

GeoDataVision Report D-2 Tract Classifications 2017

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

Alamance, North Carolina

MSA: 15500, BURLINGTON, NC

CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37001020100	NO	MODERATE	No	No	\$52,900
37001020200	YES	MODERATE	No	No	\$52,900
37001020300	YES	MODERATE	No	No	\$52,900
37001020400	YES	MODERATE	No	No	\$52,900
37001020501	NO	MIDDLE	No	No	\$52,900
37001020502	YES	MODERATE	No	No	\$52,900
37001020601	NO	UPPER	No	No	\$52,900
37001020602	NO	UPPER	No	No	\$52,900
37001020701	NO	MIDDLE	No	No	\$52,900
37001020702	YES	MIDDLE	No	No	\$52,900
37001020801	NO	MIDDLE	No	No	\$52,900
37001020802	YES	MODERATE	No	No	\$52,900
37001020901	NO	MIDDLE	No	No	\$52,900
37001020902	NO	UPPER	No	No	\$52,900
37001021000	YES	MODERATE	No	No	\$52,900
37001021101	NO	MIDDLE	No	No	\$52,900
37001021102	NO	MIDDLE	No	No	\$52,900
37001021201	NO	MODERATE	No	No	\$52,900
37001021204	NO	MIDDLE	No	No	\$52,900
37001021205	NO	MIDDLE	No	No	\$52,900
37001021206	NO	MIDDLE	No	No	\$52,900
37001021207	NO	UPPER	No	No	\$52,900
37001021300	NO	MIDDLE	No	No	\$52,900
37001021400	NO	MIDDLE	No	No	\$52,900
37001021500	NO	UPPER	No	No	\$52,900
37001021600	NO	MIDDLE	No	No	\$52,900
37001021701	NO	UPPER	No	No	\$52,900
37001021702	NO	UPPER	No	No	\$52,900
37001021703	NO	UPPER	No	No	\$52,900
37001021801	NO	MIDDLE	No	No	\$52,900
37001021802	NO	MODERATE	No	No	\$52,900

Alamance, North Carolina

MSA: 15500, BURLINGTON, NC

CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37001021803	NO	MIDDLE	No	No	\$52,900
37001021901	NO	MIDDLE	No	No	\$52,900
37001021902	NO	UPPER	No	No	\$52,900
37001022001	NO	UPPER	No	No	\$52,900
37001022002	NO	MIDDLE	No	No	\$52,900

Summary Data: Alamance

Number of Census Tracts 36

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	7	19.44%
Low Income Tracts	0	0.00%
Moderate Income Tracts	9	25.00%
Middle Income Tracts	17	47.22%
Upper Income Tracts	10	27.78%
NA Income Tracts	0	0.00%

Alexander, North Carolina

MSA: 25860, HICKORY-LENOIR-MORGANTON, NC

CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37003040100	NO	MIDDLE	No	No	\$52,000
37003040200	NO	MIDDLE	No	No	\$52,000
37003040300	NO	MIDDLE	No	No	\$52,000
37003040400	NO	MIDDLE	No	No	\$52,000
37003040500	NO	MIDDLE	No	No	\$52,000
37003040600	NO	MIDDLE	No	No	\$52,000

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GeoDataVision FFIEC Tract Classifications 2017: North Carolina

Based on 2017 FFIEC Census Data

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Alexander, North Carolina

MSA: 25860, HICKORY-LENOIR-MORGANTON, NC
CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37003040700	NO	UPPER	No	No	\$52,000

Summary Data: Alexander

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	0	0.00%
Middle Income Tracts	6	85.71%
Upper Income Tracts	1	14.29%
NA Income Tracts	0	0.00%

Alleghany, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37005950100	NO	MIDDLE	Yes	Yes	\$48,700
37005950200	NO	MODERATE	No	No	\$48,700
37005950300	NO	MIDDLE	Yes	Yes	\$48,700

Alleghany, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

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

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	33.33%
Middle Income Tracts	2	66.67%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Anson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37007920100	NO	MIDDLE	Yes	No	\$48,700
37007920200	NO	MODERATE	No	No	\$48,700
37007920300	NO	MIDDLE	Yes	No	\$48,700
37007920400	YES	MIDDLE	Yes	No	\$48,700
37007920500	YES	MODERATE	No	No	\$48,700
37007920600	YES	MIDDLE	Yes	No	\$48,700

Anson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Anson					
Number of Census Tracts					6
Number of Distressed or Underserved Tracts					4
Tract Type	Number	Percentage			
Minority Tracts	3	50.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	2	33.33%			
Middle Income Tracts	4	66.67%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Ashe, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37009970200	NO	MIDDLE	Yes	Yes	\$48,700
37009970300	NO	MODERATE	No	No	\$48,700
37009970400	NO	MIDDLE	Yes	Yes	\$48,700
37009970500	NO	MIDDLE	Yes	Yes	\$48,700
37009970700	NO	UPPER	Yes	Yes	\$48,700
37009970800	NO	MIDDLE	Yes	Yes	\$48,700

Ashe, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Ashe					
Number of Census Tracts					6
Number of Distressed or Underserved Tracts					4
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	16.67%			
Middle Income Tracts	4	66.67%			
Upper Income Tracts	1	16.67%			
NA Income Tracts	0	0.00%			

Avery, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37011930100	NO	MIDDLE	No	Yes	\$48,700
37011930200	NO	MIDDLE	No	Yes	\$48,700
37011930301	NO	MIDDLE	No	Yes	\$48,700
37011930302	NO	MODERATE	No	No	\$48,700
37011930400	NO	MIDDLE	No	Yes	\$48,700

Avery, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Avery					
Number of Census Tracts					5
Number of Distressed or Underserved Tracts					4
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	20.00%			
Middle Income Tracts	4	80.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Beaufort, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 274

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37013930100	NO	MIDDLE	No	No	\$48,700
37013930200	NO	UPPER	No	No	\$48,700
37013930300	YES	MODERATE	No	No	\$48,700
37013930400	YES	MIDDLE	No	No	\$48,700
37013930501	NO	UPPER	No	No	\$48,700
37013930502	NO	MIDDLE	No	No	\$48,700
37013930600	NO	MIDDLE	No	No	\$48,700
37013930700	NO	MIDDLE	No	No	\$48,700
37013930800	NO	UPPER	No	No	\$48,700
37013930900	NO	UPPER	No	No	\$48,700
37013931000	NO	MIDDLE	No	No	\$48,700

Beaufort, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 274

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Beaufort					
Number of Census Tracts					11
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	2	18.18%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	9.09%			
Middle Income Tracts	6	54.55%			
Upper Income Tracts	4	36.36%			
NA Income Tracts	0	0.00%			

Bertie, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37015960100	NO	MIDDLE	Yes	Yes	\$48,700
37015960200	YES	MIDDLE	Yes	Yes	\$48,700
37015960300	YES	MODERATE	No	No	\$48,700
37015960400	YES	MIDDLE	Yes	Yes	\$48,700

Bertie, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Bertie					
Number of Census Tracts					4
Number of Distressed or Underserved Tracts					3
Tract Type	Number	Percentage			
Minority Tracts	3	75.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	25.00%			
Middle Income Tracts	3	75.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Bladen, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37017950100	NO	MIDDLE	Yes	No	\$48,700
37017950200	YES	MIDDLE	Yes	No	\$48,700
37017950300	NO	MODERATE	No	No	\$48,700
37017950400	YES	MIDDLE	Yes	No	\$48,700
37017950500	NO	MIDDLE	Yes	No	\$48,700
37017950600	YES	MODERATE	Yes	No	\$48,700

Bladen, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Bladen					
Number of Census Tracts					6
Number of Distressed or Underserved Tracts					4
Tract Type	Number	Percentage			
Minority Tracts	3	50.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	2	33.33%			
Middle Income Tracts	4	66.67%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Brunswick, North Carolina

MSA: 34820, MYRTLE BEACH-CONWAY-NORTH
CSA: 396

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37019020101	YES	MIDDLE	No	No	\$53,700
37019020102	NO	MIDDLE	No	No	\$53,700
37019020103	NO	MIDDLE	No	No	\$53,700
37019020104	NO	MIDDLE	No	No	\$53,700
37019020201	NO	UPPER	No	No	\$53,700
37019020202	NO	UPPER	No	No	\$53,700
37019020203	NO	MIDDLE	No	No	\$53,700
37019020204	NO	MODERATE	No	No	\$53,700
37019020303	NO	MIDDLE	No	No	\$53,700
37019020304	NO	UPPER	No	No	\$53,700
37019020305	NO	UPPER	No	No	\$53,700
37019020306	NO	UPPER	No	No	\$53,700

Brunswick, North Carolina

MSA: 34820, MYRTLE BEACH-CONWAY-NORTH
CSA: 396

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37019020307	NO	UPPER	No	No	\$53,700
37019020308	NO	MIDDLE	No	No	\$53,700
37019020309	NO	MIDDLE	No	No	\$53,700
37019020310	NO	MIDDLE	No	No	\$53,700
37019020402	NO	UPPER	No	No	\$53,700
37019020403	NO	MODERATE	No	No	\$53,700
37019020404	NO	MODERATE	No	No	\$53,700
37019020405	NO	MODERATE	No	No	\$53,700
37019020504	NO	UPPER	No	No	\$53,700
37019020505	NO	MODERATE	No	No	\$53,700
37019020506	NO	MIDDLE	No	No	\$53,700
37019020507	NO	MIDDLE	No	No	\$53,700
37019020508	NO	UPPER	No	No	\$53,700
37019020509	NO	MIDDLE	No	No	\$53,700
37019020510	NO	MODERATE	No	No	\$53,700
37019020511	NO	MIDDLE	No	No	\$53,700
37019020512	NO	UPPER	No	No	\$53,700
37019020601	NO	MIDDLE	No	No	\$53,700
37019020602	NO	MIDDLE	No	No	\$53,700
37019020603	NO	MODERATE	No	No	\$53,700
37019990100	NO	NA	No	No	\$53,700

Brunswick, North Carolina

MSA: 34820, MYRTLE BEACH-CONWAY-NORTH
CSA: 396

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

Number of Census Tracts 33

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	3.03%
Low Income Tracts	0	0.00%
Moderate Income Tracts	7	21.21%
Middle Income Tracts	15	45.45%
Upper Income Tracts	10	30.30%
NA Income Tracts	1	3.03%

Buncombe, North Carolina

MSA: 11700, ASHEVILLE, NC
CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37021000100	NO	UPPER	No	No	\$60,400
37021000200	NO	MIDDLE	No	No	\$60,400
37021000300	NO	MIDDLE	No	No	\$60,400
37021000400	NO	MIDDLE	No	No	\$60,400
37021000500	NO	UPPER	No	No	\$60,400
37021000600	NO	UPPER	No	No	\$60,400
37021000700	NO	MODERATE	No	No	\$60,400
37021000800	NO	UPPER	No	No	\$60,400
37021000900	YES	LOW	No	No	\$60,400
37021001000	NO	MIDDLE	No	No	\$60,400
37021001100	NO	MIDDLE	No	No	\$60,400
37021001200	NO	MIDDLE	No	No	\$60,400

Buncombe, North Carolina

MSA: 11700, ASHEVILLE, NC
CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37021001300	NO	MIDDLE	No	No	\$60,400
37021001400	NO	MODERATE	No	No	\$60,400
37021001500	NO	MODERATE	No	No	\$60,400
37021001600	NO	MIDDLE	No	No	\$60,400
37021001700	NO	UPPER	No	No	\$60,400
37021001801	NO	MIDDLE	No	No	\$60,400
37021001802	NO	UPPER	No	No	\$60,400
37021001900	NO	MIDDLE	No	No	\$60,400
37021002000	NO	MODERATE	No	No	\$60,400
37021002101	NO	UPPER	No	No	\$60,400
37021002102	NO	MIDDLE	No	No	\$60,400
37021002203	NO	MODERATE	No	No	\$60,400
37021002204	NO	UPPER	No	No	\$60,400
37021002205	NO	UPPER	No	No	\$60,400
37021002206	NO	MIDDLE	No	No	\$60,400
37021002301	NO	UPPER	No	No	\$60,400
37021002302	NO	UPPER	No	No	\$60,400
37021002401	NO	MIDDLE	No	No	\$60,400
37021002402	NO	MIDDLE	No	No	\$60,400
37021002503	NO	MIDDLE	No	No	\$60,400
37021002504	NO	MIDDLE	No	No	\$60,400
37021002505	NO	MIDDLE	No	No	\$60,400
37021002506	NO	MODERATE	No	No	\$60,400
37021002603	NO	MIDDLE	No	No	\$60,400
37021002604	NO	MIDDLE	No	No	\$60,400
37021002605	NO	MIDDLE	No	No	\$60,400
37021002606	NO	MIDDLE	No	No	\$60,400
37021002607	NO	MIDDLE	No	No	\$60,400
37021002701	NO	MIDDLE	No	No	\$60,400
37021002702	NO	MIDDLE	No	No	\$60,400
37021002703	NO	MIDDLE	No	No	\$60,400
37021002803	NO	MIDDLE	No	No	\$60,400
37021002804	NO	MIDDLE	No	No	\$60,400

Buncombe, North Carolina

MSA: 11700, ASHEVILLE, NC
CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37021002900	NO	MODERATE	No	No	\$60,400
37021003001	NO	MIDDLE	No	No	\$60,400
37021003002	NO	MIDDLE	No	No	\$60,400
37021003102	NO	MIDDLE	No	No	\$60,400
37021003103	NO	MIDDLE	No	No	\$60,400
37021003104	NO	MIDDLE	No	No	\$60,400
37021003201	NO	UPPER	No	No	\$60,400
37021003202	NO	UPPER	No	No	\$60,400
37021003203	NO	MIDDLE	No	No	\$60,400
37021003204	NO	MIDDLE	No	No	\$60,400
37021003205	NO	MIDDLE	No	No	\$60,400

Summary Data: Buncombe

Number of Census Tracts 56

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	1.79%
Low Income Tracts	1	1.79%
Moderate Income Tracts	7	12.50%
Middle Income Tracts	35	62.50%
Upper Income Tracts	13	23.21%
NA Income Tracts	0	0.00%

Burke, North Carolina

MSA: 25860, HICKORY-LENOIR-MORGANTON, NC
CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37023020100	NO	MODERATE	No	No	\$52,000

Burke, North Carolina

MSA: 25860, HICKORY-LENOIR-MORGANTON, NC
CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37023020201	NO	UPPER	No	No	\$52,000
37023020202	NO	MIDDLE	No	No	\$52,000
37023020301	NO	MIDDLE	No	No	\$52,000
37023020302	NO	MIDDLE	No	No	\$52,000
37023020500	NO	MIDDLE	No	No	\$52,000
37023020600	NO	MIDDLE	No	No	\$52,000
37023020801	NO	MIDDLE	No	No	\$52,000
37023020802	NO	MIDDLE	No	No	\$52,000
37023020900	NO	UPPER	No	No	\$52,000
37023021000	NO	MIDDLE	No	No	\$52,000
37023021100	NO	MODERATE	No	No	\$52,000
37023021201	NO	MIDDLE	No	No	\$52,000
37023021202	NO	MIDDLE	No	No	\$52,000
37023021203	NO	MIDDLE	No	No	\$52,000
37023021301	NO	MIDDLE	No	No	\$52,000
37023021302	NO	MIDDLE	No	No	\$52,000
37023021400	NO	MIDDLE	No	No	\$52,000

Summary Data: Burke

Number of Census Tracts	18
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	11.11%
Middle Income Tracts	14	77.78%
Upper Income Tracts	2	11.11%
NA Income Tracts	0	0.00%

Cabarrus, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37025040500	NO	MIDDLE	No	No	\$67,700
37025040600	NO	MIDDLE	No	No	\$67,700
37025040701	NO	MODERATE	No	No	\$67,700
37025040702	YES	MODERATE	No	No	\$67,700
37025040703	YES	LOW	No	No	\$67,700
37025040800	NO	MODERATE	No	No	\$67,700
37025040900	NO	MIDDLE	No	No	\$67,700
37025041000	NO	MODERATE	No	No	\$67,700
37025041100	NO	UPPER	No	No	\$67,700
37025041200	NO	MIDDLE	No	No	\$67,700
37025041301	NO	UPPER	No	No	\$67,700
37025041302	NO	UPPER	No	No	\$67,700
37025041303	NO	UPPER	No	No	\$67,700
37025041501	NO	UPPER	No	No	\$67,700
37025041502	NO	MIDDLE	No	No	\$67,700
37025041503	NO	MIDDLE	No	No	\$67,700
37025041601	NO	MIDDLE	No	No	\$67,700
37025041602	NO	MIDDLE	No	No	\$67,700
37025041701	NO	MIDDLE	No	No	\$67,700
37025041702	NO	MIDDLE	No	No	\$67,700
37025041901	YES	MODERATE	No	No	\$67,700
37025041902	YES	MODERATE	No	No	\$67,700
37025042000	NO	MODERATE	No	No	\$67,700
37025042101	YES	MODERATE	No	No	\$67,700
37025042102	NO	MODERATE	No	No	\$67,700
37025042200	NO	MIDDLE	No	No	\$67,700
37025042300	NO	MODERATE	No	No	\$67,700
37025042401	NO	UPPER	No	No	\$67,700
37025042402	YES	MODERATE	No	No	\$67,700
37025042501	NO	UPPER	No	No	\$67,700
37025042502	NO	MODERATE	No	No	\$67,700
37025042503	NO	UPPER	No	No	\$67,700
37025042504	NO	UPPER	No	No	\$67,700

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GeoDataVision FFIEC Tract Classifications 2017: North Carolina

Based on 2017 FFIEC Census Data

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Cabarrus, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37025042601	NO	UPPER	No	No	\$67,700
37025042602	NO	MODERATE	No	No	\$67,700
37025042603	NO	UPPER	No	No	\$67,700
37025042604	NO	MIDDLE	No	No	\$67,700

Summary Data: Cabarrus

Number of Census Tracts 37

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	6	16.22%
Low Income Tracts	1	2.70%
Moderate Income Tracts	13	35.14%
Middle Income Tracts	12	32.43%
Upper Income Tracts	11	29.73%
NA Income Tracts	0	0.00%

Caldwell, North Carolina

MSA: 25860, HICKORY-LENOIR-MORGANTON, NC
CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37027030100	NO	MIDDLE	No	No	\$52,000
37027030200	NO	MODERATE	No	No	\$52,000
37027030300	NO	MIDDLE	No	No	\$52,000
37027030400	NO	MIDDLE	No	No	\$52,000
37027030500	NO	UPPER	No	No	\$52,000
37027030600	NO	MIDDLE	No	No	\$52,000
37027030700	NO	MODERATE	No	No	\$52,000
37027030800	NO	MIDDLE	No	No	\$52,000

Caldwell, North Carolina

MSA: 25860, HICKORY-LENOIR-MORGANTON, NC
CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37027030900	NO	MODERATE	No	No	\$52,000
37027031000	NO	MIDDLE	No	No	\$52,000
37027031100	NO	MIDDLE	No	No	\$52,000
37027031201	NO	MIDDLE	No	No	\$52,000
37027031202	NO	MIDDLE	No	No	\$52,000
37027031300	NO	UPPER	No	No	\$52,000
37027031401	NO	MIDDLE	No	No	\$52,000
37027031402	NO	MIDDLE	No	No	\$52,000
37027031403	NO	MIDDLE	No	No	\$52,000

Summary Data: Caldwell

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	3	17.65%
Middle Income Tracts	12	70.59%
Upper Income Tracts	2	11.76%
NA Income Tracts	0	0.00%

Camden, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLINA
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37029950101	NO	UPPER	No	No	\$48,700
37029950102	NO	UPPER	No	No	\$48,700

Camden, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Camden					
Number of Census Tracts					2
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	0	0.00%			
Upper Income Tracts	2	100.00%			
NA Income Tracts	0	0.00%			

Carteret, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 404

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37031970101	NO	UPPER	No	No	\$48,700
37031970102	NO	MIDDLE	No	No	\$48,700
37031970103	NO	MIDDLE	No	No	\$48,700
37031970200	NO	MIDDLE	No	No	\$48,700
37031970301	NO	UPPER	No	No	\$48,700
37031970302	NO	MIDDLE	No	No	\$48,700
37031970303	NO	MIDDLE	No	No	\$48,700
37031970304	NO	MODERATE	No	No	\$48,700
37031970401	NO	MODERATE	No	No	\$48,700
37031970402	NO	MODERATE	No	No	\$48,700
37031970403	NO	UPPER	No	No	\$48,700
37031970501	NO	MIDDLE	No	No	\$48,700

Carteret, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 404

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37031970502	NO	UPPER	No	No	\$48,700
37031970503	NO	UPPER	No	No	\$48,700
37031970504	NO	MIDDLE	No	No	\$48,700
37031970601	NO	MIDDLE	No	No	\$48,700
37031970602	NO	UPPER	No	No	\$48,700
37031970603	NO	MIDDLE	No	No	\$48,700
37031970604	NO	UPPER	No	No	\$48,700
37031970605	NO	UPPER	No	No	\$48,700
37031970701	NO	MIDDLE	No	No	\$48,700
37031970702	NO	UPPER	No	No	\$48,700
37031970703	NO	MIDDLE	No	No	\$48,700
37031970704	NO	MIDDLE	No	No	\$48,700
37031970801	NO	MIDDLE	No	No	\$48,700
37031970802	NO	UPPER	No	No	\$48,700
37031970803	NO	UPPER	No	No	\$48,700
37031970804	NO	UPPER	No	No	\$48,700
37031970805	NO	MIDDLE	No	No	\$48,700
37031970901	NO	UPPER	No	No	\$48,700
37031970902	NO	UPPER	No	No	\$48,700
37031970903	NO	UPPER	No	No	\$48,700
37031971001	NO	UPPER	No	No	\$48,700
37031971002	NO	UPPER	No	No	\$48,700
37031971101	NO	MIDDLE	No	No	\$48,700
37031971102	NO	UPPER	No	No	\$48,700
37031980100	NO	NA	No	No	\$48,700
37031990100	NO	NA	No	No	\$48,700
37031990200	NO	NA	No	No	\$48,700

Carteret, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 404

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Carteret					
Number of Census Tracts					39
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	7.69%			
Middle Income Tracts	15	38.46%			
Upper Income Tracts	18	46.15%			
NA Income Tracts	3	7.69%			

Caswell, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37033930100	YES	MIDDLE	Yes	Yes	\$48,700
37033930200	YES	MIDDLE	Yes	Yes	\$48,700
37033930300	NO	MIDDLE	Yes	Yes	\$48,700
37033930400	NO	MIDDLE	Yes	Yes	\$48,700
37033930500	NO	MIDDLE	Yes	Yes	\$48,700
37033930600	NO	MIDDLE	Yes	Yes	\$48,700

Caswell, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Caswell					
Number of Census Tracts					6
Number of Distressed or Underserved Tracts					6
Tract Type	Number	Percentage			
Minority Tracts	2	33.33%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	0	0.00%			
Middle Income Tracts	6	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Catawba, North Carolina

MSA: 25860, HICKORY-LENOIR-MORGANTON, NC
CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37035010101	NO	MIDDLE	No	No	\$52,000
37035010102	NO	MIDDLE	No	No	\$52,000
37035010201	NO	MIDDLE	No	No	\$52,000
37035010202	NO	MIDDLE	No	No	\$52,000
37035010301	NO	MIDDLE	No	No	\$52,000
37035010302	NO	UPPER	No	No	\$52,000
37035010303	NO	MIDDLE	No	No	\$52,000
37035010304	NO	MIDDLE	No	No	\$52,000
37035010401	NO	MIDDLE	No	No	\$52,000
37035010402	NO	MODERATE	No	No	\$52,000
37035010501	NO	UPPER	No	No	\$52,000
37035010502	NO	UPPER	No	No	\$52,000

Catawba, North Carolina

MSA: 25860, HICKORY-LENOIR-MORGANTON, NC
CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37035010600	NO	UPPER	No	No	\$52,000
37035010700	NO	MODERATE	No	No	\$52,000
37035010900	YES	MODERATE	No	No	\$52,000
37035011000	YES	MODERATE	No	No	\$52,000
37035011101	NO	MIDDLE	No	No	\$52,000
37035011102	NO	MIDDLE	No	No	\$52,000
37035011200	NO	MIDDLE	No	No	\$52,000
37035011300	NO	MODERATE	No	No	\$52,000
37035011401	NO	MIDDLE	No	No	\$52,000
37035011402	NO	MIDDLE	No	No	\$52,000
37035011501	NO	MIDDLE	No	No	\$52,000
37035011503	NO	UPPER	No	No	\$52,000
37035011504	NO	UPPER	No	No	\$52,000
37035011601	NO	MIDDLE	No	No	\$52,000
37035011602	NO	MIDDLE	No	No	\$52,000
37035011701	NO	UPPER	No	No	\$52,000
37035011702	NO	MIDDLE	No	No	\$52,000
37035011801	NO	UPPER	No	No	\$52,000
37035011802	NO	MIDDLE	No	No	\$52,000

Catawba, North Carolina

MSA: 25860, HICKORY-LENOIR-MORGANTON, NC
CSA: 280

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

Number of Census Tracts 31

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	2	6.45%
Low Income Tracts	0	0.00%
Moderate Income Tracts	5	16.13%
Middle Income Tracts	18	58.06%
Upper Income Tracts	8	25.81%
NA Income Tracts	0	0.00%

Chatham, North Carolina

MSA: 20500, DURHAM-CHAPEL HILL, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37037020103	NO	UPPER	No	No	\$71,200
37037020104	NO	UPPER	No	No	\$71,200
37037020105	NO	UPPER	No	No	\$71,200
37037020106	NO	UPPER	No	No	\$71,200
37037020200	NO	MIDDLE	No	No	\$71,200
37037020300	NO	MODERATE	No	No	\$71,200
37037020401	YES	MODERATE	No	No	\$71,200
37037020402	YES	LOW	No	No	\$71,200
37037020500	NO	MODERATE	No	No	\$71,200
37037020600	NO	MIDDLE	No	No	\$71,200
37037020701	NO	MIDDLE	No	No	\$71,200
37037020702	NO	MIDDLE	No	No	\$71,200

Chatham, North Carolina

MSA: 20500, DURHAM-CHAPEL HILL, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37037020800	NO	MIDDLE	No	No	\$71,200
Summary Data: Chatham					
Number of Census Tracts					13
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	2	15.38%			
Low Income Tracts	1	7.69%			
Moderate Income Tracts	3	23.08%			
Middle Income Tracts	5	38.46%			
Upper Income Tracts	4	30.77%			
NA Income Tracts	0	0.00%			

Cherokee, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37039930100	NO	MODERATE	Yes	Yes	\$48,700
37039930200	NO	MIDDLE	Yes	Yes	\$48,700
37039930300	NO	MIDDLE	Yes	Yes	\$48,700
37039930400	NO	MIDDLE	Yes	Yes	\$48,700
37039930500	NO	MIDDLE	Yes	Yes	\$48,700
37039930601	NO	MIDDLE	No	Yes	\$48,700
37039930602	NO	MIDDLE	Yes	Yes	\$48,700

Cherokee, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Cherokee					
Number of Census Tracts					7
Number of Distressed or Underserved Tracts					6
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%			

Chowan, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37041930101	NO	MODERATE	Yes	No	\$48,700
37041930102	NO	MIDDLE	No	No	\$48,700
37041930200	NO	MIDDLE	Yes	No	\$48,700

Chowan, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Chowan					
Number of Census Tracts					3
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	33.33%			
Middle Income Tracts	2	66.67%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Clay, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37043950100	NO	MIDDLE	No	Yes	\$48,700
37043950200	NO	MIDDLE	No	Yes	\$48,700

Clay, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Clay					
Number of Census Tracts					2
Number of Distressed or Underserved Tracts					2
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	0	0.00%			
Middle Income Tracts	2	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Cleveland, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37045950101	NO	MIDDLE	Yes	No	\$48,700
37045950102	NO	UPPER	Yes	No	\$48,700
37045950200	NO	MIDDLE	Yes	No	\$48,700
37045950301	NO	MIDDLE	Yes	No	\$48,700
37045950302	NO	MIDDLE	Yes	No	\$48,700
37045950400	NO	MIDDLE	Yes	No	\$48,700
37045950500	NO	MIDDLE	No	No	\$48,700
37045950601	NO	MIDDLE	Yes	No	\$48,700
37045950602	NO	MIDDLE	Yes	No	\$48,700
37045950700	NO	MIDDLE	Yes	No	\$48,700
37045950800	NO	MIDDLE	Yes	No	\$48,700
37045950900	YES	MODERATE	No	No	\$48,700

Cleveland, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37045951000	NO	MIDDLE	Yes	No	\$48,700
37045951100	YES	MIDDLE	No	No	\$48,700
37045951200	NO	MIDDLE	Yes	No	\$48,700
37045951300	NO	MIDDLE	No	No	\$48,700
37045951400	NO	MIDDLE	Yes	No	\$48,700
37045951501	NO	UPPER	No	No	\$48,700
37045951502	NO	MIDDLE	No	No	\$48,700
37045951503	NO	UPPER	No	No	\$48,700
37045951601	NO	MIDDLE	Yes	No	\$48,700
37045951602	NO	MIDDLE	Yes	No	\$48,700

Summary Data: Cleveland

Number of Census Tracts 22

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	2	9.09%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	4.55%
Middle Income Tracts	18	81.82%
Upper Income Tracts	3	13.64%
NA Income Tracts	0	0.00%

Columbus, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37047930100	YES	MIDDLE	Yes	No	\$48,700
37047930200	YES	MIDDLE	Yes	No	\$48,700

Columbus, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37047930300	NO	UPPER	No	No	\$48,700
37047930400	YES	MODERATE	Yes	No	\$48,700
37047930500	NO	MIDDLE	Yes	No	\$48,700
37047930600	NO	MIDDLE	Yes	No	\$48,700
37047930700	YES	MIDDLE	Yes	No	\$48,700
37047930800	NO	MIDDLE	Yes	No	\$48,700
37047930900	YES	MODERATE	No	No	\$48,700
37047931000	NO	MIDDLE	Yes	No	\$48,700
37047931100	NO	MODERATE	Yes	No	\$48,700
37047931200	NO	MIDDLE	Yes	No	\$48,700
37047931300	NO	MIDDLE	Yes	No	\$48,700

Summary Data: Columbus

Number of Census Tracts 13

Number of Distressed or Underserved Tracts 9

Tract Type	Number	Percentage
Minority Tracts	5	38.46%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	23.08%
Middle Income Tracts	9	69.23%
Upper Income Tracts	1	7.69%
NA Income Tracts	0	0.00%

Craven, North Carolina

MSA: 35100, NEW BERN, NC
CSA: 404

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37049960101	NO	MIDDLE	No	No	\$50,700

Craven, North Carolina

MSA: 35100, NEW BERN, NC

CSA: 404

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37049960102	NO	MIDDLE	No	No	\$50,700
37049960200	NO	MODERATE	No	No	\$50,700
37049960300	NO	MIDDLE	No	No	\$50,700
37049960401	NO	MIDDLE	No	No	\$50,700
37049960402	YES	MIDDLE	No	No	\$50,700
37049960403	NO	UPPER	No	No	\$50,700
37049960404	NO	MIDDLE	No	No	\$50,700
37049960500	NO	MIDDLE	No	No	\$50,700
37049960600	NO	MIDDLE	No	No	\$50,700
37049960700	NO	MIDDLE	No	No	\$50,700
37049960800	YES	LOW	No	No	\$50,700
37049960900	YES	LOW	No	No	\$50,700
37049961001	NO	UPPER	No	No	\$50,700
37049961002	NO	UPPER	No	No	\$50,700
37049961100	NO	UPPER	No	No	\$50,700
37049961201	NO	MODERATE	No	No	\$50,700
37049961202	NO	MIDDLE	No	No	\$50,700
37049961301	NO	MIDDLE	No	No	\$50,700
37049961302	NO	MIDDLE	No	No	\$50,700
37049961303	NO	UPPER	No	No	\$50,700

Craven, North Carolina

MSA: 35100, NEW BERN, NC

CSA: 404

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Craven					
Number of Census Tracts					21
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	3	14.29%			
Low Income Tracts	2	9.52%			
Moderate Income Tracts	2	9.52%			
Middle Income Tracts	12	57.14%			
Upper Income Tracts	5	23.81%			
NA Income Tracts	0	0.00%			

Cumberland, North Carolina

MSA: 22180, FAYETTEVILLE, NC

CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37051000200	YES	LOW	No	No	\$51,600
37051000500	YES	MODERATE	No	No	\$51,600
37051000600	NO	MIDDLE	No	No	\$51,600
37051000701	NO	UPPER	No	No	\$51,600
37051000702	NO	UPPER	No	No	\$51,600
37051000800	NO	MIDDLE	No	No	\$51,600
37051000900	NO	MIDDLE	No	No	\$51,600
37051001000	YES	MODERATE	No	No	\$51,600
37051001100	YES	MODERATE	No	No	\$51,600
37051001200	YES	MODERATE	No	No	\$51,600
37051001400	YES	MIDDLE	No	No	\$51,600
37051001500	NO	MIDDLE	No	No	\$51,600

Cumberland, North Carolina

MSA: 22180, FAYETTEVILLE, NC
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37051001601	NO	MIDDLE	No	No	\$51,600
37051001603	NO	MIDDLE	No	No	\$51,600
37051001604	YES	MIDDLE	No	No	\$51,600
37051001700	YES	MIDDLE	No	No	\$51,600
37051001800	NO	MODERATE	No	No	\$51,600
37051001901	YES	MODERATE	No	No	\$51,600
37051001902	YES	MIDDLE	No	No	\$51,600
37051001903	NO	MIDDLE	No	No	\$51,600
37051002001	YES	MIDDLE	No	No	\$51,600
37051002002	YES	MIDDLE	No	No	\$51,600
37051002100	YES	MIDDLE	No	No	\$51,600
37051002200	YES	MIDDLE	No	No	\$51,600
37051002300	YES	MODERATE	No	No	\$51,600
37051002401	YES	MODERATE	No	No	\$51,600
37051002402	YES	MODERATE	No	No	\$51,600
37051002501	YES	MIDDLE	No	No	\$51,600
37051002502	YES	MIDDLE	No	No	\$51,600
37051002503	YES	MIDDLE	No	No	\$51,600
37051002504	YES	MIDDLE	No	No	\$51,600
37051002600	NO	MIDDLE	No	No	\$51,600
37051002700	NO	UPPER	No	No	\$51,600
37051002800	NO	MIDDLE	No	No	\$51,600
37051002900	NO	MIDDLE	No	No	\$51,600
37051003001	NO	UPPER	No	No	\$51,600
37051003002	NO	MIDDLE	No	No	\$51,600
37051003102	NO	UPPER	No	No	\$51,600
37051003103	NO	MIDDLE	No	No	\$51,600
37051003104	NO	MIDDLE	No	No	\$51,600
37051003201	NO	UPPER	No	No	\$51,600
37051003203	YES	MIDDLE	No	No	\$51,600
37051003204	YES	MIDDLE	No	No	\$51,600
37051003205	YES	UPPER	No	No	\$51,600
37051003302	YES	MIDDLE	No	No	\$51,600

Cumberland, North Carolina

MSA: 22180, FAYETTEVILLE, NC
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37051003304	YES	MIDDLE	No	No	\$51,600
37051003305	YES	MIDDLE	No	No	\$51,600
37051003307	YES	MIDDLE	No	No	\$51,600
37051003309	YES	MIDDLE	No	No	\$51,600
37051003310	YES	MODERATE	No	No	\$51,600
37051003311	YES	MIDDLE	No	No	\$51,600
37051003312	YES	MIDDLE	No	No	\$51,600
37051003313	YES	MIDDLE	No	No	\$51,600
37051003314	YES	MIDDLE	No	No	\$51,600
37051003401	NO	MODERATE	No	No	\$51,600
37051003402	YES	NA	No	No	\$51,600
37051003403	NO	MODERATE	No	No	\$51,600
37051003404	NO	NA	No	No	\$51,600
37051003405	YES	MODERATE	No	No	\$51,600
37051003406	NO	UPPER	No	No	\$51,600
37051003407	YES	MODERATE	No	No	\$51,600
37051003408	NO	MIDDLE	No	No	\$51,600
37051003500	YES	MODERATE	No	No	\$51,600
37051003600	YES	MIDDLE	No	No	\$51,600
37051003700	NO	UPPER	No	No	\$51,600
37051003800	YES	MODERATE	No	No	\$51,600
37051980100	NO	NA	No	No	\$51,600
37051980200	NO	NA	No	No	\$51,600

Cumberland, North Carolina

MSA: 22180, FAYETTEVILLE, NC
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Cumberland					
Number of Census Tracts					68
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	40	58.82%			
Low Income Tracts	1	1.47%			
Moderate Income Tracts	16	23.53%			
Middle Income Tracts	38	55.88%			
Upper Income Tracts	9	13.24%			
NA Income Tracts	4	5.88%			

Currituck, North Carolina

MSA: 47260, VIRGINIA BEACH-NORFOLK-NEWPO
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37053110101	NO	UPPER	No	No	\$73,000
37053110102	NO	MIDDLE	No	No	\$73,000
37053110200	NO	MIDDLE	No	No	\$73,000
37053110301	NO	MIDDLE	No	No	\$73,000
37053110302	NO	MODERATE	No	No	\$73,000
37053110401	NO	MODERATE	No	No	\$73,000
37053110402	NO	MIDDLE	No	No	\$73,000
37053990100	NO	NA	No	No	\$73,000

Currituck, North Carolina

MSA: 47260, VIRGINIA BEACH-NORFOLK-NEWPO
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Currituck					
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	2	25.00%			
Middle Income Tracts	4	50.00%			
Upper Income Tracts	1	12.50%			
NA Income Tracts	1	12.50%			

Dare, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37055970101	NO	UPPER	No	No	\$48,700
37055970102	NO	UPPER	No	No	\$48,700
37055970200	NO	UPPER	No	No	\$48,700
37055970300	NO	UPPER	No	No	\$48,700
37055970400	NO	UPPER	No	No	\$48,700
37055970501	NO	MIDDLE	No	No	\$48,700
37055970502	NO	MIDDLE	No	No	\$48,700
37055970601	NO	UPPER	No	No	\$48,700
37055970602	NO	UPPER	No	No	\$48,700
37055990100	NO	NA	No	No	\$48,700
37055990200	NO	NA	No	No	\$48,700

Dare, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Dare					
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	2	18.18%			
Upper Income Tracts	7	63.64%			
NA Income Tracts	2	18.18%			

Davidson, North Carolina

MSA: 49180, WINSTON-SALEM, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37057060101	NO	MIDDLE	No	No	\$56,800
37057060102	NO	UPPER	No	No	\$56,800
37057060201	NO	MIDDLE	No	No	\$56,800
37057060202	NO	MIDDLE	No	No	\$56,800
37057060203	NO	UPPER	No	No	\$56,800
37057060301	NO	UPPER	No	No	\$56,800
37057060302	NO	UPPER	No	No	\$56,800
37057060303	NO	UPPER	No	No	\$56,800
37057060304	NO	UPPER	No	No	\$56,800
37057060400	NO	UPPER	No	No	\$56,800
37057060500	NO	MIDDLE	No	No	\$56,800
37057060601	NO	MIDDLE	No	No	\$56,800

Davidson, North Carolina

MSA: 49180, WINSTON-SALEM, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37057060602	NO	MIDDLE	No	No	\$56,800
37057060700	YES	MODERATE	No	No	\$56,800
37057060800	YES	LOW	No	No	\$56,800
37057060900	NO	MODERATE	No	No	\$56,800
37057061000	NO	MODERATE	No	No	\$56,800
37057061100	NO	MIDDLE	No	No	\$56,800
37057061201	NO	MODERATE	No	No	\$56,800
37057061202	NO	MIDDLE	No	No	\$56,800
37057061300	NO	MODERATE	No	No	\$56,800
37057061400	YES	LOW	No	No	\$56,800
37057061500	YES	MODERATE	No	No	\$56,800
37057061600	NO	LOW	No	No	\$56,800
37057061701	NO	MIDDLE	No	No	\$56,800
37057061702	NO	MIDDLE	No	No	\$56,800
37057061703	NO	MIDDLE	No	No	\$56,800
37057061802	NO	MIDDLE	No	No	\$56,800
37057061803	NO	MIDDLE	No	No	\$56,800
37057061804	NO	MIDDLE	No	No	\$56,800
37057061901	NO	MIDDLE	No	No	\$56,800
37057061902	NO	MIDDLE	No	No	\$56,800
37057062001	NO	MIDDLE	No	No	\$56,800
37057062002	NO	MIDDLE	No	No	\$56,800

Davidson, North Carolina

MSA: 49180, WINSTON-SALEM, NC

CSA: 268

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

Number of Census Tracts	34
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	4	11.76%
Low Income Tracts	3	8.82%
Moderate Income Tracts	6	17.65%
Middle Income Tracts	18	52.94%
Upper Income Tracts	7	20.59%
NA Income Tracts	0	0.00%

Davie, North Carolina

MSA: 49180, WINSTON-SALEM, NC

CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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37059080100	NO	MIDDLE	No	No	\$56,800
37059080200	NO	MIDDLE	No	No	\$56,800
37059080300	NO	UPPER	No	No	\$56,800
37059080400	NO	UPPER	No	No	\$56,800
37059080500	NO	MIDDLE	No	No	\$56,800
37059080600	NO	MIDDLE	No	No	\$56,800
37059080700	NO	MIDDLE	No	No	\$56,800

Davie, North Carolina

MSA: 49180, WINSTON-SALEM, NC

CSA: 268

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

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	0	0.00%
Middle Income Tracts	5	71.43%
Upper Income Tracts	2	28.57%
NA Income Tracts	0	0.00%

Duplin, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLINA

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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37061090100	NO	MODERATE	Yes	No	\$48,700
37061090200	YES	MIDDLE	Yes	No	\$48,700
37061090300	YES	MODERATE	No	No	\$48,700
37061090400	YES	MIDDLE	Yes	No	\$48,700
37061090501	NO	MIDDLE	Yes	No	\$48,700
37061090502	NO	MIDDLE	Yes	No	\$48,700
37061090600	NO	MIDDLE	Yes	No	\$48,700
37061090701	NO	MIDDLE	Yes	No	\$48,700
37061090702	NO	MIDDLE	Yes	No	\$48,700
37061090801	YES	MODERATE	No	No	\$48,700
37061090802	YES	MODERATE	Yes	No	\$48,700

Duplin, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Duplin					
Number of Census Tracts					11
Number of Distressed or Underserved Tracts					7
Tract Type	Number	Percentage			
Minority Tracts	5	45.45%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	4	36.36%			
Middle Income Tracts	7	63.64%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Durham, North Carolina

MSA: 20500, DURHAM-CHAPEL HILL, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37063000101	YES	MODERATE	No	No	\$71,200
37063000102	YES	MODERATE	No	No	\$71,200
37063000200	YES	MODERATE	No	No	\$71,200
37063000301	YES	MODERATE	No	No	\$71,200
37063000302	NO	MIDDLE	No	No	\$71,200
37063000401	NO	UPPER	No	No	\$71,200
37063000402	NO	UPPER	No	No	\$71,200
37063000500	YES	LOW	No	No	\$71,200
37063000600	YES	MODERATE	No	No	\$71,200
37063000700	NO	UPPER	No	No	\$71,200
37063000900	YES	LOW	No	No	\$71,200
37063001001	YES	MODERATE	No	No	\$71,200

Durham, North Carolina

MSA: 20500, DURHAM-CHAPEL HILL, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37063001002	YES	LOW	No	No	\$71,200
37063001100	YES	LOW	No	No	\$71,200
37063001301	YES	LOW	No	No	\$71,200
37063001303	YES	MODERATE	No	No	\$71,200
37063001304	YES	LOW	No	No	\$71,200
37063001400	YES	LOW	No	No	\$71,200
37063001501	YES	NA	No	No	\$71,200
37063001502	YES	LOW	No	No	\$71,200
37063001503	YES	NA	No	No	\$71,200
37063001601	NO	MIDDLE	No	No	\$71,200
37063001603	NO	UPPER	No	No	\$71,200
37063001604	NO	UPPER	No	No	\$71,200
37063001705	NO	MIDDLE	No	No	\$71,200
37063001706	YES	MIDDLE	No	No	\$71,200
37063001707	NO	UPPER	No	No	\$71,200
37063001708	YES	MODERATE	No	No	\$71,200
37063001709	YES	LOW	No	No	\$71,200
37063001710	YES	MODERATE	No	No	\$71,200
37063001711	YES	MODERATE	No	No	\$71,200
37063001801	YES	MIDDLE	No	No	\$71,200
37063001802	YES	MODERATE	No	No	\$71,200
37063001806	YES	MIDDLE	No	No	\$71,200
37063001807	YES	MIDDLE	No	No	\$71,200
37063001808	YES	UPPER	No	No	\$71,200
37063001809	YES	MIDDLE	No	No	\$71,200
37063001900	NO	UPPER	No	No	\$71,200
37063002007	NO	UPPER	No	No	\$71,200
37063002008	NO	UPPER	No	No	\$71,200
37063002009	YES	MODERATE	No	No	\$71,200
37063002013	NO	MIDDLE	No	No	\$71,200
37063002015	YES	MODERATE	No	No	\$71,200
37063002016	YES	LOW	No	No	\$71,200
37063002017	NO	UPPER	No	No	\$71,200

Durham, North Carolina

MSA: 20500, DURHAM-CHAPEL HILL, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37063002018	NO	UPPER	No	No	\$71,200
37063002019	NO	UPPER	No	No	\$71,200
37063002020	NO	UPPER	No	No	\$71,200
37063002021	NO	MIDDLE	No	No	\$71,200
37063002022	NO	MIDDLE	No	No	\$71,200
37063002023	NO	UPPER	No	No	\$71,200
37063002024	NO	UPPER	No	No	\$71,200
37063002025	YES	MIDDLE	No	No	\$71,200
37063002026	YES	MIDDLE	No	No	\$71,200
37063002027	YES	MODERATE	No	No	\$71,200
37063002028	YES	MIDDLE	No	No	\$71,200
37063002100	NO	UPPER	No	No	\$71,200
37063002200	NO	UPPER	No	No	\$71,200
37063002300	YES	LOW	No	No	\$71,200
37063980100	NO	NA	No	No	\$71,200

Summary Data: Durham

Number of Census Tracts 60

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	36	60.00%
Low Income Tracts	11	18.33%
Moderate Income Tracts	14	23.33%
Middle Income Tracts	14	23.33%
Upper Income Tracts	18	30.00%
NA Income Tracts	3	5.00%

Edgecombe, North Carolina

MSA: 40580, ROCKY MOUNT, NC
CSA: 468

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37065020200	YES	MODERATE	No	No	\$49,100
37065020300	YES	MODERATE	No	No	\$49,100
37065020400	YES	MODERATE	No	No	\$49,100
37065020600	YES	MODERATE	No	No	\$49,100
37065020700	YES	MIDDLE	No	No	\$49,100
37065020800	YES	MIDDLE	No	No	\$49,100
37065020900	YES	MODERATE	No	No	\$49,100
37065021000	YES	MIDDLE	No	No	\$49,100
37065021100	YES	MIDDLE	No	No	\$49,100
37065021200	NO	MIDDLE	No	No	\$49,100
37065021300	NO	MIDDLE	No	No	\$49,100
37065021400	NO	MIDDLE	No	No	\$49,100
37065021500	NO	MODERATE	No	No	\$49,100
37065021600	NO	UPPER	No	No	\$49,100

Summary Data: Edgecombe

Number of Census Tracts 14

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	9	64.29%
Low Income Tracts	0	0.00%
Moderate Income Tracts	6	42.86%
Middle Income Tracts	7	50.00%
Upper Income Tracts	1	7.14%
NA Income Tracts	0	0.00%

Forsyth, North Carolina

MSA: 49180, WINSTON-SALEM, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37067000100	NO	UPPER	No	No	\$56,800
37067000200	YES	NA	No	No	\$56,800
37067000301	YES	LOW	No	No	\$56,800
37067000302	YES	LOW	No	No	\$56,800
37067000400	YES	MODERATE	No	No	\$56,800
37067000500	YES	LOW	No	No	\$56,800
37067000600	YES	LOW	No	No	\$56,800
37067000700	YES	LOW	No	No	\$56,800
37067000801	YES	NA	No	No	\$56,800
37067000802	YES	LOW	No	No	\$56,800
37067000900	NO	MODERATE	No	No	\$56,800
37067001000	YES	MODERATE	No	No	\$56,800
37067001100	NO	MIDDLE	No	No	\$56,800
37067001200	NO	UPPER	No	No	\$56,800
37067001300	NO	UPPER	No	No	\$56,800
37067001400	YES	MODERATE	No	No	\$56,800
37067001500	YES	MODERATE	No	No	\$56,800
37067001601	YES	MODERATE	No	No	\$56,800
37067001602	YES	LOW	No	No	\$56,800
37067001700	YES	MODERATE	No	No	\$56,800
37067001800	YES	LOW	No	No	\$56,800
37067001901	YES	LOW	No	No	\$56,800
37067001902	NO	MIDDLE	No	No	\$56,800
37067002001	YES	MODERATE	No	No	\$56,800
37067002002	YES	LOW	No	No	\$56,800
37067002100	NO	MIDDLE	No	No	\$56,800
37067002200	NO	UPPER	No	No	\$56,800
37067002501	NO	UPPER	No	No	\$56,800
37067002502	NO	UPPER	No	No	\$56,800
37067002601	NO	UPPER	No	No	\$56,800
37067002603	NO	UPPER	No	No	\$56,800
37067002604	NO	UPPER	No	No	\$56,800
37067002701	YES	MODERATE	No	No	\$56,800

Forsyth, North Carolina

MSA: 49180, WINSTON-SALEM, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37067002702	YES	MODERATE	No	No	\$56,800
37067002703	YES	LOW	No	No	\$56,800
37067002801	NO	UPPER	No	No	\$56,800
37067002804	YES	MODERATE	No	No	\$56,800
37067002806	YES	MODERATE	No	No	\$56,800
37067002807	NO	MIDDLE	No	No	\$56,800
37067002808	NO	MIDDLE	No	No	\$56,800
37067002809	NO	MIDDLE	No	No	\$56,800
37067002901	NO	MIDDLE	No	No	\$56,800
37067002903	NO	MODERATE	No	No	\$56,800
37067002904	NO	MIDDLE	No	No	\$56,800
37067003002	YES	MIDDLE	No	No	\$56,800
37067003003	NO	MIDDLE	No	No	\$56,800
37067003004	NO	UPPER	No	No	\$56,800
37067003103	NO	UPPER	No	No	\$56,800
37067003105	NO	MIDDLE	No	No	\$56,800
37067003106	NO	UPPER	No	No	\$56,800
37067003107	NO	MIDDLE	No	No	\$56,800
37067003108	NO	MIDDLE	No	No	\$56,800
37067003201	NO	UPPER	No	No	\$56,800
37067003202	NO	MIDDLE	No	No	\$56,800
37067003307	NO	UPPER	No	No	\$56,800
37067003308	NO	UPPER	No	No	\$56,800
37067003309	YES	MIDDLE	No	No	\$56,800
37067003310	NO	UPPER	No	No	\$56,800
37067003311	NO	UPPER	No	No	\$56,800
37067003312	NO	UPPER	No	No	\$56,800
37067003313	NO	MODERATE	No	No	\$56,800
37067003314	NO	MIDDLE	No	No	\$56,800
37067003315	NO	MIDDLE	No	No	\$56,800
37067003402	NO	MIDDLE	No	No	\$56,800
37067003403	YES	LOW	No	No	\$56,800
37067003404	YES	LOW	No	No	\$56,800

Forsyth, North Carolina

MSA: 49180, WINSTON-SALEM, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37067003500	YES	MODERATE	No	No	\$56,800
37067003600	NO	MIDDLE	No	No	\$56,800
37067003701	YES	MODERATE	No	No	\$56,800
37067003702	NO	MIDDLE	No	No	\$56,800
37067003703	NO	UPPER	No	No	\$56,800
37067003803	NO	MIDDLE	No	No	\$56,800
37067003804	YES	MIDDLE	No	No	\$56,800
37067003805	YES	MIDDLE	No	No	\$56,800
37067003806	NO	UPPER	No	No	\$56,800
37067003903	YES	MODERATE	No	No	\$56,800
37067003904	NO	UPPER	No	No	\$56,800
37067003905	NO	MIDDLE	No	No	\$56,800
37067003906	NO	UPPER	No	No	\$56,800
37067003908	NO	UPPER	No	No	\$56,800
37067003909	NO	UPPER	No	No	\$56,800
37067004005	NO	UPPER	No	No	\$56,800
37067004007	NO	UPPER	No	No	\$56,800
37067004009	NO	UPPER	No	No	\$56,800
37067004010	NO	UPPER	No	No	\$56,800
37067004011	NO	UPPER	No	No	\$56,800
37067004012	NO	UPPER	No	No	\$56,800
37067004013	NO	UPPER	No	No	\$56,800
37067004014	NO	UPPER	No	No	\$56,800
37067004015	NO	MIDDLE	No	No	\$56,800
37067004102	NO	MIDDLE	No	No	\$56,800
37067004103	NO	UPPER	No	No	\$56,800
37067004104	NO	UPPER	No	No	\$56,800

Forsyth, North Carolina

MSA: 49180, WINSTON-SALEM, NC
CSA: 268

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

Number of Census Tracts 93

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	33	35.48%
Low Income Tracts	13	13.98%
Moderate Income Tracts	17	18.28%
Middle Income Tracts	26	27.96%
Upper Income Tracts	35	37.63%
NA Income Tracts	2	2.15%

Franklin, North Carolina

MSA: 39580, RALEIGH, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37069060100	NO	LOW	No	No	\$80,200
37069060200	NO	MODERATE	No	No	\$80,200
37069060301	YES	MODERATE	No	No	\$80,200
37069060302	YES	LOW	No	No	\$80,200
37069060401	NO	MODERATE	No	No	\$80,200
37069060402	YES	MODERATE	No	No	\$80,200
37069060501	NO	MIDDLE	No	No	\$80,200
37069060502	NO	MIDDLE	No	No	\$80,200
37069060600	NO	MIDDLE	No	No	\$80,200
37069060700	NO	MODERATE	No	No	\$80,200
37069060801	YES	LOW	No	No	\$80,200
37069060802	NO	MODERATE	No	No	\$80,200

Franklin, North Carolina

MSA: 39580, RALEIGH, NC

CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Franklin					
Number of Census Tracts					12
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	4	33.33%			
Low Income Tracts	3	25.00%			
Moderate Income Tracts	6	50.00%			
Middle Income Tracts	3	25.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Gaston, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,

CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37071030101	NO	MIDDLE	No	No	\$67,700
37071030102	NO	MIDDLE	No	No	\$67,700
37071030203	NO	MIDDLE	No	No	\$67,700
37071030204	NO	MIDDLE	No	No	\$67,700
37071030205	NO	MIDDLE	No	No	\$67,700
37071030301	NO	MIDDLE	No	No	\$67,700
37071030302	NO	MODERATE	No	No	\$67,700
37071030401	NO	MIDDLE	No	No	\$67,700
37071030402	NO	MIDDLE	No	No	\$67,700
37071030501	NO	MIDDLE	No	No	\$67,700
37071030502	NO	MIDDLE	No	No	\$67,700
37071030601	NO	MODERATE	No	No	\$67,700

Gaston, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,

CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37071030602	NO	MODERATE	No	No	\$67,700
37071030700	NO	MIDDLE	No	No	\$67,700
37071030801	NO	MIDDLE	No	No	\$67,700
37071030802	NO	LOW	No	No	\$67,700
37071030901	NO	MODERATE	No	No	\$67,700
37071030902	NO	MODERATE	No	No	\$67,700
37071031001	NO	MODERATE	No	No	\$67,700
37071031003	NO	MIDDLE	No	No	\$67,700
37071031004	NO	MIDDLE	No	No	\$67,700
37071031101	NO	MODERATE	No	No	\$67,700
37071031102	NO	MODERATE	No	No	\$67,700
37071031201	NO	MODERATE	No	No	\$67,700
37071031202	NO	MIDDLE	No	No	\$67,700
37071031301	NO	MODERATE	No	No	\$67,700
37071031302	NO	MODERATE	No	No	\$67,700
37071031401	NO	MODERATE	No	No	\$67,700
37071031402	NO	MODERATE	No	No	\$67,700
37071031500	NO	LOW	No	No	\$67,700
37071031600	NO	MODERATE	No	No	\$67,700
37071031701	NO	MODERATE	No	No	\$67,700
37071031703	NO	MIDDLE	No	No	\$67,700
37071031704	NO	MODERATE	No	No	\$67,700
37071031800	YES	LOW	No	No	\$67,700
37071031900	YES	LOW	No	No	\$67,700
37071032000	YES	LOW	No	No	\$67,700
37071032100	YES	MODERATE	No	No	\$67,700
37071032200	NO	MODERATE	No	No	\$67,700
37071032301	NO	MIDDLE	No	No	\$67,700
37071032302	NO	MODERATE	No	No	\$67,700
37071032401	NO	MIDDLE	No	No	\$67,700
37071032402	NO	UPPER	No	No	\$67,700
37071032502	NO	UPPER	No	No	\$67,700
37071032505	YES	MIDDLE	No	No	\$67,700

Gaston, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37071032506	YES	MIDDLE	No	No	\$67,700
37071032507	NO	MIDDLE	No	No	\$67,700
37071032508	NO	UPPER	No	No	\$67,700
37071032600	NO	MIDDLE	No	No	\$67,700
37071032702	NO	UPPER	No	No	\$67,700
37071032703	NO	MIDDLE	No	No	\$67,700
37071032704	NO	MODERATE	No	No	\$67,700
37071032800	NO	MODERATE	No	No	\$67,700
37071032900	NO	MODERATE	No	No	\$67,700
37071033100	YES	MODERATE	No	No	\$67,700
37071033202	NO	MIDDLE	No	No	\$67,700
37071033203	YES	MODERATE	No	No	\$67,700
37071033204	YES	MODERATE	No	No	\$67,700
37071033303	NO	UPPER	No	No	\$67,700
37071033304	NO	UPPER	No	No	\$67,700
37071033305	NO	MODERATE	No	No	\$67,700
37071033306	NO	UPPER	No	No	\$67,700
37071033307	NO	MIDDLE	No	No	\$67,700
37071033400	NO	MODERATE	No	No	\$67,700
37071033500	NO	MODERATE	No	No	\$67,700

Gaston, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

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

Number of Census Tracts

65

Number of Distressed or Underserved Tracts

0

Tract Type	Number	Percentage
Minority Tracts	9	13.85%
Low Income Tracts	5	7.69%
Moderate Income Tracts	28	43.08%
Middle Income Tracts	25	38.46%
Upper Income Tracts	7	10.77%
NA Income Tracts	0	0.00%

Gates, North Carolina

MSA: 47260, VIRGINIA BEACH-NORFOLK-NEWPO
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37073970100	NO	MODERATE	No	No	\$73,000
37073970200	NO	MIDDLE	No	No	\$73,000
37073970300	NO	MIDDLE	No	No	\$73,000

Gates, North Carolina

MSA: 47260, VIRGINIA BEACH-NORFOLK-NEWPO
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Gates					
Number of Census Tracts					3
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	33.33%			
Middle Income Tracts	2	66.67%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Graham, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37075920100	NO	MIDDLE	Yes	Yes	\$48,700
37075920200	NO	MIDDLE	Yes	Yes	\$48,700
37075920300	NO	MIDDLE	Yes	Yes	\$48,700

Graham, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Graham					
Number of Census Tracts					3
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	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Granville, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37077970101	NO	MIDDLE	No	No	\$48,700
37077970102	NO	MIDDLE	No	No	\$48,700
37077970200	NO	UPPER	No	No	\$48,700
37077970300	NO	MIDDLE	No	No	\$48,700
37077970400	YES	MIDDLE	No	No	\$48,700
37077970500	YES	MIDDLE	No	No	\$48,700
37077970601	NO	UPPER	No	No	\$48,700
37077970602	NO	UPPER	No	No	\$48,700
37077970603	NO	UPPER	No	No	\$48,700
37077970701	NO	UPPER	No	No	\$48,700
37077970702	YES	MIDDLE	No	No	\$48,700
37077970703	YES	MIDDLE	No	No	\$48,700

Granville, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37077970704	YES	NA	No	No	\$48,700
Summary Data: Granville					
Number of Census Tracts					13
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	5	38.46%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	0	0.00%			
Middle Income Tracts	7	53.85%			
Upper Income Tracts	5	38.46%			
NA Income Tracts	1	7.69%			

Greene, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37079950101	YES	MIDDLE	Yes	Yes	\$48,700
37079950102	YES	MIDDLE	Yes	Yes	\$48,700
37079950200	NO	MIDDLE	Yes	Yes	\$48,700
37079950300	YES	MIDDLE	Yes	Yes	\$48,700

Greene, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Greene					
Number of Census Tracts					4
Number of Distressed or Underserved Tracts					4
Tract Type	Number	Percentage			
Minority Tracts	3	75.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	0	0.00%			
Middle Income Tracts	4	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Guilford, North Carolina

MSA: 24660, GREENSBORO-HIGH POINT, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37081010100	YES	MODERATE	No	No	\$56,000
37081010200	YES	MODERATE	No	No	\$56,000
37081010300	YES	MODERATE	No	No	\$56,000
37081010401	NO	UPPER	No	No	\$56,000
37081010403	NO	UPPER	No	No	\$56,000
37081010404	NO	UPPER	No	No	\$56,000
37081010500	NO	UPPER	No	No	\$56,000
37081010601	NO	MIDDLE	No	No	\$56,000
37081010602	NO	UPPER	No	No	\$56,000
37081010701	NO	UPPER	No	No	\$56,000
37081010702	NO	MIDDLE	No	No	\$56,000
37081010800	NO	UPPER	No	No	\$56,000

Guilford, North Carolina

MSA: 24660, GREENSBORO-HIGH POINT, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37081010900	YES	MIDDLE	No	No	\$56,000
37081011000	YES	MODERATE	No	No	\$56,000
37081011101	YES	LOW	No	No	\$56,000
37081011102	YES	MODERATE	No	No	\$56,000
37081011200	YES	MODERATE	No	No	\$56,000
37081011300	YES	MODERATE	No	No	\$56,000
37081011400	YES	LOW	No	No	\$56,000
37081011500	YES	MODERATE	No	No	\$56,000
37081011601	YES	MODERATE	No	No	\$56,000
37081011602	YES	MODERATE	No	No	\$56,000
37081011904	YES	MODERATE	No	No	\$56,000
37081011905	YES	MODERATE	No	No	\$56,000
37081012503	NO	UPPER	No	No	\$56,000
37081012504	YES	MIDDLE	No	No	\$56,000
37081012505	NO	UPPER	No	No	\$56,000
37081012508	NO	MIDDLE	No	No	\$56,000
37081012509	NO	UPPER	No	No	\$56,000
37081012510	NO	UPPER	No	No	\$56,000
37081012511	NO	UPPER	No	No	\$56,000
37081012601	YES	MODERATE	No	No	\$56,000
37081012604	YES	MODERATE	No	No	\$56,000
37081012607	NO	MIDDLE	No	No	\$56,000
37081012608	YES	LOW	No	No	\$56,000
37081012609	YES	MIDDLE	No	No	\$56,000
37081012610	YES	MIDDLE	No	No	\$56,000
37081012611	YES	MODERATE	No	No	\$56,000
37081012612	YES	MODERATE	No	No	\$56,000
37081012617	YES	MIDDLE	No	No	\$56,000
37081012703	NO	UPPER	No	No	\$56,000
37081012704	YES	MODERATE	No	No	\$56,000
37081012705	YES	MODERATE	No	No	\$56,000
37081012706	YES	LOW	No	No	\$56,000
37081012707	YES	LOW	No	No	\$56,000

Guilford, North Carolina

MSA: 24660, GREENSBORO-HIGH POINT, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37081012803	YES	MIDDLE	No	No	\$56,000
37081012804	YES	MIDDLE	No	No	\$56,000
37081012805	YES	MIDDLE	No	No	\$56,000
37081013601	NO	MODERATE	No	No	\$56,000
37081013602	YES	MODERATE	No	No	\$56,000
37081013700	NO	UPPER	No	No	\$56,000
37081013800	YES	MODERATE	No	No	\$56,000
37081013900	YES	LOW	No	No	\$56,000
37081014000	YES	LOW	No	No	\$56,000
37081014200	YES	LOW	No	No	\$56,000
37081014300	YES	LOW	No	No	\$56,000
37081014406	YES	MODERATE	No	No	\$56,000
37081014407	NO	MIDDLE	No	No	\$56,000
37081014408	YES	MODERATE	No	No	\$56,000
37081014409	NO	MIDDLE	No	No	\$56,000
37081014410	NO	MODERATE	No	No	\$56,000
37081014411	YES	MODERATE	No	No	\$56,000
37081014412	NO	UPPER	No	No	\$56,000
37081014501	YES	MODERATE	No	No	\$56,000
37081014502	YES	MODERATE	No	No	\$56,000
37081014503	YES	LOW	No	No	\$56,000
37081015100	NO	MIDDLE	No	No	\$56,000
37081015200	NO	MIDDLE	No	No	\$56,000
37081015300	NO	MIDDLE	No	No	\$56,000
37081015401	NO	MIDDLE	No	No	\$56,000
37081015402	YES	MODERATE	No	No	\$56,000
37081015500	YES	MIDDLE	No	No	\$56,000
37081015600	NO	UPPER	No	No	\$56,000
37081015703	NO	MIDDLE	No	No	\$56,000
37081015704	NO	UPPER	No	No	\$56,000
37081015705	NO	MODERATE	No	No	\$56,000
37081015706	NO	UPPER	No	No	\$56,000
37081015707	NO	UPPER	No	No	\$56,000

Guilford, North Carolina

MSA: 24660, GREENSBORO-HIGH POINT, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37081015800	NO	UPPER	No	No	\$56,000
37081015901	NO	UPPER	No	No	\$56,000
37081015902	NO	UPPER	No	No	\$56,000
37081016003	NO	UPPER	No	No	\$56,000
37081016005	NO	UPPER	No	No	\$56,000
37081016006	NO	MIDDLE	No	No	\$56,000
37081016007	NO	UPPER	No	No	\$56,000
37081016008	NO	UPPER	No	No	\$56,000
37081016009	NO	UPPER	No	No	\$56,000
37081016010	NO	MIDDLE	No	No	\$56,000
37081016011	YES	MIDDLE	No	No	\$56,000
37081016101	NO	UPPER	No	No	\$56,000
37081016102	YES	MODERATE	No	No	\$56,000
37081016103	NO	MIDDLE	No	No	\$56,000
37081016201	NO	UPPER	No	No	\$56,000
37081016203	NO	UPPER	No	No	\$56,000
37081016204	NO	UPPER	No	No	\$56,000
37081016205	NO	UPPER	No	No	\$56,000
37081016303	NO	UPPER	No	No	\$56,000
37081016304	NO	UPPER	No	No	\$56,000
37081016305	NO	UPPER	No	No	\$56,000
37081016306	NO	MIDDLE	No	No	\$56,000
37081016405	YES	MIDDLE	No	No	\$56,000
37081016406	NO	UPPER	No	No	\$56,000
37081016407	NO	UPPER	No	No	\$56,000
37081016408	NO	UPPER	No	No	\$56,000
37081016409	NO	UPPER	No	No	\$56,000
37081016410	YES	MIDDLE	No	No	\$56,000
37081016502	NO	UPPER	No	No	\$56,000
37081016503	YES	MIDDLE	No	No	\$56,000
37081016505	NO	MIDDLE	No	No	\$56,000
37081016506	NO	UPPER	No	No	\$56,000
37081016600	NO	MIDDLE	No	No	\$56,000

Guilford, North Carolina

MSA: 24660, GREENSBORO-HIGH POINT, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37081016701	YES	MIDDLE	No	No	\$56,000
37081016702	NO	MIDDLE	No	No	\$56,000
37081016800	NO	MIDDLE	No	No	\$56,000
37081016900	NO	MIDDLE	No	No	\$56,000
37081017000	NO	MIDDLE	No	No	\$56,000
37081017100	NO	UPPER	No	No	\$56,000
37081017200	NO	UPPER	No	No	\$56,000
37081980100	NO	NA	No	No	\$56,000

Summary Data: Guilford

Number of Census Tracts	119
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	51	42.86%
Low Income Tracts	10	8.40%
Moderate Income Tracts	30	25.21%
Middle Income Tracts	35	29.41%
Upper Income Tracts	43	36.13%
NA Income Tracts	1	0.84%

Halifax, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLINA
CSA: 468

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37083930100	YES	MODERATE	Yes	No	\$48,700
37083930200	NO	UPPER	No	No	\$48,700
37083930300	NO	MIDDLE	Yes	No	\$48,700
37083930400	NO	MIDDLE	Yes	No	\$48,700

Halifax, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 468

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37083930501	YES	MODERATE	No	No	\$48,700
37083930502	YES	MIDDLE	Yes	No	\$48,700
37083930600	YES	MODERATE	Yes	No	\$48,700
37083930700	YES	MIDDLE	Yes	No	\$48,700
37083930800	YES	MODERATE	Yes	No	\$48,700
37083930900	YES	MODERATE	No	No	\$48,700
37083931000	YES	MIDDLE	Yes	No	\$48,700
37083931100	YES	MIDDLE	Yes	No	\$48,700

Summary Data: Halifax

Number of Census Tracts 12

Number of Distressed or Underserved Tracts 6

Tract Type	Number	Percentage
Minority Tracts	9	75.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	5	41.67%
Middle Income Tracts	6	50.00%
Upper Income Tracts	1	8.33%
NA Income Tracts	0	0.00%

Harnett, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37085070100	NO	MIDDLE	Yes	No	\$48,700
37085070200	YES	MODERATE	Yes	No	\$48,700
37085070300	NO	MIDDLE	Yes	No	\$48,700
37085070401	NO	MIDDLE	No	No	\$48,700

Harnett, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37085070402	NO	MIDDLE	Yes	No	\$48,700
37085070500	NO	MIDDLE	Yes	No	\$48,700
37085070600	YES	MIDDLE	Yes	No	\$48,700
37085070700	NO	MIDDLE	Yes	No	\$48,700
37085070801	NO	UPPER	Yes	No	\$48,700
37085070802	NO	UPPER	Yes	No	\$48,700
37085070901	NO	UPPER	Yes	No	\$48,700
37085070902	NO	MIDDLE	No	No	\$48,700
37085070903	NO	UPPER	No	No	\$48,700
37085070904	NO	UPPER	Yes	No	\$48,700
37085071001	NO	UPPER	No	No	\$48,700
37085071002	NO	UPPER	No	No	\$48,700
37085071101	NO	MIDDLE	Yes	No	\$48,700
37085071102	NO	MIDDLE	Yes	No	\$48,700
37085071201	NO	MIDDLE	Yes	No	\$48,700
37085071202	NO	MIDDLE	Yes	No	\$48,700
37085071203	NO	UPPER	No	No	\$48,700
37085071204	NO	UPPER	No	No	\$48,700
37085071301	NO	MIDDLE	Yes	No	\$48,700
37085071302	NO	UPPER	No	No	\$48,700
37085071303	NO	UPPER	No	No	\$48,700
37085071401	NO	MIDDLE	Yes	No	\$48,700
37085071402	NO	MIDDLE	Yes	No	\$48,700

Harnett, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Harnett					
Number of Census Tracts					27
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	2	7.41%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	3.70%			
Middle Income Tracts	15	55.56%			
Upper Income Tracts	11	40.74%			
NA Income Tracts	0	0.00%			

Haywood, North Carolina

MSA: 11700, ASHEVILLE, NC
CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37087920101	NO	MIDDLE	No	No	\$60,400
37087920102	NO	MODERATE	No	No	\$60,400
37087920200	NO	MIDDLE	No	No	\$60,400
37087920300	NO	MIDDLE	No	No	\$60,400
37087920400	NO	MIDDLE	No	No	\$60,400
37087920500	NO	MODERATE	No	No	\$60,400
37087920600	NO	UPPER	No	No	\$60,400
37087920700	NO	MIDDLE	No	No	\$60,400
37087920800	NO	MIDDLE	No	No	\$60,400
37087920900	NO	MODERATE	No	No	\$60,400
37087921000	NO	MIDDLE	No	No	\$60,400
37087921100	NO	MIDDLE	No	No	\$60,400

Haywood, North Carolina

MSA: 11700, ASHEVILLE, NC
CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37087921200	NO	MIDDLE	No	No	\$60,400
37087921301	NO	UPPER	No	No	\$60,400
37087921302	NO	MIDDLE	No	No	\$60,400
37087980100	NO	NA	No	No	\$60,400

Summary Data: Haywood**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	3	18.75%
Middle Income Tracts	10	62.50%
Upper Income Tracts	2	12.50%
NA Income Tracts	1	6.25%

Henderson, North Carolina

MSA: 11700, ASHEVILLE, NC
CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37089930100	NO	MIDDLE	No	No	\$60,400
37089930200	NO	MIDDLE	No	No	\$60,400
37089930300	NO	MIDDLE	No	No	\$60,400
37089930401	NO	MODERATE	No	No	\$60,400
37089930402	NO	MODERATE	No	No	\$60,400
37089930501	NO	MIDDLE	No	No	\$60,400
37089930502	NO	UPPER	No	No	\$60,400
37089930600	NO	MIDDLE	No	No	\$60,400

Henderson, North Carolina

MSA: 11700, ASHEVILLE, NC

CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37089930701	NO	UPPER	No	No	\$60,400
37089930702	NO	UPPER	No	No	\$60,400
37089930703	NO	MIDDLE	No	No	\$60,400
37089930800	NO	MIDDLE	No	No	\$60,400
37089930900	NO	MIDDLE	No	No	\$60,400
37089931000	NO	MODERATE	No	No	\$60,400
37089931100	NO	MIDDLE	No	No	\$60,400
37089931200	NO	MODERATE	No	No	\$60,400
37089931300	NO	MIDDLE	No	No	\$60,400
37089931400	NO	LOW	No	No	\$60,400
37089931500	NO	UPPER	No	No	\$60,400
37089931600	NO	MIDDLE	No	No	\$60,400
37089931700	NO	UPPER	No	No	\$60,400
37089931801	NO	UPPER	No	No	\$60,400
37089931802	NO	MIDDLE	No	No	\$60,400
37089931901	NO	UPPER	No	No	\$60,400
37089931902	NO	MIDDLE	No	No	\$60,400
37089932000	NO	MIDDLE	No	No	\$60,400
37089980100	NO	NA	No	No	\$60,400

Henderson, North Carolina

MSA: 11700, ASHEVILLE, NC

CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Henderson					
Number of Census Tracts					27
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	1	3.70%			
Moderate Income Tracts	4	14.81%			
Middle Income Tracts	14	51.85%			
Upper Income Tracts	7	25.93%			
NA Income Tracts	1	3.70%			

Hertford, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37091950100	YES	MIDDLE	Yes	No	\$48,700
37091950200	YES	MIDDLE	Yes	No	\$48,700
37091950300	YES	MIDDLE	Yes	No	\$48,700
37091950401	NO	MIDDLE	Yes	No	\$48,700
37091950402	YES	MODERATE	Yes	No	\$48,700

Hertford, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Hertford					
Number of Census Tracts					5
Number of Distressed or Underserved Tracts					4
Tract Type	Number	Percentage			
Minority Tracts	4	80.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	20.00%			
Middle Income Tracts	4	80.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Hoke, North Carolina

MSA: 22180, FAYETTEVILLE, NC
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37093970101	YES	MIDDLE	No	No	\$51,600
37093970102	YES	UPPER	No	No	\$51,600
37093970103	NO	MIDDLE	No	No	\$51,600
37093970201	YES	MIDDLE	No	No	\$51,600
37093970202	YES	MODERATE	No	No	\$51,600
37093970300	YES	MODERATE	No	No	\$51,600
37093970401	YES	MODERATE	No	No	\$51,600
37093970402	YES	MODERATE	No	No	\$51,600
37093980100	NO	NA	No	No	\$51,600

Hoke, North Carolina

MSA: 22180, FAYETTEVILLE, NC
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Hoke					
Number of Census Tracts					9
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	7	77.78%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	4	44.44%			
Middle Income Tracts	3	33.33%			
Upper Income Tracts	1	11.11%			
NA Income Tracts	1	11.11%			

Hyde, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37095920100	NO	MIDDLE	Yes	Yes	\$48,700
37095990100	NO	NA	No	No	\$48,700
37095990200	NO	NA	No	No	\$48,700

Hyde, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Hyde					
Number of Census Tracts					3
Number of Distressed or Underserved Tracts					1
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	0	0.00%			
Middle Income Tracts	1	33.33%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	2	66.67%			

Iredell, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37097060100	NO	MODERATE	No	No	\$67,700
37097060200	YES	LOW	No	No	\$67,700
37097060300	YES	LOW	No	No	\$67,700
37097060400	YES	LOW	No	No	\$67,700
37097060500	YES	MODERATE	No	No	\$67,700
37097060601	YES	LOW	No	No	\$67,700
37097060602	NO	UPPER	No	No	\$67,700
37097060603	NO	MIDDLE	No	No	\$67,700
37097060701	NO	MODERATE	No	No	\$67,700
37097060702	NO	MIDDLE	No	No	\$67,700
37097060703	NO	MIDDLE	No	No	\$67,700
37097060801	NO	MODERATE	No	No	\$67,700

Iredell, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37097060802	NO	MIDDLE	No	No	\$67,700
37097060901	NO	MIDDLE	No	No	\$67,700
37097060902	NO	MIDDLE	No	No	\$67,700
37097061001	NO	MIDDLE	No	No	\$67,700
37097061002	NO	MIDDLE	No	No	\$67,700
37097061003	NO	MIDDLE	No	No	\$67,700
37097061101	NO	MIDDLE	No	No	\$67,700
37097061102	NO	MODERATE	No	No	\$67,700
37097061103	NO	MIDDLE	No	No	\$67,700
37097061104	NO	MIDDLE	No	No	\$67,700
37097061201	NO	MIDDLE	No	No	\$67,700
37097061202	NO	MIDDLE	No	No	\$67,700
37097061203	NO	UPPER	No	No	\$67,700
37097061204	NO	UPPER	No	No	\$67,700
37097061205	NO	MIDDLE	No	No	\$67,700
37097061301	NO	MODERATE	No	No	\$67,700
37097061302	NO	MIDDLE	No	No	\$67,700
37097061303	NO	MIDDLE	No	No	\$67,700
37097061304	NO	MIDDLE	No	No	\$67,700
37097061401	NO	UPPER	No	No	\$67,700
37097061402	NO	UPPER	No	No	\$67,700
37097061403	NO	UPPER	No	No	\$67,700
37097061404	NO	UPPER	No	No	\$67,700
37097061405	NO	UPPER	No	No	\$67,700
37097061406	NO	UPPER	No	No	\$67,700
37097061407	NO	UPPER	No	No	\$67,700
37097061408	NO	MIDDLE	No	No	\$67,700
37097061501	NO	MIDDLE	No	No	\$67,700
37097061502	NO	UPPER	No	No	\$67,700
37097061503	NO	UPPER	No	No	\$67,700
37097061601	YES	MODERATE	No	No	\$67,700
37097061602	NO	UPPER	No	No	\$67,700

Iredell, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

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

Number of Census Tracts 44

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	6	13.64%
Low Income Tracts	4	9.09%
Moderate Income Tracts	7	15.91%
Middle Income Tracts	20	45.45%
Upper Income Tracts	13	29.55%
NA Income Tracts	0	0.00%

Jackson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLINA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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37099940200	YES	MODERATE	Yes	No	\$48,700
37099950200	NO	MIDDLE	Yes	No	\$48,700
37099950300	NO	MIDDLE	Yes	No	\$48,700
37099950400	NO	MIDDLE	Yes	No	\$48,700
37099950500	NO	MIDDLE	Yes	No	\$48,700
37099950600	NO	MIDDLE	Yes	No	\$48,700
37099950700	NO	MIDDLE	Yes	No	\$48,700
37099950800	NO	UPPER	Yes	No	\$48,700
37099950900	NO	UPPER	No	No	\$48,700

Jackson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLINA
CSA: NA

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

Number of Census Tracts 9

Number of Distressed or Underserved Tracts 6

Tract Type	Number	Percentage
Minority Tracts	1	11.11%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	11.11%
Middle Income Tracts	6	66.67%
Upper Income Tracts	2	22.22%
NA Income Tracts	0	0.00%

Johnston, North Carolina

MSA: 39580, RALEIGH, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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37101040100	NO	MODERATE	No	No	\$80,200
37101040201	NO	MODERATE	No	No	\$80,200
37101040202	NO	MODERATE	No	No	\$80,200
37101040203	NO	MIDDLE	No	No	\$80,200
37101040301	YES	LOW	No	No	\$80,200
37101040302	YES	MODERATE	No	No	\$80,200
37101040400	NO	MODERATE	No	No	\$80,200
37101040500	NO	MODERATE	No	No	\$80,200
37101040600	NO	LOW	No	No	\$80,200
37101040700	NO	MODERATE	No	No	\$80,200
37101040800	NO	MODERATE	No	No	\$80,200
37101040901	NO	MODERATE	No	No	\$80,200

Johnston, North Carolina

MSA: 39580, RALEIGH, NC

CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37101040902	NO	MODERATE	No	No	\$80,200
37101041001	NO	MODERATE	No	No	\$80,200
37101041002	NO	MIDDLE	No	No	\$80,200
37101041101	NO	MODERATE	No	No	\$80,200
37101041102	NO	MIDDLE	No	No	\$80,200
37101041103	NO	MIDDLE	No	No	\$80,200
37101041201	NO	MODERATE	No	No	\$80,200
37101041202	NO	MODERATE	No	No	\$80,200
37101041300	NO	MODERATE	No	No	\$80,200
37101041400	NO	MODERATE	No	No	\$80,200
37101041501	NO	MIDDLE	No	No	\$80,200
37101041502	NO	MIDDLE	No	No	\$80,200
37101041503	NO	MODERATE	No	No	\$80,200

Summary Data: Johnston

Number of Census Tracts 25

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	2	8.00%
Low Income Tracts	2	8.00%
Moderate Income Tracts	17	68.00%
Middle Income Tracts	6	24.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Jones, North Carolina

MSA: 35100, NEW BERN, NC

CSA: 404

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37103920100	NO	MODERATE	No	No	\$50,700
37103920200	NO	MIDDLE	No	No	\$50,700
37103920300	NO	MIDDLE	No	No	\$50,700

Summary Data: Jones

Number of Census Tracts 3

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	33.33%
Middle Income Tracts	2	66.67%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Lee, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37105030101	NO	MIDDLE	No	No	\$48,700
37105030102	NO	UPPER	No	No	\$48,700
37105030200	YES	MODERATE	No	No	\$48,700
37105030300	YES	MODERATE	No	No	\$48,700
37105030401	YES	MODERATE	No	No	\$48,700
37105030402	YES	MODERATE	No	No	\$48,700
37105030501	NO	UPPER	No	No	\$48,700
37105030502	YES	MIDDLE	No	No	\$48,700
37105030503	NO	MIDDLE	No	No	\$48,700

Lee, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37105030601	NO	UPPER	No	No	\$48,700
37105030602	NO	UPPER	No	No	\$48,700
37105030701	NO	UPPER	No	No	\$48,700
37105030702	NO	MIDDLE	No	No	\$48,700

Summary Data: Lee

Number of Census Tracts 13

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	5	38.46%
Low Income Tracts	0	0.00%
Moderate Income Tracts	4	30.77%
Middle Income Tracts	4	30.77%
Upper Income Tracts	5	38.46%
NA Income Tracts	0	0.00%

Lenoir, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37107010100	YES	MIDDLE	Yes	No	\$48,700
37107010200	YES	MODERATE	No	No	\$48,700
37107010300	YES	LOW	No	No	\$48,700
37107010400	YES	LOW	No	No	\$48,700
37107010500	YES	LOW	No	No	\$48,700
37107010600	NO	MIDDLE	Yes	No	\$48,700
37107010700	YES	MODERATE	No	No	\$48,700
37107010800	YES	MIDDLE	Yes	No	\$48,700

Lenoir, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37107010900	YES	MIDDLE	Yes	No	\$48,700
37107011001	NO	UPPER	Yes	No	\$48,700
37107011002	NO	UPPER	No	No	\$48,700
37107011100	NO	MODERATE	Yes	No	\$48,700
37107011200	NO	MIDDLE	Yes	No	\$48,700
37107011300	NO	MIDDLE	Yes	No	\$48,700
37107011400	NO	MIDDLE	Yes	No	\$48,700

Summary Data: Lenoir

Number of Census Tracts 15

Number of Distressed or Underserved Tracts 7

Tract Type	Number	Percentage
Minority Tracts	8	53.33%
Low Income Tracts	3	20.00%
Moderate Income Tracts	3	20.00%
Middle Income Tracts	7	46.67%
Upper Income Tracts	2	13.33%
NA Income Tracts	0	0.00%

Lincoln, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37109070100	NO	MODERATE	No	No	\$67,700
37109070201	NO	MODERATE	No	No	\$67,700
37109070202	NO	MIDDLE	No	No	\$67,700
37109070300	NO	MIDDLE	No	No	\$67,700
37109070400	NO	MODERATE	No	No	\$67,700

Lincoln, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37109070500	NO	MIDDLE	No	No	\$67,700
37109070600	NO	MODERATE	No	No	\$67,700
37109070700	NO	MIDDLE	No	No	\$67,700
37109070800	NO	MODERATE	No	No	\$67,700
37109070901	NO	MIDDLE	No	No	\$67,700
37109070902	NO	MIDDLE	No	No	\$67,700
37109071001	NO	MIDDLE	No	No	\$67,700
37109071002	NO	MODERATE	No	No	\$67,700
37109071101	NO	UPPER	No	No	\$67,700
37109071102	NO	UPPER	No	No	\$67,700
37109071201	NO	UPPER	No	No	\$67,700
37109071202	NO	UPPER	No	No	\$67,700
37109071203	NO	UPPER	No	No	\$67,700

Summary Data: Lincoln

Number of Census Tracts	18
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	6	33.33%
Middle Income Tracts	7	38.89%
Upper Income Tracts	5	27.78%
NA Income Tracts	0	0.00%

Macon, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37113970100	NO	MIDDLE	No	No	\$48,700
37113970200	NO	MIDDLE	No	No	\$48,700
37113970301	NO	MIDDLE	No	No	\$48,700
37113970302	NO	MIDDLE	No	No	\$48,700
37113970400	NO	MIDDLE	No	No	\$48,700
37113970501	NO	UPPER	No	No	\$48,700
37113970502	NO	UPPER	No	No	\$48,700
37113970600	NO	MIDDLE	No	No	\$48,700
37113970700	NO	MIDDLE	No	No	\$48,700

Summary Data: Macon

Number of Census Tracts	9
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	77.78%
Upper Income Tracts	2	22.22%
NA Income Tracts	0	0.00%

Madison, North Carolina

MSA: 11700, ASHEVILLE, NC
CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37115010100	NO	MODERATE	No	No	\$60,400
37115010200	NO	MODERATE	No	No	\$60,400
37115010400	NO	MODERATE	No	No	\$60,400

Madison, North Carolina

MSA: 11700, ASHEVILLE, NC

CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37115010500	NO	MIDDLE	No	No	\$60,400
37115010600	NO	MIDDLE	No	No	\$60,400
37115010700	NO	MIDDLE	No	No	\$60,400

Summary Data: Madison

Number of Census Tracts 6

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	50.00%
Middle Income Tracts	3	50.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Martin, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37117970100	NO	MIDDLE	Yes	No	\$48,700
37117970200	YES	MIDDLE	Yes	No	\$48,700
37117970300	YES	MIDDLE	Yes	No	\$48,700
37117970400	YES	MODERATE	No	No	\$48,700
37117970500	NO	MIDDLE	Yes	No	\$48,700
37117970600	YES	MIDDLE	Yes	No	\$48,700

Martin, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: NA

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

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 5

Tract Type	Number	Percentage
Minority Tracts	4	66.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	16.67%
Middle Income Tracts	5	83.33%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

McDowell, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37111970100	NO	MIDDLE	No	No	\$48,700
37111970200	NO	MIDDLE	No	No	\$48,700
37111970300	NO	MIDDLE	No	No	\$48,700
37111970400	NO	MODERATE	No	No	\$48,700
37111970500	NO	MIDDLE	No	No	\$48,700
37111970600	NO	MIDDLE	No	No	\$48,700
37111970700	NO	MIDDLE	No	No	\$48,700
37111970800	NO	MIDDLE	No	No	\$48,700
37111970901	NO	MIDDLE	No	No	\$48,700
37111970902	NO	MIDDLE	No	No	\$48,700

McDowell, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 280

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: McDowell					
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	1	10.00%			
Middle Income Tracts	9	90.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Mecklenburg, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37119000100	NO	UPPER	No	No	\$67,700
37119000300	NO	UPPER	No	No	\$67,700
37119000400	NO	UPPER	No	No	\$67,700
37119000500	NO	UPPER	No	No	\$67,700
37119000600	NO	MIDDLE	No	No	\$67,700
37119000700	YES	MIDDLE	No	No	\$67,700
37119000800	YES	LOW	No	No	\$67,700
37119000900	YES	MODERATE	No	No	\$67,700
37119001000	NO	UPPER	No	No	\$67,700
37119001100	NO	UPPER	No	No	\$67,700
37119001200	YES	MODERATE	No	No	\$67,700
37119001300	YES	MODERATE	No	No	\$67,700

Mecklenburg, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37119001400	NO	MIDDLE	No	No	\$67,700
37119001504	YES	MODERATE	No	No	\$67,700
37119001505	YES	MIDDLE	No	No	\$67,700
37119001507	YES	LOW	No	No	\$67,700
37119001508	YES	MIDDLE	No	No	\$67,700
37119001509	YES	MODERATE	No	No	\$67,700
37119001510	YES	MODERATE	No	No	\$67,700
37119001603	YES	MODERATE	No	No	\$67,700
37119001605	YES	MODERATE	No	No	\$67,700
37119001606	YES	MODERATE	No	No	\$67,700
37119001607	YES	LOW	No	No	\$67,700
37119001608	YES	LOW	No	No	\$67,700
37119001609	YES	MODERATE	No	No	\$67,700
37119001701	YES	MODERATE	No	No	\$67,700
37119001702	YES	LOW	No	No	\$67,700
37119001801	NO	MODERATE	No	No	\$67,700
37119001802	NO	MIDDLE	No	No	\$67,700
37119001910	YES	MODERATE	No	No	\$67,700
37119001911	YES	MODERATE	No	No	\$67,700
37119001912	YES	LOW	No	No	\$67,700
37119001914	YES	MODERATE	No	No	\$67,700
37119001915	YES	LOW	No	No	\$67,700
37119001916	YES	MIDDLE	No	No	\$67,700
37119001917	YES	MODERATE	No	No	\$67,700
37119001918	YES	MODERATE	No	No	\$67,700
37119001919	YES	MODERATE	No	No	\$67,700
37119001920	YES	MODERATE	No	No	\$67,700
37119001921	YES	MIDDLE	No	No	\$67,700
37119001922	YES	MODERATE	No	No	\$67,700
37119001923	YES	MODERATE	No	No	\$67,700
37119002002	NO	UPPER	No	No	\$67,700
37119002003	NO	UPPER	No	No	\$67,700
37119002004	NO	MIDDLE	No	No	\$67,700

Mecklenburg, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37119002100	NO	MODERATE	No	No	\$67,700
37119002200	NO	UPPER	No	No	\$67,700
37119002300	YES	LOW	No	No	\$67,700
37119002400	NO	UPPER	No	No	\$67,700
37119002500	NO	UPPER	No	No	\$67,700
37119002600	NO	UPPER	No	No	\$67,700
37119002701	NO	UPPER	No	No	\$67,700
37119002702	NO	UPPER	No	No	\$67,700
37119002800	NO	UPPER	No	No	\$67,700
37119002903	NO	UPPER	No	No	\$67,700
37119002904	NO	UPPER	No	No	\$67,700
37119002905	NO	UPPER	No	No	\$67,700
37119002906	NO	UPPER	No	No	\$67,700
37119003006	NO	UPPER	No	No	\$67,700
37119003007	NO	UPPER	No	No	\$67,700
37119003008	NO	UPPER	No	No	\$67,700
37119003011	NO	UPPER	No	No	\$67,700
37119003012	NO	UPPER	No	No	\$67,700
37119003013	NO	UPPER	No	No	\$67,700
37119003015	NO	UPPER	No	No	\$67,700
37119003016	NO	UPPER	No	No	\$67,700
37119003017	NO	UPPER	No	No	\$67,700
37119003018	NO	UPPER	No	No	\$67,700
37119003102	NO	MIDDLE	No	No	\$67,700
37119003103	NO	UPPER	No	No	\$67,700
37119003105	NO	UPPER	No	No	\$67,700
37119003106	YES	MIDDLE	No	No	\$67,700
37119003108	YES	MODERATE	No	No	\$67,700
37119003109	YES	LOW	No	No	\$67,700
37119003201	YES	MODERATE	No	No	\$67,700
37119003203	NO	MODERATE	No	No	\$67,700
37119003204	NO	UPPER	No	No	\$67,700
37119003300	NO	MIDDLE	No	No	\$67,700

Mecklenburg, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37119003400	NO	UPPER	No	No	\$67,700
37119003500	NO	UPPER	No	No	\$67,700
37119003600	YES	LOW	No	No	\$67,700
37119003700	YES	LOW	No	No	\$67,700
37119003802	YES	LOW	No	No	\$67,700
37119003805	YES	UPPER	No	No	\$67,700
37119003806	YES	MODERATE	No	No	\$67,700
37119003807	YES	LOW	No	No	\$67,700
37119003808	YES	LOW	No	No	\$67,700
37119003902	YES	LOW	No	No	\$67,700
37119003903	YES	LOW	No	No	\$67,700
37119004000	YES	MODERATE	No	No	\$67,700
37119004100	YES	MODERATE	No	No	\$67,700
37119004200	YES	LOW	No	No	\$67,700
37119004302	YES	LOW	No	No	\$67,700
37119004303	YES	MODERATE	No	No	\$67,700
37119004304	YES	MODERATE	No	No	\$67,700
37119004305	YES	MODERATE	No	No	\$67,700
37119004400	YES	MODERATE	No	No	\$67,700
37119004500	YES	LOW	No	No	\$67,700
37119004600	YES	LOW	No	No	\$67,700
37119004700	YES	LOW	No	No	\$67,700
37119004800	YES	MODERATE	No	No	\$67,700
37119004900	YES	MODERATE	No	No	\$67,700
37119005000	YES	LOW	No	No	\$67,700
37119005100	YES	LOW	No	No	\$67,700
37119005200	YES	LOW	No	No	\$67,700
37119005301	YES	LOW	No	No	\$67,700
37119005305	YES	MODERATE	No	No	\$67,700
37119005306	YES	LOW	No	No	\$67,700
37119005307	YES	LOW	No	No	\$67,700
37119005308	YES	LOW	No	No	\$67,700
37119005401	YES	MODERATE	No	No	\$67,700

Mecklenburg, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37119005403	YES	MODERATE	No	No	\$67,700
37119005404	YES	MODERATE	No	No	\$67,700
37119005508	NO	UPPER	No	No	\$67,700
37119005509	YES	MIDDLE	No	No	\$67,700
37119005510	YES	MODERATE	No	No	\$67,700
37119005511	YES	MIDDLE	No	No	\$67,700
37119005512	YES	MODERATE	No	No	\$67,700
37119005513	YES	UPPER	No	No	\$67,700
37119005514	YES	UPPER	No	No	\$67,700
37119005515	NO	UPPER	No	No	\$67,700
37119005516	NO	UPPER	No	No	\$67,700
37119005517	NO	UPPER	No	No	\$67,700
37119005518	YES	UPPER	No	No	\$67,700
37119005519	YES	UPPER	No	No	\$67,700
37119005520	YES	UPPER	No	No	\$67,700
37119005521	YES	MIDDLE	No	No	\$67,700
37119005522	YES	MIDDLE	No	No	\$67,700
37119005523	YES	MIDDLE	No	No	\$67,700
37119005524	YES	MIDDLE	No	No	\$67,700
37119005604	NO	NA	No	No	\$67,700
37119005605	YES	MODERATE	No	No	\$67,700
37119005609	YES	LOW	No	No	\$67,700
37119005610	YES	MODERATE	No	No	\$67,700
37119005611	YES	MIDDLE	No	No	\$67,700
37119005612	YES	MIDDLE	No	No	\$67,700
37119005613	YES	MODERATE	No	No	\$67,700
37119005614	YES	UPPER	No	No	\$67,700
37119005615	YES	UPPER	No	No	\$67,700
37119005616	YES	MIDDLE	No	No	\$67,700
37119005617	YES	MIDDLE	No	No	\$67,700
37119005618	YES	MIDDLE	No	No	\$67,700
37119005619	YES	MIDDLE	No	No	\$67,700
37119005620	YES	MIDDLE	No	No	\$67,700

Mecklenburg, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37119005621	YES	MIDDLE	No	No	\$67,700
37119005706	NO	MIDDLE	No	No	\$67,700
37119005709	NO	UPPER	No	No	\$67,700
37119005710	YES	MODERATE	No	No	\$67,700
37119005711	NO	UPPER	No	No	\$67,700
37119005712	NO	UPPER	No	No	\$67,700
37119005713	NO	UPPER	No	No	\$67,700
37119005714	NO	UPPER	No	No	\$67,700
37119005715	NO	UPPER	No	No	\$67,700
37119005716	YES	MIDDLE	No	No	\$67,700
37119005717	YES	MIDDLE	No	No	\$67,700
37119005811	NO	MIDDLE	No	No	\$67,700
37119005812	NO	MODERATE	No	No	\$67,700
37119005815	NO	UPPER	No	No	\$67,700
37119005816	NO	UPPER	No	No	\$67,700
37119005817	NO	UPPER	No	No	\$67,700
37119005823	NO	UPPER	No	No	\$67,700
37119005824	YES	MODERATE	No	No	\$67,700
37119005825	NO	MODERATE	No	No	\$67,700
37119005826	NO	MIDDLE	No	No	\$67,700
37119005827	YES	MODERATE	No	No	\$67,700
37119005828	NO	UPPER	No	No	\$67,700
37119005829	YES	MODERATE	No	No	\$67,700
37119005830	NO	MIDDLE	No	No	\$67,700
37119005831	NO	MIDDLE	No	No	\$67,700
37119005832	NO	UPPER	No	No	\$67,700
37119005833	NO	UPPER	No	No	\$67,700
37119005834	NO	MIDDLE	No	No	\$67,700
37119005835	NO	UPPER	No	No	\$67,700
37119005836	NO	UPPER	No	No	\$67,700
37119005837	NO	UPPER	No	No	\$67,700
37119005838	NO	UPPER	No	No	\$67,700
37119005839	NO	UPPER	No	No	\$67,700

Mecklenburg, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37119005840	NO	UPPER	No	No	\$67,700
37119005841	NO	UPPER	No	No	\$67,700
37119005842	NO	UPPER	No	No	\$67,700
37119005843	NO	UPPER	No	No	\$67,700
37119005844	NO	UPPER	No	No	\$67,700
37119005845	NO	UPPER	No	No	\$67,700
37119005846	NO	UPPER	No	No	\$67,700
37119005847	NO	UPPER	No	No	\$67,700
37119005848	NO	UPPER	No	No	\$67,700
37119005906	NO	MODERATE	No	No	\$67,700
37119005907	YES	UPPER	No	No	\$67,700
37119005908	NO	UPPER	No	No	\$67,700
37119005909	YES	MIDDLE	No	No	\$67,700
37119005910	YES	UPPER	No	No	\$67,700
37119005911	NO	UPPER	No	No	\$67,700
37119005912	YES	MIDDLE	No	No	\$67,700
37119005913	YES	MIDDLE	No	No	\$67,700
37119005914	YES	MIDDLE	No	No	\$67,700
37119005915	YES	MIDDLE	No	No	\$67,700
37119005916	YES	MODERATE	No	No	\$67,700
37119005917	YES	UPPER	No	No	\$67,700
37119005918	YES	MIDDLE	No	No	\$67,700
37119006005	YES	MIDDLE	No	No	\$67,700
37119006006	YES	MODERATE	No	No	\$67,700
37119006007	YES	MIDDLE	No	No	\$67,700
37119006008	YES	MIDDLE	No	No	\$67,700
37119006009	YES	MIDDLE	No	No	\$67,700
37119006010	YES	MIDDLE	No	No	\$67,700
37119006103	NO	UPPER	No	No	\$67,700
37119006104	YES	MIDDLE	No	No	\$67,700
37119006105	YES	MIDDLE	No	No	\$67,700
37119006106	YES	MIDDLE	No	No	\$67,700
37119006107	YES	UPPER	No	No	\$67,700

Mecklenburg, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37119006108	YES	MIDDLE	No	No	\$67,700
37119006109	YES	MODERATE	No	No	\$67,700
37119006203	NO	UPPER	No	No	\$67,700
37119006204	NO	UPPER	No	No	\$67,700
37119006208	NO	MIDDLE	No	No	\$67,700
37119006209	NO	UPPER	No	No	\$67,700
37119006210	NO	UPPER	No	No	\$67,700
37119006211	NO	UPPER	No	No	\$67,700
37119006212	NO	UPPER	No	No	\$67,700
37119006213	NO	UPPER	No	No	\$67,700
37119006214	NO	UPPER	No	No	\$67,700
37119006215	NO	MIDDLE	No	No	\$67,700
37119006302	NO	UPPER	No	No	\$67,700
37119006303	NO	UPPER	No	No	\$67,700
37119006304	NO	UPPER	No	No	\$67,700
37119006403	NO	UPPER	No	No	\$67,700
37119006404	NO	UPPER	No	No	\$67,700
37119006405	NO	UPPER	No	No	\$67,700
37119006406	NO	UPPER	No	No	\$67,700
37119006407	NO	UPPER	No	No	\$67,700
37119980100	NO	NA	No	No	\$67,700
37119980200	NO	NA	No	No	\$67,700
37119980300	NO	NA	No	No	\$67,700

Mecklenburg, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Mecklenburg					
Number of Census Tracts					233
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	125	53.65%			
Low Income Tracts	29	12.45%			
Moderate Income Tracts	53	22.75%			
Middle Income Tracts	51	21.89%			
Upper Income Tracts	96	41.20%			
NA Income Tracts	4	1.72%			

Mitchell, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37121950100	NO	MIDDLE	No	Yes	\$48,700
37121950200	NO	MIDDLE	No	Yes	\$48,700
37121950300	NO	MIDDLE	No	Yes	\$48,700
37121950400	NO	MIDDLE	No	Yes	\$48,700

Mitchell, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Mitchell					
Number of Census Tracts					4
Number of Distressed or Underserved Tracts					4
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	0	0.00%			
Middle Income Tracts	4	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Montgomery, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37123960100	NO	MIDDLE	No	No	\$48,700
37123960200	NO	MIDDLE	Yes	No	\$48,700
37123960300	NO	MIDDLE	No	No	\$48,700
37123960401	YES	MODERATE	No	No	\$48,700
37123960402	NO	MODERATE	Yes	No	\$48,700
37123960500	YES	MODERATE	No	No	\$48,700

Montgomery, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Montgomery					
Number of Census Tracts					6
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	2	33.33%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	3	50.00%			
Middle Income Tracts	3	50.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Moore, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37125950100	NO	MIDDLE	No	No	\$48,700
37125950200	NO	MIDDLE	No	No	\$48,700
37125950301	NO	MIDDLE	No	No	\$48,700
37125950302	NO	UPPER	No	No	\$48,700
37125950401	NO	MIDDLE	No	No	\$48,700
37125950402	NO	MIDDLE	No	No	\$48,700
37125950501	NO	MIDDLE	No	No	\$48,700
37125950502	NO	UPPER	No	No	\$48,700
37125950601	NO	UPPER	No	No	\$48,700
37125950602	NO	UPPER	No	No	\$48,700
37125950701	NO	UPPER	No	No	\$48,700
37125950702	NO	UPPER	No	No	\$48,700

Moore, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37125950801	YES	UPPER	No	No	\$48,700
37125950802	NO	UPPER	No	No	\$48,700
37125950900	NO	MIDDLE	No	No	\$48,700
37125951000	NO	UPPER	No	No	\$48,700
37125951100	NO	UPPER	No	No	\$48,700
37125951200	NO	MIDDLE	No	No	\$48,700

Summary Data: Moore

Number of Census Tracts	18
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	5.56%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	8	44.44%
Upper Income Tracts	10	55.56%
NA Income Tracts	0	0.00%

Nash, North Carolina

MSA: 40580, ROCKY MOUNT, NC
CSA: 468

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37127010200	YES	MODERATE	No	No	\$49,100
37127010300	YES	MIDDLE	No	No	\$49,100
37127010400	YES	MIDDLE	No	No	\$49,100
37127010502	YES	MIDDLE	No	No	\$49,100
37127010503	YES	UPPER	No	No	\$49,100
37127010504	NO	UPPER	No	No	\$49,100

Nash, North Carolina

MSA: 40580, ROCKY MOUNT, NC
CSA: 468

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37127010601	YES	MIDDLE	No	No	\$49,100
37127010602	YES	MIDDLE	No	No	\$49,100
37127010700	YES	MIDDLE	No	No	\$49,100
37127010800	NO	UPPER	No	No	\$49,100
37127010900	NO	MIDDLE	No	No	\$49,100
37127011000	YES	MIDDLE	No	No	\$49,100
37127011101	NO	UPPER	No	No	\$49,100
37127011102	NO	MIDDLE	No	No	\$49,100
37127011200	NO	UPPER	No	No	\$49,100
37127011300	NO	MIDDLE	No	No	\$49,100
37127011400	NO	MIDDLE	No	No	\$49,100
37127011500	NO	MIDDLE	No	No	\$49,100

Summary Data: Nash

Number of Census Tracts 18

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	9	50.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	5.56%
Middle Income Tracts	12	66.67%
Upper Income Tracts	5	27.78%
NA Income Tracts	0	0.00%

New Hanover, North Carolina

MSA: 48900, WILMINGTON, NC
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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New Hanover, North Carolina

MSA: 48900, WILMINGTON, NC
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37129010100	YES	LOW	No	No	\$65,800
37129010200	YES	MIDDLE	No	No	\$65,800
37129010300	YES	MODERATE	No	No	\$65,800
37129010400	NO	UPPER	No	No	\$65,800
37129010501	NO	LOW	No	No	\$65,800
37129010502	NO	LOW	No	No	\$65,800
37129010600	NO	UPPER	No	No	\$65,800
37129010700	NO	MODERATE	No	No	\$65,800
37129010800	YES	LOW	No	No	\$65,800
37129010900	NO	MODERATE	No	No	\$65,800
37129011000	YES	LOW	No	No	\$65,800
37129011100	YES	LOW	No	No	\$65,800
37129011200	NO	MIDDLE	No	No	\$65,800
37129011300	NO	UPPER	No	No	\$65,800
37129011400	YES	LOW	No	No	\$65,800
37129011500	NO	MIDDLE	No	No	\$65,800
37129011603	NO	MIDDLE	No	No	\$65,800
37129011605	NO	MIDDLE	No	No	\$65,800
37129011606	NO	MIDDLE	No	No	\$65,800
37129011607	NO	MIDDLE	No	No	\$65,800
37129011608	NO	UPPER	No	No	\$65,800
37129011701	NO	UPPER	No	No	\$65,800
37129011703	NO	UPPER	No	No	\$65,800
37129011705	NO	UPPER	No	No	\$65,800
37129011800	NO	UPPER	No	No	\$65,800
37129011902	NO	MODERATE	No	No	\$65,800
37129011903	NO	LOW	No	No	\$65,800
37129011904	NO	UPPER	No	No	\$65,800
37129012001	NO	UPPER	No	No	\$65,800
37129012004	NO	UPPER	No	No	\$65,800
37129012006	NO	MIDDLE	No	No	\$65,800
37129012007	NO	MIDDLE	No	No	\$65,800
37129012008	NO	MIDDLE	No	No	\$65,800

New Hanover, North Carolina

MSA: 48900, WILMINGTON, NC

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37129012009	NO	UPPER	No	No	\$65,800
37129012010	NO	MIDDLE	No	No	\$65,800
37129012101	NO	MIDDLE	No	No	\$65,800
37129012103	NO	UPPER	No	No	\$65,800
37129012104	NO	MIDDLE	No	No	\$65,800
37129012105	NO	MIDDLE	No	No	\$65,800
37129012201	NO	UPPER	No	No	\$65,800
37129012202	NO	UPPER	No	No	\$65,800
37129012203	NO	UPPER	No	No	\$65,800
37129012300	NO	UPPER	No	No	\$65,800
37129980100	NO	NA	No	No	\$65,800
37129990100	NO	NA	No	No	\$65,800

Summary Data: New Hanover

Number of Census Tracts	45
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	7	15.56%
Low Income Tracts	8	17.78%
Moderate Income Tracts	4	8.89%
Middle Income Tracts	14	31.11%
Upper Income Tracts	17	37.78%
NA Income Tracts	2	4.44%

Northampton, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: 468

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Northampton, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: 468

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37131920100	NO	MIDDLE	Yes	No	\$48,700
37131920200	YES	MODERATE	No	No	\$48,700
37131920300	YES	MODERATE	Yes	No	\$48,700
37131920401	YES	MODERATE	No	No	\$48,700
37131920402	NO	UPPER	Yes	No	\$48,700

Summary Data: Northampton

Number of Census Tracts	5
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Number of Distressed or Underserved Tracts	1
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Tract Type	Number	Percentage
Minority Tracts	3	60.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	60.00%
Middle Income Tracts	1	20.00%
Upper Income Tracts	1	20.00%
NA Income Tracts	0	0.00%

Onslow, North Carolina

MSA: 27340, JACKSONVILLE, NC

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37133000102	NO	UPPER	No	No	\$55,500
37133000103	NO	MIDDLE	No	No	\$55,500
37133000201	NO	MIDDLE	No	No	\$55,500
37133000202	NO	MIDDLE	No	No	\$55,500
37133000301	NO	MIDDLE	No	No	\$55,500
37133000302	NO	MIDDLE	No	No	\$55,500
37133000401	NO	MIDDLE	No	No	\$55,500

Onslow, North Carolina

MSA: 27340, JACKSONVILLE, NC

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37133000402	NO	MIDDLE	No	No	\$55,500
37133000403	NO	UPPER	No	No	\$55,500
37133000500	NO	NA	No	No	\$55,500
37133000600	NO	NA	No	No	\$55,500
37133000700	NO	MIDDLE	No	No	\$55,500
37133000800	NO	MODERATE	No	No	\$55,500
37133000900	NO	MODERATE	No	No	\$55,500
37133001000	NO	MODERATE	No	No	\$55,500
37133001101	NO	MIDDLE	No	No	\$55,500
37133001102	NO	MIDDLE	No	No	\$55,500
37133001200	NO	MIDDLE	No	No	\$55,500
37133001300	NO	MIDDLE	No	No	\$55,500
37133001400	NO	UPPER	No	No	\$55,500
37133001500	NO	MODERATE	No	No	\$55,500
37133001700	NO	MIDDLE	No	No	\$55,500
37133001800	NO	MIDDLE	No	No	\$55,500
37133002100	NO	UPPER	No	No	\$55,500
37133002201	NO	UPPER	No	No	\$55,500
37133002202	YES	MODERATE	No	No	\$55,500
37133002300	NO	MIDDLE	No	No	\$55,500
37133002400	NO	MIDDLE	No	No	\$55,500
37133002500	NO	MIDDLE	No	No	\$55,500
37133002600	YES	MODERATE	No	No	\$55,500
37133002800	NO	MIDDLE	No	No	\$55,500
37133990100	NO	NA	No	No	\$55,500

Onslow, North Carolina

MSA: 27340, JACKSONVILLE, NC

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Onslow					
Number of Census Tracts					32
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	2	6.25%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	6	18.75%			
Middle Income Tracts	18	56.25%			
Upper Income Tracts	5	15.63%			
NA Income Tracts	3	9.38%			

Orange, North Carolina

MSA: 20500, DURHAM-CHAPEL HILL, NC

CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37135010701	NO	UPPER	No	No	\$71,200
37135010703	YES	MODERATE	No	No	\$71,200
37135010704	NO	MIDDLE	No	No	\$71,200
37135010705	NO	MIDDLE	No	No	\$71,200
37135010706	NO	UPPER	No	No	\$71,200
37135010801	NO	MIDDLE	No	No	\$71,200
37135010802	NO	MIDDLE	No	No	\$71,200
37135010901	NO	MIDDLE	No	No	\$71,200
37135010902	NO	MIDDLE	No	No	\$71,200
37135011000	NO	MIDDLE	No	No	\$71,200
37135011101	NO	MIDDLE	No	No	\$71,200
37135011102	NO	MIDDLE	No	No	\$71,200

Orange, North Carolina

MSA: 20500, DURHAM-CHAPEL HILL, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37135011202	NO	UPPER	No	No	\$71,200
37135011203	NO	MIDDLE	No	No	\$71,200
37135011204	NO	UPPER	No	No	\$71,200
37135011205	YES	UPPER	No	No	\$71,200
37135011300	NO	MODERATE	No	No	\$71,200
37135011400	NO	UPPER	No	No	\$71,200
37135011500	NO	UPPER	No	No	\$71,200
37135011601	NO	NA	No	No	\$71,200
37135011602	NO	MODERATE	No	No	\$71,200
37135011700	NO	MIDDLE	No	No	\$71,200
37135011800	NO	UPPER	No	No	\$71,200
37135011901	NO	UPPER	No	No	\$71,200
37135011902	NO	UPPER	No	No	\$71,200
37135012100	NO	UPPER	No	No	\$71,200
37135012201	NO	UPPER	No	No	\$71,200
37135012202	NO	UPPER	No	No	\$71,200

Summary Data: Orange

Number of Census Tracts 28

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	2	7.14%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	10.71%
Middle Income Tracts	11	39.29%
Upper Income Tracts	13	46.43%
NA Income Tracts	1	3.57%

Pamlico, North Carolina

MSA: 35100, NEW BERN, NC
CSA: 404

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37137950101	NO	MIDDLE	No	No	\$50,700
37137950102	NO	MODERATE	No	No	\$50,700
37137950201	NO	MIDDLE	No	No	\$50,700
37137950202	NO	UPPER	No	No	\$50,700
37137990100	NO	NA	No	No	\$50,700

Summary Data: Pamlico

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	1	20.00%
Middle Income Tracts	2	40.00%
Upper Income Tracts	1	20.00%
NA Income Tracts	1	20.00%

Pasquotank, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37139960100	YES	MODERATE	No	No	\$48,700
37139960200	YES	UPPER	No	No	\$48,700
37139960300	YES	LOW	No	No	\$48,700
37139960400	YES	MIDDLE	No	No	\$48,700
37139960501	NO	MIDDLE	No	No	\$48,700
37139960502	NO	UPPER	No	No	\$48,700
37139960503	NO	MIDDLE	No	No	\$48,700

Pasquotank, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37139960600	NO	MIDDLE	No	No	\$48,700
37139960701	NO	MIDDLE	No	No	\$48,700
37139960702	NO	UPPER	No	No	\$48,700

Summary Data: Pasquotank

Number of Census Tracts 10

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	4	40.00%
Low Income Tracts	1	10.00%
Moderate Income Tracts	1	10.00%
Middle Income Tracts	5	50.00%
Upper Income Tracts	3	30.00%
NA Income Tracts	0	0.00%

Pender, North Carolina

MSA: 48900, WILMINGTON, NC
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37141920101	NO	UPPER	No	No	\$65,800
37141920102	NO	UPPER	No	No	\$65,800
37141920103	NO	MIDDLE	No	No	\$65,800
37141920201	NO	MIDDLE	No	No	\$65,800
37141920202	NO	MIDDLE	No	No	\$65,800
37141920203	NO	UPPER	No	No	\$65,800
37141920204	NO	MODERATE	No	No	\$65,800
37141920300	NO	MODERATE	No	No	\$65,800
37141920401	NO	LOW	No	No	\$65,800

Pender, North Carolina

MSA: 48900, WILMINGTON, NC
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37141920402	NO	MODERATE	No	No	\$65,800
37141920403	NO	MODERATE	No	No	\$65,800
37141920501	YES	MODERATE	No	No	\$65,800
37141920502	NO	MIDDLE	No	No	\$65,800
37141920601	NO	MODERATE	No	No	\$65,800
37141920602	NO	MODERATE	No	No	\$65,800
37141990100	NO	NA	No	No	\$65,800

Summary Data: Pender

Number of Census Tracts 16

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	6.25%
Low Income Tracts	1	6.25%
Moderate Income Tracts	7	43.75%
Middle Income Tracts	4	25.00%
Upper Income Tracts	3	18.75%
NA Income Tracts	1	6.25%

Perquimans, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37143920100	NO	MIDDLE	No	No	\$48,700
37143920201	NO	MIDDLE	No	No	\$48,700
37143920202	NO	MIDDLE	No	No	\$48,700

Perquimans, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLINA
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Perquimans					
Number of Census Tracts					3
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	3	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Person, North Carolina

MSA: 20500, DURHAM-CHAPEL HILL, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37145920100	NO	MODERATE	No	No	\$71,200
37145920200	NO	MODERATE	No	No	\$71,200
37145920300	YES	LOW	No	No	\$71,200
37145920400	YES	MODERATE	No	No	\$71,200
37145920500	NO	MIDDLE	No	No	\$71,200
37145920601	NO	MODERATE	No	No	\$71,200
37145920602	NO	MIDDLE	No	No	\$71,200

Person, North Carolina

MSA: 20500, DURHAM-CHAPEL HILL, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Person					
Number of Census Tracts					7
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	2	28.57%			
Low Income Tracts	1	14.29%			
Moderate Income Tracts	4	57.14%			
Middle Income Tracts	2	28.57%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Pitt, North Carolina

MSA: 24780, GREENVILLE, NC
CSA: 274

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37147000100	NO	LOW	No	No	\$54,200
37147000201	NO	MODERATE	No	No	\$54,200
37147000202	NO	MIDDLE	No	No	\$54,200
37147000301	NO	UPPER	No	No	\$54,200
37147000302	NO	MIDDLE	No	No	\$54,200
37147000400	NO	UPPER	No	No	\$54,200
37147000501	NO	UPPER	No	No	\$54,200
37147000502	NO	MIDDLE	No	No	\$54,200
37147000601	YES	LOW	No	No	\$54,200
37147000602	YES	MODERATE	No	No	\$54,200
37147000603	NO	MIDDLE	No	No	\$54,200
37147000701	YES	LOW	No	No	\$54,200

Pitt, North Carolina

MSA: 24780, GREENVILLE, NC
CSA: 274

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37147000702	YES	LOW	No	No	\$54,200
37147000800	YES	MODERATE	No	No	\$54,200
37147000900	NO	MODERATE	No	No	\$54,200
37147001001	NO	UPPER	No	No	\$54,200
37147001002	NO	UPPER	No	No	\$54,200
37147001003	NO	UPPER	No	No	\$54,200
37147001100	NO	MIDDLE	No	No	\$54,200
37147001200	NO	MIDDLE	No	No	\$54,200
37147001301	NO	MIDDLE	No	No	\$54,200
37147001302	NO	MIDDLE	No	No	\$54,200
37147001303	NO	UPPER	No	No	\$54,200
37147001401	NO	MODERATE	No	No	\$54,200
37147001402	NO	MODERATE	No	No	\$54,200
37147001500	NO	MODERATE	No	No	\$54,200
37147001600	NO	UPPER	No	No	\$54,200
37147001700	NO	UPPER	No	No	\$54,200
37147001800	NO	MIDDLE	No	No	\$54,200
37147001900	NO	MIDDLE	No	No	\$54,200
37147002001	YES	MODERATE	No	No	\$54,200
37147002002	YES	MIDDLE	No	No	\$54,200

Pitt, North Carolina

MSA: 24780, GREENVILLE, NC
CSA: 274

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

Number of Census Tracts

32

Number of Distressed or Underserved Tracts

0

Tract Type	Number	Percentage
Minority Tracts	7	21.88%
Low Income Tracts	4	12.50%
Moderate Income Tracts	8	25.00%
Middle Income Tracts	11	34.38%
Upper Income Tracts	9	28.13%
NA Income Tracts	0	0.00%

Polk, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37149920101	NO	MIDDLE	No	Yes	\$48,700
37149920103	NO	MIDDLE	No	Yes	\$48,700
37149920104	NO	MIDDLE	No	Yes	\$48,700
37149920200	NO	MIDDLE	No	Yes	\$48,700
37149920301	NO	MIDDLE	No	Yes	\$48,700
37149920303	NO	UPPER	No	No	\$48,700
37149920304	NO	UPPER	No	Yes	\$48,700

Polk, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Polk					
Number of Census Tracts					7
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	71.43%			
Upper Income Tracts	2	28.57%			
NA Income Tracts	0	0.00%			

Randolph, North Carolina

MSA: 24660, GREENSBORO-HIGH POINT, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37151030100	NO	MODERATE	No	No	\$56,000
37151030201	NO	MODERATE	No	No	\$56,000
37151030202	NO	MIDDLE	No	No	\$56,000
37151030301	NO	MODERATE	No	No	\$56,000
37151030302	YES	MODERATE	No	No	\$56,000
37151030400	YES	MODERATE	No	No	\$56,000
37151030502	NO	UPPER	No	No	\$56,000
37151030503	NO	MIDDLE	No	No	\$56,000
37151030504	NO	MIDDLE	No	No	\$56,000
37151030600	NO	MIDDLE	No	No	\$56,000
37151030700	NO	MIDDLE	No	No	\$56,000
37151030801	NO	MIDDLE	No	No	\$56,000

Randolph, North Carolina

MSA: 24660, GREENSBORO-HIGH POINT, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37151030802	NO	MIDDLE	No	No	\$56,000
37151030900	NO	MIDDLE	No	No	\$56,000
37151031000	NO	MODERATE	No	No	\$56,000
37151031100	NO	MODERATE	No	No	\$56,000
37151031200	NO	MIDDLE	No	No	\$56,000
37151031303	NO	MIDDLE	No	No	\$56,000
37151031304	NO	MIDDLE	No	No	\$56,000
37151031305	NO	MIDDLE	No	No	\$56,000
37151031306	NO	UPPER	No	No	\$56,000
37151031400	NO	MIDDLE	No	No	\$56,000
37151031501	NO	MIDDLE	No	No	\$56,000
37151031503	NO	MIDDLE	No	No	\$56,000
37151031504	NO	UPPER	No	No	\$56,000
37151031505	NO	MIDDLE	No	No	\$56,000
37151031601	NO	MIDDLE	No	No	\$56,000
37151031602	NO	MODERATE	No	No	\$56,000

Summary Data: Randolph

Number of Census Tracts					28
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	2	7.14%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	8	28.57%			
Middle Income Tracts	17	60.71%			
Upper Income Tracts	3	10.71%			
NA Income Tracts	0	0.00%			

Richmond, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37153970100	YES	MIDDLE	Yes	No	\$48,700
37153970200	NO	MODERATE	Yes	No	\$48,700
37153970300	NO	MODERATE	No	No	\$48,700
37153970400	NO	UPPER	Yes	No	\$48,700
37153970500	YES	MODERATE	Yes	No	\$48,700
37153970600	NO	MODERATE	No	No	\$48,700
37153970700	NO	MODERATE	No	No	\$48,700
37153970800	NO	MODERATE	Yes	No	\$48,700
37153970900	NO	MIDDLE	Yes	No	\$48,700
37153971000	YES	MODERATE	No	No	\$48,700
37153971100	NO	MODERATE	No	No	\$48,700

Summary Data: Richmond

Number of Census Tracts 11

Number of Distressed or Underserved Tracts 2

Tract Type	Number	Percentage
Minority Tracts	3	27.27%
Low Income Tracts	0	0.00%
Moderate Income Tracts	8	72.73%
Middle Income Tracts	2	18.18%
Upper Income Tracts	1	9.09%
NA Income Tracts	0	0.00%

Robeson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37155960101	YES	MODERATE	No	No	\$48,700

Robeson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37155960102	YES	MODERATE	Yes	No	\$48,700
37155960201	YES	MIDDLE	Yes	No	\$48,700
37155960202	YES	MODERATE	No	No	\$48,700
37155960300	YES	MODERATE	No	No	\$48,700
37155960401	YES	MODERATE	No	No	\$48,700
37155960402	YES	MIDDLE	Yes	No	\$48,700
37155960501	YES	MIDDLE	Yes	No	\$48,700
37155960502	YES	LOW	No	No	\$48,700
37155960503	YES	MIDDLE	Yes	No	\$48,700
37155960600	YES	MIDDLE	Yes	No	\$48,700
37155960701	YES	MIDDLE	Yes	No	\$48,700
37155960702	YES	MIDDLE	Yes	No	\$48,700
37155960801	YES	LOW	No	No	\$48,700
37155960802	YES	MODERATE	No	No	\$48,700
37155960900	NO	UPPER	No	No	\$48,700
37155961000	YES	MODERATE	Yes	No	\$48,700
37155961100	YES	MODERATE	No	No	\$48,700
37155961200	YES	MODERATE	Yes	No	\$48,700
37155961301	YES	UPPER	No	No	\$48,700
37155961302	YES	MIDDLE	Yes	No	\$48,700
37155961400	NO	MIDDLE	Yes	No	\$48,700
37155961500	NO	MIDDLE	Yes	No	\$48,700
37155961601	NO	MODERATE	Yes	No	\$48,700
37155961602	NO	MODERATE	Yes	No	\$48,700
37155961700	YES	MODERATE	No	No	\$48,700
37155961801	YES	MODERATE	No	No	\$48,700
37155961802	YES	MODERATE	No	No	\$48,700
37155961900	YES	MIDDLE	Yes	No	\$48,700
37155962001	YES	MODERATE	No	No	\$48,700
37155962002	YES	MODERATE	No	No	\$48,700



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Robeson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Robeson					
Number of Census Tracts					31
Number of Distressed or Underserved Tracts					11
Tract Type	Number	Percentage			
Minority Tracts	26	83.87%			
Low Income Tracts	2	6.45%			
Moderate Income Tracts	16	51.61%			
Middle Income Tracts	11	35.48%			
Upper Income Tracts	2	6.45%			
NA Income Tracts	0	0.00%			

Rockingham, North Carolina

MSA: 24660, GREENSBORO-HIGH POINT, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37157040101	NO	MODERATE	No	No	\$56,000
37157040102	NO	MIDDLE	No	No	\$56,000
37157040200	NO	MODERATE	No	No	\$56,000
37157040300	NO	MIDDLE	No	No	\$56,000
37157040400	NO	LOW	No	No	\$56,000
37157040501	NO	MODERATE	No	No	\$56,000
37157040502	NO	MIDDLE	No	No	\$56,000
37157040601	NO	MIDDLE	No	No	\$56,000
37157040602	NO	MIDDLE	No	No	\$56,000
37157040700	NO	MIDDLE	No	No	\$56,000
37157040800	NO	MODERATE	No	No	\$56,000
37157040900	NO	MODERATE	No	No	\$56,000

Rockingham, North Carolina

MSA: 24660, GREENSBORO-HIGH POINT, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37157041001	NO	MIDDLE	No	No	\$56,000
37157041002	NO	MIDDLE	No	No	\$56,000
37157041100	NO	MIDDLE	No	No	\$56,000
37157041200	YES	MIDDLE	No	No	\$56,000
37157041300	NO	MIDDLE	No	No	\$56,000
37157041400	NO	MODERATE	No	No	\$56,000
37157041500	NO	UPPER	No	No	\$56,000
37157041601	NO	MIDDLE	No	No	\$56,000
37157041602	NO	MIDDLE	No	No	\$56,000

Summary Data: Rockingham

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	6	28.57%
Middle Income Tracts	13	61.90%
Upper Income Tracts	1	4.76%
NA Income Tracts	0	0.00%

Rowan, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37159050201	NO	MIDDLE	No	No	\$67,700
37159050202	NO	MODERATE	No	No	\$67,700
37159050300	NO	LOW	No	No	\$67,700

Rowan, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37159050400	YES	LOW	No	No	\$67,700
37159050500	NO	MIDDLE	No	No	\$67,700
37159050700	NO	MODERATE	No	No	\$67,700
37159050800	YES	MODERATE	No	No	\$67,700
37159050901	NO	MIDDLE	No	No	\$67,700
37159050903	NO	MIDDLE	No	No	\$67,700
37159050904	NO	MODERATE	No	No	\$67,700
37159051001	NO	MODERATE	No	No	\$67,700
37159051002	NO	MIDDLE	No	No	\$67,700
37159051101	NO	MODERATE	No	No	\$67,700
37159051102	NO	MODERATE	No	No	\$67,700
37159051201	NO	MODERATE	No	No	\$67,700
37159051202	NO	MIDDLE	No	No	\$67,700
37159051204	NO	MODERATE	No	No	\$67,700
37159051301	NO	MODERATE	No	No	\$67,700
37159051302	NO	MIDDLE	No	No	\$67,700
37159051303	NO	MODERATE	No	No	\$67,700
37159051400	NO	MIDDLE	No	No	\$67,700
37159051501	NO	MODERATE	No	No	\$67,700
37159051502	NO	MODERATE	No	No	\$67,700
37159051600	NO	MODERATE	No	No	\$67,700
37159051700	NO	MODERATE	No	No	\$67,700
37159051801	NO	MODERATE	No	No	\$67,700
37159051802	NO	MIDDLE	No	No	\$67,700
37159051901	NO	MIDDLE	No	No	\$67,700
37159051902	NO	MIDDLE	No	No	\$67,700
37159052000	YES	MODERATE	No	No	\$67,700

Rowan, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

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

Number of Census Tracts 30

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	3	10.00%
Low Income Tracts	2	6.67%
Moderate Income Tracts	17	56.67%
Middle Income Tracts	11	36.67%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Rutherford, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37161960100	NO	MIDDLE	Yes	No	\$48,700
37161960200	NO	MIDDLE	Yes	No	\$48,700
37161960300	NO	UPPER	No	No	\$48,700
37161960400	NO	MIDDLE	Yes	No	\$48,700
37161960500	NO	MIDDLE	Yes	No	\$48,700
37161960600	NO	MODERATE	No	No	\$48,700
37161960700	NO	MIDDLE	Yes	No	\$48,700
37161960800	NO	MODERATE	No	No	\$48,700
37161960900	NO	MIDDLE	Yes	No	\$48,700
37161961000	NO	MODERATE	Yes	No	\$48,700
37161961101	NO	MODERATE	Yes	No	\$48,700
37161961102	NO	MIDDLE	Yes	No	\$48,700

Rutherford, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37161961200	NO	MIDDLE	Yes	No	\$48,700
Summary Data: Rutherford					
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	4	30.77%			
Middle Income Tracts	8	61.54%			
Upper Income Tracts	1	7.69%			
NA Income Tracts	0	0.00%			

Sampson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37163970100	YES	MIDDLE	Yes	No	\$48,700
37163970200	NO	MIDDLE	Yes	No	\$48,700
37163970301	NO	MIDDLE	Yes	No	\$48,700
37163970302	NO	MIDDLE	Yes	No	\$48,700
37163970400	NO	MIDDLE	Yes	No	\$48,700
37163970500	NO	MODERATE	Yes	No	\$48,700
37163970600	YES	MIDDLE	Yes	No	\$48,700
37163970700	YES	MIDDLE	Yes	No	\$48,700
37163970800	YES	MIDDLE	Yes	No	\$48,700
37163970900	YES	MIDDLE	Yes	No	\$48,700
37163971000	YES	MODERATE	Yes	No	\$48,700

Sampson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Sampson					
Number of Census Tracts					11
Number of Distressed or Underserved Tracts					9
Tract Type	Number	Percentage			
Minority Tracts	6	54.55%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	2	18.18%			
Middle Income Tracts	9	81.82%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Scotland, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37165010101	NO	MIDDLE	Yes	No	\$48,700
37165010102	NO	MIDDLE	Yes	No	\$48,700
37165010200	YES	LOW	No	No	\$48,700
37165010300	YES	MODERATE	No	No	\$48,700
37165010400	YES	MIDDLE	Yes	No	\$48,700
37165010500	NO	MODERATE	Yes	No	\$48,700
37165010600	YES	MODERATE	Yes	No	\$48,700

Scotland, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 246

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Scotland					
Number of Census Tracts					7
Number of Distressed or Underserved Tracts					3
Tract Type	Number	Percentage			
Minority Tracts	4	57.14%			
Low Income Tracts	1	14.29%			
Moderate Income Tracts	3	42.86%			
Middle Income Tracts	3	42.86%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Stanly, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37167930101	NO	UPPER	No	No	\$48,700
37167930102	NO	MIDDLE	No	No	\$48,700
37167930200	NO	MIDDLE	No	No	\$48,700
37167930300	NO	UPPER	No	No	\$48,700
37167930500	NO	MIDDLE	No	No	\$48,700
37167930700	NO	MIDDLE	No	No	\$48,700
37167930801	NO	UPPER	No	No	\$48,700
37167930802	NO	MIDDLE	No	No	\$48,700
37167930900	NO	MIDDLE	No	No	\$48,700
37167931000	NO	MIDDLE	No	No	\$48,700
37167931100	NO	MIDDLE	No	No	\$48,700
37167931201	NO	MODERATE	No	No	\$48,700

Stanly, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37167931202	NO	MIDDLE	No	No	\$48,700
Summary Data: Stanly					
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	1	7.69%			
Middle Income Tracts	9	69.23%			
Upper Income Tracts	3	23.08%			
NA Income Tracts	0	0.00%			

Stokes, North Carolina

MSA: 49180, WINSTON-SALEM, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37169070100	NO	MODERATE	No	No	\$56,800
37169070200	NO	MIDDLE	No	No	\$56,800
37169070300	NO	MODERATE	No	No	\$56,800
37169070400	NO	MIDDLE	No	No	\$56,800
37169070501	NO	MIDDLE	No	No	\$56,800
37169070503	NO	UPPER	No	No	\$56,800
37169070504	NO	MIDDLE	No	No	\$56,800
37169070600	NO	MIDDLE	No	No	\$56,800
37169070700	NO	MIDDLE	No	No	\$56,800

Stokes, North Carolina

MSA: 49180, WINSTON-SALEM, NC

CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Stokes					
Number of Census Tracts					9
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	22.22%			
Middle Income Tracts	6	66.67%			
Upper Income Tracts	1	11.11%			
NA Income Tracts	0	0.00%			

Surry, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37171930101	NO	MIDDLE	No	No	\$48,700
37171930102	NO	MIDDLE	No	No	\$48,700
37171930201	NO	MODERATE	No	No	\$48,700
37171930202	NO	MIDDLE	No	No	\$48,700
37171930301	NO	UPPER	No	No	\$48,700
37171930302	NO	UPPER	No	No	\$48,700
37171930400	NO	MODERATE	No	No	\$48,700
37171930501	NO	MIDDLE	No	No	\$48,700
37171930502	NO	MIDDLE	No	No	\$48,700
37171930600	NO	MIDDLE	No	No	\$48,700
37171930700	NO	MIDDLE	No	No	\$48,700
37171930801	NO	MODERATE	No	No	\$48,700

Surry, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37171930802	NO	MIDDLE	No	No	\$48,700
37171930901	NO	MIDDLE	No	No	\$48,700
37171930902	NO	UPPER	No	No	\$48,700
37171931001	NO	MIDDLE	No	No	\$48,700
37171931002	NO	MIDDLE	No	No	\$48,700
37171931003	NO	MODERATE	No	No	\$48,700
37171931101	NO	MODERATE	No	No	\$48,700
37171931102	NO	MIDDLE	No	No	\$48,700
37171931103	NO	UPPER	No	No	\$48,700
37171931200	NO	MIDDLE	No	No	\$48,700

Summary Data: Surry**Number of Census Tracts**

22

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	22.73%
Middle Income Tracts	13	59.09%
Upper Income Tracts	4	18.18%
NA Income Tracts	0	0.00%

Swain, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37173940100	YES	MODERATE	No	No	\$48,700
37173960200	NO	MIDDLE	No	Yes	\$48,700

Swain, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37173960301	NO	MIDDLE	No	Yes	\$48,700
37173960302	NO	MIDDLE	No	Yes	\$48,700
37173980200	NO	NA	No	No	\$48,700

Summary Data: Swain

Number of Census Tracts 5

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	1	20.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	20.00%
Middle Income Tracts	3	60.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	1	20.00%

Transylvania, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 120

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37175960100	NO	MIDDLE	No	No	\$48,700
37175960200	NO	MIDDLE	No	No	\$48,700
37175960300	NO	MIDDLE	No	No	\$48,700
37175960401	NO	UPPER	No	No	\$48,700
37175960402	NO	UPPER	No	No	\$48,700
37175960500	NO	MIDDLE	No	No	\$48,700
37175960600	NO	MIDDLE	No	No	\$48,700

Transylvania, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 120

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

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	0	0.00%
Middle Income Tracts	5	71.43%
Upper Income Tracts	2	28.57%
NA Income Tracts	0	0.00%

Tyrrell, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37177960100	NO	MODERATE	Yes	No	\$48,700

Tyrrell, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 545

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Tyrrell					
Number of Census Tracts					1
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	100.00%			
Middle Income Tracts	0	0.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Union, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37179020100	NO	MIDDLE	No	No	\$67,700
37179020202	NO	MIDDLE	No	No	\$67,700
37179020203	NO	UPPER	No	No	\$67,700
37179020204	NO	MIDDLE	No	No	\$67,700
37179020305	NO	UPPER	No	No	\$67,700
37179020306	NO	MIDDLE	No	No	\$67,700
37179020307	NO	MIDDLE	No	No	\$67,700
37179020308	NO	MIDDLE	No	No	\$67,700
37179020309	NO	UPPER	No	No	\$67,700
37179020310	NO	UPPER	No	No	\$67,700
37179020311	NO	MIDDLE	No	No	\$67,700
37179020312	NO	MIDDLE	No	No	\$67,700

Union, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37179020313	NO	UPPER	No	No	\$67,700
37179020314	NO	UPPER	No	No	\$67,700
37179020315	NO	UPPER	No	No	\$67,700
37179020316	NO	MIDDLE	No	No	\$67,700
37179020317	NO	UPPER	No	No	\$67,700
37179020401	NO	MIDDLE	No	No	\$67,700
37179020403	NO	MIDDLE	No	No	\$67,700
37179020404	YES	LOW	No	No	\$67,700
37179020501	YES	MODERATE	No	No	\$67,700
37179020502	NO	MIDDLE	No	No	\$67,700
37179020601	YES	MODERATE	No	No	\$67,700
37179020602	YES	MODERATE	No	No	\$67,700
37179020701	YES	MIDDLE	No	No	\$67,700
37179020702	NO	MODERATE	No	No	\$67,700
37179020800	NO	MIDDLE	No	No	\$67,700
37179020901	NO	MIDDLE	No	No	\$67,700
37179020902	NO	MIDDLE	No	No	\$67,700
37179021004	NO	UPPER	No	No	\$67,700
37179021005	NO	MIDDLE	No	No	\$67,700
37179021006	NO	UPPER	No	No	\$67,700
37179021007	NO	UPPER	No	No	\$67,700
37179021008	NO	UPPER	No	No	\$67,700
37179021009	NO	UPPER	No	No	\$67,700
37179021010	NO	UPPER	No	No	\$67,700
37179021011	NO	UPPER	No	No	\$67,700
37179021012	NO	UPPER	No	No	\$67,700
37179021013	NO	UPPER	No	No	\$67,700
37179021014	NO	MIDDLE	No	No	\$67,700
37179021015	NO	MIDDLE	No	No	\$67,700

Union, North Carolina

MSA: 16740, CHARLOTTE-CONCORD-GASTONIA,
CSA: 172

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Union					
Number of Census Tracts					41
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	5	12.20%			
Low Income Tracts	1	2.44%			
Moderate Income Tracts	4	9.76%			
Middle Income Tracts	19	46.34%			
Upper Income Tracts	17	41.46%			
NA Income Tracts	0	0.00%			

Vance, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLINA
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37181960100	YES	UPPER	Yes	No	\$48,700
37181960200	YES	MIDDLE	Yes	No	\$48,700
37181960300	NO	UPPER	Yes	No	\$48,700
37181960400	NO	MIDDLE	Yes	No	\$48,700
37181960500	YES	MODERATE	Yes	No	\$48,700
37181960600	YES	MODERATE	No	No	\$48,700
37181960700	YES	LOW	No	No	\$48,700
37181960800	YES	MODERATE	No	No	\$48,700
37181960900	YES	MODERATE	No	No	\$48,700
37181961000	NO	MIDDLE	Yes	No	\$48,700

Vance, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLINA
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Vance					
Number of Census Tracts					10
Number of Distressed or Underserved Tracts					3
Tract Type	Number	Percentage			
Minority Tracts	7	70.00%			
Low Income Tracts	1	10.00%			
Moderate Income Tracts	4	40.00%			
Middle Income Tracts	3	30.00%			
Upper Income Tracts	2	20.00%			
NA Income Tracts	0	0.00%			

Wake, North Carolina

MSA: 39580, RALEIGH, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37183050100	NO	UPPER	No	No	\$80,200
37183050300	NO	UPPER	No	No	\$80,200
37183050400	NO	UPPER	No	No	\$80,200
37183050500	NO	MODERATE	No	No	\$80,200
37183050600	YES	LOW	No	No	\$80,200
37183050700	YES	MODERATE	No	No	\$80,200
37183050800	YES	LOW	No	No	\$80,200
37183050900	YES	LOW	No	No	\$80,200
37183051000	NO	MIDDLE	No	No	\$80,200
37183051101	NO	LOW	No	No	\$80,200
37183051102	NO	NA	No	No	\$80,200
37183051200	NO	UPPER	No	No	\$80,200

Wake, North Carolina

MSA: 39580, RALEIGH, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37183051400	NO	MIDDLE	No	No	\$80,200
37183051501	NO	UPPER	No	No	\$80,200
37183051502	NO	UPPER	No	No	\$80,200
37183051600	NO	UPPER	No	No	\$80,200
37183051700	NO	UPPER	No	No	\$80,200
37183051800	NO	UPPER	No	No	\$80,200
37183051900	YES	MODERATE	No	No	\$80,200
37183052001	YES	LOW	No	No	\$80,200
37183052002	YES	LOW	No	No	\$80,200
37183052101	YES	MODERATE	No	No	\$80,200
37183052102	YES	MODERATE	No	No	\$80,200
37183052301	NO	MODERATE	No	No	\$80,200
37183052302	NO	MODERATE	No	No	\$80,200
37183052401	NO	MIDDLE	No	No	\$80,200
37183052404	NO	UPPER	No	No	\$80,200
37183052406	YES	LOW	No	No	\$80,200
37183052407	NO	MODERATE	No	No	\$80,200
37183052408	NO	LOW	No	No	\$80,200
37183052409	YES	LOW	No	No	\$80,200
37183052503	NO	UPPER	No	No	\$80,200
37183052504	NO	MIDDLE	No	No	\$80,200
37183052505	NO	MIDDLE	No	No	\$80,200
37183052506	NO	UPPER	No	No	\$80,200
37183052507	NO	MIDDLE	No	No	\$80,200
37183052601	NO	UPPER	No	No	\$80,200
37183052602	NO	MIDDLE	No	No	\$80,200
37183052603	NO	UPPER	No	No	\$80,200
37183052701	NO	MODERATE	No	No	\$80,200
37183052704	YES	MODERATE	No	No	\$80,200
37183052705	NO	MODERATE	No	No	\$80,200
37183052706	YES	MODERATE	No	No	\$80,200
37183052707	YES	MODERATE	No	No	\$80,200
37183052801	NO	MIDDLE	No	No	\$80,200

Wake, North Carolina

MSA: 39580, RALEIGH, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37183052802	YES	MIDDLE	No	No	\$80,200
37183052803	YES	MODERATE	No	No	\$80,200
37183052806	YES	MODERATE	No	No	\$80,200
37183052807	YES	MODERATE	No	No	\$80,200
37183052808	NO	MODERATE	No	No	\$80,200
37183052809	NO	MODERATE	No	No	\$80,200
37183052901	NO	MIDDLE	No	No	\$80,200
37183052902	NO	MIDDLE	No	No	\$80,200
37183052903	NO	UPPER	No	No	\$80,200
37183052904	NO	MIDDLE	No	No	\$80,200
37183053003	NO	MIDDLE	No	No	\$80,200
37183053004	NO	UPPER	No	No	\$80,200
37183053005	NO	UPPER	No	No	\$80,200
37183053006	NO	UPPER	No	No	\$80,200
37183053007	NO	UPPER	No	No	\$80,200
37183053008	NO	MIDDLE	No	No	\$80,200
37183053009	NO	MIDDLE	No	No	\$80,200
37183053105	NO	MIDDLE	No	No	\$80,200
37183053106	NO	MIDDLE	No	No	\$80,200
37183053107	NO	MODERATE	No	No	\$80,200
37183053108	NO	MIDDLE	No	No	\$80,200
37183053109	NO	MIDDLE	No	No	\$80,200
37183053110	NO	MIDDLE	No	No	\$80,200
37183053111	NO	MIDDLE	No	No	\$80,200
37183053201	NO	UPPER	No	No	\$80,200
37183053202	NO	UPPER	No	No	\$80,200
37183053203	NO	UPPER	No	No	\$80,200
37183053204	NO	MIDDLE	No	No	\$80,200
37183053205	NO	UPPER	No	No	\$80,200
37183053206	NO	MIDDLE	No	No	\$80,200
37183053207	NO	UPPER	No	No	\$80,200
37183053405	NO	UPPER	No	No	\$80,200
37183053408	NO	UPPER	No	No	\$80,200

Wake, North Carolina

MSA: 39580, RALEIGH, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37183053409	NO	UPPER	No	No	\$80,200
37183053410	NO	UPPER	No	No	\$80,200
37183053411	NO	UPPER	No	No	\$80,200
37183053412	NO	UPPER	No	No	\$80,200
37183053413	NO	UPPER	No	No	\$80,200
37183053414	NO	UPPER	No	No	\$80,200
37183053415	NO	UPPER	No	No	\$80,200
37183053416	NO	UPPER	No	No	\$80,200
37183053417	NO	MIDDLE	No	No	\$80,200
37183053418	NO	MIDDLE	No	No	\$80,200
37183053419	NO	UPPER	No	No	\$80,200
37183053420	NO	MIDDLE	No	No	\$80,200
37183053421	NO	UPPER	No	No	\$80,200
37183053422	NO	UPPER	No	No	\$80,200
37183053423	NO	UPPER	No	No	\$80,200
37183053424	NO	UPPER	No	No	\$80,200
37183053425	NO	UPPER	No	No	\$80,200
37183053505	NO	UPPER	No	No	\$80,200
37183053506	NO	MIDDLE	No	No	\$80,200
37183053507	NO	MIDDLE	No	No	\$80,200
37183053509	NO	UPPER	No	No	\$80,200
37183053512	NO	UPPER	No	No	\$80,200
37183053513	NO	MODERATE	No	No	\$80,200
37183053516	YES	MIDDLE	No	No	\$80,200
37183053517	YES	MODERATE	No	No	\$80,200
37183053518	NO	MIDDLE	No	No	\$80,200
37183053519	YES	MODERATE	No	No	\$80,200
37183053520	YES	MODERATE	No	No	\$80,200
37183053521	NO	UPPER	No	No	\$80,200
37183053522	NO	UPPER	No	No	\$80,200
37183053523	NO	UPPER	No	No	\$80,200
37183053524	NO	MIDDLE	No	No	\$80,200
37183053525	NO	UPPER	No	No	\$80,200

Wake, North Carolina

MSA: 39580, RALEIGH, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37183053601	YES	UPPER	No	No	\$80,200
37183053602	YES	UPPER	No	No	\$80,200
37183053603	NO	UPPER	No	No	\$80,200
37183053604	NO	UPPER	No	No	\$80,200
37183053605	NO	UPPER	No	No	\$80,200
37183053606	NO	MIDDLE	No	No	\$80,200
37183053607	YES	UPPER	No	No	\$80,200
37183053608	YES	UPPER	No	No	\$80,200
37183053609	YES	MIDDLE	No	No	\$80,200
37183053610	NO	UPPER	No	No	\$80,200
37183053707	NO	MIDDLE	No	No	\$80,200
37183053709	NO	MIDDLE	No	No	\$80,200
37183053711	NO	UPPER	No	No	\$80,200
37183053712	NO	UPPER	No	No	\$80,200
37183053713	NO	MODERATE	No	No	\$80,200
37183053714	NO	MIDDLE	No	No	\$80,200
37183053715	NO	UPPER	No	No	\$80,200
37183053716	NO	MIDDLE	No	No	\$80,200
37183053717	NO	UPPER	No	No	\$80,200
37183053718	NO	UPPER	No	No	\$80,200
37183053719	NO	UPPER	No	No	\$80,200
37183053720	NO	UPPER	No	No	\$80,200
37183053721	NO	UPPER	No	No	\$80,200
37183053722	NO	UPPER	No	No	\$80,200
37183053723	NO	MIDDLE	No	No	\$80,200
37183053724	NO	UPPER	No	No	\$80,200
37183053725	NO	UPPER	No	No	\$80,200
37183053726	NO	MIDDLE	No	No	\$80,200
37183053803	NO	UPPER	No	No	\$80,200
37183053804	NO	UPPER	No	No	\$80,200
37183053805	NO	UPPER	No	No	\$80,200
37183053806	NO	UPPER	No	No	\$80,200
37183053807	NO	UPPER	No	No	\$80,200

Wake, North Carolina

MSA: 39580, RALEIGH, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37183053808	NO	UPPER	No	No	\$80,200
37183053900	NO	UPPER	No	No	\$80,200
37183054001	NO	MODERATE	No	No	\$80,200
37183054004	NO	MODERATE	No	No	\$80,200
37183054006	NO	MODERATE	No	No	\$80,200
37183054007	NO	MIDDLE	No	No	\$80,200
37183054008	YES	LOW	No	No	\$80,200
37183054011	NO	UPPER	No	No	\$80,200
37183054012	NO	UPPER	No	No	\$80,200
37183054013	NO	UPPER	No	No	\$80,200
37183054014	YES	MODERATE	No	No	\$80,200
37183054015	YES	MIDDLE	No	No	\$80,200
37183054016	NO	MIDDLE	No	No	\$80,200
37183054017	NO	MODERATE	No	No	\$80,200
37183054018	YES	LOW	No	No	\$80,200
37183054104	YES	MIDDLE	No	No	\$80,200
37183054105	YES	MIDDLE	No	No	\$80,200
37183054106	YES	MODERATE	No	No	\$80,200
37183054108	YES	MODERATE	No	No	\$80,200
37183054109	NO	MIDDLE	No	No	\$80,200
37183054110	NO	MIDDLE	No	No	\$80,200
37183054111	NO	MIDDLE	No	No	\$80,200
37183054112	YES	MODERATE	No	No	\$80,200
37183054113	YES	MIDDLE	No	No	\$80,200
37183054114	YES	MIDDLE	No	No	\$80,200
37183054115	YES	MIDDLE	No	No	\$80,200
37183054203	NO	UPPER	No	No	\$80,200
37183054204	NO	MIDDLE	No	No	\$80,200
37183054205	NO	MODERATE	No	No	\$80,200
37183054206	NO	MIDDLE	No	No	\$80,200
37183054207	NO	UPPER	No	No	\$80,200
37183054208	NO	MIDDLE	No	No	\$80,200
37183054209	NO	UPPER	No	No	\$80,200

Wake, North Carolina

MSA: 39580, RALEIGH, NC
CSA: 450

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37183054210	NO	MIDDLE	No	No	\$80,200
37183054211	NO	MIDDLE	No	No	\$80,200
37183054301	NO	MIDDLE	No	No	\$80,200
37183054302	YES	MODERATE	No	No	\$80,200
37183054402	NO	MIDDLE	No	No	\$80,200
37183054403	NO	MODERATE	No	No	\$80,200
37183054404	NO	MODERATE	No	No	\$80,200
37183054500	YES	LOW	No	No	\$80,200
37183980100	NO	NA	No	No	\$80,200
37183980200	NO	NA	No	No	\$80,200

Summary Data: Wake

Number of Census Tracts 187

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	41	21.93%
Low Income Tracts	12	6.42%
Moderate Income Tracts	36	19.25%
Middle Income Tracts	57	30.48%
Upper Income Tracts	79	42.25%
NA Income Tracts	3	1.60%

Warren, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLINA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37185950101	NO	UPPER	No	No	\$48,700
37185950102	NO	MIDDLE	Yes	No	\$48,700

Warren, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37185950103	YES	MIDDLE	Yes	No	\$48,700
37185950200	YES	MIDDLE	Yes	No	\$48,700
37185950300	YES	MODERATE	No	No	\$48,700
37185950400	YES	MIDDLE	Yes	No	\$48,700

Summary Data: Warren

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 4

Tract Type	Number	Percentage
Minority Tracts	4	66.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	16.67%
Middle Income Tracts	4	66.67%
Upper Income Tracts	1	16.67%
NA Income Tracts	0	0.00%

Washington, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37187950100	YES	MIDDLE	Yes	No	\$48,700
37187950200	YES	MIDDLE	Yes	No	\$48,700
37187950300	NO	MIDDLE	Yes	No	\$48,700

Washington, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

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

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	2	66.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Watauga, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37189920100	NO	MIDDLE	Yes	No	\$48,700
37189920200	NO	MIDDLE	Yes	No	\$48,700
37189920300	NO	UPPER	Yes	No	\$48,700
37189920400	NO	UPPER	No	No	\$48,700
37189920500	NO	MIDDLE	Yes	No	\$48,700
37189920601	NO	MIDDLE	Yes	No	\$48,700
37189920602	NO	UPPER	No	No	\$48,700
37189920701	NO	UPPER	No	No	\$48,700
37189920702	NO	UPPER	No	No	\$48,700
37189920703	NO	UPPER	Yes	No	\$48,700
37189920800	NO	UPPER	Yes	No	\$48,700
37189920900	NO	UPPER	No	No	\$48,700

Watauga, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37189921000	NO	UPPER	No	No	\$48,700

Summary Data: Watauga

Number of Census Tracts 13

Number of Distressed or Underserved Tracts 4

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	4	30.77%
Upper Income Tracts	9	69.23%
NA Income Tracts	0	0.00%

Wayne, North Carolina

MSA: 24140, GOLDSBORO, NC
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37191000101	NO	MIDDLE	No	No	\$45,000
37191000102	NO	UPPER	No	No	\$45,000
37191000200	NO	MIDDLE	No	No	\$45,000
37191000302	NO	MIDDLE	No	No	\$45,000
37191000303	NO	MIDDLE	No	No	\$45,000
37191000304	NO	MIDDLE	No	No	\$45,000
37191000401	NO	UPPER	No	No	\$45,000
37191000402	NO	MODERATE	No	No	\$45,000
37191000500	NO	MIDDLE	No	No	\$45,000
37191000601	YES	MODERATE	No	No	\$45,000
37191000602	YES	MIDDLE	No	No	\$45,000

Wayne, North Carolina

MSA: 24140, GOLDSBORO, NC
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37191000700	YES	MIDDLE	No	No	\$45,000
37191000800	YES	MODERATE	No	No	\$45,000
37191000901	NO	MODERATE	No	No	\$45,000
37191000902	YES	MODERATE	No	No	\$45,000
37191001000	NO	MIDDLE	No	No	\$45,000
37191001101	NO	MIDDLE	No	No	\$45,000
37191001102	NO	UPPER	No	No	\$45,000
37191001200	YES	MIDDLE	No	No	\$45,000
37191001301	YES	MIDDLE	No	No	\$45,000
37191001302	NO	MIDDLE	No	No	\$45,000
37191001400	YES	MODERATE	No	No	\$45,000
37191001500	YES	MODERATE	No	No	\$45,000
37191001800	YES	MODERATE	No	No	\$45,000
37191001900	YES	MODERATE	No	No	\$45,000
37191002000	YES	MODERATE	No	No	\$45,000

Summary Data: Wayne

Number of Census Tracts 26

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	12	46.15%
Low Income Tracts	0	0.00%
Moderate Income Tracts	10	38.46%
Middle Income Tracts	13	50.00%
Upper Income Tracts	3	11.54%
NA Income Tracts	0	0.00%

Wilkes, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37193960100	NO	MIDDLE	Yes	No	\$48,700
37193960200	NO	MIDDLE	Yes	No	\$48,700
37193960300	NO	MIDDLE	Yes	No	\$48,700
37193960400	NO	MIDDLE	Yes	No	\$48,700
37193960500	NO	MODERATE	No	No	\$48,700
37193960600	NO	MODERATE	Yes	No	\$48,700
37193960700	NO	MODERATE	No	No	\$48,700
37193960801	NO	MODERATE	Yes	No	\$48,700
37193960802	NO	MIDDLE	Yes	No	\$48,700
37193960900	NO	MODERATE	Yes	No	\$48,700
37193961001	NO	MIDDLE	Yes	No	\$48,700
37193961002	NO	UPPER	No	No	\$48,700
37193961100	NO	MIDDLE	Yes	No	\$48,700
37193961200	NO	MIDDLE	Yes	No	\$48,700

Summary Data: Wilkes

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	5	35.71%
Middle Income Tracts	8	57.14%
Upper Income Tracts	1	7.14%
NA Income Tracts	0	0.00%

Wilson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 468

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37195000100	YES	MODERATE	No	No	\$48,700
37195000200	YES	LOW	No	No	\$48,700
37195000300	YES	MODERATE	No	No	\$48,700
37195000400	YES	MIDDLE	Yes	No	\$48,700
37195000501	NO	UPPER	No	No	\$48,700
37195000502	NO	UPPER	No	No	\$48,700
37195000600	NO	MIDDLE	Yes	No	\$48,700
37195000700	YES	MODERATE	No	No	\$48,700
37195000801	YES	LOW	No	No	\$48,700
37195000802	YES	MODERATE	No	No	\$48,700
37195000900	NO	UPPER	Yes	No	\$48,700
37195001000	YES	MIDDLE	Yes	No	\$48,700
37195001100	YES	MIDDLE	Yes	No	\$48,700
37195001200	YES	MIDDLE	Yes	No	\$48,700
37195001300	NO	MIDDLE	Yes	No	\$48,700
37195001400	NO	UPPER	No	No	\$48,700
37195001500	NO	UPPER	Yes	No	\$48,700
37195001600	NO	MIDDLE	Yes	No	\$48,700
37195001700	NO	MIDDLE	Yes	No	\$48,700

Wilson, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: 468

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Wilson					
Number of Census Tracts					19
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	10	52.63%			
Low Income Tracts	2	10.53%			
Moderate Income Tracts	4	21.05%			
Middle Income Tracts	8	42.11%			
Upper Income Tracts	5	26.32%			
NA Income Tracts	0	0.00%			

Yadkin, North Carolina

MSA: 49180, WINSTON-SALEM, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37197050101	NO	MODERATE	No	No	\$56,800
37197050102	NO	MIDDLE	No	No	\$56,800
37197050200	NO	MIDDLE	No	No	\$56,800
37197050300	NO	MODERATE	No	No	\$56,800
37197050400	NO	MODERATE	No	No	\$56,800
37197050501	NO	MIDDLE	No	No	\$56,800
37197050502	NO	MIDDLE	No	No	\$56,800

Yadkin, North Carolina

MSA: 49180, WINSTON-SALEM, NC
CSA: 268

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Yadkin					
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	3	42.86%			
Middle Income Tracts	4	57.14%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Yancey, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
37199960101	NO	MIDDLE	Yes	Yes	\$48,700
37199960102	NO	MIDDLE	Yes	Yes	\$48,700
37199960200	NO	MIDDLE	Yes	Yes	\$48,700
37199960300	NO	MODERATE	Yes	Yes	\$48,700
37199960400	NO	MIDDLE	No	Yes	\$48,700

Yancey, North Carolina

MSA: 99999, nonmetro portion of NORTH CAROLI
CSA: NA

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

Number of Census Tracts	5
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Number of Distressed or Underserved Tracts	4
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	20.00%
Middle Income Tracts	4	80.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Assessment Area Summary Data:	Number of Census Tracts:	2,195
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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
581	127	497	951	581	39	143

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
26.47%	5.79%	22.64%	43.33%	26.47%	1.78%