516	256006	35901677	11582	1532848	46398	6502785	33062	4601181	5328	742025
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4618	718742	3291	507950	142	21660	690	111050	419	66884	76	11198
ETHNICITY NOT AVAILABLE 6/	29210	4442402	17390	2694702	1541	200285	5419	812537	4191	640331	669	94547
MINORITY STATUS 8/												
WHITE NON-HISPANIC	282154	38670373	210940	29109580	8986	1154930	33477	4504469	24830	3374474	3921	526920
OTHERS, INCLUDING HISPANIC	136590	20519184	89342	13357449	5438	807358	23889	3669873	15126	2266530	2795	417974

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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	
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80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1414	247143	996	174236	68	12145	209	36998	121	20528	20	3236
ASIAN	6302	1518048	4280	1025531	269	66457	978	243085	639	149768	136	33207
BLACK OR AFRICAN AMERICAN	22489	4121998	14450	2652653	825	140078	4214	784761	2554	462502	446	82004
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1042	232322	739	166392	50	10461	139	29657	100	22619	14	3193
WHITE	183418	31383755	136952	23538950	6122	1022412	21558	3637309	16128	2746369	2658	438715
2 OR MORE MINORITY RACES	205	50418	141	37141	6	759	35	7988	20	3931	3	599
JOINT (WHITE/MINORITY RACE)	3544	680878	2648	507916	122	22297	447	85799	284	57477	43	7389
RACE NOT AVAILABLE 6/	18433	3513468	11766	2277645	752	134544	2903	534227	2563	484976	449	82076
ETHNICITY 7/												
HISPANIC OR LATINO	30134	5505896	20341	3713700	1228	234397	4784	876089	3166	572818	615	108892
NOT HISPANIC OR LATINO	185490	32220998	137819	24015323	5982	1001517	22431	3876794	16583	2872294	2675	455070
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4192	777617	3162	587018	132	24659	508	95370	324	59180	66	11390
ETHNICITY NOT AVAILABLE 6/	17031	3243519	10650	2064423	872	148580	2760	511571	2336	443878	413	75067
MINORITY STATUS 8/												
WHITE NON-HISPANIC	150553	25413370	114567	19469569	4680	757924	16518	2718560	12771	2141042	2017	326275
OTHERS, INCLUDING HISPANIC	67378	12754227	45443	8605749	2628	496079	10974	2093711	7037	1316993	1296	241695
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1034	204482	721	144650	41	7844	169	33277	86	15513	17	3198
ASIAN	4816	1330380	3347	921923	207	59495	734	203400	442	122315	86	23247
BLACK OR AFRICAN AMERICAN	15030	3145229	9892	2072095	535	105352	2635	557634	1632	339417	336	70731
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	808	205782	562	143338	30	7312	115	28633	81	21495	20	5004
WHITE	133451	25715178	100671	19514340	4413	833901	14857	2787716	11655	2233855	1855	345366
2 OR MORE MINORITY RACES	170	46712	117	31718	3	637	32	8365	17	5670	1	322
JOINT (WHITE/MINORITY RACE)	3408	736985	2628	571163	99	20545	382	81513	265	55946	34	7818
RACE NOT AVAILABLE 6/	14002	3075090	9165	2038335	566	124056	2085	442050	1887	407150	299	63499
ETHNICITY 7/												
HISPANIC OR LATINO	20393	4084103	13950	2792153	787	168035	3115	618851	2128	427733	413	77331
NOT HISPANIC OR LATINO	135248	26673839	101649	20119748	4382	842098	15421	3005408	11895	2335000	1901	371585
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4052	852763	3093	652458	110	23770	496	101796	307	64553	46	10186
ETHNICITY NOT AVAILABLE 6/	13026	2849133	8411	1873203	615	125239	1977	416533	1735	374075	288	60083
MINORITY STATUS 8/												
WHITE NON-HISPANIC	110273	21083905	84575	16288994	3471	641840	11473	2118448	9334	1770529	1420	264094
OTHERS, INCLUDING HISPANIC	48122	10259602	33204	7086583	1761	382458	7421	1579736	4816	1019812	920	191013

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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	
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120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1858	434573	1316	308694	81	19334	268	61613	173	40707	20	4225
ASIAN	10327	3573881	7048	2427817	415	153507	1547	538586	1092	378111	225	75860
BLACK OR AFRICAN AMERICAN	26596	6953058	17839	4670930	911	239764	4547	1173276	2817	741628	482	127460
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1498	471755	1070	342945	61	18120	210	62040	126	39856	31	8794
WHITE	284657	69075400	214012	52297979	9385	2315076	31495	7331176	25638	6177492	4127	953677
2 OR MORE MINORITY RACES	287	86863	199	60202	4	1761	55	16137	24	7449	5	1314
JOINT (WHITE/MINORITY RACE)	10664	3045373	8129	2339964	300	88408	1285	351743	813	228882	137	36376
RACE NOT AVAILABLE 6/	33521	9443565	21991	6310027	1509	430581	4782	1255658	4481	1244361	758	202938
ETHNICITY 7/												
HISPANIC OR LATINO	41139	9181870	28174	6337133	1440	339871	6248	1340805	4327	969159	950	194902
NOT HISPANIC OR LATINO	284490	71721736	213788	54038405	9241	2369088	31881	7874474	25637	6457053	3943	982716
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12057	3264274	9156	2493167	359	99324	1416	376342	978	256932	148	38509
ETHNICITY NOT AVAILABLE 6/	31722	8916588	20486	5889853	1626	458268	4644	1198608	4222	1175342	744	194517
MINORITY STATUS 8/												
WHITE NON-HISPANIC	234327	57403603	178854	44044040	7500	1859834	24350	5763142	20554	5004279	3069	732308
OTHERS, INCLUDING HISPANIC	100466	25965053	70160	18239192	3463	930338	14909	3750089	10005	2573787	1929	471647
TOTAL 14/	1494991	262702273	1045045	186537352	52342	9037416	218088	36120494	152255	26432730	27261	4574281

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LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2240	137700	630	46825	250	11256	1227	69021	96	7624	37	2974
ASIAN	14562	1930557	8374	1087441	796	97424	3673	521360	1286	163951	433	60381
BLACK OR AFRICAN AMERICAN	19780	1222962	5168	361066	1843	82499	11554	684782	969	72354	246	22261
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	722	66121	343	33614	32	1901	260	21589	68	6953	19	2064
WHITE	169964	13706995	91642	7872089	11997	692132	51672	3829813	11927	1063522	2726	249439
2 OR MORE MINORITY RACES	135	11799	48	5378	6	325	70	5025	7	579	4	492
JOINT (WHITE/MINORITY RACE)	1191	101659	426	43102	99	5012	589	43619	56	7089	21	2837
RACE NOT AVAILABLE 6/	21063	1742938	6996	682962	2284	111973	9403	687419	1870	205267	510	55317
ETHNICITY 7/												
HISPANIC OR LATINO	24461	1797106	11141	885089	2217	112834	8730	603852	1860	151715	513	43616
NOT HISPANIC OR LATINO	174048	14812042	94573	8516225	11102	700470	52946	4136343	12538	1168364	2889	290640
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	925	81117	388	38914	74	4135	385	30344	64	6109	14	1615
ETHNICITY NOT AVAILABLE 6/	30223	2230466	7525	692249	3914	185083	16387	1092089	1817	201151	580	59894
MINORITY STATUS 8/												
WHITE NON-HISPANIC	139585	11559897	79751	6935383	8715	527690	38914	2987915	10043	906412	2162	202497
OTHERS, INCLUDING HISPANIC	62748	5250964	26017	2457658	5223	310200	25945	1941663	4314	408905	1249	132538
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2872	250377	1123	121105	386	23111	1173	85131	140	14580	50	6450
ASIAN	26483	4958771	17669	3354825	1555	277166	4237	780786	2350	418004	672	127990
BLACK OR AFRICAN AMERICAN	25268	2193421	9569	967042	2947	180019	10713	835509	1608	163267	431	47584
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1210	171892	730	109870	67	9394	280	34465	112	15274	21	2889
WHITE	327496	38389774	216026	27057037	23190	1993421	59043	5719371	24268	3013447	4969	606498
2 OR MORE MINORITY RACES	249	35159	115	18858	12	1232	91	10338	22	3390	9	1341
JOINT (WHITE/MINORITY RACE)	3475	439116	1865	273979	354	29121	968	92215	226	32495	62	11306
RACE NOT AVAILABLE 6/	37280	4635707	18299	2628717	4119	312264	10137	1009344	3755	543080	970	142302
ETHNICITY 7/												
HISPANIC OR LATINO	35740	3661813	19101	2187922	3497	249246	9492	836173	2901	302110	749	86362
NOT HISPANIC OR LATINO	339038	41848092	225459	29475067	22081	2088659	60445	6231077	25672	3343607	5381	709682
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3092	375261	1800	241534	283	23873	741	74907	222	29021	46	5926
ETHNICITY NOT AVAILABLE 6/	46463	5189051	19036	2626910	6769	463950	15964	1425002	3686	528799	1008	144390
MINORITY STATUS 8/												
WHITE NON-HISPANIC	283028	33966609	194217	24561872	17686	1617590	45852	4595876	21115	2677368	4158	513903
OTHERS, INCLUDING HISPANIC	96479	11868615	51015	7152366	8952	780680	27078	2691850	7441	960206	1993	283513

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	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	1372	152419	607	83940	196	14571	459	39508	84	10594	26	3806
ASIAN	18435	4331487	12723	3025834	1111	258631	2537	575504	1621	364258	443	107260
BLACK OR AFRICAN AMERICAN	11622	1309852	5055	672844	1336	103537	4041	376332	938	122771	252	34368
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	735	136026	459	90190	48	7514	139	22260	79	13709	10	2353
WHITE	203606	30346279	142327	22336317	12967	1487902	29680	3624753	15557	2418180	3075	479127
2 OR MORE MINORITY RACES	116	20710	72	13748	5	928	26	3837	8	1509	5	688
JOINT (WHITE/MINORITY RACE)	3114	508563	2010	363267	244	30015	613	73712	197	33715	50	7854
RACE NOT AVAILABLE 6/	23245	3849370	13035	2395486	2059	231151	4867	620186	2663	484399	621	118148
ETHNICITY 7/												
HISPANIC OR LATINO	17596	2231277	9878	1355769	1565	155802	4164	457423	1595	208061	394	54222
NOT HISPANIC OR LATINO	214748	33912548	151249	24938762	12807	1634066	30510	4015542	16777	2750285	3405	573893
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2766	426331	1794	302923	177	18919	543	65896	212	31563	40	7030
ETHNICITY NOT AVAILABLE 6/	27135	4084550	13367	2384172	3417	325462	7145	797231	2563	459226	643	118459
MINORITY STATUS 8/												
WHITE NON-HISPANIC	180394	27455553	130075	20618793	10264	1242532	23684	3002386	13741	2173485	2630	418357
OTHERS, INCLUDING HISPANIC	54622	8945198	31978	5803967	4595	579346	12234	1578016	4628	772135	1187	211734
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1095	139754	510	76342	150	12926	337	34525	78	13197	20	2764
ASIAN	18683	4951166	13118	3520237	1096	290167	2266	568588	1803	465007	400	107167
BLACK OR AFRICAN AMERICAN	8121	1075962	3812	587263	819	72591	2629	285767	681	101010	180	29331
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	670	142247	435	96327	38	7687	103	17985	73	17028	21	3220
WHITE	183348	31618687	132343	23804271	10876	1520397	22991	3258347	14382	2567074	2756	468598
2 OR MORE MINORITY RACES	112	24048	58	13703	7	1242	28	4797	11	2571	8	1735
JOINT (WHITE/MINORITY RACE)	3324	682600	2265	493760	231	38081	539	91558	237	48258	52	10943
RACE NOT AVAILABLE 6/	21659	4232985	12897	2730116	1815	262155	3741	575359	2567	538442	639	126913
ETHNICITY 7/												
HISPANIC OR LATINO	13201	1945787	7785	1245935	1087	123090	2820	352046	1227	183710	282	41006
NOT HISPANIC OR LATINO	196521	35965698	142364	26946404	11070	1735156	24152	3721569	15837	2990367	3098	572202
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3036	557167	2099	404687	191	27790	465	71225	239	44982	42	8483
ETHNICITY NOT AVAILABLE 6/	24254	4398797	13190	2724993	2684	319210	5197	692086	2529	533528	654	128980
MINORITY STATUS 8/												
WHITE NON-HISPANIC	164902	28909284	121904	22078909	8907	1318015	18788	2765393	12892	2329886	2411	417081
OTHERS, INCLUDING HISPANIC	47275	9340618	29490	6321247	3554	565262	8981	1394610	4262	857730	988	201769

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120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3525	691835	2046	430553	363	54628	770	119558	271	69320	75	17776
ASIAN	95306	34124402	67848	24254376	5941	2135790	10152	3548590	9163	3313923	2202	871723
BLACK OR AFRICAN AMERICAN	25207	5520022	14660	3508110	1837	312687	5752	993686	2323	554362	635	151177
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2360	708900	1596	496928	150	41008	331	83019	229	69640	54	18305
WHITE	946491	265654562	712008	199730796	49451	13669001	90593	23836655	79510	23495597	14929	4922513
2 OR MORE MINORITY RACES	412	122619	279	88510	27	7529	65	13462	32	10939	9	2179
JOINT (WHITE/MINORITY RACE)	24239	8187126	17987	6201545	1347	439927	2441	680756	2046	703977	418	160921
RACE NOT AVAILABLE 6/	131995	47477197	86320	31908259	9098	3044662	16155	4995523	16504	6086804	3918	1441949
ETHNICITY 7/												
HISPANIC OR LATINO	52365	12199622	33603	8098593	3535	731699	8755	1797374	5023	1229918	1449	342038
NOT HISPANIC OR LATINO	1019268	296248360	766509	221964322	52814	15469156	96676	26674548	86817	26460226	16452	5680108
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	21164	6183506	15594	4614312	1157	333555	2242	579537	1840	549303	331	106799
ETHNICITY NOT AVAILABLE 6/	136738	47855175	87038	31941850	10708	3170822	18586	5219790	16398	6065115	4008	1457598
MINORITY STATUS 8/												
WHITE NON-HISPANIC	865554	245350597	659408	185873074	43231	12398473	77690	21131301	72190	21507307	13035	4440442
OTHERS, INCLUDING HISPANIC	220307	66564791	150756	46880237	14131	3991040	29840	7675997	20516	6381639	5064	1635878
TOTAL 14/	2511455	541780718	1684548	385916956	158511	29278987	399369	63463125	219553	51204095	49474	11917555

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	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	4840	570569	2012	226606	175	17186	1989	249708	435	50283	229	26786
ASIAN	35407	5866984	17334	2822979	1383	213873	11581	1989193	3299	534143	1810	306796
BLACK OR AFRICAN AMERICAN	50421	5356661	20037	2224206	1942	197678	20118	2001563	6005	670001	2319	263213
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2735	381593	1154	161502	106	13950	1078	146614	277	40888	120	18639
WHITE	554249	63269721	297097	32611966	20018	2092282	161716	19505645	55060	6586629	20358	2473199
2 OR MORE MINORITY RACES	675	87995	285	37609	27	3411	265	32815	57	7513	41	6647
JOINT (WHITE/MINORITY RACE)	4206	627006	2248	326361	133	16998	1309	203440	344	53347	172	26860
RACE NOT AVAILABLE 6/	93624	12197708	33816	4347401	3112	363812	33220	4344059	16951	2248515	6525	893921
ETHNICITY 7/												
HISPANIC OR LATINO	64438	8083708	29840	3863301	2415	268248	22639	2744067	6353	796715	3191	411377
NOT HISPANIC OR LATINO	590988	68443118	310330	34581598	21483	2303559	176650	21517411	60354	7287310	22171	2753240
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4320	638687	2302	336289	148	19681	1292	196459	397	59702	181	26556
ETHNICITY NOT AVAILABLE 6/	86411	11192724	31511	3977442	2850	327702	30695	4015100	15324	2047592	6031	824888
MINORITY STATUS 8/												
WHITE NON-HISPANIC	489331	55147826	266482	28684760	17652	1830038	139421	16794200	48438	5752504	17338	2086324
OTHERS, INCLUDING HISPANIC	162749	21042109	73472	9771538	6153	731414	58457	7315359	16823	2166727	7844	1057071
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	7268	984211	3512	477828	339	41066	2245	294266	793	118299	379	52752
ASIAN	72171	14859509	42498	8772076	3751	764385	15716	3250817	6824	1376604	3382	695627
BLACK OR AFRICAN AMERICAN	80668	10614955	36080	4802399	3734	482274	26436	3345803	10389	1431167	4029	553312
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5159	912126	2601	458268	228	38346	1465	254268	610	115764	255	45480
WHITE	1168201	161743508	717247	97282617	48875	6567093	238868	33918857	120964	17801863	42247	6173078
2 OR MORE MINORITY RACES	1149	194588	514	88428	62	10213	360	58784	142	24616	71	12547
JOINT (WHITE/MINORITY RACE)	12715	2063897	7843	1270946	557	83588	2660	429264	1196	202813	459	77286
RACE NOT AVAILABLE 6/	182081	28406704	80600	12491932	7328	1086532	47164	7212829	33048	5326366	13941	2289045
ETHNICITY 7/												
HISPANIC OR LATINO	102100	15249074	51681	7873286	4675	659324	28949	4129236	11534	1791738	5261	795490
NOT HISPANIC OR LATINO	1242323	175750649	753640	104596106	52799	7324986	258902	37420024	131087	19525097	45895	6884436
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	13613	2163677	8268	1294078	560	84578	2975	483899	1285	214286	525	86836
ETHNICITY NOT AVAILABLE 6/	171376	26616098	77306	11881024	6840	1004609	44088	6731729	30060	4866371	13082	2132365
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1055956	145000125	658188	88353668	43782	5851163	208829	29586826	108243	15838725	36914	5369743
OTHERS, INCLUDING HISPANIC	287414	45912383	149478	24494699	13580	2117550	78377	11892894	31994	5145678	13985	2261562



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80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4345	667728	2263	345816	230	34122	1146	170796	481	81816	225	35178
ASIAN	58100	14138868	37164	9124699	3060	740411	10034	2414478	5354	1265872	2488	593408
BLACK OR AFRICAN AMERICAN	50818	7849415	24276	3764744	2555	395063	14945	2235827	6353	1027595	2689	426186
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3553	756486	1871	399395	167	32130	907	188202	414	93795	194	42964
WHITE	873398	142230374	565262	90898918	37956	6088843	151814	24975620	87276	15002588	31090	5264405
2 OR MORE MINORITY RACES	791	152738	394	80159	39	6975	210	35518	102	21512	46	8574
JOINT (WHITE/MINORITY RACE)	13464	2523722	8813	1663451	584	108028	2362	429800	1213	229133	492	93310
RACE NOT AVAILABLE 6/	135542	24649652	66576	12211298	5807	1018778	29701	5225165	23133	4277773	10325	1916638
ETHNICITY 7/												
HISPANIC OR LATINO	61382	10402766	32886	5607949	2894	477753	15551	2548926	6951	1235285	3100	532853
NOT HISPANIC OR LATINO	935148	156607807	600075	99495712	41448	6887308	164958	27763740	94559	16527959	34108	5933088
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	13995	2533620	9006	1623739	546	95735	2548	454564	1365	260625	530	98957
ETHNICITY NOT AVAILABLE 6/	129486	23424790	64652	11761080	5510	963554	28062	4908176	21451	3976215	9811	1815765
MINORITY STATUS 8/												
WHITE NON-HISPANIC	798714	129519321	523141	83700573	34537	5519902	134458	22109304	78911	13519805	27667	4669737
OTHERS, INCLUDING HISPANIC	201458	38135722	114014	22128874	9851	1851168	46398	8258832	21680	4110971	9515	1785877
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3381	597177	1779	317571	182	29756	857	140811	383	76918	180	32121
ASIAN	63714	17299261	43548	11928039	3192	866371	9287	2465494	5311	1400368	2376	638989
BLACK OR AFRICAN AMERICAN	41919	7188627	20611	3511073	2102	358507	11800	1966291	5275	972607	2131	380149
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3117	724435	1737	409005	162	35376	692	153018	383	95756	143	31280
WHITE	824764	148890420	548925	98094902	35471	6370071	131254	23788166	80499	15284570	28615	5352711
2 OR MORE MINORITY RACES	681	149294	362	79322	33	7567	170	35037	81	19360	35	8008
JOINT (WHITE/MINORITY RACE)	15578	3233389	10395	2188340	658	130736	2549	498219	1399	295569	577	120525
RACE NOT AVAILABLE 6/	130645	26483646	67966	13899481	5880	1155358	25826	5063030	21163	4334610	9810	2031167
ETHNICITY 7/												
HISPANIC OR LATINO	50809	9357629	28036	5174112	2556	464827	11886	2117091	5833	1134408	2498	467191
NOT HISPANIC OR LATINO	890954	166622024	590272	109671184	38720	7245317	143195	26644305	87337	16975126	31430	6086092
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16072	3146545	10526	2048196	744	144087	2720	535149	1473	299967	609	119146
ETHNICITY NOT AVAILABLE 6/	125964	25440051	66489	13534241	5660	1099511	24634	4813521	19851	4070257	9330	1922521
MINORITY STATUS 8/												
WHITE NON-HISPANIC	757702	136428449	509614	90768760	32191	5774129	117212	21238806	73032	13843363	25653	4803391
OTHERS, INCLUDING HISPANIC	190788	40811203	114540	25164750	9402	1992675	38872	7712510	19661	4191591	8313	1749677

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120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	11320	2599569	6140	1395035	642	156335	2653	591821	1222	296449	663	159929
ASIAN	309355	105817746	216324	73947333	15185	5117171	39971	13711601	25725	8766013	12150	4275628
BLACK OR AFRICAN AMERICAN	129192	27783260	65459	13973173	6622	1432753	33672	7094382	16654	3722437	6785	1560515
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	11158	3246362	6291	1812374	563	159046	2368	682207	1416	432561	520	160174
WHITE	3710417	963698405	2540822	649650638	161404	41667387	524088	140893646	353269	94276660	130834	37210074
2 OR MORE MINORITY RACES	2321	636724	1249	350654	136	39026	545	138563	272	75922	119	32559
JOINT (WHITE/MINORITY RACE)	98911	29032196	68232	20200552	4376	1244814	13942	3979025	8672	2524829	3689	1082976
RACE NOT AVAILABLE 6/	623732	186874390	353745	107984806	28603	8394938	105510	30745120	91137	26404845	44737	13344681
ETHNICITY 7/												
HISPANIC OR LATINO	177734	40536759	100879	22862724	8776	1998523	37692	8471591	21080	4973250	9307	2230671
NOT HISPANIC OR LATINO	4014364	1071871070	2745651	723793867	176835	47003765	567682	155635746	380921	103737592	143275	41700100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	94570	24559876	62801	16206078	4243	1077364	14879	3894818	8875	2355001	3772	1026615
ETHNICITY NOT AVAILABLE 6/	609738	182720947	348931	106451896	27677	8131818	102496	29834210	87491	25433873	43143	12869150
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3428969	895088764	2369265	607810618	148090	38475141	471803	128355319	321853	86508652	117958	33939034
OTHERS, INCLUDING HISPANIC	814934	229214812	516031	147830430	39574	10986381	141465	37512831	81839	22606202	36025	10278968
TOTAL 14/	10480190	2251920304	6637361	1438487210	459836	98072641	1827763	373685141	1117611	242869909	437619	98805403

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LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2098	30353	400	6744	53	895	1607	20647	30	1530	8	537
ASIAN	2557	130501	695	46560	99	4498	1617	65181	109	10173	37	4089
BLACK OR AFRICAN AMERICAN	24826	325388	4530	69560	439	5609	19349	227741	416	16818	92	5660
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	901	17475	180	5420	28	712	671	10021	17	1175	5	147
WHITE	81701	2252014	31676	990147	2404	72533	43899	970186	2995	160971	727	58177
2 OR MORE MINORITY RACES	205	3751	21	777	3	44	176	2388	3	434	2	108
JOINT (WHITE/MINORITY RACE)	378	23614	143	12782	11	1062	204	7131	15	1477	5	1162
RACE NOT AVAILABLE 6/	22459	348047	2077	71554	1202	12519	18333	225793	704	28708	143	9473
ETHNICITY 7/												
HISPANIC OR LATINO	13728	276726	3009	75916	332	8513	9943	163656	337	19764	107	8877
NOT HISPANIC OR LATINO	98721	2488694	34502	1048198	2693	76380	57517	1130560	3240	172102	769	61454
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	308	14259	96	4752	8	460	182	6995	16	1717	6	335
ETHNICITY NOT AVAILABLE 6/	22368	351464	2115	74678	1206	12519	18214	227877	696	27703	137	8687
MINORITY STATUS 8/												
WHITE NON-HISPANIC	70067	1986385	28821	910544	2110	63875	35852	821122	2653	140541	631	50303
OTHERS, INCLUDING HISPANIC	43014	791375	8737	215110	920	21157	32188	483235	919	51605	250	20268
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1881	47692	584	17529	50	1468	1180	23698	50	3762	17	1235
ASIAN	3327	293686	1432	169983	165	14864	1508	78557	161	19893	61	10389
BLACK OR AFRICAN AMERICAN	20419	422568	5915	145598	645	14598	13197	225040	526	28199	136	9133
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	882	30090	276	11657	33	1621	525	12417	40	3783	8	612
WHITE	114747	5075223	59121	3021651	4468	191210	44645	1364407	5226	376577	1287	121378
2 OR MORE MINORITY RACES	180	5287	44	2351	3	35	128	2366	3	195	2	340
JOINT (WHITE/MINORITY RACE)	1218	106942	642	73120	30	2570	469	20401	59	8548	18	2303
RACE NOT AVAILABLE 6/	26751	662179	4597	235540	2505	41139	18301	296495	1049	59471	299	29534
ETHNICITY 7/												
HISPANIC OR LATINO	16099	456713	5274	186108	593	21041	9590	197806	474	37847	168	13911
NOT HISPANIC OR LATINO	125525	5459050	62130	3209823	4768	205470	51711	1509040	5542	399288	1374	135429
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	877	51857	395	31610	32	1261	399	14964	40	2699	11	1323
ETHNICITY NOT AVAILABLE 6/	26904	676047	4812	249888	2506	39733	18253	301571	1058	60594	275	24261
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99807	4584479	53761	2800185	3905	170007	36293	1169520	4724	336787	1124	107980
OTHERS, INCLUDING HISPANIC	42701	1363506	13941	616574	1468	55662	25572	551128	1312	101341	408	38801

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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	799	24433	306	10738	36	1456	435	9933	14	1236	8	1070
ASIAN	2066	246417	1052	151662	109	13828	703	48781	165	26241	37	5905
BLACK OR AFRICAN AMERICAN	8754	237589	3068	87682	372	11938	4957	114217	297	17930	60	5822
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	477	28077	217	17478	24	1723	216	6722	15	1405	5	749
WHITE	68465	3997746	39896	2586124	2959	154536	21425	861735	3365	302918	820	92433
2 OR MORE MINORITY RACES	82	3720	24	1121	3	230	51	1651	4	718		
JOINT (WHITE/MINORITY RACE)	1008	89537	567	62023	36	2611	339	15799	47	5834	19	3270
RACE NOT AVAILABLE 6/	14357	497477	3251	226164	1635	29510	8631	174779	645	47362	195	19662
ETHNICITY 7/												
HISPANIC OR LATINO	7882	280540	3082	126332	338	13080	4093	104214	286	27552	83	9362
NOT HISPANIC OR LATINO	72591	4261338	41380	2736627	3151	169200	23676	935251	3533	320531	851	99729
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	888	65192	467	39361	37	3511	315	15238	54	5470	15	1612
ETHNICITY NOT AVAILABLE 6/	14647	517926	3452	240672	1648	30041	8673	178914	679	50091	195	18208
MINORITY STATUS 8/												
WHITE NON-HISPANIC	60476	3653091	36482	2412124	2623	139460	17638	749720	3012	269503	721	82284
OTHERS, INCLUDING HISPANIC	20908	942703	8386	481659	903	45507	10538	303551	861	84889	220	27097
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	554	18573	257	9449	25	829	251	6431	16	1397	5	467
ASIAN	1954	280159	1092	183454	106	15116	572	47143	132	24453	52	9993
BLACK OR AFRICAN AMERICAN	5898	189043	2354	78152	232	7043	3051	81126	210	16249	51	6473
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	334	22116	154	12911	18	1038	138	4813	17	2065	7	1289
WHITE	58043	3956974	35651	2660785	2497	160838	16111	743876	3020	290664	764	100811
2 OR MORE MINORITY RACES	75	6933	28	4656	5	575	37	1116	4	484	1	102
JOINT (WHITE/MINORITY RACE)	1085	101674	613	67427	51	4588	351	19021	52	7409	18	3229
RACE NOT AVAILABLE 6/	11455	496037	3084	238176	1367	29850	6189	148859	630	57781	185	21371
ETHNICITY 7/												
HISPANIC OR LATINO	5688	230279	2379	106131	276	11186	2715	83658	236	21484	82	7820
NOT HISPANIC OR LATINO	61139	4260265	37136	2854924	2615	176429	17438	801984	3148	314168	802	112760
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	884	66859	486	43997	30	1913	316	15365	45	5181	7	403
ETHNICITY NOT AVAILABLE 6/	11687	514106	3232	249958	1380	30349	6231	151378	652	59669	192	22752
MINORITY STATUS 8/												
WHITE NON-HISPANIC	51946	3656717	32895	2501058	2206	148054	13445	651472	2729	264177	671	91956
OTHERS, INCLUDING HISPANIC	15705	886535	7033	491586	709	40977	7057	248527	689	76260	217	29185

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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	1449	81277	657	42794	85	4991	637	25222	55	5882	15	2388
ASIAN	7710	1624413	4634	1081151	436	79721	1846	261323	568	137853	226	64365
BLACK OR AFRICAN AMERICAN	12599	631210	5358	284028	595	33777	5979	234301	515	56071	152	23033
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	840	74493	425	41628	45	8209	314	16659	39	5342	17	2655
WHITE	204040	22965168	132584	15815270	10108	985265	46745	3634239	11566	1896017	3037	634377
2 OR MORE MINORITY RACES	215	18431	103	9112	11	829	86	4906	13	2167	2	1417
JOINT (WHITE/MINORITY RACE)	5080	639844	3103	436259	244	24353	1346	101964	292	55421	95	21847
RACE NOT AVAILABLE 6/	35522	3365879	12747	1815417	4394	210226	15150	746019	2470	423230	761	170987
ETHNICITY 7/												
HISPANIC OR LATINO	17999	1047778	8378	546034	1058	58710	7454	296765	833	109524	276	36745
NOT HISPANIC OR LATINO	207831	24333808	134903	16745780	10130	1050444	47730	3853925	11886	1991101	3182	692558
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4645	534981	2713	342215	229	23108	1360	102144	263	46685	80	20829
ETHNICITY NOT AVAILABLE 6/	36980	3484148	13617	1891630	4501	215109	15559	771799	2536	434673	767	170937
MINORITY STATUS 8/												
WHITE NON-HISPANIC	181851	21275265	121392	14848224	8790	895206	38592	3234108	10402	1723767	2675	573960
OTHERS, INCLUDING HISPANIC	48212	4514375	24287	2704721	2579	227418	18004	1004929	2510	409962	832	167345
TOTAL 14/	777017	52067387	380251	32756269	38350	2239766	311236	11216747	37448	4316887	9732	1537718

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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	704	47956	209	21579	18	984	423	19631	37	4072	17	1690
ASIAN	6305	1130605	3121	578861	296	51203	2070	358985	550	91606	268	49950
BLACK OR AFRICAN AMERICAN	8034	417581	2039	193881	136	11095	5299	156449	381	34607	179	21549
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	503	50114	159	22922	15	1701	286	19029	31	4810	12	1652
WHITE	58804	6566694	30591	3567045	2024	224219	19763	1979714	4577	549460	1849	246256
2 OR MORE MINORITY RACES	113	11820	36	5650	1	109	65	4203	6	779	5	1079
JOINT (WHITE/MINORITY RACE)	448	63676	255	37731	14	1765	125	15855	35	5729	19	2596
RACE NOT AVAILABLE 6/	9722	1239301	3770	546255	341	42633	3876	405919	1232	170673	503	73821
ETHNICITY 7/												
HISPANIC OR LATINO	8559	924930	3613	480008	282	30625	3674	290879	670	79124	320	44294
NOT HISPANIC OR LATINO	66470	7375133	32869	3956807	2227	262279	24343	2256607	5001	620254	2030	279186
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	432	62918	229	34128	10	1061	142	20703	32	4268	19	2758
ETHNICITY NOT AVAILABLE 6/	9172	1164766	3469	502981	326	39744	3748	391596	1146	158090	483	72355
MINORITY STATUS 8/												
WHITE NON-HISPANIC	50648	5636431	26997	3086486	1743	193263	16474	1686011	3908	470275	1526	200396
OTHERS, INCLUDING HISPANIC	24352	2655792	9471	1352088	746	96970	11613	863511	1701	220344	821	122879
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	847	84259	366	41350	38	3740	364	28441	55	6996	24	3732
ASIAN	10324	1870096	5659	1042448	592	105115	2671	466397	957	174049	445	82087
BLACK OR AFRICAN AMERICAN	9129	769941	3607	360478	357	33424	4085	262264	754	77225	326	36550
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	626	83202	277	40598	29	3394	221	23423	70	11126	29	4661
WHITE	103288	12008683	59670	6963930	4549	511114	25961	2878511	9730	1203935	3378	451193
2 OR MORE MINORITY RACES	145	17827	58	8988	2	334	59	5988	18	1758	8	759
JOINT (WHITE/MINORITY RACE)	1051	144670	620	87029	62	8771	245	29838	90	13828	34	5204
RACE NOT AVAILABLE 6/	16409	2239268	7336	1044725	772	95398	4972	605947	2356	343229	973	149969
ETHNICITY 7/												
HISPANIC OR LATINO	13131	1560939	6499	831926	613	69488	4188	422991	1279	159130	552	77404
NOT HISPANIC OR LATINO	112083	13394134	63502	7680376	5012	597843	29362	3262317	10490	1343409	3717	510189
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1144	163018	692	99434	36	4748	282	39364	92	13002	42	6470
ETHNICITY NOT AVAILABLE 6/	15461	2099855	6900	977810	740	89211	4746	576137	2169	316605	906	140092
MINORITY STATUS 8/												
WHITE NON-HISPANIC	89834	10374449	52803	6078565	3907	438663	21893	2443890	8405	1039315	2826	374016
OTHERS, INCLUDING HISPANIC	35488	4599377	17402	2464715	1695	225725	11715	1248982	3244	447169	1432	212786

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	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	520	57111	245	27605	34	4481	161	15087	57	6994	23	2944
ASIAN	8972	1699893	5125	977175	553	108906	2027	382310	899	161476	368	70026
BLACK OR AFRICAN AMERICAN	6351	644390	2975	322082	282	27262	2178	192506	607	65750	309	36790
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	449	72912	255	42202	19	2269	118	17460	39	7421	18	3560
WHITE	86286	11025355	53023	6695634	4050	503390	18394	2359576	8128	1086491	2691	380264
2 OR MORE MINORITY RACES	97	14625	49	7496	5	709	31	4529	8	1553	4	338
JOINT (WHITE/MINORITY RACE)	1198	178546	741	112370	60	8770	252	36331	101	14110	44	6965
RACE NOT AVAILABLE 6/	13430	1973741	6471	969235	646	87777	3552	487319	1971	301504	790	127906
ETHNICITY 7/												
HISPANIC OR LATINO	9217	1193594	4830	649600	447	54777	2625	312961	956	125552	359	50704
NOT HISPANIC OR LATINO	94136	12440320	57156	7480293	4512	595238	20434	2687453	8931	1226403	3103	450933
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1216	174358	733	106681	48	6184	277	39574	112	15121	46	6798
ETHNICITY NOT AVAILABLE 6/	12734	1858301	6165	917225	642	87365	3377	455130	1811	278223	739	120358
MINORITY STATUS 8/												
WHITE NON-HISPANIC	76306	9722249	47606	5965606	3551	443186	15680	2028962	7136	956097	2333	328398
OTHERS, INCLUDING HISPANIC	27402	3957356	14664	2205856	1419	209353	7463	978301	2708	388855	1148	174991
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	456	60200	237	33658	24	2994	132	14618	44	6172	19	2758
ASIAN	10121	2008267	6182	1224575	614	121532	2020	399126	940	185179	365	77855
BLACK OR AFRICAN AMERICAN	6026	679050	3098	361379	265	27895	1792	182176	615	74933	256	32667
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	511	84691	268	45237	31	5004	132	20699	62	10631	18	3120
WHITE	90740	12394483	57301	7709304	4169	553950	17663	2450621	8808	1263540	2799	417068
2 OR MORE MINORITY RACES	96	13590	53	7293	6	639	26	3178	8	1548	3	932
JOINT (WHITE/MINORITY RACE)	1557	240972	988	156023	65	8586	320	46582	133	20610	51	9171
RACE NOT AVAILABLE 6/	14958	2328813	7787	1239116	779	102057	3399	500871	2102	339938	891	146831
ETHNICITY 7/												
HISPANIC OR LATINO	8248	1128758	4580	638485	422	54371	2083	272182	832	114695	331	49025
NOT HISPANIC OR LATINO	100380	14237213	62929	8818153	4694	658676	19788	2812482	9760	1448230	3209	499672
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1570	227041	989	142758	67	9851	324	47749	143	19378	47	7305
ETHNICITY NOT AVAILABLE 6/	14267	2217054	7416	1177189	770	99759	3289	485458	1977	320248	815	134400
MINORITY STATUS 8/												
WHITE NON-HISPANIC	81266	11084206	51933	6954966	3671	490027	15355	2140964	7857	1132937	2450	365312
OTHERS, INCLUDING HISPANIC	27964	4356721	16043	2559570	1469	227549	6664	966269	2717	423734	1071	179599

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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	2457	426354	1359	230283	150	29027	627	107221	229	44671	92	15152
ASIAN	83659	20000323	54404	12997809	4809	1142485	13874	3268702	7636	1834467	2936	756860
BLACK OR AFRICAN AMERICAN	27153	3798104	14827	2071383	1471	204145	7046	952377	2645	381627	1164	188572
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2777	598376	1591	343506	147	30617	619	130320	311	65521	109	28412
WHITE	748708	157225554	500974	103974281	36130	7600208	119347	25222746	69533	15098326	22724	5329993
2 OR MORE MINORITY RACES	499	97283	273	52689	24	4597	142	26994	40	8264	20	4739
JOINT (WHITE/MINORITY RACE)	18501	4009257	12358	2687425	903	186948	3040	637672	1612	365513	588	131699
RACE NOT AVAILABLE 6/	129879	32435642	75138	19268680	6719	1662987	24576	5709526	16533	4079040	6913	1715409
ETHNICITY 7/												
HISPANIC OR LATINO	44578	7954343	25939	4643090	2485	432399	9500	1613733	4721	863085	1933	402036
NOT HISPANIC OR LATINO	825065	175400266	549992	115703458	40534	8678673	132787	28268392	76383	16770915	25369	5978828
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16931	3276769	11212	2187942	790	144793	2868	541303	1504	291819	557	110912
ETHNICITY NOT AVAILABLE 6/	127059	31959515	73781	19091566	6544	1605149	24116	5632130	15931	3951610	6687	1679060
MINORITY STATUS 8/												
WHITE NON-HISPANIC	685567	145201009	462646	96603108	32705	6981892	106861	22951343	63130	13870851	20225	4793815
OTHERS, INCLUDING HISPANIC	192589	39431762	119652	24787508	10576	2139674	36785	7112659	18337	3785665	7239	1606256
TOTAL 14/	1626333	311378206	1029988	200268158	76637	14787920	310561	54250399	154056	30539371	55091	11532358



NATIONAL AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

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	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	1660	68800	257	10227	243	9299	1126	47275	24	1453	10	546
ASIAN	503	23083	108	5080	90	3765	282	12773	13	1069	10	396
BLACK OR AFRICAN AMERICAN	12346	571315	1462	52243	1622	65407	9103	445446	121	5961	38	2258
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	168	6996	33	1324	20	893	109	4471	5	267	1	41
WHITE	63367	2927504	18233	817553	8287	332233	34204	1615620	1967	122536	676	39562
2 OR MORE MINORITY RACES	45	2484	3	136	6	228	36	2120				
JOINT (WHITE/MINORITY RACE)	614	33155	82	4364	84	3607	433	23928	14	1166	1	90
RACE NOT AVAILABLE 6/	10237	471400	1471	72222	1889	67818	6553	308556	262	18635	62	4169
ETHNICITY 7/												
HISPANIC OR LATINO	8326	367746	1734	76548	1542	54925	4805	220575	169	11076	76	4622
NOT HISPANIC OR LATINO	60540	2762739	17624	785721	7019	280696	33282	1536211	1981	122684	634	37427
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	374	19306	52	2491	63	2563	246	13239	11	888	2	125
ETHNICITY NOT AVAILABLE 6/	19700	954946	2239	98389	3617	145066	13513	690164	245	16439	86	4888
MINORITY STATUS 8/												
WHITE NON-HISPANIC	49135	2255276	15882	717327	5603	224002	25303	1170228	1771	109885	576	33834
OTHERS, INCLUDING HISPANIC	23563	1073189	3644	148410	3605	138129	15831	757408	349	21426	134	7816
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1784	98589	398	21317	346	17366	983	55505	37	3005	20	1396
ASIAN	568	34083	171	10274	143	7983	222	12885	19	1915	13	1026
BLACK OR AFRICAN AMERICAN	11830	674672	1879	90548	2494	129674	7242	440151	158	10725	57	3574
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	180	10919	56	3136	19	1157	102	6393	2	184	1	49
WHITE	81668	5213083	29258	2012129	14703	797719	33328	2058780	3168	259305	1211	85150
2 OR MORE MINORITY RACES	44	2944	4	429	5	283	34	2193	1	39		
JOINT (WHITE/MINORITY RACE)	1156	74441	230	17238	262	13615	630	40814	31	2540	3	234
RACE NOT AVAILABLE 6/	12084	713198	2545	161679	3101	151161	5923	354070	393	36319	122	9969
ETHNICITY 7/												
HISPANIC OR LATINO	9724	763416	2405	359373	2321	110692	4671	267028	212	18661	115	7662
NOT HISPANIC OR LATINO	76752	4673592	28217	1725375	12501	675163	31662	1928939	3210	261320	1162	82795
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	839	54242	204	15335	186	9225	413	26625	24	2135	12	922
ETHNICITY NOT AVAILABLE 6/	21999	1330679	3715	216667	6065	323878	11718	748199	363	31916	138	10019
MINORITY STATUS 8/												
WHITE NON-HISPANIC	64880	3998513	25666	1584743	10193	557734	25045	1542703	2907	237125	1069	76208
OTHERS, INCLUDING HISPANIC	25631	1687057	5229	511118	5692	286285	14016	836412	477	38671	217	14571

FINAL 2012 NATIONAL AGGREGATES

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	773	48613	188	11467	179	10803	385	24400	14	1344	7	599
ASIAN	210	15732	62	4466	47	3278	87	5910	8	1435	6	643
BLACK OR AFRICAN AMERICAN	4252	267499	779	43830	1014	59410	2364	157341	66	4866	29	2052
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	69	4767	23	1740	15	918	26	1573	4	394	1	142
WHITE	38070	2702773	14744	1047704	6801	427811	14222	1016966	1662	155787	641	54505
2 OR MORE MINORITY RACES	15	1092	1	83	5	422	8	482			1	105
JOINT (WHITE/MINORITY RACE)	710	52456	177	13732	141	8764	366	27144	22	2280	4	536
RACE NOT AVAILABLE 6/	5082	362210	1210	97422	1215	70833	2382	166495	229	23441	46	4019
ETHNICITY 7/												
HISPANIC OR LATINO	3631	236093	929	61756	843	46557	1694	112598	103	10840	62	4342
NOT HISPANIC OR LATINO	35684	2532198	14333	1018480	5821	369867	13254	935210	1666	155445	610	53196
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	540	41715	137	11965	107	5877	267	21110	28	2703	1	60
ETHNICITY NOT AVAILABLE 6/	9326	645136	1785	128243	2646	159938	4625	331393	208	20559	62	5003
MINORITY STATUS 8/												
WHITE NON-HISPANIC	30997	2227722	13195	945830	4815	308113	10900	782966	1521	141335	566	49478
OTHERS, INCLUDING HISPANIC	9996	654131	2243	145268	2302	133077	5105	344357	239	23310	107	8119
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	513	35229	122	8697	128	8119	245	16927	13	1010	5	476
ASIAN	129	10711	40	2787	26	2085	51	3914	8	1555	4	370
BLACK OR AFRICAN AMERICAN	2456	160346	453	27359	568	34219	1379	94431	46	3529	10	808
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	34	2367	9	491	3	188	18	1398	3	275	1	15
WHITE	26935	2055069	10838	819954	4740	324091	9543	736082	1267	126125	547	48817
2 OR MORE MINORITY RACES	6	539			1	88	3	287	1	146	1	18
JOINT (WHITE/MINORITY RACE)	523	43946	140	12836	103	7927	259	20352	15	2143	6	688
RACE NOT AVAILABLE 6/	3363	264063	833	72312	804	50822	1516	117824	159	18528	51	4577
ETHNICITY 7/												
HISPANIC OR LATINO	2317	163021	606	42120	554	32740	1045	76917	67	7848	45	3396
NOT HISPANIC OR LATINO	25177	1923622	10532	797220	3965	273542	8876	678091	1287	127978	517	46791
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	439	39728	131	13399	88	6648	196	17461	18	1571	6	649
ETHNICITY NOT AVAILABLE 6/	6026	445899	1166	91697	1766	114609	2897	218746	140	15914	57	4933
MINORITY STATUS 8/												
WHITE NON-HISPANIC	22206	1714319	9804	744528	3337	232799	7397	576201	1178	116338	490	44453
OTHERS, INCLUDING HISPANIC	6292	447020	1479	106319	1445	90258	3129	226659	165	17742	74	6042

FINAL 2012 NATIONAL AGGREGATES

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	951	69889	259	18853	230	15278	429	32464	20	2040	13	1254
ASIAN	283	32224	93	11649	54	4638	117	13235	12	1998	7	704
BLACK OR AFRICAN AMERICAN	3526	243043	745	43407	726	48580	1928	139766	87	7750	40	3540
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	48	3585	18	1760	5	344	20	1153	4	222	1	106
WHITE	55615	4755625	24345	2054837	9046	674479	18203	1596500	2876	324351	1145	105458
2 OR MORE MINORITY RACES	19	2478	4	740	3	508	12	1230				
JOINT (WHITE/MINORITY RACE)	1155	110215	392	39046	205	15907	488	46154	59	8080	11	1028
RACE NOT AVAILABLE 6/	6512	573906	1782	178593	1521	105688	2784	240235	328	39666	97	9724
ETHNICITY 7/												
HISPANIC OR LATINO	4012	306419	1040	81676	971	65779	1785	135553	132	15806	84	7605
NOT HISPANIC OR LATINO	51911	4445609	23748	1999965	7461	560620	16757	1463977	2860	321316	1085	99731
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1053	103689	409	44438	185	14966	372	33305	65	8157	22	2823
ETHNICITY NOT AVAILABLE 6/	11133	935248	2441	222806	3173	224057	5067	437902	329	38828	123	11655
MINORITY STATUS 8/												
WHITE NON-HISPANIC	46913	4052985	22269	1882859	6544	496930	14432	1282323	2648	296988	1020	93885
OTHERS, INCLUDING HISPANIC	10782	845789	2882	233696	2334	161539	5029	391945	366	42337	171	16272
TOTAL 14/	379341	25775935	123628	9297620	63705	3691657	170696	10857599	15345	1455118	5967	473941

TYPE OF CENSUS TRACT 10/	FINAL 2012 NATIONAL AGGREGATES											
	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
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RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	257624	40465722	187445	29984824	8412	1227607	34995	5135549	22881	3540240	3891	577502
10-19% MINORITY	287266	52476559	212827	39322488	8935	1612117	34763	5994780	26504	4798036	4237	749138
20-49% MINORITY	487017	90870885	352491	66467314	15868	2940719	63909	11412212	47258	8682618	7491	1368022
50-79% MINORITY	227397	41138498	154343	28302025	8535	1545366	35444	6138909	24982	4438240	4093	713958
80-100% MINORITY	139417	24966961	84931	15365148	6249	1152034	26938	4651890	17690	3196319	3609	601570
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	30380	4537487	18259	2731132	1349	203649	6094	872872	3873	608604	805	121230
MODERATE INCOME	217946	31513203	144760	21017335	8448	1223621	35876	5045049	24491	3617174	4371	610024
MIDDLE INCOME	690093	113153029	491548	81464107	23546	3777440	96444	15155399	67299	10961413	11256	1794670
UPPER INCOME	460134	100675434	337375	74207448	14648	3271649	57595	12250472	43632	9462783	6884	1483082
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	220	25525	150	16774	4	379	46	6533	18	1440	2	399
10-19% MINORITY	528	60409	355	42741	26	2792	85	7662	53	6213	9	1001
20-49% MINORITY	3710	478776	2571	332928	124	16816	611	74503	323	43950	81	10579
50-79% MINORITY	8965	1256351	5783	827407	335	45655	1595	200357	1042	153413	210	29519
80-100% MINORITY	16957	2716426	9400	1511282	860	138007	3757	583817	2437	403588	503	79732
MODERATE INCOME												
LESS THAN 10% MINORITY	15699	1780887	10861	1254391	566	59532	2498	266117	1494	170501	280	30346
10-19% MINORITY	20977	2564502	14950	1850326	717	84855	2888	331396	2064	254855	358	43070
20-49% MINORITY	64517	8733618	45179	6183154	2155	276688	9536	1229828	6576	902157	1071	141791
50-79% MINORITY	62857	9574413	41592	6444150	2471	367492	10249	1484391	7327	1105909	1218	172471
80-100% MINORITY	53896	8859783	32178	5285314	2539	435054	10705	1733317	7030	1183752	1444	222346
MIDDLE INCOME												
LESS THAN 10% MINORITY	153533	21916873	110715	16092577	5157	678098	21614	2902669	13682	1921974	2365	321555
10-19% MINORITY	144352	23328438	106659	17437314	4548	709216	17906	2749304	13111	2095357	2128	337247
20-49% MINORITY	236701	39954327	171176	29240128	7821	1293719	31139	5027644	22907	3788293	3658	604543
50-79% MINORITY	104252	18430385	70928	12688567	3782	660284	16372	2789138	11321	1977256	1849	315140
80-100% MINORITY	51255	9523006	32070	6005521	2238	436123	9413	1686644	6278	1178533	1256	216185
UPPER INCOME												
LESS THAN 10% MINORITY	88118	16728999	65689	12614534	2683	488991	10820	1955492	7685	1445750	1241	224232
10-19% MINORITY	121406	26522901	90862	19991995	3644	815254	13884	2906418	11274	2441414	1742	367820
20-49% MINORITY	182034	41693128	133526	30703175	5766	1353190	22616	5079083	17445	3946571	2681	611109
50-79% MINORITY	51296	11869303	36026	8336532	1944	471627	7221	1663774	5289	1200542	816	196828
80-100% MINORITY	17280	3861103	11272	2561212	611	142587	3054	645705	1939	428506	404	83093
SMALL COUNTY	72852	9226097	48518	6365534	3146	347316	12873	1488046	6935	862813	1380	162388
ALL OTHER TRACTS 21/	168	39472	95	21777	8	1484	40	9548	20	5479	5	1184
TOTAL 14/	1471573	259144722	1040555	185807333	51145	8825159	208922	34821386	146250	25518266	24701	4172578

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RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	531052	108156848	382618	81000311	29258	5155684	70172	11039887	41004	9092645	8000	1868321
10-19% MINORITY	570808	143598574	416858	106433002	29714	7281953	65982	13580256	48787	13446614	9467	2856749
20-49% MINORITY	779740	185540407	542682	133921909	45840	9854291	108462	20361448	68510	17456485	14246	3946274
50-79% MINORITY	271719	55029497	173281	37629168	18527	3211648	49114	7637235	24931	5252092	5866	1299354
80-100% MINORITY	120130	20864372	68487	12946280	8658	1303025	27156	3795884	12287	2199884	3542	619299
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	45326	6845146	26369	4359960	3136	407561	10468	1216753	4340	701009	1013	159863
MODERATE INCOME	270630	37653980	165625	24961997	19543	2175967	56248	6135743	23712	3523317	5502	856956
MIDDLE INCOME	919436	156216062	624290	112290728	57519	8071449	146861	19296474	74767	13558645	15999	2998766
UPPER INCOME	1037354	312122304	767240	230090054	51734	16124487	107191	29724184	92611	29621472	18578	6562107
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	806	155021	487	89306	42	9677	200	39477	53	11520	24	5041
10-19% MINORITY	1110	150594	759	109264	70	11668	182	17630	77	8354	22	3678
20-49% MINORITY	7882	1156051	5109	781790	485	63864	1449	173609	683	108221	156	28567
50-79% MINORITY	16458	2693937	9807	1799949	1100	141065	3664	425681	1588	277192	299	50050
80-100% MINORITY	19070	2689543	10207	1579651	1439	181287	4973	560356	1939	295722	512	72527
MODERATE INCOME												
LESS THAN 10% MINORITY	25731	2761191	15538	1784878	2044	172079	5808	511045	1893	230301	448	62888
10-19% MINORITY	30075	3856925	20036	2723318	1874	200752	5229	509197	2436	354108	500	69550
20-49% MINORITY	90684	12315021	58328	8489892	6143	657529	16885	1806543	7706	1112584	1622	248473
50-79% MINORITY	76454	11492257	45946	7635986	5699	667731	16358	1852061	6903	1077882	1548	258597
80-100% MINORITY	47686	7228586	25777	4327923	3783	477876	11968	1456897	4774	748442	1384	217448
MIDDLE INCOME												
LESS THAN 10% MINORITY	258458	39610652	179248	29165127	15916	1950808	40524	4726780	18971	3132035	3799	635902
10-19% MINORITY	210830	34898398	148863	25873709	12009	1684937	29891	3822574	16735	2924206	3332	592972
20-49% MINORITY	304335	54300150	205101	38925784	19434	2793579	49150	6677250	25327	4836415	5323	1067122
50-79% MINORITY	109181	20870614	69212	14185010	7662	1241409	19953	2942250	9915	1999738	2439	502207
80-100% MINORITY	36632	6536248	21866	4141098	2498	400716	7343	1127620	3819	666251	1106	200563
UPPER INCOME												
LESS THAN 10% MINORITY	245915	65576398	187269	49928470	11244	3018501	23608	5754439	20069	5713270	3725	1161718
10-19% MINORITY	328763	104687861	247186	77723488	15757	5384095	30673	9230356	29535	10159509	5612	2190413
20-49% MINORITY	376642	117713123	274025	85688929	19760	6335528	40948	11693275	34770	11395338	7139	2600053
50-79% MINORITY	69421	19880450	48192	13946984	4043	1153120	9111	2407378	6501	1886767	1574	486201
80-100% MINORITY	16613	4264472	10568	2802183	930	233243	2851	638736	1736	466588	528	123722
SMALL COUNTY	159142	18975911	87983	12195079	16467	1433017	43044	3646938	9520	1406482	2128	294395
ALL OTHER TRACTS 21/	703	352206	402	227931	65	27137	118	41556	89	43277	29	12305
TOTAL 14/	2432591	532165609	1671909	384125749	148464	28239618	363930	60061648	205039	48854202	43249	10884392

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RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2353009	451256836	1538868	293170392	99660	19150929	397326	75057251	229748	45836017	87407	18042247
10-19% MINORITY	2446027	563144581	1602553	366937725	104965	23891618	388015	88778707	252889	59233651	97605	24302880
20-49% MINORITY	3342531	774820451	2134156	499940730	147029	33523253	557236	122993392	360829	83703882	143281	34659194
50-79% MINORITY	1220189	266858677	731368	165599937	56918	12357972	233873	46253346	139811	30121947	58219	12525475
80-100% MINORITY	585218	112746444	310092	63030643	28063	5505791	142819	24431057	71589	13619316	32655	6159637
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	161086	25359128	81736	13723186	7352	1183447	43673	5999237	19895	3120939	8430	1332319
MODERATE INCOME	1096492	173389296	617913	99846260	49847	7994888	246947	36115993	129367	20938672	52418	8493483
MIDDLE INCOME	4199827	762776691	2618448	476193545	186333	34087648	765254	133949421	454111	85281459	175681	33264618
UPPER INCOME	4488472	1206863276	2998355	798656730	193046	51142961	663163	181375974	451326	123116426	182582	52571185
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	1810	284399	931	135045	89	16707	517	86391	202	33593	71	12663
10-19% MINORITY	3692	523565	2073	302719	169	20060	902	127675	386	52909	162	20202
20-49% MINORITY	25419	3754822	14300	2214538	1108	160922	6041	785868	2822	420392	1148	173102
50-79% MINORITY	54701	9311156	29529	5360103	2446	421313	13352	1938424	6670	1126882	2704	464434
80-100% MINORITY	75464	11485186	34903	5710781	3540	564445	22861	3060879	9815	1487163	4345	661918
MODERATE INCOME												
LESS THAN 10% MINORITY	96804	12455061	56343	7201602	4147	562111	21932	2707363	10677	1471457	3705	512528
10-19% MINORITY	121254	17108857	72081	10200689	5400	772914	25213	3364911	13546	2032733	5014	737610
20-49% MINORITY	351202	53417440	206322	31774087	15601	2394494	72821	10395651	40630	6388267	15828	2464941
50-79% MINORITY	308554	53531413	173740	31289632	14265	2472507	68365	10701325	36876	6412312	15308	2655637
80-100% MINORITY	218678	36876525	109427	19380250	10434	1792862	58616	8946743	27638	4633903	12563	2122767
MIDDLE INCOME												
LESS THAN 10% MINORITY	1186511	189623980	755389	119714386	51185	8304454	217346	34141084	118513	19951718	44078	7512338
10-19% MINORITY	944194	164870859	598580	103748102	40517	7116329	164774	28285445	102154	18673873	38169	7047110
20-49% MINORITY	1353276	259177034	844619	162921409	60696	11612786	240325	43945333	149985	29309063	57651	11388443
50-79% MINORITY	513987	107863565	308038	66244182	24122	5023019	97808	19069277	59278	12397711	24741	5129376
80-100% MINORITY	201859	41241253	111822	23565466	9813	2031060	45001	8508282	24181	4949094	11042	2187351
UPPER INCOME												
LESS THAN 10% MINORITY	1067589	248788987	726043	166057220	44222	10260700	157456	38100482	100326	24369174	39542	10001411
10-19% MINORITY	1376814	380620484	929779	252675823	58875	15981038	197105	56993379	136796	38472436	54259	16497808
20-49% MINORITY	1612324	458385704	1068749	302983231	69608	19350437	237987	67852219	167341	47573269	68639	20626548
50-79% MINORITY	342727	96080801	219956	62668256	16074	4437221	54310	14533582	36942	10171067	15445	4270675
80-100% MINORITY	89018	22987300	53828	14272200	4267	1113565	16305	3896312	9921	2530480	4697	1174743
SMALL COUNTY	479502	72816661	291649	44248704	21199	3283347	98369	14397850	51765	8157995	16520	2728765
ALL OTHER TRACTS 21/	1097	438598	585	259706	57	20619	232	73128	167	57317	56	27828
TOTAL 14/	10426476	2241643650	6608686	1432928131	457834	97712910	1817638	371911603	1106631	240672808	435687	98418198

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RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	195434	13794964	116015	9300480	8253	534614	59303	2598288	9512	1009872	2351	351710
10-19% MINORITY	144114	12511265	77083	8125890	7473	535400	49418	2359668	8026	1103118	2114	387189
20-49% MINORITY	191189	14371169	88074	8885868	10903	661723	79825	3075537	9781	1270538	2606	477503
50-79% MINORITY	83752	4834217	29617	2757608	4779	219927	44572	1275564	3778	429994	1006	151124
80-100% MINORITY	87701	3159440	25633	1483832	3984	132340	54155	1162241	2954	276152	975	104875
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	29935	886897	7442	352031	1139	35847	20081	404466	1012	68902	261	25651
MODERATE INCOME	125509	4585532	45631	2320028	5590	205147	68097	1549358	4919	379335	1272	131664
MIDDLE INCOME	332325	18739401	165113	11664916	16413	783606	131205	4294298	15585	1481712	4009	514869
UPPER INCOME	214331	24452771	118197	16212603	12248	1059322	67847	4221193	12530	2159461	3509	800192
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	232	9445	108	5329	11	565	107	3171	5	320	1	60
10-19% MINORITY	526	23425	198	12531	19	468	274	7601	30	2180	5	645
20-49% MINORITY	3056	125957	1132	69543	125	4974	1641	39361	127	9824	31	2255
50-79% MINORITY	7550	268098	2168	117807	293	10246	4711	110091	303	21579	75	8375
80-100% MINORITY	18571	459972	3836	146821	691	19594	13348	244242	547	34999	149	14316
MODERATE INCOME												
LESS THAN 10% MINORITY	14289	554240	7507	332168	522	20207	5612	156470	522	32734	126	12661
10-19% MINORITY	12825	512259	5842	292075	547	25112	5711	142309	595	40252	130	12511
20-49% MINORITY	33389	1323043	13662	717761	1531	62466	16348	390253	1482	114358	366	38205
50-79% MINORITY	29626	1119241	9601	545881	1476	51200	17085	388243	1196	103383	268	30534
80-100% MINORITY	35380	1076749	9019	432143	1514	46162	23341	472083	1124	88608	382	37753
MIDDLE INCOME												
LESS THAN 10% MINORITY	117641	6723846	69030	4469008	4769	252471	37137	1379064	5421	469290	1284	154013
10-19% MINORITY	68319	3984676	35443	2504236	3389	174581	25113	885093	3464	313400	910	107366
20-49% MINORITY	89480	5072193	40569	3047978	4925	225097	38603	1205900	4302	435404	1081	157814
50-79% MINORITY	32864	1947374	11767	1123172	2089	91837	17066	501671	1517	169697	425	60997
80-100% MINORITY	24021	1011312	8304	520522	1241	39620	13286	322570	881	93921	309	34679
UPPER INCOME												
LESS THAN 10% MINORITY	63241	6504115	39356	4491801	2950	261301	16434	1058599	3562	507463	939	184951
10-19% MINORITY	62433	7989934	35591	5316287	3518	335239	18318	1324455	3937	747286	1069	266667
20-49% MINORITY	65246	7848685	32703	5049929	4322	369186	23224	1439479	3869	710862	1128	279229
50-79% MINORITY	13699	1499126	6078	970604	921	66644	5702	275434	760	135226	238	51218
80-100% MINORITY	9712	610911	4469	383982	537	26952	4169	123226	402	58624	135	18127
SMALL COUNTY	65780	2978355	38481	1950656	2537	131472	21718	660675	2470	179123	574	56429
ALL OTHER TRACTS 21/	90	6454	39	4100	2	82	43	1983	5	264	1	25
TOTAL 14/	767970	51649410	374903	32504334	37929	2215476	308991	11131973	36521	4268797	9626	1528830

TYPE OF CENSUS TRACT 10/	FINAL 2012 NATIONAL AGGREGATES											
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RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4459	6898919	3470	5167010	204	265103	466	573826	294	876761	25	16219
10-19% MINORITY	7034	16799942	5633	12661541	277	533458	696	1513443	394	2059804	34	31696
20-49% MINORITY	15335	47507876	12297	36423435	499	1158494	1562	4402346	894	5311036	83	212565
50-79% MINORITY	9226	26847402	7216	20718238	319	851465	1140	2329904	487	2770093	64	177702
80-100% MINORITY	8857	16616735	6590	12802340	306	487082	1428	1935148	460	1210440	73	181725
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	6448	13174845	4929	10017372	237	439398	928	1562999	312	1063146	42	91930
MODERATE INCOME	14031	28928005	10782	22369541	487	826054	1885	2676289	785	2891975	92	164146
MIDDLE INCOME	15149	38433257	11988	29248531	562	1034577	1669	3681401	851	4247371	79	221377
UPPER INCOME	9232	33914902	7465	25978983	317	989273	806	2824678	578	3979514	66	142454
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	31	32153	26	29558	1	1235	3	1280	1	80		
10-19% MINORITY	188	327567	147	187780	5	3811	25	55422	8	79697	3	857
20-49% MINORITY	1167	2429545	972	1987002	30	28987	121	270046	42	143057	2	453
50-79% MINORITY	1789	4333831	1382	3222711	77	225834	229	448472	92	425099	9	11715
80-100% MINORITY	3273	6051749	2402	4590321	124	179531	550	787779	169	415213	28	78905
MODERATE INCOME												
LESS THAN 10% MINORITY	474	399385	358	332200	21	18956	49	13394	39	33386	7	1449
10-19% MINORITY	1133	1714319	905	1382702	53	66634	124	166284	49	97684	2	1015
20-49% MINORITY	3958	8644072	3093	6585920	145	238390	444	690488	255	1107394	21	21880
50-79% MINORITY	4122	10521570	3196	8334513	122	255622	559	874001	216	988171	29	69263
80-100% MINORITY	4344	7648659	3230	5734206	146	246452	709	932122	226	665340	33	70539
MIDDLE INCOME												
LESS THAN 10% MINORITY	2657	3460593	2088	2591981	115	128933	284	279214	157	451520	13	8945
10-19% MINORITY	2998	5760079	2372	4230049	134	179329	308	638835	173	705976	11	5890
20-49% MINORITY	5743	17850154	4580	13540427	180	394041	637	1806446	320	2016414	26	92826
50-79% MINORITY	2642	8781795	2098	6713890	100	276231	286	763619	140	946264	18	81791
80-100% MINORITY	1109	2580636	850	2172184	33	56043	154	193287	61	127197	11	31925
UPPER INCOME												
LESS THAN 10% MINORITY	1296	3005613	997	2212096	67	115979	130	279938	97	391775	5	5825
10-19% MINORITY	2705	8981934	2200	6845295	85	283684	239	652902	163	1176119	18	23934
20-49% MINORITY	4439	18464935	3626	14192966	143	495476	359	1634916	277	2044171	34	97406
50-79% MINORITY	668	3161159	538	2444327	20	93778	65	243362	37	364759	8	14933
80-100% MINORITY	124	301261	104	284299	2	356	13	13560	4	2690	1	356
SMALL COUNTY	1169	977007	951	664857	55	79785	120	137305	40	94512	3	548
ALL OTHER TRACTS 21/	51	219865	42	158137	2	6300	4	9300	3	46128		
TOTAL 14/	46080	115647881	36157	88437421	1660	3375387	5412	10891972	2569	12322646	282	620455



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RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	293821	61131891	193359	40772224	13493	2745243	52662	10164397	25696	5473771	8611	1976256
10-19% MINORITY	313604	64357405	203479	42035784	14314	3031641	55635	10539412	29977	6434525	10199	2316043
20-49% MINORITY	525119	100656184	334121	64364255	24390	4800737	97367	17425352	51049	10161426	18192	3904414
50-79% MINORITY	243282	42727058	147824	26570603	12011	2124309	50275	7987064	24030	4354099	9142	1690983
80-100% MINORITY	128815	20614911	70274	11918186	6667	1088904	33406	4517701	12951	2143938	5517	946182
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	59701	8581564	33536	5121089	2783	417428	15531	1850150	5660	859855	2191	333042
MODERATE INCOME	266058	38581364	160646	23790335	12621	1878003	57980	7590579	25597	3879054	9214	1443393
MIDDLE INCOME	669567	116481745	427776	75358108	31062	5380319	126288	20341698	62407	11193516	22034	4208104
UPPER INCOME	508878	125632782	326867	81262653	24380	6104229	89448	20818681	49987	12615170	18196	4832049
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	694	141119	410	79902	33	7463	169	35840	60	13232	22	4682
10-19% MINORITY	1588	262320	1037	176441	68	13423	309	50302	117	15457	57	6697
20-49% MINORITY	10084	1494566	6309	965990	449	66084	2100	280253	879	129049	347	53190
50-79% MINORITY	19283	2892941	11255	1756133	862	130819	4591	584199	1920	317890	655	103900
80-100% MINORITY	28052	3790618	14525	2142623	1371	199639	8362	899556	2684	384227	1110	164573
MODERATE INCOME												
LESS THAN 10% MINORITY	19687	2586523	12672	1651229	861	121347	3958	495308	1653	238323	543	80316
10-19% MINORITY	29402	4379817	19019	2871361	1349	203429	5551	731861	2631	440836	852	132330
20-49% MINORITY	84903	11924554	53380	7566163	3826	559909	16901	2221269	8107	1169285	2689	407928
50-79% MINORITY	77108	11415673	46089	7018498	3689	549306	16923	2237714	7583	1156625	2824	453530
80-100% MINORITY	54958	8274797	29486	4683084	2896	444012	14647	1904427	5623	873985	2306	369289
MIDDLE INCOME												
LESS THAN 10% MINORITY	162038	29283020	107179	19679450	7495	1302774	29168	4876899	13649	2513114	4547	910783
10-19% MINORITY	141718	23651192	91962	15460326	6344	1085850	25817	4029748	13275	2294464	4320	780804
20-49% MINORITY	233753	40281063	149292	25908058	10594	1822909	43610	6996349	22373	3997392	7884	1556355
50-79% MINORITY	97101	17141197	59406	10694133	4816	848548	19562	3164137	9589	1760096	3728	674283
80-100% MINORITY	34957	6125273	19937	3616141	1813	320238	8131	1274565	3521	628450	1555	285879
UPPER INCOME												
LESS THAN 10% MINORITY	111282	29084126	73037	19341228	5098	1310966	19330	4746543	10322	2706984	3495	978405
10-19% MINORITY	140868	36059661	91443	23524853	6552	1728545	23953	5726774	13950	3683277	4970	1396212
20-49% MINORITY	196267	46920362	125082	29905442	9513	2349646	34731	7919630	19674	4861230	7267	1884414
50-79% MINORITY	49687	11244882	31021	7083356	2635	593126	9179	1995522	4926	1115792	1926	457086
80-100% MINORITY	10774	2323751	6284	1407774	582	121946	2255	430212	1115	247887	538	115932
SMALL COUNTY	110651	20288069	76132	13846126	4868	894900	18737	3304245	8181	1640579	2733	602219
ALL OTHER TRACTS 21/	437	209994	232	128867	29	10855	98	32818	52	20164	26	17290
TOTAL 14/	1615292	309775518	1025189	199507178	75743	14685734	308082	53938171	151884	30208338	54394	11436097

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	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	85300	5979043	34073	2539399	11734	710442	33777	2217653	4314	396676	1402	114873
10-19% MINORITY	56592	4296843	20977	1792314	8379	516940	23266	1601160	2939	297627	1031	88802
20-49% MINORITY	81772	5697556	25028	1983908	14687	854793	37494	2429244	3325	326626	1238	102985
50-79% MINORITY	29971	1844758	6885	466871	6262	327929	15723	953262	734	69858	367	26838
80-100% MINORITY	11105	788452	2010	283283	2496	125394	6246	345536	202	22426	151	11813
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4775	257733	717	42247	1051	49776	2876	153945	79	7914	52	3851
MODERATE INCOME	51055	3273863	14229	1097292	9537	514250	24893	1464209	1691	144694	705	53418
MIDDLE INCOME	165189	11663423	58711	4564319	26142	1543297	70094	4617554	7594	722092	2648	216161
UPPER INCOME	43677	3409227	15310	1361689	6817	427546	18617	1309690	2150	238513	783	71789
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY	46	2286	7	280	6	312	30	1539	2	85	1	70
10-19% MINORITY	136	6449	50	2481	18	615	66	3210			2	143
20-49% MINORITY	686	42133	127	7907	156	8518	381	23310	17	1671	5	727
50-79% MINORITY	1913	99621	263	14301	423	18591	1178	62778	29	2590	20	1361
80-100% MINORITY	1994	107244	270	17278	448	21740	1221	63108	31	3568	24	1550
MODERATE INCOME												
LESS THAN 10% MINORITY	9510	574777	3469	210594	1445	83201	4043	240046	419	29716	134	11220
10-19% MINORITY	6412	433997	2261	171580	944	54599	2805	171747	297	26949	105	9122
20-49% MINORITY	16137	1000529	4552	310423	3087	169300	7707	455188	554	48925	237	16693
50-79% MINORITY	12651	741275	2774	174275	2678	136354	6747	394258	301	26210	151	10178
80-100% MINORITY	6345	523285	1173	230420	1383	70796	3591	202970	120	12894	78	6205
MIDDLE INCOME												
LESS THAN 10% MINORITY	61617	4326409	24955	1865009	8426	509249	24114	1586316	3122	286390	1000	79445
10-19% MINORITY	36950	2745765	13836	1137290	5491	334537	15031	1030841	1928	188321	664	54776
20-49% MINORITY	50481	3571888	15964	1286816	8843	518886	22756	1493005	2147	207951	771	65230
50-79% MINORITY	13814	888073	3472	245290	2821	152839	6993	441548	358	35278	170	13118
80-100% MINORITY	2327	131288	484	29914	561	27786	1200	65844	39	4152	43	3592
UPPER INCOME												
LESS THAN 10% MINORITY	14114	1074721	5640	463484	1856	117635	5580	388979	771	80485	267	24138
10-19% MINORITY	13087	1110320	4830	480963	1924	127085	5359	395154	714	82357	260	24761
20-49% MINORITY	14458	1082517	4385	378762	2598	157899	6644	457534	607	68079	224	20243
50-79% MINORITY	1586	115248	375	32908	336	19900	803	54479	46	5780	26	2181
80-100% MINORITY	432	26421	80	5572	103	5027	231	13544	12	1812	6	466
SMALL COUNTY	82555	5283572	30262	1984485	13579	807175	34762	2164934	2886	242881	1066	84097
ALL OTHER TRACTS 21/	44	2406	6	228	11	629	26	1457			1	92
TOTAL 14/	347295	23890224	119235	9050260	57137	3342673	151268	9711789	14400	1356094	5255	429408

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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	288	21	58	4	369	27	157	12	102	8	97	7	156	11			130	10	1357	100
ASIAN	2098	29	454	6	1305	18	796	11	386	5	547	7	908	12	6	0	850	12	7350	100
BLACK OR AFRICAN AMERICAN	7056	24	961	3	8990	31	2648	9	1866	6	1554	5	2672	9	33	0	3358	12	29138	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	274	27	58	6	238	24	110	11	53	5	53	5	102	10			122	12	1010	100
WHITE	31398	22	7708	5	36468	25	19443	13	7628	5	8278	6	15969	11	289	0	17737	12	144918	100
2 OR MORE MINORITY RACES	73	25	8	3	83	28	30	10	26	9	14	5	32	11			28	10	294	100
JOINT (WHITE/MINORITY RACE)	593	20	161	5	733	25	350	12	104	4	165	6	462	16	5	0	370	13	2943	100
RACE NOT AVAILABLE 6/	4700	22	897	4	6365	30	2448	11	1033	5	1247	6	2294	11	22	0	2312	11	21318	100
ETHNICITY 7/																				
HISPANIC OR LATINO	8275	25	1605	5	7050	22	3865	12	2071	6	2202	7	3474	11	32	0	4155	13	32729	100
NOT HISPANIC OR LATINO	33021	22	7679	5	40442	27	19507	13	8048	5	8447	6	16481	11	303	0	18212	12	152140	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	742	22	195	6	831	24	413	12	150	4	206	6	506	15	2	0	405	12	3450	100
ETHNICITY NOT AVAILABLE 6/	4442	22	826	4	6228	31	2197	11	929	5	1100	5	2134	11	18	0	2135	11	20009	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	22882	21	5994	5	28955	26	15425	14	5597	5	6089	5	12291	11	256	0	13445	12	110934	100
OTHERS, INCL. HISPANIC	18868	25	3393	4	19063	25	8120	11	4607	6	4678	6	8035	11	76	0	9123	12	75963	100
GENDER 19/																				
MALE	19248	22	4302	5	22039	26	10814	13	5049	6	4993	6	9035	11	167	0	10370	12	86017	100
FEMALE	12907	24	2279	4	14160	26	6690	12	3071	6	2913	5	5157	10	87	0	6363	12	53627	100
JOINT (MALE/FEMALE)	11851	21	3273	6	14972	26	7189	13	2560	4	3531	6	6874	12	87	0	7056	12	57393	100
GENDER NOT AVAILABLE 6/	2474	22	451	4	3380	30	1289	11	518	5	518	5	1529	14	14	0	1118	10	11291	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	15338	33	3430	7	9711	21	4967	11	2792	6	2344	5	3477	7	56	0	4361	9	46476	100
50-79% OF MSA/MD MEDIAN	13834	23	2951	5	15381	26	7831	13	3543	6	3225	5	6061	10	100	0	6980	12	59906	100
80-99% OF MSA/MD MEDIAN	5704	20	1235	4	7686	27	3917	14	1544	5	1559	5	3419	12	60	0	3564	12	28688	100
100-119% OF MSA/MD MEDIAN	3536	18	702	4	5298	27	2739	14	975	5	1086	6	2510	13	42	0	2702	14	19590	100
120% OR MORE OF MSA/MD MEDIAN	6063	15	1346	3	10520	26	5982	15	1902	5	2589	6	6577	16	87	0	5954	15	41020	100
INCOME NOT AVAILABLE 6/	818	19	314	7	1272	29	360	8	137	3	303	7	447	10	5	0	690	16	4346	100

FINAL 2012 NATIONAL AGGREGATES

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	686	22	57	2	1411	46	230	7	114	4	96	3	106	3	23	1	360	12	3083	100
ASIAN	6182	25	889	4	2772	11	4049	16	1463	6	2160	9	3111	13	169	1	3882	16	24677	100
BLACK OR AFRICAN AMERICAN	6436	22	473	2	13132	46	2114	7	1293	5	789	3	1301	5	258	1	2930	10	28726	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	287	24	29	2	276	24	174	15	79	7	62	5	86	7	18	2	162	14	1173	100
WHITE	53607	21	7031	3	70333	28	38414	15	13219	5	12003	5	21529	9	2561	1	33090	13	251787	100
2 OR MORE MINORITY RACES	51	19	4	1	93	35	28	10	22	8	13	5	21	8	4	1	32	12	268	100
JOINT (WHITE/MINORITY RACE)	844	18	113	2	1398	30	669	14	236	5	252	5	491	11	41	1	610	13	4654	100
RACE NOT AVAILABLE 6/	10365	22	988	2	15264	32	5907	12	2107	4	2238	5	4101	9	357	1	6497	14	47824	100
ETHNICITY 7/																				
HISPANIC OR LATINO	8062	23	927	3	11385	32	3875	11	1934	5	1736	5	2142	6	314	1	5245	15	35620	100
NOT HISPANIC OR LATINO	57525	22	7445	3	72046	27	41205	15	14235	5	13438	5	24130	9	2689	1	34384	13	267097	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	870	19	130	3	1261	27	669	15	261	6	241	5	468	10	63	1	642	14	4605	100
ETHNICITY NOT AVAILABLE 6/	12001	22	1082	2	19987	36	5836	11	2103	4	2198	4	4006	7	365	1	7292	13	54870	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	43780	21	5902	3	55248	27	33897	16	11086	5	10072	5	18913	9	2198	1	26811	13	207907	100
OTHERS, INCL. HISPANIC	22912	23	2570	3	30926	31	11516	11	5261	5	5233	5	7541	8	858	1	13555	14	100372	100
GENDER 19/																				
MALE	27402	21	3672	3	36643	29	17912	14	6931	5	6368	5	10472	8	1263	1	17348	14	128011	100
FEMALE	21829	25	2251	3	27496	31	10469	12	4192	5	3743	4	6173	7	827	1	11053	13	88033	100
JOINT (MALE/FEMALE)	23889	20	3183	3	33423	28	19752	16	6194	5	6439	5	11585	10	1129	1	15847	13	121441	100
GENDER NOT AVAILABLE 6/	5338	22	478	2	7117	29	3452	14	1216	5	1063	4	2516	10	212	1	3315	13	24707	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	22443	33	2405	4	24021	35	4636	7	2687	4	2230	3	2709	4	410	1	6748	10	68289	100
50-79% OF MSA/MD MEDIAN	17504	23	2198	3	26541	35	8302	11	3658	5	2827	4	4628	6	691	1	9298	12	75647	100
80-99% OF MSA/MD MEDIAN	7596	20	1006	3	11638	31	5176	14	1871	5	1640	4	3088	8	392	1	4832	13	37239	100
100-119% OF MSA/MD MEDIAN	5679	19	656	2	8129	28	4657	16	1568	5	1460	5	2829	10	290	1	4015	14	29283	100
120% OR MORE OF MSA/MD MEDIAN	18768	16	2367	2	22407	19	27056	22	6873	6	7618	6	16430	14	1017	1	18315	15	120851	100
INCOME NOT AVAILABLE 6/	1685	21	325	4	1612	20	1118	14	288	4	852	11	771	10	19	0	1307	16	7977	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	1749	18	111	1	2324	23	1946	19	327	3	594	6	1302	13	24	0	1611	16	9988	100
ASIAN	21382	23	1462	2	9787	10	19072	20	2887	3	7007	8	14507	16	309	0	16862	18	93275	100
BLACK OR AFRICAN AMERICAN	17318	15	759	1	30815	27	22928	20	4963	4	4985	4	15935	14	286	0	18258	16	116247	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1427	19	83	1	1468	20	1471	20	222	3	408	6	1014	14	22	0	1285	17	7400	100
WHITE	220941	18	15101	1	214482	17	318324	25	40758	3	65911	5	187749	15	3794	0	193314	15	1260374	100
2 OR MORE MINORITY RACES	312	18	14	1	345	19	345	19	70	4	99	6	286	16	7	0	293	17	1771	100
JOINT (WHITE/MINORITY RACE)	3625	15	300	1	4222	17	6524	26	828	3	1368	6	3734	15	75	0	4027	16	24703	100
RACE NOT AVAILABLE 6/	42094	16	2486	1	51092	20	59018	23	6722	3	13845	5	40992	16	493	0	40076	16	256818	100
ETHNICITY 7/																				
HISPANIC OR LATINO	24353	19	1393	1	25073	20	23226	18	4804	4	7984	6	19403	15	341	0	21656	17	128233	100
NOT HISPANIC OR LATINO	240339	18	16341	1	234840	17	341923	25	44843	3	71271	5	203665	15	4084	0	210336	15	1367642	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3860	15	253	1	4842	18	6662	25	958	4	1493	6	4145	16	86	0	4279	16	26578	100
ETHNICITY NOT AVAILABLE 6/	40296	16	2329	1	49780	20	57817	23	6172	2	13469	5	38306	15	499	0	39455	16	248123	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	194374	17	13557	1	186655	17	288478	26	35483	3	56887	5	166062	15	3358	0	168131	15	1112985	100
OTHERS, INCL. HISPANIC	71806	18	4255	1	76053	19	79666	20	14596	4	23262	6	58646	15	1111	0	66124	17	395519	100
GENDER 19/																				
MALE	89344	18	6128	1	86270	17	120902	24	16950	3	28426	6	72237	14	1436	0	80524	16	502217	100
FEMALE	72121	20	4163	1	66040	19	74553	21	11584	3	18927	5	50941	14	1023	0	56873	16	356225	100
JOINT (MALE/FEMALE)	121508	16	8499	1	127763	17	196666	26	24307	3	39578	5	112793	15	2299	0	112436	15	745849	100
GENDER NOT AVAILABLE 6/	25875	16	1526	1	34462	21	37507	23	3936	2	7286	4	29548	18	252	0	25893	16	166285	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	76285	34	4452	2	42482	19	29461	13	5588	2	11401	5	27365	12	334	0	28982	13	226350	100
50-79% OF MSA/MD MEDIAN	76586	24	4242	1	65329	20	65689	20	10121	3	14766	5	40841	13	967	0	45487	14	324028	100
80-99% OF MSA/MD MEDIAN	37898	19	2240	1	39425	19	48481	24	6549	3	9487	5	28353	14	673	0	30268	15	203374	100
100-119% OF MSA/MD MEDIAN	28230	16	1687	1	32649	19	45998	26	5633	3	8368	5	25755	15	669	0	26882	15	175871	100
120% OR MORE OF MSA/MD MEDIAN	78522	11	5714	1	108853	15	217339	31	23725	3	38272	5	118235	17	2149	0	116386	16	709195	100
INCOME NOT AVAILABLE 6/	9998	8	1830	1	24060	19	21348	17	5016	4	11388	9	24704	20	196	0	27158	22	125698	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	1151	23	25	0	3013	59	289	6	27	1	67	1	50	1	1	0	470	9	5093	100
ASIAN	2513	32	107	1	2788	35	891	11	103	1	308	4	296	4	1	0	931	12	7938	100
BLACK OR AFRICAN AMERICAN	11102	21	234	0	33588	63	2587	5	336	1	821	2	463	1	16	0	4080	8	53227	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	700	28	22	1	1301	51	172	7	25	1	63	2	34	1			223	9	2540	100
WHITE	42859	23	1989	1	91156	48	22586	12	2153	1	4437	2	4446	2	98	0	19277	10	189001	100
2 OR MORE MINORITY RACES	156	24	4	1	380	59	44	7	4	1	6	1	9	1	1	0	44	7	648	100
JOINT (WHITE/MINORITY RACE)	560	19	41	1	1431	49	417	14	40	1	65	2	71	2	2	0	311	11	2938	100
RACE NOT AVAILABLE 6/	42143	30	307	0	53251	38	3922	3	292	0	675	0	835	1	8	0	37678	27	139111	100
ETHNICITY 7/																				
HISPANIC OR LATINO	8631	25	271	1	18687	55	2340	7	229	1	752	2	420	1	3	0	2827	8	34160	100
NOT HISPANIC OR LATINO	50152	22	2130	1	113879	51	23913	11	2428	1	4926	2	4832	2	116	0	22090	10	224466	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	576	19	35	1	1476	49	435	14	43	1	66	2	80	3			330	11	3041	100
ETHNICITY NOT AVAILABLE 6/	41825	30	293	0	52866	38	4220	3	280	0	698	1	872	1	8	0	37767	27	138829	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	35401	22	1730	1	74978	47	19804	13	1922	1	3697	2	3957	3	95	0	16507	10	158091	100
OTHERS, INCL. HISPANIC	24154	23	701	1	59694	57	6874	7	768	1	2054	2	1364	1	24	0	8792	8	104425	100
GENDER 19/																				
MALE	23934	23	1016	1	54627	52	9555	9	960	1	2394	2	1903	2	40	0	10142	10	104571	100
FEMALE	24460	25	747	1	52655	54	6753	7	752	1	1786	2	1306	1	46	0	8434	9	96939	100
JOINT (MALE/FEMALE)	14057	19	787	1	33624	46	11806	16	1073	1	1820	2	2360	3	39	0	8175	11	73741	100
GENDER NOT AVAILABLE 6/	38733	31	179	0	46002	37	2794	2	195	0	442	0	635	1	2	0	36263	29	125245	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	34860	30	937	1	57415	49	3544	3	421	0	1782	2	815	1	42	0	16303	14	116119	100
50-79% OF MSA/MD MEDIAN	28654	27	659	1	50061	48	6106	6	743	1	1499	1	1112	1	28	0	16497	16	105359	100
80-99% OF MSA/MD MEDIAN	11804	25	256	1	21929	46	3826	8	369	1	659	1	749	2	9	0	8212	17	47813	100
100-119% OF MSA/MD MEDIAN	7897	23	208	1	15242	45	3465	10	328	1	506	1	610	2	12	0	5923	17	34191	100
120% OR MORE OF MSA/MD MEDIAN	16386	19	546	1	35910	41	13422	15	1083	1	1785	2	2817	3	31	0	15366	18	87346	100
INCOME NOT AVAILABLE 6/	1333	16	106	1	5819	70	335	4	30	0	194	2	96	1			457	5	8370	100

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	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
	RACE 5/																			
AMERICAN INDIAN/ALASKA NATIVE	10	53			5	26	1	5			1	5					2	11	19	100
ASIAN	122	46	1	0	41	15	39	15	8	3	4	2	3	1			48	18	266	100
BLACK OR AFRICAN AMERICAN	61	33			57	31	30	16	7	4	2	1	3	2			23	13	183	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	63			3	38													8	100
WHITE	663	41	10	1	329	20	247	15	55	3	33	2	33	2			262	16	1632	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	7	35			4	20	6	30			1	5					2	10	20	100
RACE NOT AVAILABLE 6/	931	30	12	0	501	16	662	22	127	4	73	2	72	2	2	0	694	23	3074	100
ETHNICITY 7/																				
HISPANIC OR LATINO	133	46	1	0	65	23	33	11	7	2	3	1	2	1			43	15	287	100
NOT HISPANIC OR LATINO	737	41	10	1	366	20	273	15	61	3	35	2	37	2			290	16	1809	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	30			4	17	6	26	1	4	2	9	1	4			2	9	23	100
ETHNICITY NOT AVAILABLE 6/	922	30	12	0	505	16	673	22	128	4	74	2	71	2	2	0	696	23	3083	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	536	40	9	1	262	20	204	15	46	3	30	2	30	2			218	16	1335	100
OTHERS, INCL. HISPANIC	330	43	2	0	170	22	113	15	23	3	11	1	9	1			117	15	775	100
GENDER 19/																				
MALE	426	41	6	1	209	20	162	16	29	3	27	3	19	2			165	16	1043	100
FEMALE	164	37	3	1	116	26	58	13	21	5	5	1	6	1			66	15	439	100
JOINT (MALE/FEMALE)	344	43	2	0	144	18	117	15	28	3	16	2	15	2			136	17	802	100
GENDER NOT AVAILABLE 6/	865	30	12	0	471	16	648	22	119	4	66	2	71	2	2	0	664	23	2918	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/	1797	35	23	0	933	18	984	19	196	4	113	2	110	2	2	0	1028	20	5186	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	413	21	9	0	613	31	323	16	60	3	96	5	192	10			288	14	1994	100
ASIAN	5079	21	296	1	1642	7	5476	23	830	4	1758	7	3385	14	35	0	5187	22	23688	100
BLACK OR AFRICAN AMERICAN	4301	18	112	0	8520	36	3542	15	685	3	907	4	2227	10	21	0	3093	13	23408	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	376	23	6	0	393	24	274	17	57	4	82	5	173	11			251	16	1612	100
WHITE	40589	19	1891	1	24237	12	57314	27	6746	3	11712	6	28921	14	328	0	38728	18	210466	100
2 OR MORE MINORITY RACES	85	21	4	1	110	28	60	15	12	3	18	5	40	10	1	0	66	17	396	100
JOINT (WHITE/MINORITY RACE)	633	15	34	1	419	10	1273	30	136	3	260	6	618	15	8	0	848	20	4229	100
RACE NOT AVAILABLE 6/	9233	20	369	1	6444	14	11664	25	1404	3	2539	5	6430	14	56	0	8791	19	46930	100
ETHNICITY 7/																				
HISPANIC OR LATINO	4934	21	195	1	4579	19	4561	19	972	4	1349	6	3124	13	34	0	4005	17	23753	100
NOT HISPANIC OR LATINO	46169	19	2143	1	31128	13	62853	26	7496	3	13312	6	32225	13	351	0	43403	18	239080	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	685	16	33	1	434	10	1206	29	155	4	240	6	622	15	9	0	796	19	4180	100
ETHNICITY NOT AVAILABLE 6/	8921	20	350	1	6237	14	11306	25	1307	3	2471	5	6015	13	55	0	9048	20	45710	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	35346	19	1676	1	20173	11	51580	28	5699	3	10179	6	25410	14	286	0	33749	18	184098	100
OTHERS, INCL. HISPANIC	16013	20	675	1	15922	20	16298	20	2831	4	4603	6	10133	13	105	0	14157	18	80737	100
GENDER 19/																				
MALE	20632	20	1052	1	15936	15	24773	24	3450	3	5920	6	13134	13	149	0	19433	19	104479	100
FEMALE	13108	22	561	1	12000	20	11856	20	1831	3	3181	5	7264	12	66	0	10190	17	60057	100
JOINT (MALE/FEMALE)	21100	18	893	1	10154	9	35817	30	3761	3	6846	6	17082	15	200	0	21865	19	117718	100
GENDER NOT AVAILABLE 6/	5869	19	215	1	4288	14	7480	25	888	3	1425	5	4506	15	34	0	5764	19	30469	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	10802	31	496	1	10762	31	3282	9	847	2	1653	5	3046	9	18	0	3894	11	34800	100
50-79% OF MSA/MD MEDIAN	10768	27	424	1	7996	20	6523	17	1424	4	1930	5	4359	11	39	0	5893	15	39356	100
80-99% OF MSA/MD MEDIAN	6636	25	288	1	3690	14	5765	21	1017	4	1411	5	3445	13	46	0	4655	17	26953	100
100-119% OF MSA/MD MEDIAN	5805	23	199	1	2833	11	6188	24	919	4	1339	5	3418	13	39	0	4614	18	25354	100
120% OR MORE OF MSA/MD MEDIAN	23609	14	1057	1	13855	8	53728	32	5144	3	9543	6	25523	15	297	0	34870	21	167626	100
INCOME NOT AVAILABLE 6/	2661	16	227	1	2842	17	4166	25	458	3	1318	8	2134	13	9	0	3014	18	16829	100



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	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	
	RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	486	21	34	1	1299	56	109	5	28	1	31	1	19	1	2	0	295	13	2303	100	
ASIAN	208	25	14	2	345	42	74	9	8	1	18	2	8	1			153	18	828	100	
BLACK OR AFRICAN AMERICAN	3298	23	180	1	8788	61	403	3	149	1	96	1	119	1	1	0	1283	9	14317	100	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	43	19	4	2	114	50	26	12	5	2	2	1	2	1	1	0	29	13	226	100	
WHITE	18639	19	1958	2	45504	46	11238	11	2095	2	1455	1	1792	2	87	0	15092	15	97860	100	
2 OR MORE MINORITY RACES	9	17	1	2	27	52	3	6	3	6	3	6					6	12	52	100	
JOINT (WHITE/MINORITY RACE)	244	17	34	2	734	51	149	10	24	2	27	2	27	2	3	0	198	14	1440	100	
RACE NOT AVAILABLE 6/	3700	20	311	2	9551	52	1259	7	165	1	267	1	367	2	10	0	2838	15	18468	100	
ETHNICITY 7/																					
HISPANIC OR LATINO	2972	21	318	2	7218	51	683	5	203	1	264	2	185	1	2	0	2443	17	14288	100	
NOT HISPANIC OR LATINO	18153	19	1771	2	44248	47	10991	12	2058	2	1336	1	1682	2	88	0	13623	15	93950	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	197	15	18	1	638	49	147	11	23	2	20	2	29	2			235	18	1307	100	
ETHNICITY NOT AVAILABLE 6/	5305	20	429	2	14258	55	1440	6	193	1	279	1	438	2	14	0	3593	14	25949	100	
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	14499	19	1536	2	34886	45	10255	13	1853	2	1171	2	1494	2	82	0	11906	15	77682	100	
OTHERS, INCL. HISPANIC	7303	22	588	2	18747	55	1534	5	429	1	447	1	380	1	9	0	4522	13	33959	100	
GENDER 19/																					
MALE	8849	19	1049	2	22816	49	4036	9	956	2	665	1	817	2	27	0	7006	15	46221	100	
FEMALE	9946	25	613	2	18980	48	2739	7	577	1	438	1	500	1	30	0	5402	14	39225	100	
JOINT (MALE/FEMALE)	6516	15	768	2	21113	49	5647	13	850	2	677	2	845	2	41	0	6415	15	42872	100	
GENDER NOT AVAILABLE 6/	1316	18	106	1	3453	48	839	12	94	1	119	2	172	2	6	0	1071	15	7176	100	
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN	12309	30	748	2	19282	47	2241	5	412	1	465	1	504	1	19	0	4843	12	40823	100	
50-79% OF MSA/MD MEDIAN	7002	19	731	2	19127	51	3632	10	648	2	456	1	645	2	26	0	5429	14	37696	100	
80-99% OF MSA/MD MEDIAN	2046	13	290	2	7760	51	1903	13	313	2	224	1	308	2	19	0	2329	15	15192	100	
100-119% OF MSA/MD MEDIAN	1178	12	170	2	4996	50	1391	14	237	2	162	2	203	2	10	0	1671	17	10018	100	
120% OR MORE OF MSA/MD MEDIAN	1817	9	294	2	8969	46	3310	17	544	3	388	2	525	3	20	0	3706	19	19573	100	
INCOME NOT AVAILABLE 6/	139	5	27	1	1149	45	544	21	61	2	62	2	131	5	3	0	438	17	2554	100	

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CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	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	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>2000 - 2010</b>														
LOANS ORIGINATED	125883	25030398	165654	37628434	528260	119684080	11991	1123215	451	5279242	85261	15657181	2509	194286
APPLICAT'N APPROVED, NOT ACCEPTED	5321	1082326	10986	2400695	35903	8054943	2078	98958	11	49152	5986	1096606	1624	84652
APPLICATIONS DENIED	23150	4458306	23573	4845738	121381	26924714	13825	453365	69	721670	21490	3796531	3509	220605
APPLICATIONS WITHDRAWN	16644	3216758	19146	4430553	86955	19788479	1487	177841	62	1149139	12321	2275764	348	36626
FILES CLOSED FOR INCOMPLETENESS	2308	451807	3686	921734	32250	7425222	282	44395	1	21000	4086	780538	106	9918
<b>1990-1999</b>														
LOANS ORIGINATED	203234	37862101	293543	65028496	1164616	244976742	41657	3701518	1686	10174869	154252	28481672	18319	1704280
APPLICAT'N APPROVED, NOT ACCEPTED	8500	1516706	23724	4390996	78950	16538021	5585	262712	68	280586	11152	2025078	9049	504058
APPLICATIONS DENIED	35843	6291550	53785	8934688	283450	58639613	36768	1234447	203	1203413	42529	7134333	23215	1484559
APPLICATIONS WITHDRAWN	26619	4750884	34425	7822170	190721	40840361	4346	480207	184	1748579	22527	4134029	2369	223437
FILES CLOSED FOR INCOMPLETENESS	4098	716807	6710	1591718	71159	15488739	1118	172514	10	90448	7688	1488749	822	68172
<b>1980-1989</b>														
LOANS ORIGINATED	225484	40130042	344437	72906383	1413653	289066188	76031	6039722	3260	13919936	228823	45160108	41605	3048963
APPLICAT'N APPROVED, NOT ACCEPTED	11235	1864950	35590	5463796	100447	20285189	8300	454360	165	606951	17102	3269017	18737	1109290
APPLICATIONS DENIED	43865	7114699	87948	12181874	385540	76667543	62066	2121746	463	1397364	67535	11936375	51186	3361433
APPLICATIONS WITHDRAWN	32069	5372051	43158	9280299	244064	51060877	7288	810468	300	2427755	33967	6807710	5195	491961
FILES CLOSED FOR INCOMPLETENESS	5135	853906	8984	1956798	92075	19782880	1785	258716	19	46329	11792	2461596	1893	154111
<b>1970-1979</b>														
LOANS ORIGINATED	207709	34651722	349055	71980424	1462337	293209281	103867	7959796	7220	18141256	235162	44779958	43774	3190807
APPLICAT'N APPROVED, NOT ACCEPTED	11114	1741265	38821	5891975	101858	20452820	9003	503307	320	766217	17470	3297809	20746	1239418
APPLICATIONS DENIED	44864	6772992	96941	13193828	418927	79649308	72913	2595826	1086	2399170	69553	11958152	54178	3457200
APPLICATIONS WITHDRAWN	30145	4850524	42964	9268832	245263	50076387	9063	977256	514	2361267	33851	6710160	4988	475239
FILES CLOSED FOR INCOMPLETENESS	5277	800452	9431	2086702	95896	20181857	2458	356211	44	71558	11927	2467768	1840	151066
<b>1969 OR EARLIER</b>														
LOANS ORIGINATED	263377	44864906	494286	130466617	1942066	463120442	139026	13392303	23498	40611787	307254	62751128	12909	902500
APPLICAT'N APPROVED, NOT ACCEPTED	14342	2474075	37685	9653959	134505	30920314	12626	878201	1093	1662066	23073	4815487	6899	400577
APPLICATIONS DENIED	58689	9638593	98506	20154379	588212	125374800	121534	4647030	3582	5109187	103629	18500230	19019	1178449
APPLICATIONS WITHDRAWN	38877	6914319	62171	17248102	325263	75464755	14066	1787626	1503	4508832	47093	9894904	1489	127822
FILES CLOSED FOR INCOMPLETENESS	7551	1279739	13840	4161200	138661	34149614	3899	684048	208	391120	18183	4093876	591	45869
<b>AGE UNKNOWN</b>														
LOANS ORIGINATED	14868	3268164	24934	6115395	97754	22871398	2331	287780	42	310331	14437	2677131	119	9424
APPLICAT'N APPROVED, NOT ACCEPTED	633	145837	1658	438197	6171	1461623	337	17938	3	10415	960	181737	82	4678
APPLICATIONS DENIED	2511	545246	3177	751141	20128	4655625	1885	79559	9	61168	3346	612550	161	9543
APPLICATIONS WITHDRAWN	1896	413730	3175	804246	14365	3441949	271	35399	6	127074	2125	385771	11	1009
FILES CLOSED FOR INCOMPLETENESS	332	69867	598	166240	5646	1389886	84	12946			718	143570	3	272

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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 #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	4213	136	110	20	4	2				1.80	1.68
ASIAN	22030	491	383	72	20	13		3		1.85	1.72
BLACK OR AFRICAN AMERICAN	60015	4290	3254	759	209	62		3	3	1.85	1.73
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2649	108	72	25	6	3		2		1.95	1.80
WHITE	525668	22422	17043	3503	971	782		97	26	1.89	1.72
2 OR MORE MINORITY RACES	394	9	7	2						1.74	1.71
JOINT (WHITE/MINORITY RACE)	9326	258	193	48	8	5		3	1	1.88	1.73
RACE NOT AVAILABLE 6/	45871	1934	1511	306	93	19		3	2	1.88	1.72
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	102892	6209	4833	972	293	94		9	8	1.85	1.70
NOT HISPANIC OR LATINO	514199	21527	16266	3448	934	759		98	22	1.89	1.73
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11785	365	269	68	16	11		1		1.87	1.72
ETHNICITY NOT AVAILABLE 6/	41290	1547	1205	247	68	22		3	2	1.86	1.72
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	416224	16200	12221	2516	685	673		87	18	1.90	1.72
OTHERS, INCLUDING HISPANIC	207738	11591	8912	1913	546	188		21	11	1.85	1.72
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	103092	7581	5857	1192	327	179		20	6	1.85	1.71
50-79% OF MSA/MD MEDIAN	205717	10793	8461	1712	420	148		40	12	1.85	1.71
80-99% OF MSA/MD MEDIAN	103590	4133	3183	703	166	66		12	3	1.86	1.72
100-119% OF MSA/MD MEDIAN	77838	2476	1937	397	99	31		9	3	1.83	1.72
120% OR MORE OF MSA/MD MEDIAN	171470	3995	3031	677	184	69		26	8	1.90	1.73
INCOME NOT AVAILABLE 6/	6214	596	45	39	115	393		4		3.09	3.26
<b>GENDER 19/</b>											
MALE	241461	11792	9094	1965	505	179		32	17	1.87	1.72
FEMALE	189239	10200	7762	1635	452	322		21	8	1.87	1.72
JOINT (MALE/FEMALE)	215651	6784	4983	1029	328	383		55	6	1.94	1.73
GENDER NOT AVAILABLE 6/	23815	872	734	106	26	2		3	1	1.78	1.69
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	113091	4898	3633	852	203	200		4	6	1.93	1.73
10-19% MINORITY	136882	5043	3750	805	236	221		22	9	1.90	1.73
20-49% MINORITY	237405	8938	6926	1303	371	266		64	8	1.89	1.72
50-79% MINORITY	112869	6049	4653	981	267	131		14	3	1.85	1.72
80-100% MINORITY	67527	4630	3540	775	234	68		7	6	1.84	1.72
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	14936	1038	769	181	63	25				1.87	1.74
MODERATE INCOME	107742	6620	5086	1106	285	115		23	5	1.85	1.72
MIDDLE INCOME	323559	15225	11680	2399	654	408		65	19	1.88	1.72
UPPER INCOME	221478	6674	4967	1030	308	338		23	8	1.92	1.73

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			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			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	710381	16551	13803	1973	551	224				1.79	1.67
ASIAN	5085156	87841	66984	13662	3529	2499		1167		1.88	1.72
BLACK OR AFRICAN AMERICAN	9855635	539477	404934	98066	28580	7172		547	178	1.85	1.74
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	570320	19437	12079	5091	911	641		715		2.02	1.80
WHITE	90164257	2850508	2142288	431044	128377	123000		21431	4368	1.92	1.73
2 OR MORE MINORITY RACES	82063	1341	1009	332						1.75	1.71
JOINT (WHITE/MINORITY RACE)	2102712	44838	32864	8159	1316	1045		1288	166	1.94	1.73
RACE NOT AVAILABLE 6/	9132844	272229	213118	42408	11935	3342		1214	212	1.91	1.72
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	17054214	825195	645467	131145	34849	11302		1392	1040	1.84	1.71
NOT HISPANIC OR LATINO	89827954	2718661	2023421	420094	128335	120037		23375	3399	1.92	1.73
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2527344	64723	45899	13059	2674	2710		381		1.91	1.73
ETHNICITY NOT AVAILABLE 6/	8293856	223643	172292	36437	9341	3874		1214	485	1.93	1.73
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	71551146	2013421	1493511	295695	93454	108245		19658	2858	1.93	1.73
OTHERS, INCLUDING HISPANIC	36923210	1556984	1191362	262310	71188	25256		5490	1378	1.86	1.72
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	10592352	638214	484720	97688	30318	21997		3007	484	1.88	1.72
50-79% OF MSA/MD MEDIAN	29540853	1244621	976280	189693	48546	20037		8799	1266	1.86	1.71
80-99% OF MSA/MD MEDIAN	18426031	598034	460363	101606	23342	9979		2429	315	1.87	1.72
100-119% OF MSA/MD MEDIAN	15561200	414022	323116	65085	16958	5605		2534	724	1.84	1.72
120% OR MORE OF MSA/MD MEDIAN	42128298	829757	630803	137836	36130	13840		9013	2135	1.91	1.73
INCOME NOT AVAILABLE 6/	1058668	99661	5809	6902	19905	66465		580		3.10	3.26
<b>GENDER 19/</b>											
MALE	40020076	1459313	1123589	240423	61406	24631		6542	2722	1.88	1.72
FEMALE	28863457	1182265	887986	186739	56137	46285		4228	890	1.90	1.73
JOINT (MALE/FEMALE)	44143855	1070097	775382	157891	54477	66666		14378	1303	1.96	1.74
GENDER NOT AVAILABLE 6/	4675980	120547	100122	15682	3179	341		1214	9	1.80	1.70
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	17959798	559260	407971	96433	24015	29497		495	849	1.96	1.74
10-19% MINORITY	24308988	639110	464171	97505	34671	35928		5362	1473	1.94	1.74
20-49% MINORITY	43080081	1182367	900607	164645	54179	45108		16324	1504	1.94	1.72
50-79% MINORITY	19926316	799264	612435	130701	33465	19390		2621	652	1.85	1.73
80-100% MINORITY	12009753	642126	494121	109130	28869	8000		1560	446	1.84	1.72
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	2209690	118855	88343	21758	5975	2779				1.86	1.75
MODERATE INCOME	15533285	722561	552490	120386	32002	12738		4740	205	1.85	1.72
MIDDLE INCOME	52523302	1874168	1427999	288747	82485	57211		15329	2397	1.90	1.72
UPPER INCOME	47003612	1106219	810473	167523	54413	65195		6293	2322	1.96	1.74

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			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	1047										
ASIAN	2965	2				1		1		3.91 3.91	
BLACK OR AFRICAN AMERICAN	19025	30	21	7	1			1		1.94 1.88	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	998	1	1							1.50 1.50	
WHITE	157280	167	97	30	12	14		10	4	2.31 1.88	
2 OR MORE MINORITY RACES	310										
JOINT (WHITE/MINORITY RACE)	6035	6	3	1				2		2.52 1.87	
RACE NOT AVAILABLE 6/	17767	8	6	2						1.78 1.72	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	13923	17	14				1	1	1	2.13 1.72	
NOT HISPANIC OR LATINO	168785	183	104	36	13	14		13	3	2.30 1.90	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6029	5	4	1						1.79 1.71	
ETHNICITY NOT AVAILABLE 6/	16690	9	6	3						1.82 1.92	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	138965	145	80	28	12	13		9	3	2.34 1.89	
OTHERS, INCLUDING HISPANIC	48229	60	42	9	1	2		5	1	2.10 1.80	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	8105	17	12	2	1			2		2.13 1.89	
50-79% OF MSA/MD MEDIAN	42986	45	27	5	1	5		5	2	2.53 1.78	
80-99% OF MSA/MD MEDIAN	36214	19	10	4	1	2		1	1	2.69 1.98	
100-119% OF MSA/MD MEDIAN	31417	24	13	8				2	1	2.20 1.95	
120% OR MORE OF MSA/MD MEDIAN	85137	108	65	21	10	8		4		2.10 1.86	
INCOME NOT AVAILABLE 6/	1070										
<b>GENDER 19/</b>											
MALE	88614	103	61	21	3	8		7	3	2.29 1.88	
FEMALE	15222	8	7		1					1.77 1.71	
JOINT (MALE/FEMALE)	91050	98	56	18	9	7		7	1	2.27 1.88	
GENDER NOT AVAILABLE 6/	10541	5	4	1						1.84 1.92	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	35853	37	22	11	1	1		2		2.05 1.86	
10-19% MINORITY	46432	58	30	13	8	5		1	1	2.28 1.98	
20-49% MINORITY	83517	96	57	13	3	9		11	3	2.43 1.89	
50-79% MINORITY	30050	14	11	2	1					1.81 1.74	
80-100% MINORITY	9051	8	7	1						1.65 1.60	
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	1823	1	1							1.88 1.88	
MODERATE INCOME	19356	26	18	4	2	1			1	2.25 1.70	
MIDDLE INCOME	100060	109	67	18	2	9		10	3	2.33 1.88	
UPPER INCOME	83635	77	41	18	9	5		4		2.16 1.96	

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			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			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	217412										
ASIAN	860309	363				187		176		3.90 3.42	
BLACK OR AFRICAN AMERICAN	4254647	5750	3671	1589	286			204		1.98 1.92	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	257640	286	286							1.50 1.50	
WHITE	34989307	41413	23494	6913	4202	3633		2722	449	2.26 1.88	
2 OR MORE MINORITY RACES	82547										
JOINT (WHITE/MINORITY RACE)	1625887	1265	535	329				401		2.53 2.00	
RACE NOT AVAILABLE 6/	4464626	2092	1921	171						1.73 1.50	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	2984626	3387	2777				277	319	14	2.06 1.73	
NOT HISPANIC OR LATINO	38012092	44107	24352	8105	4488	3543		3184	435	2.27 1.91	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1556328	1110	857	253						1.82 1.86	
ETHNICITY NOT AVAILABLE 6/	4199329	2565	1921	644						1.80 1.92	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	30862727	36689	20106	6187	4202	3356		2403	435	2.29 1.88	
OTHERS, INCLUDING HISPANIC	11316251	11915	7880	2171	286	464		1100	14	2.10 1.86	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	972998	1732	1112	127	75			418		2.38 1.89	
50-79% OF MSA/MD MEDIAN	7199413	5955	3420	599	132	908		790	106	2.51 1.85	
80-99% OF MSA/MD MEDIAN	7186265	3441	1358	880	286	461		299	157	2.80 2.01	
100-119% OF MSA/MD MEDIAN	7017803	4839	2691	1273				689	186	2.29 1.92	
120% OR MORE OF MSA/MD MEDIAN	24029359	35143	21267	6123	3995	2451		1307		2.10 1.86	
INCOME NOT AVAILABLE 6/	238344										
<b>GENDER 19/</b>											
MALE	18216230	19576	11498	3620	719	1673		1774	292	2.26 1.85	
FEMALE	3083477	1565	1433		132					1.71 1.51	
JOINT (MALE/FEMALE)	22827809	28655	15742	5243	3637	2147		1729	157	2.24 1.94	
GENDER NOT AVAILABLE 6/	2624859	1373	1234	139						1.84 1.92	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	7371580	7970	4701	2487	300	77		405		2.02 1.84	
10-19% MINORITY	10952548	16285	7822	3382	3251	1374		299	157	2.28 2.00	
20-49% MINORITY	19341417	23552	14742	2699	651	2369		2799	292	2.32 1.88	
50-79% MINORITY	6817487	1984	1387	311	286					1.85 1.76	
80-100% MINORITY	2156412	1319	1196	123						1.62 1.57	
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	351249	32	32							1.88 1.88	
MODERATE INCOME	3565738	4664	3018	617	586	351			92	2.21 1.70	
MIDDLE INCOME	20489296	19725	11637	3191	253	1960		2327	357	2.37 1.88	
UPPER INCOME	22227402	26689	15161	5194	3649	1509		1176		2.11 1.92	

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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 #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	3193	279	87	41	47	53	24	27	2.94	2.59	
ASIAN	92808	1199	431	346	213	163	38	8	2.37	2.18	
BLACK OR AFRICAN AMERICAN	24641	1768	804	243	201	279	106	135	2.70	2.10	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2601	46	21	8	5	7	2	3	2.59	2.08	
WHITE	960090	34362	13707	7075	4694	5541	1890	1455	2.56	2.20	
2 OR MORE MINORITY RACES	439	9	6		2		1		2.27	1.85	
JOINT (WHITE/MINORITY RACE)	18851	437	190	81	56	61	29	20	2.56	2.13	
RACE NOT AVAILABLE 6/	103059	1368	806	251	122	134	27	28	2.20	1.86	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	51140	4745	1394	930	866	1010	317	228	2.75	2.52	
NOT HISPANIC OR LATINO	1035782	32691	13531	6776	4273	4997	1746	1368	2.54	2.17	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16303	470	198	85	63	76	22	26	2.57	2.24	
ETHNICITY NOT AVAILABLE 6/	102457	1562	929	254	138	155	32	54	2.26	1.84	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	889890	29130	12019	6086	3804	4469	1559	1193	2.54	2.17	
OTHERS, INCLUDING HISPANIC	206110	8722	3050	1688	1401	1617	525	441	2.68	2.35	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	84609	4944	1730	926	660	983	388	257	2.73	2.37	
50-79% OF MSA/MD MEDIAN	207606	8396	3321	1607	1124	1431	518	395	2.62	2.23	
80-99% OF MSA/MD MEDIAN	138767	4625	1911	892	600	742	260	220	2.59	2.18	
100-119% OF MSA/MD MEDIAN	130252	3776	1584	715	491	611	211	164	2.56	2.17	
120% OR MORE OF MSA/MD MEDIAN	624432	16657	7120	3616	2300	2301	703	617	2.47	2.13	
INCOME NOT AVAILABLE 6/	14691	506	192	163	87	55	7	2	2.27	2.13	
<b>GENDER 19/</b>											
MALE	352038	12577	4996	2580	1686	1987	762	566	2.59	2.20	
FEMALE	247683	7703	3400	1509	975	1140	379	300	2.49	2.11	
JOINT (MALE/FEMALE)	546271	18416	7275	3806	2596	2998	955	786	2.56	2.21	
GENDER NOT AVAILABLE 6/	59690	772	381	150	83	113	21	24	2.40	2.01	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	304247	13399	5350	3074	1813	2032	698	432	2.51	2.18	
10-19% MINORITY	329221	7831	3308	1531	1069	1186	425	312	2.53	2.16	
20-49% MINORITY	409374	10946	4600	1926	1369	1824	616	611	2.61	2.18	
50-79% MINORITY	116552	3650	1560	622	477	623	190	178	2.57	2.16	
80-100% MINORITY	40338	3012	1014	758	523	449	149	119	2.57	2.29	
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	14211	664	268	129	84	110	44	29	2.62	2.20	
MODERATE INCOME	98798	5596	2101	1023	784	1011	367	310	2.68	2.29	
MIDDLE INCOME	460699	21818	8313	4491	3023	3634	1318	1039	2.61	2.25	
UPPER INCOME	625745	10755	5147	2268	1360	1357	349	274	2.36	2.04	

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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 OR MORE \$000's			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	608662	31369	11989	4665	4999	6280	1425	2011	2.68	2.39	
ASIAN	30030444	258983	105097	81901	40933	24827	4823	1402	2.26	2.12	
BLACK OR AFRICAN AMERICAN	5045556	222244	122142	30927	22623	28187	9279	9086	2.42	1.93	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	686257	8312	5687	855	709	418	483	160	2.11	1.67	
WHITE	233415038	5070332	2394220	1147328	607704	600796	177041	143243	2.36	2.04	
2 OR MORE MINORITY RACES	122654	1266	746		425		95		2.23	1.82	
JOINT (WHITE/MINORITY RACE)	6423366	81043	41322	16929	10450	7679	2763	1900	2.31	1.95	
RACE NOT AVAILABLE 6/	34035969	348327	217799	67708	30284	22135	8007	2394	2.07	1.83	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	10567940	611389	219966	159323	101471	89394	22910	18325	2.48	2.19	
NOT HISPANIC OR LATINO	261158046	4926529	2386494	1097643	570816	566228	170958	134390	2.34	2.02	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4817766	96168	47600	23278	11413	8927	1939	3011	2.28	2.01	
ETHNICITY NOT AVAILABLE 6/	33824194	387790	244942	70069	34427	25773	8109	4470	2.08	1.81	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	217072928	4340456	2103163	965014	496472	502434	152615	120758	2.35	2.02	
OTHERS, INCLUDING HISPANIC	57291333	1278351	539302	311073	187128	162222	42905	35721	2.41	2.11	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	8542592	304988	118004	62512	43363	52840	16784	11485	2.57	2.22	
50-79% OF MSA/MD MEDIAN	30471332	723374	332081	143404	89837	100993	31782	25277	2.45	2.08	
80-99% OF MSA/MD MEDIAN	25609410	499165	239921	97479	58498	65945	19805	17517	2.42	2.03	
100-119% OF MSA/MD MEDIAN	27602584	474083	233195	90776	53061	63780	17500	15771	2.39	2.01	
120% OR MORE OF MSA/MD MEDIAN	212552383	3860163	1906524	908122	451583	389990	115562	88382	2.29	2.00	
INCOME NOT AVAILABLE 6/	4541870	95339	37437	35264	14343	7196	607	492	2.21	2.11	
<b>GENDER 19/</b>											
MALE	86117473	1693192	808994	381462	202205	191160	62051	47320	2.35	2.03	
FEMALE	47546074	892595	446738	187911	104292	102970	27952	22732	2.32	1.99	
JOINT (MALE/FEMALE)	156194432	3243949	1539863	738435	388933	378500	109511	88707	2.35	2.04	
GENDER NOT AVAILABLE 6/	20509967	192140	103407	42505	22697	17692	4402	1437	2.18	1.92	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	66710939	1820501	861424	440310	214446	208037	62068	34216	2.31	2.03	
10-19% MINORITY	90986903	1420381	707580	295100	172248	157026	52531	35896	2.33	2.00	
20-49% MINORITY	112618597	1750776	876108	348931	195521	209615	57064	63537	2.37	1.99	
50-79% MINORITY	29741982	516642	257261	108095	59405	59882	15892	16107	2.33	2.00	
80-100% MINORITY	9169737	442181	161868	144312	68059	45257	13847	8838	2.37	2.12	
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	2851804	70112	35908	14285	6271	9136	2847	1665	2.34	1.96	
MODERATE INCOME	17465584	558808	251743	116922	71862	75599	24050	18632	2.44	2.09	
MIDDLE INCOME	90106709	2646906	1184465	575405	339568	338303	111711	97454	2.44	2.09	
UPPER INCOME	198662085	2673434	1391589	630136	291978	256094	62794	40843	2.22	1.96	



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							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 #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	126	25	4	5	6	6	2	2	4.99	4.94	
ASIAN	1011	298	96	92	45	40	21	4	4.49	4.19	
BLACK OR AFRICAN AMERICAN	2582	263	62	52	51	37	53	8	4.91	4.82	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	118	23	6	8	5	3	1		4.44	4.26	
WHITE	26538	5966	1667	1671	1065	1034	423	106	4.60	4.31	
2 OR MORE MINORITY RACES	17	5	3	1			1		4.45	3.92	
JOINT (WHITE/MINORITY RACE)	431	122	44	32	17	22	6	1	4.45	4.13	
RACE NOT AVAILABLE 6/	2603	686	154	175	128	100	101	28	4.87	4.60	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	4904	851	107	120	192	182	184	66	5.29	5.00	
NOT HISPANIC OR LATINO	25478	5720	1727	1686	975	932	333	67	4.52	4.25	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	562	182	50	51	31	35	13	2	4.59	4.28	
ETHNICITY NOT AVAILABLE 6/	2482	635	152	179	119	93	78	14	4.73	4.43	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	21282	4992	1506	1495	854	829	252	56	4.50	4.24	
OTHERS, INCLUDING HISPANIC	9479	1726	366	355	337	314	273	81	4.95	4.83	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	5317	319	103	56	65	33	26	36	4.89	4.60	
50-79% OF MSA/MD MEDIAN	10463	803	197	136	146	125	146	53	5.02	4.89	
80-99% OF MSA/MD MEDIAN	4045	632	108	109	138	118	140	19	5.09	4.96	
100-119% OF MSA/MD MEDIAN	2147	512	90	110	104	118	80	10	4.93	4.86	
120% OR MORE OF MSA/MD MEDIAN	10713	5006	1490	1614	847	833	197	25	4.45	4.23	
INCOME NOT AVAILABLE 6/	597	60	13	5	8	9	19	6	5.42	5.42	
<b>GENDER 19/</b>											
MALE	10411	2306	580	571	444	415	241	55	4.72	4.50	
FEMALE	8484	1131	274	282	204	188	126	57	4.82	4.55	
JOINT (MALE/FEMALE)	12929	3590	1090	1066	607	585	209	33	4.51	4.24	
GENDER NOT AVAILABLE 6/	1602	361	92	117	62	54	32	4	4.60	4.29	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	6817	777	314	216	99	102	35	11	4.41	4.12	
10-19% MINORITY	7798	1642	532	541	267	227	60	15	4.42	4.18	
20-49% MINORITY	10193	3306	924	1036	579	543	192	32	4.52	4.26	
50-79% MINORITY	5007	1157	214	218	247	239	181	58	5.01	4.90	
80-100% MINORITY	3443	446	16	17	116	125	139	33	5.63	5.46	
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	880	88	8	13	22	22	17	6	5.27	5.03	
MODERATE INCOME	5804	532	71	85	134	101	99	42	5.23	4.97	
MIDDLE INCOME	15091	2017	537	457	357	341	257	68	4.79	4.54	
UPPER INCOME	11478	4691	1384	1473	795	772	234	33	4.48	4.24	

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			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			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	2197	743	137	267	124	178	30	7	4.58	4.19	
ASIAN	59079	14922	5356	5575	1827	1497	631	36	4.31	4.15	
BLACK OR AFRICAN AMERICAN	31082	9152	2420	3725	1256	1056	665	30	4.47	4.32	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	4732	474	219	150	70	29	6		4.16	4.10	
WHITE	920404	270486	86368	86485	45975	40811	9861	986	4.42	4.20	
2 OR MORE MINORITY RACES	295	66	35	27			4		4.09	3.92	
JOINT (WHITE/MINORITY RACE)	20609	5848	2575	1556	741	943	31	2	4.24	4.08	
RACE NOT AVAILABLE 6/	191319	30712	9461	10584	4241	4240	2037	149	4.46	4.23	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	62367	15995	3206	4857	3370	2805	1528	229	4.71	4.49	
NOT HISPANIC OR LATINO	941989	278216	91562	90193	45387	40416	9785	873	4.40	4.19	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	18943	8039	2652	2609	1284	1414	76	4	4.34	4.13	
ETHNICITY NOT AVAILABLE 6/	206418	30153	9151	10710	4193	4119	1876	104	4.45	4.24	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	830579	245976	80446	78344	41229	36736	8406	815	4.40	4.19	
OTHERS, INCLUDING HISPANIC	192037	54192	16318	18493	8510	7660	2910	301	4.45	4.22	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	47254	2342	639	554	609	217	211	112	4.72	4.42	
50-79% OF MSA/MD MEDIAN	107021	7932	1971	1904	1466	1243	1149	199	4.77	4.55	
80-99% OF MSA/MD MEDIAN	56669	9871	2233	2605	2093	1821	941	178	4.72	4.57	
100-119% OF MSA/MD MEDIAN	49991	10405	1966	3339	2086	2213	666	135	4.67	4.47	
120% OR MORE OF MSA/MD MEDIAN	912894	297652	97552	99153	47553	42900	9927	567	4.39	4.19	
INCOME NOT AVAILABLE 6/	49389	1230	461	157	39	183	371	19	5.05	4.36	
<b>GENDER 19/</b>											
MALE	278509	99376	28979	32342	17352	15037	5254	412	4.47	4.25	
FEMALE	136678	30854	9158	9252	5724	4832	1639	249	4.50	4.26	
JOINT (MALE/FEMALE)	672291	184026	62489	60174	28584	26713	5583	483	4.37	4.18	
GENDER NOT AVAILABLE 6/	142239	18147	5945	6601	2574	2172	789	66	4.37	4.19	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	336617	36176	15836	10691	4237	3888	1344	180	4.30	4.07	
10-19% MINORITY	396237	99160	34471	33444	15096	12715	3005	429	4.35	4.16	
20-49% MINORITY	371883	160532	47380	54601	27136	24869	6255	291	4.43	4.22	
50-79% MINORITY	78160	28856	6573	8329	6193	5772	1792	197	4.61	4.40	
80-100% MINORITY	39403	4524	505	550	1184	1333	839	113	5.16	5.01	
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	12959	1651	187	325	580	411	126	22	4.84	4.75	
MODERATE INCOME	73963	9780	2072	2543	2473	1471	1064	157	4.74	4.61	
MIDDLE INCOME	332156	57274	19042	17546	8265	8763	3162	496	4.47	4.19	
UPPER INCOME	799355	260543	83464	87201	42528	37932	8883	535	4.39	4.20	

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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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	2462	103	18	3	21	46	15		3.12	3.32		
ASIAN	14526	318	56	13	76	151	21	1	2.97	3.05	1	
BLACK OR AFRICAN AMERICAN	35726	3915	465	177	585	2158	494	36	3.23	3.36		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2108	90	14	2	21	45	8		3.12	3.26		
WHITE	410162	18637	3369	1213	2999	9829	1178	49	3.02	3.20	31	
2 OR MORE MINORITY RACES	293	17	1		1	12	1	2	3.60	3.47		
JOINT (WHITE/MINORITY RACE)	9374	222	65	11	23	108	14	1	3.29	3.12		
RACE NOT AVAILABLE 6/	55315	774	363	67	75	222	45	2	2.49	2.09	4	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	46966	2199	784	210	325	781	95	4	2.64	2.69	19	
NOT HISPANIC OR LATINO	423702	20763	3183	1190	3344	11358	1607	81	3.10	3.25	13	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9500	271	64	12	25	148	22		3.00	3.27		
ETHNICITY NOT AVAILABLE 6/	49798	843	320	74	107	284	52	6	2.64	2.63	4	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	356596	16223	2578	989	2635	8912	1066	43	3.07	3.24	12	
OTHERS, INCLUDING HISPANIC	117588	6955	1406	417	1056	3370	662	44	3.04	3.19	20	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	19424	2556	420	154	380	1329	261	12	3.14	3.30	4	
50-79% OF MSA/MD MEDIAN	55984	2255	765	192	192	831	268	7	2.82	2.94	4	
80-99% OF MSA/MD MEDIAN	41078	1149	470	96	79	334	167	3	2.74	2.56	8	
100-119% OF MSA/MD MEDIAN	35417	819	363	52	37	238	127	2	2.71	2.34	3	
120% OR MORE OF MSA/MD MEDIAN	92883	1749	953	165	71	366	191	3	2.46	1.90	6	
INCOME NOT AVAILABLE 6/	281164	15530	1367	827	3039	9471	762	64	3.17	3.26	11	
<b>GENDER 19/</b>												
MALE	150842	5974	1300	389	894	2888	491	12	2.99	3.17	9	
FEMALE	116990	8559	1202	540	1447	4628	679	63	3.11	3.25	8	
JOINT (MALE/FEMALE)	235643	9281	1685	526	1444	5023	587	16	3.04	3.23	16	
GENDER NOT AVAILABLE 6/	26491	262	164	31	16	32	19		2.20	1.82	3	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	108346	5037	893	306	710	2769	348	11	3.04	3.26	1	
10-19% MINORITY	118877	4760	799	320	805	2539	286	11	3.05	3.20	4	
20-49% MINORITY	179923	7278	1261	403	1165	3875	550	24	3.07	3.22	8	
50-79% MINORITY	76546	3185	594	188	488	1624	276	15	3.07	3.23	7	
80-100% MINORITY	42202	3797	790	269	630	1762	316	30	2.98	3.13	16	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	9266	856	128	28	115	454	114	17	3.24	3.40		
MODERATE INCOME	75830	4266	764	242	604	2196	434	26	3.11	3.28	5	
MIDDLE INCOME	265493	11806	2217	721	1778	6125	929	36	3.05	3.22	20	
UPPER INCOME	175276	7122	1227	495	1300	3789	299	12	2.97	3.15	11	

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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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	453584	12691	1717	585	3809	5485	1095		3.03	3.12		
ASIAN	3999963	81009	14016	4190	22866	34550	4696	691	2.93	2.98	255	
BLACK OR AFRICAN AMERICAN	6342929	540284	67106	29184	97383	294576	50220	1815	3.14	3.27		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	494193	19052	2924	716	4934	9484	994		3.05	3.10		
WHITE	78262676	2975885	500045	222536	562809	1543642	142151	4702	3.00	3.15	3202	
2 OR MORE MINORITY RACES	63059	1941	82		64	1694	65	36	3.42	3.35		
JOINT (WHITE/MINORITY RACE)	2162057	41246	10753	1815	5404	21073	1915	286	3.55	3.11		
RACE NOT AVAILABLE 6/	11456543	129921	61165	11541	15344	36403	5417	51	2.44	2.13	1107	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	8791042	316368	95060	29649	56241	123745	11416	257	2.70	2.79	1787	
NOT HISPANIC OR LATINO	81891376	3289142	494205	224493	626298	1752256	185398	6492	3.05	3.18	1670	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2155824	48818	11893	2388	5939	25953	2645		2.93	3.20		
ETHNICITY NOT AVAILABLE 6/	10396762	147701	56650	14037	24135	44953	7094	832	2.58	2.57	1107	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	67898445	2612969	398975	188703	496195	1397347	127736	4013	3.03	3.18	1415	
OTHERS, INCLUDING HISPANIC	23751069	1033351	195683	67085	192051	503529	71918	3085	3.00	3.13	2042	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	2410967	297433	44249	21389	55638	153155	22405	597	3.07	3.23	222	
50-79% OF MSA/MD MEDIAN	8071971	279775	87955	24323	32438	107318	27202	539	2.80	2.90	376	
80-99% OF MSA/MD MEDIAN	7013251	154804	66759	12834	11694	44443	18968	106	2.65	2.35	657	
100-119% OF MSA/MD MEDIAN	6684817	116340	57234	8043	5842	31020	14089	112	2.57	2.00	182	
120% OR MORE OF MSA/MD MEDIAN	22192112	332845	196357	28940	15470	61344	29668	1066	2.36	1.83	1336	
INCOME NOT AVAILABLE 6/	55971670	2618225	203569	175038	590807	1549429	94221	5161	3.14	3.21	1791	
<b>GENDER 19/</b>												
MALE	28057851	942135	189330	69817	169587	455495	57045	861	2.98	3.11	1018	
FEMALE	19826289	1284109	165974	96562	256153	687606	73821	3993	3.06	3.19	670	
JOINT (MALE/FEMALE)	49905104	1535228	277684	99639	283338	799199	72641	2727	2.99	3.16	2016	
GENDER NOT AVAILABLE 6/	5445760	40557	24820	4549	3535	4607	3046		2.22	1.83	860	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	18673786	730357	124810	50864	119076	396904	38171	532	2.99	3.21	23	
10-19% MINORITY	23031806	805059	132914	60653	154213	417051	38890	1338	3.03	3.15	615	
20-49% MINORITY	36779970	1213308	207733	82716	230652	620498	68796	2913	3.01	3.15	1066	
50-79% MINORITY	15788692	502881	87232	35814	99687	250452	28376	1320	3.03	3.13	1548	
80-100% MINORITY	8058673	547724	103341	40520	108261	261804	32320	1478	2.94	3.09	1312	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	1520575	86944	14573	4460	14801	44443	8011	656	3.09	3.27		
MODERATE INCOME	12393463	526050	92005	32825	89740	268760	40968	1752	3.07	3.20	1271	
MIDDLE INCOME	48011795	1692197	314207	121271	297273	850294	105638	3514	3.02	3.16	1954	
UPPER INCOME	40399301	1493209	234984	112011	309997	782622	51936	1659	2.96	3.12	1339	

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			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	1414	11	11							1.69	1.69	
ASIAN	4323	10	8	2						1.77	1.72	
BLACK OR AFRICAN AMERICAN	35447	223	196	25	2					1.75	1.71	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1625	11	9	1	1					1.82	1.73	1
WHITE	244018	1421	1193	200	10	14	2	2		1.79	1.75	5
2 OR MORE MINORITY RACES	425	2	2							1.60	1.60	
JOINT (WHITE/MINORITY RACE)	11094	73	62	11						1.77	1.76	
RACE NOT AVAILABLE 6/	45948	172	140	23	5	3	1			1.82	1.75	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	17454	54	52	2						1.71	1.73	2
NOT HISPANIC OR LATINO	274826	1637	1374	230	13	16	2	2		1.79	1.74	3
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9532	59	52	7						1.73	1.72	1
ETHNICITY NOT AVAILABLE 6/	42482	173	143	23	5	1	1			1.80	1.74	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	219911	1326	1106	192	10	14	2	2		1.80	1.75	2
OTHERS, INCLUDING HISPANIC	78212	420	370	47	3					1.74	1.72	4
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	5389	20	15	5						1.86	1.80	
50-79% OF MSA/MD MEDIAN	17131	317	275	40	1	1				1.77	1.75	1
80-99% OF MSA/MD MEDIAN	16036	336	292	42	1	1				1.76	1.75	
100-119% OF MSA/MD MEDIAN	15762	312	270	41	1					1.76	1.74	
120% OR MORE OF MSA/MD MEDIAN	58227	851	712	134	3	1	1			1.77	1.74	2
INCOME NOT AVAILABLE 6/	231327	86	56		12	14	2	2		2.20	1.50	3
<b>GENDER 19/</b>												
MALE	117805	470	396	58	7	7		2		1.79	1.72	1
FEMALE	21734	70	58	7	1	4				1.84	1.75	
JOINT (MALE/FEMALE)	180329	1244	1052	174	10	6	2			1.78	1.75	4
GENDER NOT AVAILABLE 6/	24426	139	115	23			1			1.80	1.76	1
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	58669	628	529	88	5	5		1		1.79	1.76	
10-19% MINORITY	77527	434	373	53	4	2	1	1		1.78	1.73	1
20-49% MINORITY	139354	600	493	92	5	8	2			1.79	1.73	2
50-79% MINORITY	51551	189	163	23	1	2				1.75	1.71	1
80-100% MINORITY	16748	71	62	6	3					1.82	1.77	2
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	2849	23	20	2		1				1.83	1.74	
MODERATE INCOME	34462	220	189	27	3	1				1.78	1.75	1
MIDDLE INCOME	169539	1093	922	153	9	7	1	1		1.78	1.74	
UPPER INCOME	136955	586	489	80	6	8	2	1		1.79	1.73	5

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			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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	281201	2000	2000							1.71	1.73	
ASIAN	1286160	2871	2362	509						1.75	1.73	
BLACK OR AFRICAN AMERICAN	7467113	42759	38536	3881	342					1.73	1.71	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	442002	3053	2442	337	274					1.83	1.74	646
WHITE	54149147	290127	244964	39316	2009	2847	466	525		1.79	1.74	1353
2 OR MORE MINORITY RACES	109602	192	192							1.60	1.60	
JOINT (WHITE/MINORITY RACE)	2844899	15359	12613	2746						1.78	1.77	
RACE NOT AVAILABLE 6/	11361396	39441	32628	4951	1238	468	156			1.80	1.74	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	3712942	12687	12174	513						1.72	1.73	289
NOT HISPANIC OR LATINO	61316469	330824	279191	44917	2625	3100	466	525		1.79	1.74	1544
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2351063	13463	12104	1359						1.72	1.70	166
ETHNICITY NOT AVAILABLE 6/	10561046	38828	32268	4951	1238	215	156			1.79	1.75	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	48744907	267819	224363	37609	2009	2847	466	525		1.80	1.74	898
OTHERS, INCLUDING HISPANIC	17747884	87533	77737	9180	616					1.74	1.72	1101
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	818837	2582	2102	480						1.84	1.78	
50-79% OF MSA/MD MEDIAN	2742597	51471	45116	6113	88	154				1.77	1.76	168
80-99% OF MSA/MD MEDIAN	2945443	59212	51085	7752	121	254				1.76	1.74	
100-119% OF MSA/MD MEDIAN	3189095	62600	54986	7423	191					1.76	1.75	
120% OR MORE OF MSA/MD MEDIAN	15060186	196932	166221	29972	564	75	100			1.76	1.74	222
INCOME NOT AVAILABLE 6/	53088409	22689	15911		2899	2832	522	525		2.10	1.50	1609
<b>GENDER 19/</b>												
MALE	24260338	87181	73367	10283	1548	1458		525		1.80	1.71	56
FEMALE	4275742	12337	10181	1279	221	656				1.83	1.75	
JOINT (MALE/FEMALE)	43464815	266275	227287	35227	2094	1201	466			1.77	1.74	1297
GENDER NOT AVAILABLE 6/	5940625	30009	24902	4951			156			1.80	1.77	646
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	11946376	119978	100789	17323	783	899		184		1.79	1.76	
10-19% MINORITY	18079209	93020	80343	10947	857	432	100	341		1.78	1.72	168
20-49% MINORITY	32197563	126669	104101	19144	1206	1696	522			1.79	1.72	896
50-79% MINORITY	11586011	41049	36952	3688	121	288				1.72	1.70	646
80-100% MINORITY	4031087	14770	13236	638	896					1.83	1.79	289
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	527477	3690	3370	193		127				1.79	1.75	
MODERATE INCOME	6221276	36995	32381	4040	462	112				1.78	1.75	56
MIDDLE INCOME	34756587	210476	177675	28975	2279	1263	100	184		1.78	1.74	
UPPER INCOME	36326579	144325	121995	18532	1122	1813	522	341		1.78	1.71	1943

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			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	12146	320	138	48	35	51	21	27	2.73	2.16	8	
ASIAN	303684	845	580	133	54	55	16	7	1.99	1.71	3	
BLACK OR AFRICAN AMERICAN	117340	3460	1752	486	288	436	271	227	2.62	1.98	67	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	10492	96	58	11	8	10	3	6	2.33	1.85	1	
WHITE	3873697	48962	24397	8491	5227	6545	2605	1697	2.43	2.00	582	
2 OR MORE MINORITY RACES	2212	23	18	1		1	2	1	2.15	1.68		
JOINT (WHITE/MINORITY RACE)	79037	649	355	97	62	79	29	27	2.39	1.90	12	
RACE NOT AVAILABLE 6/	494013	3720	2600	605	193	186	66	70	2.07	1.74	16	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	188019	4149	2008	652	509	516	221	243	2.56	2.03	64	
NOT HISPANIC OR LATINO	4142388	49731	25058	8520	5101	6608	2700	1744	2.43	1.99	605	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	75999	641	407	93	45	54	26	16	2.19	1.79	6	
ETHNICITY NOT AVAILABLE 6/	486215	3554	2425	607	212	185	66	59	2.03	1.75	14	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	3601685	44368	22090	7757	4675	6007	2373	1466	2.42	2.00	526	
OTHERS, INCLUDING HISPANIC	771945	9910	5182	1490	969	1168	573	528	2.49	1.95	148	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	299126	7694	3179	1245	909	1292	592	477	2.69	2.22	175	
50-79% OF MSA/MD MEDIAN	728135	12715	6357	2152	1272	1683	702	549	2.47	2.00	176	
80-99% OF MSA/MD MEDIAN	578620	8149	4398	1329	785	954	425	258	2.37	1.92	82	
100-119% OF MSA/MD MEDIAN	572653	6676	3620	1125	606	802	315	208	2.37	1.92	61	
120% OR MORE OF MSA/MD MEDIAN	2619255	21590	11877	3738	2115	2448	904	508	2.30	1.90	181	
INCOME NOT AVAILABLE 6/	77781	758	307	199	98	87	32	35	2.48	2.14	7	
<b>GENDER 19/</b>												
MALE	1046540	14746	7781	2454	1416	1801	765	529	2.40	1.94	175	
FEMALE	831462	12487	6478	2045	1178	1546	704	536	2.45	1.96	159	
JOINT (MALE/FEMALE)	2724130	28605	14165	4953	3136	3882	1500	969	2.43	2.00	343	
GENDER NOT AVAILABLE 6/	290489	2237	1474	420	137	134	44	28	2.05	1.79	12	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	1315352	20324	9228	4140	2444	2855	1036	621	2.44	2.08	245	
10-19% MINORITY	1270209	11454	6211	1859	1064	1426	566	328	2.36	1.91	120	
20-49% MINORITY	1595185	16512	9094	2387	1417	2052	931	631	2.41	1.90	194	
50-79% MINORITY	497147	5523	3338	774	413	544	242	212	2.31	1.83	59	
80-100% MINORITY	195679	3671	1832	609	439	371	188	232	2.52	2.00	63	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	44422	1102	588	199	87	107	52	69	2.45	1.92	20	
MODERATE INCOME	396421	9177	4651	1520	932	1171	491	412	2.47	1.98	119	
MIDDLE INCOME	2001751	33926	16475	5876	3646	4700	1963	1266	2.47	2.02	454	
UPPER INCOME	2430610	13274	7985	2174	1112	1269	457	277	2.22	1.83	88	

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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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	2205466	32523	16125	5876	3587	4393	1469	1073	2.40	2.00	310	
ASIAN	94122963	208344	143404	32396	15237	15038	1858	411	1.95	1.68	291	
BLACK OR AFRICAN AMERICAN	20726689	354904	226254	51872	21867	31418	13343	10150	2.26	1.83	2843	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2563023	16521	11482	2050	1057	1216	298	418	2.08	1.78	31	
WHITE	828691369	6374129	3636899	1137737	591806	671250	212060	124377	2.24	1.88	36454	
2 OR MORE MINORITY RACES	521043	3085	2539	258		215	46	27	1.83	1.60		
JOINT (WHITE/MINORITY RACE)	21736406	104287	66020	14791	7906	11692	2402	1476	2.13	1.77	849	
RACE NOT AVAILABLE 6/	129463508	619213	461551	92050	26323	26950	6492	5847	1.99	1.69	918	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	36020960	492859	276897	84996	57535	43471	15687	14273	2.30	1.88	3261	
NOT HISPANIC OR LATINO	918619332	6524628	3781157	1146855	575687	683339	213105	124485	2.24	1.87	37194	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	18186285	103565	72921	13865	5397	8304	2090	988	2.02	1.73	454	
ETHNICITY NOT AVAILABLE 6/	127203890	591954	433299	91314	29164	27058	7086	4033	1.93	1.71	787	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	772043812	5796078	3298700	1040739	528250	623274	194471	110644	2.24	1.88	33349	
OTHERS, INCLUDING HISPANIC	192297155	1282827	796346	201864	109307	111601	36443	27266	2.19	1.81	7395	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	34159448	490927	241508	82720	54360	69101	24817	18421	2.44	2.01	5797	
50-79% OF MSA/MD MEDIAN	104526772	1115072	648358	186109	98610	114312	42202	25481	2.26	1.87	7315	
80-99% OF MSA/MD MEDIAN	99570365	884674	548641	140612	68721	80363	31809	14528	2.19	1.80	4480	
100-119% OF MSA/MD MEDIAN	110709617	827330	517701	132555	60438	76507	25835	14294	2.21	1.80	4052	
120% OR MORE OF MSA/MD MEDIAN	730457305	4196420	2531668	748604	361967	396654	107301	50226	2.16	1.84	19095	
INCOME NOT AVAILABLE 6/	17128916	144826	52569	38890	15269	16129	2503	19466	2.74	2.20	640	
<b>GENDER 19/</b>												
MALE	237321512	1901585	1147278	321230	158236	177526	58180	39135	2.21	1.84	11694	
FEMALE	148439004	1266343	772142	199247	100385	116715	45014	32840	2.24	1.83	6674	
JOINT (MALE/FEMALE)	638557191	4203194	2409843	751911	390331	451387	130084	69638	2.23	1.87	22814	
GENDER NOT AVAILABLE 6/	75712760	341884	235011	64642	18831	16544	4690	2166	1.97	1.75	514	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	247638727	2412723	1251800	504786	257222	281868	77835	39212	2.26	1.96	13135	
10-19% MINORITY	299638932	1738979	1034315	295437	136417	184861	52281	35668	2.23	1.84	10210	
20-49% MINORITY	388971195	2341076	1498971	343999	171950	209627	75814	40715	2.18	1.79	10940	
50-79% MINORITY	118675483	734928	513154	106110	41782	45069	15938	12875	2.09	1.73	3202	
80-100% MINORITY	41362453	422559	238842	77345	51299	29687	12153	13233	2.24	1.88	3760	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	7796591	96923	64214	15917	4952	6081	2261	3498	2.14	1.77	973	
MODERATE INCOME	64541369	901100	532896	146813	80750	89070	29723	21848	2.27	1.85	6394	
MIDDLE INCOME	359198450	3886495	2223397	687382	353652	404767	141425	75872	2.25	1.88	24528	
UPPER INCOME	664562159	2765030	1715889	477565	219316	251163	60612	40485	2.15	1.80	9352	



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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	145	37	9	3	6	11	4	4	5.27	5.04	1	
ASIAN	1120	198	61	65	30	31	7	4	4.47	4.19		
BLACK OR AFRICAN AMERICAN	1467	363	95	81	52	68	33	34	4.97	4.59	9	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	102	21	2	9	5	4		1	4.69	4.46		
WHITE	51794	7890	2360	2059	1225	1264	556	426	4.72	4.35	155	
2 OR MORE MINORITY RACES	20	2			1	1			5.03	5.03		
JOINT (WHITE/MINORITY RACE)	600	141	36	38	14	32	15	6	4.81	4.39		
RACE NOT AVAILABLE 6/	7249	995	279	249	183	164	77	43	4.71	4.41	2	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	1417	331	88	74	64	56	26	23	4.82	4.50	1	
NOT HISPANIC OR LATINO	52851	8147	2430	2128	1238	1329	577	445	4.72	4.35	164	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	700	155	42	44	23	29	13	4	4.68	4.34		
ETHNICITY NOT AVAILABLE 6/	7529	1014	282	258	191	161	76	46	4.71	4.41	2	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	49395	7389	2227	1933	1132	1183	518	396	4.71	4.34	154	
OTHERS, INCLUDING HISPANIC	5409	1207	323	305	190	221	93	75	4.80	4.43	11	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	3433	552	159	121	77	107	44	44	4.87	4.47	22	
50-79% OF MSA/MD MEDIAN	8073	1269	344	295	199	211	113	107	4.91	4.49	38	
80-99% OF MSA/MD MEDIAN	6704	1131	285	275	191	202	109	69	4.86	4.50	26	
100-119% OF MSA/MD MEDIAN	6759	1122	306	291	175	190	100	60	4.79	4.42	19	
120% OR MORE OF MSA/MD MEDIAN	34341	5358	1672	1475	845	817	318	231	4.63	4.28	55	
INCOME NOT AVAILABLE 6/	2763	157	56	37	19	32	6	7	4.58	4.22	5	
<b>GENDER 19/</b>												
MALE	10619	2058	583	536	329	348	153	109	4.74	4.38	38	
FEMALE	8177	1372	352	360	215	227	107	111	4.87	4.43	29	
JOINT (MALE/FEMALE)	38457	5545	1708	1464	839	884	379	271	4.69	4.31	99	
GENDER NOT AVAILABLE 6/	5244	672	199	144	133	116	53	27	4.71	4.46	1	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	28052	3140	970	702	482	530	271	185	4.79	4.40	82	
10-19% MINORITY	16277	2463	767	632	375	380	185	124	4.71	4.32	40	
20-49% MINORITY	13650	2993	851	882	452	487	172	149	4.67	4.30	35	
50-79% MINORITY	2839	737	165	217	147	118	46	44	4.75	4.42	6	
80-100% MINORITY	1134	253	68	59	50	44	16	16	4.79	4.48	2	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	566	104	28	19	19	18	9	11	5.12	4.66	6	
MODERATE INCOME	5027	925	230	227	170	161	67	70	4.88	4.51	19	
MIDDLE INCOME	30476	4537	1279	1085	712	773	398	290	4.82	4.43	113	
UPPER INCOME	25874	4020	1284	1161	605	607	216	147	4.58	4.24	27	

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			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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	15672	1045	293	115	165	243	172	57	5.03	4.67	10	
ASIAN	125238	11526	4315	3509	1588	1555	314	245	4.40	4.12		
BLACK OR AFRICAN AMERICAN	85213	14416	4167	3435	1670	2703	1498	943	4.86	4.43	288	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	6990	1274	247	424	258	310		35	4.60	4.31		
WHITE	3707884	320880	108728	89704	46733	44835	17736	13144	4.58	4.22	4544	
2 OR MORE MINORITY RACES	1407	138			58	80			5.10	5.45		
JOINT (WHITE/MINORITY RACE)	49035	7203	2073	2011	615	1652	650	202	4.69	4.28		
RACE NOT AVAILABLE 6/	899935	47502	14798	11843	9446	6862	3292	1261	4.60	4.33	23	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	89407	13422	4261	3148	2352	2055	699	907	4.74	4.36	25	
NOT HISPANIC OR LATINO	3820319	335023	113513	93374	47656	47760	19200	13520	4.58	4.22	4817	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	49625	7434	2182	2026	853	1725	527	121	4.65	4.30		
ETHNICITY NOT AVAILABLE 6/	932023	48105	14665	12493	9672	6700	3236	1339	4.60	4.33	23	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	3533523	300219	102445	84183	43327	41546	16715	12003	4.57	4.22	4519	
OTHERS, INCLUDING HISPANIC	412570	54092	16865	14101	7381	9634	3617	2494	4.68	4.31	323	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	137813	14162	4851	2850	2314	2500	901	746	4.69	4.35	404	
50-79% OF MSA/MD MEDIAN	391617	35160	11076	8761	4873	5847	2424	2179	4.76	4.35	1071	
80-99% OF MSA/MD MEDIAN	334806	34617	9536	8555	5468	5925	2959	2174	4.82	4.42	731	
100-119% OF MSA/MD MEDIAN	358346	36858	9624	10062	6496	5822	3134	1720	4.75	4.42	549	
120% OR MORE OF MSA/MD MEDIAN	3228070	273299	95487	78233	40376	36368	14007	8828	4.51	4.19	1945	
INCOME NOT AVAILABLE 6/	413949	6861	2454	2019	768	1239	141	240	4.46	4.15	128	
<b>GENDER 19/</b>												
MALE	778249	82499	24452	24123	12328	12933	5428	3235	4.63	4.28	1152	
FEMALE	436250	44087	12658	11683	6727	7231	2810	2978	4.76	4.35	530	
JOINT (MALE/FEMALE)	2944883	244388	86622	67870	34232	33021	13746	8897	4.55	4.20	3165	
GENDER NOT AVAILABLE 6/	731992	33010	10889	7365	7246	5055	1678	777	4.56	4.37	18	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	2014111	116158	40092	27386	17752	17356	8360	5212	4.65	4.26	2414	
10-19% MINORITY	1422487	117312	41571	33131	16967	15109	6544	3990	4.53	4.20	1175	
20-49% MINORITY	1160757	127798	40809	39343	18041	18561	6381	4663	4.56	4.22	1078	
50-79% MINORITY	196586	28295	7376	8066	5203	4537	1647	1466	4.70	4.35	130	
80-100% MINORITY	64883	11253	3080	2513	2332	2138	634	556	4.74	4.50	31	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	24200	3110	775	507	569	637	290	332	5.09	4.71	93	
MODERATE INCOME	267584	27042	7580	6761	4998	4490	1541	1672	4.75	4.40	472	
MIDDLE INCOME	1918128	159229	49296	40216	25856	24547	11555	7759	4.69	4.33	3029	
UPPER INCOME	2647316	211435	75277	62955	28872	28027	10180	6124	4.49	4.17	1234	

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			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	431	71	15	6	6	21	9	14	3.62	3.38	5	
ASIAN	4834	60	29	13	4	11	2	1	2.38	2.01		
BLACK OR AFRICAN AMERICAN	3289	621	168	71	54	118	89	121	3.53	3.07	44	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	298	9		3	3	2	1		2.82	2.66		
WHITE	126586	8912	2710	1611	1245	1799	814	733	2.96	2.54	259	
2 OR MORE MINORITY RACES	62	7	4				2	1	3.31	1.94		
JOINT (WHITE/MINORITY RACE)	2107	118	40	25	8	22	7	16	3.15	2.35	11	
RACE NOT AVAILABLE 6/	10063	396	149	83	54	62	22	26	2.68	2.23	9	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	4896	921	228	148	119	166	74	186	3.53	2.83	62	
NOT HISPANIC OR LATINO	130033	8758	2688	1554	1188	1785	845	698	2.95	2.54	252	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1901	113	35	22	15	24	6	11	2.93	2.49	5	
ETHNICITY NOT AVAILABLE 6/	10840	402	164	88	52	60	21	17	2.55	2.20	9	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	119100	7925	2441	1445	1117	1622	739	561	2.91	2.52	204	
OTHERS, INCLUDING HISPANIC	17334	1856	507	279	204	350	185	331	3.41	2.85	116	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	12699	1742	463	302	187	373	201	216	3.23	2.80	96	
50-79% OF MSA/MD MEDIAN	26714	2385	671	391	326	499	239	259	3.11	2.70	84	
80-99% OF MSA/MD MEDIAN	19157	1372	433	252	173	264	120	130	2.99	2.51	48	
100-119% OF MSA/MD MEDIAN	17472	1087	321	188	158	225	113	82	2.95	2.63	22	
120% OR MORE OF MSA/MD MEDIAN	68379	3357	1150	620	491	627	258	211	2.80	2.40	74	
INCOME NOT AVAILABLE 6/	2114	108	43	23	16	19	3	4	2.57	2.18	2	
<b>GENDER 19/</b>												
MALE	26950	2306	682	409	315	452	244	204	3.00	2.60	57	
FEMALE	27294	2369	673	369	314	504	251	258	3.14	2.71	94	
JOINT (MALE/FEMALE)	86988	5276	1665	983	708	1040	441	439	2.93	2.49	171	
GENDER NOT AVAILABLE 6/	6438	243	95	51	37	39	10	11	2.57	2.22	6	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	58644	4043	1285	784	574	769	346	285	2.86	2.45	113	
10-19% MINORITY	35047	1731	550	285	236	371	175	114	2.90	2.54	46	
20-49% MINORITY	36464	2570	760	400	343	562	269	236	3.06	2.66	73	
50-79% MINORITY	10427	856	254	161	101	152	88	100	3.02	2.55	26	
80-100% MINORITY	5819	841	229	144	96	150	55	167	3.55	2.77	68	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	1521	215	56	45	36	37	17	24	3.07	2.64	6	
MODERATE INCOME	13813	1803	495	310	218	370	189	221	3.19	2.72	70	
MIDDLE INCOME	73223	6279	1851	1084	865	1325	611	543	2.99	2.60	213	
UPPER INCOME	57830	1742	676	335	231	270	116	114	2.74	2.24	37	

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			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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	50222	3664	1116	270	300	869	650	459	3.27	3.11	157	
ASIAN	1347438	7583	4026	1279	280	1703	275	20	2.36	1.96		
BLACK OR AFRICAN AMERICAN	330148	31516	10940	5829	2766	4660	3315	4006	3.02	2.37	1303	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	62110	374		211	120	25	18		2.46	2.21		
WHITE	19270093	660656	245414	139606	95103	110017	38068	32448	2.65	2.26	9826	
2 OR MORE MINORITY RACES	13918	554	431				101	22	2.51	1.91		
JOINT (WHITE/MINORITY RACE)	445269	9862	3387	2262	757	1670	166	1620	3.22	2.29	392	
RACE NOT AVAILABLE 6/	2007940	34912	18374	7145	3956	3510	893	1034	2.29	1.96	544	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	632138	59832	19982	12329	7979	9551	2948	7043	3.00	2.33	2467	
NOT HISPANIC OR LATINO	20432781	642966	241188	134099	90084	107609	38779	31207	2.65	2.25	8934	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	356880	9483	2844	2316	1311	1910	458	644	2.76	2.33	191	
ETHNICITY NOT AVAILABLE 6/	2105339	36840	19674	7858	3908	3384	1301	715	2.26	1.96	630	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	18169831	592034	221430	125122	86109	99153	34439	25781	2.62	2.25	7600	
OTHERS, INCLUDING HISPANIC	3155740	119779	42044	23933	13196	19781	7761	13064	2.94	2.32	4094	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	807054	62168	20087	12744	6917	11675	5209	5536	2.95	2.42	2091	
50-79% OF MSA/MD MEDIAN	2684676	119957	39352	22159	17029	22596	9619	9202	2.86	2.43	2686	
80-99% OF MSA/MD MEDIAN	2388407	84815	31926	15553	11157	15492	5362	5325	2.74	2.30	2028	
100-119% OF MSA/MD MEDIAN	2482541	75447	27442	14061	12185	12810	5417	3532	2.68	2.32	959	
120% OR MORE OF MSA/MD MEDIAN	14697662	384750	157468	85744	52313	57118	17306	14801	2.53	2.17	4295	
INCOME NOT AVAILABLE 6/	343232	11776	4589	3066	2118	1351	104	548	2.45	2.15	23	
<b>GENDER 19/</b>												
MALE	4346510	151311	57877	30876	22381	23185	9297	7695	2.62	2.21	1828	
FEMALE	3248412	123531	44282	20755	18475	22266	8839	8914	2.81	2.39	2709	
JOINT (MALE/FEMALE)	14665406	452605	171513	99688	59500	74405	24877	22622	2.64	2.24	7286	
GENDER NOT AVAILABLE 6/	1266810	21674	10016	5283	2926	2598	473	378	2.31	2.03	399	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	7634225	293027	110434	69483	41229	44684	15829	11368	2.57	2.21	3781	
10-19% MINORITY	6252761	150200	60625	25842	23651	25345	8625	6112	2.58	2.26	2496	
20-49% MINORITY	6732686	183837	73206	29787	24096	33540	11994	11214	2.73	2.27	2176	
50-79% MINORITY	1877578	58596	20324	14924	6186	9360	4051	3751	2.68	2.21	1103	
80-100% MINORITY	895966	52439	16201	12908	6509	7830	2492	6499	3.06	2.32	2526	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	149891	9756	2321	3296	1480	1286	700	673	2.78	2.32	118	
MODERATE INCOME	1397925	91501	30523	17679	11622	17302	6969	7406	2.88	2.39	1959	
MIDDLE INCOME	9023499	420423	150085	84354	62105	75020	26807	22052	2.69	2.32	7941	
UPPER INCOME	12818862	216298	97861	47615	26464	27030	8515	8813	2.49	2.08	2064	

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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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	158	43	13	8	7	8	4	3	4.84	4.50		
ASIAN	707	82	27	19	12	11	7	6	4.71	4.28		
BLACK OR AFRICAN AMERICAN	1398	326	72	55	55	64	46	34	5.20	4.82	11	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	96	16	6	4	1	2	1	2	4.75	4.20		
WHITE	37831	5797	1794	1271	794	994	542	402	4.84	4.42	137	
2 OR MORE MINORITY RACES	13	5	2	1			1	1	5.85	4.28		
JOINT (WHITE/MINORITY RACE)	601	124	49	24	19	13	11	8	4.68	4.26	3	
RACE NOT AVAILABLE 6/	4168	715	233	171	90	88	85	48	4.78	4.31	2	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	1209	341	92	78	50	65	38	18	4.87	4.50	7	
NOT HISPANIC OR LATINO	38517	5865	1810	1255	817	993	559	431	4.86	4.43	139	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	642	165	47	46	20	31	13	8	4.71	4.31	5	
ETHNICITY NOT AVAILABLE 6/	4604	737	247	174	91	91	87	47	4.76	4.30	2	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	35623	5300	1656	1146	731	898	489	380	4.84	4.42	125	
OTHERS, INCLUDING HISPANIC	4662	1060	295	226	156	187	119	77	4.92	4.52	26	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	2149	293	86	54	31	50	41	31	5.16	4.58	15	
50-79% OF MSA/MD MEDIAN	6431	1034	269	204	143	205	129	84	5.03	4.65	29	
80-99% OF MSA/MD MEDIAN	5202	812	204	174	113	148	91	82	5.03	4.58	16	
100-119% OF MSA/MD MEDIAN	5402	817	237	180	103	132	98	67	4.93	4.45	19	
120% OR MORE OF MSA/MD MEDIAN	24678	4075	1370	923	582	631	333	236	4.73	4.32	70	
INCOME NOT AVAILABLE 6/	694	43	16	8	5	9	2	3	4.78	4.41	3	
<b>GENDER 19/</b>												
MALE	8626	1635	440	340	234	325	176	120	4.96	4.56	33	
FEMALE	7008	1192	319	239	185	214	138	97	4.99	4.56	29	
JOINT (MALE/FEMALE)	26685	3769	1257	864	500	589	317	242	4.76	4.32	91	
GENDER NOT AVAILABLE 6/	2653	512	180	110	59	52	66	45	4.83	4.27		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	18710	2139	651	428	283	367	224	186	4.94	4.48	71	
10-19% MINORITY	11125	1784	562	400	222	310	167	123	4.82	4.37	45	
20-49% MINORITY	10985	2219	708	501	341	347	202	120	4.74	4.38	27	
50-79% MINORITY	2573	634	180	135	85	106	73	55	4.97	4.51	8	
80-100% MINORITY	1031	243	64	55	37	42	27	18	4.97	4.52	1	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	516	84	18	14	14	16	11	11	5.38	4.92	1	
MODERATE INCOME	3881	730	212	136	90	132	92	68	5.07	4.60	31	
MIDDLE INCOME	22338	3269	952	727	423	569	349	249	4.90	4.46	84	
UPPER INCOME	17686	2936	983	642	441	455	241	174	4.73	4.34	36	

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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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	5509	1213	445	265	211	163	96	33	4.56	4.31		
ASIAN	44843	2907	1193	746	404	244	205	115	4.46	4.17		
BLACK OR AFRICAN AMERICAN	43970	8488	2336	1647	1680	1503	746	576	4.87	4.61	231	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3861	465	173	144	66	34	25	23	4.45	4.13		
WHITE	1416878	179357	67517	40147	24748	26246	12154	8545	4.64	4.22	3213	
2 OR MORE MINORITY RACES	852	90	40	25			23	2	4.86	4.28		
JOINT (WHITE/MINORITY RACE)	28545	4558	2067	963	641	257	365	265	4.52	4.04	84	
RACE NOT AVAILABLE 6/	168762	23520	9370	6351	2898	2416	1734	751	4.50	4.13	26	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	45544	10425	2988	2664	1626	2075	766	306	4.69	4.38	238	
NOT HISPANIC OR LATINO	1451392	179911	68034	39895	25424	25052	12374	9132	4.65	4.23	3192	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	28701	5779	1905	1368	688	1273	396	149	4.60	4.27	107	
ETHNICITY NOT AVAILABLE 6/	187583	24483	10214	6361	2910	2463	1812	723	4.48	4.12	17	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	1326709	163403	62656	36135	22610	22890	10934	8178	4.64	4.21	2877	
OTHERS, INCLUDING HISPANIC	195493	32694	10679	7488	5108	5428	2582	1409	4.68	4.32	660	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	49203	4887	1708	922	504	921	508	324	4.85	4.44	169	
50-79% OF MSA/MD MEDIAN	189247	21097	6265	4546	2877	3804	2300	1305	4.88	4.46	517	
80-99% OF MSA/MD MEDIAN	142749	18868	5799	4348	2609	2928	1695	1489	4.83	4.38	335	
100-119% OF MSA/MD MEDIAN	161837	20078	6563	5059	2652	2788	1701	1315	4.77	4.31	410	
120% OR MORE OF MSA/MD MEDIAN	1123752	153331	61605	34890	21889	20138	9052	5757	4.55	4.17	2005	
INCOME NOT AVAILABLE 6/	30788	1274	700	166	84	211	21	92	4.52	3.89	108	
<b>GENDER 19/</b>												
MALE	303317	49265	17413	9914	7397	8546	3777	2218	4.71	4.34	687	
FEMALE	199111	29942	9904	6677	4511	4728	2611	1511	4.72	4.33	587	
JOINT (MALE/FEMALE)	1098567	123955	47985	29204	17076	16210	7605	5875	4.60	4.19	2280	
GENDER NOT AVAILABLE 6/	112225	17436	7839	4493	1664	1379	1355	706	4.47	4.04		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	617651	54147	19721	11228	6695	8189	4754	3560	4.74	4.29	1541	
10-19% MINORITY	445247	58185	21985	13323	7649	8866	3762	2600	4.59	4.21	1176	
20-49% MINORITY	492328	78373	31118	18139	12242	9866	4573	2435	4.54	4.16	683	
50-79% MINORITY	101999	19689	6663	4839	2553	2723	1698	1213	4.78	4.23	131	
80-100% MINORITY	36560	7592	2634	1804	1180	1076	469	429	4.79	4.27	13	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	14876	2347	908	425	247	290	184	293	5.32	4.38	16	
MODERATE INCOME	111894	17988	6823	3477	2285	2843	1502	1058	4.75	4.27	506	
MIDDLE INCOME	739531	83670	28522	20533	10976	12203	6847	4589	4.70	4.26	1876	
UPPER INCOME	827363	113981	45868	24898	16811	15384	6723	4297	4.55	4.18	1146	

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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
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	4390	247423	674	35294	995	52210	2654	155647	22	1429	45	2843
ASIAN	1140	67065	262	14174	295	15717	540	31651	18	3760	25	1763
BLACK OR AFRICAN AMERICAN	29223	1672672	2968	143825	5906	301828	20044	1210962	163	6824	142	9233
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	303	17403	53	3124	51	2693	189	11192	6	250	4	144
WHITE	155738	9109004	36178	2046483	34859	1900953	79532	4824884	2624	167955	2545	168729
2 OR MORE MINORITY RACES	94	6939	7	458	18	1208	66	4973	1	150	2	150
JOINT (WHITE/MINORITY RACE)	2896	188396	345	20311	691	41052	1818	123810	30	2149	12	1074
RACE NOT AVAILABLE 6/	27325	1501484	3877	200999	7495	369025	15585	906004	199	14413	169	11043
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	22160	1268739	4157	284075	5627	267663	11931	689342	156	9092	289	18567
NOT HISPANIC OR LATINO	140126	8056704	32710	1781471	28930	1564163	73451	4382492	2643	168934	2392	159644
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1962	127699	284	19109	508	29349	1121	75395	25	1638	24	2208
ETHNICITY NOT AVAILABLE 6/	56861	3357244	7213	380013	15245	823511	33925	2121894	239	17266	239	14560
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	113095	6536771	29181	1603455	23452	1282796	55870	3349857	2415	155375	2177	145288
OTHERS, INCLUDING HISPANIC	61120	3537807	8600	512902	13863	700028	37711	2264853	412	24635	534	35389
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	60066	2700277	9490	355290	10502	393851	39082	1907886	619	25517	373	17733
50-79% OF MSA/MD MEDIAN	69014	3885597	14820	816632	17317	862430	35307	2116466	870	49198	700	40871
80-99% OF MSA/MD MEDIAN	28215	1771336	6497	372502	7365	426256	13642	922565	382	25283	329	24730
100-119% OF MSA/MD MEDIAN	18572	1253508	4405	277801	4906	307490	8682	624682	289	21965	290	21570
120% OR MORE OF MSA/MD MEDIAN	32382	2425738	8350	595133	8359	584130	14449	1145985	608	49805	616	50685
INCOME NOT AVAILABLE 6/	992	62566	124	8328	17	1074	781	46153	64	6650	6	361
<b>GENDER 19/</b>												
MALE	76527	4265140	18119	915933	17751	926408	38483	2288464	1010	61688	1164	72647
FEMALE	60468	3117235	11587	546932	11916	562192	35484	1925006	756	40092	725	43013
JOINT (MALE/FEMALE)	71768	4725908	13075	914106	17454	1028582	39086	2621686	1175	87498	978	74036
GENDER NOT AVAILABLE 6/	12346	702103	1583	87697	3189	167504	7375	433967	122	7652	77	5283
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	56253	3292155	14258	791083	12279	682199	27827	1697365	1200	75049	689	46459
10-19% MINORITY	33009	1940966	7697	426647	7234	396444	17013	1048075	565	37170	500	32630
20-49% MINORITY	66919	3878869	12964	682889	15672	837787	36697	2253922	831	51916	755	52355
50-79% MINORITY	27949	1560408	4735	233443	6770	336746	16020	964810	169	8989	255	16420
80-100% MINORITY	9741	619198	1468	161729	2518	122390	5603	323583	45	3939	107	7557
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	3772	199319	439	19166	954	43205	2330	133662	22	1446	27	1840
MODERATE INCOME	40413	2323912	7486	454783	9681	493860	22416	1325960	421	23266	409	26043
MIDDLE INCOME	125679	7304001	28021	1520248	28576	1550219	65611	4012482	1962	120749	1509	100303
UPPER INCOME	23975	1462773	5175	301504	5253	287866	12782	814658	405	31602	360	27143

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			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 #			
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	44	630	14	19	12	40	77	102	366	6.85	6.71	
ASIAN	37	225	9	11	14	28	40	28	95	5.75	5.40	
BLACK OR AFRICAN AMERICAN	141	2827	41	32	59	157	271	348	1919	7.12	6.97	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	11	42	1	2	2	7	7	5	18	5.81	5.51	
WHITE	7288	28890	1376	1414	1482	4046	4697	3955	11920	5.75	5.33	
2 OR MORE MINORITY RACES	1	6				1	2		3	5.66	5.83	
JOINT (WHITE/MINORITY RACE)	67	278	18	18	16	37	38	31	120	5.84	5.35	
RACE NOT AVAILABLE 6/	346	3531	63	37	58	157	435	518	2263	7.02	6.74	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	322	3835	51	51	70	285	538	592	2248	6.69	6.59	
NOT HISPANIC OR LATINO	7122	25588	1350	1369	1446	3828	4244	3293	10058	5.65	5.14	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	64	220	20	16	10	33	46	23	72	5.34	4.64	
ETHNICITY NOT AVAILABLE 6/	427	6786	101	97	117	327	739	1079	4326	6.95	6.77	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	6848	22333	1275	1296	1347	3577	3830	2882	8126	5.49	4.95	
OTHERS, INCLUDING HISPANIC	662	7938	150	144	182	577	1001	1111	4773	6.76	6.67	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1599	7891	212	194	251	793	1015	1042	4384	6.66	6.49	
50-79% OF MSA/MD MEDIAN	2376	12444	476	423	501	1367	1781	1687	6209	6.21	5.99	
80-99% OF MSA/MD MEDIAN	1096	5401	244	221	268	677	821	753	2417	5.88	5.57	
100-119% OF MSA/MD MEDIAN	861	3544	182	193	175	501	569	478	1446	5.62	5.30	
120% OR MORE OF MSA/MD MEDIAN	1749	6601	383	402	401	1061	1283	892	2179	5.24	4.80	
INCOME NOT AVAILABLE 6/	74	50	4	8	12	10	7	4	5	3.64	3.02	
<b>GENDER 19/</b>												
MALE	2573	15546	440	464	530	1475	2286	2278	8073	6.33	6.13	
FEMALE	1743	9844	333	318	379	1071	1386	1326	5031	6.33	6.09	
JOINT (MALE/FEMALE)	3420	9655	699	721	692	1821	1711	1158	2853	5.06	4.50	
GENDER NOT AVAILABLE 6/	199	1384	50	30	42	106	184	225	747	6.46	6.34	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	3692	10566	695	690	683	1650	1733	1261	3854	5.47	4.88	
10-19% MINORITY	1702	5995	257	246	282	898	929	815	2568	5.93	5.44	
20-49% MINORITY	1851	11113	431	369	473	1340	1768	1571	5161	6.02	5.72	
50-79% MINORITY	412	4323	96	101	140	393	604	586	2403	6.47	6.50	
80-100% MINORITY	66	1402	22	34	30	98	176	189	853	6.80	6.69	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	38	401	10	7	8	43	43	80	210	6.32	6.15	
MODERATE INCOME	1120	6366	218	246	244	730	917	864	3147	6.16	5.95	
MIDDLE INCOME	5524	22497	1058	997	1136	3031	3582	2931	9762	5.86	5.46	
UPPER INCOME	1040	4135	215	190	220	575	668	547	1720	5.80	5.36	



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/									
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's	
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	2784	32510	1128	1403	737	2254	4633	5611	16744	6.33	6.11	
ASIAN	3075	11099	552	826	915	1782	2004	1250	3770	5.20	4.64	
BLACK OR AFRICAN AMERICAN	6648	137177	2528	2011	3865	8755	13816	18606	87596	6.74	6.82	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1002	2122	182	40	71	371	497	258	703	5.40	4.70	
WHITE	638607	1407876	96642	93911	90939	222246	239871	189588	474679	5.20	4.81	
2 OR MORE MINORITY RACES	130	328				83	84		161	5.57	4.87	
JOINT (WHITE/MINORITY RACE)	5626	14685	1153	1248	1058	2369	1649	1693	5515	5.23	4.89	
RACE NOT AVAILABLE 6/	30262	170737	4866	2634	3901	9300	24893	26387	98756	6.55	6.57	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	110932	173143	3863	3774	4030	14890	27866	26698	92022	6.30	6.31	
NOT HISPANIC OR LATINO	535046	1246425	93435	89486	87596	208856	213305	156671	397076	5.09	4.65	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5947	13162	1727	1287	829	2185	2725	1454	2955	4.61	4.26	
ETHNICITY NOT AVAILABLE 6/	36209	343804	8026	7526	9031	21229	43551	58570	195871	6.47	6.51	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	516001	1087454	88611	84624	81486	194610	191407	135349	311367	4.91	4.47	
OTHERS, INCLUDING HISPANIC	134327	378575	10765	10267	11470	32155	52276	54668	206974	6.33	6.45	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	87652	267638	10447	9800	11771	31120	37605	36702	130193	6.12	5.86	
50-79% OF MSA/MD MEDIAN	254552	562080	29808	24516	28337	69261	86175	75451	248532	5.77	5.52	
80-99% OF MSA/MD MEDIAN	85180	287322	18081	14256	16766	39370	45215	40159	113475	5.49	5.20	
100-119% OF MSA/MD MEDIAN	74551	203250	13554	13009	11219	31951	33262	27687	72568	5.25	4.94	
120% OR MORE OF MSA/MD MEDIAN	166424	428709	33409	34358	30876	71819	80439	57300	120508	4.85	4.53	
INCOME NOT AVAILABLE 6/	6136	2192	251	499	607	443	212	82	98	3.11	2.86	
<b>GENDER 19/</b>												
MALE	175711	740222	29360	28892	31537	78033	119063	113203	340134	5.88	5.68	
FEMALE	118302	428630	21196	18976	21451	53010	65190	60339	188468	5.80	5.52	
JOINT (MALE/FEMALE)	375390	538716	52484	51946	45692	109840	93071	59081	126602	4.57	4.06	
GENDER NOT AVAILABLE 6/	18731	68966	4011	2259	2806	6277	10123	10770	32720	5.96	5.79	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	280268	510815	47686	45453	41200	87928	86362	58233	143953	4.83	4.32	
10-19% MINORITY	136752	289895	18465	16490	18420	49610	46565	40144	100201	5.29	4.90	
20-49% MINORITY	133411	549478	31147	25296	29558	77503	91253	76847	217874	5.54	5.25	
50-79% MINORITY	27459	205984	6759	6815	8631	21317	31731	27778	102953	6.07	5.99	
80-100% MINORITY	95003	66726	1493	2359	1767	5867	9396	9104	36740	6.40	6.50	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	3238	15928	508	416	355	1999	1646	3341	7663	6.07	5.86	
MODERATE INCOME	160047	294736	14088	16099	14485	39246	45973	40004	124841	5.65	5.43	
MIDDLE INCOME	415317	1104931	73925	65670	70354	167430	183765	141833	401954	5.33	4.94	
UPPER INCOME	94201	207303	17029	14228	14382	33550	33923	26928	67263	5.14	4.70	

LOAN TYPE	FINAL 2012 NATIONAL AGGREGATES							
	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT			
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN	
TOTAL APPLICATIONS 28/								
CONVENTIONAL	2341136	61692	8581319	123420	281966	120102	280761	
FHA	1062241	1762	1090975	220	11286	11039	44676	
VA	305880	31	578077	37	3455	1	6	
FSA/RHS	178965	61	15496	87	207	12	11	
LOANS ORIGINATED								
CONVENTIONAL	1590089	42057	5562573	77267	177789	54047	125948	
FHA	700612	1129	572797	109	5600	3712	719	
VA	205932	22	368812	20	2189		5	
FSA/RHS	123289	32	8608	69	135	7	9	
APPLICATIONS APPROVED BUT NOT ACCEPTED								
CONVENTIONAL	103588	2434	365150	5507	10849	5216	12567	
FHA	35470	30	53525	7	584	259	8016	
VA	7985	1	28345		162			
FSA/RHS	4943		679	1	16			
APPLICATIONS DENIED								
CONVENTIONAL	266834	8348	1477764	31794	67496	52792	136299	
FHA	147148	204	199665	33	2267	4475	35154	
VA	38099	5	88710	5	671		1	
FSA/RHS	25255	9	2687	10	29	5	1	
APPLICATIONS WITHDRAWN								
CONVENTIONAL	209131	6762	825333	7441	19000	6719	5200	
FHA	109331	336	203662	55	2319	2489	785	
VA	21672	2	70772	10	332	1		
FSA/RHS	17227	14	2903	7	18		1	
FILES CLOSED FOR INCOMPLETENESS								
CONVENTIONAL	45693	603	350499	1411	6832	1328	747	
FHA	20321	48	61326	16	516	104	2	
VA	3247	1	21438	2	101			
FSA/RHS	3252	4	619		9			
PREAPPROVALS DENIED								
CONVENTIONAL	75590	764	NA	NA	NA	NA	NA	
FHA	43369	15	NA	NA	NA	NA	NA	
VA	22036		NA	NA	NA	NA	NA	
FSA/RHS	4509	2	NA	NA	NA	NA	NA	
PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/								
CONVENTIONAL	50211	724	NA	NA	NA	NA	NA	
FHA	5990		NA	NA	NA	NA	NA	
VA	6909		NA	NA	NA	NA	NA	
FSA/RHS	490		NA	NA	NA	NA	NA	

FINAL 2012 NATIONAL AGGREGATES

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	114844	3014	NA	NA	NA	NA	NA
FHA	39049	116	NA	NA	NA	NA	NA
VA	13881	7	NA	NA	NA	NA	NA
FSA/RHS	8634	5	NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	1131827	19159	4334477	4222	74763	2718	1167
FHA	656452	1038	529064	81	5163	70	23
VA	192471	21	339990	14	2019		3
FSA/RHS	116121	29	7775	14	125	3	7

FINAL 2012 NATIONAL AGGREGATES

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	236862	588	68884	1381	7483	1364	14055
FHA	25832	12	15727	1	329	63	101
VA	3687		4517	1	97		
FSA/RHS	1010		47	1	3		
LOANS ORIGINATED							
CONVENTIONAL	52031	371	35642	876	3833	507	5500
FHA	11529	5	7880		140	19	41
VA	2025		2683	1	48		
FSA/RHS	470		23	1	3		
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	52472	17	5284	52	282	49	322
FHA	3683		930		16		3
VA	216		355		9		
FSA/RHS	14		1				
APPLICATIONS DENIED							
CONVENTIONAL	124042	145	22145	395	2976	753	8112
FHA	6352	4	3548		100	30	46
VA	665		990		29		
FSA/RHS	347		17				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	3613	47	4236	54	326	51	111
FHA	3265	3	2715	1	65	12	11
VA	270		418		8		
FSA/RHS	135		4				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	3177	1	1577	4	66	4	10
FHA	334		654		8	2	
VA	32		71		3		
FSA/RHS	22		2				
PREAPPROVALS DENIED							
CONVENTIONAL	1356	7	NA	NA	NA	NA	NA
FHA	613		NA	NA	NA	NA	NA
VA	448		NA	NA	NA	NA	NA
FSA/RHS	22		NA	NA	NA	NA	NA
PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/							
CONVENTIONAL	171		NA	NA	NA	NA	NA
FHA	56		NA	NA	NA	NA	NA
VA	31		NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

FINAL 2012 NATIONAL AGGREGATES

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	1392	7	NA	NA	NA	NA	NA
FHA	789		NA	NA	NA	NA	NA
VA	111		NA	NA	NA	NA	NA
FSA/RHS	18		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	4390	184	10725	15	277	7	8
FHA	10509	5	7182		124	1	
VA	1798		2445		42		
FSA/RHS	423		16		1		

FINAL 2012 NATIONAL AGGREGATES

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	14714	171	25844	713	3507	364	486
FHA	152	2	930	1	91	1	1
VA	4		7				
FSA/RHS	2		9				
LOANS ORIGINATED							
CONVENTIONAL	11757	151	19966	650	2846	293	256
FHA	97	1	644	1	82	1	
VA	3		6				
FSA/RHS			7				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	670	6	805	7	125	10	33
FHA	1		8				
VA							
FSA/RHS	1		1				
APPLICATIONS DENIED							
CONVENTIONAL	1308	8	3391	37	412	47	159
FHA	10		131		1		1
VA	1						
FSA/RHS	1		1				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	910	6	1501	19	106	13	28
FHA	43	1	144		8		
VA			1				
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	69		181		18	1	10
FHA	1		3				
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	904	14	1909	62	238	19	
FHA	97	1	594	1	78	1	
VA	3		5				
FSA/RHS			4				

FINAL 2012 NATIONAL AGGREGATES

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000's	#	\$000's	#	\$000's
<b>BORROWER CHARACTERISTICS</b>						
<b>RACE 5/</b>						
AMERICAN INDIAN/ALASKA NATIVE	373	62720	178	29556	523	71903
ASIAN	5694	1669622	5212	1617149	4182	1060913
BLACK OR AFRICAN AMERICAN	2618	446033	2227	414536	8577	1212232
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	244	52252	181	48461	417	78241
WHITE	91632	18378914	31356	7303481	47640	7825241
2 OR MORE MINORITY RACES	51	11630	56	11234	167	29370
JOINT (WHITE/MINORITY RACE)	1984	545944	1047	330943	1328	282776
RACE NOT AVAILABLE 6/	12248	3537611	9954	2931643	12756	2318896
<b>ETHNICITY 7/</b>						
HISPANIC OR LATINO	5236	881967	2930	567414	7333	992955
NOT HISPANIC OR LATINO	95602	19847501	36790	9033265	54842	9395278
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1759	434960	933	248979	1359	281011
ETHNICITY NOT AVAILABLE 6/	12247	3540298	9558	2837345	12056	2210328
<b>MINORITY STATUS 8/</b>						
WHITE NON-HISPANIC	84489	17001087	27814	6524102	40071	6709791
OTHERS, INCLUDING HISPANIC	17511	4009339	12434	3195768	23161	3887585
<b>INCOME 9/</b>						
LESS THAN 50% OF MSA/MD MEDIAN	9183	826686	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	20241	2573452	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	13327	2109703	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	12332	2217869	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	57469	16435601	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	1652	425080	NA	NA	NA	NA
<b>GENDER 19/</b>						
MALE	31935	6379702	16076	3808582	25451	4191279
FEMALE	22443	3611841	10044	1974293	19312	2622757
JOINT (MALE/FEMALE)	53008	12473143	18859	5380396	23217	4668131
GENDER NOT AVAILABLE 6/	7458	2240040	5232	1523732	7610	1397405
<b>CENSUS TRACT CHARACTERISTICS 10/</b>						
<b>RACIAL/ETHNIC COMPOSITION 11/</b>						
LESS THAN 10% MINORITY	34574	6469040	NA	NA	NA	NA
10-19% MINORITY	31034	7119139	NA	NA	NA	NA
20-49% MINORITY	34612	8211246	NA	NA	NA	NA
50-79% MINORITY	10405	2166232	NA	NA	NA	NA
80-100% MINORITY	3331	586660	NA	NA	NA	NA
<b>INCOME CHARACTERISTICS 12/ 13/</b>						
LOW INCOME	1510	231353	NA	NA	NA	NA
MODERATE INCOME	11218	1582032	NA	NA	NA	NA
MIDDLE INCOME	49931	8393116	NA	NA	NA	NA
UPPER INCOME	51285	14340945	NA	NA	NA	NA

PRICING INFORMATION	FINAL 2012 NATIONAL AGGREGATES						
	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/	1205682	33426	4892621	62497	147670	44972	NA
PRICING REPORTED	39468	7388	58075	9647	10194	7108	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.55	4.63	2.41	4.73	2.99	4.85	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.18	4.33	1.96	4.35	2.55	4.42	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA	689	167	328	153	NA
NOT HOEPA LOAN	NA	NA	4950009	71977	157536	51927	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	7935	297	22068	628	1835	353	NA
PRICING REPORTED	36429	36	8839	177	1429	112	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	6.00	5.37	3.62	5.02	4.36	5.11	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.65	4.34	3.20	4.68	3.77	4.61	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA	537	8	176	4	NA
NOT HOEPA LOAN	NA	NA	30370	797	3088	461	NA