

2024 CENSUS TRACT DEMOGRAPHIC REPORTS

ARKANSAS

TRACT MINORITY, INCOME CLASS & DISTRESSED / UNDERSERVED STATUS

2024 FFIEC Demographic Data - Released July 2024



GeoDataVision Report D-2 Tract Classifications 2024

Tract Income Class, Distressed and Underserved Status—Based on Census data released by the FFIEC July 2024

Arkansas County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05001480100	NO	MIDDLE	NO	NO	NO	\$64,800
05001480200	NO	UPPER	NO	NO	NO	\$64,800
05001480300	NO	UPPER	NO	NO	NO	\$64,800
05001480400	YES	MODERATE	NO	NO	NO	\$64,800
05001480500	NO	UPPER	NO	NO	NO	\$64,800
05001480600	NO	UPPER	NO	NO	NO	\$64,800
05001480700	NO	MIDDLE	NO	NO	NO	\$64,800
05001480800	NO	MIDDLE	NO	NO	NO	\$64,800

Summary Data: Arkansas

Number of Census Tracts 8

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	12.50%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	12.50%
Middle Income Tracts	3	37.50%
Upper Income Tracts	4	50.00%
NA Income Tracts	0	0.00%

Ashley County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05003960100	NO	MIDDLE	YES	YES	YES	\$64,800
05003960200	NO	MIDDLE	YES	YES	YES	\$64,800
05003960300	NO	MIDDLE	YES	YES	YES	\$64,800
05003960400	NO	MIDDLE	YES	YES	YES	\$64,800

Ashley County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05003960500	NO	UPPER	NO	NO	NO	\$64,800
05003960600	NO	MIDDLE	YES	YES	YES	\$64,800
05003960700	NO	MIDDLE	YES	YES	YES	\$64,800

Summary Data: Ashley

Number of Census Tracts 7

Number of Distressed or Underserved Tracts 6

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	6	85.71%
Upper Income Tracts	1	14.29%
NA Income Tracts	0	0.00%

Baxter County ARKANSAS

MSA: 34260, Mountain Home, AR CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05005950100	NO	MIDDLE	NO	NO	NO	\$64,800
05005950200	NO	UPPER	NO	NO	NO	\$64,800
05005950300	NO	MIDDLE	NO	NO	NO	\$64,800
05005950400	NO	MIDDLE	NO	NO	NO	\$64,800
05005950500	NO	MIDDLE	NO	NO	NO	\$64,800
05005950600	NO	MIDDLE	NO	NO	NO	\$64,800
05005950700	NO	MIDDLE	NO	NO	NO	\$64,800
05005950801	NO	MIDDLE	NO	NO	NO	\$64,800
05005950802	NO	MIDDLE	NO	NO	NO	\$64,800



GeoDataVision
Changing the Way You View Data

Baxter County ARKANSAS

MSA: 34260, Mountain Home, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05005950900	NO	MIDDLE	NO	NO	NO	\$64,800

Summary Data: Baxter

Number of Census Tracts	10
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	9	90.00%
Upper Income Tracts	1	10.00%
NA Income Tracts	0	0.00%

Benton County ARKANSAS

MSA: 22220, Fayetteville-Springdale-Rogers, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05007020102	NO	UPPER	NO	NO	NO	\$94,400
05007020103	NO	MIDDLE	NO	NO	NO	\$94,400
05007020104	NO	MIDDLE	NO	NO	NO	\$94,400
05007020201	NO	MIDDLE	NO	NO	NO	\$94,400
05007020203	NO	MIDDLE	NO	NO	NO	\$94,400
05007020205	YES	MODERATE	NO	NO	NO	\$94,400
05007020206	YES	MODERATE	NO	NO	NO	\$94,400
05007020301	YES	MODERATE	NO	NO	NO	\$94,400
05007020302	YES	MIDDLE	NO	NO	NO	\$94,400
05007020304	NO	MIDDLE	NO	NO	NO	\$94,400
05007020305	NO	MIDDLE	NO	NO	NO	\$94,400

Benton County ARKANSAS

MSA: 22220, Fayetteville-Springdale-Rogers, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05007020401	NO	MIDDLE	NO	NO	NO	\$94,400
05007020402	NO	MIDDLE	NO	NO	NO	\$94,400
05007020404	YES	MIDDLE	NO	NO	NO	\$94,400
05007020405	NO	UPPER	NO	NO	NO	\$94,400
05007020501	NO	UPPER	NO	NO	NO	\$94,400
05007020503	YES	MIDDLE	NO	NO	NO	\$94,400
05007020504	NO	MODERATE	NO	NO	NO	\$94,400
05007020604	NO	UPPER	NO	NO	NO	\$94,400
05007020605	NO	UPPER	NO	NO	NO	\$94,400
05007020606	NO	UPPER	NO	NO	NO	\$94,400
05007020607	NO	UPPER	NO	NO	NO	\$94,400
05007020608	NO	UPPER	NO	NO	NO	\$94,400
05007020701	NO	UPPER	NO	NO	NO	\$94,400
05007020703	NO	UPPER	NO	NO	NO	\$94,400
05007020704	NO	MIDDLE	NO	NO	NO	\$94,400
05007020801	NO	UPPER	NO	NO	NO	\$94,400
05007020803	NO	MIDDLE	NO	NO	NO	\$94,400
05007020805	NO	MIDDLE	NO	NO	NO	\$94,400
05007020806	NO	UPPER	NO	NO	NO	\$94,400
05007020903	NO	MIDDLE	NO	NO	NO	\$94,400
05007020904	NO	UPPER	NO	NO	NO	\$94,400
05007020905	NO	MIDDLE	NO	NO	NO	\$94,400
05007020906	NO	UPPER	NO	NO	NO	\$94,400
05007021001	NO	MODERATE	NO	NO	NO	\$94,400
05007021003	NO	MIDDLE	NO	NO	NO	\$94,400
05007021004	NO	MIDDLE	NO	NO	NO	\$94,400
05007021101	NO	MODERATE	NO	NO	NO	\$94,400
05007021102	NO	MIDDLE	NO	NO	NO	\$94,400
05007021201	NO	MIDDLE	NO	NO	NO	\$94,400
05007021202	NO	MODERATE	NO	NO	NO	\$94,400
05007021304	NO	UPPER	NO	NO	NO	\$94,400
05007021305	NO	MIDDLE	NO	NO	NO	\$94,400

Benton County ARKANSAS

MSA: 22220, Fayetteville-Springdale-Rogers, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05007021306	NO	UPPER	NO	NO	NO	\$94,400
05007021308	NO	UPPER	NO	NO	NO	\$94,400
05007021312	NO	MODERATE	NO	NO	NO	\$94,400
05007021313	NO	MIDDLE	NO	NO	NO	\$94,400
05007021314	NO	MIDDLE	NO	NO	NO	\$94,400
05007021315	NO	UPPER	NO	NO	NO	\$94,400
05007021316	NO	UPPER	NO	NO	NO	\$94,400
05007021317	NO	UPPER	NO	NO	NO	\$94,400
05007021404	NO	MIDDLE	NO	NO	NO	\$94,400
05007021405	NO	MIDDLE	NO	NO	NO	\$94,400
05007021406	YES	MIDDLE	NO	NO	NO	\$94,400
05007021407	NO	UPPER	NO	NO	NO	\$94,400
05007021408	YES	MODERATE	NO	NO	NO	\$94,400
05007021409	NO	MIDDLE	NO	NO	NO	\$94,400

Summary Data: Benton

Number of Census Tracts 57

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	8	14.04%
Low Income Tracts	0	0.00%
Moderate Income Tracts	9	15.79%
Middle Income Tracts	27	47.37%
Upper Income Tracts	21	36.84%
NA Income Tracts	0	0.00%

Boone County ARKANSAS

MSA: 25460, Harrison, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05009790100	NO	MIDDLE	NO	NO	NO	\$64,800
05009790200	NO	MIDDLE	NO	NO	NO	\$64,800
05009790300	NO	MIDDLE	NO	NO	NO	\$64,800
05009790400	NO	UPPER	NO	NO	NO	\$64,800
05009790501	NO	UPPER	NO	NO	NO	\$64,800
05009790502	NO	MODERATE	NO	NO	NO	\$64,800
05009790600	NO	UPPER	NO	NO	NO	\$64,800

Summary Data: Boone

Number of Census Tracts 7

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	14.29%
Middle Income Tracts	3	42.86%
Upper Income Tracts	3	42.86%
NA Income Tracts	0	0.00%

Bradley County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05011950100	NO	MIDDLE	YES	NO	YES	\$64,800
05011950200	NO	MIDDLE	YES	NO	YES	\$64,800
05011950300	YES	MIDDLE	YES	NO	YES	\$64,800
05011950400	YES	MIDDLE	YES	NO	YES	\$64,800
05011950500	NO	MIDDLE	YES	NO	YES	\$64,800

Bradley County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Bradley

Number of Census Tracts	5
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Number of Distressed or Underserved Tracts	5
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Tract Type	Number	Percentage
Minority Tracts	2	40.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	5	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Calhoun County ARKANSAS

MSA: 15780, Camden, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05013480100	NO	MIDDLE	YES	NO	YES	\$64,800
05013480200	NO	MIDDLE	YES	NO	YES	\$64,800

Calhoun County ARKANSAS

MSA: 15780, Camden, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Calhoun

Number of Census Tracts	2
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Number of Distressed or Underserved Tracts	2
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Carroll County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05015950100	NO	MIDDLE	NO	NO	NO	\$64,800
05015950201	NO	UPPER	NO	NO	NO	\$64,800
05015950202	NO	MIDDLE	NO	NO	NO	\$64,800
05015950301	NO	MIDDLE	NO	NO	NO	\$64,800
05015950302	NO	UPPER	NO	NO	NO	\$64,800
05015950400	NO	UPPER	NO	NO	NO	\$64,800
05015950501	NO	MIDDLE	NO	NO	NO	\$64,800
05015950502	NO	MIDDLE	NO	NO	NO	\$64,800

Carroll County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Carroll

Number of Census Tracts	8
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	5	62.50%
Upper Income Tracts	3	37.50%
NA Income Tracts	0	0.00%

Chicot County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05017080100	NO	MIDDLE	YES	NO	YES	\$64,800
05017080200	YES	MODERATE	NO	NO	NO	\$64,800
05017080300	YES	MIDDLE	YES	NO	YES	\$64,800
05017080400	YES	LOW	NO	NO	NO	\$64,800

Chicot County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Chicot

Number of Census Tracts	4
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Number of Distressed or Underserved Tracts	2
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Tract Type	Number	Percentage
Minority Tracts	3	75.00%
Low Income Tracts	1	25.00%
Moderate Income Tracts	1	25.00%
Middle Income Tracts	2	50.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Clark County ARKANSAS

MSA: 11660, Arkadelphia, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05019953601	NO	MIDDLE	YES	NO	YES	\$64,800
05019953602	NO	UPPER	NO	NO	NO	\$64,800
05019953700	NO	MIDDLE	YES	NO	YES	\$64,800
05019953800	YES	MODERATE	NO	NO	NO	\$64,800
05019953901	NO	UPPER	NO	NO	NO	\$64,800
05019953902	NO	UPPER	YES	NO	YES	\$64,800

Clark County ARKANSAS

MSA: 11660, Arkadelphia, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Clark

Number of Census Tracts	6
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Number of Distressed or Underserved Tracts	3
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Tract Type	Number	Percentage
Minority Tracts	1	16.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	16.67%
Middle Income Tracts	2	33.33%
Upper Income Tracts	3	50.00%
NA Income Tracts	0	0.00%

Clay County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05021950100	NO	MIDDLE	YES	NO	YES	\$64,800
05021950200	NO	MIDDLE	YES	NO	YES	\$64,800
05021950300	NO	UPPER	NO	NO	NO	\$64,800
05021950400	NO	MODERATE	NO	NO	NO	\$64,800
05021950500	NO	MIDDLE	YES	NO	YES	\$64,800
05021950600	NO	MODERATE	NO	NO	NO	\$64,800

Clay County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Clay

Number of Census Tracts	6
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Number of Distressed or Underserved Tracts	3
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	33.33%
Middle Income Tracts	3	50.00%
Upper Income Tracts	1	16.67%
NA Income Tracts	0	0.00%

Cleburne County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05023480100	NO	MIDDLE	NO	NO	NO	\$64,800
05023480201	NO	MIDDLE	NO	NO	NO	\$64,800
05023480203	NO	MIDDLE	NO	NO	NO	\$64,800
05023480204	NO	NA	NO	NO	NO	\$64,800
05023480301	NO	MIDDLE	NO	NO	NO	\$64,800
05023480302	NO	UPPER	NO	NO	NO	\$64,800
05023480400	NO	MIDDLE	NO	NO	NO	\$64,800
05023480501	NO	MIDDLE	NO	NO	NO	\$64,800
05023480502	NO	UPPER	NO	NO	NO	\$64,800

Cleburne County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Cleburne

Number of Census Tracts	9
Number of Distressed or Underserved Tracts	0

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

Cleveland County ARKANSAS

MSA: 38220, Pine Bluff, AR CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05025970100	NO	MIDDLE	NO	NO	NO	\$64,800
05025970200	NO	MIDDLE	NO	NO	NO	\$64,800

Cleveland County ARKANSAS

MSA: 38220, Pine Bluff, AR				CSA: 340		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Cleveland

Number of Census Tracts	2
Number of Distressed or Underserved Tracts	0

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

Columbia County ARKANSAS

MSA: 31620, Magnolia, AR CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05027950100	NO	MIDDLE	YES	NO	YES	\$64,800
05027950200	NO	MIDDLE	YES	NO	YES	\$64,800
05027950301	NO	UPPER	NO	NO	NO	\$64,800
05027950302	NO	MIDDLE	YES	NO	YES	\$64,800
05027950401	NO	UPPER	NO	NO	NO	\$64,800
05027950402	YES	MIDDLE	YES	NO	YES	\$64,800
05027950500	YES	LOW	NO	NO	NO	\$64,800

Columbia County ARKANSAS

MSA: 31620, Magnolia, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Columbia

Number of Census Tracts	7
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Number of Distressed or Underserved Tracts	4
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Tract Type	Number	Percentage
Minority Tracts	2	28.57%
Low Income Tracts	1	14.29%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	4	57.14%
Upper Income Tracts	2	28.57%
NA Income Tracts	0	0.00%

Conway County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05029950100	NO	MIDDLE	NO	NO	NO	\$64,800
05029950200	NO	MIDDLE	NO	NO	NO	\$64,800
05029950300	NO	MIDDLE	NO	NO	NO	\$64,800
05029950400	NO	MIDDLE	NO	NO	NO	\$64,800
05029950500	NO	UPPER	NO	NO	NO	\$64,800
05029950600	NO	MIDDLE	NO	NO	NO	\$64,800

Conway County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Conway

Number of Census Tracts	6
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	5	83.33%
Upper Income Tracts	1	16.67%
NA Income Tracts	0	0.00%

Craighead County ARKANSAS

MSA: 27860, Jonesboro, AR

CSA: 308

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05031000101	NO	MODERATE	NO	NO	NO	\$82,700
05031000102	NO	MIDDLE	NO	NO	NO	\$82,700
05031000200	NO	MODERATE	NO	NO	NO	\$82,700
05031000300	NO	UPPER	NO	NO	NO	\$82,700
05031000401	NO	MIDDLE	NO	NO	NO	\$82,700
05031000403	YES	MODERATE	NO	NO	NO	\$82,700
05031000404	NO	MIDDLE	NO	NO	NO	\$82,700
05031000501	NO	UPPER	NO	NO	NO	\$82,700
05031000502	NO	MIDDLE	NO	NO	NO	\$82,700
05031000601	NO	MODERATE	NO	NO	NO	\$82,700
05031000602	YES	LOW	NO	NO	NO	\$82,700
05031000701	NO	UPPER	NO	NO	NO	\$82,700

Craighead County ARKANSAS

MSA: 27860, Jonesboro, AR

CSA: 308

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05031000702	NO	MIDDLE	NO	NO	NO	\$82,700
05031000803	NO	UPPER	NO	NO	NO	\$82,700
05031000804	NO	UPPER	NO	NO	NO	\$82,700
05031000805	NO	MIDDLE	NO	NO	NO	\$82,700
05031000806	NO	UPPER	NO	NO	NO	\$82,700
05031000900	NO	MIDDLE	NO	NO	NO	\$82,700
05031001000	NO	MIDDLE	NO	NO	NO	\$82,700
05031001101	NO	UPPER	NO	NO	NO	\$82,700
05031001102	NO	MIDDLE	NO	NO	NO	\$82,700
05031001200	NO	MODERATE	NO	NO	NO	\$82,700

Summary Data: Craighead

Number of Census Tracts	22
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	2	9.09%
Low Income Tracts	1	4.55%
Moderate Income Tracts	5	22.73%
Middle Income Tracts	9	40.91%
Upper Income Tracts	7	31.82%
NA Income Tracts	0	0.00%

Crawford County ARKANSAS

MSA: 22900, Fort Smith, AR-OK

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05033020101	NO	MIDDLE	NO	NO	NO	\$69,500
05033020102	NO	MIDDLE	NO	NO	NO	\$69,500

Crawford County ARKANSAS

MSA: 22900, Fort Smith, AR-OK

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05033020204	NO	UPPER	NO	NO	NO	\$69,500
05033020205	NO	MIDDLE	NO	NO	NO	\$69,500
05033020206	NO	MIDDLE	NO	NO	NO	\$69,500
05033020207	NO	MIDDLE	NO	NO	NO	\$69,500
05033020208	NO	MIDDLE	NO	NO	NO	\$69,500
05033020301	NO	MIDDLE	NO	NO	NO	\$69,500
05033020302	NO	UPPER	NO	NO	NO	\$69,500
05033020401	NO	MIDDLE	NO	NO	NO	\$69,500
05033020402	NO	MIDDLE	NO	NO	NO	\$69,500
05033020501	NO	MIDDLE	NO	NO	NO	\$69,500
05033020502	NO	MODERATE	NO	NO	NO	\$69,500
05033020601	NO	UPPER	NO	NO	NO	\$69,500
05033020602	NO	MIDDLE	NO	NO	NO	\$69,500

Summary Data: Crawford

Number of Census Tracts	15
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	6.67%
Middle Income Tracts	11	73.33%
Upper Income Tracts	3	20.00%
NA Income Tracts	0	0.00%

Crittenden County ARKANSAS

MSA: 32820, Memphis, TN-MS-AR

CSA: 368

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05035030101	YES	LOW	NO	NO	NO	\$83,000
05035030102	YES	LOW	NO	NO	NO	\$83,000
05035030201	NO	MODERATE	NO	NO	NO	\$83,000
05035030202	NO	UPPER	NO	NO	NO	\$83,000
05035030301	YES	MODERATE	NO	NO	NO	\$83,000
05035030302	YES	LOW	NO	NO	NO	\$83,000
05035030503	YES	MIDDLE	NO	NO	NO	\$83,000
05035030601	YES	MODERATE	NO	NO	NO	\$83,000
05035030602	YES	MODERATE	NO	NO	NO	\$83,000
05035030701	NO	MODERATE	NO	NO	NO	\$83,000
05035030702	YES	MODERATE	NO	NO	NO	\$83,000
05035030703	NO	LOW	NO	NO	NO	\$83,000
05035030803	NO	UPPER	NO	NO	NO	\$83,000
05035030804	YES	MIDDLE	NO	NO	NO	\$83,000
05035030805	NO	MIDDLE	NO	NO	NO	\$83,000
05035030806	NO	UPPER	NO	NO	NO	\$83,000
05035030807	YES	MIDDLE	NO	NO	NO	\$83,000
05035031000	NO	MODERATE	NO	NO	NO	\$83,000
05035031100	YES	MODERATE	NO	NO	NO	\$83,000
05035031200	YES	LOW	NO	NO	NO	\$83,000

Crittenden County ARKANSAS

MSA: 32820, Memphis, TN-MS-AR

CSA: 368

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Crittenden**Number of Census Tracts**

20

Number of Distressed or Underserved Tracts

0

Tract Type	Number	Percentage
Minority Tracts	12	60.00%
Low Income Tracts	5	25.00%
Moderate Income Tracts	8	40.00%
Middle Income Tracts	4	20.00%
Upper Income Tracts	3	15.00%
NA Income Tracts	0	0.00%

Cross County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05037950100	YES	MODERATE	NO	NO	NO	\$64,800
05037950200	NO	MIDDLE	YES	NO	YES	\$64,800
05037950300	NO	MIDDLE	YES	NO	YES	\$64,800
05037950400	NO	UPPER	NO	NO	NO	\$64,800
05037950500	YES	MODERATE	NO	NO	NO	\$64,800
05037950600	NO	UPPER	NO	NO	NO	\$64,800

Cross County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Cross

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 2

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

Dallas County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05039970100	NO	MODERATE	NO	NO	NO	\$64,800
05039970200	NO	UPPER	NO	NO	NO	\$64,800
05039970300	YES	MIDDLE	YES	NO	YES	\$64,800

Dallas County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Dallas

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 1

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

Desha County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05041950100	NO	MODERATE	NO	NO	NO	\$64,800
05041950200	YES	MIDDLE	YES	NO	YES	\$64,800
05041950300	YES	MODERATE	NO	NO	NO	\$64,800
05041950400	YES	MIDDLE	YES	NO	YES	\$64,800
05041950500	NO	MODERATE	NO	NO	NO	\$64,800

Desha County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Desha

Number of Census Tracts 5

Number of Distressed or Underserved Tracts 2

Tract Type	Number	Percentage
Minority Tracts	3	60.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	60.00%
Middle Income Tracts	2	40.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Drew County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05043490100	NO	UPPER	NO	NO	NO	\$64,800
05043490200	YES	MIDDLE	YES	NO	YES	\$64,800
05043490300	NO	UPPER	NO	NO	NO	\$64,800
05043490400	NO	MIDDLE	YES	NO	YES	\$64,800
05043490500	NO	UPPER	NO	NO	NO	\$64,800

Drew County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Drew

Number of Census Tracts 5

Number of Distressed or Underserved Tracts 2

Tract Type	Number	Percentage
Minority Tracts	1	20.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	40.00%
Upper Income Tracts	3	60.00%
NA Income Tracts	0	0.00%

Faulkner County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05045030101	NO	MIDDLE	NO	NO	NO	\$86,400
05045030102	NO	MIDDLE	NO	NO	NO	\$86,400
05045030103	NO	UPPER	NO	NO	NO	\$86,400
05045030104	NO	MIDDLE	NO	NO	NO	\$86,400
05045030201	NO	MIDDLE	NO	NO	NO	\$86,400
05045030202	NO	MODERATE	NO	NO	NO	\$86,400
05045030301	NO	MIDDLE	NO	NO	NO	\$86,400
05045030302	NO	MIDDLE	NO	NO	NO	\$86,400
05045030303	NO	MIDDLE	NO	NO	NO	\$86,400
05045030401	NO	UPPER	NO	NO	NO	\$86,400
05045030402	NO	MIDDLE	NO	NO	NO	\$86,400
05045030403	NO	MIDDLE	NO	NO	NO	\$86,400

Faulkner County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05045030404	NO	MIDDLE	NO	NO	NO	\$86,400
05045030502	NO	MODERATE	NO	NO	NO	\$86,400
05045030503	NO	UPPER	NO	NO	NO	\$86,400
05045030504	NO	UPPER	NO	NO	NO	\$86,400
05045030600	NO	MIDDLE	NO	NO	NO	\$86,400
05045030701	NO	LOW	NO	NO	NO	\$86,400
05045030702	NO	MODERATE	NO	NO	NO	\$86,400
05045030800	NO	MIDDLE	NO	NO	NO	\$86,400
05045030900	YES	LOW	NO	NO	NO	\$86,400
05045031001	NO	MIDDLE	NO	NO	NO	\$86,400
05045031003	NO	MODERATE	NO	NO	NO	\$86,400
05045031006	NO	MIDDLE	NO	NO	NO	\$86,400
05045031007	NO	UPPER	NO	NO	NO	\$86,400
05045031008	NO	UPPER	NO	NO	NO	\$86,400
05045031101	NO	MIDDLE	NO	NO	NO	\$86,400
05045031102	NO	MIDDLE	NO	NO	NO	\$86,400

Summary Data: Faulkner

Number of Census Tracts 28

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	1	3.57%
Low Income Tracts	2	7.14%
Moderate Income Tracts	4	14.29%
Middle Income Tracts	16	57.14%
Upper Income Tracts	6	21.43%
NA Income Tracts	0	0.00%

Franklin County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05047950100	NO	MIDDLE	NO	NO	NO	\$64,800
05047950201	NO	UPPER	NO	NO	NO	\$64,800
05047950202	NO	MODERATE	NO	NO	NO	\$64,800
05047950301	NO	MIDDLE	NO	NO	NO	\$64,800
05047950302	NO	UPPER	NO	NO	NO	\$64,800

Summary Data: Franklin

Number of Census Tracts 5

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	20.00%
Middle Income Tracts	2	40.00%
Upper Income Tracts	2	40.00%
NA Income Tracts	0	0.00%

Fulton County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05049550101	NO	MODERATE	NO	NO	NO	\$64,800
05049550102	NO	MIDDLE	NO	NO	NO	\$64,800
05049550201	NO	MIDDLE	NO	NO	NO	\$64,800
05049550202	NO	MIDDLE	NO	NO	NO	\$64,800

Fulton County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Fulton

Number of Census Tracts	4
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	25.00%
Middle Income Tracts	3	75.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Garland County ARKANSAS

MSA: 26300, Hot Springs, AR CSA: 284

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05051010301	NO	MIDDLE	NO	NO	NO	\$70,900
05051010302	NO	UPPER	NO	NO	NO	\$70,900
05051010401	NO	MIDDLE	NO	NO	NO	\$70,900
05051010402	NO	MIDDLE	NO	NO	NO	\$70,900
05051010501	NO	UPPER	NO	NO	NO	\$70,900
05051010502	NO	MIDDLE	NO	NO	NO	\$70,900
05051010601	NO	MIDDLE	NO	NO	NO	\$70,900
05051010602	YES	NA	NO	NO	NO	\$70,900
05051010700	NO	MODERATE	NO	NO	NO	\$70,900
05051010800	NO	MIDDLE	NO	NO	NO	\$70,900
05051010900	NO	MODERATE	NO	NO	NO	\$70,900
05051011001	NO	MIDDLE	NO	NO	NO	\$70,900

Garland County ARKANSAS

MSA: 26300, Hot Springs, AR CSA: 284

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05051011002	NO	MODERATE	NO	NO	NO	\$70,900
05051011101	NO	MODERATE	NO	NO	NO	\$70,900
05051011102	NO	MIDDLE	NO	NO	NO	\$70,900
05051011201	NO	MIDDLE	NO	NO	NO	\$70,900
05051011202	NO	MIDDLE	NO	NO	NO	\$70,900
05051011300	NO	MODERATE	NO	NO	NO	\$70,900
05051011400	YES	MODERATE	NO	NO	NO	\$70,900
05051011500	YES	MODERATE	NO	NO	NO	\$70,900
05051011601	NO	UPPER	NO	NO	NO	\$70,900
05051011602	NO	MIDDLE	NO	NO	NO	\$70,900
05051011701	NO	MIDDLE	NO	NO	NO	\$70,900
05051011702	NO	MODERATE	NO	NO	NO	\$70,900
05051011801	NO	MIDDLE	NO	NO	NO	\$70,900
05051011802	NO	MIDDLE	NO	NO	NO	\$70,900
05051011901	NO	MODERATE	NO	NO	NO	\$70,900
05051011902	NO	UPPER	NO	NO	NO	\$70,900
05051012001	NO	MIDDLE	NO	NO	NO	\$70,900
05051012002	NO	UPPER	NO	NO	NO	\$70,900

Garland County ARKANSAS

MSA: 26300, Hot Springs, AR

CSA: 284

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Garland

Number of Census Tracts	30
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	3	10.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	9	30.00%
Middle Income Tracts	15	50.00%
Upper Income Tracts	5	16.67%
NA Income Tracts	1	3.33%

Grant County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Grant

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

Grant County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05053470100	NO	UPPER	NO	NO	NO	\$86,400
05053470200	NO	MIDDLE	NO	NO	NO	\$86,400
05053470300	NO	MIDDLE	NO	NO	NO	\$86,400
05053470401	NO	MIDDLE	NO	NO	NO	\$86,400
05053470402	NO	MIDDLE	NO	NO	NO	\$86,400

Greene County ARKANSAS

MSA: 37500, Paragould, AR

CSA: 308

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05055480100	NO	MIDDLE	NO	NO	NO	\$64,800
05055480200	NO	MIDDLE	NO	NO	NO	\$64,800
05055480300	NO	MIDDLE	NO	NO	NO	\$64,800
05055480401	NO	MIDDLE	NO	NO	NO	\$64,800
05055480402	NO	MIDDLE	NO	NO	NO	\$64,800
05055480501	NO	MIDDLE	NO	NO	NO	\$64,800
05055480502	NO	MODERATE	NO	NO	NO	\$64,800
05055480601	NO	UPPER	NO	NO	NO	\$64,800
05055480602	NO	UPPER	NO	NO	NO	\$64,800
05055480700	NO	MODERATE	NO	NO	NO	\$64,800
05055480801	NO	UPPER	NO	NO	NO	\$64,800
05055480802	NO	UPPER	NO	NO	NO	\$64,800

Greene County ARKANSAS

MSA: 37500, Paragould, AR

CSA: 308

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Greene

Number of Census Tracts	12
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	16.67%
Middle Income Tracts	6	50.00%
Upper Income Tracts	4	33.33%
NA Income Tracts	0	0.00%

Hempstead County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Hempstead

Number of Census Tracts	7
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Number of Distressed or Underserved Tracts	5
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Tract Type	Number	Percentage
Minority Tracts	3	42.86%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	14.29%
Middle Income Tracts	4	57.14%
Upper Income Tracts	2	28.57%
NA Income Tracts	0	0.00%

Hempstead County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05057480101	NO	MIDDLE	YES	NO	YES	\$64,800
05057480102	NO	UPPER	YES	NO	YES	\$64,800
05057480200	NO	MIDDLE	YES	NO	YES	\$64,800
05057480301	YES	MODERATE	NO	NO	NO	\$64,800
05057480302	YES	MIDDLE	YES	NO	YES	\$64,800
05057480400	NO	UPPER	NO	NO	NO	\$64,800
05057480500	YES	MIDDLE	YES	NO	YES	\$64,800

Hot Spring County ARKANSAS

MSA: 31680, Malvern, AR

CSA: 284

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05059020101	NO	MIDDLE	NO	NO	NO	\$64,800
05059020102	NO	MIDDLE	NO	NO	NO	\$64,800
05059020200	NO	MODERATE	NO	NO	NO	\$64,800
05059020300	NO	MIDDLE	NO	NO	NO	\$64,800
05059020400	NO	MIDDLE	NO	NO	NO	\$64,800
05059020500	NO	UPPER	NO	NO	NO	\$64,800
05059020600	NO	MIDDLE	NO	NO	NO	\$64,800
05059020701	NO	MIDDLE	NO	NO	NO	\$64,800
05059020702	NO	UPPER	NO	NO	NO	\$64,800

Hot Spring County ARKANSAS

MSA: 31680, Malvern, AR

CSA: 284

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Hot Spring

Number of Census Tracts	9
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	11.11%
Middle Income Tracts	6	66.67%
Upper Income Tracts	2	22.22%
NA Income Tracts	0	0.00%

Howard County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05061950100	NO	MIDDLE	NO	NO	NO	\$64,800
05061950200	NO	MIDDLE	NO	NO	NO	\$64,800
05061950300	YES	MIDDLE	NO	NO	NO	\$64,800

Howard County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Howard

Number of Census Tracts	3
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	1	33.33%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Independence County ARKANSAS

MSA: 12900, Batesville, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05063490101	NO	UPPER	NO	NO	NO	\$64,800
05063490102	NO	MIDDLE	NO	NO	NO	\$64,800
05063490200	NO	UPPER	NO	NO	NO	\$64,800
05063490300	NO	UPPER	NO	NO	NO	\$64,800
05063490400	NO	MIDDLE	NO	NO	NO	\$64,800
05063490500	NO	UPPER	NO	NO	NO	\$64,800
05063490600	NO	MODERATE	NO	NO	NO	\$64,800
05063490701	NO	UPPER	NO	NO	NO	\$64,800
05063490702	NO	MODERATE	NO	NO	NO	\$64,800
05063490800	NO	MIDDLE	NO	NO	NO	\$64,800

Independence County ARKANSAS

MSA: 12900, Batesville, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Independence

Number of Census Tracts	10
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	20.00%
Middle Income Tracts	3	30.00%
Upper Income Tracts	5	50.00%
NA Income Tracts	0	0.00%

Izard County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05065960100	NO	MIDDLE	YES	YES	YES	\$64,800
05065960200	NO	MIDDLE	YES	YES	YES	\$64,800
05065960300	NO	MIDDLE	YES	YES	YES	\$64,800
05065960400	NO	MIDDLE	YES	YES	YES	\$64,800

Izard County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Izard

Number of Census Tracts	4
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Number of Distressed or Underserved Tracts	4
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	4	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Jackson County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05067480100	NO	MIDDLE	YES	NO	YES	\$64,800
05067480200	NO	MIDDLE	YES	NO	YES	\$64,800
05067480300	NO	MIDDLE	YES	NO	YES	\$64,800
05067480401	NO	MIDDLE	YES	NO	YES	\$64,800
05067480402	NO	MIDDLE	YES	NO	YES	\$64,800
05067480500	NO	MIDDLE	YES	NO	YES	\$64,800

Jackson County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Jackson

Number of Census Tracts	6
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Number of Distressed or Underserved Tracts	6
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	6	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Jefferson County ARKANSAS

MSA: 38220, Pine Bluff, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05069000102	NO	NA	NO	NO	NO	\$64,800
05069000301	NO	UPPER	NO	NO	NO	\$64,800
05069000302	NO	UPPER	NO	NO	NO	\$64,800
05069000303	NO	MIDDLE	YES	NO	YES	\$64,800
05069000502	YES	MODERATE	NO	NO	NO	\$64,800
05069000900	YES	NA	NO	NO	NO	\$64,800
05069001000	YES	MODERATE	NO	NO	NO	\$64,800
05069001200	YES	MODERATE	NO	NO	NO	\$64,800
05069001300	YES	MIDDLE	YES	NO	YES	\$64,800
05069001401	YES	MODERATE	NO	NO	NO	\$64,800
05069001402	YES	MIDDLE	YES	NO	YES	\$64,800
05069001501	YES	MIDDLE	YES	NO	YES	\$64,800

Jefferson County ARKANSAS

MSA: 38220, Pine Bluff, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05069001502	YES	MIDDLE	YES	NO	YES	\$64,800
05069001600	YES	MODERATE	NO	NO	NO	\$64,800
05069001700	YES	MODERATE	NO	NO	NO	\$64,800
05069001800	YES	MIDDLE	YES	NO	YES	\$64,800
05069001901	YES	UPPER	NO	NO	NO	\$64,800
05069001903	YES	MODERATE	NO	NO	NO	\$64,800
05069002000	YES	UPPER	NO	NO	NO	\$64,800
05069002103	NO	MIDDLE	YES	NO	YES	\$64,800
05069002104	NO	UPPER	NO	NO	NO	\$64,800
05069002300	YES	MODERATE	NO	NO	NO	\$64,800
05069002400	NO	UPPER	NO	NO	NO	\$64,800
05069002500	YES	MIDDLE	YES	NO	YES	\$64,800

Summary Data: Jefferson

Number of Census Tracts	24
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Number of Distressed or Underserved Tracts	8
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Tract Type	Number	Percentage
Minority Tracts	17	70.83%
Low Income Tracts	0	0.00%
Moderate Income Tracts	8	33.33%
Middle Income Tracts	8	33.33%
Upper Income Tracts	6	25.00%
NA Income Tracts	2	8.33%

Johnson County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Johnson County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05071951700	NO	MIDDLE	NO	NO	NO	\$64,800
05071951800	NO	MIDDLE	NO	NO	NO	\$64,800
05071951900	NO	MIDDLE	NO	NO	NO	\$64,800
05071952000	NO	MODERATE	NO	NO	NO	\$64,800
05071952100	NO	MIDDLE	NO	NO	NO	\$64,800
05071952200	NO	MIDDLE	NO	NO	NO	\$64,800

Summary Data: Johnson

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 0

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

Lafayette County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05073470101	YES	MODERATE	NO	NO	NO	\$64,800
05073470102	NO	MIDDLE	YES	YES	YES	\$64,800
05073470200	NO	MIDDLE	YES	YES	YES	\$64,800

Lafayette County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Lafayette

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 2

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

Lawrence County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05075470100	NO	MIDDLE	YES	NO	YES	\$64,800
05075470200	NO	MIDDLE	YES	NO	YES	\$64,800
05075470300	NO	MIDDLE	YES	NO	YES	\$64,800
05075470400	NO	MIDDLE	YES	NO	YES	\$64,800
05075470501	NO	MODERATE	NO	NO	NO	\$64,800
05075470502	NO	MIDDLE	YES	NO	YES	\$64,800

Lawrence County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Lawrence

Number of Census Tracts	6
Number of Distressed or Underserved Tracts	5

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

Lee County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05077470100	YES	MIDDLE	YES	NO	YES	\$64,800
05077470200	NO	UPPER	NO	NO	NO	\$64,800
05077470300	YES	MODERATE	NO	NO	NO	\$64,800
05077470400	NO	MIDDLE	YES	NO	YES	\$64,800

Lee County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Lee

Number of Census Tracts	4
Number of Distressed or Underserved Tracts	2

Tract Type	Number	Percentage
Minority Tracts	2	50.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	25.00%
Middle Income Tracts	2	50.00%
Upper Income Tracts	1	25.00%
NA Income Tracts	0	0.00%

Lincoln County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05079960300	NO	MIDDLE	YES	NO	YES	\$64,800
05079960400	NO	MIDDLE	YES	NO	YES	\$64,800
05079960500	NO	UPPER	NO	NO	NO	\$64,800
05079960600	YES	MIDDLE	YES	NO	YES	\$64,800

Lincoln County ARKANSAS

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Lincoln

Number of Census Tracts	4
Number of Distressed or Underserved Tracts	3

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

Little River County ARKANSAS

MSA: 45500, Texarkana, TX-AR			CSA:			
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Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05081030101	NO	MIDDLE	NO	NO	NO	\$67,800
05081030103	NO	MIDDLE	NO	NO	NO	\$67,800
05081030104	NO	MIDDLE	NO	NO	NO	\$67,800
05081030200	NO	MIDDLE	NO	NO	NO	\$67,800
05081030301	NO	UPPER	NO	NO	NO	\$67,800
05081030302	NO	MIDDLE	NO	NO	NO	\$67,800

Little River County ARKANSAS

MSA: 45500, Texarkana, TX-AR			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Little River

Number of Census Tracts	6
Number of Distressed or Underserved Tracts	0

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

Logan County ARKANSAS

MSA: ,			CSA:			
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Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05083950100	NO	MIDDLE	NO	NO	NO	\$64,800
05083950200	NO	MIDDLE	NO	NO	NO	\$64,800
05083950300	NO	MIDDLE	NO	NO	NO	\$64,800
05083950400	NO	MIDDLE	NO	NO	NO	\$64,800
05083950500	NO	MIDDLE	NO	NO	NO	\$64,800
05083950600	NO	MIDDLE	NO	NO	NO	\$64,800

Logan County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Logan

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	6	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Lonoke County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05085020102	NO	MIDDLE	NO	NO	NO	\$86,400
05085020103	NO	UPPER	NO	NO	NO	\$86,400
05085020105	NO	UPPER	NO	NO	NO	\$86,400
05085020106	NO	MIDDLE	NO	NO	NO	\$86,400
05085020107	NO	UPPER	NO	NO	NO	\$86,400
05085020108	NO	UPPER	NO	NO	NO	\$86,400
05085020201	NO	MIDDLE	NO	NO	NO	\$86,400
05085020202	NO	MODERATE	NO	NO	NO	\$86,400
05085020204	NO	MIDDLE	NO	NO	NO	\$86,400
05085020205	NO	MIDDLE	NO	NO	NO	\$86,400
05085020206	NO	MODERATE	NO	NO	NO	\$86,400
05085020301	NO	MIDDLE	NO	NO	NO	\$86,400

Lonoke County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05085020302	NO	MIDDLE	NO	NO	NO	\$86,400
05085020400	NO	MODERATE	NO	NO	NO	\$86,400
05085020500	NO	MIDDLE	NO	NO	NO	\$86,400
05085020600	NO	MIDDLE	NO	NO	NO	\$86,400
05085020700	NO	MIDDLE	NO	NO	NO	\$86,400
05085020800	NO	MODERATE	NO	NO	NO	\$86,400

Summary Data: Lonoke

Number of Census Tracts 18

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	4	22.22%
Middle Income Tracts	10	55.56%
Upper Income Tracts	4	22.22%
NA Income Tracts	0	0.00%

Madison County ARKANSAS

MSA: 22220, Fayetteville-Springdale-Rogers, AR CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05087960100	NO	MIDDLE	NO	NO	NO	\$94,400
05087960200	NO	MODERATE	NO	NO	NO	\$94,400
05087960300	NO	MODERATE	NO	NO	NO	\$94,400
05087960400	NO	MODERATE	NO	NO	NO	\$94,400

Madison County ARKANSAS

MSA: 22220, Fayetteville-Springdale-Rogers, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Madison

Number of Census Tracts	4
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	75.00%
Middle Income Tracts	1	25.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Marion County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05089960100	NO	MIDDLE	NO	YES	YES	\$64,800
05089960201	NO	MIDDLE	NO	YES	YES	\$64,800
05089960202	NO	MIDDLE	NO	YES	YES	\$64,800
05089960301	NO	MODERATE	NO	NO	NO	\$64,800
05089960302	NO	MIDDLE	NO	YES	YES	\$64,800

Marion County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Marion

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

Miller County ARKANSAS

MSA: 45500, Texarkana, TX-AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05091020100	NO	MIDDLE	NO	NO	NO	\$67,800
05091020200	NO	MODERATE	NO	NO	NO	\$67,800
05091020400	NO	LOW	NO	NO	NO	\$67,800
05091020500	YES	MODERATE	NO	NO	NO	\$67,800
05091020600	YES	LOW	NO	NO	NO	\$67,800
05091020701	NO	MODERATE	NO	NO	NO	\$67,800
05091020702	YES	MIDDLE	NO	NO	NO	\$67,800
05091020801	NO	UPPER	NO	NO	NO	\$67,800
05091020802	NO	MIDDLE	NO	NO	NO	\$67,800
05091020901	NO	UPPER	NO	NO	NO	\$67,800
05091020902	NO	MIDDLE	NO	NO	NO	\$67,800
05091021001	NO	MIDDLE	NO	NO	NO	\$67,800

Miller County ARKANSAS

MSA: 45500, Texarkana, TX-AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05091021002	NO	MIDDLE	NO	NO	NO	\$67,800
05091980000	NO	NA	NO	NO	NO	\$67,800

Summary Data: Miller

Number of Census Tracts 14

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	3	21.43%
Low Income Tracts	2	14.29%
Moderate Income Tracts	3	21.43%
Middle Income Tracts	6	42.86%
Upper Income Tracts	2	14.29%
NA Income Tracts	1	7.14%

Mississippi County ARKANSAS

MSA: 14180, Blytheville, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05093010100	YES	MODERATE	NO	NO	NO	\$64,800
05093010200	YES	MIDDLE	YES	NO	YES	\$64,800
05093010300	YES	LOW	NO	NO	NO	\$64,800
05093010601	YES	UPPER	NO	NO	NO	\$64,800
05093010602	NO	MIDDLE	YES	NO	YES	\$64,800
05093010700	NO	UPPER	NO	NO	NO	\$64,800
05093010801	NO	MIDDLE	YES	NO	YES	\$64,800
05093010802	NO	UPPER	NO	NO	NO	\$64,800
05093010900	NO	MODERATE	NO	NO	NO	\$64,800
05093011000	YES	MODERATE	NO	NO	NO	\$64,800

Mississippi County ARKANSAS

MSA: 14180, Blytheville, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05093011100	NO	MIDDLE	YES	NO	YES	\$64,800
05093011200	NO	MIDDLE	YES	NO	YES	\$64,800
05093011300	NO	MODERATE	NO	NO	NO	\$64,800
05093011400	NO	UPPER	NO	NO	NO	\$64,800

Summary Data: Mississippi

Number of Census Tracts 14

Number of Distressed or Underserved Tracts 5

Tract Type	Number	Percentage
Minority Tracts	5	35.71%
Low Income Tracts	1	7.14%
Moderate Income Tracts	4	28.57%
Middle Income Tracts	5	35.71%
Upper Income Tracts	4	28.57%
NA Income Tracts	0	0.00%

Monroe County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05095950100	YES	MIDDLE	YES	NO	YES	\$64,800
05095950200	NO	UPPER	NO	NO	NO	\$64,800
05095950300	NO	UPPER	NO	NO	NO	\$64,800

Monroe County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Monroe

Number of Census Tracts	3
Number of Distressed or Underserved Tracts	1

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

Montgomery County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05097953000	NO	MIDDLE	YES	YES	YES	\$64,800
05097953100	NO	MIDDLE	YES	YES	YES	\$64,800
05097953200	NO	MIDDLE	YES	YES	YES	\$64,800

Montgomery County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Montgomery

Number of Census Tracts	3
Number of Distressed or Underserved Tracts	3

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

Nevada County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05099090100	NO	MIDDLE	YES	NO	YES	\$64,800
05099090200	NO	MIDDLE	YES	NO	YES	\$64,800
05099090300	NO	MODERATE	NO	NO	NO	\$64,800

Nevada County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Nevada

Number of Census Tracts	3
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Number of Distressed or Underserved Tracts	2
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	33.33%
Middle Income Tracts	2	66.67%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Newton County ARKANSAS

MSA: 25460, Harrison, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05101180100	NO	MIDDLE	NO	NO	NO	\$64,800
05101180200	NO	MIDDLE	NO	NO	NO	\$64,800

Newton County ARKANSAS

MSA: 25460, Harrison, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Newton

Number of Census Tracts	2
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Ouachita County ARKANSAS

MSA: 15780, Camden, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05103950101	NO	MIDDLE	YES	NO	YES	\$64,800
05103950102	NO	MIDDLE	YES	NO	YES	\$64,800
05103950200	NO	MIDDLE	YES	NO	YES	\$64,800
05103950301	NO	MODERATE	NO	NO	NO	\$64,800
05103950302	NO	MIDDLE	YES	NO	YES	\$64,800
05103950400	YES	MIDDLE	YES	NO	YES	\$64,800
05103950500	YES	MIDDLE	YES	NO	YES	\$64,800
05103950600	YES	MODERATE	NO	NO	NO	\$64,800

Ouachita County ARKANSAS

MSA: 15780, Camden, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Ouachita

Number of Census Tracts	8
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Number of Distressed or Underserved Tracts	6
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Tract Type	Number	Percentage
Minority Tracts	3	37.50%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	25.00%
Middle Income Tracts	6	75.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Perry County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05105952700	NO	MODERATE	NO	NO	NO	\$86,400
05105952800	NO	MODERATE	NO	NO	NO	\$86,400
05105952900	NO	MODERATE	NO	NO	NO	\$86,400

Perry County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Perry

Number of Census Tracts	3
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	100.00%
Middle Income Tracts	0	0.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Phillips County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05107480100	YES	UPPER	NO	NO	NO	\$64,800
05107480201	NO	UPPER	NO	NO	NO	\$64,800
05107480202	NO	MIDDLE	YES	NO	YES	\$64,800
05107480300	YES	MODERATE	NO	NO	NO	\$64,800
05107480400	YES	MODERATE	NO	NO	NO	\$64,800
05107480500	YES	MODERATE	NO	NO	NO	\$64,800
05107480600	YES	MODERATE	NO	NO	NO	\$64,800

Phillips County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Phillips

Number of Census Tracts	7
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Number of Distressed or Underserved Tracts	1
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Tract Type	Number	Percentage
Minority Tracts	5	71.43%
Low Income Tracts	0	0.00%
Moderate Income Tracts	4	57.14%
Middle Income Tracts	1	14.29%
Upper Income Tracts	2	28.57%
NA Income Tracts	0	0.00%

Pike County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05109953300	NO	MIDDLE	NO	YES	YES	\$64,800
05109953400	NO	UPPER	NO	NO	NO	\$64,800
05109953500	NO	MIDDLE	NO	YES	YES	\$64,800

Pike County ARKANSAS

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Pike

Number of Census Tracts	3
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Number of Distressed or Underserved Tracts	2
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	66.67%
Upper Income Tracts	1	33.33%
NA Income Tracts	0	0.00%

Poinsett County ARKANSAS

MSA: 27860, Jonesboro, AR				CSA: 308		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05111490100	NO	MIDDLE	NO	NO	NO	\$82,700
05111490200	NO	MIDDLE	NO	NO	NO	\$82,700
05111490300	NO	MODERATE	NO	NO	NO	\$82,700
05111490400	NO	MIDDLE	NO	NO	NO	\$82,700
05111490501	NO	MIDDLE	NO	NO	NO	\$82,700
05111490502	NO	MODERATE	NO	NO	NO	\$82,700
05111490600	NO	MIDDLE	NO	NO	NO	\$82,700
05111490700	NO	MODERATE	NO	NO	NO	\$82,700

Poinsett County ARKANSAS

MSA: 27860, Jonesboro, AR

CSA: 308

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Poinsett

Number of Census Tracts	8
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	37.50%
Middle Income Tracts	5	62.50%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Polk County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05113950100	NO	MIDDLE	NO	YES	YES	\$64,800
05113950201	NO	MIDDLE	NO	YES	YES	\$64,800
05113950202	NO	MODERATE	NO	NO	NO	\$64,800
05113950300	NO	MIDDLE	NO	YES	YES	\$64,800
05113950400	NO	MIDDLE	NO	YES	YES	\$64,800
05113950500	NO	MIDDLE	NO	YES	YES	\$64,800
05113950600	NO	MODERATE	NO	NO	NO	\$64,800

Polk County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Polk

Number of Census Tracts	7
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Number of Distressed or Underserved Tracts	5
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	28.57%
Middle Income Tracts	5	71.43%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Pope County ARKANSAS

MSA: 40780, Russellville, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05115950700	NO	MIDDLE	NO	NO	NO	\$64,800
05115950800	NO	UPPER	NO	NO	NO	\$64,800
05115950901	NO	UPPER	NO	NO	NO	\$64,800
05115950902	NO	MIDDLE	NO	NO	NO	\$64,800
05115951000	NO	MIDDLE	NO	NO	NO	\$64,800
05115951100	NO	MIDDLE	NO	NO	NO	\$64,800
05115951201	NO	UPPER	NO	NO	NO	\$64,800
05115951202	NO	MIDDLE	NO	NO	NO	\$64,800
05115951301	NO	UPPER	NO	NO	NO	\$64,800
05115951302	NO	MODERATE	NO	NO	NO	\$64,800
05115951303	NO	UPPER	NO	NO	NO	\$64,800
05115951400	NO	MODERATE	NO	NO	NO	\$64,800

Pope County ARKANSAS

MSA: 40780, Russellville, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05115951501	NO	UPPER	NO	NO	NO	\$64,800
05115951503	NO	UPPER	NO	NO	NO	\$64,800
05115951504	NO	MIDDLE	NO	NO	NO	\$64,800
05115951601	NO	MIDDLE	NO	NO	NO	\$64,800
05115951602	NO	MIDDLE	NO	NO	NO	\$64,800

Summary Data: Pope

Number of Census Tracts 17

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	11.76%
Middle Income Tracts	8	47.06%
Upper Income Tracts	7	41.18%
NA Income Tracts	0	0.00%

Prairie County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05117460100	NO	MIDDLE	NO	YES	YES	\$64,800
05117460200	NO	UPPER	NO	NO	NO	\$64,800
05117460300	NO	MIDDLE	NO	YES	YES	\$64,800

Prairie County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Prairie

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 2

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

Pulaski County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05119000500	YES	LOW	NO	NO	NO	\$86,400
05119001100	YES	MODERATE	NO	NO	NO	\$86,400
05119001200	YES	LOW	NO	NO	NO	\$86,400
05119001300	YES	MODERATE	NO	NO	NO	\$86,400
05119001501	NO	UPPER	NO	NO	NO	\$86,400
05119001502	NO	UPPER	NO	NO	NO	\$86,400
05119001600	NO	UPPER	NO	NO	NO	\$86,400
05119001800	YES	MODERATE	NO	NO	NO	\$86,400
05119001900	YES	MODERATE	NO	NO	NO	\$86,400
05119002001	YES	MODERATE	NO	NO	NO	\$86,400
05119002002	YES	LOW	NO	NO	NO	\$86,400
05119002102	YES	MODERATE	NO	NO	NO	\$86,400

Pulaski County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05119002103	YES	MIDDLE	NO	NO	NO	\$86,400
05119002104	NO	UPPER	NO	NO	NO	\$86,400
05119002203	NO	MIDDLE	NO	NO	NO	\$86,400
05119002206	YES	UPPER	NO	NO	NO	\$86,400
05119002208	NO	MIDDLE	NO	NO	NO	\$86,400
05119002209	YES	MODERATE	NO	NO	NO	\$86,400
05119002210	NO	UPPER	NO	NO	NO	\$86,400
05119002211	NO	UPPER	NO	NO	NO	\$86,400
05119002403	YES	MODERATE	NO	NO	NO	\$86,400
05119002405	YES	MODERATE	NO	NO	NO	\$86,400
05119002406	YES	MODERATE	NO	NO	NO	\$86,400
05119002407	NO	MIDDLE	NO	NO	NO	\$86,400
05119002409	YES	LOW	NO	NO	NO	\$86,400
05119002410	YES	MIDDLE	NO	NO	NO	\$86,400
05119002500	YES	MIDDLE	NO	NO	NO	\$86,400
05119002600	YES	LOW	NO	NO	NO	\$86,400
05119002700	YES	LOW	NO	NO	NO	\$86,400
05119002800	YES	LOW	NO	NO	NO	\$86,400
05119002900	YES	MODERATE	NO	NO	NO	\$86,400
05119003001	YES	LOW	NO	NO	NO	\$86,400
05119003002	YES	LOW	NO	NO	NO	\$86,400
05119003100	YES	LOW	NO	NO	NO	\$86,400
05119003202	YES	MODERATE	NO	NO	NO	\$86,400
05119003207	NO	MIDDLE	NO	NO	NO	\$86,400
05119003208	YES	LOW	NO	NO	NO	\$86,400
05119003303	NO	UPPER	NO	NO	NO	\$86,400
05119003305	NO	MIDDLE	NO	NO	NO	\$86,400
05119003306	YES	MIDDLE	NO	NO	NO	\$86,400
05119003307	NO	MODERATE	NO	NO	NO	\$86,400
05119003308	NO	UPPER	NO	NO	NO	\$86,400
05119003403	NO	MIDDLE	NO	NO	NO	\$86,400
05119003404	NO	MIDDLE	NO	NO	NO	\$86,400

Pulaski County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05119003405	NO	MODERATE	NO	NO	NO	\$86,400
05119003406	NO	MIDDLE	NO	NO	NO	\$86,400
05119003604	NO	MIDDLE	NO	NO	NO	\$86,400
05119003605	YES	MIDDLE	NO	NO	NO	\$86,400
05119003606	YES	LOW	NO	NO	NO	\$86,400
05119003607	YES	MODERATE	NO	NO	NO	\$86,400
05119003608	YES	MIDDLE	NO	NO	NO	\$86,400
05119003609	NO	MIDDLE	NO	NO	NO	\$86,400
05119003703	NO	UPPER	NO	NO	NO	\$86,400
05119003704	NO	MIDDLE	NO	NO	NO	\$86,400
05119003707	NO	MIDDLE	NO	NO	NO	\$86,400
05119003711	NO	MIDDLE	NO	NO	NO	\$86,400
05119003712	NO	UPPER	NO	NO	NO	\$86,400
05119003713	NO	UPPER	NO	NO	NO	\$86,400
05119003714	NO	MIDDLE	NO	NO	NO	\$86,400
05119003800	YES	MODERATE	NO	NO	NO	\$86,400
05119003900	YES	MIDDLE	NO	NO	NO	\$86,400
05119004001	YES	MODERATE	NO	NO	NO	\$86,400
05119004004	NO	MIDDLE	NO	NO	NO	\$86,400
05119004005	YES	MODERATE	NO	NO	NO	\$86,400
05119004006	NO	MODERATE	NO	NO	NO	\$86,400
05119004007	YES	MIDDLE	NO	NO	NO	\$86,400
05119004103	YES	MODERATE	NO	NO	NO	\$86,400
05119004104	YES	MIDDLE	NO	NO	NO	\$86,400
05119004105	YES	MODERATE	NO	NO	NO	\$86,400
05119004106	YES	MODERATE	NO	NO	NO	\$86,400
05119004107	YES	LOW	NO	NO	NO	\$86,400
05119004108	YES	MODERATE	NO	NO	NO	\$86,400
05119004201	NO	UPPER	NO	NO	NO	\$86,400
05119004202	NO	UPPER	NO	NO	NO	\$86,400
05119004205	NO	UPPER	NO	NO	NO	\$86,400
05119004213	NO	UPPER	NO	NO	NO	\$86,400

Pulaski County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05119004214	NO	UPPER	NO	NO	NO	\$86,400
05119004215	NO	UPPER	NO	NO	NO	\$86,400
05119004218	NO	MIDDLE	NO	NO	NO	\$86,400
05119004219	NO	UPPER	NO	NO	NO	\$86,400
05119004220	YES	MIDDLE	NO	NO	NO	\$86,400
05119004222	YES	MIDDLE	NO	NO	NO	\$86,400
05119004223	NO	UPPER	NO	NO	NO	\$86,400
05119004224	NO	UPPER	NO	NO	NO	\$86,400
05119004225	NO	MODERATE	NO	NO	NO	\$86,400
05119004226	YES	MODERATE	NO	NO	NO	\$86,400
05119004227	NO	MIDDLE	NO	NO	NO	\$86,400
05119004228	NO	MIDDLE	NO	NO	NO	\$86,400
05119004229	NO	UPPER	NO	NO	NO	\$86,400
05119004302	NO	MIDDLE	NO	NO	NO	\$86,400
05119004306	NO	MIDDLE	NO	NO	NO	\$86,400
05119004307	YES	MODERATE	NO	NO	NO	\$86,400
05119004308	NO	MIDDLE	NO	NO	NO	\$86,400
05119004309	NO	UPPER	NO	NO	NO	\$86,400
05119004310	NO	UPPER	NO	NO	NO	\$86,400
05119004311	NO	UPPER	NO	NO	NO	\$86,400
05119004400	NO	UPPER	NO	NO	NO	\$86,400
05119004500	YES	MODERATE	NO	NO	NO	\$86,400
05119004600	YES	LOW	NO	NO	NO	\$86,400
05119004700	YES	MIDDLE	NO	NO	NO	\$86,400
05119004801	NO	MIDDLE	NO	NO	NO	\$86,400
05119004901	NO	MIDDLE	NO	NO	NO	\$86,400
05119004902	NO	UPPER	NO	NO	NO	\$86,400
05119980100	YES	NA	NO	NO	NO	\$86,400
05119980200	NO	NA	NO	NO	NO	\$86,400
05119980300	NO	MODERATE	NO	NO	NO	\$86,400
05119980400	YES	MODERATE	NO	NO	NO	\$86,400

Pulaski County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Pulaski**Number of Census Tracts**

107

Number of Distressed or Underserved Tracts

0

Tract Type	Number	Percentage
Minority Tracts	52	48.60%
Low Income Tracts	14	13.08%
Moderate Income Tracts	29	27.10%
Middle Income Tracts	35	32.71%
Upper Income Tracts	27	25.23%
NA Income Tracts	2	1.87%

Randolph County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05121960100	NO	MIDDLE	NO	NO	NO	\$64,800
05121960201	NO	MODERATE	NO	NO	NO	\$64,800
05121960202	NO	MIDDLE	NO	NO	NO	\$64,800
05121960301	NO	MIDDLE	NO	NO	NO	\$64,800
05121960302	NO	MIDDLE	NO	NO	NO	\$64,800

Randolph County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Randolph

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

Saline County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05125010101	NO	MIDDLE	NO	NO	NO	\$86,400
05125010104	NO	UPPER	NO	NO	NO	\$86,400
05125010105	NO	MIDDLE	NO	NO	NO	\$86,400
05125010106	NO	MIDDLE	NO	NO	NO	\$86,400
05125010107	NO	MIDDLE	NO	NO	NO	\$86,400
05125010301	NO	MIDDLE	NO	NO	NO	\$86,400
05125010302	NO	MIDDLE	NO	NO	NO	\$86,400
05125010303	NO	UPPER	NO	NO	NO	\$86,400
05125010405	NO	MIDDLE	NO	NO	NO	\$86,400
05125010406	NO	MIDDLE	NO	NO	NO	\$86,400
05125010407	NO	MIDDLE	NO	NO	NO	\$86,400
05125010408	NO	MIDDLE	NO	NO	NO	\$86,400

Saline County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05125010409	NO	MIDDLE	NO	NO	NO	\$86,400
05125010410	YES	UPPER	NO	NO	NO	\$86,400
05125010411	NO	UPPER	NO	NO	NO	\$86,400
05125010507	NO	MIDDLE	NO	NO	NO	\$86,400
05125010508	NO	UPPER	NO	NO	NO	\$86,400
05125010509	NO	UPPER	NO	NO	NO	\$86,400
05125010511	NO	MIDDLE	NO	NO	NO	\$86,400
05125010512	NO	UPPER	NO	NO	NO	\$86,400
05125010513	NO	MIDDLE	NO	NO	NO	\$86,400
05125010514	NO	UPPER	NO	NO	NO	\$86,400
05125010515	NO	MIDDLE	NO	NO	NO	\$86,400
05125010516	NO	MIDDLE	NO	NO	NO	\$86,400
05125010517	NO	MIDDLE	NO	NO	NO	\$86,400
05125010518	NO	UPPER	NO	NO	NO	\$86,400
05125010519	NO	UPPER	NO	NO	NO	\$86,400
05125010520	YES	MIDDLE	NO	NO	NO	\$86,400
05125010601	NO	MODERATE	NO	NO	NO	\$86,400
05125010602	NO	MIDDLE	NO	NO	NO	\$86,400

Saline County ARKANSAS

MSA: 30780, Little Rock-North Little Rock-Conway, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Saline

Number of Census Tracts	30
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	2	6.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	3.33%
Middle Income Tracts	19	63.33%
Upper Income Tracts	10	33.33%
NA Income Tracts	0	0.00%

Scott County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05127950100	NO	MIDDLE	YES	NO	YES	\$64,800
05127950200	NO	MIDDLE	YES	NO	YES	\$64,800
05127950300	NO	MIDDLE	YES	NO	YES	\$64,800

Scott County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Scott

Number of Census Tracts	3
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Number of Distressed or Underserved Tracts	3
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Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Searcy County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05129970100	NO	MIDDLE	YES	YES	YES	\$64,800
05129970200	NO	MODERATE	NO	NO	NO	\$64,800
05129970300	NO	MODERATE	NO	NO	NO	\$64,800

Searcy County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Searcy**Number of Census Tracts**

3

Number of Distressed or Underserved Tracts

1

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

Sebastian County ARKANSAS

MSA: 22900, Fort Smith, AR-OK

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05131000100	YES	MODERATE	NO	NO	NO	\$69,500
05131000200	YES	MODERATE	NO	NO	NO	\$69,500
05131000300	YES	MODERATE	NO	NO	NO	\$69,500
05131000400	YES	MODERATE	NO	NO	NO	\$69,500
05131000501	YES	MODERATE	NO	NO	NO	\$69,500
05131000502	YES	MIDDLE	NO	NO	NO	\$69,500
05131000600	NO	MIDDLE	NO	NO	NO	\$69,500
05131000700	NO	MODERATE	NO	NO	NO	\$69,500
05131000800	NO	MODERATE	NO	NO	NO	\$69,500
05131001001	NO	MODERATE	NO	NO	NO	\$69,500
05131001002	NO	UPPER	NO	NO	NO	\$69,500
05131001101	NO	UPPER	NO	NO	NO	\$69,500

Sebastian County ARKANSAS

MSA: 22900, Fort Smith, AR-OK

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05131001102	NO	MIDDLE	NO	NO	NO	\$69,500
05131001201	NO	UPPER	NO	NO	NO	\$69,500
05131001202	NO	MODERATE	NO	NO	NO	\$69,500
05131001301	NO	UPPER	NO	NO	NO	\$69,500
05131001305	NO	UPPER	NO	NO	NO	\$69,500
05131001306	NO	UPPER	NO	NO	NO	\$69,500
05131001307	NO	MIDDLE	NO	NO	NO	\$69,500
05131001308	NO	MIDDLE	NO	NO	NO	\$69,500
05131001309	NO	MIDDLE	NO	NO	NO	\$69,500
05131001310	NO	UPPER	NO	NO	NO	\$69,500
05131001311	NO	UPPER	NO	NO	NO	\$69,500
05131001312	NO	UPPER	NO	NO	NO	\$69,500
05131010101	NO	MIDDLE	NO	NO	NO	\$69,500
05131010102	NO	UPPER	NO	NO	NO	\$69,500
05131010201	NO	MIDDLE	NO	NO	NO	\$69,500
05131010202	NO	UPPER	NO	NO	NO	\$69,500
05131010301	NO	UPPER	NO	NO	NO	\$69,500
05131010303	NO	MIDDLE	NO	NO	NO	\$69,500
05131010304	NO	MIDDLE	NO	NO	NO	\$69,500

Sebastian County ARKANSAS

MSA: 22900, Fort Smith, AR-OK

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Sebastian

Number of Census Tracts	31
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Number of Distressed or Underserved Tracts	0
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Tract Type	Number	Percentage
Minority Tracts	6	19.35%
Low Income Tracts	0	0.00%
Moderate Income Tracts	9	29.03%
Middle Income Tracts	10	32.26%
Upper Income Tracts	12	38.71%
NA Income Tracts	0	0.00%

Sevier County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05133080100	NO	MIDDLE	YES	NO	YES	\$64,800
05133080200	NO	MIDDLE	YES	NO	YES	\$64,800
05133080300	YES	MIDDLE	YES	NO	YES	\$64,800
05133080400	NO	MIDDLE	YES	NO	YES	\$64,800

Sevier County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Sevier

Number of Census Tracts	4
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Number of Distressed or Underserved Tracts	4
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Tract Type	Number	Percentage
Minority Tracts	1	25.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	4	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Sharp County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05135470100	NO	MODERATE	NO	NO	NO	\$64,800
05135470201	NO	MIDDLE	NO	NO	NO	\$64,800
05135470202	NO	MIDDLE	NO	NO	NO	\$64,800
05135470300	NO	MIDDLE	NO	NO	NO	\$64,800
05135470401	NO	MIDDLE	NO	NO	NO	\$64,800
05135470402	NO	MIDDLE	NO	NO	NO	\$64,800

Sharp County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Sharp

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 0

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

St. Francis County ARKANSAS

MSA: 22620, Forrest City, AR CSA: 368

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05123960100	YES	MIDDLE	YES	NO	YES	\$64,800
05123960201	NO	MIDDLE	YES	NO	YES	\$64,800
05123960202	NO	UPPER	NO	NO	NO	\$64,800
05123960300	NO	MIDDLE	YES	NO	YES	\$64,800
05123960400	YES	MODERATE	NO	NO	NO	\$64,800
05123960500	YES	MODERATE	NO	NO	NO	\$64,800
05123960600	YES	MODERATE	NO	NO	NO	\$64,800

St. Francis County ARKANSAS

MSA: 22620, Forrest City, AR CSA: 368

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: St. Francis

Number of Census Tracts 7

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	4	57.14%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	42.86%
Middle Income Tracts	3	42.86%
Upper Income Tracts	1	14.29%
NA Income Tracts	0	0.00%

Stone County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05137950100	NO	MIDDLE	YES	NO	YES	\$64,800
05137950201	NO	MIDDLE	YES	NO	YES	\$64,800
05137950203	NO	MIDDLE	YES	NO	YES	\$64,800
05137950204	NO	MIDDLE	YES	NO	YES	\$64,800

Stone County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Stone

Number of Census Tracts 4

Number of Distressed or Underserved Tracts 4

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	4	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Union County ARKANSAS

MSA: 20980, El Dorado, AR CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Union

Number of Census Tracts 12

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	4	33.33%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	16.67%
Middle Income Tracts	6	50.00%
Upper Income Tracts	4	33.33%
NA Income Tracts	0	0.00%

Union County ARKANSAS

MSA: 20980, El Dorado, AR CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05139950100	NO	MIDDLE	NO	NO	NO	\$64,800
05139950200	NO	MIDDLE	NO	NO	NO	\$64,800
05139950300	NO	MIDDLE	NO	NO	NO	\$64,800
05139950401	NO	MIDDLE	NO	NO	NO	\$64,800
05139950402	NO	UPPER	NO	NO	NO	\$64,800
05139950501	NO	UPPER	NO	NO	NO	\$64,800
05139950502	NO	UPPER	NO	NO	NO	\$64,800
05139950600	YES	MIDDLE	NO	NO	NO	\$64,800
05139950700	YES	MIDDLE	NO	NO	NO	\$64,800
05139950800	NO	UPPER	NO	NO	NO	\$64,800
05139950900	YES	MODERATE	NO	NO	NO	\$64,800
05139951000	YES	MODERATE	NO	NO	NO	\$64,800

Van Buren County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05141460100	NO	MIDDLE	NO	NO	NO	\$64,800
05141460200	NO	MODERATE	NO	NO	NO	\$64,800
05141460301	NO	MIDDLE	NO	NO	NO	\$64,800
05141460303	NO	MIDDLE	NO	NO	NO	\$64,800
05141460304	NO	MIDDLE	NO	NO	NO	\$64,800
05141460400	NO	MIDDLE	NO	NO	NO	\$64,800

Van Buren County ARKANSAS

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Van Buren

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 0

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

Washington County ARKANSAS

MSA: 22220, Fayetteville-Springdale-Rogers, AR CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05143010101	NO	MIDDLE	NO	NO	NO	\$94,400
05143010107	NO	UPPER	NO	NO	NO	\$94,400
05143010108	NO	UPPER	NO	NO	NO	\$94,400
05143010109	NO	MIDDLE	NO	NO	NO	\$94,400
05143010110	NO	MIDDLE	NO	NO	NO	\$94,400
05143010111	NO	MIDDLE	NO	NO	NO	\$94,400
05143010112	NO	MIDDLE	NO	NO	NO	\$94,400
05143010113	NO	UPPER	NO	NO	NO	\$94,400
05143010114	NO	MODERATE	NO	NO	NO	\$94,400
05143010115	NO	UPPER	NO	NO	NO	\$94,400
05143010201	YES	MODERATE	NO	NO	NO	\$94,400
05143010202	YES	MODERATE	NO	NO	NO	\$94,400

Washington County ARKANSAS

MSA: 22220, Fayetteville-Springdale-Rogers, AR CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05143010303	YES	MIDDLE	NO	NO	NO	\$94,400
05143010304	YES	LOW	NO	NO	NO	\$94,400
05143010305	YES	MIDDLE	NO	NO	NO	\$94,400
05143010306	YES	MODERATE	NO	NO	NO	\$94,400
05143010307	YES	LOW	NO	NO	NO	\$94,400
05143010401	YES	MODERATE	NO	NO	NO	\$94,400
05143010402	YES	MODERATE	NO	NO	NO	\$94,400
05143010404	YES	LOW	NO	NO	NO	\$94,400
05143010405	NO	MIDDLE	NO	NO	NO	\$94,400
05143010501	NO	MIDDLE	NO	NO	NO	\$94,400
05143010508	NO	MIDDLE	NO	NO	NO	\$94,400
05143010510	YES	MIDDLE	NO	NO	NO	\$94,400
05143010511	NO	MIDDLE	NO	NO	NO	\$94,400
05143010512	NO	MODERATE	NO	NO	NO	\$94,400
05143010513	NO	MODERATE	NO	NO	NO	\$94,400
05143010514	NO	MIDDLE	NO	NO	NO	\$94,400
05143010515	NO	UPPER	NO	NO	NO	\$94,400
05143010516	NO	MIDDLE	NO	NO	NO	\$94,400
05143010517	NO	MIDDLE	NO	NO	NO	\$94,400
05143010518	NO	UPPER	NO	NO	NO	\$94,400
05143010519	NO	MIDDLE	NO	NO	NO	\$94,400
05143010520	NO	MIDDLE	NO	NO	NO	\$94,400
05143010521	NO	MIDDLE	NO	NO	NO	\$94,400
05143010601	NO	MODERATE	NO	NO	NO	\$94,400
05143010602	NO	LOW	NO	NO	NO	\$94,400
05143010703	NO	LOW	NO	NO	NO	\$94,400
05143010704	NO	LOW	NO	NO	NO	\$94,400
05143010705	NO	MODERATE	NO	NO	NO	\$94,400
05143010706	NO	UPPER	NO	NO	NO	\$94,400
05143011002	NO	MODERATE	NO	NO	NO	\$94,400
05143011003	NO	MIDDLE	NO	NO	NO	\$94,400
05143011004	NO	MODERATE	NO	NO	NO	\$94,400

Washington County ARKANSAS

MSA: 22220, Fayetteville-Springdale-Rogers, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05143011005	NO	MIDDLE	NO	NO	NO	\$94,400
05143011006	NO	MIDDLE	NO	NO	NO	\$94,400
05143011103	NO	MIDDLE	NO	NO	NO	\$94,400
05143011104	NO	MODERATE	NO	NO	NO	\$94,400
05143011105	NO	MODERATE	NO	NO	NO	\$94,400
05143011106	NO	MIDDLE	NO	NO	NO	\$94,400
05143011107	NO	MIDDLE	NO	NO	NO	\$94,400
05143011200	YES	MODERATE	NO	NO	NO	\$94,400
05143011301	NO	LOW	NO	NO	NO	\$94,400
05143011302	NO	NA	NO	NO	NO	\$94,400

Summary Data: Washington

Number of Census Tracts 54

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	12	22.22%
Low Income Tracts	7	12.96%
Moderate Income Tracts	15	27.78%
Middle Income Tracts	24	44.44%
Upper Income Tracts	7	12.96%
NA Income Tracts	1	1.85%

White County ARKANSAS

MSA: 42620, Searcy, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05145070100	NO	MIDDLE	NO	NO	NO	\$64,800
05145070200	NO	MIDDLE	NO	NO	NO	\$64,800

White County ARKANSAS

MSA: 42620, Searcy, AR

CSA: 340

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05145070300	NO	MIDDLE	NO	NO	NO	\$64,800
05145070401	NO	UPPER	NO	NO	NO	\$64,800
05145070402	NO	MIDDLE	NO	NO	NO	\$64,800
05145070501	NO	MIDDLE	NO	NO	NO	\$64,800
05145070502	NO	MODERATE	NO	NO	NO	\$64,800
05145070600	NO	MIDDLE	NO	NO	NO	\$64,800
05145070700	NO	UPPER	NO	NO	NO	\$64,800
05145070801	NO	MIDDLE	NO	NO	NO	\$64,800
05145070802	NO	MODERATE	NO	NO	NO	\$64,800
05145070901	NO	MIDDLE	NO	NO	NO	\$64,800
05145070902	NO	UPPER	NO	NO	NO	\$64,800
05145071001	NO	MIDDLE	NO	NO	NO	\$64,800
05145071002	NO	MIDDLE	NO	NO	NO	\$64,800
05145071101	NO	MODERATE	NO	NO	NO	\$64,800
05145071102	NO	MIDDLE	NO	NO	NO	\$64,800
05145071201	NO	UPPER	NO	NO	NO	\$64,800
05145071202	NO	MIDDLE	NO	NO	NO	\$64,800

Summary Data: White

Number of Census Tracts 19

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	15.79%
Middle Income Tracts	12	63.16%
Upper Income Tracts	4	21.05%
NA Income Tracts	0	0.00%

Woodruff County ARKANSAS

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05147490100	NO	MIDDLE	YES	YES	YES	\$64,800
05147490200	NO	MIDDLE	YES	YES	YES	\$64,800

Summary Data: Woodruff

Number of Census Tracts 2

Number of Distressed or Underserved Tracts 2

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

Yell County ARKANSAS

MSA: 40780, Russellville, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
05149952301	NO	MIDDLE	NO	NO	NO	\$64,800
05149952302	NO	MIDDLE	NO	NO	NO	\$64,800
05149952401	NO	MIDDLE	NO	NO	NO	\$64,800
05149952402	NO	UPPER	NO	NO	NO	\$64,800
05149952500	NO	MODERATE	NO	NO	NO	\$64,800
05149952600	NO	MIDDLE	NO	NO	NO	\$64,800

Yell County ARKANSAS

MSA: 40780, Russellville, AR

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
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Summary Data: Yell

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 0

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

Assessment Area Summary Data:	Number of Census Tracts:	823
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Number of Minority Tracts	Number of Low Income Tracts	Number of Moderate Income Tracts	Number of Middle Income Tracts	Number of Upper Income Tracts	Number of NA Income Tracts	Number of Distressed and Underserved Tracts
165	34	168	427	186	8	115

Percentage of Minority Tracts	Percentage of Low Income Tracts	Percentage of Moderate Income Tracts	Percentage of Middle Income Tracts	Percentage of Upper Income Tracts	Percentage of NA Income Tracts
20.05%	4.13%	20.41%	51.88%	22.60%	0.97%