

GeoDataVision Report D-2 Tract Classifications 2017

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

Albany, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36001000100	YES	LOW	No	No	\$83,100
36001000200	YES	LOW	No	No	\$83,100
36001000300	YES	MODERATE	No	No	\$83,100
36001000401	NO	UPPER	No	No	\$83,100
36001000403	NO	MIDDLE	No	No	\$83,100
36001000404	NO	NA	No	No	\$83,100
36001000501	YES	MODERATE	No	No	\$83,100
36001000502	NO	MODERATE	No	No	\$83,100
36001000600	YES	LOW	No	No	\$83,100
36001000700	YES	LOW	No	No	\$83,100
36001000800	YES	LOW	No	No	\$83,100
36001001100	YES	LOW	No	No	\$83,100
36001001400	NO	MIDDLE	No	No	\$83,100
36001001500	NO	MODERATE	No	No	\$83,100
36001001600	NO	MIDDLE	No	No	\$83,100
36001001700	NO	MIDDLE	No	No	\$83,100
36001001801	NO	UPPER	No	No	\$83,100
36001001802	NO	MIDDLE	No	No	\$83,100
36001001901	NO	UPPER	No	No	\$83,100
36001001902	NO	MIDDLE	No	No	\$83,100
36001002000	YES	MODERATE	No	No	\$83,100
36001002100	YES	LOW	No	No	\$83,100
36001002200	NO	LOW	No	No	\$83,100
36001002300	YES	MODERATE	No	No	\$83,100
36001002500	YES	LOW	No	No	\$83,100
36001002600	YES	LOW	No	No	\$83,100
36001012700	NO	MIDDLE	No	No	\$83,100
36001012800	NO	MODERATE	No	No	\$83,100
36001012900	NO	MODERATE	No	No	\$83,100
36001013000	NO	MODERATE	No	No	\$83,100
36001013100	NO	MIDDLE	No	No	\$83,100

Albany, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36001013200	NO	MODERATE	No	No	\$83,100
36001013300	NO	MODERATE	No	No	\$83,100
36001013400	NO	MODERATE	No	No	\$83,100
36001013503	NO	UPPER	No	No	\$83,100
36001013505	NO	MIDDLE	No	No	\$83,100
36001013506	NO	MIDDLE	No	No	\$83,100
36001013507	NO	MIDDLE	No	No	\$83,100
36001013508	NO	UPPER	No	No	\$83,100
36001013601	NO	UPPER	No	No	\$83,100
36001013602	NO	MIDDLE	No	No	\$83,100
36001013703	NO	UPPER	No	No	\$83,100
36001013705	NO	MIDDLE	No	No	\$83,100
36001013706	NO	UPPER	No	No	\$83,100
36001013707	NO	UPPER	No	No	\$83,100
36001013801	NO	MIDDLE	No	No	\$83,100
36001013802	NO	UPPER	No	No	\$83,100
36001013901	NO	MIDDLE	No	No	\$83,100
36001013902	NO	MIDDLE	No	No	\$83,100
36001014001	NO	MIDDLE	No	No	\$83,100
36001014002	NO	MODERATE	No	No	\$83,100
36001014100	NO	UPPER	No	No	\$83,100
36001014201	NO	MIDDLE	No	No	\$83,100
36001014202	NO	UPPER	No	No	\$83,100
36001014203	NO	UPPER	No	No	\$83,100
36001014301	NO	MIDDLE	No	No	\$83,100
36001014302	NO	UPPER	No	No	\$83,100
36001014401	NO	MIDDLE	No	No	\$83,100
36001014402	NO	MIDDLE	No	No	\$83,100
36001014501	NO	UPPER	No	No	\$83,100
36001014502	NO	MIDDLE	No	No	\$83,100
36001014503	NO	MIDDLE	No	No	\$83,100



Albany, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36001014606	NO	UPPER	No	No	\$83,100
36001014607	NO	UPPER	No	No	\$83,100
36001014608	NO	MIDDLE	No	No	\$83,100
36001014609	NO	MIDDLE	No	No	\$83,100
36001014611	NO	UPPER	No	No	\$83,100
36001014612	NO	UPPER	No	No	\$83,100
36001014613	NO	MIDDLE	No	No	\$83,100
36001014614	NO	UPPER	No	No	\$83,100
36001014615	NO	UPPER	No	No	\$83,100
36001014700	NO	MIDDLE	No	No	\$83,100
36001014801	NO	MIDDLE	No	No	\$83,100
36001014802	NO	MIDDLE	No	No	\$83,100
36001014803	NO	MIDDLE	No	No	\$83,100

Summary Data: Albany

Number of Census Tracts	75
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	13	17.33%
Low Income Tracts	10	13.33%
Moderate Income Tracts	13	17.33%
Middle Income Tracts	30	40.00%
Upper Income Tracts	21	28.00%
NA Income Tracts	1	1.33%

Allegany, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36003940200	YES	NA	No	No	\$62,500
36003950100	NO	MIDDLE	No	No	\$62,500
36003950300	NO	MIDDLE	No	No	\$62,500
36003950400	NO	MIDDLE	No	No	\$62,500
36003950500	NO	MIDDLE	No	No	\$62,500
36003950600	NO	MODERATE	No	No	\$62,500
36003950700	NO	MIDDLE	No	No	\$62,500
36003950800	NO	MIDDLE	No	No	\$62,500
36003950900	NO	MIDDLE	No	No	\$62,500
36003951000	NO	MIDDLE	No	No	\$62,500
36003951100	NO	MIDDLE	No	No	\$62,500
36003951200	NO	MIDDLE	No	No	\$62,500
36003951300	NO	MIDDLE	No	No	\$62,500

Summary Data: Allegany

Number of Census Tracts	13
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	7.69%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	7.69%
Middle Income Tracts	11	84.62%
Upper Income Tracts	0	0.00%
NA Income Tracts	1	7.69%



Bronx, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005000100	YES	NA	No	No	\$73,700
36005000200	YES	MIDDLE	No	No	\$73,700
36005000400	YES	MIDDLE	No	No	\$73,700
36005001600	YES	MODERATE	No	No	\$73,700
36005001900	YES	MODERATE	No	No	\$73,700
36005002000	YES	LOW	No	No	\$73,700
36005002300	YES	LOW	No	No	\$73,700
36005002400	NO	NA	No	No	\$73,700
36005002500	YES	LOW	No	No	\$73,700
36005002701	YES	LOW	No	No	\$73,700
36005002702	YES	LOW	No	No	\$73,700
36005002800	YES	MODERATE	No	No	\$73,700
36005003100	YES	MODERATE	No	No	\$73,700
36005003300	YES	LOW	No	No	\$73,700
36005003500	YES	LOW	No	No	\$73,700
36005003700	YES	LOW	No	No	\$73,700
36005003800	YES	MODERATE	No	No	\$73,700
36005003900	YES	LOW	No	No	\$73,700
36005004001	YES	MODERATE	No	No	\$73,700
36005004100	YES	LOW	No	No	\$73,700
36005004200	YES	LOW	No	No	\$73,700
36005004300	YES	LOW	No	No	\$73,700
36005004400	YES	LOW	No	No	\$73,700
36005004600	YES	MODERATE	No	No	\$73,700
36005004800	YES	LOW	No	No	\$73,700
36005005001	YES	MODERATE	No	No	\$73,700
36005005002	YES	LOW	No	No	\$73,700
36005005100	YES	LOW	No	No	\$73,700
36005005200	YES	LOW	No	No	\$73,700
36005005300	YES	LOW	No	No	\$73,700
36005005400	YES	LOW	No	No	\$73,700
36005005600	YES	LOW	No	No	\$73,700
36005005902	YES	MODERATE	No	No	\$73,700

Bronx, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005006000	YES	MODERATE	No	No	\$73,700
36005006100	YES	MIDDLE	No	No	\$73,700
36005006200	YES	LOW	No	No	\$73,700
36005006300	YES	MODERATE	No	No	\$73,700
36005006400	YES	LOW	No	No	\$73,700
36005006500	YES	LOW	No	No	\$73,700
36005006700	YES	LOW	No	No	\$73,700
36005006800	YES	MODERATE	No	No	\$73,700
36005006900	YES	LOW	No	No	\$73,700
36005007000	YES	LOW	No	No	\$73,700
36005007100	YES	MODERATE	No	No	\$73,700
36005007200	YES	MODERATE	No	No	\$73,700
36005007300	YES	LOW	No	No	\$73,700
36005007400	YES	MODERATE	No	No	\$73,700
36005007500	YES	LOW	No	No	\$73,700
36005007600	YES	LOW	No	No	\$73,700
36005007700	YES	LOW	No	No	\$73,700
36005007800	YES	MODERATE	No	No	\$73,700
36005007900	YES	LOW	No	No	\$73,700
36005008300	YES	LOW	No	No	\$73,700
36005008400	YES	MIDDLE	No	No	\$73,700
36005008500	YES	LOW	No	No	\$73,700
36005008600	YES	LOW	No	No	\$73,700
36005008700	YES	LOW	No	No	\$73,700
36005008900	YES	LOW	No	No	\$73,700
36005009000	YES	LOW	No	No	\$73,700
36005009200	YES	MODERATE	No	No	\$73,700
36005009300	YES	LOW	No	No	\$73,700
36005009600	YES	MODERATE	No	No	\$73,700
36005009800	YES	MIDDLE	No	No	\$73,700
36005011000	YES	UPPER	No	No	\$73,700
36005011502	YES	LOW	No	No	\$73,700
36005011700	YES	LOW	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005011800	NO	UPPER	No	No	\$73,700
36005011900	YES	LOW	No	No	\$73,700
36005012101	YES	LOW	No	No	\$73,700
36005012102	YES	LOW	No	No	\$73,700
36005012300	YES	LOW	No	No	\$73,700
36005012500	YES	LOW	No	No	\$73,700
36005012701	YES	LOW	No	No	\$73,700
36005012901	YES	LOW	No	No	\$73,700
36005013000	NO	MIDDLE	No	No	\$73,700
36005013100	YES	LOW	No	No	\$73,700
36005013200	YES	UPPER	No	No	\$73,700
36005013300	YES	LOW	No	No	\$73,700
36005013500	YES	LOW	No	No	\$73,700
36005013800	NO	UPPER	No	No	\$73,700
36005014100	YES	LOW	No	No	\$73,700
36005014300	YES	LOW	No	No	\$73,700
36005014400	YES	LOW	No	No	\$73,700
36005014500	YES	LOW	No	No	\$73,700
36005014701	YES	LOW	No	No	\$73,700
36005014702	YES	LOW	No	No	\$73,700
36005014900	YES	LOW	No	No	\$73,700
36005015100	YES	MODERATE	No	No	\$73,700
36005015200	YES	MIDDLE	No	No	\$73,700
36005015300	YES	LOW	No	No	\$73,700
36005015500	YES	LOW	No	No	\$73,700
36005015700	YES	LOW	No	No	\$73,700
36005015800	YES	MIDDLE	No	No	\$73,700
36005015900	YES	LOW	No	No	\$73,700
36005016000	NO	UPPER	No	No	\$73,700
36005016100	YES	LOW	No	No	\$73,700
36005016200	NO	MIDDLE	No	No	\$73,700
36005016300	NO	NA	No	No	\$73,700
36005016400	NO	MIDDLE	No	No	\$73,700

Bronx, New York

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CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005016500	YES	LOW	No	No	\$73,700
36005016600	YES	MIDDLE	No	No	\$73,700
36005016700	YES	LOW	No	No	\$73,700
36005016900	YES	MODERATE	No	No	\$73,700
36005017100	NO	NA	No	No	\$73,700
36005017300	YES	LOW	No	No	\$73,700
36005017500	YES	LOW	No	No	\$73,700
36005017701	YES	LOW	No	No	\$73,700
36005017702	YES	LOW	No	No	\$73,700
36005017901	YES	LOW	No	No	\$73,700
36005017902	YES	LOW	No	No	\$73,700
36005018101	YES	LOW	No	No	\$73,700
36005018102	YES	MODERATE	No	No	\$73,700
36005018301	YES	LOW	No	No	\$73,700
36005018302	YES	LOW	No	No	\$73,700
36005018400	NO	MIDDLE	No	No	\$73,700
36005018500	YES	LOW	No	No	\$73,700
36005018900	YES	LOW	No	No	\$73,700
36005019300	YES	LOW	No	No	\$73,700
36005019400	YES	MODERATE	No	No	\$73,700
36005019500	YES	LOW	No	No	\$73,700
36005019700	YES	LOW	No	No	\$73,700
36005019900	YES	LOW	No	No	\$73,700
36005020000	YES	MODERATE	No	No	\$73,700
36005020100	YES	LOW	No	No	\$73,700
36005020200	YES	MODERATE	No	No	\$73,700
36005020400	YES	MODERATE	No	No	\$73,700
36005020501	YES	LOW	No	No	\$73,700
36005020502	YES	LOW	No	No	\$73,700
36005020601	YES	MIDDLE	No	No	\$73,700
36005020900	YES	MODERATE	No	No	\$73,700
36005021001	YES	MIDDLE	No	No	\$73,700
36005021002	YES	MIDDLE	No	No	\$73,700



Bronx, New York

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005021100	YES	LOW	No	No	\$73,700
36005021200	YES	MODERATE	No	No	\$73,700
36005021301	YES	LOW	No	No	\$73,700
36005021302	YES	LOW	No	No	\$73,700
36005021501	YES	LOW	No	No	\$73,700
36005021502	YES	LOW	No	No	\$73,700
36005021601	YES	LOW	No	No	\$73,700
36005021602	YES	MODERATE	No	No	\$73,700
36005021700	YES	LOW	No	No	\$73,700
36005021800	YES	MODERATE	No	No	\$73,700
36005021900	YES	LOW	No	No	\$73,700
36005022000	YES	LOW	No	No	\$73,700
36005022101	YES	LOW	No	No	\$73,700
36005022102	YES	LOW	No	No	\$73,700
36005022200	YES	MODERATE	No	No	\$73,700
36005022300	YES	LOW	No	No	\$73,700
36005022401	YES	MODERATE	No	No	\$73,700
36005022403	YES	MODERATE	No	No	\$73,700
36005022404	YES	MODERATE	No	No	\$73,700
36005022500	YES	LOW	No	No	\$73,700
36005022701	YES	LOW	No	No	\$73,700
36005022702	YES	MODERATE	No	No	\$73,700
36005022703	YES	MODERATE	No	No	\$73,700
36005022800	YES	MODERATE	No	No	\$73,700
36005022901	YES	LOW	No	No	\$73,700
36005022902	YES	LOW	No	No	\$73,700
36005023000	YES	MODERATE	No	No	\$73,700
36005023100	YES	LOW	No	No	\$73,700
36005023200	YES	MODERATE	No	No	\$73,700
36005023301	YES	LOW	No	No	\$73,700
36005023302	YES	LOW	No	No	\$73,700
36005023501	YES	LOW	No	No	\$73,700
36005023502	YES	LOW	No	No	\$73,700

Bronx, New York

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005023600	YES	MODERATE	No	No	\$73,700
36005023702	YES	LOW	No	No	\$73,700
36005023703	YES	LOW	No	No	\$73,700
36005023704	YES	LOW	No	No	\$73,700
36005023800	YES	MODERATE	No	No	\$73,700
36005023900	YES	LOW	No	No	\$73,700
36005024000	YES	LOW	No	No	\$73,700
36005024100	YES	LOW	No	No	\$73,700
36005024300	YES	LOW	No	No	\$73,700
36005024400	YES	MIDDLE	No	No	\$73,700
36005024501	YES	LOW	No	No	\$73,700
36005024502	YES	LOW	No	No	\$73,700
36005024600	YES	MIDDLE	No	No	\$73,700
36005024700	YES	MODERATE	No	No	\$73,700
36005024800	NO	MIDDLE	No	No	\$73,700
36005024900	NO	NA	No	No	\$73,700
36005025000	NO	UPPER	No	No	\$73,700
36005025100	YES	LOW	No	No	\$73,700
36005025200	YES	MIDDLE	No	No	\$73,700
36005025300	YES	LOW	No	No	\$73,700
36005025400	NO	MODERATE	No	No	\$73,700
36005025500	YES	LOW	No	No	\$73,700
36005025600	YES	MODERATE	No	No	\$73,700
36005025700	YES	LOW	No	No	\$73,700
36005026100	YES	MIDDLE	No	No	\$73,700
36005026300	YES	LOW	No	No	\$73,700
36005026400	YES	UPPER	No	No	\$73,700
36005026500	YES	LOW	No	No	\$73,700
36005026601	YES	MIDDLE	No	No	\$73,700
36005026602	YES	MODERATE	No	No	\$73,700
36005026701	YES	LOW	No	No	\$73,700
36005026702	YES	MODERATE	No	No	\$73,700
36005026900	YES	LOW	No	No	\$73,700



Bronx, New York

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CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005027300	YES	MODERATE	No	No	\$73,700
36005027401	NO	UPPER	No	No	\$73,700
36005027402	NO	UPPER	No	No	\$73,700
36005027600	YES	MIDDLE	No	No	\$73,700
36005027700	YES	MODERATE	No	No	\$73,700
36005027900	YES	MODERATE	No	No	\$73,700
36005028100	YES	MIDDLE	No	No	\$73,700
36005028300	YES	LOW	No	No	\$73,700
36005028400	YES	MIDDLE	No	No	\$73,700
36005028500	YES	MIDDLE	No	No	\$73,700
36005028600	NO	MIDDLE	No	No	\$73,700
36005028700	YES	MODERATE	No	No	\$73,700
36005028800	NO	UPPER	No	No	\$73,700
36005028900	YES	MODERATE	No	No	\$73,700
36005029301	NO	UPPER	No	No	\$73,700
36005029302	NO	UPPER	No	No	\$73,700
36005029500	NO	UPPER	No	No	\$73,700
36005029600	YES	MIDDLE	No	No	\$73,700
36005029700	NO	UPPER	No	No	\$73,700
36005030000	YES	MIDDLE	No	No	\$73,700
36005030100	NO	UPPER	No	No	\$73,700
36005030200	YES	MIDDLE	No	No	\$73,700
36005030701	NO	UPPER	No	No	\$73,700
36005030900	NO	UPPER	No	No	\$73,700
36005031000	YES	UPPER	No	No	\$73,700
36005031200	YES	MIDDLE	No	No	\$73,700
36005031400	YES	UPPER	No	No	\$73,700
36005031600	YES	MIDDLE	No	No	\$73,700
36005031800	YES	MODERATE	No	No	\$73,700
36005031900	NO	NA	No	No	\$73,700
36005032300	NO	UPPER	No	No	\$73,700
36005032400	YES	LOW	No	No	\$73,700
36005032600	YES	MIDDLE	No	No	\$73,700

Bronx, New York

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CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005032800	YES	LOW	No	No	\$73,700
36005033000	YES	MODERATE	No	No	\$73,700
36005033201	YES	MODERATE	No	No	\$73,700
36005033202	YES	MODERATE	No	No	\$73,700
36005033400	YES	MODERATE	No	No	\$73,700
36005033500	NO	UPPER	No	No	\$73,700
36005033600	YES	MODERATE	No	No	\$73,700
36005033700	NO	UPPER	No	No	\$73,700
36005033800	YES	MODERATE	No	No	\$73,700
36005034000	YES	MODERATE	No	No	\$73,700
36005034200	YES	MODERATE	No	No	\$73,700
36005034300	YES	MIDDLE	No	No	\$73,700
36005034400	YES	MIDDLE	No	No	\$73,700
36005034500	YES	MIDDLE	No	No	\$73,700
36005034800	YES	MODERATE	No	No	\$73,700
36005035000	YES	MIDDLE	No	No	\$73,700
36005035100	NO	MIDDLE	No	No	\$73,700
36005035600	YES	MIDDLE	No	No	\$73,700
36005035800	YES	MIDDLE	No	No	\$73,700
36005035900	YES	LOW	No	No	\$73,700
36005036000	YES	MIDDLE	No	No	\$73,700
36005036100	YES	LOW	No	No	\$73,700
36005036300	YES	LOW	No	No	\$73,700
36005036400	YES	MIDDLE	No	No	\$73,700
36005036501	YES	LOW	No	No	\$73,700
36005036502	YES	LOW	No	No	\$73,700
36005036700	YES	LOW	No	No	\$73,700
36005036800	YES	MIDDLE	No	No	\$73,700
36005036901	YES	LOW	No	No	\$73,700
36005036902	YES	LOW	No	No	\$73,700
36005037000	YES	MIDDLE	No	No	\$73,700
36005037100	YES	MODERATE	No	No	\$73,700
36005037200	YES	MODERATE	No	No	\$73,700



Bronx, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005037300	YES	LOW	No	No	\$73,700
36005037400	YES	LOW	No	No	\$73,700
36005037504	YES	LOW	No	No	\$73,700
36005037600	YES	MIDDLE	No	No	\$73,700
36005037800	YES	MODERATE	No	No	\$73,700
36005037900	YES	LOW	No	No	\$73,700
36005038000	YES	LOW	No	No	\$73,700
36005038100	YES	LOW	No	No	\$73,700
36005038200	YES	MODERATE	No	No	\$73,700
36005038301	YES	LOW	No	No	\$73,700
36005038302	YES	LOW	No	No	\$73,700
36005038500	YES	LOW	No	No	\$73,700
36005038600	YES	MIDDLE	No	No	\$73,700
36005038700	YES	LOW	No	No	\$73,700
36005038800	YES	MIDDLE	No	No	\$73,700
36005038900	YES	LOW	No	No	\$73,700
36005039000	YES	LOW	No	No	\$73,700
36005039100	YES	LOW	No	No	\$73,700
36005039200	YES	MODERATE	No	No	\$73,700
36005039300	YES	LOW	No	No	\$73,700
36005039400	YES	MODERATE	No	No	\$73,700
36005039500	YES	LOW	No	No	\$73,700
36005039600	YES	MODERATE	No	No	\$73,700
36005039700	NO	LOW	No	No	\$73,700
36005039800	YES	MIDDLE	No	No	\$73,700
36005039901	YES	LOW	No	No	\$73,700
36005039902	YES	LOW	No	No	\$73,700
36005040100	YES	LOW	No	No	\$73,700
36005040302	YES	LOW	No	No	\$73,700
36005040303	YES	MODERATE	No	No	\$73,700
36005040304	YES	LOW	No	No	\$73,700
36005040400	YES	MODERATE	No	No	\$73,700
36005040501	YES	LOW	No	No	\$73,700

Bronx, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005040502	YES	LOW	No	No	\$73,700
36005040600	YES	MODERATE	No	No	\$73,700
36005040701	YES	LOW	No	No	\$73,700
36005040702	YES	LOW	No	No	\$73,700
36005040800	YES	MODERATE	No	No	\$73,700
36005040900	YES	MODERATE	No	No	\$73,700
36005041100	YES	MODERATE	No	No	\$73,700
36005041300	YES	MODERATE	No	No	\$73,700
36005041400	YES	MIDDLE	No	No	\$73,700
36005041500	YES	MODERATE	No	No	\$73,700
36005041800	YES	MODERATE	No	No	\$73,700
36005041900	YES	MODERATE	No	No	\$73,700
36005042000	YES	MODERATE	No	No	\$73,700
36005042100	YES	MODERATE	No	No	\$73,700
36005042200	YES	MODERATE	No	No	\$73,700
36005042300	YES	MODERATE	No	No	\$73,700
36005042400	YES	MIDDLE	No	No	\$73,700
36005042500	YES	LOW	No	No	\$73,700
36005042600	YES	MODERATE	No	No	\$73,700
36005042800	YES	MIDDLE	No	No	\$73,700
36005042901	YES	MODERATE	No	No	\$73,700
36005042902	YES	LOW	No	No	\$73,700
36005043000	YES	MODERATE	No	No	\$73,700
36005043100	YES	LOW	No	No	\$73,700
36005043400	YES	MODERATE	No	No	\$73,700
36005043500	YES	MODERATE	No	No	\$73,700
36005043600	YES	MODERATE	No	No	\$73,700
36005044200	YES	MODERATE	No	No	\$73,700
36005044400	YES	MIDDLE	No	No	\$73,700
36005044800	YES	MIDDLE	No	No	\$73,700
36005044901	NO	UPPER	No	No	\$73,700
36005044902	NO	MIDDLE	No	No	\$73,700
36005045101	NO	UPPER	No	No	\$73,700



Bronx, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36005045102	NO	UPPER	No	No	\$73,700
36005045600	YES	MIDDLE	No	No	\$73,700
36005045800	YES	LOW	No	No	\$73,700
36005046000	YES	MODERATE	No	No	\$73,700
36005046201	YES	MIDDLE	No	No	\$73,700
36005046202	YES	MODERATE	No	No	\$73,700
36005048400	YES	MIDDLE	No	No	\$73,700
36005050400	YES	NA	No	No	\$73,700
36005051600	NO	UPPER	No	No	\$73,700

Summary Data: Bronx

Number of Census Tracts 339

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	303	89.38%
Low Income Tracts	160	47.20%
Moderate Income Tracts	90	26.55%
Middle Income Tracts	56	16.52%
Upper Income Tracts	26	7.67%
NA Income Tracts	7	2.06%

Broome, New York

MSA: 13780, BINGHAMTON, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36007000100	NO	MODERATE	No	No	\$65,700
36007000200	NO	LOW	No	No	\$65,700
36007000300	NO	MODERATE	No	No	\$65,700

Broome, New York

MSA: 13780, BINGHAMTON, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36007000400	NO	MODERATE	No	No	\$65,700
36007000500	NO	LOW	No	No	\$65,700
36007000600	NO	MODERATE	No	No	\$65,700
36007000700	NO	MIDDLE	No	No	\$65,700
36007000900	NO	LOW	No	No	\$65,700
36007001100	YES	LOW	No	No	\$65,700
36007001200	NO	MIDDLE	No	No	\$65,700
36007001300	NO	LOW	No	No	\$65,700
36007001400	NO	MIDDLE	No	No	\$65,700
36007001500	NO	UPPER	No	No	\$65,700
36007001600	NO	UPPER	No	No	\$65,700
36007001700	NO	MODERATE	No	No	\$65,700
36007001800	NO	MODERATE	No	No	\$65,700
36007010200	NO	MIDDLE	No	No	\$65,700
36007011901	NO	MIDDLE	No	No	\$65,700
36007011902	NO	MIDDLE	No	No	\$65,700
36007011903	NO	MIDDLE	No	No	\$65,700
36007012000	NO	MIDDLE	No	No	\$65,700
36007012101	NO	MIDDLE	No	No	\$65,700
36007012102	NO	UPPER	No	No	\$65,700
36007012103	NO	MIDDLE	No	No	\$65,700
36007012201	NO	MIDDLE	No	No	\$65,700
36007012202	NO	MIDDLE	No	No	\$65,700
36007012300	NO	MIDDLE	No	No	\$65,700
36007012400	NO	MIDDLE	No	No	\$65,700
36007012500	NO	MIDDLE	No	No	\$65,700
36007012600	NO	MIDDLE	No	No	\$65,700
36007012701	NO	MIDDLE	No	No	\$65,700
36007012702	NO	UPPER	No	No	\$65,700
36007012800	NO	MIDDLE	No	No	\$65,700
36007012900	NO	UPPER	No	No	\$65,700
36007013000	NO	UPPER	No	No	\$65,700
36007013100	NO	MODERATE	No	No	\$65,700



Broome, New York

MSA: 13780, BINGHAMTON, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36007013201	NO	MIDDLE	No	No	\$65,700
36007013202	NO	UPPER	No	No	\$65,700
36007013301	NO	MIDDLE	No	No	\$65,700
36007013303	NO	UPPER	No	No	\$65,700
36007013304	NO	UPPER	No	No	\$65,700
36007013400	NO	MODERATE	No	No	\$65,700
36007013500	NO	LOW	No	No	\$65,700
36007013600	NO	MODERATE	No	No	\$65,700
36007013700	NO	MIDDLE	No	No	\$65,700
36007013800	NO	MIDDLE	No	No	\$65,700
36007013900	NO	LOW	No	No	\$65,700
36007014000	NO	MODERATE	No	No	\$65,700
36007014100	NO	MIDDLE	No	No	\$65,700
36007014200	NO	MIDDLE	No	No	\$65,700
36007014301	NO	MIDDLE	No	No	\$65,700
36007014302	NO	UPPER	No	No	\$65,700
36007014400	NO	MIDDLE	No	No	\$65,700
36007014500	NO	MIDDLE	No	No	\$65,700
36007014600	NO	UPPER	No	No	\$65,700

Broome, New York

MSA: 13780, BINGHAMTON, NY
CSA: NA

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

Number of Census Tracts 55

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	1.82%
Low Income Tracts	7	12.73%
Moderate Income Tracts	10	18.18%
Middle Income Tracts	27	49.09%
Upper Income Tracts	11	20.00%
NA Income Tracts	0	0.00%

Cattaraugus, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36009940000	YES	LOW	No	No	\$62,500
36009940200	NO	NA	No	No	\$62,500
36009940300	NO	MODERATE	No	No	\$62,500
36009960100	NO	MIDDLE	No	No	\$62,500
36009960200	NO	MIDDLE	No	No	\$62,500
36009960300	NO	MIDDLE	No	No	\$62,500
36009960400	NO	MIDDLE	No	No	\$62,500
36009960500	NO	MIDDLE	No	No	\$62,500
36009960600	NO	MIDDLE	No	No	\$62,500
36009960702	NO	MIDDLE	No	No	\$62,500
36009960800	NO	MIDDLE	No	No	\$62,500
36009961000	NO	MIDDLE	No	No	\$62,500



Cattaraugus, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36009961100	NO	MIDDLE	No	No	\$62,500
36009961200	NO	MIDDLE	No	No	\$62,500
36009961300	NO	MIDDLE	No	No	\$62,500
36009961400	NO	MIDDLE	No	No	\$62,500
36009961500	NO	MIDDLE	No	No	\$62,500
36009961600	NO	MIDDLE	No	No	\$62,500
36009961700	NO	MODERATE	No	No	\$62,500
36009961800	NO	MIDDLE	No	No	\$62,500
36009962200	NO	MIDDLE	No	No	\$62,500

Summary Data: Cattaraugus

Number of Census Tracts	21
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	4.76%
Low Income Tracts	1	4.76%
Moderate Income Tracts	2	9.52%
Middle Income Tracts	17	80.95%
Upper Income Tracts	0	0.00%
NA Income Tracts	1	4.76%

Cayuga, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36011040100	NO	MIDDLE	No	No	\$62,500
36011040200	NO	MIDDLE	No	No	\$62,500
36011040300	NO	MIDDLE	No	No	\$62,500

Cayuga, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36011040400	NO	MIDDLE	No	No	\$62,500
36011040500	NO	MIDDLE	No	No	\$62,500
36011040600	NO	UPPER	No	No	\$62,500
36011040700	NO	UPPER	No	No	\$62,500
36011040800	NO	MIDDLE	No	No	\$62,500
36011040900	NO	MIDDLE	No	No	\$62,500
36011041000	NO	MIDDLE	No	No	\$62,500
36011041100	NO	UPPER	No	No	\$62,500
36011041200	NO	UPPER	No	No	\$62,500
36011041300	NO	MODERATE	No	No	\$62,500
36011041400	NO	MODERATE	No	No	\$62,500
36011041500	NO	MIDDLE	No	No	\$62,500
36011041600	NO	MIDDLE	No	No	\$62,500
36011041700	NO	MIDDLE	No	No	\$62,500
36011041800	NO	MIDDLE	No	No	\$62,500
36011042100	NO	LOW	No	No	\$62,500
36011990200	NO	NA	No	No	\$62,500

Summary Data: Cayuga

Number of Census Tracts	20
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	1	5.00%
Moderate Income Tracts	2	10.00%
Middle Income Tracts	12	60.00%
Upper Income Tracts	4	20.00%
NA Income Tracts	1	5.00%



Chautauqua, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36013030100	NO	MODERATE	No	No	\$62,500
36013030200	NO	MIDDLE	No	No	\$62,500
36013030300	NO	LOW	No	No	\$62,500
36013030400	NO	MIDDLE	No	No	\$62,500
36013030500	NO	LOW	No	No	\$62,500
36013030600	NO	MODERATE	No	No	\$62,500
36013030700	NO	MODERATE	No	No	\$62,500
36013030800	NO	MIDDLE	No	No	\$62,500
36013035100	NO	MIDDLE	No	No	\$62,500
36013035300	NO	MIDDLE	No	No	\$62,500
36013035400	NO	MODERATE	No	No	\$62,500
36013035500	NO	MIDDLE	No	No	\$62,500
36013035600	NO	MIDDLE	No	No	\$62,500
36013035700	NO	MIDDLE	No	No	\$62,500
36013035800	NO	MIDDLE	No	No	\$62,500
36013035901	NO	MIDDLE	No	No	\$62,500
36013035902	NO	UPPER	No	No	\$62,500
36013036000	NO	MIDDLE	No	No	\$62,500
36013036100	NO	MIDDLE	No	No	\$62,500
36013036300	NO	MIDDLE	No	No	\$62,500
36013036401	NO	MIDDLE	No	No	\$62,500
36013036402	NO	MIDDLE	No	No	\$62,500
36013036500	NO	MIDDLE	No	No	\$62,500
36013036600	NO	MIDDLE	No	No	\$62,500
36013036700	NO	MIDDLE	No	No	\$62,500
36013036800	NO	MIDDLE	No	No	\$62,500
36013036901	NO	MIDDLE	No	No	\$62,500
36013036902	NO	MIDDLE	No	No	\$62,500
36013037000	NO	MIDDLE	No	No	\$62,500
36013037100	NO	MIDDLE	No	No	\$62,500
36013037200	NO	UPPER	No	No	\$62,500
36013037300	NO	MIDDLE	No	No	\$62,500
36013037400	NO	MIDDLE	No	No	\$62,500

Chautauqua, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36013037500	NO	MIDDLE	No	No	\$62,500
36013037600	NO	MIDDLE	No	No	\$62,500
36013990000	NO	NA	No	No	\$62,500

Summary Data: Chautauqua

Number of Census Tracts	36
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	2	5.56%
Moderate Income Tracts	4	11.11%
Middle Income Tracts	27	75.00%
Upper Income Tracts	2	5.56%
NA Income Tracts	1	2.78%

Chemung, New York

MSA: 21300, ELMIRA, NY
CSA: 236

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36015000100	NO	LOW	No	No	\$64,600
36015000200	NO	MODERATE	No	No	\$64,600
36015000300	YES	NA	No	No	\$64,600
36015000400	NO	MODERATE	No	No	\$64,600
36015000500	NO	MIDDLE	No	No	\$64,600
36015000600	NO	LOW	No	No	\$64,600
36015000700	NO	LOW	No	No	\$64,600
36015000900	NO	MIDDLE	No	No	\$64,600
36015001000	NO	LOW	No	No	\$64,600



Chemung, New York

MSA: 21300, ELMIRA, NY
CSA: 236

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36015001100	NO	MIDDLE	No	No	\$64,600
36015010100	NO	MIDDLE	No	No	\$64,600
36015010200	NO	MIDDLE	No	No	\$64,600
36015010300	NO	UPPER	No	No	\$64,600
36015010400	NO	MIDDLE	No	No	\$64,600
36015010500	NO	MIDDLE	No	No	\$64,600
36015010600	NO	MIDDLE	No	No	\$64,600
36015010700	NO	UPPER	No	No	\$64,600
36015010800	NO	MODERATE	No	No	\$64,600
36015010900	NO	UPPER	No	No	\$64,600
36015011000	NO	MIDDLE	No	No	\$64,600
36015011100	NO	MIDDLE	No	No	\$64,600
36015011200	NO	MIDDLE	No	No	\$64,600

Summary Data: Chemung

Number of Census Tracts	22
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	4.55%
Low Income Tracts	4	18.18%
Moderate Income Tracts	3	13.64%
Middle Income Tracts	11	50.00%
Upper Income Tracts	3	13.64%
NA Income Tracts	1	4.55%

Chenango, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36017970100	NO	MIDDLE	No	No	\$62,500
36017970200	NO	MIDDLE	No	No	\$62,500
36017970300	NO	MIDDLE	No	No	\$62,500
36017970400	NO	MODERATE	No	No	\$62,500
36017970500	NO	MIDDLE	No	No	\$62,500
36017970601	NO	MIDDLE	No	No	\$62,500
36017970602	NO	MIDDLE	No	No	\$62,500
36017970700	NO	MIDDLE	No	No	\$62,500
36017970801	NO	MIDDLE	No	No	\$62,500
36017970802	NO	MIDDLE	No	No	\$62,500
36017970900	NO	MIDDLE	No	No	\$62,500
36017971000	NO	MIDDLE	No	No	\$62,500

Summary Data: Chenango

Number of Census Tracts	12
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	1	8.33%
Middle Income Tracts	11	91.67%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Clinton, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Clinton, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36019100100	NO	MIDDLE	No	No	\$62,500
36019100200	NO	MIDDLE	No	No	\$62,500
36019100300	NO	MIDDLE	No	No	\$62,500
36019100400	NO	MIDDLE	No	No	\$62,500
36019100600	NO	MIDDLE	No	No	\$62,500
36019100700	NO	UPPER	No	No	\$62,500
36019100800	NO	MIDDLE	No	No	\$62,500
36019100900	NO	MIDDLE	No	No	\$62,500
36019101000	NO	UPPER	No	No	\$62,500
36019101100	NO	NA	No	No	\$62,500
36019101300	NO	LOW	No	No	\$62,500
36019101400	NO	MIDDLE	No	No	\$62,500
36019101600	NO	MIDDLE	No	No	\$62,500
36019101700	NO	UPPER	No	No	\$62,500
36019101800	NO	UPPER	No	No	\$62,500
36019101900	NO	MIDDLE	No	No	\$62,500
36019102000	NO	MIDDLE	No	No	\$62,500
36019102100	NO	MIDDLE	No	No	\$62,500
36019102200	NO	MODERATE	No	No	\$62,500

Clinton, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

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

Number of Census Tracts 19

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	1	5.26%
Moderate Income Tracts	1	5.26%
Middle Income Tracts	12	63.16%
Upper Income Tracts	4	21.05%
NA Income Tracts	1	5.26%

Columbia, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36021000100	NO	UPPER	No	No	\$62,500
36021000200	NO	UPPER	No	No	\$62,500
36021000300	NO	UPPER	No	No	\$62,500
36021000401	NO	UPPER	No	No	\$62,500
36021000402	NO	UPPER	No	No	\$62,500
36021000500	NO	UPPER	No	No	\$62,500
36021000600	NO	MIDDLE	No	No	\$62,500
36021000700	NO	MIDDLE	No	No	\$62,500
36021000800	NO	UPPER	No	No	\$62,500
36021000900	NO	UPPER	No	No	\$62,500
36021001000	NO	MIDDLE	No	No	\$62,500
36021001100	NO	MIDDLE	No	No	\$62,500



Columbia, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36021001200	YES	MODERATE	No	No	\$62,500
36021001300	NO	MODERATE	No	No	\$62,500
36021001400	NO	MIDDLE	No	No	\$62,500
36021001500	NO	UPPER	No	No	\$62,500
36021001600	NO	MIDDLE	No	No	\$62,500
36021001700	NO	UPPER	No	No	\$62,500
36021001800	NO	UPPER	No	No	\$62,500
36021001900	NO	UPPER	No	No	\$62,500
36021002000	NO	UPPER	No	No	\$62,500

Summary Data: Columbia

Number of Census Tracts	21
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	4.76%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	9.52%
Middle Income Tracts	6	28.57%
Upper Income Tracts	13	61.90%
NA Income Tracts	0	0.00%

Cortland, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 296

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36023970100	NO	MIDDLE	No	No	\$62,500
36023970200	NO	UPPER	No	No	\$62,500
36023970300	NO	MIDDLE	No	No	\$62,500

Cortland, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 296

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36023970400	NO	MIDDLE	No	No	\$62,500
36023970500	NO	MIDDLE	No	No	\$62,500
36023970600	NO	MIDDLE	No	No	\$62,500
36023970700	NO	MIDDLE	No	No	\$62,500
36023970800	NO	UPPER	No	No	\$62,500
36023970900	NO	MODERATE	No	No	\$62,500
36023971000	NO	UPPER	No	No	\$62,500
36023971100	NO	MIDDLE	No	No	\$62,500
36023971200	NO	MIDDLE	No	No	\$62,500

Summary Data: Cortland

Number of Census Tracts	12
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	1	8.33%
Middle Income Tracts	8	66.67%
Upper Income Tracts	3	25.00%
NA Income Tracts	0	0.00%

Delaware, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36025970100	NO	MIDDLE	No	No	\$62,500
36025970200	NO	MIDDLE	No	No	\$62,500
36025970300	NO	MIDDLE	No	No	\$62,500



Delaware, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36025970400	NO	MODERATE	No	No	\$62,500
36025970500	NO	MIDDLE	No	No	\$62,500
36025970600	NO	MIDDLE	No	No	\$62,500
36025970700	NO	MIDDLE	No	No	\$62,500
36025970800	NO	UPPER	No	No	\$62,500
36025970900	NO	NA	No	No	\$62,500
36025971000	NO	MIDDLE	No	No	\$62,500
36025971100	NO	MIDDLE	No	No	\$62,500
36025971200	NO	MIDDLE	No	No	\$62,500
36025971300	NO	MIDDLE	No	No	\$62,500
36025971400	NO	MIDDLE	No	No	\$62,500

Summary Data: Delaware

Number of Census Tracts	14
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	1	7.14%
Middle Income Tracts	11	78.57%
Upper Income Tracts	1	7.14%
NA Income Tracts	1	7.14%

Dutchess, New York

MSA: 20524, DUTCHESS COUNTY-PUTNAM COU
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36027010000	NO	MODERATE	No	No	\$97,100

Dutchess, New York

MSA: 20524, DUTCHESS COUNTY-PUTNAM COU
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36027020003	NO	MIDDLE	No	No	\$97,100
36027020004	NO	UPPER	No	No	\$97,100
36027020005	NO	MIDDLE	No	No	\$97,100
36027030000	NO	MIDDLE	No	No	\$97,100
36027040001	NO	MODERATE	No	No	\$97,100
36027040003	NO	MODERATE	No	No	\$97,100
36027050102	NO	MIDDLE	No	No	\$97,100
36027050103	NO	MIDDLE	No	No	\$97,100
36027050104	NO	UPPER	No	No	\$97,100
36027050203	NO	UPPER	No	No	\$97,100
36027050204	NO	MIDDLE	No	No	\$97,100
36027050205	NO	MIDDLE	No	No	\$97,100
36027060100	NO	MIDDLE	No	No	\$97,100
36027060201	NO	MIDDLE	No	No	\$97,100
36027060202	NO	MIDDLE	No	No	\$97,100
36027060301	NO	MIDDLE	No	No	\$97,100
36027060302	NO	UPPER	No	No	\$97,100
36027060400	NO	MIDDLE	No	No	\$97,100
36027070101	NO	MIDDLE	No	No	\$97,100
36027070102	NO	MIDDLE	No	No	\$97,100
36027070201	NO	MIDDLE	No	No	\$97,100
36027070301	NO	MIDDLE	No	No	\$97,100
36027070401	NO	MIDDLE	No	No	\$97,100
36027080103	NO	UPPER	No	No	\$97,100
36027080104	NO	MIDDLE	No	No	\$97,100
36027080201	NO	UPPER	No	No	\$97,100
36027080202	NO	UPPER	No	No	\$97,100
36027090000	NO	MIDDLE	No	No	\$97,100
36027100000	NO	MODERATE	No	No	\$97,100
36027110003	NO	MIDDLE	No	No	\$97,100
36027110004	NO	MIDDLE	No	No	\$97,100
36027110005	NO	MODERATE	No	No	\$97,100
36027120000	NO	MIDDLE	No	No	\$97,100



Dutchess, New York

MSA: 20524, DUTCHESS COUNTY-PUTNAM COU
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36027130003	NO	MIDDLE	No	No	\$97,100
36027130004	NO	MIDDLE	No	No	\$97,100
36027130005	NO	MIDDLE	No	No	\$97,100
36027140101	NO	MIDDLE	No	No	\$97,100
36027140200	NO	MIDDLE	No	No	\$97,100
36027140300	NO	MODERATE	No	No	\$97,100
36027140400	NO	UPPER	No	No	\$97,100
36027140500	NO	MIDDLE	No	No	\$97,100
36027140602	NO	MIDDLE	No	No	\$97,100
36027140700	NO	MIDDLE	No	No	\$97,100
36027140801	NO	MIDDLE	No	No	\$97,100
36027150003	NO	MODERATE	No	No	\$97,100
36027150004	NO	MIDDLE	No	No	\$97,100
36027150005	NO	MIDDLE	No	No	\$97,100
36027150006	NO	MIDDLE	No	No	\$97,100
36027160003	NO	MIDDLE	No	No	\$97,100
36027160004	NO	UPPER	No	No	\$97,100
36027160005	NO	MODERATE	No	No	\$97,100
36027170000	NO	MIDDLE	No	No	\$97,100
36027180001	NO	MIDDLE	No	No	\$97,100
36027190101	NO	MIDDLE	No	No	\$97,100
36027190102	NO	MIDDLE	No	No	\$97,100
36027190203	NO	MIDDLE	No	No	\$97,100
36027190204	NO	MIDDLE	No	No	\$97,100
36027190301	NO	MIDDLE	No	No	\$97,100
36027190401	NO	MIDDLE	No	No	\$97,100
36027190402	NO	MIDDLE	No	No	\$97,100
36027200001	NO	MIDDLE	No	No	\$97,100
36027200002	NO	MIDDLE	No	No	\$97,100
36027210101	NO	MODERATE	No	No	\$97,100
36027210201	YES	MIDDLE	No	No	\$97,100
36027210301	NO	MIDDLE	No	No	\$97,100
36027220100	YES	LOW	No	No	\$97,100

Dutchess, New York

MSA: 20524, DUTCHESS COUNTY-PUTNAM COU
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36027220201	YES	LOW	No	No	\$97,100
36027220300	YES	LOW	No	No	\$97,100
36027220700	YES	LOW	No	No	\$97,100
36027220801	YES	MODERATE	No	No	\$97,100
36027220901	YES	MODERATE	No	No	\$97,100
36027221001	NO	MIDDLE	No	No	\$97,100
36027221100	YES	LOW	No	No	\$97,100
36027300000	NO	MODERATE	No	No	\$97,100
36027410000	NO	MODERATE	No	No	\$97,100
36027610000	YES	NA	No	No	\$97,100
36027640001	YES	NA	No	No	\$97,100
36027640002	YES	LOW	No	No	\$97,100

Summary Data: Dutchess

Number of Census Tracts	79
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	11	13.92%
Low Income Tracts	6	7.59%
Moderate Income Tracts	13	16.46%
Middle Income Tracts	49	62.03%
Upper Income Tracts	9	11.39%
NA Income Tracts	2	2.53%

Erie, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Erie, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36029000110	NO	MODERATE	No	No	\$68,200
36029000200	NO	LOW	No	No	\$68,200
36029000500	NO	LOW	No	No	\$68,200
36029000600	NO	MIDDLE	No	No	\$68,200
36029000700	NO	UPPER	No	No	\$68,200
36029000800	NO	MIDDLE	No	No	\$68,200
36029000900	NO	MODERATE	No	No	\$68,200
36029001000	NO	MODERATE	No	No	\$68,200
36029001100	NO	MODERATE	No	No	\$68,200
36029001402	YES	LOW	No	No	\$68,200
36029001500	YES	LOW	No	No	\$68,200
36029001600	YES	LOW	No	No	\$68,200
36029001700	NO	LOW	No	No	\$68,200
36029001900	NO	MIDDLE	No	No	\$68,200
36029002300	NO	MODERATE	No	No	\$68,200
36029002400	NO	LOW	No	No	\$68,200
36029002502	YES	MODERATE	No	No	\$68,200
36029002702	YES	LOW	No	No	\$68,200
36029002800	YES	LOW	No	No	\$68,200
36029002900	YES	LOW	No	No	\$68,200
36029003000	YES	MODERATE	No	No	\$68,200
36029003100	YES	MODERATE	No	No	\$68,200
36029003301	YES	LOW	No	No	\$68,200
36029003302	YES	LOW	No	No	\$68,200
36029003400	YES	MODERATE	No	No	\$68,200
36029003500	YES	LOW	No	No	\$68,200
36029003600	YES	LOW	No	No	\$68,200
36029003700	YES	LOW	No	No	\$68,200
36029003800	YES	LOW	No	No	\$68,200
36029003901	YES	LOW	No	No	\$68,200
36029004001	YES	LOW	No	No	\$68,200
36029004100	YES	MODERATE	No	No	\$68,200
36029004200	YES	MODERATE	No	No	\$68,200

Erie, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36029004300	YES	LOW	No	No	\$68,200
36029004401	YES	MODERATE	No	No	\$68,200
36029004402	YES	LOW	No	No	\$68,200
36029004500	NO	MIDDLE	No	No	\$68,200
36029004601	NO	MIDDLE	No	No	\$68,200
36029004602	YES	NA	No	No	\$68,200
36029004700	YES	MODERATE	No	No	\$68,200
36029004800	NO	UPPER	No	No	\$68,200
36029004900	NO	MODERATE	No	No	\$68,200
36029005000	NO	MIDDLE	No	No	\$68,200
36029005100	NO	MIDDLE	No	No	\$68,200
36029005201	NO	UPPER	No	No	\$68,200
36029005202	YES	MODERATE	No	No	\$68,200
36029005300	NO	UPPER	No	No	\$68,200
36029005400	NO	MIDDLE	No	No	\$68,200
36029005500	YES	LOW	No	No	\$68,200
36029005600	YES	LOW	No	No	\$68,200
36029005700	YES	MODERATE	No	No	\$68,200
36029005801	NO	LOW	No	No	\$68,200
36029005802	YES	LOW	No	No	\$68,200
36029005900	YES	LOW	No	No	\$68,200
36029006100	YES	LOW	No	No	\$68,200
36029006201	YES	NA	No	No	\$68,200
36029006301	NO	MIDDLE	No	No	\$68,200
36029006302	NO	UPPER	No	No	\$68,200
36029006501	NO	MIDDLE	No	No	\$68,200
36029006601	NO	MODERATE	No	No	\$68,200
36029006602	NO	MIDDLE	No	No	\$68,200
36029006701	NO	MIDDLE	No	No	\$68,200
36029006702	NO	UPPER	No	No	\$68,200
36029006800	NO	MIDDLE	No	No	\$68,200
36029006901	YES	LOW	No	No	\$68,200
36029006902	YES	MODERATE	No	No	\$68,200



Erie, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36029007000	YES	LOW	No	No	\$68,200
36029007101	YES	LOW	No	No	\$68,200
36029007102	YES	LOW	No	No	\$68,200
36029007202	YES	MODERATE	No	No	\$68,200
36029007302	NO	UPPER	No	No	\$68,200
36029007303	NO	UPPER	No	No	\$68,200
36029007304	NO	UPPER	No	No	\$68,200
36029007600	NO	MIDDLE	No	No	\$68,200
36029007700	NO	MIDDLE	No	No	\$68,200
36029007800	NO	MIDDLE	No	No	\$68,200
36029007901	NO	MIDDLE	No	No	\$68,200
36029007902	NO	MIDDLE	No	No	\$68,200
36029007903	NO	MIDDLE	No	No	\$68,200
36029007904	NO	MIDDLE	No	No	\$68,200
36029007905	NO	MIDDLE	No	No	\$68,200
36029008001	NO	MIDDLE	No	No	\$68,200
36029008002	NO	MIDDLE	No	No	\$68,200
36029008003	NO	MIDDLE	No	No	\$68,200
36029008101	NO	MIDDLE	No	No	\$68,200
36029008102	NO	UPPER	No	No	\$68,200
36029008201	NO	MIDDLE	No	No	\$68,200
36029008202	NO	MIDDLE	No	No	\$68,200
36029008300	NO	LOW	No	No	\$68,200
36029008400	NO	MODERATE	No	No	\$68,200
36029008500	NO	MIDDLE	No	No	\$68,200
36029008600	NO	MIDDLE	No	No	\$68,200
36029008700	NO	MIDDLE	No	No	\$68,200
36029008800	NO	MIDDLE	No	No	\$68,200
36029008900	NO	UPPER	No	No	\$68,200
36029009004	NO	UPPER	No	No	\$68,200
36029009006	NO	UPPER	No	No	\$68,200
36029009007	NO	UPPER	No	No	\$68,200
36029009008	NO	UPPER	No	No	\$68,200

Erie, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36029009009	NO	UPPER	No	No	\$68,200
36029009010	NO	UPPER	No	No	\$68,200
36029009104	NO	UPPER	No	No	\$68,200
36029009106	NO	MIDDLE	No	No	\$68,200
36029009107	NO	MIDDLE	No	No	\$68,200
36029009109	NO	MIDDLE	No	No	\$68,200
36029009110	NO	NA	No	No	\$68,200
36029009112	NO	MIDDLE	No	No	\$68,200
36029009113	NO	UPPER	No	No	\$68,200
36029009114	NO	UPPER	No	No	\$68,200
36029009115	NO	LOW	No	No	\$68,200
36029009116	NO	MIDDLE	No	No	\$68,200
36029009200	NO	MIDDLE	No	No	\$68,200
36029009301	NO	MIDDLE	No	No	\$68,200
36029009302	NO	MIDDLE	No	No	\$68,200
36029009401	NO	UPPER	No	No	\$68,200
36029009402	NO	UPPER	No	No	\$68,200
36029009501	NO	UPPER	No	No	\$68,200
36029009502	NO	MIDDLE	No	No	\$68,200
36029009600	NO	UPPER	No	No	\$68,200
36029009701	NO	MIDDLE	No	No	\$68,200
36029009702	NO	MIDDLE	No	No	\$68,200
36029009800	NO	MODERATE	No	No	\$68,200
36029009900	NO	MODERATE	No	No	\$68,200
36029010001	NO	MIDDLE	No	No	\$68,200
36029010002	NO	MIDDLE	No	No	\$68,200
36029010003	NO	MIDDLE	No	No	\$68,200
36029010101	NO	UPPER	No	No	\$68,200
36029010102	NO	MODERATE	No	No	\$68,200
36029010103	NO	MIDDLE	No	No	\$68,200
36029010201	NO	UPPER	No	No	\$68,200
36029010202	YES	MODERATE	No	No	\$68,200
36029010300	YES	MODERATE	No	No	\$68,200



Erie, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36029010400	NO	MODERATE	No	No	\$68,200
36029010500	NO	MIDDLE	No	No	\$68,200
36029010600	NO	MODERATE	No	No	\$68,200
36029010700	NO	MODERATE	No	No	\$68,200
36029010803	NO	MIDDLE	No	No	\$68,200
36029010804	NO	MIDDLE	No	No	\$68,200
36029010805	NO	MIDDLE	No	No	\$68,200
36029010807	NO	MIDDLE	No	No	\$68,200
36029010808	NO	MIDDLE	No	No	\$68,200
36029010809	NO	MIDDLE	No	No	\$68,200
36029010901	NO	MODERATE	No	No	\$68,200
36029010902	NO	MODERATE	No	No	\$68,200
36029011000	NO	MIDDLE	No	No	\$68,200
36029011100	NO	MIDDLE	No	No	\$68,200
36029011200	NO	MIDDLE	No	No	\$68,200
36029011300	NO	MIDDLE	No	No	\$68,200
36029011400	NO	MODERATE	No	No	\$68,200
36029011500	NO	MODERATE	No	No	\$68,200
36029011600	NO	MIDDLE	No	No	\$68,200
36029011700	NO	UPPER	No	No	\$68,200
36029011800	NO	MIDDLE	No	No	\$68,200
36029012001	NO	MIDDLE	No	No	\$68,200
36029012002	NO	UPPER	No	No	\$68,200
36029012003	NO	UPPER	No	No	\$68,200
36029012300	NO	MODERATE	No	No	\$68,200
36029012400	NO	MODERATE	No	No	\$68,200
36029012501	NO	MODERATE	No	No	\$68,200
36029012502	NO	MIDDLE	No	No	\$68,200
36029012800	NO	MIDDLE	No	No	\$68,200
36029012901	NO	MIDDLE	No	No	\$68,200
36029012902	NO	UPPER	No	No	\$68,200
36029013001	NO	MODERATE	No	No	\$68,200
36029013002	NO	MIDDLE	No	No	\$68,200

Erie, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36029013101	NO	UPPER	No	No	\$68,200
36029013102	NO	UPPER	No	No	\$68,200
36029013201	NO	MIDDLE	No	No	\$68,200
36029013202	NO	UPPER	No	No	\$68,200
36029013300	NO	UPPER	No	No	\$68,200
36029013400	NO	UPPER	No	No	\$68,200
36029013501	NO	UPPER	No	No	\$68,200
36029013502	NO	UPPER	No	No	\$68,200
36029013600	NO	UPPER	No	No	\$68,200
36029013701	NO	UPPER	No	No	\$68,200
36029013702	NO	UPPER	No	No	\$68,200
36029013800	NO	UPPER	No	No	\$68,200
36029013900	NO	MIDDLE	No	No	\$68,200
36029014000	NO	UPPER	No	No	\$68,200
36029014101	NO	UPPER	No	No	\$68,200
36029014102	NO	UPPER	No	No	\$68,200
36029014204	NO	UPPER	No	No	\$68,200
36029014206	NO	UPPER	No	No	\$68,200
36029014207	NO	UPPER	No	No	\$68,200
36029014208	NO	UPPER	No	No	\$68,200
36029014209	NO	UPPER	No	No	\$68,200
36029014300	NO	MIDDLE	No	No	\$68,200
36029014400	NO	MIDDLE	No	No	\$68,200
36029014501	NO	MIDDLE	No	No	\$68,200
36029014502	NO	MODERATE	No	No	\$68,200
36029014601	NO	UPPER	No	No	\$68,200
36029014603	NO	UPPER	No	No	\$68,200
36029014604	NO	UPPER	No	No	\$68,200
36029014701	NO	UPPER	No	No	\$68,200
36029014702	NO	UPPER	No	No	\$68,200
36029014801	NO	MIDDLE	No	No	\$68,200
36029014803	NO	UPPER	No	No	\$68,200
36029014901	NO	MIDDLE	No	No	\$68,200



Erie, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36029014903	NO	MIDDLE	No	No	\$68,200
36029014904	YES	NA	No	No	\$68,200
36029015001	NO	UPPER	No	No	\$68,200
36029015002	NO	UPPER	No	No	\$68,200
36029015003	NO	MIDDLE	No	No	\$68,200
36029015101	NO	MIDDLE	No	No	\$68,200
36029015102	NO	MIDDLE	No	No	\$68,200
36029015201	NO	UPPER	No	No	\$68,200
36029015202	NO	MIDDLE	No	No	\$68,200
36029015301	NO	MIDDLE	No	No	\$68,200
36029015302	NO	MIDDLE	No	No	\$68,200
36029015401	NO	MIDDLE	No	No	\$68,200
36029015402	NO	MIDDLE	No	No	\$68,200
36029015501	NO	MIDDLE	No	No	\$68,200
36029015503	NO	MIDDLE	No	No	\$68,200
36029015504	NO	MIDDLE	No	No	\$68,200
36029015600	NO	MIDDLE	No	No	\$68,200
36029015700	NO	MIDDLE	No	No	\$68,200
36029015800	NO	MIDDLE	No	No	\$68,200
36029015900	NO	MIDDLE	No	No	\$68,200
36029016100	YES	NA	No	No	\$68,200
36029016200	NO	MODERATE	No	No	\$68,200
36029016300	NO	LOW	No	No	\$68,200
36029016400	YES	LOW	No	No	\$68,200
36029016500	NO	NA	No	No	\$68,200
36029016600	YES	LOW	No	No	\$68,200
36029016700	NO	MODERATE	No	No	\$68,200
36029016800	YES	LOW	No	No	\$68,200
36029016900	NO	UPPER	No	No	\$68,200
36029017000	YES	MODERATE	No	No	\$68,200
36029017100	YES	LOW	No	No	\$68,200
36029017200	NO	MIDDLE	No	No	\$68,200
36029017300	NO	UPPER	No	No	\$68,200

Erie, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36029017400	YES	LOW	No	No	\$68,200
36029017501	NO	MIDDLE	No	No	\$68,200
36029017502	NO	MIDDLE	No	No	\$68,200
36029940000	YES	MODERATE	No	No	\$68,200
36029940100	YES	NA	No	No	\$68,200
36029990000	NO	NA	No	No	\$68,200

Summary Data: Erie

Number of Census Tracts	237
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	51	21.52%
Low Income Tracts	38	16.03%
Moderate Income Tracts	41	17.30%
Middle Income Tracts	90	37.97%
Upper Income Tracts	60	25.32%
NA Income Tracts	8	3.38%

Essex, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36031960100	NO	MIDDLE	No	No	\$62,500
36031960200	NO	MIDDLE	No	No	\$62,500
36031960300	NO	MIDDLE	No	No	\$62,500
36031960498	NO	UPPER	No	No	\$62,500
36031960598	NO	UPPER	No	No	\$62,500
36031960700	NO	MIDDLE	No	No	\$62,500



Essex, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36031960800	NO	MIDDLE	No	No	\$62,500
36031960900	NO	MIDDLE	No	No	\$62,500
36031961000	NO	MIDDLE	No	No	\$62,500
36031961100	NO	MIDDLE	No	No	\$62,500
36031961200	NO	MIDDLE	No	No	\$62,500
36031961300	NO	MIDDLE	No	No	\$62,500
36031961400	NO	MIDDLE	No	No	\$62,500

Summary Data: Essex

Number of Census Tracts	13
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	0	0.00%
Middle Income Tracts	11	84.62%
Upper Income Tracts	2	15.38%
NA Income Tracts	0	0.00%

Franklin, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36033940000	YES	MIDDLE	No	No	\$62,500
36033950100	NO	MIDDLE	No	No	\$62,500
36033950200	NO	MODERATE	No	No	\$62,500
36033950300	NO	MIDDLE	No	No	\$62,500
36033950400	NO	MIDDLE	No	No	\$62,500

Franklin, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36033950501	NO	MODERATE	No	No	\$62,500
36033950502	YES	MIDDLE	No	No	\$62,500
36033950600	NO	MIDDLE	No	No	\$62,500
36033950700	NO	MIDDLE	No	No	\$62,500
36033950800	NO	MIDDLE	No	No	\$62,500
36033950900	NO	UPPER	No	No	\$62,500
36033951000	NO	MIDDLE	No	No	\$62,500
36033951100	NO	MIDDLE	No	No	\$62,500
36033951200	NO	MIDDLE	No	No	\$62,500

Summary Data: Franklin

Number of Census Tracts	14
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	2	14.29%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	14.29%
Middle Income Tracts	11	78.57%
Upper Income Tracts	1	7.14%
NA Income Tracts	0	0.00%

Fulton, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36035970100	NO	MIDDLE	No	No	\$62,500
36035970200	NO	MIDDLE	No	No	\$62,500
36035970300	NO	MIDDLE	No	No	\$62,500



Fulton, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36035970400	NO	MIDDLE	No	No	\$62,500
36035970500	NO	MIDDLE	No	No	\$62,500
36035970600	NO	MIDDLE	No	No	\$62,500
36035970700	NO	MODERATE	No	No	\$62,500
36035970800	NO	MODERATE	No	No	\$62,500
36035970900	NO	MIDDLE	No	No	\$62,500
36035971000	NO	MIDDLE	No	No	\$62,500
36035971100	NO	MIDDLE	No	No	\$62,500
36035971200	NO	MIDDLE	No	No	\$62,500
36035971300	NO	MODERATE	No	No	\$62,500
36035971400	NO	UPPER	No	No	\$62,500
36035971500	NO	UPPER	No	No	\$62,500

Summary Data: Fulton

Number of Census Tracts	15
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	20.00%
Middle Income Tracts	10	66.67%
Upper Income Tracts	2	13.33%
NA Income Tracts	0	0.00%

Genesee, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Genesee, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36037940100	YES	MIDDLE	No	No	\$62,500
36037950100	NO	MIDDLE	No	No	\$62,500
36037950200	NO	MIDDLE	No	No	\$62,500
36037950300	NO	MIDDLE	No	No	\$62,500
36037950400	NO	MIDDLE	No	No	\$62,500
36037950500	NO	MIDDLE	No	No	\$62,500
36037950600	NO	MIDDLE	No	No	\$62,500
36037950700	NO	MODERATE	No	No	\$62,500
36037950800	NO	MIDDLE	No	No	\$62,500
36037950900	NO	UPPER	No	No	\$62,500
36037951000	NO	MIDDLE	No	No	\$62,500
36037951100	NO	MIDDLE	No	No	\$62,500
36037951200	NO	MIDDLE	No	No	\$62,500
36037951300	NO	MIDDLE	No	No	\$62,500
36037951400	NO	MIDDLE	No	No	\$62,500

Summary Data: Genesee

Number of Census Tracts	15
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	6.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	6.67%
Middle Income Tracts	13	86.67%
Upper Income Tracts	1	6.67%
NA Income Tracts	0	0.00%



Greene, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36039080100	NO	UPPER	No	No	\$62,500
36039080201	NO	UPPER	No	No	\$62,500
36039080202	NO	MIDDLE	No	No	\$62,500
36039080300	NO	MIDDLE	No	No	\$62,500
36039080401	NO	MIDDLE	No	No	\$62,500
36039080402	NO	MIDDLE	No	No	\$62,500
36039080501	NO	UPPER	No	No	\$62,500
36039080502	NO	MIDDLE	No	No	\$62,500
36039080600	NO	UPPER	No	No	\$62,500
36039080700	NO	MIDDLE	No	No	\$62,500
36039080800	YES	NA	No	No	\$62,500
36039080900	NO	MIDDLE	No	No	\$62,500
36039081000	NO	MODERATE	No	No	\$62,500
36039081101	NO	MIDDLE	No	No	\$62,500
36039081102	NO	MIDDLE	No	No	\$62,500

Summary Data: Greene

Number of Census Tracts 15

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	6.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	6.67%
Middle Income Tracts	9	60.00%
Upper Income Tracts	4	26.67%
NA Income Tracts	1	6.67%

Hamilton, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36041950100	NO	UPPER	No	No	\$62,500
36041950300	NO	MIDDLE	Yes	Yes	\$62,500
36041950400	NO	MIDDLE	Yes	Yes	\$62,500
36041950500	NO	MIDDLE	Yes	Yes	\$62,500

Summary Data: Hamilton

Number of Census Tracts 4

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	75.00%
Upper Income Tracts	1	25.00%
NA Income Tracts	0	0.00%

Herkimer, New York

MSA: 46540, UTICA-ROME, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36043010100	NO	MIDDLE	No	No	\$62,100
36043010201	NO	MIDDLE	No	No	\$62,100
36043010202	NO	MIDDLE	No	No	\$62,100
36043010300	NO	MIDDLE	No	No	\$62,100
36043010400	NO	MODERATE	No	No	\$62,100
36043010501	NO	MIDDLE	No	No	\$62,100
36043010502	NO	MIDDLE	No	No	\$62,100
36043010701	NO	MIDDLE	No	No	\$62,100



Herkimer, New York

MSA: 46540, UTICA-ROME, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36043010702	NO	MIDDLE	No	No	\$62,100
36043010900	NO	MIDDLE	No	No	\$62,100
36043011001	NO	MIDDLE	No	No	\$62,100
36043011002	NO	MIDDLE	No	No	\$62,100
36043011100	NO	MODERATE	No	No	\$62,100
36043011200	NO	MIDDLE	No	No	\$62,100
36043011301	NO	MIDDLE	No	No	\$62,100
36043011302	NO	MIDDLE	No	No	\$62,100
36043011400	NO	MIDDLE	No	No	\$62,100
36043011501	NO	MIDDLE	No	No	\$62,100
36043011502	NO	UPPER	No	No	\$62,100

Summary Data: Herkimer

Number of Census Tracts 19

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	2	10.53%
Middle Income Tracts	16	84.21%
Upper Income Tracts	1	5.26%
NA Income Tracts	0	0.00%

Jefferson, New York

MSA: 48060, WATERTOWN-FORT DRUM, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36045060200	NO	MIDDLE	No	No	\$62,400
36045060300	NO	MIDDLE	No	No	\$62,400
36045060400	NO	MIDDLE	No	No	\$62,400
36045060500	NO	MIDDLE	No	No	\$62,400
36045060600	NO	MIDDLE	No	No	\$62,400
36045060700	NO	MIDDLE	No	No	\$62,400
36045060803	NO	MODERATE	No	No	\$62,400
36045060804	NO	MIDDLE	No	No	\$62,400
36045060900	NO	MIDDLE	No	No	\$62,400
36045061000	NO	UPPER	No	No	\$62,400
36045061100	NO	MIDDLE	No	No	\$62,400
36045061200	NO	MODERATE	No	No	\$62,400
36045061300	NO	MODERATE	No	No	\$62,400
36045061400	NO	MODERATE	No	No	\$62,400
36045061500	NO	MIDDLE	No	No	\$62,400
36045061600	NO	MIDDLE	No	No	\$62,400
36045061700	NO	MIDDLE	No	No	\$62,400
36045061800	NO	MIDDLE	No	No	\$62,400
36045061900	NO	MIDDLE	No	No	\$62,400
36045062100	NO	MODERATE	No	No	\$62,400
36045062200	NO	MIDDLE	No	No	\$62,400
36045062400	NO	UPPER	No	No	\$62,400
36045062500	NO	MIDDLE	No	No	\$62,400
36045980000	NO	NA	No	No	\$62,400
36045990001	NO	NA	No	No	\$62,400

Jefferson, New York

MSA: 48060, WATERTOWN-FORT DRUM, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36045060100	NO	MIDDLE	No	No	\$62,400



Jefferson, New York

MSA: 48060, WATERTOWN-FORT DRUM, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Jefferson					
Number of Census Tracts					26
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	5	19.23%			
Middle Income Tracts	17	65.38%			
Upper Income Tracts	2	7.69%			
NA Income Tracts	2	7.69%			

Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047000100	NO	UPPER	No	No	\$73,700
36047000200	YES	MODERATE	No	No	\$73,700
36047000301	NO	UPPER	No	No	\$73,700
36047000501	NO	UPPER	No	No	\$73,700
36047000502	NO	UPPER	No	No	\$73,700
36047000700	NO	UPPER	No	No	\$73,700
36047000900	NO	UPPER	No	No	\$73,700
36047001100	NO	UPPER	No	No	\$73,700
36047001300	NO	UPPER	No	No	\$73,700
36047001500	YES	UPPER	No	No	\$73,700
36047001800	YES	NA	No	No	\$73,700
36047002000	YES	MIDDLE	No	No	\$73,700

Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047002100	NO	UPPER	No	No	\$73,700
36047002200	YES	MODERATE	No	No	\$73,700
36047002300	YES	LOW	No	No	\$73,700
36047002901	YES	LOW	No	No	\$73,700
36047003000	NO	UPPER	No	No	\$73,700
36047003100	YES	MIDDLE	No	No	\$73,700
36047003300	NO	UPPER	No	No	\$73,700
36047003400	NO	UPPER	No	No	\$73,700
36047003500	YES	MIDDLE	No	No	\$73,700
36047003600	NO	UPPER	No	No	\$73,700
36047003700	NO	UPPER	No	No	\$73,700
36047003800	NO	UPPER	No	No	\$73,700
36047003900	NO	UPPER	No	No	\$73,700
36047004100	NO	UPPER	No	No	\$73,700
36047004300	NO	UPPER	No	No	\$73,700
36047004400	NO	UPPER	No	No	\$73,700
36047004500	NO	UPPER	No	No	\$73,700
36047004600	NO	UPPER	No	No	\$73,700
36047004700	NO	UPPER	No	No	\$73,700
36047004900	NO	UPPER	No	No	\$73,700
36047005000	NO	UPPER	No	No	\$73,700
36047005100	NO	UPPER	No	No	\$73,700
36047005201	NO	UPPER	No	No	\$73,700
36047005202	NO	UPPER	No	No	\$73,700
36047005300	YES	UPPER	No	No	\$73,700
36047005400	NO	MIDDLE	No	No	\$73,700
36047005601	NO	MIDDLE	No	No	\$73,700
36047005602	NO	MIDDLE	No	No	\$73,700
36047005800	NO	MIDDLE	No	No	\$73,700
36047005900	NO	MIDDLE	No	No	\$73,700
36047006000	NO	UPPER	No	No	\$73,700
36047006200	NO	MIDDLE	No	No	\$73,700
36047006300	NO	UPPER	No	No	\$73,700



Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047006400	NO	MIDDLE	No	No	\$73,700
36047006500	NO	UPPER	No	No	\$73,700
36047006600	NO	MIDDLE	No	No	\$73,700
36047006700	NO	UPPER	No	No	\$73,700
36047006800	YES	MODERATE	No	No	\$73,700
36047006900	NO	UPPER	No	No	\$73,700
36047007000	NO	MODERATE	No	No	\$73,700
36047007100	YES	MODERATE	No	No	\$73,700
36047007200	YES	LOW	No	No	\$73,700
36047007400	YES	MODERATE	No	No	\$73,700
36047007500	NO	UPPER	No	No	\$73,700
36047007600	YES	LOW	No	No	\$73,700
36047007700	NO	UPPER	No	No	\$73,700
36047007800	YES	MODERATE	No	No	\$73,700
36047008000	YES	MODERATE	No	No	\$73,700
36047008200	YES	LOW	No	No	\$73,700
36047008400	YES	MODERATE	No	No	\$73,700
36047008500	YES	LOW	No	No	\$73,700
36047008600	NO	NA	No	No	\$73,700
36047008800	YES	MODERATE	No	No	\$73,700
36047009000	YES	MODERATE	No	No	\$73,700
36047009200	YES	LOW	No	No	\$73,700
36047009400	YES	LOW	No	No	\$73,700
36047009600	YES	LOW	No	No	\$73,700
36047009800	YES	LOW	No	No	\$73,700
36047010000	YES	LOW	No	No	\$73,700
36047010100	YES	MODERATE	No	No	\$73,700
36047010200	YES	MODERATE	No	No	\$73,700
36047010400	YES	MODERATE	No	No	\$73,700
36047010600	YES	LOW	No	No	\$73,700
36047010800	YES	LOW	No	No	\$73,700
36047011000	YES	MODERATE	No	No	\$73,700
36047011200	YES	LOW	No	No	\$73,700

Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047011400	NO	MODERATE	No	No	\$73,700
36047011600	YES	MODERATE	No	No	\$73,700
36047011700	NO	MODERATE	No	No	\$73,700
36047011800	YES	LOW	No	No	\$73,700
36047011900	NO	UPPER	No	No	\$73,700
36047012000	YES	LOW	No	No	\$73,700
36047012100	NO	UPPER	No	No	\$73,700
36047012200	YES	LOW	No	No	\$73,700
36047012600	YES	MODERATE	No	No	\$73,700
36047012700	YES	MODERATE	No	No	\$73,700
36047012801	YES	MODERATE	No	No	\$73,700
36047012901	NO	MIDDLE	No	No	\$73,700
36047012902	NO	UPPER	No	No	\$73,700
36047013000	YES	MIDDLE	No	No	\$73,700
36047013100	NO	UPPER	No	No	\$73,700
36047013200	YES	MIDDLE	No	No	\$73,700
36047013300	NO	UPPER	No	No	\$73,700
36047013400	NO	MIDDLE	No	No	\$73,700
36047013500	NO	UPPER	No	No	\$73,700
36047013600	NO	MIDDLE	No	No	\$73,700
36047013700	NO	UPPER	No	No	\$73,700
36047013800	NO	MODERATE	No	No	\$73,700
36047013900	NO	UPPER	No	No	\$73,700
36047014000	NO	MIDDLE	No	No	\$73,700
36047014100	NO	UPPER	No	No	\$73,700
36047014200	NO	MODERATE	No	No	\$73,700
36047014300	YES	MIDDLE	No	No	\$73,700
36047014500	YES	MIDDLE	No	No	\$73,700
36047014700	NO	UPPER	No	No	\$73,700
36047014800	NO	MIDDLE	No	No	\$73,700
36047014900	NO	UPPER	No	No	\$73,700
36047015000	NO	UPPER	No	No	\$73,700
36047015100	NO	UPPER	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047015200	NO	UPPER	No	No	\$73,700
36047015300	NO	UPPER	No	No	\$73,700
36047015400	NO	NA	No	No	\$73,700
36047015500	NO	UPPER	No	No	\$73,700
36047015700	NO	UPPER	No	No	\$73,700
36047015900	NO	UPPER	No	No	\$73,700
36047016000	NO	MIDDLE	No	No	\$73,700
36047016100	NO	UPPER	No	No	\$73,700
36047016200	NO	UPPER	No	No	\$73,700
36047016300	NO	UPPER	No	No	\$73,700
36047016400	NO	UPPER	No	No	\$73,700
36047016500	NO	UPPER	No	No	\$73,700
36047016600	NO	MIDDLE	No	No	\$73,700
36047016700	NO	UPPER	No	No	\$73,700
36047016800	NO	UPPER	No	No	\$73,700
36047016900	NO	UPPER	No	No	\$73,700
36047017000	YES	MIDDLE	No	No	\$73,700
36047017100	NO	UPPER	No	No	\$73,700
36047017200	YES	UPPER	No	No	\$73,700
36047017400	NO	MIDDLE	No	No	\$73,700
36047017500	NO	NA	No	No	\$73,700
36047017600	YES	MIDDLE	No	No	\$73,700
36047017700	NO	NA	No	No	\$73,700
36047017800	YES	MODERATE	No	No	\$73,700
36047017900	YES	MODERATE	No	No	\$73,700
36047018000	NO	MIDDLE	No	No	\$73,700
36047018100	YES	UPPER	No	No	\$73,700
36047018200	YES	MODERATE	No	No	\$73,700
36047018300	NO	UPPER	No	No	\$73,700
36047018400	YES	MIDDLE	No	No	\$73,700
36047018501	YES	LOW	No	No	\$73,700
36047018600	NO	MIDDLE	No	No	\$73,700
36047018700	YES	UPPER	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047018800	NO	MIDDLE	No	No	\$73,700
36047019000	YES	MODERATE	No	No	\$73,700
36047019100	YES	MIDDLE	No	No	\$73,700
36047019200	NO	MODERATE	No	No	\$73,700
36047019300	YES	MIDDLE	No	No	\$73,700
36047019400	YES	MODERATE	No	No	\$73,700
36047019500	YES	UPPER	No	No	\$73,700
36047019600	YES	MODERATE	No	No	\$73,700
36047019700	YES	UPPER	No	No	\$73,700
36047019800	NO	MIDDLE	No	No	\$73,700
36047019900	YES	UPPER	No	No	\$73,700
36047020000	NO	MIDDLE	No	No	\$73,700
36047020100	YES	UPPER	No	No	\$73,700
36047020200	NO	UPPER	No	No	\$73,700
36047020300	YES	UPPER	No	No	\$73,700
36047020400	NO	MIDDLE	No	No	\$73,700
36047020500	NO	UPPER	No	No	\$73,700
36047020600	NO	UPPER	No	No	\$73,700
36047020700	YES	UPPER	No	No	\$73,700
36047020800	YES	MODERATE	No	No	\$73,700
36047021000	YES	MODERATE	No	No	\$73,700
36047021100	YES	MODERATE	No	No	\$73,700
36047021200	YES	LOW	No	No	\$73,700
36047021300	YES	MODERATE	No	No	\$73,700
36047021400	YES	MODERATE	No	No	\$73,700
36047021500	YES	MIDDLE	No	No	\$73,700
36047021600	NO	MODERATE	No	No	\$73,700
36047021700	YES	MIDDLE	No	No	\$73,700
36047021800	NO	MODERATE	No	No	\$73,700
36047021900	YES	MIDDLE	No	No	\$73,700
36047022000	NO	LOW	No	No	\$73,700
36047022100	YES	MODERATE	No	No	\$73,700
36047022200	NO	LOW	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047022400	NO	LOW	No	No	\$73,700
36047022600	YES	MODERATE	No	No	\$73,700
36047022700	YES	MODERATE	No	No	\$73,700
36047022800	NO	LOW	No	No	\$73,700
36047022900	YES	MODERATE	No	No	\$73,700
36047023000	NO	LOW	No	No	\$73,700
36047023100	YES	MIDDLE	No	No	\$73,700
36047023200	NO	LOW	No	No	\$73,700
36047023300	YES	LOW	No	No	\$73,700
36047023400	NO	LOW	No	No	\$73,700
36047023500	NO	MODERATE	No	No	\$73,700
36047023600	NO	LOW	No	No	\$73,700
36047023800	NO	MODERATE	No	No	\$73,700
36047024000	NO	LOW	No	No	\$73,700
36047024100	YES	MIDDLE	No	No	\$73,700
36047024200	NO	MODERATE	No	No	\$73,700
36047024300	YES	MIDDLE	No	No	\$73,700
36047024400	NO	MODERATE	No	No	\$73,700
36047024500	YES	MIDDLE	No	No	\$73,700
36047024600	NO	MODERATE	No	No	\$73,700
36047024700	YES	MODERATE	No	No	\$73,700
36047024800	YES	MODERATE	No	No	\$73,700
36047024900	YES	MODERATE	No	No	\$73,700
36047025000	YES	MODERATE	No	No	\$73,700
36047025100	YES	MODERATE	No	No	\$73,700
36047025200	YES	MODERATE	No	No	\$73,700
36047025300	YES	MODERATE	No	No	\$73,700
36047025400	YES	MODERATE	No	No	\$73,700
36047025500	YES	LOW	No	No	\$73,700
36047025600	YES	MODERATE	No	No	\$73,700
36047025700	YES	MODERATE	No	No	\$73,700
36047025800	YES	MODERATE	No	No	\$73,700
36047025901	YES	MODERATE	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047025902	YES	LOW	No	No	\$73,700
36047026000	YES	MODERATE	No	No	\$73,700
36047026100	YES	MODERATE	No	No	\$73,700
36047026200	YES	MIDDLE	No	No	\$73,700
36047026300	YES	MODERATE	No	No	\$73,700
36047026400	YES	MODERATE	No	No	\$73,700
36047026500	YES	MODERATE	No	No	\$73,700
36047026600	YES	MIDDLE	No	No	\$73,700
36047026700	YES	MIDDLE	No	No	\$73,700
36047026800	YES	MODERATE	No	No	\$73,700
36047026900	YES	MODERATE	No	No	\$73,700
36047027000	NO	MIDDLE	No	No	\$73,700
36047027100	YES	MODERATE	No	No	\$73,700
36047027200	YES	MODERATE	No	No	\$73,700
36047027300	YES	MODERATE	No	No	\$73,700
36047027400	YES	MIDDLE	No	No	\$73,700
36047027500	YES	MIDDLE	No	No	\$73,700
36047027600	YES	MODERATE	No	No	\$73,700
36047027700	YES	MODERATE	No	No	\$73,700
36047027800	YES	MODERATE	No	No	\$73,700
36047027900	YES	MIDDLE	No	No	\$73,700
36047028000	YES	MIDDLE	No	No	\$73,700
36047028100	YES	LOW	No	No	\$73,700
36047028200	YES	MIDDLE	No	No	\$73,700
36047028300	YES	LOW	No	No	\$73,700
36047028400	NO	MIDDLE	No	No	\$73,700
36047028501	NO	UPPER	No	No	\$73,700
36047028502	YES	LOW	No	No	\$73,700
36047028600	YES	MODERATE	No	No	\$73,700
36047028700	YES	MODERATE	No	No	\$73,700
36047028800	YES	MODERATE	No	No	\$73,700
36047028900	YES	MODERATE	No	No	\$73,700
36047029000	NO	MIDDLE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047029100	YES	MODERATE	No	No	\$73,700
36047029200	NO	MODERATE	No	No	\$73,700
36047029300	YES	MODERATE	No	No	\$73,700
36047029400	NO	MODERATE	No	No	\$73,700
36047029500	YES	MIDDLE	No	No	\$73,700
36047029600	NO	MODERATE	No	No	\$73,700
36047029700	YES	MODERATE	No	No	\$73,700
36047029800	NO	MODERATE	No	No	\$73,700
36047029900	YES	LOW	No	No	\$73,700
36047030000	YES	MIDDLE	No	No	\$73,700
36047030100	YES	MIDDLE	No	No	\$73,700
36047030200	YES	MIDDLE	No	No	\$73,700
36047030300	YES	LOW	No	No	\$73,700
36047030400	YES	MODERATE	No	No	\$73,700
36047030500	YES	LOW	No	No	\$73,700
36047030600	YES	MIDDLE	No	No	\$73,700
36047030700	YES	LOW	No	No	\$73,700
36047030800	NO	MODERATE	No	No	\$73,700
36047030900	YES	LOW	No	No	\$73,700
36047031100	YES	MODERATE	No	No	\$73,700
36047031300	YES	MODERATE	No	No	\$73,700
36047031400	NO	MIDDLE	No	No	\$73,700
36047031500	YES	MODERATE	No	No	\$73,700
36047031701	YES	MIDDLE	No	No	\$73,700
36047031702	YES	MODERATE	No	No	\$73,700
36047031900	YES	MODERATE	No	No	\$73,700
36047032100	YES	MODERATE	No	No	\$73,700
36047032300	YES	MIDDLE	No	No	\$73,700
36047032500	YES	MODERATE	No	No	\$73,700
36047032600	YES	LOW	No	No	\$73,700
36047032700	YES	MIDDLE	No	No	\$73,700
36047032800	YES	MODERATE	No	No	\$73,700
36047032900	YES	MODERATE	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047033000	YES	LOW	No	No	\$73,700
36047033100	NO	MODERATE	No	No	\$73,700
36047033300	NO	MODERATE	No	No	\$73,700
36047033500	NO	MIDDLE	No	No	\$73,700
36047033600	NO	MIDDLE	No	No	\$73,700
36047033700	YES	MODERATE	No	No	\$73,700
36047033900	YES	MODERATE	No	No	\$73,700
36047034000	YES	LOW	No	No	\$73,700
36047034100	YES	MODERATE	No	No	\$73,700
36047034200	YES	LOW	No	No	\$73,700
36047034300	YES	MODERATE	No	No	\$73,700
36047034500	YES	LOW	No	No	\$73,700
36047034700	YES	MODERATE	No	No	\$73,700
36047034800	YES	MODERATE	No	No	\$73,700
36047034900	YES	LOW	No	No	\$73,700
36047035000	NO	MODERATE	No	No	\$73,700
36047035100	YES	LOW	No	No	\$73,700
36047035200	NO	LOW	No	No	\$73,700
36047035300	YES	MODERATE	No	No	\$73,700
36047035400	NO	MIDDLE	No	No	\$73,700
36047035500	YES	MODERATE	No	No	\$73,700
36047035601	NO	MODERATE	No	No	\$73,700
36047035602	NO	MIDDLE	No	No	\$73,700
36047035700	YES	LOW	No	No	\$73,700
36047035900	YES	LOW	No	No	\$73,700
36047036001	NO	MODERATE	No	No	\$73,700
36047036002	NO	MODERATE	No	No	\$73,700
36047036100	YES	MODERATE	No	No	\$73,700
36047036200	YES	MODERATE	No	No	\$73,700
36047036300	YES	MODERATE	No	No	\$73,700
36047036400	NO	MODERATE	No	No	\$73,700
36047036501	YES	MODERATE	No	No	\$73,700
36047036502	YES	MODERATE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047036600	YES	MODERATE	No	No	\$73,700
36047036700	YES	MODERATE	No	No	\$73,700
36047036900	YES	LOW	No	No	\$73,700
36047037000	NO	MIDDLE	No	No	\$73,700
36047037100	YES	MODERATE	No	No	\$73,700
36047037300	YES	LOW	No	No	\$73,700
36047037401	NO	MIDDLE	No	No	\$73,700
36047037402	NO	MODERATE	No	No	\$73,700
36047037500	YES	MODERATE	No	No	\$73,700
36047037700	YES	MODERATE	No	No	\$73,700
36047037900	YES	MODERATE	No	No	\$73,700
36047038100	YES	LOW	No	No	\$73,700
36047038200	YES	LOW	No	No	\$73,700
36047038300	YES	MIDDLE	No	No	\$73,700
36047038500	YES	MODERATE	No	No	\$73,700
36047038600	YES	MODERATE	No	No	\$73,700
36047038700	YES	LOW	No	No	\$73,700
36047038800	NO	MIDDLE	No	No	\$73,700
36047038900	YES	MODERATE	No	No	\$73,700
36047039000	NO	MODERATE	No	No	\$73,700
36047039100	YES	LOW	No	No	\$73,700
36047039200	NO	MODERATE	No	No	\$73,700
36047039300	YES	MODERATE	No	No	\$73,700
36047039400	NO	MIDDLE	No	No	\$73,700
36047039500	YES	LOW	No	No	\$73,700
36047039600	NO	MIDDLE	No	No	\$73,700
36047039700	YES	LOW	No	No	\$73,700
36047039800	YES	MODERATE	No	No	\$73,700
36047039900	YES	MODERATE	No	No	\$73,700
36047040000	YES	MODERATE	No	No	\$73,700
36047040100	YES	MODERATE	No	No	\$73,700
36047040200	YES	MIDDLE	No	No	\$73,700
36047040300	YES	LOW	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047040400	YES	MODERATE	No	No	\$73,700
36047040500	YES	MODERATE	No	No	\$73,700
36047040600	YES	MODERATE	No	No	\$73,700
36047040700	NO	NA	No	No	\$73,700
36047040800	YES	MIDDLE	No	No	\$73,700
36047040900	YES	LOW	No	No	\$73,700
36047041000	NO	MODERATE	No	No	\$73,700
36047041100	YES	MODERATE	No	No	\$73,700
36047041200	NO	MODERATE	No	No	\$73,700
36047041300	YES	MODERATE	No	No	\$73,700
36047041401	NO	MODERATE	No	No	\$73,700
36047041402	NO	MODERATE	No	No	\$73,700
36047041500	YES	MODERATE	No	No	\$73,700
36047041600	NO	MODERATE	No	No	\$73,700
36047041700	YES	MODERATE	No	No	\$73,700
36047041800	NO	MODERATE	No	No	\$73,700
36047041900	YES	MODERATE	No	No	\$73,700
36047042000	NO	MIDDLE	No	No	\$73,700
36047042100	YES	MODERATE	No	No	\$73,700
36047042200	NO	UPPER	No	No	\$73,700
36047042300	YES	MODERATE	No	No	\$73,700
36047042400	NO	MODERATE	No	No	\$73,700
36047042500	YES	MODERATE	No	No	\$73,700
36047042600	YES	MODERATE	No	No	\$73,700
36047042700	YES	LOW	No	No	\$73,700
36047042800	NO	MIDDLE	No	No	\$73,700
36047042900	YES	MODERATE	No	No	\$73,700
36047043000	YES	MODERATE	No	No	\$73,700
36047043100	YES	LOW	No	No	\$73,700
36047043200	YES	MODERATE	No	No	\$73,700
36047043300	YES	MODERATE	No	No	\$73,700
36047043400	NO	MODERATE	No	No	\$73,700
36047043500	YES	MODERATE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047043600	NO	MIDDLE	No	No	\$73,700
36047043700	YES	MODERATE	No	No	\$73,700
36047043800	NO	MODERATE	No	No	\$73,700
36047043900	YES	MODERATE	No	No	\$73,700
36047044000	NO	MODERATE	No	No	\$73,700
36047044100	YES	MODERATE	No	No	\$73,700
36047044200	NO	MIDDLE	No	No	\$73,700
36047044300	YES	MODERATE	No	No	\$73,700
36047044400	NO	MIDDLE	No	No	\$73,700
36047044500	YES	MODERATE	No	No	\$73,700
36047044600	NO	MIDDLE	No	No	\$73,700
36047044700	YES	MODERATE	No	No	\$73,700
36047044800	NO	MIDDLE	No	No	\$73,700
36047044900	YES	MODERATE	No	No	\$73,700
36047045000	NO	NA	No	No	\$73,700
36047045200	NO	MIDDLE	No	No	\$73,700
36047045300	YES	MODERATE	No	No	\$73,700
36047045400	NO	MIDDLE	No	No	\$73,700
36047045600	NO	MODERATE	No	No	\$73,700
36047045800	NO	MIDDLE	No	No	\$73,700
36047046000	YES	MODERATE	No	No	\$73,700
36047046201	NO	MODERATE	No	No	\$73,700
36047046202	NO	MIDDLE	No	No	\$73,700
36047046400	NO	MODERATE	No	No	\$73,700
36047046800	NO	MODERATE	No	No	\$73,700
36047047000	NO	MODERATE	No	No	\$73,700
36047047200	NO	MODERATE	No	No	\$73,700
36047047400	NO	MODERATE	No	No	\$73,700
36047047600	NO	MODERATE	No	No	\$73,700
36047047700	NO	UPPER	No	No	\$73,700
36047047800	NO	LOW	No	No	\$73,700
36047048000	NO	MODERATE	No	No	\$73,700
36047048100	YES	UPPER	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047048200	NO	LOW	No	No	\$73,700
36047048400	NO	MODERATE	No	No	\$73,700
36047048500	YES	MIDDLE	No	No	\$73,700
36047048600	YES	MODERATE	No	No	\$73,700
36047048800	YES	MODERATE	No	No	\$73,700
36047048900	YES	LOW	No	No	\$73,700
36047049000	NO	LOW	No	No	\$73,700
36047049100	YES	MODERATE	No	No	\$73,700
36047049200	YES	MODERATE	No	No	\$73,700
36047049300	YES	LOW	No	No	\$73,700
36047049400	NO	MODERATE	No	No	\$73,700
36047049500	NO	UPPER	No	No	\$73,700
36047049600	YES	MIDDLE	No	No	\$73,700
36047049700	NO	UPPER	No	No	\$73,700
36047049800	YES	MIDDLE	No	No	\$73,700
36047049900	NO	MIDDLE	No	No	\$73,700
36047050000	NO	UPPER	No	No	\$73,700
36047050100	NO	MIDDLE	No	No	\$73,700
36047050202	NO	UPPER	No	No	\$73,700
36047050300	NO	MIDDLE	No	No	\$73,700
36047050400	NO	UPPER	No	No	\$73,700
36047050500	YES	LOW	No	No	\$73,700
36047050600	YES	MODERATE	No	No	\$73,700
36047050700	NO	LOW	No	No	\$73,700
36047050801	YES	LOW	No	No	\$73,700
36047050803	YES	MODERATE	No	No	\$73,700
36047050804	YES	MODERATE	No	No	\$73,700
36047050900	NO	LOW	No	No	\$73,700
36047051001	YES	MODERATE	No	No	\$73,700
36047051002	YES	MODERATE	No	No	\$73,700
36047051100	YES	LOW	No	No	\$73,700
36047051200	YES	MODERATE	No	No	\$73,700
36047051300	NO	MODERATE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047051400	YES	MODERATE	No	No	\$73,700
36047051500	NO	UPPER	No	No	\$73,700
36047051601	YES	MODERATE	No	No	\$73,700
36047051602	YES	MODERATE	No	No	\$73,700
36047051700	NO	UPPER	No	No	\$73,700
36047051800	YES	MIDDLE	No	No	\$73,700
36047051900	NO	UPPER	No	No	\$73,700
36047052000	YES	MODERATE	No	No	\$73,700
36047052300	YES	LOW	No	No	\$73,700
36047052500	NO	LOW	No	No	\$73,700
36047052600	YES	MIDDLE	No	No	\$73,700
36047052700	YES	LOW	No	No	\$73,700
36047052800	NO	UPPER	No	No	\$73,700
36047052900	NO	LOW	No	No	\$73,700
36047053000	NO	MODERATE	No	No	\$73,700
36047053100	NO	LOW	No	No	\$73,700
36047053200	NO	MIDDLE	No	No	\$73,700
36047053300	NO	LOW	No	No	\$73,700
36047053400	NO	MODERATE	No	No	\$73,700
36047053500	NO	LOW	No	No	\$73,700
36047053700	NO	LOW	No	No	\$73,700
36047053800	NO	LOW	No	No	\$73,700
36047053900	NO	LOW	No	No	\$73,700
36047054200	NO	MODERATE	No	No	\$73,700
36047054300	NO	UPPER	No	No	\$73,700
36047054400	NO	MIDDLE	No	No	\$73,700
36047054500	NO	LOW	No	No	\$73,700
36047054600	NO	MIDDLE	No	No	\$73,700
36047054700	NO	LOW	No	No	\$73,700
36047054800	NO	MIDDLE	No	No	\$73,700
36047054900	NO	MIDDLE	No	No	\$73,700
36047055000	NO	MODERATE	No	No	\$73,700
36047055100	YES	MIDDLE	No	No	\$73,700

Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047055200	NO	MODERATE	No	No	\$73,700
36047055300	NO	UPPER	No	No	\$73,700
36047055400	NO	MODERATE	No	No	\$73,700
36047055500	NO	UPPER	No	No	\$73,700
36047055600	NO	MODERATE	No	No	\$73,700
36047055700	NO	UPPER	No	No	\$73,700
36047055800	NO	MIDDLE	No	No	\$73,700
36047056000	NO	MODERATE	No	No	\$73,700
36047056100	NO	UPPER	No	No	\$73,700
36047056200	NO	MIDDLE	No	No	\$73,700
36047056300	NO	MIDDLE	No	No	\$73,700
36047056400	NO	UPPER	No	No	\$73,700
36047056500	NO	UPPER	No	No	\$73,700
36047056600	NO	UPPER	No	No	\$73,700
36047056800	NO	MIDDLE	No	No	\$73,700
36047056900	NO	MIDDLE	No	No	\$73,700
36047057000	NO	MIDDLE	No	No	\$73,700
36047057100	NO	MIDDLE	No	No	\$73,700
36047057200	YES	LOW	No	No	\$73,700
36047057300	NO	MIDDLE	No	No	\$73,700
36047057400	NO	UPPER	No	No	\$73,700
36047057500	NO	UPPER	No	No	\$73,700
36047057600	NO	MIDDLE	No	No	\$73,700
36047057800	YES	MODERATE	No	No	\$73,700
36047057900	NO	MIDDLE	No	No	\$73,700
36047058000	YES	MODERATE	No	No	\$73,700
36047058200	NO	MODERATE	No	No	\$73,700
36047058400	NO	MIDDLE	No	No	\$73,700
36047058600	YES	MIDDLE	No	No	\$73,700
36047058800	NO	UPPER	No	No	\$73,700
36047058900	NO	MIDDLE	No	No	\$73,700
36047059000	YES	MODERATE	No	No	\$73,700
36047059100	NO	UPPER	No	No	\$73,700



Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047059200	NO	MIDDLE	No	No	\$73,700
36047059300	NO	MIDDLE	No	No	\$73,700
36047059401	NO	MODERATE	No	No	\$73,700
36047059402	NO	MIDDLE	No	No	\$73,700
36047059600	NO	MIDDLE	No	No	\$73,700
36047059800	NO	MIDDLE	No	No	\$73,700
36047060000	NO	MIDDLE	No	No	\$73,700
36047060600	NO	MODERATE	No	No	\$73,700
36047060800	NO	MIDDLE	No	No	\$73,700
36047061002	NO	UPPER	No	No	\$73,700
36047061003	YES	MODERATE	No	No	\$73,700
36047061004	NO	MODERATE	No	No	\$73,700
36047061200	NO	UPPER	No	No	\$73,700
36047061600	NO	UPPER	No	No	\$73,700
36047062000	NO	UPPER	No	No	\$73,700
36047062200	NO	MIDDLE	No	No	\$73,700
36047062600	NO	MIDDLE	No	No	\$73,700
36047062800	NO	MIDDLE	No	No	\$73,700
36047063200	NO	MIDDLE	No	No	\$73,700
36047063600	NO	UPPER	No	No	\$73,700
36047063800	NO	MIDDLE	No	No	\$73,700
36047064000	NO	UPPER	No	No	\$73,700
36047064200	NO	MIDDLE	No	No	\$73,700
36047064400	NO	UPPER	No	No	\$73,700
36047064600	NO	UPPER	No	No	\$73,700
36047064800	NO	MIDDLE	No	No	\$73,700
36047065000	YES	MIDDLE	No	No	\$73,700
36047065200	NO	UPPER	No	No	\$73,700
36047065400	NO	UPPER	No	No	\$73,700
36047065600	NO	UPPER	No	No	\$73,700
36047065800	NO	UPPER	No	No	\$73,700
36047066000	NO	UPPER	No	No	\$73,700
36047066200	NO	UPPER	No	No	\$73,700

Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047066600	NO	NA	No	No	\$73,700
36047067000	YES	MIDDLE	No	No	\$73,700
36047067200	YES	MIDDLE	No	No	\$73,700
36047067400	YES	MIDDLE	No	No	\$73,700
36047067600	YES	MIDDLE	No	No	\$73,700
36047067800	YES	MIDDLE	No	No	\$73,700
36047068000	YES	MIDDLE	No	No	\$73,700
36047068200	YES	UPPER	No	No	\$73,700
36047068600	YES	MIDDLE	No	No	\$73,700
36047068800	YES	UPPER	No	No	\$73,700
36047069000	YES	MIDDLE	No	No	\$73,700
36047069200	YES	UPPER	No	No	\$73,700
36047069601	YES	MIDDLE	No	No	\$73,700
36047069602	YES	UPPER	No	No	\$73,700
36047069800	NO	UPPER	No	No	\$73,700
36047070000	NO	UPPER	No	No	\$73,700
36047070201	NO	UPPER	No	No	\$73,700
36047070202	NO	NA	No	No	\$73,700
36047070203	NO	NA	No	No	\$73,700
36047070600	NO	UPPER	No	No	\$73,700
36047072000	YES	MIDDLE	No	No	\$73,700
36047072200	YES	MIDDLE	No	No	\$73,700
36047072400	YES	MIDDLE	No	No	\$73,700
36047072600	YES	UPPER	No	No	\$73,700
36047072800	YES	MIDDLE	No	No	\$73,700
36047073000	YES	UPPER	No	No	\$73,700
36047073200	YES	MIDDLE	No	No	\$73,700
36047073400	YES	UPPER	No	No	\$73,700
36047073600	YES	MIDDLE	No	No	\$73,700
36047073800	YES	MIDDLE	No	No	\$73,700
36047074000	YES	MIDDLE	No	No	\$73,700
36047074200	YES	MIDDLE	No	No	\$73,700
36047074400	NO	UPPER	No	No	\$73,700



Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047074600	NO	UPPER	No	No	\$73,700
36047074800	NO	MIDDLE	No	No	\$73,700
36047075000	NO	MODERATE	No	No	\$73,700
36047075200	NO	UPPER	No	No	\$73,700
36047075400	NO	UPPER	No	No	\$73,700
36047075600	NO	UPPER	No	No	\$73,700
36047075800	NO	UPPER	No	No	\$73,700
36047076000	NO	MIDDLE	No	No	\$73,700
36047076200	YES	MIDDLE	No	No	\$73,700
36047076400	YES	MIDDLE	No	No	\$73,700
36047076600	YES	MIDDLE	No	No	\$73,700
36047076800	NO	MIDDLE	No	No	\$73,700
36047077000	YES	MIDDLE	No	No	\$73,700
36047077200	YES	MIDDLE	No	No	\$73,700
36047077400	YES	MODERATE	No	No	\$73,700
36047077600	YES	MIDDLE	No	No	\$73,700
36047078000	YES	UPPER	No	No	\$73,700
36047078200	YES	MIDDLE	No	No	\$73,700
36047078400	YES	UPPER	No	No	\$73,700
36047078600	YES	MODERATE	No	No	\$73,700
36047078800	YES	MODERATE	No	No	\$73,700
36047079000	YES	MODERATE	No	No	\$73,700
36047079200	YES	MODERATE	No	No	\$73,700
36047079400	YES	MODERATE	No	No	\$73,700
36047079601	YES	MIDDLE	No	No	\$73,700
36047079602	YES	MODERATE	No	No	\$73,700
36047079801	YES	MIDDLE	No	No	\$73,700
36047079802	YES	MIDDLE	No	No	\$73,700
36047080000	YES	MIDDLE	No	No	\$73,700
36047080200	YES	MODERATE	No	No	\$73,700
36047080400	YES	MODERATE	No	No	\$73,700
36047080600	YES	MODERATE	No	No	\$73,700
36047080800	YES	LOW	No	No	\$73,700

Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047081000	YES	MODERATE	No	No	\$73,700
36047081400	YES	MIDDLE	No	No	\$73,700
36047081600	YES	MODERATE	No	No	\$73,700
36047081800	YES	MODERATE	No	No	\$73,700
36047082000	YES	MODERATE	No	No	\$73,700
36047082200	YES	MODERATE	No	No	\$73,700
36047082400	YES	MODERATE	No	No	\$73,700
36047082600	YES	MIDDLE	No	No	\$73,700
36047082800	YES	MODERATE	No	No	\$73,700
36047083000	YES	MODERATE	No	No	\$73,700
36047083200	YES	MIDDLE	No	No	\$73,700
36047083400	YES	MIDDLE	No	No	\$73,700
36047083600	YES	MIDDLE	No	No	\$73,700
36047083800	YES	MIDDLE	No	No	\$73,700
36047084000	YES	MIDDLE	No	No	\$73,700
36047084600	YES	MODERATE	No	No	\$73,700
36047084800	YES	MIDDLE	No	No	\$73,700
36047085000	YES	MIDDLE	No	No	\$73,700
36047085200	YES	NA	No	No	\$73,700
36047085400	YES	MODERATE	No	No	\$73,700
36047085600	YES	MIDDLE	No	No	\$73,700
36047085800	YES	MIDDLE	No	No	\$73,700
36047086000	YES	MODERATE	No	No	\$73,700
36047086200	YES	MODERATE	No	No	\$73,700
36047086400	YES	MIDDLE	No	No	\$73,700
36047086600	YES	MIDDLE	No	No	\$73,700
36047086800	YES	MIDDLE	No	No	\$73,700
36047087000	YES	MODERATE	No	No	\$73,700
36047087200	YES	MODERATE	No	No	\$73,700
36047087401	YES	LOW	No	No	\$73,700
36047087600	YES	MIDDLE	No	No	\$73,700
36047087800	YES	MODERATE	No	No	\$73,700
36047088000	YES	MIDDLE	No	No	\$73,700



Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047088200	YES	MODERATE	No	No	\$73,700
36047088400	YES	MODERATE	No	No	\$73,700
36047088600	YES	MODERATE	No	No	\$73,700
36047088800	YES	MODERATE	No	No	\$73,700
36047089000	YES	LOW	No	No	\$73,700
36047089200	YES	LOW	No	No	\$73,700
36047089400	YES	MODERATE	No	No	\$73,700
36047089600	YES	MODERATE	No	No	\$73,700
36047089800	YES	MODERATE	No	No	\$73,700
36047090000	YES	LOW	No	No	\$73,700
36047090200	YES	MODERATE	No	No	\$73,700
36047090600	YES	LOW	No	No	\$73,700
36047090800	YES	LOW	No	No	\$73,700
36047091000	YES	LOW	No	No	\$73,700
36047091200	YES	LOW	No	No	\$73,700
36047091600	YES	LOW	No	No	\$73,700
36047091800	YES	LOW	No	No	\$73,700
36047092000	YES	MODERATE	No	No	\$73,700
36047092200	YES	MODERATE	No	No	\$73,700
36047092400	YES	MODERATE	No	No	\$73,700
36047092800	YES	MIDDLE	No	No	\$73,700
36047093000	YES	MIDDLE	No	No	\$73,700
36047093200	YES	UPPER	No	No	\$73,700
36047093400	YES	MIDDLE	No	No	\$73,700
36047093600	YES	MIDDLE	No	No	\$73,700
36047093800	YES	MODERATE	No	No	\$73,700
36047094401	YES	MIDDLE	No	No	\$73,700
36047094402	YES	LOW	No	No	\$73,700
36047094600	YES	MIDDLE	No	No	\$73,700
36047095000	YES	MIDDLE	No	No	\$73,700
36047095400	YES	MIDDLE	No	No	\$73,700
36047095600	YES	MIDDLE	No	No	\$73,700
36047095800	YES	MIDDLE	No	No	\$73,700

Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047096000	NO	NA	No	No	\$73,700
36047096200	YES	MIDDLE	No	No	\$73,700
36047096400	YES	MODERATE	No	No	\$73,700
36047096600	YES	MIDDLE	No	No	\$73,700
36047096800	YES	MIDDLE	No	No	\$73,700
36047097000	YES	UPPER	No	No	\$73,700
36047097400	YES	MODERATE	No	No	\$73,700
36047098200	YES	LOW	No	No	\$73,700
36047098400	YES	MIDDLE	No	No	\$73,700
36047098600	YES	MIDDLE	No	No	\$73,700
36047098800	YES	MIDDLE	No	No	\$73,700
36047099000	YES	MIDDLE	No	No	\$73,700
36047099200	YES	MIDDLE	No	No	\$73,700
36047099400	YES	MIDDLE	No	No	\$73,700
36047099600	YES	MIDDLE	No	No	\$73,700
36047099800	YES	MIDDLE	No	No	\$73,700
36047100400	YES	MIDDLE	No	No	\$73,700
36047100600	YES	MIDDLE	No	No	\$73,700
36047100800	YES	MIDDLE	No	No	\$73,700
36047101000	YES	MIDDLE	No	No	\$73,700
36047101200	YES	MIDDLE	No	No	\$73,700
36047101400	YES	MIDDLE	No	No	\$73,700
36047101600	YES	UPPER	No	No	\$73,700
36047101800	YES	UPPER	No	No	\$73,700
36047102000	YES	UPPER	No	No	\$73,700
36047102200	YES	MIDDLE	No	No	\$73,700
36047102400	YES	MIDDLE	No	No	\$73,700
36047102600	YES	MIDDLE	No	No	\$73,700
36047102800	YES	MIDDLE	No	No	\$73,700
36047103400	YES	LOW	No	No	\$73,700
36047105801	YES	MODERATE	No	No	\$73,700
36047105804	YES	LOW	No	No	\$73,700
36047107000	YES	MIDDLE	No	No	\$73,700



Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047107800	YES	MIDDLE	No	No	\$73,700
36047109800	YES	MODERATE	No	No	\$73,700
36047110400	YES	MIDDLE	No	No	\$73,700
36047110600	YES	LOW	No	No	\$73,700
36047111000	YES	LOW	No	No	\$73,700
36047111600	YES	LOW	No	No	\$73,700
36047111800	YES	MODERATE	No	No	\$73,700
36047112000	YES	LOW	No	No	\$73,700
36047112200	YES	LOW	No	No	\$73,700
36047112400	YES	MODERATE	No	No	\$73,700
36047112600	YES	MODERATE	No	No	\$73,700
36047112800	YES	MODERATE	No	No	\$73,700
36047113000	YES	MODERATE	No	No	\$73,700
36047113200	YES	MODERATE	No	No	\$73,700
36047113400	YES	LOW	No	No	\$73,700
36047114201	YES	MODERATE	No	No	\$73,700
36047114202	YES	MODERATE	No	No	\$73,700
36047114400	YES	LOW	No	No	\$73,700
36047114600	YES	LOW	No	No	\$73,700
36047115000	YES	MIDDLE	No	No	\$73,700
36047115200	YES	MODERATE	No	No	\$73,700
36047115600	YES	LOW	No	No	\$73,700
36047115800	YES	MODERATE	No	No	\$73,700
36047116000	YES	MODERATE	No	No	\$73,700
36047116200	YES	MODERATE	No	No	\$73,700
36047116400	YES	MODERATE	No	No	\$73,700
36047116600	YES	LOW	No	No	\$73,700
36047116800	YES	MODERATE	No	No	\$73,700
36047117000	YES	MODERATE	No	No	\$73,700
36047117201	YES	MODERATE	No	No	\$73,700
36047117202	YES	MIDDLE	No	No	\$73,700
36047117400	YES	MODERATE	No	No	\$73,700
36047117601	YES	MODERATE	No	No	\$73,700

Kings, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36047117602	YES	MODERATE	No	No	\$73,700
36047117800	YES	MODERATE	No	No	\$73,700
36047118000	NO	NA	No	No	\$73,700
36047118201	YES	MODERATE	No	No	\$73,700
36047118202	YES	MODERATE	No	No	\$73,700
36047118400	YES	MODERATE	No	No	\$73,700
36047118600	YES	MODERATE	No	No	\$73,700
36047118800	YES	MODERATE	No	No	\$73,700
36047119000	YES	LOW	No	No	\$73,700
36047119200	YES	MODERATE	No	No	\$73,700
36047119400	YES	MODERATE	No	No	\$73,700
36047119600	YES	MODERATE	No	No	\$73,700
36047119800	YES	LOW	No	No	\$73,700
36047120000	YES	LOW	No	No	\$73,700
36047120200	YES	MODERATE	No	No	\$73,700
36047120800	YES	MODERATE	No	No	\$73,700
36047121000	YES	LOW	No	No	\$73,700
36047121400	YES	LOW	No	No	\$73,700
36047122000	YES	MIDDLE	No	No	\$73,700
36047123700	NO	LOW	No	No	\$73,700
36047150200	NO	UPPER	No	No	\$73,700
36047152200	YES	UPPER	No	No	\$73,700
36047990100	NO	NA	No	No	\$73,700



Kings, New York

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: Kings

Number of Census Tracts	761
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	463	60.84%
Low Income Tracts	115	15.11%
Moderate Income Tracts	280	36.79%
Middle Income Tracts	211	27.73%
Upper Income Tracts	141	18.53%
NA Income Tracts	14	1.84%

Lewis, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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36049950100	NO	MIDDLE	No	No	\$62,500
36049950200	NO	MIDDLE	No	No	\$62,500
36049950300	NO	MIDDLE	No	No	\$62,500
36049950400	NO	MIDDLE	No	No	\$62,500
36049950500	NO	MIDDLE	No	No	\$62,500
36049950600	NO	MODERATE	No	No	\$62,500
36049950700	NO	MIDDLE	No	No	\$62,500

Lewis, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

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

Number of Census Tracts	7
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	1	14.29%
Middle Income Tracts	6	85.71%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Livingston, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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36051030100	NO	MIDDLE	No	No	\$68,500
36051030201	NO	MIDDLE	No	No	\$68,500
36051030202	NO	MIDDLE	No	No	\$68,500
36051030300	NO	UPPER	No	No	\$68,500
36051030400	NO	UPPER	No	No	\$68,500
36051030500	NO	NA	No	No	\$68,500
36051030600	NO	MIDDLE	No	No	\$68,500
36051030700	NO	MIDDLE	No	No	\$68,500
36051030800	NO	MIDDLE	No	No	\$68,500
36051030900	NO	MODERATE	No	No	\$68,500
36051031000	YES	NA	No	No	\$68,500
36051031100	NO	MIDDLE	No	No	\$68,500



Livingston, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36051031200	NO	MIDDLE	No	No	\$68,500
36051031300	NO	MIDDLE	No	No	\$68,500
36051031400	NO	MIDDLE	No	No	\$68,500

Summary Data: Livingston

Number of Census Tracts 15

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	6.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	6.67%
Middle Income Tracts	10	66.67%
Upper Income Tracts	2	13.33%
NA Income Tracts	2	13.33%

Madison, New York

MSA: 45060, SYRACUSE, NY
CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36053030101	NO	MODERATE	No	No	\$68,000
36053030102	NO	MODERATE	No	No	\$68,000
36053030103	NO	UPPER	No	No	\$68,000
36053030200	NO	MIDDLE	No	No	\$68,000
36053030300	NO	MIDDLE	No	No	\$68,000
36053030401	NO	MIDDLE	No	No	\$68,000
36053030402	NO	MIDDLE	No	No	\$68,000
36053030403	NO	MIDDLE	No	No	\$68,000
36053030501	NO	UPPER	No	No	\$68,000

Madison, New York

MSA: 45060, SYRACUSE, NY
CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36053030502	NO	UPPER	No	No	\$68,000
36053030600	NO	MIDDLE	No	No	\$68,000
36053030700	NO	MIDDLE	No	No	\$68,000
36053030800	NO	MIDDLE	No	No	\$68,000
36053030900	NO	UPPER	No	No	\$68,000
36053031000	NO	MODERATE	No	No	\$68,000
36053031100	NO	MODERATE	No	No	\$68,000

Summary Data: Madison

Number of Census Tracts 16

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	4	25.00%
Middle Income Tracts	8	50.00%
Upper Income Tracts	4	25.00%
NA Income Tracts	0	0.00%

Monroe, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36055000200	YES	LOW	No	No	\$68,500
36055000700	YES	LOW	No	No	\$68,500
36055001000	NO	MODERATE	No	No	\$68,500
36055001300	YES	LOW	No	No	\$68,500
36055001500	YES	LOW	No	No	\$68,500



Monroe, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36055001800	NO	MODERATE	No	No	\$68,500
36055001900	YES	LOW	No	No	\$68,500
36055002000	YES	MODERATE	No	No	\$68,500
36055002100	YES	MODERATE	No	No	\$68,500
36055002200	YES	LOW	No	No	\$68,500
36055002300	YES	LOW	No	No	\$68,500
36055002400	YES	LOW	No	No	\$68,500
36055002700	YES	LOW	No	No	\$68,500
36055002900	NO	MIDDLE	No	No	\$68,500
36055003000	NO	MODERATE	No	No	\$68,500
36055003100	NO	UPPER	No	No	\$68,500
36055003200	YES	LOW	No	No	\$68,500
36055003300	NO	MODERATE	No	No	\$68,500
36055003400	NO	MODERATE	No	No	\$68,500
36055003500	NO	MIDDLE	No	No	\$68,500
36055003600	NO	MIDDLE	No	No	\$68,500
36055003700	NO	MIDDLE	No	No	\$68,500
36055003802	NO	NA	No	No	\$68,500
36055003805	NO	MODERATE	No	No	\$68,500
36055003900	YES	LOW	No	No	\$68,500
36055004000	YES	LOW	No	No	\$68,500
36055004100	YES	LOW	No	No	\$68,500
36055004602	YES	LOW	No	No	\$68,500
36055004701	YES	LOW	No	No	\$68,500
36055004702	YES	LOW	No	No	\$68,500
36055004800	YES	LOW	No	No	\$68,500
36055004900	YES	LOW	No	No	\$68,500
36055005000	YES	LOW	No	No	\$68,500
36055005100	YES	MODERATE	No	No	\$68,500
36055005200	YES	LOW	No	No	\$68,500
36055005300	YES	LOW	No	No	\$68,500
36055005400	YES	MODERATE	No	No	\$68,500
36055005500	YES	LOW	No	No	\$68,500

Monroe, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36055005600	YES	LOW	No	No	\$68,500
36055005700	YES	LOW	No	No	\$68,500
36055005800	YES	LOW	No	No	\$68,500
36055005900	YES	LOW	No	No	\$68,500
36055006000	NO	MIDDLE	No	No	\$68,500
36055006100	NO	UPPER	No	No	\$68,500
36055006200	YES	MODERATE	No	No	\$68,500
36055006300	YES	MODERATE	No	No	\$68,500
36055006400	YES	LOW	No	No	\$68,500
36055006500	YES	LOW	No	No	\$68,500
36055006600	YES	LOW	No	No	\$68,500
36055006700	YES	MODERATE	No	No	\$68,500
36055006800	YES	MODERATE	No	No	\$68,500
36055006900	YES	LOW	No	No	\$68,500
36055007000	YES	MODERATE	No	No	\$68,500
36055007100	YES	MODERATE	No	No	\$68,500
36055007500	YES	LOW	No	No	\$68,500
36055007600	NO	MIDDLE	No	No	\$68,500
36055007700	NO	MIDDLE	No	No	\$68,500
36055007801	NO	UPPER	No	No	\$68,500
36055007802	NO	UPPER	No	No	\$68,500
36055007900	YES	LOW	No	No	\$68,500
36055008000	YES	LOW	No	No	\$68,500
36055008100	YES	MODERATE	No	No	\$68,500
36055008200	YES	MODERATE	No	No	\$68,500
36055008301	YES	MODERATE	No	No	\$68,500
36055008400	YES	LOW	No	No	\$68,500
36055008500	NO	MODERATE	No	No	\$68,500
36055008600	NO	MIDDLE	No	No	\$68,500
36055008701	YES	MODERATE	No	No	\$68,500
36055008702	YES	LOW	No	No	\$68,500
36055008800	YES	MODERATE	No	No	\$68,500
36055009200	YES	LOW	No	No	\$68,500



Monroe, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36055009301	YES	LOW	No	No	\$68,500
36055009302	NO	LOW	No	No	\$68,500
36055009400	YES	LOW	No	No	\$68,500
36055009500	YES	LOW	No	No	\$68,500
36055009601	YES	LOW	No	No	\$68,500
36055009602	YES	LOW	No	No	\$68,500
36055009603	YES	LOW	No	No	\$68,500
36055009604	YES	LOW	No	No	\$68,500
36055010100	NO	MIDDLE	No	No	\$68,500
36055010200	NO	UPPER	No	No	\$68,500
36055010300	NO	UPPER	No	No	\$68,500
36055010400	NO	MIDDLE	No	No	\$68,500
36055010500	NO	UPPER	No	No	\$68,500
36055010601	NO	MODERATE	No	No	\$68,500
36055010602	NO	MIDDLE	No	No	\$68,500
36055010700	NO	MIDDLE	No	No	\$68,500
36055010800	NO	MIDDLE	No	No	\$68,500
36055010901	YES	MODERATE	No	No	\$68,500
36055010902	NO	MODERATE	No	No	\$68,500
36055011000	NO	MIDDLE	No	No	\$68,500
36055011100	NO	MIDDLE	No	No	\$68,500
36055011201	NO	UPPER	No	No	\$68,500
36055011203	NO	MIDDLE	No	No	\$68,500
36055011205	NO	UPPER	No	No	\$68,500
36055011207	NO	UPPER	No	No	\$68,500
36055011208	NO	MIDDLE	No	No	\$68,500
36055011301	NO	UPPER	No	No	\$68,500
36055011302	NO	UPPER	No	No	\$68,500
36055011400	NO	MIDDLE	No	No	\$68,500
36055011501	NO	UPPER	No	No	\$68,500
36055011503	NO	UPPER	No	No	\$68,500
36055011504	NO	UPPER	No	No	\$68,500
36055011505	NO	UPPER	No	No	\$68,500

Monroe, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36055011601	NO	UPPER	No	No	\$68,500
36055011603	NO	MODERATE	No	No	\$68,500
36055011604	NO	UPPER	No	No	\$68,500
36055011605	NO	UPPER	No	No	\$68,500
36055011703	NO	UPPER	No	No	\$68,500
36055011705	NO	UPPER	No	No	\$68,500
36055011706	NO	UPPER	No	No	\$68,500
36055011707	NO	UPPER	No	No	\$68,500
36055011708	NO	UPPER	No	No	\$68,500
36055011800	NO	UPPER	No	No	\$68,500
36055011901	NO	UPPER	No	No	\$68,500
36055011902	NO	MIDDLE	No	No	\$68,500
36055012000	NO	MIDDLE	No	No	\$68,500
36055012100	NO	MIDDLE	No	No	\$68,500
36055012201	NO	UPPER	No	No	\$68,500
36055012202	NO	UPPER	No	No	\$68,500
36055012301	NO	UPPER	No	No	\$68,500
36055012304	NO	UPPER	No	No	\$68,500
36055012305	NO	UPPER	No	No	\$68,500
36055012306	NO	UPPER	No	No	\$68,500
36055012401	NO	UPPER	No	No	\$68,500
36055012402	NO	UPPER	No	No	\$68,500
36055012500	NO	UPPER	No	No	\$68,500
36055012600	NO	UPPER	No	No	\$68,500
36055012700	NO	UPPER	No	No	\$68,500
36055012800	NO	UPPER	No	No	\$68,500
36055012900	NO	UPPER	No	No	\$68,500
36055013001	NO	MIDDLE	No	No	\$68,500
36055013002	NO	UPPER	No	No	\$68,500
36055013101	NO	MIDDLE	No	No	\$68,500
36055013103	NO	UPPER	No	No	\$68,500
36055013104	NO	MIDDLE	No	No	\$68,500
36055013203	NO	MIDDLE	No	No	\$68,500



Monroe, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36055013204	NO	UPPER	No	No	\$68,500
36055013205	NO	MIDDLE	No	No	\$68,500
36055013206	NO	UPPER	No	No	\$68,500
36055013300	NO	UPPER	No	No	\$68,500
36055013401	NO	MIDDLE	No	No	\$68,500
36055013402	NO	MIDDLE	No	No	\$68,500
36055013503	NO	UPPER	No	No	\$68,500
36055013505	NO	MIDDLE	No	No	\$68,500
36055013506	NO	MIDDLE	No	No	\$68,500
36055013507	NO	UPPER	No	No	\$68,500
36055013508	NO	UPPER	No	No	\$68,500
36055013601	NO	MIDDLE	No	No	\$68,500
36055013603	NO	MIDDLE	No	No	\$68,500
36055013604	NO	MIDDLE	No	No	\$68,500
36055013701	NO	MIDDLE	No	No	\$68,500
36055013702	NO	MIDDLE	No	No	\$68,500
36055013800	NO	MODERATE	No	No	\$68,500
36055013901	NO	MIDDLE	No	No	\$68,500
36055013902	NO	MODERATE	No	No	\$68,500
36055014001	NO	MIDDLE	No	No	\$68,500
36055014003	NO	MIDDLE	No	No	\$68,500
36055014004	NO	MIDDLE	No	No	\$68,500
36055014102	NO	MIDDLE	No	No	\$68,500
36055014103	NO	MIDDLE	No	No	\$68,500
36055014104	NO	MIDDLE	No	No	\$68,500
36055014202	NO	MIDDLE	No	No	\$68,500
36055014203	NO	MIDDLE	No	No	\$68,500
36055014204	NO	MIDDLE	No	No	\$68,500
36055014301	NO	MODERATE	No	No	\$68,500
36055014302	NO	MIDDLE	No	No	\$68,500
36055014400	NO	MIDDLE	No	No	\$68,500
36055014501	NO	MIDDLE	No	No	\$68,500
36055014503	NO	MIDDLE	No	No	\$68,500

Monroe, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36055014504	NO	UPPER	No	No	\$68,500
36055014505	NO	MIDDLE	No	No	\$68,500
36055014601	NO	MIDDLE	No	No	\$68,500
36055014602	NO	MIDDLE	No	No	\$68,500
36055014700	NO	MIDDLE	No	No	\$68,500
36055014802	NO	MIDDLE	No	No	\$68,500
36055014803	NO	UPPER	No	No	\$68,500
36055014804	NO	MIDDLE	No	No	\$68,500
36055014901	NO	UPPER	No	No	\$68,500
36055014903	NO	UPPER	No	No	\$68,500
36055014905	NO	UPPER	No	No	\$68,500
36055014906	NO	UPPER	No	No	\$68,500
36055015000	NO	MIDDLE	No	No	\$68,500
36055015101	NO	MIDDLE	No	No	\$68,500
36055015102	NO	MIDDLE	No	No	\$68,500
36055015200	NO	MIDDLE	No	No	\$68,500
36055015301	NO	NA	No	No	\$68,500
36055015303	NO	MIDDLE	No	No	\$68,500
36055015304	NO	MIDDLE	No	No	\$68,500
36055015400	NO	MIDDLE	No	No	\$68,500
36055980000	NO	NA	No	No	\$68,500
36055980100	NO	NA	No	No	\$68,500
36055990000	NO	NA	No	No	\$68,500



Monroe, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Monroe					
Number of Census Tracts					193
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	59	30.57%			
Low Income Tracts	44	22.80%			
Moderate Income Tracts	29	15.03%			
Middle Income Tracts	62	32.12%			
Upper Income Tracts	53	27.46%			
NA Income Tracts	5	2.59%			

Montgomery, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36057070200	NO	LOW	No	No	\$62,500
36057070300	NO	MODERATE	No	No	\$62,500
36057070400	NO	MIDDLE	No	No	\$62,500
36057070500	NO	UPPER	No	No	\$62,500
36057070600	NO	MODERATE	No	No	\$62,500
36057070700	NO	MIDDLE	No	No	\$62,500
36057070800	NO	LOW	No	No	\$62,500
36057070900	YES	LOW	No	No	\$62,500
36057072100	NO	MIDDLE	No	No	\$62,500
36057072200	NO	MIDDLE	No	No	\$62,500
36057072300	NO	MIDDLE	No	No	\$62,500
36057072400	NO	MODERATE	No	No	\$62,500

Montgomery, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36057072500	NO	MODERATE	No	No	\$62,500
36057072600	NO	MIDDLE	No	No	\$62,500
36057072700	NO	MIDDLE	No	No	\$62,500
36057072800	NO	MIDDLE	No	No	\$62,500

Summary Data: Montgomery

Number of Census Tracts	16
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	6.25%
Low Income Tracts	3	18.75%
Moderate Income Tracts	4	25.00%
Middle Income Tracts	8	50.00%
Upper Income Tracts	1	6.25%
NA Income Tracts	0	0.00%

Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059300100	NO	MIDDLE	No	No	\$110,800
36059300300	NO	MIDDLE	No	No	\$110,800
36059300400	NO	MIDDLE	No	No	\$110,800
36059300500	NO	UPPER	No	No	\$110,800
36059300600	NO	UPPER	No	No	\$110,800
36059300700	NO	MIDDLE	No	No	\$110,800
36059300800	NO	UPPER	No	No	\$110,800
36059300900	NO	UPPER	No	No	\$110,800



Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059301000	NO	UPPER	No	No	\$110,800
36059301101	NO	MODERATE	No	No	\$110,800
36059301102	NO	UPPER	No	No	\$110,800
36059301200	NO	UPPER	No	No	\$110,800
36059301300	NO	MIDDLE	No	No	\$110,800
36059301400	NO	UPPER	No	No	\$110,800
36059301500	NO	UPPER	No	No	\$110,800
36059301600	NO	UPPER	No	No	\$110,800
36059301700	NO	UPPER	No	No	\$110,800
36059301800	NO	MIDDLE	No	No	\$110,800
36059301900	NO	UPPER	No	No	\$110,800
36059302000	NO	UPPER	No	No	\$110,800
36059302101	NO	UPPER	No	No	\$110,800
36059302102	NO	UPPER	No	No	\$110,800
36059302200	NO	MIDDLE	No	No	\$110,800
36059302300	NO	UPPER	No	No	\$110,800
36059302400	NO	MIDDLE	No	No	\$110,800
36059302501	NO	UPPER	No	No	\$110,800
36059302502	NO	UPPER	No	No	\$110,800
36059302600	NO	MIDDLE	No	No	\$110,800
36059302700	NO	MIDDLE	No	No	\$110,800
36059302800	NO	UPPER	No	No	\$110,800
36059302900	NO	MIDDLE	No	No	\$110,800
36059303000	YES	MIDDLE	No	No	\$110,800
36059303101	YES	UPPER	No	No	\$110,800
36059303102	YES	UPPER	No	No	\$110,800
36059303201	YES	MIDDLE	No	No	\$110,800
36059303202	YES	MIDDLE	No	No	\$110,800
36059303301	NO	UPPER	No	No	\$110,800
36059303302	NO	MIDDLE	No	No	\$110,800
36059303400	NO	UPPER	No	No	\$110,800
36059303500	NO	MIDDLE	No	No	\$110,800
36059303600	NO	MIDDLE	No	No	\$110,800

Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059303700	NO	MIDDLE	No	No	\$110,800
36059303800	NO	MIDDLE	No	No	\$110,800
36059303900	YES	UPPER	No	No	\$110,800
36059304001	NO	MIDDLE	No	No	\$110,800
36059304002	NO	MODERATE	No	No	\$110,800
36059304100	YES	MODERATE	No	No	\$110,800
36059304202	YES	MIDDLE	No	No	\$110,800
36059304203	YES	MODERATE	No	No	\$110,800
36059304204	YES	MODERATE	No	No	\$110,800
36059404300	NO	MIDDLE	No	No	\$110,800
36059404400	NO	UPPER	No	No	\$110,800
36059404500	NO	MIDDLE	No	No	\$110,800
36059404600	NO	UPPER	No	No	\$110,800
36059404700	NO	MIDDLE	No	No	\$110,800
36059404800	YES	MIDDLE	No	No	\$110,800
36059404901	YES	MIDDLE	No	No	\$110,800
36059404902	YES	MIDDLE	No	No	\$110,800
36059405000	YES	MODERATE	No	No	\$110,800
36059405100	YES	MIDDLE	No	No	\$110,800
36059405200	YES	MODERATE	No	No	\$110,800
36059405301	NO	MIDDLE	No	No	\$110,800
36059405302	NO	MIDDLE	No	No	\$110,800
36059405400	NO	MODERATE	No	No	\$110,800
36059405500	NO	MIDDLE	No	No	\$110,800
36059405600	NO	MIDDLE	No	No	\$110,800
36059405700	NO	MIDDLE	No	No	\$110,800
36059405800	NO	MIDDLE	No	No	\$110,800
36059405900	NO	MIDDLE	No	No	\$110,800
36059406001	NO	MIDDLE	No	No	\$110,800
36059406002	NO	MIDDLE	No	No	\$110,800
36059406100	NO	MIDDLE	No	No	\$110,800
36059406201	YES	MIDDLE	No	No	\$110,800
36059406202	YES	MIDDLE	No	No	\$110,800



Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059406300	NO	UPPER	No	No	\$110,800
36059406400	NO	UPPER	No	No	\$110,800
36059406501	NO	UPPER	No	No	\$110,800
36059406600	NO	UPPER	No	No	\$110,800
36059406701	YES	MODERATE	No	No	\$110,800
36059406702	YES	LOW	No	No	\$110,800
36059406801	YES	LOW	No	No	\$110,800
36059406802	YES	LOW	No	No	\$110,800
36059406900	YES	LOW	No	No	\$110,800
36059407000	YES	MODERATE	No	No	\$110,800
36059407101	YES	MIDDLE	No	No	\$110,800
36059407102	YES	MIDDLE	No	No	\$110,800
36059407201	YES	LOW	No	No	\$110,800
36059407203	YES	MODERATE	No	No	\$110,800
36059407204	YES	MIDDLE	No	No	\$110,800
36059407301	NO	MIDDLE	No	No	\$110,800
36059407302	YES	MIDDLE	No	No	\$110,800
36059407401	YES	MODERATE	No	No	\$110,800
36059407402	YES	MODERATE	No	No	\$110,800
36059407501	YES	MODERATE	No	No	\$110,800
36059407502	YES	MIDDLE	No	No	\$110,800
36059407600	NO	MIDDLE	No	No	\$110,800
36059407700	NO	MIDDLE	No	No	\$110,800
36059407801	NO	MIDDLE	No	No	\$110,800
36059407802	YES	MODERATE	No	No	\$110,800
36059407900	NO	MIDDLE	No	No	\$110,800
36059408000	NO	UPPER	No	No	\$110,800
36059408100	NO	MIDDLE	No	No	\$110,800
36059408200	NO	MIDDLE	No	No	\$110,800
36059408300	NO	MIDDLE	No	No	\$110,800
36059408400	NO	MIDDLE	No	No	\$110,800
36059408500	NO	MIDDLE	No	No	\$110,800
36059408600	NO	MIDDLE	No	No	\$110,800

Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059408700	NO	MIDDLE	No	No	\$110,800
36059408800	NO	MIDDLE	No	No	\$110,800
36059408900	NO	MIDDLE	No	No	\$110,800
36059409000	NO	MIDDLE	No	No	\$110,800
36059409100	NO	MIDDLE	No	No	\$110,800
36059409200	NO	MIDDLE	No	No	\$110,800
36059409300	NO	MIDDLE	No	No	\$110,800
36059409400	NO	MIDDLE	No	No	\$110,800
36059409500	NO	MIDDLE	No	No	\$110,800
36059409600	NO	MIDDLE	No	No	\$110,800
36059409700	NO	MIDDLE	No	No	\$110,800
36059409800	YES	MIDDLE	No	No	\$110,800
36059409900	YES	MIDDLE	No	No	\$110,800
36059410000	YES	MIDDLE	No	No	\$110,800
36059410100	NO	MIDDLE	No	No	\$110,800
36059410200	NO	MIDDLE	No	No	\$110,800
36059410300	YES	MIDDLE	No	No	\$110,800
36059410400	YES	MIDDLE	No	No	\$110,800
36059410500	YES	MIDDLE	No	No	\$110,800
36059410600	YES	MIDDLE	No	No	\$110,800
36059410700	NO	MIDDLE	No	No	\$110,800
36059410800	NO	MIDDLE	No	No	\$110,800
36059410900	YES	MIDDLE	No	No	\$110,800
36059411000	YES	MODERATE	No	No	\$110,800
36059411100	YES	LOW	No	No	\$110,800
36059411200	NO	MIDDLE	No	No	\$110,800
36059411301	NO	UPPER	No	No	\$110,800
36059411302	NO	UPPER	No	No	\$110,800
36059411400	NO	UPPER	No	No	\$110,800
36059411500	NO	UPPER	No	No	\$110,800
36059411600	NO	UPPER	No	No	\$110,800
36059411700	NO	MIDDLE	No	No	\$110,800
36059411800	NO	MIDDLE	No	No	\$110,800



Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059411901	NO	MIDDLE	No	No	\$110,800
36059411902	NO	MIDDLE	No	No	\$110,800
36059412000	NO	MIDDLE	No	No	\$110,800
36059412100	NO	MIDDLE	No	No	\$110,800
36059412200	NO	MIDDLE	No	No	\$110,800
36059412301	NO	MIDDLE	No	No	\$110,800
36059412302	NO	MIDDLE	No	No	\$110,800
36059412400	NO	MIDDLE	No	No	\$110,800
36059412500	NO	UPPER	No	No	\$110,800
36059412600	NO	UPPER	No	No	\$110,800
36059412700	NO	UPPER	No	No	\$110,800
36059412800	NO	UPPER	No	No	\$110,800
36059412900	YES	MIDDLE	No	No	\$110,800
36059413001	NO	MIDDLE	No	No	\$110,800
36059413002	NO	MIDDLE	No	No	\$110,800
36059413100	NO	MIDDLE	No	No	\$110,800
36059413200	NO	MIDDLE	No	No	\$110,800
36059413300	NO	MIDDLE	No	No	\$110,800
36059413400	NO	UPPER	No	No	\$110,800
36059413500	YES	MIDDLE	No	No	\$110,800
36059413600	YES	MIDDLE	No	No	\$110,800
36059413700	NO	MIDDLE	No	No	\$110,800
36059413803	YES	MIDDLE	No	No	\$110,800
36059413804	NO	MIDDLE	No	No	\$110,800
36059413900	YES	MODERATE	No	No	\$110,800
36059414001	YES	MIDDLE	No	No	\$110,800
36059414002	YES	MODERATE	No	No	\$110,800
36059414100	YES	MIDDLE	No	No	\$110,800
36059414201	YES	MODERATE	No	No	\$110,800
36059414202	YES	MODERATE	No	No	\$110,800
36059414301	YES	MODERATE	No	No	\$110,800
36059414303	YES	MIDDLE	No	No	\$110,800
36059414304	YES	NA	No	No	\$110,800

Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059414400	YES	MODERATE	No	No	\$110,800
36059414501	YES	MIDDLE	No	No	\$110,800
36059414502	NO	MIDDLE	No	No	\$110,800
36059414600	NO	MIDDLE	No	No	\$110,800
36059414700	NO	MIDDLE	No	No	\$110,800
36059414800	NO	MIDDLE	No	No	\$110,800
36059414900	NO	MIDDLE	No	No	\$110,800
36059415000	NO	MIDDLE	No	No	\$110,800
36059415101	NO	UPPER	No	No	\$110,800
36059415102	NO	UPPER	No	No	\$110,800
36059415201	NO	UPPER	No	No	\$110,800
36059415202	NO	UPPER	No	No	\$110,800
36059415300	NO	MIDDLE	No	No	\$110,800
36059415401	NO	MIDDLE	No	No	\$110,800
36059415402	NO	UPPER	No	No	\$110,800
36059415500	NO	MIDDLE	No	No	\$110,800
36059415600	NO	UPPER	No	No	\$110,800
36059415700	NO	UPPER	No	No	\$110,800
36059415802	NO	UPPER	No	No	\$110,800
36059416000	NO	UPPER	No	No	\$110,800
36059416100	NO	MIDDLE	No	No	\$110,800
36059416201	NO	MIDDLE	No	No	\$110,800
36059416202	NO	MODERATE	No	No	\$110,800
36059416300	NO	UPPER	No	No	\$110,800
36059416401	NO	MIDDLE	No	No	\$110,800
36059416402	NO	MIDDLE	No	No	\$110,800
36059416500	YES	MODERATE	No	No	\$110,800
36059416600	NO	MIDDLE	No	No	\$110,800
36059416701	NO	MIDDLE	No	No	\$110,800
36059416702	NO	MIDDLE	No	No	\$110,800
36059416801	NO	MIDDLE	No	No	\$110,800
36059416802	NO	MIDDLE	No	No	\$110,800
36059416900	NO	UPPER	No	No	\$110,800



Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059517000	NO	UPPER	No	No	\$110,800
36059517101	YES	MODERATE	No	No	\$110,800
36059517102	NO	MIDDLE	No	No	\$110,800
36059517200	YES	LOW	No	No	\$110,800
36059517301	NO	UPPER	No	No	\$110,800
36059517302	NO	MODERATE	No	No	\$110,800
36059517400	NO	UPPER	No	No	\$110,800
36059517500	NO	UPPER	No	No	\$110,800
36059517600	NO	MIDDLE	No	No	\$110,800
36059517701	NO	UPPER	No	No	\$110,800
36059517705	NO	UPPER	No	No	\$110,800
36059517801	NO	UPPER	No	No	\$110,800
36059517802	NO	MIDDLE	No	No	\$110,800
36059517901	NO	UPPER	No	No	\$110,800
36059517902	NO	MIDDLE	No	No	\$110,800
36059518000	NO	MIDDLE	No	No	\$110,800
36059518100	NO	UPPER	No	No	\$110,800
36059518201	NO	UPPER	No	No	\$110,800
36059518203	NO	UPPER	No	No	\$110,800
36059518204	NO	UPPER	No	No	\$110,800
36059518300	NO	UPPER	No	No	\$110,800
36059518400	NO	UPPER	No	No	\$110,800
36059518501	NO	UPPER	No	No	\$110,800
36059518502	NO	MIDDLE	No	No	\$110,800
36059518600	NO	UPPER	No	No	\$110,800
36059518700	NO	UPPER	No	No	\$110,800
36059518800	NO	UPPER	No	No	\$110,800
36059518900	YES	MIDDLE	No	No	\$110,800
36059519000	NO	MIDDLE	No	No	\$110,800
36059519100	NO	MIDDLE	No	No	\$110,800
36059519200	NO	MIDDLE	No	No	\$110,800
36059519300	YES	MODERATE	No	No	\$110,800
36059519400	NO	MIDDLE	No	No	\$110,800

Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059519500	NO	MIDDLE	No	No	\$110,800
36059519601	NO	MIDDLE	No	No	\$110,800
36059519602	NO	UPPER	No	No	\$110,800
36059519702	NO	MIDDLE	No	No	\$110,800
36059519703	NO	UPPER	No	No	\$110,800
36059519704	NO	UPPER	No	No	\$110,800
36059519801	NO	UPPER	No	No	\$110,800
36059519802	NO	MIDDLE	No	No	\$110,800
36059519900	NO	UPPER	No	No	\$110,800
36059520001	NO	MIDDLE	No	No	\$110,800
36059520002	NO	MIDDLE	No	No	\$110,800
36059520100	NO	UPPER	No	No	\$110,800
36059520200	NO	MIDDLE	No	No	\$110,800
36059520300	NO	MIDDLE	No	No	\$110,800
36059520401	NO	MIDDLE	No	No	\$110,800
36059520402	NO	MIDDLE	No	No	\$110,800
36059520501	NO	MIDDLE	No	No	\$110,800
36059520502	NO	MIDDLE	No	No	\$110,800
36059520600	NO	MIDDLE	No	No	\$110,800
36059520700	NO	MIDDLE	No	No	\$110,800
36059520800	NO	MIDDLE	No	No	\$110,800
36059520900	NO	UPPER	No	No	\$110,800
36059521000	NO	MIDDLE	No	No	\$110,800
36059521100	NO	MIDDLE	No	No	\$110,800
36059521200	NO	MIDDLE	No	No	\$110,800
36059521301	NO	MIDDLE	No	No	\$110,800
36059521302	NO	MIDDLE	No	No	\$110,800
36059521400	NO	UPPER	No	No	\$110,800
36059521500	NO	UPPER	No	No	\$110,800
36059521601	NO	MIDDLE	No	No	\$110,800
36059521602	NO	MIDDLE	No	No	\$110,800
36059521700	NO	MIDDLE	No	No	\$110,800
36059521801	NO	MIDDLE	No	No	\$110,800



Nassau, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36059521802	NO	MIDDLE	No	No	\$110,800
36059521902	NO	UPPER	No	No	\$110,800
36059522000	YES	MODERATE	No	No	\$110,800
36059522700	NO	UPPER	No	No	\$110,800
36059980100	NO	NA	No	No	\$110,800
36059981100	NO	NA	No	No	\$110,800
36059982100	YES	NA	No	No	\$110,800
36059990100	NO	NA	No	No	\$110,800
36059990200	NO	NA	No	No	\$110,800
36059990301	NO	NA	No	No	\$110,800
36059990302	NO	NA	No	No	\$110,800
36059990400	NO	NA	No	No	\$110,800

Summary Data: Nassau

Number of Census Tracts	284
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	67	23.59%
Low Income Tracts	7	2.46%
Moderate Income Tracts	28	9.86%
Middle Income Tracts	159	55.99%
Upper Income Tracts	81	28.52%
NA Income Tracts	9	3.17%

New York, New York

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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New York, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36061000100	NO	NA	No	No	\$73,700
36061000201	YES	LOW	No	No	\$73,700
36061000202	YES	MODERATE	No	No	\$73,700
36061000500	NO	NA	No	No	\$73,700
36061000600	YES	LOW	No	No	\$73,700
36061000700	NO	UPPER	No	No	\$73,700
36061000800	YES	LOW	No	No	\$73,700
36061000900	NO	UPPER	No	No	\$73,700
36061001001	NO	UPPER	No	No	\$73,700
36061001002	YES	LOW	No	No	\$73,700
36061001200	YES	MIDDLE	No	No	\$73,700
36061001300	NO	UPPER	No	No	\$73,700
36061001401	NO	UPPER	No	No	\$73,700
36061001402	YES	LOW	No	No	\$73,700
36061001501	NO	UPPER	No	No	\$73,700
36061001502	NO	UPPER	No	No	\$73,700
36061001600	YES	LOW	No	No	\$73,700
36061001800	YES	MODERATE	No	No	\$73,700
36061002000	YES	LOW	No	No	\$73,700
36061002100	NO	UPPER	No	No	\$73,700
36061002201	YES	MODERATE	No	No	\$73,700
36061002202	NO	UPPER	No	No	\$73,700
36061002400	YES	LOW	No	No	\$73,700
36061002500	YES	LOW	No	No	\$73,700
36061002601	YES	MODERATE	No	No	\$73,700
36061002602	YES	UPPER	No	No	\$73,700
36061002700	YES	MIDDLE	No	No	\$73,700
36061002800	YES	LOW	No	No	\$73,700
36061002900	YES	LOW	No	No	\$73,700
36061003001	NO	LOW	No	No	\$73,700
36061003002	NO	MIDDLE	No	No	\$73,700
36061003100	NO	UPPER	No	No	\$73,700
36061003200	NO	UPPER	No	No	\$73,700



New York, New York

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36061003300	NO	UPPER	No	No	\$73,700
36061003400	NO	MIDDLE	No	No	\$73,700
36061003601	YES	LOW	No	No	\$73,700
36061003602	NO	UPPER	No	No	\$73,700
36061003700	NO	UPPER	No	No	\$73,700
36061003800	NO	MIDDLE	No	No	\$73,700
36061003900	NO	UPPER	No	No	\$73,700
36061004000	NO	UPPER	No	No	\$73,700
36061004100	YES	LOW	No	No	\$73,700
36061004200	NO	UPPER	No	No	\$73,700
36061004300	NO	MODERATE	No	No	\$73,700
36061004400	NO	UPPER	No	No	\$73,700
36061004500	NO	UPPER	No	No	\$73,700
36061004700	NO	UPPER	No	No	\$73,700
36061004800	NO	UPPER	No	No	\$73,700
36061004900	NO	UPPER	No	No	\$73,700
36061005000	NO	UPPER	No	No	\$73,700
36061005200	NO	UPPER	No	No	\$73,700
36061005400	NO	UPPER	No	No	\$73,700
36061005501	NO	UPPER	No	No	\$73,700
36061005502	NO	UPPER	No	No	\$73,700
36061005600	NO	UPPER	No	No	\$73,700
36061005700	NO	UPPER	No	No	\$73,700
36061005800	NO	UPPER	No	No	\$73,700
36061005900	NO	UPPER	No	No	\$73,700
36061006000	NO	UPPER	No	No	\$73,700
36061006100	NO	UPPER	No	No	\$73,700
36061006200	YES	UPPER	No	No	\$73,700
36061006300	NO	UPPER	No	No	\$73,700
36061006400	NO	UPPER	No	No	\$73,700
36061006500	NO	UPPER	No	No	\$73,700
36061006600	NO	NA	No	No	\$73,700
36061006700	NO	UPPER	No	No	\$73,700

New York, New York

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36061006800	NO	UPPER	No	No	\$73,700
36061006900	NO	UPPER	No	No	\$73,700
36061007000	NO	UPPER	No	No	\$73,700
36061007100	NO	UPPER	No	No	\$73,700
36061007200	NO	UPPER	No	No	\$73,700
36061007300	NO	UPPER	No	No	\$73,700
36061007400	NO	UPPER	No	No	\$73,700
36061007500	NO	UPPER	No	No	\$73,700
36061007600	YES	UPPER	No	No	\$73,700
36061007700	NO	UPPER	No	No	\$73,700
36061007800	NO	UPPER	No	No	\$73,700
36061007900	NO	UPPER	No	No	\$73,700
36061008000	NO	UPPER	No	No	\$73,700
36061008100	NO	UPPER	No	No	\$73,700
36061008200	NO	UPPER	No	No	\$73,700
36061008300	YES	MODERATE	No	No	\$73,700
36061008400	YES	UPPER	No	No	\$73,700
36061008601	NO	UPPER	No	No	\$73,700
36061008602	NO	NA	No	No	\$73,700
36061008603	NO	UPPER	No	No	\$73,700
36061008700	NO	UPPER	No	No	\$73,700
36061008800	NO	UPPER	No	No	\$73,700
36061008900	NO	UPPER	No	No	\$73,700
36061009000	NO	UPPER	No	No	\$73,700
36061009100	NO	UPPER	No	No	\$73,700
36061009200	NO	UPPER	No	No	\$73,700
36061009300	NO	MIDDLE	No	No	\$73,700
36061009400	NO	NA	No	No	\$73,700
36061009500	NO	UPPER	No	No	\$73,700
36061009600	NO	UPPER	No	No	\$73,700
36061009700	NO	MIDDLE	No	No	\$73,700
36061009800	NO	UPPER	No	No	\$73,700
36061009900	NO	UPPER	No	No	\$73,700



New York, New York

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
3606101000	NO	UPPER	No	No	\$73,700
3606101010	NO	UPPER	No	No	\$73,700
36061010200	NO	NA	No	No	\$73,700
36061010300	NO	UPPER	No	No	\$73,700
36061010400	NO	UPPER	No	No	\$73,700
36061010601	NO	UPPER	No	No	\$73,700
36061010602	NO	UPPER	No	No	\$73,700
36061010800	NO	UPPER	No	No	\$73,700
36061010900	NO	UPPER	No	No	\$73,700
36061011000	NO	UPPER	No	No	\$73,700
36061011100	YES	UPPER	No	No	\$73,700
36061011201	NO	UPPER	No	No	\$73,700
36061011202	NO	UPPER	No	No	\$73,700
36061011203	NO	UPPER	No	No	\$73,700
36061011300	YES	NA	No	No	\$73,700
36061011401	NO	UPPER	No	No	\$73,700
36061011402	NO	UPPER	No	No	\$73,700
36061011500	YES	UPPER	No	No	\$73,700
36061011600	NO	UPPER	No	No	\$73,700
36061011700	NO	MIDDLE	No	No	\$73,700
36061011800	NO	UPPER	No	No	\$73,700
36061011900	YES	NA	No	No	\$73,700
36061012000	NO	UPPER	No	No	\$73,700
36061012100	NO	UPPER	No	No	\$73,700
36061012200	NO	UPPER	No	No	\$73,700
36061012400	NO	UPPER	No	No	\$73,700
36061012500	NO	UPPER	No	No	\$73,700
36061012600	NO	UPPER	No	No	\$73,700
36061012700	NO	UPPER	No	No	\$73,700
36061012800	NO	UPPER	No	No	\$73,700
36061012900	NO	UPPER	No	No	\$73,700
36061013000	NO	UPPER	No	No	\$73,700
36061013100	NO	UPPER	No	No	\$73,700

New York, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36061013200	NO	UPPER	No	No	\$73,700
36061013300	NO	UPPER	No	No	\$73,700
36061013400	NO	UPPER	No	No	\$73,700
36061013500	YES	MIDDLE	No	No	\$73,700
36061013600	NO	UPPER	No	No	\$73,700
36061013700	NO	UPPER	No	No	\$73,700
36061013800	NO	UPPER	No	No	\$73,700
36061013900	NO	UPPER	No	No	\$73,700
36061014000	NO	UPPER	No	No	\$73,700
36061014200	NO	UPPER	No	No	\$73,700
36061014300	YES	NA	No	No	\$73,700
36061014401	NO	UPPER	No	No	\$73,700
36061014402	NO	UPPER	No	No	\$73,700
36061014500	NO	UPPER	No	No	\$73,700
36061014601	NO	UPPER	No	No	\$73,700
36061014602	NO	UPPER	No	No	\$73,700
36061014700	NO	UPPER	No	No	\$73,700
36061014801	NO	UPPER	No	No	\$73,700
36061014802	NO	UPPER	No	No	\$73,700
36061014900	NO	UPPER	No	No	\$73,700
36061015001	NO	UPPER	No	No	\$73,700
36061015002	NO	UPPER	No	No	\$73,700
36061015100	YES	UPPER	No	No	\$73,700
36061015200	NO	UPPER	No	No	\$73,700
36061015300	NO	UPPER	No	No	\$73,700
36061015400	NO	UPPER	No	No	\$73,700
36061015500	NO	UPPER	No	No	\$73,700
36061015601	NO	UPPER	No	No	\$73,700
36061015602	YES	MODERATE	No	No	\$73,700
36061015700	NO	UPPER	No	No	\$73,700
36061015801	NO	UPPER	No	No	\$73,700
36061015802	NO	UPPER	No	No	\$73,700
36061015900	NO	UPPER	No	No	\$73,700



New York, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36061016001	NO	UPPER	No	No	\$73,700
36061016002	NO	UPPER	No	No	\$73,700
36061016100	NO	UPPER	No	No	\$73,700
36061016200	YES	LOW	No	No	\$73,700
36061016300	NO	UPPER	No	No	\$73,700
36061016400	YES	LOW	No	No	\$73,700
36061016500	NO	UPPER	No	No	\$73,700
36061016600	YES	MODERATE	No	No	\$73,700
36061016700	NO	UPPER	No	No	\$73,700
36061016800	YES	LOW	No	No	\$73,700
36061016900	NO	UPPER	No	No	\$73,700
36061017000	YES	MODERATE	No	No	\$73,700
36061017100	NO	UPPER	No	No	\$73,700
36061017200	YES	LOW	No	No	\$73,700
36061017300	NO	UPPER	No	No	\$73,700
36061017401	YES	LOW	No	No	\$73,700
36061017402	YES	MODERATE	No	No	\$73,700
36061017500	NO	UPPER	No	No	\$73,700
36061017700	YES	UPPER	No	No	\$73,700
36061017800	YES	LOW	No	No	\$73,700
36061017900	NO	UPPER	No	No	\$73,700
36061018000	YES	MODERATE	No	No	\$73,700
36061018100	NO	UPPER	No	No	\$73,700
36061018200	YES	LOW	No	No	\$73,700
36061018300	NO	UPPER	No	No	\$73,700
36061018400	YES	LOW	No	No	\$73,700
36061018500	NO	UPPER	No	No	\$73,700
36061018600	YES	LOW	No	No	\$73,700
36061018700	NO	UPPER	No	No	\$73,700
36061018800	YES	MODERATE	No	No	\$73,700
36061018900	YES	LOW	No	No	\$73,700
36061019000	YES	UPPER	No	No	\$73,700
36061019100	NO	UPPER	No	No	\$73,700

New York, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36061019200	YES	LOW	No	No	\$73,700
36061019300	YES	MODERATE	No	No	\$73,700
36061019400	YES	LOW	No	No	\$73,700
36061019500	NO	UPPER	No	No	\$73,700
36061019600	YES	MODERATE	No	No	\$73,700
36061019701	YES	NA	No	No	\$73,700
36061019702	YES	MIDDLE	No	No	\$73,700
36061019800	YES	UPPER	No	No	\$73,700
36061019900	NO	UPPER	No	No	\$73,700
36061020000	YES	UPPER	No	No	\$73,700
36061020101	NO	UPPER	No	No	\$73,700
36061020102	YES	MIDDLE	No	No	\$73,700
36061020300	NO	MODERATE	No	No	\$73,700
36061020500	NO	UPPER	No	No	\$73,700
36061020600	YES	MIDDLE	No	No	\$73,700
36061020701	NO	MIDDLE	No	No	\$73,700
36061020800	YES	MODERATE	No	No	\$73,700
36061020901	YES	LOW	No	No	\$73,700
36061021000	YES	LOW	No	No	\$73,700
36061021100	YES	UPPER	No	No	\$73,700
36061021200	YES	MIDDLE	No	No	\$73,700
36061021303	YES	MODERATE	No	No	\$73,700
36061021400	YES	MODERATE	No	No	\$73,700
36061021500	YES	MODERATE	No	No	\$73,700
36061021600	YES	MIDDLE	No	No	\$73,700
36061021703	NO	NA	No	No	\$73,700
36061021800	YES	MODERATE	No	No	\$73,700
36061021900	YES	LOW	No	No	\$73,700
36061022000	YES	MODERATE	No	No	\$73,700
36061022102	YES	MODERATE	No	No	\$73,700
36061022200	YES	MIDDLE	No	No	\$73,700
36061022301	YES	MODERATE	No	No	\$73,700
36061022302	YES	LOW	No	No	\$73,700



New York, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36061022400	YES	LOW	No	No	\$73,700
36061022500	YES	MODERATE	No	No	\$73,700
36061022600	YES	MODERATE	No	No	\$73,700
36061022700	YES	MIDDLE	No	No	\$73,700
36061022800	YES	MODERATE	No	No	\$73,700
36061022900	YES	LOW	No	No	\$73,700
36061023000	YES	MODERATE	No	No	\$73,700
36061023100	YES	MODERATE	No	No	\$73,700
36061023200	YES	LOW	No	No	\$73,700
36061023300	YES	MODERATE	No	No	\$73,700
36061023400	YES	MODERATE	No	No	\$73,700
36061023501	YES	MODERATE	No	No	\$73,700
36061023502	YES	LOW	No	No	\$73,700
36061023600	YES	MODERATE	No	No	\$73,700
36061023700	YES	MODERATE	No	No	\$73,700
36061023801	YES	UPPER	No	No	\$73,700
36061023802	YES	UPPER	No	No	\$73,700
36061023900	YES	MODERATE	No	No	\$73,700
36061024000	YES	NA	No	No	\$73,700
36061024100	YES	MODERATE	No	No	\$73,700
36061024200	YES	LOW	No	No	\$73,700
36061024301	YES	MODERATE	No	No	\$73,700
36061024302	YES	LOW	No	No	\$73,700
36061024500	YES	MODERATE	No	No	\$73,700
36061024700	YES	MODERATE	No	No	\$73,700
36061024900	YES	MODERATE	No	No	\$73,700
36061025100	YES	MODERATE	No	No	\$73,700
36061025300	YES	MODERATE	No	No	\$73,700
36061025500	YES	MODERATE	No	No	\$73,700
36061025700	YES	MIDDLE	No	No	\$73,700
36061025900	YES	MODERATE	No	No	\$73,700
36061026100	YES	LOW	No	No	\$73,700
36061026300	YES	LOW	No	No	\$73,700

New York, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36061026500	YES	MODERATE	No	No	\$73,700
36061026700	YES	MODERATE	No	No	\$73,700
36061026900	YES	LOW	No	No	\$73,700
36061027100	YES	MODERATE	No	No	\$73,700
36061027300	NO	MIDDLE	No	No	\$73,700
36061027500	NO	UPPER	No	No	\$73,700
36061027700	YES	LOW	No	No	\$73,700
36061027900	YES	MODERATE	No	No	\$73,700
36061028100	NO	UPPER	No	No	\$73,700
36061028300	YES	MODERATE	No	No	\$73,700
36061028500	YES	MODERATE	No	No	\$73,700
36061028700	YES	MODERATE	No	No	\$73,700
36061029100	YES	LOW	No	No	\$73,700
36061029300	YES	LOW	No	No	\$73,700
36061029500	YES	MIDDLE	No	No	\$73,700
36061029700	YES	NA	No	No	\$73,700
36061029900	YES	LOW	No	No	\$73,700
36061030300	YES	MODERATE	No	No	\$73,700
36061030700	NO	UPPER	No	No	\$73,700
36061030900	YES	LOW	No	No	\$73,700
36061031100	NO	NA	No	No	\$73,700
36061031703	NO	UPPER	No	No	\$73,700
36061031704	NO	UPPER	No	No	\$73,700
36061031900	NO	NA	No	No	\$73,700



New York, New York

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: New York

Number of Census Tracts	288
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	124	43.06%
Low Income Tracts	44	15.28%
Moderate Income Tracts	51	17.71%
Middle Income Tracts	20	6.94%
Upper Income Tracts	158	54.86%
NA Income Tracts	15	5.21%

Niagara, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36063020100	NO	MIDDLE	No	No	\$68,200
36063020200	YES	LOW	No	No	\$68,200
36063020300	NO	MODERATE	No	No	\$68,200
36063020400	YES	MODERATE	No	No	\$68,200
36063020500	NO	LOW	No	No	\$68,200
36063020600	YES	LOW	No	No	\$68,200
36063020700	NO	LOW	No	No	\$68,200
36063020900	YES	LOW	No	No	\$68,200
36063021000	NO	LOW	No	No	\$68,200
36063021100	YES	MODERATE	No	No	\$68,200
36063021200	NO	LOW	No	No	\$68,200
36063021300	NO	LOW	No	No	\$68,200

Niagara, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGAR
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36063021400	NO	MODERATE	No	No	\$68,200
36063021700	NO	MODERATE	No	No	\$68,200
36063022000	NO	MODERATE	No	No	\$68,200
36063022100	NO	MIDDLE	No	No	\$68,200
36063022200	NO	MIDDLE	No	No	\$68,200
36063022300	NO	MIDDLE	No	No	\$68,200
36063022401	NO	MIDDLE	No	No	\$68,200
36063022500	NO	MIDDLE	No	No	\$68,200
36063022601	NO	MODERATE	No	No	\$68,200
36063022602	NO	MIDDLE	No	No	\$68,200
36063022702	NO	UPPER	No	No	\$68,200
36063022711	NO	UPPER	No	No	\$68,200
36063022712	NO	UPPER	No	No	\$68,200
36063022803	NO	UPPER	No	No	\$68,200
36063022804	NO	MIDDLE	No	No	\$68,200
36063022901	NO	MIDDLE	No	No	\$68,200
36063022902	NO	MIDDLE	No	No	\$68,200
36063023001	NO	MODERATE	No	No	\$68,200
36063023100	NO	MODERATE	No	No	\$68,200
36063023200	NO	MIDDLE	No	No	\$68,200
36063023300	NO	MIDDLE	No	No	\$68,200
36063023401	NO	MIDDLE	No	No	\$68,200
36063023402	NO	UPPER	No	No	\$68,200
36063023404	NO	UPPER	No	No	\$68,200
36063023405	NO	MIDDLE	No	No	\$68,200
36063023500	NO	MODERATE	No	No	\$68,200
36063023600	NO	MODERATE	No	No	\$68,200
36063023700	NO	MODERATE	No	No	\$68,200
36063023800	NO	MIDDLE	No	No	\$68,200
36063023901	NO	MIDDLE	No	No	\$68,200
36063023902	NO	MIDDLE	No	No	\$68,200
36063024001	NO	MIDDLE	No	No	\$68,200
36063024002	NO	MIDDLE	No	No	\$68,200



Niagara, New York

MSA: 15380, BUFFALO-CHEEKTOWAGA-NIAGARA
CSA: 160

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36063024101	NO	MIDDLE	No	No	\$68,200
36063024102	NO	MIDDLE	No	No	\$68,200
36063024201	NO	MIDDLE	No	No	\$68,200
36063024202	NO	MIDDLE	No	No	\$68,200
36063024301	NO	MIDDLE	No	No	\$68,200
36063024302	NO	MIDDLE	No	No	\$68,200
36063024303	NO	UPPER	No	No	\$68,200
36063024401	NO	MIDDLE	No	No	\$68,200
36063024404	NO	UPPER	No	No	\$68,200
36063024405	NO	UPPER	No	No	\$68,200
36063024406	NO	MIDDLE	No	No	\$68,200
36063024501	NO	MIDDLE	No	No	\$68,200
36063024502	NO	MIDDLE	No	No	\$68,200
36063024600	NO	UPPER	No	No	\$68,200
36063940001	YES	MODERATE	No	No	\$68,200
36063940100	NO	NA	No	No	\$68,200
36063990000	NO	NA	No	No	\$68,200

Summary Data: Niagara

Number of Census Tracts	62
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	6	9.68%
Low Income Tracts	8	12.90%
Moderate Income Tracts	13	20.97%
Middle Income Tracts	29	46.77%
Upper Income Tracts	10	16.13%
NA Income Tracts	2	3.23%

Oneida, New York

MSA: 46540, UTICA-ROME, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36065020102	NO	LOW	No	No	\$62,100
36065020300	NO	LOW	No	No	\$62,100
36065020705	NO	MIDDLE	No	No	\$62,100
36065020802	NO	LOW	No	No	\$62,100
36065020803	YES	LOW	No	No	\$62,100
36065020900	NO	LOW	No	No	\$62,100
36065021000	YES	LOW	No	No	\$62,100
36065021101	YES	LOW	No	No	\$62,100
36065021102	YES	LOW	No	No	\$62,100
36065021103	NO	MODERATE	No	No	\$62,100
36065021201	YES	LOW	No	No	\$62,100
36065021202	YES	LOW	No	No	\$62,100
36065021301	NO	MIDDLE	No	No	\$62,100
36065021302	NO	MODERATE	No	No	\$62,100
36065021303	NO	MIDDLE	No	No	\$62,100
36065021401	NO	MODERATE	No	No	\$62,100
36065021402	NO	LOW	No	No	\$62,100
36065021500	YES	LOW	No	No	\$62,100
36065021601	NO	MIDDLE	No	No	\$62,100
36065021602	NO	MIDDLE	No	No	\$62,100
36065021701	NO	UPPER	No	No	\$62,100
36065021702	NO	MODERATE	No	No	\$62,100
36065021900	NO	MODERATE	No	No	\$62,100
36065022000	NO	LOW	No	No	\$62,100
36065022100	NO	MIDDLE	No	No	\$62,100
36065022200	NO	UPPER	No	No	\$62,100
36065022400	NO	MIDDLE	No	No	\$62,100
36065022500	NO	MODERATE	No	No	\$62,100
36065022701	NO	UPPER	No	No	\$62,100
36065022702	NO	UPPER	No	No	\$62,100
36065022800	NO	MIDDLE	No	No	\$62,100
36065023000	NO	UPPER	No	No	\$62,100
36065023200	NO	MIDDLE	No	No	\$62,100



Oneida, New York

MSA: 46540, UTICA-ROME, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36065023300	NO	MIDDLE	No	No	\$62,100
36065023400	NO	MODERATE	No	No	\$62,100
36065023501	NO	UPPER	No	No	\$62,100
36065023502	NO	UPPER	No	No	\$62,100
36065023702	NO	MIDDLE	No	No	\$62,100
36065023901	NO	MIDDLE	No	No	\$62,100
36065023902	NO	UPPER	No	No	\$62,100
36065024000	NO	UPPER	No	No	\$62,100
36065024101	NO	MIDDLE	No	No	\$62,100
36065024102	NO	MIDDLE	No	No	\$62,100
36065024200	NO	MIDDLE	No	No	\$62,100
36065024301	NO	UPPER	No	No	\$62,100
36065024302	NO	MIDDLE	No	No	\$62,100
36065024303	NO	MIDDLE	No	No	\$62,100
36065024400	NO	MIDDLE	No	No	\$62,100
36065024500	NO	MIDDLE	No	No	\$62,100
36065024700	NO	MIDDLE	No	No	\$62,100
36065024800	NO	MIDDLE	No	No	\$62,100
36065024900	NO	MIDDLE	No	No	\$62,100
36065025001	NO	MIDDLE	No	No	\$62,100
36065025002	NO	UPPER	No	No	\$62,100
36065025003	NO	UPPER	No	No	\$62,100
36065025100	NO	UPPER	No	No	\$62,100
36065025200	NO	MIDDLE	No	No	\$62,100
36065025300	NO	UPPER	No	No	\$62,100
36065025400	NO	UPPER	No	No	\$62,100
36065025500	NO	UPPER	No	No	\$62,100
36065025600	NO	MIDDLE	No	No	\$62,100
36065025700	NO	MIDDLE	No	No	\$62,100
36065025800	NO	MIDDLE	No	No	\$62,100
36065025900	YES	NA	No	No	\$62,100
36065026100	NO	MIDDLE	No	No	\$62,100
36065026200	NO	UPPER	No	No	\$62,100

Oneida, New York

MSA: 46540, UTICA-ROME, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36065026300	NO	MODERATE	No	No	\$62,100
36065026400	YES	LOW	No	No	\$62,100
36065026500	NO	NA	No	No	\$62,100
36065026600	YES	NA	No	No	\$62,100
36065026700	NO	MIDDLE	No	No	\$62,100
36065980002	NO	NA	No	No	\$62,100
36065980003	NO	NA	No	No	\$62,100
36065980100	NO	NA	No	No	\$62,100

Summary Data: Oneida

Number of Census Tracts	74
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	10	13.51%
Low Income Tracts	14	18.92%
Moderate Income Tracts	8	10.81%
Middle Income Tracts	29	39.19%
Upper Income Tracts	17	22.97%
NA Income Tracts	6	8.11%

Onondaga, New York

MSA: 45060, SYRACUSE, NY
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36067000100	NO	NA	No	No	\$68,000
36067000200	NO	MODERATE	No	No	\$68,000
36067000300	NO	MODERATE	No	No	\$68,000
36067000400	NO	MODERATE	No	No	\$68,000



Onondaga, New York

MSA: 45060, SYRACUSE, NY
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36067000501	YES	LOW	No	No	\$68,000
36067000600	YES	LOW	No	No	\$68,000
36067000700	YES	MODERATE	No	No	\$68,000
36067000800	YES	LOW	No	No	\$68,000
36067000900	NO	UPPER	No	No	\$68,000
36067001000	NO	MODERATE	No	No	\$68,000
36067001400	YES	LOW	No	No	\$68,000
36067001500	YES	LOW	No	No	\$68,000
36067001600	NO	MODERATE	No	No	\$68,000
36067001701	NO	LOW	No	No	\$68,000
36067001702	NO	MIDDLE	No	No	\$68,000
36067001800	NO	MIDDLE	No	No	\$68,000
36067001900	NO	MODERATE	No	No	\$68,000
36067002000	NO	MODERATE	No	No	\$68,000
36067002101	NO	LOW	No	No	\$68,000
36067002300	YES	LOW	No	No	\$68,000
36067002400	YES	LOW	No	No	\$68,000
36067002700	NO	MODERATE	No	No	\$68,000
36067002901	NO	MODERATE	No	No	\$68,000
36067003000	YES	LOW	No	No	\$68,000
36067003200	YES	UPPER	No	No	\$68,000
36067003400	YES	LOW	No	No	\$68,000
36067003500	YES	LOW	No	No	\$68,000
36067003601	YES	MODERATE	No	No	\$68,000
36067003602	YES	MODERATE	No	No	\$68,000
36067003800	YES	LOW	No	No	\$68,000
36067003900	YES	LOW	No	No	\$68,000
36067004000	YES	LOW	No	No	\$68,000
36067004200	YES	LOW	No	No	\$68,000
36067004301	YES	NA	No	No	\$68,000
36067004302	NO	LOW	No	No	\$68,000
36067004400	NO	UPPER	No	No	\$68,000
36067004500	NO	MIDDLE	No	No	\$68,000

Onondaga, New York

MSA: 45060, SYRACUSE, NY
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36067004600	NO	UPPER	No	No	\$68,000
36067004800	NO	MIDDLE	No	No	\$68,000
36067004900	NO	MODERATE	No	No	\$68,000
36067005000	NO	MIDDLE	No	No	\$68,000
36067005100	YES	LOW	No	No	\$68,000
36067005200	YES	LOW	No	No	\$68,000
36067005300	YES	LOW	No	No	\$68,000
36067005400	YES	LOW	No	No	\$68,000
36067005500	YES	MODERATE	No	No	\$68,000
36067005601	NO	UPPER	No	No	\$68,000
36067005602	NO	NA	No	No	\$68,000
36067005700	YES	MODERATE	No	No	\$68,000
36067005800	YES	LOW	No	No	\$68,000
36067005900	YES	MODERATE	No	No	\$68,000
36067006000	YES	MIDDLE	No	No	\$68,000
36067006101	YES	MODERATE	No	No	\$68,000
36067006102	NO	NA	No	No	\$68,000
36067006103	NO	MIDDLE	No	No	\$68,000
36067010100	NO	UPPER	No	No	\$68,000
36067010200	NO	MIDDLE	No	No	\$68,000
36067010301	NO	UPPER	No	No	\$68,000
36067010321	NO	UPPER	No	No	\$68,000
36067010322	NO	UPPER	No	No	\$68,000
36067010400	NO	UPPER	No	No	\$68,000
36067010500	NO	MIDDLE	No	No	\$68,000
36067010600	NO	MIDDLE	No	No	\$68,000
36067010700	NO	MIDDLE	No	No	\$68,000
36067010800	NO	MODERATE	No	No	\$68,000
36067010900	NO	MIDDLE	No	No	\$68,000
36067011011	NO	MIDDLE	No	No	\$68,000
36067011012	NO	MIDDLE	No	No	\$68,000
36067011021	NO	UPPER	No	No	\$68,000
36067011022	NO	MIDDLE	No	No	\$68,000



Onondaga, New York

MSA: 45060, SYRACUSE, NY
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36067011101	NO	MIDDLE	No	No	\$68,000
36067011102	NO	LOW	No	No	\$68,000
36067011201	NO	MIDDLE	No	No	\$68,000
36067011202	NO	UPPER	No	No	\$68,000
36067011231	NO	MIDDLE	No	No	\$68,000
36067011232	NO	UPPER	No	No	\$68,000
36067011241	NO	UPPER	No	No	\$68,000
36067011242	NO	MIDDLE	No	No	\$68,000
36067011300	NO	MIDDLE	No	No	\$68,000
36067011401	NO	UPPER	No	No	\$68,000
36067011402	NO	MIDDLE	No	No	\$68,000
36067011500	NO	UPPER	No	No	\$68,000
36067011600	NO	UPPER	No	No	\$68,000
36067011700	NO	MIDDLE	No	No	\$68,000
36067011800	NO	MIDDLE	No	No	\$68,000
36067011900	NO	UPPER	No	No	\$68,000
36067012000	NO	MIDDLE	No	No	\$68,000
36067012100	NO	UPPER	No	No	\$68,000
36067012200	NO	MIDDLE	No	No	\$68,000
36067012300	NO	UPPER	No	No	\$68,000
36067012400	NO	MIDDLE	No	No	\$68,000
36067012500	NO	MIDDLE	No	No	\$68,000
36067012600	NO	MIDDLE	No	No	\$68,000
36067012700	NO	MIDDLE	No	No	\$68,000
36067012800	NO	MIDDLE	No	No	\$68,000
36067012900	NO	MODERATE	No	No	\$68,000
36067013000	NO	MIDDLE	No	No	\$68,000
36067013100	NO	UPPER	No	No	\$68,000
36067013200	NO	UPPER	No	No	\$68,000
36067013300	NO	MIDDLE	No	No	\$68,000
36067013400	NO	MIDDLE	No	No	\$68,000
36067013500	NO	MIDDLE	No	No	\$68,000
36067013600	NO	MIDDLE	No	No	\$68,000

Onondaga, New York

MSA: 45060, SYRACUSE, NY
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36067013701	NO	MIDDLE	No	No	\$68,000
36067013800	NO	MIDDLE	No	No	\$68,000
36067013900	NO	MIDDLE	No	No	\$68,000
36067014000	NO	MIDDLE	No	No	\$68,000
36067014200	NO	MIDDLE	No	No	\$68,000
36067014300	NO	MODERATE	No	No	\$68,000
36067014400	NO	MIDDLE	No	No	\$68,000
36067014500	NO	MIDDLE	No	No	\$68,000
36067014600	NO	MIDDLE	No	No	\$68,000
36067014700	NO	UPPER	No	No	\$68,000
36067014800	NO	UPPER	No	No	\$68,000
36067014900	NO	UPPER	No	No	\$68,000
36067015000	NO	UPPER	No	No	\$68,000
36067015100	NO	UPPER	No	No	\$68,000
36067015201	NO	UPPER	No	No	\$68,000
36067015202	NO	UPPER	No	No	\$68,000
36067015203	NO	UPPER	No	No	\$68,000
36067015400	NO	MIDDLE	No	No	\$68,000
36067015500	NO	UPPER	No	No	\$68,000
36067015601	NO	UPPER	No	No	\$68,000
36067015700	NO	UPPER	No	No	\$68,000
36067015800	NO	UPPER	No	No	\$68,000
36067016001	NO	UPPER	No	No	\$68,000
36067016002	NO	UPPER	No	No	\$68,000
36067016100	NO	UPPER	No	No	\$68,000
36067016200	NO	MIDDLE	No	No	\$68,000
36067016300	NO	UPPER	No	No	\$68,000
36067016400	NO	MIDDLE	No	No	\$68,000
36067016501	NO	MIDDLE	No	No	\$68,000
36067016502	NO	UPPER	No	No	\$68,000
36067016600	NO	UPPER	No	No	\$68,000
36067016700	NO	UPPER	No	No	\$68,000
36067016801	NO	UPPER	No	No	\$68,000



Onondaga, New York

MSA: 45060, SYRACUSE, NY
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36067016802	NO	MIDDLE	No	No	\$68,000
36067016901	NO	MIDDLE	No	No	\$68,000
36067016902	NO	MIDDLE	No	No	\$68,000
36067940000	YES	NA	No	No	\$68,000

Summary Data: Onondaga

Number of Census Tracts 140

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	30	21.43%
Low Income Tracts	23	16.43%
Moderate Income Tracts	20	14.29%
Middle Income Tracts	50	35.71%
Upper Income Tracts	42	30.00%
NA Income Tracts	5	3.57%

Ontario, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36069050101	NO	UPPER	No	No	\$68,500
36069050102	NO	UPPER	No	No	\$68,500
36069050201	NO	MIDDLE	No	No	\$68,500
36069050202	NO	MIDDLE	No	No	\$68,500
36069050301	NO	MIDDLE	No	No	\$68,500
36069050302	NO	MIDDLE	No	No	\$68,500
36069050400	NO	MIDDLE	No	No	\$68,500
36069050500	NO	MIDDLE	No	No	\$68,500

Ontario, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36069050601	NO	UPPER	No	No	\$68,500
36069050602	NO	MIDDLE	No	No	\$68,500
36069050800	NO	UPPER	No	No	\$68,500
36069050900	NO	MIDDLE	No	No	\$68,500
36069051000	NO	MODERATE	No	No	\$68,500
36069051100	NO	MODERATE	No	No	\$68,500
36069051200	NO	MIDDLE	No	No	\$68,500
36069051300	NO	MIDDLE	No	No	\$68,500
36069051400	NO	MIDDLE	No	No	\$68,500
36069051500	NO	MIDDLE	No	No	\$68,500
36069051600	NO	MIDDLE	No	No	\$68,500
36069051700	NO	MODERATE	No	No	\$68,500
36069051800	NO	MODERATE	No	No	\$68,500
36069051900	NO	MIDDLE	No	No	\$68,500
36069052000	NO	MIDDLE	No	No	\$68,500
36069052100	NO	MIDDLE	No	No	\$68,500
36069052200	NO	MODERATE	No	No	\$68,500

Summary Data: Ontario

Number of Census Tracts 25

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	5	20.00%
Middle Income Tracts	16	64.00%
Upper Income Tracts	4	16.00%
NA Income Tracts	0	0.00%



Orange, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36071000100	YES	MIDDLE	No	No	\$73,700
36071000200	YES	MIDDLE	No	No	\$73,700
36071000300	YES	MODERATE	No	No	\$73,700
36071000400	YES	LOW	No	No	\$73,700
36071000501	YES	LOW	No	No	\$73,700
36071000502	YES	MODERATE	No	No	\$73,700
36071000600	YES	MODERATE	No	No	\$73,700
36071001100	YES	MIDDLE	No	No	\$73,700
36071001200	YES	MODERATE	No	No	\$73,700
36071001300	NO	UPPER	No	No	\$73,700
36071001500	YES	MODERATE	No	No	\$73,700
36071001600	YES	MIDDLE	No	No	\$73,700
36071002100	NO	MODERATE	No	No	\$73,700
36071002200	NO	MODERATE	No	No	\$73,700
36071002300	NO	MIDDLE	No	No	\$73,700
36071010101	NO	UPPER	No	No	\$73,700
36071010102	NO	UPPER	No	No	\$73,700
36071010200	NO	UPPER	No	No	\$73,700
36071010300	NO	MIDDLE	No	No	\$73,700
36071010400	NO	MIDDLE	No	No	\$73,700
36071010500	NO	UPPER	No	No	\$73,700
36071010600	NO	UPPER	No	No	\$73,700
36071010700	NO	MIDDLE	No	No	\$73,700
36071010801	NO	UPPER	No	No	\$73,700
36071010802	NO	UPPER	No	No	\$73,700
36071010901	NO	UPPER	No	No	\$73,700
36071010902	NO	UPPER	No	No	\$73,700
36071011000	NO	MIDDLE	No	No	\$73,700
36071011101	YES	UPPER	No	No	\$73,700
36071011102	NO	MIDDLE	No	No	\$73,700
36071011200	YES	MIDDLE	No	No	\$73,700
36071011300	YES	MIDDLE	No	No	\$73,700
36071011400	NO	MIDDLE	No	No	\$73,700

Orange, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36071011500	NO	UPPER	No	No	\$73,700
36071011601	NO	MODERATE	No	No	\$73,700
36071011602	NO	MIDDLE	No	No	\$73,700
36071011701	NO	UPPER	No	No	\$73,700
36071011702	NO	UPPER	No	No	\$73,700
36071011801	NO	UPPER	No	No	\$73,700
36071011802	NO	UPPER	No	No	\$73,700
36071011900	NO	UPPER	No	No	\$73,700
36071012100	NO	UPPER	No	No	\$73,700
36071012200	NO	UPPER	No	No	\$73,700
36071012300	NO	UPPER	No	No	\$73,700
36071012601	NO	UPPER	No	No	\$73,700
36071012602	YES	MODERATE	No	No	\$73,700
36071012700	NO	MIDDLE	No	No	\$73,700
36071012800	NO	MIDDLE	No	No	\$73,700
36071012900	NO	UPPER	No	No	\$73,700
36071013000	NO	MIDDLE	No	No	\$73,700
36071013100	NO	UPPER	No	No	\$73,700
36071013201	NO	UPPER	No	No	\$73,700
36071013202	NO	MIDDLE	No	No	\$73,700
36071013300	NO	UPPER	No	No	\$73,700
36071013400	NO	UPPER	No	No	\$73,700
36071013500	NO	UPPER	No	No	\$73,700
36071013600	NO	UPPER	No	No	\$73,700
36071013700	NO	UPPER	No	No	\$73,700
36071013800	NO	UPPER	No	No	\$73,700
36071013900	NO	UPPER	No	No	\$73,700
36071014101	NO	UPPER	No	No	\$73,700
36071014102	NO	UPPER	No	No	\$73,700
36071014201	NO	UPPER	No	No	\$73,700
36071014202	NO	UPPER	No	No	\$73,700
36071014301	NO	MIDDLE	No	No	\$73,700
36071014302	NO	UPPER	No	No	\$73,700



Orange, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36071014400	NO	UPPER	No	No	\$73,700
36071014501	NO	UPPER	No	No	\$73,700
36071014502	NO	UPPER	No	No	\$73,700
36071014600	NO	UPPER	No	No	\$73,700
36071014700	NO	UPPER	No	No	\$73,700
36071014800	NO	UPPER	No	No	\$73,700
36071014900	NO	UPPER	No	No	\$73,700
36071015003	NO	LOW	No	No	\$73,700
36071015004	NO	LOW	No	No	\$73,700
36071015005	NO	MODERATE	No	No	\$73,700
36071015006	NO	LOW	No	No	\$73,700
36071015100	YES	MODERATE	No	No	\$73,700
36071015200	NO	UPPER	No	No	\$73,700

Summary Data: Orange

Number of Census Tracts 79

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	16	20.25%
Low Income Tracts	5	6.33%
Moderate Income Tracts	11	13.92%
Middle Income Tracts	19	24.05%
Upper Income Tracts	44	55.70%
NA Income Tracts	0	0.00%

Orleans, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36073040200	NO	MIDDLE	No	No	\$68,500
36073040300	NO	MIDDLE	No	No	\$68,500
36073040400	NO	MIDDLE	No	No	\$68,500
36073040500	NO	MODERATE	No	No	\$68,500
36073040600	NO	MIDDLE	No	No	\$68,500
36073040700	NO	MODERATE	No	No	\$68,500
36073040801	NO	MIDDLE	No	No	\$68,500
36073040802	NO	MIDDLE	No	No	\$68,500
36073401200	NO	MIDDLE	No	No	\$68,500
36073401300	NO	MIDDLE	No	No	\$68,500
36073990000	NO	NA	No	No	\$68,500

Summary Data: Orleans

Number of Census Tracts 11

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	2	18.18%
Middle Income Tracts	8	72.73%
Upper Income Tracts	0	0.00%
NA Income Tracts	1	9.09%

Oswego, New York

MSA: 45060, SYRACUSE, NY
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36075020100	NO	MIDDLE	No	No	\$68,000



Oswego, New York

MSA: 45060, SYRACUSE, NY
CSA: 532

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36075020200	NO	MIDDLE	No	No	\$68,000
36075020301	NO	MIDDLE	No	No	\$68,000
36075020302	NO	MODERATE	No	No	\$68,000
36075020400	NO	MIDDLE	No	No	\$68,000
36075020500	NO	MODERATE	No	No	\$68,000
36075020600	NO	MIDDLE	No	No	\$68,000
36075020701	NO	MIDDLE	No	No	\$68,000
36075020702	NO	MIDDLE	No	No	\$68,000
36075020703	NO	MIDDLE	No	No	\$68,000
36075020800	NO	MODERATE	No	No	\$68,000
36075020901	NO	MODERATE	No	No	\$68,000
36075020902	NO	MIDDLE	No	No	\$68,000
36075021000	NO	MIDDLE	No	No	\$68,000
36075021101	NO	MODERATE	No	No	\$68,000
36075021102	NO	MODERATE	No	No	\$68,000
36075021103	NO	MIDDLE	No	No	\$68,000
36075021104	NO	MODERATE	No	No	\$68,000
36075021200	NO	MIDDLE	No	No	\$68,000
36075021300	NO	MODERATE	No	No	\$68,000
36075021401	NO	MIDDLE	No	No	\$68,000
36075021402	NO	MIDDLE	No	No	\$68,000
36075021501	NO	MIDDLE	No	No	\$68,000
36075021502	NO	MIDDLE	No	No	\$68,000
36075021601	NO	MODERATE	No	No	\$68,000
36075021602	NO	MIDDLE	No	No	\$68,000
36075021603	NO	MIDDLE	No	No	\$68,000
36075021604	NO	MODERATE	No	No	\$68,000
36075021605	NO	MODERATE	No	No	\$68,000
36075990000	NO	NA	No	No	\$68,000

Oswego, New York

MSA: 45060, SYRACUSE, NY
CSA: 532

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

Number of Census Tracts 30

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	11	36.67%
Middle Income Tracts	18	60.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	1	3.33%

Otsego, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36077590100	NO	MIDDLE	No	No	\$62,500
36077590201	NO	MIDDLE	No	No	\$62,500
36077590202	NO	UPPER	No	No	\$62,500
36077590300	NO	MIDDLE	No	No	\$62,500
36077590400	NO	MIDDLE	No	No	\$62,500
36077590500	NO	MIDDLE	No	No	\$62,500
36077590600	NO	MIDDLE	No	No	\$62,500
36077590700	NO	MIDDLE	No	No	\$62,500
36077590800	NO	MIDDLE	No	No	\$62,500
36077590900	NO	UPPER	No	No	\$62,500
36077591000	NO	UPPER	No	No	\$62,500
36077591100	NO	MODERATE	No	No	\$62,500



Otsego, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36077591200	NO	UPPER	No	No	\$62,500
36077591300	NO	NA	No	No	\$62,500
36077591400	NO	MIDDLE	No	No	\$62,500
36077591500	NO	MIDDLE	No	No	\$62,500
36077591600	NO	MIDDLE	No	No	\$62,500

Summary Data: Otsego

Number of Census Tracts 17

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	1	5.88%
Middle Income Tracts	11	64.71%
Upper Income Tracts	4	23.53%
NA Income Tracts	1	5.88%

Putnam, New York

MSA: 20524, DUTCHESS COUNTY-PUTNAM COU
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36079010100	NO	MIDDLE	No	No	\$97,100
36079010200	NO	MIDDLE	No	No	\$97,100
36079010300	NO	MIDDLE	No	No	\$97,100
36079010400	NO	MIDDLE	No	No	\$97,100
36079010500	NO	MIDDLE	No	No	\$97,100
36079010600	NO	UPPER	No	No	\$97,100
36079010700	NO	UPPER	No	No	\$97,100

Putnam, New York

MSA: 20524, DUTCHESS COUNTY-PUTNAM COU
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36079010800	NO	UPPER	No	No	\$97,100
36079010900	NO	UPPER	No	No	\$97,100
36079011000	NO	UPPER	No	No	\$97,100
36079011100	NO	UPPER	No	No	\$97,100
36079011200	NO	UPPER	No	No	\$97,100
36079011300	NO	MIDDLE	No	No	\$97,100
36079011400	NO	UPPER	No	No	\$97,100
36079011500	NO	MIDDLE	No	No	\$97,100
36079011600	NO	UPPER	No	No	\$97,100
36079011700	NO	UPPER	No	No	\$97,100
36079011800	NO	MIDDLE	No	No	\$97,100
36079011900	NO	UPPER	No	No	\$97,100

Summary Data: Putnam

Number of Census Tracts 19

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	0	0.00%
Middle Income Tracts	8	42.11%
Upper Income Tracts	11	57.89%
NA Income Tracts	0	0.00%

Queens, New York

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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Queens, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081000100	NO	UPPER	No	No	\$73,700
36081000200	YES	MIDDLE	No	No	\$73,700
36081000400	YES	MODERATE	No	No	\$73,700
36081000600	YES	MIDDLE	No	No	\$73,700
36081000700	NO	UPPER	No	No	\$73,700
36081000800	YES	MIDDLE	No	No	\$73,700
36081001000	YES	MIDDLE	No	No	\$73,700
36081001200	YES	MIDDLE	No	No	\$73,700
36081001400	YES	MIDDLE	No	No	\$73,700
36081001600	YES	MIDDLE	No	No	\$73,700
36081001800	YES	MIDDLE	No	No	\$73,700
36081001900	YES	UPPER	No	No	\$73,700
36081002000	YES	MIDDLE	No	No	\$73,700
36081002200	YES	MIDDLE	No	No	\$73,700
36081002400	YES	MIDDLE	No	No	\$73,700
36081002500	YES	LOW	No	No	\$73,700
36081002600	YES	MIDDLE	No	No	\$73,700
36081002800	YES	MIDDLE	No	No	\$73,700
36081003000	YES	MODERATE	No	No	\$73,700
36081003100	YES	MODERATE	No	No	\$73,700
36081003200	YES	MIDDLE	No	No	\$73,700
36081003300	YES	MODERATE	No	No	\$73,700
36081003400	YES	MIDDLE	No	No	\$73,700
36081003600	YES	MIDDLE	No	No	\$73,700
36081003700	NO	NA	No	No	\$73,700
36081003800	YES	MIDDLE	No	No	\$73,700
36081003900	YES	MODERATE	No	No	\$73,700
36081004001	YES	MIDDLE	No	No	\$73,700
36081004002	YES	MODERATE	No	No	\$73,700
36081004200	YES	MODERATE	No	No	\$73,700
36081004300	YES	LOW	No	No	\$73,700
36081004401	YES	MODERATE	No	No	\$73,700
36081004500	YES	UPPER	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081004700	YES	LOW	No	No	\$73,700
36081005000	NO	NA	No	No	\$73,700
36081005100	YES	MODERATE	No	No	\$73,700
36081005200	YES	MIDDLE	No	No	\$73,700
36081005300	NO	MIDDLE	No	No	\$73,700
36081005400	YES	MIDDLE	No	No	\$73,700
36081005500	YES	MIDDLE	No	No	\$73,700
36081005700	YES	MODERATE	No	No	\$73,700
36081005800	YES	MIDDLE	No	No	\$73,700
36081005900	NO	MIDDLE	No	No	\$73,700
36081006100	NO	MIDDLE	No	No	\$73,700
36081006201	NO	UPPER	No	No	\$73,700
36081006202	NO	MODERATE	No	No	\$73,700
36081006300	NO	MIDDLE	No	No	\$73,700
36081006501	NO	MIDDLE	No	No	\$73,700
36081006502	NO	MIDDLE	No	No	\$73,700
36081006900	YES	MODERATE	No	No	\$73,700
36081007100	NO	MIDDLE	No	No	\$73,700
36081007300	YES	MODERATE	No	No	\$73,700
36081007500	NO	UPPER	No	No	\$73,700
36081007700	YES	UPPER	No	No	\$73,700
36081007900	YES	MODERATE	No	No	\$73,700
36081008100	YES	MIDDLE	No	No	\$73,700
36081008300	YES	MODERATE	No	No	\$73,700
36081008500	YES	MODERATE	No	No	\$73,700
36081008600	YES	MIDDLE	No	No	\$73,700
36081008700	YES	LOW	No	No	\$73,700
36081008800	YES	MIDDLE	No	No	\$73,700
36081009100	NO	MODERATE	No	No	\$73,700
36081009400	YES	MODERATE	No	No	\$73,700
36081009500	NO	MIDDLE	No	No	\$73,700
36081009600	YES	MIDDLE	No	No	\$73,700
36081009700	NO	UPPER	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081009800	YES	MIDDLE	No	No	\$73,700
36081009900	NO	NA	No	No	\$73,700
36081010000	YES	MODERATE	No	No	\$73,700
36081010100	NO	MIDDLE	No	No	\$73,700
36081010200	YES	MODERATE	No	No	\$73,700
36081010300	NO	MIDDLE	No	No	\$73,700
36081010400	YES	MIDDLE	No	No	\$73,700
36081010500	YES	MIDDLE	No	No	\$73,700
36081010600	YES	MIDDLE	No	No	\$73,700
36081010701	NO	NA	No	No	\$73,700
36081010800	YES	MODERATE	No	No	\$73,700
36081011000	YES	MIDDLE	No	No	\$73,700
36081011100	NO	MIDDLE	No	No	\$73,700
36081011200	YES	MODERATE	No	No	\$73,700
36081011300	NO	MIDDLE	No	No	\$73,700
36081011400	YES	MODERATE	No	No	\$73,700
36081011500	NO	MIDDLE	No	No	\$73,700
36081011600	YES	MIDDLE	No	No	\$73,700
36081011700	NO	UPPER	No	No	\$73,700
36081011800	YES	MODERATE	No	No	\$73,700
36081011900	NO	MODERATE	No	No	\$73,700
36081012000	YES	MODERATE	No	No	\$73,700
36081012100	NO	MIDDLE	No	No	\$73,700
36081012200	YES	MIDDLE	No	No	\$73,700
36081012301	NO	UPPER	No	No	\$73,700
36081012400	YES	MODERATE	No	No	\$73,700
36081012500	NO	MIDDLE	No	No	\$73,700
36081012601	YES	MIDDLE	No	No	\$73,700
36081012602	YES	MIDDLE	No	No	\$73,700
36081012800	YES	MIDDLE	No	No	\$73,700
36081013000	YES	MIDDLE	No	No	\$73,700
36081013200	YES	MIDDLE	No	No	\$73,700
36081013400	NO	MODERATE	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081013500	NO	MODERATE	No	No	\$73,700
36081013600	NO	UPPER	No	No	\$73,700
36081013700	NO	MODERATE	No	No	\$73,700
36081013800	YES	MIDDLE	No	No	\$73,700
36081014000	NO	MIDDLE	No	No	\$73,700
36081014100	NO	MIDDLE	No	No	\$73,700
36081014201	YES	MODERATE	No	No	\$73,700
36081014202	YES	MIDDLE	No	No	\$73,700
36081014300	NO	MIDDLE	No	No	\$73,700
36081014400	YES	MIDDLE	No	No	\$73,700
36081014500	NO	MIDDLE	No	No	\$73,700
36081014700	NO	MIDDLE	No	No	\$73,700
36081014800	YES	MIDDLE	No	No	\$73,700
36081014900	NO	MIDDLE	No	No	\$73,700
36081015000	YES	MIDDLE	No	No	\$73,700
36081015100	NO	MIDDLE	No	No	\$73,700
36081015200	YES	MIDDLE	No	No	\$73,700
36081015300	YES	MODERATE	No	No	\$73,700
36081015400	YES	MIDDLE	No	No	\$73,700
36081015500	NO	MIDDLE	No	No	\$73,700
36081015600	YES	MODERATE	No	No	\$73,700
36081015700	YES	MODERATE	No	No	\$73,700
36081015801	YES	MIDDLE	No	No	\$73,700
36081015802	YES	MIDDLE	No	No	\$73,700
36081015900	NO	LOW	No	No	\$73,700
36081016100	YES	MODERATE	No	No	\$73,700
36081016300	YES	LOW	No	No	\$73,700
36081016400	YES	MIDDLE	No	No	\$73,700
36081016600	YES	MODERATE	No	No	\$73,700
36081016800	YES	MIDDLE	No	No	\$73,700
36081016900	YES	MIDDLE	No	No	\$73,700
36081017000	YES	MODERATE	No	No	\$73,700
36081017100	NO	NA	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081017200	YES	MIDDLE	No	No	\$73,700
36081017400	YES	MIDDLE	No	No	\$73,700
36081017600	YES	MODERATE	No	No	\$73,700
36081017800	YES	MODERATE	No	No	\$73,700
36081017900	YES	MODERATE	No	No	\$73,700
36081018000	YES	MODERATE	No	No	\$73,700
36081018101	YES	MODERATE	No	No	\$73,700
36081018102	NO	MIDDLE	No	No	\$73,700
36081018200	YES	MIDDLE	No	No	\$73,700
36081018300	YES	MIDDLE	No	No	\$73,700
36081018401	YES	MIDDLE	No	No	\$73,700
36081018402	YES	MIDDLE	No	No	\$73,700
36081018501	YES	MIDDLE	No	No	\$73,700
36081018502	YES	MIDDLE	No	No	\$73,700
36081018600	YES	MIDDLE	No	No	\$73,700
36081018700	YES	MIDDLE	No	No	\$73,700
36081018800	YES	MIDDLE	No	No	\$73,700
36081018900	YES	MODERATE	No	No	\$73,700
36081019000	YES	MIDDLE	No	No	\$73,700
36081019200	YES	MIDDLE	No	No	\$73,700
36081019400	YES	MIDDLE	No	No	\$73,700
36081019600	YES	MIDDLE	No	No	\$73,700
36081019800	YES	MODERATE	No	No	\$73,700
36081019900	YES	MIDDLE	No	No	\$73,700
36081020200	YES	MODERATE	No	No	\$73,700
36081020400	YES	MODERATE	No	No	\$73,700
36081020500	YES	MIDDLE	No	No	\$73,700
36081020600	YES	MIDDLE	No	No	\$73,700
36081020800	YES	MODERATE	No	No	\$73,700
36081021200	YES	MODERATE	No	No	\$73,700
36081021400	YES	MODERATE	No	No	\$73,700
36081021600	YES	MIDDLE	No	No	\$73,700
36081021900	NO	NA	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081022001	YES	MIDDLE	No	No	\$73,700
36081022002	YES	MIDDLE	No	No	\$73,700
36081022900	NO	NA	No	No	\$73,700
36081023000	YES	UPPER	No	No	\$73,700
36081023200	YES	MIDDLE	No	No	\$73,700
36081023500	YES	MODERATE	No	No	\$73,700
36081023600	YES	MODERATE	No	No	\$73,700
36081023800	YES	MODERATE	No	No	\$73,700
36081024000	YES	MODERATE	No	No	\$73,700
36081024300	YES	MIDDLE	No	No	\$73,700
36081024500	YES	MIDDLE	No	No	\$73,700
36081024600	NO	NA	No	No	\$73,700
36081024700	YES	MIDDLE	No	No	\$73,700
36081024900	YES	MODERATE	No	No	\$73,700
36081025100	YES	MODERATE	No	No	\$73,700
36081025301	YES	MIDDLE	No	No	\$73,700
36081025302	YES	MODERATE	No	No	\$73,700
36081025400	YES	MODERATE	No	No	\$73,700
36081025500	YES	UPPER	No	No	\$73,700
36081025700	YES	MIDDLE	No	No	\$73,700
36081025800	YES	MIDDLE	No	No	\$73,700
36081025900	YES	MODERATE	No	No	\$73,700
36081026000	YES	MODERATE	No	No	\$73,700
36081026100	YES	MODERATE	No	No	\$73,700
36081026200	YES	MIDDLE	No	No	\$73,700
36081026300	YES	MODERATE	No	No	\$73,700
36081026400	YES	MIDDLE	No	No	\$73,700
36081026500	YES	MODERATE	No	No	\$73,700
36081026600	YES	MIDDLE	No	No	\$73,700
36081026700	YES	MODERATE	No	No	\$73,700
36081026901	YES	MODERATE	No	No	\$73,700
36081026902	YES	MODERATE	No	No	\$73,700
36081027000	YES	MODERATE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081027100	YES	MIDDLE	No	No	\$73,700
36081027200	YES	MODERATE	No	No	\$73,700
36081027300	YES	LOW	No	No	\$73,700
36081027400	YES	MIDDLE	No	No	\$73,700
36081027500	YES	MODERATE	No	No	\$73,700
36081027600	YES	MIDDLE	No	No	\$73,700
36081027700	YES	MODERATE	No	No	\$73,700
36081027800	YES	MODERATE	No	No	\$73,700
36081027900	YES	MODERATE	No	No	\$73,700
36081028000	YES	UPPER	No	No	\$73,700
36081028100	YES	MODERATE	No	No	\$73,700
36081028200	YES	MIDDLE	No	No	\$73,700
36081028300	YES	MODERATE	No	No	\$73,700
36081028400	YES	MIDDLE	No	No	\$73,700
36081028500	YES	MIDDLE	No	No	\$73,700
36081028700	YES	MIDDLE	No	No	\$73,700
36081028800	YES	MIDDLE	No	No	\$73,700
36081028900	YES	MIDDLE	No	No	\$73,700
36081029100	YES	MODERATE	No	No	\$73,700
36081029300	YES	MIDDLE	No	No	\$73,700
36081029400	YES	MIDDLE	No	No	\$73,700
36081029500	YES	MIDDLE	No	No	\$73,700
36081029700	YES	MIDDLE	No	No	\$73,700
36081029900	NO	NA	No	No	\$73,700
36081030600	YES	MIDDLE	No	No	\$73,700
36081030902	YES	MODERATE	No	No	\$73,700
36081030903	YES	MODERATE	No	No	\$73,700
36081030904	YES	MIDDLE	No	No	\$73,700
36081031700	NO	MIDDLE	No	No	\$73,700
36081032000	YES	MIDDLE	No	No	\$73,700
36081032700	YES	MIDDLE	No	No	\$73,700
36081032800	YES	MIDDLE	No	No	\$73,700
36081032900	YES	MODERATE	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081033000	YES	MIDDLE	No	No	\$73,700
36081033100	NO	NA	No	No	\$73,700
36081033401	YES	MIDDLE	No	No	\$73,700
36081033402	YES	MODERATE	No	No	\$73,700
36081033700	YES	MIDDLE	No	No	\$73,700
36081033900	YES	MIDDLE	No	No	\$73,700
36081034700	YES	MODERATE	No	No	\$73,700
36081035100	YES	MODERATE	No	No	\$73,700
36081035200	YES	MIDDLE	No	No	\$73,700
36081035300	YES	MODERATE	No	No	\$73,700
36081035700	YES	MIDDLE	No	No	\$73,700
36081035800	YES	UPPER	No	No	\$73,700
36081036100	YES	MODERATE	No	No	\$73,700
36081036300	YES	MODERATE	No	No	\$73,700
36081036500	YES	MODERATE	No	No	\$73,700
36081036600	YES	MIDDLE	No	No	\$73,700
36081036700	YES	MIDDLE	No	No	\$73,700
36081036800	YES	MIDDLE	No	No	\$73,700
36081037100	YES	MIDDLE	No	No	\$73,700
36081037300	YES	MIDDLE	No	No	\$73,700
36081037500	YES	MODERATE	No	No	\$73,700
36081037600	YES	MIDDLE	No	No	\$73,700
36081037700	YES	MODERATE	No	No	\$73,700
36081037900	YES	MODERATE	No	No	\$73,700
36081038100	YES	MODERATE	No	No	\$73,700
36081038301	NO	NA	No	No	\$73,700
36081038302	NO	NA	No	No	\$73,700
36081038400	YES	MIDDLE	No	No	\$73,700
36081039400	YES	MIDDLE	No	No	\$73,700
36081039800	YES	MIDDLE	No	No	\$73,700
36081039900	YES	MODERATE	No	No	\$73,700
36081040000	YES	UPPER	No	No	\$73,700
36081040100	YES	MODERATE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081040200	YES	UPPER	No	No	\$73,700
36081040300	YES	MODERATE	No	No	\$73,700
36081040400	YES	MIDDLE	No	No	\$73,700
36081040500	YES	LOW	No	No	\$73,700
36081040700	YES	MODERATE	No	No	\$73,700
36081040900	YES	MODERATE	No	No	\$73,700
36081041100	YES	MODERATE	No	No	\$73,700
36081041300	YES	MODERATE	No	No	\$73,700
36081041400	YES	MODERATE	No	No	\$73,700
36081041500	YES	MODERATE	No	No	\$73,700
36081042400	YES	UPPER	No	No	\$73,700
36081042600	YES	NA	No	No	\$73,700
36081042700	YES	LOW	No	No	\$73,700
36081043200	YES	UPPER	No	No	\$73,700
36081043400	YES	UPPER	No	No	\$73,700
36081043701	YES	MODERATE	No	No	\$73,700
36081043702	YES	LOW	No	No	\$73,700
36081043900	YES	MODERATE	No	No	\$73,700
36081044000	YES	MODERATE	No	No	\$73,700
36081044301	YES	LOW	No	No	\$73,700
36081044302	YES	MODERATE	No	No	\$73,700
36081044400	YES	MODERATE	No	No	\$73,700
36081044601	YES	MODERATE	No	No	\$73,700
36081044602	YES	MODERATE	No	No	\$73,700
36081044800	YES	MODERATE	No	No	\$73,700
36081045000	YES	MIDDLE	No	No	\$73,700
36081045200	YES	MIDDLE	No	No	\$73,700
36081045400	YES	MIDDLE	No	No	\$73,700
36081045500	YES	MODERATE	No	No	\$73,700
36081045600	YES	MIDDLE	No	No	\$73,700
36081045700	YES	MIDDLE	No	No	\$73,700
36081045800	YES	MODERATE	No	No	\$73,700
36081045900	YES	MODERATE	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081046000	YES	LOW	No	No	\$73,700
36081046100	YES	MODERATE	No	No	\$73,700
36081046200	YES	MODERATE	No	No	\$73,700
36081046300	YES	MODERATE	No	No	\$73,700
36081046400	YES	UPPER	No	No	\$73,700
36081046500	YES	MODERATE	No	No	\$73,700
36081046600	YES	MIDDLE	No	No	\$73,700
36081046700	YES	LOW	No	No	\$73,700
36081046800	YES	MODERATE	No	No	\$73,700
36081046900	YES	MODERATE	No	No	\$73,700
36081047000	YES	MODERATE	No	No	\$73,700
36081047100	YES	MODERATE	No	No	\$73,700
36081047200	YES	UPPER	No	No	\$73,700
36081047300	YES	MODERATE	No	No	\$73,700
36081047500	YES	MIDDLE	No	No	\$73,700
36081047600	YES	UPPER	No	No	\$73,700
36081047800	YES	UPPER	No	No	\$73,700
36081047900	YES	MIDDLE	No	No	\$73,700
36081048000	YES	MIDDLE	No	No	\$73,700
36081048100	YES	MODERATE	No	No	\$73,700
36081048200	YES	UPPER	No	No	\$73,700
36081048300	YES	MODERATE	No	No	\$73,700
36081048400	YES	MIDDLE	No	No	\$73,700
36081048500	YES	MODERATE	No	No	\$73,700
36081048900	YES	MIDDLE	No	No	\$73,700
36081049200	YES	MIDDLE	No	No	\$73,700
36081049301	YES	MIDDLE	No	No	\$73,700
36081049302	NO	MIDDLE	No	No	\$73,700
36081049500	NO	MIDDLE	No	No	\$73,700
36081049600	YES	MIDDLE	No	No	\$73,700
36081049700	YES	MODERATE	No	No	\$73,700
36081049900	YES	MIDDLE	No	No	\$73,700
36081050000	YES	MODERATE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081050201	YES	MIDDLE	No	No	\$73,700
36081050202	YES	MIDDLE	No	No	\$73,700
36081050400	YES	MIDDLE	No	No	\$73,700
36081050500	YES	MIDDLE	No	No	\$73,700
36081050600	YES	UPPER	No	No	\$73,700
36081050700	NO	MIDDLE	No	No	\$73,700
36081050800	YES	MIDDLE	No	No	\$73,700
36081051000	YES	UPPER	No	No	\$73,700
36081051100	NO	MIDDLE	No	No	\$73,700
36081051200	YES	MIDDLE	No	No	\$73,700
36081051300	YES	MIDDLE	No	No	\$73,700
36081051500	NO	MIDDLE	No	No	\$73,700
36081051600	YES	MIDDLE	No	No	\$73,700
36081051700	NO	MIDDLE	No	No	\$73,700
36081051800	YES	MIDDLE	No	No	\$73,700
36081052000	YES	UPPER	No	No	\$73,700
36081052100	NO	MIDDLE	No	No	\$73,700
36081052200	YES	UPPER	No	No	\$73,700
36081052400	YES	MIDDLE	No	No	\$73,700
36081052500	NO	MIDDLE	No	No	\$73,700
36081052600	YES	MIDDLE	No	No	\$73,700
36081052800	YES	MIDDLE	No	No	\$73,700
36081053000	YES	MIDDLE	No	No	\$73,700
36081053100	NO	MIDDLE	No	No	\$73,700
36081053200	YES	UPPER	No	No	\$73,700
36081053401	YES	MIDDLE	No	No	\$73,700
36081053500	YES	MODERATE	No	No	\$73,700
36081053601	YES	UPPER	No	No	\$73,700
36081053800	YES	MIDDLE	No	No	\$73,700
36081053900	YES	MIDDLE	No	No	\$73,700
36081054000	YES	MODERATE	No	No	\$73,700
36081054200	YES	MIDDLE	No	No	\$73,700
36081054500	YES	MODERATE	No	No	\$73,700

Queens, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081054700	YES	MODERATE	No	No	\$73,700
36081054800	YES	MIDDLE	No	No	\$73,700
36081054900	YES	MODERATE	No	No	\$73,700
36081055100	YES	MODERATE	No	No	\$73,700
36081055200	YES	MIDDLE	No	No	\$73,700
36081055300	YES	MODERATE	No	No	\$73,700
36081055400	YES	MIDDLE	No	No	\$73,700
36081055500	YES	MODERATE	No	No	\$73,700
36081055600	YES	MIDDLE	No	No	\$73,700
36081055700	YES	MODERATE	No	No	\$73,700
36081055800	YES	MIDDLE	No	No	\$73,700
36081055900	YES	MIDDLE	No	No	\$73,700
36081056000	YES	MIDDLE	No	No	\$73,700
36081056100	YES	UPPER	No	No	\$73,700
36081056200	YES	UPPER	No	No	\$73,700
36081056400	YES	MODERATE	No	No	\$73,700
36081056500	YES	MODERATE	No	No	\$73,700
36081056600	YES	MIDDLE	No	No	\$73,700
36081056700	YES	MIDDLE	No	No	\$73,700
36081056800	YES	MIDDLE	No	No	\$73,700
36081057700	NO	MIDDLE	No	No	\$73,700
36081057900	NO	MIDDLE	No	No	\$73,700
36081058000	YES	MIDDLE	No	No	\$73,700
36081058100	NO	MODERATE	No	No	\$73,700
36081058200	YES	MIDDLE	No	No	\$73,700
36081058300	YES	MIDDLE	No	No	\$73,700
36081058500	YES	MIDDLE	No	No	\$73,700
36081058700	NO	MODERATE	No	No	\$73,700
36081058900	NO	MODERATE	No	No	\$73,700
36081059000	YES	MIDDLE	No	No	\$73,700
36081059100	YES	MODERATE	No	No	\$73,700
36081059200	YES	MIDDLE	No	No	\$73,700
36081059300	NO	MODERATE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081059400	YES	UPPER	No	No	\$73,700
36081059500	NO	MIDDLE	No	No	\$73,700
36081059600	YES	UPPER	No	No	\$73,700
36081059800	YES	UPPER	No	No	\$73,700
36081059900	NO	UPPER	No	No	\$73,700
36081060000	YES	UPPER	No	No	\$73,700
36081060100	NO	MIDDLE	No	No	\$73,700
36081060300	NO	UPPER	No	No	\$73,700
36081060600	YES	UPPER	No	No	\$73,700
36081060701	YES	NA	No	No	\$73,700
36081060800	YES	UPPER	No	No	\$73,700
36081061000	YES	MIDDLE	No	No	\$73,700
36081061200	YES	UPPER	No	No	\$73,700
36081061301	NO	MIDDLE	No	No	\$73,700
36081061302	NO	NA	No	No	\$73,700
36081061400	YES	UPPER	No	No	\$73,700
36081061601	YES	UPPER	No	No	\$73,700
36081061602	YES	UPPER	No	No	\$73,700
36081061800	YES	UPPER	No	No	\$73,700
36081061900	NO	MIDDLE	No	No	\$73,700
36081062000	YES	UPPER	No	No	\$73,700
36081062100	NO	MIDDLE	No	No	\$73,700
36081062200	YES	MIDDLE	No	No	\$73,700
36081062300	NO	MIDDLE	No	No	\$73,700
36081062400	NO	NA	No	No	\$73,700
36081062500	NO	MIDDLE	No	No	\$73,700
36081062600	YES	UPPER	No	No	\$73,700
36081062700	NO	MIDDLE	No	No	\$73,700
36081062900	NO	MIDDLE	No	No	\$73,700
36081063000	YES	UPPER	No	No	\$73,700
36081063200	YES	MIDDLE	No	No	\$73,700
36081063301	NO	UPPER	No	No	\$73,700
36081063302	NO	MIDDLE	No	No	\$73,700

Queens, New York

MSA: 35614, NEW YORK-JERSEY CITY-WHITE PL
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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081063500	NO	MIDDLE	No	No	\$73,700
36081063700	NO	UPPER	No	No	\$73,700
36081063800	YES	UPPER	No	No	\$73,700
36081063900	NO	MIDDLE	No	No	\$73,700
36081064101	NO	MIDDLE	No	No	\$73,700
36081064102	NO	MIDDLE	No	No	\$73,700
36081064500	NO	UPPER	No	No	\$73,700
36081064600	YES	MIDDLE	No	No	\$73,700
36081065000	YES	MIDDLE	No	No	\$73,700
36081065400	YES	UPPER	No	No	\$73,700
36081065501	NO	NA	No	No	\$73,700
36081065600	YES	MIDDLE	No	No	\$73,700
36081065702	NO	MIDDLE	No	No	\$73,700
36081065703	NO	UPPER	No	No	\$73,700
36081065900	NO	UPPER	No	No	\$73,700
36081066000	YES	UPPER	No	No	\$73,700
36081066100	NO	MIDDLE	No	No	\$73,700
36081066300	NO	UPPER	No	No	\$73,700
36081066400	YES	UPPER	No	No	\$73,700
36081066501	NO	UPPER	No	No	\$73,700
36081066701	NO	MIDDLE	No	No	\$73,700
36081066900	NO	UPPER	No	No	\$73,700
36081067100	NO	UPPER	No	No	\$73,700
36081067700	NO	UPPER	No	No	\$73,700
36081067900	NO	MIDDLE	No	No	\$73,700
36081068000	YES	UPPER	No	No	\$73,700
36081068200	YES	MIDDLE	No	No	\$73,700
36081068300	YES	MIDDLE	No	No	\$73,700
36081068700	YES	MIDDLE	No	No	\$73,700
36081069000	YES	MIDDLE	No	No	\$73,700
36081069300	YES	MODERATE	No	No	\$73,700
36081069400	YES	MIDDLE	No	No	\$73,700
36081069500	YES	MIDDLE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081069701	YES	MIDDLE	No	No	\$73,700
36081069702	NO	UPPER	No	No	\$73,700
36081070300	YES	MIDDLE	No	No	\$73,700
36081070700	NO	UPPER	No	No	\$73,700
36081070900	YES	UPPER	No	No	\$73,700
36081071100	NO	MIDDLE	No	No	\$73,700
36081071303	NO	UPPER	No	No	\$73,700
36081071304	NO	MIDDLE	No	No	\$73,700
36081071305	NO	UPPER	No	No	\$73,700
36081071306	YES	MIDDLE	No	No	\$73,700
36081071600	NO	NA	No	No	\$73,700
36081071701	NO	MIDDLE	No	No	\$73,700
36081071702	YES	MODERATE	No	No	\$73,700
36081071900	NO	MIDDLE	No	No	\$73,700
36081072100	NO	MIDDLE	No	No	\$73,700
36081072300	NO	UPPER	No	No	\$73,700
36081072900	NO	UPPER	No	No	\$73,700
36081073100	NO	UPPER	No	No	\$73,700
36081073700	NO	UPPER	No	No	\$73,700
36081073900	NO	UPPER	No	No	\$73,700
36081074100	NO	UPPER	No	No	\$73,700
36081074300	NO	MIDDLE	No	No	\$73,700
36081074500	NO	MIDDLE	No	No	\$73,700
36081074700	YES	MIDDLE	No	No	\$73,700
36081074900	NO	UPPER	No	No	\$73,700
36081075701	NO	UPPER	No	No	\$73,700
36081075702	NO	UPPER	No	No	\$73,700
36081076901	NO	UPPER	No	No	\$73,700
36081076902	NO	UPPER	No	No	\$73,700
36081077300	YES	UPPER	No	No	\$73,700
36081077500	NO	UPPER	No	No	\$73,700
36081077902	NO	UPPER	No	No	\$73,700
36081077903	NO	MIDDLE	No	No	\$73,700

Queens, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081077904	NO	MIDDLE	No	No	\$73,700
36081077905	YES	UPPER	No	No	\$73,700
36081077906	NO	MIDDLE	No	No	\$73,700
36081077907	NO	MIDDLE	No	No	\$73,700
36081077908	YES	MODERATE	No	No	\$73,700
36081078800	YES	MIDDLE	No	No	\$73,700
36081079000	YES	MODERATE	No	No	\$73,700
36081079200	YES	MIDDLE	No	No	\$73,700
36081079300	NO	NA	No	No	\$73,700
36081079701	YES	MIDDLE	No	No	\$73,700
36081079702	YES	LOW	No	No	\$73,700
36081079900	YES	MODERATE	No	No	\$73,700
36081080301	YES	MODERATE	No	No	\$73,700
36081080302	YES	MIDDLE	No	No	\$73,700
36081080900	YES	MIDDLE	No	No	\$73,700
36081081400	YES	MIDDLE	No	No	\$73,700
36081081800	YES	MODERATE	No	No	\$73,700
36081083700	YES	MODERATE	No	No	\$73,700
36081083800	YES	MIDDLE	No	No	\$73,700
36081084000	YES	MIDDLE	No	No	\$73,700
36081084500	YES	LOW	No	No	\$73,700
36081084601	YES	MIDDLE	No	No	\$73,700
36081084602	YES	MIDDLE	No	No	\$73,700
36081084900	YES	LOW	No	No	\$73,700
36081085300	YES	MODERATE	No	No	\$73,700
36081085500	YES	MODERATE	No	No	\$73,700
36081085700	YES	LOW	No	No	\$73,700
36081085900	YES	LOW	No	No	\$73,700
36081086100	YES	MODERATE	No	No	\$73,700
36081086300	YES	MODERATE	No	No	\$73,700
36081086400	YES	MODERATE	No	No	\$73,700
36081086500	YES	MODERATE	No	No	\$73,700
36081086900	YES	LOW	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081087100	YES	LOW	No	No	\$73,700
36081088400	NO	MIDDLE	No	No	\$73,700
36081088901	YES	MODERATE	No	No	\$73,700
36081089200	NO	UPPER	No	No	\$73,700
36081090700	YES	MIDDLE	No	No	\$73,700
36081091601	NO	UPPER	No	No	\$73,700
36081091602	NO	NA	No	No	\$73,700
36081091800	NO	NA	No	No	\$73,700
36081091900	YES	MODERATE	No	No	\$73,700
36081092200	NO	UPPER	No	No	\$73,700
36081092500	YES	MODERATE	No	No	\$73,700
36081092800	NO	UPPER	No	No	\$73,700
36081092900	YES	MODERATE	No	No	\$73,700
36081093401	NO	UPPER	No	No	\$73,700
36081093402	NO	UPPER	No	No	\$73,700
36081093800	NO	MIDDLE	No	No	\$73,700
36081093900	YES	MIDDLE	No	No	\$73,700
36081094201	YES	MODERATE	No	No	\$73,700
36081094202	YES	MODERATE	No	No	\$73,700
36081094203	NO	MODERATE	No	No	\$73,700
36081094500	NO	MIDDLE	No	No	\$73,700
36081094700	YES	MIDDLE	No	No	\$73,700
36081095400	YES	MIDDLE	No	No	\$73,700
36081096400	YES	MODERATE	No	No	\$73,700
36081097202	YES	MODERATE	No	No	\$73,700
36081097203	YES	LOW	No	No	\$73,700
36081097204	YES	MODERATE	No	No	\$73,700
36081097300	NO	UPPER	No	No	\$73,700
36081098100	NO	MIDDLE	No	No	\$73,700
36081098700	NO	UPPER	No	No	\$73,700
36081099100	NO	UPPER	No	No	\$73,700
36081099200	YES	MODERATE	No	No	\$73,700
36081099701	NO	UPPER	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081099703	NO	UPPER	No	No	\$73,700
36081099704	NO	UPPER	No	No	\$73,700
36081099705	NO	UPPER	No	No	\$73,700
36081099801	YES	MIDDLE	No	No	\$73,700
36081099802	YES	MODERATE	No	No	\$73,700
36081099900	NO	NA	No	No	\$73,700
36081100801	YES	MIDDLE	No	No	\$73,700
36081100802	YES	MIDDLE	No	No	\$73,700
36081101001	YES	MODERATE	No	No	\$73,700
36081101002	NO	MIDDLE	No	No	\$73,700
36081101700	NO	MIDDLE	No	No	\$73,700
36081102900	NO	MIDDLE	No	No	\$73,700
36081103201	YES	MODERATE	No	No	\$73,700
36081103202	YES	MODERATE	No	No	\$73,700
36081103300	NO	UPPER	No	No	\$73,700
36081103900	NO	MIDDLE	No	No	\$73,700
36081104700	YES	MIDDLE	No	No	\$73,700
36081105900	NO	UPPER	No	No	\$73,700
36081107201	NO	MIDDLE	No	No	\$73,700
36081107202	NO	NA	No	No	\$73,700
36081108500	YES	MIDDLE	No	No	\$73,700
36081109300	NO	UPPER	No	No	\$73,700
36081109700	NO	UPPER	No	No	\$73,700
36081109900	YES	MIDDLE	No	No	\$73,700
36081111300	YES	UPPER	No	No	\$73,700
36081112300	YES	UPPER	No	No	\$73,700
36081112900	NO	UPPER	No	No	\$73,700
36081113300	NO	UPPER	No	No	\$73,700
36081113900	YES	MIDDLE	No	No	\$73,700
36081114100	NO	UPPER	No	No	\$73,700
36081114700	NO	UPPER	No	No	\$73,700
36081115100	YES	MIDDLE	No	No	\$73,700
36081115500	YES	MIDDLE	No	No	\$73,700



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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081115700	YES	MIDDLE	No	No	\$73,700
36081115900	YES	MIDDLE	No	No	\$73,700
36081116100	YES	MODERATE	No	No	\$73,700
36081116300	YES	LOW	No	No	\$73,700
36081116700	YES	MODERATE	No	No	\$73,700
36081117100	YES	MODERATE	No	No	\$73,700
36081117500	YES	MIDDLE	No	No	\$73,700
36081118100	YES	MIDDLE	No	No	\$73,700
36081118500	YES	MODERATE	No	No	\$73,700
36081118700	YES	MODERATE	No	No	\$73,700
36081118900	YES	MIDDLE	No	No	\$73,700
36081119100	YES	MODERATE	No	No	\$73,700
36081119300	YES	MIDDLE	No	No	\$73,700
36081119500	YES	UPPER	No	No	\$73,700
36081119900	YES	MIDDLE	No	No	\$73,700
36081120100	YES	MODERATE	No	No	\$73,700
36081120300	YES	MIDDLE	No	No	\$73,700
36081120500	YES	LOW	No	No	\$73,700
36081120700	YES	MIDDLE	No	No	\$73,700
36081121100	NO	NA	No	No	\$73,700
36081121500	YES	MODERATE	No	No	\$73,700
36081122300	YES	MIDDLE	No	No	\$73,700
36081122701	YES	MIDDLE	No	No	\$73,700
36081122702	YES	LOW	No	No	\$73,700
36081124100	YES	MIDDLE	No	No	\$73,700
36081124700	NO	MIDDLE	No	No	\$73,700
36081125700	YES	MODERATE	No	No	\$73,700
36081126500	YES	MIDDLE	No	No	\$73,700
36081126700	YES	UPPER	No	No	\$73,700
36081127700	NO	UPPER	No	No	\$73,700
36081128300	NO	NA	No	No	\$73,700
36081129102	NO	UPPER	No	No	\$73,700
36081129103	NO	UPPER	No	No	\$73,700

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Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081129104	YES	UPPER	No	No	\$73,700
36081130100	YES	UPPER	No	No	\$73,700
36081133300	YES	UPPER	No	No	\$73,700
36081133900	NO	UPPER	No	No	\$73,700
36081134100	YES	MIDDLE	No	No	\$73,700
36081134700	YES	MIDDLE	No	No	\$73,700
36081136700	YES	MIDDLE	No	No	\$73,700
36081137700	YES	MIDDLE	No	No	\$73,700
36081138501	YES	MIDDLE	No	No	\$73,700
36081138502	YES	NA	No	No	\$73,700
36081139900	YES	UPPER	No	No	\$73,700
36081140300	YES	MIDDLE	No	No	\$73,700
36081140901	YES	UPPER	No	No	\$73,700
36081140902	YES	UPPER	No	No	\$73,700
36081141700	YES	UPPER	No	No	\$73,700
36081142900	YES	MIDDLE	No	No	\$73,700
36081143500	YES	MIDDLE	No	No	\$73,700
36081144100	YES	UPPER	No	No	\$73,700
36081144700	YES	MIDDLE	No	No	\$73,700
36081145101	YES	MIDDLE	No	No	\$73,700
36081145102	YES	UPPER	No	No	\$73,700
36081145900	YES	UPPER	No	No	\$73,700
36081146300	NO	MIDDLE	No	No	\$73,700
36081146700	YES	MIDDLE	No	No	\$73,700
36081147100	YES	MIDDLE	No	No	\$73,700
36081147900	YES	UPPER	No	No	\$73,700
36081148300	NO	UPPER	No	No	\$73,700
36081150701	NO	UPPER	No	No	\$73,700
36081150702	NO	MIDDLE	No	No	\$73,700
36081152901	YES	UPPER	No	No	\$73,700
36081152902	YES	UPPER	No	No	\$73,700
36081155101	NO	MIDDLE	No	No	\$73,700
36081155102	YES	UPPER	No	No	\$73,700



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CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36081156700	YES	MIDDLE	No	No	\$73,700
36081157101	YES	UPPER	No	No	\$73,700
36081157102	YES	MIDDLE	No	No	\$73,700
36081157901	YES	UPPER	No	No	\$73,700
36081157902	YES	UPPER	No	No	\$73,700
36081157903	YES	UPPER	No	No	\$73,700
36081161700	YES	UPPER	No	No	\$73,700
36081162100	YES	MIDDLE	No	No	\$73,700
36081990100	NO	NA	No	No	\$73,700

Summary Data: Queens

Number of Census Tracts 669

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	491	73.39%
Low Income Tracts	24	3.59%
Moderate Income Tracts	176	26.31%
Middle Income Tracts	308	46.04%
Upper Income Tracts	134	20.03%
NA Income Tracts	27	4.04%

Rensselaer, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36083040100	NO	LOW	No	No	\$83,100
36083040200	NO	MODERATE	No	No	\$83,100
36083040300	NO	MODERATE	No	No	\$83,100

Rensselaer, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36083040400	YES	LOW	No	No	\$83,100
36083040500	YES	LOW	No	No	\$83,100
36083040600	NO	MODERATE	No	No	\$83,100
36083040700	NO	LOW	No	No	\$83,100
36083040800	NO	MODERATE	No	No	\$83,100
36083040900	NO	MODERATE	No	No	\$83,100
36083041000	NO	MODERATE	No	No	\$83,100
36083041100	NO	MODERATE	No	No	\$83,100
36083041200	NO	MIDDLE	No	No	\$83,100
36083041300	NO	MIDDLE	No	No	\$83,100
36083041400	NO	MIDDLE	No	No	\$83,100
36083051500	NO	MODERATE	No	No	\$83,100
36083051600	NO	MIDDLE	No	No	\$83,100
36083051701	NO	MIDDLE	No	No	\$83,100
36083051702	NO	MODERATE	No	No	\$83,100
36083051800	NO	MIDDLE	No	No	\$83,100
36083051901	NO	MIDDLE	No	No	\$83,100
36083051902	NO	MIDDLE	No	No	\$83,100
36083052002	NO	MIDDLE	No	No	\$83,100
36083052003	NO	UPPER	No	No	\$83,100
36083052004	NO	UPPER	No	No	\$83,100
36083052101	NO	MIDDLE	No	No	\$83,100
36083052102	NO	MIDDLE	No	No	\$83,100
36083052103	NO	MIDDLE	No	No	\$83,100
36083052201	NO	MIDDLE	No	No	\$83,100
36083052203	NO	MIDDLE	No	No	\$83,100
36083052204	NO	UPPER	No	No	\$83,100
36083052301	NO	MIDDLE	No	No	\$83,100
36083052303	NO	MIDDLE	No	No	\$83,100
36083052304	NO	MIDDLE	No	No	\$83,100
36083052402	NO	UPPER	No	No	\$83,100
36083052403	NO	MIDDLE	No	No	\$83,100
36083052404	NO	MIDDLE	No	No	\$83,100



Rensselaer, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36083052501	NO	MIDDLE	No	No	\$83,100
36083052502	NO	UPPER	No	No	\$83,100
36083052503	NO	MIDDLE	No	No	\$83,100
36083052601	NO	MIDDLE	No	No	\$83,100
36083052602	NO	MIDDLE	No	No	\$83,100
36083052603	NO	MIDDLE	No	No	\$83,100

Summary Data: Rensselaer

Number of Census Tracts 42

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	2	4.76%
Low Income Tracts	4	9.52%
Moderate Income Tracts	9	21.43%
Middle Income Tracts	24	57.14%
Upper Income Tracts	5	11.90%
NA Income Tracts	0	0.00%

Richmond, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36085000300	YES	MIDDLE	No	No	\$73,700
36085000600	NO	UPPER	No	No	\$73,700
36085000700	YES	MODERATE	No	No	\$73,700
36085000800	NO	MIDDLE	No	No	\$73,700
36085000900	YES	MIDDLE	No	No	\$73,700
36085001100	YES	MODERATE	No	No	\$73,700

Richmond, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36085001700	YES	MIDDLE	No	No	\$73,700
36085001800	NO	MIDDLE	No	No	\$73,700
36085002001	NO	UPPER	No	No	\$73,700
36085002002	NO	UPPER	No	No	\$73,700
36085002100	YES	MODERATE	No	No	\$73,700
36085002700	YES	LOW	No	No	\$73,700
36085002900	YES	MODERATE	No	No	\$73,700
36085003300	YES	UPPER	No	No	\$73,700
36085003600	YES	MIDDLE	No	No	\$73,700
36085003900	YES	MIDDLE	No	No	\$73,700
36085004000	YES	MODERATE	No	No	\$73,700
36085004700	NO	UPPER	No	No	\$73,700
36085005000	NO	MIDDLE	No	No	\$73,700
36085005900	NO	UPPER	No	No	\$73,700
36085006400	NO	MIDDLE	No	No	\$73,700
36085006700	NO	UPPER	No	No	\$73,700
36085007000	NO	MIDDLE	No	No	\$73,700
36085007400	NO	MIDDLE	No	No	\$73,700
36085007500	YES	MODERATE	No	No	\$73,700
36085007700	YES	MODERATE	No	No	\$73,700
36085008100	YES	MIDDLE	No	No	\$73,700
36085009601	NO	MIDDLE	No	No	\$73,700
36085009602	NO	UPPER	No	No	\$73,700
36085009700	YES	UPPER	No	No	\$73,700
36085010500	YES	MIDDLE	No	No	\$73,700
36085011201	NO	UPPER	No	No	\$73,700
36085011202	NO	MIDDLE	No	No	\$73,700
36085011401	YES	MODERATE	No	No	\$73,700
36085011402	NO	UPPER	No	No	\$73,700
36085012100	NO	UPPER	No	No	\$73,700
36085012200	NO	UPPER	No	No	\$73,700
36085012500	YES	UPPER	No	No	\$73,700
36085012804	NO	MIDDLE	No	No	\$73,700



Richmond, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36085012805	NO	MIDDLE	No	No	\$73,700
36085012806	NO	UPPER	No	No	\$73,700
36085013201	NO	UPPER	No	No	\$73,700
36085013203	NO	UPPER	No	No	\$73,700
36085013204	NO	UPPER	No	No	\$73,700
36085013301	YES	LOW	No	No	\$73,700
36085013302	YES	MODERATE	No	No	\$73,700
36085013400	NO	UPPER	No	No	\$73,700
36085013800	NO	UPPER	No	No	\$73,700
36085014100	YES	MODERATE	No	No	\$73,700
36085014604	NO	UPPER	No	No	\$73,700
36085014605	NO	UPPER	No	No	\$73,700
36085014606	NO	UPPER	No	No	\$73,700
36085014607	NO	UPPER	No	No	\$73,700
36085014608	NO	UPPER	No	No	\$73,700
36085014700	NO	UPPER	No	No	\$73,700
36085015100	NO	UPPER	No	No	\$73,700
36085015400	NO	NA	No	No	\$73,700
36085015601	NO	UPPER	No	No	\$73,700
36085015602	NO	UPPER	No	No	\$73,700
36085015603	NO	UPPER	No	No	\$73,700
36085016901	NO	MIDDLE	No	No	\$73,700
36085017005	NO	UPPER	No	No	\$73,700
36085017007	NO	MIDDLE	No	No	\$73,700
36085017008	NO	UPPER	No	No	\$73,700
36085017009	NO	UPPER	No	No	\$73,700
36085017010	NO	UPPER	No	No	\$73,700
36085017011	NO	MIDDLE	No	No	\$73,700
36085017012	NO	MIDDLE	No	No	\$73,700
36085017300	YES	MIDDLE	No	No	\$73,700
36085017600	NO	UPPER	No	No	\$73,700
36085017700	NO	UPPER	No	No	\$73,700
36085018100	NO	UPPER	No	No	\$73,700

Richmond, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36085018701	NO	UPPER	No	No	\$73,700
36085018702	NO	UPPER	No	No	\$73,700
36085018901	NO	UPPER	No	No	\$73,700
36085018902	NO	MIDDLE	No	No	\$73,700
36085019700	NO	UPPER	No	No	\$73,700
36085019800	NO	UPPER	No	No	\$73,700
36085020100	NO	UPPER	No	No	\$73,700
36085020700	YES	MODERATE	No	No	\$73,700
36085020801	NO	MIDDLE	No	No	\$73,700
36085020803	NO	UPPER	No	No	\$73,700
36085020804	NO	UPPER	No	No	\$73,700
36085021300	YES	MIDDLE	No	No	\$73,700
36085022300	YES	MIDDLE	No	No	\$73,700
36085022600	NO	UPPER	No	No	\$73,700
36085022800	NO	NA	No	No	\$73,700
36085023100	YES	MIDDLE	No	No	\$73,700
36085023900	YES	MIDDLE	No	No	\$73,700
36085024401	NO	UPPER	No	No	\$73,700
36085024402	NO	UPPER	No	No	\$73,700
36085024700	YES	MIDDLE	No	No	\$73,700
36085024800	NO	MIDDLE	No	No	\$73,700
36085025100	NO	UPPER	No	No	\$73,700
36085027301	NO	MIDDLE	No	No	\$73,700
36085027302	NO	UPPER	No	No	\$73,700
36085027702	NO	MIDDLE	No	No	\$73,700
36085027704	NO	UPPER	No	No	\$73,700
36085027705	NO	UPPER	No	No	\$73,700
36085027706	NO	UPPER	No	No	\$73,700
36085027900	NO	UPPER	No	No	\$73,700
36085029102	NO	UPPER	No	No	\$73,700
36085029103	NO	MIDDLE	No	No	\$73,700
36085029104	NO	UPPER	No	No	\$73,700
36085030301	YES	MIDDLE	No	No	\$73,700



Richmond, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36085030302	YES	MIDDLE	No	No	\$73,700
36085031901	YES	LOW	No	No	\$73,700
36085031902	YES	LOW	No	No	\$73,700
36085032300	YES	MIDDLE	No	No	\$73,700
36085990100	NO	NA	No	No	\$73,700

Summary Data: Richmond

Number of Census Tracts 110

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	34	30.91%
Low Income Tracts	4	3.64%
Moderate Income Tracts	11	10.00%
Middle Income Tracts	36	32.73%
Upper Income Tracts	56	50.91%
NA Income Tracts	3	2.73%

Rockland, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36087010101	NO	UPPER	No	No	\$73,700
36087010102	NO	UPPER	No	No	\$73,700
36087010200	NO	UPPER	No	No	\$73,700
36087010501	NO	UPPER	No	No	\$73,700
36087010502	NO	MIDDLE	No	No	\$73,700
36087010503	NO	UPPER	No	No	\$73,700
36087010601	YES	UPPER	No	No	\$73,700

Rockland, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36087010602	YES	MIDDLE	No	No	\$73,700
36087010701	YES	MIDDLE	No	No	\$73,700
36087010702	YES	MODERATE	No	No	\$73,700
36087010703	YES	MODERATE	No	No	\$73,700
36087010801	NO	UPPER	No	No	\$73,700
36087010802	NO	UPPER	No	No	\$73,700
36087010803	NO	UPPER	No	No	\$73,700
36087010804	NO	UPPER	No	No	\$73,700
36087010901	NO	UPPER	No	No	\$73,700
36087010902	NO	UPPER	No	No	\$73,700
36087011000	NO	UPPER	No	No	\$73,700
36087011101	NO	UPPER	No	No	\$73,700
36087011102	NO	UPPER	No	No	\$73,700
36087011200	NO	UPPER	No	No	\$73,700
36087011301	YES	MIDDLE	No	No	\$73,700
36087011302	NO	UPPER	No	No	\$73,700
36087011303	NO	UPPER	No	No	\$73,700
36087011401	NO	UPPER	No	No	\$73,700
36087011403	NO	UPPER	No	No	\$73,700
36087011404	NO	UPPER	No	No	\$73,700
36087011405	YES	UPPER	No	No	\$73,700
36087011501	NO	UPPER	No	No	\$73,700
36087011502	NO	UPPER	No	No	\$73,700
36087011504	YES	UPPER	No	No	\$73,700
36087011505	NO	LOW	No	No	\$73,700
36087011506	NO	LOW	No	No	\$73,700
36087011601	NO	UPPER	No	No	\$73,700
36087011602	NO	UPPER	No	No	\$73,700
36087011603	NO	UPPER	No	No	\$73,700
36087011700	NO	UPPER	No	No	\$73,700
36087011800	YES	UPPER	No	No	\$73,700
36087011901	NO	UPPER	No	No	\$73,700
36087011902	NO	MIDDLE	No	No	\$73,700



Rockland, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36087012000	NO	UPPER	No	No	\$73,700
36087012101	NO	MIDDLE	No	No	\$73,700
36087012102	NO	LOW	No	No	\$73,700
36087012103	NO	MODERATE	No	No	\$73,700
36087012105	NO	LOW	No	No	\$73,700
36087012106	NO	MODERATE	No	No	\$73,700
36087012202	YES	MODERATE	No	No	\$73,700
36087012203	NO	MODERATE	No	No	\$73,700
36087012204	NO	MODERATE	No	No	\$73,700
36087012300	YES	MODERATE	No	No	\$73,700
36087012401	YES	MODERATE	No	No	\$73,700
36087012402	YES	MODERATE	No	No	\$73,700
36087012501	NO	UPPER	No	No	\$73,700
36087012502	NO	UPPER	No	No	\$73,700
36087012600	NO	UPPER	No	No	\$73,700
36087012700	NO	UPPER	No	No	\$73,700
36087012800	NO	UPPER	No	No	\$73,700
36087013001	NO	UPPER	No	No	\$73,700
36087013002	NO	UPPER	No	No	\$73,700
36087013003	NO	UPPER	No	No	\$73,700
36087013100	NO	MIDDLE	No	No	\$73,700
36087013200	NO	UPPER	No	No	\$73,700
36087013300	NO	UPPER	No	No	\$73,700
36087013401	NO	UPPER	No	No	\$73,700
36087013402	NO	UPPER	No	No	\$73,700

Rockland, New York

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: Rockland

Number of Census Tracts 65

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	13	20.00%
Low Income Tracts	4	6.15%
Moderate Income Tracts	10	15.38%
Middle Income Tracts	7	10.77%
Upper Income Tracts	44	67.69%
NA Income Tracts	0	0.00%

Saratoga, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36091060101	NO	MIDDLE	No	No	\$83,100
36091060102	NO	MIDDLE	No	No	\$83,100
36091060200	NO	MODERATE	No	No	\$83,100
36091060300	NO	MIDDLE	No	No	\$83,100
36091060400	NO	MODERATE	No	No	\$83,100
36091060501	NO	MODERATE	No	No	\$83,100
36091060502	NO	MODERATE	No	No	\$83,100
36091060503	NO	MIDDLE	No	No	\$83,100
36091060601	NO	MIDDLE	No	No	\$83,100
36091060602	NO	MIDDLE	No	No	\$83,100
36091060701	NO	MIDDLE	No	No	\$83,100
36091060702	NO	UPPER	No	No	\$83,100



Saratoga, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36091060800	NO	MIDDLE	No	No	\$83,100
36091060901	NO	MIDDLE	No	No	\$83,100
36091060902	NO	MODERATE	No	No	\$83,100
36091061000	NO	UPPER	No	No	\$83,100
36091061100	NO	MIDDLE	No	No	\$83,100
36091061200	NO	MIDDLE	No	No	\$83,100
36091061301	NO	UPPER	No	No	\$83,100
36091061302	NO	MIDDLE	No	No	\$83,100
36091061303	NO	NA	No	No	\$83,100
36091061401	NO	MODERATE	No	No	\$83,100
36091061403	NO	MIDDLE	No	No	\$83,100
36091061404	NO	UPPER	No	No	\$83,100
36091061500	NO	MIDDLE	No	No	\$83,100
36091061600	NO	MIDDLE	No	No	\$83,100
36091061701	NO	MIDDLE	No	No	\$83,100
36091061702	NO	MIDDLE	No	No	\$83,100
36091061800	NO	MIDDLE	No	No	\$83,100
36091061901	NO	MIDDLE	No	No	\$83,100
36091061903	NO	MIDDLE	No	No	\$83,100
36091062000	NO	MIDDLE	No	No	\$83,100
36091062100	NO	MIDDLE	No	No	\$83,100
36091062200	NO	MIDDLE	No	No	\$83,100
36091062300	NO	MODERATE	No	No	\$83,100
36091062403	NO	MIDDLE	No	No	\$83,100
36091062404	NO	UPPER	No	No	\$83,100
36091062405	NO	MIDDLE	No	No	\$83,100
36091062406	NO	MIDDLE	No	No	\$83,100
36091062501	NO	UPPER	No	No	\$83,100
36091062503	NO	UPPER	No	No	\$83,100
36091062505	NO	UPPER	No	No	\$83,100
36091062506	NO	UPPER	No	No	\$83,100
36091062507	NO	UPPER	No	No	\$83,100
36091062508	NO	UPPER	No	No	\$83,100

Saratoga, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36091062509	NO	UPPER	No	No	\$83,100
36091062601	NO	UPPER	No	No	\$83,100
36091062602	NO	UPPER	No	No	\$83,100
36091062700	NO	MIDDLE	No	No	\$83,100
36091062800	NO	MIDDLE	No	No	\$83,100

Summary Data: Saratoga

Number of Census Tracts	50
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	7	14.00%
Middle Income Tracts	28	56.00%
Upper Income Tracts	14	28.00%
NA Income Tracts	1	2.00%

Schenectady, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36093020101	NO	MIDDLE	No	No	\$83,100
36093020102	NO	MODERATE	No	No	\$83,100
36093020200	NO	MODERATE	No	No	\$83,100
36093020300	NO	NA	No	No	\$83,100
36093020500	NO	MIDDLE	No	No	\$83,100
36093020600	NO	MIDDLE	No	No	\$83,100
36093020700	YES	MODERATE	No	No	\$83,100



Schenectady, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36093020800	YES	LOW	No	No	\$83,100
36093020900	YES	LOW	No	No	\$83,100
36093021001	YES	LOW	No	No	\$83,100
36093021002	YES	LOW	No	No	\$83,100
36093021200	NO	MODERATE	No	No	\$83,100
36093021400	YES	LOW	No	No	\$83,100
36093021500	YES	LOW	No	No	\$83,100
36093021600	YES	MODERATE	No	No	\$83,100
36093021700	YES	LOW	No	No	\$83,100
36093021800	NO	MODERATE	No	No	\$83,100
36093031900	NO	UPPER	No	No	\$83,100
36093032000	NO	UPPER	No	No	\$83,100
36093032101	NO	UPPER	No	No	\$83,100
36093032102	NO	UPPER	No	No	\$83,100
36093032200	NO	MIDDLE	No	No	\$83,100
36093032300	NO	MIDDLE	No	No	\$83,100
36093032402	NO	MIDDLE	No	No	\$83,100
36093032403	NO	MIDDLE	No	No	\$83,100
36093032404	NO	MIDDLE	No	No	\$83,100
36093032502	NO	MIDDLE	No	No	\$83,100
36093032503	NO	MIDDLE	No	No	\$83,100
36093032504	NO	MIDDLE	No	No	\$83,100
36093032601	NO	UPPER	No	No	\$83,100
36093032602	NO	MIDDLE	No	No	\$83,100
36093032700	NO	MIDDLE	No	No	\$83,100
36093032901	NO	MIDDLE	No	No	\$83,100
36093032902	NO	MIDDLE	No	No	\$83,100
36093033002	NO	UPPER	No	No	\$83,100
36093033003	NO	MIDDLE	No	No	\$83,100
36093033004	NO	MODERATE	No	No	\$83,100
36093033101	NO	MIDDLE	No	No	\$83,100
36093033102	NO	MIDDLE	No	No	\$83,100
36093033200	NO	MODERATE	No	No	\$83,100

Schenectady, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36093033300	NO	MODERATE	No	No	\$83,100
36093033400	NO	MIDDLE	No	No	\$83,100
36093033500	NO	MODERATE	No	No	\$83,100

Summary Data: Schenectady

Number of Census Tracts 43

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	9	20.93%
Low Income Tracts	7	16.28%
Moderate Income Tracts	10	23.26%
Middle Income Tracts	19	44.19%
Upper Income Tracts	6	13.95%
NA Income Tracts	1	2.33%

Schoharie, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36095740100	NO	MIDDLE	No	No	\$83,100
36095740200	NO	MIDDLE	No	No	\$83,100
36095740300	NO	NA	No	No	\$83,100
36095740400	NO	MODERATE	No	No	\$83,100
36095740500	NO	MODERATE	No	No	\$83,100
36095740600	NO	MODERATE	No	No	\$83,100
36095740700	NO	MODERATE	No	No	\$83,100
36095740800	NO	MIDDLE	No	No	\$83,100



Schoharie, New York

MSA: 10580, ALBANY-SCHENECTADY-TROY, NY
CSA: 104

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

Number of Census Tracts	8
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	4	50.00%
Middle Income Tracts	3	37.50%
Upper Income Tracts	0	0.00%
NA Income Tracts	1	12.50%

Schuyler, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36097950100	NO	MIDDLE	No	Yes	\$62,500
36097950200	NO	MIDDLE	No	Yes	\$62,500
36097950300	NO	MIDDLE	No	Yes	\$62,500
36097950400	NO	MIDDLE	No	Yes	\$62,500
36097950500	NO	MIDDLE	No	Yes	\$62,500

Schuyler, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

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

Number of Census Tracts	5
Number of Distressed or Underserved Tracts	5

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	5	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Seneca, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36099950100	NO	MIDDLE	No	No	\$62,500
36099950200	NO	MIDDLE	No	No	\$62,500
36099950300	NO	MIDDLE	No	No	\$62,500
36099950400	NO	MIDDLE	No	No	\$62,500
36099950500	NO	MIDDLE	No	No	\$62,500
36099950600	NO	MIDDLE	No	No	\$62,500
36099950700	NO	UPPER	No	No	\$62,500
36099950800	NO	MIDDLE	No	No	\$62,500
36099950900	NO	MIDDLE	No	No	\$62,500
36099951000	NO	UPPER	No	No	\$62,500



Seneca, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Seneca					
Number of Census Tracts					10
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	0	0.00%			
Middle Income Tracts	8	80.00%			
Upper Income Tracts	2	20.00%			
NA Income Tracts	0	0.00%			

St. Lawrence, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36089490100	NO	MIDDLE	No	No	\$62,500
36089490200	NO	MIDDLE	No	No	\$62,500
36089490300	NO	MIDDLE	No	No	\$62,500
36089490400	NO	MIDDLE	No	No	\$62,500
36089490500	NO	MIDDLE	No	No	\$62,500
36089490600	NO	MIDDLE	No	No	\$62,500
36089490700	NO	MIDDLE	No	No	\$62,500
36089490800	NO	UPPER	No	No	\$62,500
36089490900	NO	MIDDLE	No	No	\$62,500
36089491000	NO	UPPER	No	No	\$62,500
36089491100	NO	NA	No	No	\$62,500
36089491200	NO	NA	No	No	\$62,500

St. Lawrence, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36089491300	NO	MIDDLE	No	No	\$62,500
36089491400	NO	MIDDLE	No	No	\$62,500
36089491500	NO	MIDDLE	No	No	\$62,500
36089491600	NO	MODERATE	No	No	\$62,500
36089491700	NO	MIDDLE	No	No	\$62,500
36089491800	NO	MIDDLE	No	No	\$62,500
36089491900	NO	NA	No	No	\$62,500
36089492000	NO	UPPER	No	No	\$62,500
36089492100	NO	MIDDLE	No	No	\$62,500
36089492300	NO	MIDDLE	No	No	\$62,500
36089492400	NO	MIDDLE	No	No	\$62,500
36089492500	NO	MIDDLE	No	No	\$62,500
36089492600	NO	MIDDLE	No	No	\$62,500
36089492700	NO	MODERATE	No	No	\$62,500
36089492800	NO	MIDDLE	No	No	\$62,500
36089492900	NO	MIDDLE	No	No	\$62,500

Summary Data: St. Lawrence

Number of Census Tracts					28
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	2	7.14%			
Middle Income Tracts	20	71.43%			
Upper Income Tracts	3	10.71%			
NA Income Tracts	3	10.71%			



Steuben, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 236

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36101960100	NO	MIDDLE	No	No	\$62,500
36101960200	NO	MIDDLE	No	No	\$62,500
36101960300	NO	MIDDLE	No	No	\$62,500
36101960400	NO	MIDDLE	No	No	\$62,500
36101960500	NO	MIDDLE	No	No	\$62,500
36101960600	NO	MIDDLE	No	No	\$62,500
36101960700	NO	MIDDLE	No	No	\$62,500
36101960800	NO	MODERATE	No	No	\$62,500
36101960900	NO	MODERATE	No	No	\$62,500
36101961000	NO	MIDDLE	No	No	\$62,500
36101961100	NO	MIDDLE	No	No	\$62,500
36101961200	NO	MIDDLE	No	No	\$62,500
36101961300	NO	MIDDLE	No	No	\$62,500
36101961400	NO	MIDDLE	No	No	\$62,500
36101961500	NO	MIDDLE	No	No	\$62,500
36101961600	NO	MIDDLE	No	No	\$62,500
36101961700	NO	MIDDLE	No	No	\$62,500
36101961800	NO	MODERATE	No	No	\$62,500
36101961900	NO	MIDDLE	No	No	\$62,500
36101962000	NO	MIDDLE	No	No	\$62,500
36101962100	NO	MIDDLE	No	No	\$62,500
36101962200	NO	MIDDLE	No	No	\$62,500
36101962300	NO	UPPER	No	No	\$62,500
36101962400	NO	MIDDLE	No	No	\$62,500
36101962500	NO	MIDDLE	No	No	\$62,500
36101962600	NO	MIDDLE	No	No	\$62,500
36101962700	NO	UPPER	No	No	\$62,500
36101962800	NO	MIDDLE	No	No	\$62,500
36101962900	NO	UPPER	No	No	\$62,500
36101963000	NO	MIDDLE	No	No	\$62,500

Steuben, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: 236

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Steuben					
Number of Census Tracts					30
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	10.00%			
Middle Income Tracts	24	80.00%			
Upper Income Tracts	3	10.00%			
NA Income Tracts	0	0.00%			

Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103110101	NO	UPPER	No	No	\$110,800
36103110102	NO	UPPER	No	No	\$110,800
36103110200	NO	UPPER	No	No	\$110,800
36103110300	NO	UPPER	No	No	\$110,800
36103110401	NO	UPPER	No	No	\$110,800
36103110402	NO	MIDDLE	No	No	\$110,800
36103110501	NO	UPPER	No	No	\$110,800
36103110502	NO	MIDDLE	No	No	\$110,800
36103110600	NO	UPPER	No	No	\$110,800
36103110801	NO	UPPER	No	No	\$110,800
36103110803	NO	MIDDLE	No	No	\$110,800
36103110901	NO	MIDDLE	No	No	\$110,800



Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103110902	YES	MODERATE	No	No	\$110,800
36103111001	NO	MIDDLE	No	No	\$110,800
36103111002	YES	LOW	No	No	\$110,800
36103111100	YES	MODERATE	No	No	\$110,800
36103111201	YES	MODERATE	No	No	\$110,800
36103111202	NO	MODERATE	No	No	\$110,800
36103111300	NO	UPPER	No	No	\$110,800
36103111401	NO	MIDDLE	No	No	\$110,800
36103111402	NO	UPPER	No	No	\$110,800
36103111503	NO	MIDDLE	No	No	\$110,800
36103111504	NO	MIDDLE	No	No	\$110,800
36103111505	NO	MIDDLE	No	No	\$110,800
36103111506	NO	MIDDLE	No	No	\$110,800
36103111601	NO	MIDDLE	No	No	\$110,800
36103111602	NO	MIDDLE	No	No	\$110,800
36103111701	NO	MIDDLE	No	No	\$110,800
36103111703	NO	MIDDLE	No	No	\$110,800
36103111704	NO	UPPER	No	No	\$110,800
36103111801	NO	MIDDLE	No	No	\$110,800
36103111802	NO	MIDDLE	No	No	\$110,800
36103111803	NO	UPPER	No	No	\$110,800
36103111804	NO	MIDDLE	No	No	\$110,800
36103111900	NO	UPPER	No	No	\$110,800
36103112001	NO	MIDDLE	No	No	\$110,800
36103112002	NO	MIDDLE	No	No	\$110,800
36103112102	NO	UPPER	No	No	\$110,800
36103112103	NO	MIDDLE	No	No	\$110,800
36103112104	NO	UPPER	No	No	\$110,800
36103112204	NO	MIDDLE	No	No	\$110,800
36103112206	NO	UPPER	No	No	\$110,800
36103112210	NO	UPPER	No	No	\$110,800
36103112211	NO	UPPER	No	No	\$110,800
36103112212	NO	UPPER	No	No	\$110,800

Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103112213	NO	UPPER	No	No	\$110,800
36103112214	NO	UPPER	No	No	\$110,800
36103122300	NO	MIDDLE	No	No	\$110,800
36103122403	YES	MIDDLE	No	No	\$110,800
36103122404	NO	MIDDLE	No	No	\$110,800
36103122405	YES	MIDDLE	No	No	\$110,800
36103122406	YES	MODERATE	No	No	\$110,800
36103122501	YES	LOW	No	No	\$110,800
36103122502	YES	MIDDLE	No	No	\$110,800
36103122601	NO	MIDDLE	No	No	\$110,800
36103122602	NO	MIDDLE	No	No	\$110,800
36103122603	NO	MIDDLE	No	No	\$110,800
36103122704	YES	MODERATE	No	No	\$110,800
36103122705	NO	MIDDLE	No	No	\$110,800
36103122706	NO	MIDDLE	No	No	\$110,800
36103122707	NO	MIDDLE	No	No	\$110,800
36103122801	YES	MIDDLE	No	No	\$110,800
36103122802	NO	MODERATE	No	No	\$110,800
36103122901	NO	MIDDLE	No	No	\$110,800
36103122902	NO	MIDDLE	No	No	\$110,800
36103123001	NO	MODERATE	No	No	\$110,800
36103123002	NO	MIDDLE	No	No	\$110,800
36103123101	NO	MODERATE	No	No	\$110,800
36103123102	NO	MIDDLE	No	No	\$110,800
36103123201	YES	MIDDLE	No	No	\$110,800
36103123202	YES	MIDDLE	No	No	\$110,800
36103123301	YES	MODERATE	No	No	\$110,800
36103123302	YES	MODERATE	No	No	\$110,800
36103123401	NO	MIDDLE	No	No	\$110,800
36103123402	NO	MODERATE	No	No	\$110,800
36103123500	NO	MODERATE	No	No	\$110,800
36103123600	NO	MIDDLE	No	No	\$110,800
36103123701	YES	MODERATE	No	No	\$110,800



Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103123702	NO	MODERATE	No	No	\$110,800
36103123801	NO	MIDDLE	No	No	\$110,800
36103123802	NO	MIDDLE	No	No	\$110,800
36103123900	NO	MIDDLE	No	No	\$110,800
36103124001	NO	MIDDLE	No	No	\$110,800
36103124002	NO	MIDDLE	No	No	\$110,800
36103124101	NO	MIDDLE	No	No	\$110,800
36103124102	NO	MIDDLE	No	No	\$110,800
36103124200	NO	MIDDLE	No	No	\$110,800
36103124300	NO	MIDDLE	No	No	\$110,800
36103124401	NO	MIDDLE	No	No	\$110,800
36103124402	NO	MIDDLE	No	No	\$110,800
36103124500	NO	MIDDLE	No	No	\$110,800
36103124601	NO	MIDDLE	No	No	\$110,800
36103124602	NO	MIDDLE	No	No	\$110,800
36103134702	NO	MIDDLE	No	No	\$110,800
36103134703	NO	UPPER	No	No	\$110,800
36103134704	NO	UPPER	No	No	\$110,800
36103134902	NO	UPPER	No	No	\$110,800
36103134903	NO	UPPER	No	No	\$110,800
36103134904	NO	UPPER	No	No	\$110,800
36103134906	NO	MIDDLE	No	No	\$110,800
36103134907	NO	MIDDLE	No	No	\$110,800
36103135002	NO	MIDDLE	No	No	\$110,800
36103135003	NO	MIDDLE	No	No	\$110,800
36103135004	NO	UPPER	No	No	\$110,800
36103135005	NO	MIDDLE	No	No	\$110,800
36103135101	NO	UPPER	No	No	\$110,800
36103135102	NO	UPPER	No	No	\$110,800
36103135103	NO	UPPER	No	No	\$110,800
36103135104	NO	UPPER	No	No	\$110,800
36103135201	NO	MIDDLE	No	No	\$110,800
36103135204	NO	MIDDLE	No	No	\$110,800

Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103135205	NO	MIDDLE	No	No	\$110,800
36103135208	NO	MIDDLE	No	No	\$110,800
36103135209	NO	MIDDLE	No	No	\$110,800
36103135301	NO	MIDDLE	No	No	\$110,800
36103135303	NO	MIDDLE	No	No	\$110,800
36103135304	NO	MIDDLE	No	No	\$110,800
36103135401	NO	MIDDLE	No	No	\$110,800
36103135402	NO	UPPER	No	No	\$110,800
36103135403	NO	MIDDLE	No	No	\$110,800
36103145602	YES	MODERATE	No	No	\$110,800
36103145603	YES	MODERATE	No	No	\$110,800
36103145604	YES	MODERATE	No	No	\$110,800
36103145605	YES	MODERATE	No	No	\$110,800
36103145701	NO	MIDDLE	No	No	\$110,800
36103145702	YES	MODERATE	No	No	\$110,800
36103145703	YES	MODERATE	No	No	\$110,800
36103145704	YES	MODERATE	No	No	\$110,800
36103145803	NO	MIDDLE	No	No	\$110,800
36103145804	YES	MIDDLE	No	No	\$110,800
36103145805	NO	MIDDLE	No	No	\$110,800
36103145807	NO	MIDDLE	No	No	\$110,800
36103145808	NO	MODERATE	No	No	\$110,800
36103145901	YES	MODERATE	No	No	\$110,800
36103145902	YES	MODERATE	No	No	\$110,800
36103145903	NO	MIDDLE	No	No	\$110,800
36103146001	YES	MIDDLE	No	No	\$110,800
36103146002	YES	MODERATE	No	No	\$110,800
36103146003	YES	MIDDLE	No	No	\$110,800
36103146102	YES	MIDDLE	No	No	\$110,800
36103146103	NO	MIDDLE	No	No	\$110,800
36103146105	YES	MODERATE	No	No	\$110,800
36103146106	YES	MIDDLE	No	No	\$110,800
36103146201	YES	LOW	No	No	\$110,800



Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103146202	YES	MODERATE	No	No	\$110,800
36103146203	YES	MODERATE	No	No	\$110,800
36103146204	YES	MODERATE	No	No	\$110,800
36103146205	NO	MIDDLE	No	No	\$110,800
36103146206	NO	MIDDLE	No	No	\$110,800
36103146300	NO	MODERATE	No	No	\$110,800
36103146402	NO	MIDDLE	No	No	\$110,800
36103146403	YES	MODERATE	No	No	\$110,800
36103146404	YES	MODERATE	No	No	\$110,800
36103146500	NO	MIDDLE	No	No	\$110,800
36103146604	NO	MIDDLE	No	No	\$110,800
36103146605	NO	MIDDLE	No	No	\$110,800
36103146606	NO	MIDDLE	No	No	\$110,800
36103146607	NO	MODERATE	No	No	\$110,800
36103146608	NO	MIDDLE	No	No	\$110,800
36103146611	NO	MIDDLE	No	No	\$110,800
36103146612	NO	MIDDLE	No	No	\$110,800
36103146613	NO	MIDDLE	No	No	\$110,800
36103146614	NO	MIDDLE	No	No	\$110,800
36103146615	NO	MIDDLE	No	No	\$110,800
36103146703	NO	MODERATE	No	No	\$110,800
36103146704	NO	MIDDLE	No	No	\$110,800
36103146705	NO	MIDDLE	No	No	\$110,800
36103146706	NO	MIDDLE	No	No	\$110,800
36103146800	NO	MIDDLE	No	No	\$110,800
36103146901	NO	MIDDLE	No	No	\$110,800
36103146902	NO	UPPER	No	No	\$110,800
36103147001	NO	UPPER	No	No	\$110,800
36103147003	NO	MIDDLE	No	No	\$110,800
36103147004	NO	UPPER	No	No	\$110,800
36103147100	NO	UPPER	No	No	\$110,800
36103147200	YES	MODERATE	No	No	\$110,800
36103147300	YES	MODERATE	No	No	\$110,800

Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103147401	NO	MIDDLE	No	No	\$110,800
36103147402	NO	UPPER	No	No	\$110,800
36103147501	NO	MIDDLE	No	No	\$110,800
36103147502	NO	MIDDLE	No	No	\$110,800
36103147503	NO	UPPER	No	No	\$110,800
36103147601	NO	MIDDLE	No	No	\$110,800
36103147602	NO	MIDDLE	No	No	\$110,800
36103147701	NO	MIDDLE	No	No	\$110,800
36103147702	NO	MIDDLE	No	No	\$110,800
36103147802	NO	UPPER	No	No	\$110,800
36103147803	NO	MIDDLE	No	No	\$110,800
36103147804	NO	UPPER	No	No	\$110,800
36103147901	NO	MIDDLE	No	No	\$110,800
36103147902	NO	UPPER	No	No	\$110,800
36103158001	NO	UPPER	No	No	\$110,800
36103158002	NO	UPPER	No	No	\$110,800
36103158006	NO	UPPER	No	No	\$110,800
36103158007	YES	UPPER	No	No	\$110,800
36103158009	NO	UPPER	No	No	\$110,800
36103158010	NO	UPPER	No	No	\$110,800
36103158011	NO	MIDDLE	No	No	\$110,800
36103158102	NO	MIDDLE	No	No	\$110,800
36103158103	NO	MIDDLE	No	No	\$110,800
36103158104	NO	MIDDLE	No	No	\$110,800
36103158107	NO	MIDDLE	No	No	\$110,800
36103158108	NO	MIDDLE	No	No	\$110,800
36103158110	NO	MIDDLE	No	No	\$110,800
36103158111	NO	MIDDLE	No	No	\$110,800
36103158112	NO	MIDDLE	No	No	\$110,800
36103158114	NO	MIDDLE	No	No	\$110,800
36103158115	NO	MIDDLE	No	No	\$110,800
36103158116	NO	MIDDLE	No	No	\$110,800
36103158202	NO	MIDDLE	No	No	\$110,800



Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103158203	NO	UPPER	No	No	\$110,800
36103158205	NO	MIDDLE	No	No	\$110,800
36103158206	NO	UPPER	No	No	\$110,800
36103158207	NO	UPPER	No	No	\$110,800
36103158304	NO	UPPER	No	No	\$110,800
36103158306	NO	MIDDLE	No	No	\$110,800
36103158308	NO	MIDDLE	No	No	\$110,800
36103158309	NO	MIDDLE	No	No	\$110,800
36103158310	NO	MIDDLE	No	No	\$110,800
36103158315	NO	MIDDLE	No	No	\$110,800
36103158317	NO	MIDDLE	No	No	\$110,800
36103158318	NO	MIDDLE	No	No	\$110,800
36103158319	NO	MIDDLE	No	No	\$110,800
36103158320	NO	MIDDLE	No	No	\$110,800
36103158321	NO	MIDDLE	No	No	\$110,800
36103158322	NO	UPPER	No	No	\$110,800
36103158323	NO	MIDDLE	No	No	\$110,800
36103158401	NO	MIDDLE	No	No	\$110,800
36103158402	NO	UPPER	No	No	\$110,800
36103158403	NO	MIDDLE	No	No	\$110,800
36103158405	NO	MIDDLE	No	No	\$110,800
36103158407	NO	MIDDLE	No	No	\$110,800
36103158408	NO	MODERATE	No	No	\$110,800
36103158409	NO	MIDDLE	No	No	\$110,800
36103158410	NO	MODERATE	No	No	\$110,800
36103158502	NO	MIDDLE	No	No	\$110,800
36103158505	NO	MIDDLE	No	No	\$110,800
36103158506	NO	MIDDLE	No	No	\$110,800
36103158507	NO	MIDDLE	No	No	\$110,800
36103158508	NO	MIDDLE	No	No	\$110,800
36103158509	NO	MODERATE	No	No	\$110,800
36103158510	NO	MIDDLE	No	No	\$110,800
36103158511	NO	MIDDLE	No	No	\$110,800

Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103158512	NO	MIDDLE	No	No	\$110,800
36103158604	NO	MIDDLE	No	No	\$110,800
36103158605	NO	MIDDLE	No	No	\$110,800
36103158606	NO	MODERATE	No	No	\$110,800
36103158607	NO	MIDDLE	No	No	\$110,800
36103158608	NO	MIDDLE	No	No	\$110,800
36103158609	NO	MIDDLE	No	No	\$110,800
36103158704	NO	MODERATE	No	No	\$110,800
36103158705	YES	MODERATE	No	No	\$110,800
36103158707	NO	MIDDLE	No	No	\$110,800
36103158708	NO	LOW	No	No	\$110,800
36103158709	NO	MIDDLE	No	No	\$110,800
36103158710	NO	MODERATE	No	No	\$110,800
36103158711	NO	MIDDLE	No	No	\$110,800
36103158712	NO	MIDDLE	No	No	\$110,800
36103158802	NO	MIDDLE	No	No	\$110,800
36103158803	NO	MIDDLE	No	No	\$110,800
36103158804	NO	MIDDLE	No	No	\$110,800
36103158900	NO	MODERATE	No	No	\$110,800
36103159000	NO	MODERATE	No	No	\$110,800
36103159102	NO	MODERATE	No	No	\$110,800
36103159103	YES	LOW	No	No	\$110,800
36103159105	NO	MODERATE	No	No	\$110,800
36103159106	NO	MIDDLE	No	No	\$110,800
36103159107	NO	MIDDLE	No	No	\$110,800
36103159108	NO	MIDDLE	No	No	\$110,800
36103159201	NO	MIDDLE	No	No	\$110,800
36103159203	NO	MIDDLE	No	No	\$110,800
36103159204	NO	MIDDLE	No	No	\$110,800
36103159300	NO	MIDDLE	No	No	\$110,800
36103159404	NO	LOW	No	No	\$110,800
36103159406	NO	MODERATE	No	No	\$110,800
36103159407	NO	MIDDLE	No	No	\$110,800



Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103159408	NO	MIDDLE	No	No	\$110,800
36103159410	NO	MIDDLE	No	No	\$110,800
36103159411	NO	MIDDLE	No	No	\$110,800
36103159412	NO	MIDDLE	No	No	\$110,800
36103159505	NO	MIDDLE	No	No	\$110,800
36103159506	NO	MODERATE	No	No	\$110,800
36103159508	NO	MODERATE	No	No	\$110,800
36103159509	NO	MODERATE	No	No	\$110,800
36103159510	NO	MODERATE	No	No	\$110,800
36103159511	NO	MODERATE	No	No	\$110,800
36103159512	NO	MODERATE	No	No	\$110,800
36103159601	NO	MIDDLE	No	No	\$110,800
36103159602	NO	MIDDLE	No	No	\$110,800
36103169701	NO	MIDDLE	No	No	\$110,800
36103169703	NO	MODERATE	No	No	\$110,800
36103169704	NO	MODERATE	No	No	\$110,800
36103169800	NO	MODERATE	No	No	\$110,800
36103169901	NO	MODERATE	No	No	\$110,800
36103169902	NO	MODERATE	No	No	\$110,800
36103170001	NO	MIDDLE	No	No	\$110,800
36103170002	NO	MIDDLE	No	No	\$110,800
36103170101	NO	MODERATE	No	No	\$110,800
36103170201	NO	MIDDLE	No	No	\$110,800
36103170202	NO	MIDDLE	No	No	\$110,800
36103180300	NO	MIDDLE	No	No	\$110,800
36103190401	YES	MODERATE	No	No	\$110,800
36103190402	NO	MIDDLE	No	No	\$110,800
36103190403	NO	MODERATE	No	No	\$110,800
36103190502	NO	MIDDLE	No	No	\$110,800
36103190503	NO	MIDDLE	No	No	\$110,800
36103190504	NO	MIDDLE	No	No	\$110,800
36103190601	NO	MIDDLE	No	No	\$110,800
36103190603	NO	MODERATE	No	No	\$110,800

Suffolk, New York

MSA: 35004, NASSAU COUNTY-SUFFOLK COUNT
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36103190604	NO	MIDDLE	No	No	\$110,800
36103190704	NO	UPPER	No	No	\$110,800
36103190705	NO	MODERATE	No	No	\$110,800
36103190706	NO	MODERATE	No	No	\$110,800
36103190707	NO	MIDDLE	No	No	\$110,800
36103190708	NO	UPPER	No	No	\$110,800
36103190800	NO	MIDDLE	No	No	\$110,800
36103200901	NO	UPPER	No	No	\$110,800
36103200902	NO	MIDDLE	No	No	\$110,800
36103201001	NO	MIDDLE	No	No	\$110,800
36103201003	NO	MIDDLE	No	No	\$110,800
36103201004	NO	MODERATE	No	No	\$110,800
36103201100	YES	MODERATE	No	No	\$110,800
36103990100	NO	NA	No	No	\$110,800

Summary Data: Suffolk

Number of Census Tracts 323

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	45	13.93%
Low Income Tracts	6	1.86%
Moderate Income Tracts	68	21.05%
Middle Income Tracts	192	59.44%
Upper Income Tracts	56	17.34%
NA Income Tracts	1	0.31%



Sullivan, New York

MSA: 99999, nonmetro portion of NEW YORK

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36105950100	NO	MIDDLE	No	No	\$62,500
36105950200	NO	MIDDLE	No	No	\$62,500
36105950300	NO	MIDDLE	No	No	\$62,500
36105950400	NO	MIDDLE	No	No	\$62,500
36105950500	NO	MIDDLE	No	No	\$62,500
36105950600	NO	MIDDLE	No	No	\$62,500
36105950700	NO	MODERATE	No	No	\$62,500
36105950800	NO	MIDDLE	No	No	\$62,500
36105950900	NO	MODERATE	No	No	\$62,500
36105951000	NO	UPPER	No	No	\$62,500
36105951100	YES	MIDDLE	No	No	\$62,500
36105951200	NO	UPPER	No	No	\$62,500
36105951300	NO	MIDDLE	No	No	\$62,500
36105951500	NO	MIDDLE	No	No	\$62,500
36105951600	NO	MODERATE	No	No	\$62,500
36105951700	NO	UPPER	No	No	\$62,500
36105951800	YES	MODERATE	No	No	\$62,500
36105951900	NO	MIDDLE	No	No	\$62,500
36105952000	NO	MIDDLE	No	No	\$62,500
36105952100	NO	MIDDLE	No	No	\$62,500
36105952200	NO	MIDDLE	No	No	\$62,500
36105952300	NO	MIDDLE	No	No	\$62,500
36105952400	NO	MIDDLE	No	No	\$62,500
36105952500	NO	MIDDLE	No	No	\$62,500

Sullivan, New York

MSA: 99999, nonmetro portion of NEW YORK

CSA: NA

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

Number of Census Tracts 24

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	2	8.33%
Low Income Tracts	0	0.00%
Moderate Income Tracts	4	16.67%
Middle Income Tracts	17	70.83%
Upper Income Tracts	3	12.50%
NA Income Tracts	0	0.00%

Tioga, New York

MSA: 13780, BINGHAMTON, NY

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36107020100	NO	MIDDLE	No	No	\$65,700
36107020200	NO	MIDDLE	No	No	\$65,700
36107020300	NO	UPPER	No	No	\$65,700
36107020401	NO	UPPER	No	No	\$65,700
36107020402	NO	UPPER	No	No	\$65,700
36107020500	NO	MIDDLE	No	No	\$65,700
36107020600	NO	MIDDLE	No	No	\$65,700
36107020701	NO	MIDDLE	No	No	\$65,700
36107020702	NO	MIDDLE	No	No	\$65,700
36107020703	NO	MIDDLE	No	No	\$65,700

Tioga, New York

MSA: 13780, BINGHAMTON, NY
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Tioga					
Number of Census Tracts					10
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	0	0.00%			
Middle Income Tracts	7	70.00%			
Upper Income Tracts	3	30.00%			
NA Income Tracts	0	0.00%			

Tompkins, New York

MSA: 27060, ITHACA, NY
CSA: 296

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36109000100	NO	UPPER	No	No	\$75,600
36109000200	YES	NA	No	No	\$75,600
36109000300	NO	UPPER	No	No	\$75,600
36109000400	NO	MODERATE	No	No	\$75,600
36109000500	NO	MIDDLE	No	No	\$75,600
36109000600	NO	UPPER	No	No	\$75,600
36109000700	NO	MIDDLE	No	No	\$75,600
36109000800	NO	MODERATE	No	No	\$75,600
36109000900	NO	MIDDLE	No	No	\$75,600
36109001000	NO	MODERATE	No	No	\$75,600
36109001100	NO	MIDDLE	No	No	\$75,600
36109001200	NO	UPPER	No	No	\$75,600

Tompkins, New York

MSA: 27060, ITHACA, NY
CSA: 296

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36109001300	NO	UPPER	No	No	\$75,600
36109001400	NO	MIDDLE	No	No	\$75,600
36109001500	NO	UPPER	No	No	\$75,600
36109001600	NO	MIDDLE	No	No	\$75,600
36109001700	NO	MIDDLE	No	No	\$75,600
36109001800	NO	MODERATE	No	No	\$75,600
36109001900	NO	MIDDLE	No	No	\$75,600
36109002000	NO	MIDDLE	No	No	\$75,600
36109002100	NO	MIDDLE	No	No	\$75,600
36109002200	NO	MIDDLE	No	No	\$75,600
36109002300	NO	MIDDLE	No	No	\$75,600

Summary Data: Tompkins

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

Tract Type	Number	Percentage
Minority Tracts	1	4.35%
Low Income Tracts	0	0.00%
Moderate Income Tracts	4	17.39%
Middle Income Tracts	12	52.17%
Upper Income Tracts	6	26.09%
NA Income Tracts	1	4.35%

Ulster, New York

MSA: 28740, KINGSTON, NY
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36111950100	NO	UPPER	No	No	\$78,500



Ulster, New York

MSA: 28740, KINGSTON, NY
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36111950200	NO	MIDDLE	No	No	\$78,500
36111950300	NO	MIDDLE	No	No	\$78,500
36111950400	NO	MIDDLE	No	No	\$78,500
36111950500	NO	UPPER	No	No	\$78,500
36111950600	NO	UPPER	No	No	\$78,500
36111950900	NO	MIDDLE	No	No	\$78,500
36111951000	NO	MIDDLE	No	No	\$78,500
36111951100	NO	MIDDLE	No	No	\$78,500
36111951200	NO	UPPER	No	No	\$78,500
36111951300	NO	MIDDLE	No	No	\$78,500
36111951400	NO	MIDDLE	No	No	\$78,500
36111951500	NO	MIDDLE	No	No	\$78,500
36111951600	NO	UPPER	No	No	\$78,500
36111951700	NO	LOW	No	No	\$78,500
36111951800	NO	MODERATE	No	No	\$78,500
36111951900	NO	MIDDLE	No	No	\$78,500
36111952000	NO	MODERATE	No	No	\$78,500
36111952100	YES	MODERATE	No	No	\$78,500
36111952200	NO	MIDDLE	No	No	\$78,500
36111952300	NO	MODERATE	No	No	\$78,500
36111952400	NO	MIDDLE	No	No	\$78,500
36111952500	NO	MIDDLE	No	No	\$78,500
36111952600	NO	MIDDLE	No	No	\$78,500
36111952700	NO	MIDDLE	No	No	\$78,500
36111952800	NO	MIDDLE	No	No	\$78,500
36111952900	NO	MIDDLE	No	No	\$78,500
36111953000	NO	MIDDLE	No	No	\$78,500
36111953300	NO	UPPER	No	No	\$78,500
36111953400	NO	MIDDLE	No	No	\$78,500
36111953500	NO	UPPER	No	No	\$78,500
36111953600	NO	MIDDLE	No	No	\$78,500
36111953700	NO	UPPER	No	No	\$78,500
36111953800	NO	MIDDLE	No	No	\$78,500

Ulster, New York

MSA: 28740, KINGSTON, NY
CSA: 408

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36111953900	NO	UPPER	No	No	\$78,500
36111954000	NO	MIDDLE	No	No	\$78,500
36111954100	NO	MIDDLE	No	No	\$78,500
36111954200	NO	UPPER	No	No	\$78,500
36111954400	NO	UPPER	No	No	\$78,500
36111954500	NO	MIDDLE	No	No	\$78,500
36111954600	NO	MODERATE	No	No	\$78,500
36111954700	NO	MODERATE	No	No	\$78,500
36111954800	NO	MODERATE	No	No	\$78,500
36111954900	NO	MIDDLE	No	No	\$78,500
36111955000	NO	MIDDLE	No	No	\$78,500
36111955300	NO	MIDDLE	No	No	\$78,500
36111955400	NO	UPPER	No	No	\$78,500

Summary Data: Ulster

Number of Census Tracts 47

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	2.13%
Low Income Tracts	1	2.13%
Moderate Income Tracts	7	14.89%
Middle Income Tracts	27	57.45%
Upper Income Tracts	12	25.53%
NA Income Tracts	0	0.00%



Warren, New York

MSA: 24020, GLENS FALLS, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36113070100	NO	MIDDLE	No	No	\$64,100
36113070200	NO	MODERATE	No	No	\$64,100
36113070300	NO	MIDDLE	No	No	\$64,100
36113070400	NO	MIDDLE	No	No	\$64,100
36113070500	NO	MODERATE	No	No	\$64,100
36113070601	NO	MIDDLE	No	No	\$64,100
36113070602	NO	MIDDLE	No	No	\$64,100
36113070701	NO	MIDDLE	No	No	\$64,100
36113070702	NO	UPPER	No	No	\$64,100
36113070800	NO	MIDDLE	No	No	\$64,100
36113070900	NO	UPPER	No	No	\$64,100
36113071000	NO	MIDDLE	No	No	\$64,100
36113072000	NO	MIDDLE	No	No	\$64,100
36113073000	NO	MIDDLE	No	No	\$64,100
36113073500	NO	MIDDLE	No	No	\$64,100
36113074000	NO	MIDDLE	No	No	\$64,100
36113075000	NO	MIDDLE	No	No	\$64,100
36113076000	NO	MIDDLE	No	No	\$64,100
36113078000	NO	MIDDLE	No	No	\$64,100

Warren, New York

MSA: 24020, GLENS FALLS, NY
CSA: 104

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

Number of Census Tracts	19
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	2	10.53%
Middle Income Tracts	15	78.95%
Upper Income Tracts	2	10.53%
NA Income Tracts	0	0.00%

Washington, New York

MSA: 24020, GLENS FALLS, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36115080100	NO	MODERATE	No	No	\$64,100
36115080200	NO	MIDDLE	No	No	\$64,100
36115080300	NO	MIDDLE	No	No	\$64,100
36115081000	NO	MIDDLE	No	No	\$64,100
36115082001	NO	MIDDLE	No	No	\$64,100
36115082002	NO	MIDDLE	No	No	\$64,100
36115084000	NO	MIDDLE	No	No	\$64,100
36115085000	NO	MIDDLE	No	No	\$64,100
36115086000	NO	MIDDLE	No	No	\$64,100
36115087000	NO	MIDDLE	No	No	\$64,100
36115088000	NO	MIDDLE	No	No	\$64,100
36115089000	NO	MIDDLE	No	No	\$64,100



Washington, New York

MSA: 24020, GLENS FALLS, NY
CSA: 104

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36115090000	NO	MIDDLE	No	No	\$64,100
36115091000	NO	MIDDLE	No	No	\$64,100
36115092000	NO	MIDDLE	No	No	\$64,100
36115093000	NO	UPPER	No	No	\$64,100
36115094000	NO	UPPER	No	No	\$64,100

Summary Data: Washington

Number of Census Tracts 17

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	1	5.88%
Middle Income Tracts	14	82.35%
Upper Income Tracts	2	11.76%
NA Income Tracts	0	0.00%

Wayne, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36117020101	NO	UPPER	No	No	\$68,500
36117020102	NO	MIDDLE	No	No	\$68,500
36117020201	NO	MIDDLE	No	No	\$68,500
36117020202	NO	UPPER	No	No	\$68,500
36117020301	NO	MIDDLE	No	No	\$68,500
36117020302	NO	MIDDLE	No	No	\$68,500
36117020401	NO	MIDDLE	No	No	\$68,500

Wayne, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36117020402	NO	MIDDLE	No	No	\$68,500
36117020500	NO	MIDDLE	No	No	\$68,500
36117020600	NO	MIDDLE	No	No	\$68,500
36117020700	NO	MIDDLE	No	No	\$68,500
36117020800	NO	MIDDLE	No	No	\$68,500
36117020900	NO	MODERATE	No	No	\$68,500
36117021000	NO	MIDDLE	No	No	\$68,500
36117021100	NO	MODERATE	No	No	\$68,500
36117021200	NO	MODERATE	No	No	\$68,500
36117021400	NO	MODERATE	No	No	\$68,500
36117021501	NO	MIDDLE	No	No	\$68,500
36117021502	NO	MODERATE	No	No	\$68,500
36117021600	NO	MODERATE	No	No	\$68,500
36117021700	NO	MIDDLE	No	No	\$68,500
36117021800	NO	MODERATE	No	No	\$68,500
36117990100	NO	NA	No	No	\$68,500

Summary Data: Wayne

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	7	30.43%
Middle Income Tracts	13	56.52%
Upper Income Tracts	2	8.70%
NA Income Tracts	1	4.35%



Westchester, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36119000101	YES	LOW	No	No	\$73,700
36119000103	YES	LOW	No	No	\$73,700
36119000104	NO	NA	No	No	\$73,700
36119000201	YES	MODERATE	No	No	\$73,700
36119000202	YES	MIDDLE	No	No	\$73,700
36119000203	NO	MIDDLE	No	No	\$73,700
36119000300	YES	LOW	No	No	\$73,700
36119000401	YES	MODERATE	No	No	\$73,700
36119000402	YES	MODERATE	No	No	\$73,700
36119000500	YES	MODERATE	No	No	\$73,700
36119000600	YES	MODERATE	No	No	\$73,700
36119000701	NO	UPPER	No	No	\$73,700
36119000702	YES	MIDDLE	No	No	\$73,700
36119000801	NO	UPPER	No	No	\$73,700
36119000802	YES	MIDDLE	No	No	\$73,700
36119000803	YES	MIDDLE	No	No	\$73,700
36119000900	NO	UPPER	No	No	\$73,700
36119001000	YES	LOW	No	No	\$73,700
36119001101	YES	LOW	No	No	\$73,700
36119001102	YES	MODERATE	No	No	\$73,700
36119001200	YES	MODERATE	No	No	\$73,700
36119001301	YES	UPPER	No	No	\$73,700
36119001302	YES	MODERATE	No	No	\$73,700
36119001303	YES	MODERATE	No	No	\$73,700
36119001401	NO	MIDDLE	No	No	\$73,700
36119001402	NO	UPPER	No	No	\$73,700
36119001403	NO	MIDDLE	No	No	\$73,700
36119001502	NO	UPPER	No	No	\$73,700
36119001503	NO	MIDDLE	No	No	\$73,700
36119001504	NO	MIDDLE	No	No	\$73,700
36119001505	YES	MIDDLE	No	No	\$73,700
36119001600	YES	MODERATE	No	No	\$73,700
36119001700	NO	UPPER	No	No	\$73,700

Westchester, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36119001800	YES	UPPER	No	No	\$73,700
36119001900	NO	UPPER	No	No	\$73,700
36119002000	NO	UPPER	No	No	\$73,700
36119002101	NO	UPPER	No	No	\$73,700
36119002103	NO	UPPER	No	No	\$73,700
36119002104	NO	UPPER	No	No	\$73,700
36119002105	NO	UPPER	No	No	\$73,700
36119002106	YES	MIDDLE	No	No	\$73,700
36119002107	YES	MIDDLE	No	No	\$73,700
36119002201	NO	UPPER	No	No	\$73,700
36119002202	NO	UPPER	No	No	\$73,700
36119002203	NO	MIDDLE	No	No	\$73,700
36119002204	NO	UPPER	No	No	\$73,700
36119002300	NO	MIDDLE	No	No	\$73,700
36119002401	NO	UPPER	No	No	\$73,700
36119002402	NO	MIDDLE	No	No	\$73,700
36119002403	NO	MIDDLE	No	No	\$73,700
36119002404	NO	MIDDLE	No	No	\$73,700
36119002405	NO	UPPER	No	No	\$73,700
36119002600	YES	MIDDLE	No	No	\$73,700
36119002700	YES	MODERATE	No	No	\$73,700
36119002800	YES	MODERATE	No	No	\$73,700
36119002900	YES	MODERATE	No	No	\$73,700
36119003000	YES	MIDDLE	No	No	\$73,700
36119003100	YES	LOW	No	No	\$73,700
36119003200	YES	MODERATE	No	No	\$73,700
36119003300	YES	MODERATE	No	No	\$73,700
36119003400	YES	MIDDLE	No	No	\$73,700
36119003500	YES	MODERATE	No	No	\$73,700
36119003600	YES	MODERATE	No	No	\$73,700
36119003700	YES	MODERATE	No	No	\$73,700
36119003800	YES	MIDDLE	No	No	\$73,700
36119003900	NO	UPPER	No	No	\$73,700



Westchester, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36119004000	YES	MODERATE	No	No	\$73,700
36119004100	YES	MIDDLE	No	No	\$73,700
36119004200	YES	UPPER	No	No	\$73,700
36119004300	YES	UPPER	No	No	\$73,700
36119004400	YES	UPPER	No	No	\$73,700
36119004500	NO	UPPER	No	No	\$73,700
36119004600	NO	UPPER	No	No	\$73,700
36119004700	NO	UPPER	No	No	\$73,700
36119004800	NO	UPPER	No	No	\$73,700
36119004900	NO	UPPER	No	No	\$73,700
36119005001	NO	UPPER	No	No	\$73,700
36119005002	NO	UPPER	No	No	\$73,700
36119005100	NO	UPPER	No	No	\$73,700
36119005200	NO	UPPER	No	No	\$73,700
36119005300	NO	UPPER	No	No	\$73,700
36119005400	NO	UPPER	No	No	\$73,700
36119005500	NO	UPPER	No	No	\$73,700
36119005600	NO	NA	No	No	\$73,700
36119005701	NO	MIDDLE	No	No	\$73,700
36119005702	YES	MIDDLE	No	No	\$73,700
36119005800	YES	MODERATE	No	No	\$73,700
36119005901	YES	MODERATE	No	No	\$73,700
36119005902	NO	UPPER	No	No	\$73,700
36119006000	YES	MIDDLE	No	No	\$73,700
36119006100	YES	MIDDLE	No	No	\$73,700
36119006200	YES	MODERATE	No	No	\$73,700
36119006300	YES	MODERATE	No	No	\$73,700
36119006400	YES	MIDDLE	No	No	\$73,700
36119006500	YES	MIDDLE	No	No	\$73,700
36119006600	NO	UPPER	No	No	\$73,700
36119006700	NO	UPPER	No	No	\$73,700
36119006801	NO	UPPER	No	No	\$73,700
36119006802	NO	UPPER	No	No	\$73,700

Westchester, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36119006900	NO	UPPER	No	No	\$73,700
36119007000	NO	UPPER	No	No	\$73,700
36119007100	NO	UPPER	No	No	\$73,700
36119007200	NO	UPPER	No	No	\$73,700
36119007300	YES	MIDDLE	No	No	\$73,700
36119007401	NO	UPPER	No	No	\$73,700
36119007402	NO	UPPER	No	No	\$73,700
36119007500	NO	UPPER	No	No	\$73,700
36119007600	NO	UPPER	No	No	\$73,700
36119007700	NO	UPPER	No	No	\$73,700
36119007800	YES	MODERATE	No	No	\$73,700
36119007900	YES	MODERATE	No	No	\$73,700
36119008000	YES	MODERATE	No	No	\$73,700
36119008100	YES	MIDDLE	No	No	\$73,700
36119008200	NO	UPPER	No	No	\$73,700
36119008301	NO	UPPER	No	No	\$73,700
36119008302	NO	UPPER	No	No	\$73,700
36119008401	NO	UPPER	No	No	\$73,700
36119008403	NO	UPPER	No	No	\$73,700
36119008404	NO	UPPER	No	No	\$73,700
36119008500	NO	UPPER	No	No	\$73,700
36119008602	NO	UPPER	No	No	\$73,700
36119008700	NO	MIDDLE	No	No	\$73,700
36119008800	YES	MODERATE	No	No	\$73,700
36119008901	NO	MIDDLE	No	No	\$73,700
36119008902	YES	MIDDLE	No	No	\$73,700
36119009000	YES	MIDDLE	No	No	\$73,700
36119009100	YES	MIDDLE	No	No	\$73,700
36119009200	YES	MIDDLE	No	No	\$73,700
36119009300	YES	MIDDLE	No	No	\$73,700
36119009400	YES	UPPER	No	No	\$73,700
36119009500	YES	UPPER	No	No	\$73,700
36119009600	NO	UPPER	No	No	\$73,700



Westchester, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36119009701	NO	UPPER	No	No	\$73,700
36119009702	NO	UPPER	No	No	\$73,700
36119009703	NO	UPPER	No	No	\$73,700
36119009800	NO	UPPER	No	No	\$73,700
36119009900	NO	UPPER	No	No	\$73,700
36119010000	NO	UPPER	No	No	\$73,700
36119010100	NO	UPPER	No	No	\$73,700
36119010200	NO	UPPER	No	No	\$73,700
36119010300	NO	UPPER	No	No	\$73,700
36119010400	NO	UPPER	No	No	\$73,700
36119010500	NO	UPPER	No	No	\$73,700
36119010600	NO	UPPER	No	No	\$73,700
36119010701	NO	UPPER	No	No	\$73,700
36119010702	NO	UPPER	No	No	\$73,700
36119010801	NO	UPPER	No	No	\$73,700
36119010803	NO	UPPER	No	No	\$73,700
36119010804	NO	UPPER	No	No	\$73,700
36119010901	NO	UPPER	No	No	\$73,700
36119010902	YES	UPPER	No	No	\$73,700
36119010903	YES	UPPER	No	No	\$73,700
36119011000	YES	UPPER	No	No	\$73,700
36119011101	YES	UPPER	No	No	\$73,700
36119011102	NO	UPPER	No	No	\$73,700
36119011200	YES	UPPER	No	No	\$73,700
36119011300	NO	UPPER	No	No	\$73,700
36119011400	NO	UPPER	No	No	\$73,700
36119011500	YES	UPPER	No	No	\$73,700
36119011600	YES	MODERATE	No	No	\$73,700
36119011700	NO	UPPER	No	No	\$73,700
36119011800	NO	UPPER	No	No	\$73,700
36119011902	NO	UPPER	No	No	\$73,700
36119012000	NO	UPPER	No	No	\$73,700
36119012101	NO	UPPER	No	No	\$73,700

Westchester, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36119012102	NO	UPPER	No	No	\$73,700
36119012200	NO	UPPER	No	No	\$73,700
36119012301	NO	UPPER	No	No	\$73,700
36119012303	NO	UPPER	No	No	\$73,700
36119012304	NO	UPPER	No	No	\$73,700
36119012400	NO	UPPER	No	No	\$73,700
36119012501	NO	UPPER	No	No	\$73,700
36119012502	NO	UPPER	No	No	\$73,700
36119012503	NO	UPPER	No	No	\$73,700
36119012600	NO	UPPER	No	No	\$73,700
36119012700	NO	UPPER	No	No	\$73,700
36119012802	NO	UPPER	No	No	\$73,700
36119012900	YES	MODERATE	No	No	\$73,700
36119013000	NO	UPPER	No	No	\$73,700
36119013102	NO	UPPER	No	No	\$73,700
36119013103	NO	UPPER	No	No	\$73,700
36119013104	NO	UPPER	No	No	\$73,700
36119013201	NO	UPPER	No	No	\$73,700
36119013202	NO	UPPER	No	No	\$73,700
36119013301	YES	MODERATE	No	No	\$73,700
36119013304	YES	MODERATE	No	No	\$73,700
36119013400	YES	MIDDLE	No	No	\$73,700
36119013500	YES	MIDDLE	No	No	\$73,700
36119013600	YES	MIDDLE	No	No	\$73,700
36119013700	NO	UPPER	No	No	\$73,700
36119013800	NO	UPPER	No	No	\$73,700
36119013900	NO	UPPER	No	No	\$73,700
36119014000	NO	UPPER	No	No	\$73,700
36119014100	NO	MIDDLE	No	No	\$73,700
36119014200	YES	MIDDLE	No	No	\$73,700
36119014300	YES	MODERATE	No	No	\$73,700
36119014400	YES	MIDDLE	No	No	\$73,700
36119014500	NO	UPPER	No	No	\$73,700



Westchester, New York

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36119014604	NO	UPPER	No	No	\$73,700
36119014605	NO	UPPER	No	No	\$73,700
36119014606	NO	UPPER	No	No	\$73,700
36119014607	NO	UPPER	No	No	\$73,700
36119014701	NO	UPPER	No	No	\$73,700
36119014703	NO	UPPER	No	No	\$73,700
36119014704	YES	UPPER	No	No	\$73,700
36119014804	NO	UPPER	No	No	\$73,700
36119014805	NO	UPPER	No	No	\$73,700
36119014806	NO	UPPER	No	No	\$73,700
36119014808	NO	UPPER	No	No	\$73,700
36119014809	NO	UPPER	No	No	\$73,700
36119014810	NO	MIDDLE	No	No	\$73,700
36119014811	NO	UPPER	No	No	\$73,700
36119014901	NO	UPPER	No	No	\$73,700
36119014903	NO	UPPER	No	No	\$73,700
36119014907	NO	UPPER	No	No	\$73,700
36119014908	NO	UPPER	No	No	\$73,700
36119014909	NO	UPPER	No	No	\$73,700
36119015000	NO	UPPER	No	No	\$73,700
36119981000	YES	MIDDLE	No	No	\$73,700
36119982000	YES	NA	No	No	\$73,700
36119983000	YES	NA	No	No	\$73,700
36119984000	NO	LOW	No	No	\$73,700
36119985000	NO	NA	No	No	\$73,700

Westchester, New York

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: Westchester

Number of Census Tracts 223

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	84	37.67%
Low Income Tracts	7	3.14%
Moderate Income Tracts	32	14.35%
Middle Income Tracts	45	20.18%
Upper Income Tracts	134	60.09%
NA Income Tracts	5	2.24%

Wyoming, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36121970100	NO	MIDDLE	No	No	\$62,500
36121970200	NO	MIDDLE	No	No	\$62,500
36121970300	NO	UPPER	No	No	\$62,500
36121970400	NO	MIDDLE	No	No	\$62,500
36121970500	NO	MIDDLE	No	No	\$62,500
36121970600	NO	MIDDLE	No	No	\$62,500
36121970700	NO	MIDDLE	No	No	\$62,500
36121970800	NO	MIDDLE	No	No	\$62,500
36121970900	NO	MIDDLE	No	No	\$62,500
36121971000	NO	MIDDLE	No	No	\$62,500
36121971100	NO	MIDDLE	No	No	\$62,500



Wyoming, New York

MSA: 99999, nonmetro portion of NEW YORK
CSA: NA

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

Number of Census Tracts	11
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	0	0.00%
Middle Income Tracts	10	90.91%
Upper Income Tracts	1	9.09%
NA Income Tracts	0	0.00%

Yates, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

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

Number of Census Tracts	5
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	0	0.00%
Middle Income Tracts	5	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Yates, New York

MSA: 40380, ROCHESTER, NY
CSA: 464

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
36123150100	NO	MIDDLE	No	No	\$68,500
36123150200	NO	MIDDLE	No	No	\$68,500
36123150300	NO	MIDDLE	No	No	\$68,500
36123150400	NO	MIDDLE	No	No	\$68,500
36123150500	NO	MIDDLE	No	No	\$68,500



Assessment Area Summary Data:	Number of Census Tracts:	4,918
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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
1,846	550	1,025	1,979	1,231	133	8

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
37.54%	11.18%	20.84%	40.24%	25.03%	2.70%