

GeoDataVision Report D-2 Tract Classifications 2017

Tract Income Class, Distressed and Underserved Status—Based on Census data released by the FFIEC November 2017

Atlantic, New Jersey

MSA: 12100, ATLANTIC CITY-HAMMONTON, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34001000100	YES	MODERATE	No	No	\$67,200
34001000200	YES	MODERATE	No	No	\$67,200
34001000300	YES	LOW	No	No	\$67,200
34001000400	YES	LOW	No	No	\$67,200
34001000500	YES	MODERATE	No	No	\$67,200
34001001100	YES	MODERATE	No	No	\$67,200
34001001200	YES	LOW	No	No	\$67,200
34001001300	YES	MODERATE	No	No	\$67,200
34001001400	YES	LOW	No	No	\$67,200
34001001500	YES	LOW	No	No	\$67,200
34001001900	YES	LOW	No	No	\$67,200
34001002300	YES	LOW	No	No	\$67,200
34001002400	YES	LOW	No	No	\$67,200
34001002500	YES	LOW	No	No	\$67,200
34001010101	NO	UPPER	No	No	\$67,200
34001010102	NO	MIDDLE	No	No	\$67,200
34001010104	NO	MODERATE	No	No	\$67,200
34001010105	NO	MIDDLE	No	No	\$67,200
34001010200	NO	MIDDLE	No	No	\$67,200
34001010300	YES	MODERATE	No	No	\$67,200
34001010401	NO	UPPER	No	No	\$67,200
34001010403	YES	MIDDLE	No	No	\$67,200
34001010501	NO	UPPER	No	No	\$67,200
34001010503	YES	MODERATE	No	No	\$67,200
34001010505	NO	UPPER	No	No	\$67,200
34001010506	NO	UPPER	No	No	\$67,200
34001010600	YES	MODERATE	No	No	\$67,200
34001010700	NO	MIDDLE	No	No	\$67,200
34001010800	NO	MIDDLE	No	No	\$67,200
34001010900	NO	UPPER	No	No	\$67,200
34001011000	NO	UPPER	No	No	\$67,200

Atlantic, New Jersey

MSA: 12100, ATLANTIC CITY-HAMMONTON, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34001011100	NO	UPPER	No	No	\$67,200
34001011201	NO	MIDDLE	No	No	\$67,200
34001011202	NO	MIDDLE	No	No	\$67,200
34001011300	NO	MIDDLE	No	No	\$67,200
34001011401	NO	MIDDLE	No	No	\$67,200
34001011403	YES	MIDDLE	No	No	\$67,200
34001011404	NO	MIDDLE	No	No	\$67,200
34001011500	NO	UPPER	No	No	\$67,200
34001011600	NO	MIDDLE	No	No	\$67,200
34001011701	YES	MIDDLE	No	No	\$67,200
34001011702	YES	MODERATE	No	No	\$67,200
34001011802	NO	UPPER	No	No	\$67,200
34001011803	NO	MIDDLE	No	No	\$67,200
34001011804	NO	UPPER	No	No	\$67,200
34001011805	NO	MIDDLE	No	No	\$67,200
34001011900	YES	MODERATE	No	No	\$67,200
34001012000	YES	MODERATE	No	No	\$67,200
34001012100	YES	MODERATE	No	No	\$67,200
34001012200	YES	MODERATE	No	No	\$67,200
34001012302	NO	UPPER	No	No	\$67,200
34001012401	NO	MIDDLE	No	No	\$67,200
34001012402	NO	UPPER	No	No	\$67,200
34001012501	NO	UPPER	No	No	\$67,200
34001012502	NO	UPPER	No	No	\$67,200
34001012602	NO	UPPER	No	No	\$67,200
34001012701	NO	MIDDLE	No	No	\$67,200
34001012702	NO	MODERATE	No	No	\$67,200
34001012801	NO	MODERATE	No	No	\$67,200
34001012802	NO	MIDDLE	No	No	\$67,200
34001013000	NO	UPPER	No	No	\$67,200
34001013101	NO	UPPER	No	No	\$67,200



Atlantic, New Jersey

MSA: 12100, ATLANTIC CITY-HAMMONTON, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34001013102	NO	UPPER	No	No	\$67,200
34001013201	YES	MIDDLE	No	No	\$67,200
34001013202	NO	NA	No	No	\$67,200
34001013301	NO	MIDDLE	No	No	\$67,200
34001013302	NO	UPPER	No	No	\$67,200
34001013500	NO	UPPER	No	No	\$67,200
34001983400	NO	UPPER	No	No	\$67,200
34001990000	NO	NA	No	No	\$67,200

Summary Data: Atlantic

Number of Census Tracts	70
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	26	37.14%
Low Income Tracts	9	12.86%
Moderate Income Tracts	16	22.86%
Middle Income Tracts	21	30.00%
Upper Income Tracts	22	31.43%
NA Income Tracts	2	2.86%

Bergen, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34003001000	NO	UPPER	No	No	\$73,700
34003002100	NO	UPPER	No	No	\$73,700
34003002200	NO	UPPER	No	No	\$73,700
34003002300	NO	UPPER	No	No	\$73,700

Bergen, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34003003100	YES	UPPER	No	No	\$73,700
34003003200	YES	MIDDLE	No	No	\$73,700
34003003300	YES	UPPER	No	No	\$73,700
34003003401	NO	UPPER	No	No	\$73,700
34003003402	YES	UPPER	No	No	\$73,700
34003003500	YES	MODERATE	No	No	\$73,700
34003004001	YES	MIDDLE	No	No	\$73,700
34003004002	YES	MIDDLE	No	No	\$73,700
34003005000	NO	MIDDLE	No	No	\$73,700
34003006100	NO	MIDDLE	No	No	\$73,700
34003006201	NO	MIDDLE	No	No	\$73,700
34003006202	NO	UPPER	No	No	\$73,700
34003006300	YES	MIDDLE	No	No	\$73,700
34003007001	NO	UPPER	No	No	\$73,700
34003007002	NO	UPPER	No	No	\$73,700
34003008000	NO	UPPER	No	No	\$73,700
34003009100	NO	UPPER	No	No	\$73,700
34003009200	NO	UPPER	No	No	\$73,700
34003010100	NO	UPPER	No	No	\$73,700
34003010200	NO	UPPER	No	No	\$73,700
34003010300	NO	UPPER	No	No	\$73,700
34003011100	YES	MIDDLE	No	No	\$73,700
34003011200	YES	MIDDLE	No	No	\$73,700
34003011300	NO	UPPER	No	No	\$73,700
34003011400	NO	MIDDLE	No	No	\$73,700
34003012001	YES	UPPER	No	No	\$73,700
34003012002	NO	UPPER	No	No	\$73,700
34003013001	YES	UPPER	No	No	\$73,700
34003013002	NO	UPPER	No	No	\$73,700
34003014000	NO	UPPER	No	No	\$73,700
34003015100	NO	UPPER	No	No	\$73,700
34003015200	YES	MIDDLE	No	No	\$73,700
34003015300	YES	MIDDLE	No	No	\$73,700



Bergen, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34003015400	YES	MIDDLE	No	No	\$73,700
34003015500	NO	UPPER	No	No	\$73,700
34003016000	NO	UPPER	No	No	\$73,700
34003017100	NO	UPPER	No	No	\$73,700
34003017200	NO	UPPER	No	No	\$73,700
34003017300	NO	UPPER	No	No	\$73,700
34003017400	NO	UPPER	No	No	\$73,700
34003017500	NO	UPPER	No	No	\$73,700
34003018100	YES	MODERATE	No	No	\$73,700
34003018200	YES	MIDDLE	No	No	\$73,700
34003019102	NO	UPPER	No	No	\$73,700
34003019103	YES	UPPER	No	No	\$73,700
34003019104	YES	UPPER	No	No	\$73,700
34003019202	YES	MIDDLE	No	No	\$73,700
34003019203	NO	UPPER	No	No	\$73,700
34003019204	YES	MIDDLE	No	No	\$73,700
34003019303	YES	MIDDLE	No	No	\$73,700
34003019304	YES	MIDDLE	No	No	\$73,700
34003019305	NO	UPPER	No	No	\$73,700
34003019306	NO	UPPER	No	No	\$73,700
34003020100	NO	UPPER	No	No	\$73,700
34003020200	NO	UPPER	No	No	\$73,700
34003021100	NO	MIDDLE	No	No	\$73,700
34003021200	NO	MIDDLE	No	No	\$73,700
34003021300	NO	MODERATE	No	No	\$73,700
34003021400	NO	MODERATE	No	No	\$73,700
34003021500	YES	MODERATE	No	No	\$73,700
34003021600	YES	LOW	No	No	\$73,700
34003022100	NO	UPPER	No	No	\$73,700
34003022200	NO	UPPER	No	No	\$73,700
34003023100	YES	MODERATE	No	No	\$73,700
34003023200	YES	MIDDLE	No	No	\$73,700
34003023301	YES	UPPER	No	No	\$73,700

Bergen, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34003023302	YES	MIDDLE	No	No	\$73,700
34003023401	YES	MIDDLE	No	No	\$73,700
34003023402	YES	MODERATE	No	No	\$73,700
34003023501	YES	MODERATE	No	No	\$73,700
34003023502	YES	MIDDLE	No	No	\$73,700
34003023601	YES	MODERATE	No	No	\$73,700
34003023602	YES	MODERATE	No	No	\$73,700
34003024100	NO	UPPER	No	No	\$73,700
34003024200	NO	UPPER	No	No	\$73,700
34003025100	NO	UPPER	No	No	\$73,700
34003025200	NO	UPPER	No	No	\$73,700
34003026100	NO	UPPER	No	No	\$73,700
34003026200	NO	UPPER	No	No	\$73,700
34003027000	NO	UPPER	No	No	\$73,700
34003028001	YES	UPPER	No	No	\$73,700
34003028002	YES	UPPER	No	No	\$73,700
34003029100	YES	MIDDLE	No	No	\$73,700
34003029200	YES	UPPER	No	No	\$73,700
34003030100	YES	MODERATE	No	No	\$73,700
34003030200	YES	MODERATE	No	No	\$73,700
34003030300	YES	MODERATE	No	No	\$73,700
34003030400	YES	MIDDLE	No	No	\$73,700
34003031100	NO	UPPER	No	No	\$73,700
34003031200	NO	MIDDLE	No	No	\$73,700
34003031300	NO	UPPER	No	No	\$73,700
34003031400	NO	UPPER	No	No	\$73,700
34003032102	NO	UPPER	No	No	\$73,700
34003032103	NO	UPPER	No	No	\$73,700
34003032104	NO	UPPER	No	No	\$73,700
34003032201	NO	UPPER	No	No	\$73,700
34003032202	NO	UPPER	No	No	\$73,700
34003033100	NO	UPPER	No	No	\$73,700
34003033200	NO	UPPER	No	No	\$73,700



Bergen, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34003033300	YES	MIDDLE	No	No	\$73,700
34003034000	NO	UPPER	No	No	\$73,700
34003035100	NO	UPPER	No	No	\$73,700
34003035200	NO	UPPER	No	No	\$73,700
34003036100	YES	MIDDLE	No	No	\$73,700
34003036200	NO	MIDDLE	No	No	\$73,700
34003037100	NO	UPPER	No	No	\$73,700
34003037201	NO	UPPER	No	No	\$73,700
34003037202	YES	MIDDLE	No	No	\$73,700
34003038100	NO	UPPER	No	No	\$73,700
34003038200	NO	MIDDLE	No	No	\$73,700
34003038300	NO	UPPER	No	No	\$73,700
34003039100	NO	UPPER	No	No	\$73,700
34003039200	NO	UPPER	No	No	\$73,700
34003039300	NO	UPPER	No	No	\$73,700
34003040001	NO	UPPER	No	No	\$73,700
34003040002	NO	UPPER	No	No	\$73,700
34003041100	YES	MIDDLE	No	No	\$73,700
34003041200	YES	MIDDLE	No	No	\$73,700
34003041301	YES	MIDDLE	No	No	\$73,700
34003041302	YES	MIDDLE	No	No	\$73,700
34003042100	NO	UPPER	No	No	\$73,700
34003042301	NO	UPPER	No	No	\$73,700
34003042302	NO	UPPER	No	No	\$73,700
34003042400	NO	UPPER	No	No	\$73,700
34003042500	YES	UPPER	No	No	\$73,700
34003043001	NO	UPPER	No	No	\$73,700
34003043002	NO	UPPER	No	No	\$73,700
34003044100	NO	UPPER	No	No	\$73,700
34003044201	NO	UPPER	No	No	\$73,700
34003044202	NO	UPPER	No	No	\$73,700
34003045100	YES	MIDDLE	No	No	\$73,700
34003045200	YES	UPPER	No	No	\$73,700

Bergen, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34003046100	YES	MIDDLE	No	No	\$73,700
34003046200	YES	MIDDLE	No	No	\$73,700
34003046300	YES	MIDDLE	No	No	\$73,700
34003047100	NO	UPPER	No	No	\$73,700
34003047200	NO	UPPER	No	No	\$73,700
34003047300	NO	UPPER	No	No	\$73,700
34003047400	NO	UPPER	No	No	\$73,700
34003047500	NO	UPPER	No	No	\$73,700
34003048100	NO	UPPER	No	No	\$73,700
34003048200	NO	UPPER	No	No	\$73,700
34003049001	NO	UPPER	No	No	\$73,700
34003049002	NO	UPPER	No	No	\$73,700
34003050000	NO	MIDDLE	No	No	\$73,700
34003051100	NO	UPPER	No	No	\$73,700
34003051200	NO	UPPER	No	No	\$73,700
34003051300	NO	UPPER	No	No	\$73,700
34003051400	NO	UPPER	No	No	\$73,700
34003052100	NO	UPPER	No	No	\$73,700
34003052200	NO	UPPER	No	No	\$73,700
34003053100	NO	UPPER	No	No	\$73,700
34003053200	NO	UPPER	No	No	\$73,700
34003054100	YES	UPPER	No	No	\$73,700
34003054200	YES	MIDDLE	No	No	\$73,700
34003054300	NO	UPPER	No	No	\$73,700
34003054400	YES	UPPER	No	No	\$73,700
34003054500	NO	UPPER	No	No	\$73,700
34003054600	YES	UPPER	No	No	\$73,700
34003055100	NO	UPPER	No	No	\$73,700
34003055200	NO	UPPER	No	No	\$73,700
34003056100	NO	UPPER	No	No	\$73,700
34003056200	NO	UPPER	No	No	\$73,700
34003057101	NO	MIDDLE	No	No	\$73,700
34003057102	NO	MIDDLE	No	No	\$73,700



Bergen, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34003057200	NO	MIDDLE	No	No	\$73,700
34003058100	NO	UPPER	No	No	\$73,700
34003058200	NO	UPPER	No	No	\$73,700
34003059100	NO	UPPER	No	No	\$73,700
34003059200	NO	UPPER	No	No	\$73,700
34003060000	NO	UPPER	No	No	\$73,700
34003061100	NO	UPPER	No	No	\$73,700
34003061200	NO	UPPER	No	No	\$73,700
34003061300	NO	UPPER	No	No	\$73,700
34003061400	NO	UPPER	No	No	\$73,700

Summary Data: Bergen

Number of Census Tracts 179

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	60	33.52%
Low Income Tracts	1	0.56%
Moderate Income Tracts	13	7.26%
Middle Income Tracts	45	25.14%
Upper Income Tracts	120	67.04%
NA Income Tracts	0	0.00%

Burlington, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34005700102	NO	MIDDLE	No	No	\$91,500
34005700103	NO	MIDDLE	No	No	\$91,500

Burlington, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34005700104	YES	MODERATE	No	No	\$91,500
34005700200	NO	UPPER	No	No	\$91,500
34005700303	NO	MIDDLE	No	No	\$91,500
34005700304	NO	MIDDLE	No	No	\$91,500
34005700305	NO	UPPER	No	No	\$91,500
34005700306	NO	UPPER	No	No	\$91,500
34005700307	NO	UPPER	No	No	\$91,500
34005700401	NO	MIDDLE	No	No	\$91,500
34005700402	NO	MIDDLE	No	No	\$91,500
34005700403	NO	MIDDLE	No	No	\$91,500
34005700405	NO	MIDDLE	No	No	\$91,500
34005700407	YES	MODERATE	No	No	\$91,500
34005700408	YES	MIDDLE	No	No	\$91,500
34005700501	NO	UPPER	No	No	\$91,500
34005700502	NO	MIDDLE	No	No	\$91,500
34005700503	NO	UPPER	No	No	\$91,500
34005700504	NO	UPPER	No	No	\$91,500
34005700505	NO	UPPER	No	No	\$91,500
34005700602	NO	UPPER	No	No	\$91,500
34005700603	NO	MIDDLE	No	No	\$91,500
34005700605	NO	UPPER	No	No	\$91,500
34005700701	NO	MODERATE	No	No	\$91,500
34005700702	NO	MIDDLE	No	No	\$91,500
34005700703	NO	MODERATE	No	No	\$91,500
34005700800	NO	MIDDLE	No	No	\$91,500
34005700900	NO	MODERATE	No	No	\$91,500
34005701001	NO	MODERATE	No	No	\$91,500
34005701002	YES	MIDDLE	No	No	\$91,500
34005701102	NO	UPPER	No	No	\$91,500
34005701103	NO	MIDDLE	No	No	\$91,500
34005701104	NO	MIDDLE	No	No	\$91,500
34005701105	YES	MIDDLE	No	No	\$91,500
34005701201	NO	MIDDLE	No	No	\$91,500



Burlington, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34005701203	NO	MIDDLE	No	No	\$91,500
34005701204	YES	MODERATE	No	No	\$91,500
34005701205	NO	MIDDLE	No	No	\$91,500
34005701301	NO	MIDDLE	No	No	\$91,500
34005701302	NO	MIDDLE	No	No	\$91,500
34005701303	NO	UPPER	No	No	\$91,500
34005701401	NO	UPPER	No	No	\$91,500
34005701402	NO	MODERATE	No	No	\$91,500
34005701502	NO	MIDDLE	No	No	\$91,500
34005701700	NO	MIDDLE	No	No	\$91,500
34005702101	NO	MODERATE	No	No	\$91,500
34005702203	YES	MIDDLE	No	No	\$91,500
34005702204	YES	MODERATE	No	No	\$91,500
34005702206	NO	MIDDLE	No	No	\$91,500
34005702207	NO	MODERATE	No	No	\$91,500
34005702208	NO	MIDDLE	No	No	\$91,500
34005702209	NO	MIDDLE	No	No	\$91,500
34005702210	NO	MODERATE	No	No	\$91,500
34005702300	NO	MIDDLE	No	No	\$91,500
34005702400	NO	UPPER	No	No	\$91,500
34005702500	NO	MIDDLE	No	No	\$91,500
34005702601	NO	MIDDLE	No	No	\$91,500
34005702603	NO	MODERATE	No	No	\$91,500
34005702700	NO	UPPER	No	No	\$91,500
34005702801	YES	MIDDLE	No	No	\$91,500
34005702802	YES	MIDDLE	No	No	\$91,500
34005702803	YES	MIDDLE	No	No	\$91,500
34005702804	YES	MIDDLE	No	No	\$91,500
34005702805	YES	MIDDLE	No	No	\$91,500
34005702806	YES	MIDDLE	No	No	\$91,500
34005702807	YES	MODERATE	No	No	\$91,500
34005702808	YES	MODERATE	No	No	\$91,500
34005702809	YES	MODERATE	No	No	\$91,500

Burlington, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34005702810	YES	MIDDLE	No	No	\$91,500
34005702811	YES	MIDDLE	No	No	\$91,500
34005702905	NO	UPPER	No	No	\$91,500
34005702906	NO	UPPER	No	No	\$91,500
34005702907	NO	UPPER	No	No	\$91,500
34005702908	NO	UPPER	No	No	\$91,500
34005702909	NO	UPPER	No	No	\$91,500
34005702910	NO	UPPER	No	No	\$91,500
34005702913	NO	MIDDLE	No	No	\$91,500
34005702914	NO	UPPER	No	No	\$91,500
34005702915	NO	MIDDLE	No	No	\$91,500
34005702917	NO	UPPER	No	No	\$91,500
34005702918	NO	MIDDLE	No	No	\$91,500
34005703000	NO	MIDDLE	No	No	\$91,500
34005703102	NO	UPPER	No	No	\$91,500
34005703103	NO	MIDDLE	No	No	\$91,500
34005703104	NO	UPPER	No	No	\$91,500
34005703201	NO	MIDDLE	No	No	\$91,500
34005703202	NO	MIDDLE	No	No	\$91,500
34005703203	NO	MODERATE	No	No	\$91,500
34005703600	NO	UPPER	No	No	\$91,500
34005703700	NO	UPPER	No	No	\$91,500
34005703801	NO	UPPER	No	No	\$91,500
34005703802	NO	UPPER	No	No	\$91,500
34005703803	NO	UPPER	No	No	\$91,500
34005703804	NO	UPPER	No	No	\$91,500
34005703900	NO	UPPER	No	No	\$91,500
34005704004	NO	MIDDLE	No	No	\$91,500
34005704005	NO	MIDDLE	No	No	\$91,500
34005704006	NO	UPPER	No	No	\$91,500
34005704007	NO	MIDDLE	No	No	\$91,500
34005704008	NO	UPPER	No	No	\$91,500
34005704009	NO	MIDDLE	No	No	\$91,500



Burlington, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34005704011	NO	UPPER	No	No	\$91,500
34005704012	NO	MIDDLE	No	No	\$91,500
34005704013	NO	UPPER	No	No	\$91,500
34005704014	NO	UPPER	No	No	\$91,500
34005704200	NO	UPPER	No	No	\$91,500
34005704302	NO	UPPER	No	No	\$91,500
34005704500	NO	MIDDLE	No	No	\$91,500
34005704600	NO	MODERATE	No	No	\$91,500
34005704700	NO	MIDDLE	No	No	\$91,500
34005704801	NO	MODERATE	No	No	\$91,500
34005704802	YES	MIDDLE	No	No	\$91,500
34005981802	YES	UPPER	No	No	\$91,500
34005982111	NO	MODERATE	No	No	\$91,500

Summary Data: Burlington

Number of Census Tracts 114

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	21	18.42%
Low Income Tracts	0	0.00%
Moderate Income Tracts	20	17.54%
Middle Income Tracts	54	47.37%
Upper Income Tracts	40	35.09%
NA Income Tracts	0	0.00%

Camden, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34007600200	YES	LOW	No	No	\$91,500
34007600400	YES	LOW	No	No	\$91,500
34007600700	YES	LOW	No	No	\$91,500
34007600800	YES	LOW	No	No	\$91,500
34007600900	YES	LOW	No	No	\$91,500
34007601000	YES	LOW	No	No	\$91,500
34007601101	YES	LOW	No	No	\$91,500
34007601102	YES	LOW	No	No	\$91,500
34007601200	YES	LOW	No	No	\$91,500
34007601300	YES	LOW	No	No	\$91,500
34007601400	YES	LOW	No	No	\$91,500
34007601500	YES	LOW	No	No	\$91,500
34007601600	YES	LOW	No	No	\$91,500
34007601700	YES	NA	No	No	\$91,500
34007601800	YES	LOW	No	No	\$91,500
34007601900	YES	LOW	No	No	\$91,500
34007602000	YES	LOW	No	No	\$91,500
34007602503	YES	MODERATE	No	No	\$91,500
34007602601	YES	MIDDLE	No	No	\$91,500
34007602602	YES	MIDDLE	No	No	\$91,500
34007602901	NO	MIDDLE	No	No	\$91,500
34007602902	NO	MIDDLE	No	No	\$91,500
34007603001	NO	MIDDLE	No	No	\$91,500
34007603002	YES	MIDDLE	No	No	\$91,500
34007603100	NO	MIDDLE	No	No	\$91,500
34007603200	NO	MIDDLE	No	No	\$91,500
34007603301	NO	MIDDLE	No	No	\$91,500
34007603302	NO	MIDDLE	No	No	\$91,500
34007603303	NO	MIDDLE	No	No	\$91,500
34007603400	NO	MIDDLE	No	No	\$91,500
34007603501	NO	UPPER	No	No	\$91,500
34007603503	NO	UPPER	No	No	\$91,500
34007603504	NO	UPPER	No	No	\$91,500



Camden, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34007603505	NO	MIDDLE	No	No	\$91,500
34007603506	NO	UPPER	No	No	\$91,500
34007603507	NO	UPPER	No	No	\$91,500
34007603601	NO	UPPER	No	No	\$91,500
34007603602	NO	UPPER	No	No	\$91,500
34007603603	NO	UPPER	No	No	\$91,500
34007603700	NO	MIDDLE	No	No	\$91,500
34007603800	NO	UPPER	No	No	\$91,500
34007603901	NO	MIDDLE	No	No	\$91,500
34007603902	NO	MIDDLE	No	No	\$91,500
34007604100	YES	MODERATE	No	No	\$91,500
34007604200	NO	MIDDLE	No	No	\$91,500
34007604300	NO	MIDDLE	No	No	\$91,500
34007604400	NO	MIDDLE	No	No	\$91,500
34007604600	NO	MIDDLE	No	No	\$91,500
34007604700	NO	MIDDLE	No	No	\$91,500
34007605100	NO	MODERATE	No	No	\$91,500
34007605200	NO	MIDDLE	No	No	\$91,500
34007605300	NO	MODERATE	No	No	\$91,500
34007605400	NO	MODERATE	No	No	\$91,500
34007605602	NO	MIDDLE	No	No	\$91,500
34007605700	NO	MIDDLE	No	No	\$91,500
34007605800	NO	MIDDLE	No	No	\$91,500
34007605900	NO	UPPER	No	No	\$91,500
34007606000	NO	UPPER	No	No	\$91,500
34007606100	NO	UPPER	No	No	\$91,500
34007606200	NO	UPPER	No	No	\$91,500
34007606300	NO	UPPER	No	No	\$91,500
34007606400	NO	UPPER	No	No	\$91,500
34007606500	YES	MIDDLE	No	No	\$91,500
34007606600	NO	MIDDLE	No	No	\$91,500
34007606700	NO	MIDDLE	No	No	\$91,500
34007606800	NO	MIDDLE	No	No	\$91,500

Camden, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34007607000	NO	MODERATE	No	No	\$91,500
34007607100	NO	MIDDLE	No	No	\$91,500
34007607200	NO	MODERATE	No	No	\$91,500
34007607300	NO	MODERATE	No	No	\$91,500
34007607401	NO	MODERATE	No	No	\$91,500
34007607402	NO	MIDDLE	No	No	\$91,500
34007607502	NO	MIDDLE	No	No	\$91,500
34007607503	NO	MIDDLE	No	No	\$91,500
34007607504	NO	UPPER	No	No	\$91,500
34007607505	NO	UPPER	No	No	\$91,500
34007607506	NO	MIDDLE	No	No	\$91,500
34007607507	NO	MODERATE	No	No	\$91,500
34007607600	NO	MIDDLE	No	No	\$91,500
34007607701	YES	LOW	No	No	\$91,500
34007607702	YES	MODERATE	No	No	\$91,500
34007607801	YES	MODERATE	No	No	\$91,500
34007607802	NO	MIDDLE	No	No	\$91,500
34007607900	NO	MIDDLE	No	No	\$91,500
34007608001	NO	MIDDLE	No	No	\$91,500
34007608202	NO	MIDDLE	No	No	\$91,500
34007608205	NO	UPPER	No	No	\$91,500
34007608206	NO	MIDDLE	No	No	\$91,500
34007608209	NO	MIDDLE	No	No	\$91,500
34007608210	NO	MIDDLE	No	No	\$91,500
34007608211	YES	MIDDLE	No	No	\$91,500
34007608302	NO	MODERATE	No	No	\$91,500
34007608303	NO	MIDDLE	No	No	\$91,500
34007608304	NO	MIDDLE	No	No	\$91,500
34007608401	NO	MIDDLE	No	No	\$91,500
34007608402	NO	UPPER	No	No	\$91,500
34007608403	NO	MIDDLE	No	No	\$91,500
34007608404	NO	MIDDLE	No	No	\$91,500
34007608503	YES	MODERATE	No	No	\$91,500



Camden, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34007608504	NO	LOW	No	No	\$91,500
34007608600	NO	MODERATE	No	No	\$91,500
34007608700	NO	MIDDLE	No	No	\$91,500
34007608800	NO	MIDDLE	No	No	\$91,500
34007608901	NO	MIDDLE	No	No	\$91,500
34007608903	NO	MIDDLE	No	No	\$91,500
34007608904	NO	MIDDLE	No	No	\$91,500
34007609000	YES	MODERATE	No	No	\$91,500
34007609103	NO	MIDDLE	No	No	\$91,500
34007609201	NO	MIDDLE	No	No	\$91,500
34007609202	YES	MODERATE	No	No	\$91,500
34007609203	YES	MIDDLE	No	No	\$91,500
34007609204	YES	MODERATE	No	No	\$91,500
34007609205	NO	UPPER	No	No	\$91,500
34007610300	YES	MODERATE	No	No	\$91,500
34007610400	YES	LOW	No	No	\$91,500
34007610500	YES	MODERATE	No	No	\$91,500
34007610600	YES	MODERATE	No	No	\$91,500
34007610800	YES	MODERATE	No	No	\$91,500
34007610900	NO	MIDDLE	No	No	\$91,500
34007611000	NO	MODERATE	No	No	\$91,500
34007611100	NO	MODERATE	No	No	\$91,500
34007611200	NO	MIDDLE	No	No	\$91,500
34007611300	NO	MIDDLE	No	No	\$91,500
34007611400	NO	MIDDLE	No	No	\$91,500
34007611500	NO	MIDDLE	No	No	\$91,500
34007611600	NO	MIDDLE	No	No	\$91,500
34007611700	NO	MIDDLE	No	No	\$91,500

Camden, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Camden

Number of Census Tracts 127

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	37	29.13%
Low Income Tracts	19	14.96%
Moderate Income Tracts	24	18.90%
Middle Income Tracts	63	49.61%
Upper Income Tracts	20	15.75%
NA Income Tracts	1	0.79%

Cape May, New Jersey

MSA: 36140, OCEAN CITY, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34009020101	NO	MIDDLE	No	No	\$73,400
34009020102	NO	MODERATE	No	No	\$73,400
34009020201	NO	UPPER	No	No	\$73,400
34009020203	NO	UPPER	No	No	\$73,400
34009020205	NO	MIDDLE	No	No	\$73,400
34009020206	NO	UPPER	No	No	\$73,400
34009020301	NO	MIDDLE	No	No	\$73,400
34009020302	NO	UPPER	No	No	\$73,400
34009020400	NO	MIDDLE	No	No	\$73,400
34009020500	YES	MODERATE	No	No	\$73,400
34009020600	NO	MIDDLE	No	No	\$73,400
34009020700	NO	MIDDLE	No	No	\$73,400



Cape May, New Jersey

MSA: 36140, OCEAN CITY, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34009020800	NO	MIDDLE	No	No	\$73,400
34009020901	NO	UPPER	No	No	\$73,400
34009020902	NO	UPPER	No	No	\$73,400
34009021001	NO	MIDDLE	No	No	\$73,400
34009021002	NO	UPPER	No	No	\$73,400
34009021100	NO	MIDDLE	No	No	\$73,400
34009021300	NO	MODERATE	No	No	\$73,400
34009021400	NO	LOW	No	No	\$73,400
34009021500	NO	MODERATE	No	No	\$73,400
34009021600	NO	MIDDLE	No	No	\$73,400
34009021701	NO	MIDDLE	No	No	\$73,400
34009021702	NO	MIDDLE	No	No	\$73,400
34009021803	NO	MIDDLE	No	No	\$73,400
34009021804	NO	MODERATE	No	No	\$73,400
34009021805	NO	MIDDLE	No	No	\$73,400
34009021806	NO	MIDDLE	No	No	\$73,400
34009021900	NO	MIDDLE	No	No	\$73,400
34009022000	NO	UPPER	No	No	\$73,400
34009022101	NO	MIDDLE	No	No	\$73,400
34009022102	NO	MIDDLE	No	No	\$73,400
34009990100	NO	NA	No	No	\$73,400

Cape May, New Jersey

MSA: 36140, OCEAN CITY, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Cape May

Number of Census Tracts	33
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	3.03%
Low Income Tracts	1	3.03%
Moderate Income Tracts	5	15.15%
Middle Income Tracts	18	54.55%
Upper Income Tracts	8	24.24%
NA Income Tracts	1	3.03%

Cumberland, New Jersey

MSA: 47220, VINELAND-BRIDGETON, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34011010101	NO	UPPER	No	No	\$54,200
34011010103	YES	NA	No	No	\$54,200
34011010200	NO	MIDDLE	No	No	\$54,200
34011010301	NO	MIDDLE	No	No	\$54,200
34011010302	NO	MIDDLE	No	No	\$54,200
34011010401	YES	MIDDLE	No	No	\$54,200
34011010402	YES	NA	No	No	\$54,200
34011010500	NO	UPPER	No	No	\$54,200
34011010600	NO	UPPER	No	No	\$54,200
34011010700	NO	MIDDLE	No	No	\$54,200
34011010800	NO	UPPER	No	No	\$54,200
34011020100	YES	MODERATE	No	No	\$54,200



Cumberland, New Jersey

MSA: 47220, VINELAND-BRIDGETON, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34011020200	YES	MODERATE	No	No	\$54,200
34011020300	YES	LOW	No	No	\$54,200
34011020400	YES	MIDDLE	No	No	\$54,200
34011020502	YES	NA	No	No	\$54,200
34011020503	YES	LOW	No	No	\$54,200
34011020600	YES	MIDDLE	No	No	\$54,200
34011030100	NO	MODERATE	No	No	\$54,200
34011030200	YES	MODERATE	No	No	\$54,200
34011030300	YES	MODERATE	No	No	\$54,200
34011030400	NO	UPPER	No	No	\$54,200
34011030501	NO	UPPER	No	No	\$54,200
34011030502	NO	MIDDLE	No	No	\$54,200
34011040300	YES	MIDDLE	No	No	\$54,200
34011040400	YES	MIDDLE	No	No	\$54,200
34011040500	YES	MIDDLE	No	No	\$54,200
34011040600	YES	MIDDLE	No	No	\$54,200
34011040700	NO	UPPER	No	No	\$54,200
34011040800	NO	UPPER	No	No	\$54,200
34011040901	YES	MIDDLE	No	No	\$54,200
34011040902	NO	MIDDLE	No	No	\$54,200
34011041000	NO	MIDDLE	No	No	\$54,200
34011041100	YES	MODERATE	No	No	\$54,200
34011990000	NO	NA	No	No	\$54,200

Cumberland, New Jersey

MSA: 47220, VINELAND-BRIDGETON, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Cumberland

Number of Census Tracts 35

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	18	51.43%
Low Income Tracts	2	5.71%
Moderate Income Tracts	6	17.14%
Middle Income Tracts	15	42.86%
Upper Income Tracts	8	22.86%
NA Income Tracts	4	11.43%

Essex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34013000100	YES	MODERATE	No	No	\$99,800
34013000200	YES	LOW	No	No	\$99,800
34013000300	YES	LOW	No	No	\$99,800
34013000400	YES	MODERATE	No	No	\$99,800
34013000500	YES	LOW	No	No	\$99,800
34013000600	YES	MODERATE	No	No	\$99,800
34013000700	YES	LOW	No	No	\$99,800
34013000800	YES	LOW	No	No	\$99,800
34013000900	YES	LOW	No	No	\$99,800
34013001000	YES	LOW	No	No	\$99,800
34013001100	YES	LOW	No	No	\$99,800
34013001300	YES	LOW	No	No	\$99,800



Essex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34013001400	YES	LOW	No	No	\$99,800
34013001500	YES	LOW	No	No	\$99,800
34013001600	YES	LOW	No	No	\$99,800
34013001700	YES	LOW	No	No	\$99,800
34013001800	YES	LOW	No	No	\$99,800
34013001900	YES	LOW	No	No	\$99,800
34013002000	YES	LOW	No	No	\$99,800
34013002100	YES	MODERATE	No	No	\$99,800
34013002201	YES	LOW	No	No	\$99,800
34013002202	YES	MODERATE	No	No	\$99,800
34013002300	YES	LOW	No	No	\$99,800
34013002400	YES	LOW	No	No	\$99,800
34013002500	YES	LOW	No	No	\$99,800
34013002600	YES	LOW	No	No	\$99,800
34013002800	YES	LOW	No	No	\$99,800
34013003100	YES	LOW	No	No	\$99,800
34013003500	YES	LOW	No	No	\$99,800
34013003700	YES	LOW	No	No	\$99,800
34013003800	YES	LOW	No	No	\$99,800
34013003900	YES	LOW	No	No	\$99,800
34013004100	YES	LOW	No	No	\$99,800
34013004200	YES	LOW	No	No	\$99,800
34013004300	YES	LOW	No	No	\$99,800
34013004400	YES	LOW	No	No	\$99,800
34013004500	YES	MODERATE	No	No	\$99,800
34013004600	YES	MODERATE	No	No	\$99,800
34013004700	YES	MODERATE	No	No	\$99,800
34013004801	YES	LOW	No	No	\$99,800
34013004802	YES	LOW	No	No	\$99,800
34013004900	YES	LOW	No	No	\$99,800
34013005000	YES	LOW	No	No	\$99,800
34013005100	YES	LOW	No	No	\$99,800
34013005200	YES	MODERATE	No	No	\$99,800

Essex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34013005300	YES	LOW	No	No	\$99,800
34013005400	YES	LOW	No	No	\$99,800
34013005700	YES	LOW	No	No	\$99,800
34013006200	YES	LOW	No	No	\$99,800
34013006400	YES	MODERATE	No	No	\$99,800
34013006600	YES	MODERATE	No	No	\$99,800
34013006700	YES	LOW	No	No	\$99,800
34013006800	YES	LOW	No	No	\$99,800
34013006900	YES	LOW	No	No	\$99,800
34013007000	NO	LOW	No	No	\$99,800
34013007100	NO	MODERATE	No	No	\$99,800
34013007200	YES	MODERATE	No	No	\$99,800
34013007300	YES	LOW	No	No	\$99,800
34013007400	YES	LOW	No	No	\$99,800
34013007501	YES	LOW	No	No	\$99,800
34013007502	YES	LOW	No	No	\$99,800
34013007600	YES	LOW	No	No	\$99,800
34013007700	YES	LOW	No	No	\$99,800
34013007800	YES	LOW	No	No	\$99,800
34013007900	YES	LOW	No	No	\$99,800
34013008000	YES	LOW	No	No	\$99,800
34013008100	YES	LOW	No	No	\$99,800
34013008200	YES	LOW	No	No	\$99,800
34013008700	YES	LOW	No	No	\$99,800
34013008800	YES	LOW	No	No	\$99,800
34013008900	YES	LOW	No	No	\$99,800
34013009000	YES	LOW	No	No	\$99,800
34013009100	YES	LOW	No	No	\$99,800
34013009200	YES	LOW	No	No	\$99,800
34013009300	YES	LOW	No	No	\$99,800
34013009400	YES	LOW	No	No	\$99,800
34013009500	YES	LOW	No	No	\$99,800
34013009600	YES	LOW	No	No	\$99,800



Essex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34013009700	YES	LOW	No	No	\$99,800
34013009900	YES	MODERATE	No	No	\$99,800
34013010000	YES	MIDDLE	No	No	\$99,800
34013010100	YES	MODERATE	No	No	\$99,800
34013010200	YES	MODERATE	No	No	\$99,800
34013010300	YES	LOW	No	No	\$99,800
34013010400	YES	LOW	No	No	\$99,800
34013010500	YES	LOW	No	No	\$99,800
34013010600	YES	LOW	No	No	\$99,800
34013010700	YES	LOW	No	No	\$99,800
34013010800	YES	MODERATE	No	No	\$99,800
34013010900	YES	LOW	No	No	\$99,800
34013011100	YES	LOW	No	No	\$99,800
34013011200	YES	LOW	No	No	\$99,800
34013011300	YES	LOW	No	No	\$99,800
34013011400	YES	MODERATE	No	No	\$99,800
34013011500	YES	MODERATE	No	No	\$99,800
34013011600	YES	MODERATE	No	No	\$99,800
34013011700	YES	LOW	No	No	\$99,800
34013011800	YES	MODERATE	No	No	\$99,800
34013011900	YES	MODERATE	No	No	\$99,800
34013012000	YES	MODERATE	No	No	\$99,800
34013012100	YES	LOW	No	No	\$99,800
34013012200	YES	LOW	No	No	\$99,800
34013012300	YES	MODERATE	No	No	\$99,800
34013012400	YES	LOW	No	No	\$99,800
34013012500	YES	MODERATE	No	No	\$99,800
34013012600	YES	MODERATE	No	No	\$99,800
34013012700	YES	LOW	No	No	\$99,800
34013012800	YES	MODERATE	No	No	\$99,800
34013012900	YES	LOW	No	No	\$99,800
34013013000	YES	MODERATE	No	No	\$99,800
34013013100	YES	LOW	No	No	\$99,800

Essex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34013013200	YES	LOW	No	No	\$99,800
34013013300	YES	LOW	No	No	\$99,800
34013013400	NO	UPPER	No	No	\$99,800
34013013500	NO	MIDDLE	No	No	\$99,800
34013013600	NO	MIDDLE	No	No	\$99,800
34013013700	NO	MIDDLE	No	No	\$99,800
34013013800	NO	MIDDLE	No	No	\$99,800
34013013900	NO	MIDDLE	No	No	\$99,800
34013014000	NO	MIDDLE	No	No	\$99,800
34013014100	YES	MIDDLE	No	No	\$99,800
34013014200	YES	MIDDLE	No	No	\$99,800
34013014300	YES	MODERATE	No	No	\$99,800
34013014400	YES	MODERATE	No	No	\$99,800
34013014500	YES	MODERATE	No	No	\$99,800
34013014600	YES	MIDDLE	No	No	\$99,800
34013014700	YES	MODERATE	No	No	\$99,800
34013014800	NO	UPPER	No	No	\$99,800
34013014900	NO	UPPER	No	No	\$99,800
34013015000	NO	MIDDLE	No	No	\$99,800
34013015100	YES	MIDDLE	No	No	\$99,800
34013015200	NO	MIDDLE	No	No	\$99,800
34013015300	YES	MODERATE	No	No	\$99,800
34013015400	NO	MIDDLE	No	No	\$99,800
34013015500	YES	MIDDLE	No	No	\$99,800
34013015600	YES	MIDDLE	No	No	\$99,800
34013015700	YES	MODERATE	No	No	\$99,800
34013015800	YES	MIDDLE	No	No	\$99,800
34013015900	YES	MODERATE	No	No	\$99,800
34013016000	NO	UPPER	No	No	\$99,800
34013016100	NO	UPPER	No	No	\$99,800
34013016200	NO	UPPER	No	No	\$99,800
34013016300	NO	UPPER	No	No	\$99,800
34013016400	NO	UPPER	No	No	\$99,800



Essex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34013016500	NO	UPPER	No	No	\$99,800
34013016600	NO	UPPER	No	No	\$99,800
34013016700	YES	MODERATE	No	No	\$99,800
34013016800	NO	MODERATE	No	No	\$99,800
34013016900	NO	UPPER	No	No	\$99,800
34013017000	YES	UPPER	No	No	\$99,800
34013017100	YES	MODERATE	No	No	\$99,800
34013017200	YES	MIDDLE	No	No	\$99,800
34013017301	NO	UPPER	No	No	\$99,800
34013017302	NO	UPPER	No	No	\$99,800
34013017400	NO	UPPER	No	No	\$99,800
34013017500	YES	MIDDLE	No	No	\$99,800
34013017600	YES	MODERATE	No	No	\$99,800
34013017700	YES	MODERATE	No	No	\$99,800
34013017800	YES	MODERATE	No	No	\$99,800
34013017900	NO	UPPER	No	No	\$99,800
34013018000	NO	UPPER	No	No	\$99,800
34013018100	YES	MODERATE	No	No	\$99,800
34013018200	YES	LOW	No	No	\$99,800
34013018300	YES	LOW	No	No	\$99,800
34013018400	YES	LOW	No	No	\$99,800
34013018600	YES	LOW	No	No	\$99,800
34013018700	YES	LOW	No	No	\$99,800
34013018800	YES	MODERATE	No	No	\$99,800
34013018900	YES	LOW	No	No	\$99,800
34013019000	NO	UPPER	No	No	\$99,800
34013019100	YES	UPPER	No	No	\$99,800
34013019200	NO	UPPER	No	No	\$99,800
34013019300	NO	MIDDLE	No	No	\$99,800
34013019400	NO	UPPER	No	No	\$99,800
34013019500	NO	UPPER	No	No	\$99,800
34013019600	YES	UPPER	No	No	\$99,800
34013019700	YES	MODERATE	No	No	\$99,800

Essex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34013019800	NO	UPPER	No	No	\$99,800
34013019900	NO	UPPER	No	No	\$99,800
34013020000	NO	UPPER	No	No	\$99,800
34013020100	NO	UPPER	No	No	\$99,800
34013020200	NO	UPPER	No	No	\$99,800
34013020300	NO	UPPER	No	No	\$99,800
34013020400	NO	UPPER	No	No	\$99,800
34013020500	NO	UPPER	No	No	\$99,800
34013020600	NO	UPPER	No	No	\$99,800
34013020700	NO	UPPER	No	No	\$99,800
34013020800	NO	UPPER	No	No	\$99,800
34013020901	NO	UPPER	No	No	\$99,800
34013020902	NO	UPPER	No	No	\$99,800
34013021000	NO	UPPER	No	No	\$99,800
34013021100	NO	MIDDLE	No	No	\$99,800
34013021200	NO	UPPER	No	No	\$99,800
34013021300	NO	UPPER	No	No	\$99,800
34013021400	NO	UPPER	No	No	\$99,800
34013021601	NO	UPPER	No	No	\$99,800
34013021602	NO	UPPER	No	No	\$99,800
34013021701	NO	MIDDLE	No	No	\$99,800
34013021702	NO	MIDDLE	No	No	\$99,800
34013021801	NO	UPPER	No	No	\$99,800
34013021802	NO	UPPER	No	No	\$99,800
34013021803	NO	MIDDLE	No	No	\$99,800
34013022700	YES	LOW	No	No	\$99,800
34013022800	YES	LOW	No	No	\$99,800
34013022900	YES	LOW	No	No	\$99,800
34013023000	YES	LOW	No	No	\$99,800
34013023100	YES	LOW	No	No	\$99,800
34013023200	YES	LOW	No	No	\$99,800
34013980100	YES	NA	No	No	\$99,800
34013980200	YES	NA	No	No	\$99,800



Essex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Essex					
Number of Census Tracts					210
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	152	72.38%			
Low Income Tracts	96	45.71%			
Moderate Income Tracts	44	20.95%			
Middle Income Tracts	24	11.43%			
Upper Income Tracts	44	20.95%			
NA Income Tracts	2	0.95%			

Gloucester, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34015500100	NO	MIDDLE	No	No	\$91,500
34015500201	NO	MIDDLE	No	No	\$91,500
34015500202	NO	MODERATE	No	No	\$91,500
34015500203	NO	MIDDLE	No	No	\$91,500
34015500204	NO	UPPER	No	No	\$91,500
34015500205	NO	MIDDLE	No	No	\$91,500
34015500300	NO	MIDDLE	No	No	\$91,500
34015500400	NO	MODERATE	No	No	\$91,500
34015500500	NO	MIDDLE	No	No	\$91,500
34015500600	NO	UPPER	No	No	\$91,500
34015500701	NO	MIDDLE	No	No	\$91,500
34015500702	NO	MIDDLE	No	No	\$91,500

Gloucester, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34015500703	NO	MIDDLE	No	No	\$91,500
34015500800	NO	UPPER	No	No	\$91,500
34015500900	NO	MIDDLE	No	No	\$91,500
34015501001	NO	MIDDLE	No	No	\$91,500
34015501002	YES	MODERATE	No	No	\$91,500
34015501003	NO	MIDDLE	No	No	\$91,500
34015501101	NO	MODERATE	No	No	\$91,500
34015501102	NO	UPPER	No	No	\$91,500
34015501103	NO	MIDDLE	No	No	\$91,500
34015501104	NO	MIDDLE	No	No	\$91,500
34015501105	NO	MODERATE	No	No	\$91,500
34015501106	NO	MIDDLE	No	No	\$91,500
34015501107	NO	MIDDLE	No	No	\$91,500
34015501201	NO	UPPER	No	No	\$91,500
34015501202	NO	UPPER	No	No	\$91,500
34015501203	NO	MIDDLE	No	No	\$91,500
34015501204	NO	MIDDLE	No	No	\$91,500
34015501205	NO	UPPER	No	No	\$91,500
34015501206	NO	MIDDLE	No	No	\$91,500
34015501208	NO	MIDDLE	No	No	\$91,500
34015501209	NO	MIDDLE	No	No	\$91,500
34015501210	NO	MIDDLE	No	No	\$91,500
34015501212	NO	MIDDLE	No	No	\$91,500
34015501213	NO	UPPER	No	No	\$91,500
34015501301	NO	MIDDLE	No	No	\$91,500
34015501302	NO	MIDDLE	No	No	\$91,500
34015501303	NO	MIDDLE	No	No	\$91,500
34015501402	NO	MODERATE	No	No	\$91,500
34015501403	NO	MIDDLE	No	No	\$91,500
34015501404	NO	UPPER	No	No	\$91,500
34015501405	NO	UPPER	No	No	\$91,500
34015501406	NO	MIDDLE	No	No	\$91,500
34015501500	NO	MIDDLE	No	No	\$91,500



Gloucester, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34015501603	NO	MODERATE	No	No	\$91,500
34015501604	NO	MIDDLE	No	No	\$91,500
34015501605	NO	MIDDLE	No	No	\$91,500
34015501606	NO	MIDDLE	No	No	\$91,500
34015501608	NO	MIDDLE	No	No	\$91,500
34015501609	NO	UPPER	No	No	\$91,500
34015501701	NO	UPPER	No	No	\$91,500
34015501702	NO	MIDDLE	No	No	\$91,500
34015501703	NO	MIDDLE	No	No	\$91,500
34015501704	NO	MODERATE	No	No	\$91,500
34015501800	NO	MIDDLE	No	No	\$91,500
34015501900	NO	MIDDLE	No	No	\$91,500
34015502001	NO	UPPER	No	No	\$91,500
34015502002	NO	UPPER	No	No	\$91,500
34015502100	NO	UPPER	No	No	\$91,500
34015502200	NO	UPPER	No	No	\$91,500
34015502300	NO	MIDDLE	No	No	\$91,500
34015502400	NO	MIDDLE	No	No	\$91,500

Gloucester, New Jersey

MSA: 15804, CAMDEN, NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Gloucester

Number of Census Tracts 63

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	1.59%
Low Income Tracts	0	0.00%
Moderate Income Tracts	8	12.70%
Middle Income Tracts	39	61.90%
Upper Income Tracts	16	25.40%
NA Income Tracts	0	0.00%

Hudson, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34017000100	YES	MIDDLE	No	No	\$73,700
34017000200	YES	MODERATE	No	No	\$73,700
34017000300	YES	MIDDLE	No	No	\$73,700
34017000400	YES	MIDDLE	No	No	\$73,700
34017000500	YES	MODERATE	No	No	\$73,700
34017000600	YES	MODERATE	No	No	\$73,700
34017000700	YES	MIDDLE	No	No	\$73,700
34017000800	YES	MIDDLE	No	No	\$73,700
34017000902	YES	MIDDLE	No	No	\$73,700
34017001000	YES	MIDDLE	No	No	\$73,700
34017001100	YES	MIDDLE	No	No	\$73,700
34017001201	YES	MIDDLE	No	No	\$73,700



Hudson, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34017001202	YES	MODERATE	No	No	\$73,700
34017001300	YES	MODERATE	No	No	\$73,700
34017001400	YES	MIDDLE	No	No	\$73,700
34017001701	YES	MODERATE	No	No	\$73,700
34017001800	YES	MODERATE	No	No	\$73,700
34017001900	YES	MIDDLE	No	No	\$73,700
34017002000	YES	MODERATE	No	No	\$73,700
34017002200	NO	UPPER	No	No	\$73,700
34017002300	YES	UPPER	No	No	\$73,700
34017002400	NO	UPPER	No	No	\$73,700
34017002700	YES	MODERATE	No	No	\$73,700
34017002800	YES	MIDDLE	No	No	\$73,700
34017002900	YES	MODERATE	No	No	\$73,700
34017003000	YES	MODERATE	No	No	\$73,700
34017003100	YES	MODERATE	No	No	\$73,700
34017003500	YES	MIDDLE	No	No	\$73,700
34017004000	YES	MIDDLE	No	No	\$73,700
34017004101	YES	MODERATE	No	No	\$73,700
34017004102	YES	MODERATE	No	No	\$73,700
34017004200	YES	MODERATE	No	No	\$73,700
34017004300	YES	NA	No	No	\$73,700
34017004400	YES	LOW	No	No	\$73,700
34017004500	YES	LOW	No	No	\$73,700
34017004600	YES	MODERATE	No	No	\$73,700
34017004700	YES	MIDDLE	No	No	\$73,700
34017004800	YES	MODERATE	No	No	\$73,700
34017004900	YES	MODERATE	No	No	\$73,700
34017005200	YES	MODERATE	No	No	\$73,700
34017005300	YES	MODERATE	No	No	\$73,700
34017005400	YES	UPPER	No	No	\$73,700
34017005500	YES	MODERATE	No	No	\$73,700
34017005600	YES	MODERATE	No	No	\$73,700
34017005801	YES	MODERATE	No	No	\$73,700

Hudson, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34017005802	NO	UPPER	No	No	\$73,700
34017005900	YES	MIDDLE	No	No	\$73,700
34017006000	YES	MODERATE	No	No	\$73,700
34017006100	YES	MODERATE	No	No	\$73,700
34017006200	YES	MODERATE	No	No	\$73,700
34017006300	YES	MODERATE	No	No	\$73,700
34017006400	YES	UPPER	No	No	\$73,700
34017006500	YES	MODERATE	No	No	\$73,700
34017006600	YES	UPPER	No	No	\$73,700
34017006700	YES	LOW	No	No	\$73,700
34017006800	YES	MODERATE	No	No	\$73,700
34017006900	YES	NA	No	No	\$73,700
34017007000	YES	UPPER	No	No	\$73,700
34017007100	YES	MIDDLE	No	No	\$73,700
34017007200	YES	UPPER	No	No	\$73,700
34017007300	YES	UPPER	No	No	\$73,700
34017007400	NO	UPPER	No	No	\$73,700
34017007500	YES	UPPER	No	No	\$73,700
34017007600	YES	UPPER	No	No	\$73,700
34017007700	YES	UPPER	No	No	\$73,700
34017007800	YES	MIDDLE	No	No	\$73,700
34017010100	YES	MODERATE	No	No	\$73,700
34017010200	NO	MIDDLE	No	No	\$73,700
34017010300	YES	MODERATE	No	No	\$73,700
34017010400	NO	MIDDLE	No	No	\$73,700
34017010500	NO	MIDDLE	No	No	\$73,700
34017010600	NO	MIDDLE	No	No	\$73,700
34017010700	NO	MODERATE	No	No	\$73,700
34017010800	NO	MIDDLE	No	No	\$73,700
34017010900	NO	MODERATE	No	No	\$73,700
34017011000	YES	MODERATE	No	No	\$73,700
34017011100	NO	MODERATE	No	No	\$73,700
34017011200	NO	MIDDLE	No	No	\$73,700



Hudson, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34017011300	YES	MIDDLE	No	No	\$73,700
34017011400	NO	MIDDLE	No	No	\$73,700
34017011500	NO	MIDDLE	No	No	\$73,700
34017011600	NO	MIDDLE	No	No	\$73,700
34017012300	YES	MIDDLE	No	No	\$73,700
34017012400	NO	UPPER	No	No	\$73,700
34017012500	YES	UPPER	No	No	\$73,700
34017012600	NO	MODERATE	No	No	\$73,700
34017012700	YES	MIDDLE	No	No	\$73,700
34017012800	YES	MIDDLE	No	No	\$73,700
34017012900	YES	MODERATE	No	No	\$73,700
34017013000	YES	MIDDLE	No	No	\$73,700
34017013100	YES	MODERATE	No	No	\$73,700
34017013200	YES	MIDDLE	No	No	\$73,700
34017013300	YES	MODERATE	No	No	\$73,700
34017013400	YES	MODERATE	No	No	\$73,700
34017013500	YES	MODERATE	No	No	\$73,700
34017013600	YES	MODERATE	No	No	\$73,700
34017013700	YES	MIDDLE	No	No	\$73,700
34017013800	YES	MIDDLE	No	No	\$73,700
34017013900	YES	MIDDLE	No	No	\$73,700
34017014000	YES	MODERATE	No	No	\$73,700
34017014101	YES	UPPER	No	No	\$73,700
34017014102	YES	MODERATE	No	No	\$73,700
34017014200	YES	MODERATE	No	No	\$73,700
34017014300	YES	MIDDLE	No	No	\$73,700
34017014400	YES	MIDDLE	No	No	\$73,700
34017014501	YES	MODERATE	No	No	\$73,700
34017014502	YES	LOW	No	No	\$73,700
34017014600	YES	MIDDLE	No	No	\$73,700
34017014700	YES	MODERATE	No	No	\$73,700
34017014800	YES	MODERATE	No	No	\$73,700
34017014900	YES	MIDDLE	No	No	\$73,700

Hudson, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34017015001	YES	UPPER	No	No	\$73,700
34017015002	YES	MODERATE	No	No	\$73,700
34017015100	YES	MODERATE	No	No	\$73,700
34017015201	YES	UPPER	No	No	\$73,700
34017015202	YES	MODERATE	No	No	\$73,700
34017015300	YES	MODERATE	No	No	\$73,700
34017015500	YES	MODERATE	No	No	\$73,700
34017015600	YES	MODERATE	No	No	\$73,700
34017015700	YES	MODERATE	No	No	\$73,700
34017015801	NO	UPPER	No	No	\$73,700
34017015802	YES	MODERATE	No	No	\$73,700
34017015900	YES	MODERATE	No	No	\$73,700
34017016000	YES	MODERATE	No	No	\$73,700
34017016100	YES	MODERATE	No	No	\$73,700
34017016200	YES	LOW	No	No	\$73,700
34017016300	YES	MODERATE	No	No	\$73,700
34017016400	YES	LOW	No	No	\$73,700
34017016500	YES	MODERATE	No	No	\$73,700
34017016600	YES	MODERATE	No	No	\$73,700
34017016700	YES	MIDDLE	No	No	\$73,700
34017016800	YES	MODERATE	No	No	\$73,700
34017016900	YES	LOW	No	No	\$73,700
34017017000	YES	MODERATE	No	No	\$73,700
34017017100	YES	MODERATE	No	No	\$73,700
34017017200	YES	MODERATE	No	No	\$73,700
34017017300	YES	MODERATE	No	No	\$73,700
34017017400	YES	LOW	No	No	\$73,700
34017017500	YES	LOW	No	No	\$73,700
34017017600	YES	MODERATE	No	No	\$73,700
34017017700	YES	LOW	No	No	\$73,700
34017017800	YES	MODERATE	No	No	\$73,700
34017017900	NO	UPPER	No	No	\$73,700
34017018000	YES	MIDDLE	No	No	\$73,700



Hudson, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34017018100	YES	MIDDLE	No	No	\$73,700
34017018200	NO	MIDDLE	No	No	\$73,700
34017018301	NO	UPPER	No	No	\$73,700
34017018302	NO	UPPER	No	No	\$73,700
34017018400	NO	UPPER	No	No	\$73,700
34017018500	NO	UPPER	No	No	\$73,700
34017018600	NO	UPPER	No	No	\$73,700
34017018701	NO	UPPER	No	No	\$73,700
34017018702	NO	UPPER	No	No	\$73,700
34017018800	NO	UPPER	No	No	\$73,700
34017018900	NO	UPPER	No	No	\$73,700
34017019000	YES	MODERATE	No	No	\$73,700
34017019100	NO	UPPER	No	No	\$73,700
34017019200	NO	UPPER	No	No	\$73,700
34017019300	NO	UPPER	No	No	\$73,700
34017019400	NO	UPPER	No	No	\$73,700
34017019800	NO	UPPER	No	No	\$73,700
34017019900	YES	UPPER	No	No	\$73,700
34017020000	YES	UPPER	No	No	\$73,700
34017020100	YES	UPPER	No	No	\$73,700
34017032400	YES	MODERATE	No	No	\$73,700
34017980100	NO	NA	No	No	\$73,700

Hudson, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Hudson

Number of Census Tracts 166

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	130	78.31%
Low Income Tracts	10	6.02%
Moderate Income Tracts	71	42.77%
Middle Income Tracts	44	26.51%
Upper Income Tracts	38	22.89%
NA Income Tracts	3	1.81%

Hunterdon, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34019010100	NO	UPPER	No	No	\$99,800
34019010200	NO	UPPER	No	No	\$99,800
34019010300	NO	MIDDLE	No	No	\$99,800
34019010400	NO	UPPER	No	No	\$99,800
34019010500	NO	MIDDLE	No	No	\$99,800
34019010600	NO	UPPER	No	No	\$99,800
34019010701	NO	UPPER	No	No	\$99,800
34019010702	NO	UPPER	No	No	\$99,800
34019010801	NO	UPPER	No	No	\$99,800
34019010802	NO	MIDDLE	No	No	\$99,800
34019010900	NO	MIDDLE	No	No	\$99,800
34019011001	NO	UPPER	No	No	\$99,800



Hunterdon, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34019011002	NO	UPPER	No	No	\$99,800
34019011100	NO	UPPER	No	No	\$99,800
34019011201	NO	UPPER	No	No	\$99,800
34019011202	NO	MIDDLE	No	No	\$99,800
34019011301	NO	UPPER	No	No	\$99,800
34019011302	NO	UPPER	No	No	\$99,800
34019011303	NO	MIDDLE	No	No	\$99,800
34019011304	NO	UPPER	No	No	\$99,800
34019011400	YES	MODERATE	No	No	\$99,800
34019011500	NO	MIDDLE	No	No	\$99,800
34019011600	NO	MIDDLE	No	No	\$99,800
34019011700	NO	UPPER	No	No	\$99,800
34019011800	NO	MIDDLE	No	No	\$99,800
34019011900	NO	MIDDLE	No	No	\$99,800

Summary Data: Hunterdon

Number of Census Tracts 26

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	3.85%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	3.85%
Middle Income Tracts	10	38.46%
Upper Income Tracts	15	57.69%
NA Income Tracts	0	0.00%

Mercer, New Jersey

MSA: 45940, TRENTON, NJ
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34021000100	YES	LOW	No	No	\$95,400
34021000200	YES	LOW	No	No	\$95,400
34021000300	YES	LOW	No	No	\$95,400
34021000400	YES	LOW	No	No	\$95,400
34021000500	YES	LOW	No	No	\$95,400
34021000600	YES	MODERATE	No	No	\$95,400
34021000700	YES	LOW	No	No	\$95,400
34021000800	YES	LOW	No	No	\$95,400
34021000900	YES	MODERATE	No	No	\$95,400
34021001000	YES	LOW	No	No	\$95,400
34021001101	YES	LOW	No	No	\$95,400
34021001102	YES	LOW	No	No	\$95,400
34021001200	YES	MODERATE	No	No	\$95,400
34021001300	YES	MODERATE	No	No	\$95,400
34021001401	YES	LOW	No	No	\$95,400
34021001402	YES	LOW	No	No	\$95,400
34021001500	YES	LOW	No	No	\$95,400
34021001600	YES	LOW	No	No	\$95,400
34021001700	YES	LOW	No	No	\$95,400
34021001800	YES	MODERATE	No	No	\$95,400
34021001900	YES	LOW	No	No	\$95,400
34021002000	YES	LOW	No	No	\$95,400
34021002100	YES	LOW	No	No	\$95,400
34021002200	YES	MODERATE	No	No	\$95,400
34021002400	YES	NA	No	No	\$95,400
34021002500	NO	MODERATE	No	No	\$95,400
34021002601	YES	MODERATE	No	No	\$95,400
34021002602	NO	MODERATE	No	No	\$95,400
34021002701	NO	MODERATE	No	No	\$95,400
34021002702	NO	MODERATE	No	No	\$95,400
34021002800	YES	MODERATE	No	No	\$95,400
34021002902	YES	MODERATE	No	No	\$95,400
34021002903	NO	MIDDLE	No	No	\$95,400



Mercer, New Jersey

MSA: 45940, TRENTON, NJ
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34021002904	NO	MIDDLE	No	No	\$95,400
34021003001	NO	MIDDLE	No	No	\$95,400
34021003002	NO	UPPER	No	No	\$95,400
34021003003	NO	MIDDLE	No	No	\$95,400
34021003004	NO	MIDDLE	No	No	\$95,400
34021003006	NO	UPPER	No	No	\$95,400
34021003007	NO	MIDDLE	No	No	\$95,400
34021003008	NO	MIDDLE	No	No	\$95,400
34021003009	NO	MIDDLE	No	No	\$95,400
34021003100	NO	MIDDLE	No	No	\$95,400
34021003201	NO	MIDDLE	No	No	\$95,400
34021003202	NO	MIDDLE	No	No	\$95,400
34021003301	NO	UPPER	No	No	\$95,400
34021003302	YES	UPPER	No	No	\$95,400
34021003400	YES	MODERATE	No	No	\$95,400
34021003500	YES	MIDDLE	No	No	\$95,400
34021003601	YES	MIDDLE	No	No	\$95,400
34021003602	NO	MIDDLE	No	No	\$95,400
34021003703	NO	UPPER	No	No	\$95,400
34021003704	NO	UPPER	No	No	\$95,400
34021003705	NO	MIDDLE	No	No	\$95,400
34021003706	NO	UPPER	No	No	\$95,400
34021003800	NO	UPPER	No	No	\$95,400
34021003902	NO	UPPER	No	No	\$95,400
34021003903	NO	UPPER	No	No	\$95,400
34021003904	NO	UPPER	No	No	\$95,400
34021003905	NO	UPPER	No	No	\$95,400
34021004000	NO	MIDDLE	No	No	\$95,400
34021004201	NO	UPPER	No	No	\$95,400
34021004203	NO	UPPER	No	No	\$95,400
34021004204	NO	UPPER	No	No	\$95,400
34021004301	YES	UPPER	No	No	\$95,400
34021004304	YES	UPPER	No	No	\$95,400

Mercer, New Jersey

MSA: 45940, TRENTON, NJ
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34021004306	YES	UPPER	No	No	\$95,400
34021004307	NO	UPPER	No	No	\$95,400
34021004309	NO	UPPER	No	No	\$95,400
34021004310	NO	UPPER	No	No	\$95,400
34021004403	NO	MIDDLE	No	No	\$95,400
34021004404	YES	MIDDLE	No	No	\$95,400
34021004405	YES	UPPER	No	No	\$95,400
34021004406	YES	MODERATE	No	No	\$95,400
34021004407	NO	MIDDLE	No	No	\$95,400
34021004501	NO	UPPER	No	No	\$95,400
34021004502	NO	UPPER	No	No	\$95,400

Summary Data: Mercer

Number of Census Tracts	77
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	38	49.35%
Low Income Tracts	18	23.38%
Moderate Income Tracts	15	19.48%
Middle Income Tracts	19	24.68%
Upper Income Tracts	24	31.17%
NA Income Tracts	1	1.30%

Middlesex, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34023000100	NO	UPPER	No	No	\$73,700



Middlesex, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34023000200	NO	MIDDLE	No	No	\$73,700
34023000300	YES	MIDDLE	No	No	\$73,700
34023000401	YES	UPPER	No	No	\$73,700
34023000403	YES	UPPER	No	No	\$73,700
34023000404	YES	MIDDLE	No	No	\$73,700
34023000501	YES	MIDDLE	No	No	\$73,700
34023000502	YES	UPPER	No	No	\$73,700
34023000603	YES	UPPER	No	No	\$73,700
34023000606	YES	UPPER	No	No	\$73,700
34023000608	YES	UPPER	No	No	\$73,700
34023000701	YES	UPPER	No	No	\$73,700
34023000702	YES	UPPER	No	No	\$73,700
34023000801	YES	UPPER	No	No	\$73,700
34023000802	NO	UPPER	No	No	\$73,700
34023000901	NO	UPPER	No	No	\$73,700
34023000902	NO	MIDDLE	No	No	\$73,700
34023001001	NO	UPPER	No	No	\$73,700
34023001002	YES	UPPER	No	No	\$73,700
34023001100	NO	UPPER	No	No	\$73,700
34023001200	NO	MIDDLE	No	No	\$73,700
34023001300	NO	UPPER	No	No	\$73,700
34023001409	YES	UPPER	No	No	\$73,700
34023001410	YES	UPPER	No	No	\$73,700
34023001411	YES	UPPER	No	No	\$73,700
34023001412	YES	UPPER	No	No	\$73,700
34023001413	YES	UPPER	No	No	\$73,700
34023001414	YES	UPPER	No	No	\$73,700
34023001415	YES	UPPER	No	No	\$73,700
34023001416	YES	MIDDLE	No	No	\$73,700
34023001417	NO	UPPER	No	No	\$73,700
34023001502	NO	UPPER	No	No	\$73,700
34023001504	YES	UPPER	No	No	\$73,700
34023001505	YES	UPPER	No	No	\$73,700

Middlesex, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34023001506	YES	UPPER	No	No	\$73,700
34023001600	YES	MIDDLE	No	No	\$73,700
34023001701	NO	UPPER	No	No	\$73,700
34023001702	YES	UPPER	No	No	\$73,700
34023001803	NO	UPPER	No	No	\$73,700
34023001804	YES	MIDDLE	No	No	\$73,700
34023001805	YES	UPPER	No	No	\$73,700
34023001901	YES	UPPER	No	No	\$73,700
34023001902	NO	MIDDLE	No	No	\$73,700
34023001903	NO	UPPER	No	No	\$73,700
34023002000	NO	UPPER	No	No	\$73,700
34023002101	NO	UPPER	No	No	\$73,700
34023002102	NO	UPPER	No	No	\$73,700
34023002200	NO	UPPER	No	No	\$73,700
34023002301	NO	UPPER	No	No	\$73,700
34023002302	NO	UPPER	No	No	\$73,700
34023002401	NO	UPPER	No	No	\$73,700
34023002402	NO	UPPER	No	No	\$73,700
34023002500	YES	MIDDLE	No	No	\$73,700
34023002603	YES	UPPER	No	No	\$73,700
34023002604	YES	UPPER	No	No	\$73,700
34023002605	NO	UPPER	No	No	\$73,700
34023002701	YES	MIDDLE	No	No	\$73,700
34023002703	YES	MIDDLE	No	No	\$73,700
34023002805	NO	UPPER	No	No	\$73,700
34023002901	YES	UPPER	No	No	\$73,700
34023002902	YES	MIDDLE	No	No	\$73,700
34023003001	NO	MIDDLE	No	No	\$73,700
34023003002	YES	UPPER	No	No	\$73,700
34023003101	YES	UPPER	No	No	\$73,700
34023003102	YES	UPPER	No	No	\$73,700
34023003201	NO	UPPER	No	No	\$73,700
34023003203	NO	MIDDLE	No	No	\$73,700



Middlesex, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34023003300	YES	MIDDLE	No	No	\$73,700
34023003401	NO	MIDDLE	No	No	\$73,700
34023003500	YES	UPPER	No	No	\$73,700
34023003600	YES	MIDDLE	No	No	\$73,700
34023003700	YES	MIDDLE	No	No	\$73,700
34023003800	YES	MIDDLE	No	No	\$73,700
34023004000	YES	MIDDLE	No	No	\$73,700
34023004100	YES	MIDDLE	No	No	\$73,700
34023004200	YES	MIDDLE	No	No	\$73,700
34023004300	YES	MIDDLE	No	No	\$73,700
34023004400	YES	MIDDLE	No	No	\$73,700
34023004500	YES	MODERATE	No	No	\$73,700
34023004600	YES	MODERATE	No	No	\$73,700
34023004700	YES	MIDDLE	No	No	\$73,700
34023004800	YES	LOW	No	No	\$73,700
34023004900	YES	MODERATE	No	No	\$73,700
34023005000	YES	MODERATE	No	No	\$73,700
34023005100	NO	MIDDLE	No	No	\$73,700
34023005200	YES	LOW	No	No	\$73,700
34023005300	YES	LOW	No	No	\$73,700
34023005500	YES	LOW	No	No	\$73,700
34023005601	YES	LOW	No	No	\$73,700
34023005602	YES	LOW	No	No	\$73,700
34023005700	YES	LOW	No	No	\$73,700
34023005800	YES	LOW	No	No	\$73,700
34023006001	YES	UPPER	No	No	\$73,700
34023006002	YES	MODERATE	No	No	\$73,700
34023006101	YES	MIDDLE	No	No	\$73,700
34023006103	YES	MIDDLE	No	No	\$73,700
34023006104	YES	UPPER	No	No	\$73,700
34023006203	YES	UPPER	No	No	\$73,700
34023006204	YES	UPPER	No	No	\$73,700
34023006205	YES	UPPER	No	No	\$73,700

Middlesex, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34023006206	NO	UPPER	No	No	\$73,700
34023006207	YES	MIDDLE	No	No	\$73,700
34023006300	NO	UPPER	No	No	\$73,700
34023006403	NO	UPPER	No	No	\$73,700
34023006500	NO	UPPER	No	No	\$73,700
34023006601	NO	UPPER	No	No	\$73,700
34023006604	NO	UPPER	No	No	\$73,700
34023006605	NO	UPPER	No	No	\$73,700
34023006606	NO	UPPER	No	No	\$73,700
34023006607	NO	UPPER	No	No	\$73,700
34023006608	NO	UPPER	No	No	\$73,700
34023006701	NO	UPPER	No	No	\$73,700
34023006703	YES	UPPER	No	No	\$73,700
34023006800	NO	MIDDLE	No	No	\$73,700
34023006900	YES	MODERATE	No	No	\$73,700
34023007000	NO	MIDDLE	No	No	\$73,700
34023007101	NO	UPPER	No	No	\$73,700
34023007102	NO	UPPER	No	No	\$73,700
34023007103	YES	MODERATE	No	No	\$73,700
34023007202	NO	UPPER	No	No	\$73,700
34023007203	NO	UPPER	No	No	\$73,700
34023007301	NO	UPPER	No	No	\$73,700
34023007303	NO	UPPER	No	No	\$73,700
34023007304	YES	UPPER	No	No	\$73,700
34023007402	NO	MIDDLE	No	No	\$73,700
34023007500	NO	UPPER	No	No	\$73,700
34023007600	NO	UPPER	No	No	\$73,700
34023007702	NO	UPPER	No	No	\$73,700
34023007703	NO	UPPER	No	No	\$73,700
34023007704	NO	UPPER	No	No	\$73,700
34023007801	NO	MIDDLE	No	No	\$73,700
34023007804	NO	UPPER	No	No	\$73,700
34023007805	NO	UPPER	No	No	\$73,700



Middlesex, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34023007806	NO	UPPER	No	No	\$73,700
34023007905	NO	UPPER	No	No	\$73,700
34023007906	YES	UPPER	No	No	\$73,700
34023007907	NO	UPPER	No	No	\$73,700
34023007908	YES	MIDDLE	No	No	\$73,700
34023007909	NO	UPPER	No	No	\$73,700
34023007910	NO	UPPER	No	No	\$73,700
34023007911	NO	UPPER	No	No	\$73,700
34023007912	NO	UPPER	No	No	\$73,700
34023008001	NO	UPPER	No	No	\$73,700
34023008101	NO	UPPER	No	No	\$73,700
34023008102	NO	UPPER	No	No	\$73,700
34023008103	NO	MIDDLE	No	No	\$73,700
34023008202	NO	UPPER	No	No	\$73,700
34023008204	NO	MIDDLE	No	No	\$73,700
34023008205	NO	MIDDLE	No	No	\$73,700
34023008206	NO	MODERATE	No	No	\$73,700
34023008207	NO	MIDDLE	No	No	\$73,700
34023008208	NO	UPPER	No	No	\$73,700
34023008209	NO	UPPER	No	No	\$73,700
34023008300	NO	MIDDLE	No	No	\$73,700
34023008403	YES	UPPER	No	No	\$73,700
34023008404	NO	UPPER	No	No	\$73,700
34023008405	YES	UPPER	No	No	\$73,700
34023008406	NO	UPPER	No	No	\$73,700
34023008501	YES	MIDDLE	No	No	\$73,700
34023008502	YES	UPPER	No	No	\$73,700
34023008503	YES	UPPER	No	No	\$73,700
34023008504	NO	UPPER	No	No	\$73,700
34023008601	YES	UPPER	No	No	\$73,700
34023008602	YES	UPPER	No	No	\$73,700
34023008604	YES	UPPER	No	No	\$73,700
34023008605	YES	UPPER	No	No	\$73,700

Middlesex, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34023008606	YES	MIDDLE	No	No	\$73,700
34023008700	NO	UPPER	No	No	\$73,700
34023008800	YES	UPPER	No	No	\$73,700
34023008900	YES	MIDDLE	No	No	\$73,700
34023009000	YES	UPPER	No	No	\$73,700
34023009100	NO	UPPER	No	No	\$73,700
34023009200	NO	UPPER	No	No	\$73,700
34023009300	YES	MODERATE	No	No	\$73,700
34023009400	NO	UPPER	No	No	\$73,700

Summary Data: Middlesex

Number of Census Tracts 175

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	91	52.00%
Low Income Tracts	8	4.57%
Moderate Income Tracts	9	5.14%
Middle Income Tracts	44	25.14%
Upper Income Tracts	114	65.14%
NA Income Tracts	0	0.00%

Monmouth, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34025800100	NO	UPPER	No	No	\$73,700
34025800200	NO	UPPER	No	No	\$73,700
34025800400	NO	MIDDLE	No	No	\$73,700



Monmouth, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34025800500	NO	UPPER	No	No	\$73,700
34025800601	NO	UPPER	No	No	\$73,700
34025800602	NO	UPPER	No	No	\$73,700
34025800701	NO	UPPER	No	No	\$73,700
34025800702	NO	UPPER	No	No	\$73,700
34025800800	NO	UPPER	No	No	\$73,700
34025800900	NO	UPPER	No	No	\$73,700
34025801000	NO	UPPER	No	No	\$73,700
34025801100	NO	UPPER	No	No	\$73,700
34025801200	NO	UPPER	No	No	\$73,700
34025801300	NO	UPPER	No	No	\$73,700
34025801400	NO	UPPER	No	No	\$73,700
34025801500	NO	UPPER	No	No	\$73,700
34025801600	NO	MIDDLE	No	No	\$73,700
34025801700	NO	MODERATE	No	No	\$73,700
34025801800	NO	MIDDLE	No	No	\$73,700
34025801900	NO	UPPER	No	No	\$73,700
34025802000	NO	MIDDLE	No	No	\$73,700
34025802100	NO	UPPER	No	No	\$73,700
34025802200	NO	UPPER	No	No	\$73,700
34025802300	NO	UPPER	No	No	\$73,700
34025802400	NO	UPPER	No	No	\$73,700
34025802500	NO	MIDDLE	No	No	\$73,700
34025802600	NO	MIDDLE	No	No	\$73,700
34025802700	NO	UPPER	No	No	\$73,700
34025802800	NO	UPPER	No	No	\$73,700
34025802900	NO	UPPER	No	No	\$73,700
34025803000	NO	UPPER	No	No	\$73,700
34025803100	NO	UPPER	No	No	\$73,700
34025803201	NO	UPPER	No	No	\$73,700
34025803202	NO	UPPER	No	No	\$73,700
34025803300	NO	UPPER	No	No	\$73,700
34025803400	YES	MODERATE	No	No	\$73,700

Monmouth, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34025803500	NO	UPPER	No	No	\$73,700
34025803600	NO	UPPER	No	No	\$73,700
34025803700	NO	UPPER	No	No	\$73,700
34025803800	NO	UPPER	No	No	\$73,700
34025803900	NO	UPPER	No	No	\$73,700
34025804100	NO	UPPER	No	No	\$73,700
34025804200	NO	UPPER	No	No	\$73,700
34025804500	NO	UPPER	No	No	\$73,700
34025804600	NO	UPPER	No	No	\$73,700
34025804700	YES	NA	No	No	\$73,700
34025804800	NO	MIDDLE	No	No	\$73,700
34025805001	YES	MODERATE	No	No	\$73,700
34025805100	NO	UPPER	No	No	\$73,700
34025805300	NO	UPPER	No	No	\$73,700
34025805400	NO	MIDDLE	No	No	\$73,700
34025805500	YES	MIDDLE	No	No	\$73,700
34025805600	YES	LOW	No	No	\$73,700
34025805700	NO	MODERATE	No	No	\$73,700
34025805800	YES	MODERATE	No	No	\$73,700
34025805900	YES	MODERATE	No	No	\$73,700
34025806000	NO	MODERATE	No	No	\$73,700
34025806100	NO	MIDDLE	No	No	\$73,700
34025806201	NO	UPPER	No	No	\$73,700
34025806202	NO	UPPER	No	No	\$73,700
34025806300	NO	UPPER	No	No	\$73,700
34025806400	NO	UPPER	No	No	\$73,700
34025806501	YES	MODERATE	No	No	\$73,700
34025806502	NO	MIDDLE	No	No	\$73,700
34025806503	NO	UPPER	No	No	\$73,700
34025806504	NO	MIDDLE	No	No	\$73,700
34025806600	NO	UPPER	No	No	\$73,700
34025807003	YES	MODERATE	No	No	\$73,700
34025807004	NO	MODERATE	No	No	\$73,700



Monmouth, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34025807100	YES	MIDDLE	No	No	\$73,700
34025807200	YES	LOW	No	No	\$73,700
34025807300	YES	LOW	No	No	\$73,700
34025807400	NO	MIDDLE	No	No	\$73,700
34025807500	YES	MODERATE	No	No	\$73,700
34025807600	YES	MODERATE	No	No	\$73,700
34025807700	YES	MIDDLE	No	No	\$73,700
34025807800	YES	MIDDLE	No	No	\$73,700
34025807900	YES	UPPER	No	No	\$73,700
34025808001	NO	UPPER	No	No	\$73,700
34025808002	NO	UPPER	No	No	\$73,700
34025808100	NO	MIDDLE	No	No	\$73,700
34025808200	NO	MIDDLE	No	No	\$73,700
34025808300	NO	UPPER	No	No	\$73,700
34025808401	NO	UPPER	No	No	\$73,700
34025808402	NO	UPPER	No	No	\$73,700
34025808500	NO	UPPER	No	No	\$73,700
34025808600	NO	UPPER	No	No	\$73,700
34025808701	NO	UPPER	No	No	\$73,700
34025808702	NO	UPPER	No	No	\$73,700
34025808800	NO	UPPER	No	No	\$73,700
34025808900	NO	UPPER	No	No	\$73,700
34025809000	NO	MIDDLE	No	No	\$73,700
34025809100	NO	UPPER	No	No	\$73,700
34025809200	NO	UPPER	No	No	\$73,700
34025809301	NO	UPPER	No	No	\$73,700
34025809302	NO	UPPER	No	No	\$73,700
34025809400	NO	UPPER	No	No	\$73,700
34025809501	NO	UPPER	No	No	\$73,700
34025809502	NO	UPPER	No	No	\$73,700
34025809600	NO	UPPER	No	No	\$73,700
34025809701	NO	UPPER	No	No	\$73,700
34025809703	NO	UPPER	No	No	\$73,700

Monmouth, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34025809704	NO	UPPER	No	No	\$73,700
34025809901	NO	UPPER	No	No	\$73,700
34025809902	NO	UPPER	No	No	\$73,700
34025809903	NO	MODERATE	No	No	\$73,700
34025810001	NO	UPPER	No	No	\$73,700
34025810002	NO	MIDDLE	No	No	\$73,700
34025810003	NO	UPPER	No	No	\$73,700
34025810004	NO	UPPER	No	No	\$73,700
34025810101	NO	UPPER	No	No	\$73,700
34025810102	NO	UPPER	No	No	\$73,700
34025810200	NO	UPPER	No	No	\$73,700
34025810300	NO	UPPER	No	No	\$73,700
34025810401	NO	UPPER	No	No	\$73,700
34025810402	NO	UPPER	No	No	\$73,700
34025810501	NO	MIDDLE	No	No	\$73,700
34025810502	NO	UPPER	No	No	\$73,700
34025810503	NO	UPPER	No	No	\$73,700
34025810600	NO	UPPER	No	No	\$73,700
34025810700	NO	UPPER	No	No	\$73,700
34025810800	YES	MODERATE	No	No	\$73,700
34025810900	YES	MIDDLE	No	No	\$73,700
34025811000	YES	MODERATE	No	No	\$73,700
34025811101	NO	UPPER	No	No	\$73,700
34025811102	NO	UPPER	No	No	\$73,700
34025811200	NO	UPPER	No	No	\$73,700
34025811301	NO	MIDDLE	No	No	\$73,700
34025811303	NO	UPPER	No	No	\$73,700
34025811304	NO	UPPER	No	No	\$73,700
34025811401	NO	UPPER	No	No	\$73,700
34025811402	NO	UPPER	No	No	\$73,700
34025811501	NO	UPPER	No	No	\$73,700
34025811502	NO	UPPER	No	No	\$73,700
34025811600	NO	MIDDLE	No	No	\$73,700



Monmouth, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34025811900	NO	UPPER	No	No	\$73,700
34025812000	NO	UPPER	No	No	\$73,700
34025812100	NO	UPPER	No	No	\$73,700
34025812200	NO	MIDDLE	No	No	\$73,700
34025812300	NO	UPPER	No	No	\$73,700
34025812400	NO	UPPER	No	No	\$73,700
34025812501	NO	UPPER	No	No	\$73,700
34025812502	NO	UPPER	No	No	\$73,700
34025990000	NO	NA	No	No	\$73,700

Summary Data: Monmouth

Number of Census Tracts 144

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	20	13.89%
Low Income Tracts	3	2.08%
Moderate Income Tracts	15	10.42%
Middle Income Tracts	25	17.36%
Upper Income Tracts	99	68.75%
NA Income Tracts	2	1.39%

Morris, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34027040101	NO	MIDDLE	No	No	\$99,800
34027040102	NO	MIDDLE	No	No	\$99,800
34027040200	NO	MIDDLE	No	No	\$99,800

Morris, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34027040300	NO	UPPER	No	No	\$99,800
34027040400	NO	MIDDLE	No	No	\$99,800
34027040500	NO	MIDDLE	No	No	\$99,800
34027040600	NO	MIDDLE	No	No	\$99,800
34027040701	NO	UPPER	No	No	\$99,800
34027040702	NO	UPPER	No	No	\$99,800
34027040801	NO	UPPER	No	No	\$99,800
34027040803	NO	UPPER	No	No	\$99,800
34027040804	NO	UPPER	No	No	\$99,800
34027040805	NO	UPPER	No	No	\$99,800
34027040900	NO	UPPER	No	No	\$99,800
34027041000	NO	MIDDLE	No	No	\$99,800
34027041100	NO	MIDDLE	No	No	\$99,800
34027041200	NO	UPPER	No	No	\$99,800
34027041300	NO	UPPER	No	No	\$99,800
34027041400	NO	MIDDLE	No	No	\$99,800
34027041500	NO	UPPER	No	No	\$99,800
34027041601	NO	UPPER	No	No	\$99,800
34027041602	NO	UPPER	No	No	\$99,800
34027041603	YES	MIDDLE	No	No	\$99,800
34027041604	NO	MIDDLE	No	No	\$99,800
34027041701	NO	MIDDLE	No	No	\$99,800
34027041702	NO	MIDDLE	No	No	\$99,800
34027041704	YES	UPPER	No	No	\$99,800
34027041705	NO	MIDDLE	No	No	\$99,800
34027041706	YES	MODERATE	No	No	\$99,800
34027041801	YES	MODERATE	No	No	\$99,800
34027041802	NO	MIDDLE	No	No	\$99,800
34027041803	YES	UPPER	No	No	\$99,800
34027041901	NO	MIDDLE	No	No	\$99,800
34027041902	NO	UPPER	No	No	\$99,800
34027042000	NO	UPPER	No	No	\$99,800
34027042100	NO	UPPER	No	No	\$99,800



Morris, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34027042200	NO	UPPER	No	No	\$99,800
34027042301	NO	UPPER	No	No	\$99,800
34027042302	NO	UPPER	No	No	\$99,800
34027042500	NO	UPPER	No	No	\$99,800
34027042600	NO	UPPER	No	No	\$99,800
34027042700	NO	UPPER	No	No	\$99,800
34027042800	NO	UPPER	No	No	\$99,800
34027042900	NO	MIDDLE	No	No	\$99,800
34027043000	NO	UPPER	No	No	\$99,800
34027043100	NO	UPPER	No	No	\$99,800
34027043200	NO	UPPER	No	No	\$99,800
34027043301	NO	MIDDLE	No	No	\$99,800
34027043302	NO	UPPER	No	No	\$99,800
34027043303	NO	UPPER	No	No	\$99,800
34027043401	NO	UPPER	No	No	\$99,800
34027043402	NO	UPPER	No	No	\$99,800
34027043500	YES	LOW	No	No	\$99,800
34027043600	NO	MIDDLE	No	No	\$99,800
34027043700	NO	UPPER	No	No	\$99,800
34027043800	YES	MIDDLE	No	No	\$99,800
34027043900	NO	UPPER	No	No	\$99,800
34027044000	NO	UPPER	No	No	\$99,800
34027044101	NO	UPPER	No	No	\$99,800
34027044102	NO	UPPER	No	No	\$99,800
34027044200	NO	UPPER	No	No	\$99,800
34027044300	NO	MIDDLE	No	No	\$99,800
34027044401	NO	UPPER	No	No	\$99,800
34027044403	NO	UPPER	No	No	\$99,800
34027044404	NO	MIDDLE	No	No	\$99,800
34027044501	NO	MIDDLE	No	No	\$99,800
34027044502	NO	MIDDLE	No	No	\$99,800
34027044601	NO	UPPER	No	No	\$99,800
34027044602	NO	MIDDLE	No	No	\$99,800

Morris, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34027044701	NO	MIDDLE	No	No	\$99,800
34027044702	NO	MIDDLE	No	No	\$99,800
34027044800	YES	MODERATE	No	No	\$99,800
34027044900	YES	MODERATE	No	No	\$99,800
34027045000	YES	MODERATE	No	No	\$99,800
34027045100	YES	MODERATE	No	No	\$99,800
34027045200	NO	MIDDLE	No	No	\$99,800
34027045300	NO	MIDDLE	No	No	\$99,800
34027045401	NO	MIDDLE	No	No	\$99,800
34027045402	NO	MIDDLE	No	No	\$99,800
34027045501	NO	UPPER	No	No	\$99,800
34027045502	NO	UPPER	No	No	\$99,800
34027045602	YES	LOW	No	No	\$99,800
34027045603	YES	MIDDLE	No	No	\$99,800
34027045701	NO	UPPER	No	No	\$99,800
34027045703	NO	UPPER	No	No	\$99,800
34027045704	NO	UPPER	No	No	\$99,800
34027045804	NO	UPPER	No	No	\$99,800
34027045901	NO	UPPER	No	No	\$99,800
34027045902	NO	UPPER	No	No	\$99,800
34027046000	NO	MODERATE	No	No	\$99,800
34027046103	NO	MIDDLE	No	No	\$99,800
34027046104	NO	MIDDLE	No	No	\$99,800
34027046105	NO	MIDDLE	No	No	\$99,800
34027046106	NO	UPPER	No	No	\$99,800
34027046201	NO	UPPER	No	No	\$99,800
34027046202	NO	UPPER	No	No	\$99,800
34027046297	NO	UPPER	No	No	\$99,800
34027046298	NO	UPPER	No	No	\$99,800
34027046300	NO	UPPER	No	No	\$99,800
34027046400	NO	UPPER	No	No	\$99,800



Morris, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Morris					
Number of Census Tracts					100
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	13	13.00%			
Low Income Tracts	2	2.00%			
Moderate Income Tracts	7	7.00%			
Middle Income Tracts	35	35.00%			
Upper Income Tracts	56	56.00%			
NA Income Tracts	0	0.00%			

Ocean, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34029710100	NO	UPPER	No	No	\$73,700
34029711100	NO	UPPER	No	No	\$73,700
34029711200	NO	UPPER	No	No	\$73,700
34029711300	NO	UPPER	No	No	\$73,700
34029711400	NO	UPPER	No	No	\$73,700
34029712000	NO	UPPER	No	No	\$73,700
34029713000	NO	MIDDLE	No	No	\$73,700
34029713100	NO	UPPER	No	No	\$73,700
34029713201	NO	UPPER	No	No	\$73,700
34029713202	NO	MIDDLE	No	No	\$73,700
34029713203	NO	MIDDLE	No	No	\$73,700
34029713300	NO	UPPER	No	No	\$73,700

Ocean, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34029713401	NO	UPPER	No	No	\$73,700
34029713402	NO	MIDDLE	No	No	\$73,700
34029713500	NO	UPPER	No	No	\$73,700
34029713600	NO	UPPER	No	No	\$73,700
34029713700	NO	UPPER	No	No	\$73,700
34029713800	NO	MIDDLE	No	No	\$73,700
34029713900	NO	MIDDLE	No	No	\$73,700
34029714000	NO	UPPER	No	No	\$73,700
34029714100	NO	MIDDLE	No	No	\$73,700
34029714200	NO	UPPER	No	No	\$73,700
34029714300	NO	UPPER	No	No	\$73,700
34029714400	NO	UPPER	No	No	\$73,700
34029715000	NO	MODERATE	No	No	\$73,700
34029715200	NO	MODERATE	No	No	\$73,700
34029715301	NO	MODERATE	No	No	\$73,700
34029715302	NO	LOW	No	No	\$73,700
34029715401	NO	MIDDLE	No	No	\$73,700
34029715402	NO	LOW	No	No	\$73,700
34029715500	NO	MODERATE	No	No	\$73,700
34029715600	NO	MODERATE	No	No	\$73,700
34029715700	NO	MODERATE	No	No	\$73,700
34029715800	NO	MODERATE	No	No	\$73,700
34029715901	NO	MIDDLE	No	No	\$73,700
34029715902	NO	MODERATE	No	No	\$73,700
34029716000	NO	MODERATE	No	No	\$73,700
34029717001	NO	UPPER	No	No	\$73,700
34029717002	NO	MIDDLE	No	No	\$73,700
34029717101	NO	UPPER	No	No	\$73,700
34029717102	NO	UPPER	No	No	\$73,700
34029717200	NO	UPPER	No	No	\$73,700
34029717300	NO	UPPER	No	No	\$73,700
34029717400	NO	UPPER	No	No	\$73,700
34029717501	NO	MIDDLE	No	No	\$73,700



Ocean, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34029717502	NO	UPPER	No	No	\$73,700
34029718000	NO	UPPER	No	No	\$73,700
34029720001	NO	MIDDLE	No	No	\$73,700
34029720101	NO	MODERATE	No	No	\$73,700
34029720102	NO	MODERATE	No	No	\$73,700
34029720103	NO	MODERATE	No	No	\$73,700
34029720202	NO	MIDDLE	No	No	\$73,700
34029720203	NO	MIDDLE	No	No	\$73,700
34029720204	NO	MIDDLE	No	No	\$73,700
34029720205	NO	MIDDLE	No	No	\$73,700
34029720206	NO	MIDDLE	No	No	\$73,700
34029721000	NO	MIDDLE	No	No	\$73,700
34029722001	NO	MIDDLE	No	No	\$73,700
34029722002	NO	MIDDLE	No	No	\$73,700
34029722100	NO	UPPER	No	No	\$73,700
34029722200	NO	MODERATE	No	No	\$73,700
34029722300	NO	UPPER	No	No	\$73,700
34029722401	NO	UPPER	No	No	\$73,700
34029722402	NO	UPPER	No	No	\$73,700
34029722500	NO	UPPER	No	No	\$73,700
34029722600	NO	MIDDLE	No	No	\$73,700
34029722701	NO	UPPER	No	No	\$73,700
34029722702	NO	MIDDLE	No	No	\$73,700
34029722800	NO	MIDDLE	No	No	\$73,700
34029722900	NO	MIDDLE	No	No	\$73,700
34029723000	NO	MIDDLE	No	No	\$73,700
34029723100	NO	UPPER	No	No	\$73,700
34029723200	NO	UPPER	No	No	\$73,700
34029723300	NO	MIDDLE	No	No	\$73,700
34029723400	NO	MIDDLE	No	No	\$73,700
34029723500	NO	MIDDLE	No	No	\$73,700
34029723600	NO	UPPER	No	No	\$73,700
34029724000	NO	MIDDLE	No	No	\$73,700

Ocean, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34029725001	NO	MIDDLE	No	No	\$73,700
34029725002	NO	MIDDLE	No	No	\$73,700
34029725100	NO	MIDDLE	No	No	\$73,700
34029726000	NO	MIDDLE	No	No	\$73,700
34029727001	NO	MIDDLE	No	No	\$73,700
34029727002	NO	MIDDLE	No	No	\$73,700
34029728000	NO	MIDDLE	No	No	\$73,700
34029729000	NO	MIDDLE	No	No	\$73,700
34029730000	NO	UPPER	No	No	\$73,700
34029731001	NO	UPPER	No	No	\$73,700
34029731002	NO	MIDDLE	No	No	\$73,700
34029731101	NO	MIDDLE	No	No	\$73,700
34029731102	NO	UPPER	No	No	\$73,700
34029731103	NO	UPPER	No	No	\$73,700
34029731201	NO	MODERATE	No	No	\$73,700
34029731202	NO	MODERATE	No	No	\$73,700
34029731203	NO	MODERATE	No	No	\$73,700
34029731204	NO	MODERATE	No	No	\$73,700
34029731205	NO	MODERATE	No	No	\$73,700
34029731206	NO	MODERATE	No	No	\$73,700
34029732001	NO	UPPER	No	No	\$73,700
34029732002	NO	MIDDLE	No	No	\$73,700
34029732101	NO	MIDDLE	No	No	\$73,700
34029732103	NO	UPPER	No	No	\$73,700
34029732104	NO	MIDDLE	No	No	\$73,700
34029733000	NO	MIDDLE	No	No	\$73,700
34029734001	NO	MIDDLE	No	No	\$73,700
34029734002	NO	MIDDLE	No	No	\$73,700
34029734003	NO	MIDDLE	No	No	\$73,700
34029735001	NO	MIDDLE	No	No	\$73,700
34029735002	NO	MIDDLE	No	No	\$73,700
34029735101	NO	MIDDLE	No	No	\$73,700
34029735103	NO	MIDDLE	No	No	\$73,700



Ocean, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34029735104	NO	MIDDLE	No	No	\$73,700
34029736001	NO	MIDDLE	No	No	\$73,700
34029736002	NO	UPPER	No	No	\$73,700
34029736101	NO	MIDDLE	No	No	\$73,700
34029736102	NO	MIDDLE	No	No	\$73,700
34029736105	NO	MIDDLE	No	No	\$73,700
34029737000	NO	MIDDLE	No	No	\$73,700
34029738001	NO	UPPER	No	No	\$73,700
34029738002	NO	UPPER	No	No	\$73,700
34029738100	NO	UPPER	No	No	\$73,700
34029739000	NO	UPPER	No	No	\$73,700
34029739100	NO	MODERATE	No	No	\$73,700
34029980000	NO	NA	No	No	\$73,700
34029980100	YES	NA	No	No	\$73,700
34029990000	NO	NA	No	No	\$73,700

Summary Data: Ocean

Number of Census Tracts	126
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	0.79%
Low Income Tracts	2	1.59%
Moderate Income Tracts	20	15.87%
Middle Income Tracts	56	44.44%
Upper Income Tracts	45	35.71%
NA Income Tracts	3	2.38%

Passaic, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34031116500	NO	UPPER	No	No	\$73,700
34031124200	NO	UPPER	No	No	\$73,700
34031124311	NO	UPPER	No	No	\$73,700
34031124312	NO	UPPER	No	No	\$73,700
34031124321	NO	UPPER	No	No	\$73,700
34031124322	NO	UPPER	No	No	\$73,700
34031124323	YES	UPPER	No	No	\$73,700
34031124401	NO	UPPER	No	No	\$73,700
34031124402	NO	UPPER	No	No	\$73,700
34031124500	YES	MIDDLE	No	No	\$73,700
34031124601	YES	MIDDLE	No	No	\$73,700
34031124602	YES	MIDDLE	No	No	\$73,700
34031124700	YES	MIDDLE	No	No	\$73,700
34031124800	YES	MIDDLE	No	No	\$73,700
34031124900	YES	MIDDLE	No	No	\$73,700
34031125000	YES	MODERATE	No	No	\$73,700
34031125100	YES	MODERATE	No	No	\$73,700
34031133701	YES	MIDDLE	No	No	\$73,700
34031133702	NO	MIDDLE	No	No	\$73,700
34031143200	NO	UPPER	No	No	\$73,700
34031143300	NO	UPPER	No	No	\$73,700
34031143400	NO	MIDDLE	No	No	\$73,700
34031154001	NO	UPPER	No	No	\$73,700
34031154002	NO	UPPER	No	No	\$73,700
34031163500	NO	UPPER	No	No	\$73,700
34031175200	YES	LOW	No	No	\$73,700
34031175301	YES	LOW	No	No	\$73,700
34031175302	YES	LOW	No	No	\$73,700
34031175401	YES	LOW	No	No	\$73,700
34031175402	YES	LOW	No	No	\$73,700
34031175500	YES	LOW	No	No	\$73,700
34031175601	NO	UPPER	No	No	\$73,700
34031175602	YES	MODERATE	No	No	\$73,700



Passaic, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34031175701	YES	MODERATE	No	No	\$73,700
34031175703	YES	MIDDLE	No	No	\$73,700
34031175704	NO	MIDDLE	No	No	\$73,700
34031175801	YES	MODERATE	No	No	\$73,700
34031175802	YES	LOW	No	No	\$73,700
34031175900	YES	LOW	No	No	\$73,700
34031180100	YES	MIDDLE	No	No	\$73,700
34031180201	YES	MODERATE	No	No	\$73,700
34031180202	YES	LOW	No	No	\$73,700
34031180300	YES	MODERATE	No	No	\$73,700
34031180600	YES	LOW	No	No	\$73,700
34031180700	YES	LOW	No	No	\$73,700
34031180800	YES	LOW	No	No	\$73,700
34031180900	YES	LOW	No	No	\$73,700
34031181000	YES	MODERATE	No	No	\$73,700
34031181100	YES	MODERATE	No	No	\$73,700
34031181200	YES	LOW	No	No	\$73,700
34031181300	YES	LOW	No	No	\$73,700
34031181400	YES	LOW	No	No	\$73,700
34031181500	YES	LOW	No	No	\$73,700
34031181702	YES	LOW	No	No	\$73,700
34031181800	YES	LOW	No	No	\$73,700
34031181900	YES	MODERATE	No	No	\$73,700
34031182000	YES	MODERATE	No	No	\$73,700
34031182100	YES	LOW	No	No	\$73,700
34031182200	YES	LOW	No	No	\$73,700
34031182301	YES	LOW	No	No	\$73,700
34031182302	YES	LOW	No	No	\$73,700
34031182400	YES	MODERATE	No	No	\$73,700
34031182500	YES	MODERATE	No	No	\$73,700
34031182600	YES	MIDDLE	No	No	\$73,700
34031182700	YES	MODERATE	No	No	\$73,700
34031182800	YES	LOW	No	No	\$73,700

Passaic, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34031182900	YES	LOW	No	No	\$73,700
34031183000	YES	MODERATE	No	No	\$73,700
34031183101	YES	MIDDLE	No	No	\$73,700
34031183102	YES	MODERATE	No	No	\$73,700
34031183200	YES	LOW	No	No	\$73,700
34031196401	NO	UPPER	No	No	\$73,700
34031196402	NO	UPPER	No	No	\$73,700
34031203600	YES	MODERATE	No	No	\$73,700
34031216701	NO	UPPER	No	No	\$73,700
34031216702	NO	UPPER	No	No	\$73,700
34031223801	NO	MIDDLE	No	No	\$73,700
34031223802	NO	UPPER	No	No	\$73,700
34031223900	NO	NA	No	No	\$73,700
34031236601	NO	MIDDLE	No	No	\$73,700
34031236602	NO	UPPER	No	No	\$73,700
34031246001	NO	UPPER	No	No	\$73,700
34031246002	NO	UPPER	No	No	\$73,700
34031246003	NO	UPPER	No	No	\$73,700
34031246101	NO	UPPER	No	No	\$73,700
34031246102	NO	MIDDLE	No	No	\$73,700
34031246103	NO	UPPER	No	No	\$73,700
34031246104	NO	UPPER	No	No	\$73,700
34031246201	NO	UPPER	No	No	\$73,700
34031246202	NO	UPPER	No	No	\$73,700
34031246203	NO	UPPER	No	No	\$73,700
34031246300	NO	MIDDLE	No	No	\$73,700
34031256801	NO	UPPER	No	No	\$73,700
34031256802	NO	UPPER	No	No	\$73,700
34031256803	NO	UPPER	No	No	\$73,700
34031256804	NO	UPPER	No	No	\$73,700
34031256805	NO	UPPER	No	No	\$73,700
34031264101	NO	MIDDLE	No	No	\$73,700
34031264102	NO	UPPER	No	No	\$73,700



Passaic, New Jersey

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34031264200	YES	LOW	No	No	\$73,700
Summary Data: Passaic					
Number of Census Tracts					100
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	56	56.00%			
Low Income Tracts	27	27.00%			
Moderate Income Tracts	17	17.00%			
Middle Income Tracts	19	19.00%			
Upper Income Tracts	36	36.00%			
NA Income Tracts	1	1.00%			

Salem, New Jersey

MSA: 48864, WILMINGTON, DE-MD-NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34033020100	NO	MIDDLE	No	No	\$81,400
34033020200	YES	MODERATE	No	No	\$81,400
34033020300	YES	LOW	No	No	\$81,400
34033020400	NO	MODERATE	No	No	\$81,400
34033020500	NO	MIDDLE	No	No	\$81,400
34033020600	NO	MIDDLE	No	No	\$81,400
34033020700	NO	UPPER	No	No	\$81,400
34033020800	NO	UPPER	No	No	\$81,400
34033020900	NO	MIDDLE	No	No	\$81,400
34033021000	NO	MIDDLE	No	No	\$81,400
34033021101	NO	MIDDLE	No	No	\$81,400

Salem, New Jersey

MSA: 48864, WILMINGTON, DE-MD-NJ
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34033021102	NO	MIDDLE	No	No	\$81,400
34033021201	NO	MIDDLE	No	No	\$81,400
34033021202	NO	MIDDLE	No	No	\$81,400
34033021300	NO	MIDDLE	No	No	\$81,400
34033021400	NO	MIDDLE	No	No	\$81,400
34033021500	NO	MIDDLE	No	No	\$81,400
34033021600	NO	MIDDLE	No	No	\$81,400
34033021700	NO	MIDDLE	No	No	\$81,400
34033021900	YES	MODERATE	No	No	\$81,400
34033022000	YES	LOW	No	No	\$81,400
34033022100	YES	MODERATE	No	No	\$81,400
34033022201	NO	MIDDLE	No	No	\$81,400
34033022202	NO	MIDDLE	No	No	\$81,400
34033990000	NO	NA	No	No	\$81,400

Summary Data: Salem

Number of Census Tracts	25
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	5	20.00%
Low Income Tracts	2	8.00%
Moderate Income Tracts	4	16.00%
Middle Income Tracts	16	64.00%
Upper Income Tracts	2	8.00%
NA Income Tracts	1	4.00%



Somerset, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34035050100	NO	MIDDLE	No	No	\$99,800
34035050200	YES	MODERATE	No	No	\$99,800
34035050300	NO	MIDDLE	No	No	\$99,800
34035050400	YES	MODERATE	No	No	\$99,800
34035050500	NO	MIDDLE	No	No	\$99,800
34035050600	NO	MIDDLE	No	No	\$99,800
34035050701	NO	UPPER	No	No	\$99,800
34035050703	YES	UPPER	No	No	\$99,800
34035050704	YES	UPPER	No	No	\$99,800
34035050801	NO	UPPER	No	No	\$99,800
34035050802	NO	UPPER	No	No	\$99,800
34035050901	NO	UPPER	No	No	\$99,800
34035050902	NO	UPPER	No	No	\$99,800
34035050903	NO	UPPER	No	No	\$99,800
34035051000	NO	MIDDLE	No	No	\$99,800
34035051100	NO	MODERATE	No	No	\$99,800
34035051200	YES	MODERATE	No	No	\$99,800
34035051300	NO	MIDDLE	No	No	\$99,800
34035051400	NO	MIDDLE	No	No	\$99,800
34035051500	NO	MODERATE	No	No	\$99,800
34035051600	NO	MODERATE	No	No	\$99,800
34035051700	YES	MODERATE	No	No	\$99,800
34035051800	YES	MIDDLE	No	No	\$99,800
34035051900	YES	MIDDLE	No	No	\$99,800
34035052001	YES	MIDDLE	No	No	\$99,800
34035052002	YES	MODERATE	No	No	\$99,800
34035052100	NO	UPPER	No	No	\$99,800
34035052201	NO	UPPER	No	No	\$99,800
34035052203	NO	UPPER	No	No	\$99,800
34035052204	NO	UPPER	No	No	\$99,800
34035052300	NO	UPPER	No	No	\$99,800
34035052400	NO	UPPER	No	No	\$99,800
34035052601	NO	UPPER	No	No	\$99,800

Somerset, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34035052603	NO	MIDDLE	No	No	\$99,800
34035052700	NO	UPPER	No	No	\$99,800
34035052800	NO	UPPER	No	No	\$99,800
34035052901	NO	UPPER	No	No	\$99,800
34035052903	NO	MIDDLE	No	No	\$99,800
34035052904	NO	UPPER	No	No	\$99,800
34035053000	YES	MIDDLE	No	No	\$99,800
34035053102	YES	MIDDLE	No	No	\$99,800
34035053103	YES	UPPER	No	No	\$99,800
34035053105	YES	MIDDLE	No	No	\$99,800
34035053200	YES	MIDDLE	No	No	\$99,800
34035053300	YES	MODERATE	No	No	\$99,800
34035053402	YES	UPPER	No	No	\$99,800
34035053403	YES	MIDDLE	No	No	\$99,800
34035053404	YES	MIDDLE	No	No	\$99,800
34035053501	NO	MIDDLE	No	No	\$99,800
34035053602	NO	UPPER	No	No	\$99,800
34035053603	NO	UPPER	No	No	\$99,800
34035053604	NO	UPPER	No	No	\$99,800
34035053703	NO	UPPER	No	No	\$99,800
34035053704	NO	UPPER	No	No	\$99,800
34035053705	NO	MIDDLE	No	No	\$99,800
34035053706	NO	UPPER	No	No	\$99,800
34035053707	NO	UPPER	No	No	\$99,800
34035053801	NO	UPPER	No	No	\$99,800
34035053803	NO	UPPER	No	No	\$99,800
34035053804	NO	MIDDLE	No	No	\$99,800
34035053805	NO	UPPER	No	No	\$99,800
34035053901	NO	UPPER	No	No	\$99,800
34035053904	NO	UPPER	No	No	\$99,800
34035053905	NO	UPPER	No	No	\$99,800
34035054100	NO	UPPER	No	No	\$99,800
34035054201	NO	UPPER	No	No	\$99,800



Somerset, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34035054202	NO	UPPER	No	No	\$99,800
34035054300	NO	UPPER	No	No	\$99,800
Summary Data: Somerset					
Number of Census Tracts					68
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	19	27.94%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	9	13.24%			
Middle Income Tracts	21	30.88%			
Upper Income Tracts	38	55.88%			
NA Income Tracts	0	0.00%			

Sussex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34037371000	NO	MIDDLE	No	No	\$99,800
34037371100	NO	MIDDLE	No	No	\$99,800
34037371200	NO	LOW	No	No	\$99,800
34037371300	NO	MIDDLE	No	No	\$99,800
34037371400	NO	MIDDLE	No	No	\$99,800
34037371502	NO	MIDDLE	No	No	\$99,800
34037371503	NO	MIDDLE	No	No	\$99,800
34037371600	NO	MIDDLE	No	No	\$99,800
34037371700	NO	MIDDLE	No	No	\$99,800
34037371800	NO	MIDDLE	No	No	\$99,800

Sussex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34037371900	NO	MIDDLE	No	No	\$99,800
34037372000	NO	MIDDLE	No	No	\$99,800
34037372100	NO	MIDDLE	No	No	\$99,800
34037372200	NO	MIDDLE	No	No	\$99,800
34037372300	NO	MIDDLE	No	No	\$99,800
34037372400	NO	MIDDLE	No	No	\$99,800
34037372500	NO	MIDDLE	No	No	\$99,800
34037372600	NO	MIDDLE	No	No	\$99,800
34037372700	NO	MIDDLE	No	No	\$99,800
34037372800	NO	MODERATE	No	No	\$99,800
34037372900	NO	MIDDLE	No	No	\$99,800
34037373000	NO	MIDDLE	No	No	\$99,800
34037373100	NO	UPPER	No	No	\$99,800
34037373200	NO	UPPER	No	No	\$99,800
34037373300	NO	UPPER	No	No	\$99,800
34037373400	NO	UPPER	No	No	\$99,800
34037373500	NO	UPPER	No	No	\$99,800
34037373600	NO	UPPER	No	No	\$99,800
34037373700	NO	MODERATE	No	No	\$99,800
34037373800	NO	MIDDLE	No	No	\$99,800
34037373900	NO	MIDDLE	No	No	\$99,800
34037374000	NO	UPPER	No	No	\$99,800
34037374100	NO	UPPER	No	No	\$99,800
34037374200	NO	MIDDLE	No	No	\$99,800
34037374300	NO	MIDDLE	No	No	\$99,800
34037374400	NO	UPPER	No	No	\$99,800
34037374500	NO	MIDDLE	No	No	\$99,800
34037374600	NO	MIDDLE	No	No	\$99,800
34037374700	NO	MIDDLE	No	No	\$99,800
34037374800	NO	MIDDLE	No	No	\$99,800
34037374900	NO	MIDDLE	No	No	\$99,800



Sussex, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Sussex					
Number of Census Tracts					41
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	1	2.44%			
Moderate Income Tracts	2	4.88%			
Middle Income Tracts	29	70.73%			
Upper Income Tracts	9	21.95%			
NA Income Tracts	0	0.00%			

Union, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34039030200	YES	LOW	No	No	\$99,800
34039030400	YES	LOW	No	No	\$99,800
34039030500	YES	MODERATE	No	No	\$99,800
34039030600	YES	LOW	No	No	\$99,800
34039030701	YES	MODERATE	No	No	\$99,800
34039030702	YES	LOW	No	No	\$99,800
34039030802	YES	MODERATE	No	No	\$99,800
34039030900	YES	LOW	No	No	\$99,800
34039031000	YES	LOW	No	No	\$99,800
34039031100	YES	LOW	No	No	\$99,800
34039031200	YES	LOW	No	No	\$99,800
34039031300	YES	LOW	No	No	\$99,800

Union, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34039031400	YES	LOW	No	No	\$99,800
34039031500	YES	MODERATE	No	No	\$99,800
34039031601	YES	LOW	No	No	\$99,800
34039031602	YES	LOW	No	No	\$99,800
34039031700	YES	LOW	No	No	\$99,800
34039031801	YES	MODERATE	No	No	\$99,800
34039031802	YES	LOW	No	No	\$99,800
34039031903	YES	LOW	No	No	\$99,800
34039031904	YES	LOW	No	No	\$99,800
34039032001	YES	LOW	No	No	\$99,800
34039032002	YES	MIDDLE	No	No	\$99,800
34039032100	YES	MIDDLE	No	No	\$99,800
34039032200	YES	MODERATE	No	No	\$99,800
34039032300	YES	MODERATE	No	No	\$99,800
34039032400	YES	MODERATE	No	No	\$99,800
34039032500	YES	MIDDLE	No	No	\$99,800
34039032600	YES	MODERATE	No	No	\$99,800
34039032700	YES	MIDDLE	No	No	\$99,800
34039032800	YES	MODERATE	No	No	\$99,800
34039032901	YES	MIDDLE	No	No	\$99,800
34039032902	NO	MIDDLE	No	No	\$99,800
34039033000	NO	MIDDLE	No	No	\$99,800
34039033100	YES	MIDDLE	No	No	\$99,800
34039033200	YES	MIDDLE	No	No	\$99,800
34039033300	YES	MIDDLE	No	No	\$99,800
34039033400	NO	MIDDLE	No	No	\$99,800
34039033500	NO	MIDDLE	No	No	\$99,800
34039033600	NO	MIDDLE	No	No	\$99,800
34039033700	NO	MIDDLE	No	No	\$99,800
34039033800	NO	MODERATE	No	No	\$99,800
34039033900	YES	MODERATE	No	No	\$99,800
34039034000	YES	MODERATE	No	No	\$99,800
34039034100	YES	MODERATE	No	No	\$99,800



Union, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34039034200	YES	MODERATE	No	No	\$99,800
34039034300	YES	MODERATE	No	No	\$99,800
34039034400	YES	MODERATE	No	No	\$99,800
34039034500	YES	MODERATE	No	No	\$99,800
34039034600	YES	MODERATE	No	No	\$99,800
34039034700	YES	MODERATE	No	No	\$99,800
34039034800	NO	MIDDLE	No	No	\$99,800
34039034900	YES	MIDDLE	No	No	\$99,800
34039035000	NO	MIDDLE	No	No	\$99,800
34039035100	YES	MODERATE	No	No	\$99,800
34039035200	YES	MODERATE	No	No	\$99,800
34039035300	YES	MODERATE	No	No	\$99,800
34039035400	NO	MODERATE	No	No	\$99,800
34039035500	YES	MODERATE	No	No	\$99,800
34039035600	NO	MIDDLE	No	No	\$99,800
34039035700	YES	MIDDLE	No	No	\$99,800
34039035800	YES	MODERATE	No	No	\$99,800
34039035900	YES	MODERATE	No	No	\$99,800
34039036000	YES	MODERATE	No	No	\$99,800
34039036100	NO	MODERATE	No	No	\$99,800
34039036200	NO	MIDDLE	No	No	\$99,800
34039036301	NO	MIDDLE	No	No	\$99,800
34039036302	NO	UPPER	No	No	\$99,800
34039036400	NO	UPPER	No	No	\$99,800
34039036500	NO	UPPER	No	No	\$99,800
34039036600	NO	UPPER	No	No	\$99,800
34039036700	NO	UPPER	No	No	\$99,800
34039036800	NO	UPPER	No	No	\$99,800
34039036900	NO	MIDDLE	No	No	\$99,800
34039037000	NO	UPPER	No	No	\$99,800
34039037100	NO	UPPER	No	No	\$99,800
34039037200	NO	UPPER	No	No	\$99,800
34039037300	NO	UPPER	No	No	\$99,800

Union, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34039037400	NO	UPPER	No	No	\$99,800
34039037500	NO	MIDDLE	No	No	\$99,800
34039037601	NO	UPPER	No	No	\$99,800
34039037602	NO	UPPER	No	No	\$99,800
34039037700	NO	UPPER	No	No	\$99,800
34039037800	NO	UPPER	No	No	\$99,800
34039037900	NO	UPPER	No	No	\$99,800
34039038000	NO	UPPER	No	No	\$99,800
34039038101	NO	UPPER	No	No	\$99,800
34039038102	NO	UPPER	No	No	\$99,800
34039038201	NO	UPPER	No	No	\$99,800
34039038202	NO	UPPER	No	No	\$99,800
34039038300	NO	UPPER	No	No	\$99,800
34039038400	NO	MIDDLE	No	No	\$99,800
34039038500	NO	UPPER	No	No	\$99,800
34039038601	NO	UPPER	No	No	\$99,800
34039038602	NO	UPPER	No	No	\$99,800
34039038700	NO	UPPER	No	No	\$99,800
34039038800	YES	MODERATE	No	No	\$99,800
34039038900	YES	LOW	No	No	\$99,800
34039039000	YES	MODERATE	No	No	\$99,800
34039039100	YES	MIDDLE	No	No	\$99,800
34039039200	YES	LOW	No	No	\$99,800
34039039300	YES	LOW	No	No	\$99,800
34039039400	YES	LOW	No	No	\$99,800
34039039500	YES	MODERATE	No	No	\$99,800
34039039600	YES	MIDDLE	No	No	\$99,800
34039039700	YES	MIDDLE	No	No	\$99,800
34039039800	YES	LOW	No	No	\$99,800
34039039900	YES	LOW	No	No	\$99,800



Union, New Jersey

MSA: 35084, NEWARK, NJ-PA
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Union					
Number of Census Tracts					108
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	65	60.19%			
Low Income Tracts	23	21.30%			
Moderate Income Tracts	32	29.63%			
Middle Income Tracts	27	25.00%			
Upper Income Tracts	26	24.07%			
NA Income Tracts	0	0.00%			

Warren, New Jersey

MSA: 10900, ALLENTOWN-BETHLEHEM-EASTON,
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34041030600	NO	MODERATE	No	No	\$75,200
34041030700	NO	MODERATE	No	No	\$75,200
34041030800	NO	MIDDLE	No	No	\$75,200
34041030900	NO	MODERATE	No	No	\$75,200
34041031101	NO	UPPER	No	No	\$75,200
34041031102	NO	UPPER	No	No	\$75,200
34041031200	NO	UPPER	No	No	\$75,200
34041031301	NO	UPPER	No	No	\$75,200
34041031302	NO	UPPER	No	No	\$75,200
34041031401	NO	UPPER	No	No	\$75,200
34041031402	NO	MIDDLE	No	No	\$75,200
34041031500	NO	MIDDLE	No	No	\$75,200

Warren, New Jersey

MSA: 10900, ALLENTOWN-BETHLEHEM-EASTON,
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
34041031601	NO	MIDDLE	No	No	\$75,200
34041031602	NO	UPPER	No	No	\$75,200
34041031700	NO	MIDDLE	No	No	\$75,200
34041031800	NO	UPPER	No	No	\$75,200
34041031900	NO	UPPER	No	No	\$75,200
34041032000	NO	MIDDLE	No	No	\$75,200
34041032101	NO	UPPER	No	No	\$75,200
34041032102	NO	UPPER	No	No	\$75,200
34041032200	NO	UPPER	No	No	\$75,200
34041032300	NO	MIDDLE	No	No	\$75,200
34041032400	NO	MIDDLE	No	No	\$75,200

Summary Data: Warren

Number of Census Tracts	23
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	13.04%
Middle Income Tracts	8	34.78%
Upper Income Tracts	12	52.17%
NA Income Tracts	0	0.00%



Assessment Area Summary Data:	Number of Census Tracts:	2,010
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Number of Minority Tracts	Number of Low Income Tracts	Number of Moderate Income Tracts	Number of Middle Income Tracts	Number of Upper Income Tracts	Number of NA Income Tracts	Number of Distressed and Underserved Tracts
755	224	341	632	792	21	0

Percentage of Minority Tracts	Percentage of Low Income Tracts	Percentage of Moderate Income Tracts	Percentage of Middle Income Tracts	Percentage of Upper Income Tracts	Percentage of NA Income Tracts
37.56%	11.14%	16.97%	31.44%	39.40%	1.04%