

INSTITUTION: 0000028489 - 3 BANNER BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	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
WA/BENTON COUNTY/0101.00														
LOANS ORIGINATED			2	834	1	109								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0102.01														
LOANS ORIGINATED			3	1085	2	483								
APPS APPROVED, NOT ACCEPTED					1	560								
APPS DENIED														
APPS WITHDRAWN			1	75										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0102.02														
LOANS ORIGINATED					1	119	1	270						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	80								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0103.00														
LOANS ORIGINATED			2	214							1	74		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0104.00														
LOANS ORIGINATED			1	132							1	132		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	6						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0105.00														
LOANS ORIGINATED			1	155							1	155		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		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
WA/BENTON COUNTY/0106.00														
LOANS ORIGINATED			1	138			1	121						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	64							1	64		
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.01														
LOANS ORIGINATED			1	287	1	124							1	124
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	272			1	190					1	190
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.03														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN							1	240						
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.05														
LOANS ORIGINATED	1	230			2	380	1	112						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	10						
APPS WITHDRAWN			1	232	1	116								
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.07														
LOANS ORIGINATED	1	271	2	457	1	174								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	200							1	200		
FILES CLOSED FOR INCOMPLETENESS							1	190						
WA/BENTON COUNTY/0107.08														
LOANS ORIGINATED			2	600										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E				F	
	A	B	C	D	E	F	G							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0108.03														
LOANS ORIGINATED	1	274	4	1217	4	946	1	30			1	287		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.05														
LOANS ORIGINATED	1	295	4	1406	4	701	2	260						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.07														
LOANS ORIGINATED							1	95						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	342										
WA/BENTON COUNTY/0108.09														
LOANS ORIGINATED	1	220	2	312	1	197	1	8			1	112		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	179												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.10														
LOANS ORIGINATED			2	565	2	630	1	3						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.11														
LOANS ORIGINATED	1	300	9	3032	2	532								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A	B	C		D		E		F					
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/BENTON COUNTY/0108.13														
LOANS ORIGINATED	4	775	3	593	5	989								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	149								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.14														
LOANS ORIGINATED	1	365	7	2354	1	79					1	79		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	327								
APPS WITHDRAWN	1	459	1	345	2	674								
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0109.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	140								
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0109.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	100										
FILES CLOSED FOR INCOMPLETENESS					1	92								
WA/BENTON COUNTY/0110.01														
LOANS ORIGINATED	1	137	2	90							1	85		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0110.02														
LOANS ORIGINATED			2	188										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		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
WA/BENTON COUNTY/0111.00														
LOANS ORIGINATED	1	206	1	128			1	82			2	210		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	128							1	128		
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0113.00														
LOANS ORIGINATED	1	101												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0114.02														
LOANS ORIGINATED			1	210			1	9						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	229	1	223										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0115.01														
LOANS ORIGINATED	1	258												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0115.03														
LOANS ORIGINATED			3	1089	1	131								
APPS APPROVED, NOT ACCEPTED	1	168												
APPS DENIED														
APPS WITHDRAWN			1	119									1	119
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0115.04														
LOANS ORIGINATED			1	111										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	Number
WA/BENTON COUNTY/0116.00														
LOANS ORIGINATED			1	253										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0117.00														
LOANS ORIGINATED			2	386	2	277	3	350					2	222
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	155										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0118.00														
LOANS ORIGINATED			2	584	1	143	3	669						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0119.00														
LOANS ORIGINATED							1	200						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0201.00														
LOANS ORIGINATED	1	134	2	246	3	465					3	465		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	128												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0202.00														
LOANS ORIGINATED			1	65							1	65		
APPS APPROVED, NOT ACCEPTED			1	96										
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E				F	
	A	B	C		D		E		F				G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/FRANKLIN COUNTY/0203.00 LOANS ORIGINATED					1	104								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0204.00 LOANS ORIGINATED	1	108	2	233	2	239				3	412			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0205.01 LOANS ORIGINATED	1	220	2	387	1	352	2	205						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	417										
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0205.02 LOANS ORIGINATED			1	150	2	371	1	4						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	249								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0206.01 LOANS ORIGINATED	3	813	9	2107	3	654	3	557				1	100	
APPS APPROVED, NOT ACCEPTED			1	293										
APPS DENIED			2	668										
APPS WITHDRAWN			1	332										
FILES CLOSED FOR INCOMPLETENESS					1	171								
WA/FRANKLIN COUNTY/0206.03 LOANS ORIGINATED					2	228				2	228			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		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
WA/FRANKLIN COUNTY/0206.05														
LOANS ORIGINATED	3	630	2	333	2	310								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0206.06														
LOANS ORIGINATED	3	504			1	83					1	83		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0208.00														
LOANS ORIGINATED	1	137	2	323										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	28	5978	82	20264	48	8820	24	2975			18	2308	5	525
APPS APPROVED, NOT ACCEPTED	1	168	2	389	1	560								
APPS DENIED	2	307	3	940	5	805	6	226					1	190
APPS WITHDRAWN	2	688	12	2390	4	930	1	240			3	392	1	119
FILES CLOSED FOR INCOMPLETENESS			1	342	2	263	1	190						
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

DISPOSITION OF APPLICATIONS	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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LOANS ORIGINATED	135	26370	339	77663	206	44060	113	6275	6	7223	119	22283	70	10326
APPS APPROVED, NOT ACCEPTED	1	179	5	721	4	1186	4	277	3	3415	2	737	2	164
APPS DENIED	26	4400	43	6288	64	12836	57	1474	15	37334	17	2691	26	2946
APPS WITHDRAWN	12	1919	62	14033	34	5684	9	1429			24	4717	15	2102
FILES CLOSED FOR INCOMPLETENESS	1	204	7	2162	11	1850	1	274			5	737	2	297
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
WA/BENTON COUNTY/0102.01					1	71								
WA/BENTON COUNTY/0103.00	1	185												
WA/BENTON COUNTY/0104.00	1	88	1	97										
WA/BENTON COUNTY/0106.00	1	132												
WA/BENTON COUNTY/0107.05			1	86	1	155								
WA/BENTON COUNTY/0108.05			1	109										
WA/BENTON COUNTY/0108.10			2	179										
WA/BENTON COUNTY/0109.02					1	159								
WA/BENTON COUNTY/0110.01	1	88	1	67										
WA/BENTON COUNTY/0111.00	1	145												
WA/BENTON COUNTY/0112.00	1	127												
WA/BENTON COUNTY/0114.01	1	120												
WA/BENTON COUNTY/0114.02	1	162												
WA/BENTON COUNTY/0115.01			1	81										
WA/FRANKLIN COUNTY/0205.02	1	150												
WA/FRANKLIN COUNTY/0206.03	3	457												
WA/FRANKLIN COUNTY/0206.05	2	294	1	146										
WA/FRANKLIN COUNTY/0206.06	1	155												
MSA/MD (TOTAL)	15	2103	8	765	3	385								
INVALID GEOGRAPHIC IDENTIFIERS 2/														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/	1	77	22	161										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN	1	401			1	417							1	126				
BLACK OR AFRICAN AMERICAN					1	140												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	60	11784			38	7783					21	4695	6	998			4	284
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)					1	264												
RACE NOT AVAILABLE 6/	3	497			2	616					1	295						
ETHNICITY 7/																		
HISPANIC OR LATINO	1	112			4	370					8	1364	3	382			2	142
NOT HISPANIC OR LATINO	59	12013			37	8234					13	3331	4	742			2	142
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/	4	557			2	616					1	295						
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	58	11612			34	7413					13	3331	3	616			2	142
OTHERS, INCLUDING HISPANIC	2	513			7	1191					8	1364	4	508			2	142
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN					4	364					4	574	2	212				
50-79% OF MSA/MD MEDIAN	6	677			5	783					3	522	2	257			2	142
80-99% OF MSA/MD MEDIAN	9	1538			8	1361					2	369	2	400			2	142
100-119% OF MSA/MD MEDIAN	11	1985			1	239					2	434						
120% OR MORE OF MSA/MD MEDIAN	37	8382			23	6115					11	3091	1	255				
INCOME NOT AVAILABLE 6/	1	100			2	358												
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY	34	7344			28	6522					10	2500	3	616				
20-49% MINORITY	28	5132			11	2076					11	2356	2	296			2	142
50-79% MINORITY					1	318							1	104			2	142
80-100% MINORITY	2	206			3	304					1	134	1	108				
INCOME 12/ 13/																		
LOW INCOME	1	60			3	304							1	108				
MODERATE INCOME	5	608			4	663					2	235	1	104			2	142
MIDDLE INCOME	25	4843			14	2632					9	2035	2	296			2	142
UPPER INCOME	33	7171			22	5621					11	2720	3	616				
TOTAL 14/	64	12682			43	9220					22	4990	7	1124			4	284

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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/	64				40						22		7					1
REPORTED PRICING DATA					3													1	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	3		NA		NA		NA		NA		NA		NA	1	NA
2.00 - 2.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN					1.81													1.56	
MEDIAN					1.81													1.56	
HOEPA LOANS 17/																			

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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	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/	12682				8497						4990		1124					137	10
REPORTED PRICING DATA					723													137	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	723		NA		NA		NA		NA		NA		NA	137	NA
2.00 - 2.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/					1.81													1.56	
MEDIAN 31/					1.80													1.56	
HOEPA LOANS 17/																			

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	31	6387	27	5683	1	168	2	307	1	229		
MALE	12	2061	10	1765	1	168	1	128				
FEMALE	5	792	4	613			1	179				
JOINT (MALE/FEMALE)	14	3534	13	3305					1	229		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	754	1	295					1	459		
MALE	1	295	1	295								
FEMALE												
JOINT (MALE/FEMALE)	1	459							1	459		

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	13	2075	11	1779	1	168	1	128				
MALE	6	863	4	567	1	168	1	128				
FEMALE	4	613	4	613								
JOINT (MALE/FEMALE)	3	599	3	599								
NOT HISPANIC OR LATINO (TOTAL)	19	4771	16	3904			1	179	2	688		
MALE	6	1198	6	1198								
FEMALE	1	179					1	179				
JOINT (MALE/FEMALE)	12	3394	10	2706					2	688		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	295	1	295								
MALE	1	295	1	295								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	18	4312	16	3904			1	179	1	229		
MALE	6	1198	6	1198								
FEMALE	1	179					1	179				
JOINT (MALE/FEMALE)	11	2935	10	2706					1	229		
OTHERS, INCLUDING HISPANIC (TOTAL)	13	2075	11	1779	1	168	1	128				
MALE	6	863	4	567	1	168	1	128				
FEMALE	4	613	4	613								
JOINT (MALE/FEMALE)	3	599	3	599								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	978	5	682	1	168	1	128				
50-79% OF MSA/MD MEDIAN	5	838	4	659			1	179				
80-99% OF MSA/MD MEDIAN	5	906	5	906								
100-119% OF MSA/MD MEDIAN	4	869	3	640					1	229		
120% OR MORE OF MSA/MD MEDIAN	12	3550	11	3091					1	459		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	33	7141	28	5978	1	168	2	307	2	688		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	3	944	3	944								
MALE	2	527	2	527								
FEMALE												
JOINT (MALE/FEMALE)	1	417	1	417								
BLACK OR AFRICAN AMERICAN (TOTAL)	2	788	2	788								
MALE	1	648	1	648								
FEMALE												
JOINT (MALE/FEMALE)	1	140	1	140								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	89	20862	73	17375	2	389	3	940	11	2158		
MALE	15	3405	14	3112	1	293						
FEMALE	12	1577	8	1187	1	96			3	294		
JOINT (MALE/FEMALE)	62	15880	51	13076			3	940	8	1864		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	342									1	342
MALE	1	342									1	342
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	5	1389	4	1157					1	232		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	1045	3	1045								

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	6	551	5	455	1	96						
MALE	1	65	1	65								
FEMALE	2	196	1	100	1	96						
JOINT (MALE/FEMALE)	3	290	3	290								
NOT HISPANIC OR LATINO (TOTAL)	85	21622	71	18225	1	293	2	668	10	2094	1	342
MALE	18	4857	16	4222	1	293					1	342
FEMALE	9	1321	6	1027					3	294		
JOINT (MALE/FEMALE)	58	15444	49	12976			2	668	7	1800		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	336					1	272	1	64		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	336					1	272	1	64		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	7	1816	6	1584					1	232		
MALE												
FEMALE	1	60	1	60								
JOINT (MALE/FEMALE)	4	1412	4	1412								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	79	19548	66	16493	1	293	2	668	10	2094		
MALE	14	3340	13	3047	1	293						
FEMALE	9	1321	6	1027					3	294		
JOINT (MALE/FEMALE)	56	14887	47	12419			2	668	7	1800		
OTHERS, INCLUDING HISPANIC (TOTAL)	14	2961	10	2187	1	96	1	272	1	64	1	342
MALE	5	1582	4	1240							1	342
FEMALE	2	196	1	100	1	96						
JOINT (MALE/FEMALE)	7	1183	5	847			1	272	1	64		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	559	3	365					2	194		
50-79% OF MSA/MD MEDIAN	9	1215	7	843			1	272	1	100		
80-99% OF MSA/MD MEDIAN	13	2091	11	1840	1	96			1	155		
100-119% OF MSA/MD MEDIAN	8	1609	7	1481					1	128		
120% OR MORE OF MSA/MD MEDIAN	60	18058	50	15165	1	293	2	668	6	1590	1	342
INCOME NOT AVAILABLE 6/	5	793	4	570					1	223		
TOTAL 14/	100	24325	82	20264	2	389	3	940	12	2390	1	342

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	55	10069	44	8071			5	805	4	930	2	263
MALE	9	1221	7	1049			1	80			1	92
FEMALE	11	1500	9	1289			1	40			1	171
JOINT (MALE/FEMALE)	35	7348	28	5733			3	685	4	930		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	824	1	264	1	560						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	824	1	264	1	560						
RACE NOT AVAILABLE (TOTAL) 6/	3	485	3	485								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	113	1	113								

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	9	1350	8	1179							1	171
MALE	2	410	2	410								
FEMALE	3	341	2	170							1	171
JOINT (MALE/FEMALE)	4	599	4	599								
NOT HISPANIC OR LATINO (TOTAL)	48	9543	37	7156	1	560	5	805	4	930	1	92
MALE	7	811	5	639			1	80			1	92
FEMALE	8	1159	7	1119			1	40				
JOINT (MALE/FEMALE)	33	7573	25	5398	1	560	3	685	4	930		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	485	3	485								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	113	1	113								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	46	8719	36	6892			5	805	4	930	1	92
MALE	7	811	5	639			1	80			1	92
FEMALE	8	1159	7	1119			1	40				
JOINT (MALE/FEMALE)	31	6749	24	5134			3	685	4	930		
OTHERS, INCLUDING HISPANIC (TOTAL)	11	2174	9	1443	1	560					1	171
MALE	2	410	2	410								
FEMALE	3	341	2	170							1	171
JOINT (MALE/FEMALE)	6	1423	5	863	1	560						
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	255	3	255								
50-79% OF MSA/MD MEDIAN	11	1460	9	1249			1	40			1	171
80-99% OF MSA/MD MEDIAN	11	1512	10	1432			1	80				
100-119% OF MSA/MD MEDIAN	7	1066	4	709			1	149	1	116	1	92
120% OR MORE OF MSA/MD MEDIAN	28	7085	22	5175	1	560	2	536	3	814		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	60	11378	48	8820	1	560	5	805	4	930	2	263

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	30	3620	24	2975			4	215	1	240	1	190
MALE	3	208	1	3			2	205				
FEMALE	6	288	4	278			2	10				
JOINT (MALE/FEMALE)	21	3124	19	2694					1	240	1	190
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	11					2	11				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	15					1	15				
MALE	1	15					1	15				
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	28	3596	23	2966			3	200	1	240	1	190
MALE	2	193	1	3			1	190				
FEMALE	6	288	4	278			2	10				
JOINT (MALE/FEMALE)	20	3115	18	2685					1	240	1	190
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	9	1	9								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	9	1	9								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	11					2	11				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	28	3596	23	2966			3	200	1	240	1	190
MALE	2	193	1	3			1	190				
FEMALE	6	288	4	278			2	10				
JOINT (MALE/FEMALE)	20	3115	18	2685					1	240	1	190
OTHERS, INCLUDING HISPANIC (TOTAL)	2	24	1	9			1	15				
MALE	1	15					1	15				
FEMALE												
JOINT (MALE/FEMALE)	1	9	1	9								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	124	1	121			1	3				
50-79% OF MSA/MD MEDIAN	1	245	1	245								
80-99% OF MSA/MD MEDIAN	3	475	2	285			1	190				
100-119% OF MSA/MD MEDIAN	9	784	5	526			3	18	1	240		
120% OR MORE OF MSA/MD MEDIAN	17	2003	15	1798			1	15			1	190
INCOME NOT AVAILABLE 6/												
TOTAL 14/	32	3631	24	2975			6	226	1	240	1	190

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	20	2588	17	2196					3	392		
MALE	4	383	4	383								
FEMALE												
JOINT (MALE/FEMALE)	16	2205	13	1813					3	392		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	112	1	112								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	7	942	7	942								
MALE	2	170	2	170								
FEMALE												
JOINT (MALE/FEMALE)	5	772	5	772								
NOT HISPANIC OR LATINO (TOTAL)	12	1582	10	1254					2	328		
MALE	2	213	2	213								
FEMALE												
JOINT (MALE/FEMALE)	10	1369	8	1041					2	328		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	64							1	64		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	64							1	64		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	112	1	112								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	12	1582	10	1254					2	328		
MALE	2	213	2	213								
FEMALE												
JOINT (MALE/FEMALE)	10	1369	8	1041					2	328		
OTHERS, INCLUDING HISPANIC (TOTAL)	8	1006	7	942					1	64		
MALE	2	170	2	170								
FEMALE												
JOINT (MALE/FEMALE)	6	836	5	772					1	64		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	173	1	173								
50-79% OF MSA/MD MEDIAN	2	310	2	310								
80-99% OF MSA/MD MEDIAN	4	410	4	410								
100-119% OF MSA/MD MEDIAN	2	256	1	128					1	128		
120% OR MORE OF MSA/MD MEDIAN	11	1439	9	1175					2	264		
INCOME NOT AVAILABLE 6/	1	112	1	112								
TOTAL 14/	21	2700	18	2308					3	392		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	6	710	4	401			1	190	1	119		
MALE	1	190					1	190				
FEMALE	2	188	1	69					1	119		
JOINT (MALE/FEMALE)	3	332	3	332								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	124	1	124								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	6	710	4	401			1	190	1	119		
MALE	1	190					1	190				
FEMALE	2	188	1	69					1	119		
JOINT (MALE/FEMALE)	3	332	3	332								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	124	1	124								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6	710	4	401			1	190	1	119		
MALE	1	190					1	190				
FEMALE	2	188	1	69					1	119		
JOINT (MALE/FEMALE)	3	332	3	332								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	119							1	119		
50-79% OF MSA/MD MEDIAN	1	69	1	69								
80-99% OF MSA/MD MEDIAN	2	269	1	79			1	190				
100-119% OF MSA/MD MEDIAN	1	153	1	153								
120% OR MORE OF MSA/MD MEDIAN	2	224	2	224								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	7	834	5	525			1	190	1	119		

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	978	5	682	1	168	1	128				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	7	978	5	682	1	168	1	128				
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	7	978	5	682	1	168	1	128				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	838	4	659			1	179				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	302	2	302								
NOT HISPANIC OR LATINO	3	536	2	357			1	179				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	536	2	357			1	179				
OTHERS, INCLUDING HISPANIC	2	302	2	302								

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	906	5	906								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	485	3	485								
NOT HISPANIC OR LATINO	2	421	2	421								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	421	2	421								
OTHERS, INCLUDING HISPANIC	3	485	3	485								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	869	3	640					1	229		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	869	3	640					1	229		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	869	3	640					1	229		
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	2796	10	2796								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	754	1	295					1	459		
ETHNICITY 7/												
HISPANIC OR LATINO	1	310	1	310								
NOT HISPANIC OR LATINO	10	2945	9	2486					1	459		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	295	1	295								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	2486	9	2486								
OTHERS, INCLUDING HISPANIC	1	310	1	310								
TOTAL 14/	33	7141	28	5978	1	168	2	307	2	688		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	559	3	365					2	194		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	273	2	273								
NOT HISPANIC OR LATINO	3	286	1	92					2	194		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	286	1	92					2	194		
OTHERS, INCLUDING HISPANIC	2	273	2	273								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	126	1	126								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1089	6	717			1	272	1	100		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	943	7	843					1	100		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	272					1	272				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	817	6	717					1	100		
OTHERS, INCLUDING HISPANIC	2	398	1	126			1	272				

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	140	1	140								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	1951	10	1700	1	96			1	155		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	4	278	3	182	1	96						
NOT HISPANIC OR LATINO	8	1753	7	1598					1	155		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	60	1	60								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1613	6	1458					1	155		
OTHERS, INCLUDING HISPANIC	5	418	4	322	1	96						
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1609	7	1481					1	128		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	1609	7	1481					1	128		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1609	7	1481					1	128		
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	818	2	818								
BLACK OR AFRICAN AMERICAN	1	648	1	648								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	52	14973	44	12654	1	293	2	668	5	1358		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	342									1	342
RACE NOT AVAILABLE 6/	4	1277	3	1045					1	232		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	54	16350	46	13753	1	293	2	668	4	1294	1	342
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	64							1	64		
ETHNICITY NOT AVAILABLE 6/	5	1644	4	1412					1	232		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	50	14542	43	12287	1	293	2	668	4	1294		
OTHERS, INCLUDING HISPANIC	5	1872	3	1466					1	64	1	342
TOTAL 14/	100	24325	82	20264	2	389	3	940	12	2390	1	342

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	255	3	255								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	170	2	170								
NOT HISPANIC OR LATINO	1	85	1	85								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	85	1	85								
OTHERS, INCLUDING HISPANIC	2	170	2	170								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1460	9	1249			1	40			1	171
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	4	786	3	615							1	171
NOT HISPANIC OR LATINO	7	674	6	634			1	40				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	674	6	634			1	40				
OTHERS, INCLUDING HISPANIC	4	786	3	615							1	171

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1512	10	1432			1	80				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	260	2	260								
NOT HISPANIC OR LATINO	9	1252	8	1172			1	80				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1252	8	1172			1	80				
OTHERS, INCLUDING HISPANIC	2	260	2	260								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	1066	4	709			1	149	1	116	1	92
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1066	4	709			1	149	1	116	1	92
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1066	4	709			1	149	1	116	1	92
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	23	5776	18	4426			2	536	3	814		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	824	1	264	1	560						
RACE NOT AVAILABLE 6/	3	485	3	485								
ETHNICITY 7/												
HISPANIC OR LATINO	1	134	1	134								
NOT HISPANIC OR LATINO	24	6466	18	4556	1	560	2	536	3	814		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	485	3	485								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	22	5642	17	4292			2	536	3	814		
OTHERS, INCLUDING HISPANIC	3	958	2	398	1	560						
TOTAL 14/	60	11378	48	8820	1	560	5	805	4	930	2	263

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	124	1	121			1	3				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	124	1	121			1	3				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	124	1	121			1	3				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	245	1	245								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	245	1	245								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	245	1	245								
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	475	2	285			1	190				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	475	2	285			1	190				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	475	2	285			1	190				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	773	5	526			1	7	1	240		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	11					2	11				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	773	5	526			1	7	1	240		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	11					2	11				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	773	5	526			1	7	1	240		
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	17	2003	15	1798			1	15			1	190
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	15					1	15				
NOT HISPANIC OR LATINO	15	1979	14	1789							1	190
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	9	1	9								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	15	1979	14	1789							1	190
OTHERS, INCLUDING HISPANIC	2	24	1	9			1	15				
TOTAL 14/	32	3631	24	2975			6	226	1	240	1	190

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	173	1	173								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	173	1	173								
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	173	1	173								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	310	2	310								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	310	2	310								
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	2	310	2	310								

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	410	4	410								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	325	3	325								
NOT HISPANIC OR LATINO	1	85	1	85								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	85	1	85								
OTHERS, INCLUDING HISPANIC	3	325	3	325								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	256	1	128					1	128		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	256	1	128					1	128		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	256	1	128					1	128		
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1439	9	1175					2	264		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	134	1	134								
NOT HISPANIC OR LATINO	9	1241	8	1041					1	200		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	64							1	64		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1241	8	1041					1	200		
OTHERS, INCLUDING HISPANIC	2	198	1	134					1	64		
TOTAL 14/	21	2700	18	2308					3	392		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	119							1	119		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	119							1	119		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	119							1	119		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	69	1	69								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	69	1	69								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	69	1	69								
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	269	1	79			1	190				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	269	1	79			1	190				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	269	1	79			1	190				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	153	1	153								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	153	1	153								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	153	1	153								
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	100	1	100								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	124	1	124								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	100	1	100								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	124	1	124								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	100	1	100								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	7	834	5	525			1	190	1	119		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	14	3586	11	2730	1	168			2	688		
20-49% MINORITY	15	3048	14	2869			1	179				
50-79% MINORITY	1	137	1	137								
80-100% MINORITY	3	370	2	242			1	128				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	108	1	108								
MODERATE INCOME	4	500	3	372			1	128				
MIDDLE INCOME	12	2548	12	2548								
UPPER INCOME	16	3985	12	2950	1	168	1	179	2	688		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	108	1	108								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	101	1	101								
50-79% MINORITY	1	137	1	137								
80-100% MINORITY	2	262	1	134			1	128				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	12	2548	12	2548								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	14	3586	11	2730	1	168			2	688		
20-49% MINORITY	2	399	1	220			1	179				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	33	7141	28	5978	1	168	2	307	2	688		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	61	17155	51	14866			1	272	8	1675	1	342
20-49% MINORITY	31	6207	24	4531	1	293	2	668	4	715		
50-79% MINORITY	2	323	2	323								
80-100% MINORITY	6	640	5	544	1	96						
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	394	3	298	1	96						
MODERATE INCOME	11	1444	9	1280					2	164		
MIDDLE INCOME	31	6434	25	4858	1	293	2	668	3	615		
UPPER INCOME	54	16053	45	13828			1	272	7	1611	1	342
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	4	394	3	298	1	96						
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	334	2	270					1	64		
20-49% MINORITY	4	541	3	441					1	100		
50-79% MINORITY	2	323	2	323								
80-100% MINORITY	2	246	2	246								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1080	6	1080								
20-49% MINORITY	25	5354	19	3778	1	293	2	668	3	615		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	52	15741	43	13516			1	272	7	1611	1	342
20-49% MINORITY	2	312	2	312								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	100	24325	82	20264	2	389	3	940	12	2390	1	342

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	34	7456	27	5630	1	560	3	476	3	790		
20-49% MINORITY	20	3114	15	2382			2	329	1	140	2	263
50-79% MINORITY	1	104	1	104								
80-100% MINORITY	5	704	5	704								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	239	2	239								
MODERATE INCOME	8	1029	6	797					1	140	1	92
MIDDLE INCOME	15	2457	12	1957			2	329			1	171
UPPER INCOME	35	7653	28	5827	1	560	3	476	3	790		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	2	239	2	239								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	4	460	2	228					1	140	1	92
50-79% MINORITY	1	104	1	104								
80-100% MINORITY	3	465	3	465								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	15	2457	12	1957			2	329			1	171
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	34	7456	27	5630	1	560	3	476	3	790		
20-49% MINORITY	1	197	1	197								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	60	11378	48	8820	1	560	5	805	4	930	2	263

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	18	1491	10	835			6	226	1	240	1	190
20-49% MINORITY	14	2140	14	2140								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3	367	1	121			1	6	1	240		
MIDDLE INCOME	13	2132	13	2132								
UPPER INCOME	16	1132	10	722			5	220			1	190
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	367	1	121			1	6	1	240		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	13	2132	13	2132								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	15	1124	9	714			5	220			1	190
20-49% MINORITY	1	8	1	8								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	32	3631	24	2975			6	226	1	240	1	190

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	912	4	648					2	264		
20-49% MINORITY	8	846	7	718					1	128		
50-79% MINORITY												
80-100% MINORITY	7	942	7	942								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	477	4	477								
MODERATE INCOME	7	889	6	825					1	64		
MIDDLE INCOME	7	735	6	607					1	128		
UPPER INCOME	3	599	2	399					1	200		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	4	477	4	477								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	196	1	132					1	64		
20-49% MINORITY	2	228	2	228								
50-79% MINORITY												
80-100% MINORITY	3	465	3	465								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	229	2	229								
20-49% MINORITY	5	506	4	378					1	128		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	487	1	287					1	200		
20-49% MINORITY	1	112	1	112								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	21	2700	18	2308					3	392		

DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	512	2	203			1	190	1	119		
20-49% MINORITY	3	322	3	322								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	322	3	322								
UPPER INCOME	4	512	2	203			1	190	1	119		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	322	3	322								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	512	2	203			1	190	1	119		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	7	834	5	525			1	190	1	119		

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	1	33			1	33	1	33											3	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO	1	50			1	50													2	100
NOT HISPANIC OR LATINO							1	100											1	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC							1	100											1	100
OTHERS, INCL. HISPANIC	1	50			1	50													2	100
GENDER 19/																				
MALE	1	50			1	50													2	100
FEMALE							1	100											1	100
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50													2	100
50-79% OF MSA/MD MEDIAN							1	100											1	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																						
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																					
RACE 5/																																									
AMERICAN INDIAN/ALASKA NATIVE																																									
ASIAN																																									
BLACK OR AFRICAN AMERICAN																																									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																									
WHITE																					1	33	1	33																	
2 OR MORE MINORITY RACES																																									
JOINT (WHITE/MINORITY RACE)																																									
RACE NOT AVAILABLE 6/																																									
ETHNICITY 7/																																									
HISPANIC OR LATINO																																									
NOT HISPANIC OR LATINO																					1	50																			
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																									
ETHNICITY NOT AVAILABLE 6/																																									
MINORITY STATUS 8/																																									
WHITE NON-HISPANIC																					1	50																			
OTHERS, INCL. HISPANIC																																									
GENDER 19/																																									
MALE																																									
FEMALE																																									
JOINT (MALE/FEMALE)																					1	33	1	33																	
GENDER NOT AVAILABLE 6/																																									
INCOME 9/																																									
LESS THAN 50% OF MSA/MD MEDIAN																																									
50-79% OF MSA/MD MEDIAN																																									
80-99% OF MSA/MD MEDIAN																																									
100-119% OF MSA/MD MEDIAN																																									
120% OR MORE OF MSA/MD MEDIAN																					1	50																			
INCOME NOT AVAILABLE 6/																																									

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																					
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																				
RACE 5/																																								
AMERICAN INDIAN/ALASKA NATIVE																																								
ASIAN																																								
BLACK OR AFRICAN AMERICAN																																								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																								
WHITE																					2	67							1	33									3	100
2 OR MORE MINORITY RACES																																								
JOINT (WHITE/MINORITY RACE)																																								
RACE NOT AVAILABLE 6/																																								
ETHNICITY 7/																																								
HISPANIC OR LATINO																																								
NOT HISPANIC OR LATINO																					2	67							1	33									3	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																								
ETHNICITY NOT AVAILABLE 6/																																								
MINORITY STATUS 8/																																								
WHITE NON-HISPANIC																					2	67							1	33									3	100
OTHERS, INCL. HISPANIC																																								
GENDER 19/																																								
MALE																					1	100																	1	100
FEMALE																																								
JOINT (MALE/FEMALE)																					1	50							1	50									2	100
GENDER NOT AVAILABLE 6/																																								
INCOME 9/																																								
LESS THAN 50% OF MSA/MD MEDIAN																																								
50-79% OF MSA/MD MEDIAN																																								
80-99% OF MSA/MD MEDIAN																					1	100																	1	100
100-119% OF MSA/MD MEDIAN																																								
120% OR MORE OF MSA/MD MEDIAN																					1	50							1	50									2	100
INCOME NOT AVAILABLE 6/																																								

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

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	17	1	1							1.56	1.56	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	9	1	1							1.56	1.56	
NOT HISPANIC OR LATINO	8											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8											
OTHERS, INCLUDING HISPANIC	9	1	1							1.56	1.56	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5											
50-79% OF MSA/MD MEDIAN	3											
80-99% OF MSA/MD MEDIAN	4	1	1							1.56	1.56	
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	3											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	9											
FEMALE	4											
JOINT (MALE/FEMALE)	4	1	1							1.56	1.56	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	6											
20-49% MINORITY	8	1	1							1.56	1.56	
50-79% MINORITY	1											
80-100% MINORITY	2											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	3											
MIDDLE INCOME	7	1	1							1.56	1.56	
UPPER INCOME	6											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	3125	137	137						1.56	1.56	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	1332	137	137						1.56	1.56	
NOT HISPANIC OR LATINO	1793										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1793										
OTHERS, INCLUDING HISPANIC	1332	137	137						1.56	1.56	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	682										
50-79% OF MSA/MD MEDIAN	439										
80-99% OF MSA/MD MEDIAN	769	137	137						1.56	1.56	
100-119% OF MSA/MD MEDIAN	420										
120% OR MORE OF MSA/MD MEDIAN	815										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1545										
FEMALE	613										
JOINT (MALE/FEMALE)	967	137	137						1.56	1.56	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1342										
20-49% MINORITY	1404	137	137						1.56	1.56	
50-79% MINORITY	137										
80-100% MINORITY	242										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	108										
MODERATE INCOME	372										
MIDDLE INCOME	1303	137	137						1.56	1.56	
UPPER INCOME	1342										

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

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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/							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	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	2421									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	295									
ETHNICITY 7/										
HISPANIC OR LATINO	310									
NOT HISPANIC OR LATINO	2111									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	295									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2111									
OTHERS, INCLUDING HISPANIC	310									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	220									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	220									
120% OR MORE OF MSA/MD MEDIAN	2276									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	515									
FEMALE										
JOINT (MALE/FEMALE)	2201									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	1388									
20-49% MINORITY	1328									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	1108									
UPPER INCOME	1608									

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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 #			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	3									
BLACK OR AFRICAN AMERICAN	2									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	52	11	8	3			1.82	1.76		
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	3									
ETHNICITY 7/										
HISPANIC OR LATINO	2									
NOT HISPANIC OR LATINO	54	10	8	2			1.77	1.74		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	4	1		1			2.27	2.27		
MINORITY STATUS 8/										
WHITE NON-HISPANIC	49	10	8	2			1.77	1.74		
OTHERS, INCLUDING HISPANIC	7									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	2									
50-79% OF MSA/MD MEDIAN	6									
80-99% OF MSA/MD MEDIAN	8									
100-119% OF MSA/MD MEDIAN	6									
120% OR MORE OF MSA/MD MEDIAN	35	11	8	3			1.82	1.76		
INCOME NOT AVAILABLE 6/	3									
GENDER 19/										
MALE	12	1	1				1.65	1.65		
FEMALE	8									
JOINT (MALE/FEMALE)	40	10	7	3			1.84	1.78		
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	38	10	8	2			1.77	1.74		
20-49% MINORITY	18	1		1			2.27	2.27		
50-79% MINORITY	1									
80-100% MINORITY	3									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	1									
MODERATE INCOME	7									
MIDDLE INCOME	17	2	1	1			2.04	2.04		
UPPER INCOME	35	9	7	2			1.77	1.72		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	944										
BLACK OR AFRICAN AMERICAN	788										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	12268	4185	3085	1100				1.81	1.76		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1045										
ETHNICITY 7/											
HISPANIC OR LATINO	212										
NOT HISPANIC OR LATINO	13728	3818	3085	733				1.77	1.72		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1105	367		367				2.27	2.27		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	11996	3818	3085	733				1.77	1.72		
OTHERS, INCLUDING HISPANIC	1944										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	192										
50-79% OF MSA/MD MEDIAN	838										
80-99% OF MSA/MD MEDIAN	1685										
100-119% OF MSA/MD MEDIAN	1353										
120% OR MORE OF MSA/MD MEDIAN	10519	4185	3085	1100				1.81	1.76		
INCOME NOT AVAILABLE 6/	458										
GENDER 19/											
MALE	3628	376	376					1.65	1.65		
FEMALE	1187										
JOINT (MALE/FEMALE)	10230	3809	2709	1100				1.83	1.76		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	10687	3818	3085	733				1.77	1.72		
20-49% MINORITY	3734	367		367				2.27	2.27		
50-79% MINORITY	318										
80-100% MINORITY	306										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	60										
MODERATE INCOME	1143										
MIDDLE INCOME	3579	732	365	367				2.04	2.27		
UPPER INCOME	10263	3453	2720	733				1.76	1.72		

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

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

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

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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/							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	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	490									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	104									
NOT HISPANIC OR LATINO	386									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	386									
OTHERS, INCLUDING HISPANIC	104									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	104									
50-79% OF MSA/MD MEDIAN	131									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	255									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	235									
JOINT (MALE/FEMALE)	255									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	386									
20-49% MINORITY										
50-79% MINORITY	104									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	104									
MIDDLE INCOME										
UPPER INCOME	386									

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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 #			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	29	1	1					1.87	1.87	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1									
RACE NOT AVAILABLE 6/	2									
ETHNICITY 7/										
HISPANIC OR LATINO	2									
NOT HISPANIC OR LATINO	28	1	1					1.87	1.87	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	2									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	27	1	1					1.87	1.87	
OTHERS, INCLUDING HISPANIC	3									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	2									
50-79% OF MSA/MD MEDIAN	5									
80-99% OF MSA/MD MEDIAN	6	1	1					1.87	1.87	
100-119% OF MSA/MD MEDIAN	4									
120% OR MORE OF MSA/MD MEDIAN	15									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	6									
FEMALE	5	1	1					1.87	1.87	
JOINT (MALE/FEMALE)	20									
GENDER NOT AVAILABLE 6/	1									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	21	1	1					1.87	1.87	
20-49% MINORITY	11									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	10									
UPPER INCOME	22	1	1					1.87	1.87	

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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				
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	5997	134	134					1.87	1.87		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	264										
RACE NOT AVAILABLE 6/	361										
ETHNICITY 7/											
HISPANIC OR LATINO	371										
NOT HISPANIC OR LATINO	5890	134	134					1.87	1.87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	361										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	5626	134	134					1.87	1.87		
OTHERS, INCLUDING HISPANIC	635										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	151										
50-79% OF MSA/MD MEDIAN	739										
80-99% OF MSA/MD MEDIAN	959	134	134					1.87	1.87		
100-119% OF MSA/MD MEDIAN	709										
120% OR MORE OF MSA/MD MEDIAN	4064										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	944										
FEMALE	851	134	134					1.87	1.87		
JOINT (MALE/FEMALE)	4579										
GENDER NOT AVAILABLE 6/	248										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	4620	134	134					1.87	1.87		
20-49% MINORITY	2002										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1805										
UPPER INCOME	4817	134	134					1.87	1.87		

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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 #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	13											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	8											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	1											
JOINT (MALE/FEMALE)	12											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	5											
20-49% MINORITY	8											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	8											
UPPER INCOME	4											

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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/							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	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	2647									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2647									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2647									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	121									
50-79% OF MSA/MD MEDIAN	245									
80-99% OF MSA/MD MEDIAN	276									
100-119% OF MSA/MD MEDIAN	360									
120% OR MORE OF MSA/MD MEDIAN	1645									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	245									
JOINT (MALE/FEMALE)	2402									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	773									
20-49% MINORITY	1874									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	121									
MIDDLE INCOME	1874									
UPPER INCOME	652									

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

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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/							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	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	30									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	30									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	30									
OTHERS, INCLUDING HISPANIC										
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	30									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	30									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	30									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	30									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	219	1	100					1	119		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	219	1	100					1	119		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	219	1	100					1	119		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	119							1	119		
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	1	100	1	100								
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	1	119							1	119		
JOINT (MALE/FEMALE)	1	100	1	100								
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	119							1	119		
20-49% MINORITY	1	100	1	100								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	100	1	100								
UPPER INCOME	1	119							1	119		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1											
OTHERS, INCLUDING HISPANIC												
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	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1											
UPPER INCOME												

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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/								
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	100										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	100										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	100										
OTHERS, INCLUDING HISPANIC											
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	100										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	100										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY	100										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	100										
UPPER INCOME											

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	96	2	53		16	1	13
FHA	21		3				
VA	12		1				
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	79	2	42		14	1	8
FHA	18		3				
VA	10						
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	2		1				
FHA	1						
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	3		4				5
FHA	2						
VA			1				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	11		4		1		
FHA							
VA	2						
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1		2		1		
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	56	2	34		13		
FHA	17		3				
VA	10						
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	2		3		2		
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1		3		1		
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL					1		
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	1			3		1	
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	60 11	2	32 1		13	1	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.82		1.87				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.76		1.87				NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	71	2	33		13	1	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	1		3		1		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	1		3		1		NA NA