

ANY BANK USA

MINORITY MORTGAGE MARKET REPORTS *Comparison of Minority and Non-Minority Mortgage Activity*



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Any Bank USA
Minority Mortgage Market Report Summary
Market Data

PARAMETER	MARKET	BANK
		<u>Application Data</u>
All Applications	320,909	293
Minority Applications	93,186	83
Minority Application Share	29.0%	28.3%
Non-Minority Applications	168,900	174
		<u>Minority Applicant Subgroups</u>
Black Applications	8,835	16
Black Applications Market Share	2.8%	5.5%
Hispanic Applications	24,223	32
Hispanic Applications Mkt Share	7.5%	10.9%
Asian Applications	54,743	29
Asian Applications Mkt Share	17.1%	9.9%
		<u>Mortgage Originations</u>
All Mortgage Originations	215,266	122
Minority Originations	60,888	26
Minority Originations Share	28.3%	21.3%
		<u>Market Denials</u>
All Market Denials	44,014	109
Minority Denials	15,201	36
Minority Denials Rate	16.3%	43.4%
Non-Minority Denials	20,988	61
Non-Minority Denial Rate	12.4%	35.1%
		<u>Minority Denial Subgroups</u>
Black Denials	1,752	5
Black Denial Rate	19.8%	31.3%
Hispanic Denials	4,223	17
Hispanic Denial Rate	17.4%	53.1%
Asian Denials	8,264	11
Asian Denial Rate	15.1%	37.9%
		<u>Redlining Statistics</u>
Units originated in all tracts	215,266	122
Units originated in LMI tracts	36,409	26
LMI Tract Unit Penetration rate	16.9%	21.3%
Units originated in minority tracts	74,736	61
Minority Tract Unit Penetration rate	34.7%	50.0%
Dollars originated in all tracts	76,120,666	41,365
Dollars originated in LMI tracts	10,425,139	10,158
LMI Tract Dollar Penetration rate	13.7%	24.6%
Dollars originated in minority tracts	22,617,331	15,584
Minority Tract Dollar Penetration rate	29.7%	37.7%

Table 1a: HMDA Mortgage Applications

by Area and Census Tract

COUNTY NAME			ALL APPLICANTS				MINORITY APPLICANTS			WHITE APPLICANTS		
TRACT INCOME CLASS	MINORITY TRACT	TRACT	TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'

Assessment Area

ALAMEDA COUNTY

Upper		4001.00	446	86	260	100	1	82	3	13	243	4
Upper		4002.00	193	19	129	45	1	18	0	15	111	3
Middle		4003.00	384	58	242	84	7	49	2	34	197	11
Middle		4004.00	293	54	182	57	7	46	1	22	150	10
Moderate		4005.00	221	50	123	48	16	34	0	39	83	1
Moderate	*	4006.00	94	26	46	22	8	15	3	6	36	4
Moderate	*	4007.00	237	69	100	68	28	38	3	30	66	4
Moderate	*	4008.00	223	79	93	51	25	48	6	21	65	7
Moderate	*	4009.00	129	44	64	21	13	28	3	18	46	0
Moderate	*	4010.00	315	126	112	77	49	67	10	36	68	8
Moderate	*	4011.00	184	47	97	40	14	29	4	17	74	6
Middle		4012.00	194	43	98	53	6	35	2	14	81	3
Low	*	4013.00	96	32	22	42	12	17	3	4	17	1
Low	*	4014.00	122	37	44	41	21	15	1	19	20	5
Low	*	4015.00	109	40	52	17	19	18	3	21	29	2
Moderate	*	4016.00	59	23	25	11	14	9	0	8	14	3
Moderate	*	4017.00	229	76	85	68	21	46	9	17	56	12
Low	*	4018.00	70	24	22	24	13	9	2	5	15	2
Moderate	*	4022.00	100	38	37	25	19	18	1	13	23	1
Low	*	4024.00	57	26	11	20	7	16	3	7	3	1
Low	*	4025.00	27	15	5	7	6	8	1	3	0	2
Low	*	4026.00	22	16	1	5	3	10	3	0	1	0
Moderate	*	4027.00	50	9	21	20	2	7	0	7	14	0
Low	*	4028.00	100	23	32	45	4	19	0	7	25	0
Low	*	4029.00	7	2	1	4	1	0	1	0	1	0
Low	*	4030.00	120	91	10	19	35	55	1	6	4	0
Moderate	*	4031.00	97	47	36	14	18	26	3	10	25	1
Moderate	*	4033.00	146	57	58	31	16	41	0	10	47	1
Moderate	*	4034.00	112	34	45	33	11	20	3	6	35	4
Low	*	4035.01	112	34	45	33	13	17	4	12	29	4
Middle	*	4035.02	93	28	39	26	7	18	3	11	25	3
Moderate	*	4036.00	167	54	63	50	25	27	2	16	41	6
Middle	*	4037.01	61	21	22	18	8	9	4	6	12	4
Moderate		4037.02	76	14	45	17	2	12	0	9	32	4
Upper		4038.00	269	67	134	68	9	51	7	14	109	11
Middle		4039.00	255	65	128	62	24	40	1	30	93	5

Table 1a: HMDA Mortgage Applications by Area and Tract

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by Area and Census Tract

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TRACT INCOME CLASS	MINORITY TRACT	TRACT	TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'
SAN FRANCISCO COUNTY												
County Totals			46,737	18,129	19,998	8,610	5,033	12,528	568	2,439	16,893	666
Sums			320,909	93,186	168,900	58,823	26,638	60,255	6,293	35,992	122,810	10,098
For Assessment Area												
Grand Total			320,909	93,186	168,900	58,823	26,638	60,255	6,293	35,992	122,810	10,098

NOTE: Does not include Purchased mortgages

One of the problems developing "minority" data is that Hispanics are considered to be a minority group but are identified in the HMDA database "ethnicity" field. Hispanic applicants may be included in any race field. For purposes of this report, any record in which the ethnicity of the applicant or co-applicant was identified as code "1" (Hispanic or Latino) has been classified as Hispanic only. This means White, Black or any other race applicants or co-applicants that had Ethnicity code 1 were not counted by GDV in those race fields, but were counted as Hispanic applications. This is necessary to avoid double-counting Hispanic or Latino applicants who are considered to be minority applicants and who may be included in any Race field. This allows calculation of the number of "minority" applications and comparison to non-minority records.

Table 1a: HMDA Mortgage Applications by Area and Tract

Table 1b: HMDA Mortgage Applications

by Area and Lender

LENDER- ID	BANK	ALL APPLICANTS				MINORITY APPLICANTS			WHITE APPLICANTS		
		TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'
22-2437469-7	1ST 2ND MORTGAGE CO. OF NJ INC	14	4	3	7	1	3	0	0	3	0
1099500003-7	1ST ADVANTAGE MORTGAGE	1	0	1	0	0	0	0	0	1	0
20-2053401-7	1ST ALLIANCE LENDING, LLC	37	25	11	1	9	16	0	4	7	0
0000027552-3	1ST CONSTITUTION BANK	1	1	0	0	0	1	0	0	0	0
0000031286-3	1ST MARINER BANK	28	10	15	3	0	0	10	0	0	15
0000063958-5	1ST UNITED SERVICES CU	236	75	50	111	31	44	0	12	38	0
7162800002-7	21ST MORTGAGE	134	44	77	13	35	9	0	49	28	0
13-4362989-7	360 MORTGAGE GROUP LLC	157	34	113	10	17	16	1	27	86	0
26-1917078-9	360 MORTGAGE SOLUTIONS, LLC	5	0	3	2	0	0	0	2	1	0
0000003130-5	66 FEDERAL CREDIT UNION	4	0	4	0	0	0	0	1	3	0
95-4462959-7	A. K. T. AMERICAN CAPITAL, INC	274	46	139	89	13	32	1	44	91	4
7257500009-7	ACADEMY MORTGAGE CORPORATION	340	138	190	12	74	64	0	79	108	3
0000023880-1	ACCESS NATIONAL BANK	44	10	29	5	0	2	8	3	6	20
0000713964-1	ADMIRALS BANK	350	83	246	21	29	53	1	97	148	1
0000022488-5	ADP FEDERAL CREDIT UNION	1	0	1	0	0	0	0	0	1	0
7332300002-7	ADVANCE MORTGAGE CORPORATION	30	4	11	15	0	0	4	3	7	1
000002285-5	ADVANCIAL FEDERAL CREDIT UNION	13	3	7	3	0	3	0	1	6	0
22-3626426-7	ADVISORS MORTGAGE GROUP, LLC.	14	6	8	0	1	0	5	1	0	7
0000014723-5	AEROSPACE FEDERAL CREDIT UNION	6	3	1	2	1	2	0	0	1	0
20-8872754-3	AFFILIATED MORTGAGE COMPANY	2	0	2	0	0	0	0	2	0	0
000000857-5	AFFINITY FEDERAL CREDIT UNION	3	0	3	0	0	0	0	1	2	0
000007992-5	AFL-CIO EMPLOYEES FEDERAL CRED	1	1	0	0	0	1	0	0	0	0
0000003169-5	AIR FORCE FEDERAL CREDIT UNION	1	1	0	0	0	1	0	0	0	0
80-0066627-9	AIRES MORTGAGE SOLUTIONS, LLC	1	0	1	0	0	0	0	0	1	0
04-3660901-5	ALASKA USA MORTGAGE COMPANY	7	1	5	1	0	1	0	1	4	0
0000013790-1	ALERUS FINANCIAL, N.A.	2	0	1	1	0	0	0	0	1	0
88-0209429-7	ALL WESTERN MORTGAGE	34	5	21	8	2	3	0	4	13	4
0000068441-5	ALLIANCE CREDIT UNION	2	0	2	0	0	0	0	0	2	0
02-0793125-7	ALLIANCE FINANCIAL RESOURCES	114	41	61	12	19	20	2	16	40	5
94-3159818-7	ALLIANT CAPITAL	3	0	0	3	0	0	0	0	0	0
0000067955-5	ALLIANT CREDIT UNION	86	18	37	31	4	14	0	10	27	0
0003284070-9	ALLY BANK	4602	1541	2601	460	540	985	16	719	1850	32
0000005612-5	ALTAONE FEDERAL CREDIT UNION	2	0	2	0	0	0	0	1	1	0
7335000009-7	AMBECK MORTGAGE ASSOCIATES	3	0	3	0	0	0	0	3	0	0

Table 1b: HMDA Mortgage Applications by Area and Lender

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		TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'
0000697763-2	WESTAMERICA BANK	3	1	1	1	0	0	1	0	0	1
0002914240-2	WESTAMERICA MORTGAGE COMPANY	6	1	5	0	1	0	0	0	5	0
26-1442480-7	WESTERN BANCORP	311	70	208	33	20	50	0	38	170	0
0000015732-5	WESTERN FEDERAL CREDIT UNION	112	25	43	44	11	14	0	19	24	0
33-0859911-7	WESTERN RELIANCE FUNDING GROUP	6	4	2	0	0	4	0	1	1	0
7638200000-7	WESTSTAR MORTGAGE CORPORATIO	3	0	3	0	0	0	0	1	2	0
54-1994393-7	WESTSTAR MORTGAGE INC	233	48	116	69	7	30	11	21	78	17
7591300002-7	WHOLESALE CAPITAL CORPORATION	4	1	3	0	1	0	0	1	2	0
0000057033-3	WILLAMETTE VALLEY BANK	2	0	2	0	0	0	0	0	2	0
0000023301-3	WILSHIRE STATE BANK	1	1	0	0	0	1	0	0	0	0
0000068601-5	WINGS FINANCIAL CREDIT UNION	1	0	1	0	0	0	0	0	1	0
0000702620-1	WOLVERINE BANK FSB	1	1	0	0	0	1	0	0	0	0
0000708569-1	WORTHINGTON FEDERAL BANK	1	0	1	0	0	0	0	0	1	0
56-2237729-7	WYNDHAM CAPITAL MORTGAGE, INC	364	58	169	137	9	49	0	20	147	2
0000020068-5	XCEED FNCL FED CU	6	1	1	4	0	1	0	0	1	0
0000009293-5	YOLO FEDERAL CREDIT UNION	15	1	14	0	0	1	0	2	12	0
0000276579-9	ZIONS FIRST NATIONAL BANK	2	0	2	0	0	0	0	0	2	0
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Table 1b: HMDA Mortgage Applications by Area and Lender

Table 2a: HMDA Mortgage Originations

by Area and Census Tract

TRACT	ALL ORIGINATIONS				MINORITY ORIGINATIONS			WHITE ORIGINATIONS			MINORITY ORIENTATION RATE			WHITE ORIENTATION RATE		
	TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'
4001.00	302	59	178	65	1	57	1	10	166	2	100.00%	69.51%	33.33%	76.92%	68.31%	50.00%
4002.00	145	14	98	33	1	13	0	9	88	1	100.00%	72.22%	0.00%	60.00%	79.28%	33.33%
4003.00	285	42	184	59	5	35	2	25	154	5	71.43%	71.43%	100.00%	73.53%	78.17%	45.45%
4004.00	207	38	132	37	4	33	1	15	108	9	57.14%	71.74%	100.00%	68.18%	72.00%	90.00%
4005.00	145	29	82	34	8	21	0	22	59	1	50.00%	61.76%	0.00%	56.41%	71.08%	100.00%
4006.00	65	18	34	13	6	9	3	5	25	4	75.00%	60.00%	100.00%	83.33%	69.44%	100.00%
4007.00	158	44	72	42	15	26	3	21	49	2	53.57%	68.42%	100.00%	70.00%	74.24%	50.00%
4008.00	132	45	60	27	15	28	2	11	44	5	60.00%	58.33%	33.33%	52.38%	67.69%	71.43%
4009.00	72	24	35	13	5	17	2	11	24	0	38.46%	60.71%	66.67%	61.11%	52.17%	0.00%
4010.00	173	59	70	44	24	30	5	19	47	4	48.98%	44.78%	50.00%	52.78%	69.12%	50.00%
4011.00	107	25	62	20	6	18	1	12	48	2	42.86%	62.07%	25.00%	70.59%	64.86%	33.33%
4012.00	143	31	76	36	3	26	2	12	62	2	50.00%	74.29%	100.00%	85.71%	76.54%	66.67%
4013.00	56	19	9	28	6	10	3	2	6	1	50.00%	58.82%	100.00%	50.00%	35.29%	100.00%
4014.00	69	19	23	27	8	10	1	8	12	3	38.10%	66.67%	100.00%	42.11%	60.00%	60.00%
4015.00	49	14	29	6	7	5	2	8	21	0	36.84%	27.78%	66.67%	38.10%	72.41%	0.00%
4016.00	23	4	12	7	2	2	0	5	6	1	14.29%	22.22%	0.00%	62.50%	42.86%	33.33%
4017.00	142	48	53	41	13	28	7	8	36	9	61.90%	60.87%	77.78%	47.06%	64.29%	75.00%
4018.00	44	14	8	22	6	6	2	2	6	0	46.15%	66.67%	100.00%	40.00%	40.00%	0.00%
4022.00	53	13	22	18	4	9	0	8	13	1	21.05%	50.00%	0.00%	61.54%	56.52%	100.00%
4024.00	26	11	4	11	4	6	1	3	1	0	57.14%	37.50%	33.33%	42.86%	33.33%	0.00%
4025.00	14	8	2	4	3	5	0	1	0	1	50.00%	62.50%	0.00%	33.33%	0.00%	50.00%
4026.00	12	9	1	2	1	6	2	0	1	0	33.33%	60.00%	66.67%	0.00%	100.00%	0.00%
4027.00	35	7	14	14	1	6	0	7	7	0	50.00%	85.71%	0.00%	100.00%	50.00%	0.00%
4028.00	76	16	24	36	2	14	0	6	18	0	50.00%	73.68%	0.00%	85.71%	72.00%	0.00%
4029.00	3	1	0	2	1	0	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4030.00	68	51	5	12	24	26	1	3	2	0	68.57%	47.27%	100.00%	50.00%	50.00%	0.00%
4031.00	58	27	23	8	10	16	1	5	17	1	55.56%	61.54%	33.33%	50.00%	68.00%	100.00%
4033.00	78	32	30	16	11	21	0	5	25	0	68.75%	51.22%	0.00%	50.00%	53.19%	0.00%
4034.00	63	17	26	20	5	10	2	3	20	3	45.45%	50.00%	66.67%	50.00%	57.14%	75.00%
4035.01	69	18	27	24	4	11	3	5	18	4	30.77%	64.71%	75.00%	41.67%	62.07%	100.00%
4035.02	54	15	27	12	3	9	3	8	18	1	42.86%	50.00%	100.00%	72.73%	72.00%	33.33%
4036.00	108	32	46	30	14	16	2	13	27	6	56.00%	59.26%	100.00%	81.25%	65.85%	100.00%
4037.01	45	16	14	15	7	6	3	3	7	4	87.50%	66.67%	75.00%	50.00%	58.33%	100.00%
4037.02	44	6	28	10	0	6	0	7	20	1	0.00%	50.00%	0.00%	77.78%	62.50%	25.00%

Table 2a: HMDA Mortgage Originations by Area and Tract

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by Area and Census Tract

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SAN FRANCISCO COUNTY																
0477.02	122	65	43	14	8	56	1	2	40	1	66.67%	73.68%	100.00%	33.33%	68.97%	100.00%
0478.01	150	83	56	11	19	63	1	6	49	1	67.86%	67.02%	100.00%	75.00%	73.13%	100.00%
0478.02	136	85	36	15	18	64	3	3	33	0	81.82%	68.82%	75.00%	75.00%	82.50%	0.00%
0479.01	285	114	133	38	22	85	7	18	111	4	53.66%	72.65%	63.64%	66.67%	76.55%	66.67%
0479.02	141	58	58	25	14	41	3	9	49	0	53.85%	58.57%	60.00%	64.29%	67.12%	0.00%
0601.00	3	1	1	1	0	1	0	0	1	0	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%
0604.00	44	8	35	1	1	7	0	4	30	1	100.00%	63.64%	0.00%	57.14%	83.33%	50.00%
0605.02	29	24	2	3	16	8	0	1	1	0	64.00%	80.00%	0.00%	100.00%	100.00%	0.00%
0607.00	655	280	239	136	27	248	5	8	222	9	44.26%	65.78%	55.56%	57.14%	70.93%	90.00%
0610.00	207	139	45	23	54	81	4	11	29	5	53.47%	59.12%	57.14%	64.71%	78.38%	71.43%
0611.00	19	4	11	4	0	4	0	0	11	0	0.00%	80.00%	0.00%	0.00%	73.33%	0.00%
0612.00	81	53	15	13	34	16	3	8	6	1	62.96%	47.06%	75.00%	61.54%	46.15%	25.00%
0614.00	318	64	189	65	10	53	1	32	156	1	62.50%	59.55%	100.00%	78.05%	67.83%	33.33%
0615.00	1337	527	562	248	23	491	13	17	531	14	48.94%	68.86%	72.22%	47.22%	70.24%	60.87%
9802.00	6	2	3	1	0	2	0	1	2	0	0.00%	66.67%	0.00%	100.00%	100.00%	0.00%
9803.00	6	2	2	2	0	2	0	1	1	0	0.00%	100.00%	0.00%	100.00%	50.00%	0.00%
9805.01	11	9	1	1	6	3	0	1	0	0	54.55%	50.00%	0.00%	100.00%	0.00%	0.00%
9806.00	8	5	2	1	2	3	0	0	2	0	28.57%	50.00%	0.00%	0.00%	40.00%	0.00%
9809.00	6	3	3	0	0	3	0	0	3	0	0.00%	75.00%	0.00%	0.00%	100.00%	0.00%
County Total	32,274	12,221	14,383	5,670	3,066	8,780	375	1,553	12,373	457	60.92%	70.08%	66.02%	63.67%	73.24%	68.62%
Sums	215,266	60,888	118,753	35,625	15,631	41,110	4,147	23,336	88,260	7,157	58.68%	68.23%	65.90%	64.84%	71.87%	70.88%
For Assessment Area																
Grand Total	215,266	60,888	118,753	35,625	15,631	41,110	4,147	23,336	88,260	7,157	58.68%	68.23%	65.90%	64.84%	71.87%	70.88%

One of the problems developing "minority" data is that Hispanics are considered to be a minority group but are identified in the HMDA database "ethnicity" field. Hispanic applicants maybe included in any race field. For purposes of this report, any record in which the ethnicity of the applicant or co-applicant was identified as code "1" (Hispanic or Latino has been classified as Hispanic only. This means White, Black or any other race applicants or co-applicants that had Ethnicity code 1 were not counted by GDV in those race fields, but were counted as Hispanic applications. This is necessary to avoid double-counting Hispanic or Latino applicants who are considered to be minority applicants and who maybe included in any Race field. This allows calculation of the number of "minority" applications and comparison to non-minority records.

Table 2a: HMDA Mortgage Originations by Area and Tract

Table 2b: HMDA Mortgage Originations

by Area and Lender

Bank	ALL ORIGINATIONS				MINORITY ORIGINATIONS			WHITE ORIGINATIONS			MINORITY ORIENTATION RATE			WHITE ORIENTATION RATE		
	TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'
1ST 2ND MORTGAGE CO.	12	4	3	5	1	3	0	0	3	0	100.00%	100.00%	0.00%	0.00%	100.00%	0.00%
1ST ADVANTAGE MORTGA	1	0	1	0	0	0	0	0	1	0	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%
1ST ALLIANCE LENDING, LL	14	10	4	0	0	10	0	1	3	0	0.00%	62.50%	0.00%	25.00%	42.86%	0.00%
1ST CONSTITUTION BANK	1	1	0	0	0	1	0	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%
1ST MARINER BANK	27	10	14	3	0	0	10	0	0	14	0.00%	0.00%	100.00%	0.00%	0.00%	93.33%
1ST UNITED SERVICES CU	118	37	32	49	13	24	0	8	24	0	41.94%	54.55%	0.00%	66.67%	63.16%	0.00%
21ST MORTGAGE	20	9	11	0	8	1	0	7	4	0	22.86%	11.11%	0.00%	14.29%	14.29%	0.00%
360 MORTGAGE GROUP LL	113	24	83	6	12	11	1	20	63	0	70.59%	68.75%	100.00%	74.07%	73.26%	0.00%
360 MORTGAGE SOLUTION	4	0	3	1	0	0	0	2	1	0	0.00%	0.00%	0.00%	100.00%	100.00%	0.00%
66 FEDERAL CREDIT UNION	3	0	3	0	0	0	0	0	3	0	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%
A. K. T. AMERICAN CAPITA	196	31	100	65	11	19	1	33	64	3	84.62%	59.38%	100.00%	75.00%	70.33%	75.00%
ACADEMY MORTGAGE CO	274	110	156	8	61	49	0	69	86	1	82.43%	76.56%	0.00%	87.34%	79.63%	33.33%
ACCESS NATIONAL BANK	18	3	13	2	0	0	3	1	4	8	0.00%	0.00%	37.50%	33.33%	66.67%	40.00%
ADMIRALS BANK	90	23	67	0	6	17	0	16	51	0	20.69%	32.08%	0.00%	16.49%	34.46%	0.00%
ADP FEDERAL CREDIT UNI	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ADVANCE MORTGAGE COR	24	2	10	12	0	0	2	3	6	1	0.00%	0.00%	50.00%	100.00%	85.71%	100.00%
ADVANGAL FEDERAL CRED	8	1	5	2	0	1	0	0	5	0	0.00%	33.33%	0.00%	0.00%	83.33%	0.00%
ADVISORS MORTGAGE GR	13	5	8	0	0	0	5	1	0	7	0.00%	0.00%	100.00%	100.00%	0.00%	100.00%
AEROSPACE FEDERAL CRE	4	1	1	2	0	1	0	0	1	0	0.00%	50.00%	0.00%	0.00%	100.00%	0.00%
AFFILIATED MORTGAGE C	1	0	1	0	0	0	0	1	0	0	0.00%	0.00%	0.00%	50.00%	0.00%	0.00%
AFFINITY FEDERAL CREDIT	2	0	2	0	0	0	0	0	2	0	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%
AFL-CIO EMPLOYEES FEDE	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AIR FORCE FEDERAL CRED	1	1	0	0	0	1	0	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%
AIRES MORTGAGE SOLUTI	1	0	1	0	0	0	0	0	1	0	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%
ALASKA USA MORTGAGE C	4	1	3	0	0	1	0	1	2	0	0.00%	100.00%	0.00%	100.00%	50.00%	0.00%

Table 2b: HMDA Mortgage Originations by Area and Lender

Table 2b: HMDA Mortgage Originations

by Area and Lender

Bank	ALL ORIGINATIONS				MINORITY ORIGINATIONS			WHITE ORIGINATIONS			MINORITY ORIENTATION RATE			WHITE ORIENTATION RATE		
	TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'
WILSHIRE STATE BANK	1	1	0	0	0	1	0	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%
WINGS FINANCIAL CREDIT	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WOLVERINE BANK FSB	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WORTHINGTON FEDERAL	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WYNDHAM CAPITAL MORT	155	24	84	47	2	22	0	5	78	1	22.22%	44.90%	0.00%	25.00%	53.06%	50.00%
XCEEDFNCL FED CU	4	1	1	2	0	1	0	0	1	0	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%
YOLO FEDERAL CREDIT UN	13	1	12	0	0	1	0	1	11	0	0.00%	100.00%	0.00%	50.00%	91.67%	0.00%
ZIONS FIRST NATIONAL BA	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Sums	215,266	60,888	118,753	35,625	15,631	41,110	4,147	23,336	88,260	7,157	58.68%	68.23%	65.90%	64.84%	71.87%	70.88%
For Assessment Area																
Grand Total	215,266	60,888	118,753	35,625	15,631	41,110	4,147	23,336	88,260	7,157	58.68%	68.23%	65.90%	64.84%	71.87%	70.88%

Table 2b: HMDA Mortgage Originations by Area and Lender

Table 3a: HMDA Mortgage Denials

by Area and Census Tract

COUNTY NAME	ALL DENIALS				MINORITY DENIALS			WHITE DENIALS			MINORITY DENIAL RATE			WHITE DENIAL RATE		
	TRACT	TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME

Assessment Area

ALAMEDA COUNTY

4001.00	55	11	31	13	0	9	2	1	30	0	0.00%	10.98%	66.67%	7.69%	12.35%	0.00%
4002.00	19	3	12	4	0	3	0	4	7	1	0.00%	16.67%	0.00%	26.67%	6.31%	33.33%
4003.00	40	9	22	9	1	8	0	4	17	1	14.29%	16.33%	0.00%	11.76%	8.63%	9.09%
4004.00	26	8	13	5	2	6	0	2	11	0	28.57%	13.04%	0.00%	9.09%	7.33%	0.00%
4005.00	38	10	21	7	6	4	0	8	13	0	37.50%	11.76%	0.00%	20.51%	15.66%	0.00%
4006.00	12	4	4	4	1	3	0	0	4	0	12.50%	20.00%	0.00%	0.00%	11.11%	0.00%
4007.00	29	12	10	7	7	5	0	3	7	0	25.00%	13.16%	0.00%	10.00%	10.61%	0.00%
4008.00	41	17	13	11	4	10	3	4	9	0	16.00%	20.83%	50.00%	19.05%	13.85%	0.00%
4009.00	23	10	9	4	3	6	1	2	7	0	23.08%	21.43%	33.33%	11.11%	15.22%	0.00%
4010.00	58	34	14	10	13	20	1	4	7	3	26.53%	29.85%	10.00%	11.11%	10.29%	37.50%
4011.00	27	8	14	5	5	2	1	4	8	2	35.71%	6.90%	25.00%	23.53%	10.81%	33.33%
4012.00	15	5	4	6	2	3	0	2	2	0	33.33%	8.57%	0.00%	14.29%	2.47%	0.00%
4013.00	18	8	4	6	5	3	0	1	3	0	41.67%	17.65%	0.00%	25.00%	17.65%	0.00%
4014.00	23	8	11	4	6	2	0	7	3	1	28.57%	13.33%	0.00%	36.84%	15.00%	20.00%
4015.00	27	14	10	3	7	7	0	7	3	0	36.84%	38.89%	0.00%	33.33%	10.34%	0.00%
4016.00	12	5	7	0	3	2	0	1	5	1	21.43%	22.22%	0.00%	12.50%	35.71%	33.33%
4017.00	46	16	18	12	4	11	1	7	10	1	19.05%	23.91%	11.11%	41.18%	17.86%	8.33%
4018.00	11	4	6	1	4	0	0	2	3	1	30.77%	0.00%	0.00%	40.00%	20.00%	50.00%
4022.00	28	15	11	2	10	4	1	3	8	0	52.63%	22.22%	100.00%	23.08%	34.78%	0.00%
4024.00	15	7	4	4	2	5	0	3	0	1	28.57%	31.25%	0.00%	42.86%	0.00%	100.00%
4025.00	6	4	1	1	2	2	0	1	0	0	33.33%	25.00%	0.00%	33.33%	0.00%	0.00%
4026.00	5	5	0	0	0	4	1	0	0	0	0.00%	40.00%	33.33%	0.00%	0.00%	0.00%
4027.00	8	1	2	5	1	0	0	0	2	0	50.00%	0.00%	0.00%	0.00%	14.29%	0.00%
4028.00	10	3	5	2	1	2	0	1	4	0	25.00%	10.53%	0.00%	14.29%	16.00%	0.00%
4029.00	1	1	0	0	0	0	1	0	0	0	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
4030.00	19	15	2	2	5	10	0	1	1	0	14.29%	18.18%	0.00%	16.67%	25.00%	0.00%
4031.00	23	13	7	3	5	6	2	2	5	0	27.78%	23.08%	66.67%	20.00%	20.00%	0.00%
4033.00	36	16	14	6	2	14	0	2	12	0	12.50%	34.15%	0.00%	20.00%	25.53%	0.00%
4034.00	24	12	8	4	3	9	0	3	5	0	27.27%	45.00%	0.00%	50.00%	14.29%	0.00%
4035.01	21	9	9	3	7	1	1	3	6	0	53.85%	5.88%	25.00%	25.00%	20.69%	0.00%
4035.02	20	8	6	6	2	6	0	1	4	1	28.57%	33.33%	0.00%	9.09%	16.00%	33.33%
4036.00	28	12	6	10	6	6	0	2	4	0	24.00%	22.22%	0.00%	12.50%	9.76%	0.00%
4037.01	7	2	3	2	1	0	1	1	2	0	12.50%	0.00%	25.00%	16.67%	16.67%	0.00%
4037.02	13	4	6	3	1	3	0	1	5	0	50.00%	25.00%	0.00%	11.11%	15.63%	0.00%

Table 3a: HMDA Mortgage Denials by Area and Tract

Table 3a: HMDA Mortgage Denials

by Area and Census Tract

COUNTY NAME TRACT	ALL DENIALS				MINORITY DENIALS			WHITE DENIALS			MINORITY DENIAL RATE			WHITE DENIAL RATE		
	TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'
0615.00	289	138	103	48	16	120	2	12	88	3	34.04%	16.83%	11.11%	33.33%	11.64%	13.04%
9802.00	2	1	0	1	0	1	0	0	0	0	0.00%	33.33%	0.00%	0.00%	0.00%	0.00%
9803.00	1	0	0	1	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9805.01	5	3	1	1	2	1	0	0	1	0	18.18%	16.67%	0.00%	0.00%	50.00%	0.00%
9806.00	11	5	5	1	2	3	0	3	2	0	28.57%	50.00%	0.00%	100.00%	40.00%	0.00%
9809.00	1	1	0	0	0	1	0	0	0	0	0.00%	25.00%	0.00%	0.00%	0.00%	0.00%
County Totals	6,529	2,965	2,476	1,088	1,077	1,795	93	470	1,909	97	21.40%	14.33%	16.37%	19.27%	11.30%	14.56%
Sums	44,014	15,201	20,988	7,825	5,857	8,493	851	6,109	13,739	1,140	21.99%	14.10%	13.52%	16.97%	11.19%	11.29%
For Assessment Area																
Grand Total	44,014	15,201	20,988	7,825	5,857	8,493	851	6,109	13,739	1,140	21.99%	14.10%	13.52%	16.97%	11.19%	11.29%

One of the problems developing "minority" data is that Hispanics are considered to be a minority group but are identified in the HMDA database "ethnicity" field. Hispanic applicants may be included in any race field. For purposes of this report, any record in which the ethnicity of the applicant or co-applicant was identified as code "1" (Hispanic or Latino) has been classified as Hispanic only. This means White, Black or any other race applicants or co-applicants that had Ethnicity code 1 were not counted by GDV in those race fields, but were counted as Hispanic applications. This is necessary to avoid double-counting Hispanic or Latino applicants who are considered to be minority applicants and who may be included in any Race field. This allows calculation of the number of "minority" applications and comparison to non-minority records.

Table 3a: HMDA Mortgage Denials by Area and Tract

Table 3b: HMDA Mortgage Denials

by Area and Lender

BANK	ALL DENIALS				MINORITY DENIALS			WHITE DENIALS			MINORITY DENIAL RATE			WHITE DENIAL RATE		
	TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'
Assessment Area																
1ST 2NDMORTGAGE CO. OF NJ INC	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1ST ADVANTAGE MORTGAGE	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1ST ALLIANCE LENDING, LLC	21	14	6	1	8	6	0	3	3	0	88.89%	37.50%	0.00%	75.00%	42.86%	0.00%
1ST CONSTITUTION BANK	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1ST MARINER BANK	1	0	1	0	0	0	0	0	0	1	0.00%	0.00%	0.00%	0.00%	0.00%	6.67%
1ST UNITED SERVICES CU	53	19	7	27	10	9	0	2	5	0	32.26%	20.45%	0.00%	16.67%	13.16%	0.00%
21ST MORTGAGE	36	10	21	5	8	2	0	17	4	0	22.86%	22.22%	0.00%	34.69%	14.29%	0.00%
360 MORTGAGE GROUP LLC	10	3	6	1	2	1	0	3	3	0	11.76%	6.25%	0.00%	11.11%	3.49%	0.00%
360 MORTGAGE SOLUTIONS, LLC	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
66 FEDERAL CREDIT UNION	1	0	1	0	0	0	0	1	0	0	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%
A. K. T. AMERICAN CAPITAL, INC	11	1	8	2	0	1	0	1	7	0	0.00%	3.13%	0.00%	2.27%	7.69%	0.00%
ACADEMY MORTGAGE CORPORATIO	20	9	11	0	4	5	0	3	7	1	5.41%	7.81%	0.00%	3.80%	6.48%	33.33%
ACCESS NATIONAL BANK	10	5	5	0	2	2	3	1	1	3	0.00%	100.00%	37.50%	33.33%	16.67%	15.00%
ADMIRALS BANK	178	45	118	15	18	27	0	62	55	1	62.07%	50.94%	0.00%	63.92%	37.16%	100.00%
ADP FEDERAL CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ADVANCE MORTGAGE CORPORATIO	1	0	0	1	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ADVANTAL FEDERAL CREDIT UNION	4	2	1	1	0	2	0	1	0	0	0.00%	66.67%	0.00%	100.00%	0.00%	0.00%
ADVISORS MORTGAGE GROUP, LLC.	1	1	0	0	1	0	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AEROSPACE FEDERAL CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AFFILIATED MORTGAGE COMPANY	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AFFINITY FEDERAL CREDIT UNION	1	0	1	0	0	0	0	1	0	0	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%
AFL-CIO EMPLOYEES FEDERAL CRED	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AIR FORCE FEDERAL CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AIRES MORTGAGE SOLUTIONS, LLC	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ALASKA USA MORTGAGE COMPANY	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ALERUS FINANCIAL, N.A.	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ALL WESTERN MORTGAGE	26	5	13	8	2	3	0	2	8	3	100.00%	100.00%	0.00%	50.00%	61.54%	75.00%
ALLIANCE CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ALLIANCE FINANCIAL RESOURCES	1	0	1	0	0	0	0	0	1	0	0.00%	0.00%	0.00%	0.00%	2.50%	0.00%
ALLIANT CAPITAL	1	0	0	1	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ALLIANT CREDIT UNION	19	4	6	9	2	2	0	1	5	0	50.00%	14.29%	0.00%	10.00%	18.52%	0.00%
ALLY BANK	949	331	514	104	128	198	5	147	349	18	23.70%	20.10%	31.25%	20.45%	18.86%	56.25%
ALTAONE FEDERAL CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AMBECK MORTGAGE ASSOCIATES	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AMEGY BANK OF TEXAS, NA	1	1	0	0	1	0	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AMERA MORTGAGE CORPORATION	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AMERICA CALIFORNIA BANK	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AMERICAN AIRLINES FCU	6	1	2	3	1	0	0	1	1	0	100.00%	0.00%	0.00%	50.00%	100.00%	0.00%
AMERICAN BANK	2	1	1	0	0	1	0	0	1	0	0.00%	25.00%	0.00%	0.00%	12.50%	0.00%
AMERICAN BANK, NA	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AMERICAN FINANCE HOUSE LARIBA	5	5	0	0	1	4	0	0	0	0	25.00%	40.00%	0.00%	0.00%	0.00%	0.00%

Table 3b: HMDA Mortgage Denials by Area and Lender

Table 3b: HMDA Mortgage Denials

by Area and Lender

BANK	ALL DENIALS				MINORITY DENIALS			WHITE DENIALS			MINORITY DENIAL RATE			WHITE DENIAL RATE		
	TOTAL	MINORITY	WHITE	NO RACE GIVEN	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'	LOW OR MODERATE INCOME	MIDDLE OR UPPER INCOME	INCOME LISTED AS 'NA'
WEICHERT FINANCIAL SERVICES	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WELLS FARGO BANK, NA	7904	2916	4189	799	1023	1615	278	1035	2759	395	22.42%	13.77%	14.59%	18.14%	10.75%	14.71%
WELLS FARGO HOME MORTG HAWAI	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WESCOM CENTRAL CREDIT UNION	13	3	6	4	3	0	0	0	6	0	100.00%	0.00%	0.00%	0.00%	60.00%	0.00%
WEST TOWN SAVINGS BANK	2	0	2	0	0	0	0	1	1	0	0.00%	0.00%	0.00%	50.00%	33.33%	0.00%
WESTAMERICA BANK	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WESTAMERICA MORTGAGE COMPAN	4	0	4	0	0	0	0	0	4	0	0.00%	0.00%	0.00%	0.00%	80.00%	0.00%
WESTERN BANCORP	52	16	26	10	10	6	0	9	17	0	50.00%	12.00%	0.00%	23.68%	10.00%	0.00%
WESTERN FEDERAL CREDIT UNION	40	11	11	18	6	5	0	5	6	0	54.55%	35.71%	0.00%	26.32%	25.00%	0.00%
WESTERN RELIANCE FUNDING GROU	1	0	1	0	0	0	0	1	0	0	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%
WESTSTAR MORTGAGE CORPORATI	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WESTSTAR MORTGAGE INC	3	0	1	2	0	0	0	0	1	0	0.00%	0.00%	0.00%	0.00%	1.28%	0.00%
WHOLESALE CAPITAL CORPORATION	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WILLAMETTE VALLEY BANK	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WILSHIRE STATE BANK	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WINGS FINANCIAL CREDIT UNION	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WOLVERINE BANK FSB	1	1	0	0	0	1	0	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%
WORTHINGTON FEDERAL BANK	1	0	1	0	0	0	0	0	1	0	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%
WYNDHAM CAPITAL MORTGAGE, INC	101	18	29	54	4	14	0	5	24	0	44.44%	28.57%	0.00%	25.00%	16.33%	0.00%
XCEEDFNCL FED CU	1	0	0	1	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YOLO FEDERAL CREDIT UNION	1	0	1	0	0	0	0	0	1	0	0.00%	0.00%	0.00%	0.00%	8.33%	0.00%
ZIONS FIRST NATIONAL BANK	1	0	1	0	0	0	0	0	1	0	0.00%	0.00%	0.00%	0.00%	50.00%	0.00%
Sums	44,014	15,201	20,988	7,825	5,857	8,493	851	6,109	13,739	1,140	21.99%	14.10%	13.52%	16.97%	11.19%	11.29%
For Assessment Area																
Grand Total	44,014	15,201	20,988	7,825	5,857	8,493	851	6,109	13,739	1,140	21.99%	14.10%	13.52%	16.97%	11.19%	11.29%

One of the problems developing "minority" data is that Hispanics are considered to be a minority group but are identified in the HMDA database "ethnicity" field. Hispanic applicants may be included in any race field. For purposes of this report, any record in which the ethnicity of the applicant or co-applicant was identified as code "1" (Hispanic or Latino) has been classified as Hispanic only. This means White, Black or any other race applicants or co-applicants that had Ethnicity code 1 were not counted by GDV in those race fields, but were counted as Hispanic applications. This is necessary to avoid double-counting Hispanic or Latino applicants who are considered to be minority applicants and who may be included in any Race field. This allows calculation of the number of "minority" applications and comparison to non-minority records.

Table 3b: HMDA Mortgage Denials by Area and Lender

TABLE 4: HMDA MORTGAGE MINORITY SUMMARY

Assessment Area

MORTGAGE ACTION	APPLICANT RACE						CO-APPLICANT RACE					
	TOTAL MINORITY APPLICANTS	AMERICAN INDIAN OR ALASKAN NATIVE	ASIAN OR PACIFIC ISLANDER	BLACK	HISPANIC	MULTI - RACIAL	TOTAL MINORITY CO-APPLICANTS	AMERICAN INDIAN OR ALASKAN NATIVE	ASIAN OR PACIFIC ISLANDER	BLACK	HISPANIC	MULTI - RACIAL
Application	84,659	758	53,382	8,432	20,545	1,542	44,832	351	30,833	2,776	10,166	706
Origination	54,756	469	35,709	4,868	12,735	975	30,544	224	21,576	1,686	6,583	475
Denial	14,132	148	8,293	1,701	3,705	285	6,680	67	4,291	520	1,700	102

NOTE: This table was created from the file of all Minority loans (where loan is classified as Minority if either Applicant or Co-Applicant is Minority), then split into Applicant and Co-Applicant for separate analysis. Therefore, the cumulative sum of both tables will be different from Minority sums in Tables 1-3.

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TABLE 4: HMDA MORTGAGE MINORITY SUMMARY

Table 5a - Mortgage Lender Report: Lending to Minorities Comparison

Total Applications	Lender Listed number of applications	White Applications	Minority Applications	Race Not Provided Apps	Denial White	White Denial %	Orig Minority	Denial Minority	Minority Denial %
57,684	WELLS FARGO BANK, NA	34056	18194	5434	4189	12.3%	11586	2916	16.0%
19,794	JPMORGAN CHASE BANK, NA	10626	6944	2224	2503	23.6%	4680	1897	27.3%
15,754	BANK OF AMERICA, N.A.	7808	5384	2562	1420	18.2%	3329	1238	23.0%
11,248	CITIBANK, N.A.	5127	3662	2459	803	15.7%	1917	705	19.3%
11,026	FREMONT BANK	3051	2447	5528	189	6.2%	1571	202	8.3%
8,746	QUICKEN LOANS	4807	2323	1616	569	11.8%	1881	267	11.5%
7,185	RPM MORTGAGE INC	3968	961	2256	73	1.8%	759	25	2.6%
6,785	FLAGSTAR BANK	3334	2772	679	252	7.6%	2299	230	8.3%
6,673	PROVIDENT FUNDING ASSOCIATES	2587	2565	1521	389	15.0%	1708	448	17.5%
6,125	PARAMOUNT EQUITY MORTGAGE	2208	375	3542	104	4.7%	108	25	6.7%
5,640	CASHCALL, INC	2442	880	2318	360	14.7%	483	178	20.2%
5,125	US BANK, N.A.	2205	1703	1217	367	16.6%	1167	289	17.0%
4,602	ALLY BANK	2601	1541	460	514	19.8%	972	331	21.5%
4,474	FIRST REPUBLIC BANK	1680	473	2321	61	3.6%	401	19	4.0%
4,334	PINNACLE CAPITAL MORTGAGE CORP	2733	1095	506	114	4.2%	872	61	5.6%
4,231	SIERRA PACIFIC MORTGAGE	2686	988	557	187	7.0%	718	90	9.1%
4,225	CHICAGO MORTGAGE SOLUTIONS	1815	1990	420	44	2.4%	1594	46	2.3%
3,892	LAND/HOME FINANCIAL SERVICES	1882	988	1022	76	4.0%	617	74	7.5%

Total Applications	Lender Listed number of applications	White Applications	Minority Applications	Race Not Provided Apps	Denial White	White Denial %	Orig Minority	Denial Minority	Minority Denial %
1	RESIDENTIAL BANCORP	0	1	0	0	0.0%	0	1	100.0%
1	BANKERS TRUST COMPANY	1	0	0	1	100.0%	0	0	0.0%
1	FRESNO COUNTY FEDERAL CU	1	0	0	0	0.0%	0	0	0.0%
1	COMMUNITY BANK OF THE SOUTH	0	0	1	0	0.0%	0	0	0.0%
1	INTEGRATED FINANCIAL GROUP INC	0	1	0	0	0.0%	0	0	0.0%
1	KONDAUR CAPITAL CORPORATION	1	0	0	0	0.0%	0	0	0.0%
1	CENTENNIAL BANK	1	0	0	0	0.0%	0	0	0.0%
1	SUMMIT COMMUNITY BANK	1	0	0	0	0.0%	0	0	0.0%
1	HANMI BANK	0	1	0	0	0.0%	1	0	0.0%
1	1ST CONSTITUTION BANK	0	1	0	0	0.0%	1	0	0.0%
1	HOME BANK OF CALIFORNIA	0	0	1	0	0.0%	0	0	0.0%
1	PURDUE FEDERAL CREDIT UNION	0	0	1	0	0.0%	0	0	0.0%
1	TOLLESON PRIVATE BANK	1	0	0	0	0.0%	0	0	0.0%

320,909	168,900	93,186	58,823	20,988	12.4%	60,888	15,201	16.3%
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Table 5b - Mortgage Lender Report: Lending to Minorities Comparison

Total Applications	Lender Listed alphabetically	White Applications	Black Applications	Hispanic Applications	Asian Applications	Denial White	White Denial %	Denial Black	Black Denial %	Denial Hispanic	Hispanic Denial %	Denial Asian	Asian Denial %
14	1ST 2ND MORTGAGE CO. OF NJ INC	3	2	0	2	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	1ST ADVANTAGE MORTGAGE	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
37	1ST ALLIANCE LENDING, LLC	11	4	15	3	6	54.5%	3	75.0%	6	40.0%	2	66.7%
1	1ST CONSTITUTION BANK	0	0	0	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%
28	1ST MARINER BANK	15	4	3	1	1	6.7%	0	0.0%	0	0.0%	0	0.0%
236	1ST UNITED SERVICES CU	50	40	7	21	7	14.0%	9	22.5%	0	0.0%	6	28.6%
134	21ST MORTGAGE	77	1	37	4	21	27.3%	0	0.0%	7	18.9%	1	25.0%
157	360 MORTGAGE GROUP LLC	113	4	16	13	6	5.3%	0	0.0%	2	12.5%	1	7.7%
5	360 MORTGAGE SOLUTIONS, LLC	3	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
4	66 FEDERAL CREDIT UNION	4	0	0	0	1	25.0%	0	0.0%	0	0.0%	0	0.0%
274	A. K. T. AMERICAN CAPITAL, INC	139	6	16	21	8	5.8%	1	16.7%	0	0.0%	0	0.0%
340	ACADEMY MORTGAGE CORPORATION	190	14	64	40	11	5.8%	2	14.3%	3	4.7%	2	5.0%
44	ACCESS NATIONAL BANK	29	2	6	1	5	17.2%	1	50.0%	2	33.3%	1	100.0%
350	ADMIRALS BANK	246	36	32	12	118	48.0%	21	58.3%	16	50.0%	6	50.0%
1	ADP FEDERAL CREDIT UNION	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
30	ADVANCE MORTGAGE CORPORATION	11	0	1	2	0	0.0%	0	0.0%	0	0.0%	0	0.0%
13	ADVANCIAL FEDERAL CREDIT UNION	7	0	0	3	1	14.3%	0	0.0%	0	0.0%	2	66.7%
14	ADVISORS MORTGAGE GROUP, LLC.	8	2	0	4	0	0.0%	1	50.0%	0	0.0%	0	0.0%
6	AEROSPACE FEDERAL CREDIT UNION	1	0	1	2	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Total Applications	Lender Listed alphabetically	White Applications	Black Applications	Hispanic Applications	Asian Applications	Denial White	White Denial %	Denial Black	Black Denial %	Denial Hispanic	Hispanic Denial %	Denial Asian	Asian Denial %
6	XCEED FNCL FED CU	1	0	0	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%
15	YOLO FEDERAL CREDIT UNION	14	0	1	0	1	7.1%	0	0.0%	0	0.0%	0	0.0%
2	ZIONS FIRST NATIONAL BANK	2	0	0	0	1	50.0%	0	0.0%	0	0.0%	0	0.0%
320,909		168,900	8,835	24,223	54,743	20,988	12.4%	1,752	19.8%	4,223	17.4%	8,264	15.1%

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Table 5c - Mortgage Lender Report: Lending to Minorities Comparison

Total Loan Amount (\$1,000's)	Lender Ranked by Dollar volume	White Applications	Black Applications	Hispanic Applications	Asian Applications	Denial White	White Denial %	Denial Black	Black Denial %	Denial Hispanic	Hispanic Denial %	Denial Asian	Asian Denial %
21,209,347	WELLS FARGO BANK, NA	34056	1734	4607	10844	4189	12.3%	362	20.9%	840	18.2%	1520	14.0%
7,174,464	JPMORGAN CHASE BANK, NA	10626	935	1937	3644	2503	23.6%	271	29.0%	517	26.7%	996	27.3%
5,794,940	BANK OF AMERICA, N.A.	7808	512	1460	3050	1420	18.2%	129	25.2%	342	23.4%	686	22.5%
4,207,613	CITIBANK, N.A.	5127	393	860	2170	803	15.7%	76	19.3%	179	20.8%	401	18.5%
3,845,189	FIRST REPUBLIC BANK	1680	18	85	349	61	3.6%	1	5.6%	3	3.5%	15	4.3%
3,164,620	QUICKEN LOANS	4807	207	577	1402	569	11.8%	30	14.5%	72	12.5%	141	10.1%
3,004,494	FREMONT BANK	3051	115	362	1867	189	6.2%	7	6.1%	22	6.1%	168	9.0%
2,944,508	RPM MORTGAGE INC	3968	101	276	532	73	1.8%	5	5.0%	11	4.0%	8	1.5%
2,249,145	PROVIDENT FUNDING ASSOCIATES	2587	32	232	2242	389	15.0%	6	18.8%	49	21.1%	382	17.0%
2,188,446	FLAGSTAR BANK	3334	109	296	2301	252	7.6%	11	10.1%	36	12.2%	179	7.8%
2,059,815	UNION BANK, N.A.	1522	22	80	207	278	18.3%	5	22.7%	14	17.5%	32	15.5%
1,811,472	CASHCALL, INC	2442	74	264	483	360	14.7%	21	28.4%	64	24.2%	87	18.0%
1,776,617	US BANK, N.A.	2205	75	268	1326	367	16.6%	17	22.7%	63	23.5%	201	15.2%
1,562,161	PARAMOUNT EQUITY MORTGAGE	2208	42	142	152	104	4.7%	2	4.8%	12	8.5%	9	5.9%
1,515,125	CHICAGO MORTGAGE SOLUTIONS	1815	19	117	1818	44	2.4%	2	10.5%	1	0.9%	43	2.4%
1,316,577	ALLY BANK	2601	214	450	746	514	19.8%	36	16.8%	88	19.6%	183	24.5%
1,228,207	OPES ADVISORS INC	2148	40	119	337	61	2.8%	3	7.5%	8	6.7%	11	3.3%
1,222,030	LAND/HOME FINANCIAL SERVICES	1882	119	358	463	76	4.0%	10	8.4%	27	7.5%	34	7.3%
1,183,919	PINNACLE CAPITAL MORTGAGE CORP	2733	118	502	390	114	4.2%	10	8.5%	30	6.0%	17	4.4%

Total Loan Amount (\$1,000's)	Lender Ranked by Dollar volume	White Applications	Black Applications	Hispanic Applications	Asian Applications	Denial White	White Denial %	Denial Black	Black Denial %	Denial Hispanic	Hispanic Denial %	Denial Asian	Asian Denial %
110,997,254		168,900	8,835	24,223	54,743	20,988	12.4%	1,752	19.8%	4,223	17.4%	8,264	15.1%

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Table 5d - Mortgage Lender Report: Lending to Minorities Comparison

Total Applications	Lender Ranked by number of applications	White Applications	Black Applications	Hispanic Applications	Asian Applications	Denial White	White Denial %	Denial Black	Black Denial %	Denial Hispanic	Hispanic Denial %	Denial Asian	Asian Denial %
57,684	WELLS FARGO BANK, NA	34056	1734	4607	10844	4189	12.3%	362	20.9%	840	18.2%	1520	14.0%
19,794	JPMORGAN CHASE BANK, NA	10626	935	1937	3644	2503	23.6%	271	29.0%	517	26.7%	996	27.3%
15,754	BANK OF AMERICA, N.A.	7808	512	1460	3050	1420	18.2%	129	25.2%	342	23.4%	686	22.5%
11,248	CITIBANK, N.A.	5127	393	860	2170	803	15.7%	76	19.3%	179	20.8%	401	18.5%
11,026	FREMONT BANK	3051	115	362	1867	189	6.2%	7	6.1%	22	6.1%	168	9.0%
8,746	QUICKEN LOANS	4807	207	577	1402	569	11.8%	30	14.5%	72	12.5%	141	10.1%
7,185	RPM MORTGAGE INC	3968	101	276	532	73	1.8%	5	5.0%	11	4.0%	8	1.5%
6,785	FLAGSTAR BANK	3334	109	296	2301	252	7.6%	11	10.1%	36	12.2%	179	7.8%
6,673	PROVIDENT FUNDING ASSOCIATES	2587	32	232	2242	389	15.0%	6	18.8%	49	21.1%	382	17.0%
6,125	PARAMOUNT EQUITY MORTGAGE	2208	42	142	152	104	4.7%	2	4.8%	12	8.5%	9	5.9%
5,640	CASHCALL, INC	2442	74	264	483	360	14.7%	21	28.4%	64	24.2%	87	18.0%
5,125	US BANK, N.A.	2205	75	268	1326	367	16.6%	17	22.7%	63	23.5%	201	15.2%
4,602	ALLY BANK	2601	214	450	746	514	19.8%	36	16.8%	88	19.6%	183	24.5%
4,474	FIRST REPUBLIC BANK	1680	18	85	349	61	3.6%	1	5.6%	3	3.5%	15	4.3%
4,334	PINNACLE CAPITAL MORTGAGE CORP	2733	118	502	390	114	4.2%	10	8.5%	30	6.0%	17	4.4%
4,231	SIERRA PACIFIC MORTGAGE	2686	93	274	571	187	7.0%	11	11.8%	38	13.9%	39	6.8%
4,225	CHICAGO MORTGAGE SOLUTIONS	1815	19	117	1818	44	2.4%	2	10.5%	1	0.9%	43	2.4%

Total Applications	Lender Ranked by number of applications	White Applications	Black Applications	Hispanic Applications	Asian Applications	Denial White	White Denial %	Denial Black	Black Denial %	Denial Hispanic	Hispanic Denial %	Denial Asian	Asian Denial %
1	FIRST CHOICE BANK	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	FRESNO COUNTY FEDERAL CU	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	BANKERS TRUST COMPANY	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
1	RESIDENTIAL BANCORP	0	0	1	0	0	0.0%	0	0.0%	1	100.0%	0	0.0%
1	COMMUNITY BANK OF SAN JOAQUIN	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	COMMUNITY BANK OF THE SOUTH	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	KONDAUR CAPITAL CORPORATION	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	CENTENNIAL BANK	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	SUMMIT COMMUNITY BANK	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	HANMI BANK	0	0	0	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	1ST CONSTITUTION BANK	0	0	0	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	HOME BANK OF CALIFORNIA	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	EDUCATIONAL EMPLOYEES CREDIT U	0	0	1	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	TOLLESON PRIVATE BANK	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%

320,909	168,900	8,835	24,223	54,743	20,988	12.4%	1,752	19.8%	4,223	17.4%	8,264	15.1%
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Table 5e - Mortgage Lender Report: Lending to Minorities Comparison

Total Applications	Lender Listed alphabetically	White Applications	Black Applications	Hispanic Applications	Asian Applications	Origination White	White Orig. %	Origination Black	Black Orig. %	Origination Hispanic	Hispanic Orig. %	Origination Asian	Asian Orig. %
14	1ST 2ND MORTGAGE CO. OF NJ INC	3	2	0	2	3	100.0%	2	100.0%	0	0.0%	2	100.0%
1	1ST ADVANTAGE MORTGAGE	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
37	1ST ALLIANCE LENDING, LLC	11	4	15	3	4	36.4%	1	25.0%	8	53.3%	1	33.3%
1	1ST CONSTITUTION BANK	0	0	0	1	0	0.0%	0	0.0%	0	0.0%	1	100.0%
28	1ST MARINER BANK	15	4	3	1	14	93.3%	4	100.0%	3	100.0%	1	100.0%
236	1ST UNITED SERVICES CU	50	40	7	21	32	64.0%	22	55.0%	6	85.7%	8	38.1%
134	21ST MORTGAGE	77	1	37	4	11	14.3%	0	0.0%	7	18.9%	2	50.0%
157	360 MORTGAGE GROUP LLC	113	4	16	13	83	73.5%	3	75.0%	13	81.3%	7	53.8%
5	360 MORTGAGE SOLUTIONS, LLC	3	0	0	0	3	100.0%	0	0.0%	0	0.0%	0	0.0%
4	66 FEDERAL CREDIT UNION	4	0	0	0	3	75.0%	0	0.0%	0	0.0%	0	0.0%
274	A. K. T. AMERICAN CAPITAL, INC	139	6	16	21	100	71.9%	4	66.7%	12	75.0%	12	57.1%
340	ACADEMY MORTGAGE CORPORATION	190	14	64	40	156	82.1%	11	78.6%	55	85.9%	30	75.0%
44	ACCESS NATIONAL BANK	29	2	6	1	13	44.8%	1	50.0%	2	33.3%	0	0.0%
350	ADMIRALS BANK	246	36	32	12	67	27.2%	11	30.6%	9	28.1%	2	16.7%
1	ADP FEDERAL CREDIT UNION	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
30	ADVANCE MORTGAGE CORPORATION	11	0	1	2	10	90.9%	0	0.0%	1	100.0%	1	50.0%
13	ADVANCIAL FEDERAL CREDIT UNION	7	0	0	3	5	71.4%	0	0.0%	0	0.0%	1	33.3%

Total Applications	Lender Listed alphabetically	White Applications	Black Applications	Hispanic Applications	Asian Applications	Origination White	White Orig. %	Origination Black	Black Orig. %	Origination Hispanic	Hispanic Orig. %	Origination Asian	Asian Orig. %
364	WYNDHAM CAPITAL MORTGAGE, INC	169	4	16	35	84	49.7%	1	25.0%	9	56.3%	12	34.3%
6	XCEED FNCL FED CU	1	0	0	1	1	100.0%	0	0.0%	0	0.0%	1	100.0%
15	YOLO FEDERAL CREDIT UNION	14	0	1	0	12	85.7%	0	0.0%	1	100.0%	0	0.0%
2	ZIONS FIRST NATIONAL BANK	2	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
320,909		168,900	8,835	24,223	54,743	118,753	70.3%	5,148	58.3%	15,265	63.0%	37,068	67.7%

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Table 5f - Mortgage Lender Report: Lending to Minorities Comparison

Total Loan Amount (\$1,000's)	Lender Ranked by Dollar volume	White Applications	Black Applications	Hispanic Applications	Asian Applications	Origination White	White Orig. %	Origination Black	Black Orig. %	Origination Hispanic	Hispanic Orig. %	Origination Asian	Asian Orig. %
21,209,347	WELLS FARGO BANK, NA	34056	1734	4607	10844	23734	69.7%	947	54.6%	2787	60.5%	7203	66.4%
7,174,464	JPMORGAN CHASE BANK, NA	10626	935	1937	3644	7602	71.5%	612	65.5%	1329	68.6%	2453	67.3%
5,794,940	BANK OF AMERICA, N.A.	7808	512	1460	3050	5278	67.6%	286	55.9%	895	61.3%	1927	63.2%
4,207,613	CITIBANK, N.A.	5127	393	860	2170	3029	59.1%	197	50.1%	454	52.8%	1134	52.3%
3,845,189	FIRST REPUBLIC BANK	1680	18	85	349	1447	86.1%	15	83.3%	73	85.9%	296	84.8%
3,164,620	QUICKEN LOANS	4807	207	577	1402	3908	81.3%	157	75.8%	455	78.9%	1165	83.1%
3,004,494	FREMONT BANK	3051	115	362	1867	2131	69.8%	61	53.0%	217	59.9%	1228	65.8%
2,944,508	RPM MORTGAGE INC	3968	101	276	532	3296	83.1%	74	73.3%	199	72.1%	444	83.5%
2,249,145	PROVIDENT FUNDING ASSOCIATES	2587	32	232	2242	1837	71.0%	18	56.3%	149	64.2%	1505	67.1%
2,188,446	FLAGSTAR BANK	3334	109	296	2301	2751	82.5%	84	77.1%	222	75.0%	1937	84.2%
2,059,815	UNION BANK, N.A.	1522	22	80	207	1020	67.0%	16	72.7%	46	57.5%	137	66.2%
1,811,472	CASHCALL, INC	2442	74	264	483	1553	63.6%	28	37.8%	136	51.5%	287	59.4%
1,776,617	US BANK, N.A.	2205	75	268	1326	1548	70.2%	42	56.0%	158	59.0%	945	71.3%
1,562,161	PARAMOUNT EQUITY MORTGAGE	2208	42	142	152	773	35.0%	13	31.0%	27	19.0%	53	34.9%
1,515,125	CHICAGO MORTGAGE SOLUTIONS	1815	19	117	1818	1512	83.3%	14	73.7%	93	79.5%	1458	80.2%
1,316,577	ALLY BANK	2601	214	450	746	1620	62.3%	140	65.4%	282	62.7%	472	63.3%
1,228,207	OPES ADVISORS INC	2148	40	119	337	1890	88.0%	30	75.0%	106	89.1%	298	88.4%

Total Loan Amount (\$1,000's)	Lender Ranked by Dollar volume	White Applications	Black Applications	Hispanic Applications	Asian Applications	Origination White	White Orig. %	Origination Black	Black Orig. %	Origination Hispanic	Hispanic Orig. %	Origination Asian	Asian Orig. %
50	TCF NATIONAL BANK	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
40	UNITED FEDERAL CREDIT UNION	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
25	EXCHANGE STATE BANK	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
25	CAREPOINT FEDERAL CREDIT UNION	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
24	TINKER FEDERAL CREDIT UNION	3	0	0	0	2	66.7%	0	0.0%	0	0.0%	0	0.0%
20	VALLEY FIRST CREDIT UNION	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
20	SUNTRUST BANKS, INC	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
15	MIDCOUNTRY BANK	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
15	AMEGY BANK OF TEXAS, NA	0	0	0	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%
13	IBERIABANK	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
10	MENLO SURVEY FCU	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
9	ENT FEDERAL CREDIT UNION	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
8	THINK MUTUAL BANK	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
4	FIRST FIDELITY BANK, NA	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
110,997,254		168,900	8,835	24,223	54,743	118,753	70.3%	5,148	58.3%	15,265	63.0%	37,068	67.7%

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Table 5g - Mortgage Lender Report: Lending to Minorities Comparison

Total Applications	Lender Ranked by number of applications	White Applications	Black Applications	Hispanic Applications	Asian Applications	Origination White	White Orig. %	Origination Black	Black Orig. %	Origination Hispanic	Hispanic Orig. %	Origination Asian	Asian Orig. %
57,684	WELLS FARGO BANK, NA	34056	1734	4607	10844	23734	69.7%	947	54.6%	2787	60.5%	7203	66.4%
19,794	JPMORGAN CHASE BANK, NA	10626	935	1937	3644	7602	71.5%	612	65.5%	1329	68.6%	2453	67.3%
15,754	BANK OF AMERICA, N.A.	7808	512	1460	3050	5278	67.6%	286	55.9%	895	61.3%	1927	63.2%
11,248	CITIBANK, N.A.	5127	393	860	2170	3029	59.1%	197	50.1%	454	52.8%	1134	52.3%
11,026	FREMONT BANK	3051	115	362	1867	2131	69.8%	61	53.0%	217	59.9%	1228	65.8%
8,746	QUICKEN LOANS	4807	207	577	1402	3908	81.3%	157	75.8%	455	78.9%	1165	83.1%
7,185	RPM MORTGAGE INC	3968	101	276	532	3296	83.1%	74	73.3%	199	72.1%	444	83.5%
6,785	FLAGSTAR BANK	3334	109	296	2301	2751	82.5%	84	77.1%	222	75.0%	1937	84.2%
6,673	PROVIDENT FUNDING ASSOCIATES	2587	32	232	2242	1837	71.0%	18	56.3%	149	64.2%	1505	67.1%
6,125	PARAMOUNT EQUITY MORTGAGE	2208	42	142	152	773	35.0%	13	31.0%	27	19.0%	53	34.9%
5,640	CASHCALL, INC	2442	74	264	483	1553	63.6%	28	37.8%	136	51.5%	287	59.4%
5,125	US BANK, N.A.	2205	75	268	1326	1548	70.2%	42	56.0%	158	59.0%	945	71.3%
4,602	ALLY BANK	2601	214	450	746	1620	62.3%	140	65.4%	282	62.7%	472	63.3%
4,474	FIRST REPUBLIC BANK	1680	18	85	349	1447	86.1%	15	83.3%	73	85.9%	296	84.8%
4,334	PINNACLE CAPITAL MORTGAGE CORP	2733	118	502	390	2366	86.6%	92	78.0%	395	78.7%	317	81.3%
4,231	SIERRA PACIFIC MORTGAGE	2686	93	274	571	1963	73.1%	64	68.8%	182	66.4%	433	75.8%
4,225	CHICAGO MORTGAGE SOLUTIONS	1815	19	117	1818	1512	83.3%	14	73.7%	93	79.5%	1458	80.2%

Total Applications	Lender Ranked by number of applications	White Applications	Black Applications	Hispanic Applications	Asian Applications	Origination White	White Orig. %	Origination Black	Black Orig. %	Origination Hispanic	Hispanic Orig. %	Origination Asian	Asian Orig. %
1	FIRST CHOICE BANK	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	FRESNO COUNTY FEDERAL CU	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
1	BANKERS TRUST COMPANY	1	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	RESIDENTIAL BANCORP	0	0	1	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	COMMUNITY BANK OF SAN JOAQUIN	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	COMMUNITY BANK OF THE SOUTH	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	KONDAUR CAPITAL CORPORATION	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
1	CENTENNIAL BANK	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
1	SUMMIT COMMUNITY BANK	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%
1	HANMI BANK	0	0	0	1	0	0.0%	0	0.0%	0	0.0%	1	100.0%
1	1ST CONSTITUTION BANK	0	0	0	1	0	0.0%	0	0.0%	0	0.0%	1	100.0%
1	HOME BANK OF CALIFORNIA	0	0	0	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1	EDUCATIONAL EMPLOYEES CREDIT U	0	0	1	0	0	0.0%	0	0.0%	1	100.0%	0	0.0%
1	TOLLESON PRIVATE BANK	1	0	0	0	1	100.0%	0	0.0%	0	0.0%	0	0.0%

320,909	168,900	8,835	24,223	54,743	118,753	70.3%	5,148	58.3%	15,265	63.0%	37,068	67.7%
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Table 5h - 2011 Mortgage Report by Tract: Lending to Minorities Comparison for Market Data in Assessment Area

City/Town Tract Number	Total Applications	White Applications	Black Applications	Hispanic Applications	Asian Applications	Origin-ation White	White Orig. %	Origin-ation Black	Black Orig. %	Origin-ation Hispanic	Hispanic Orig. %	Origin-ation Asian	Asian Orig. %
ALAMEDA COUNTY													
4001.00	446	260	8	5	68	178	68.5%	7	87.5%	1	20.0%	46	67.6%
4002.00	193	129	1	4	14	98	76.0%	1	100.0%	2	50.0%	11	78.6%
4003.00	384	242	6	8	42	184	76.0%	5	83.3%	5	62.5%	31	73.8%
4004.00	293	182	8	15	26	132	72.5%	4	50.0%	13	86.7%	18	69.2%
4005.00	221	123	17	11	20	82	66.7%	11	64.7%	6	54.5%	11	55.0%
4006.00	94	46	15	5	6	34	73.9%	9	60.0%	3	60.0%	6	100.0%
4007.00	237	100	28	11	24	72	72.0%	14	50.0%	10	90.9%	17	70.8%
4008.00	223	93	16	14	45	60	64.5%	8	50.0%	5	35.7%	30	66.7%
4009.00	129	64	23	9	10	35	54.7%	12	52.2%	5	55.6%	5	50.0%
4010.00	315	112	53	27	40	70	62.5%	19	35.8%	15	55.6%	21	52.5%
4011.00	184	97	12	8	26	62	63.9%	4	33.3%	7	87.5%	13	50.0%
4012.00	194	98	7	11	23	76	77.6%	4	57.1%	9	81.8%	16	69.6%
4013.00	96	22	4	2	24	9	40.9%	3	75.0%	1	50.0%	13	54.2%
4014.00	122	44	15	5	13	23	52.3%	4	26.7%	3	60.0%	9	69.2%
4015.00	109	52	12	11	12	29	55.8%	7	58.3%	3	27.3%	2	16.7%
4016.00	59	25	6	8	9	12	48.0%	1	16.7%	1	12.5%	2	22.2%
4017.00	229	85	14	10	49	53	62.4%	7	50.0%	7	70.0%	32	65.3%
4018.00	70	22	15	4	5	8	36.4%	9	60.0%	2	50.0%	3	60.0%
4022.00	100	37	14	14	7	22	59.5%	2	14.3%	5	35.7%	4	57.1%
4024.00	57	11	15	4	7	4	36.4%	6	40.0%	1	25.0%	4	57.1%
4025.00	27	5	9	2	2	2	40.0%	5	55.6%	0	0.0%	1	50.0%
4026.00	22	1	1	5	8	1	100.0%	1	100.0%	3	60.0%	3	37.5%

City/Town Tract Number	Total Applications	White Applications	Black Applications	Hispanic Applications	Asian Applications	Origin-ation White	White Orig. %	Origin-ation Black	Black Orig. %	Origin-ation Hispanic	Hispanic Orig. %	Origin-ation Asian	Asian Orig. %
9803.00	8	3	0	0	2	2	66.7%	0	0.0%	0	0.0%	2	100.0%
9805.01	25	3	2	3	10	1	33.3%	0	0.0%	2	66.7%	6	60.0%
9806.00	24	8	5	6	2	2	25.0%	2	40.0%	2	33.3%	1	50.0%
9809.00	7	3	0	0	4	3	100.0%	0	0.0%	0	0.0%	3	75.0%
SAN FRANCISCO COUN	46737	19998	652	2138	14818	14383	71.9%	355	54.4%	1343	62.8%	10193	68.8%
	320,909	168,900	8,835	24,223	54,743	118,753	70.3%	5,148	58.3%	15,265	63.0%	37,068	67.7%

This report has been extracted from the Home Mortgage Disclosure Act (HMDA) Raw Data Software released by the Federal Financial Examinations Council. Data was extracted and compiled for Connecticut census tracts. GDV is not responsible for errors or omissions in the database. For more information contact GeoDataVision at 203-237-1332 or by e-mail at lensuzio@geodatavision.com

One of the problems developing "minority" data is that Hispanics are considered to be a minority group but are identified in the HMDA database "ethnicity" field. Hispanic applicants may be included in any race field. For purposes of this report, any record in which the ethnicity of the applicant or co-applicant was identified as code "1" (Hispanic or Latino) has been classified as Hispanic only. This means White, Black or any other race applicants or co-applicants that had Ethnicity code 1 were not counted by GDV in those race fields, but were counted as Hispanic applications. This is necessary to avoid double-counting Hispanic or Latino applicants who are considered to be minority applicants and who may be included in any Race field. This allows calculation of the number of "minority" applications and comparison to non-minority records.

Any Bank USA- Assessment Area Report 6a: Lender Profile by Institution Market Share

Based on HMDA Data Released by the Federal Reserve

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
1	WELLS FARGO BANK, NA	0000451965-9	11.10%	14,313,044	38,513	1	1,206,949	6,439	1	3,757,970	11,586
2	JPMORGAN CHASE BANK, NA	0000852218-9	4.07%	5,246,626	13,912	2	797,868	4,209	2	1,234,613	4,680
3	BANK OF AMERICA, N.A.	0000480228-9	2.98%	3,841,100	10,337	3	508,718	2,575	3	1,032,939	3,329
4	FIRST REPUBLIC BANK	0004114567-9	2.51%	3,238,388	3,853	37	48,301	147	11	310,646	401
5	QUICKEN LOANS	7197000003-7	1.98%	2,557,586	7,105	5	291,954	1,298	5	669,299	1,881
6	CITIBANK, N.A.	0000476810-9	1.95%	2,509,573	6,289	4	299,487	1,642	7	593,359	1,917
7	RPM MORTGAGE INC	26-0508430-7	1.86%	2,403,155	5,926	9	179,630	779	13	288,153	759
8	FREMONT BANK	0000019222-3	1.44%	1,860,563	7,083	6	275,848	1,507	10	402,204	1,571
9	FLAGSTAR BANK	0000146672-9	1.40%	1,810,743	5,591	7	234,878	980	4	767,100	2,299
10	PROVIDENT FUNDING ASSOCIATES	7810600004-7	1.17%	1,508,501	4,584	14	141,126	655	6	600,131	1,708
11	UNION BANK, N.A.	0000212465-9	1.10%	1,412,173	1,664	70	20,129	116	24	157,726	214
12	US BANK, N.A.	0000504713-9	0.98%	1,262,200	3,579	10	176,770	859	9	427,389	1,167
13	CHICAGO MORTGAGE SOLUTIONS	36-4485107-7	0.96%	1,237,782	3,444	15	137,043	550	8	573,535	1,594
14	CASHCALL, INC	33-0890858-7	0.86%	1,113,472	3,437	18	109,217	506	25	150,795	483
15	OPES ADVISORS INC	56-2471041-7	0.80%	1,035,020	2,350	19	95,510	363	18	187,370	446
16	PINNACLE CAPITAL MORTGAGE CORP	33-0865281-7	0.77%	990,246	3,665	8	185,952	1,052	15	223,996	872
17	AMERICAN PACIFIC MORTGAGE CORP	7992700007-7	0.69%	884,374	3,145	13	146,718	844	22	170,716	686
18	STEARNS LENDING	7505400005-7	0.66%	853,827	2,914	11	173,654	838	12	292,165	1,047
19	SIERRA PACIFIC MORTGAGE	7056000000-7	0.63%	814,352	3,032	17	110,529	622	19	185,942	718
20	PROVIDENT SAVINGS BANK, F.S.B.	0000706051-1	0.62%	804,304	2,545	20	93,583	466	26	147,904	482
21	LAND/HOME FINANCIAL SERVICES	68-0151632-7	0.62%	799,317	2,493	16	121,448	592	20	172,142	617
22	ALLY BANK	0003284070-9	0.61%	787,173	2,850	12	162,130	826	14	261,636	972
23	CMG FINANCIAL, INC	68-0309242-7	0.40%	518,180	1,630	26	68,503	307	41	79,697	281
24	SACRAMENTO 1ST MORTGAGE, INC.	57-1171914-7	0.40%	510,336	2,115	24	83,008	509	31	109,319	482
25	PROSPECT MORTGAGE LLC	95-4623407-7	0.39%	508,927	1,669	21	91,748	493	30	114,278	407
26	RMR FINANCIAL LLC	77-0556943-7	0.39%	507,837	1,424	29	58,080	292	28	125,060	353
27	EVERBANK	0002735146-9	0.38%	492,730	1,443	28	58,992	250	27	143,706	455
28	PARAMOUNT EQUITY MORTGAGE	47-0912342-7	0.38%	490,163	1,962	22	91,610	509	89	25,277	108
29	PARKSIDE LENDING, LLC	37-1493496-7	0.37%	483,544	1,357	27	62,478	244	23	165,169	501
30	BANK OF THE WEST	0000804963-9	0.35%	449,412	1,093	43	39,858	213	37	93,826	275
31	SIMONICH CORP DBA BANK OF COMM	68-0295876-7	0.32%	415,272	954	59	27,763	118	54	63,077	144
32	COLORADO FEDERAL SAVINGS BANK	0000708876-1	0.30%	391,734	843	96	11,141	34	16	221,876	466
33	FIRST PRIORITY FINANCIAL INC	94-3195577-7	0.30%	381,523	1,292	30	54,750	274	50	69,985	245
34	SUMMIT FUNDING, INC.	91-1780488-7	0.29%	373,865	1,506	25	72,308	456	35	97,164	444

By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
659	HAWTHORNE CREDIT UNION	0000066882-5	0.00%	73	1	432	73	1	***	0	0
660	AXIA FINANCIAL, LLC	26-0455770-7	0.00%	69	1	***	0	0	481	69	1
661	MURPHY BANK	0000025726-3	0.00%	65	1	***	0	0	***	0	0
662	FIRST CITY CREDIT UNION	0000068503-5	0.00%	60	1	436	60	1	***	0	0
663	COMMUNITY BANK OF THE SOUTH	0000035036-3	0.00%	56	1	***	0	0	***	0	0
664	ENERGY ONE FEDERAL CREDIT UNIO	0000000256-5	0.00%	54	1	***	0	0	***	0	0
665	TCF NATIONAL BANK	0000266271-9	0.00%	50	1	***	0	0	***	0	0
666	HOME LOAN INVESTMENT BANK	0000712504-1	0.00%	25	1	***	0	0	***	0	0
666	CAREPOINT FEDERAL CREDIT UNION	0000017747-5	0.00%	25	1	***	0	0	***	0	0
666	EXCHANGE STATE BANK	0000016094-3	0.00%	25	1	437	25	1	***	0	0
669	VALLEY FIRST CREDIT UNION	0000068402-5	0.00%	20	1	***	0	0	***	0	0
670	DEPARTMENT OF THE INTERIOR FCU	0000000319-5	0.00%	19	1	***	0	0	***	0	0
671	TINKER FEDERAL CREDIT UNION	0000024524-5	0.00%	15	2	438	15	2	***	0	0
671	MIDCOUNTRY BANK	0000702518-1	0.00%	15	1	***	0	0	***	0	0
673	IBERIABANK	0000808176-9	0.00%	13	1	***	0	0	***	0	0
674	MENLO SURVEY FCU	0000013394-5	0.00%	10	1	***	0	0	***	0	0
675	ENT FEDERAL CREDIT UNION	0000011570-5	0.00%	9	1	***	0	0	***	0	0

675 Institutions **Assessment Area Sum** \$76,120,666 215,266 \$8,638,802 44,724 \$18,963,110 60,888

GeoDataVision has extracted and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

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

Any Bank USA- Assessment Area Report 6b:

Lender Profile by Institution Market Share-LMI Tracts only

Based on HMDA Data Released by the Federal Reserve

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
1	WELLS FARGO BANK, NA	0000451965-9	15.61%	1,627,106	6,204	1	342,150	2,059	1	640,169	2,756
2	JPMORGAN CHASE BANK, NA	0000852218-9	13.33%	1,389,707	3,334	2	250,520	1,404	2	343,283	1,510
3	FIRST REPUBLIC BANK	0004114567-9	4.66%	485,569	864	48	10,040	40	12	44,267	86
4	BANK OF AMERICA, N.A.	0000480228-9	4.49%	468,221	1,957	3	157,953	874	3	198,028	910
5	CITIBANK, N.A.	0000476810-9	4.24%	441,744	1,438	4	105,449	623	4	128,255	587
6	QUICKEN LOANS	7197000003-7	2.65%	276,100	1,038	5	74,928	374	6	91,923	345
7	RPM MORTGAGE INC	26-0508430-7	2.45%	255,491	803	12	40,823	203	16	39,678	147
8	FREMONT BANK	0000019222-3	2.07%	215,441	916	10	47,919	277	11	58,013	270
9	US BANK, N.A.	0000504713-9	1.82%	189,632	691	7	62,807	319	7	85,242	300
10	FLAGSTAR BANK	0000146672-9	1.80%	187,751	707	6	66,473	278	5	101,103	369
11	STEARNS LENDING	7505400005-7	1.32%	137,223	598	9	49,854	281	10	59,203	283
12	OPES ADVISORS INC	56-2471041-7	1.31%	136,782	351	19	22,576	84	21	30,660	87
13	ALLY BANK	0003284070-9	1.27%	132,506	626	11	46,515	263	9	62,128	284
14	CHICAGO MORTGAGE SOLUTIONS	36-4485107-7	1.27%	132,214	409	14	33,147	133	8	78,654	243
15	PINNACLE CAPITAL MORTGAGE CORP	33-0865281-7	1.18%	123,251	639	8	50,263	338	17	39,610	217
16	LAND/HOME FINANCIAL SERVICES	68-0151632-7	1.08%	112,957	450	15	28,529	173	19	34,428	155
17	UNION BANK, N.A.	0000212465-9	1.05%	109,258	201	60	7,326	54	30	19,738	48
18	PROVIDENT FUNDING ASSOCIATES	7810600004-7	1.02%	106,062	373	17	24,467	117	13	41,976	138
19	PNC BANK N.A.	0000817824-9	1.02%	106,056	154	39	11,791	60	54	9,644	40
20	AMERICAN PACIFIC MORTGAGE CORP	7992700007-7	0.91%	94,860	481	13	33,999	230	22	27,045	163
21	SIERRA PACIFIC MORTGAGE	7056000000-7	0.84%	87,381	449	18	23,290	168	29	21,866	121
22	PROVIDENT SAVINGS BANK, F.S.B.	0000706051-1	0.81%	84,805	329	21	21,648	115	28	22,447	95
23	CASHCALL, INC	33-0890858-7	0.81%	84,565	342	26	19,234	97	32	19,269	78
24	PARKSIDE LENDING, LLC	37-1493496-7	0.79%	81,889	257	23	19,636	78	15	40,653	136
25	PROSPECT MORTGAGE LLC	95-4623407-7	0.74%	77,272	341	16	26,483	164	24	24,967	116
26	CMG FINANCIAL, INC	68-0309242-7	0.65%	67,852	289	22	21,333	104	31	19,731	93
27	M&T REALTY CAPITAL CORPORATION	52-1075143-9	0.65%	67,500	2	***	0	0	***	0	0
28	STERLING BANK & TRUST, FSB	0000708028-1	0.64%	66,593	168	40	11,168	42	18	37,304	114
29	RMR FINANCIAL LLC	77-0556943-7	0.61%	63,234	227	32	16,086	91	33	18,961	67
30	WALKER & DUNLOP, LLC	80-0312140-7	0.60%	62,575	4	***	0	0	***	0	0
31	EVERBANK	0002735146-9	0.59%	61,909	236	31	16,310	73	27	23,648	92
32	NATIONSTAR MORTGAGE LLC	75-2921540-7	0.58%	60,783	233	33	15,393	80	26	23,738	86
33	BAY EQUITY LLC	26-0360466-7	0.55%	57,480	199	24	19,459	90	23	25,908	98

Table 6b: Lender Profile by LMI Tracts in Assessment area

*** No Activity

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
452	BEACH BUSINESS BANK	0000057678-3	0.00%	120	1	***	0	0	***	0	0
453	V.I.P. MORTGAGE, INC	42-1720343-7	0.00%	112	1	***	0	0	***	0	0
454	WALLICK AND VOLK, INC	83-0171636-7	0.00%	94	1	310	94	1	***	0	0
455	HOMEOWNERS FINANCIAL GROUP USA	20-0640473-7	0.00%	92	1	311	92	1	325	92	1
456	REDWOOD MORTGAGE CORP.	94-2479776-7	0.00%	91	1	312	91	1	***	0	0
457	FIRST OPTION MORTGAGE, LLC	68-0570826-7	0.00%	90	1	***	0	0	326	90	1
458	FIRST GENERAL BANK	0000058060-3	0.00%	89	1	313	89	1	327	89	1
459	RANLIFE, INC.	87-0682600-7	0.00%	85	1	314	85	1	328	85	1
460	BIG VALLEY FEDERAL CREDIT UN	0000008697-5	0.00%	75	1	***	0	0	***	0	0
461	HAWTHORNE CREDIT UNION	0000066882-5	0.00%	73	1	316	73	1	***	0	0
462	PACIFIC RESIDENTIAL MORTGAGE	11-3714032-7	0.00%	70	1	317	70	1	***	0	0
463	CITY 1ST MORTGAGE SERVICES, LC	1097500000-7	0.00%	63	1	319	63	1	339	63	1
464	FIRST CITY CREDIT UNION	0000068503-5	0.00%	60	1	320	60	1	***	0	0
465	EXCHANGE STATE BANK	0000016094-3	0.00%	25	1	322	25	1	***	0	0
466	DEPARTMENT OF THE INTERIOR FCU	0000000319-5	0.00%	19	1	***	0	0	***	0	0
467	MENLO SURVEY FCU	0000013394-5	0.00%	10	1	***	0	0	***	0	0
468	TINKER FEDERAL CREDIT UNION	0000024524-5	0.00%	7	1	323	7	1	***	0	0

468 Institutions Assessment Area LMI Tracts \$10,425,139 36,409 \$2,358,317 13,755 \$3,286,335 14,213

GeoDataVision has extracted and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

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

Any Bank USA- Assessment Area Report 6c:
Lender Profile by Institution Market Share-Minority Tracts* only
Based on HMDA Data Released by the Federal Reserve

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
1	WELLS FARGO BANK, NA	0000451965-9	17.04%	3,853,609	12,979	1	591,498	3,169	1	1,852,470	6,687
2	JPMORGAN CHASE BANK, NA	0000852218-9	8.97%	2,028,237	5,764	2	400,914	2,063	2	765,113	3,098
3	BANK OF AMERICA, N.A.	0000480228-9	4.83%	1,093,300	3,956	3	263,977	1,325	3	571,419	2,117
4	CITIBANK, N.A.	0000476810-9	3.81%	860,916	2,529	4	159,142	882	8	313,286	1,203
5	QUICKEN LOANS	7197000003-7	3.30%	745,696	2,358	6	129,081	589	6	329,851	1,000
6	FLAGSTAR BANK	0000146672-9	3.11%	703,448	2,239	5	133,785	536	4	481,895	1,480
7	FIRST REPUBLIC BANK	0004114567-9	2.71%	612,772	1,092	62	10,721	42	27	64,803	119
8	FREMONT BANK	0000019222-3	2.66%	600,831	2,522	7	108,680	612	10	207,611	864
9	PROVIDENT FUNDING ASSOCIATES	7810600004-7	2.23%	504,841	1,551	14	59,957	275	7	327,268	932
10	RPM MORTGAGE INC	26-0508430-7	2.16%	489,504	1,448	13	63,375	301	16	105,310	341
11	CHICAGO MORTGAGE SOLUTIONS	36-4485107-7	2.10%	474,708	1,345	11	73,019	293	5	337,272	945
12	US BANK, N.A.	0000504713-9	2.09%	472,424	1,386	8	95,901	414	9	277,681	802
13	STEARNS LENDING	7505400005-7	1.44%	324,858	1,230	9	95,671	470	11	181,791	712
14	ALLY BANK	0003284070-9	1.28%	288,550	1,172	10	82,731	418	12	155,154	625
15	CASHCALL, INC	33-0890858-7	1.13%	256,329	898	19	39,074	191	30	60,683	219
16	LAND/HOME FINANCIAL SERVICES	68-0151632-7	1.09%	246,803	940	15	58,203	314	20	89,222	370
17	PINNACLE CAPITAL MORTGAGE CORP	33-0865281-7	1.07%	242,596	1,010	12	67,182	393	15	107,569	461
18	UNION BANK, N.A.	0000212465-9	0.98%	220,800	325	79	7,286	47	39	45,759	93
19	OPES ADVISORS INC	56-2471041-7	0.97%	218,660	566	26	31,363	129	26	66,857	180
20	PARKSIDE LENDING, LLC	37-1493496-7	0.87%	196,998	584	21	35,652	134	17	102,902	336
21	PROSPECT MORTGAGE LLC	95-4623407-7	0.82%	186,489	712	16	52,039	291	28	64,206	258
22	AMERICAN PACIFIC MORTGAGE CORP	7992700007-7	0.80%	181,125	797	17	52,037	310	24	70,215	327
23	SIERRA PACIFIC MORTGAGE	7056000000-7	0.78%	176,958	788	24	32,329	195	23	74,749	338
24	PROVIDENT SAVINGS BANK, F.S.B.	0000706051-1	0.73%	165,100	604	20	36,718	189	31	60,122	226
25	CMG FINANCIAL, INC	68-0309242-7	0.73%	164,772	576	25	31,920	150	37	48,288	187
26	COLORADO FEDERAL SAVINGS BANK	0000708876-1	0.70%	159,186	326	83	6,465	20	14	128,219	256
27	EVERBANK	0002735146-9	0.69%	156,331	516	30	26,551	114	22	82,801	271
28	JMAC LENDING, INC.	26-0707492-7	0.68%	152,924	442	22	33,117	120	13	132,063	386
29	PNC BANK N.A.	0000817824-9	0.66%	149,874	347	38	21,990	106	48	39,511	134
30	RMR FINANCIAL LLC	77-0556943-7	0.63%	142,603	436	36	23,132	111	33	58,231	174
31	NATIONSTAR MORTGAGE LLC	75-2921540-7	0.58%	130,423	451	33	23,466	109	25	67,442	218

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

Table6c: Lender Profile by Minority Tracts in Assessment area

*** No Activity

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
536	HAWTHORNE CREDIT UNION	0000066882-5	0.00%	73	1	366	73	1	***	0	0
537	PACIFIC RESIDENTIAL MORTGAGE	11-3714032-7	0.00%	70	1	367	70	1	***	0	0
537	SKYONE FEDERAL CREDIT UNION	0000006248-5	0.00%	70	1	367	70	1	***	0	0
539	TCF NATIONAL BANK	0000266271-9	0.00%	50	1	***	0	0	***	0	0
540	BIG VALLEY FEDERAL CREDIT UN	0000008697-5	0.00%	47	1	***	0	0	411	47	1
541	EXCHANGE STATE BANK	0000016094-3	0.00%	25	1	370	25	1	***	0	0
542	VALLEY FIRST CREDIT UNION	0000068402-5	0.00%	20	1	***	0	0	***	0	0
543	DEPARTMENT OF THE INTERIOR FCU	0000000319-5	0.00%	19	1	***	0	0	***	0	0
544	MIDCOUNTRY BANK	0000702518-1	0.00%	15	1	***	0	0	***	0	0
545	MENLO SURVEY FCU	0000013394-5	0.00%	10	1	***	0	0	***	0	0

545 Institutions Assessment Area LMI Tracts \$22,617,331 74,736 \$4,022,613 21,035 \$9,969,857 35,837

GeoDataVision has extracted and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

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

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

Table6c: Lender Profile by Minority Tracts in Assessment area

*** No Activity

Assessment Area Listing

Assessment Area Table

The following tracts comprise the assessment area used in selected reports

MSA- CompleteTractNumber	County	TractIncClass	Minority Tract*
36084-06001400100	ALAMEDA COUNTY	Upper	No
36084-06001400200	ALAMEDA COUNTY	Upper	No
36084-06001400300	ALAMEDA COUNTY	Middle	No
36084-06001400400	ALAMEDA COUNTY	Middle	No
36084-06001400500	ALAMEDA COUNTY	Moderate	No
36084-06001400600	ALAMEDA COUNTY	Moderate	Yes
36084-06001400700	ALAMEDA COUNTY	Moderate	Yes
36084-06001400800	ALAMEDA COUNTY	Moderate	Yes
36084-06001400900	ALAMEDA COUNTY	Moderate	Yes
36084-06001401000	ALAMEDA COUNTY	Moderate	Yes
36084-06001401100	ALAMEDA COUNTY	Moderate	Yes
36084-06001401200	ALAMEDA COUNTY	Middle	No
36084-06001401300	ALAMEDA COUNTY	Low	Yes
36084-06001401400	ALAMEDA COUNTY	Low	Yes
36084-06001401500	ALAMEDA COUNTY	Low	Yes
36084-06001401600	ALAMEDA COUNTY	Moderate	Yes
36084-06001401700	ALAMEDA COUNTY	Moderate	Yes
36084-06001401800	ALAMEDA COUNTY	Low	Yes
36084-06001402200	ALAMEDA COUNTY	Moderate	Yes
36084-06001402400	ALAMEDA COUNTY	Low	Yes
36084-06001402500	ALAMEDA COUNTY	Low	Yes
36084-06001402600	ALAMEDA COUNTY	Low	Yes
36084-06001402700	ALAMEDA COUNTY	Moderate	Yes
36084-06001402800	ALAMEDA COUNTY	Low	Yes
36084-06001402900	ALAMEDA COUNTY	Low	Yes
36084-06001403000	ALAMEDA COUNTY	Low	Yes
36084-06001403100	ALAMEDA COUNTY	Moderate	Yes
36084-06001403300	ALAMEDA COUNTY	Moderate	Yes
36084-06001403400	ALAMEDA COUNTY	Moderate	Yes
36084-06001403501	ALAMEDA COUNTY	Low	Yes

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

MSA- CompleteTractNumber	County	TractIncClass	Minority Tract*
41884-06075045200	SAN FRANCISCO COUNTY	Middle	Yes
41884-06075047600	SAN FRANCISCO COUNTY	Moderate	Yes
41884-06075047701	SAN FRANCISCO COUNTY	Moderate	Yes
41884-06075047702	SAN FRANCISCO COUNTY	Middle	Yes
41884-06075047801	SAN FRANCISCO COUNTY	Middle	Yes
41884-06075047802	SAN FRANCISCO COUNTY	Middle	Yes
41884-06075047901	SAN FRANCISCO COUNTY	Middle	Yes
41884-06075047902	SAN FRANCISCO COUNTY	Middle	Yes
41884-06075060100	SAN FRANCISCO COUNTY	Upper	No
41884-06075060400	SAN FRANCISCO COUNTY	Middle	No
41884-06075060502	SAN FRANCISCO COUNTY	Low	Yes
41884-06075060700	SAN FRANCISCO COUNTY	Middle	Yes
41884-06075061000	SAN FRANCISCO COUNTY	Middle	Yes
41884-06075061100	SAN FRANCISCO COUNTY	Low	Yes
41884-06075061200	SAN FRANCISCO COUNTY	Low	Yes
41884-06075061400	SAN FRANCISCO COUNTY	Middle	Yes
41884-06075061500	SAN FRANCISCO COUNTY	Upper	No
41884-06075980200	SAN FRANCISCO COUNTY	Upper	No
41884-06075980300	SAN FRANCISCO COUNTY	NA	No
41884-06075980401	SAN FRANCISCO COUNTY	NA	No
41884-06075980501	SAN FRANCISCO COUNTY	Low	Yes
41884-06075980600	SAN FRANCISCO COUNTY	Low	Yes
41884-06075980900	SAN FRANCISCO COUNTY	Upper	No

1076 tracts

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