

INSTITUTION: 0000028489 - 3 BANNER BANK

INSTITUTION'S NATIONWIDE TOTALS

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	1927	56	1334	2	211	7	1003
FHA	218		55		5		
VA	191		83		11		
FSA/RHS	67						
LOANS ORIGINATED							
CONVENTIONAL	1483	45	941	1	162	4	589
FHA	163		21		2		
VA	151		64		7		
FSA/RHS	51						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	13	1	15		1		28
FHA	3						
VA	1						
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	162	5	201	1	18	3	382
FHA	28		23		2		
VA	18		10		2		
FSA/RHS	14						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	251	5	143		25		4
FHA	20		8				
VA	20		7		2		
FSA/RHS	1						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	18		34		5		
FHA	4		3		1		
VA	1		2				
FSA/RHS	1						
PREAPPROVALS DENIED							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

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MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

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

LOANS SOLD

CONVENTIONAL	1059	43	841		141		
FHA	161		21		2		
VA	150		64		7		
FSA/RHS	51						

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TOTAL APPLICATIONS 28/							
CONVENTIONAL	106	3	91		14		22
FHA	15		4		1		
VA	9		5				
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	72	1	46		9		7
FHA	10		3				
VA	5		3				
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	2						
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	15		29		4		15
FHA	4				1		
VA	3		1				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	15	2	14		1		
FHA	1						
VA	1						
FSA/RHS	1						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2		2				
FHA			1				
VA			1				
FSA/RHS							
PREAPPROVALS DENIED							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

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MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

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

LOANS SOLD

CONVENTIONAL	50	1	39		9		
FHA	9		3				
VA	4		3				
FSA/RHS							

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TOTAL APPLICATIONS 28/							
CONVENTIONAL	57	1	39		7		
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	29	1	21		3		
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1		2				
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	27		16		4		
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	1006 233	39 5	777 3	1	132 11	4	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.86	4.06	1.92		2.22		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.81	3.96	1.87		1.90		NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	1239	44	780	1	143	4	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	44 19	1	41 2		9		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.97		1.80				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.90		1.80				NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	63	1	43		9		NA NA