

Bank USA

HMDA PORTFOLIO FAIR LENDING ANALYSIS



61 North Plains Industrial Road, PBN 174, Wallingford, CT 06492

FAIR LENDING RISK ANALYSIS - REPORT DESCRIPTIONS

Series 100-108 Reports Measure Outcome Variance:

“a” Reports - all applications for that particular category

“b” Reports - comparisons of ethnic and racial minorities to white applicants

“c” Reports - comparisons of female to male applicants

(Series 100 to 108 Reports repeat statistical comparisons based on: loan type; loan purpose; lien

Series 130-137 Reports - Redlining Risk Analysis

Report 130: By Tract Income Class - Comparing origination, denial and dropout rates - tract income.

Report 131: By Minority Tracts - Comparing origination, denial and dropout rates - tract minority status.

Report 132: Denials in LMI Tracts

Report 133: Denials in Minority Tracts

Report 134: By LMI Tracts - no client Bank mortgage activity compared to market.

Report 135: By Minority Tracts - no client Bank mortgage activity compared to market.

Report 136: By LMI Tracts - no client Bank mortgage originations compared to market.

Report 137: By Minority Tracts - no client Bank mortgage originations compared to market.

Series 138-139 Reports - Rate Spread Analysis

Report 138: Rate Spread Minority originations with critical parameters (DTI, LTV, etc.)

Report 139: Rate Spread Female originations with critical parameters (DTI, LTV, etc.)

Series 140-150 Reports

Report 140: Processing Time Comparisons for Minority Applications

Report 141: Processing Time Comparisons based on Gender

Report 142: Action Type Comparisons

Report 143: Mortgage Activity Compared to Market Demographics

Report 144: HMDA Comparisons to Peers

Report 150: Comparison of APR's.

Series 200-202 Reports - Record Comparisons - Minority Applications Denied

“a” Reports - ethnic and racial minorities to white applicants.

“b” Reports - female to male applicants.

Report 200: Denied for credit compared to Non-Minority originations with lower credit score.

Report 201: Denied for income compared to Non-Minority originations with higher debt to income ratio.

Report 202: Denied for collateral compared to Non-Minority originations with higher loan to value ratio.

The GeoDataVision Fair Lending Risk Analysis Reports can also be tailored to incorporate additional loan types including FHA, VA and FHA/RHS mortgage applications. If your institution has programs for these types of loans, we will include them in the analysis.

***NOTE: Some of the reports listed above may not be included for various reasons**



Fair Lending Risk Analysis Reports

Reports are numbered from **Series 100** through **Series 200**. The 100 Series of Reports contains statistical comparisons of applications processed by the Bank. The 100 Series of Reports is intended to provide insight into potential Fair Lending Risk through statistical comparisons between groups of Protected Class Applicants and Control Group Applicants to reveal different patterns of outcomes or processes.

Within the Series 100 -108 Reports are 3 classes of reports: "a", "b" and "c". The first report in each group, "a", compares all minority classes to the control group. The second Fair Lending report in each group "b", measures the percentages of actions taken between the ethnic and race subgroup applicants to the control group. The third Fair Lending report in each group "c" measures the percentages of gender - female applicants to male applicants actions taken.

Reports 100 through 127 reveal **outcome variance comparisons** for home purchase mortgages, refinance mortgages and home improvement loans for 1st, then junior mortgages.

Reports numbered 130 through 137 measure **red lining risk** with respect to Low- and Moderate-income tracts and Minority Tracts.

Reports 138 and 139 depict **rate spread differences** by comparison of minority and female applications to Control Group applications.

Reports 140 and 141 show **processing time differences** between Protected Class applicants and Control Group applicants.

Report 142 compares mortgage actions of the portfolio in comparison to the action type results for all competitors active within the Assessment Area (or other designated market). Report 143 recaps the racial and ethnic demographics of the Assessment Area (or other designated market) and compares to the applicant demographics of the portfolio. Report 144 HMDA comparison to Peers. Report 150 APR Analysis

The Reports in the 200 Series contain record comparisons between individual Protected Class Applications and Control Group Applications with similar credit characteristics in order to **identify potential outcome or treatment disparities that merit further investigation**.

Explanations of the calculations appear in the footnotes on each page. "Dropouts" reflect lost opportunities, i.e. loans that were approved but not accepted by borrowers, withdrawn by the applicant before the bank made a decision or closed for incompleteness.

There is one important caveat - underwriting is an art, not a science. The decision to make or deny a loan is based on many factors, including the intent and ability to repay the obligation and the equity that the applicant puts down. The numbers reflect percentage differences and only by carefully comparing actual files could it be determined if the decision process was consistent.

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***NOTE:** Some of the reports listed above may not be included for various reasons

Report 100a

Fair Lending Variance Summary

Bank USA Records

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate
64	37	57.81%	6	9.38%	21	32.81%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
266	182	68.42%	28	10.53%	56	21.05%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison		0.84	Positive Comparison	0.89	Negative Comparison	1.56

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 100b

Fair Lending Variance Summary Report Bank USA Records by Minority Classification

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Bank USA

Hispanic

Hispanic Applications	Hispanic Originations	Hispanic Origination Rate	Hispanic Denials	Hispanic Denial Rate	Hispanic Dropouts	Hispanic Dropout Rate
30	18	60.00%	3	10.00%	9	30.00%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
266	182	68.42%	28	10.53%	56	21.05%

Outcome Comparisons		Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance
Negative Comparison		0.88	Positive Comparison	0.95
			Negative Comparison	1.43

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

Asian

Asian Applications	Asian Originations	Asian Origination Rate	Asian Denials	Asian Denial Rate	Asian Dropouts	Asian Dropout Rate
18	12	66.67%	0	0.00%	6	33.33%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
266	182	68.42%	28	10.53%	56	21.05%

Outcome Comparisons

	Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison	0.97	Positive Comparison	0.00	Negative Comparison	1.58

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

MultiRacial						
MultiRacial Applications	MultiRacial Originations	MultiRacial Origination Rate	MultiRacial Denials	MultiRacial Denial Rate	MultiRacial Dropouts	MultiRacial Dropout Rate
8	5	62.50%	1	12.50%	2	25.00%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
266	182	68.42%	28	10.53%	56	21.05%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
	Negative Comparison	0.91	Negative Comparison	1.19	Negative Comparison	1.19

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

Black

Black Applications	Black Originations	Black Origination Rate	Black Denials	Black Denial Rate	Black Dropouts	Black Dropout Rate
8	2	25.00%	2	25.00%	4	50.00%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
266	182	68.42%	28	10.53%	56	21.05%

Outcome Comparisons

	Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison	0.37	Negative Comparison	2.38	Negative Comparison	2.38

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 100c

Fair Lending Variance Summary Report

Bank USA Records by Gender

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Bank USA

Female Applications	Female Originations	Female Origination Rate	Female Denials	Female Denial Rate	Female Dropouts	Female Dropout Rate
74	45	60.81%	8	10.81%	21	28.38%
Male Applications	Male Originations	Male Origination Rate	Male Denials	Male Denial Rate	Male Dropouts	Male Dropout Rate
105	72	68.57%	14	13.33%	19	18.10%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison		0.89	Positive Comparison	0.81	Negative Comparison	1.57

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 101a

Fair Lending Variance Summary Report

Bank USA Records

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: First Mortgages

Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate
50	31	62.00%	2	4.00%	17	34.00%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
170	125	73.53%	9	5.29%	36	21.18%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison		0.84	Positive Comparison	0.76	Negative Comparison	1.61

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison. "

Report 101b

Fair Lending Variance Summary Report

Bank USA Records by Minority Classification

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: First Mortgages

Bank USA

Hispanic

Hispanic Applications	Hispanic Originations	Hispanic Origination Rate	Hispanic Denials	Hispanic Denial Rate	Hispanic Dropouts	Hispanic Dropout Rate
26	18	69.23%	0	0.00%	8	30.77%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
170	125	73.53%	9	5.29%	36	21.18%

Outcome Comparisons		Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance
Negative Comparison		0.94	Positive Comparison	0.00
			Negative Comparison	1.45

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

Asian

Asian Applications	Asian Originations	Asian Origination Rate	Asian Denials	Asian Denial Rate	Asian Dropouts	Asian Dropout Rate
13	8	61.54%	0	0.00%	5	38.46%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
170	125	73.53%	9	5.29%	36	21.18%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
	Negative Comparison	0.84	Positive Comparison	0.00	Negative Comparison	1.82

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

MultiRacial

MultiRacial Applications	MultiRacial Originations	MultiRacial Origination Rate	MultiRacial Denials	MultiRacial Denial Rate	MultiRacial Dropouts	MultiRacial Dropout Rate
7	4	57.14%	1	14.29%	2	28.57%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
170	125	73.53%	9	5.29%	36	21.18%

Outcome Comparisons

	Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison	0.78	Negative Comparison	2.70	Negative Comparison	1.35

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

Black

Black Applications	Black Originations	Black Origination Rate	Black Denials	Black Denial Rate	Black Dropouts	Black Dropout Rate
4	1	25.00%	1	25.00%	2	50.00%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
170	125	73.53%	9	5.29%	36	21.18%

Outcome Comparisons

	Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison	0.34	Negative Comparison	4.72	Negative Comparison	2.36

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 101c

Fair Lending Variance Summary Report

Bank USA Records by Gender

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: First Mortgages

Bank USA

Female Applications	Female Originations	Female Origination Rate	Female Denials	Female Denial Rate	Female Dropouts	Female Dropout Rate
47	31	65.96%	2	4.26%	14	29.79%
Male Applications	Male Originations	Male Origination Rate	Male Denials	Male Denial Rate	Male Dropouts	Male Dropout Rate
71	53	74.65%	6	8.45%	12	16.90%

Outcome Comparisons

	Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison	0.88	Positive Comparison	0.50	Negative Comparison	1.76

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 102a

Fair Lending Variance Summary Report

Bank USA Records

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Refinance
 Lien Position: First Mortgages

Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate
10	6	60.00%	2	20.00%	2	20.00%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
80	52	65.00%	15	18.75%	13	16.25%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison		0.92	Negative Comparison	1.07	Negative Comparison	1.23

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 102b

Fair Lending Variance Summary Report

Bank USA Records by Minority Classification

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Refinance
 Lien Position: First Mortgages

Bank USA

Asian

Asian Applications	Asian Originations	Asian Origination Rate	Asian Denials	Asian Denial Rate	Asian Dropouts	Asian Dropout Rate
5	4	80.00%	0	0.00%	1	20.00%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
80	52	65.00%	15	18.75%	13	16.25%

Outcome Comparisons		Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance		
Positive Comparison		1.23	Positive Comparison	0.00	Negative Comparison	1.23

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

Hispanic

Hispanic Applications	Hispanic Originations	Hispanic Origination Rate	Hispanic Denials	Hispanic Denial Rate	Hispanic Dropouts	Hispanic Dropout Rate
3	0	0.00%	2	66.67%	1	33.33%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
80	52	65.00%	15	18.75%	13	16.25%

Outcome Comparisons

	Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison	0.00	Negative Comparison	3.56	Negative Comparison	2.05

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

MultiRacial

MultiRacial Applications	MultiRacial Originations	MultiRacial Origination Rate	MultiRacial Denials	MultiRacial Denial Rate	MultiRacial Dropouts	MultiRacial Dropout Rate
1	1	100.00%	0	0.00%	0	0.00%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
80	52	65.00%	15	18.75%	13	16.25%

Outcome Comparisons

Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance
Positive Comparison 1.54	Positive Comparison 0.00	Positive Comparison 0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

Black

Black Applications	Black Originations	Black Origination Rate	Black Denials	Black Denial Rate	Black Dropouts	Black Dropout Rate
1	1	100.00%	0	0.00%	0	0.00%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
80	52	65.00%	15	18.75%	13	16.25%

Outcome Comparisons

	Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Positive Comparison	1.54	Positive Comparison	0.00	Positive Comparison	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 102c

Fair Lending Variance Summary Report

Bank USA Records by Gender

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Refinance
 Lien Position: First Mortgages

Bank USA

Female Applications	Female Originations	Female Origination Rate	Female Denials	Female Denial Rate	Female Dropouts	Female Dropout Rate
21	14	66.67%	3	14.29%	4	19.05%
Male Applications	Male Originations	Male Origination Rate	Male Denials	Male Denial Rate	Male Dropouts	Male Dropout Rate
28	16	57.14%	8	28.57%	4	14.29%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
	Positive Comparison	1.17	Positive Comparison	0.50	Negative Comparison	1.33

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 103a

Fair Lending Variance Summary Report

Bank USA Records

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Improvement
 Lien Position: First Mortgages

Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate
0	0	NA	0	NA	0	NA
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
2	2	100.00%	0	0.00%	0	0.00%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Not Applicable		0.00	Not Applicable	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Fair Lending Variance Summary Report

Bank USA Records by Minority Classification

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Improvement
 Lien Position: First Mortgages

Bank USA

NO QUALIFYING RECORDS

Applications	Originations	Origination Rate	Denials	Denial Rate	Dropouts	Dropout Rate
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White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
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Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
	Negative Comparison		Negative Comparison		Negative Comparison	

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 103c

Fair Lending Variance Summary Report

Bank USA Records by Gender

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Improvement
 Lien Position: First Mortgages

Bank USA

Female Applications	Female Originations	Female Origination Rate	Female Denials	Female Denial Rate	Female Dropouts	Female Dropout Rate
0	0	NA	0	NA	0	NA
Male Applications	Male Originations	Male Origination Rate	Male Denials	Male Denial Rate	Male Dropouts	Male Dropout Rate
1	1	100.00%	0	0.00%	0	0.00%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Not Applicable		0.00	Not Applicable	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 104a

Fair Lending Variance Summary Report

Bank USA Records

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: Subordinate Mortgage

Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate
1	0	0.00%	0	0.00%	1	100.00%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
1	1	100.00%	0	0.00%	0	0.00%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Not Applicable		0.00	Not Applicable	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 104b

Fair Lending Variance Summary Report

Bank USA Records by Minority Classification

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: Subordinate Mortgages

Bank USA

Black

Black Applications	Black Originations	Black Origination Rate	Black Denials	Black Denial Rate	Black Dropouts	Black Dropout Rate
1	0	0.00%	0	0.00%	1	100.00%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
1	1	100.00%	0	0.00%	0	0.00%

Outcome Comparisons	Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance
Negative Comparison	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 104c

Fair Lending Variance Summary Report Bank USA Records by Gender

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: Subordinate Mortgages

Bank USA

Female Applications	Female Originations	Female Origination Rate	Female Denials	Female Denial Rate	Female Dropouts	Female Dropout Rate
0	0	NA	0	NA	0	NA
Male Applications	Male Originations	Male Origination Rate	Male Denials	Male Denial Rate	Male Dropouts	Male Dropout Rate
1	1	100.00%	0	0.00%	0	0.00%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Not Applicable		0.00	Not Applicable	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 105a

Fair Lending Variance Summary Report

Bank USA Records

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Refinance
 Lien Position: Subordinate Mortgage

Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate
0	0	NA	0	NA	0	NA
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
1	0	0.00%	0	0.00%	1	100.00%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Not Applicable		0.00	Not Applicable	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 105b

Fair Lending Variance Summary Report

Bank USA Records by Minority Classification

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Refinance
 Lien Position: Subordinate Mortgages

Bank USA

NO QUALIFYING RECORDS

Applications

Originations

Origination Rate

Denials

Denial Rate

Dropouts

Dropout Rate

White Applications

White Originations

White Origination Rate

White Denials

White Denial Rate

White Dropouts

White Dropout Rate

Outcome Comparisons

Origination Incidence Variance

Denial Incidence Variance

Dropout Incidence Variance

Negative Comparison

Negative Comparison

Negative Comparison

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 105c

Fair Lending Variance Summary Report

Bank USA Records by Gender

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Refinance
 Lien Position: Subordinate Mortgages

Bank USA

Female Applications	Female Originations	Female Origination Rate	Female Denials	Female Denial Rate	Female Dropouts	Female Dropout Rate
1	0	0.00%	0	0.00%	1	100.00%

Male Applications	Male Originations	Male Origination Rate	Male Denials	Male Denial Rate	Male Dropouts	Male Dropout Rate
0	0	NA	0	NA	0	NA

Outcome Comparisons	Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance
Not Applicable	0.00	0.00	#Num!

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 106a

Fair Lending Variance Summary Report

Bank USA Records

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Improvement
 Lien Position: Subordinate Mortgage

Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate
0	0	NA	0	NA	0	NA
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
1	0	0.00%	1	100.00%	0	0.00%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Not Applicable		0.00	Not Applicable	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Fair Lending Variance Summary Report

Bank USA Records by Minority Classification

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Improvement
 Lien Position: Subordinate Mortgages

Bank USA

NO QUALIFYING RECORDS

Applications	Originations	Origination Rate	Denials	Denial Rate	Dropouts	Dropout Rate
--------------	--------------	------------------	---------	-------------	----------	--------------

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
--------------------	--------------------	------------------------	---------------	-------------------	----------------	--------------------

Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
	Negative Comparison		Negative Comparison		Negative Comparison	

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 106c

Fair Lending Variance Summary Report Bank USA Records by Gender

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Improvement
 Lien Position: Subordinate Mortgages

Bank USA

Female Applications	Female Originations	Female Origination Rate	Female Denials	Female Denial Rate	Female Dropouts	Female Dropout Rate
0	0	NA	0	NA	0	NA
Male Applications	Male Originations	Male Origination Rate	Male Denials	Male Denial Rate	Male Dropouts	Male Dropout Rate
0	0	NA	0	NA	0	NA

Outcome Comparisons

	Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Not Applicable	0.00	Not Applicable	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 108a

Fair Lending Variance Summary Report

Bank USA Records

Focal Points:
 Mortgage Type: FHA Insured Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: First Mortgages

Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate
3	0	0.00%	2	66.67%	1	33.33%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
5	1	20.00%	1	20.00%	3	60.00%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison		0.00	Negative Comparison	3.33	Positive Comparison	0.56

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison. "

Report 108b

Fair Lending Variance Summary Report

Bank USA Records by Minority Classification

Focal Points:
 Mortgage Type: FHA Insured Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: First Mortgages

Bank USA

Black

Black Applications	Black Originations	Black Origination Rate	Black Denials	Black Denial Rate	Black Dropouts	Black Dropout Rate
2	0	0.00%	1	50.00%	1	50.00%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
5	1	20.00%	1	20.00%	3	60.00%

Outcome Comparisons		Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance		
Negative Comparison		0.00	Negative Comparison	2.50	Positive Comparison	0.83

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Bank USA

Hispanic

Hispanic Applications	Hispanic Originations	Hispanic Origination Rate	Hispanic Denials	Hispanic Denial Rate	Hispanic Dropouts	Hispanic Dropout Rate
1	0	0.00%	1	100.00%	0	0.00%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate
5	1	20.00%	1	20.00%	3	60.00%

Outcome Comparisons

Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance
Negative Comparison 0.00	Negative Comparison 5.00	Positive Comparison 0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 108c

Fair Lending Variance Summary Report Bank USA Records by Gender

Focal Points:
Mortgage Type: FHA Insured Mortgages
Mortgage Purpose: Home Purchase
Lien Position: First Mortgages

Bank USA

Female Applications	Female Originations	Female Origination Rate	Female Denials	Female Denial Rate	Female Dropouts	Female Dropout Rate
1	0	0.00%	1	100.00%	0	0.00%

Male Applications	Male Originations	Male Origination Rate	Male Denials	Male Denial Rate	Male Dropouts	Male Dropout Rate
3	1	33.33%	0	0.00%	2	66.67%

Outcome Comparisons

	Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance
Negative Comparison	0.00	Not Applicable	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials and "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) a number higher than "1" is an unfavorable ("negative") comparison.

Report 109a

Fair Lending Variance Summary Report

Bank USA Records

Focal Points:
 Mortgage Type: FHA Insured Mortgages
 Mortgage Purpose: Refinance
 Lien Position: First Mortgages

Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate	Minority Rate Spread Units	Minority "Rate Spread" Incidence
0	0	NA	0	NA	0	NA	0	NA

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate	White Rate Spread Units	White "Rate Spread" Incidence
2	0	0.00%	1	50.00%	1	50.00%	0	NA

Outcome Comparisons

Not Applicable	Origination Incidence Variance	Not Applicable	Denial Incidence Variance	Not Applicable	Dropout Incidence Variance	Not Applicable	"Rate Spread" Incidence Variance
Not Applicable	0.00	Not Applicable	0.00	Not Applicable	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials, "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation.

Report 109b

Fair Lending Variance Summary Report

Bank USA Records by Minority Classification

Focal Points:
 Mortgage Type: FHA Insured Mortgages
 Mortgage Purpose: Refinance
 Lien Position: First Mortgages

Bank USA

NO QUALIFYING RECORDS

Applications	Originations	Origination Rate	Denials	Denial Rate	Dropouts	Dropout Rate	Rate Spread Units	Rate Spread Incidence
--------------	--------------	------------------	---------	-------------	----------	--------------	-------------------	-----------------------

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate	White Rate Spread Units	White "Rate Spread" Incidence
--------------------	--------------------	------------------------	---------------	-------------------	----------------	--------------------	-------------------------	-------------------------------

Outcome Comparisons	Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance	"Rate Spread" Incidence Variance
Negative Comparison		Negative Comparison		Negative Comparison

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials, "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation.

Report 109c

Fair Lending Variance Summary Report Bank USA Records by Gender

Focal Points:
Mortgage Type: FHA Insured Mortgages
Mortgage Purpose: Refinance
Lien Position: First Mortgages

Bank USA

Female Applications	Female Originations	Female Origination Rate	Female Denials	Female Denial Rate	Female Dropouts	Female Dropout Rate	Female Rate Spread Units	Female "Rate Spread" Incidence
1	0	0.00%	1	100.00%	0	0.00%	0	NA

Male Applications	Male Originations	Male Origination Rate	Male Denials	Male Denial Rate	Male Dropouts	Male Dropout Rate	Male Rate Spread Units	Male "Rate Spread" Incidence
1	0	0.00%	0	0.00%	1	100.00%	0	NA

Outcome Comparisons

Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance	"Rate Spread" Incidence Variance
Not Applicable 0.00	Not Applicable 0.00	Positive Comparison 0.00	Not Applicable 0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for denials, "dropouts" (a combination of: withdrawn, incomplete and approved not accepted) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation.

Report 130

**Redlining Risk: Application Results in Assessment Area by Tract
Income Class and Tract Number for
Bank USA Records**

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

CountyName	Number of Applications	Originated Units	Denied Units	Dropout Units	Purchased Units
------------	------------------------	------------------	--------------	---------------	-----------------

Tract Income Class **Low**

Fairfield

09001021500	1	1	0	0	0
09001043400	1	1	0	0	0
09001071200	1	1	0	0	0
09001071300	1	1	0	0	0
09001071900	1	1	0	0	0
09001073400	1	1	0	0	0
09001074000	1	1	0	0	0
09001074300	1	1	0	0	0
09001074400	1	0	0	1	0
Totals for Fairfield	9	8	0	1	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR Low INCOME CLASS TRACTS IN Fairfield **88.9%** **0.0%** **11.1%**

TOTAL UNITS FOR Low INCOME CLASS TRACTS **9** **8** **0** **1** **0**

ORIGINATION, DENIAL AND DROPOUT RATES FOR Low INCOME CLASS TRACTS **88.9%** **0.0%** **11.1%**

CountyName

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Purchased Units

Tract Income Class

Moderate

Fairfield

09001021801	1	1	0	0	0
09001021900	1	1	0	0	0
09001022100	1	1	0	0	0
09001043300	1	0	0	1	0
09001044100	2	1	0	1	0
09001061300	1	1	0	0	0
09001070100	1	0	1	0	0
09001072100	1	0	0	1	0
09001072300	1	0	0	1	0
09001072600	4	0	4	0	0
09001073100	1	0	1	0	0
09001080100	2	2	0	0	0
09001080200	1	1	0	0	0
09001081000	1	1	0	0	0
09001200100	1	1	0	0	0
09001200200	2	2	0	0	0
09001210400	5	4	1	0	0
09001210600	1	1	0	0	0
09001210701	2	2	0	0	0
09001210702	4	3	1	0	0

Totals for Fairfield

34 22 8 4 0

ORIGINATION, DENIAL AND DROPOUT RATES FOR Moderate INCOME CLASS TRACTS IN Fairfield

64.7%

23.5%

11.8%

TOTAL UNITS FOR Moderate INCOME CLASS TRACTS

34

22

8

4

0

ORIGINATION, DENIAL AND DROPOUT RATES FOR Moderate INCOME CLASS TRACTS

64.7%

23.5%

11.8%

CountyName

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Purchased Units

Tract Income Class

Middle

Fairfield

09001020900	2	2	0	0	0
09001021600	1	1	0	0	0
09001021700	1	1	0	0	0
09001035100	2	2	0	0	0
09001042600	3	2	1	0	0
09001042700	5	5	0	0	0
09001042800	2	2	0	0	0
09001043200	1	1	0	0	0
09001043600	2	2	0	0	0
09001044200	3	2	0	1	0
09001044300	4	2	2	0	0
09001061000	2	2	0	0	0
09001061400	2	2	0	0	0
09001080500	2	2	0	0	0
09001081300	2	2	0	0	0
09001090300	3	3	0	0	0
09001100200	1	1	0	0	0
09001200302	1	1	0	0	0
09001205100	2	1	0	1	0
09001205300	3	2	0	1	0
09001210500	7	6	1	0	0
09001210800	3	1	1	1	0
09001211000	2	0	0	2	0
09001211200	3	2	1	0	0
09001211400	2	1	0	1	0
09001220100	1	0	0	1	0
09001220200	1	0	0	1	0
09001257100	4	3	0	1	0

CountyName

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Purchased Units

Tract Income Class

Middle

Totals for Fairfield 67 51 6 10 0

ORIGINATION, DENIAL AND DROPOUT RATES FOR Middle INCOME CLASS TRACTS IN Fairfield

76.1%

9.0%

14.9%

TOTAL UNITS FOR Middle INCOME CLASS TRACTS

67

51

6

10

0

ORIGINATION, DENIAL AND DROPOUT RATES FOR Middle INCOME CLASS TRACTS

76.1%

9.0%

14.9%

CountyName

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Purchased Units

Tract Income Class

Upper

Fairfield

09001020300	3	3	0	0	0
09001020400	2	2	0	0	0
09001020700	3	1	0	2	0
09001020800	2	1	1	0	0
09001030200	1	1	0	0	0
09001030300	2	1	1	0	0
09001030400	1	1	0	0	0
09001035200	1	0	0	1	0
09001035400	1	0	0	1	0
09001043000	1	0	0	1	0
09001043100	1	1	0	0	0
09001044600	4	4	0	0	0
09001045101	5	3	1	1	0
09001045102	6	3	0	3	0
09001045200	1	0	0	1	0
09001045300	1	1	0	0	0
09001045400	2	1	0	1	0
09001050100	3	2	1	0	0
09001050200	2	2	0	0	0
09001050300	4	3	1	0	0
09001050400	1	1	0	0	0
09001050500	5	3	0	2	0
09001050600	1	0	0	1	0
09001055100	1	0	0	1	0
09001055200	4	4	0	0	0
09001060400	2	1	0	1	0
09001060500	2	1	1	0	0
09001060600	2	2	0	0	0
09001060700	3	2	0	1	0

CountyName

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Purchased Units

Tract Income Class

Upper

09001060800	3	1	1	1	0
09001060900	3	2	1	0	0
09001061100	1	1	0	0	0
09001061600	1	1	0	0	0
09001090100	1	0	0	1	0
09001090600	1	1	0	0	0
09001100300	1	0	0	1	0
09001105100	1	1	0	0	0
09001105200	3	2	0	1	0
09001200301	3	1	1	1	0
09001205200	7	6	1	0	0
09001230100	6	4	1	1	0
09001230300	3	2	0	1	0
09001230400	3	3	0	0	0
09001240100	7	2	1	4	0
09001240200	3	2	1	0	0
09001245100	13	8	1	4	0
09001245200	17	10	2	5	0
09001245300	19	15	0	4	0
09001245400	13	10	0	3	0
09001245500	10	8	0	2	0
09001245600	28	20	3	5	1
Totals for Fairfield	214	144	19	51	1

ORIGINATION, DENIAL AND DROPOUT RATES FOR Upper INCOME CLASS TRACTS IN Fairfield

67.3%

8.9%

23.8%

TOTAL UNITS FOR Upper INCOME CLASS TRACTS

214

144

19

51

1

ORIGINATION, DENIAL AND DROPOUT RATES FOR Upper INCOME CLASS TRACTS

67.3%

8.9%

23.8%

CountyName	Number of Applications	Originated Units	Denied Units	Dropout Units	Purchased Units
CompleteTractNumber					
TOTALS FOR Bank USA	324	225	33	66	1
ORIGINATION, DENIAL AND DROPOUT RATES FOR Bank USA		69.4%	10.2%	20.4%	

COMPARISON OF ORIGINATION, DENIAL AND DROPOUT RATES BY TRACT INCOME CLASS				
	APPLICATIONS	ORIGINATION RATE	DENIAL RATE	DROPOUT RATE
LOW-INCOME CLASS TRACTS	9	88.9%	0.0%	11.1%
MODERATE-INCOME CLASS TRACTS	34	64.7%	23.5%	11.8%
MIDDLE-INCOME CLASS TRACTS	67	76.1%	9.0%	14.9%
UPPER-INCOME CLASS TRACTS	214	67.3%	8.9%	23.8%
NA-INCOME CLASS TRACTS				

Report 131**Redlining Risk: Minority Tract* Application Results
in Assessment Area by Tract Number for
Bank USA Records****Focal Points:**
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All**CountyName****CompleteTractNumber** **Number of Applications** **Originated Units** **Denied Units** **Dropout Units** **Purchased Units****MINORITY TRACTS****Fairfield**

09001020900	2		2	0	0	0
09001021500	1		1	0	0	0
09001021600	1		1	0	0	0
09001021700	1		1	0	0	0
09001021801	1		1	0	0	0
09001021900	1		1	0	0	0
09001022100	1		1	0	0	0
09001043200	1		1	0	0	0
09001043400	1		1	0	0	0
09001044100	2		1	0	1	0
09001044200	3		2	0	1	0
09001071200	1		1	0	0	0
09001071300	1		1	0	0	0
09001071900	1		1	0	0	0
09001072100	1		0	0	1	0
09001072300	1		0	0	1	0
09001073100	1		0	1	0	0
09001073400	1		1	0	0	0
09001074000	1		1	0	0	0

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

CountyName

CompleteTractNumber	Number of Applications	Originated Units	Denied Units	Dropout Units	Purchased Units
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MINORITY TRACTS

Fairfield

09001074300	1		1	0	0	0
09001074400	1		0	0	1	0
09001080100	2		2	0	0	0
09001080200	1		1	0	0	0
09001210400	5		4	1	0	0
09001210600	1		1	0	0	0
09001210701	2		2	0	0	0
09001210702	4		3	1	0	0
Totals for Fairfield	40		32	3	5	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR MINORITY TRACTS Fairfield	80.0%	7.5%	12.5%
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TOTAL UNITS FOR MINORITY TRACTS	40		32	3	5	0
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ORIGINATION, DENIAL AND DROPOUT RATES FOR MINORITY TRACTS	80.0%	7.5%	12.5%
--	--------------	-------------	--------------

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

CountyName

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Purchased Units

NON-MINORITY TRACTS

Fairfield

09001020300	3	3	0	0	0
09001020400	2	2	0	0	0
09001020700	3	1	0	2	0
09001020800	2	1	1	0	0
09001030200	1	1	0	0	0
09001030300	2	1	1	0	0
09001030400	1	1	0	0	0
09001035100	2	2	0	0	0
09001035200	1	0	0	1	0
09001035400	1	0	0	1	0
09001042600	3	2	1	0	0
09001042700	5	5	0	0	0
09001042800	2	2	0	0	0
09001043000	1	0	0	1	0
09001043100	1	1	0	0	0
09001043300	1	0	0	1	0
09001043600	2	2	0	0	0
09001044300	4	2	2	0	0
09001044600	4	4	0	0	0
09001045101	5	3	1	1	0
09001045102	6	3	0	3	0
09001045200	1	0	0	1	0
09001045300	1	1	0	0	0
09001045400	2	1	0	1	0
09001050100	3	2	1	0	0
09001050200	2	2	0	0	0
09001050300	4	3	1	0	0
09001050400	1	1	0	0	0

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

CountyName

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Purchased Units

NON-MINORITY TRACTS

Fairfield

09001050500	5	3	0	2	0
09001050600	1	0	0	1	0
09001055100	1	0	0	1	0
09001055200	4	4	0	0	0
09001060400	2	1	0	1	0
09001060500	2	1	1	0	0
09001060600	2	2	0	0	0
09001060700	3	2	0	1	0
09001060800	3	1	1	1	0
09001060900	3	2	1	0	0
09001061000	2	2	0	0	0
09001061100	1	1	0	0	0
09001061300	1	1	0	0	0
09001061400	2	2	0	0	0
09001061600	1	1	0	0	0
09001070100	1	0	1	0	0
09001072600	4	0	4	0	0
09001080500	2	2	0	0	0
09001081000	1	1	0	0	0
09001081300	2	2	0	0	0
09001090100	1	0	0	1	0
09001090300	3	3	0	0	0
09001090600	1	1	0	0	0
09001100200	1	1	0	0	0
09001100300	1	0	0	1	0
09001105100	1	1	0	0	0
09001105200	3	2	0	1	0
09001200100	1	1	0	0	0

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

CountyName

CompleteTractNumber

Number of
ApplicationsOriginated
UnitsDenied
UnitsDropout
UnitsPurchased
Units**NON-MINORITY TRACTS****Fairfield**

09001200200	2	2	0	0	0
09001200301	3	1	1	1	0
09001200302	1	1	0	0	0
09001205100	2	1	0	1	0
09001205200	7	6	1	0	0
09001205300	3	2	0	1	0
09001210500	7	6	1	0	0
09001210800	3	1	1	1	0
09001211000	2	0	0	2	0
09001211200	3	2	1	0	0
09001211400	2	1	0	1	0
09001220100	1	0	0	1	0
09001220200	1	0	0	1	0
09001230100	6	4	1	1	0
09001230300	3	2	0	1	0
09001230400	3	3	0	0	0
09001240100	7	2	1	4	0
09001240200	3	2	1	0	0
09001245100	13	8	1	4	0
09001245200	17	10	2	5	0
09001245300	19	15	0	4	0
09001245400	13	10	0	3	0
09001245500	10	8	0	2	0
09001245600	28	20	3	5	1
09001257100	4	3	0	1	0

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

CountyName

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Purchased Units

NON-MINORITY TRACTS

Fairfield

Totals for Fairfield

284

193

30

61

1

ORIGINATION, DENIAL AND DROPOUT RATES FOR NON-MINORITY TRACTS Fairfield

68.0%

10.6%

21.5%

TOTAL UNITS FOR NON-MINORITY TRACTS

284

193

30

61

1

ORIGINATION, DENIAL AND DROPOUT RATES FOR NON-MINORITY TRACTS

68.0%

10.6%

21.5%

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

CountyName

CompleteTractNumber	Number of Applications	Originated Units	Denied Units	Dropout Units	Purchased Units
TOTALS FOR Bank USA	324	225	33	66	1
ORIGINATION, DENIAL AND DROPOUT RATES FOR Bank USA		69.4%	10.2%	20.4%	

COMPARISON OF ORIGINATION, DENIAL AND DROPOUT RATES BY TRACT MINORITY STATUS

	APPLICATIONS	ORIGINATION RATE	DENIAL RATE	DROPOUT RATE
MINORITY TRACTS	40	80.0%	7.5%	12.5%
NON-MINORITY TRACTS	284	68.0%	10.6%	21.5%

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

Report 132

Review of Bank USA Denied Application Records to Applicants from Low to Moderate Income Tracts in Assessment Area

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Applications From Moderate Income Tracts

Tract	Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	Credit Score	Debt Ratio	Applicant Minority Status	Borrower Income Class
Fairfield									
072600	U9WBLC3ZT2VBJSNY2Y81180100365163	1	150	55	66.67%	599	38.58%	Non-minority	Low
072600	U9WBLC3ZT2VBJSNY2Y81180400385290	1	85	41	40.48%	657	43.78%	Minority	Low
072600	U9WBLC3ZT2VBJSNY2Y81180500390447	1	240	41	92.31%	727	79.08%	Non-minority	Low
073100	U9WBLC3ZT2VBJSNY2Y81180500390544	1	191	59	96.50%	550	32.96%	Minority	Moderate
210702	U9WBLC3ZT2VBJSNY2Y81180600396962	1	300	59	75.00%	NA	52.73%	Minority	Moderate
070100	U9WBLC3ZT2VBJSNY2Y81180700401052	1	182	72	75.00%	792	62.90%	Non-minority	Moderate
210400	U9WBLC3ZT2VBJSNY2Y81181000421761	1	238	78	85.00%	571	50.25%	Non-minority	Moderate
072600	U9WBLC3ZT2VBJSNY2Y81C1803000001427	2	5	44	NA	657	NA	Non-minority	Low

8 Denied Applications in Moderate Income Tracts

TOTAL OF 8 DENIED APPLICATIONS IN LOW AND MODERATE INCOME TRACTS

Report 133

Review of Bank USA Denied Application Records to Applicants from Minority Tracts in Assessment Area

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Applications from Minority Tracts									
Tract	Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	Credit Score	Debt Ratio	Applicant Minority Status	Borrower Income Class
Fairfield									
073100	U9WBLC3ZT2VBJSNY2Y81180500390544	1	191	59	96.50%	550	32.96%	Minority	Moderate
210702	U9WBLC3ZT2VBJSNY2Y81180600396962	1	300	59	75.00%	NA	52.73%	Minority	Moderate
210400	U9WBLC3ZT2VBJSNY2Y81181000421761	1	238	78	85.00%	571	50.25%	Non-minority	Moderate

3 DENIED APPLICATIONS IN MINORITY TRACTS

TOTAL OF 3 DENIED APPLICATIONS IN MINORITY TRACTS

* **Minority Tracts** are those tracts that have an aggregate minority population greater than 50%.

Report 134

Low and Moderate Income Tracts from Bank USA Assessment Area with Application Activity less than their Average Application Activity of 0.8752% in the Assessment Area

Fair Lending Reports for:

Bank USA

County Name CompleteTractNumber	Client Avg % of Apps in AA of 0.8752%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
Tract Income Class		Low					
Fairfield							
09001022000		0.0000%	0.0000	0	0	78	19,450
09001022200		0.0000%	0.0000	0	0	37	184,095
09001043700		0.0000%	0.0000	0	0	36	25,780
09001044500		0.0000%	0.0000	0	0	58	11,800
09001070300		0.0000%	0.0000	0	0	6	1,740
09001070500		0.0000%	0.0000	0	0	29	6,665
09001070600		0.0000%	0.0000	0	0	21	13,625
09001070900		0.0000%	0.0000	0	0	48	8,440
09001071000		0.0000%	0.0000	0	0	70	11,590
09001071400		0.0000%	0.0000	0	0	22	4,280
09001071600		0.0000%	0.0000	0	0	23	6,005
09001072800		0.0000%	0.0000	0	0	171	24,065
09001073200		0.0000%	0.0000	0	0	27	4,695

Disparity ratios are comparisons of the percentage of applications taken in the tract compared with the overall percentage of lender applications taken in the assessment area. To do this, the relative percentage of applications taken in the individual tract is compared to the overall percentage of lender applications taken in the assessment area. A perfect correlation is "1", meaning that the same percentage of applications were taken in the tract as taken in the overall assessment area. Results greater than "1" indicate a higher percentage applications were taken in the tract, and results less than "1" indicate a lower percentage of applications were taken. For applications taken, a high number is a positive comparison, and a number lower than "1" is an unfavorable ("negative") comparison.

Fair Lending Reports for: **Bank USA**

County Name CompleteTractNumber	Client Avg % of Apps in AA of 0.8752%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
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Tract Income Class **Low**

Fairfield

09001073500		0.0000%	0.0000	0	0	61	8,755
09001073600		0.0000%	0.0000	0	0	36	6,000
09001073700		0.0000%	0.0000	0	0	105	16,305
09001073800		0.0000%	0.0000	0	0	26	3,950
09001073900		0.0000%	0.0000	0	0	44	6,750
09001080400		0.0000%	0.0000	0	0	219	33,715
09001210100		0.0000%	0.0000	0	0	83	17,365
09001210200		0.0000%	0.0000	0	0	87	19,385
09001257200		0.0000%	0.0000	0	0	61	12,275
Totals for Fairfield				22 Tract(s)	0	0	1,348 446,730

TOTAL UNITS FOR Low INCOME CLASS TRACTS

22 Tract(s)	0	0	1,348	446,730
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Tract Income Class **Moderate**

Fairfield

09001020100		0.0000%	0.0000	0	0	74	37,040
09001021400		0.0000%	0.0000	0	0	104	42,950
09001021801		0.5650%	0.6456	1	340	177	41,660
09001021802		0.0000%	0.0000	0	0	174	38,180
09001021900		0.4926%	0.5628	1	506	203	71,216

Disparity ratios are comparisons of the percentage of applications taken in the tract compared with the overall percentage of lender applications taken in the assessment area. To do this, the relative percentage of applications taken in the individual tract is compared to the overall percentage of lender applications taken in the assessment area. A perfect correlation is "1", meaning that the same percentage of applications were taken in the tract as taken in the overall assessment area. Results greater than "1" indicate a higher percentage applications were taken in the tract, and results less than "1" indicate a lower percentage of applications were taken. For applications taken, a high number is a positive comparison, and a number lower than "1" is an unfavorable ("negative") comparison.

Fair Lending Reports for:

Bank USA

County Name	Client Avg % of Apps in AA of 0.8752%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
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Tract Income Class: Moderate

Fairfield

09001022300	0.0000%	0.0000	0	0	150	64,340
09001043800	0.0000%	0.0000	0	0	224	62,890
09001044000	0.0000%	0.0000	0	0	171	42,765
09001044400	0.0000%	0.0000	0	0	123	41,175
09001070100	0.4525%	0.5170	1	182	221	47,032
09001070200	0.0000%	0.0000	0	0	61	12,015
09001070400	0.0000%	0.0000	0	0	17	1,865
09001071100	0.0000%	0.0000	0	0	83	13,265
09001072000	0.0000%	0.0000	0	0	95	19,475
09001072100	0.4219%	0.4821	1	145	237	43,215
09001072200	0.0000%	0.0000	0	0	118	21,330
09001072400	0.0000%	0.0000	0	0	111	17,235
09001072500	0.0000%	0.0000	0	0	235	34,765
09001072900	0.0000%	0.0000	0	0	161	26,605
09001073000	0.0000%	0.0000	0	0	85	14,225
09001073100	0.5076%	0.5800	1	191	197	30,561
09001073300	0.0000%	0.0000	0	0	85	12,755
09001080200	0.5025%	0.5742	1	601	199	36,591
09001080600	0.0000%	0.0000	0	0	131	39,005
09001081000	0.4464%	0.5101	1	176	224	39,471
09001110100	0.0000%	0.0000	0	0	81	12,855
09001210300	0.0000%	0.0000	0	0	129	28,435

Disparity ratios are comparisons of the percentage of applications taken in the tract compared with the overall percentage of lender applications taken in the assessment area. To do this, the relative percentage of applications taken in the individual tract is compared to the overall percentage of lender applications taken in the assessment area. A perfect correlation is "1", meaning that the same percentage of applications were taken in the tract as taken in the overall assessment area. Results greater than "1" indicate a higher percentage applications were taken in the tract, and results less than "1" indicate a lower percentage of applications were taken. For applications taken, a high number is a positive comparison, and a number lower than "1" is an unfavorable ("negative") comparison.

County Name		Fair Lending Reports for:		Bank USA			
CompleteTractNumber	Client Avg % of Apps in AA of 0.8752%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
Tract Income Class		Moderate					
Fairfield							
Totals for Fairfield		27 Tract(s)		7	2,141	3,870	892,916
TOTAL UNITS FOR Moderate INCOME CLASS TRACT		27 Tract(s)		7	2,141	3,870	892,916
Totals for Low and Moderate Tracts from Bank USA Assessment Area		49 Tracts		7	2,141	5,218	1,339,646

Disparity ratios are comparisons of the percentage of applications taken in the tract compared with the overall percentage of lender applications taken in the assessment area. To do this, the relative percentage of applications taken in the individual tract is compared to the overall percentage of lender applications taken in the assessment area. A perfect correlation is "1", meaning that the same percentage of applications were taken in the tract as taken in the overall assessment area. Results greater than "1" indicate a higher percentage applications were taken in the tract, and results less than "1" indicate a lower percentage of applications were taken. For applications taken, a high number is a positive comparison, and a number lower than "1" is an unfavorable ("negative") comparison.

Report 134-P

Low and Moderate Income Tracts from Bank USA Assessment Area with Application Activity less than their Average Application Activity of 3.0920% in the Assessment Area

Fair Lending Reports for:

Bank USA

County Name	Client Avg % of Apps in AA of 3.0920%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
Tract Income Class	Low						
Fairfield							
09001022000		0.0000%	0.0000	0	0	17	5,715
09001022200		0.0000%	0.0000	0	0	10	2,820
09001043700		0.0000%	0.0000	0	0	17	3,995
09001044500		0.0000%	0.0000	0	0	25	6,105
09001070300		0.0000%	0.0000	0	0	1	35
09001070500		0.0000%	0.0000	0	0	4	590
09001070600		0.0000%	0.0000	0	0	6	670
09001070900		0.0000%	0.0000	0	0	19	3,605
09001071000		0.0000%	0.0000	0	0	31	5,175
09001071400		0.0000%	0.0000	0	0	10	2,110
09001071600		0.0000%	0.0000	0	0	7	1,885
09001072800		0.0000%	0.0000	0	0	64	9,690
09001073200		0.0000%	0.0000	0	0	11	1,745
09001073500		0.0000%	0.0000	0	0	19	2,465
09001073600		0.0000%	0.0000	0	0	7	1,255
09001073700		0.0000%	0.0000	0	0	38	6,670
09001073800		0.0000%	0.0000	0	0	4	600

Footnotes have the same meaning as report 134. Whereas, "AA Apps" in report 134 represent all activities in the Assessment Area, the "AA Apps" in report 134-P represent only those submitted by peers, which are defined for this report as competitors submitting between 50% and 200% of the number of applications of subject Bank

Fair Lending Reports for:

Bank USA

County Name	Client Avg % of Apps in AA of 3.0920%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
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Tract Income Class **Low**

Fairfield

09001073900		0.0000%	0.0000	0	0	9	1,735
09001080400		0.0000%	0.0000	0	0	71	11,495
09001210100		0.0000%	0.0000	0	0	31	7,065
09001210200		0.0000%	0.0000	0	0	32	6,370
09001257200		0.0000%	0.0000	0	0	19	3,685
Totals for Fairfield	22 Tract(s)			0	0	452	85,480

TOTAL UNITS FOR Low INCOME CLASS TRACTS

22 Tract(s)	0	0	452	85,480
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Tract Income Class **Moderate**

Fairfield

09001020100		0.0000%	0.0000	0	0	17	8,035
09001021400		0.0000%	0.0000	0	0	28	8,610
09001021801		1.7857%	0.5775	1	340	56	14,325
09001021802		0.0000%	0.0000	0	0	41	10,955
09001021900		1.2821%	0.4147	1	506	78	29,101
09001022100		2.0000%	0.6468	1	6,000	50	23,955
09001022300		0.0000%	0.0000	0	0	32	14,210
09001043800		0.0000%	0.0000	0	0	67	15,605
09001044000		0.0000%	0.0000	0	0	46	11,940
09001044400		0.0000%	0.0000	0	0	32	12,100
09001070100		1.5152%	0.4900	1	182	66	15,207
09001070200		0.0000%	0.0000	0	0	20	4,150
09001070400		0.0000%	0.0000	0	0	2	400

Footnotes have the same meaning as report 134. Whereas, "AA Apps" in report 134 represent all activities in the Assessment Area, the "AA Apps" in report 134-P represent only those submitted by peers, which are defined for this report as competitors submitting between 50% and 200% of the number of applications of subject Bank

County Name CompleteTractNumber	Client Avg % of Apps in AA of 3.0920%	Client Tracts %	Fair Lending Reports for:		Bank USA		
			Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars

Tract Income Class Moderate

Fairfield

09001071100	0.0000%	0.0000	0	0	29	5,385	
09001072000	0.0000%	0.0000	0	0	25	4,455	
09001072100	1.1905%	0.3850	1	145	84	14,580	
09001072200	0.0000%	0.0000	0	0	39	7,675	
09001072400	0.0000%	0.0000	0	0	20	2,910	
09001072500	0.0000%	0.0000	0	0	93	14,995	
09001072900	0.0000%	0.0000	0	0	55	9,305	
09001073000	0.0000%	0.0000	0	0	33	5,965	
09001073100	1.8519%	0.5989	1	191	54	8,236	
09001073300	0.0000%	0.0000	0	0	27	4,505	
09001080200	1.7241%	0.5576	1	601	58	10,966	
09001080600	0.0000%	0.0000	0	0	39	7,455	
09001081000	1.2500%	0.4043	1	176	80	15,771	
09001110100	0.0000%	0.0000	0	0	32	5,080	
09001210300	0.0000%	0.0000	0	0	55	12,465	
09001210600	1.9231%	0.6220	1	87	52	11,212	
Totals for Fairfield		29 Tract(s)		9	8,228	1,310	309,553

TOTAL UNITS FOR Moderate INCOME CLASS TRACT 29 Tract(s) 9 8,228 1,310 309,553

Totals for Low and Moderate Tracts from Bank USA Assessment Area 51 Tracts 9 8,228 1,762 395,033

Footnotes have the same meaning as report 134. Whereas, "AA Apps" in report 134 represent all activities in the Assessment Area, the "AA Apps" in report 134-P represent only those submitted by peers, which are defined for this report as competitors submitting between 50% and 200% of the number of applications of subject Bank

Report 135

Minority Tracts* from Bank USA Assessment Area with Application Activity less than their Average Application Activity of 0.8752% in the Assessment Area

Fair Lending Reports for:

Bank USA

County Name CompleteTractNumber	Client Avg % of Apps in AA of 0.8752%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
Fairfield							
09001011300		0.0000%	0.0000	0	0	100	63,710
09001020100		0.0000%	0.0000	0	0	74	37,040
09001021300		0.0000%	0.0000	0	0	242	65,570
09001021400		0.0000%	0.0000	0	0	104	42,950
09001021700		0.5464%	0.6243	1	256	183	40,046
09001021801		0.5650%	0.6456	1	340	177	41,660
09001021802		0.0000%	0.0000	0	0	174	38,180
09001021900		0.4926%	0.5628	1	506	203	71,216
09001022000		0.0000%	0.0000	0	0	78	19,450
09001022200		0.0000%	0.0000	0	0	37	184,095
09001022300		0.0000%	0.0000	0	0	150	64,340
09001043700		0.0000%	0.0000	0	0	36	25,780
09001043800		0.0000%	0.0000	0	0	224	62,890
09001044000		0.0000%	0.0000	0	0	171	42,765
09001044400		0.0000%	0.0000	0	0	123	41,175

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

Disparity ratios are comparisons of the percentage of applications taken in the tract compared with the overall percentage of lender applications taken in the assessment area. To do this, the relative percentage of applications taken in the individual tract is compared to the overall percentage of lender applications taken in the assessment area. A perfect correlation is "1", meaning that the same percentage of applications were taken in the tract as taken in the overall assessment area. Results greater than "1" indicate a higher percentage applications were taken in the tract, and results less than "1" indicate a lower percentage of applications were taken. For applications taken, a high number is a positive comparison, and a number lower than "1" is an unfavorable ("negative") comparison.

Fair Lending Reports for:

Bank USA

County Name CompleteTractNumber	Client Avg % of Apps in AA of 0.8752%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
Fairfield							
09001044500		0.0000%	0.0000	0	0	58	11,800
09001070200		0.0000%	0.0000	0	0	61	12,015
09001070300		0.0000%	0.0000	0	0	6	1,740
09001070400		0.0000%	0.0000	0	0	17	1,865
09001070500		0.0000%	0.0000	0	0	29	6,665
09001070600		0.0000%	0.0000	0	0	21	13,625
09001070900		0.0000%	0.0000	0	0	48	8,440
09001071000		0.0000%	0.0000	0	0	70	11,590
09001071100		0.0000%	0.0000	0	0	83	13,265
09001071400		0.0000%	0.0000	0	0	22	4,280
09001071600		0.0000%	0.0000	0	0	23	6,005
09001072000		0.0000%	0.0000	0	0	95	19,475
09001072100		0.4219%	0.4821	1	145	237	43,215
09001072200		0.0000%	0.0000	0	0	118	21,330
09001072400		0.0000%	0.0000	0	0	111	17,235
09001072500		0.0000%	0.0000	0	0	235	34,765
09001072700		0.0000%	0.0000	0	0	176	30,880
09001072800		0.0000%	0.0000	0	0	171	24,065
09001072900		0.0000%	0.0000	0	0	161	26,605
09001073000		0.0000%	0.0000	0	0	85	14,225
09001073100		0.5076%	0.5800	1	191	197	30,561
09001073200		0.0000%	0.0000	0	0	27	4,695
09001073300		0.0000%	0.0000	0	0	85	12,755
09001073500		0.0000%	0.0000	0	0	61	8,755

* **Minority Tracts are those tracts that have an aggregate minority population greater than 50%.**

Disparity ratios are comparisons of the percentage of applications taken in the tract compared with the overall percentage of lender applications taken in the assessment area. To do this, the relative percentage of applications taken in the individual tract is compared to the overall percentage of lender applications taken in the assessment area. A perfect correlation is "1", meaning that the same percentage of applications were taken in the tract as taken in the overall assessment area. Results greater than "1" indicate a higher percentage applications were taken in the tract, and results less than "1" indicate a lower percentage of applications were taken. For applications taken, a high number is a positive comparison, and a number lower than "1" is an unfavorable ("negative") comparison.

County Name CompleteTractNumber	Client Avg % of Apps in AA of 0.8752%	Client Tracts %	Fair Lending Reports for:		Bank USA		
			Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
09001073600		0.0000%	0.0000	0	0	36	6,000
09001073700		0.0000%	0.0000	0	0	105	16,305
09001073800		0.0000%	0.0000	0	0	26	3,950
09001073900		0.0000%	0.0000	0	0	44	6,750
09001080200		0.5025%	0.5742	1	601	199	36,591
09001080400		0.0000%	0.0000	0	0	219	33,715
09001210100		0.0000%	0.0000	0	0	83	17,365
09001210200		0.0000%	0.0000	0	0	87	19,385
09001211100		0.0000%	0.0000	0	0	1	175
09001257200		0.0000%	0.0000	0	0	61	12,275
Totals for Fairfield		49 Tract(s)		6	2,039	5,134	1,373,229
Totals for Minority Tracts from Fairfield County Bank Assessment Area		49 Tract(s)		6	2,039	5,134	1,373,229

* **Minority Tracts are those tracts that have an aggregate minority population greater than 50%.**

Disparity ratios are comparisons of the percentage of applications taken in the tract compared with the overall percentage of lender applications taken in the assessment area. To do this, the relative percentage of applications taken in the individual tract is compared to the overall percentage of lender applications taken in the assessment area. A perfect correlation is "1", meaning that the same percentage of applications were taken in the tract as taken in the overall assessment area. Results greater than "1" indicate a higher percentage applications were taken in the tract, and results less than "1" indicate a lower percentage of applications were taken. For applications taken, a high number is a positive comparison, and a number lower than "1" is an unfavorable ("negative") comparison.

Report 135-P

Minority Tracts* from Bank USA Assessment Area with Application Activity less than their Average Application Activity of 3.0920% in the Assessment Area

Fair Lending Reports for:

Bank USA

County Name CompleteTractNumber	Client Avg % of Apps in AA of 3.0920%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
Fairfield							
09001011300		0.0000%	0.0000	0	0	22	9,810
09001020100		0.0000%	0.0000	0	0	17	8,035
09001021300		0.0000%	0.0000	0	0	92	26,770
09001021400		0.0000%	0.0000	0	0	28	8,610
09001021600		1.9231%	0.6220	1	132	52	13,507
09001021700		1.4085%	0.4555	1	256	71	15,306
09001021801		1.7857%	0.5775	1	340	56	14,325
09001021802		0.0000%	0.0000	0	0	41	10,955
09001021900		1.2821%	0.4147	1	506	78	29,101
09001022000		0.0000%	0.0000	0	0	17	5,715
09001022100		2.0000%	0.6468	1	6,000	50	23,955
09001022200		0.0000%	0.0000	0	0	10	2,820
09001022300		0.0000%	0.0000	0	0	32	14,210
09001043700		0.0000%	0.0000	0	0	17	3,995
09001043800		0.0000%	0.0000	0	0	67	15,605
09001044000		0.0000%	0.0000	0	0	46	11,940
09001044400		0.0000%	0.0000	0	0	32	12,100

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

Footnotes have the same meaning as report 135. Whereas, "AA Apps" in report 135 represent all activities in the Assessment Area, the "AA Apps" in report 135-P represent only those submitted by peers, which are defined for this report as competitors submitting between 50% and 200% of the number of applications of subject Bank.

Fair Lending Reports for:

Bank USA

County Name CompleteTractNumber	Client Avg % of Apps in AA of 3.0920%	Client Tracts %	Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
Fairfield							
09001044500		0.0000%	0.0000	0	0	25	6,105
09001070200		0.0000%	0.0000	0	0	20	4,150
09001070300		0.0000%	0.0000	0	0	1	35
09001070400		0.0000%	0.0000	0	0	2	400
09001070500		0.0000%	0.0000	0	0	4	590
09001070600		0.0000%	0.0000	0	0	6	670
09001070900		0.0000%	0.0000	0	0	19	3,605
09001071000		0.0000%	0.0000	0	0	31	5,175
09001071100		0.0000%	0.0000	0	0	29	5,385
09001071400		0.0000%	0.0000	0	0	10	2,110
09001071600		0.0000%	0.0000	0	0	7	1,885
09001072000		0.0000%	0.0000	0	0	25	4,455
09001072100		1.1905%	0.3850	1	145	84	14,580
09001072200		0.0000%	0.0000	0	0	39	7,675
09001072400		0.0000%	0.0000	0	0	20	2,910
09001072500		0.0000%	0.0000	0	0	93	14,995
09001072700		0.0000%	0.0000	0	0	54	10,430
09001072800		0.0000%	0.0000	0	0	64	9,690
09001072900		0.0000%	0.0000	0	0	55	9,305
09001073000		0.0000%	0.0000	0	0	33	5,965
09001073100		1.8519%	0.5989	1	191	54	8,236
09001073200		0.0000%	0.0000	0	0	11	1,745
09001073300		0.0000%	0.0000	0	0	27	4,505
09001073500		0.0000%	0.0000	0	0	19	2,465
09001073600		0.0000%	0.0000	0	0	7	1,255
09001073700		0.0000%	0.0000	0	0	38	6,670

* **Minority Tracts are those tracts that have an aggregate minority population greater than 50%.**

Footnotes have the same meaning as report 135. Whereas, "AA Apps" in report 135 represent all activities in the Assessment Area, the "AA Apps" in report 135-P represent only those submitted by peers, which are defined for this report as competitors submitting between 50% and 200% of the number of applications of subject Bank.

County Name CompleteTractNumber	Client Avg % of Apps in AA of 3.0920%	Client Tracts %	Fair Lending Reports for:		Bank USA		
			Disparity	Client Apps Count	Client Apps Dollars	AA Apps Count	AA Apps Dollars
09001073800		0.0000%	0.0000	0	0	4	600
09001073900		0.0000%	0.0000	0	0	9	1,735
09001080200		1.7241%	0.5576	1	601	58	10,966
09001080400		0.0000%	0.0000	0	0	71	11,495
09001210100		0.0000%	0.0000	0	0	31	7,065
09001210200		0.0000%	0.0000	0	0	32	6,370
09001210600		1.9231%	0.6220	1	87	52	11,212
09001257200		0.0000%	0.0000	0	0	19	3,685
Totals for Fairfield	51 Tract(s)			9	8,258	1,781	414,878
Totals for Minority Tracts from Fairfield County Bank Assessment Area		51 Tract(s)		9	8,258	1,781	414,878

* **Minority Tracts** are those tracts that have an aggregate minority population greater than 50%.

Footnotes have the same meaning as report 135. Whereas, "AA Apps" in report 135 represent all activities in the Assessment Area, the "AA Apps" in report 135-P represent only those submitted by peers, which are defined for this report as competitors submitting between 50% and 200% of the number of applications of subject Bank.

Report 136

**Low and Moderate Income Tracts from Bank USA
Assessment Area with No Originations or Purchased Loans
for Bank USA**

County Name	Housing Units	Occupied Units	Vacant Units	Owner Occupied Units	Renter Occupied Units	1 - 4 Family Units	Multi-Family Units
CompleteTractNumber							
Tract Income Class	Low						
Fairfield							
09001022000	1,170	1,042	128	504	538	722	448
09001022200	1,689	1,434	255	136	1,298	662	1,027
09001043700	1,068	973	95	177	796	456	612
09001044500	1,225	1,123	102	293	830	774	451
09001070300	414	342	72	5	337	47	367
09001070500	1,089	859	230	100	759	504	585
09001070600	1,408	1,217	191	86	1,131	301	1,107
09001070900	948	776	172	253	523	746	202
09001071000	1,233	1,125	108	322	803	1,050	183
09001071400	1,394	1,066	328	212	854	1,143	251
09001071600	869	816	53	20	796	336	533
09001072800	1,963	1,841	122	1,095	746	1,436	527
09001073200	1,205	1,087	118	905	182	444	761
09001073500	1,277	1,068	209	305	763	1,063	214
09001073600	865	677	188	206	471	648	217
09001073700	1,993	1,643	350	590	1,053	1,494	499
09001073800	823	706	117	107	599	576	247
09001073900	1,348	1,173	175	192	981	768	580
09001074400	1,736	1,430	306	384	1,046	1,454	282
09001080400	2,473	2,095	378	1,203	892	2,305	168
09001210100	2,651	2,459	192	440	2,019	1,282	1,369

County Name

CompleteTractNumber

Housing Units Occupied Units Vacant Units Owner Occupied Units Renter Occupied Units 1 - 4 Family Units Multi-Family Units

Tract Income Class

Low

09001210200	2,136	1,844	292	532	1,312	1,845	291
09001257200	1,551	1,289	262	374	915	1,273	278
TOTALS FOR 23 TRACTS IN Fairfield	32,528	28,085	4,443	8,441	19,644	21,329	11,199

TOTALS FOR 23 TRACTS IN LOW INCOME CLASS TRACTS

32,528 28,085 4,443 8,441 19,644 21,329 11,199

Tract Income Class

Moderate

Fairfield

09001020100	2,771	2,104	667	201	1,903	156	2,615
09001021400	2,541	2,219	322	868	1,351	1,554	987
09001021802	2,094	1,960	134	1,180	780	1,467	627
09001022300	2,253	2,113	140	807	1,306	1,603	650
09001043300	1,204	1,182	22	869	313	1,160	44
09001043800	3,282	3,115	167	1,481	1,634	2,158	1,124
09001044000	2,443	2,372	71	927	1,445	1,768	675
09001044400	1,351	1,273	78	589	684	1,071	280
09001070100	2,653	2,267	386	879	1,388	1,965	688
09001070200	1,783	1,614	169	391	1,223	1,134	649
09001070400	616	439	177	260	179	383	233
09001071100	1,589	1,319	270	498	821	1,394	195
09001072000	1,368	1,261	107	561	700	1,156	212
09001072100	2,593	2,335	258	1,096	1,239	1,640	953
09001072200	1,830	1,547	283	771	776	1,172	658
09001072300	1,917	1,756	161	918	838	1,711	206
09001072400	988	878	110	527	351	898	90
09001072500	2,377	2,232	145	1,597	635	1,888	489
09001072600	3,008	2,803	205	1,986	817	2,163	845

County Name

CompleteTractNumber

Housing Units Occupied Units Vacant Units Owner Occupied Units Renter Occupied Units 1 - 4 Family Units Multi-Family Units

Tract Income Class Moderate

09001072900	1,626	1,504	122	1,196	308	1,532	94
09001073000	694	623	71	357	266	670	24
09001073100	2,523	2,193	330	920	1,273	1,793	730
09001073300	1,504	1,237	267	522	715	984	520
09001080600	1,106	1,040	66	693	347	776	330
09001110100	1,160	1,007	153	315	692	745	415
09001210300	2,040	1,844	196	912	932	1,665	375
TOTALS FOR 26 TRACTS IN Fairfield	49,314	44,237	5,077	21,321	22,916	34,606	14,708

TOTALS FOR 26 TRACTS IN MODERATE INCOME CLASS TRACTS 49,314 44,237 5,077 21,321 22,916 34,606 14,708

Totals for 49 Low and Moderate Income Tracts from Bank USA Assessment Area 81,842 72,322 9,520 29,762 42,560 55,935 25,907

Report 137

Minority Tracts* from Bank USA Assessment Area with No Originations or Purchased Loans for Bank USA

County Name	Housing Units	Occupied Units	Vacant Units	Owner Occupied Units	Renter Occupied Units	1 - 4 Family Units	Multi-Family Units
CompleteTractNumber							
Tract Income Class NA							
Fairfield							
09001211100	11	11	0	0	11	11	0
TOTALS FOR 1 TRACTS IN Fairfield	11	11	0	0	11	11	0
TOTALS FOR 1 TRACTS IN NA INCOME CLASS TRACTS							
	11	11	0	0	11	11	0
Tract Income Class Low							
Fairfield							
09001022000	1,170	1,042	128	504	538	722	448
09001022200	1,689	1,434	255	136	1,298	662	1,027
09001043700	1,068	973	95	177	796	456	612
09001044500	1,225	1,123	102	293	830	774	451
09001070300	414	342	72	5	337	47	367
09001070500	1,089	859	230	100	759	504	585
09001070600	1,408	1,217	191	86	1,131	301	1,107
09001070900	948	776	172	253	523	746	202
09001071000	1,233	1,125	108	322	803	1,050	183

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

County Name	Housing Units	Occupied Units	Vacant Units	Owner Occupied Units	Renter Occupied Units	1 - 4 Family Units	Multi-Family Units
CompleteTractNumber							
Tract Income Class		Low					
09001071400	1,394	1,066	328	212	854	1,143	251
09001071600	869	816	53	20	796	336	533
09001072800	1,963	1,841	122	1,095	746	1,436	527
09001073200	1,205	1,087	118	905	182	444	761
09001073500	1,277	1,068	209	305	763	1,063	214
09001073600	865	677	188	206	471	648	217
09001073700	1,993	1,643	350	590	1,053	1,494	499
09001073800	823	706	117	107	599	576	247
09001073900	1,348	1,173	175	192	981	768	580
09001074400	1,736	1,430	306	384	1,046	1,454	282
09001080400	2,473	2,095	378	1,203	892	2,305	168
09001210100	2,651	2,459	192	440	2,019	1,282	1,369
09001210200	2,136	1,844	292	532	1,312	1,845	291
09001257200	1,551	1,289	262	374	915	1,273	278
TOTALS FOR 23 TRACTS IN Fairfield	32,528	28,085	4,443	8,441	19,644	21,329	11,199
TOTALS FOR 23 TRACTS IN LOW INCOME CLASS TRACTS		32,528	28,085	4,443	8,441	21,329	11,199
Tract Income Class		Moderate					
Fairfield							
09001020100	2,771	2,104	667	201	1,903	156	2,615
09001021400	2,541	2,219	322	868	1,351	1,554	987
09001021802	2,094	1,960	134	1,180	780	1,467	627
09001022300	2,253	2,113	140	807	1,306	1,603	650
09001043800	3,282	3,115	167	1,481	1,634	2,158	1,124
09001044000	2,443	2,372	71	927	1,445	1,768	675

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

County Name	Housing Units	Occupied Units	Vacant Units	Owner Occupied Units	Renter Occupied Units	1 - 4 Family Units	Multi-Family Units
CompleteTractNumber							
Tract Income Class		Moderate					
09001044400	1,351	1,273	78	589	684	1,071	280
09001070200	1,783	1,614	169	391	1,223	1,134	649
09001070400	616	439	177	260	179	383	233
09001071100	1,589	1,319	270	498	821	1,394	195
09001072000	1,368	1,261	107	561	700	1,156	212
09001072100	2,593	2,335	258	1,096	1,239	1,640	953
09001072200	1,830	1,547	283	771	776	1,172	658
09001072300	1,917	1,756	161	918	838	1,711	206
09001072400	988	878	110	527	351	898	90
09001072500	2,377	2,232	145	1,597	635	1,888	489
09001072900	1,626	1,504	122	1,196	308	1,532	94
09001073000	694	623	71	357	266	670	24
09001073100	2,523	2,193	330	920	1,273	1,793	730
09001073300	1,504	1,237	267	522	715	984	520
TOTALS FOR 20 TRACTS IN Fairfield	38,143	34,094	4,049	15,667	18,427	26,132	12,011

TOTALS FOR 20 TRACTS IN MODERATE INCOME CLASS TRACTS	38,143	34,094	4,049	15,667	18,427	26,132	12,011
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Tract Income Class		Middle					
Fairfield							
09001011300	1,368	1,292	76	498	794	1,222	146
09001021300	1,690	1,589	101	1,252	337	1,213	477
09001072700	1,380	1,320	60	1,074	246	1,292	88
TOTALS FOR 3 TRACTS IN Fairfield	4,438	4,201	237	2,824	1,377	3,727	711

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

County Name	Housing Units	Occupied Units	Vacant Units	Owner Occupied Units	Renter Occupied Units	1 - 4 Family Units	Multi-Family Units
CompleteTractNumber							
Tract Income Class							
Middle							
TOTALS FOR 3 TRACTS IN MIDDLE INCOME CLASS TRACTS	4,438	4,201	237	2,824	1,377	3,727	711
Totals for 47 Minority Tracts from Bank USA Assessment Area	75,120	66,391	8,729	26,932	39,459	51,199	23,921

* Minority Tracts are those tracts that have an aggregate minority population greater than 50%.

Report 138 - Minority Units With High Rate Spreads

Listing of Bank USA Minority Rate Spread Units for Review

Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	Rate Spread	CLTV	CREDIT SCORE	DEBT RATIO
Minority Classification							

NO QUALIFYING RECORDS FOR THIS REPORT

Originated and Approved not Accepted applications with high rate spreads - => 1.5% for first lien and => 3.5% for subordinate lien.

Report 139 - Female Units With High Rate Spreads

Listing of Bank USA Female Rate Spread Units for Review

Female Application Number Minority Classification	Lien Status	LoanAmount (thousands)	Income (thousands)	Rate Spread	CLTV	CREDIT SCORE	DEBT RATIO
U9WBLC3ZT2VBJSNY2Y81180800408246 White Non-Hispanic	1	132	137	1.506	80	709	37.719

Only applications with no co-borrower or with a co-borrower of the same gender are included in this report.

Originated and Approved not Accepted applications with high rate spreads - => 1.5% for first lien and => 3.5% for subordinate lien.

Fair Lending Analysis of Process Times for Bank USA Records by Minority Class

Action Type		Number of Units	Average Process Time in Days	Range in Days
Originated				
	Asian	12	58	35 to 170
	Black	2	30	25 to 34
	Hispanic	18	44	15 to 76
	MultiRacial	5	55	44 to 70
	White	182	51	13 to 242
	Total Originated	219		
Appl approved not accepted				
	Asian	1	76	
	White	4	36	21 to 61
	Total Appl approved not accepted	5		
Denied				
	Black	2	52	37 to 68
	Hispanic	3	26	13 to 34
	MultiRacial	1	0	
	White	28	17	0 to 49
	Total Denied	34		

Action Type		Number of Units	Average Process Time in Days	Range in Days
Appl withdrawn				
	Asian	5	3	2 to 5
	Black	2	8	8 to 9
	Hispanic	6	9	0 to 17
	MultiRacial	1	11	
	White	35	11	0 to 31
	Total Appl withdrawn	49		
File closed incomplete				
	Black	2	25	24 to 26
	Hispanic	3	35	26 to 52
	MultiRacial	1	28	
	White	17	38	18 to 120
	Total File closed incomplete	23		
Total Applications for Bank USA		330		

Report 141

Fair Lending Analysis of Process Times for Bank USA Records by Gender Class

Action Type		Number of Units	Average Process Time in Days	Range in Days
Originated				
	Female	45	47	15 to 170
	Male	72	54	25 to 136
	Mixed or NA	140	52	11 to 242
	Total Originated	257		
Appl approved not accepted				
	Female	3	41	24 to 61
	Male	1	76	
	Mixed or NA	1	21	
	Total Appl approved not accepted	5		
Denied				
	Female	8	20	0 to 68
	Male	14	17	3 to 34
	Mixed or NA	17	20	0 to 49
	Total Denied	39		
Appl withdrawn				
	Female	11	13	0 to 31
	Male	9	10	1 to 29

Action Type	Number of Units	Average Process Time in Days	Range in Days
Mixed or NA	35	10	0 to 84
Total Appl withdrawn	55		
File closed incomplete			
Female	7	32	21 to 57
Male	9	39	18 to 120
Mixed or NA	11	29	9 to 62
Total File closed incomplete	27		
Total Applications for Bank USA	383		

Fair Lending Comparison of Actions Taken by Bank USA to Competitor Actions Within the Assessment Area

Action Type	Bank Apps	Bank %	Competitor Apps	Market %	Difference
Originated	225	69.44%	18,951	58.01%	11.43%
Appl approved not accepted	4	1.23%	655	2.01%	-0.77%
Denied	33	10.19%	7,125	21.81%	-11.63%
Appl withdrawn	40	12.35%	4,286	13.12%	-0.77%
File closed incomplete	22	6.79%	1,651	5.05%	1.74%
Total Applications for Bank USA	324	100.00%	32,668	100.00%	

This report reflects the activity from the data provided by Bank USA from within their assessment area compared to their competitors' market data from within Bank USA's assessment area. This analysis excludes purchase and preapproval activity.

Fair Lending Comparison of Actions Taken by Bank USA to Peer Actions Within the Assessment Area

Action Type	Bank Apps	Bank %	Peer Apps	Market %	Difference
Originated	225	69.44%	5,290	63.27%	6.17%
Appl approved not accepted	4	1.23%	155	1.85%	-0.62%
Denied	33	10.19%	1,230	14.71%	-4.53%
Appl withdrawn	40	12.35%	1,261	15.08%	-2.74%
File closed incomplete	22	6.79%	425	5.08%	1.71%
Total Applications for Bank USA	324	100.00%	8,361	100.00%	

Footnotes have the same meaning as report 142. Whereas, "Competitor Apps" in report 142 represent all activities in the Assessment Area, the "Peer Apps " in report 142-P represent only those submitted by peers, which are defined for this report as competitors submitting between 50% and 200% of the number of applications of subject Bank.

Summary of Activity in Assessment Area for Bank USA Records by Minority Class

Minority Classification	Population % in Assessment Area	% of Applications taken by Bank	% of Loans Originated by Bank
American Indian/Alaskan Native	0.14%	0.00%	0.00%
Asian	5.00%	4.94%	5.33%
Black	10.39%	2.47%	0.89%
Hawaiian/Pacific Islander	0.03%	0.00%	0.00%
Hispanic	18.27%	7.41%	7.11%
Multi-Racial	1.59%	1.85%	1.33%
Not Provided or NA	0.50%	13.89%	14.67%
White	64.08%	69.44%	70.67%
	100.00%	100.00%	100.00%

Application and origination calculations are based only on those applications where minority information was provided.

Applicants who are both Hispanic and members of a minority race (such as Black, Asian, etc.) are counted only once for purposes of this demographic report. If a person is both Hispanic and a racial minority they are counted as Hispanic and not counted as a racial minority. Therefore, there may be some under-counting of the racial categories because, for example, Black Hispanics (or other racial minority) are counted only as Hispanics (and not as Blacks) in the above demographic data.

Summary of Activity in Assessment Area for Bank USA and Competitors Records by Minority Class

Minority Classification	Competitor Activity		Bank USA	
	% of Applications in Assessment Area	% of Originations in Assessment Area	% of Applications in Assessment Area	% of Originations in Assessment Area
American Indian/Alaskan Native	0.07%	0.06%	0.00%	0.00%
Asian	4.85%	5.12%	4.94%	5.33%
Black	5.99%	5.13%	2.47%	0.89%
Hawaiian/Pacific Islander	0.13%	0.09%	0.00%	0.00%
Hispanic	12.66%	11.45%	7.41%	7.11%
Multi-Racial	1.03%	1.04%	1.85%	1.33%
Not Provided or NA	16.02%	14.96%	13.89%	14.67%
White	59.25%	62.15%	69.44%	70.67%
	100.00%	100.00%	100.00%	100.00%

This report reflects the activity from the data provided by Bank USA from within their assessment area compared to their competitors' market data from within Bank USA's assessment area. This analysis excludes purchase and preapproval activity.

Applicants who are both Hispanic and members of a minority race (such as Black, Asian, etc.) are counted only once for purposes of this demographic report. If a person is both Hispanic and a racial minority they are counted as Hispanic and not counted as a racial minority. Therefore, there may be some under-counting of the racial categories because, for example, Black Hispanics (or other racial minority) are counted only as Hispanics (and not as Blacks) in the above demographic data.

Summary of Activity in Assessment Area for Bank USA and Peers Records by Minority Class

Minority Classification	Peer Activity		Bank USA	
	% of Applications in Assessment Area	% of Originations in Assessment Area	% of Applications in Assessment Area	% of Originations in Assessment Area
American Indian/Alaskan Native	0.09%	0.11%	0.00%	0.00%
Asian	4.79%	4.92%	4.94%	5.33%
Black	6.45%	5.73%	2.47%	0.89%
Hawaiian/Pacific Islander	0.10%	0.07%	0.00%	0.00%
Hispanic	15.11%	14.39%	7.41%	7.11%
Multi-Racial	1.03%	1.10%	1.85%	1.33%
Not Provided or NA	13.49%	12.93%	13.89%	14.67%
White	58.94%	60.74%	69.44%	70.67%
	100.00%	100.00%	100.00%	100.00%

Footnotes have the same meaning as report 144. Whereas, "Competitor Apps" in report 144 represent all activities in the Assessment Area, the "Peer Apps" in report 144-P represent only those submitted by peers, which are defined for this report as competitors submitting between 50% and 200% of the number of applications of subject Bank.

Applicants who are both Hispanic and members of a minority race (such as Black, Asian, etc.) are counted only once for purposes of this demographic report. If a person is both Hispanic and a racial minority they are counted as Hispanic and not counted as a racial minority. Therefore, there may be some under-counting of the racial categories because, for example, Black Hispanics (or other racial minority) are counted only as Hispanics (and not as Blacks) in the above demographic data.

Fair Lending Analysis of Rate Spreads for Bank USA Records by Minority Class

Residential Underwriting Group

For Terms of Less than 20 Years

	Number of Units	Average Rate Spread	Range in Rate Spread
Home Purchase - First Lien			
Hispanic	2	0.166	0.125 to 0.207
White	9	-0.034	-0.214 to 0.128
Total Home Purchase - First Lien	11		
Home Improvement - First Lien			
White	1	0.362	
Total Home Improvement - First Lien	1		
Refinancing - First Lien			
White	10	0.090	-0.090 to 0.306
Total Refinancing - First Lien	10		
Total for Less than 20 Years	22		

For Terms of 20 Years or More

	Number of Units	Average Rate Spread	Range in Rate Spread
Home Purchase - First Lien			
Asian	8	0.247	-0.193 to 1.222
Black	1	0.189	
Hispanic	16	0.147	-0.415 to 1.488
MultiRacial	4	-0.003	-0.248 to 0.569
White	117	0.089	-0.666 to 1.506
Total Home Purchase - First Lien	146		

Residential Underwriting Group

For Terms of 20 Years or More

	Number of Units	Average Rate Spread	Range in Rate Spread
Home Purchase - Subordinate Lien			
White	1	-0.250	
Total Home Purchase - Subordinate Lien	1		
Home Improvement - First Lien			
White	1	-0.133	
Total Home Improvement - First Lien	1		
Refinancing - First Lien			
Asian	5	0.241	-0.222 to 0.780
Black	1	0.280	
MultiRacial	1	1.345	
White	43	0.185	-0.161 to 1.217
Total Refinancing - First Lien	50		
Other - First Lien			
White	3	0.300	0.038 to 0.750
Total Other - First Lien	3		
Total for 20 Years or More	201		
Total for Residential Underwriting Group	223		

Report 200a

Review of Bank USA Records to Identify Minority Applicants Denied for Credit With Credit Scores Greater Than or Equal to Approved Non-Minority Borrowers

Report includes all mortgage types
with comparisons sorted by
mortgage type

Underwriting Group

NO QUALIFYING RECORDS FOR THIS REPORT

Loan Type -

Originated Non-minority applications

Application Number

Loan Minority Class

Lien Status

LoanAmount
(thousands)

Income
(thousands)

CLTV

CREDIT
SCORE

DEBT
RATIO

OTHER DENIAL
CODES

BANK
COMMENTS

0 Originated Non-minority applications

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information;
7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 200b

Review of Bank USA Records to Identify Female Applicants Denied for Credit With Credit Scores Greater Than or Equal to Approved Male Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Underwriting Group		NO QUALIFYING RECORDS FOR THIS REPORT							
Loan Type -									
Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
0 Originated Male applications									

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 200c

**Bank USA Records With Credit Scores Out of Range* and Not Included
Report in 200a Comparisons**

Report includes out of range records sorted by mortgage type

Underwriting Group	NO QUALIFYING RECORDS FOR THIS REPORT						
Loan Type -							
Originated Non-minority applications							
Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO
0 Originated Non-minority applications							

* Out of Range is defined as any credit score less than 300 or greater than 900 or missing

Report 200d

Bank USA Records With Credit Scores Out of Range* and Not Included in Report 200b Comparisons

Report includes out of range records sorted by mortgage type

Underwriting Group

NO QUALIFYING RECORDS FOR THIS REPORT

Loan Type -

Application Number

Loan Minority Class

Lien Status

LoanAmount
(thousands)

Income
(thousands)

CLTV

CREDIT SCORE

DEBT RATIO

0 Originated Male applications

* Out of Range is defined as any credit score less than 300 or greater than 900 or missing

Report 201a

Review of Bank USA Records to Identify Minority Applicants Denied for Income With Debt Ratios Less than or Equal to Approved Non-Minority Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Denied Minority Applications

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180600396962	White Hispanic	1	300	59	75.00%	NA	52.73%	None	

1 Denied Minority Applications

Originated Non-minority applications

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180600397544	White Non-Hispanic	1	385	174	71.30%	723	66.79%	NA	

1 Originated Non-minority applications

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 201b

Review of Bank USA Records to Identify Female Applicants Denied for Income With Debt Ratios Less Than or Equal to Approved Male Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Underwriting Group

NO QUALIFYING RECORDS FOR THIS REPORT

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS

0 Originated Male applications

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 201c

Bank USA Records With Debt Ratios Out of Range* and Not Included Report in 201a Comparisons

Report includes out of range records sorted by mortgage type

Underwriting Group	NO QUALIFYING RECORDS FOR THIS REPORT						
Loan Type -							
Originated Non-minority applications							
Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO
0 Originated Non-minority applications							

* Out of Range is defined as any debt ratio less than 2 or greater than 150 or missing

Report 201d

Bank USA Records With Debt Ratios Out of Range* and Not Included in Report 201b Comparisons

Report includes out of range records sorted by mortgage type

Underwriting Group

NO QUALIFYING RECORDS FOR THIS REPORT

Loan Type -

Application Number

Loan Minority Class

Lien Status

LoanAmount
(thousands)

Income
(thousands)

CLTV

CREDIT SCORE

DEBT RATIO

0 Originated Male applications

* Out of Range is defined as any debt ratio less than 2 or greater than 150 or missing

Report 202a

Review of Bank USA Records to Identify Minority Applicants Denied for Collateral With Loan to Value Ratios Less Than or Equal to Approved Non-Minority Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Denied Minority Applications

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180400385290	White Hispanic	1	85	41	40.48%	657	43.78%	None	

1 Denied Minority Applications

Originated Non-minority applications

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180200372939	White Non-Hispanic	1	276	92	97.00%	757	43.11%	NA	
U9WBLC3ZT2VBJSNY2Y81180700401343	White Non-Hispanic	1	274	80	95.00%	665	37.87%	NA	
U9WBLC3ZT2VBJSNY2Y81171200364127	White Non-Hispanic	1	443	118	95.00%	758	39.55%	NA	
U9WBLC3ZT2VBJSNY2Y81180200373424	White Non-Hispanic	1	466	142	95.00%	700	35.56%	NA	
U9WBLC3ZT2VBJSNY2Y81180300378096	White Non-Hispanic	1	446	149	95.00%	757	40.87%	NA	
U9WBLC3ZT2VBJSNY2Y81180500390350	White Non-Hispanic	1	375	103	95.00%	751	42.81%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202a

Review of Bank USA Records to Identify Minority Applicants Denied for Collateral With Loan to Value Ratios Less Than or Equal to Approved Non-Minority Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180800411350	White Non-Hispanic	1	314	105	95.00%	800	31.94%	NA	
U9WBLC3ZT2VBJSNY2Y81180600399872	White Non-Hispanic	1	261	111	95.00%	695	36.30%	NA	
U9WBLC3ZT2VBJSNY2Y81171100354023	White Non-Hispanic	1	571	346	95.00%	724	44.26%	NA	
U9WBLC3ZT2VBJSNY2Y81180900413306	White Non-Hispanic	1	372	138	95.00%	726	33.94%	NA	
U9WBLC3ZT2VBJSNY2Y81180900412918	White Non-Hispanic	1	270	107	93.10%	803	27.14%	NA	
U9WBLC3ZT2VBJSNY2Y81180800407179	White Non-Hispanic	1	225	122	90.00%	772	23.30%	NA	
U9WBLC3ZT2VBJSNY2Y81180300381103	White Non-Hispanic	1	308	88	90.00%	808	31.12%	NA	
U9WBLC3ZT2VBJSNY2Y81180100365745	White Non-Hispanic	1	312	129	90.00%	689	21.36%	NA	
U9WBLC3ZT2VBJSNY2Y81171200361314	White Non-Hispanic	1	449	264	90.00%	754	16.24%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202a

Review of Bank USA Records to Identify Minority Applicants Denied for Collateral With Loan to Value Ratios Less Than or Equal to Approved Non-Minority Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180100368364	White Non-Hispanic	1	562	166	90.00%	797	34.07%	NA	
U9WBLC3ZT2VBJSNY2Y81180400383835	White Non-Hispanic	1	232	121	90.00%	627	31.35%	NA	
U9WBLC3ZT2VBJSNY2Y81180600397059	White Non-Hispanic	1	459	265	90.00%	807	46.31%	NA	
U9WBLC3ZT2VBJSNY2Y81180500391611	White Non-Hispanic	1	410	181	90.00%	751	26.08%	NA	
U9WBLC3ZT2VBJSNY2Y81180600395604	White Non-Hispanic	1	392	119	90.00%	772	32.49%	NA	
U9WBLC3ZT2VBJSNY2Y81180500393648	White Non-Hispanic	1	315	143	90.00%	768	30.82%	NA	
U9WBLC3ZT2VBJSNY2Y81181000420112	White Non-Hispanic	1	556	395	89.99%	714	22.27%	NA	
U9WBLC3ZT2VBJSNY2Y81180100364872	White Non-Hispanic	1	238	142	89.94%	702	25.27%	NA	
U9WBLC3ZT2VBJSNY2Y81170700332134	White Non-Hispanic	1	491	176	89.90%	733	33.14%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202a

Review of Bank USA Records to Identify Minority Applicants Denied for Collateral With Loan to Value Ratios Less Than or Equal to Approved Non-Minority Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180100366909	White Non-Hispanic	1	244	82	89.90%	718	41.82%	NA	
U9WBLC3ZT2VBJSNY2Y81180700403768	White Non-Hispanic	1	406	202	89.90%	787	38.20%	NA	
U9WBLC3ZT2VBJSNY2Y81180100367103	White Non-Hispanic	1	532	289	89.86%	744	26.58%	NA	
U9WBLC3ZT2VBJSNY2Y81170600329208	White Non-Hispanic	1	556	221	89.78%	714	44.22%	NA	
U9WBLC3ZT2VBJSNY2Y81171100358388	White Non-Hispanic	1	493	95	85.00%	733	45.08%	NA	
U9WBLC3ZT2VBJSNY2Y81170800338261	White Non-Hispanic	1	892	315	85.00%	761	38.20%	NA	
U9WBLC3ZT2VBJSNY2Y81180700400470	White Non-Hispanic	1	370	69	85.00%	741	47.99%	NA	
U9WBLC3ZT2VBJSNY2Y81171100356642	White Non-Hispanic	1	749	212	85.00%	764	33.64%	NA	
U9WBLC3ZT2VBJSNY2Y81180300381976	White Non-Hispanic	1	420	143	85.00%	741	37.02%	NA	

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Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180600398029	White Non-Hispanic	1	675	188	84.42%	729	39.85%	NA	
U9WBLC3ZT2VBJSNY2Y81180400387521	White Non-Hispanic	1	400	162	83.51%	714	26.81%	NA	
U9WBLC3ZT2VBJSNY2Y81180600395992	White Non-Hispanic	1	278	45	82.74%	772	48.86%	NA	
U9WBLC3ZT2VBJSNY2Y81180400387327	White Non-Hispanic	1	172	399	80.00%	750	48.84%	NA	
U9WBLC3ZT2VBJSNY2Y81181100425851	White Non-Hispanic	1	400	169	80.00%	781	27.88%	NA	
U9WBLC3ZT2VBJSNY2Y81180500390253	White Non-Hispanic	1	328	112	80.00%	800	29.38%	NA	
U9WBLC3ZT2VBJSNY2Y81180400387036	White Non-Hispanic	1	632	248	80.00%	774	38.02%	NA	
U9WBLC3ZT2VBJSNY2Y81180500390738	White Non-Hispanic	1	866	313	80.00%	787	24.60%	NA	
U9WBLC3ZT2VBJSNY2Y81180500392193	White Non-Hispanic	1	266	138	80.00%	690	33.53%	NA	

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U9WBLC3ZT2VBJSNY2Y81170900346813	White Non-Hispanic	1	224	49	80.00%	722	27.16%	NA	
U9WBLC3ZT2VBJSNY2Y81180500392872	White Non-Hispanic	1	416	192	80.00%	760	36.86%	NA	
U9WBLC3ZT2VBJSNY2Y81180100368073	White Non-Hispanic	1	256	220	80.00%	748	32.43%	NA	
U9WBLC3ZT2VBJSNY2Y81180100370789	White Non-Hispanic	1	288	122	80.00%	764	27.99%	NA	
U9WBLC3ZT2VBJSNY2Y81171200363642	White Non-Hispanic	1	460	158	80.00%	732	25.24%	NA	
U9WBLC3ZT2VBJSNY2Y81180200375461	White Non-Hispanic	1	222	78	80.00%	620	35.68%	NA	
U9WBLC3ZT2VBJSNY2Y81180200373133	White Non-Hispanic	1	440	224	80.00%	719	24.90%	NA	
U9WBLC3ZT2VBJSNY2Y81180500393745	White Non-Hispanic	1	720	308	80.00%	790	22.17%	NA	
U9WBLC3ZT2VBJSNY2Y81180100368752	White Non-Hispanic	1	416	120	80.00%	777	34.41%	NA	

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U9WBLC3ZT2VBJSNY2Y81170600322127	White Non-Hispanic	1	404	191	80.00%	762	24.58%	NA	
U9WBLC3ZT2VBJSNY2Y81180300380812	White Non-Hispanic	1	262	152	80.00%	777	33.57%	NA	
U9WBLC3ZT2VBJSNY2Y81180200375946	White Non-Hispanic	1	920	312	80.00%	702	31.38%	NA	
U9WBLC3ZT2VBJSNY2Y81180100366133	White Non-Hispanic	1	197	87	80.00%	708	28.00%	NA	
U9WBLC3ZT2VBJSNY2Y81171100355575	White Non-Hispanic	1	480	175	80.00%	797	47.37%	NA	
U9WBLC3ZT2VBJSNY2Y81180300381782	White Non-Hispanic	1	440	137	80.00%	783	35.85%	NA	
U9WBLC3ZT2VBJSNY2Y81180300382267	White Non-Hispanic	1	109	52	80.00%	750	41.94%	NA	
U9WBLC3ZT2VBJSNY2Y81171200361411	White Non-Hispanic	1	392	112	80.00%	752	33.22%	NA	
U9WBLC3ZT2VBJSNY2Y81171100360231	White Non-Hispanic	1	418	90	80.00%	795	44.37%	NA	

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U9WBLC3ZT2VBJSNY2Y81180300380424	White Non-Hispanic	1	364	282	80.00%	778	34.83%	NA	
U9WBLC3ZT2VBJSNY2Y81180600399484	White Non-Hispanic	1	744	326	80.00%	788	34.83%	NA	
U9WBLC3ZT2VBJSNY2Y81180700402410	White Non-Hispanic	1	684	317	80.00%	718	28.06%	NA	
U9WBLC3ZT2VBJSNY2Y81180700402216	White Non-Hispanic	1	221	58	80.00%	775	35.33%	NA	
U9WBLC3ZT2VBJSNY2Y81180700401246	White Non-Hispanic	1	172	108	80.00%	696	39.33%	NA	
U9WBLC3ZT2VBJSNY2Y81180700400955	White Non-Hispanic	1	512	175	80.00%	765	32.66%	NA	
U9WBLC3ZT2VBJSNY2Y81180800406015	White Non-Hispanic	1	132	212	80.00%	658	32.47%	NA	
U9WBLC3ZT2VBJSNY2Y81180800408246	White Non-Hispanic	1	132	137	80.00%	709	37.72%	NA	
U9WBLC3ZT2VBJSNY2Y81180600399775	White Non-Hispanic	1	158	69	80.00%	681	32.89%	NA	

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U9WBLC3ZT2VBJSNY2Y81180800409022	White Non-Hispanic	1	236	158	80.00%	797	43.48%	NA	
U9WBLC3ZT2VBJSNY2Y81180900412627	White Non-Hispanic	1	248	65	80.00%	807	32.95%	NA	
U9WBLC3ZT2VBJSNY2Y81180900413791	White Non-Hispanic	1	548	185	80.00%	726	34.32%	NA	
U9WBLC3ZT2VBJSNY2Y81180900413985	White Non-Hispanic	1	360	129	80.00%	807	30.80%	NA	
U9WBLC3ZT2VBJSNY2Y81180900415440	White Non-Hispanic	1	360	103	80.00%	797	31.35%	NA	
U9WBLC3ZT2VBJSNY2Y81180600396089	White Non-Hispanic	1	383	202	80.00%	802	27.96%	NA	
U9WBLC3ZT2VBJSNY2Y81181100424590	White Non-Hispanic	1	471	130	80.00%	791	40.62%	NA	
U9WBLC3ZT2VBJSNY2Y81180900415925	White Non-Hispanic	1	400	214	80.00%	777	24.86%	NA	
U9WBLC3ZT2VBJSNY2Y81181000423216	White Non-Hispanic	1	140	435	80.00%	694	34.67%	NA	

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U9WBLC3ZT2VBJSNY2Y81181000421955	White Non-Hispanic	1	464	451	80.00%	770	34.27%	NA	
U9WBLC3ZT2VBJSNY2Y81180600395119	White Non-Hispanic	1	432	175	80.00%	747	29.86%	NA	
U9WBLC3ZT2VBJSNY2Y81181100425075	White Non-Hispanic	1	100	56	80.00%	771	19.99%	NA	
U9WBLC3ZT2VBJSNY2Y81180600395022	White Non-Hispanic	1	450	116	80.00%	778	42.73%	NA	
U9WBLC3ZT2VBJSNY2Y81181000421858	White Non-Hispanic	1	368	96	80.00%	793	39.64%	NA	
U9WBLC3ZT2VBJSNY2Y81181000418366	White Non-Hispanic	1	835	305	80.00%	786	35.33%	NA	
U9WBLC3ZT2VBJSNY2Y81180100364678	White Non-Hispanic	1	1830	979	79.91%	748	26.84%	NA	
U9WBLC3ZT2VBJSNY2Y81180800405239	White Non-Hispanic	1	519	163	78.64%	734	38.80%	NA	
U9WBLC3ZT2VBJSNY2Y81180300379842	White Non-Hispanic	1	275	60	78.57%	777	49.31%	NA	

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U9WBLC3ZT2VBJSNY2Y81180200371484	White Non-Hispanic	1	240	209	78.43%	790	32.25%	NA	
U9WBLC3ZT2VBJSNY2Y81180300380036	White Non-Hispanic	1	605	240	78.07%	756	27.73%	NA	
U9WBLC3ZT2VBJSNY2Y81180300379648	White Non-Hispanic	1	311	97	77.56%	715	36.17%	NA	
U9WBLC3ZT2VBJSNY2Y81171200362187	White Non-Hispanic	1	368	157	77.47%	777	21.48%	NA	
U9WBLC3ZT2VBJSNY2Y81180200372551	White Non-Hispanic	1	470	194	77.05%	764	23.67%	NA	
U9WBLC3ZT2VBJSNY2Y81180100367685	White Non-Hispanic	1	335	99	77.01%	742	30.54%	NA	
U9WBLC3ZT2VBJSNY2Y81180700404156	White Non-Hispanic	1	356	126	75.00%	684	35.11%	NA	
U9WBLC3ZT2VBJSNY2Y81180100365260	White Non-Hispanic	1	649	383	75.00%	739	19.05%	NA	
U9WBLC3ZT2VBJSNY2Y81180100365357	White Non-Hispanic	1	615	178	75.00%	790	33.83%	NA	

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U9WBLC3ZT2VBJSNY2Y81180100369237	White Non-Hispanic	1	479	142	75.00%	753	38.04%	NA	
U9WBLC3ZT2VBJSNY2Y81180300377320	White Non-Hispanic	1	650	250	75.00%	682	41.45%	NA	
U9WBLC3ZT2VBJSNY2Y81180700403477	White Non-Hispanic	1	87	477	75.00%	760	25.03%	NA	
U9WBLC3ZT2VBJSNY2Y81180100367976	White Non-Hispanic	1	167	62	75.00%	702	45.68%	NA	
U9WBLC3ZT2VBJSNY2Y81180700404350	White Non-Hispanic	1	431	135	75.00%	673	41.34%	NA	
U9WBLC3ZT2VBJSNY2Y81180700400373	White Non-Hispanic	1	257	478	75.00%	724	39.70%	NA	
U9WBLC3ZT2VBJSNY2Y81180500393260	White Non-Hispanic	1	938	440	75.00%	785	22.76%	NA	
U9WBLC3ZT2VBJSNY2Y81180500389865	White Non-Hispanic	1	298	326	75.00%	806	17.10%	NA	
U9WBLC3ZT2VBJSNY2Y81180700403089	White Non-Hispanic	1	262	200	75.00%	688	31.58%	NA	

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U9WBLC3ZT2VBJSNY2Y81180500392775	White Non-Hispanic	1	135	64	75.00%	661	33.96%	NA	
U9WBLC3ZT2VBJSNY2Y81180500390156	White Non-Hispanic	1	188	89	75.00%	779	33.54%	NA	
U9WBLC3ZT2VBJSNY2Y81180600396865	White Non-Hispanic	1	510	180	75.00%	711	38.59%	NA	
U9WBLC3ZT2VBJSNY2Y81180300381491	White Non-Hispanic	1	701	174	75.00%	698	49.80%	NA	
U9WBLC3ZT2VBJSNY2Y81180500392387	White Non-Hispanic	1	86	80	74.35%	639	29.34%	NA	
U9WBLC3ZT2VBJSNY2Y81180300378581	White Non-Hispanic	1	650	302	74.29%	646	38.73%	NA	
U9WBLC3ZT2VBJSNY2Y81180300379357	White Non-Hispanic	1	376	278	74.16%	745	20.92%	NA	
U9WBLC3ZT2VBJSNY2Y81180600397156	White Non-Hispanic	1	285	144	74.03%	766	46.24%	NA	
U9WBLC3ZT2VBJSNY2Y81180500392581	White Non-Hispanic	1	800	800	73.89%	676	16.12%	NA	

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U9WBLC3ZT2VBJSNY2Y81181000422440	White Non-Hispanic	1	350	110	73.68%	767	39.60%	NA	
U9WBLC3ZT2VBJSNY2Y81180700400276	White Non-Hispanic	1	685	232	73.66%	778	37.00%	NA	
U9WBLC3ZT2VBJSNY2Y81180700404059	White Non-Hispanic	1	400	156	73.06%	653	29.17%	NA	
U9WBLC3ZT2VBJSNY2Y81180300380618	White Non-Hispanic	1	413	165	72.46%	709	29.95%	NA	
U9WBLC3ZT2VBJSNY2Y81180600397544	White Non-Hispanic	1	385	174	71.30%	723	66.79%	NA	
U9WBLC3ZT2VBJSNY2Y81180200374588	White Non-Hispanic	1	1000	406	70.80%	681	34.24%	NA	
U9WBLC3ZT2VBJSNY2Y81171200363060	White Non-Hispanic	1	990	350	70.71%	802	33.49%	NA	
U9WBLC3ZT2VBJSNY2Y81180300376932	White Non-Hispanic	1	176	131	70.40%	703	23.85%	NA	
U9WBLC3ZT2VBJSNY2Y81171200361993	White Non-Hispanic	1	210	85	70.00%	711	36.31%	NA	

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U9WBLC3ZT2VBJSNY2Y81171100355284	White Non-Hispanic	1	268	82	70.00%	799	41.19%	NA	
U9WBLC3ZT2VBJSNY2Y81171100358097	White Non-Hispanic	1	944	729	70.00%	743	26.46%	NA	
U9WBLC3ZT2VBJSNY2Y81180500394230	White Non-Hispanic	1	399	86	70.00%	694	45.91%	NA	
U9WBLC3ZT2VBJSNY2Y81180700401731	White Non-Hispanic	1	394	296	70.00%	678	31.35%	NA	
U9WBLC3ZT2VBJSNY2Y81180700404641	White Non-Hispanic	1	675	904	69.59%	741	15.84%	NA	
U9WBLC3ZT2VBJSNY2Y81180400383156	White Non-Hispanic	1	175	60	68.63%	808	29.96%	NA	
U9WBLC3ZT2VBJSNY2Y81181000421276	White Non-Hispanic	1	750	250	68.49%	770	35.12%	NA	
U9WBLC3ZT2VBJSNY2Y81171200360635	White Non-Hispanic	1	300	240	68.18%	646	36.48%	NA	
U9WBLC3ZT2VBJSNY2Y81180800406209	White Non-Hispanic	1	260	79	67.71%	684	40.24%	NA	

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U9WBLC3ZT2VBJSNY2Y81180400388879	White Non-Hispanic	1	1900	781	66.67%	694	35.95%	NA	
U9WBLC3ZT2VBJSNY2Y81180600398611	White Non-Hispanic	1	370	154	66.07%	730	30.91%	NA	
U9WBLC3ZT2VBJSNY2Y81180300377611	White Non-Hispanic	1	190	70	65.52%	728	28.78%	NA	
U9WBLC3ZT2VBJSNY2Y81180200372842	White Non-Hispanic	1	425	101	64.89%	769	49.61%	NA	
U9WBLC3ZT2VBJSNY2Y81180300379260	White Non-Hispanic	1	400	206	64.65%	701	47.15%	NA	
U9WBLC3ZT2VBJSNY2Y81171100357418	White Non-Hispanic	1	400	161	63.75%	683	49.93%	NA	
U9WBLC3ZT2VBJSNY2Y81180600396671	White Non-Hispanic	1	192	89	60.00%	811	43.47%	NA	
U9WBLC3ZT2VBJSNY2Y81180100365648	White Non-Hispanic	1	420	275	60.00%	775	20.38%	NA	
U9WBLC3ZT2VBJSNY2Y81180800406112	White Non-Hispanic	1	476	131	59.71%	786	44.29%	NA	

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Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180400383253	White Non-Hispanic	1	1000	400	59.65%	782	36.22%	NA	
U9WBLC3ZT2VBJSNY2Y81180900413112	White Non-Hispanic	1	135	56	59.08%	798	38.31%	NA	
U9WBLC3ZT2VBJSNY2Y81180700400664	White Non-Hispanic	1	750	327	57.92%	745	29.41%	NA	
U9WBLC3ZT2VBJSNY2Y81180100368170	White Non-Hispanic	1	715	247	57.20%	681	34.82%	NA	
U9WBLC3ZT2VBJSNY2Y81181000418560	White Non-Hispanic	1	950	655	55.88%	747	26.75%	NA	
U9WBLC3ZT2VBJSNY2Y81180800412514	White Non-Hispanic	1	400	309	55.17%	794	34.27%	NA	
U9WBLC3ZT2VBJSNY2Y81180100367879	White Non-Hispanic	1	225	84	54.22%	796	49.64%	NA	
U9WBLC3ZT2VBJSNY2Y81180500390059	White Non-Hispanic	1	130	43	54.17%	744	44.02%	NA	
U9WBLC3ZT2VBJSNY2Y81180400385096	White Non-Hispanic	1	285	116	52.55%	732	46.23%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202a

Review of Bank USA Records to Identify Minority Applicants Denied for Collateral With Loan to Value Ratios Less Than or Equal to Approved Non-Minority Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180400385193	White Non-Hispanic	2	50	116	52.55%	732	45.28%	NA	
U9WBLC3ZT2VBJSNY2Y81180500391902	White Non-Hispanic	1	100	135	50.00%	795	10.82%	NA	
U9WBLC3ZT2VBJSNY2Y81180600396574	White Non-Hispanic	1	105	55	48.84%	763	45.56%	NA	
U9WBLC3ZT2VBJSNY2Y81180400386648	White Non-Hispanic	1	400	473	47.37%	637	20.02%	NA	
U9WBLC3ZT2VBJSNY2Y81180400387424	White Non-Hispanic	1	150	312	46.88%	801	18.32%	NA	
U9WBLC3ZT2VBJSNY2Y81180300377708	White Non-Hispanic	1	550	410	46.81%	790	29.89%	NA	
U9WBLC3ZT2VBJSNY2Y81180200375364	White Non-Hispanic	1	102	42	45.33%	752	44.06%	NA	
U9WBLC3ZT2VBJSNY2Y81180200373521	White Non-Hispanic	1	400	113	44.44%	816	35.75%	NA	
U9WBLC3ZT2VBJSNY2Y81180300377223	White Non-Hispanic	1	300	376	43.80%	809	15.28%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202a

Review of Bank USA Records to Identify Minority Applicants Denied for Collateral With Loan to Value Ratios Less Than or Equal to Approved Non-Minority Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
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159 Originated Non-minority applications

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202b

Review of Bank USA Records to Identify Female Applicants Denied For Collateral With Loan to Value Ratios Less Than or Equal to Approved Male Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Denied Female Applications

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180500393939	White Non-Hispanic	1	1068	387	70.00%	679	34.98%	None	
U9WBLC3ZT2VBJSNY2Y81180600399387	White Non-Hispanic	1	86	20	74.78%	NA	50.98%	None	
U9WBLC3ZT2VBJSNY2Y81181100426336	White Non-Hispanic	1	446	91	77.84%	779	46.28%	None	

3 Denied Female Applications

Originated Male Applications

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180300381006	White Hispanic	1	252	147	95.00%	714	25.77%	NA	
U9WBLC3ZT2VBJSNY2Y81180700401343	White Non-Hispanic	1	274	80	95.00%	665	37.87%	NA	
U9WBLC3ZT2VBJSNY2Y81180800411350	White Non-Hispanic	1	314	105	95.00%	800	31.94%	NA	
U9WBLC3ZT2VBJSNY2Y81180500389574	Asian Non-Hispanic	1	406	123	95.00%	778	34.63%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202b

Review of Bank USA Records to Identify Female Applicants Denied For Collateral With Loan to Value Ratios Less Than or Equal to Approved Male Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180900412918	White Non-Hispanic	1	270	107	93.10%	803	27.14%	NA	
U9WBLC3ZT2VBJSNY2Y81180600397059	White Non-Hispanic	1	459	265	90.00%	807	46.31%	NA	
U9WBLC3ZT2VBJSNY2Y81180100366909	White Non-Hispanic	1	244	82	89.90%	718	41.82%	NA	
U9WBLC3ZT2VBJSNY2Y81180800408828	Asian Non-Hispanic	1	416	168	89.90%	763	36.97%	NA	
U9WBLC3ZT2VBJSNY2Y81170600329208	White Non-Hispanic	1	556	221	89.78%	714	44.22%	NA	
U9WBLC3ZT2VBJSNY2Y81171100358388	White Non-Hispanic	1	493	95	85.00%	733	45.08%	NA	
U9WBLC3ZT2VBJSNY2Y81180300381976	White Non-Hispanic	1	420	143	85.00%	741	37.02%	NA	
U9WBLC3ZT2VBJSNY2Y81180300377902	NotProvided or NA Hispanic	1	768	250	85.00%	729	41.99%	NA	
U9WBLC3ZT2VBJSNY2Y81180700400470	White Non-Hispanic	1	370	69	85.00%	741	47.99%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202b

Review of Bank USA Records to Identify Female Applicants Denied For Collateral With Loan to Value Ratios Less Than or Equal to Approved Male Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81171100356642	White Non-Hispanic	1	749	212	85.00%	764	33.64%	NA	
U9WBLC3ZT2VBJSNY2Y81171200363836	Asian Non-Hispanic	1	268	132	84.73%	761	25.02%	NA	
U9WBLC3ZT2VBJSNY2Y81180600398029	White Non-Hispanic	1	675	188	84.42%	729	39.85%	NA	
U9WBLC3ZT2VBJSNY2Y81180800407761	NotProvided or NA Non-Hispanic	1	124	197	80.00%	797	47.33%	NA	
U9WBLC3ZT2VBJSNY2Y81180200375946	White Non-Hispanic	1	920	312	80.00%	702	31.38%	NA	
U9WBLC3ZT2VBJSNY2Y81171200363642	White Non-Hispanic	1	460	158	80.00%	732	25.24%	NA	
U9WBLC3ZT2VBJSNY2Y81181000421858	White Non-Hispanic	1	368	96	80.00%	793	39.64%	NA	
U9WBLC3ZT2VBJSNY2Y81180300380424	White Non-Hispanic	1	364	282	80.00%	778	34.83%	NA	
U9WBLC3ZT2VBJSNY2Y81170900346813	White Non-Hispanic	1	224	49	80.00%	722	27.16%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202b

Review of Bank USA Records to Identify Female Applicants Denied For Collateral With Loan to Value Ratios Less Than or Equal to Approved Male Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180900412627	White Non-Hispanic	1	248	65	80.00%	807	32.95%	NA	
U9WBLC3ZT2VBJSNY2Y81180300382267	White Non-Hispanic	1	109	52	80.00%	750	41.94%	NA	
U9WBLC3ZT2VBJSNY2Y81180400387036	White Non-Hispanic	1	632	248	80.00%	774	38.02%	NA	
U9WBLC3ZT2VBJSNY2Y81171100355575	White Non-Hispanic	1	480	175	80.00%	797	47.37%	NA	
U9WBLC3ZT2VBJSNY2Y81180800409022	White Non-Hispanic	1	236	158	80.00%	797	43.48%	NA	
U9WBLC3ZT2VBJSNY2Y81180600399775	White Non-Hispanic	1	158	69	80.00%	681	32.89%	NA	
U9WBLC3ZT2VBJSNY2Y81180100366133	White Non-Hispanic	1	197	87	80.00%	708	28.00%	NA	
U9WBLC3ZT2VBJSNY2Y81180700402410	White Non-Hispanic	1	684	317	80.00%	718	28.06%	NA	
U9WBLC3ZT2VBJSNY2Y81180700402216	White Non-Hispanic	1	221	58	80.00%	775	35.33%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202b

Review of Bank USA Records to Identify Female Applicants Denied For Collateral With Loan to Value Ratios Less Than or Equal to Approved Male Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180700401246	White Non-Hispanic	1	172	108	80.00%	696	39.33%	NA	
U9WBLC3ZT2VBJSNY2Y81180500394521	Asian Non-Hispanic	1	163	117	80.00%	807	15.43%	NA	
U9WBLC3ZT2VBJSNY2Y81180600395022	White Non-Hispanic	1	450	116	80.00%	778	42.73%	NA	
U9WBLC3ZT2VBJSNY2Y81171100355866	White Hispanic	1	704	267	80.00%	701	28.23%	NA	
U9WBLC3ZT2VBJSNY2Y81171100358776	White Hispanic	1	316	122	80.00%	801	42.47%	NA	
U9WBLC3ZT2VBJSNY2Y81171100360231	White Non-Hispanic	1	418	90	80.00%	795	44.37%	NA	
U9WBLC3ZT2VBJSNY2Y81180500390253	White Non-Hispanic	1	328	112	80.00%	800	29.38%	NA	
U9WBLC3ZT2VBJSNY2Y81171200361702	MultiRacial Non-Hispanic	1	122	50	80.00%	709	39.97%	NA	
U9WBLC3ZT2VBJSNY2Y81180300379842	White Non-Hispanic	1	275	60	78.57%	777	49.31%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202b

Review of Bank USA Records to Identify Female Applicants Denied For Collateral With Loan to Value Ratios Less Than or Equal to Approved Male Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180600396865	White Non-Hispanic	1	510	180	75.00%	711	38.59%	NA	
U9WBLC3ZT2VBJSNY2Y81180900416022	Asian Non-Hispanic	1	244	150	75.00%	781	42.57%	NA	
U9WBLC3ZT2VBJSNY2Y81180700403477	White Non-Hispanic	1	87	477	75.00%	760	25.03%	NA	
U9WBLC3ZT2VBJSNY2Y81180400388006	White Hispanic	1	60	85	75.00%	689	40.44%	NA	
U9WBLC3ZT2VBJSNY2Y81180700400373	White Non-Hispanic	1	257	478	75.00%	724	39.70%	NA	
U9WBLC3ZT2VBJSNY2Y81180500392775	White Non-Hispanic	1	135	64	75.00%	661	33.96%	NA	
U9WBLC3ZT2VBJSNY2Y81180500389865	White Non-Hispanic	1	298	326	75.00%	806	17.10%	NA	
U9WBLC3ZT2VBJSNY2Y81180100365260	White Non-Hispanic	1	649	383	75.00%	739	19.05%	NA	
U9WBLC3ZT2VBJSNY2Y81180600397156	White Non-Hispanic	1	285	144	74.03%	766	46.24%	NA	

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202b

Review of Bank USA Records to Identify Female Applicants Denied For Collateral With Loan to Value Ratios Less Than or Equal to Approved Male Borrowers

Report includes all mortgage types with comparisons sorted by mortgage type

Residential Underwriting Group

Loan Type -

Application Number	Loan Minority Class	Lien Status	LoanAmount (thousands)	Income (thousands)	CLTV	CREDIT SCORE	DEBT RATIO	OTHER DENIAL CODES	BANK COMMENTS
U9WBLC3ZT2VBJSNY2Y81180700401634	Asian Non-Hispanic	1	210	155	73.68%	728	30.65%	NA	
U9WBLC3ZT2VBJSNY2Y81180700400276	White Non-Hispanic	1	685	232	73.66%	778	37.00%	NA	
U9WBLC3ZT2VBJSNY2Y81180200374588	White Non-Hispanic	1	1000	406	70.80%	681	34.24%	NA	
U9WBLC3ZT2VBJSNY2Y81171200363060	White Non-Hispanic	1	990	350	70.71%	802	33.49%	NA	
U9WBLC3ZT2VBJSNY2Y81180500394230	White Non-Hispanic	1	399	86	70.00%	694	45.91%	NA	
U9WBLC3ZT2VBJSNY2Y81171200361993	White Non-Hispanic	1	210	85	70.00%	711	36.31%	NA	
U9WBLC3ZT2VBJSNY2Y81171100355284	White Non-Hispanic	1	268	82	70.00%	799	41.19%	NA	

56 Originated Male applications

Denial codes defined as follows: 1=Debt-to Income; 2=Employment history; 3=Credit History; 4=Collateral; 5=Insufficient Cash; 6=Unverifiable information; 7=Credit application incomplete; 8=Mortgage insurance denied; 9= Other

Report 202c

Bank USA Records With Loan to Value Ratios Out of Range* and Not Included Report in 202a Comparisons

Report includes out of range records sorted by mortgage type

Underwriting Group

NO QUALIFYING RECORDS FOR THIS REPORT

Loan Type -

Originated Non-minority applications

Application Number

Loan Minority Class

Lien Status

LoanAmount
(thousands)

Income
(thousands)

CLTV

CREDIT SCORE

DEBT RATIO

0 Originated Non-minority applications

* Out of Range is defined as any loan to value ratio less than 2 or greater than 150 or missing

Report 202d

Bank USA Records With Loan to Value Ratios Out of Range* and Not Included in Report 202b Comparisons

Report includes out of range records sorted by mortgage type

Underwriting Group

NO QUALIFYING RECORDS FOR THIS REPORT

Loan Type -

Application Number

Loan Minority Class

Lien Status

LoanAmount
(thousands)

Income
(thousands)

CLTV

CREDIT SCORE

DEBT RATIO

0 Originated Male applications

* Out of Range is defined as any loan to value ratio less than 2 or greater than 150 or missing

Assessment Area Listing

Bank USA Assessment Area Table

The following tracts comprise the assessment area used in selected reports

MSA- Complete Tract Number	County	TractIncClass	Minority Tract*
14860-09001010101	Fairfield	Upper	No
14860-09001010102	Fairfield	Upper	No
14860-09001010201	Fairfield	Upper	No
14860-09001010202	Fairfield	Upper	No
14860-09001010300	Fairfield	Upper	No
14860-09001010400	Fairfield	Middle	No
14860-09001010500	Fairfield	Middle	No
14860-09001010600	Fairfield	Upper	No
14860-09001010700	Fairfield	Middle	No
14860-09001010800	Fairfield	Upper	No
14860-09001010900	Fairfield	Upper	No
14860-09001011000	Fairfield	Upper	No
14860-09001011100	Fairfield	Upper	No
14860-09001011200	Fairfield	Upper	No
14860-09001011300	Fairfield	Middle	Yes
14860-09001020100	Fairfield	Moderate	Yes
14860-09001020200	Fairfield	Upper	No
14860-09001020300	Fairfield	Upper	No
14860-09001020400	Fairfield	Upper	No
14860-09001020500	Fairfield	Upper	No
14860-09001020600	Fairfield	Upper	No
14860-09001020700	Fairfield	Upper	No
14860-09001020800	Fairfield	Upper	No
14860-09001020900	Fairfield	Middle	Yes
14860-09001021000	Fairfield	Middle	No
14860-09001021100	Fairfield	Middle	No
14860-09001021200	Fairfield	Upper	No
14860-09001021300	Fairfield	Middle	Yes
14860-09001021400	Fairfield	Moderate	Yes

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	TractIncClass	Minority Tract*
14860-09001021500	Fairfield	Low	Yes
14860-09001021600	Fairfield	Middle	Yes
14860-09001021700	Fairfield	Middle	Yes
14860-09001021801	Fairfield	Moderate	Yes
14860-09001021802	Fairfield	Moderate	Yes
14860-09001021900	Fairfield	Moderate	Yes
14860-09001022000	Fairfield	Low	Yes
14860-09001022100	Fairfield	Moderate	Yes
14860-09001022200	Fairfield	Low	Yes
14860-09001022300	Fairfield	Moderate	Yes
14860-09001022400	Fairfield	Upper	No
14860-09001030100	Fairfield	Upper	No
14860-09001030200	Fairfield	Upper	No
14860-09001030300	Fairfield	Upper	No
14860-09001030400	Fairfield	Upper	No
14860-09001030500	Fairfield	Upper	No
14860-09001035100	Fairfield	Middle	No
14860-09001035200	Fairfield	Upper	No
14860-09001035300	Fairfield	Upper	No
14860-09001035400	Fairfield	Upper	No
14860-09001042500	Fairfield	Upper	No
14860-09001042600	Fairfield	Middle	No
14860-09001042700	Fairfield	Middle	No
14860-09001042800	Fairfield	Middle	No
14860-09001042900	Fairfield	Upper	No
14860-09001043000	Fairfield	Upper	No
14860-09001043100	Fairfield	Upper	No
14860-09001043200	Fairfield	Middle	Yes
14860-09001043300	Fairfield	Moderate	No
14860-09001043400	Fairfield	Low	Yes
14860-09001043500	Fairfield	Middle	No
14860-09001043600	Fairfield	Middle	No

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	TractIncClass	Minority Tract*
14860-09001043700	Fairfield	Low	Yes
14860-09001043800	Fairfield	Moderate	Yes
14860-09001043900	Fairfield	Middle	No
14860-09001044000	Fairfield	Moderate	Yes
14860-09001044100	Fairfield	Moderate	Yes
14860-09001044200	Fairfield	Middle	Yes
14860-09001044300	Fairfield	Middle	No
14860-09001044400	Fairfield	Moderate	Yes
14860-09001044500	Fairfield	Low	Yes
14860-09001044600	Fairfield	Upper	No
14860-09001045101	Fairfield	Upper	No
14860-09001045102	Fairfield	Upper	No
14860-09001045200	Fairfield	Upper	No
14860-09001045300	Fairfield	Upper	No
14860-09001045400	Fairfield	Upper	No
14860-09001050100	Fairfield	Upper	No
14860-09001050200	Fairfield	Upper	No
14860-09001050300	Fairfield	Upper	No
14860-09001050400	Fairfield	Upper	No
14860-09001050500	Fairfield	Upper	No
14860-09001050600	Fairfield	Upper	No
14860-09001055100	Fairfield	Upper	No
14860-09001055200	Fairfield	Upper	No
14860-09001060100	Fairfield	Upper	No
14860-09001060200	Fairfield	Upper	No
14860-09001060300	Fairfield	Upper	No
14860-09001060400	Fairfield	Upper	No
14860-09001060500	Fairfield	Upper	No
14860-09001060600	Fairfield	Upper	No
14860-09001060700	Fairfield	Upper	No
14860-09001060800	Fairfield	Upper	No
14860-09001060900	Fairfield	Upper	No

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	TractIncClass	Minority Tract*
14860-09001061000	Fairfield	Middle	No
14860-09001061100	Fairfield	Upper	No
14860-09001061200	Fairfield	Middle	No
14860-09001061300	Fairfield	Moderate	No
14860-09001061400	Fairfield	Middle	No
14860-09001061500	Fairfield	Upper	No
14860-09001061600	Fairfield	Upper	No
14860-09001070100	Fairfield	Moderate	No
14860-09001070200	Fairfield	Moderate	Yes
14860-09001070300	Fairfield	Low	Yes
14860-09001070400	Fairfield	Moderate	Yes
14860-09001070500	Fairfield	Low	Yes
14860-09001070600	Fairfield	Low	Yes
14860-09001070900	Fairfield	Low	Yes
14860-09001071000	Fairfield	Low	Yes
14860-09001071100	Fairfield	Moderate	Yes
14860-09001071200	Fairfield	Low	Yes
14860-09001071300	Fairfield	Low	Yes
14860-09001071400	Fairfield	Low	Yes
14860-09001071600	Fairfield	Low	Yes
14860-09001071900	Fairfield	Low	Yes
14860-09001072000	Fairfield	Moderate	Yes
14860-09001072100	Fairfield	Moderate	Yes
14860-09001072200	Fairfield	Moderate	Yes
14860-09001072300	Fairfield	Moderate	Yes
14860-09001072400	Fairfield	Moderate	Yes
14860-09001072500	Fairfield	Moderate	Yes
14860-09001072600	Fairfield	Moderate	No
14860-09001072700	Fairfield	Middle	Yes
14860-09001072800	Fairfield	Low	Yes
14860-09001072900	Fairfield	Moderate	Yes
14860-09001073000	Fairfield	Moderate	Yes

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	TractIncClass	Minority Tract*
14860-09001073100	Fairfield	Moderate	Yes
14860-09001073200	Fairfield	Low	Yes
14860-09001073300	Fairfield	Moderate	Yes
14860-09001073400	Fairfield	Low	Yes
14860-09001073500	Fairfield	Low	Yes
14860-09001073600	Fairfield	Low	Yes
14860-09001073700	Fairfield	Low	Yes
14860-09001073800	Fairfield	Low	Yes
14860-09001073900	Fairfield	Low	Yes
14860-09001074000	Fairfield	Low	Yes
14860-09001074300	Fairfield	Low	Yes
14860-09001074400	Fairfield	Low	Yes
14860-09001080100	Fairfield	Moderate	Yes
14860-09001080200	Fairfield	Moderate	Yes
14860-09001080400	Fairfield	Low	Yes
14860-09001080500	Fairfield	Middle	No
14860-09001080600	Fairfield	Moderate	No
14860-09001080700	Fairfield	Middle	No
14860-09001080800	Fairfield	Middle	No
14860-09001080900	Fairfield	Middle	No
14860-09001081000	Fairfield	Moderate	No
14860-09001081100	Fairfield	Middle	No
14860-09001081200	Fairfield	Middle	No
14860-09001081300	Fairfield	Middle	No
14860-09001090100	Fairfield	Upper	No
14860-09001090200	Fairfield	Middle	No
14860-09001090300	Fairfield	Middle	No
14860-09001090400	Fairfield	Upper	No
14860-09001090500	Fairfield	Upper	No
14860-09001090600	Fairfield	Upper	No
14860-09001090700	Fairfield	Upper	No
14860-09001100100	Fairfield	Middle	No

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	TractIncClass	Minority Tract*
14860-09001100200	Fairfield	Middle	No
14860-09001100300	Fairfield	Upper	No
14860-09001105100	Fairfield	Upper	No
14860-09001105200	Fairfield	Upper	No
14860-09001110100	Fairfield	Moderate	No
14860-09001110201	Fairfield	Middle	No
14860-09001110202	Fairfield	Middle	No
14860-09001110301	Fairfield	Middle	No
14860-09001110302	Fairfield	Middle	No
14860-09001110400	Fairfield	Middle	No
14860-09001110500	Fairfield	Middle	No
14860-09001110600	Fairfield	Middle	No
14860-09001200100	Fairfield	Moderate	No
14860-09001200200	Fairfield	Moderate	No
14860-09001200301	Fairfield	Upper	No
14860-09001200302	Fairfield	Middle	No
14860-09001205100	Fairfield	Middle	No
14860-09001205200	Fairfield	Upper	No
14860-09001205300	Fairfield	Middle	No
14860-09001210100	Fairfield	Low	Yes
14860-09001210200	Fairfield	Low	Yes
14860-09001210300	Fairfield	Moderate	No
14860-09001210400	Fairfield	Moderate	Yes
14860-09001210500	Fairfield	Middle	No
14860-09001210600	Fairfield	Moderate	Yes
14860-09001210701	Fairfield	Moderate	Yes
14860-09001210702	Fairfield	Moderate	Yes
14860-09001210800	Fairfield	Middle	No
14860-09001210900	Fairfield	Middle	No
14860-09001211000	Fairfield	Middle	No
14860-09001211100	Fairfield	NA	Yes
14860-09001211200	Fairfield	Middle	No

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	TractIncClass	Minority Tract*
14860-09001211300	Fairfield	Middle	No
14860-09001211400	Fairfield	Middle	No
14860-09001220100	Fairfield	Middle	No
14860-09001220200	Fairfield	Middle	No
14860-09001220300	Fairfield	Middle	No
14860-09001230100	Fairfield	Upper	No
14860-09001230200	Fairfield	Upper	No
14860-09001230300	Fairfield	Upper	No
14860-09001230400	Fairfield	Upper	No
14860-09001230501	Fairfield	Upper	No
14860-09001230502	Fairfield	Middle	No
14860-09001240100	Fairfield	Upper	No
14860-09001240200	Fairfield	Upper	No
14860-09001245100	Fairfield	Upper	No
14860-09001245200	Fairfield	Upper	No
14860-09001245300	Fairfield	Upper	No
14860-09001245400	Fairfield	Upper	No
14860-09001245500	Fairfield	Upper	No
14860-09001245600	Fairfield	Upper	No
14860-09001257100	Fairfield	Middle	No
14860-09001257200	Fairfield	Low	Yes

Summary of Tract Counts			
Tract Income Class	Tract Count	Minority Status	Tract Count
Low	31	Majority-Minority	70
Moderate	40	Non-Minority	140
Middle	57		
Upper	81		
Unknown	1		
Total	210	Total	210

*Minority Tracts defined as tracts with a minority population percent greater than 50%

Market Year Peer Group for Bank USA

(Record Counts Include Purchased Loan
Activity)

Bank Name	LenderID-Agency	HMDA/LAR Records
AMERIHOM MORTGAGE COMPANY, L	254900HA4DQWAE0W3342	261
CALIBER HOME LOANS, INC.	549300J7XKT2BI5WX213	478
CITIMORTGAGE, INC.	KWYT8OG5TS2HT583WG9	369
CROSSCOUNTRY MORTGAGE, INC.	549300VZVN841I2ILS84	173
DISCOVER BANK	X05BVSK68TQ7YTOSNR22	229
DITECH FINANCIAL LLC	5493003KZFGGEWCRH554	389
E MORTGAGE MANAGEMENT LLC	549300EMNDEK4BA8WB53	300
FIRST COUNTY BANK	549300HQW3FSOL75WC88	355
FIRST REPUBLIC BANK	YWC0TIKBQM2JV8L4IV08	208
FLAGSTAR BANK, FSB	SS1TRMSN6BRNMOREEV5	217
FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	354
GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	323
GUARANTEED RATE, INC.	549300U3721PJGQZYY68	373
GUARDHILL FINANCIAL CORP.	254900P6Q7UI8DAKYX49	195
HOMEBRIDGE FINANCIAL SERVICES, I	5493001WHVQBGRSWEU7	221
HSBC BANK USA, NATIONAL ASSOCIA	11E8VN30JCEQV1H4R804	198
KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	486
LIBERTY BANK	549300KWXO8FUM7L0E14	195
MANUFACTURERS AND TRADERS TRU	WWB2V0FCW3A0EE3ZJN7	297
NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	263
NEWREZ LLC	549300FNXY540N23N64	211
PRIMELENDING, A PLAINSCAPITAL CO	549300121SF0K2LN2804	445
SAVINGS BANK OF DANBURY	54930023C70YMJJDR161	442
SIKORSKY FINANCIAL	5493006Z74IVZXJ0XO35	391
TIAA, FSB	5Z1UQ1CWY0DQ3KJWDQ0	191
TOTAL MORTGAGE SERVICES, LLC	549300VJQJVZKJBDWS17	639
U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDBK8S7L73M02	492
UNION SAVINGS BANK	1VUZZCW0TWP6R7N3Z3	204
UNITED BANK	549300RA8FPV4K1HE018	233
UNITED SHORE FINANCIAL SERVICES,	549300HW662MN1WU8550	445

Bank Name	LenderID-Agency	HMDA/LAR Records
USALLIANCE FEDERAL CREDIT UNION	254900NZOY3XB2DNSZ34	175
WILLIAM RAVEIS MORTGAGE, LLC	5493009OLY1HC3F0SB77	434

Bank USA Peer Group - 32 Lenders

Note: Bank USA had 325 HMDA/LAR records. We have included creditors in the assessment/market area with records between 50% to 200 % (162-650) of Bank USA's count for Peer Reports.

Market Year Peer Group for Bank USA

(Record Counts Exclude Purchased Loan
Activity)

Bank Name	LenderID-Agency	HMDA/LAR Records
CALIBER HOME LOANS, INC.	549300J7XKT2BI5WX213	338
CROSSCOUNTRY MORTGAGE, INC.	549300VZVN841I2ILS84	173
DISCOVER BANK	X05BVS68TQ7YTOSNR22	229
DITECH FINANCIAL LLC	5493003KZFGGEWCRH554	259
E MORTGAGE MANAGEMENT LLC	549300EMNDEK4BA8WB53	296
FIRST COUNTY BANK	549300HQW3FSOL75WC88	355
FLAGSTAR BANK, FSB	SS1TRMSN6BRNMOREEV5	164
FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	257
GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	323
GUARANTEED RATE, INC.	549300U3721PJGQZYY68	373
GUARDHILL FINANCIAL CORP.	254900P6Q7UI8DAKYX49	195
HOMEBRIDGE FINANCIAL SERVICES, IN	5493001WHVQBGRSWEU75	221
KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	486
LIBERTY BANK	549300KW8FUM7L0E14	168
MANUFACTURERS AND TRADERS TRU	WWB2V0FCW3A0EE3ZJN7	284
NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	209
NEWREZ LLC	549300FNXY540N23N64	205
PRIMELENDING, A PLAINSCAPITAL CO	549300121SF0K2LN2804	445
SAVINGS BANK OF DANBURY	54930023C70YMJJDR161	442
SIKORSKY FINANCIAL	5493006Z74IVZXJ0XO35	391
TOTAL MORTGAGE SERVICES, LLC	549300VJQJVZKJBDWS17	636
U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	431
UNION SAVINGS BANK	1VUZZZCW0TWP6R7N3Z33	204
UNITED BANK	549300RA8FPV4K1HE018	225
UNITED SHORE FINANCIAL SERVICES,	549300HW662MN1WU8550	445
USALLIANCE FEDERAL CREDIT UNION	254900NZOY3XB2DNSZ34	175
WILLIAM RAVEIS MORTGAGE, LLC	5493009OLY1HC3F0SB77	434

Bank USA Peer Group - 27 Lenders

Note: Bank USA had 324 HMDA/LAR records. We have included creditors in the assessment/market area with records between 50% to 200 % (162-648) of Bank USA's count for Peer Reports. Record counts exclude purchased loans.