

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	2140	62	1539	3	245	7	984
FHA	258		61		8		
VA	179		70		18		
FSA/RHS	55		1				
LOANS ORIGINATED							
CONVENTIONAL	1536	50	915	3	208	6	526
FHA	195		19		5		
VA	149		47		18		
FSA/RHS	41						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	14		12		1		12
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	159	4	236		15	1	406
FHA	25		20		2		
VA	14		9				
FSA/RHS	10		1				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	396	8	324		19		30
FHA	37		18		1		
VA	15		12				
FSA/RHS	4						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	35		52		2		10
FHA	1		4				
VA	1		2				
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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	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	1076	48	861		169		
FHA	182		18		5		
VA	145		46		18		
FSA/RHS	38						

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TOTAL APPLICATIONS 28/							
CONVENTIONAL	124	7	91		11		9
FHA	46		2		1		
VA	10		4				
FSA/RHS	2						
LOANS ORIGINATED							
CONVENTIONAL	80	3	51		7		
FHA	34		2				
VA	5		2				
FSA/RHS	2						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL					1		
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	26	2	26		2		9
FHA	11				1		
VA	3		1				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	18	2	10		1		
FHA	1						
VA	2		1				
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			4				
FHA							
VA							
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	55	3	48		6		
FHA	33		2				
VA	5		2				
FSA/RHS	2						

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	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	183		193		16		
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	79		72		8		
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	2		4				
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	101		117		8		
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	32		27		5		
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	916 364	49 1	751 4	2	150 27	5 1	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.07	3.87	1.81		2.23	3.51	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.98	3.87	1.62		2.03	3.51	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	1280	50	755	2	177	6	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	48 25	3	47 2		6		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.15		2.00				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.01		2.00				NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	73	3	49		6		NA NA