



January 9, 2020

Robert E. Feldman, Executive Secretary  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street NW  
Washington, DC 20429

Attention: Comments

Re: **Community Reinvestment Act Regulations – FDIC RIN 3064-AF22**

Dear Sirs,

Please accept our comments, criticism and suggestions as they are intended to be - constructive thoughts on your NPR and how to improve the effectiveness of the CRA.

### **Synopsis**

The NPR contains some improvements to the CRA regulations, especially with respect to clarification of certain terminology and issues. We applaud the idea of quantifying the standards (for example, the concepts of “comparators” and “community development minimum”) and converting performance parameters to measurable values. However, the proposal contains some very destructive changes that will seriously undermine the accuracy of almost all CRA performance ratings. Moreover, we believe many improvements could be effected by making modest changes to the data currently collected and by modifying the current tests and standards, rather than mandating radical changes, that are so complex they will confuse everyone. Finally, by adjusting current data, tests and standards as we suggest herein, the cost to implement the proposal could be reduced substantially while implementing significant improvements to the regulation.

### **Background of respondent and prefatory comments**

GeoDataVision has been providing consulting advice and services regarding the Community Reinvestment Act since 1994. During that time period we have provided services to at least 600-700 banks and, on occasion, to community groups. I have spoken at numerous bank regulatory compliance conferences and written articles about the CRA. Except for Ken Thomas, I don’t think there is another person in the country who knows more about CRA than I do. In my response I am offering a detailed commentary on many aspects of the proposal.

The NPR contains the most dramatic revisions to the Regulation since 1994. There is much to be applauded in the proposal. However, I believe some of the most significant proposed changes have

major flaws. In particular, the proposal regarding assessment area delineation has dramatic shortcomings that will lead to unrealistic performance standards for thousands of lenders as I explain in detail in my comments. The CRA has never mandated a set of absolute and uniform performance expectations. Instead, the Regulation is based on performance standards derived from every bank's unique "performance context" thereby making performance measurements realistic and reasonable.

The Regulation since 1995 has inherently recognized that the circumstances of every lender, what the Regulation defines as "performance context", dictate the appropriate standards to be applied to the different tests administered in CRA performance evaluations. In particular, community demographics and local credit markets are important determinants of the "need for credit services" – and CRA is *all* about "meeting the need for credit services".

*How a bank delineates its assessment area is the prime determinant of performance context which in turn determines performance expectations.* Expanding or contracting an assessment area affects the profile of key community characteristics. Moreover, the Regulation has acknowledged that a realistic assessment area, hence realistic performance standards, should reflect the area a bank can "reasonably be expected to serve" (see § .41(d)). One of the most radical changes in the NPR severely impedes the ability of a bank to construct a realistic assessment area by specifying a minimum size area of no less than a county (and sometimes a MSA, MD, state or statewide non-MSA). My CRA experience during the last 25 years and the data I have examined suggest that this will unfairly burden thousands of banks and create unrealistic standards ("thresholds" applied to demographic- and peer-driven performance measures under the "distribution tests" in the NPR) which I believe will lead to thousands of misleading ratings thereby undermining one of the primary purposes of the NPR (accurate quantitative performance measurements). I have included much more detail in my comments, and I have appended data to support my points.

I also want to express my disappointment in the continued emphasis on a key demographic, the small business demographic used by the agencies. There is strong evidence that the business demographic used for CRA evaluation purposes may be substantially inaccurate, but the agencies continue to use it without any apparent vetting of the reliability of the data. A comparison of the business demographic counts used by examiners to the business demographics published by the Census Bureau in the County Business Patterns reveals significant disparities between the two files. Moreover, the continued use of the data constitutes not only an implicit endorsement of the vendor, but also conveys a monopoly-like ownership of the data. *I include an example of the comparative differences between the business demographic data from the Census Bureau and that used by examiners in my detailed objections to the continued use of the questionable business demographic later in this commentary in § .08.* If the agencies continue to rely on this business demographic, I suggest they share with the public what they have done to corroborate its reliability

and consider purchasing the public rights to the information and making it publicly available as part of the annual demographic data published by the FFIEC. Otherwise, I suggest substituting the Census County Business Patterns data for business demographics. See details in my comments that follow later in this document.

I want to complement the Agency on the proposal to capture more information about Community Development activities including the location, value and type of such activities. Community Development is an important concept in the Regulation but it has been difficult to put a bank's community development activities into perspective and to identify community development needs since none of the community development lending activity (lending is the only community development activity reported heretofore) that is reported identifies where the activity is located nor the type of community development activity that is claimed. We encourage the agency to publish this information including lender identity, value and community development activity type at least on the county geographic level (which is consistent with current practice with respect to the publication of lender identity and small business and small farm loan data in the annual Aggregate and Disclosure national data files). This would be an invaluable resource for examiners, the public, academics and banks to help place a bank's community development activity into context.

Finally, we appreciate the concerns that have prompted the agency to use balance sheet values to complement data based on loans originated or purchased during an examination period. We do like the approach to treat community development loan balances outstanding in a manner consistent with community development investments for CRA performance evaluation purposes. However, we are concerned about the complications of this approach when it is expanded beyond that change. The NPR calls for not only dramatic changes, but for changes that we believe are too complicated and that will make the regulation more confusing than ever – an outcome that is inconsistent with one of the primary goals of the NPR. Rather than use the proposed "CRA Evaluation Method" we would suggest modifying the current assessment area ratio calculation to eliminate loans sold within 90 days of origination. This would address a growing problem with the current regulation that doesn't account for loans funded by secondary market sales. We also suggest that loan values (dollars) be retained for computing the results of the proposed "distribution" tests in the NPR (as done currently for the CRA lending tests).

I begin my comments with a focus on the assessment area provision which are some of the most dramatic and adverse changes proposed. After that I proceed in order of the regulatory section.

### **§.08 Assessment Area Configuration Proposal**

The NPR proposes changing the rules regarding assessment area configuration in §\_\_.08. This is one of the most significant changes to the regulations governing the CRA and the proposal contains **very serious and destructive flaws**. Moreover, the proposed changes do not address a growing problem,

the use of the secondary market to fund mortgage and small business lending and the implications for bank market models. *The delineation of assessment areas has dramatic implications for banks because assessment area configuration directly affects the most important “performance context” factors that drive performance standards.* Community demographics, community credit markets, and competitive market structures are all determined by how an assessment area is delineated. All performance standards are driven by how an assessment area is constructed. Consequently, *the rules affecting assessment area “do’s and do not’s” are of the highest importance for CRA purposes.*

Specifically, the NPR makes **four major modifications** to the regulations regarding assessment area configuration. **First** the NPR mandates what it calls a “deposit-based” assessment area in addition to the existing “facility-based” assessment area definition. **Second**, the NPR proposes restricting the smallest assessment area configuration for deposit-based and facility-based areas to counties, MSA’s, MD’s, statewide non-MSA’s or states. **Third**, the NPR proposes restricting the changes of assessment area configuration to no more than once during an evaluation period. **Fourth**, the NPR by restricting assessment area configurations to “whole” MSA’s, MD’s, etc., implicitly would change the flexibility inherent in the prevailing regulation that forbids only “substantial” overlap of a MSA, MD, or non-MSA to MSA boundary.

#### **Problems in proposed deposit-based assessment areas:**

The logic supporting the new concept of “deposit-based” assessment areas is explained in the NPR when it cites, “CRA’s intent to ensure that banks help meet credit needs where they collect deposits”. ***We respectfully suggest there is another more important aspect to the original CRA legislation; the prevention of “redlining” of disadvantaged communities.*** To that extent, the statute and the regulations emphasize and encourage banks to meet the credit needs of low- and moderate-income areas and persons. We suggest that the primary intent and spirit of the statute is to encourage lending and investment in underserved communities.

If a bank were to obtain significant deposits from communities outside their assessment area(s) we believe it is highly likely that those deposits are coming from affluent census tracts. The low- and moderate-income tracts are not sources of significant deposits. Rather, it is the upper and middle-income tracts outside the defined community that are likely the source of any deposits obtained from outside the facility-based assessment areas. This flow of funds, from affluent areas to poor neighborhoods, is exactly what the CRA encourages. The CRA proscribes “redlining” of poor neighborhoods. But a “deposit-based” assessment area will coerce banks to lend back into those affluent areas that are the source of deposits rather than direct the funds into underserved communities. A bank that obtains deposits from outside the facility-based assessment areas to lend into its defined community is doing exactly what the CRA intended. In that sense, we believe that

mandating “deposit-based” assessment areas will promote lending that is the opposite of what is intended by the CRA.

*If deposit-based assessment areas are to be adopted, the foregoing rationale we believe would be the basis for requiring banks to add “deposit-based” assessment areas only when a significant part of those deposits flow from low- or moderate-income census tracts outside the facility-based assessment area(s).* Moreover, if “deposit-based” assessment areas are adopted we suggest the trigger for mandating such “deposit-based” assessment areas be based on a ratio of domestic deposits obtained from low- or moderate-income census tracts outside the assessment areas. The ratio would be the percent of such deposits from low- and moderate-income tracts compared to all domestic deposits maintained by the bank. The trigger might be 10% or 15% or more. The deposit-based assessment areas would encompass tracts where the deposits are concentrated and the immediately surrounding areas, similar to the requirement in facility-based assessment areas to include the tracts around a branch where a bank generates lending activity.

The mandate in situations where a bank has more than 50% of its domestic deposits outside its facility-based assessment areas for banks to delineate assessment areas based on the smallest geographic area where it has 5% of its deposits could theoretically lead to the annexation of extremely large defined communities, which could never be less than an entire county, but in some situations may embrace an entire MSA or statewide non-MSA or even an entire state, even though the bank would not have even a single deposit-taking facility in any of those areas. The “distribution” measurements under those circumstances could be driven by enormously wide demographic and loan markets that would precipitate completely unrealistic benchmarks for the distribution tests.

Another problem with deposit-based assessment areas is it would place banks at a potentially serious disadvantage compared to banks with deposit-accepting facilities in the community. There is nothing in the proposed regulation to recognize those serious disadvantages when the performance standards are applied to the CRA “distribution” tests for deposit-based assessment areas. We contend that it is much easier to attract deposits without physical facilities in the market than to penetrate credit markets without a real physical presence (for example, there are “loan-originators” but we have never heard of “deposit-originators”). If the proposed deposit-based assessment areas are adopted, *we suggest the performance standards applied to the distribution tests in deposit-based assessment areas ought to be adjusted to reflect this disadvantage and to promote realistic performance standards vis-a-vis facility-based competitors in such communities. Perhaps, the proposed factors of 55% and 65% (applied to demographic- and peer-based standards respectively) should be reduced to 40% and 50% (or some reasonable benchmark lower than the standard for the “hometown” bank branches) for those institutions who delineate an area as “deposit-based”.* Again, the CRA should be all about realistic performance expectations. Unrealistic standards undermine the

effectiveness of the Regulation, the meaning of CRA performance ratings and are counterproductive. We believe deposit-based assessment areas are appropriate only when a bank is extracting deposits from underserved communities and that should be the test for determining if a deposit-based assessment area is appropriate.

Finally, we believe very few banks would be required to adopt “deposit-based” assessment areas. In fact, Comptroller Otting has been quoted as saying, “at most, about 10 to 15 banks” would see their assessment areas altered. Why make such a radical change to a regulation that will affect so few banks?

#### **Proposed geographic restriction on minimum-size assessment areas problem:**

A very destructive aspect of the proposed changes to assessment area configuration rules is the elimination of the current flexibility for an institution to adjust an assessment area to the area it “reasonably can be expected to serve” (see 12 CFR II.41(d)). The proposal would eliminate the current provision that allows a bank to delineate an assessment area based on the “reasonably can be expected to serve” criteria. ***The negative implications of eliminating this flexible and realistic standard cannot be overstated.*** The configuration of an assessment area dramatically and directly affects not only the lender’s performance under the different proposed CRA performance tests, it also determines the standards (demographic- and peer-driven) applied to those tests. *The overwhelming percentage of lenders subject to CRA are likely to be adversely affected by this restriction* since their branch networks and resources are much more limited.

Market Data Demonstrates the unrealistic performance expectations that may be induced by the proposed minimum-size Assessment Area mandate:

The adverse impact and the unrealistic performance standards of the proposed assessment area mandate based on a geographic area no smaller than a county can be illustrated by examining data for Los Angeles County, California. The 2019 SOD data show there are 101 institutions operating through 1,715 branches in Los Angeles County. Nearly one quarter (25) of those banks operate a single branch in LA County. Another 20 banks operate only 2 branches each in LA County. Two-thirds (68) of all banks with deposit-taking facilities in LA County operate 5 or fewer branches in competition with more than 1,700 other branches. How can an institution with only 1, 2, or 3 branches forced to adopt all of Los Angeles County be expected to be measured by demographics and peer performance standards derived from the entire county? The top 4 banks in LA County operate 1,008 branches and their activity will dominate the peer driven data!

Moreover, there are 2,346 census tracts in LA County. This is nearly 3 times the number of census tracts in the state of Connecticut. How can banks operating only a handful of 1, 2 or 3 branches be

expected to serve the needs of an entire community containing thousands of census tracts? It's not possible nor practical and will lead to meaningless or misleading performance standards.

The *2019 Summary of Deposits* database published by the FFIEC shows there are 5,316 institutions operating 86,374 deposit-accepting facilities in the United States.

- Of those 5,316 institutions 1,043 operated only one deposit-taking facility.
- Nearly half (2,493) of those institutions operated 3 or fewer deposit-taking offices.

*If the proposal to mandate counties in their entirety is adopted as the minimum area for an assessment area nearly half the banks in the country will be forced to adopt defined communities far larger than they cannot realistically serve, or, at the very least, (with only 1 or 2 branches for areas as large or larger than counties) be at an extreme competitive disadvantage to serve. Yet all the CRA performance standards will be based on those unrealistic and unfairly defined assessment areas! This would render the “objective” performance standards and ratings as meaningless or worse.*

***Coupled with the proposed “satisfactory” rating requirement that a bank pass all the retail lending distribution tests thresholds derived from market demographics or peer lenders active in the assessment area this could potentially lead to CRA “Needs to Improve” performance ratings on hundreds if not thousands of smaller banks.***

It's not just the deposit data that demonstrates the unrealistic implications of county-denominated (or larger) assessment areas. The 2018 HMDA market shows there were 818 mortgage lenders competing in the LA County market. The top lender, JP Morgan Chase originated 10,997 mortgages in LA County during 2018. At the same time more than 300 lenders extended 10 or fewer mortgages. The top lender extended more mortgages than the bottom 300 lenders combined, but the activity of that top lender will be included in the data driving the “peer” performance standards applied under the proposed “distribution” tests. Certainly the 68 institutions that operate 5 or fewer branches in the county that will be forced to adopt all of LA County as a “facility-based” assessment area, and potentially many of the small banks in the LA market will have unrealistic CRA performance standards driven by dominant competitors who enjoy overwhelming advantages in the countywide market of which their bank can serve only a small part.

Another potential problem with mandating assessment areas that may be too large for a bank to reasonably be expected to serve will be the likelihood of an explosion of “conspicuous lending gaps” within many banks defined communities, a performance parameter in the current CRA practices. Lenders are not required to lend in every census tract in their assessment areas, but unexplained lending gaps in contiguous tracts are a focal point during CRA examinations to determine if a bank is adequately serving the credit needs throughout the entire defined community. This is a very good performance measurement because it measures if there are subcommunities within the assessment area that a lender may not be adequately serving even though the lender may have easily passed

the so-called “assessment area ratio” test. This important performance measurement should be retained, but if banks are compelled to delineate assessment areas beyond what they can reasonably be expected to serve then a consequence will be large swaths of tracts in which a bank may not have originated loans in its assessment areas. Yes, this could be dismissed as a performance context consideration, but why make exceptions the rule? And why eliminate assessment area lending gaps as an important consideration under CRA?

**Problems with proposed prohibition against assessment area incidental encroachment of state or MSA border:**

The proposed limitations on assessment areas also will no longer allow assessment areas to overlap MSA, MD, state or county borders whereas the current restriction (see §11.41(e)(4) *May not extend substantially beyond an MSA boundary or beyond a state boundary unless located in a multistate MSA*) prohibits only “substantial” overlap of state or MSA boundaries (with certain exceptions). Many banks operate offices on or very near state and MSA or MD borders and therefore sometimes will conduct a relatively significant volume of lending across the political border. The proposal will not allow banks to incidentally extend their AA’s across those borders (unless in a Multi-state MSA) even though their proximity makes those areas a part of the natural market for a bank with such facilities. We have seen situations in which a small bank maintains its headquarters within a few hundred yards of a MSA or county border. Prohibiting them from annexing parts of a MSA or county that are in close proximity to their only facilities or forcing them to assimilate an entire nearby MSA (in which they don’t have a deposit-taking facility) would be unduly burdensome (in fact, the practice heretofore has been that a bank can’t delineate an assessment area in a MSA in which it does not have a branch unless it is part of a CMSA in which case it can append the MSA to its assessment area if it is contiguous with that area). We reiterate, assessment areas should be defined based on realistic factors reflecting a bank’s true market, not arbitrary political boundaries.

**Proposed limits on frequency of assessment area changes:**

The proposed changes also impose serious limits on the frequency of changes in assessment area delineation. Specifically, the proposal states a lender can change assessment area delineation “only once during an evaluation period and must not change within the annual period used to determine an assessment CRA evaluation measure”. Evaluation periods frequently are 3-5 years. What if a bank adds multiple branches over multiple years? What happens in the middle of a year in which a bank opens or closes one or more branches? Technically, a bank is required to immediately annex any areas created by the opening of new branches. This proposal appears to conflict with that obligation. Furthermore, this would seem to constrain banks in dynamic growth situations. Once again, we discourage any rule-making that would limit the flexibility of a bank to delineate a community it can be reasonably expected to serve. Any other construct is artificial and destructive.

*It may be the intention of the NPR to allow a bank to adopt reconfigured assessment areas at any time (as is currently allowed) but for examination purposes there may be limit. This should be clarified.*

**Suggested changes to the NPR with respect to assessment areas:**

***We suggest that the current practice of allowing assessment areas to be adjusted to the area a bank can reasonably expect to serve be retained but modified to address loans funded by secondary market sales.*** The consequences of requiring assessment areas with artificial boundaries of no less than entire counties are too dire and will result in meaningless, or even worse - misleading, performance expectations. It may be said that examiners can adjust performance ratings to account for bank performance that doesn't match the unrealistic performance standards driven by unrealistic assessment areas. But we ask, "*Why create artificial and unrealistic assessment areas that thousands of lenders may not be able to adequately serve and whose performance standards will be inflated thereby causing their quantitative performance ratings to be misleading?*" Isn't one of the major points of the proposed changes to create more clarity and certainty and realistic performance expectations and performance ratings?" Trained CRA examiners may have the sophistication to temper performance ratings based on unrealistic standards inflated by performance context factors, but the public will be confused. This seems to be at odds with one of the primary goals of the NPR. We believe this is a major shortcoming in the proposed changes.

We infer from the overall proposal that the main reason driving the requirement to make the minimum assessment area size whole counties, MSA's, MD's, states, or statewide non-MSA areas is related to the proposed new performance standards in other parts of the NPR. If assessment area configurations are allowed a large range of variation regulators may be concerned that publishing performance standards may be an overwhelming task with millions of possible permutations. But it is very easy to adjust both the demographic and the peer-driven benchmarks to assessment areas containing any combination of census tracts.

In fact, our company routinely computes demographic and peer driven performance comparisons as a standard practice to help banks conduct CRA self-assessments even though there are thousands of possible permutations for assessment areas under the current regulation. We always compute the demographic-driven and the peer-driven performance standards applied to each CRA performance test and compare the results to our client's performance and we have found it simple to do no matter how a bank's assessment area is configured. We are attaching sample reports that show how the performance standards can easily be adjusted to reflect any assessment area configuration.

Our criticism of the existing system is that the existing demographic and peer driven standards imply an expectation equaling or exceeding 100% of those standards. But the proposed application of 55% on demographic-driven standards and 65% on the peer-driven standards does make clear what the regulatory expectation is and is a most-needed improvement to the current situation.

Finally, the proposed changes do not explicitly address the growing problem of many banks extending residential mortgages and small business loans and then funding those loans by selling them into the secondary market. We are encountering a number of banks that are using the

secondary market for qualified mortgages and for SBA-guaranteed loans and who have adopted a market far beyond the traditionally defined assessment areas. This is creating a major problem, because the lending activity funded by those banks' secondary market strategies has diluted their assessment area ratios, sometimes so much so, that the ratios fall below 50%. Some examiners have treated this as a serious CRA performance shortcoming while others have accepted the result as a legitimate performance context (bank market and funding strategy) explanation. *We suggest that if the assessment area ratio test that is currently used be retained, loans originated and sold in the secondary market within 90 days of origination should be removed from the calculation of the assessment area ratio (similar to the reduced value for qualifying loans sold within 90 days of origination proposed in the NPR).* This would be a simple solution to a growing problem. Moreover, it implicitly would recognize that banks which rely on the secondary market to fund lending activities are, ipso facto, not siphoning deposits out of the communities they serve, because those deposits would only temporarily fund loans that ultimately are funded through secondary market sources. However, the *CRA Evaluation Test* as proposed may obviate this problem because it eliminates the comparison of lending inside versus outside the defined community and substitutes a version of a loan-to-deposit ratio based on loans and deposits within the assessment area. But we think the simplicity of retaining the current assessment area regulations modified to adjust lending funded by secondary market sources is preferable.

### **§\_.01 Authority, purposes and scope**

The compliance dates specified in §\_.01 (c)(4)(i)(B) indicate that “banks that are not small banks must comply with other applicable requirements after completing the evaluation period that concludes immediately after the reporting compliance date in §\_.01 (c)(4)(i)(A)(2)”. This appears to mean that a bank is not subject to the performance tests and standards applied under the NPR until it has undergone a CRA evaluation under the current standards subsequent to the effect of the reporting date, after which the bank would be subject to the new performance tests, standards and ratings. Is that a correct understanding? If true, given that exams cover evaluation periods of 3-4 years the first CRA exam following the effective reporting date may be 3 years later, but the tests and standards for that first exam would be the current standards not the new tests and standards. Moreover, the data examined under those circumstances could be the new data, but the standards would be the “old” (i.e., current) standards. This could be very confusing.

### **Definitions and Qualifying, Confirming, Quantifying and Valuing activities (§\_.03 through §\_.07)**

#### **§\_\_.03 Definitions:**

We agree with the proposal to define community development services as employee time volunteering as a representative of the bank for any qualified activities with or without financial aspects and crediting the value based on hourly wage at the Bureau of Labor Statistics rate for the type of work engaged in by the bank employee in the course of conducting community development services.

We also concur with the proposed definitions and examples of “**essential community facilities**” and “**essential infrastructure**”.

We approve of adding the concept of “**partially benefits**” (50% or less) to qualify for pro rata community development credit. For too long banks have been denied credit for many community development activities (other than affordable housing which allows for pro rata credit) that benefit the community but don’t survive the “primary purpose” test.

We like the idea of **eliminating the concept of Intermediate-Small Bank** and redefining small banks as those with \$500 million of assets or smaller during previous four quarters (with exception for final quarter of calendar year).

We agree with the idea of **expanding a small loan to a business and small loans to farms to include loans of \$2 million or less as adjusted annually**. We also concur with increasing the threshold for “small business” or “small farm” to include gross annual revenues of \$2 million or less to be adjusted annually going forward. We are not sure about adjusting the size standards every year, although some periodic adjustment is desirable. We would think that an adjustment every 5 years to coincide with the implementation of the 5-year ACS demographics would be more consistent. It is not clear if the definition of “financing” includes “renewals” as customarily defined in commercial lending as opposed to the current definition in the CRA regulations that requires an extension of the maturity of the underlying obligation. As currently practiced for CRA purposes, this excludes many revolving lines of credit secured by UCC filings and documented with a note callable on demand. Our experience as CRA consultants to many banks suggests that a very large volume (we believe as much as 25%) of small business lending is not being recognized under the current CRA restricted definition of a “renewal”. We urge the proposed definition of “financing” not be restricted to the current definition. Applying the Call Report definition would appear to resolve this issue, but then again, the Call Report is currently used as the basis for identifying small business loans but the CRA Regulations specifically limit “renewals” to only those loans whose underlying maturity is extended. *The definition of a “renewal” should be expanded to the common usage in banking (which recognizes lines of credit secured by demand notes) and clarified when the new rule is published.*

We are concerned about the **change with respect to the definition of “mortgage” which would no longer use the HMDA-reported lending activity** of banks and replace with data based on Schedule RC-C, Items 1a(1) 1-4 family construction loans, 1c loans secured by 1-4 family residential properties and 1d, loans secured by multifamily residential properties. This would add a substantial burden to banks that must also collect and report HMDA lending activity and whose Fair Lending risk is based on that activity. About the only explanation we can discern in the NPR is the inclusion of residential construction mortgages as part of CRA-recognized lending, but we don’t believe that warrants imposing a potentially confusing and onerous mandate on banks.

We approve of the proposal to add consumer loans as CRA-qualified activities; however, we strongly disapprove of the proposal to not consider those loans as well as residential mortgages within the

assessment area low- and moderate-income tracts (please, see our comments below) as “qualifying activities” (see below).

“Evaluation period” is an important term in the NPR but it is not defined in the proposal. Historically, that term has been used to designate the time period covered by a CRA performance evaluation. But while the term is not explicitly defined it is used repeatedly with respect to assessment area delineation in §\_.08, and the “opt in” provision in §\_.09, the “evaluation measure” in §\_.10, the retail lending distribution tests in §\_.11, general performance standards in §\_.12, data collection in §\_.19, etc. Such an important term must be clearly defined in the propose regulation.

### **§\_.04 Qualifying activities criteria**

The NPR proposes changing what is qualified for recognition as CRA activity. By and large, we support the proposed changes. However, *we believe the omission of residential mortgages and consumer loans in low- and moderate-income census tracts is mistaken and should be reconsidered.*

The rationale for omitting this lending activity is it gives credit for mortgages and loans extended to upper-income borrowers in low-income tracts. But we suggest this is a textbook example of “throwing out the baby with the bathwater”.

The poor are more likely to be concentrated in the low- and moderate-income census tracts (which is why those tracts are classified as low- or moderate-income tracts). Low- and moderate-income populations are much more likely to rent their housing. In most of the LMI communities housing tenancy is largely rental and a much higher percentage of property structures are likely to be multifamily or rental properties than in upper- and middle-income tracts. For example, during 2018 in Los Angeles County in the LMI tracts nearly 17 percent of the residential mortgages were extended to low- or moderate-income borrowers and another 13.2% had income classified as “NA”, an indicator of investor-owned properties.

*This means about 30% of the residential mortgages extended in 2018 in the Los Angeles County LMI tracts were for housing occupied by poor families or people who could not afford to purchase their housing.* Even more impressively, the value of investor mortgages and mortgages extended to LMI borrowers in the LA LMI tracts was \$7.9 billion or 49.0% of the value of all the mortgages extended in the community’s LMI tracts during 2018. In other words, almost half the mortgage money extended in LA LMI tracts was for LMI borrowers or for rental properties (which are the primary mode of housing for the poor), and the NPR proposes overlooking this important lending activity!

At the very least, if the proposal to eliminate residential mortgages from the geographic distribution test is adopted, we suggest that it ought to be modified to include mortgages to LMI borrowers and affordable housing mortgages to middle-, moderate- or low-income borrowers. ***The housing needs of these disadvantaged populations in the only urban areas they can afford to live will be overlooked if the proposal is adopted and residential mortgage and consumer lending is not evaluated in those areas. The omission of residential mortgage and consumer lending as***

***“qualifying activities” in LMI tracts flies in the face of the spirit and intent of the Community Reinvestment Act to avoid redlining.***

*We suggest the current performance tests for lending in low- and moderate-income tracts to include all residential mortgages and consumer loans be retained with the proposed comparison rates of 55% for the demographic-driven standards (relative percent of owner-occupied housing or relative percent of the assessment area population) and 65% for the peer comparisons.*

Under **§\_\_.04(b)(3)**, Qualifying activities criteria, “retail loans” to a Small business or Small Farm are qualifying activities, *but small loans to businesses and farms are qualified only if they are extended in a low- or moderate-income tracts. When the reporting requirements in §\_\_.19 are delineated they are limited to qualifying activities only, and therefore seem to omit a requirement to report small loans to businesses or farms that are not small businesses and not in low- or moderate-income tracts. Is that an accurate reading of the reporting requirement? If so, we suggest that all small loans to businesses and farms be reported, even if not in a low- or moderate-income tract and even if not to a small business so that the qualified activity can be assessed in view of a bank’s complete small business lending activities. The language of the proposed regulation should clearly mandate the collection of all small loans to businesses and farms in all tracts, not just the low- and moderate-income tracts.*

**§\_\_.05 Qualifying Activities confirmation and illustrative list**

We approve of this approach as proposed in the NPR, although a 6-month waiting period is far too long to be practical.

**§\_\_.06 Quantification of qualifying activities**

Quantifying community development services is good and fills in a vacuum regarding community development services that has long been a source of confusion in the regulation. As proposed, community development loans and investments will be based on average dollar value as of last day of the month for each month loan or investment is on balance sheet adjusted to reflect only 25% of value for loans or investments sold within 90 days of origination and pro rata value for those activities that partially meet CD qualification pro rata value. We particularly like the pro rata credit for community development activities that *partially* serve the needs of low- and moderate-income populations and areas.

**§\_\_.07 Qualifying activities value**

We like the provision for converting qualifying community development activities to a specific value. The sum of the dollar value of activities as quantified in **§\_\_.06** (loans and investments) + quantified value of services + activities that support CDFI’s, other CD investments (except MBS securities) and other affordable housing-related community development loans multiplied by 2 for the minimum

community development test is appealing because it allows for quantification of community development activities.

### **§\_\_.09 Performance standards and ratings in general**

The “**General performance**” standards as explained in this section with more elaboration in **§\_\_.12 (general performance standards and presumptive rating) and §\_\_.17 (assigned ratings)** are acceptable with standards applicable on the first day of the evaluation period whether the standards were in effect that day or are based on standards published subsequently and elected to be applied by the bank under examination. The Community Development minimum standard of 2% based on computation instructions for community development loans and investments omits the value of community services. ***We think community services should be included in the minimum community development requirement standard.***

The proposal would allow small banks to “opt-in” to general performance standards for large banks but must be elected at least 6 months before start of next evaluation period and a bank must complete at least one evaluation period before returning to small bank status if it should so desire. The “Opt-out” elective is limited to once and must be done 6 months before start of next evaluation period. *We see this opt-out timing to be impractical if we understand the proposal correctly. As we understand it, a bank that opted in to the general performance standards and subsequently was examined under those standards would not be allowed to opt-out until it had completed a second CRA examination under the General Performance standards because the start of the next exam period would have been begun before the completion of the CRA exam for the current evaluation period. This too strict and impractical. It also would discourage banks from opting into the General Performance standards because they would be committed for such a long time period and we would think the agency would like to encourage banks to at least try out the General Performance standards. We suggest a bank be allowed to opt-out at any time but limited to only once.*

### **§\_\_.10 CRA Evaluation Measure** (both bank level and assessment area)

This uses the value determined by **§\_\_.07** divided by the average quarterly value of bank’s retail domestic deposits (at bank level and for each assessment area) as of close of business on last day of each quarter for same time period as determined in **§\_\_.07** and adjusted to add the percent of branches in LMI tracts multiplied by .01. *The NPR does not indicate what the “established empirical benchmark” used for comparison to the computed CRA evaluation measure value so it’s impossible to express an opinion about the reasonableness of this proposed test. The CRA Evaluation Measure retains the value of CD services but the CD minimum in **§\_\_.12 does not enumerate CD services as a component of the CD minimum calculation (see previous comment in §\_\_.09 wherein we express our objection to the elimination of community development services from the community development minimum).***

The annual CRA evaluation measure (d) will be determined by average of annual bank-level CRA evaluation measures at bank-level and at assessment area level. *For examination purposes, there is no indication of weighting the calculations to allow for differences in volume between assessment areas at the bank-level and there is no provision for weighting results over time so a bank with dramatic increases in assets (say caused by acquisition of another bank). Is this intended?*

### **§\_\_.11 Retail lending distribution tests**

This applies to any major (15% or more of all retail lending) retail lending product lines with at least 20 or more originations in an assessment area during an evaluation period and includes “**geographic distribution**” and “**borrower distribution tests**”. *We believe the omission of residential mortgages and consumer loans in the low- and moderate-income tracts under the geographic distribution test is a major shortcoming as we elaborated in our comments under §\_\_.04 in this document. If anything, mortgage lending and consumer lending needs are particularly acute in the economically depressed parts of the community. **Completely eliminating residential mortgage and consumer lending activity in LMI tracts from CRA consideration is shocking and a contradiction of the redlining concerns that precipitated the passage of the CRA in our opinion.***

We do applaud the specification of explicit minimum thresholds based on demographic and peer performance benchmark data which make clear what a bank absolutely must do to pass these tests. While the demographic and peer measurement parameters have long been established the quantification of the acceptable “threshold” performance has long been lacking. This part of the proposal is a welcomed clarification.

*We do have concerns about the 20-loan minimum over an entire evaluation period as a qualification defining a “major retail product line” if a product line accounts for at least 15% of all the product lines. This means over a typical 3-year evaluation cycle a bank could extend as few as 7 loans within a product line in any given year and have that product mandated for the distribution test. Such a low number of loans means that a change of only 1 or 2 loans could have a major impact on the distribution tests and result in a bank getting a needs to improve rating because the NPR requires that a bank pass each and every distribution test (under either the demographic- or peer-driven standards) to attain a satisfactory rating.*

We call to your attention what we believe is unreliable and potentially misleading business demographic information that has been historically used for CRA purposes and likely will be the source for the “geographic peer comparator” and “demographic peer comparator” under the distribution tests applied to the “Small loan to business product line”. We suggest the agency consider substituting the transparent public database published by the Bureau of the Census, the *Census County Business Patterns* database.

We have compared the business demographic counts of businesses currently used by examiners in CRA evaluations to the count of businesses as published by the Census Bureau in its *Census County Business Patterns* database and its *Statistics of US Business* (“SUSB”) and found extremely large disparities between the proprietary source data used by examiners currently and the Census Bureau

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files. Below we show a table that compares data for 3 New York counties extracted from the current source used by examiners and the Census Bureau data. The Census Bureau data is usually published 2 years after the date pertaining to the data. As of the date of these comments the latest data we have is 2017 for “firms” or “establishments” that employ workers and for non-employer businesses (self-employed people).

	Dutchess County NY	Orange County NY	Ulster County NY
<b>2018 Business Demographic used for CRA</b>	<b>17,701</b>	<b>23,687</b>	<b>11,696</b>
<b>2017 Census County Business Patterns:</b>			
<b>Establishments with employees</b>	<b>7,607</b>	<b>9,596</b>	<b>4,850</b>
<b>Non-Employer businesses</b>	<b>21,951</b>	<b>25,847</b>	<b>16,663</b>
<b>Total Firms and Non-Employer businesses</b>	<b>29,558</b>	<b>35,443</b>	<b>21,513</b>

The table reveals extremely large differences in the count of businesses between the Census Bureau data and the source used by examiners. It is not clear if the current source used by regulators includes self-employed businesses or not, so we have included that information in the Census Bureau data in the table above. Whether the self-employed businesses are included or not in the data used by regulators, the discrepancies are very large and should call into question the reliability of the demographics used for two very important tests under current CRA practices and proposed to be used in the NPR. In nearly 25 years of comparing the market-reported small business lending extracted from the A&D annual files we have never seen any situation in which the penetration rates lending to small businesses evidenced in the Aggregate data even came close the demographic standard used by examiners. This experience reinforces our skepticism about the reliability of the business demographic used by the examiners. We encourage the agency to reconsider the use of the business demographic database. Aside from its questionable accuracy, the data source is a proprietary product and its use conveys a virtual monopoly on this important demographic.

The NPR also mentions “innovativeness, complexity, difficulty or positive impact” as factors to be considered but converting those considerations to quantitative impact is not addressed in the NPR. If possible, we suggest the agency consider converting these subjective factors into a quantitative equivalent.

### **§ \_\_.12 General Performance Standards and Presumptive rating**

**CRA Evaluation Measure (Impact):** The ratings of Outstanding, Satisfactory, Needs to Improve, and Substantial non-compliance will be quantitatively based as determined by comparison to the **CRA Evaluation Measure** standards yet to be published. ***This unpublished standard needs to be clarified.*** It appears to be a substitute for the current assessment area ratio test. But how realistic the

thresholds will be remains to be seen until they are published. This is a very critical consideration that must be passed to earn at least a satisfactory rating, but it is impossible to say anything about this other than its unreasonable for regulators to expect any comments. The NPR makes clear how the standard will be computed, but exactly what would constitute an acceptable threshold is not clear at all (although the NPR assures us the benchmarks are empirical and “informed by historical performance levels”). This alone is a contradiction to the clarity and transparency that everyone wants. But if the proposed benchmarks are based on empirical data and informed by history, why not publish those standards as part of the NPR? Because according to the NPR *this is a test that must be passed to attain at least a satisfactory rating*, we suggest that any final decision about the NPR be postponed until this critical matter can be clarified and published for comment. Any comments now are speculative and of minimal value.

***Also, it is not clear what performance rating (other than it will be less than “satisfactory”) will be assigned to a bank that meets the CRA evaluation measure but does not meet the CD minimum. Does that compute to Needs to Improve or Substantial non-compliance? It appears that failure to meet the CD minimum and/or the distribution tests results in a less than satisfactory rating but only the CRA evaluation test determines whether NTI or SNC applies. Is that correct?***

***Also, does a very strong result in the community development performance (say 4% for example) offset poor performance in the CRA evaluation measure (say < 6%)?***

*In addition, the computation of the **community development minimum §\_\_.12 (c)(iii)** for the evaluation period is not qualified as “the average” as it is for the CRA evaluation measures (which in §\_\_.12 (c)(i) begins, “The average of the bank’s bank-level evaluation measures during the evaluation period”), but in (iii) is stated as the “quantified value” divided by the average quarterly value of retail domestic deposits thereby implying one calculation based on the **cumulative value of CD activities for the entire evaluation period divided by the average value of retail domestic deposits**, whereas the CRA evaluation measure appears to be an average of CRA evaluation measures. Is that a correct understanding? If this is a correct understanding, the computation of the **cumulative value of community development activities over the entire evaluation period** will be divided by the average of retail domestic deposits. Since the value of the community development activity is cumulative while the domestic deposits number is an average, it means a longer evaluation period will inflate the result of the community development test. Is this intended? If so, it seems to be a very low value based on the use of cumulative community development activity values. It means that an average annual result could be less than 1% since most exam periods span at least 3 years.*

*The computation of the community development minimum omits the value of community development services (although they are retained in the calculation of the CRA evaluation measure). If community development services indeed are to be valued, then they should be incorporated in the computation of the community development minimum in our opinion.*

**Bank-level** performance is based on the (1) CRA evaluation measure, plus (2) assessment area ratings plus (3) adjusted community development minimum standard of 2% of domestic deposits. The line of demarcation between “satisfactory” and “needs to improve” is somewhat vague in that aside from the CRA Evaluation Measure and the Community Development minimum, satisfactory performance would require a satisfactory rating in a “significant portion of its assessment areas and in those areas where it holds a significant amount of deposits”. *The term “significant” should be defined more precisely.*

*The **assessment area performance standards** clearly quantify performance expectations for the **CRA evaluation measure, community development minimum volume** and the **Retail lending distribution tests** but when translated into performance ratings only the “CRA evaluation measure” results clearly relate to a specific performance rating. As proposed in the NPR failure to meet the community development minimum or any distribution test, results in either a “needs to improve” or “substantial non-compliance” rating. What divides those two performance ratings when considering the community development minimum or the distribution tests? Once again, we ask, “Is the CRA evaluation measure the sole determinant of the NTI or SNC rating if a bank fails either the CD minimum or the retail loan distribution tests”?*

Our experience has been that the demographic standards used for CRA purposes typically are unrealistic. For example, the comparison to family income demographics implicitly assumes a linear relationship between borrower income class and home ownership. But it is well known that the incidence of home ownership is lower among lower-income families than it is among middle- and upper-income families. The unrealistic nature of this standard is underscored by our experience; in 25 years of consulting on CRA matters we have never seen a situation where the aggregate HMDA mortgage low- and moderate-income borrower penetration rates equaled or exceeded the incidence of LMI families. On the contrary, in most situations we have observed for 25 years the mortgage market penetration rates lending to LMI borrowers falls well below the demographic standard based on LMI families. We have continued to do the comparisons for our clients because it is a reference point used by examiners during CRA performance evaluations. The adoption of a 55% threshold applied to the empirical distribution of LMI families in an assessment area is a much more realistic reference point.

### **§ \_\_.13 Small Bank performance standards**

Small banks retain same CRA performance evaluation measurements as current, but “qualifying” loans as newly defined (consumer loans and larger small loans to businesses and farms) and community development services would apply as well as the new assessment area delineation rules and the collection of deposit data will be mandated too. We wonder about the continuation of a second set of CRA performance measurements especially since small banks will be subject to the proposed assessment area construction rules, the collection of deposit data and the addition of consumer loans and residential construction mortgage loans. If the NPR is a dramatic improvement why should the overwhelming percent (almost 73%) of banks that would qualify as small banks under the NPR be exempt from the new and improved CRA measurements? We believe the

reporting exemption for small banks under CRA hurts small banks because it encourages banks to not collect data pertinent to their CRA performance although they continue to have CRA responsibilities. With the free software offered by the FFIEC software costs are non-existent and with minimum lending volumes data-entry costs are minimal. Furthermore, with thousands of banks not reporting it is impossible to get true “peer” lending data on small bank activity. This is a big impediment to understanding how small banks perform under CRA because peer comparisons are impossible for small banks. The non-reporting requirement actually hurts small banks as far as we are concerned and should be reconsidered (see comments that follow in §\_\_.20).

**§\_\_.20 Retail domestic deposit data collection and recordkeeping for banks evaluated under §\_\_.13 as well as small banks**

Banks will be required to collect and maintain data on value and physical location of each depositor. *Will PO Boxes be proscribed? If small banks are required to collect specific data about deposit amounts and depositors locations, why are they not required to collect such information about the retail loans they extend in their communities?* It makes no sense to require the collection and maintenance of deposit data but have no such requirement about loan products in light of the CRA’s emphasis on meeting “the need for credit services” in the communities served by banks. *Why compel the collection of detailed data about non-credit products and not do so for credit products to enforce a regulation that is all about credit and only incidentally about deposits?* Non-reporting is supposed to be a form of regulatory relief, but if small banks are compelled to comply with CRA it does them no good to not require them to collect data and report under CRA. Any responsible banker understands the duty to perform under CRA mandates a corollary duty to collect and monitor data, so they know their CRA strengths and weakness before an exam. Reporting that data is only a simple additional step. Furthermore, it would allow the collection of true peer performance information. *We urge the agency to require the reporting of small business, small farm, consumer loans and residential mortgages extended by any bank subject to CRA performance requirements.*

Moreover, we believe the regulatory relief provided by non-reporting is minimal, illusory and counterproductive. Many small banks don’t bother to collect and monitor their CRA performance data because they haven’t been mandated to do so. This means thousands of small banks go into a CRA exam without any idea of whether they have fulfilled their CRA obligations. It makes no sense to mandate compliance without mandating the collection, scrubbing, monitoring and reporting of the necessary data. If a bank is required to meet performance expectations it ought to be required to maintain the data necessary to establish it has met the “need for credit services” in the communities the bank serves. I know many CRA Officers who are constrained in exercising their CRA oversight responsibilities because management doesn’t consider CRA a priority until it is exam time. The lack of reporting encourages lax oversight. So, in the end, the relief from not imposing a reporting mandate makes many banks unprepared and vulnerable to criticism of their performance. We encourage the reporting mandate be extended to all institutions subject to the Community Reinvestment Act. The free CRA software available from the FFIEC means there is no software cost and the data entry time for banks that extend perhaps 2 loans per week is minimal. In the end,

everyone would be better served by mandating reporting for all lenders (incidentally, we don't sell software, so we have no conflict of interest).

### **Dodd-Frank Section 1071**

Finally, we wonder why the NPR appears to have not given consideration to the relationship between the regulations implementing the CRA and the as-yet-to-be-publication of the regulations pertaining to Section 1071 of Dodd-Frank which amends the Equal Credit Opportunity Act and which will required the collection and reporting of information about small business lending substantially similar to, but different from the CRA. For example, Section 1071 of Dodd-Frank mandates collecting information pertaining to business ownership and race-ethnicity of business owners, but the statute did not define "small business". The CFPB has been the charged with the responsibility to implement Section 1071. In 2019, the Bureau and its director were named as defendants in a lawsuit alleging violation of the Administrative Procedures Act for failure to issue the regulations implanting Section 1071. Has there been any attempt to develop the revised regulations implementing the CRA in communication with the CFPB as it develops the regulations to implement Section 1071 since there appears to be a potential for substantial overlap of the regulations? We know the Bureau has been seeking input about the implementing regulations and, in fact, held a symposium in November 2019 seeking input from experts and policy makers. In the words of Bureau Director Kathleen Kraninger, ". . . we are seeking your input. Today's symposium explores how to efficiently collect appropriate data without imposing unnecessary or undue costs that could limit access to credit from existing market participants or discourage new entrants into the market for small business credit." We would strongly encourage the agency to communicate with the Bureau to help reduce the regulatory burden of the overlapping regulation of small business lending.

We agree some big changes are necessary to update CRA and we do like some of the changes, but several of the proposed changes will have a very negative impact and we urge the agency to reconsider those proposed changes and to clarify the questions we have raised in our comments.

Sincerely,

Leonard F. Suzio Jr., President



Compliance Tools for Compliance Professionals

## 2019 SOD Los Angeles CA: by LA Branch Count

Bank	Cert	Hq State	Bk Cl	Charter	# Offices	Deposits (\$000)	Off in LA	Dep In LA (\$000)	Mkt Share
American Business Bank	34788	CA	NM	State	0	\$0	1	\$2,000,227	0.45%
Mizrahi Tefahot Bank, Ltd.	33661	CA	OI	State	0	\$0	1	\$906,866	0.21%
Bank Leumi USA	19842	NY	NM	State	5	\$4,868,635	1	\$407,421	0.09%
Bank of Santa Clarita	57816	CA	NM	State	0	\$0	1	\$226,593	0.05%
International City Bank Federa	25648	CA	SB	Federal	1	\$11,474	1	\$214,028	0.05%
First Credit Bank	24332	CA	NM	State	1	\$71,090	1	\$174,358	0.04%
EH National Bank	57734	CA	N	Federal	0	\$0	1	\$152,945	0.03%
Mission Bank	34805	CA	SM	State	8	\$526,709	1	\$144,676	0.03%
Pacific Mercantile Bank	34940	CA	SM	State	5	\$1,076,838	1	\$129,832	0.03%
AltaPacific Bank	58275	CA	SM	State	5	\$255,155	1	\$52,112	0.01%
Bank of Whittier, National Ass	24211	CA	N	Federal	1	\$5,935	1	\$50,632	0.01%
Wallis Bank	20845	TX	NM	State	11	\$591,335	1	\$41,153	0.01%
Golden Bank, National Associa	26223	TX	N	Federal	7	\$808,013	1	\$27,211	0.01%
Wells Fargo Bank, Ltd.	25890	CA	NM	State	0	\$0	1	\$26,331	0.01%
Mechanics Bank	1768	CA	NM	State	44	\$4,708,008	1	\$25,201	0.01%
Partners Bank of California	58588	CA	NM	State	1	\$187,750	1	\$25,093	0.01%
BBVA USA	19048	AL	SM	State	641	\$73,041,903	1	\$23,503	0.01%
Balboa Thrift and Loan Associa	26704	CA	NM	State	3	\$252,947	1	\$21,120	0.00%
Beal Bank, SSB	32574	TX	SB	State	18	\$1,244,875	1	\$18,271	0.00%
Bank of the Sierra	22597	CA	NM	State	40	\$2,163,785	1	\$17,458	0.00%
The Bank of New York Mellon	23472	CA	N	Federal	15	\$0	1	\$4,050	0.00%
Poppy Bank	57903	CA	NM	State	13	\$1,879,586	1	\$21	0.00%
First Western Trust Bank	57607	CO	NM	State	9	\$1,015,701	1	\$0	0.00%
BNY Mellon, National Associat	7946	PA	N	Federal	31	\$21,031,000	1	\$0	0.00%
Wilmington Trust, National As	34069	DE	N	Federal	33	\$3,276,712	1	\$0	0.00%
MidFirst Bank	4063	OK	SB	Federal	78	\$9,217,314	2	\$917,923	0.21%
Umpqua Bank	17266	OR	NM	State	249	\$21,199,738	2	\$749,283	0.17%
The Northern Trust Company	913	IL	SM	State	54	\$34,025,872	2	\$524,077	0.12%
Western Alliance Bank	57512	AZ	SM	State	36	\$21,234,286	2	\$521,608	0.12%
Israel Discount Bank of New Y	19977	NY	NM	State	5	\$7,696,112	2	\$504,866	0.11%
Habib American Bank	25093	NY	NM	State	5	\$676,805	2	\$451,682	0.10%
OneUnited Bank	23966	MA	NM	State	4	\$78,651	2	\$304,694	0.07%
Mission Valley Bank	57101	CA	NM	State	0	\$0	2	\$285,759	0.06%
Pacific Alliance Bank	58234	CA	NM	State	1	\$4,131	2	\$244,618	0.06%
CalPrivate Bank	58291	CA	NM	State	4	\$503,252	2	\$233,366	0.05%
American First National Bank	34656	TX	N	Federal	15	\$1,409,841	2	\$216,427	0.05%
Shinhan Bank America	33188	NY	NM	State	14	\$1,101,820	2	\$211,593	0.05%
Golden State Bank	57585	CA	NM	State	1	\$106,186	2	\$171,969	0.04%
US Metro Bank	58310	CA	NM	State	3	\$261,313	2	\$148,960	0.03%
Friendly Hills Bank	58218	CA	SM	State	0	\$0	2	\$115,975	0.03%
United Pacific Bank	23805	CA	NM	State	0	\$0	2	\$103,137	0.02%
Eastern International Bank	32277	CA	NM	State	0	\$0	2	\$87,160	0.02%
Asian Pacific National Bank	33013	CA	N	Federal	0	\$0	2	\$46,434	0.01%
Beneficial State Bank	58490	CA	NM	State	16	\$824,751	2	\$25,401	0.01%
American Plus Bank, N.A.	58469	CA	N	Federal	0	\$0	3	\$481,189	0.11%
New OMNI Bank, National Ass	23086	CA	N	Federal	0	\$0	3	\$351,816	0.08%
First Commercial Bank (USA)	34496	CA	NM	State	4	\$182,377	3	\$319,055	0.07%
Broadway Federal Bank, f.s.b.	30306	CA	SB	Federal	0	\$0	3	\$298,400	0.07%
GBC International Bank	22366	CA	NM	State	5	\$208,343	3	\$239,522	0.05%
United Business Bank	57716	CA	SM	State	22	\$1,316,521	3	\$192,759	0.04%
American Continental Bank	57444	CA	NM	State	2	\$31,873	3	\$177,647	0.04%
Woori America Bank	24920	NY	NM	State	16	\$1,554,907	3	\$162,114	0.04%
Banner Bank	28489	WA	NM	State	170	\$8,970,381	3	\$116,863	0.03%
COMMONWEALTH BUSINESS	57873	CA	SM	State	4	\$282,872	4	\$749,224	0.17%
First General Bank	58060	CA	NM	State	1	\$150,505	4	\$653,402	0.15%
Sterling Bank and Trust, FSB	32232	MI	SB	Federal	26	\$2,113,340	4	\$547,172	0.12%
State Bank of India (California)	23998	CA	NM	State	4	\$344,669	4	\$326,095	0.07%
Commercial Bank of California	57417	CA	NM	State	3	\$596,871	4	\$267,980	0.06%
Mega Bank	58401	CA	NM	State	1	\$44,882	4	\$227,988	0.05%
First-Citizens Bank & Trust Cor	11063	NC	NM	State	551	\$32,506,519	4	\$227,014	0.05%
Community Commerce Bank	26363	CA	NM	State	0	\$0	4	\$183,855	0.04%

## 2019 SOD Los Angeles CA: by LA Branch Count

Bank	Cert	Hq State	Bk Cl	Charter	# Offices	Deposits (\$000)	Off in LA	Dep In LA (\$000)	Mkt Share
Bank of Southern California, N	57044	CA	N	Federal	7	\$500,796	4	\$131,450	0.03%
Malaga Bank F.S.B.	32282	CA	SB	Federal	0	\$0	5	\$773,484	0.18%
Industrial and Commercial Ban	24387	NY	N	Federal	9	\$1,570,933	5	\$651,714	0.15%
EverTrust Bank	34010	CA	NM	State	3	\$238,966	5	\$450,785	0.10%
Boston Private Bank & Trust C	24811	MA	SM	State	18	\$6,052,082	5	\$433,501	0.10%
Universal Bank	30722	CA	SB	Federal	0	\$0	5	\$339,495	0.08%
First Foundation Bank	58647	CA	NM	State	16	\$4,493,300	5	\$265,398	0.06%
Open Bank	57944	CA	NM	State	3	\$156,692	6	\$818,638	0.19%
Manufacturers Bank	18618	CA	NM	State	3	\$291,653	7	\$3,838,458	0.87%
Luther Burbank Savings	32178	CA	NM	State	6	\$2,266,857	7	\$3,008,494	0.68%
CTBC Bank Corp. (USA)	19416	CA	NM	State	7	\$1,626,644	7	\$1,360,059	0.31%
First Choice Bank	57966	CA	SM	State	4	\$319,758	7	\$936,386	0.21%
Pacific Premier Bank	32172	CA	SM	State	35	\$8,014,685	7	\$931,824	0.21%
First Republic Bank	59017	CA	NM	State	73	\$77,548,732	8	\$5,882,351	1.34%
Pacific City Bank	57463	CA	NM	State	5	\$331,702	8	\$1,116,559	0.25%
Preferred Bank	33539	CA	NM	State	4	\$776,082	9	\$2,901,073	0.66%
HomeStreet Bank	32489	WA	NM	State	54	\$5,181,358	9	\$613,052	0.14%
Farmers and Merchants Bank	1225	CA	SM	State	14	\$2,805,765	11	\$2,919,254	0.66%
Royal Business Bank	58816	CA	NM	State	11	\$812,847	11	\$1,467,808	0.33%
Opus Bank	33806	CA	NM	State	33	\$5,116,704	14	\$1,114,890	0.25%
First Bank	12229	MO	SM	State	80	\$4,451,188	14	\$872,906	0.20%
Cathay Bank	18503	CA	NM	State	45	\$6,752,955	17	\$7,303,972	1.66%
Hanmi Bank	24170	CA	NM	State	19	\$1,671,295	17	\$3,100,834	0.70%
Banc of California, National As	35498	CA	N	Federal	15	\$4,199,828	18	\$2,153,170	0.49%
HSBC Bank USA, National Assc	57890	VA	N	Federal	206	\$122,117,020	19	\$4,824,294	1.10%
Pacific Western Bank	24045	CA	NM	State	54	\$14,656,705	22	\$4,252,469	0.97%
Bank of Hope	26610	CA	NM	State	35	\$4,554,021	23	\$7,639,119	1.74%
Citizens Business Bank	21716	CA	NM	State	36	\$5,116,661	23	\$3,578,388	0.81%
Zions Bancorporation, N.A.	2270	UT	N	Federal	410	\$51,379,400	25	\$2,952,964	0.67%
Comerica Bank	983	TX	SM	State	410	\$50,171,416	26	\$6,147,584	1.40%
City National Bank	17281	CA	N	Federal	39	\$17,487,332	32	\$27,500,315	6.25%
East West Bank	31628	CA	SM	State	66	\$11,705,525	45	\$22,484,415	5.11%
Bank of the West	3514	CA	NM	State	508	\$61,030,003	46	\$8,274,602	1.88%
CIT Bank, National Associator	58978	CA	N	Federal	18	\$2,997,500	48	\$33,007,174	7.50%
MUFG Union Bank, National A	22826	CA	N	Federal	285	\$53,148,061	65	\$42,363,833	9.62%
Citibank, National Association	7213	SD	N	Federal	610	\$532,282,000	101	\$18,495,000	4.20%
U.S. Bank National Associator	6548	OH	N	Federal	2847	\$333,763,067	132	\$8,889,626	2.02%
Bank of America, National Ass	3510	NC	N	Federal	4095	\$1,274,341,058	240	\$79,345,747	18.03%
Wells Fargo Bank, National As	3511	SD	N	Federal	5322	\$1,235,128,695	245	\$56,006,305	12.72%
JPMorgan Chase Bank, Nation	628	OH	N	Federal	4,734	\$1,256,274,630	290	\$4,944,370	12.48%

101 banks with total 1,715 branches to serve 2,346 census tracts in in LA

1,715

## California - Report 2: Lender Profile by County and Institution Market Share

Based on 2018 HMDA Data Released by the Consumer Financial Protection Bureau August 2019

RANK: By County Origination Dollar Volume	FINANCIAL INSTITUTION	Legal Entity Identifier	MARKET SHARE: Percent by County	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
1	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQFU57RNE97	10.05%	9,140,265	10,997	3	170,310	908	1	1,864,345	4,853
2	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	6.52%	5,932,015	9,199	9	107,595	527	2	1,571,810	3,670
3	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZO031MB27	5.76%	5,237,995	11,107	5	151,430	1,002	3	1,524,705	4,867
4	UNITED SHORE FINANCIAL SERVICES, LL	549300HW662MN1WU8550	3.16%	2,876,035	6,909	7	138,890	590	4	1,482,195	3,773
5	QUICKEN LOANS INC.	549300FGXN1K3HLB1R50	3.13%	2,844,835	7,059	6	147,595	707	5	1,068,585	2,719
6	MUFG UNION BANK, NATIONAL ASSOCIA	OX3PU53ZLPQKJ4700D47	2.69%	2,445,670	3,488	44	19,200	138	13	451,310	948
7	FIRST REPUBLIC BANK	YWC0TIKBQM2JV8L4IV08	2.62%	2,382,855	2,005	77	10,300	46	20	302,450	486
8	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32TWEFA76	2.23%	2,025,985	2,951	18	52,505	307	12	470,875	1,317
9	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDBK8S7L73M02	2.10%	1,906,340	4,586	23	42,415	255	9	606,950	1,738
10	CITY NATIONAL BANK	593C3GZG957YOJPS2Z63	1.87%	1,703,855	1,525	36	24,875	41	50	122,665	171
11	BROKER SOLUTIONS, INC.	549300E2U99HKDBR481	1.48%	1,350,030	3,182	15	62,675	269	6	795,970	1,980
12	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	1.48%	1,341,820	3,198	13	65,250	310	8	609,530	1,546
13	FINANCE OF AMERICA MORTGAGE LLC	549300MXJA09WZJ0DV55	1.42%	1,293,750	2,990	21	45,770	206	10	563,475	1,443
14	FLAGSTAR BANK, FSB	SS1TRMSN6BRNMOREEV51	1.34%	1,218,225	2,933	14	63,245	261	7	672,825	1,695
15	BANK OF THE WEST	QOT5WN9RBKQTRFRVKEV31	1.17%	1,062,270	3,104	54	15,250	104	18	357,545	1,077
16	AMWEST FUNDING CORP.	549300O620I6KYMESL47	1.10%	998,635	1,887	38	24,100	86	11	521,800	1,148
17	CALIBER HOME LOANS, INC.	549300J7XKT2BI5WX213	1.08%	982,180	1,988	30	34,545	143	17	389,420	898
18	HOMEBRIDGE FINANCIAL SERVICES, INC	5493001WVQBGRSWEU75	1.06%	964,490	1,998	16	56,175	189	16	396,725	923
19	STEARNS LENDING, LLC	549300Y0ES1GLKRL151	1.04%	943,465	2,149	20	46,585	171	14	435,620	1,040
20	LOGIX	5493000E085W8IS2FR22	0.95%	862,820	3,252	17	54,185	393	19	321,250	1,354
21	EAST WEST BANK	F28JQQ8OBWCFUYM0UX93	0.91%	823,455	1,113	252	1,055	5	15	396,965	759
22	HOMESTREET BANK	01KWV6908KE7RKPTNP46	0.86%	785,210	912	82	8,770	42	41	144,695	355
23	BANC OF CALIFORNIA, NATIONAL ASSO	549300IBHVRZNE4YFN80	0.86%	783,090	408	201	1,830	4	85	72,020	54
24	AXOS BANK	2549009X2AG1P20YAJ63	0.82%	748,620	488	41	22,625	21	54	114,960	138
25	WALKER & DUNLOP, LLC	254900YA1AQXNM8QVZ06	0.82%	746,890	16	***	0	0	***	0	0
26	MORGAN STANLEY PRIVATE BANK, NATI	549300GS0W0TEUQS8571	0.80%	724,350	402	377	210	2	84	72,505	59
27	IMPAC MORTGAGE CORP.	549300U2WRK55BY8UC05	0.70%	632,730	1,508	10	97,410	280	23	293,755	767
28	LUTHER BURBANK SAVINGS	5493000ZB0IHPJ66BJ32	0.68%	619,470	460	314	450	6	94	57,590	86
29	FIRST FOUNDATION BANK	549300M5KSPQD2HH1N54	0.68%	615,975	305	***	0	0	387	2,890	4

California - Report 2: Lender Profile by County and Institution Market Share

\*\*\* No Activity

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<b>RANK: By County Origination Dollar Volume</b>	<b>FINANCIAL INSTITUTION</b>	<b>Legal Entity Identifier</b>	<b>MARKET SHARE: Percent by County</b>	<b>TOTAL DOLLARS Originated (\$1,000's)</b>	<b>TOTAL UNITS Originated</b>	<b>RANK: By Low or Moderate Income Applicant Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants</b>	<b>UNITS ORIGINATED by Low or Moderate Income Applicants</b>	<b>RANK: By Minority Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Minority Applicants</b>	<b>UNITS ORIGINATED by Minority Applicants</b>
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Los Angeles

30	ANCHOR LOANS, LP	549300623VT8YKPHWM78	0.63%	575,360	630	***	0	0	431	1,995	5
31	GOLDMAN SACHS BANK USA	KD3XUN7C6T14HNAYLU02	0.62%	567,955	265	111	5,515	3	444	1,685	1
32	CIT BANK, NATIONAL ASSOCIATION	FVPV0TNOIM6NUIE59530	0.60%	548,515	445	254	1,015	5	71	86,680	118
33	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.58%	526,400	1,624	22	45,065	219	21	300,075	941
34	MORTGAGE CAPITAL PARTNERS, INC.	549300D3LYUX1NJVC329	0.55%	503,605	833	86	8,015	21	73	83,950	140
35	PGIM REAL ESTATE FINANCE, LLC	B2S31CFVSWTN3FR00Q90	0.53%	477,890	12	***	0	0	***	0	0
36	NMSI, INC.	549300DCGBXW5FJMV921	0.52%	473,990	1,108	1	467,490	1,098	49	122,695	275
37	UBS BANK USA	549300GWD9H4FQ2VR805	0.51%	465,330	256	256	1,005	1	79	79,275	47
38	HOME POINT FINANCIAL CORPORATION	549300BRJZYHYKT4BJ84	0.50%	451,195	1,021	19	50,030	152	28	225,130	528
39	BANK OF HOPE	549300F570XAWYNN8Z237	0.50%	450,675	433	271	890	4	63	100,505	115
40	GUARANTEED RATE, INC.	549300U3721PJGQZY68	0.49%	443,655	819	96	7,020	30	40	145,655	289
41	PACIFIC UNION FINANCIAL, LLC	549300410TULSMMGD92	0.47%	423,075	1,087	26	40,500	156	22	297,245	789
42	PARAMOUNT RESIDENTIAL MORTGAGE	254900ZFW52106HWP46	0.45%	410,160	1,074	33	27,635	155	25	268,605	711
43	FREMONT BANK	5493006F1N8E3EEF3W63	0.43%	391,560	846	120	4,760	22	45	133,975	301
44	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	0.43%	387,110	808	63	11,945	49	38	153,190	360
45	AMERICAN FINANCIAL NETWORK, INC.	5493008NWHQT1R22C024	0.42%	380,320	964	12	78,635	237	24	283,250	728
46	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.41%	376,605	757	79	9,260	40	36	161,715	361
47	AMERICAN PACIFIC MORTGAGE CORPO	549300KIOYNU323LVJ37	0.38%	348,240	790	67	11,605	49	29	198,700	474
48	SIERRA PACIFIC MORTGAGE COMPANY,	254900TTZ395IC926125	0.38%	342,135	761	71	11,065	49	62	102,570	242
49	BARRINGTON BANK & TRUST COMPANY,	C398JSK21YCXWM603F55	0.37%	337,630	664	100	6,615	27	48	123,800	264
50	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.37%	335,980	344	121	4,700	22	77	81,140	134
51	NEWREZ LLC	549300FNXY540N23N64	0.37%	334,520	554	110	5,675	21	58	107,375	205
52	HSBC BANK USA, NATIONAL ASSOCIATI	11E8VN30JCEQV1H4R804	0.36%	328,345	351	99	6,715	7	44	135,895	181
53	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	0.35%	321,665	827	66	11,690	54	30	185,975	489
54	BAY-VALLEY MORTGAGE GROUP	54930002O9LLXKR6TF11	0.35%	318,545	757	47	18,025	69	26	257,740	634
55	NATIONS DIRECT MORTGAGE, LLC	549300QKL5FUBZ8LSF50	0.34%	311,885	757	37	24,280	98	32	181,795	473
56	AUGUSTA FINANCIAL, INC.	549300XBOKNEE2CQJL92	0.34%	310,045	743	58	13,545	53	103	53,500	142
57	PREMIER AMERICA	549300HVFLWKU7133506	0.34%	307,260	354	62	12,380	24	123	40,010	94
58	LENDUS, LLC	549300QU7HWSPH011Y56	0.34%	306,585	505	92	7,255	23	70	88,480	172
59	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IVCS62	0.33%	304,355	529	2	249,415	457	102	54,170	140
60	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.33%	296,445	17	188	2,060	2	459	1,515	3
61	GOLDEN EMPIRE MORTGAGE, INC.	254900VHUBSJJKOMB27	0.32%	289,665	885	51	15,675	83	33	181,300	574
62	SCHOOLSFIRST	5493001NJEVHTZW7FG34	0.32%	288,480	1,458	61	12,535	95	34	180,820	886

<b>RANK: By County Origination Dollar Volume</b>	<b>FINANCIAL INSTITUTION</b>	<b>Legal Entity Identifier</b>	<b>MARKET SHARE: Percent by County</b>	<b>TOTAL DOLLARS Originated (\$1,000's)</b>	<b>TOTAL UNITS Originated</b>	<b>RANK: By Low or Moderate Income Applicant Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants</b>	<b>UNITS ORIGINATED by Low or Moderate Income Applicants</b>	<b>RANK: By Minority Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Minority Applicants</b>	<b>UNITS ORIGINATED by Minority Applicants</b>
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Los Angeles

63	UMPQUA BANK	IFQSIUC9AGQV2NE8CN25	0.31%	285,140	194	260	980	6	275	9,015	23
64	ARBOR REALTY TRUST, INC.	549300ASFUWYQO0RW077	0.29%	262,235	61	***	0	0	***	0	0
65	PARKSIDE LENDING, LLC	5493009DTDMV4MI5MT96	0.29%	261,025	513	64	11,905	45	60	105,795	229
66	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	0.29%	259,925	677	69	11,530	48	37	156,860	424
67	TIAA, FSB	5Z1UQ1CWY0DQ3KJWDQ07	0.27%	249,995	379	163	2,715	11	74	82,320	150
68	STERLING BANK AND TRUST, FSB	549300ZEHLZ064G58146	0.27%	247,465	401	308	470	2	27	237,190	384
69	BEST CAPITAL FUNDING	549300CEGZGHVQGO0D32	0.27%	246,405	647	39	23,455	105	35	176,815	495
70	THE MONEY SOURCE INC.	549300JOT0D4J0SZIK67	0.27%	244,405	597	70	11,125	49	42	141,500	360
71	OPUS BANK	5493002PJERLWZ9O392	0.26%	239,855	123	***	0	0	312	6,010	6
72	SKYLINE FINANCIAL CORP.	549300NBGW1X7TF53B67	0.26%	239,365	493	101	6,560	26	111	47,870	108
73	METLIFE, INC.	C4BXATY60WC6XE0ZDX54	0.26%	235,330	4	***	0	0	***	0	0
74	CITADEL SERVICING CORPORATION	254900E6AIE4Z8YQM970	0.25%	231,865	335	177	2,210	8	72	85,930	144
75	COMERICA BANK	70WY0ID1N53Q4254VH70	0.25%	229,210	492	200	1,840	14	170	22,175	99
76	PRIMELENDING, A PLAINSCAPITAL COM	549300121SF0K2LN2804	0.25%	225,230	472	122	4,635	17	69	88,565	201
77	GUILD MORTGAGE COMPANY	549300AQ3T62GXDU7D76	0.25%	223,755	625	60	12,870	64	39	147,200	434
78	JMAC LENDING, INC.	5493009B17HXCXVTD608	0.24%	219,980	424	73	10,575	31	59	106,905	233
79	BBVA USA	C90VT034M03BN29IRA40	0.24%	219,440	272	410	130	2	86	69,350	92
80	MIDFIRST BANK	337KMNHEWVWR6B7Q7W1	0.24%	215,890	128	***	0	0	499	1,085	3
81	CALIFORNIA CREDIT UNION	549300I0HE5X0T5O1648	0.23%	213,610	994	89	7,730	52	78	80,425	467
82	PANORAMA MORTGAGE GROUP, LLC	549300FVD3YHE65PKH97	0.23%	212,135	661	35	25,935	121	31	184,585	595
83	CARDINAL FINANCIAL COMPANY, LIMITE	549300VORTI31GZTJL53	0.23%	209,120	524	78	9,390	46	43	139,155	359
84	5TH STREET CAPITAL, INC.	549300NLJ4QKZ3D0G94	0.23%	209,065	163	261	970	2	138	31,965	41
85	FINANCIAL PARTNERS CREDIT UNION	549300B0HNNWBV7RX2661	0.23%	204,715	283	130	4,320	26	120	41,350	126
86	BM REAL ESTATE SERVICES, INC.	54930091CYUK2SDZ6D37	0.22%	201,400	244	83	8,585	13	132	34,840	50
87	BOSTON PRIVATE BANK & TRUST COMP	OLO8RKM2RJ2ICV6SJH34	0.22%	199,935	199	194	1,920	16	131	35,780	86
88	KINECTA	549300IKS3MMB5YK6T18	0.22%	198,320	432	46	18,065	75	68	92,380	226
89	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.21%	191,410	572	104	6,105	35	56	110,945	343
90	DITECH FINANCIAL LLC	5493003KZFGGEWCRH554	0.21%	190,730	660	27	37,580	178	57	110,715	385
91	ZIONS BANCORPORATION, NATIONAL AS	8WH0EE0909V05QJZ3V89	0.21%	190,420	412	138	3,795	23	76	81,785	231
92	OCMBC, INC.	549300J7I82PNDVU8H22	0.20%	185,695	411	76	10,435	39	52	121,515	321
93	CBRE MULTIFAMILY CAPITAL, INC.	549300IBT3SCF2K09D58	0.20%	181,930	4	***	0	0	***	0	0
94	CARRINGTON MORTGAGE SERVICES, LL	549300R9S3MVDV4MGF56	0.20%	178,400	488	4	160,900	432	55	112,820	322
95	CATHAY BANK	FT6J43S06X6CLJ0R0B48	0.19%	175,790	272	280	700	2	47	132,015	239

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96	WESCOM CENTRAL CREDIT UNION	549300C232ZWY1I57C16	0.19%	175,175	925	74	10,570	88	75	82,285	465
97	ATHAS CAPITAL GROUP, INC.	549300EHQ0V7SP41BR91	0.19%	173,915	311	218	1,455	9	91	62,785	133
98	BAY EQUITY LLC	549300PL8ER6H23P0Z91	0.18%	167,635	421	65	11,835	45	51	122,155	321
99	PROVIDENT FUNDING ASSOCIATES, L.P.	54930043BMDE130FJ617	0.18%	166,985	449	108	5,735	27	89	65,115	177
100	ONY GLO, INC.	549300R4F5COFJE0DN81	0.18%	165,390	348	81	9,140	28	53	117,515	255
101	ETHOS LENDING LLC	254900DTLHVWQ7NP7R34	0.18%	164,385	391	172	2,450	12	96	56,895	143
102	MOUNTAIN WEST FINANCIAL, INC.	549300WEOD0TL2O6EU67	0.18%	164,100	528	68	11,595	63	61	103,365	347
103	TCF NATIONAL BANK	549300GJGUHNTC6JI536	0.18%	163,355	1,169	367	240	4	127	38,765	337
104	PROVIDENT SAVINGS BANK, F.S.B.	549300VRYDYOPWK5MO08	0.17%	154,465	337	105	5,925	27	88	68,745	167
105	PLAZA HOME MORTGAGE, INC.	549300JYXTZDSPJEPI44	0.17%	152,575	331	53	15,515	53	99	55,920	134
106	CHARLES SCHWAB BANK	549300INFJ8TYNZ1G568	0.17%	151,065	177	297	530	4	176	20,170	22
107	VISION ONE MORTGAGE, INC.	5493007VDE1SMI6Z0Q04	0.17%	150,980	396	90	7,535	31	67	94,010	256
108	MK LENDING CORP.	549300CXZHD5OTAISA91	0.16%	148,210	336	52	15,555	47	46	133,665	305
109	ROYAL BUSINESS BANK	5493003B20KZ3DEZGB43	0.16%	146,915	211	258	990	4	81	75,605	145
110	PERL MORTGAGE, INC.	549300GGVEME3KDZTP40	0.16%	146,810	238	135	3,850	12	156	26,160	56
111	WALL FINANCIAL, INC.	549300LU20D3H1812W20	0.16%	143,450	356	87	7,990	34	82	74,600	172
112	FARMERS AND MERCHANTS BANK OF L	25490049RRVB8S6CG210	0.16%	141,195	189	156	3,045	15	248	11,790	38
113	UNITED FIDELITY FUNDING CORP.	2549007ZL90U2M5ZNA78	0.15%	138,400	382	72	10,790	48	64	99,520	280
114	MICHIGAN MUTUAL, INC.	549300TK6RZQSFZXHV09	0.15%	138,180	336	80	9,165	35	83	74,560	186
115	5 ARCH FUNDING CORP.	549300IJHNS0J1YJW64	0.15%	137,805	139	***	0	0	288	7,590	14
116	J.G. WENTWORTH HOME LENDING, LLC	549300RB1N775H459G78	0.15%	136,655	345	84	8,510	36	92	61,995	163
117	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD8SLT125	0.15%	132,270	240	225	1,355	7	113	44,380	86
118	CAPITAL ONE, NATIONAL ASSOCIATION	207ALC1P1YM00VDV0K75	0.15%	132,120	16	***	0	0	***	0	0
119	FIRST BANK	549300DT7WZ1SOTNFJ62	0.14%	130,320	386	182	2,095	17	109	48,385	147
120	NORTHMARQ CAPITAL FINANCE, L.L.C.	549300AV8QD552DSI743	0.14%	129,965	5	***	0	0	***	0	0
121	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	0.14%	129,825	315	129	4,335	23	93	59,415	153
122	PARAMOUNT EQUITY MORTGAGE, LLC	549300YN94MOAVYW0F52	0.14%	129,745	411	45	18,610	86	98	56,385	179
123	SUNTRUST BANKS, INC.	7E1PDLW1JL6TS0BS1G03	0.14%	128,555	105	***	0	0	220	14,105	31
124	AMERICAN ADVISORS GROUP	549300TINI6CL78UD591	0.14%	127,675	461	8	112,340	426	114	43,930	168
125	USAA FEDERAL SAVINGS BANK	CS654JQH2UHN0772B561	0.14%	126,715	279	191	2,015	13	97	56,755	129
126	BANNER BANK	WE0I402RW25AU38DTI13	0.14%	125,475	111	413	105	1	302	6,465	33
127	PREFERRED BANK	5493007K6HGI9G0ECX16	0.14%	124,090	60	406	135	1	255	11,080	18
128	CTBC BANK CORP. (USA)	5493005LWLLN6G3XQP35	0.14%	123,675	89	***	0	0	66	94,450	82

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129	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.14%	123,460	352	28	37,380	112	87	69,210	200
130	PRUDENTIAL MULTIFAMILY MORTGAGE,	549300RDGRWJXEQOEC49	0.13%	119,845	5	***	0	0	***	0	0
131	CROSSCOUNTRY MORTGAGE, INC.	549300VZVN8412ILS84	0.13%	119,830	278	144	3,355	13	90	64,270	154
132	EVERTRUST BANK	54930061WAHBLULORW61	0.13%	117,035	31	***	0	0	541	690	2
133	PARTNERS	549300QDSCQZ9PPP5B09	0.12%	113,225	431	181	2,105	15	128	37,045	149
134	DATA MORTGAGE, INC.	5493008E4KBJCB6UKR64	0.12%	111,585	273	123	4,620	18	80	76,260	194
135	CIVIC FINANCIAL SERVICES, LLC	5493006HWKBRUZIDS752	0.12%	108,865	133	***	0	0	143	31,440	38
136	ANGEL OAK MORTGAGE SOLUTIONS LL	549300KSOOZZVXCMA627	0.12%	108,460	148	113	5,360	16	125	39,090	58
137	MALAGA BANK F.S.B	549300PTYDNRSYGS828	0.12%	106,255	95	***	0	0	214	14,445	9
138	T. J. FINANCIAL, INC.	5493005NIBYLNJC10826	0.11%	103,850	262	57	14,065	41	65	99,310	252
139	SYNERGY ONE LENDING, INC.	549300OPCWU6E72WUT29	0.11%	103,730	240	29	36,735	115	126	38,840	110
140	GREENBOX LOANS, INC.	549300TMY3OACQC9U777	0.11%	103,065	155	49	16,990	36	159	25,195	53
141	PENTAGON	549300FX7K8PTEQUU487	0.11%	101,595	537	192	1,990	14	150	28,310	156
142	MB FINANCIAL BANK, NATIONAL ASSOCI	YJMYTIGWK1HM7EQ06C15	0.11%	99,015	229	112	5,425	17	121	41,190	104
143	WALL STREET MORTGAGE BANKERS, LT	549300E4YLQ3BVQ4GW30	0.11%	98,415	63	***	0	0	233	12,945	5
144	HIGHTECHLENDING INC	549300CK7U1WMTIG6687	0.11%	98,060	274	31	34,315	113	105	49,340	156
145	WATERMARK CAPITAL, INC.	2549005Q4HZ55QX7YC64	0.11%	96,335	163	253	1,025	5	145	30,795	63
146	LENDINGHOME FUNDING CORPORATION	5493006VAGP3GQ8FJT49	0.11%	95,580	186	***	0	0	510	940	2
147	FIRST CHOICE LOAN SERVICES INC.	549300PUSSF737Y6XW86	0.10%	94,405	215	151	3,160	12	100	55,855	129
148	REDIGER INVESTMENT CORPORATION	984500DLB3V4F0D7FB12	0.10%	92,945	183	***	0	0	208	15,225	39
149	JMJ FINANCIAL GROUP	549300XRXBA38J60S618	0.10%	90,815	189	11	90,815	189	149	29,075	69
150	BERKELEY POINT CAPITAL LLC	549300HINJH60UG3KG47	0.10%	90,185	5	***	0	0	***	0	0
151	FIRST ENTERTAINMENT	549300F6S4S7QMOUVG59	0.10%	88,365	169	196	1,890	10	219	14,115	31
152	PACIFIC CITY BANK	54930072UFREQ9ZZRG80	0.10%	86,530	148	266	940	4	101	54,830	122
153	GOLDEN WEST ALLIANCE, INC.	549300M2H0S2WWWYNU061	0.09%	82,920	166	124	4,610	12	267	9,665	21
154	BARINGS MULTIFAMILY CAPITAL LLC	549300AEULLVYD8L9B04	0.09%	82,680	2	***	0	0	***	0	0
155	PROTECTIVE LIFE AND ANNUITY INSURA	549300Q2YJ51EMR2FB03	0.09%	81,310	2	***	0	0	***	0	0
156	EVERETT FINANCIAL, INC.	549300XWUSRVVOHPRY47	0.09%	80,860	178	141	3,500	16	139	31,865	83
157	COMMERCE HOME MORTGAGE, INC.	5493004AS1SPBQOFDR49	0.09%	80,295	187	370	230	2	95	57,550	148
158	MORTGAGE RESEARCH CENTER, LLC	549300DD5QQUHO6PCH70	0.09%	79,460	180	293	560	2	108	48,585	107
159	BERKADIA COMMERCIAL MORTGAGE LL	549300GNIV169ZIHU012	0.09%	78,330	6	***	0	0	***	0	0
160	HOMEXPRESS MORTGAGE CORP.	549300R77W0P105C3S50	0.08%	76,875	107	272	860	6	130	36,125	59
161	HOMEWARD RESIDENTIAL, INC.	549300X5Q6MWPDMY7065	0.08%	76,190	242	55	15,240	64	119	41,700	136

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162	THIRD FEDERAL SAVINGS AND LOAN AS	5493008CPTDVOS570626	0.08%	75,950	592	287	615	9	134	33,065	237
163	BRIDGELOCK CAPITAL	549300YIOSILVWW8FH16	0.08%	75,820	178	133	3,920	16	136	32,805	83
164	SUN WEST MORTGAGE COMPANY, INC.	549300SK2GVCQXPD4S58	0.08%	73,960	200	59	12,875	45	110	48,160	134
165	PLATINUM HOME MORTGAGE CORPORA	254900D8UVDBN0LNLV64	0.08%	73,665	195	145	3,350	14	112	47,305	127
166	PACIFIC PREMIER BANK	549300NTH6N72ZZNX948	0.08%	73,235	53	305	485	1	430	2,015	3
167	FRANKLIN LOAN CORPORATION	254900RQX8N4HXJDK44	0.08%	71,460	158	115	5,085	15	129	36,490	88
168	NEW YORK BRANCH DEUTSCHE BANK A	7LTWFZYICNSX8D621K86	0.08%	71,010	2	***	0	0	***	0	0
169	BELLWETHER ENTERPRISE REAL ESTAT	549300RFPLMCMJL7BS81	0.08%	70,225	5	***	0	0	***	0	0
170	BROADWAY FEDERAL BANK, F.S.B.	5493000FL80UZ5NK7M09	0.08%	70,175	69	***	0	0	487	1,185	3
171	PRINCIPAL FINANCIAL GROUP, INC.	CUMYEZJOAF02RYZ1JJ85	0.08%	70,010	2	***	0	0	***	0	0
172	RAYMOND JAMES BANK, NATIONAL ASS	ZXMJHJK466PBZTM5F379	0.07%	68,045	43	***	0	0	366	3,540	2
173	STIFEL BANK AND TRUST	CKVBED0S4DMLKJJ5XH28	0.07%	67,730	68	***	0	0	372	3,355	3
174	CALLISTO GROUP, INC.	549300PK4T5VBRY4TE47	0.07%	66,800	130	332	375	1	242	12,200	28
175	FIRSTBANK	549300OBO7DOF2KOP535	0.07%	66,315	141	185	2,075	7	164	23,935	57
176	FIRST CHOICE BANK	549300FQO5YLLKJGU246	0.07%	66,205	23	***	0	0	***	0	0
177	MORTGAGE MANAGEMENT CONSULTAN	549300OQ5QR1CNV5HY08	0.07%	64,350	220	98	6,740	34	118	41,970	144
178	AMERIFIRST FINANCIAL, INC.	549300SVLCM6NZQ53P14	0.07%	63,975	129	178	2,125	7	157	26,020	56
179	NEXERA HOLDING LLC	549300EKFFG3BU8DNX74	0.07%	63,770	122	168	2,555	11	185	19,235	45
180	ST FIN CORP	549300R0QZYJMOBCNI97	0.07%	63,015	175	93	7,245	31	104	53,390	152
181	PARTNERS UNITED FINANCIAL, LLC	549300JRSBCJN2HPK893	0.07%	60,975	105	282	670	2	240	12,325	25
182	FIRST CENTENNIAL MORTGAGE CORPO	549300SELI3XCH3UZW80	0.07%	59,690	96	228	1,310	4	202	15,560	26
183	VICTORIA FINANCIAL CORP.	549300LMP5T3UBHAEI68	0.07%	59,270	142	164	2,640	10	106	49,055	119
184	CITIZENS BUSINESS BANK	549300L36QZWPMM6FP31	0.06%	58,535	33	***	0	0	447	1,630	4
185	LENSURE MORTGAGE CORP.	549300UR5AOWTJJ7KZ64	0.06%	58,000	86	279	720	2	221	14,060	26
186	BNY MELLON, NATIONAL ASSOCIATION	4EP6JBYBTPTQ47LZOB67	0.06%	57,980	40	***	0	0	426	2,090	2
187	NEW WAVE LENDING GROUP INC	549300OPB0G5OMYOSM65	0.06%	56,410	144	135	3,850	16	107	48,805	125
188	MIDWEST EQUITY MORTGAGE LLC	549300OV8NE5ZPEPMF52	0.06%	56,240	122	183	2,080	8	167	22,780	52
189	AMERICAN FIRST	549300GIVX5W7UETD809	0.06%	56,160	110	289	580	6	261	10,370	30
190	VELOCITY COMMERCIAL CAPITAL, LLC	549300TA4MQM8WN2XG31	0.06%	55,905	119	***	0	0	137	32,090	72
191	REGIONS BANK	EQTWLIK1G7ODGC2MGLV11	0.06%	55,895	1	***	0	0	***	0	0
192	GRANDBRIDGE REAL ESTATE CAPITAL L	549300337GB2P1WP7003	0.06%	55,580	2	***	0	0	***	0	0
193	VAL-CHRIS INVESTMENTS, INC.	549300KP95LHU8OP0H40	0.06%	55,180	218	157	3,040	14	161	24,285	93
194	SOUTH PACIFIC FINANCIAL CORPORATI	549300UI36AJZ0WZ4U93	0.06%	54,570	150	161	2,840	10	117	42,420	120

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195	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.06%	53,840	146	147	3,225	17	158	25,345	71
196	USC CREDIT UNION	2549001EL4XFDHGNJO24	0.06%	53,810	118	295	535	3	148	29,510	72
197	UNIFY FINANCIAL CREDIT UNION	549300FWYXJ79KO49290	0.06%	53,770	222	222	1,420	14	190	17,630	96
198	BETTER MORTGAGE CORPORATION	549300XY7011ELCE5Q08	0.06%	53,200	122	284	645	3	271	9,280	20
199	HOME MORTGAGE ALLIANCE CORPORA	254900LTD432L5CHIZ48	0.06%	53,120	128	142	3,485	15	115	43,445	107
200	UNIVERSITY CREDIT UNION	549300G5ZQEEXZC4Y5G44	0.06%	52,345	133	205	1,750	8	163	23,980	70
201	DRAPER AND KRAMER MORTGAGE COR	5493001R92DY5DI1DI85	0.06%	51,950	70	197	1,875	5	281	8,125	17
202	NUVISION FEDERAL CREDIT UNION	549300F6NSBOJBM9ED39	0.06%	51,505	163	151	3,160	18	168	22,510	82
203	LUXURY MORTGAGE CORP.	254900V6GCDMRQZ34D96	0.06%	50,740	48	75	10,465	13	298	6,760	6
204	NBKC BANK	213800XR2TCBQJSF1X93	0.06%	50,735	121	230	1,300	6	183	19,755	49
205	PS FUNDING, INC.	5493008KVN5BXMICV874	0.05%	49,830	42	***	0	0	403	2,550	4
206	MECHANICS BANK	549300TF1E42EUFB5L45	0.05%	49,680	16	***	0	0	***	0	0
207	PIVOTAL CAPITAL GROUP II, LLC	254900QPQ7RHHVVUGYW23	0.05%	49,415	59	***	0	0	346	4,215	7
208	READYCAP COMMERCIAL, LLC	549300L8ZRL1FNUUOA59	0.05%	48,550	20	***	0	0	***	0	0
209	AMERIHOME MORTGAGE COMPANY, LLC	254900HA4DQWAE0W3342	0.05%	48,350	172	127	4,480	32	152	27,465	93
210	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	0.05%	48,215	153	139	3,670	18	141	31,520	102
211	LOS ANGELES POLICE FEDERAL CREDIT	5493002DRIX59V47NM65	0.05%	47,750	264	220	1,430	12	154	27,260	154
212	DHI MORTGAGE COMPANY, LTD.	5493001SXWZ4OFFP8Z903	0.05%	47,650	92	***	0	0	122	40,485	77
213	HOME APPROVALS DIRECT, INC.	549300FTR8GEUX8QT181	0.05%	47,415	121	154	3,095	15	133	34,800	88
214	TBI MORTGAGE COMPANY	5493009BD405QQTMXO12	0.05%	47,360	66	***	0	0	151	28,165	39
215	PERFORMANCE FINANCIAL, INC.	254900QNI86GUIRYH95	0.05%	46,655	131	106	5,760	26	169	22,450	68
216	SUNTRUST MORTGAGE, INC.	MQ445ND48613ADV2WVN65	0.05%	46,490	94	159	2,910	14	173	20,585	33
217	FRANKLIN AMERICAN MORTGAGE COMP	549300DT53TVM4JSTM24	0.05%	46,365	117	204	1,755	7	140	31,545	81
218	RESIDENTIAL BANCORP.	549300XCVBRR56D08F03	0.05%	46,310	128	158	2,975	11	116	42,625	117
219	MID AMERICA MORTGAGE, INC.	54930049L5WINET09Q87	0.05%	46,235	93	254	1,015	3	217	14,205	33
220	REVERSE MORTGAGE FUNDING LLC	5493001FXF3J5C0QQWQ87	0.05%	45,440	122	25	41,100	110	229	13,315	43
221	CREDIT UNION OF SOUTHERN CALIFORN	2549005D06VPVH5MOS59	0.05%	44,820	162	114	5,180	32	155	26,970	102
222	ANGEL OAK HOME LOANS LLC	549300GDBI2COI6TMO49	0.05%	44,495	77	389	185	1	251	11,260	22
223	SOFI LENDING CORP.	549300SXISSKGP5702	0.05%	44,360	50	***	0	0	180	19,810	20
224	A.K.T. AMERICAN CAPITAL, INC.	549300OEXPP23JR0L272	0.05%	44,150	98	183	2,080	8	181	19,780	46
225	DEL SUR CORPORATION	549300UEGARCJHF59B44	0.05%	44,120	124	24	41,205	117	124	39,240	112
226	MORTGAGE 2000, INC.	549300NK1QGOPLHFL22	0.05%	44,010	94	165	2,615	9	198	16,720	38
227	FIREFIGHTERS FIRST FEDERAL CREDIT	549300ZS1TR1B4LHX377	0.05%	43,820	118	155	3,055	11	224	13,765	37

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228	EAGLE HOME MORTGAGE OF CALIFORNI	549300SSW7BYB4WN4238	0.05%	43,755	87	189	2,035	5	142	31,480	62
229	CRESTLINE FUNDING CORPORATION	5493001U0HWKEN6OLT59	0.05%	43,690	96	107	5,755	13	184	19,410	48
230	SILICON VALLEY BANK	0K2D5AK28E3O5CC06E35	0.05%	43,585	25	***	0	0	258	10,640	6
231	CALTECH EMPLOYEES	5493009CYWXD5RBPX14	0.05%	43,420	112	283	655	3	178	20,065	51
232	NEXBANK, SSB	549300NWSB8MQJX15N44	0.05%	42,955	91	234	1,260	6	179	19,940	46
233	WHOLESALE CAPITAL CORPORATION	549300EODO4KG2PV2N04	0.05%	42,620	96	268	925	3	160	24,675	59
234	ARK-LA-TEX FINANCIAL SERVICES, LLC.	5493001GDRY0EL7VG372	0.05%	41,060	82	199	1,845	5	209	15,045	37
235	FIRST STANDARD FINANCIAL CORP.	5493001K7B4W8IPM254	0.04%	40,855	91	40	23,200	52	162	24,280	54
236	CALCAP LENDING, LLC	254900IO72BNE5PL8P26	0.04%	40,545	37	85	8,290	12	210	14,920	12
237	ANCHOR IRA FUND, LLC	549300AJGFTLMRI1SD91	0.04%	40,445	49	***	0	0	***	0	0
238	MORTGAGE SOLUTIONS OF COLORADO,	549300PBTV7FCWLSSMM53	0.04%	40,245	93	212	1,590	6	295	6,995	21
239	PRIMARY RESIDENTIAL MORTGAGE, INC.	54930052M48FOD3CWA54	0.04%	39,440	84	174	2,335	9	263	10,325	29
240	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKEMXLAU1P80	0.04%	39,045	77	206	1,740	8	215	14,300	38
241	WOORI AMERICA BANK	5493001FKX0B8GN6P73	0.04%	37,915	23	***	0	0	281	8,125	13
242	FLORIDA CAPITAL BANK, NATIONAL ASS	549300ZIXM1VUXPG4D03	0.04%	37,560	72	321	425	3	266	9,905	21
243	LIBERTY HOME EQUITY SOLUTIONS, INC.	549300QUX3LK82L03013	0.04%	35,615	127	32	33,715	121	175	20,235	75
244	KBHS HOME LOANS, LLC	5493002QI2ILHHZH8D20	0.04%	35,605	75	***	0	0	172	21,315	45
245	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.04%	35,525	79	231	1,265	7	241	12,235	27
246	CORNERSTONE HOME LENDING, INC.	549300CY7WNAHKHYSJ73	0.04%	35,170	66	265	945	3	211	14,790	30
247	CHERRY CREEK MORTGAGE CO., INC.	549300RBX56T2MW5HO19	0.04%	35,025	75	301	520	2	204	15,520	36
248	DEUTSCHE BANK TRUST COMPANY AME	8EWQ2UQKS07AKK8ANH81	0.04%	34,680	8	***	0	0	***	0	0
249	PROFESSIONAL CONSOLIDATED FINANC	549300T3PE25111FTX35	0.04%	34,535	81	231	1,265	5	135	32,825	77
250	SOUTHLAND	5493006YSC5JOGNPMH78	0.04%	34,475	77	251	1,075	5	189	17,710	46
251	GENERAL MORTGAGE CAPITAL CORPOR	254900VELJPWWT51WN03	0.04%	34,415	87	132	4,025	15	146	30,770	78
252	BENEFICIAL STATE BANK	254900NHOEZ7DNCIQG48	0.04%	34,265	25	***	0	0	296	6,990	2
253	NEW OMNI BANK, NATIONAL ASSOCIATI	5493002B3S2CIVMYKZ51	0.04%	33,915	35	***	0	0	147	30,725	31
254	THE NORTHERN TRUST COMPANY	6PTKHDJ8HDUF78PFWH30	0.04%	33,820	16	***	0	0	450	1,590	2
255	HUNT MORTGAGE CAPITAL, LLC	549300DKR45FOW1G0839	0.04%	33,610	12	***	0	0	503	1,015	1
256	FINANCE OF AMERICA COMMERCIAL LLC	5493001KIPQ6O5UGV92	0.04%	33,595	43	***	0	0	574	455	1
257	LOANSNAP, INC.	5493007LCGK7U7USNX41	0.04%	33,230	108	170	2,475	11	225	13,585	47
258	HOMESERVICES LENDING, LLC	549300FYXKL13UG7P021	0.04%	33,120	62	322	420	2	301	6,495	15
259	NEW DAY FINANCIAL, LLC	549300SUCQ1358EGVE89	0.04%	32,810	78	171	2,465	9	166	22,820	54
260	INTERCONTINENTAL CAPITAL GROUP, IN	549300DMIVL13D62WX91	0.04%	32,515	87	175	2,310	8	222	13,930	36

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261	THE FIRST FINANCIAL FEDERAL CREDIT	54930074FI0I2Q6G5S43	0.04%	32,445	187	169	2,530	18	177	20,070	110
262	GAIN	549300M0SDF90SCNIY89	0.04%	32,215	253	342	320	8	234	12,775	103
263	CLEARPATH LENDING	549300G5DVG0M0ZHRQC33	0.04%	32,170	78	48	17,940	46	182	19,765	47
264	SUMMIT MORTGAGE BANKERS INC.	549300QPD4M26VIOFU53	0.04%	32,120	80	153	3,155	11	144	31,245	77
265	ALAMEDA MORTGAGE CORPORATION	5493000M9RKJW8W5K82	0.04%	31,855	103	126	4,525	23	196	16,885	59
266	AMERICAN INTERNET MORTGAGE, INC.	549300BOXNV8VLRBDT24	0.03%	31,520	100	239	1,175	7	237	12,480	40
267	ONE REVERSE MORTGAGE, LLC	549300EHC6INE5XY6I44	0.03%	31,510	90	34	27,210	80	257	10,830	36
268	LENOX FINANCIAL MORTGAGE CORPORA	549300LROQOQU77WS20	0.03%	31,215	85	198	1,865	9	195	17,000	48
269	NETWORK CAPITAL FUNDING CORPORA	549300GQDT484LGI9C04	0.03%	31,000	86	109	5,705	23	191	17,220	48
270	CHURCHILL MORTGAGE CORPORATION	549300BLL6VL7AXWYP56	0.03%	30,645	73	149	3,210	12	276	8,980	24
271	FIFTH THIRD BANK	QFROUN1UWUYU0DVIWD51	0.03%	30,380	2	***	0	0	***	0	0
272	HOMEAMERICAN MORTGAGE CORPORA	5493001HHBUTXHS7TZ96	0.03%	30,370	70	297	530	2	165	23,270	54
273	LADERA LENDING, INC.	549300H6DFDDJRROR89	0.03%	30,025	85	131	4,085	15	188	18,395	51
274	ALLSTAR FINANCIAL SERVICES, INC.	549300QCU0HQWLDE4416	0.03%	29,465	43	***	0	0	313	6,005	11
275	SOVEREIGN LENDING GROUP INCORPO	549300BFJ8COFCPOMU05	0.03%	29,435	77	134	3,875	13	206	15,495	41
276	COAST 2 COAST FUNDING GROUP, INC.	5493005LE3FE2MIPPW66	0.03%	29,255	99	88	7,835	37	204	15,520	50
277	LINCOLN NATIONAL LIFE INSURANCE CO	NJ1Z0LLF4RLDWG2WCN80	0.03%	29,115	3	***	0	0	***	0	0
278	LBS FINANCIAL	5493000RV6UQ52SVTV40	0.03%	28,865	127	202	1,825	11	216	14,270	62
279	ORANGE COUNTY'S	549300KDDWLC5I8K6C44	0.03%	28,850	90	237	1,250	6	254	11,125	27
280	OPEN BANK	549300WQJCNL7B110W30	0.03%	28,370	60	295	535	3	153	27,365	59
281	F&A FEDERAL CREDIT UNION	254900BBEPZS8MDE1S61	0.03%	28,110	240	146	3,270	28	197	16,735	149
282	FOOTHILL FEDERAL CREDIT UNION	549300HNJRM4GVCEUP46	0.03%	27,760	120	180	2,115	13	256	10,985	49
283	BOKF, NATIONAL ASSOCIATION	FU7RSW4CQQY98A207J66	0.03%	27,545	55	347	295	1	223	13,840	28
284	LIVE WELL FINANCIAL, INC.	549300RDSL2X3NXE5U60	0.03%	27,390	104	42	20,100	86	201	15,985	59
285	CENTENNIAL BANK	549300BEFX6JRSCS5N78	0.03%	27,245	1	***	0	0	***	0	0
286	PRIDECO PRIVATE MORTGAGE LOAN FU	254900SJDUBD5DVVWZ69	0.03%	26,880	42	***	0	0	268	9,580	16
287	BNB FINANCIAL INC.	549300850R07HZO8MY41	0.03%	26,565	59	347	295	1	174	20,455	45
288	21ST MORTGAGE CORPORATION	549300XQVJ1XBNFA5536	0.03%	26,510	286	103	6,125	87	171	21,730	230
289	LOS ANGELES FEDERAL CREDIT UNION	254900KDS8MIT0K3NP70	0.03%	26,480	136	166	2,585	19	199	16,355	87
290	CHEVRON	549300VVH8HIFMWL8536	0.03%	26,425	85	371	225	1	292	7,140	26
291	ONEUNITED BANK	549300T8HS215K18TH55	0.03%	26,285	31	388	190	2	344	4,295	11
292	BANK LEUMI USA	Z01RQ8BXBEV51Q8XKV43	0.03%	26,025	5	***	0	0	***	0	0
293	REDWOOD RESIDENTIAL ACQUISITION C	549300F6Y1YO2YXN6135	0.03%	25,545	25	***	0	0	287	7,640	6

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294	CASTLE & COOKE MORTGAGE, LLC	549300JRDGV1559XM376	0.03%	25,530	70	207	1,720	10	239	12,345	39
295	DISCOVER BANK	X05BVSX68TQ7YTOSNR22	0.03%	25,365	295	332	375	7	244	12,120	146
296	ML MORTGAGE CORP.	254900JH11ROOV921P96	0.03%	24,940	60	270	910	4	192	17,155	43
297	NORTH AMERICAN SAVINGS BANK, F.S.B	549300K6K2IS7FRS7S09	0.03%	24,355	53	246	1,115	3	265	9,910	20
298	BAXTER CREDIT UNION	549300S8SHBRCI7UU819	0.03%	24,300	90	354	285	3	280	8,205	39
299	GOGO FUNDING INC.	549300FNKIROQ43G1V14	0.03%	24,160	32	***	0	0	260	10,420	26
300	OAKTREE FUNDING CORP.	549300KX4S1573HISS22	0.03%	24,145	47	143	3,440	8	261	10,370	22
301	SUMMIT FUNDING, INC.	5493008VVXQIDO1EZ460	0.03%	24,130	60	215	1,520	6	250	11,425	27
302	BRIDGEVIEW BANK GROUP	5493002T0LSBGS6UOG37	0.03%	24,060	60	185	2,075	9	230	13,125	33
303	METROPOLITAN HOME MORTGAGE, INC.	549300Q6YL1SFVPEGV90	0.03%	23,545	65	128	4,385	17	213	14,730	44
304	OPEN MORTGAGE, LLC	549300CR5XDK0TP71727	0.03%	23,175	69	43	19,980	62	236	12,525	43
305	ALLIANT	549300T94GSH3C4U5M59	0.02%	22,735	117	289	580	6	315	5,900	32
306	INTERNATIONAL CITY MORTGAGE, INC.	5493008ZTV4S0W9DCX64	0.02%	22,480	56	242	1,155	5	200	16,285	41
307	NORTHROP GRUMMAN	5493009D2COWW65B8673	0.02%	22,270	64	406	135	1	218	14,125	41
308	ON Q FINANCIAL, INC.	549300SVKVT1EF3U0N48	0.02%	22,210	48	173	2,395	9	247	11,890	22
309	STATE FARM BANK, F.S.B.	549300ZUZB0H1M5M3I66	0.02%	21,885	81	228	1,310	10	228	13,330	48
310	R M K FINANCIAL CORP.	549300X72Q5WKCW2QQ95	0.02%	21,805	63	241	1,160	6	202	15,560	42
311	LA FINANCIAL FEDERAL CREDIT UNION	254900C303DGB8I7GG88	0.02%	21,615	73	274	790	4	231	13,030	48
312	FJM PRIVATE MORTGAGE FUND, LLC	254900TBJSIXN1M7S968	0.02%	21,560	46	***	0	0	277	8,490	16
313	UNIVERSAL BANK	549300UI7UEQIFGW1166	0.02%	21,440	18	***	0	0	***	0	0
314	BANKERS XPRESS LLC	549300MKNHDBMR7OFL25	0.02%	21,245	55	250	1,100	6	194	17,070	46
315	PRIMUS LENDING CORP.	5493007ABXGXVK31KE79	0.02%	20,970	56	160	2,905	11	289	7,535	19
316	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYFN23	0.02%	20,910	40	374	215	1	235	12,620	22
317	WYNDHAM CAPITAL MORTGAGE, INC.	549300UVXY7S004OQL53	0.02%	20,880	50	50	16,595	41	246	11,965	29
318	CUSTOMER SERVICE MORTGAGE CORP	549300WZCZKNQZ3TAU55	0.02%	20,875	49	401	155	1	353	3,945	11
319	LAND HOME FINANCIAL SERVICES, INC.	5493006RIR31ORKYB608	0.02%	20,645	59	119	4,870	18	259	10,545	29
320	ORIX REAL ESTATE CAPITAL, LLC	549300JGMQJ4R419LR70	0.02%	20,565	9	***	0	0	***	0	0
321	MERCHANTS MORTGAGE & TRUST CORP	549300YX6RPPSSMR88K92	0.02%	20,515	25	413	105	1	187	18,495	23
322	PLANET HOME LENDING, LLC	54930021WPEXNHYZUL09	0.02%	20,180	56	148	3,215	9	232	12,975	37
323	ADVANCIAL	549300I1HK1BBZLKO884	0.02%	20,085	29	***	0	0	403	2,550	6
324	BANC ONE MORTGAGE CORPORATION	549300OLJQ30ZT21BC55	0.02%	20,020	54	193	1,975	9	211	14,790	42
325	CALIFORNIA LITHUANIAN CREDIT UNION	254900BQCCLUS9C8L2863	0.02%	19,845	23	***	0	0	***	0	0
326	BANK OF ENGLAND	549300GY4NTTEM7WWB64	0.02%	19,760	44	176	2,225	7	270	9,310	22

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<b>Los Angeles</b>											
327	GEO-CORP, INC.	549300P55E0GN57DEV03	0.02%	19,460	54	185	2,075	7	186	19,065	53
328	BMO HARRIS BANK NATIONAL ASSOCIAT	3Y4U8VZURTYWH1W2K376	0.02%	19,360	8	***	0	0	253	11,215	1
329	XCEED FINANCIAL	549300RMFYMD00F4BO45	0.02%	19,185	53	328	405	3	314	5,960	24
330	EQUITY WAVE LENDING, INC.	549300RC1JITZLHVLH66	0.02%	18,575	87	362	255	1	286	7,655	35
331	QUORUM FEDERAL CREDIT UNION	549300Q50XCC0473FG63	0.02%	18,465	117	***	0	0	351	3,970	30
332	AMERICAN PLUS BANK, N.A.	5493006P6GBZAI0Z3G19	0.02%	18,450	14	***	0	0	274	9,020	8
333	SHEA MORTGAGE INC.	254900R9A6TW85BTVS20	0.02%	18,380	42	***	0	0	227	13,465	31
334	MACKILLIE INCORPORATED	549300EKCY4J7PC8WH77	0.02%	18,190	46	102	6,150	20	511	930	4
335	FIDELITY LENDING SOLUTIONS, INC.	549300SBA6BX8HZZF585	0.02%	18,130	40	***	0	0	207	15,265	35
336	HONDA FEDERAL CREDIT UNION	549300VBY3NBKUNMKL64	0.02%	18,065	55	344	305	1	264	10,125	31
337	CONTOUR MORTGAGE CORPORATION	549300LLKEKXL2RM1F61	0.02%	17,955	45	224	1,395	5	243	12,185	31
338	CONSTANT INVESTMENTS, INC.	254900VX7NAZSPBPUE16	0.02%	17,800	42	220	1,430	4	193	17,090	40
339	BENCH EQUITY L.L.C.	254900FL0I8OUMMBOZ11	0.02%	17,765	49	***	0	0	299	6,615	19
340	PRIME MORTGAGE LENDING, INC.	549300OYEKEORA1GI088	0.02%	17,555	43	278	750	4	278	8,485	23
341	E MORTGAGE MANAGEMENT LLC	549300EMNDEK4BA8WB53	0.02%	17,475	55	140	3,645	19	272	9,215	33
342	DIAMOND RESIDENTIAL MORTGAGE COR	549300WS8BW0I0BDA390	0.02%	16,805	43	226	1,335	5	238	12,430	32
343	WESTERN ALLIANCE BANK	SI7YQSVPFZBSQ878IC17	0.02%	16,775	9	***	0	0	***	0	0
344	AMERIFIRST FINANCIAL CORPORATION	54930080OKRZ7NNZIO71	0.02%	16,745	43	312	455	3	245	12,100	34
345	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	0.02%	16,670	40	310	460	2	285	7,745	17
346	COMMUNITY MORTGAGE FUNDING, LLC	549300SWHFQY2F7RN335	0.02%	16,565	49	297	530	2	331	4,880	14
347	MATADORS COMMUNITY CREDIT UNION	254900U73LH68QSNY562	0.02%	16,225	67	56	14,720	66	417	2,265	7
348	WINNPOINTE CORPORATION	5493005FJKWE0GR4YS94	0.02%	16,105	49	231	1,265	5	284	7,770	24
349	VONS EMPLOYEES FEDERAL CREDIT UNI	549300WXO2FZYE7KAW26	0.02%	16,030	62	212	1,590	10	249	11,635	45
350	ARVEST BANK	COINQMIM6RBU631DD85	0.02%	16,005	49	190	2,025	11	283	7,850	26
350	HOMEOWNERS FINANCIAL GROUP USA,	549300NJVKCDJA5YC939	0.02%	16,005	33	246	1,115	3	356	3,840	10
352	CITYWIDE HOME LOANS, LLC	549300Q1WJSOIS2FON98	0.02%	15,570	38	223	1,400	4	321	5,575	15
353	WATER AND POWER COMMUNITY	5493005MZZDC38IUJ34	0.02%	15,380	86	318	435	5	252	11,220	64
354	RBC BANK, (GEORGIA) NATIONAL ASSO	5493001JT9MT3Z3Y3M39	0.02%	15,260	18	***	0	0	552	605	1
355	EAGLE HOME MORTGAGE, LLC	549300H3I2O24NSO0931	0.02%	15,180	36	276	780	2	311	6,045	15
356	THE GOLDEN 1	549300ZJIC4LOLZH0M42	0.02%	15,125	49	354	285	1	309	6,200	22
357	CAPSTONE DIRECT, INC.	5493008WOGGD8641UC13	0.02%	14,900	28	***	0	0	364	3,565	7
358	FIRST GUARANTY MORTGAGE CORPORA	549300MMIZD8222YV754	0.02%	14,770	38	226	1,335	5	273	9,155	23
359	SCE FEDERAL CREDIT UNION	5493001FMENBK31GGQ69	0.02%	14,745	37	401	155	3	445	1,670	14

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<b>Los Angeles</b>											
360	DIRECT MORTGAGE, CORP.	549300XAHXRVSRML8V19	0.02%	14,690	40	202	1,825	7	269	9,550	28
361	V.I.P. MORTGAGE, INC.	549300PC4MFWQBQBNVKG88	0.02%	14,665	31	413	105	1	294	7,105	15
362	BEST FINANCE CAPITAL, INC.	5493002UTIS7AQUDFF80	0.02%	14,570	40	240	1,165	5	226	13,570	38
363	LIMA ONE CAPITAL, LLC	254900FBWEZ3YUPOBN33	0.02%	14,480	30	***	0	0	***	0	0
364	ROUNDPOINT ADVANCE ISSUER TRUST	549300HQOFH1E2CXUH26	0.02%	14,420	44	312	455	3	279	8,310	26
365	TRIMARK FUNDING, INC.	549300DGOVTO3RMRNM72	0.02%	14,310	40	***	0	0	376	3,235	9
366	UME	549300Q6TVHCCCFZ5R384	0.02%	14,050	66	341	325	3	333	4,835	21
367	LANTZMAN MANAGEMENT, INC.	549300AAWFEC6CRH6N89	0.01%	13,595	23	***	0	0	622	205	1
368	AMERICAN FINANCIAL RESOURCES, INC.	5493002B2WMHY23GFK92	0.01%	13,455	37	214	1,525	5	317	5,775	17
369	SECURITYNATIONAL MORTGAGE COMPA	549300VQUTISIU7GXT57	0.01%	13,320	20	301	520	2	303	6,400	12
370	AMERICAN INTERBANC MORTGAGE, LLC	549300ZP7KNREEE10H11	0.01%	13,310	40	326	410	2	316	5,825	17
371	DROP MORTGAGE, INC.	549300A68YW07V5R5G22	0.01%	13,280	18	125	4,600	6	341	4,390	4
372	WOODFOREST NATIONAL BANK	549300RX30HHKBC2EQ32	0.01%	13,060	4	***	0	0	***	0	0
373	SILVERGATE BANK	ZXZDWBXF4U47HEP2EO46	0.01%	13,040	18	***	0	0	305	6,380	12
374	TOYOTA FINANCIAL SAVINGS BANK	5493008SP1FN4D81IS17	0.01%	12,980	18	***	0	0	465	1,415	3
375	LENDINGONE, LLC	54930091JQKCU3Z6IP44	0.01%	12,935	7	***	0	0	***	0	0
376	NETWORK FUNDING, L.P.	254900QRD0ZXHH08TX87	0.01%	12,855	33	308	470	2	320	5,675	17
377	CHOICE LENDING CORP.	549300OHOGCHTF3S7J46	0.01%	12,845	41	179	2,120	10	382	3,000	8
378	CIBC BANK USA	FDXQ75GPEQKRPWABYN63	0.01%	12,470	10	***	0	0	429	2,060	2
379	FM HOME LOANS LLC	254900ACUWEGW702BR80	0.01%	12,375	19	***	0	0	518	875	1
380	ACOPIA, LLC	549300L1DBFJZI8LA40	0.01%	12,315	33	249	1,110	4	343	4,325	13
381	PREMIA MORTGAGE, LLC	549300ISCZS1R0CJMO47	0.01%	12,130	16	***	0	0	426	2,090	4
382	ALLIANCE PORTFOLIO PRIVATE EQUITY	549300BB4JRRBSEMSD71	0.01%	12,100	18	369	235	1	390	2,860	8
383	CHRISTIAN COMMUNITY CREDIT UNION	549300CG5TM73650DH84	0.01%	11,695	43	264	950	8	332	4,860	18
384	MASON MCDUFFIE MORTGAGE CORPOR	549300UBSTJ0YYPVPT503	0.01%	11,365	23	413	105	1	310	6,185	13
385	FARMERS & MERCHANTS BANK OF CENT	OZ7MSSKHJY6WIPGXQW23	0.01%	11,355	7	***	0	0	***	0	0
386	NORTHPOINTE BANK	549300UXY70P0IC38293	0.01%	11,295	25	***	0	0	308	6,230	12
387	CBC NATIONAL BANK	549300085RKRRL1WWVD41	0.01%	11,235	27	219	1,435	5	318	5,755	15
388	RESIDENTIAL WHOLESALE MORTGAGE, I	549300MUXFVZKH4XLG17	0.01%	11,100	24	334	370	2	412	2,425	7
389	NATIONWIDE EQUITIES CORPORATION	549300WH9FMXOC63ZV77	0.01%	10,935	27	94	7,225	23	340	4,475	13
390	ALL REVERSE MORTGAGE, INC.	5493007BX4I89K17ZM64	0.01%	10,865	31	91	7,530	22	375	3,245	11
391	PHH MORTGAGE CORPORATION	PAOOWF3GUFM46FBSP561	0.01%	10,860	38	208	1,710	8	326	5,265	17
392	LONG BEACH FIREMEN'S CREDIT UNION	549300LL0P3NQ5Q2UF60	0.01%	10,800	26	338	350	2	359	3,815	9

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393	WEI MORTGAGE LLC	54930048P8RWCQHQM310	0.01%	10,760	28	269	920	4	304	6,395	15
394	LOUIE LOANS	254900FFMW7SFHY20068	0.01%	10,630	22	***	0	0	381	3,075	7
395	FIRST TENNESSEE BANK, NATIONAL ASS	COOWI3L2W9TPYR3WJX37	0.01%	10,505	9	256	1,005	1	***	0	0
396	FIRST TECHNOLOGY FEDERAL CREDIT U	549300Q02LGIN9AXKP98	0.01%	10,430	42	379	205	1	334	4,825	15
397	WATERSTONE MORTGAGE CORPORATIO	549300GRGZDEH4ZGQS06	0.01%	10,400	28	267	935	5	297	6,985	19
398	NATIONS LENDING CORPORATION	254900WEP08K7U7S3A80	0.01%	10,380	32	97	7,015	23	338	4,520	12
399	THE HUNTINGTON NATIONAL BANK	2WHM8VNJH63UN14OL754	0.01%	10,180	10	***	0	0	307	6,325	5
400	UNION SAVINGS BANK	549300HFBEONQNZC2K447	0.01%	10,135	13	362	255	1	383	2,920	4
401	FBC MORTGAGE, LLC	5493005JPZ3LXXMB0S24	0.01%	10,045	21	***	0	0	323	5,370	12
402	GUARDHILL FINANCIAL CORP.	254900P6Q7UJ8DAKYX49	0.01%	9,970	10	***	0	0	399	2,610	2
403	COMMUNITY WEST BANK, NATIONAL AS	549300FKX3KCOCFK2D88	0.01%	9,615	29	347	295	3	491	1,145	5
404	TOP FLITE FINANCIAL, INC.	54930030Z1JWTP3SVD16	0.01%	9,580	24	275	785	3	330	4,975	13
405	EVERGREEN MONEYSOURCE MORTGAG	54930060G4MDPWHSID89	0.01%	9,425	25	297	530	2	291	7,430	20
406	JONES LANG LASALLE MULTIFAMILY, LL	549300JQALY53TH22D13	0.01%	9,355	1	***	0	0	***	0	0
407	JTF ROSE, INC.	5493002N8SUFLD1HGF75	0.01%	9,315	47	317	440	4	398	2,625	19
408	PASADENA SERVICE FEDERAL CREDIT U	254900E0QZ2LAI85KB31	0.01%	9,305	17	379	205	1	498	1,090	4
409	LONG BEACH CITY EMPLOYEES	5493008WHMQGT21UHU90	0.01%	9,210	44	243	1,135	5	358	3,825	19
410	KS STATEBANK	549300Z6EE8DBBFUW487	0.01%	9,095	13	262	965	1	370	3,395	5
411	CREDIT HUMAN	549300Q3ROEUQ3D11W91	0.01%	8,890	84	288	595	9	342	4,340	42
412	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.01%	8,845	111	420	95	3	360	3,800	50
413	EMBRACE HOME LOANS, INC.	213800QUAI2VH5YM6310	0.01%	8,735	25	236	1,255	5	348	4,135	11
414	UNITED NATIONS	549300HCNXMTNGIMAR91	0.01%	8,655	17	***	0	0	293	7,135	15
415	GLENDALE AREA SCHOOLS CREDIT UNI	549300YU5FXUC05UXI34	0.01%	8,645	43	324	415	3	408	2,505	13
416	MAGNOLIA BANK	549300REENMLD2RN3W58	0.01%	8,635	21	210	1,630	6	438	1,835	5
417	VILLAGE CAPITAL & INVESTMENT LLC	549300VCMRO4ST680C11	0.01%	8,500	20	277	760	2	306	6,370	14
418	CALCON MUTUAL MORTGAGE LLC	549300NFPC3Y4W3Y7R87	0.01%	8,440	18	307	480	2	379	3,205	7
419	CHU & ASSOCIATES, INC.	549300STXRPOVDJ5GX04	0.01%	8,370	26	194	1,920	8	349	4,075	15
420	FIRST CITY	549300S1ULK3TJQ8I652	0.01%	8,285	65	234	1,260	10	337	4,535	37
421	DIGITAL FEDERAL CREDIT UNION	549300JPGMCMBEJEK584	0.01%	8,220	52	422	85	1	325	5,290	36
422	NATIONS RELIABLE LENDING, LLC	549300JKR164SLNO6Y85	0.01%	8,180	18	338	350	2	329	5,035	11
423	VENTURA COUNTY	549300AT4QWHFZ83D635	0.01%	8,165	21	359	265	1	405	2,540	6
424	I.L.W.U. CREDIT UNION	549300THBFHMP4WJ0323	0.01%	7,995	23	***	0	0	319	5,680	18
425	1ST RELIANT HOME LOANS, INC.	549300MIDG4TRYO5ON35	0.01%	7,985	17	301	520	2	367	3,505	7

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426	AURORA FINANCIAL, LLC	549300S93X120FLTGK89	0.01%	7,935	17	***	0	0	416	2,270	6
427	RABOBANK, NATIONAL ASSOCIATION	FRQ78DFDYWMT3XY6UR09	0.01%	7,905	5	***	0	0	***	0	0
428	FARMERS INSURANCE GROUP	549300KPHGEE40YQX021	0.01%	7,840	14	***	0	0	539	715	3
429	UNITED MORTGAGE CORP.	5493005ICQ3QGEIWW618	0.01%	7,790	20	359	265	1	422	2,105	7
430	LONGBRIDGE FINANCIAL, LLC	549300MIH03ICJYEPE85	0.01%	7,765	21	116	5,005	15	493	1,135	5
431	BNC NATIONAL BANK	549300LH06ZZHKPX5U83	0.01%	7,700	16	***	0	0	411	2,435	5
432	MORIA DEVELOPMENT, INC.	549300N3JBQ15RQ7AV97	0.01%	7,690	18	***	0	0	405	2,540	6
433	AXIA FINANCIAL, LLC	5493006TY8FGNLX44X28	0.01%	7,605	21	211	1,620	6	352	3,950	12
434	SUMMIT MORTGAGE CORPORATION	5493001YIUWLFRRXQU081	0.01%	7,525	17	***	0	0	322	5,470	14
435	IVY MORTGAGE, INC.	5493002G4JO4BZ22MC13	0.01%	7,480	14	***	0	0	290	7,480	14
436	LENDING 3, INC.	549300517R04118VOW18	0.01%	7,475	17	286	640	2	335	4,795	11
437	BETHPAGE FEDERAL CREDIT UNION	549300KTR1JGH3K6LU06	0.01%	7,415	17	***	0	0	419	2,220	6
438	PATELCO	549300EM6UG8HE3P8U74	0.01%	7,400	26	***	0	0	350	4,010	12
439	GREAT LAKES CREDIT UNION	549300W6J23SLH6AR815	0.01%	7,255	43	433	35	1	434	1,920	10
440	CENTURY MORTGAGE COMPANY	549300MZ8VZJOVC63092	0.01%	7,220	22	95	7,220	22	393	2,780	8
441	AMERICAN MORTGAGE & EQUITY CONS	549300AENO88GEUW/CZ39	0.01%	7,190	16	319	430	2	424	2,100	6
442	MUTUAL OF OMAHA BANK	AH55RWHBL7W3I2HNEB67	0.01%	7,165	7	***	0	0	426	2,090	2
443	GOOGAIN, INC.	549300JOD3S8ZGZLHP53	0.01%	7,160	18	289	580	2	300	6,580	16
444	JMJ FUNDING GROUP, INC.	549300ZCBPNYTPHTML33	0.01%	7,095	19	117	4,930	12	***	0	0
445	FIRST-CITIZENS BANK & TRUST COMPAN	L9VVX1KT5TFTKS0MLF66	0.01%	6,970	18	426	55	1	***	0	0
446	FRANKLIN SYNERGY BANK	549300Y1K11HHIO8K335	0.01%	6,920	8	***	0	0	***	0	0
447	BANK OF THE SIERRA	5493003HTEY5OCC5SP27	0.01%	6,910	2	***	0	0	***	0	0
448	RESIDENTIAL FIRST CAPITAL	2549009I5SQ5XN6WUFU76	0.01%	6,880	12	118	4,900	8	597	380	2
449	WALLICK & VOLK, INC.	549300FWQNRPTKXB8G79	0.01%	6,865	17	209	1,680	6	324	5,315	11
450	HOMESIDE FINANCIAL, LLC	549300RN01LBYSR8ZVX74	0.01%	6,840	18	347	295	1	363	3,585	9
451	GUIDANCE RESIDENTIAL, LLC	549300RDSIG88VPO6P22	0.01%	6,740	16	346	300	2	369	3,400	10
452	AMERIS BANK	IUGPUX5LWRZ3B6KIZ697	0.01%	6,735	5	166	2,585	1	***	0	0
453	POPA FEDERAL CREDIT UNION	2549005B0YP23JCTYV51	0.01%	6,725	53	426	55	1	327	5,190	40
454	DOWNEY FEDERAL CREDIT UNION	25490010EMNKWA8L9813	0.01%	6,660	66	238	1,180	10	328	5,045	51
455	SOURCE CAPITAL FUNDING, INC.	549300U46FRIL8ZZO651	0.01%	6,625	15	137	3,825	7	561	525	1
456	GOLD STAR MORTGAGE FINANCIAL GRO	5493002Y5XYV7DV1ZV88	0.01%	6,620	14	422	85	1	368	3,490	8
457	EQUITABLE HOME MORTGAGE, INC.	549300B8FO8HQHJB6633	0.01%	6,595	5	***	0	0	481	1,225	1
458	CALIFORNIA BEAR CREDIT UNION	254900SJMHCQRQOMRK11	0.01%	6,550	44	377	210	4	578	445	5

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459	GREENPATH FUNDING, LLC	549300QTTN0P0SSK0R53	0.01%	6,445	11	***	0	0	336	4,700	8
460	INDUSTRIAL AND COMMERCIAL BANK O	254900YLBQBNWLGK0I74	0.01%	6,310	6	***	0	0	373	3,315	3
461	AMERICAN AIRLINES FEDERAL CREDIT U	5493004RLLKTQS8K7U51	0.01%	6,245	33	330	400	4	440	1,755	13
462	FAY SERVICING, LLC	549300D0H09HSURFXA20	0.01%	6,080	18	294	555	3	378	3,225	11
463	SHANGHAI COMMERCIAL BANK, LTD.	5493007VDOR2RA6M9N63	0.01%	6,075	3	246	1,115	1	494	1,115	1
464	HOWARD BANK	549300FRCDZ60TVZUA57	0.01%	6,005	17	326	410	4	440	1,755	7
465	THE MORTGAGE HOUSE, INC.	549300DIWU6GH4ZWX396	0.01%	5,840	12	244	1,125	3	452	1,565	3
465	DIGNIFIED HOME LOANS, LLC	549300QD23LICPXPB55	0.01%	5,840	12	244	1,125	3	452	1,565	3
467	TECHNICOLOR FEDERAL CREDIT UNION	549300TJMPSMO4XCL284	0.01%	5,780	16	273	835	5	435	1,885	5
468	EQUITY PRIME MORTGAGE LLC	549300K4ZLGS7SRDL86	0.01%	5,730	16	304	510	2	345	4,225	11
469	POINT MORTGAGE CORPORATION	2549007JZSAICH4GZJ60	0.01%	5,695	9	336	355	1	347	4,190	6
470	LOW VA RATES, LLC	5493004RCIKT2ZZKI25	0.01%	5,645	15	150	3,190	10	339	4,510	12
470	BRANCH BANKING AND TRUST COMPAN	JJKC32MCHWDI71265206	0.01%	5,645	7	***	0	0	471	1,300	2
472	ALL WESTERN MORTGAGE, INC.	549300D0TGZMG03GNM36	0.01%	5,605	11	347	295	1	401	2,580	4
473	FIRST MORTGAGE SOLUTIONS, LLC	549300V1JRN7CMTCF305	0.01%	5,500	8	***	0	0	396	2,640	4
474	AMALGAMATED BANK	254900FMBXF85WQYV433	0.01%	5,410	8	***	0	0	413	2,380	4
475	HOMESTEAD FUNDING CORP.	549300T3F9S1MKFKHC53	0.01%	5,365	13	***	0	0	502	1,020	2
476	CHOU TEAM REALTY, LLC	549300KD21H5P9KIIW38	0.01%	5,325	15	258	990	4	371	3,360	10
477	SAN DIEGO COUNTY CREDIT UNION	549300E51HYVR7T2SU19	0.01%	5,255	23	***	0	0	365	3,550	14
478	WILLIAM LYON MORTGAGE, LLC	549300V7T2CRQUF8KW95	0.01%	5,220	14	***	0	0	407	2,530	8
479	V.I.P. TRUST DEED COMPANY	254900IJMAVCJR5W8K61	0.01%	5,115	15	***	0	0	638	105	1
480	COLONIAL SAVINGS F A	549300EMNQ2QLOEPQ289	0.01%	5,080	14	***	0	0	418	2,260	6
481	NATIONAL COOPERATIVE BANK, N.A.	5493001GAASLCSP1PB64	0.01%	4,960	16	399	165	1	422	2,105	7
482	FIRST WESTERN TRUST BANK	254900KI7219LQKCI772	0.01%	4,930	6	***	0	0	604	315	1
483	ANHEUSER-BUSCH EMPLOYEES	549300YDBNK66R6ZES34	0.01%	4,910	24	413	105	1	442	1,745	13
484	AMRES CORPORATION	54930065B0NVUO52TY13	0.01%	4,880	10	***	0	0	386	2,895	5
485	WOODLAND HILLS MORTGAGE CORPOR	549300081WRPSJ4O0M28	0.01%	4,860	18	379	205	1	467	1,365	7
486	ROYAL UNITED MORTGAGE LLC	549300UG7QXKM7KGV847	0.01%	4,835	21	217	1,470	12	432	1,965	9
487	STANFORD FEDERAL CREDIT UNION	5493009Y8ROUG903AQ21	0.01%	4,815	9	***	0	0	443	1,715	3
488	E-CENTRAL	549300D4VIBCJZMGB086	0.01%	4,685	39	373	220	4	388	2,885	29
489	LEADING MORTGAGE SOLUTIONS, INC.	5493008R6KUI4KIER222	0.01%	4,650	6	***	0	0	397	2,630	4
489	VALLEY NATIONAL BANK	KIOVIAJRMCIJ329YTN75	0.01%	4,650	4	***	0	0	512	925	1
491	STAR ONE CREDIT UNION	5493004F7BXDIUFVPV87	0.01%	4,630	12	***	0	0	420	2,215	5

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492	SIRVA MORTGAGE, INC.	549300KQHWNSVCE2MY88	0.00%	4,530	8	***	0	0	391	2,840	4
493	SKYONE FEDERAL CREDIT UNION	549300V3N91EH05UWL23	0.00%	4,520	14	334	370	2	525	835	3
494	TEXAS CAPITAL BANK, NATIONAL ASSO	38PG5GG00EQK4QMSKE59	0.00%	4,505	1	***	0	0	***	0	0
495	CONGRESSIONAL BANK	2549008CZOYIG4FIKS25	0.00%	4,480	12	***	0	0	402	2,565	7
496	NIKKEI CREDIT UNION	5493004IRV3T6D4NNV33	0.00%	4,475	31	281	685	3	354	3,925	27
497	MORTGAGE VINTAGE INC.	5493007QQN71GJLL1168	0.00%	4,455	17	***	0	0	395	2,745	7
498	NOVA FINANCIAL & INVESTMENT CORPO	549300HIVO8XPBPNV/G69	0.00%	4,380	10	343	315	1	380	3,150	8
499	BURBANK CITY MORTGAGE SERVICES, L	5493008JJKEH2LP8FM02	0.00%	4,340	14	353	290	2	485	1,200	4
500	ISERVE RESIDENTIAL LENDING, LLC	54930015645SYPOM7220	0.00%	4,285	11	394	175	1	472	1,295	3
501	SAG-AFTRA FCU	549300988TNLQ6YUZP27	0.00%	4,235	11	322	420	2	592	385	1
502	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMDRMBT48	0.00%	4,195	11	***	0	0	410	2,465	7
503	FIRSTBANK	5493009V3WVJX9V2GZ85	0.00%	4,185	3	***	0	0	***	0	0
504	PINNACLE BANK	549300CD0C4F7XSRG390	0.00%	4,155	3	***	0	0	***	0	0
505	PREMIER MORTGAGE RESOURCES, L.L.	549300B4IYL7TZT8FA34	0.00%	4,150	12	292	575	3	362	3,655	11
506	INTERCAP LENDING INC.	549300S5FVOSK5DQJN30	0.00%	4,055	7	***	0	0	361	3,770	6
507	360 MORTGAGE GROUP, LLC	549300CD76YM6Y3IZ451	0.00%	4,045	9	***	0	0	435	1,885	5
508	FIRST INTERNET BANK OF INDIANA	549300B81YWV4GBENI49	0.00%	4,030	10	374	215	1	477	1,240	4
509	FIFTH THIRD MORTGAGE COMPANY	7TAK8VJOI0IZUCSH8R26	0.00%	4,005	5	***	0	0	476	1,250	2
509	ALTURA	549300TGSQM08D4SYP955	0.00%	4,005	9	367	240	2	541	690	2
509	AMERICAN FINANCING CORPORATION	549300ALNUNLUNS3Y53T24	0.00%	4,005	11	389	185	1	388	2,885	7
512	DAS ACQUISITION COMPANY, LLC	549300ZZME37MXI1EF14	0.00%	3,960	8	***	0	0	355	3,855	7
513	INTEGRITY FIRST FINANCIAL GROUP, INC	549300VN6R2RF61VB858	0.00%	3,890	8	***	0	0	394	2,770	6
514	PREMIER MONEY SOURCE, INC.	549300WXRBBOTAKXOS72	0.00%	3,850	16	***	0	0	533	765	3
515	SHINHAN BANK AMERICA	549300EZ060LDD77JC03	0.00%	3,840	8	***	0	0	356	3,840	8
516	GATEWAY MORTGAGE GROUP, LLC	54930034MNPILHP25H80	0.00%	3,820	10	374	215	3	458	1,520	6
517	SILVER HILL FUNDING, LLC	549300038578ZJ284Y20	0.00%	3,810	8	***	0	0	451	1,580	4
518	SAN FRANCISCO FIRE CREDIT UNION	549300CLB0CCSJV6S044	0.00%	3,680	14	***	0	0	474	1,265	3
519	FFC MORTGAGE CORP.	549300JVYWDXYVB8EM70	0.00%	3,640	4	328	405	1	***	0	0
520	AMCAP MORTGAGE, LTD.	549300ONBM4MGXBTA44	0.00%	3,595	9	***	0	0	415	2,310	6
521	GREAT PLAINS NATIONAL BANK	549300XKEC7P1D7OKJ16	0.00%	3,570	8	347	295	1	491	1,145	3
522	LHM FINANCIAL CORPORATION	549300TZUJEG8RUJI536	0.00%	3,545	9	***	0	0	377	3,230	8
523	BOEING EMPLOYEES CREDIT UNION	549300KM40FP4MSQU941	0.00%	3,480	14	379	205	1	433	1,935	9
524	N A NATIONWIDE MORTGAGE	549300DHMI0T6M2GU095	0.00%	3,435	7	331	395	1	392	2,810	6

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Los Angeles

525	GRANDE HOMES, INC.	5493004ZQGH3G6GHZ049	0.00%	3,315	7	436	5	1	373	3,315	7
525	S&S FINANCIAL	549300SRKBH68TX76851	0.00%	3,315	7	324	415	1	385	2,900	6
527	CENTRAL PACIFIC BANK	5493005R24FV5DFFXW42	0.00%	3,305	1	***	0	0	***	0	0
528	TECHNOLOGY	5493007VGBHF6SRXRR53	0.00%	3,285	9	***	0	0	531	790	4
529	THE FIRST NATIONAL BANK OF MCGREG	549300EC7M6N4U9DR727	0.00%	3,225	1	***	0	0	***	0	0
530	PRIME CHOICE FUNDING INC.	5493003B1W77K6SD3U22	0.00%	3,180	8	***	0	0	437	1,875	5
531	MID-CONTINENT FUNDING, INC.	549300NNOPRX3I4QGG46	0.00%	3,115	9	162	2,770	8	488	1,170	4
532	BLACK SQUARE REAL ESTATE, INC.	2549001186BK4G161G51	0.00%	3,045	3	***	0	0	***	0	0
533	GLENDALE FEDERAL CREDIT UNION	549300Y6017C6OJWS030	0.00%	3,015	5	***	0	0	545	665	1
534	SAFE CREDIT UNION	549300SGD2RNJOEDDS24	0.00%	3,005	7	434	25	1	654	25	1
535	KELLER MORTGAGE, LLC	549300GUS13Z72B6KD63	0.00%	3,000	6	***	0	0	424	2,100	4
536	ALERUS FINANCIAL, NATIONAL ASSOCIA	549300C4J510S9L1RF98	0.00%	2,995	5	385	195	1	***	0	0
537	COASTAL FUNDING SLC, INC.	549300U7F7T8UG5AI038	0.00%	2,945	5	***	0	0	592	385	1
538	IBERIABANK	H98JYKDFKFZ5ZPCSM769	0.00%	2,925	1	***	0	0	***	0	0
539	PULTE MORTGAGE LLC	5493004WMLN60ZJ2ON46	0.00%	2,910	4	***	0	0	473	1,290	2
540	CITY NATIONAL BANK OF FLORIDA	GDN5JXQ4P5NZE28ZRC90	0.00%	2,905	1	***	0	0	384	2,905	1
540	VALLEY REPUBLIC BANK	549300OU4HKFI36S7319	0.00%	2,905	1	***	0	0	***	0	0
542	JUSTICE FEDERAL CREDIT UNION	549300A0B4S7B0DB7863	0.00%	2,840	14	***	0	0	446	1,655	7
543	UNITED STATES SENATE FEDERAL CRED	549300TULDV69V2XKY60	0.00%	2,810	16	***	0	0	618	250	4
544	LEADERONE FINANCIAL CORPORATION	5493000NYJT9UC6G261	0.00%	2,790	6	411	125	1	455	1,560	4
545	FIRST FEDERAL BANK OF KANSAS CITY	549300W5A6PQ1VJG3497	0.00%	2,760	6	***	0	0	505	1,000	2
546	NORTHWEST	549300OSZK2W0WJYS771	0.00%	2,755	9	379	205	1	464	1,450	4
547	AMERICAN NATIONWIDE MORTGAGE CO	549300WKTUJY0SWZLNZ90	0.00%	2,750	6	***	0	0	474	1,265	3
548	GENEVA FINANCIAL, LLC	5493001XKLOFTNOJ0866	0.00%	2,720	8	***	0	0	532	785	3
549	FIRST SAVINGS BANK	WKNGAF1FCL7BBYGTGI83	0.00%	2,715	5	***	0	0	449	1,625	3
550	REDWOOD	5493001WRXQTCKCA6205	0.00%	2,660	8	***	0	0	587	405	1
551	ZILLOW HOME LOANS, LLC	549300370QILXLFUWD20	0.00%	2,655	5	***	0	0	452	1,565	3
552	FIRST HOME BANK	549300DMI3W6YLDVSK93	0.00%	2,615	5	***	0	0	***	0	0
553	BANK OF WHITTIER, NATIONAL ASSOCIA	549300Q4JBLTKDC7J303	0.00%	2,595	3	***	0	0	400	2,595	3
554	REDWOOD MORTGAGE CORP.	549300HIBIY0XHM03574	0.00%	2,555	5	***	0	0	***	0	0
555	OHANA PACIFIC BANK	549300006OEPSGJGWP62	0.00%	2,505	1	***	0	0	408	2,505	1
556	PROVIDENT CREDIT UNION	254900P2JMSUZCYLE858	0.00%	2,470	8	***	0	0	520	860	2
557	GLOBAL	5493006XP2M53G3AP658	0.00%	2,445	19	394	175	3	480	1,230	10

<b>RANK: By County Origination Dollar Volume</b>	<b>FINANCIAL INSTITUTION</b>	<b>Legal Entity Identifier</b>	<b>MARKET SHARE: Percent by County</b>	<b>TOTAL DOLLARS Originated (\$1,000's)</b>	<b>TOTAL UNITS Originated</b>	<b>RANK: By Low or Moderate Income Applicant Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants</b>	<b>UNITS ORIGINATED by Low or Moderate Income Applicants</b>	<b>RANK: By Minority Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Minority Applicants</b>	<b>UNITS ORIGINATED by Minority Applicants</b>
<b>Los Angeles</b>											
558	PARSONS FEDERAL CREDIT UNION	5493001A8DPRB21YBS87	0.00%	2,405	19	357	270	4	483	1,220	10
559	GMH MORTGAGE SERVICES LLC	254900GHOV7VQ9CSKN31	0.00%	2,395	7	389	185	1	495	1,100	4
560	GOLDEN BANK, NATIONAL ASSOCIATION	549300GYMDP10GGMLF50	0.00%	2,325	1	***	0	0	414	2,325	1
561	RANLIFE, INC.	549300W1HU6IVVIEJ389	0.00%	2,315	7	379	205	1	582	440	2
562	UIF CORPORATION	549300BXWU32AYWT1A56	0.00%	2,285	5	***	0	0	465	1,415	3
563	INTERAUDI BANK	3T5M8FX6V6B82KVKOB17	0.00%	2,260	2	***	0	0	***	0	0
564	PEOPLES BANK	54930032OCUOR526IR93	0.00%	2,230	6	***	0	0	461	1,490	4
564	CBC	549300ESNLIWVN3TK065	0.00%	2,230	10	***	0	0	563	520	4
566	INTERSTATE HOME LOAN CENTER, INC.	5493003X6Y6JGJKHPA25	0.00%	2,160	4	***	0	0	460	1,505	3
567	MERIWEST MORTGAGE COMPANY, LLC	549300SKHHL7A2K8YV94	0.00%	2,130	4	***	0	0	***	0	0
568	SAN DIEGO FUNDING	254900EZO02JGHXM3V19	0.00%	2,125	3	***	0	0	421	2,125	3
569	LOAN SIMPLE, INC.	549300748YYU6VG08N83	0.00%	2,110	4	***	0	0	514	910	2
570	TJC MORTGAGE, INC.	54930021DZJ9CEN11D61	0.00%	2,095	5	***	0	0	457	1,540	4
571	MORTGAGE ONE SOLUTIONS, INC.	549300SBCJXCPODZN187	0.00%	2,035	5	***	0	0	455	1,560	4
572	AMERICAN MORTGAGE BANK, LLC	254900RFZH9I62FGU045	0.00%	2,015	5	362	255	1	564	515	1
573	UBERMORTGAGE INC.	549300YYEGLN6N9X4M22	0.00%	1,945	5	385	195	1	462	1,480	4
574	BAYSHORE MORTGAGE FUNDING, LLC	549300PEWJWBNEOSS013	0.00%	1,935	7	***	0	0	469	1,325	5
574	COREVEST AMERICAN FINANCE LENDER	549300MQEDQYDJR8CP22	0.00%	1,935	1	***	0	0	***	0	0
576	GOLDWATER BANK, N.A.	549300X08QKQYUH256I80	0.00%	1,900	4	***	0	0	479	1,235	3
576	FEDEX EMPLOYEES CREDIT ASSOCIATIO	549300OGIGNKGO2DX942	0.00%	1,900	10	***	0	0	447	1,630	6
578	BLUELEAF LENDING, LLC	549300AI4ZHB6MX23W09	0.00%	1,890	2	***	0	0	***	0	0
579	JFK FINANCIAL, INC.	549300PX0B48R1TGVUV89	0.00%	1,865	5	366	245	1	535	740	2
580	UNITED SECURITY FINANCIAL CORP	549300D7GVUYHQEED56	0.00%	1,860	4	359	265	1	616	265	1
581	MONTECITO BANK & TRUST	549300A7BPOO2YO2YE30	0.00%	1,855	3	***	0	0	***	0	0
582	INFINITY EQUITY GROUP, INC.	549300XC2Y1SLXRQP11	0.00%	1,820	4	***	0	0	519	870	2
582	AMERICAN FINANCE HOUSE LARIBA	549300I3HDJ5QJNFPZ87	0.00%	1,820	4	***	0	0	469	1,325	3
584	UNITED NORTHERN MORTGAGE BANKER	549300TCY9QY8BRDQJ12	0.00%	1,815	7	216	1,510	6	506	980	4
584	CF BANK, NATIONAL ASSOCIATION	549300ZGCDIP1G72QO72	0.00%	1,815	5	314	450	2	468	1,360	4
584	FIRST NATIONAL BANK OF AMERICA	254900WTZC5SSKIN2M11	0.00%	1,815	5	***	0	0	439	1,815	5
587	COMMONWEALTH MORTGAGE, LLC	549300DPLMU8HNL0H005	0.00%	1,795	5	***	0	0	584	425	1
588	ALASKA USA MORTGAGE COMPANY LLC	549300LQJSSUF0000H97	0.00%	1,775	5	401	155	1	598	370	2
589	UMB BANK, NATIONAL ASSOCIATION	VNOO6EITD2YUEBMSZ83	0.00%	1,770	2	***	0	0	***	0	0
590	MORTGAGE BROKERS SERVICES, INC.	549300URLH8AU7K1G72	0.00%	1,760	4	406	135	1	521	855	1

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590	RESOURCE LENDERS, INC.	549300LCU7GG78XX2Q49	0.00%	1,760	4	***	0	0	592	385	1
592	ADVANTIS CREDIT UNION	254900MNI450KPKDA114	0.00%	1,750	20	399	165	3	550	615	9
593	HAMILTON RIDGE ASSET MANAGEMENT	549300HURXWY7GGVP551	0.00%	1,740	2	***	0	0	***	0	0
594	MARION AND POLK SCHOOLS	549300CDLJDN8ENOT455	0.00%	1,720	14	371	225	3	555	575	5
594	TAYLOR MORRISON HOME FUNDING, LL	54930057D962HC4SF615	0.00%	1,720	4	***	0	0	619	245	1
596	AMERICAN PORTFOLIO MORTGAGE COR	549300BBKMRS6JOCB539	0.00%	1,715	7	***	0	0	568	490	2
597	MONARCH FUNDING CORP.	549300ULXKJUJDK2RQ54	0.00%	1,710	4	***	0	0	527	830	2
597	PLATINUM MORTGAGE, INC.	5493006VSECR4GWFB307	0.00%	1,710	4	***	0	0	535	740	2
599	KWIK MORTGAGE CORPORATION	2549004CU9LAM5CYA280	0.00%	1,685	5	***	0	0	541	690	2
600	HABIB AMERICAN BANK	549300YV77ZZ5ADLO929	0.00%	1,660	4	***	0	0	***	0	0
601	S.W.I. FINANCIAL SERVICES, INC.	549300I1SRE27DRI6H56	0.00%	1,645	3	***	0	0	484	1,210	2
601	CAPITAL BANK, NATIONAL ASSOCIATION	54930044OSTKOJMHF287	0.00%	1,645	3	***	0	0	486	1,190	2
601	FIRST MIDWEST BANK	KV8W1JTB8FZ821S5ED75	0.00%	1,645	3	***	0	0	516	880	2
604	LOAN COMPANY OF SAN DIEGO, A CALIF	2549001UO7C3LB3SXA82	0.00%	1,595	5	***	0	0	***	0	0
605	MORTGAGE EXPRESS, LLC	5493008JECHR4UE0WVR04	0.00%	1,570	4	420	95	1	488	1,170	2
605	CHEMICAL BANK	5493004P4H8ZQPUCU047	0.00%	1,570	4	***	0	0	***	0	0
607	OCEANSIDE MORTGAGE COMPANY	5493004R423PBPMA6A173	0.00%	1,555	5	401	155	1	***	0	0
608	1ST SECURITY BANK OF WASHINGTON	5493003T5D4N1CM46J77	0.00%	1,540	2	***	0	0	***	0	0
609	BELEM SERVICING LLC	549300OHLAHJ10DF198	0.00%	1,525	5	263	955	3	515	885	3
610	JEFFERSON FINANCIAL	5493003JBN8UEVOU8O42	0.00%	1,510	12	411	125	1	525	835	7
611	COBIZ BANK	549300SZND0HVTNYS90	0.00%	1,505	1	***	0	0	***	0	0
612	NORTH COAST FINANCIAL, INC.	254900I445780YG38U05	0.00%	1,495	7	***	0	0	639	90	2
613	QUONTIC BANK	2549004XJQQPBYQSM739	0.00%	1,460	2	***	0	0	463	1,460	2
614	TRUWEST CREDIT UNION	549300XYLNCM8KWF7B15	0.00%	1,450	4	***	0	0	481	1,225	1
615	KERN SCHOOLS FEDERAL CREDIT UNIO	5493006MA7WP1WL8U431	0.00%	1,430	4	***	0	0	528	820	2
616	TRIAD FINANCIAL SERVICES, INC.	549300CB67L6KPLJHE19	0.00%	1,415	15	357	270	4	540	700	8
617	PREMIER LENDING, INC.	5493001SDQVS1NWHYH012	0.00%	1,410	4	***	0	0	613	285	1
618	WRIGHT PATMAN CONGRESSIONAL	549300TTPRGSP8DGY569	0.00%	1,365	5	***	0	0	488	1,170	4
619	HERZER FINANCIAL SERVICES, INC.	254900ESXNYZGXRZPK14	0.00%	1,350	2	***	0	0	501	1,035	1
620	MORTGAGE NETWORK, INC.	254900A69XJBWUR7ZF46	0.00%	1,335	1	***	0	0	***	0	0
621	PROVIDENCE BANK	254900GCM1G6FHLNYX50	0.00%	1,325	1	***	0	0	***	0	0
622	A&D MORTGAGE LLC	2549005SIVTHG14U2905	0.00%	1,315	3	***	0	0	587	405	1
623	THE ANDERSON FINANCIAL GROUP, INC.	549300W09D8JV1ANXX59	0.00%	1,310	2	***	0	0	589	395	1

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624	SIMMONS BANK	549300DPRWSBUY619V27	0.00%	1,300	2	***	0	0	***	0	0
625	COMMERCE BANK	7DMUJTL9FFTVIAG9H788	0.00%	1,285	1	***	0	0	***	0	0
625	DELTA COMMUNITY	549300Y4BSP3BSFW7J29	0.00%	1,285	5	***	0	0	626	190	2
627	WASHINGTON TRUST BANK	549300P2GEYNMH5OQA71	0.00%	1,280	2	***	0	0	***	0	0
628	SEMPER HOME LOANS, INC.	549300KT5OWPGQKWUN86	0.00%	1,275	3	***	0	0	***	0	0
629	ASPIRE FINANCIAL, INC.	549300WN576X15QFH005	0.00%	1,265	3	***	0	0	584	425	1
630	HOME PROMISE CORPORATION	5493000WAJ1FMTFL5D75	0.00%	1,255	3	336	355	1	535	740	2
630	SOFI MORTGAGE, LLC	549300ILXET2VTO1HD84	0.00%	1,255	3	***	0	0	***	0	0
632	PRIORITY ONE CREDIT UNION	549300463UZU06Q14K24	0.00%	1,240	22	340	330	6	495	1,100	20
632	PRIVATE MORTGAGE ADVISORS, LLC	5493005LX4EJUYP1G119	0.00%	1,240	2	***	0	0	477	1,240	2
634	TLP MORTGAGE ADVISORS, LLC	549300TG6CSE6WLXAS31	0.00%	1,225	3	344	305	1	513	920	2
635	PROPONENT FEDERAL CREDIT UNION	549300S13EZ7U02L5E39	0.00%	1,185	3	***	0	0	506	980	2
636	PACIFIC ALLIANCE BANK	2549008S5ONW9RERQE86	0.00%	1,180	2	***	0	0	***	0	0
637	HOME FUNDING CORPORATION	549300B4JDSKWJR1NR35	0.00%	1,155	5	310	460	2	504	1,010	4
638	NASA FEDERAL CREDIT UNION	549300KPBZCTMM3Y0061	0.00%	1,100	8	398	170	2	617	255	3
638	US MORTGAGE CORPORATION	54930039IUN6515TBG78	0.00%	1,100	2	***	0	0	571	465	1
638	1ST 2ND MORTGAGE COMPANY OF N.J., I	549300ZOBXG0DT4I6U54	0.00%	1,100	2	***	0	0	495	1,100	2
641	ADVISORS MORTGAGE GROUP, L.L.C.	254900F9ZTVTX763V835	0.00%	1,090	2	***	0	0	***	0	0
642	SCENIC OAKS FUNDING, INC.	549300WJ1JV987NXVC31	0.00%	1,085	1	***	0	0	***	0	0
643	MORTGAGE ACCESS CORP DBA WEICHE	549300EFCZM6KD6B8K69	0.00%	1,080	2	***	0	0	***	0	0
643	MISSION	549300DXSALP2TGZBQ16	0.00%	1,080	2	***	0	0	500	1,080	2
645	AUSTIN CAPITAL BANK SSB	549300DRKDRXN7POBN12	0.00%	1,065	3	***	0	0	604	315	1
646	BUSEY BANK	549300O7SGM8FH65GQ47	0.00%	1,060	2	***	0	0	555	575	1
647	MANN FINANCIAL INC.	549300TWPFOYZ33TOUJ32	0.00%	1,055	3	***	0	0	599	365	1
648	ABSOLUTE HOME MORTGAGE CORPORA	549300D4ZYLSQ5LMTV35	0.00%	1,045	3	362	255	1	547	640	2
649	CHAFFEY FEDERAL CREDIT UNION	967600K0JD6JIELVRF39	0.00%	1,040	6	413	105	1	***	0	0
650	POPPY BANK	5493008G1MFZT6ZVIK41	0.00%	1,025	1	***	0	0	***	0	0
651	DEERE EMPLOYEES CREDIT UNION	254900378RFGMBEKAF12	0.00%	1,020	2	***	0	0	***	0	0
652	S.F. POLICE CREDIT UNION	549300YTDHBD4XHCIR35	0.00%	1,010	2	***	0	0	559	545	1
653	SOUTHWEST CAPITAL BANK	5493008O3PHZLQU70I63	0.00%	1,005	1	***	0	0	***	0	0
654	AMERICAN NEIGHBORHOOD MORTGAGE	549300F8C5JA44WNMI75	0.00%	980	2	***	0	0	506	980	2
654	FIRST NATIONS HOME FINANCE CORPOR	549300LHJR6FIWIU8E25	0.00%	980	2	***	0	0	506	980	2
656	MERIWEST	549300A4ZI1DF2001B51	0.00%	975	7	***	0	0	630	155	1

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<b>Los Angeles</b>											
656	1ST ALLIANCE LENDING, LLC	549300X973YPKT8V0H73	0.00%	975	3	***	0	0	604	315	1
658	ALLIED FIRST BANK,SB	549300XRF9LCZ3RX3Q39	0.00%	955	1	***	0	0	***	0	0
659	CITIZENS BANK	549300E035FX7XMJ6713	0.00%	945	1	***	0	0	***	0	0
659	BAY FEDERAL CREDIT UNION	549300KCZ4KKV3F7W494	0.00%	945	3	***	0	0	***	0	0
661	FIRST OPTION MORTGAGE, LLC	549300PFJ7GCCDLB2E65	0.00%	935	3	***	0	0	630	155	1
662	SNAPFI, INC.	549300UMSS3HZLZHV89	0.00%	900	2	354	285	1	550	615	1
663	FIELD & MAIN BANK, INC.	549300PH1RMZ3NKH2953	0.00%	885	1	***	0	0	***	0	0
663	1ST UNITED SERVICES CREDIT UNION	549300YPSRX7HBRJSR08	0.00%	885	1	***	0	0	***	0	0
665	UNION HOME MORTGAGE CORP.	549300RPOGWJRH63HS39	0.00%	880	2	***	0	0	516	880	2
666	MEADOWS BANK	549300BP2N2XXQFLQI69	0.00%	855	1	***	0	0	***	0	0
666	CHERRYWOOD MORTGAGE, LLC	254900HJXTBDTYFWJ090	0.00%	855	1	***	0	0	***	0	0
666	OAKSTAR BANK	549300ZX40GRPOOE505	0.00%	855	1	***	0	0	521	855	1
669	WESBANCO BANK, INC.	QGGPHQ1ENZ0OLJRFTH41	0.00%	845	1	***	0	0	***	0	0
670	BANK-FUND STAFF FEDERAL CREDIT UN	HIDXEG9BLUJZKBGUT764	0.00%	840	2	***	0	0	592	385	1
670	LIBERTY HOME MORTGAGE CORPORATI	549300B2JJHSM77T5Y41	0.00%	840	2	***	0	0	523	840	2
670	TOWNE MORTGAGE COMPANY	549300R7HGH2I754087	0.00%	840	2	***	0	0	523	840	2
673	INSPIRE HOME LOANS INC.	5493007VW2EU20PZYU97	0.00%	820	2	***	0	0	528	820	2
674	TOLLESON PRIVATE BANK	549300LBSJDSR7PIK62	0.00%	805	1	***	0	0	***	0	0
675	NORWICH COMMERCIAL GROUP, INC.	549300T5QSL6MC8M4D04	0.00%	800	2	***	0	0	530	800	2
676	HOME MORTGAGE ALLIANCE, LLC	5493009YXZEN8325UC34	0.00%	795	1	***	0	0	***	0	0
677	NBH BANK	549300T7AIY7RU1YDP31	0.00%	790	2	***	0	0	***	0	0
678	MASS. INSTITUTE OF TECH. FEDERAL CR	549300P1347BFCBHJV60	0.00%	780	4	***	0	0	642	75	1
678	THRIVE MORTGAGE, LLC	549300TM179TSKK3HQ94	0.00%	780	2	***	0	0	578	445	1
680	COASTHILLS	5493000KTY8YQ4SFHT59	0.00%	755	3	***	0	0	***	0	0
680	SANTANDER BANK, N.A.	TR24TWEY5RVRQV65HD49	0.00%	755	1	***	0	0	534	755	1
680	SEA WEST COAST GUARD FEDERAL CRE	5493001P3808QXGI6503	0.00%	755	3	***	0	0	636	110	2
683	FIRST UTAH BANK	549300MZCM3IR0ZWDI94	0.00%	750	2	405	145	1	633	145	1
684	MLD MORTGAGE INC.	549300AG10BX85DF5549	0.00%	740	2	394	175	1	557	565	1
684	AEROSPACE FEDERAL CREDIT UNION	5493004CZUGDTC6QB68	0.00%	740	2	***	0	0	603	325	1
684	MURPHY BANK	549300IUGPU6Q7414X38	0.00%	740	8	***	0	0	628	175	1
687	RUSHMORE LOAN MANAGEMENT SERVI	549300AI7PDYMZ609P28	0.00%	735	3	319	430	2	538	735	3
688	HOME BANK OF CALIFORNIA	2549005AULHKP8HBJL75	0.00%	725	1	***	0	0	***	0	0
688	UTAH FIRST	549300DEVPMBR765WH45	0.00%	725	7	426	55	1	558	555	5

<b>RANK: By County Origination Dollar Volume</b>	<b>FINANCIAL INSTITUTION</b>	<b>Legal Entity Identifier</b>	<b>MARKET SHARE: Percent by County</b>	<b>TOTAL DOLLARS Originated (\$1,000's)</b>	<b>TOTAL UNITS Originated</b>	<b>RANK: By Low or Moderate Income Applicant Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants</b>	<b>UNITS ORIGINATED by Low or Moderate Income Applicants</b>	<b>RANK: By Minority Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Minority Applicants</b>	<b>UNITS ORIGINATED by Minority Applicants</b>
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Los Angeles

690	LAFAYETTE FEDERAL CREDIT UNION	549300SY0ZRUCS4CSY07	0.00%	710	2	***	0	0	592	385	1
690	STATE DEPARTMENT FEDERAL CREDIT	254900EZRNOCBEP77K34	0.00%	710	6	***	0	0	649	45	1
692	BANK OZK	549300VYK2WBD7SST478	0.00%	705	1	***	0	0	***	0	0
693	MANHATTAN FINANCIAL GROUP, INC.	549300P6LWTHH4GFWX19	0.00%	700	2	***	0	0	***	0	0
694	GSF MORTGAGE CORPORATION	25490018IFQOT83Q7H49	0.00%	675	3	314	450	2	577	450	2
694	WEST GATE BANK	549300QLO8TSQW5JTK72	0.00%	675	1	***	0	0	***	0	0
694	VERITAS FUNDING, LLC	549300UVOSI4XZZGUE14	0.00%	675	1	***	0	0	544	675	1
697	WASHINGTON FEDERAL, NATIONAL ASS	D38AC76TAMYI50NBPX33	0.00%	655	1	***	0	0	***	0	0
698	NFM, INC.	549300MCIFZSDHUT8X63	0.00%	645	1	284	645	1	546	645	1
698	TOTAL MORTGAGE SERVICES, LLC	549300VJQVZKJBDWS17	0.00%	645	1	***	0	0	***	0	0
700	NATIONWIDE MORTGAGE BANKERS, INC.	549300CLRXFVFB3ZL806	0.00%	640	2	***	0	0	***	0	0
700	ORION FEDERAL CREDIT UNION	254900U2ZPLWQTS03158	0.00%	640	4	***	0	0	628	175	1
700	NORTHWEST BANK	549300RBJCM5B02O5U05	0.00%	640	2	***	0	0	589	395	1
703	COLUMBUS CAPITAL LENDING, LLC	549300U2SQMRT681J356	0.00%	635	1	***	0	0	548	635	1
704	TRI-EMERALD FINANCIAL GROUP, INC	549300PNAL4XWQQBPP76	0.00%	625	1	***	0	0	***	0	0
704	ANDREWS FEDERAL CREDIT UNION	549300D2OYT7VTDY6Z20	0.00%	625	3	***	0	0	622	205	1
706	UNIVERSAL MORTGAGE & FINANCE, INC	549300FFPMB9B7FHNR61	0.00%	620	2	***	0	0	549	620	2
707	EAGLEBANK	WVM1F03F86RQLL7EVE84	0.00%	615	1	***	0	0	***	0	0
708	AIR ACADEMY FEDERAL CREDIT UNION	549300ELXS6PBT8OEE44	0.00%	600	2	***	0	0	622	205	1
709	GARDNER FINANCIAL SERVICES, LTD.	549300M8WGW2D17CZD19	0.00%	595	1	***	0	0	553	595	1
709	MIDCOUNTRY BANK	549300WUWUF4JZ6O0629	0.00%	595	1	***	0	0	***	0	0
709	ATLANTA POSTAL	549300JGK6WKNYXQ0821	0.00%	595	1	***	0	0	***	0	0
712	ARMED FORCES BANK, NATIONAL ASSO	549300CLWQN2S8IZK91	0.00%	590	2	***	0	0	554	590	2
713	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCFVAPH234	0.00%	585	1	***	0	0	***	0	0
714	CITY BANK	549300VHBALPLHRR4080	0.00%	575	1	***	0	0	***	0	0
715	FRONTWAVE CREDIT UNION	549300PEQH6YK4DH0490	0.00%	565	1	***	0	0	***	0	0
716	GENEQUITY MORTGAGE, INC.	549300MRKCTL213FV37	0.00%	555	1	***	0	0	***	0	0
717	FIRST INTERSTATE BANK	549300RFSMIRUODUVW59	0.00%	535	1	***	0	0	***	0	0
717	TRI COUNTIES BANK	549300W0YBCUV18HSR42	0.00%	535	1	***	0	0	560	535	1
719	LEND SMART MORTGAGE, LLC	5493002BHZ2N82ENVH10	0.00%	525	1	***	0	0	***	0	0
719	THE HOME LENDING GROUP, LLC	549300FI52XKDLFLK688	0.00%	525	1	***	0	0	561	525	1
721	PEOPLES NATIONAL BANK , N.A.	549300U8L31JTT1ZDP60	0.00%	515	1	***	0	0	***	0	0
721	WINGS FINANCIAL	549300HVV3A97UKTO72	0.00%	515	5	***	0	0	649	45	1

<b>RANK: By County Origination Dollar Volume</b>	<b>FINANCIAL INSTITUTION</b>	<b>Legal Entity Identifier</b>	<b>MARKET SHARE: Percent by County</b>	<b>TOTAL DOLLARS Originated (\$1,000's)</b>	<b>TOTAL UNITS Originated</b>	<b>RANK: By Low or Moderate Income Applicant Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants</b>	<b>UNITS ORIGINATED by Low or Moderate Income Applicants</b>	<b>RANK: By Minority Dollar Volume Originated</b>	<b>DOLLARS ORIGINATED (\$1,000's) by Minority Applicants</b>	<b>UNITS ORIGINATED by Minority Applicants</b>
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Los Angeles

721	MUTUAL FEDERAL BANK	5493007XXF5AWOEWTU94	0.00%	515	1	***	0	0	564	515	1
724	PACIFIC RESIDENTIAL MORTGAGE, LLC	549300TUQC6OYE8A0Y96	0.00%	510	2	385	195	1	604	315	1
725	ACCESS NATIONAL BANK	549300QWEDZGLJE73X04	0.00%	505	1	***	0	0	566	505	1
725	EAST COAST CAPITAL CORP.	549300LI3FDGO7UKFF39	0.00%	505	1	***	0	0	***	0	0
727	KINGS MORTGAGE SERVICES, INC.	549300P5SKZCJ1JGSQ39	0.00%	500	2	389	185	1	567	500	2
728	INDEPENDENT BANK	549300RBN5KM5RUF0E42	0.00%	495	1	***	0	0	***	0	0
728	FIRST NATIONAL BANK TEXAS	5493006KQF5UKZ3Y9N07	0.00%	495	1	***	0	0	***	0	0
730	NEW WEST LENDING, INC.	549300RU0T31BIA8UR19	0.00%	485	1	***	0	0	569	485	1
730	SANTA CRUZ COMMUNITY	549300OXF7S6SB3XEVI3	0.00%	485	1	305	485	1	***	0	0
730	1ST PREFERENCE MORTGAGE CORP.	549300O044FL6BHUIV48	0.00%	485	1	***	0	0	***	0	0
733	MINNESOTA BANK & TRUST	549300H8LK0AWIAODP34	0.00%	475	1	***	0	0	***	0	0
733	OPERATING ENGINEERS LOCAL UNION #	254900MHOS58M9D0445	0.00%	475	1	***	0	0	***	0	0
733	SESLOC	5493002LW7G8E8SHWC88	0.00%	475	1	***	0	0	570	475	1
736	CONSOLIDATED	549300KZVCKCUN23YY80	0.00%	465	1	***	0	0	571	465	1
736	POINT LOMA	549300BYGLNAWS20VR43	0.00%	465	1	***	0	0	571	465	1
736	CORNERSTONE MORTGAGE, INC.	549300T3ZIPMLYDHGG12	0.00%	465	1	***	0	0	***	0	0
739	UNIVERSITY OF MICHIGAN	549300AQN2CY1MGE3J02	0.00%	455	1	***	0	0	***	0	0
739	COUNTRYSIDE BANK	2549002MI5DFOS2RR259	0.00%	455	1	***	0	0	***	0	0
739	IFREEDOM DIRECT CORPORATION	549300S1H17IUX0WNL92	0.00%	455	1	***	0	0	574	455	1
739	FIDELITY BANK	549300B3BYZ0VA02U546	0.00%	455	1	***	0	0	***	0	0
739	ALLIANCE	549300DFCG6GF21KOW34	0.00%	455	1	***	0	0	***	0	0
739	HARTFORD FUNDING, LTD.	549300VGMXKSX821O69	0.00%	455	1	***	0	0	***	0	0
739	VAN DYK MORTGAGE CORPORATION	549300XQ7B5FIVUNFE29	0.00%	455	1	***	0	0	574	455	1
739	FIRST STATE BANK OF ST. CHARLES, MI	549300C11CNCM0V37Y02	0.00%	455	1	***	0	0	***	0	0
739	AMERICAN BROADCAST EMPLOYEES FE	254900EKE4KU163TA318	0.00%	455	3	***	0	0	604	315	1
739	DUBUQUE BANK AND TRUST COMPANY	04XVIZ10YPQYFKUKCF76	0.00%	455	1	***	0	0	***	0	0
749	WOLFE FINANCIAL, INC	5493005XMJQ1GSXUGT67	0.00%	445	1	***	0	0	578	445	1
749	MERIDIAN BANK	635400IW1QMK3FNFF894	0.00%	445	1	***	0	0	578	445	1
751	ALLEGACY FEDERAL CREDIT UNION	549300TQWW6MLVH6KY61	0.00%	440	2	***	0	0	601	355	1
752	SUPERIOR CHOICE	5493008BST10PQR0IL08	0.00%	435	5	430	45	1	602	340	4
752	COUNTRY CLUB MORTGAGE, INC.	54930057O00P1ZMTQX63	0.00%	435	1	***	0	0	583	435	1
754	PRESIDENTIAL BANK, FSB	54930078TNN7GKZ7NU89	0.00%	425	1	***	0	0	***	0	0
754	USALLIANCE FEDERAL CREDIT UNION	254900NZOY3XB2DNSZ34	0.00%	425	1	***	0	0	***	0	0

RANK: By County Origination Dollar Volume	FINANCIAL INSTITUTION	Legal Entity Identifier	MARKET SHARE: Percent by County	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
Los Angeles											
754	LOAN CABIN INC	549300OBCQ54RQIRI09	0.00%	425	1	***	0	0	***	0	0
754	PEOPLE'S INTERMOUNTAIN BANK	254900UO8HSLT3L5XF84	0.00%	425	1	***	0	0	584	425	1
758	WILMINGTON SAVINGS FUND SOCIETY, F	5493005DKMV11HIM8E20	0.00%	415	1	***	0	0	***	0	0
758	ALTRA	549300A0SVQCJPHVGV20	0.00%	415	3	***	0	0	630	155	1
760	TOWER	54930080168VA6Z8UX21	0.00%	405	3	***	0	0	639	90	2
761	COMMUNITY FIRST NATIONAL BANK	549300KR4ZV8KJC82O47	0.00%	395	1	***	0	0	589	395	1
761	FIRST MERCHANTS BANK	50Q3AHZRL5K6VQE35M07	0.00%	395	1	***	0	0	***	0	0
763	WILLAMETTE VALLEY BANK	549300GS6ONO04ORI292	0.00%	385	1	***	0	0	***	0	0
763	COUNTRYPLACE MORTGAGE, LTD.	5493009XSE00M8B9R434	0.00%	385	1	***	0	0	***	0	0
765	LAS COLINAS	549300QONNWTTCNC9G42	0.00%	365	1	***	0	0	599	365	1
766	HOMETOWN LENDERS, INC.	549300UFNWYY11NLMW19	0.00%	355	1	***	0	0	***	0	0
766	INTERNATIONAL BANK OF CHICAGO	254900KI0CM65KPB547	0.00%	355	1	***	0	0	***	0	0
766	AFFINITY	5493004UNRG4PWDF2K60	0.00%	355	1	***	0	0	***	0	0
769	MEGASTAR FINANCIAL CORP.	549300WKFR15017V9850	0.00%	350	2	***	0	0	***	0	0
770	SERVISFIRST BANK	549300XSS1CPK8G7B851	0.00%	345	1	***	0	0	***	0	0
771	DAKOTA COMMUNITY BANK & TRUST, N	5493002POZ4RFS6X0Z30	0.00%	335	1	***	0	0	***	0	0
772	GOLD COAST BANK	5493003X9FWFI47DPO39	0.00%	325	1	***	0	0	***	0	0
772	ATLANTIC BAY MORTGAGE GROUP, L.L.	549300RWXUAFD1WAE410	0.00%	325	1	***	0	0	***	0	0
774	HOME LOAN INVESTMENT BANK, F.S.B.	549300LLQD0X2OTG0Y27	0.00%	320	14	425	65	3	634	140	6
775	VANDERBILT MORTGAGE AND FINANCE,	5493000YNV8IX4VD3X12	0.00%	315	3	***	0	0	604	315	3
776	USE CREDIT UNION	549300730ZNSQK9EBT50	0.00%	305	1	***	0	0	***	0	0
776	212 LOANS OF CALIFORNIA, LLC	254900ZAMAXWL7AA55	0.00%	305	1	***	0	0	610	305	1
776	EARLHAM SAVINGS BANK	5493006D5TDDSA5NA741	0.00%	305	1	***	0	0	***	0	0
776	PACIFIC SERVICE	549300XR3B6372SESA46	0.00%	305	1	***	0	0	610	305	1
780	SERVION, INC.	549300DRA4BDXW23LD45	0.00%	295	1	***	0	0	***	0	0
780	LAKEVIEW COMMUNITY CAPITAL, LLC	5493005EYZOUVJUXAX38	0.00%	295	1	***	0	0	612	295	1
782	COMMUNITYAMERICA	5493002QRUL2T240BH09	0.00%	285	1	***	0	0	***	0	0
782	CONNEXUS CREDIT UNION	2549007AU24FVDMNJB40	0.00%	285	5	***	0	0	646	55	1
782	JAMES B. NUTTER & COMPANY	549300EXQ4TO1KWRTV95	0.00%	285	1	***	0	0	***	0	0
782	ALTAONE FEDERAL CREDIT UNION	549300AIZH87CMSYX861	0.00%	285	1	***	0	0	***	0	0
786	NEAT CAPITAL INC.	54930002XVMGQZN30M73	0.00%	275	1	***	0	0	614	275	1
787	SELF-HELP FEDERAL CREDIT UNION	549300UHEEV73TKCZY62	0.00%	270	2	406	135	1	615	270	2
788	ANDIGO CREDIT UNION	549300PC3UFCCSVKTR08	0.00%	265	3	***	0	0	***	0	0

RANK: By County Origination Dollar Volume	FINANCIAL INSTITUTION	Legal Entity Identifier	MARKET SHARE: Percent by County	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
789	SUMMIT MORTGAGE CORPORATION	54930002EZG72LO2FX38	0.00%	255	1	***	0	0	***	0	0
790	CIS FINANCIAL SERVICES, INC.	5493000SY236S7MBKO83	0.00%	235	1	***	0	0	620	235	1
790	HANSCOM	5493003B2LEGGHWRN55	0.00%	235	1	***	0	0	620	235	1
792	THE SECURITY NATIONAL BANK OF SIOU	5493003QP086QUI9FJ04	0.00%	215	1	***	0	0	***	0	0
793	SOUTHWEST AIRLINES FEDERAL CREDIT	549300DQLGJ1YQRRHH73	0.00%	210	2	***	0	0	***	0	0
794	UPWARD CREDIT UNION	254900KLIC284KZ5U646	0.00%	205	1	***	0	0	***	0	0
794	SKAGIT BANK	549300BWLXZ3UI4M23	0.00%	205	1	***	0	0	***	0	0
796	SEVERN SAVINGS BANK, FSB DBA SEVE	549300BSREUOP0WE2207	0.00%	195	1	***	0	0	625	195	1
797	OCWEN LOAN SERVICING, LLC	549300MEMWFOY8H4PL17	0.00%	185	1	389	185	1	627	185	1
798	BANK 34	549300U708IU68HOIF33	0.00%	175	1	394	175	1	***	0	0
799	GEORGIA BANKING COMPANY	5493001P6QB5ISAUNV97	0.00%	165	1	***	0	0	***	0	0
800	ARROWHEAD CENTRAL	5493004GPC7K826BK31	0.00%	145	3	***	0	0	636	110	2
801	TRANSPORTATION FEDERAL CREDIT UNI	254900UD8AEXTVCVAF72	0.00%	115	1	***	0	0	635	115	1
802	WOOD & HUSTON BANK	549300MU6FQRPD7FPQ11	0.00%	105	1	413	105	1	***	0	0
803	ADMIRALS BANK	549300TJGBPVMBWV5P74	0.00%	100	4	***	0	0	648	50	2
804	ARDENT FEDERAL CREDIT UNION	254900ZELVKWROFNEC29	0.00%	95	1	***	0	0	***	0	0
805	FIRST BANK	549300LO3MP4RAI32X70	0.00%	85	1	422	85	1	641	85	1
806	THRIVENT	549300WW4OBT30G5DK23	0.00%	80	2	426	55	1	654	25	1
807	RIVERFRONT FEDERAL CREDIT UNION	549300I8I7EBXHMYV54	0.00%	75	1	***	0	0	642	75	1
807	COMMUNITY FIRST CREDIT UNION	549300767F7CDUJRBQ67	0.00%	75	1	***	0	0	642	75	1
809	TRAVIS CREDIT UNION	549300GAX7IKJUKCJE72	0.00%	65	1	***	0	0	***	0	0
810	U.S. POSTAL SERVICE FEDERAL CREDIT	5493004800J6UB5DMS92	0.00%	60	2	***	0	0	645	60	2
811	GENISYS	549300QIUZLVR1OLDH55	0.00%	55	1	***	0	0	646	55	1
812	CITIZENS EQUITY FIRST	549300YD7XJM19TH5O82	0.00%	45	1	430	45	1	***	0	0
812	SEA AIR	549300JHTLVWPG2KFL33	0.00%	45	1	430	45	1	649	45	1
812	IBM SOUTHEAST EMPLOYEES	5493003BXKRGHQHRJV38	0.00%	45	1	***	0	0	649	45	1
815	SIGNATURE FEDERAL CREDIT UNION	549300SQKZC6HESYGO25	0.00%	35	1	***	0	0	***	0	0
815	FME FEDERAL CREDIT UNION	5493004T1HT69MHT7O51	0.00%	35	1	***	0	0	653	35	1
817	SECURITY FIRST FEDERAL CREDIT UNIO	549300CZYL6IDJDBUR04	0.00%	15	1	435	15	1	656	15	1
818	PARAMOUNT BOND & MORTGAGE CO., I	5493000RRYPUX5O9MI08	0.00%	5	1	***	0	0	***	0	0

Los Angeles

\$90,962,755

165,759

\$4,291,675

16,497

\$29,376,400

75,912

<i>RANK: By County Origination Dollar Volume</i>	<i>FINANCIAL INSTITUTION</i>	<i>Legal Entity Identifier</i>	<i>MARKET SHARE: Percent by County</i>	<i>TOTAL DOLLARS Originated (\$1,000's)</i>	<i>TOTAL UNITS Originated</i>	<i>RANK: By Low or Moderate Income Applicant Dollar Volume Originated</i>	<i>DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants</i>	<i>UNITS ORIGINATED by Low or Moderate Income Applicants</i>	<i>RANK: By Minority Dollar Volume Originated</i>	<i>DOLLARS ORIGINATED (\$1,000's) by Minority Applicants</i>	<i>UNITS ORIGINATED by Minority Applicants</i>
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**Los Angeles**

**Area totals**

				\$90,962,755	165,759		\$4,291,675	16,497		\$29,376,400	75,912
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GeoDataVision has extracted data from the CFPB Snapshot file dated August 7, 2019 and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

GeoDataVision has classified as "minority" any loan records in which either the applicant or co-applicant was identified as minority (race codes 1-4) as well as any records in which race was white (race code 5) and ethnicity was indicated to be Hispanic or Latino (ethnicity code 1).

# California - Report 5: Borrower Income Profile by County and LMI Tracts

*Based on 2018 HMDA Data Released by the Consumer Financial Protection Bureau August 2019*

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

## Los Angeles

101210	Moderate	4.00%	75	2	1	11	42	19	1.40%	54,735	630	135	3,285	14,360	36,325
102105	Moderate	20.00%	40	1	7	10	20	2	12.53%	14,050	435	1,325	3,180	8,450	660
104105	Moderate	13.70%	73	3	7	20	41	2	11.27%	20,135	1,005	1,265	5,040	12,465	360
104201	Moderate	27.12%	59	7	9	7	33	3	15.64%	19,945	1,195	1,925	1,865	14,175	785
104203	Moderate	24.49%	49	6	6	16	20	1	17.79%	13,885	1,400	1,070	5,010	5,980	425
104204	Moderate	4.35%	23	0	1	5	16	1	5.43%	8,375	0	455	1,505	6,060	355
104310	Moderate	22.22%	36	3	5	11	16	1	13.91%	10,140	535	875	2,635	6,040	55
104320	Moderate	29.41%	51	9	6	12	23	1	24.00%	16,105	2,285	1,580	3,440	7,795	1,005
104403	Moderate	20.83%	24	4	1	8	11	0	8.53%	7,090	460	145	2,310	4,175	0
104404	Moderate	30.43%	23	3	4	5	8	3	23.14%	6,805	405	1,170	1,235	2,890	1,105
104500	Moderate	15.38%	26	1	3	7	15	0	5.84%	8,910	225	295	2,535	5,855	0
104701	Low	47.06%	17	3	5	4	5	0	51.82%	5,095	1,515	1,125	630	1,825	0
104703	Moderate	5.00%	20	0	1	2	16	1	1.75%	7,710	0	135	680	6,770	125
104704	Moderate	18.18%	66	3	9	19	32	3	11.40%	21,750	815	1,665	4,855	9,120	5,295
104821	Moderate	13.64%	22	3	0	6	10	3	3.16%	26,450	835	0	1,640	4,040	19,935
106114	Moderate	10.64%	141	6	9	37	81	8	4.50%	63,245	1,390	1,455	9,565	30,265	20,570
106407	Moderate	11.54%	26	2	1	15	8	0	9.10%	5,770	310	215	3,485	1,760	0
106408	Moderate	17.39%	23	0	4	7	10	2	6.98%	8,305	0	580	1,595	2,830	3,300
106648	Moderate	12.00%	75	3	6	16	48	2	7.15%	31,975	1,065	1,220	4,130	21,080	4,480
113233	Moderate	20.00%	65	2	11	12	38	2	12.42%	19,845	420	2,045	3,260	10,290	3,830
113421	Moderate	19.30%	57	4	7	15	25	6	3.97%	52,205	1,280	795	3,735	8,545	37,850
115302	Moderate	9.30%	43	3	1	5	31	3	5.67%	14,985	725	125	1,345	11,965	825
115403	Moderate	11.43%	35	2	2	2	22	7	5.59%	17,365	490	480	640	8,710	7,045
117102	Moderate	20.97%	62	5	8	18	29	2	19.99%	17,330	1,625	1,840	4,660	8,455	750
117201	Moderate	12.20%	41	0	5	4	30	2	8.81%	15,385	0	1,355	1,290	12,060	680
117405	Low	22.22%	9	0	2	3	3	1	11.66%	4,115	0	480	775	705	2,155
117407	Low	10.00%	10	1	0	1	4	4	0.63%	10,380	65	0	185	760	9,370
117408	Low	11.11%	18	2	0	5	10	1	12.46%	6,580	820	0	1,525	4,110	125
117510	Moderate	10.00%	20	0	2	8	8	2	6.61%	7,110	0	470	1,960	1,810	2,870
117520	Low	7.14%	14	0	1	5	7	1	3.13%	5,920	0	185	1,425	1,945	2,365
117530	Moderate	13.04%	46	2	4	15	20	5	3.99%	25,090	290	710	3,905	7,030	13,155
119310	Moderate	23.21%	56	1	12	23	19	1	19.83%	14,550	295	2,590	5,915	5,565	185
119320	Moderate	17.24%	29	1	4	7	14	3	5.35%	17,285	165	760	1,695	5,020	9,645
119340	Low	0.00%	6	0	0	1	2	3	0.00%	9,480	0	0	285	630	8,565
119341	Moderate	14.71%	34	2	3	6	18	5	5.57%	14,640	270	545	1,930	6,930	4,965
119342	Moderate	20.51%	39	1	7	13	16	2	15.03%	10,045	85	1,425	3,625	4,250	660
120010	Moderate	10.81%	37	2	2	12	17	4	3.49%	13,195	130	330	3,400	6,615	2,720

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
120020	Moderate	0.00%	12	0	0	1	3	8	0.00%	10,930	0	0	255	965	9,710
120030	Low	0.00%	13	0	0	1	8	4	0.00%	8,315	0	0	425	2,810	5,080
120103	Low	25.00%	8	1	1	1	2	3	12.05%	3,070	145	225	165	600	1,935
120104	Moderate	0.00%	8	0	0	5	3	0	0.00%	2,900	0	0	1,345	1,555	0
120105	Moderate	19.35%	31	2	4	9	15	1	14.80%	12,635	480	1,390	3,015	5,805	1,945
120106	Low	50.00%	10	0	5	0	4	1	29.55%	2,690	0	795	0	1,380	515
120107	Low	25.00%	8	0	2	0	4	2	8.54%	4,920	0	420	0	1,280	3,220
120108	Moderate	17.81%	73	4	9	23	31	6	9.14%	27,395	910	1,595	4,795	11,975	8,120
120400	Moderate	7.84%	51	1	3	22	23	2	7.16%	16,625	515	675	5,880	7,625	1,930
121101	Moderate	16.28%	43	1	6	17	18	1	5.67%	26,185	205	1,280	3,875	6,070	14,755
121221	Moderate	18.75%	32	2	4	10	16	0	10.97%	10,300	680	450	3,280	5,890	0
121222	Moderate	9.68%	31	1	2	7	20	1	4.85%	10,835	245	280	1,565	8,490	255
121801	Moderate	16.67%	36	3	3	8	22	0	11.90%	8,490	655	355	1,420	6,060	0
122121	Moderate	18.18%	33	2	4	5	19	3	8.88%	14,755	460	850	935	7,875	4,635
122122	Moderate	50.00%	12	4	2	2	2	2	26.61%	6,200	1,170	480	430	780	3,340
122410	Low	7.69%	13	0	1	2	5	5	0.85%	21,885	0	185	810	1,885	19,005
122420	Moderate	20.00%	40	4	4	11	18	3	14.04%	15,240	1,330	810	2,555	6,950	3,595
123010	Moderate	15.38%	26	1	3	2	17	3	6.68%	10,630	495	215	740	7,175	2,005
123103	Moderate	5.66%	53	2	1	10	37	3	4.82%	21,895	820	235	2,290	13,355	5,195
123104	Moderate	12.20%	41	2	3	7	24	5	10.06%	21,425	1,170	985	1,465	8,420	9,385
123203	Moderate	4.76%	21	1	0	2	10	8	2.23%	14,545	325	0	620	4,100	9,500
123204	Moderate	10.00%	30	1	2	2	15	10	3.27%	13,610	65	380	490	5,065	7,610
123205	Moderate	11.11%	18	1	1	2	7	7	8.85%	9,270	565	255	710	2,905	4,835
123206	Moderate	9.52%	21	1	1	5	13	1	7.72%	6,345	325	165	1,325	2,925	1,605
123303	Moderate	7.89%	38	1	2	3	28	4	3.38%	18,180	75	540	655	11,570	5,340
123304	Low	8.33%	48	1	3	9	26	9	4.50%	25,530	385	765	2,885	9,040	12,455
123410	Moderate	6.38%	47	0	3	2	34	8	2.03%	24,875	0	505	330	11,600	12,440
123420	Moderate	13.95%	43	1	5	4	28	5	6.36%	18,865	165	1,035	1,180	11,330	5,155
123510	Moderate	5.08%	59	1	2	5	47	4	2.29%	29,035	455	210	1,415	16,955	10,000
123520	Moderate	3.03%	33	0	1	0	29	3	1.37%	14,995	0	205	0	12,505	2,285
123602	Moderate	10.67%	75	4	4	6	56	5	5.69%	32,515	1,340	510	2,300	23,810	4,555
124102	Moderate	3.92%	51	1	1	3	38	8	2.27%	33,435	485	275	1,385	20,790	10,500
124103	Moderate	10.71%	28	0	3	4	17	4	3.83%	10,840	0	415	1,080	6,265	3,080
124104	Moderate	23.53%	17	3	1	0	7	6	3.05%	15,745	435	45	0	2,935	12,330
124105	Moderate	10.00%	20	2	0	4	12	2	7.06%	7,220	510	0	1,470	3,030	2,210
124203	Moderate	7.89%	38	1	2	6	23	6	7.18%	17,470	265	990	2,310	9,435	4,470
124204	Moderate	3.85%	26	1	0	4	13	8	2.91%	15,300	445	0	1,390	6,255	7,210
125310	Moderate	2.08%	48	1	0	5	32	10	0.30%	51,190	155	0	1,865	15,500	33,670
125320	Moderate	7.69%	26	0	2	2	6	16	1.97%	35,000	0	690	700	2,780	30,830
125502	Moderate	4.17%	72	1	2	8	48	13	2.28%	53,330	315	900	2,710	25,550	23,855
127102	Moderate	14.08%	71	3	7	16	44	1	8.81%	21,005	715	1,135	4,540	14,460	155
127103	Moderate	8.00%	25	0	2	10	11	2	5.07%	8,475	0	430	2,440	2,795	2,810
127104	Moderate	4.17%	48	0	2	11	32	3	1.51%	20,570	0	310	3,225	11,950	5,085

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
127210	Moderate	3.92%	51	0	2	11	34	4	0.47%	36,195	0	170	2,995	12,760	20,270
127220	Moderate	3.33%	60	0	2	15	37	6	2.06%	20,400	0	420	3,405	12,805	3,770
127300	Moderate	16.00%	50	2	6	8	29	5	7.45%	19,330	350	1,090	2,340	10,275	5,275
127400	Moderate	12.00%	50	1	5	10	24	10	3.09%	33,710	95	945	2,880	9,210	20,580
127520	Low	50.00%	10	0	5	2	0	3	5.56%	17,900	0	995	440	0	16,465
127603	Moderate	10.71%	28	2	1	2	17	6	7.48%	16,520	810	425	780	6,245	8,260
127604	Moderate	16.00%	25	1	3	8	12	1	10.14%	11,145	145	985	2,430	5,830	1,755
127605	Moderate	19.05%	21	2	2	1	13	3	4.79%	15,025	430	290	375	5,655	8,275
127712	Moderate	4.35%	46	1	1	4	33	7	1.12%	33,810	325	55	1,050	14,685	17,695
127803	Moderate	8.89%	45	0	4	6	30	5	3.50%	23,175	0	810	1,980	12,810	7,575
127804	Moderate	10.00%	60	2	4	12	40	2	5.45%	24,760	480	870	3,300	14,940	5,170
127805	Moderate	10.00%	30	1	2	7	19	1	6.19%	11,230	355	340	2,345	7,185	1,005
127806	Low	3.85%	52	0	2	11	27	12	2.17%	24,480	0	530	3,175	9,335	11,440
127910	Moderate	2.56%	39	0	1	4	28	6	0.64%	24,105	0	155	1,010	10,000	12,940
127920	Moderate	14.29%	63	6	3	7	42	5	8.47%	27,225	1,310	995	1,495	16,430	6,995
128102	Moderate	10.34%	29	1	2	3	14	9	2.61%	18,185	105	370	1,245	6,250	10,215
128210	Low	13.64%	22	0	3	3	5	11	4.83%	19,170	0	925	1,035	2,045	15,165
128220	Moderate	8.00%	50	2	2	6	30	10	3.21%	35,780	580	570	1,230	12,750	20,650
128302	Moderate	13.64%	44	1	5	5	20	13	4.41%	24,730	265	825	1,585	7,840	14,215
128303	Low	5.00%	20	0	1	1	7	11	1.15%	22,110	0	255	285	2,795	18,775
128601	Moderate	9.43%	53	1	4	3	35	10	3.13%	37,225	285	880	1,065	15,765	19,230
131010	Moderate	9.09%	66	2	4	9	47	4	3.94%	31,440	580	660	2,465	17,725	10,010
131701	Moderate	6.74%	89	2	4	14	63	6	2.41%	51,765	600	650	3,660	22,315	24,540
132300	Moderate	11.43%	70	1	7	13	48	1	5.09%	24,180	55	1,175	4,145	17,300	1,505
132700	Moderate	8.60%	93	3	5	13	66	6	5.24%	39,495	1,005	1,065	3,795	26,570	7,060
134001	Low	15.63%	32	1	4	9	16	2	7.71%	13,810	165	900	2,755	6,100	3,890
134101	Moderate	8.60%	93	4	4	13	69	3	5.26%	33,095	990	750	3,825	26,405	1,125
134305	Moderate	0.00%	4	0	0	2	1	1	0.00%	2,800	0	0	500	335	1,965
134520	Moderate	9.38%	32	0	3	16	9	4	4.30%	16,390	0	705	3,290	1,995	10,400
134521	Moderate	0.00%	9	0	0	2	4	3	0.00%	3,845	0	0	560	1,360	1,925
134522	Moderate	6.82%	44	1	2	6	27	8	6.58%	21,960	575	870	1,650	9,455	9,410
134710	Moderate	11.11%	36	2	2	18	12	2	11.47%	10,720	810	420	4,840	3,910	740
134903	Moderate	0.00%	2	0	0	0	0	2	0.00%	5,010	0	0	0	0	5,010
139302	Moderate	14.08%	71	0	10	20	37	4	4.99%	32,845	0	1,640	5,550	10,145	15,510
139303	Moderate	5.00%	60	0	3	18	37	2	2.42%	27,860	0	675	3,880	10,825	12,480
139504	Moderate	17.78%	45	4	4	5	30	2	11.40%	14,385	1,120	520	1,485	10,810	450
183220	Moderate	13.16%	38	1	4	2	26	5	7.11%	19,350	405	970	210	12,590	5,175
183520	Moderate	11.32%	53	3	3	1	41	5	5.96%	25,485	605	915	285	19,425	4,255
183610	Moderate	18.18%	22	1	3	0	16	2	6.56%	25,750	845	845	0	8,670	15,390
183620	Moderate	0.00%	39	0	0	4	34	1	0.00%	19,745	0	0	1,440	17,700	605
183701	Moderate	10.81%	37	2	2	9	21	3	4.87%	13,555	440	220	2,655	8,685	1,555
183810	Moderate	8.82%	34	1	2	4	18	9	1.28%	23,120	35	260	1,380	9,290	12,155
183820	Low	6.12%	49	0	3	1	39	6	1.78%	33,475	0	595	335	20,825	11,720

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
185203	Moderate	4.11%	73	2	1	6	59	5	3.75%	35,565	1,150	185	1,210	30,015	3,005
185310	Moderate	3.85%	26	0	1	5	17	3	1.52%	10,210	0	155	1,055	7,455	1,545
185320	Moderate	19.05%	21	3	1	4	9	4	8.15%	10,555	665	195	550	4,105	5,040
186201	Moderate	5.77%	52	1	2	8	38	3	1.72%	29,960	145	370	2,280	22,380	4,785
186301	Moderate	8.70%	23	0	2	2	13	6	3.86%	15,035	0	580	660	5,965	7,830
186401	Low	18.75%	16	2	1	1	7	5	9.14%	9,250	270	575	185	3,465	4,755
186403	Moderate	13.04%	23	1	2	3	15	2	8.76%	9,645	485	360	875	6,705	1,220
186404	Moderate	0.00%	23	0	0	0	19	4	0.00%	14,755	0	0	0	10,885	3,870
187200	Moderate	4.88%	41	2	0	4	33	2	0.80%	17,535	140	0	1,420	14,705	1,270
189201	Moderate	9.09%	22	1	1	0	15	5	2.90%	44,870	1,005	295	0	10,525	33,045
189904	Moderate	0.00%	7	0	0	0	5	2	0.00%	9,635	0	0	0	1,925	7,710
190100	Moderate	5.56%	18	1	0	3	7	7	2.36%	32,450	765	0	1,205	3,215	27,265
190301	Moderate	0.00%	20	0	0	2	14	4	0.00%	19,990	0	0	470	8,500	11,020
190401	Moderate	0.00%	9	0	0	1	3	5	0.00%	17,375	0	0	145	1,525	15,705
190402	Low	0.00%	6	0	0	0	1	5	0.00%	14,430	0	0	0	205	14,225
190510	Moderate	0.00%	6	0	0	0	2	4	0.00%	6,890	0	0	0	1,380	5,510
190520	Low	0.00%	12	0	0	2	10	0	0.00%	3,950	0	0	430	3,520	0
190801	Low	0.00%	10	0	0	1	5	4	0.00%	12,540	0	0	245	2,455	9,840
190901	Low	0.00%	17	0	0	0	8	9	0.00%	18,415	0	0	0	4,820	13,595
190902	Low	4.55%	22	0	1	0	13	8	0.23%	15,200	0	35	0	7,545	7,620
191000	Moderate	3.03%	33	0	1	0	24	8	2.04%	39,475	0	805	0	11,340	27,330
191110	Moderate	0.00%	15	0	0	1	6	8	0.00%	14,855	0	0	985	2,630	11,240
191120	Moderate	4.55%	22	1	0	0	8	13	0.27%	27,670	75	0	0	5,580	22,015
191201	Low	16.67%	18	3	0	2	6	7	5.05%	26,260	1,325	0	630	3,650	20,655
191203	Low	0.00%	10	0	0	0	4	6	0.00%	9,190	0	0	0	2,240	6,950
191204	Moderate	4.35%	23	1	0	2	14	6	2.23%	13,215	295	0	630	8,510	3,780
191301	Moderate	6.67%	15	1	0	0	11	3	0.95%	11,055	105	0	0	5,995	4,955
191302	Moderate	5.26%	19	0	1	2	9	7	2.55%	12,345	0	315	540	4,265	7,225
191410	Moderate	0.00%	24	0	0	2	6	16	0.00%	28,410	0	0	420	2,700	25,290
191420	Moderate	7.69%	13	0	1	0	5	7	0.84%	19,615	0	165	0	2,055	17,395
191500	Moderate	6.67%	30	0	2	2	20	6	4.75%	24,020	0	1,140	590	8,950	13,340
191610	Low	3.33%	30	1	0	0	16	13	0.32%	36,150	115	0	0	8,780	27,255
191620	Low	0.00%	8	0	0	0	5	3	0.00%	5,150	0	0	0	2,945	2,205
191710	Low	13.64%	22	1	2	0	11	8	10.92%	17,630	765	1,160	0	5,955	9,750
191720	Low	20.00%	10	0	2	0	3	5	0.55%	29,330	0	160	0	1,935	27,235
191810	Moderate	3.57%	28	1	0	1	14	12	0.80%	42,950	345	0	235	6,530	35,840
191820	Moderate	0.00%	29	0	0	2	21	6	0.00%	27,415	0	0	510	10,585	16,320
192420	Moderate	2.56%	39	1	0	0	32	6	3.30%	29,525	975	0	0	17,630	10,920
192510	Moderate	5.88%	34	2	0	0	22	10	4.77%	25,810	1,230	0	0	14,140	10,440
192520	Low	11.11%	18	0	2	1	5	10	5.02%	18,920	0	950	325	2,205	15,440
192610	Low	0.00%	15	0	0	0	6	9	0.00%	15,355	0	0	0	3,130	12,225
192620	Moderate	0.00%	11	0	0	1	0	10	0.00%	12,755	0	0	115	0	12,640
192700	Moderate	0.00%	16	0	0	1	8	7	0.00%	11,640	0	0	105	3,620	7,915

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
195300	Moderate	9.09%	33	3	0	1	24	5	7.37%	24,915	1,835	0	355	16,020	6,705
195600	Moderate	5.00%	40	1	1	2	30	6	2.48%	24,610	455	155	490	18,270	5,240
195710	Moderate	9.38%	32	1	2	2	18	9	4.09%	23,580	655	310	650	9,790	12,175
195720	Moderate	5.26%	19	1	0	1	13	4	1.29%	20,495	265	0	795	8,435	11,000
195802	Moderate	13.04%	23	1	2	3	13	4	13.55%	12,655	815	900	1,375	6,605	2,960
195804	Moderate	12.50%	24	2	1	1	18	2	4.67%	13,600	330	305	375	11,180	1,410
197300	Moderate	3.70%	54	1	1	4	39	9	1.30%	39,330	155	355	1,080	21,485	16,255
197420	Moderate	3.39%	59	2	0	1	45	11	2.62%	46,905	1,230	0	205	27,045	18,425
197600	Moderate	0.00%	25	0	0	2	20	3	0.00%	14,305	0	0	820	10,460	3,025
197700	Low	4.65%	43	1	1	2	33	6	1.35%	57,025	635	135	460	19,095	36,700
199000	Moderate	6.00%	50	1	2	13	32	2	6.29%	16,610	355	690	3,775	10,710	1,080
199110	Moderate	7.89%	38	3	0	9	25	1	3.89%	12,710	495	0	2,595	9,435	185
199120	Low	7.14%	14	0	1	1	10	2	5.25%	4,860	0	255	435	3,520	650
199201	Moderate	22.22%	18	3	1	3	5	6	11.74%	10,820	935	335	955	2,455	6,140
199202	Moderate	15.00%	40	4	2	5	27	2	12.91%	13,170	1,210	490	1,665	9,155	650
199400	Moderate	12.50%	32	2	2	7	18	3	6.53%	14,860	420	550	2,545	9,240	2,105
199700	Low	16.67%	12	1	1	3	6	1	12.17%	4,110	275	225	1,105	2,170	335
199800	Moderate	11.11%	27	2	1	10	12	2	4.80%	9,055	310	125	2,580	4,880	1,160
199900	Low	8.33%	12	0	1	2	5	4	5.40%	5,280	0	285	480	2,425	2,090
201110	Moderate	6.90%	29	1	1	5	20	2	5.25%	14,485	555	205	1,505	9,600	2,620
201120	Moderate	9.09%	55	4	1	8	41	1	8.90%	23,535	1,690	405	1,990	18,145	1,305
201200	Moderate	11.54%	26	1	2	6	15	2	8.16%	9,990	285	530	2,110	5,495	1,570
201301	Moderate	15.22%	46	3	4	9	26	4	8.86%	16,870	755	740	2,685	10,780	1,910
201401	Moderate	9.09%	88	3	5	20	52	8	6.07%	33,610	775	1,265	4,400	22,290	4,880
201501	Moderate	14.29%	56	3	5	6	37	5	7.17%	20,630	475	1,005	1,970	14,865	2,315
201503	Moderate	9.52%	21	2	0	4	15	0	8.29%	8,205	680	0	1,120	6,405	0
201504	Moderate	18.18%	33	0	6	5	20	2	6.66%	13,365	0	890	1,565	7,510	3,400
203100	Low	19.23%	26	2	3	6	9	6	16.15%	11,670	810	1,075	1,830	3,495	4,460
203200	Moderate	17.50%	40	2	5	11	21	1	9.14%	14,830	390	965	3,455	8,515	1,505
203300	Low	0.00%	5	0	0	1	1	3	0.00%	3,825	0	0	305	355	3,165
203500	Moderate	15.79%	19	3	0	3	8	5	7.02%	7,195	505	0	175	2,600	3,915
203600	Moderate	11.76%	34	1	3	7	13	10	3.09%	17,500	55	485	1,485	4,995	10,480
203710	Moderate	0.00%	19	0	0	5	7	7	0.00%	6,525	0	0	1,855	2,065	2,605
203720	Low	23.33%	30	2	5	6	12	5	12.10%	12,440	550	955	1,380	5,000	4,555
203800	Moderate	29.63%	27	1	7	4	11	4	16.30%	10,245	265	1,405	900	4,345	3,330
203900	Moderate	4.00%	25	1	0	4	18	2	6.08%	8,965	545	0	1,020	6,860	540
204110	Moderate	38.10%	21	4	4	2	11	0	25.14%	6,125	870	670	500	4,085	0
204120	Moderate	11.11%	18	0	2	4	11	1	2.38%	5,890	0	140	880	4,425	445
204200	Low	26.67%	15	1	3	0	7	4	17.80%	6,685	395	795	0	2,365	3,130
204300	Low	12.50%	40	3	2	11	18	6	9.99%	15,570	1,095	460	2,835	6,550	4,630
204410	Low	20.00%	10	2	0	2	4	2	10.82%	4,250	460	0	720	1,590	1,480
204420	Low	25.00%	8	0	2	0	4	2	5.71%	5,600	0	320	0	1,370	3,910
204600	Moderate	4.00%	25	0	1	6	13	5	2.64%	10,415	0	275	1,940	3,945	4,255

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
204700	Moderate	23.53%	34	3	5	12	14	0	18.58%	9,040	705	975	2,870	4,490	0
204810	Moderate	13.33%	30	0	4	5	19	2	4.64%	11,430	0	530	1,185	8,805	910
204820	Moderate	26.32%	19	2	3	3	9	2	18.64%	5,875	450	645	995	3,055	730
204910	Low	7.69%	26	0	2	4	16	4	2.86%	12,930	0	370	1,170	6,220	5,170
204920	Moderate	13.64%	22	1	2	7	9	3	10.08%	6,400	285	360	1,695	2,995	1,065
205120	Low	40.00%	5	0	2	1	1	1	15.09%	1,325	0	200	425	435	265
206010	Low	0.00%	7	0	0	2	5	0	0.00%	3,115	0	0	640	2,475	0
206032	Low	3.70%	27	0	1	3	16	7	1.00%	18,555	0	185	745	6,640	10,985
206050	Low	20.00%	5	1	0	1	0	3	3.30%	4,095	135	0	335	0	3,625
206200	Low	11.90%	42	4	1	5	32	0	11.68%	13,660	1,090	505	1,055	11,010	0
207101	Moderate	0.00%	3	0	0	0	0	3	0.00%	123,295	0	0	0	0	123,295
207103	Low	0.00%	3	0	0	0	3	0	0.00%	1,555	0	0	0	1,555	0
208000	Moderate	0.00%	15	0	0	2	7	6	0.00%	85,905	0	0	360	3,545	82,000
208301	Low	0.00%	4	0	0	1	0	3	0.00%	5,510	0	0	385	0	5,125
208302	Moderate	17.39%	23	2	2	3	9	7	6.55%	18,025	860	320	1,115	3,325	12,405
208401	Low	0.00%	12	0	0	0	5	7	0.00%	12,940	0	0	0	2,485	10,455
208402	Moderate	9.52%	21	2	0	3	15	1	3.24%	13,285	430	0	1,365	10,445	1,045
208502	Low	0.00%	14	0	0	1	6	7	0.00%	12,260	0	0	405	2,330	9,525
208610	Moderate	10.81%	37	2	2	3	16	14	4.19%	25,295	670	390	725	7,130	16,380
208620	Moderate	4.55%	22	1	0	3	14	4	1.26%	23,450	295	0	1,015	7,060	15,080
208720	Low	0.00%	8	0	0	0	3	5	0.00%	15,150	0	0	0	1,285	13,865
208801	Low	0.00%	2	0	0	0	0	2	0.00%	22,660	0	0	0	0	22,660
208802	Moderate	0.00%	4	0	0	0	3	1	0.00%	6,100	0	0	0	1,115	4,985
208902	Low	0.00%	2	0	0	0	0	2	0.00%	5,060	0	0	0	0	5,060
208903	Low	0.00%	3	0	0	0	0	3	0.00%	4,445	0	0	0	0	4,445
208904	Low	0.00%	5	0	0	1	0	4	0.00%	5,775	0	0	255	0	5,520
209102	Low	11.11%	27	2	1	5	13	6	2.85%	42,575	870	345	1,175	5,125	35,060
209103	Low	0.00%	14	0	0	0	1	13	0.00%	32,930	0	0	0	455	32,475
209200	Moderate	4.35%	23	1	0	0	19	3	0.25%	157,885	395	0	0	9,755	147,735
209300	Moderate	0.00%	7	0	0	1	0	6	0.00%	187,175	0	0	335	0	186,840
209401	Low	40.00%	5	2	0	0	0	3	14.99%	6,605	990	0	0	0	5,615
209402	Low	20.00%	5	0	1	0	1	3	3.54%	7,195	0	255	0	265	6,675
209403	Low	0.00%	3	0	0	0	0	3	0.00%	5,405	0	0	0	0	5,405
209510	Low	44.44%	9	4	0	0	1	4	17.47%	8,815	1,540	0	0	285	6,990
209520	Low	0.00%	7	0	0	0	1	6	0.00%	13,715	0	0	0	445	13,270
209810	Low	0.00%	4	0	0	1	2	1	0.00%	4,320	0	0	515	1,250	2,555
209820	Low	13.33%	15	1	1	0	5	8	6.41%	12,645	735	75	0	3,095	8,740
210010	Low	9.52%	21	2	0	5	9	5	4.24%	11,555	490	0	1,165	2,855	7,045
211120	Moderate	17.65%	34	6	0	2	20	6	2.81%	92,600	2,600	0	590	8,110	81,300
211121	Moderate	10.00%	10	1	0	1	1	7	5.63%	9,850	555	0	155	645	8,495
211122	Moderate	0.00%	5	0	0	0	2	3	0.00%	7,915	0	0	0	1,010	6,905
211201	Low	23.08%	13	2	1	0	2	8	13.90%	17,015	1,730	635	0	790	13,860
211202	Moderate	8.33%	12	1	0	1	3	7	3.62%	12,030	435	0	325	2,935	8,335

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
211310	Low	16.67%	12	2	0	1	6	3	11.69%	6,500	760	0	395	1,610	3,735
211320	Low	20.00%	5	1	0	0	1	3	1.15%	3,915	45	0	0	335	3,535
211410	Moderate	11.11%	18	1	1	1	11	4	7.66%	14,750	675	455	345	5,495	7,780
211420	Moderate	9.09%	33	0	3	0	21	9	3.68%	25,935	0	955	0	8,985	15,995
211703	Moderate	11.76%	17	2	0	0	10	5	2.46%	26,465	650	0	0	5,190	20,625
211704	Moderate	26.92%	26	5	2	3	12	4	12.34%	17,790	1,935	260	815	4,600	10,180
211802	Moderate	13.64%	22	2	1	4	9	6	2.94%	40,360	980	205	1,190	2,765	35,220
211803	Moderate	7.69%	13	1	0	3	7	2	3.30%	8,645	285	0	565	1,995	5,800
211804	Moderate	0.00%	10	0	0	1	7	2	0.00%	9,770	0	0	455	3,315	6,000
211910	Moderate	7.69%	13	1	0	0	5	7	0.89%	24,075	215	0	0	1,605	22,255
211921	Moderate	0.00%	1	0	0	0	0	1	0.00%	1,655	0	0	0	0	1,655
211922	Moderate	25.00%	4	1	0	0	2	1	12.94%	1,970	255	0	0	510	1,205
212101	Moderate	26.92%	26	5	2	0	17	2	14.87%	16,370	2,285	150	0	6,515	7,420
212102	Low	0.00%	4	0	0	0	1	3	0.00%	6,240	0	0	0	525	5,715
212202	Moderate	0.00%	8	0	0	0	1	7	0.00%	12,980	0	0	0	875	12,105
212203	Low	0.00%	3	0	0	0	0	3	0.00%	5,635	0	0	0	0	5,635
212204	Low	37.50%	8	2	1	1	1	3	14.20%	10,460	830	655	355	395	8,225
212303	Low	12.50%	8	1	0	0	1	6	5.44%	22,710	1,235	0	0	225	21,250
212304	Low	0.00%	2	0	0	0	0	2	0.00%	4,570	0	0	0	0	4,570
212305	Low	10.00%	10	1	0	0	4	5	9.85%	13,050	1,285	0	0	3,090	8,675
212306	Moderate	6.25%	16	1	0	0	11	4	2.47%	14,780	365	0	0	5,175	9,240
212410	Moderate	5.56%	18	1	0	3	7	7	0.31%	26,990	85	0	945	2,895	23,065
212420	Low	22.22%	9	2	0	0	5	2	6.60%	11,975	790	0	0	2,275	8,910
212501	Moderate	12.50%	8	1	0	0	3	4	11.64%	4,770	555	0	0	1,095	3,120
212610	Moderate	14.29%	35	4	1	2	21	7	6.35%	30,945	1,850	115	880	11,045	17,055
212620	Moderate	21.62%	37	8	0	1	16	12	12.74%	36,435	4,640	0	315	11,140	20,340
212900	Moderate	17.39%	23	3	1	0	13	6	11.88%	16,835	1,855	145	0	8,965	5,870
213100	Moderate	13.46%	52	6	1	3	39	3	15.06%	30,440	4,050	535	895	20,885	4,075
213201	Low	27.27%	33	7	2	1	14	9	2.74%	87,695	1,915	490	405	5,720	79,165
213202	Moderate	30.56%	36	9	2	3	17	5	16.19%	18,310	2,355	610	1,175	9,125	5,045
213310	Moderate	7.14%	28	2	0	4	14	8	5.12%	16,400	840	0	1,220	6,630	7,710
213320	Moderate	15.79%	19	3	0	3	7	6	14.71%	10,505	1,545	0	935	3,415	4,610
213401	Moderate	0.00%	13	0	0	1	4	8	0.00%	17,745	0	0	405	860	16,480
213402	Low	0.00%	14	0	0	2	5	7	0.00%	13,980	0	0	410	2,505	11,065
218110	Moderate	8.33%	36	3	0	1	27	5	10.36%	16,450	1,705	0	385	10,665	3,695
218120	Moderate	14.29%	21	3	0	1	14	3	14.47%	13,375	1,935	0	375	8,060	3,005
218210	Moderate	9.52%	42	1	3	5	19	14	5.14%	28,390	705	755	2,105	10,465	14,360
218300	Moderate	8.08%	99	2	6	8	64	19	5.03%	62,075	740	2,380	2,190	34,710	22,055
218400	Moderate	11.11%	63	6	1	3	33	20	7.01%	41,425	2,660	245	975	16,245	21,300
218600	Moderate	5.71%	35	2	0	3	20	10	7.56%	19,445	1,470	0	645	9,450	7,880
218701	Moderate	21.95%	41	3	6	3	27	2	15.80%	23,065	1,265	2,380	665	16,595	2,160
218702	Moderate	16.00%	25	2	2	4	10	7	6.39%	17,675	1,010	120	1,350	4,930	10,265
218800	Moderate	20.83%	24	5	0	2	13	4	21.59%	11,140	2,405	0	540	5,295	2,900

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
218900	Moderate	12.82%	39	3	2	1	27	6	3.70%	30,635	655	480	105	13,495	15,900
219010	Moderate	14.29%	49	5	2	12	18	12	8.94%	20,085	1,285	510	3,680	8,590	6,020
219020	Moderate	13.43%	67	3	6	12	42	4	9.55%	27,375	1,155	1,460	4,580	18,820	1,360
219300	Low	4.65%	43	1	1	3	29	9	1.76%	22,105	125	265	805	14,045	6,865
219800	Moderate	22.86%	35	4	4	6	18	3	14.05%	12,525	930	830	1,530	8,220	1,015
219901	Low	16.67%	48	1	7	3	26	11	13.16%	22,880	305	2,705	945	10,570	8,355
219902	Moderate	12.50%	48	5	1	6	31	5	8.57%	22,170	1,695	205	2,280	14,875	3,115
220000	Moderate	6.67%	105	4	3	17	69	12	5.75%	53,455	2,400	675	5,385	31,715	13,280
221110	Low	12.50%	8	1	0	0	4	3	5.54%	9,830	545	0	0	1,240	8,045
221120	Moderate	23.08%	13	1	2	2	6	2	4.75%	21,775	475	560	900	2,830	17,010
221210	Moderate	8.00%	25	1	1	2	15	6	5.19%	17,155	565	325	330	7,925	8,010
221220	Moderate	22.73%	22	2	3	1	9	7	13.18%	9,220	380	835	415	3,485	4,105
221302	Moderate	8.70%	23	2	0	0	17	4	6.22%	14,785	920	0	0	10,295	3,570
221303	Low	12.50%	8	0	1	1	5	1	12.75%	3,960	0	505	435	2,115	905
221304	Low	7.69%	13	1	0	1	6	5	3.46%	11,425	395	0	415	1,730	8,885
221401	Low	4.35%	23	1	0	2	13	7	1.90%	16,035	305	0	680	8,085	6,965
221402	Moderate	6.25%	16	1	0	2	11	2	10.34%	8,460	875	0	620	5,385	1,580
221500	Moderate	0.00%	15	0	0	1	6	8	0.00%	9,005	0	0	415	2,810	5,780
221601	Moderate	24.00%	25	2	4	4	11	4	19.96%	11,125	990	1,230	1,570	5,275	2,060
221602	Low	35.71%	14	4	1	1	4	4	24.16%	6,810	1,290	355	365	1,240	3,560
221710	Moderate	25.00%	16	1	3	0	10	2	12.90%	8,140	315	735	0	4,480	2,610
221810	Low	0.00%	2	0	0	0	0	2	0.00%	8,690	0	0	0	0	8,690
221820	Low	15.38%	13	1	1	0	6	5	5.16%	16,855	115	755	0	3,820	12,165
221900	Low	20.00%	15	1	2	3	5	4	1.99%	32,475	285	360	895	1,675	29,260
222002	Moderate	3.33%	60	1	1	11	37	10	2.06%	26,210	355	185	3,255	15,785	6,630
222100	Moderate	8.82%	34	2	1	7	21	3	4.02%	14,290	330	245	2,055	9,165	2,495
222200	Moderate	5.88%	34	1	1	7	19	6	1.41%	18,430	155	105	1,715	9,375	7,080
222500	Moderate	17.95%	39	5	2	5	21	6	13.49%	17,165	1,855	460	1,405	9,525	3,920
222600	Low	12.82%	39	4	1	3	20	11	5.74%	23,075	970	355	615	9,610	11,525
224010	Low	0.00%	2	0	0	0	0	2	0.00%	2,810	0	0	0	0	2,810
224020	Low	25.00%	8	2	0	1	2	3	12.48%	5,210	650	0	305	600	3,655
224200	Low	0.00%	16	0	0	3	9	4	0.00%	15,910	0	0	615	4,405	10,890
224310	Low	0.00%	11	0	0	1	4	6	0.00%	8,815	0	0	425	1,610	6,780
224320	Low	0.00%	8	0	0	0	2	6	0.00%	6,630	0	0	0	240	6,390
224410	Low	8.33%	12	0	1	1	8	2	4.46%	6,160	0	275	245	3,570	2,070
224420	Low	25.00%	4	1	0	0	2	1	3.05%	2,130	65	0	0	1,590	475
224600	Low	20.00%	15	2	1	2	5	5	12.75%	10,315	1,120	195	520	1,795	6,685
224700	Low	0.00%	4	0	0	0	0	4	0.00%	7,360	0	0	0	0	7,360
226001	Moderate	50.00%	12	3	3	3	2	1	52.97%	3,530	1,415	455	755	600	305
226002	Moderate	13.04%	23	2	1	2	17	1	1.19%	50,005	410	185	570	6,835	42,005
226410	Moderate	21.43%	14	2	1	2	8	1	27.74%	4,380	800	415	560	2,310	295
226420	Low	9.52%	21	1	1	2	9	8	6.25%	7,675	265	215	560	3,585	3,050
226700	Low	20.59%	34	5	2	13	6	8	17.71%	10,870	1,535	390	4,395	1,670	2,880

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
227010	Moderate	11.11%	18	1	1	2	10	4	9.03%	6,310	325	245	480	3,720	1,540
227020	Low	13.64%	22	2	1	5	11	3	8.28%	10,810	820	75	1,205	4,175	4,535
228100	Low	30.00%	30	4	5	6	10	5	27.89%	7,190	610	1,395	1,730	2,150	1,305
228210	Low	28.57%	21	1	5	2	8	5	20.83%	6,145	295	985	510	2,210	2,145
228220	Low	12.50%	32	1	3	5	12	11	7.91%	14,660	455	705	1,565	4,970	6,965
228310	Low	31.25%	32	4	6	7	10	5	16.37%	14,110	660	1,650	1,695	2,860	7,245
228320	Low	33.33%	24	4	4	3	9	4	22.04%	8,530	820	1,060	1,045	3,465	2,140
228410	Low	11.11%	27	1	2	6	11	7	11.40%	10,485	285	910	1,220	4,225	3,845
228420	Low	33.33%	9	2	1	2	2	2	21.26%	3,175	510	165	800	690	1,010
228500	Low	25.00%	44	4	7	10	16	7	17.68%	13,550	790	1,605	2,700	6,270	2,185
228600	Low	20.00%	25	1	4	8	8	4	12.89%	9,035	35	1,130	2,480	3,410	1,980
228710	Low	18.52%	27	2	3	7	9	6	12.39%	7,705	660	295	2,145	2,805	1,800
228720	Low	23.68%	38	2	7	13	13	3	17.75%	12,030	800	1,335	3,605	5,745	545
228800	Low	38.24%	34	6	7	6	14	1	27.69%	11,790	1,810	1,455	1,870	6,170	485
228900	Low	37.50%	8	2	1	2	3	0	10.40%	2,260	20	215	570	1,455	0
229100	Moderate	18.42%	38	2	5	12	14	5	11.90%	13,910	570	1,085	3,970	5,340	2,945
229200	Low	21.05%	38	4	4	4	17	9	19.51%	10,710	1,030	1,060	1,110	4,195	3,315
229300	Low	14.29%	28	1	3	8	10	6	5.40%	11,660	205	425	2,570	4,190	4,270
229410	Low	24.24%	33	4	4	5	18	2	23.80%	10,505	1,080	1,420	1,105	6,350	550
229420	Low	37.93%	29	8	3	4	11	3	31.48%	9,165	2,120	765	810	4,435	1,035
231100	Low	44.44%	9	2	2	1	3	1	47.78%	3,035	870	580	385	735	465
231210	Low	10.34%	29	2	1	4	13	9	2.61%	22,435	280	305	1,030	7,725	13,095
231220	Low	26.32%	19	1	4	4	7	3	14.85%	9,325	385	1,000	1,370	4,345	2,225
231300	Low	16.13%	62	5	5	16	25	11	10.95%	26,770	1,875	1,055	5,000	10,675	8,165
231400	Moderate	14.93%	67	6	4	21	26	10	11.95%	26,035	2,150	960	6,215	11,630	5,080
231500	Moderate	19.05%	105	9	11	14	57	14	13.26%	38,825	2,455	2,695	4,230	23,795	5,650
231600	Moderate	10.26%	78	2	6	20	38	12	6.16%	34,390	830	1,290	6,950	17,100	8,220
231710	Low	14.29%	21	2	1	1	12	5	11.82%	10,025	1,010	175	395	5,440	3,005
231720	Low	10.00%	40	0	4	10	21	5	2.30%	32,550	0	750	2,630	7,045	22,125
231800	Low	9.38%	32	2	1	8	11	10	8.99%	13,070	770	405	1,880	5,025	4,990
231900	Low	35.00%	40	6	8	9	10	7	19.62%	14,580	1,420	1,440	3,605	3,090	5,025
232110	Moderate	14.29%	35	1	4	9	10	11	8.60%	14,705	295	970	3,375	4,580	5,485
232120	Moderate	27.59%	29	1	7	4	9	8	11.62%	15,665	385	1,435	1,000	3,915	8,930
232200	Moderate	23.08%	39	1	8	8	17	5	15.75%	13,555	55	2,080	2,310	7,355	1,755
232300	Moderate	26.67%	75	10	10	15	34	6	19.07%	26,485	2,610	2,440	4,365	15,220	1,850
232400	Moderate	15.84%	101	8	8	22	48	15	10.67%	37,005	1,790	2,160	6,260	20,660	6,135
232500	Moderate	10.94%	64	3	4	14	30	13	9.56%	22,850	835	1,350	4,250	11,950	4,465
232600	Low	11.76%	68	4	4	20	31	9	5.54%	23,820	410	910	5,700	13,255	3,545
232700	Low	19.30%	57	3	8	7	27	12	9.80%	25,965	995	1,550	2,115	9,145	12,160
232800	Moderate	23.81%	42	4	6	11	17	4	17.19%	12,860	700	1,510	3,035	6,515	1,100
234501	Moderate	18.06%	72	7	6	15	37	7	14.28%	23,560	1,965	1,400	4,275	13,165	2,755
234502	Moderate	20.75%	53	10	1	12	25	5	15.70%	25,705	3,720	315	4,410	10,265	6,995
234600	Moderate	14.84%	128	9	10	23	72	14	7.39%	70,180	2,425	2,760	6,775	31,010	27,210

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
234700	Moderate	22.06%	68	8	7	12	31	10	13.65%	23,560	1,760	1,455	2,590	13,255	4,500
234901	Low	9.52%	21	1	1	4	7	8	5.63%	12,255	385	305	1,470	3,025	7,070
234902	Low	10.81%	37	0	4	5	12	16	7.50%	20,545	0	1,540	1,475	4,630	12,900
235202	Moderate	18.52%	81	6	9	16	37	13	12.28%	32,935	1,470	2,575	3,900	13,375	11,615
236100	Moderate	8.43%	83	4	3	17	34	25	2.39%	54,625	810	495	5,555	13,110	34,655
236202	Low	0.00%	8	0	0	0	0	8	0.00%	9,730	0	0	0	0	9,730
236203	Low	0.00%	7	0	0	1	1	5	0.00%	9,015	0	0	325	455	8,235
236204	Low	0.00%	4	0	0	0	0	4	0.00%	4,850	0	0	0	0	4,850
237101	Low	21.05%	38	1	7	7	16	7	15.35%	12,960	115	1,875	1,765	6,410	2,795
237102	Moderate	30.00%	30	7	2	8	7	6	23.33%	12,110	2,265	560	2,210	2,805	4,270
237201	Moderate	19.64%	56	6	5	16	17	12	17.20%	16,250	1,710	1,085	3,470	6,335	3,650
237202	Moderate	25.35%	71	6	12	16	28	9	19.22%	22,635	1,520	2,830	4,640	10,510	3,135
237300	Moderate	16.67%	120	9	11	44	45	11	13.08%	40,760	2,675	2,655	13,520	16,915	4,995
237401	Moderate	15.15%	66	1	9	23	25	8	10.99%	19,100	155	1,945	6,505	8,345	2,150
237402	Moderate	28.36%	67	7	12	21	22	5	21.72%	19,405	1,695	2,520	6,955	7,000	1,235
237500	Low	11.11%	18	0	2	2	7	7	4.96%	7,870	0	390	530	3,065	3,885
237600	Moderate	20.45%	44	5	4	13	15	7	15.22%	17,380	1,745	900	3,865	6,515	4,355
237710	Low	23.33%	30	5	2	5	10	8	17.91%	12,030	1,605	550	1,965	3,650	4,260
237720	Low	16.67%	18	0	3	2	6	7	11.46%	9,900	0	1,135	420	3,830	4,515
237800	Moderate	13.54%	96	8	5	38	35	10	9.56%	32,060	2,050	1,015	11,070	12,235	5,690
237900	Moderate	11.00%	100	5	6	26	52	11	6.91%	36,690	1,215	1,320	7,610	21,730	4,815
238000	Moderate	16.46%	164	7	20	41	86	10	11.50%	55,250	1,875	4,480	13,115	32,620	3,160
238200	Moderate	16.10%	118	9	10	29	54	16	10.54%	44,280	2,485	2,180	9,645	22,160	7,810
238310	Low	14.29%	21	2	1	3	4	11	5.48%	10,315	400	165	1,175	1,530	7,045
238320	Low	16.13%	31	3	2	3	14	9	12.21%	14,045	1,275	440	875	6,840	4,615
239201	Low	30.00%	20	4	2	3	7	4	21.20%	7,830	1,480	180	1,155	2,915	2,100
239202	Moderate	20.00%	35	4	3	3	15	10	13.46%	11,775	800	785	715	5,865	3,610
239310	Low	14.00%	50	4	3	14	20	9	8.47%	16,940	810	625	4,010	7,530	3,965
239320	Moderate	25.00%	28	1	6	8	9	4	13.09%	11,270	225	1,250	2,650	4,795	2,350
239330	Moderate	25.00%	24	4	2	7	8	3	19.60%	7,550	920	560	2,355	2,900	815
239501	Moderate	37.04%	27	2	8	5	8	4	17.02%	11,105	590	1,300	1,485	3,270	4,460
239502	Low	17.39%	23	2	2	6	9	4	8.60%	10,005	380	480	1,720	3,835	3,590
239601	Moderate	14.81%	27	1	3	6	8	9	9.67%	8,585	85	745	2,350	2,450	2,955
239602	Low	14.29%	21	3	0	9	4	5	20.43%	7,955	1,625	0	2,965	1,140	2,225
239701	Low	25.00%	40	5	5	9	10	11	16.41%	15,600	995	1,565	3,115	3,630	6,295
239702	Low	14.00%	50	2	5	13	21	9	9.36%	17,570	490	1,155	4,285	8,525	3,115
239801	Low	15.79%	38	5	1	11	13	8	10.55%	13,650	1,355	85	3,405	5,645	3,160
239802	Moderate	25.00%	52	6	7	14	17	8	22.58%	18,360	2,310	1,835	4,050	7,015	3,150
240010	Low	10.71%	28	2	1	8	14	3	8.67%	9,400	530	285	2,370	5,150	1,065
240020	Moderate	21.21%	66	5	9	15	29	8	17.30%	19,600	1,235	2,155	4,345	9,405	2,460
240200	Low	19.72%	71	4	10	25	23	9	16.06%	23,355	1,390	2,360	8,275	7,975	3,355
240300	Moderate	10.14%	69	3	4	9	31	22	5.34%	33,795	785	1,020	1,895	12,475	17,620
240401	Low	17.95%	39	5	2	10	17	5	12.23%	15,325	1,425	450	3,190	7,045	3,215

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
240402	Moderate	10.20%	49	2	3	15	21	8	7.05%	18,645	490	825	4,035	7,575	5,720
240500	Low	20.41%	49	4	6	11	23	5	14.73%	18,675	1,460	1,290	3,675	9,385	2,865
240600	Moderate	21.13%	71	9	6	15	28	13	14.55%	23,065	2,095	1,260	4,685	10,240	4,785
240700	Moderate	22.35%	85	7	12	37	23	6	17.67%	26,795	1,785	2,950	11,635	8,565	1,860
240800	Moderate	16.67%	54	1	8	18	22	5	12.05%	20,460	585	1,880	5,200	7,630	5,165
240900	Moderate	18.06%	72	5	8	35	18	6	12.91%	20,960	1,025	1,680	9,425	6,220	2,610
241001	Moderate	25.58%	43	5	6	14	13	5	18.34%	13,115	1,015	1,390	3,750	4,955	2,005
241002	Moderate	22.64%	53	7	5	13	25	3	16.59%	16,755	1,565	1,215	3,525	9,115	1,335
241110	Moderate	9.38%	32	2	1	8	20	1	6.19%	11,710	550	175	2,300	8,390	295
241120	Low	18.92%	37	1	6	11	14	5	13.98%	13,845	485	1,450	3,795	6,030	2,085
241201	Moderate	21.57%	51	5	6	17	17	6	15.96%	17,385	1,445	1,330	5,185	6,255	3,170
241202	Moderate	24.69%	81	7	13	25	26	10	18.06%	26,465	1,815	2,965	7,105	10,060	4,520
241300	Moderate	25.81%	31	2	6	9	12	2	15.96%	8,835	430	980	2,595	4,090	740
241400	Low	28.57%	49	6	8	17	13	5	17.83%	14,075	920	1,590	4,015	5,715	1,835
242000	Moderate	11.63%	43	1	4	12	22	4	8.24%	12,675	85	960	3,920	6,610	1,100
242200	Moderate	22.58%	62	2	12	20	23	5	16.61%	19,270	330	2,870	5,660	7,815	2,595
242300	Moderate	31.58%	38	5	7	15	7	4	23.20%	12,330	1,455	1,405	4,915	2,275	2,280
242600	Low	31.25%	16	1	4	5	5	1	26.41%	4,600	295	920	1,665	1,515	205
242700	Low	32.53%	83	8	19	29	24	3	22.61%	23,065	2,130	3,085	9,245	7,770	835
243000	Moderate	34.41%	93	10	22	39	15	7	29.11%	25,765	2,360	5,140	11,065	4,915	2,285
243100	Low	21.62%	37	5	3	17	10	2	15.69%	9,305	645	815	4,355	2,540	950
269601	Moderate	4.35%	23	0	1	1	13	8	0.78%	13,395	0	105	45	4,585	8,660
269602	Moderate	0.00%	27	0	0	0	19	8	0.00%	25,895	0	0	0	12,265	13,630
269907	Moderate	0.00%	10	0	0	0	6	4	0.00%	10,840	0	0	0	2,260	8,580
272302	Moderate	5.13%	39	1	1	1	27	9	4.03%	29,795	995	205	285	15,475	12,835
275102	Moderate	1.61%	62	0	1	1	48	12	0.99%	56,890	0	565	65	26,150	30,110
275500	Moderate	8.51%	47	0	4	4	37	2	2.60%	26,925	0	700	1,360	18,765	6,100
291110	Moderate	13.16%	38	3	2	7	21	5	15.92%	16,300	2,135	460	2,575	7,765	3,365
291120	Moderate	6.67%	15	1	0	4	7	3	4.03%	6,825	275	0	930	2,505	3,115
291210	Moderate	10.64%	47	1	4	6	25	11	4.64%	25,305	335	840	1,700	8,725	13,705
291220	Moderate	6.67%	30	2	0	5	20	3	2.17%	15,230	330	0	2,315	8,030	4,555
292000	Moderate	10.71%	56	4	2	9	34	7	9.61%	26,020	2,170	330	3,735	14,720	5,065
293202	Moderate	17.02%	47	3	5	3	24	12	8.84%	21,495	975	925	665	9,810	9,120
293304	Moderate	10.81%	37	2	2	5	25	3	7.78%	14,395	300	820	1,535	8,665	3,075
294120	Moderate	8.70%	23	2	0	10	10	1	7.06%	7,505	530	0	2,990	3,690	295
294302	Moderate	17.86%	56	4	6	11	33	2	15.72%	17,880	1,320	1,490	3,395	10,585	1,090
294410	Moderate	14.10%	78	5	6	19	44	4	12.16%	23,650	1,605	1,270	4,595	15,070	1,110
294421	Moderate	8.11%	37	2	1	4	25	5	2.61%	18,935	400	95	1,120	8,525	8,795
294510	Moderate	12.90%	31	2	2	10	16	1	7.42%	8,755	410	240	2,840	5,040	225
294520	Moderate	14.81%	27	1	3	5	15	3	12.27%	7,905	305	665	1,615	4,755	565
294610	Moderate	21.88%	32	5	2	5	18	2	15.96%	10,370	1,295	360	1,765	5,560	1,390
294620	Moderate	20.00%	35	3	4	9	19	0	14.39%	10,595	475	1,050	2,505	6,565	0
294701	Moderate	8.33%	12	1	0	2	5	4	0.69%	5,080	35	0	720	1,675	2,650

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
294810	Low	15.79%	19	1	2	5	8	3	10.52%	7,175	495	260	1,325	3,310	1,785
294820	Low	8.33%	12	1	0	1	3	7	4.64%	8,730	405	0	285	1,575	6,465
294830	Low	15.15%	33	1	4	5	19	4	8.83%	11,495	175	840	1,085	6,775	2,620
294900	Moderate	12.50%	24	0	3	4	17	0	8.41%	7,910	0	665	1,280	5,965	0
296210	Low	15.00%	20	3	0	3	10	4	9.82%	7,180	705	0	1,005	2,820	2,650
296220	Low	18.75%	16	1	2	2	11	0	20.69%	4,520	545	390	600	2,985	0
296500	Moderate	9.72%	72	5	2	14	42	9	7.12%	29,150	1,565	510	3,330	18,790	4,955
296600	Moderate	5.88%	51	0	3	6	31	11	4.40%	21,015	0	925	1,820	11,705	6,565
296901	Moderate	8.51%	47	3	1	9	29	5	5.53%	23,515	1,065	235	2,585	12,045	7,585
297110	Moderate	10.81%	37	3	1	6	22	5	3.15%	39,745	965	285	1,770	9,970	26,755
301204	Moderate	6.67%	45	1	2	6	22	14	2.05%	40,295	425	400	1,710	7,980	29,780
301502	Moderate	5.56%	54	1	2	6	28	17	1.78%	58,790	525	520	1,750	12,560	43,435
301601	Moderate	5.56%	54	0	3	5	31	15	3.17%	37,030	0	1,175	1,495	12,535	21,825
301702	Moderate	8.93%	56	1	4	4	43	4	8.42%	25,010	155	1,950	1,680	16,395	4,830
301801	Moderate	12.73%	55	3	4	7	36	5	8.05%	21,295	1,115	600	1,745	11,510	6,325
302002	Moderate	18.84%	69	4	9	12	40	4	8.81%	31,515	1,040	1,735	3,290	12,110	13,340
302003	Moderate	6.45%	31	0	2	2	19	8	0.54%	38,745	0	210	370	6,765	31,400
302004	Moderate	10.53%	38	2	2	3	20	11	8.31%	26,950	810	1,430	905	6,970	16,835
302102	Moderate	5.56%	108	2	4	15	77	10	2.92%	49,330	350	1,090	4,455	34,525	8,910
302103	Moderate	9.52%	42	3	1	5	22	11	4.41%	25,840	875	265	1,605	9,550	13,545
302201	Moderate	7.41%	27	1	1	5	11	9	3.38%	17,455	545	45	1,915	4,855	10,095
302202	Moderate	3.33%	30	0	1	4	11	14	0.56%	34,590	0	195	1,430	4,615	28,350
302301	Moderate	10.53%	38	4	0	5	25	4	7.59%	19,760	1,500	0	1,165	10,215	6,880
302302	Moderate	6.45%	31	2	0	1	16	12	3.36%	24,685	830	0	375	6,650	16,830
302401	Moderate	16.67%	24	1	3	4	13	3	11.55%	13,850	85	1,515	1,100	4,865	6,285
302503	Moderate	0.00%	30	0	0	2	16	12	0.00%	29,870	0	0	460	7,210	22,200
302504	Moderate	4.17%	24	0	1	1	15	7	1.70%	15,580	0	265	105	5,165	10,045
302505	Moderate	7.14%	14	1	0	1	8	4	0.32%	10,800	35	0	45	5,680	5,040
310703	Moderate	6.78%	59	1	3	3	39	13	2.81%	31,705	505	385	855	16,035	13,925
320201	Moderate	16.00%	25	0	4	2	12	7	5.48%	16,245	0	890	740	5,270	9,345
320300	Moderate	22.86%	70	4	12	20	29	5	17.88%	21,980	1,490	2,440	5,570	10,365	2,115
402301	Moderate	15.71%	70	4	7	25	29	5	13.49%	19,750	1,360	1,305	7,005	8,755	1,325
402303	Moderate	18.00%	50	3	6	11	29	1	11.01%	14,760	665	960	3,255	9,655	225
402304	Moderate	24.14%	29	3	4	12	9	1	16.68%	9,385	605	960	3,720	3,185	915
402406	Moderate	28.13%	64	9	9	17	27	2	21.91%	15,880	1,625	1,855	4,135	7,775	490
402501	Moderate	36.96%	46	8	9	13	9	7	13.18%	21,960	1,000	1,895	3,715	2,695	12,655
402502	Moderate	20.41%	49	3	7	12	22	5	11.09%	17,765	505	1,465	3,540	6,700	5,555
402600	Moderate	10.40%	125	4	9	32	76	4	6.23%	41,825	680	1,925	9,490	26,790	2,940
402702	Moderate	20.93%	43	1	8	8	20	6	6.62%	18,955	205	1,050	2,330	6,630	8,740
402801	Moderate	25.81%	31	2	6	16	5	2	15.27%	10,545	310	1,300	3,580	1,695	3,660
402803	Moderate	31.25%	16	3	2	7	3	1	16.36%	4,310	375	330	1,565	1,635	405
402804	Moderate	25.00%	32	2	6	8	13	3	20.31%	10,340	620	1,480	2,490	4,625	1,125
402903	Moderate	21.57%	51	5	6	16	20	4	15.00%	15,435	945	1,370	4,060	5,290	3,770

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
403000	Moderate	28.57%	98	9	19	34	31	5	22.49%	24,450	2,015	3,485	7,940	9,645	1,365
404201	Moderate	15.38%	78	2	10	22	39	5	8.20%	30,120	360	2,110	6,870	13,305	7,475
404301	Moderate	16.28%	43	3	4	7	23	6	9.29%	19,635	675	1,150	1,835	8,735	7,240
404501	Moderate	26.32%	19	3	2	9	4	1	23.83%	6,105	925	530	3,205	1,130	315
404504	Moderate	17.50%	80	3	11	22	40	4	10.83%	28,820	735	2,385	5,280	14,730	5,690
404701	Moderate	14.29%	49	2	5	18	21	3	9.94%	13,535	340	1,005	4,830	6,605	755
404702	Moderate	28.57%	63	8	10	15	26	4	19.78%	20,075	1,700	2,270	3,975	9,100	3,030
404703	Moderate	33.33%	15	3	2	3	6	1	28.14%	4,425	765	480	505	2,360	315
404801	Moderate	17.72%	79	3	11	12	39	14	12.09%	28,035	965	2,425	3,490	13,545	7,610
405102	Moderate	28.57%	56	3	13	19	17	4	24.57%	14,410	925	2,615	4,815	4,745	1,310
406200	Moderate	12.99%	77	5	5	11	53	3	7.49%	32,325	1,445	975	2,885	19,665	7,355
407601	Moderate	6.12%	49	0	3	19	21	6	4.21%	15,795	0	665	5,275	6,605	3,250
408138	Moderate	32.50%	40	8	5	14	11	2	30.85%	10,000	1,910	1,175	3,330	2,985	600
408211	Moderate	12.77%	47	2	4	16	20	5	6.48%	13,125	130	720	4,620	6,080	1,575
408724	Moderate	11.11%	9	0	1	2	5	1	4.27%	2,925	0	125	430	1,955	415
408800	Moderate	17.24%	29	1	4	10	7	7	1.50%	85,475	375	910	2,360	2,005	79,825
431501	Moderate	20.69%	58	7	5	6	36	4	14.18%	19,460	1,805	955	1,500	13,010	2,190
432201	Moderate	15.79%	57	5	4	14	29	5	13.72%	19,645	1,615	1,080	4,640	9,555	2,755
432202	Moderate	11.54%	26	1	2	6	14	3	7.68%	7,230	145	410	1,810	4,580	285
432401	Moderate	7.69%	26	1	1	9	13	2	5.14%	8,560	235	205	3,305	4,345	470
432402	Moderate	13.89%	36	3	2	7	24	0	7.47%	12,910	505	460	2,285	9,660	0
432601	Moderate	17.74%	62	3	8	11	38	2	14.44%	18,730	915	1,790	3,155	12,560	310
432700	Moderate	13.51%	74	3	7	14	44	6	9.57%	23,940	765	1,525	3,580	16,000	2,070
432801	Moderate	15.38%	13	0	2	6	2	3	8.23%	6,565	0	540	1,130	710	4,185
432802	Low	28.57%	14	1	3	2	6	2	17.13%	4,320	115	625	710	2,190	680
433102	Moderate	13.33%	30	3	1	9	15	2	10.36%	10,330	865	205	2,955	4,925	1,380
433200	Moderate	22.22%	45	2	8	14	18	3	13.28%	12,875	380	1,330	3,760	6,700	705
433302	Low	50.00%	2	0	1	0	1	0	22.88%	590	0	135	0	455	0
433304	Moderate	7.69%	26	2	0	6	11	7	4.34%	11,290	490	0	1,850	3,965	4,985
433305	Moderate	14.29%	21	1	2	2	11	5	4.57%	12,585	135	440	520	4,035	7,455
433306	Moderate	12.50%	24	0	3	6	14	1	9.89%	8,040	0	795	1,770	5,020	455
433307	Moderate	10.00%	30	1	2	5	18	4	3.92%	18,000	255	450	1,285	5,060	10,950
433402	Low	7.81%	64	1	4	18	38	3	4.54%	23,910	325	760	6,170	14,200	2,455
433403	Moderate	9.23%	65	1	5	10	39	10	5.11%	25,055	425	855	2,940	16,075	4,760
433501	Low	16.67%	6	1	0	3	2	0	27.80%	2,500	695	0	785	1,020	0
433503	Moderate	18.18%	11	0	2	1	8	0	12.11%	3,965	0	480	345	3,140	0
433504	Moderate	6.25%	16	0	1	4	7	4	0.57%	6,160	0	35	1,200	2,845	2,080
433601	Moderate	8.33%	36	1	2	7	20	6	5.95%	12,010	445	270	2,215	7,250	1,830
433602	Moderate	18.92%	37	3	4	3	24	3	11.07%	12,155	595	750	775	8,950	1,085
433801	Moderate	29.17%	24	1	6	6	6	5	15.35%	7,850	105	1,100	1,330	2,250	3,065
433901	Moderate	10.53%	19	1	1	4	9	4	6.08%	10,365	375	255	1,300	2,955	5,480
433902	Moderate	22.73%	22	3	2	8	7	2	18.42%	7,520	905	480	1,890	2,205	2,040
434001	Moderate	18.18%	22	2	2	5	8	5	2.17%	35,960	280	500	1,655	2,540	30,985

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
434003	Moderate	21.95%	41	3	6	9	20	3	14.93%	13,965	375	1,710	2,865	7,500	1,515
434004	Moderate	8.70%	23	1	1	9	10	2	7.14%	5,885	125	295	2,165	2,750	550
461902	Moderate	0.00%	12	0	0	0	7	5	0.00%	85,520	0	0	0	3,285	82,235
462001	Moderate	4.35%	46	0	2	5	37	2	2.00%	20,990	0	420	1,805	16,055	2,710
462002	Moderate	9.38%	32	1	2	5	15	9	4.29%	18,290	445	340	1,555	8,185	7,765
462201	Moderate	15.38%	13	1	1	0	6	5	1.33%	22,495	125	175	0	3,290	18,905
480303	Moderate	10.71%	28	2	1	8	13	4	6.97%	11,700	640	175	1,870	4,825	4,190
480304	Moderate	5.71%	35	2	0	6	19	8	1.67%	32,285	540	0	1,760	6,615	23,370
480902	Moderate	14.81%	27	2	2	5	11	7	3.10%	23,575	240	490	1,365	3,465	18,015
480903	Moderate	14.29%	28	2	2	6	15	3	5.70%	11,230	220	420	2,000	5,715	2,875
481001	Moderate	13.64%	22	1	2	4	11	4	11.33%	7,900	75	820	1,200	3,575	2,230
481102	Moderate	0.00%	19	0	0	1	12	6	0.00%	22,465	0	0	325	4,180	17,960
481401	Moderate	9.62%	52	2	3	2	37	8	3.68%	25,400	370	565	910	15,175	8,380
481402	Moderate	17.46%	63	8	3	8	38	6	12.37%	24,295	2,270	735	2,540	14,960	3,790
481606	Moderate	3.85%	26	0	1	7	12	6	1.42%	11,630	0	165	2,465	3,920	5,080
481711	Moderate	19.05%	21	1	3	1	12	4	10.76%	8,365	215	685	425	3,780	3,260
481712	Moderate	21.88%	32	2	5	5	18	2	12.48%	12,380	690	855	1,035	7,510	2,290
481713	Moderate	9.68%	31	0	3	7	21	0	7.29%	9,675	0	705	2,035	6,935	0
481714	Moderate	0.00%	17	0	0	3	6	8	0.00%	17,195	0	0	795	2,300	14,100
482202	Moderate	14.29%	49	4	3	9	26	7	12.63%	17,225	1,380	795	3,035	9,170	2,845
482301	Moderate	11.36%	44	0	5	7	24	8	7.13%	16,340	0	1,165	2,175	9,930	3,070
482303	Moderate	12.50%	24	0	3	7	10	4	9.49%	8,590	0	815	2,065	3,720	1,990
482304	Moderate	0.00%	9	0	0	2	5	2	0.00%	3,855	0	0	320	2,215	1,320
482401	Moderate	13.33%	30	4	0	7	12	7	12.93%	10,210	1,320	0	2,465	4,290	2,135
482502	Moderate	19.23%	26	2	3	5	14	2	18.83%	8,470	1,030	565	1,165	5,040	670
482503	Moderate	25.00%	20	2	3	3	10	2	15.24%	6,790	160	875	815	3,930	1,010
500402	Moderate	22.58%	31	0	7	12	12	0	15.91%	8,645	0	1,375	3,210	4,060	0
500500	Moderate	21.21%	33	0	7	13	13	0	17.07%	7,645	0	1,305	2,775	3,565	0
500600	Moderate	15.58%	77	2	10	20	38	7	12.08%	21,695	190	2,430	5,090	11,380	2,605
501504	Moderate	0.00%	26	0	0	2	19	5	0.00%	13,440	0	0	360	8,765	4,315
501803	Low	2.44%	41	1	0	4	19	17	0.75%	23,245	175	0	1,910	8,315	12,845
501804	Moderate	0.00%	24	0	0	6	17	1	0.00%	9,740	0	0	1,640	7,395	705
502302	Moderate	12.90%	31	1	3	5	21	1	9.19%	10,775	195	795	1,615	7,725	445
502802	Moderate	21.21%	33	6	1	1	25	0	16.52%	11,835	1,900	55	355	9,525	0
503000	Moderate	13.51%	37	2	3	11	20	1	8.50%	11,705	360	635	3,545	6,870	295
530101	Moderate	2.78%	36	1	0	6	25	4	3.45%	14,650	505	0	1,210	10,855	2,080
530102	Moderate	13.56%	59	2	6	11	39	1	7.04%	17,035	180	1,020	3,665	11,575	595
530204	Moderate	20.69%	29	2	4	8	11	4	2.69%	52,505	860	550	1,800	4,515	44,780
530400	Moderate	17.24%	29	4	1	6	17	1	15.97%	8,795	1,340	65	1,970	5,125	295
530500	Low	24.24%	33	2	6	10	15	0	18.79%	10,805	630	1,400	3,450	5,325	0
530700	Moderate	14.29%	21	1	2	5	12	1	12.66%	7,225	465	450	1,675	4,320	315
530801	Moderate	6.15%	65	0	4	20	35	6	3.25%	23,995	0	780	6,370	14,295	2,550
530802	Moderate	19.05%	42	4	4	11	23	0	11.82%	12,010	580	840	3,055	7,535	0

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
530901	Moderate	13.79%	29	2	2	7	15	3	6.77%	9,745	220	440	1,965	5,845	1,275
530902	Low	21.43%	42	5	4	17	14	2	17.23%	12,160	1,295	800	4,705	4,530	830
531000	Moderate	20.51%	39	3	5	6	20	5	12.50%	13,595	725	975	1,680	8,080	2,135
531101	Moderate	33.33%	27	4	5	8	10	0	25.87%	9,295	1,110	1,295	2,860	4,030	0
531102	Moderate	21.74%	23	1	4	1	15	2	12.02%	8,025	125	840	305	6,085	670
531201	Moderate	27.27%	33	2	7	6	15	3	16.59%	10,455	460	1,275	1,570	6,415	735
531202	Moderate	30.77%	13	3	1	3	6	0	19.62%	4,485	705	175	995	2,610	0
531301	Moderate	20.00%	25	1	4	5	10	5	13.12%	8,195	85	990	1,425	3,660	2,035
531302	Moderate	30.30%	33	1	9	12	10	1	17.13%	10,155	235	1,505	3,240	4,840	335
531502	Moderate	25.00%	4	0	1	2	1	0	27.42%	930	0	255	550	125	0
531503	Moderate	23.81%	21	2	3	2	12	2	13.23%	6,765	520	375	680	3,360	1,830
531504	Moderate	17.39%	23	1	3	4	13	2	11.91%	9,235	345	755	1,290	4,905	1,940
531602	Moderate	4.55%	22	0	1	7	11	3	3.76%	6,790	0	255	1,965	3,035	1,535
531604	Moderate	23.53%	17	1	3	4	8	1	19.58%	5,465	305	765	1,080	3,140	175
531701	Moderate	22.50%	40	4	5	10	18	3	15.45%	13,950	640	1,515	3,520	7,400	875
531702	Moderate	7.41%	27	1	1	3	17	5	4.09%	15,155	285	335	1,295	10,225	3,015
531800	Moderate	12.50%	24	0	3	4	15	2	7.48%	8,360	0	625	1,570	5,585	580
531901	Moderate	12.07%	58	1	6	12	32	7	7.48%	20,400	325	1,200	3,400	12,530	2,945
531902	Moderate	12.96%	54	3	4	17	29	1	10.89%	16,480	945	850	4,335	10,125	225
532001	Moderate	25.00%	32	3	5	5	19	0	20.45%	9,680	945	1,035	955	6,745	0
532002	Moderate	18.75%	32	5	1	6	16	4	9.30%	15,060	1,285	115	1,620	6,470	5,570
532101	Moderate	4.71%	85	2	2	12	58	11	1.89%	42,295	550	250	3,700	23,820	13,975
532200	Moderate	13.95%	43	0	6	6	27	4	7.69%	16,135	0	1,240	2,100	10,805	1,990
532302	Moderate	23.53%	51	3	9	16	22	1	14.58%	14,605	645	1,485	4,420	7,750	305
532304	Moderate	20.69%	29	3	3	9	13	1	9.77%	9,105	415	475	2,215	4,545	1,455
532500	Moderate	17.50%	40	4	3	11	14	8	13.08%	13,880	1,210	605	2,095	4,100	5,870
532603	Moderate	11.11%	9	0	1	4	2	2	5.23%	2,965	0	155	980	960	870
532604	Moderate	22.22%	9	1	1	4	3	0	16.38%	2,015	125	205	720	965	0
532605	Moderate	17.39%	23	1	3	6	10	3	3.51%	19,355	125	555	1,740	3,080	13,855
532606	Low	0.00%	15	0	0	1	6	8	0.00%	11,695	0	0	255	2,550	8,890
532700	Moderate	23.08%	13	1	2	5	3	2	12.99%	3,965	95	420	1,015	1,275	1,160
532800	Low	22.22%	27	4	2	7	12	2	19.63%	9,475	1,360	500	1,865	4,530	1,220
532900	Low	14.29%	28	2	2	6	9	9	7.44%	12,770	360	590	2,100	2,785	6,935
533001	Low	25.00%	20	2	3	3	10	2	16.53%	6,140	380	635	705	3,680	740
533002	Moderate	50.00%	6	2	1	1	2	0	45.74%	1,410	400	245	255	510	0
533103	Low	33.33%	15	2	3	4	5	1	31.63%	3,905	350	885	630	1,715	325
533104	Low	30.00%	10	1	2	1	2	4	9.60%	5,050	115	370	165	910	3,490
533105	Low	0.00%	8	0	0	2	3	3	0.00%	5,640	0	0	460	1,455	3,725
533106	Moderate	50.00%	8	1	3	0	4	0	33.96%	2,650	155	745	0	1,750	0
533107	Moderate	19.05%	21	2	2	6	6	5	10.02%	7,785	400	380	1,670	2,380	2,955
533201	Moderate	11.76%	17	1	1	7	7	1	5.32%	5,265	85	195	1,935	2,685	365
533202	Moderate	17.39%	23	2	2	11	6	2	8.63%	6,955	120	480	3,485	2,410	460
533203	Moderate	14.29%	7	0	1	4	1	1	8.53%	2,285	0	195	1,120	325	645

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
533300	Moderate	27.78%	18	3	2	4	7	2	12.21%	5,690	285	410	1,120	3,035	840
533401	Moderate	26.32%	19	2	3	6	6	2	14.24%	5,795	340	485	2,070	1,950	950
533402	Moderate	14.29%	21	2	1	3	14	1	7.77%	5,985	370	95	665	4,590	265
533403	Moderate	20.00%	15	0	3	3	8	1	12.85%	5,175	0	665	715	3,310	485
533501	Moderate	21.43%	14	1	2	6	3	2	6.98%	10,240	365	350	1,340	1,105	7,080
533502	Moderate	0.00%	7	0	0	5	2	0	0.00%	2,365	0	0	1,575	790	0
533503	Moderate	12.50%	8	0	1	2	0	5	7.32%	6,490	0	475	430	0	5,585
533601	Moderate	16.67%	12	0	2	5	5	0	10.96%	4,470	0	490	1,535	2,445	0
533602	Moderate	13.51%	37	3	2	10	22	0	15.68%	12,725	1,635	360	2,700	8,030	0
533603	Moderate	18.52%	27	1	4	6	13	3	10.93%	8,735	105	850	1,790	4,575	1,415
533701	Moderate	21.43%	14	0	3	6	4	1	10.42%	6,000	0	625	2,140	800	2,435
533702	Moderate	18.75%	16	1	2	5	6	2	9.18%	5,610	215	300	1,685	1,670	1,740
533703	Moderate	14.29%	14	0	2	3	7	2	6.34%	5,840	0	370	1,145	2,605	1,720
533803	Moderate	20.00%	35	3	4	11	16	1	15.78%	12,325	1,085	860	3,365	4,990	2,025
533804	Moderate	22.73%	22	2	3	4	8	5	15.58%	6,770	550	505	690	2,880	2,145
533805	Moderate	15.79%	38	3	3	10	16	6	9.10%	14,170	535	755	2,660	5,840	4,380
533806	Moderate	18.75%	16	1	2	7	3	3	14.39%	3,580	105	410	1,295	1,015	755
533901	Moderate	22.73%	22	3	2	6	8	3	16.84%	7,570	745	530	1,640	3,040	1,615
533902	Moderate	15.79%	19	0	3	4	12	0	12.14%	6,055	0	735	820	4,500	0
534001	Moderate	10.00%	20	2	0	8	9	1	9.74%	7,390	720	0	2,490	3,675	505
534101	Moderate	23.08%	13	0	3	6	2	2	11.46%	5,105	0	585	1,940	730	1,850
534102	Moderate	9.09%	22	0	2	5	13	2	9.35%	8,450	0	790	1,265	5,335	1,060
534201	Moderate	8.33%	12	1	0	3	4	4	3.47%	8,780	305	0	1,325	2,020	5,130
534202	Low	16.67%	18	0	3	3	10	2	15.94%	6,680	0	1,065	825	3,900	890
534203	Moderate	15.38%	13	1	1	0	10	1	5.81%	6,545	155	225	0	3,920	2,245
534301	Moderate	20.00%	10	1	1	2	4	2	16.62%	3,730	355	265	590	1,000	1,520
534302	Moderate	8.33%	12	0	1	2	6	3	3.63%	5,640	0	205	650	2,140	2,645
534403	Moderate	29.41%	17	2	3	5	5	2	23.27%	5,695	740	585	1,305	2,145	920
534404	Low	23.81%	21	2	3	4	12	0	11.05%	5,835	310	335	1,090	4,100	0
534405	Moderate	8.33%	12	0	1	1	2	8	1.22%	21,710	0	265	375	540	20,530
534406	Moderate	7.69%	13	0	1	4	5	3	3.09%	5,995	0	185	1,060	1,515	3,235
534501	Moderate	15.15%	33	1	4	14	10	4	6.49%	13,025	75	770	4,620	2,920	4,640
534502	Moderate	16.22%	37	1	5	11	18	2	12.20%	10,905	105	1,225	2,835	6,090	650
534802	Moderate	25.93%	27	2	5	12	8	0	22.54%	8,495	690	1,225	3,240	3,340	0
534803	Moderate	20.59%	34	1	6	8	14	5	11.30%	12,080	125	1,240	2,540	6,710	1,465
534804	Moderate	28.13%	32	1	8	8	12	3	14.78%	9,710	185	1,250	2,320	3,560	2,395
534900	Moderate	26.32%	38	2	8	12	13	3	17.03%	12,390	420	1,690	3,320	4,795	2,165
535001	Moderate	29.03%	31	3	6	6	14	2	19.61%	9,665	805	1,090	1,480	5,630	660
535002	Moderate	19.23%	26	2	3	11	9	1	17.73%	6,740	520	675	3,355	1,985	205
535101	Moderate	20.45%	44	4	5	12	18	5	15.70%	12,390	810	1,135	3,170	5,930	1,345
535102	Moderate	15.56%	45	3	4	17	15	6	9.84%	13,155	575	720	4,395	5,775	1,690
535200	Moderate	23.81%	63	5	10	19	21	8	20.52%	19,565	1,235	2,780	6,175	7,395	1,980
535300	Moderate	18.52%	54	4	6	16	22	6	12.76%	15,830	640	1,380	3,500	8,720	1,590

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
535400	Low	28.13%	32	4	5	8	15	0	23.42%	9,500	910	1,315	2,470	4,805	0
535501	Moderate	54.55%	11	2	4	2	3	0	36.60%	2,705	250	740	620	1,095	0
535502	Moderate	10.00%	30	1	2	7	16	4	6.97%	10,550	335	400	1,845	5,260	2,710
535503	Moderate	27.27%	22	4	2	3	12	1	16.29%	8,470	780	600	1,145	4,200	1,745
535603	Moderate	5.00%	20	0	1	7	9	3	3.59%	7,380	0	265	2,145	3,015	1,955
535604	Moderate	26.42%	53	5	9	11	26	2	16.28%	15,975	585	2,015	3,165	9,360	850
535605	Moderate	18.18%	22	0	4	6	12	0	14.75%	7,660	0	1,130	1,680	4,850	0
535606	Low	28.57%	7	1	1	2	2	1	11.29%	2,125	135	105	660	850	375
535607	Moderate	21.95%	41	4	5	16	13	3	16.28%	12,435	780	1,245	4,370	4,035	2,005
535702	Moderate	9.09%	44	2	2	14	21	5	6.30%	14,280	270	630	4,680	7,275	1,425
535802	Moderate	17.19%	64	6	5	22	28	3	11.42%	20,190	1,400	905	5,860	10,260	1,765
535803	Moderate	30.00%	20	2	4	3	5	6	24.32%	5,140	540	710	895	1,365	1,630
536000	Moderate	18.18%	22	2	2	7	6	5	11.40%	9,470	500	580	2,135	2,700	3,555
536103	Moderate	16.39%	61	4	6	21	26	4	10.74%	18,255	1,020	940	6,595	8,390	1,310
536104	Moderate	12.20%	41	1	4	12	19	5	9.39%	12,945	315	900	3,770	5,945	2,015
540000	Moderate	17.02%	47	3	5	14	20	5	9.56%	16,745	735	865	4,080	7,320	3,745
540102	Moderate	22.62%	84	3	16	26	37	2	16.63%	23,780	695	3,260	6,370	12,835	620
540201	Low	13.33%	15	0	2	4	5	4	4.43%	8,575	0	380	810	1,625	5,760
540202	Low	11.11%	27	1	2	8	9	7	4.63%	9,615	135	310	2,470	2,705	3,995
540203	Moderate	28.00%	25	1	6	6	10	2	17.69%	8,735	185	1,360	1,780	3,660	1,750
540300	Moderate	21.28%	47	3	7	16	19	2	14.95%	16,925	425	2,105	4,430	5,435	4,530
540400	Moderate	18.52%	27	2	3	10	9	3	12.90%	7,405	300	655	3,290	2,485	675
540501	Moderate	25.45%	55	8	6	15	21	5	12.97%	16,725	1,190	980	4,995	7,405	2,155
540502	Moderate	18.52%	27	2	3	8	10	4	5.77%	13,945	390	415	1,810	3,970	7,360
540600	Low	20.41%	49	1	9	16	16	7	14.88%	13,235	85	1,885	4,150	4,630	2,485
540700	Moderate	20.00%	55	5	6	20	22	2	12.13%	17,525	825	1,300	5,870	8,640	890
540901	Moderate	24.14%	58	8	6	13	27	4	16.76%	17,780	1,540	1,440	3,375	10,295	1,130
541001	Moderate	12.50%	16	0	2	1	13	0	8.70%	5,980	0	520	335	5,125	0
541100	Moderate	23.26%	43	4	6	13	16	4	15.90%	14,715	920	1,420	3,225	6,260	2,890
541300	Moderate	20.95%	105	7	15	41	37	5	16.04%	30,245	1,685	3,165	11,665	11,815	1,915
541400	Moderate	22.22%	90	3	17	38	19	13	15.81%	25,930	945	3,155	10,190	6,885	4,755
541500	Moderate	26.67%	60	5	11	21	20	3	21.98%	15,240	1,285	2,065	4,395	6,720	775
541603	Low	12.00%	25	2	1	9	12	1	10.30%	7,625	540	245	3,035	3,640	165
541604	Low	11.63%	43	3	2	14	17	7	7.47%	22,155	1,265	390	4,280	5,165	11,055
541605	Moderate	25.71%	70	4	14	26	19	7	19.31%	19,680	1,160	2,640	7,810	6,475	1,595
541606	Moderate	14.29%	21	2	1	9	6	3	13.81%	7,275	780	225	2,915	2,010	1,345
541801	Moderate	13.33%	45	1	5	14	21	4	12.38%	16,235	525	1,485	3,960	7,285	2,980
542000	Moderate	12.90%	62	4	4	15	36	3	7.40%	25,010	880	970	4,175	11,680	7,305
542103	Moderate	22.86%	35	1	7	16	9	2	18.16%	10,355	275	1,605	4,230	3,285	960
542105	Moderate	13.89%	36	0	5	14	11	6	8.90%	8,710	0	775	3,200	2,905	1,830
542106	Moderate	31.03%	29	2	7	10	9	1	21.36%	7,935	400	1,295	3,400	2,705	135
542200	Moderate	24.42%	86	6	15	22	35	8	16.53%	27,980	1,430	3,195	6,790	11,855	4,710
542401	Moderate	13.19%	91	3	9	28	44	7	10.81%	26,275	935	1,905	8,370	12,610	2,455

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
542501	Moderate	28.38%	74	6	15	23	26	4	18.95%	19,970	920	2,865	6,535	7,030	2,620
542502	Moderate	14.29%	42	2	4	14	19	3	9.36%	12,710	380	810	4,040	6,045	1,435
542601	Moderate	11.54%	26	2	1	9	13	1	9.18%	8,220	550	205	2,795	4,535	135
542602	Moderate	12.50%	72	4	5	18	38	7	8.97%	21,360	750	1,165	5,130	12,720	1,595
542700	Moderate	21.70%	106	7	16	40	32	11	18.14%	29,520	1,595	3,760	10,770	10,110	3,285
542900	Moderate	21.82%	55	3	9	19	22	2	14.78%	20,165	835	2,145	4,365	6,530	6,290
543202	Moderate	30.56%	36	5	6	4	21	0	21.69%	12,520	1,235	1,480	1,610	8,195	0
551101	Moderate	8.00%	25	2	0	5	16	2	1.46%	14,375	210	0	1,875	6,030	6,260
551102	Moderate	12.50%	16	0	2	1	9	4	1.26%	24,580	0	310	305	3,575	20,390
552200	Moderate	16.67%	60	4	6	19	25	6	6.03%	26,210	690	890	5,915	7,785	10,930
553502	Moderate	26.09%	46	3	9	21	9	4	24.59%	10,490	905	1,675	4,245	1,935	1,730
553504	Moderate	15.56%	90	4	10	34	37	5	8.86%	26,180	640	1,680	8,540	11,235	4,085
553701	Moderate	4.00%	25	0	1	12	11	1	3.43%	8,905	0	305	2,960	4,175	1,465
553702	Moderate	12.50%	32	0	4	15	12	1	4.56%	8,340	0	380	3,715	3,870	375
553801	Moderate	26.53%	49	6	7	14	16	6	8.77%	26,065	1,110	1,175	3,820	4,820	15,140
553802	Moderate	18.18%	77	3	11	27	32	4	10.06%	25,345	415	2,135	7,585	13,740	1,470
553902	Moderate	13.79%	58	1	7	15	30	5	7.22%	19,530	265	1,145	4,495	9,800	3,825
554101	Moderate	17.24%	29	2	3	4	15	5	3.94%	36,945	610	845	960	4,825	29,705
554104	Moderate	0.00%	16	0	0	6	10	0	0.00%	5,110	0	0	1,600	3,510	0
554105	Moderate	29.41%	17	1	4	4	3	5	9.65%	10,105	165	810	1,300	1,625	6,205
554204	Moderate	13.16%	38	1	4	7	20	6	5.09%	23,090	315	860	2,385	6,720	12,810
554301	Moderate	14.29%	35	1	4	7	20	3	4.58%	11,255	125	390	1,965	7,210	1,565
554302	Moderate	20.00%	30	3	3	6	14	4	11.22%	17,380	1,125	825	1,860	5,530	8,040
554403	Moderate	21.88%	32	3	4	8	12	5	7.92%	21,010	845	820	2,330	3,940	13,075
554404	Moderate	10.00%	30	3	0	2	16	9	2.98%	22,340	665	0	410	7,770	13,495
555102	Moderate	15.71%	70	4	7	22	31	6	6.55%	34,140	1,080	1,155	6,550	10,875	14,480
555211	Moderate	25.76%	66	4	13	21	28	0	17.43%	18,450	890	2,325	5,385	9,850	0
555212	Moderate	21.43%	42	3	6	11	19	3	7.31%	11,010	345	460	2,295	5,555	2,355
570203	Moderate	12.12%	33	3	1	7	19	3	6.91%	12,295	575	275	2,415	6,715	2,315
570301	Moderate	16.67%	78	8	5	21	37	7	11.58%	31,660	2,560	1,105	5,485	11,805	10,705
570303	Moderate	12.96%	54	5	2	8	33	6	9.22%	23,490	1,595	570	2,170	13,015	6,140
570304	Moderate	10.42%	48	3	2	14	23	6	3.30%	46,750	1,155	390	3,440	10,575	31,190
570403	Moderate	13.64%	44	3	3	14	19	5	5.94%	27,090	725	885	4,530	6,895	14,055
570404	Moderate	17.78%	45	1	7	20	14	3	14.94%	12,585	205	1,675	5,360	4,250	1,095
570601	Moderate	17.19%	64	6	5	22	28	3	13.86%	22,540	1,930	1,195	6,980	10,330	2,105
570603	Low	29.17%	24	2	5	8	6	3	4.26%	30,610	260	1,045	1,110	1,770	26,425
571701	Moderate	6.80%	147	3	7	25	108	4	3.18%	66,665	865	1,255	7,235	54,590	2,720
571704	Moderate	19.64%	56	6	5	16	26	3	14.45%	18,370	1,460	1,195	4,380	7,430	3,905
572500	Low	27.78%	54	2	13	18	20	1	24.43%	13,610	330	2,995	4,380	5,850	55
572900	Moderate	8.51%	47	4	0	17	23	3	7.46%	17,965	1,340	0	5,195	8,385	3,045
573002	Low	11.11%	18	0	2	2	5	9	2.95%	19,970	0	590	580	2,665	16,135
573004	Moderate	14.55%	55	2	6	6	28	13	3.69%	29,015	170	900	1,430	13,180	13,335
573201	Moderate	17.07%	41	4	3	7	24	3	8.90%	18,035	1,000	605	2,135	8,820	5,475

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
573202	Moderate	11.76%	68	0	8	15	38	7	7.56%	28,560	0	2,160	4,515	15,090	6,795
573300	Low	7.41%	27	0	2	8	15	2	2.52%	12,305	0	310	2,430	6,615	2,950
573402	Moderate	7.69%	143	6	5	15	114	3	5.29%	58,655	2,270	835	4,355	49,050	2,145
575101	Moderate	13.11%	61	2	6	16	30	7	11.36%	20,865	1,300	1,070	4,800	9,730	3,965
575102	Low	0.00%	22	0	0	7	10	5	0.00%	11,450	0	0	2,295	4,030	5,125
575103	Moderate	12.73%	55	3	4	12	23	13	4.98%	31,395	785	780	3,070	7,505	19,255
575201	Moderate	20.00%	40	4	4	8	20	4	14.51%	17,090	1,380	1,100	3,090	8,930	2,590
575202	Moderate	19.44%	36	5	2	4	18	7	13.48%	18,950	1,925	630	1,540	8,180	6,675
575300	Moderate	19.05%	21	1	3	2	6	9	12.10%	14,055	635	1,065	440	1,980	9,935
575401	Low	10.00%	20	1	1	1	6	11	3.09%	16,170	305	195	705	3,480	11,485
575402	Low	10.26%	39	1	3	9	16	10	2.39%	25,125	115	485	2,025	5,230	17,270
575801	Low	0.00%	15	0	0	0	8	7	0.00%	11,385	0	0	0	4,890	6,495
575802	Moderate	6.98%	43	1	2	9	18	13	4.77%	26,095	765	480	2,155	7,510	15,185
575803	Low	12.90%	31	0	4	7	17	3	6.46%	12,385	0	800	1,645	7,075	2,865
575901	Moderate	8.64%	81	1	6	19	52	3	5.59%	24,415	305	1,060	4,335	15,050	3,665
575902	Low	12.50%	112	3	11	34	53	11	3.22%	82,300	315	2,335	7,700	16,315	55,635
576200	Low	4.04%	99	1	3	10	45	40	0.94%	50,985	105	375	2,330	16,995	31,180
576301	Moderate	6.38%	47	2	1	6	26	12	3.45%	25,665	680	205	1,360	8,330	15,090
576302	Moderate	16.67%	18	1	2	4	4	7	8.37%	10,810	415	490	1,160	2,080	6,665
576401	Low	11.54%	26	0	3	4	9	10	4.84%	19,530	0	945	1,080	4,005	13,500
576402	Moderate	20.51%	39	3	5	8	16	7	10.85%	20,925	955	1,315	2,250	7,060	9,345
576403	Low	5.26%	38	1	1	5	21	10	4.49%	22,040	495	495	1,305	7,095	12,650
576501	Moderate	5.41%	37	1	1	10	13	12	2.37%	21,945	365	155	2,730	4,375	14,320
576502	Moderate	7.06%	85	1	5	18	46	15	2.33%	45,095	75	975	4,910	13,390	25,745
576503	Moderate	0.00%	44	0	0	5	29	10	0.00%	21,260	0	0	1,115	10,485	9,660
576801	Moderate	12.12%	66	2	6	3	46	9	7.91%	30,480	1,050	1,360	785	18,130	9,155
576901	Low	13.73%	51	1	6	6	21	17	5.71%	33,365	185	1,720	1,760	9,655	20,045
576903	Moderate	14.29%	49	3	4	13	20	9	7.67%	20,915	575	1,030	4,265	8,030	7,015
576904	Moderate	13.33%	45	2	4	5	29	5	6.54%	22,185	480	970	1,755	15,015	3,965
600100	Low	24.07%	54	6	7	9	22	10	19.17%	20,480	2,050	1,875	2,445	9,240	4,870
600201	Moderate	17.95%	39	5	2	10	19	3	10.69%	13,055	875	520	3,000	5,955	2,705
600202	Low	18.46%	65	3	9	15	27	11	11.18%	26,375	875	2,075	4,875	11,595	6,955
600302	Moderate	16.92%	65	5	6	17	33	4	10.86%	22,505	1,425	1,020	4,905	13,585	1,570
600303	Moderate	4.55%	22	1	0	6	11	4	1.42%	9,540	135	0	2,040	4,725	2,640
600304	Low	23.33%	30	3	4	7	10	6	14.93%	11,620	915	820	1,775	4,370	3,740
600400	Moderate	13.24%	68	3	6	8	49	2	10.48%	23,050	925	1,490	2,270	17,725	640
600602	Low	5.00%	20	1	0	1	3	15	1.47%	16,720	245	0	335	1,465	14,675
600902	Moderate	10.77%	65	4	3	8	24	26	8.00%	37,065	2,430	535	2,150	9,200	22,750
600912	Moderate	12.50%	80	5	5	20	41	9	7.32%	29,090	1,085	1,045	5,810	14,835	6,315
601001	Moderate	6.25%	32	2	0	6	14	10	4.44%	14,880	660	0	1,730	4,350	8,140
601002	Moderate	17.72%	79	3	11	16	32	17	9.76%	35,235	1,135	2,305	4,430	11,680	15,685
601100	Low	7.41%	27	2	0	6	4	15	1.61%	31,605	510	0	2,020	1,800	27,275
601202	Moderate	12.50%	32	2	2	8	17	3	11.18%	11,720	940	370	2,030	6,345	2,035

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
601211	Moderate	4.55%	22	0	1	4	11	6	1.49%	16,390	0	245	970	4,465	10,710
601212	Moderate	8.70%	69	2	4	14	29	20	3.47%	38,615	540	800	4,820	11,915	20,540
601302	Moderate	7.46%	134	3	7	23	67	34	2.40%	86,370	485	1,585	6,145	21,915	56,240
601303	Moderate	12.73%	55	0	7	9	23	16	4.87%	31,285	0	1,525	2,125	6,105	21,530
601401	Moderate	15.25%	59	0	9	10	28	12	5.36%	35,755	0	1,915	2,950	10,050	20,840
601501	Low	7.14%	14	0	1	6	5	2	2.64%	7,000	0	185	1,910	1,695	3,210
601502	Moderate	22.73%	22	3	2	4	10	3	12.39%	9,080	605	520	1,170	4,040	2,745
601600	Moderate	14.29%	21	0	3	7	11	0	11.69%	7,995	0	935	2,045	5,015	0
601700	Moderate	13.79%	29	2	2	8	9	8	7.83%	12,765	550	450	2,580	4,285	4,900
601801	Moderate	35.29%	17	2	4	1	9	1	24.45%	6,175	400	1,110	215	3,775	675
601802	Moderate	10.00%	20	0	2	9	8	1	7.15%	6,710	0	480	2,885	2,920	425
601900	Moderate	32.14%	28	4	5	3	10	6	19.00%	10,920	1,150	925	705	4,530	3,610
602002	Moderate	10.53%	19	0	2	6	9	2	2.17%	15,645	0	340	2,160	3,815	9,330
602003	Moderate	13.89%	36	1	4	9	19	3	6.12%	15,280	105	830	2,405	7,295	4,645
602004	Moderate	12.50%	32	1	3	12	15	1	8.17%	10,410	335	515	3,550	5,845	165
602103	Moderate	6.00%	50	2	1	6	28	13	1.61%	26,390	350	75	2,100	13,310	10,555
602104	Moderate	8.70%	46	3	1	5	27	10	4.71%	21,440	865	145	1,075	10,245	9,110
602105	Moderate	20.69%	29	2	4	4	18	1	9.73%	9,665	40	900	1,290	6,890	545
602200	Moderate	7.07%	99	3	4	14	66	12	3.25%	44,395	825	620	3,640	29,070	10,240
602403	Moderate	5.56%	36	1	1	5	22	7	2.74%	20,440	355	205	1,725	8,920	9,235
602504	Moderate	5.88%	17	0	1	0	7	9	1.03%	25,835	0	265	0	2,115	23,455
602505	Low	8.33%	12	0	1	2	6	3	2.56%	9,970	0	255	450	2,450	6,815
602506	Moderate	0.00%	21	0	0	9	7	5	0.00%	12,275	0	0	2,485	3,085	6,705
602507	Moderate	18.75%	32	3	3	2	21	3	4.20%	21,650	535	375	590	7,305	12,845
602801	Low	20.59%	34	1	6	7	15	5	10.37%	16,830	295	1,450	2,095	6,045	6,945
602900	Moderate	24.32%	37	5	4	8	19	1	17.45%	12,065	1,285	820	2,500	7,085	375
603001	Moderate	9.30%	86	4	4	13	55	10	3.56%	54,780	1,330	620	3,975	20,685	28,170
603005	Moderate	15.38%	65	2	8	20	27	8	8.26%	22,635	520	1,350	5,000	9,025	6,740
603102	Moderate	9.80%	51	3	2	9	37	0	8.19%	20,455	1,005	670	2,635	16,145	0
603301	Moderate	6.67%	30	1	1	2	25	1	2.12%	13,200	35	245	430	10,885	1,605
603704	Moderate	13.89%	36	0	5	7	16	8	2.67%	41,450	0	1,105	1,735	7,030	31,580
603900	Moderate	15.56%	90	7	7	23	50	3	9.71%	29,570	1,625	1,245	5,975	19,320	1,405
604001	Moderate	13.04%	46	1	5	5	31	4	9.17%	19,090	495	1,255	985	14,085	2,270
604002	Moderate	6.67%	45	1	2	9	31	2	3.37%	17,665	75	520	2,715	12,705	1,650
604100	Moderate	10.77%	65	1	6	15	39	4	5.74%	25,705	325	1,150	5,155	15,765	3,310
700102	Moderate	3.33%	30	1	0	3	9	17	1.05%	47,000	495	0	1,205	6,455	38,845
900102	Low	68.75%	16	3	8	4	1	0	60.34%	2,610	345	1,230	840	195	0
900103	Moderate	50.31%	163	19	63	56	13	12	49.27%	26,285	2,645	10,305	9,210	2,275	1,850
900104	Moderate	43.62%	149	23	42	53	22	9	39.54%	23,075	2,995	6,130	8,945	3,890	1,115
900201	Moderate	40.00%	15	0	6	4	4	1	33.48%	3,405	0	1,140	1,000	980	285
900300	Moderate	21.95%	82	2	16	25	36	3	18.92%	18,600	270	3,250	5,625	8,560	895
900501	Moderate	39.34%	183	22	50	61	43	7	36.30%	33,605	2,890	9,310	11,885	8,695	825
900505	Moderate	33.09%	139	13	33	59	27	7	27.71%	28,615	1,695	6,235	13,035	6,235	1,415

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
900506	Moderate	26.28%	137	10	26	61	34	6	24.34%	29,575	1,880	5,320	13,675	7,470	1,230
900507	Moderate	29.52%	166	8	41	76	38	3	27.28%	33,490	1,540	7,595	16,750	7,080	525
900602	Moderate	53.06%	49	3	23	10	10	3	37.41%	11,735	535	3,855	1,350	2,040	3,955
900605	Moderate	30.22%	139	10	32	54	39	4	21.48%	32,585	1,670	5,330	12,380	8,705	4,500
900606	Moderate	51.11%	90	10	36	28	13	3	44.87%	16,470	1,170	6,220	5,220	2,765	1,095
900607	Low	52.22%	90	7	40	21	16	6	48.91%	17,000	935	7,380	4,245	3,620	820
900609	Moderate	28.68%	136	5	34	43	45	9	26.39%	26,730	555	6,500	8,465	9,375	1,835
900701	Moderate	40.76%	157	16	48	50	39	4	35.99%	28,005	2,020	8,060	9,450	7,785	690
900703	Low	45.65%	46	5	16	14	9	2	41.81%	8,670	675	2,950	2,850	1,555	640
900704	Moderate	28.57%	7	0	2	2	2	1	4.14%	12,805	0	530	600	760	10,915
900803	Moderate	29.30%	273	17	63	105	81	7	24.54%	53,985	2,015	11,235	22,645	16,705	1,385
900804	Moderate	61.54%	78	13	35	17	8	5	59.16%	14,250	1,735	6,695	3,485	1,520	815
900806	Low	35.14%	37	4	9	10	13	1	31.97%	7,115	490	1,785	1,830	2,615	395
901010	Moderate	22.40%	183	9	32	58	79	5	18.98%	39,645	1,805	5,720	12,620	18,185	1,315
910402	Low	38.10%	42	2	14	8	15	3	25.64%	9,320	230	2,160	1,140	3,555	2,235
910403	Low	27.27%	11	1	2	5	1	2	3.82%	13,215	75	430	855	145	11,710
910404	Moderate	34.62%	78	9	18	27	22	2	29.15%	15,420	1,395	3,100	5,875	4,770	280
910501	Low	28.57%	21	3	3	5	8	2	18.27%	5,145	415	525	1,185	1,820	1,200
910502	Low	51.43%	70	15	21	25	7	2	48.57%	12,230	2,155	3,785	4,535	1,435	320
910504	Moderate	45.98%	87	9	31	32	12	3	42.08%	16,755	985	6,065	6,690	2,370	645
910601	Moderate	46.10%	154	20	51	46	27	10	39.21%	27,480	2,450	8,325	9,940	4,935	1,830
910602	Low	29.31%	58	7	10	18	21	2	24.23%	11,660	1,145	1,680	4,020	4,285	530
910603	Moderate	32.05%	156	13	37	60	41	5	28.81%	32,350	2,345	6,975	12,870	9,015	1,145
910605	Moderate	31.46%	89	10	18	36	20	5	18.16%	27,595	1,830	3,180	6,670	4,170	11,745
910707	Moderate	25.00%	96	6	18	40	31	1	20.87%	21,950	1,450	3,130	9,780	7,495	95
910711	Moderate	26.53%	196	13	39	74	62	8	20.20%	46,130	1,865	7,455	16,240	15,840	4,730
910714	Moderate	38.46%	65	4	21	30	10	0	36.57%	14,095	580	4,575	6,750	2,190	0
920037	Moderate	4.55%	44	0	2	18	20	4	0.32%	128,080	0	410	4,820	5,160	117,690
920038	Moderate	14.10%	78	5	6	31	35	1	11.65%	19,620	1,215	1,070	7,595	9,555	185
920336	Moderate	2.08%	48	0	1	6	34	7	0.80%	31,940	0	255	1,700	11,840	18,145
920337	Moderate	9.43%	53	3	2	11	34	3	6.19%	15,915	635	350	2,705	11,200	1,025
980008	Moderate	0.00%	1	0	0	0	0	1	0.00%	2,205	0	0	0	0	2,205
<b>Los Angeles LMI Tracts</b>		<b>16.85%</b>	<b>34,030</b>	<b>2,080</b>	<b>3,655</b>	<b>7,669</b>	<b>16,123</b>	<b>4,503</b>	<b>8.04%</b>	<b>16,251,090</b>	<b>543,630</b>	<b>763,245</b>	<b>2,088,855</b>	<b>6,222,085</b>	<b>6,633,275</b>

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
<b>Totals for LA LMI Tracts</b>		16.85%	34,030	2,080	3,655	7,669	16,123	4,503	8.04%	16,251,090	543,630	763,245	2,088,855	6,222,085	6,633,275

GeoDataVision has extracted data from the CFPB Snapshot file dated August 7, 2019 and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

About \$7.9 billion or 49.0% of mortgage dollars in LMI tracts extended to LMI or investor borrowers

# CALIFORNIA

## Report 5A: County-Reported CRA Lending Market Rank

Based on 2018 CRA data released by the FFIEC December 2019

Los Angeles			Small Business Originations					
Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
1	15.02	WELLS FARGO BANK, N.A.	31,091	1,393,507	29,749	1,027,654	21,975	714,274
2	14.92	AMERICAN EXPRESS NATIONAL BANK	82,790	1,384,201	80,847	955,990	30,528	361,586
3	11.04	BANK OF AMERICA, N.A.	47,039	1,024,245	45,996	642,490	23,770	366,101
4	8.04	CHASE BANK USA, NA	64,373	745,643	64,367	744,606	26,115	411,086
5	4.50	JPMORGAN CHASE BANK, NA	2,190	417,553	1,334	73,290	568	58,911
6	3.64	CITY NATIONAL BANK	2,073	337,497	1,439	43,960	956	57,717
7	3.20	US BANK NA	15,233	296,722	14,864	169,670	11,923	126,593
8	2.65	CITIBANK, N.A.	38,073	245,685	38,020	226,427	32,147	189,306
9	2.61	CITIZENS BUSINESS BANK	653	242,353	149	9,908	147	51,975
10	2.58	LAKE FOREST BANK AND TRUST	9,081	239,490	8,572	112,906	0	0
11	2.43	BANK OF HOPE	757	225,580	275	13,341	336	83,231
12	2.37	MUFG UNION BANK, N.A.	2,331	220,182	1,928	91,277	1,011	54,734
13	2.34	BANK OF THE WEST	933	217,009	500	21,536	352	57,273
14	1.98	EAST WEST BANK	804	184,024	512	6,304	494	49,758
15	1.77	PACIFIC WESTERN BANK	695	164,570	351	15,762	340	29,722
16	1.65	CAPITAL ONE BANK (USA), N.A.	13,598	153,186	13,576	148,429	7,631	66,927
17	1.36	AMERICAN BUSINESS BANK	329	126,416	73	4,206	57	18,277
18	1.26	COMERICA BANK	441	117,330	207	12,005	70	17,253
19	1.06	ZB, N. A.	477	98,582	261	11,537	200	23,365
20	1.02	CATHAY BANK	293	94,193	116	5,047	112	24,583
21	0.91	MIDFIRST BANK	229	84,692	58	2,639	104	36,525
22	0.85	PACIFIC PREMIER BANK	252	78,591	108	6,127	108	22,737
23	0.78	FARMER & MERCHANTS BANK OF LON	226	72,445	87	2,541	93	32,147

Los Angeles			Small Business Originations					
Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
24	0.78	TEXAS CAPITAL BANK	1,799	71,904	1,619	24,592	1	245
25	0.77	BMO HARRIS BANK N.A.	813	71,742	586	31,812	375	26,958
26	0.63	SILICON VALLEY BANK	493	58,737	374	13,388	147	12,183
27	0.63	FIRST REPUBLIC BANK	133	58,731	21	1,735	37	15,010
28	0.62	FIRST BANK	258	57,964	130	5,585	79	9,404
29	0.61	HANMI BANK	236	56,650	118	4,035	152	24,742
30	0.61	CIT BANK N.A.	628	56,252	506	18,821	10	6,298
31	0.42	METABANK	2,418	38,954	2,352	21,031	0	0
32	0.38	PREFERRED BANK	67	35,604	7	548	22	10,306
33	0.36	MANUFACTURERS BANK	116	33,600	47	2,714	52	8,411
34	0.30	BOSTON PRIVATE BANK AND TRUST	86	27,505	27	1,919	38	9,110
35	0.26	BANNER BANK	210	24,421	178	7,710	173	10,662
36	0.24	WESTERN ALLIANCE BANK	169	21,909	125	2,321	49	6,468
37	0.23	WEX BANK	1,078	21,685	1,036	12,339	0	0
38	0.23	OPUS BANK	55	21,247	10	872	12	6,081
39	0.22	FIRST CITIZENS BANK & TRUST CO	232	20,163	185	5,059	60	6,648
40	0.22	AXOS BANK	343	20,012	301	10,941	223	7,946
41	0.20	UMPQUA BANK	72	18,983	36	2,137	31	6,063
42	0.20	HABIB AMERICAN BANK	59	18,873	19	1,006	25	9,550
43	0.20	ROYAL BUSINESS BANK	44	18,424	6	305	19	6,711
44	0.19	MECHANICS BANK	36	17,925	3	185	15	7,754
45	0.18	FIRST FOUNDATION BANK	39	17,138	11	809	6	1,795
46	0.17	STEARNS BANK N A	225	15,708	184	8,300	23	3,684
47	0.17	BANC OF CALIFORNIA, NA	27	15,541	1	100	2	250
48	0.16	HSBC BANK USA, NA	359	15,064	334	8,248	139	3,624
49	0.15	SANTANDER BANK N.A.	138	14,291	83	5,653	20	2,012
50	0.15	SYNCHRONY BANK	3,098	14,099	3,098	14,099	0	0
51	0.15	CTBC BANK	49	13,697	30	621	28	2,793

Los Angeles			Small Business Originations					
Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
52	0.15	SIGNATURE BANK	34	13,616	4	233	1	430
53	0.14	AMERIS BANK	720	13,028	697	8,209	0	0
54	0.13	FIRST INTERNET BANK	23	12,409	3	182	18	7,809
55	0.12	TRISTATE CAPITAL BANK	20	11,473	1	40	0	0
56	0.11	TCF NATIONAL BANK	101	10,354	62	3,558	0	0
57	0.10	PNC BANK N.A.	27	9,169	12	544	11	1,903
58	0.08	WOORI AMERICA BANK	11	7,200	0	0	10	6,200
59	0.08	CHARLES SCHWAB BANK	15	7,073	0	0	0	0
60	0.07	FIFTH THIRD BANK, OHIO	16	6,262	2	60	5	1,755
61	0.06	CAPITAL ONE, N.A.	98	5,514	80	1,470	52	586
62	0.06	COMPASS BANK	121	5,225	118	4,742	75	3,118
63	0.06	FIRST NATIONAL BANK OF OMAHA	399	5,182	396	4,492	251	2,618
64	0.05	PINNACLE BANK	134	5,066	126	2,157	121	3,592
65	0.05	CITIZENS BANK, NA	55	4,663	50	1,930	50	2,018
66	0.05	HOMESTREET BANK	13	4,380	4	350	3	960
67	0.04	FIRST BANK	9	4,108	0	0	3	1,873
68	0.04	LIVE OAK BANKING COMPANY	9	4,100	1	85	7	2,843
69	0.04	MORGAN STANLEY PRIVATE BANK, N	6	3,824	0	0	0	0
70	0.04	DISCOVER BANK	778	3,626	778	3,626	696	3,212
71	0.04	STATE BANK & TRUST COMPANY	25	3,617	9	708	7	1,114
72	0.04	FIRST HAWAIIAN BANK	10	3,353	5	178	5	2,123
73	0.03	CASHMERE VALLEY BANK	45	3,162	42	2,692	2	143
74	0.03	SUNTRUST BANK, INC	11	3,026	4	92	3	315
75	0.03	VALLEY NATIONAL BANK	28	2,976	19	994	0	0
76	0.03	BRANCH BANKING AND TRUST CO	73	2,970	69	862	65	2,491
77	0.03	SIMMONS BANK	28	2,593	24	973	2	920
78	0.03	KEYBANK NATIONAL ASSOCIATION	7	2,499	2	192	1	390
79	0.02	STATE FARM BANK	79	2,288	76	1,236	67	2,219

Los Angeles			Small Business Originations					
Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
80	0.02	BANK OF THE SIERRA	8	2,215	5	400	2	150
81	0.02	FROST BANK	4	2,162	0	0	0	0
82	0.02	COMMUNITY WEST BANK	6	1,915	0	0	2	670
83	0.02	ARVEST BANK	8	1,809	5	300	6	917
84	0.02	REPUBLIC BANK & TRUST	44	1,719	42	1,327	1	50
85	0.02	COMENITY CAPITAL BANK	92	1,689	92	1,689	0	0
86	0.02	BANTERRA BANK	16	1,683	11	725	10	993
87	0.02	1ST SOURCE BANK	48	1,569	45	1,011	4	166
88	0.02	SEACOAST NATIONAL BANK	9	1,520	2	145	7	1,095
89	0.02	MONTECITO BANK AND TRUST	2	1,500	0	0	0	0
90	0.02	THE NORTHERN TRUST CO	2	1,450	0	0	0	0
91	0.01	FIRST FINANCIAL BANK	3	1,348	0	0	1	148
92	0.01	MORGAN STANLEY BANK, N.A.	2	1,325	0	0	1	850
93	0.01	ATLANTIC CAPITAL BANK, NA	2	1,320	0	0	0	0
94	0.01	SOUTHEAST BANK	3	1,302	0	0	2	802
95	0.01	BANK OZK	2	1,271	0	0	2	1,271
96	0.01	AMERICAN FIRST NATIONAL BANK	16	1,192	12	216	16	1,192
97	0.01	HINSDALE BANK & TRUST COMPANY	3	1,138	0	0	2	750
98	0.01	RIVER VALLEY BANK	3	1,132	1	75	0	0
99	0.01	HOMETRUST BANK	7	1,097	2	182	0	0
100	0.01	SPIRIT OF TEXAS BANK	4	1,089	1	26	4	1,089
101	0.01	FIRST BANK FINANCIAL CENTRE	3	1,085	0	0	2	420
102	0.01	THE BANK OF EDWARDSVILLE	2	1,069	0	0	2	1,069
103	0.01	CUSTOMERS BANK	2	1,052	0	0	2	1,052
104	0.01	NATIONAL BANK OF COMMERCE	2	1,035	0	0	2	1,035
105	0.01	M&T BANK	2	1,030	1	100	0	0
106	0.01	UMB BANK NA	2	1,025	1	25	1	25
107	0.01	EASTERN BANK	2	1,024	0	0	1	404

Los Angeles			Small Business Originations					
Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
108	0.01	HANCOCK WHITNEY BANK	2	1,020	1	20	1	20
109	0.01	TOWNEBANK	5	1,003	1	42	5	1,003
110	0.01	PEOPLE'S INTERMOUNTAIN BANK	1	1,000	0	0	0	0
110	0.01	FIRST AMERICAN BANK	1	1,000	0	0	0	0
110	0.01	REGIONS BANK	1	1,000	0	0	0	0
113	0.01	RABOBANK, N.A.	6	960	3	110	4	900
114	0.01	COLUMBIA STATE BANK	2	952	0	0	1	302
115	0.01	SALEM FIVE CENTS SAVINGS BANK	3	906	1	80	3	906
116	0.01	BANCORPSOUTH	4	880	3	105	4	880
117	0.01	TBK BANK, SSB	71	872	68	444	0	0
118	0.01	PLAINSCAPITAL BANK	2	846	1	46	0	0
119	0.01	STERLING BANK & TRUST, FSB	1	829	0	0	1	829
120	0.01	GREEN BANK, N.A.	1	750	0	0	0	0
120	0.01	WINTRUST BANK	1	750	0	0	0	0
122	0.01	BANKUNITED	2	749	1	25	0	0
123	0.01	BYLINE BANK	2	730	0	0	2	730
124	0.01	IND & COMM BNK OF CHINA (USA)	1	720	0	0	1	720
125	0.01	UNITED COMMUNITY BANK	2	705	0	0	0	0
126	0.01	WOODFOREST NATIONAL BANK	1	682	0	0	0	0
127	0.01	UNION SAVINGS BANK	1	655	0	0	0	0
128	0.01	ALLY BANK	1	650	0	0	0	0
129	0.01	BEVERLY BANK AND TRUST	2	607	0	0	0	0
130	0.01	AUSTIN BANK TEXAS NA	2	600	1	100	1	100
131	0.01	BANK INDEPENDENT	1	570	0	0	1	570
132	0.01	MID PENN BANK	1	562	0	0	1	562
133	0.01	IBERIABANK	3	555	1	30	2	205
134	0.01	CARROLLTON BANK	2	551	1	75	1	476
135	0.01	ALERUS FINANCIAL NA	2	550	1	50	1	50

Los Angeles			Small Business Originations					
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136	0.01	GREAT SOUTHERN BANK	2	507	0	0	2	507
137	0.01	CENTRAL PACIFIC BANK	1	500	0	0	0	0
137	0.01	GREAT WESTERN BANK	1	500	0	0	1	500
139	0.01	FIRST BUSINESS BANK	7	493	6	276	1	8
140	0.01	BANCORP BK	2	474	0	0	2	474
141	0.00	UNITED BANK	2	452	0	0	2	452
142	0.00	BANKERS TRUST COMPANY	1	416	0	0	0	0
143	0.00	TRUSTMARK NATIONAL BANK	1	405	0	0	1	405
144	0.00	S&T BANK	3	377	2	85	3	377
144	0.00	OPTUM BANK	2	377	0	0	0	0
146	0.00	COMMERCE BANK	13	328	12	78	4	15
147	0.00	CITIZENS BANK	1	319	0	0	1	319
148	0.00	AMERICAN NATIONAL BANK	2	304	1	75	0	0
149	0.00	PROSPERITY BANK	2	302	1	68	2	302
150	0.00	CIBC BANK USA	2	300	1	100	0	0
150	0.00	CENTRAL VALLEY COMMUNITY BANK	1	300	0	0	0	0
150	0.00	ASSOCIATED BANK NA	1	300	0	0	0	0
150	0.00	CORNERSTONE BANK	1	300	0	0	0	0
154	0.00	EMBASSY BANK FOR THE LEHIGH VA	1	287	0	0	1	287
155	0.00	BENEFICIAL BANK	1	265	0	0	1	265
156	0.00	MIDWEST BANKCENTRE	1	257	0	0	0	0
157	0.00	CONNECTICUT COMMUNITY BANK, NA	1	250	0	0	0	0
157	0.00	INTERAUDI BK	1	250	0	0	0	0
157	0.00	FIRST INTERSTATE BANK	1	250	0	0	0	0
157	0.00	FIRST TENNESSEE BANK, N.A.	1	250	0	0	0	0
157	0.00	RIVER CITY BANK	1	250	0	0	1	250
162	0.00	BERKSHIRE BANK	2	223	0	0	2	223
163	0.00	MUTUAL OF OMAHA BANK	3	220	3	220	2	120

Los Angeles			Small Business Originations					
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164	0.00	TRI COUNTIES BANK	2	185	2	185	2	185
165	0.00	FIRST CITIZENS NATIONAL BANK	1	177	0	0	1	177
166	0.00	1ST FARMERS & MERCHANTS BANK	1	170	0	0	1	170
167	0.00	CENTRAL BANK OF THE MIDWEST	1	167	0	0	1	167
168	0.00	JOHN DEERE FINANCIAL, F.S.B.	12	165	12	165	0	0
169	0.00	STAR FINANCIAL BANK	1	151	0	0	0	0
170	0.00	FIDELITY BANK	1	150	0	0	0	0
171	0.00	AMARILLO NATIONAL BANK	2	145	2	145	2	145
172	0.00	UNION BANK AND TRUST COMPANY	1	125	0	0	1	125
173	0.00	SERVISFIRST BANK	1	100	1	100	1	100
173	0.00	PARKWAY BANK & TRUST CO.	1	100	1	100	0	0
173	0.00	BANK OF STOCKTON	1	100	1	100	0	0
176	0.00	FIRST MID BANK & TRUST, NA	1	76	1	76	0	0
177	0.00	GLACIER BANK	1	70	1	70	0	0
177	0.00	REPUBLIC BANK OF CHICAGO	1	70	1	70	1	70
179	0.00	STIFEL BANK & TRUST	1	60	1	60	0	0
179	0.00	BROADWAY NATIONAL BANK	1	60	1	60	1	60
181	0.00	THE HUNTINGTON NATIONAL BANK	2	59	2	59	2	59
182	0.00	MAHOPAC BANK	1	54	1	54	1	54
183	0.00	HAPPY STATE BANK	1	50	1	50	1	50
183	0.00	CHARTERBANK	1	50	1	50	1	50
183	0.00	VERITEX COMMUNITY BANK	1	50	1	50	1	50
183	0.00	VERABANK, N.A.	1	50	1	50	1	50
187	0.00	ALLEGIANCE BANK	1	49	1	49	1	49
188	0.00	FIRST STATE COMMUNITY BANK	1	42	1	42	1	42
189	0.00	RENASANT BANK	1	40	1	40	0	0
189	0.00	CENTENNIAL BANK	1	40	1	40	1	40
191	0.00	TIAA, FSB	21	38	21	38	21	38

Los Angeles			Small Business Originations					
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192	0.00	NEW MEXICO BANK & TRUST	1	25	1	25	1	25
192	0.00	INDEPENDENT BANK	1	25	1	25	0	0
192	0.00	FRANKLIN SYNERGY BANK	1	25	1	25	1	25
195	0.00	TD BANK N.A.	2	23	2	23	2	23
196	0.00	AMERICAN NATIONAL BANK & TRUST	1	20	1	20	1	20
196	0.00	SOUTH STATE BANK	1	20	1	20	0	0
198	0.00	SECURITY STATE BANK & TRUST	1	18	1	18	1	18
199	0.00	BANCFIRST	1	15	1	15	0	0
200	0.00	HILLS BANK AND TRUST COMPANY	1	10	1	10	0	0
200	0.00	FARMINGTON BANK	1	10	1	10	0	0
200	0.00	PREMIER VALLEY BANK	1	10	1	10	0	0
203	0.00	FIRSTBANK	1	3	1	3	1	3
204	0.00	ANB BANK	1	1	1	1	1	1
<b>Sum Los Angeles</b>			<b>330,693</b>	<b>9,275,948</b>	<b>317,799</b>	<b>4,604,250</b>	<b>162,405</b>	<b>3,136,122</b>
<b>Grand Total</b>								

# CALIFORNIA

## Report 10A: LMI Tracts Small Business Lending by Lender LMI Tract Market Rank—Units

Based on 2018 CRA data released by the FFIEC December 2019

### Los Angeles

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
1	AMERICAN EXPRESS NATIONAL BANK	14,989	2,791	12,198	14,953	50,869	1,979	3.37%	14.73%	18.06%	61.44%	2.39%
2	CHASE BANK USA, NA	13,002	2,105	10,897	14,003	35,412	1,956	3.27%	16.93%	21.75%	55.01%	3.04%
3	BANK OF AMERICA, N.A.	12,684	2,231	10,453	11,531	22,120	704	4.74%	22.22%	24.51%	47.02%	1.50%
4	CITIBANK, N.A.	10,498	1,741	8,757	9,905	17,288	382	4.57%	23.00%	26.02%	45.41%	1.00%
5	WELLS FARGO BANK, N.A.	6,138	953	5,185	6,196	17,305	1,452	3.07%	16.68%	19.93%	55.66%	4.67%
6	US BANK NA	4,261	697	3,564	3,581	7,122	269	4.58%	23.40%	23.51%	46.75%	1.77%
7	CAPITAL ONE BANK (USA), N.A.	3,638	842	2,796	3,145	6,617	198	6.19%	20.56%	23.13%	48.66%	1.46%
8	LAKE FOREST BANK AND TRUST	1,880	321	1,559	1,924	4,873	404	3.53%	17.17%	21.19%	53.66%	4.45%
9	SYNCHRONY BANK	818	115	703	817	1,421	42	3.71%	22.69%	26.37%	45.87%	1.36%
10	METABANK	690	126	564	656	1,027	45	5.21%	23.33%	27.13%	42.47%	1.86%
11	JPMORGAN CHASE BANK, NA	535	87	448	523	1,058	74	3.97%	20.46%	23.88%	48.31%	3.38%
12	BANK OF HOPE	452	116	336	144	143	18	15.32%	44.39%	19.02%	18.89%	2.38%
13	MUFG UNION BANK, N.A.	437	60	377	436	1,384	74	2.57%	16.17%	18.70%	59.37%	3.17%
14	TEXAS CAPITAL BANK	420	88	332	461	847	71	4.89%	18.45%	25.63%	47.08%	3.95%
15	CITY NATIONAL BANK	359	71	288	324	1,310	80	3.42%	13.89%	15.63%	63.19%	3.86%
16	WEX BANK	330	47	283	299	428	21	4.36%	26.25%	27.74%	39.70%	1.95%
17	BMO HARRIS BANK N.A.	315	33	282	198	150	150	4.06%	34.69%	24.35%	18.45%	18.45%
18	BANK OF THE WEST	300	36	264	275	334	24	3.86%	28.30%	29.47%	35.80%	2.57%
19	EAST WEST BANK	256	62	194	258	267	23	7.71%	24.13%	32.09%	33.21%	2.86%
20	DISCOVER BANK	191	21	170	197	384	6	2.70%	21.85%	25.32%	49.36%	0.77%
21	AMERIS BANK	167	31	136	147	393	13	4.31%	18.89%	20.42%	54.58%	1.81%
22	CIT BANK N.A.	162	28	134	178	271	17	4.46%	21.34%	28.34%	43.15%	2.71%
23	CITIZENS BUSINESS BANK	144	26	118	213	278	18	3.98%	18.07%	32.62%	42.57%	2.76%
24	HANMI BANK	134	40	94	46	47	9	16.95%	39.83%	19.49%	19.92%	3.81%
25	ZB, N. A.	119	25	94	136	205	17	5.24%	19.71%	28.51%	42.98%	3.56%
26	FIRST NATIONAL BANK OF OMAHA	118	23	95	112	166	3	5.76%	23.81%	28.07%	41.60%	0.75%

## Los Angeles

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
26	PACIFIC WESTERN BANK	118	20	98	135	411	31	2.88%	14.10%	19.42%	59.14%	4.46%
28	CATHAY BANK	110	23	87	93	87	3	7.85%	29.69%	31.74%	29.69%	1.02%
29	HSBC BANK USA, NA	109	7	102	71	159	20	1.95%	28.41%	19.78%	44.29%	5.57%
30	AXOS BANK	108	29	79	85	142	8	8.45%	23.03%	24.78%	41.40%	2.33%
31	BANNER BANK	89	21	68	80	38	3	10.00%	32.38%	38.10%	18.10%	1.43%
32	COMERICA BANK	88	22	66	74	258	21	4.99%	14.97%	16.78%	58.50%	4.76%
33	AMERICAN BUSINESS BANK	87	17	70	72	146	24	5.17%	21.28%	21.88%	44.38%	7.29%
34	FIRST BANK	82	12	70	51	114	11	4.65%	27.13%	19.77%	44.19%	4.26%
35	PACIFIC PREMIER BANK	77	20	57	58	104	13	7.94%	22.62%	23.02%	41.27%	5.16%
36	FIRST CITIZENS BANK & TRUST CO	72	12	60	37	121	2	5.17%	25.86%	15.95%	52.16%	0.86%
37	STEARNS BANK N A	71	13	58	76	78	0	5.78%	25.78%	33.78%	34.67%	0.00%
38	SANTANDER BANK N.A.	68	3	65	34	36	0	2.17%	47.10%	24.64%	26.09%	0.00%
39	FARMER & MERCHANTS BANK OF LON	57	15	42	45	112	12	6.64%	18.58%	19.91%	49.56%	5.31%
40	SILICON VALLEY BANK	56	7	49	56	351	30	1.42%	9.94%	11.36%	71.20%	6.09%
41	MANUFACTURERS BANK	41	7	34	22	48	5	6.03%	29.31%	18.97%	41.38%	4.31%
42	WESTERN ALLIANCE BANK	39	5	34	21	88	21	2.96%	20.12%	12.43%	52.07%	12.43%
42	COMPASS BANK	39	10	29	26	49	7	8.26%	23.97%	21.49%	40.50%	5.79%
42	CAPITAL ONE, N.A.	39	5	34	20	37	2	5.10%	34.69%	20.41%	37.76%	2.04%
45	TCF NATIONAL BANK	38	4	34	28	33	2	3.96%	33.66%	27.72%	32.67%	1.98%
46	MIDFIRST BANK	33	9	24	34	148	14	3.93%	10.48%	14.85%	64.63%	6.11%
47	COMENITY CAPITAL BANK	32	20	12	4	56	0	21.74%	13.04%	4.35%	60.87%	0.00%
48	1ST SOURCE BANK	30	29	1	12	6	0	60.42%	2.08%	25.00%	12.50%	0.00%
49	STATE FARM BANK	26	6	20	24	28	1	7.59%	25.32%	30.38%	35.44%	1.27%
50	BOSTON PRIVATE BANK AND TRUST	24	2	22	16	46	0	2.33%	25.58%	18.60%	53.49%	0.00%
51	UMPQUA BANK	23	1	22	15	32	2	1.39%	30.56%	20.83%	44.44%	2.78%
52	PINNACLE BANK	22	3	19	22	90	0	2.24%	14.18%	16.42%	67.16%	0.00%
53	REPUBLIC BANK & TRUST	21	2	19	16	7	0	4.55%	43.18%	36.36%	15.91%	0.00%
54	HABIB AMERICAN BANK	20	5	15	6	33	0	8.47%	25.42%	10.17%	55.93%	0.00%
55	PREFERRED BANK	18	3	15	16	32	1	4.48%	22.39%	23.88%	47.76%	1.49%
56	CITIZENS BANK, NA	17	2	15	25	12	1	3.64%	27.27%	45.45%	21.82%	1.82%
56	CTBC BANK	17	2	15	12	17	3	4.08%	30.61%	24.49%	34.69%	6.12%
56	BRANCH BANKING AND TRUST CO	17	5	12	26	30	0	6.85%	16.44%	35.62%	41.10%	0.00%
59	MECHANICS BANK	16	3	13	4	14	2	8.33%	36.11%	11.11%	38.89%	5.56%

## Los Angeles

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
59	CASHMERE VALLEY BANK	16	4	12	21	8	0	8.89%	26.67%	46.67%	17.78%	0.00%
61	ROYAL BUSINESS BANK	15	5	10	17	12	0	11.36%	22.73%	38.64%	27.27%	0.00%
61	FIRST REPUBLIC BANK	15	3	12	17	94	7	2.26%	9.02%	12.78%	70.68%	5.26%
63	SIGNATURE BANK	13	2	11	15	4	2	5.88%	32.35%	44.12%	11.76%	5.88%
64	TBK BANK, SSB	12	0	12	7	49	3	0.00%	16.90%	9.86%	69.01%	4.23%
65	SIMMONS BANK	11	5	6	11	6	0	17.86%	21.43%	39.29%	21.43%	0.00%
66	STATE BANK & TRUST COMPANY	10	1	9	4	11	0	4.00%	36.00%	16.00%	44.00%	0.00%
67	FIRST FOUNDATION BANK	9	1	8	9	19	2	2.56%	20.51%	23.08%	48.72%	5.13%
67	OPUS BANK	9	1	8	19	24	3	1.82%	14.55%	34.55%	43.64%	5.45%
69	VALLEY NATIONAL BANK	7	2	5	8	12	1	7.14%	17.86%	28.57%	42.86%	3.57%
70	WOORI AMERICA BANK	5	2	3	4	2	0	18.18%	27.27%	36.36%	18.18%	0.00%
70	SEACOAST NATIONAL BANK	5	2	3	2	2	0	22.22%	33.33%	22.22%	22.22%	0.00%
72	FIRST INTERNET BANK	4	0	4	1	18	0	0.00%	17.39%	4.35%	78.26%	0.00%
72	PNC BANK N.A.	4	2	2	5	17	1	7.41%	7.41%	18.52%	62.96%	3.70%
72	JOHN DEERE FINANCIAL, F.S.B.	4	1	3	3	4	1	8.33%	25.00%	25.00%	33.33%	8.33%
75	FIRST BANK	3	0	3	4	2	0	0.00%	33.33%	44.44%	22.22%	0.00%
75	HOMESTREET BANK	3	3	0	1	9	0	23.08%	0.00%	7.69%	69.23%	0.00%
75	HOMETRUST BANK	3	0	3	0	3	1	0.00%	42.86%	0.00%	42.86%	14.29%
75	BANC OF CALIFORNIA, NA	3	1	2	5	17	2	3.70%	7.41%	18.52%	62.96%	7.41%
75	BANTERRA BANK	3	0	3	7	6	0	0.00%	18.75%	43.75%	37.50%	0.00%
75	AMERICAN FIRST NATIONAL BANK	3	0	3	9	4	0	0.00%	18.75%	56.25%	25.00%	0.00%
81	CUSTOMERS BANK	2	0	2	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
81	MORGAN STANLEY PRIVATE BANK, N	2	0	2	0	4	0	0.00%	33.33%	0.00%	66.67%	0.00%
81	FIRST BUSINESS BANK	2	0	2	3	2	0	0.00%	28.57%	42.86%	28.57%	0.00%
81	FROST BANK	2	0	2	2	0	0	0.00%	50.00%	50.00%	0.00%	0.00%
81	KEYBANK NATIONAL ASSOCIATION	2	0	2	2	2	1	0.00%	28.57%	28.57%	28.57%	14.29%
81	SUNTRUST BANK, INC	2	0	2	2	7	0	0.00%	18.18%	18.18%	63.64%	0.00%
81	BANK OF THE SIERRA	2	1	1	0	5	1	12.50%	12.50%	0.00%	62.50%	12.50%
81	AMARILLO NATIONAL BANK	2	1	1	0	0	0	50.00%	50.00%	0.00%	0.00%	0.00%
89	HANCOCK WHITNEY BANK	1	0	1	0	1	0	0.00%	50.00%	0.00%	50.00%	0.00%
89	SOUTH STATE BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	CITIZENS BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	MIDWEST BANKCENTRE	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%

## Los Angeles

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
89	TIAA, FSB	1	0	1	1	19	0	0.00%	4.76%	4.76%	90.48%	0.00%
89	CHARLES SCHWAB BANK	1	1	0	0	14	0	6.67%	0.00%	0.00%	93.33%	0.00%
89	ARVEST BANK	1	1	0	1	6	0	12.50%	0.00%	12.50%	75.00%	0.00%
89	STAR FINANCIAL BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	STERLING BANK & TRUST, FSB	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	STIFEL BANK & TRUST	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	FIRST FINANCIAL BANK	1	0	1	1	1	0	0.00%	33.33%	33.33%	33.33%	0.00%
89	BENEFICIAL BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	WOODFOREST NATIONAL BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	FIRSTBANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	REPUBLIC BANK OF CHICAGO	1	1	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
89	RABOBANK, N.A.	1	0	1	0	5	0	0.00%	16.67%	0.00%	83.33%	0.00%
89	BANK OF STOCKTON	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	UMB BANK NA	1	1	0	0	1	0	50.00%	0.00%	0.00%	50.00%	0.00%
89	TRISTATE CAPITAL BANK	1	1	0	1	18	0	5.00%	0.00%	5.00%	90.00%	0.00%
89	MORGAN STANLEY BANK, N.A.	1	0	1	1	0	0	0.00%	50.00%	50.00%	0.00%	0.00%
89	FARMINGTON BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
89	LIVE OAK BANKING COMPANY	1	0	1	1	7	0	0.00%	11.11%	11.11%	77.78%	0.00%
89	M&T BANK	1	0	1	1	0	0	0.00%	50.00%	50.00%	0.00%	0.00%
89	COMMERCE BANK	1	0	1	2	10	0	0.00%	7.69%	15.38%	76.92%	0.00%
NR	ALLY BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	ALERUS FINANCIAL NA	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	ASSOCIATED BANK NA	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	ALLEGIANCE BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	AMERICAN NATIONAL BANK & TRUST	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	COLUMBIA STATE BANK	0	0	0	2	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	AMERICAN NATIONAL BANK	0	0	0	2	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	ANB BANK	0	0	0	0	0	1	0.00%	0.00%	0.00%	0.00%	100.00%
NR	CARROLLTON BANK	0	0	0	1	1	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	BEVERLY BANK AND TRUST	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BERKSHIRE BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BANKUNITED	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BANKERS TRUST COMPANY	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%

# Los Angeles

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
NR	BANK OZK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BROADWAY NATIONAL BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BYLINE BANK	0	0	0	1	1	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	CENTRAL VALLEY COMMUNITY BANK	0	0	0	0	0	1	0.00%	0.00%	0.00%	0.00%	100.00%
NR	BANCORPSOUTH	0	0	0	0	4	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CIBC BANK USA	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BANCORP BK	0	0	0	1	1	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	BANCFIRST	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CENTENNIAL BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	CENTRAL BANK OF THE MIDWEST	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CENTRAL PACIFIC BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	AUSTIN BANK TEXAS NA	0	0	0	1	1	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	ATLANTIC CAPITAL BANK, NA	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CHARTERBANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BANK INDEPENDENT	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	REGIONS BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	NEW MEXICO BANK & TRUST	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SECURITY STATE BANK & TRUST	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SALEM FIVE CENTS SAVINGS BANK	0	0	0	0	3	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	S&T BANK	0	0	0	0	3	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	RIVER VALLEY BANK	0	0	0	1	2	0	0.00%	0.00%	33.33%	66.67%	0.00%
NR	SOUTHEAST BANK	0	0	0	0	2	1	0.00%	0.00%	0.00%	66.67%	33.33%
NR	RENASANT BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SPIRIT OF TEXAS BANK	0	0	0	0	4	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	PROSPERITY BANK	0	0	0	1	1	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	PREMIER VALLEY BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	PLAINSCAPITAL BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	PEOPLE'S INTERMOUNTAIN BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	PARKWAY BANK & TRUST CO.	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	GREAT WESTERN BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	RIVER CITY BANK	0	0	0	0	0	1	0.00%	0.00%	0.00%	0.00%	100.00%
NR	TRUSTMARK NATIONAL BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	WINTRUST BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%

## Los Angeles

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			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
NR	VERITEX COMMUNITY BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	VERABANK, N.A.	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	UNITED COMMUNITY BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	UNITED BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SERVISFIRST BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	UNION BANK AND TRUST COMPANY	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	NATIONAL BANK OF COMMERCE	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	TRI COUNTIES BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	TOWNEBANK	0	0	0	0	5	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	THE NORTHERN TRUST CO	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	THE HUNTINGTON NATIONAL BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	THE BANK OF EDWARDSVILLE	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	TD BANK N.A.	0	0	0	1	1	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	UNION SAVINGS BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIRST AMERICAN BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	OPTUM BANK	0	0	0	2	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST STATE COMMUNITY BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST MID BANK & TRUST, NA	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST INTERSTATE BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIRST HAWAIIAN BANK	0	0	0	2	8	0	0.00%	0.00%	20.00%	80.00%	0.00%
NR	FRANKLIN SYNERGY BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIRST BANK FINANCIAL CENTRE	0	0	0	3	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	GLACIER BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIFTH THIRD BANK, OHIO	0	0	0	5	10	1	0.00%	0.00%	31.25%	62.50%	6.25%
NR	FIDELITY BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	EMBASSY BANK FOR THE LEHIGH VA	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	EASTERN BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CORNERSTONE BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	CONNECTICUT COMMUNITY BANK, NA	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST CITIZENS NATIONAL BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	IBERIABANK	0	0	0	0	3	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	MUTUAL OF OMAHA BANK	0	0	0	2	1	0	0.00%	0.00%	66.67%	33.33%	0.00%
NR	MONTECITO BANK AND TRUST	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%

## Los Angeles

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			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
NR	MID PENN BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	MAHOPAC BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	INTERAUDI BK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST TENNESSEE BANK, N.A.	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	IND & COMM BNK OF CHINA (USA)	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	COMMUNITY WEST BANK	0	0	0	3	3	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	HINSDALE BANK & TRUST COMPANY	0	0	0	2	1	0	0.00%	0.00%	66.67%	33.33%	0.00%
NR	HILLS BANK AND TRUST COMPANY	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	HAPPY STATE BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	GREEN BANK, N.A.	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	1ST FARMERS & MERCHANTS BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	GREAT SOUTHERN BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	INDEPENDENT BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
<b>Sum for Los Angeles</b>		74,938	13,102	61,836	72,203	175,234	8,318	3.96%	18.70%	21.83%	52.99%	2.52%
<b>204 Lenders</b>												