

GLOSSARY OF KEY TERMS

Applicant Income - Annual income of person(s) applying for a loan.

Benchmark - percentage or standard used to measure specific portion of a population.

Black:White Denial Ratio/Disparity Index - Percent of Black denials divided by percent of white denials.

Census Tract - Designated geographical area determined by the U.S. Bureau of Census. Used to determine and report socio-economic data. All States, counties and cities are broken down by census tracts.

Census Tract Income - The average income of the entire census tract. Generally reported as "median income".

CRA/Community Reinvestment Act (CRA) (1977) - 12 U.S.C. S2901 et seq. - Regulatory legislation that regulates mortgage lenders' performance in meeting the credit needs of the community they serve.

Denial Rate/Declination Rate - Percentage of loan applications refused. Determined by number of denials divided by number of applications.

Ethnicity - Related to the National Origin of an individual, rather than Race. For instance, "Hispanic" is an ethnic designation, not a racial designation.

Family - A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Family household - A family household is a household maintained by a householder who is in a family (as defined above), and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all people living in the household, whereas family members include only the householder and his/her relatives.

Household - A household consists of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters. There are two

major categories of households, "family" and "nonfamily". (See definitions of Family household and Nonfamily household).

Household, family, or subfamily, Size of. The term "size of household" includes all the people occupying a housing unit. "Size of family" includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption. "Size of related subfamily" includes the husband and wife or the lone parent and their never-married sons and daughters under 18 years of age. "Size of unrelated subfamily" includes the reference person and all other members related to the reference person. If a family has a related subfamily among its members, the size of the family includes the members of the related subfamily.

Household, nonfamily. A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Federal Regulatory Agency/Regulators - The federal agency with primary administrative enforcement authority with respect to mortgage lending discrimination, varies depending on the type of mortgage lending institution involved.

HMDA/HMDA Data (HMDA) (1975) - 12 U.S.C. §2801 et seq. - Home Mortgage Disclosure Act. Regulations that set forth the type and format of information that lenders must record about lending applications.

Home Improvement - Loan to finance rehabilitation of existing home such as new roof, new addition, etc. Also used for "credit lines" based on the equity in the home.

Home Purchase - Mortgage Loan application. Application for a loan to purchase a house using conventional financing, Federal Housing Administration (FHA), Veterans Administration (VA) or Farmers Home, Department of Agriculture (FmHA), NIFA, CDBG/HOME, or a combination of the above.

Households - A person or group of people who occupy a housing unit as their usual place of residence. The number of households equals the number of occupied housing units in a census

Largest Lenders - Most widely accepted basis for ordering lenders by size is the number of mortgage loan applications each lender reports receiving in a year's time, 2% or more of the mortgage market.

Lending Discrimination - Differential treatment regarding terms and conditions, making unavailable, and/or other actions by a mortgage lender based on an individual's race, color, sex, religion, national origin, handicap and/or familial status.

Loan Application - Application received from borrower by a lender for home purchase (mortgage), refinancing, or home improvement.

Loan Risk - Lenders liability in making a loan based on a pre-determine set of underwriting criteria.

MSA/Metropolitan Statical Area - Urban areas with a population of 50,000 people or more as determined by the U.S. Bureau of Census. Metropolitan statistical areas are relatively freestanding MA's and are not closely associated with other MA's. These areas are typically surrounded by non-metropolitan counties.

Market Rank - Numerical order of a lender determined by their Market Share.

Market Share - Percentage of a lenders market in a designated area. Determined by the lenders share of the total applications in a specific area. (Census Tract, MSA, State, County or City)

Median Income - Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income

Median Household Income - The median income which includes the incomes of all household members, including extended family members (i.e. a grandparent) and non-related household members in its calculation.

Median Family Income - the median income which includes all immediate family members, but not extended family or non-related household members in its calculation.

Missing Data - HMDA information not reported or reported as "Race Unknown".

Origination(s) - Loan applications that were approved by the lender.

Origination Index - The proportions of a lenders applications that resulted in loan originations.

Owner Occupied Housing - A housing unit is "owned" if the owner or co-owner lives in the unit, even if the mortgage is not fully paid. All other occupied units are classed as "rented", including those paid with "cash" rent or those where no rent is paid.

Poverty Definition - Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, medicaid, and food stamps).

Race - The race of individuals was identified by a question that asked for self-identification of the person's race. The population is divided into five groups on the basis of race: White; Black; American Indian, Eskimo or Aleut; Asian or Pacific Islander; and Other races.

Redlining - Practice of lenders to eliminate neighborhoods from the mortgage loan process. Usually this determination is based on the racial or economic make-up of the neighborhood. It can refer to other housing industries as well, such as insurance, that eliminate neighborhoods from consideration.

Refinancing - Process of obtaining a new loan on a current mortgage. Usually at a better rate and or terms than the existing mortgage.

Zip Codes - United States Post Office address designation for delivery of local mail.

SOURCES

The following sources were used in completing this report:

1. The 2000 US Census
2. The 1990 US Census
3. American Fact Finder - US Census Bureau - www.factfinder.census.gov
4. Montgomery County Ohio FY2003-2007 Consolidated Plan
5. City of Kettering Comprehensive Plan - 2002
6. Mapitude 4.6 - Geographic Information System - Caliper Corporation - including US geographic files contained in the detailed 2000 and 1999 Census data from STF3A and STF3B
7. OSU Online - Community GIS Information - Results for Montgomery County Ohio
8. Ohio Data Users Center - County Profiles
9. Regulatory Barriers Clearinghouse - City of Dayton, City of Kettering, Montgomery County
10. Realtor.com - Find a Neighborhood
11. Peertrax HMDA Analysis Software- Centrax Group - HMDA Loan Application Register Aggregate Data files for 1996 - 2002 for Montgomery County, City of Kettering and City of Dayton Census Tracts.
12. SBC Dayton & Surrounding Area - White and Yellow Pages - 2004
13. SBC.Com White & Yellow Pages - Montgomery County Locations
14. SuperPages Online - www.superpages.com
15. Employment and Training Institute, School of Continuing Education, University of Wisconsin-Milwaukee - 2002
16. National Association of Home Builders- www.nagb.org
17. The Expanding Role of Sub Prime Lending - Ohio Community Reinvestment Project - 2003
18. An Overview of the Predatory Mortgage Lending Process, Elizabeth Renuart
19. Fannie Mae Foundation Research and Sources
20. Risk or Race? - Racial Disparities and the Sub Prime Market - Center for Community Change - May 2002
21. Dayton Area Chamber of Commerce
22. Dayton Area Board of Realtors
23. lmi.state.oh.us -Labor Market Info Center - Office of Workforce Development
24. U.S. Census Bureau County Business Patterns
25. CARR.Com - Affordable Housing Crisis? Fact or Fiction?
25. Center for Urban and Regional Policy at Northeastern University
26. Meeting Our Nation's Housing Challenge's - Congress of the United States 2002
27. Children's Defense Fund July 2004 Report of Impact of Regulations on Housing
28. Fair Housing Planning Guide, Vol 1, DHUD, OFHEO

THE PROHIBITED USE OF DISCRIMINATORY WORDS, PHRASES AND SYMBOLS IN ADVERTISING

Although the following list of words and phrases may not be comprehensive, they indicate those that are considered discriminatory and those that should be used with caution.¹

While federal law prohibits any form of discrimination based upon race, color, religion, sex, handicap, familial status and national origin, the use of word, phrases and symbols to convey either overt or tacit discriminatory preferences or limitations are also prohibited.

As a publisher or advertiser, it is important that you understand that the law prohibits not only advertisements that express a preference against certain homeseekers (e.g., no children, no blacks) but also those that express a preference for particular types of persons (e.g., Jewish tenants sought, ideal for female tenant). Both types of advertisements may indicate a "preference, limitation or discrimination based on" a protected class and thus violate the law.

Under the HUD regulations, and common sense, the following types of language in real estate advertising raise legal questions:

Words descriptive of the dwelling, landlord and tenants.

In general, advertisements which use explicit words which refer to protected classes under the law in connection with describing the dwelling, landlord, tenants or neighborhoods will be found to violate the law. Examples of such usage would include:

- White home
- Colored home
- Jewish home
- Hispanic home
- Adult building
- Singles complex
- Christian landlord
- Gay landlord
- Mixed neighborhood
- Latino neighborhood
- Male tenants

¹ Fair Housing Advertising Manual, Prepared by Miller, Cassidy, Larroca & Lewin for the Fair Housing Council of Greater Washington

Words descriptive of a protected class

Advertisements which use words descriptive of a protected class should raise a red flag and call for further review for the legality of the advertisement. Examples of such language include:

Race:	Negro Black Caucasian Oriental American Indian	Sex:	Man Male Woman Female
Color:	White Black Colored	Handicap:	Crippled Blind Deaf Mentally ill Retarded Handicapped Physically fit
Religion:	Protestant Christian Catholic Jew	Familial Status:	Adults Children Families Singles Mature persons Empty nesters
National:	Mexican-American		
Origin:	Puerto Rican Philippine Polish Hungarian Irish Italian Chicano African Hispanic Chinese Indian Latino		

Catch Words

The HUD regulations emphasize that real estate advertising should also avoid certain "catch words." These are words and phrases that are frequently used in a discriminatory context. Examples would be:

- Restricted
- Exclusive
- Private
- Integrated
- Traditional
- Board approval
- Membership approval

Symbols or Logotypes

HUD emphasizes that real estate advertising should also avoid symbols or logotypes which might imply or suggest race, color, religion, sex, handicap, familial status or national origin. Some examples would be:

- Christian cross
- Jewish star
- Male or Female symbol
- National flag

Colloquialisms

HUD cautions as well against advertising which uses words or phrases used regionally or locally which might imply or suggest race, color, religion, sex, familial status or national origin.

Directions to real estate for sale or rental

Another issue highlighted by HUD is the use in real estate advertising of directions which imply a discriminatory preference, limitation or discrimination. Examples would be directions which refer to landmarks which have racial or ethnic significance, such as directions relying on:

- Existing black development (signal to blacks)
- Existing development known for exclusion of minorities (signal to whites)
- Neighborhood known for racial make-up

- Neighborhood known for national origin of inhabitants
- Synagogue
- Church
- Congregation
- Parish

Area or location description

HUD cautions against advertising which refers to facilities which cater to a particular racial, national origin or religious group, such as:

- Country clubs
- Private school designations
- Names of facilities used by exclusively one sex

**INCLUDED
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Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
1	31-0856949/1	NATIONAL CITY MORTGAGE COMPANY	3,054	6.0	6.0	370,249	6.8	6.8
2	36-3744610/1	ABN AMRO MORTGAGE GROUP, INC.	2,844	5.5	5.5	318,750	5.9	5.9
3	0000008109/4	UNION SAVINGS BANK	2,839	5.5	5.5	303,883	5.6	5.6
4	0000007621/1	BANK ONE, NA	2,771	5.4	5.4	257,289	4.7	4.7
5	0002712969/2	FIFTH THIRD MORTGAGE COMPANY	2,653	5.2	5.2	338,850	6.3	6.3
6	0001644643/2	COUNTRYWIDE HOME LOANS	2,073	4.0	4.0	230,686	4.2	4.2
7	51-0003820/7	BENEFICIAL CORPORATION	1,773	3.4	3.4	169,002	3.1	3.1
8	0000000786/1	NATIONAL CITY BANK	1,727	3.3	3.3	147,178	2.7	2.7
9	95-2318940/1	WELLS FARGO HOME MORTGAGE	1,663	3.2	3.2	199,164	3.7	3.7
10	0000008551/4	WASHINGTON MUTUAL BANK, FA	1,455	2.8	2.8	160,975	2.9	2.9
11	4216200005/7	GMAC MORTGAGE	1,284	2.5	2.5	130,336	2.4	2.4
12	36-1239445/7	HOUSEHOLD FINANCE CORPORATION	1,172	2.3	2.3	123,239	2.2	2.2
13	0000008412/4	FLAGSTAR BANK	1,108	2.1	2.1	128,611	2.3	2.3
14	0000000024/1	US BANK, N.A.	769	1.5	1.5	69,115	1.2	1.2
15	0000020001/3	REPUBLIC BANK	691	1.3	1.3	77,005	1.4	1.4
16	0341151450/4	LIBERTY LENDING SERVICES, INC.	690	1.3	1.3	77,563	1.4	1.4
17	0000008039/4	LIBERTY SAVINGS BANK, FSB	673	1.3	1.3	68,759	1.2	1.2
18	7756600001/7	AMERIQUEST MORTGAGE COMPANY	609	1.1	1.1	60,539	1.1	1.1
19	36-4114231/1	FIRST FRANKLIN FINANCIAL CORP.	517	1.0	1.0	38,774	0.7	0.7
20	95-2622032/7	AAMES FINANCIAL CORPORATION	482	0.9	0.9	37,287	0.6	0.6
21	3919409997/7	AEGIS MORTGAGE CORPORATION	480	0.9	0.9	46,829	0.8	0.8
22	1265700002/7	DECISION ONE MORTGAGE	466	0.9	0.9	49,860	0.9	0.9
23	2295609996/7	RESIDENTIAL FUNDING CORPORATIO	452	0.8	0.8	36,522	0.6	0.6
24	0000006069/4	LEHMAN BROTHERS BANK, FSB	412	0.8	0.8	40,853	0.7	0.7
25	1374500006/7	TRUSTCORP MORTGAGE COMPANY	405	0.7	0.7	49,598	0.9	0.9
26	0000022908/1	KEYBANK USA, N.A.	385	0.7	0.7	10,571	0.1	0.1
27	0001612400/2	CHASE MANHATTAN MORTGAGE CORP	375	0.7	0.7	44,506	0.8	0.8
28	0001999138/2	THE CIT GROUP/CONSUMER FINANCE	357	0.7	0.7	33,619	0.6	0.6
29	0002977151/2	CITIFINANCIAL MORTGAGE COMPANY	347	0.6	0.6	30,436	0.5	0.5
30	7604800006/7	OPTION ONE MORTGAGE CORP.	312	0.6	0.6	26,425	0.4	0.4
31	7731100009/7	LEGACY MORTGAGE	308	0.6	0.6	42,550	0.7	0.7
32	0000015642/4	GMAC BANK	308	0.6	0.6	39,851	0.7	0.7
33	31-1690008/5	WRIGHT-PATT FINANCIAL GROUP, L	308	0.6	0.6	34,090	0.6	0.6
34	0000723112/2	FIFTH THIRD BANK	302	0.5	0.5	16,620	0.3	0.3
35	75-2921540/7	CENTEX HOME EQUITY COMPANY LLC	294	0.5	0.5	27,705	0.5	0.5
36	0000004072/4	OHIO SAVINGS BANK	293	0.5	0.5	44,651	0.8	0.8

Applications include Purchased Loans, Balances are in thousands.

INSTITUTION LEVEL

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Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

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Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
37	3027509990/7	CENDANT MORTGAGE	279	0.5	0.5	36,577	0.6	0.6
38	59-3324910/7	HOMEGOLD, INC.	277	0.5	0.5	27,594	0.5	0.5
39	7069000008/7	DELTA FUNDING CORPORATION	268	0.5	0.5	24,740	0.4	0.4
40	0000006809/4	COLONIAL SAVINGS, F.A.	256	0.5	0.5	27,544	0.5	0.5
41	0000001156/4	FIRST PLACE BANK	243	0.4	0.4	42,883	0.7	0.7
42	13-2999081/1	CITIMORTGAGE, INC.	227	0.4	0.4	32,902	0.6	0.6
43	41-1704421/1	WELLS FARGO FUNDING	222	0.4	0.4	31,405	0.5	0.5
44	0000860473/2	CITIFINANCIAL, INC.	222	0.4	0.4	13,534	0.2	0.2
45	52-2113031/1	HOMEOWNERS LOAN CORP.	215	0.4	0.4	18,770	0.3	0.3
46	0000013044/1	BANK OF AMERICA, N.A.	212	0.4	0.4	32,887	0.6	0.6
47	0000034536/3	CONSECO BANK, INC.	212	0.4	0.4	18,763	0.3	0.3
48	2294709990/7	CONSECO BANK, INC.	212	0.4	0.4	18,763	0.3	0.3
49	31-0881021/1	THE HUNTINGTON MORTGAGE CO.	211	0.4	0.4	27,988	0.5	0.5
50	3813209993/7	SCHMIDT MORTGAGE COMPANY	209	0.4	0.4	26,637	0.4	0.4
51	7185300006/7	ACCREDITED HOME LENDERS, INC.	208	0.4	0.4	19,940	0.3	0.3
52	0000023160/1	CHASE MANHATTAN BANK USA, NA	207	0.4	0.4	10,449	0.1	0.1
53	0000014761/1	KEYBANK NATIONAL ASSOCIATION	201	0.3	0.3	15,780	0.2	0.2
54	0000023446/1	US BANK NORTH DAKOTA	199	0.3	0.3	14,254	0.2	0.2
55	0000014501/1	UNIZAN BANK NATIONAL ASSOC.	189	0.3	0.3	19,401	0.3	0.3
56	7564000004/7	PRINCIPAL RESIDENTIAL MTG, INC.	180	0.3	0.3	20,482	0.3	0.3
57	0000007745/1	THE HUNTINGTON NATIONAL BANK	178	0.3	0.3	4,354	0.0	0.0
58	0000007975/4	USAA FEDERAL SAVINGS BANK	173	0.3	0.3	22,115	0.4	0.4
59	0232646780/7	AMERICAN BUSINESS FINANCIAL	166	0.3	0.3	10,791	0.2	0.2
60	7900200006/7	NEW CENTURY MORTGAGE CORP.	159	0.3	0.3	14,681	0.2	0.2
61	0001088890/2	IRWIN MORTGAGE	156	0.3	0.3	17,059	0.3	0.3
62	0000008529/4	UNION FEDERAL BNK OF INDPLS.	153	0.3	0.3	13,411	0.2	0.2
63	0000002630/4	M&I BANK FSB	151	0.2	0.2	17,127	0.3	0.3
64	7527300003/7	NVR MORTGAGE FINANCE, INC.	146	0.2	0.2	25,566	0.4	0.4
65	59-2645397/1	NATIONAL CITY HOME LOAN SERVIC	141	0.2	0.2	14,546	0.2	0.2
66	0001687453/2	WASHTENAW MORGAGE COMPANY	139	0.2	0.2	14,749	0.2	0.2
67	0000064970/5	UNIVERSAL 1 CREDIT UNION	131	0.2	0.2	5,372	0.1	0.1
68	7775100007/7	MILA, INC	130	0.2	0.2	13,122	0.2	0.2
69	3814209995/7	THE LEADER MORTGAGE COMPANY	129	0.2	0.2	10,529	0.1	0.1
70	0134027208/4	SIB MORTGAGE CORP.	126	0.2	0.2	14,812	0.2	0.2
71	0000014470/4	CITICORP TRUST BANK, FSB	122	0.2	0.2	11,543	0.2	0.2
72	7909100002/7	HOMEcomings FINANCIAL NETWORK	116	0.2	0.2	13,677	0.2	0.2

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Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
73	124820000/7	AMERUS HOME LENDING, INC.	114	0.2	0.2	14,650	0.2	0.2
74	0000022559/1	WACHOVIA BANK OF DELAWARE	114	0.2	0.2	12,313	0.2	0.2
75	3833009998/7	AMERICAN MORTGAGE SERVICE COMP	114	0.2	0.2	11,726	0.2	0.2
76	0000024095/1	MBNA AMERICA (DELAWARE), N.A.	114	0.2	0.2	6,735	0.1	0.1
77	0000576710/2	SKY BANK	111	0.2	0.2	13,507	0.2	0.2
78	0002752527/2	EQUIFIRST CORPORATION	111	0.2	0.2	11,722	0.2	0.2
79	1851400008/7	SEBRING CAPITAL PARTNERS, LP	110	0.2	0.2	9,797	0.1	0.1
80	0000066328/5	WRIGHT-PATT CREDIT UNION, INC	105	0.2	0.2	2,273	0.0	0.0
81	0000612618/2	PROVIDENT BANK	104	0.2	0.2	7,321	0.1	0.1
82	7765600003/7	MAC-CLAIR MORTGAGE CORP	99	0.1	0.1	9,695	0.1	0.1
83	0481290145/4	GB HOME EQUITY	99	0.1	0.1	3,609	0.0	0.0
84	0000001235/4	CITIBANK, FSB	98	0.1	0.1	13,088	0.2	0.2
85	0000066835/5	DAY AIR CREDIT UNION	96	0.1	0.1	4,698	0.0	0.0
86	1375809998/7	CUNA MUTUAL MORTGAGE	94	0.1	0.1	9,329	0.1	0.1
87	7715400000/7	CROSSMANN MORTGAGE CORP.	88	0.1	0.1	10,825	0.2	0.2
88	0000003692/4	MONROE FEDERAL SAVINGS & LOAN	88	0.1	0.1	8,499	0.1	0.1
89	0627009996/7	MERRILL LYNCH CREDIT CORP.	87	0.1	0.1	18,773	0.3	0.3
90	0002971869/2	HOME EQUITY OF AMERICA, INC.	84	0.1	0.1	8,804	0.1	0.1
91	0000009462/3	FARMERS & MERCHANTS BANK	84	0.1	0.1	6,257	0.1	0.1
92	0000013349/1	UNION PLANTERS BANK, N.A.	83	0.1	0.1	9,234	0.1	0.1
93	0003032664/2	FULL SPECTRUM LENDING, INC.	83	0.1	0.1	7,744	0.1	0.1
94	0000014141/1	BROOKVILLE NATIONAL BANK	83	0.1	0.1	5,173	0.0	0.0
95	1611300007/7	EQUITY RESOURCES, INC.	82	0.1	0.1	7,064	0.1	0.1
96	0000001741/1	WELLS FARGO BANK, NA	79	0.1	0.1	1,960	0.0	0.0
97	0000023927/1	THE CITIZENS NATIONAL BANK OF	75	0.1	0.1	12,684	0.2	0.2
98	7699300007/7	AMERICAN HOME MORTGAGE CORP.	75	0.1	0.1	9,769	0.1	0.1
99	0752544166/4	FIRST NATIONWIDE MORTGAGE CORP	75	0.1	0.1	9,134	0.1	0.1
100	0000006194/4	HOUSEHOLD BANK, F.S.B	73	0.1	0.1	6,102	0.1	0.1
101	0000027642/3	ADVANTAGE BANK	71	0.1	0.1	6,612	0.1	0.1
102	0000006381/4	METROPOLITAN BANK AND TRUST CO	70	0.1	0.1	9,551	0.1	0.1
103	0000034153/3	FIRST BANK INC	70	0.1	0.1	6,250	0.1	0.1
104	1411700003/7	EQUITABLE MORTGAGE CORPORATION	69	0.1	0.1	19,388	0.3	0.3
105	7979400002/7	FIRST MAGNUS FINANCIAL CORP.	68	0.1	0.1	8,257	0.1	0.1
106	0741878850/4	GUARANTY RESIDENTIAL LENDING	65	0.1	0.1	7,509	0.1	0.1
107	0001073560/2	WACHOVIA MORTGAGE	64	0.1	0.1	8,145	0.1	0.1
108	0000014191/4	MIDFIRST BANK	64	0.1	0.1	3,890	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

INSTITUTION LEVEL

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Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

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Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
109	3802909995/7	MORTGAGE INVESTORS CORPORATION	62	0.1	0.1	6,124	0.1	0.1
110	3842009994/7	COLONY MORTGAGE CORPORATION	61	0.1	0.1	7,002	0.1	0.1
111	34-1225701/1	CHARTER ONE CREDIT CORPORATION	60	0.1	0.1	7,141	0.1	0.1
112	0000060885/5	DAY MET CREDIT UNION	60	0.1	0.1	2,262	0.0	0.0
113	0000068475/5	RIVER VALLEY CREDIT UNION	59	0.1	0.1	3,044	0.0	0.0
114	7493900007/7	DAVID MORTGAGE, INC.	58	0.1	0.1	8,326	0.1	0.1
115	48-0875093/1	FIRST HORIZON HOME LOAN CORP.	57	0.1	0.1	6,517	0.1	0.1
116	7943800003/7	SAXON MORTGAGE, INC.	57	0.1	0.1	6,299	0.1	0.1
117	0000003970/4	INDYMAC BANK F.S.B.	57	0.1	0.1	5,191	0.0	0.0
118	2179909994/7	TOWNE MORTGAGE COMPANY	56	0.1	0.1	5,410	0.1	0.1
119	0000000124/4	CORNERSTONE BANK	55	0.1	0.1	8,758	0.1	0.1
120	7810600004/7	PROVIDENT FUNDING ASSOCIATES,	54	0.1	0.1	8,291	0.1	0.1
121	0000002076/4	BROOKVILLE BUILDING & SAVINGS	54	0.1	0.1	5,397	0.1	0.1
122	0000005848/4	E*TRADE BANK	51	0.1	0.1	8,883	0.1	0.1
123	6480209999/7	MASTER FINANCIAL, INC.	51	0.1	0.1	4,127	0.0	0.0
124	0000017595/1	COMMUNITY NATIONAL BANK	50	0.0	0.0	4,318	0.0	0.0
125	3831400006/7	RYLAND MORTGAGE COMPANY	49	0.0	0.0	7,503	0.1	0.1
126	7840600009/7	BNC MORTGAGE, INC.	49	0.0	0.0	4,770	0.0	0.0
127	1003800004/7	LONG BEACH MORTGAGE CO	49	0.0	0.0	4,535	0.0	0.0
128	0002039488/2	WELLS FARGO FINL AMERICA, INC	48	0.0	0.0	3,668	0.0	0.0
129	0510356097/4	WILMINGTON FINANCE, INC.	47	0.0	0.0	4,650	0.0	0.0
130	0000003043/4	NEW CARLISLE FEDERAL S.B.	47	0.0	0.0	4,487	0.0	0.0
131	1557900001/7	PEOPLE'S CHOICE HOME LOAN, INC	47	0.0	0.0	4,480	0.0	0.0
132	7362200006/7	BROADVIEW MORTGAGE COMPANY	46	0.0	0.0	4,724	0.0	0.0
133	7177000002/7	MERITAGE MORTGAGE CORPORATION	46	0.0	0.0	2,930	0.0	0.0
134	0001078369/2	REGIONS MORTGAGE, INC.	44	0.0	0.0	6,560	0.1	0.1
135	41-1902229/7	AMERICAN SUMMIT LENDING CORP	44	0.0	0.0	4,434	0.0	0.0
136	1126000006/7	SEBRING CAPITAL CORPORATION	44	0.0	0.0	3,439	0.0	0.0
137	7506600003/7	OAKWOOD ACCEPTANCE CORPORATION	44	0.0	0.0	2,600	0.0	0.0
138	1512400000/7	NOVASTAR MORTGAGE INC.	43	0.0	0.0	5,707	0.1	0.1
139	0000004544/4	THIRD FEDERAL SAVINGS AND LOAN	42	0.0	0.0	6,196	0.1	0.1
140	0001942602/2	EQUITY ONE, INC	41	0.0	0.0	3,705	0.0	0.0
141	1437800009/7	E-LOAN, INC.	40	0.0	0.0	4,657	0.0	0.0
142	05-0402708/7	ADVANCED FINANCIAL SERVICES, I	39	0.0	0.0	2,828	0.0	0.0
143	0000017936/4	GUARANTY BANK, FSB	39	0.0	0.0	1,059	0.0	0.0
144	13-3210378/3	GREENPOINT MORTGAGE FUNDING, I	37	0.0	0.0	6,482	0.1	0.1

NOTE: Applications include Purchased Loans, Balances are in thousands.

INSTITUTION LEVEL

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Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
145	000000056/1	FIRST SOUTHWESTERN	37	0.0	0.0	3,753	0.0	0.0
146	7927200007/7	NEW FREEDOM MORTGAGE CORP	37	0.0	0.0	3,318	0.0	0.0
147	54-1779092/7	ORIGEN FINANCIAL, INC	37	0.0	0.0	1,397	0.0	0.0
148	0001382226/2	HSBC MORTGAGE CORPORATION	36	0.0	0.0	6,378	0.1	0.1
149	7632300003/7	UNIVERSAL MORTGAGE CORPORATION	36	0.0	0.0	4,678	0.0	0.0
150	0351560092/4	MATRIX FINANCIAL SERVICES CORP	36	0.0	0.0	4,492	0.0	0.0
151	1200100006/7	MORTGAGE AMENITIES CORP.	36	0.0	0.0	3,619	0.0	0.0
152	1118100001/7	MORTGAGE LENDERS NETWORK USA	35	0.0	0.0	3,139	0.0	0.0
153	0593506823/4	EVERBANC MORTGAGE COMPANY LLC	32	0.0	0.0	4,568	0.0	0.0
154	3733609993/7	THE BANKERS G T & T CO.	32	0.0	0.0	3,810	0.0	0.0
155	0000014362/1	LASALLE BANK NA	32	0.0	0.0	3,371	0.0	0.0
156	0000025653/3	FREMONT INVESTMENT & LOAN	31	0.0	0.0	3,678	0.0	0.0
157	7140500002/7	SIBCY CLINE MORTGAGE SERVICES	31	0.0	0.0	3,349	0.0	0.0
158	0000005536/5	NAVY FEDERAL CREDIT UNION	31	0.0	0.0	3,306	0.0	0.0
159	0000000001/1	WACHOVIA BANK	30	0.0	0.0	8,872	0.1	0.1
160	0002943147/2	FIRST BANC MORTGAGE INC	30	0.0	0.0	4,200	0.0	0.0
161	0000009576/3	WASHINGTON MUTUAL BANK	30	0.0	0.0	3,620	0.0	0.0
162	0000000264/5	HEARTLAND FEDERAL C.U.	30	0.0	0.0	2,967	0.0	0.0
163	0000004410/4	SOVEREIGN BANK	30	0.0	0.0	1,801	0.0	0.0
164	0001216291/2	RESOURCE BANK	30	0.0	0.0	1,628	0.0	0.0
165	1259600009/7	SOUTH STAR FUNDING, LLC	29	0.0	0.0	3,485	0.0	0.0
166	1289800005/7	MORTGAGE EXPRESS, INC.	29	0.0	0.0	3,091	0.0	0.0
167	0000012642/4	WORLD SAVINGS BANK	28	0.0	0.0	3,672	0.0	0.0
168	2467100004/7	JAMES B. NUTTER AND COMPANY	28	0.0	0.0	3,240	0.0	0.0
169	7592700002/7	H & R BLOCK MORTGAGE CORP.	28	0.0	0.0	2,808	0.0	0.0
170	1458900002/7	NEXSTAR FINANCIAL CORPORATION	27	0.0	0.0	3,415	0.0	0.0
171	0000002479/1	SECOND NATIONAL BANK	27	0.0	0.0	2,628	0.0	0.0
172	1463300003/7	MOORE FINANCIAL ENTERPRISES, I	27	0.0	0.0	2,324	0.0	0.0
173	0000130943/2	IRWIN UNION BANK AND TRUST CO	27	0.0	0.0	1,703	0.0	0.0
174	0000001316/1	PNC BANK NA	27	0.0	0.0	1,410	0.0	0.0
175	0000017283/4	WAYPOINT BANK	27	0.0	0.0	280	0.0	0.0
176	0000000993/4	PEOPLES SAVINGS BANK	26	0.0	0.0	3,283	0.0	0.0
177	7197000003/7	QUICKEN LOANS, INC	26	0.0	0.0	2,604	0.0	0.0
178	7162800002/7	21ST CENTURY MORTGAGE	26	0.0	0.0	835	0.0	0.0
179	0000000200/1	FLEET NATIONAL BANK	25	0.0	0.0	4,986	0.0	0.0
180	0000009859/1	SOMERVILLE NATIONAL BANK	25	0.0	0.0	1,391	0.0	0.0

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Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
181	0000024256/1	FIRST INDIANA BANK / GTC942	25	0.0	0.0	1,300	0.0	0.0
182	3837309996/7	FIRST EQUITY MORTGAGEWARE	24	0.0	0.0	5,020	0.0	0.0
183	0000013681/1	NATIONAL BANK OF COMMERCE	24	0.0	0.0	4,142	0.0	0.0
184	1665100001/7	PINNACLE DIRECT FUNDING CORPOR	24	0.0	0.0	2,466	0.0	0.0
185	4856500006/7	VANDERBILT MORTGAGE	24	0.0	0.0	946	0.0	0.0
186	0001966578/2	M AND T MORTGAGE CORP	23	0.0	0.0	2,800	0.0	0.0
187	0001072246/2	SUNTRUST MORTGAGE, INC	23	0.0	0.0	2,516	0.0	0.0
188	7875200001/7	FIRST GREENSBORO HOME EQUITY	23	0.0	0.0	2,079	0.0	0.0
189	0000000336/1	FIRST TENNESSEE BANK N A	23	0.0	0.0	932	0.0	0.0
190	0000009846/3	BRANCH BANKING AND TRUST CO	22	0.0	0.0	3,641	0.0	0.0
191	1261700007/7	PRIMARY RESIDENTIAL MORTGAGE	21	0.0	0.0	3,014	0.0	0.0
192	0000008534/4	GUARANTY BANK	21	0.0	0.0	2,237	0.0	0.0
193	7218600003/7	BIRMINGHAM BANCORP MORTGAGE	21	0.0	0.0	2,063	0.0	0.0
194	0000008145/4	CHEVY CHASE BANK, F S B	21	0.0	0.0	1,969	0.0	0.0
195	0000000086/1	FIRST NAT'L BANK GERMANTOWN	21	0.0	0.0	1,439	0.0	0.0
196	0000014912/4	EBANK	20	0.0	0.0	3,075	0.0	0.0
197	0000024340/1	CHARTER ONE BANK	20	0.0	0.0	2,097	0.0	0.0
198	0000000109/1	NATIONAL CITY BANK, KENTUCKY	19	0.0	0.0	3,125	0.0	0.0
199	7464900009/7	EMC MORTGAGE CORPORATION	18	0.0	0.0	2,081	0.0	0.0
200	0000024189/1	FIRST NATIONAL BANK OF ARIZONA	18	0.0	0.0	1,907	0.0	0.0
201	0000000709/4	GUARDIAN SAVINGS BANK, FSB	17	0.0	0.0	2,215	0.0	0.0
202	16-1146859/1	CHARTER ONE MORTGAGE CORP	17	0.0	0.0	1,861	0.0	0.0
203	0000019536/3	SOUTH CENTRAL BANK	17	0.0	0.0	161	0.0	0.0
204	0000005198/4	COMMERCIAL FEDERAL BANK	16	0.0	0.0	5,081	0.0	0.0
205	0000009179/1	PARK NATIONAL BANK	16	0.0	0.0	2,348	0.0	0.0
206	1549600001/7	CONCORDE ACCEPTANCE CORPORATIO	16	0.0	0.0	1,476	0.0	0.0
207	1463600006/7	MORTGAGEIT, INC.	15	0.0	0.0	1,983	0.0	0.0
208	1336300004/7	IVANHOE FINANCIAL, INC	15	0.0	0.0	1,863	0.0	0.0
209	0470659799/4	COMMERCIAL FEDERAL MORTGAGE CO	14	0.0	0.0	4,049	0.0	0.0
210	7343000001/7	IMPAC FUNDING CORP	14	0.0	0.0	2,571	0.0	0.0
211	0001421161/2	BANK OF BLUE VALLEY	14	0.0	0.0	2,202	0.0	0.0
212	0458600405/7	WMC MORTGAGE CORP.	14	0.0	0.0	2,081	0.0	0.0
213	0000008043/4	DOLLAR BANK, FSB	14	0.0	0.0	1,644	0.0	0.0
214	0000008183/4	EASTERN SAVINGS BANK, FSB	13	0.0	0.0	2,092	0.0	0.0
215	1096000004/7	WATERMARK FINANCIAL PARTNERS	13	0.0	0.0	1,432	0.0	0.0
216	1085800002/7	SPECIALTY MORTGAGE CORPORATION	13	0.0	0.0	1,320	0.0	0.0

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Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
217	0000032574/3	BEAL BANK	13	0.0	0.0	1,152	0.0	0.0
218	1438500002/7	MICHIGAN FIDELITY ACCEPTANCE	12	0.0	0.0	1,278	0.0	0.0
219	0841100002/7	ALLIANCE MORTGAGE COMPANY	12	0.0	0.0	1,222	0.0	0.0
220	1483300003/7	FINANCE AMERICA, LLC	12	0.0	0.0	1,204	0.0	0.0
221	7673400003/7	INVESTAID CORP	12	0.0	0.0	1,129	0.0	0.0
222	0000006594/1	SECURITY NATIONAL BANK & TRUST	12	0.0	0.0	735	0.0	0.0
223	0000060143/2	COMERICA BANK	12	0.0	0.0	476	0.0	0.0
224	7323800008/7	EXPRESS CAPITAL LENDING	11	0.0	0.0	2,678	0.0	0.0
225	36-2677063/7	MSDW CREDIT CORPORATION	11	0.0	0.0	1,951	0.0	0.0
226	61-1355156/7	FARM CREDIT SERVICES OF MID-AM	11	0.0	0.0	1,486	0.0	0.0
227	7515900008/7	FREEDOM MORTGAGE CORPORATION	11	0.0	0.0	1,215	0.0	0.0
228	0000021699/1	GOLETA NATIONAL BANK	11	0.0	0.0	927	0.0	0.0
229	7516800003/7	FIRST GUARANTY MORTGAGE CORP.	11	0.0	0.0	861	0.0	0.0
230	1534900004/7	FIRST NLC FINANCIAL SERVICES	11	0.0	0.0	785	0.0	0.0
231	0000008159/4	CROWN BANK, FSB	11	0.0	0.0	454	0.0	0.0
232	5135809997/7	CTX MORTGAGE COMPANY, LLC	10	0.0	0.0	1,567	0.0	0.0
233	0640713034/4	CORINTHIAN MORTGAGE CORPORATIO	10	0.0	0.0	963	0.0	0.0
234	1728700007/7	PARAGON HOME LENDING, LLC	10	0.0	0.0	921	0.0	0.0
235	0000003269/1	WELLS FARGO BANK WEST, NA	10	0.0	0.0	268	0.0	0.0
236	0042590778/4	FORWARD FINANCIAL	10	0.0	0.0	266	0.0	0.0
237	7479800008/7	CHAPEL MORTGAGE CO	9	0.0	0.0	1,265	0.0	0.0
238	7060700007/7	COMMUNITY MORTGAGE SERVICES, I	9	0.0	0.0	968	0.0	0.0
239	0000615217/2	THE NORTH SIDE BANK & TRUST CO	9	0.0	0.0	223	0.0	0.0
240	7650700000/7	AMERICA'S MONEYLINE	8	0.0	0.0	1,046	0.0	0.0
241	7281500005/7	REAL ESTATE MORTGAGE CORP.	8	0.0	0.0	931	0.0	0.0
242	1718800007/7	UNIMORTGAGE LLC	8	0.0	0.0	878	0.0	0.0
243	0330756645/7	GREATER ACCEPTANCE MORTGAGE CO	8	0.0	0.0	864	0.0	0.0
244	0000013679/1	BANK OF OKLAHOMA, N A	8	0.0	0.0	826	0.0	0.0
245	1830200003/7	OAK STREET MORTGAGE	8	0.0	0.0	806	0.0	0.0
246	7892800004/7	FIELDSTONE MORTGAGE COMPANY	8	0.0	0.0	724	0.0	0.0
247	0000015115/4	FIRST ALLIANCE BANK, FSB	7	0.0	0.0	1,094	0.0	0.0
248	0000013230/4	WEBSTER BANK	7	0.0	0.0	866	0.0	0.0
249	7772300000/7	FRANKLIN FINANCIAL	7	0.0	0.0	734	0.0	0.0
250	0000014529/1	MERCANTILE NATIONAL BANK OF IN	7	0.0	0.0	678	0.0	0.0
251	0000027471/3	AMERICAN EXPRESS CENTURION BNK	7	0.0	0.0	233	0.0	0.0
252	0000413208/2	HSBC BANK, USA	6	0.0	0.0	1,449	0.0	0.0

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Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
253	0541900445/4	GREATER ATLANTIC MORTGAGE CORP	6	0.0	0.0	797	0.0	0.0
254	0000014640/4	STATE FARM BANK, FSB	6	0.0	0.0	742	0.0	0.0
255	1077600005/7	TRIBECA LENDING CORPORATION	6	0.0	0.0	725	0.0	0.0
256	0000061744/5	INT'L HARVESTER EMPL. CR. UN.	6	0.0	0.0	624	0.0	0.0
257	1486300009/7	SUNSET MORTGAGE COMPANY, LP	6	0.0	0.0	582	0.0	0.0
258	0000096755/5	MIDFIRST CREDIT UNION	6	0.0	0.0	571	0.0	0.0
259	0000017623/5	HONDA FEDERAL CREDIT UNION	6	0.0	0.0	273	0.0	0.0
260	0001035401/2	THE CIT GROUP/SALES FINANCING,	6	0.0	0.0	172	0.0	0.0
261	0000802129/2	FARMERS & MECHANICS BANK	6	0.0	0.0	162	0.0	0.0
262	0000008337/4	CHARTER BANK	5	0.0	0.0	640	0.0	0.0
263	0000008569/4	APPROVED FEDERAL SAVINGS BANK	5	0.0	0.0	614	0.0	0.0
264	0000008186/4	PRESIDENTIAL BANK, F S B	5	0.0	0.0	585	0.0	0.0
265	0002576572/2	RBC MORTGAGE COMPANY	5	0.0	0.0	433	0.0	0.0
266	0000023570/1	FIRST BANK RICHMOND	5	0.0	0.0	409	0.0	0.0
267	41-1810165/7	LENDSOURCE, INC	5	0.0	0.0	404	0.0	0.0
268	7499100008/7	TAYLOR, BEAN & WHITAKER MTG	5	0.0	0.0	368	0.0	0.0
269	1553400000/7	HOMESOURCE CAPITAL MORTGAGE CO	5	0.0	0.0	353	0.0	0.0
270	7109700009/7	FINET.COM	5	0.0	0.0	247	0.0	0.0
271	0000022469/1	SYCAMORE NATIONAL BANK	5	0.0	0.0	119	0.0	0.0
272	0000013074/3	HUDSON CITY SAVINGS BANK	4	0.0	0.0	1,757	0.0	0.0
273	1539100009/7	PREMIER MORTGAGE GROUP, LTD	4	0.0	0.0	1,612	0.0	0.0
274	0000005099/4	CALIFORNIA FEDERAL BANK	4	0.0	0.0	847	0.0	0.0
275	1837800003/7	NOVELLE FINANCIAL SERVICES	4	0.0	0.0	715	0.0	0.0
276	0000501105/2	M ANDT BANK	4	0.0	0.0	552	0.0	0.0
277	0000002360/1	LEBANON CITIZENS NATIONAL BANK	4	0.0	0.0	516	0.0	0.0
278	36-4312329/1	AMERICAN MORTGAGE LLC	4	0.0	0.0	444	0.0	0.0
279	1098000002/7	MORTGAGE NOW, INC.	4	0.0	0.0	442	0.0	0.0
280	34-1812174/1	FIRSTMERIT MORTGAGE CORP.	4	0.0	0.0	441	0.0	0.0
281	0000008846/1	OLD NATIONAL BANK	4	0.0	0.0	420	0.0	0.0
282	1390800005/7	THE MORTGAGE OUTLET, INC.	4	0.0	0.0	383	0.0	0.0
283	75-2585326/7	COUNTRYPLACE MORTGAGE, LTD	4	0.0	0.0	344	0.0	0.0
284	0000018962/3	ROYAL BANK OF PENNSYLVANIA	4	0.0	0.0	261	0.0	0.0
285	7431100008/7	OAKMONT MORTGAGE	4	0.0	0.0	206	0.0	0.0
286	0000061810/5	KEMBA CREDIT UNION INC	4	0.0	0.0	101	0.0	0.0
287	0000008097/4	PEOPLES COMMUNITY BANK	3	0.0	0.0	2,676	0.0	0.0
288	0113399725/4	ASTORIA FEDERAL MORTGAGE CORP	3	0.0	0.0	1,796	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

INSTITUTION LEVEL

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
289	0000016406/4	VIRTUALBANK	3	0.0	0.0	1,184	0.0	0.0
290	0000002007/1	UNION COUNTY NAT'L BANK C/O FM	3	0.0	0.0	764	0.0	0.0
291	0000015100/4	ALLSTATE BANK	3	0.0	0.0	655	0.0	0.0
292	7784800005/7	FRANKLIN AMERICAN MORTGAGE CO	3	0.0	0.0	502	0.0	0.0
293	0000024141/1	TREASURY BANK NATIONAL ASSOC.	3	0.0	0.0	464	0.0	0.0
294	7042100008/7	DOLLAR MORTGAGE CORPORATION	3	0.0	0.0	419	0.0	0.0
295	7774500004/7	GATEWAY FUNDING DIV MTG SVCS	3	0.0	0.0	412	0.0	0.0
296	0000008709/1	1ST NATIONAL BANK	3	0.0	0.0	383	0.0	0.0
297	7071400009/7	NATIONWIDE ADVANTAGE MTG CO	3	0.0	0.0	368	0.0	0.0
298	7729200002/7	ACCESS NATIONAL MORTGAGE CORP	3	0.0	0.0	365	0.0	0.0
299	7015500006/7	HOWARD HANNA FINANCIAL SERVICE	3	0.0	0.0	350	0.0	0.0
300	0000017953/3	SANDHILLS BANK	3	0.0	0.0	329	0.0	0.0
301	0000029031/3	AMERIANA BANK AND TRUST SB	3	0.0	0.0	315	0.0	0.0
302	1424400008/7	INTERBAY FUNDING, LLC	3	0.0	0.0	285	0.0	0.0
303	0000010666/3	OAK HILL BANKS	3	0.0	0.0	270	0.0	0.0
304	74-2585982/1	EXTRACO MORTGAGE CORPORATION	3	0.0	0.0	267	0.0	0.0
305	0002267179/2	CRESCENT MORTGAGE SVC, INC	3	0.0	0.0	266	0.0	0.0
306	1075700003/7	AURORA LOAN SERVICES INC	3	0.0	0.0	238	0.0	0.0
307	0219309999/7	SUN AMERICAN MORTGAGE	3	0.0	0.0	222	0.0	0.0
308	38-3233494/1	NATIONAL CITY MORTGAGE SERVICE	3	0.0	0.0	192	0.0	0.0
309	0002751801/2	CITIFINANCIAL SERVICES, INC.	3	0.0	0.0	172	0.0	0.0
310	0000008266/4	UNITED MIDWEST SAVINGS BANK	3	0.0	0.0	155	0.0	0.0
311	0000005649/3	DISCOVER BANK	3	0.0	0.0	141	0.0	0.0
312	0000000827/4	COVINGTON SAVINGS & LOAN ASSN	3	0.0	0.0	135	0.0	0.0
313	0000004142/5	KINECTA FEDERAL CREDIT UNION	3	0.0	0.0	118	0.0	0.0
314	0000000293/5	DP&L EMPLOYEES PLUS FED CR UN	3	0.0	0.0	97	0.0	0.0
315	0001010930/2	UNITED BANK INC	3	0.0	0.0	40	0.0	0.0
316	0000019835/3	FIRST MUTUAL BANK	3	0.0	0.0	24	0.0	0.0
317	0000006189/4	DOWNEY SAVINGS AND LOAN ASSOC.	2	0.0	0.0	531	0.0	0.0
318	3827009995/7	UNION NATIONAL MORTGAGE CO.	2	0.0	0.0	469	0.0	0.0
319	7605000005/7	SIRVA MORTGAGE INC	2	0.0	0.0	423	0.0	0.0
320	1292000001/7	HARTLAND MORTGAGE CENTERS INC.	2	0.0	0.0	324	0.0	0.0
321	0000005552/1	PEOPLES BANK, NATIONAL ASSOCIA	2	0.0	0.0	235	0.0	0.0
322	7404800009/7	OCEAN WEST FUNDING	2	0.0	0.0	235	0.0	0.0
323	7634000003/7	CAPITAL MORTGAGE FUNDING LLC	2	0.0	0.0	233	0.0	0.0
324	0000016782/4	ING BANK, FSB	2	0.0	0.0	214	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

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INSTITUTION LEVEL

INCLUDED IN THIS ANALYSIS

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
325	0481290152/4	GN MORTGAGE, LLC	2	0.0	0.0	213	0.0	0.0
326	7568500004/7	CUSTOM MORTGAGE, INC	2	0.0	0.0	198	0.0	0.0
327	0000027330/3	SILVERGATE BANK	2	0.0	0.0	192	0.0	0.0
328	7718200008/7	AMERICAN HOME LOANS	2	0.0	0.0	192	0.0	0.0
329	7542800002/7	MLSG, INC.	2	0.0	0.0	186	0.0	0.0
330	7233200004/7	PINNACLE FINANCIAL CORPORATION	2	0.0	0.0	172	0.0	0.0
331	7152500000/7	PLATINUM CAPITAL GROUP	2	0.0	0.0	156	0.0	0.0
332	0000000384/3	THE OHIO VALLEY BANK COMPANY	2	0.0	0.0	151	0.0	0.0
333	0000066840/5	CODE CREDIT UNION	2	0.0	0.0	137	0.0	0.0
334	0000006081/4	FIDELITY BANK	2	0.0	0.0	117	0.0	0.0
335	0000014579/1	FIRSTMERIT BANK, N.A.	2	0.0	0.0	112	0.0	0.0
336	0002418980/2	WELLS FARGO FINL ACPTCE AMER	2	0.0	0.0	88	0.0	0.0
337	0000014740/1	FIRST NATIONAL BANK OF AMERICA	2	0.0	0.0	23	0.0	0.0
338	0000030757/3	COASTAL BANC SSB	1	0.0	0.0	450	0.0	0.0
339	0000003309/4	TIERONE BANK	1	0.0	0.0	398	0.0	0.0
340	0000005551/4	BANKATLANTIC	1	0.0	0.0	392	0.0	0.0
341	0000009541/1	HARLEYSVILLE NATIONAL BANK	1	0.0	0.0	357	0.0	0.0
342	0000675332/2	SUNTRUST BANK	1	0.0	0.0	347	0.0	0.0
343	0000029973/3	SUSQUEHANNA BANK	1	0.0	0.0	342	0.0	0.0
344	0000023748/1	HORIZON NATIONAL BANK	1	0.0	0.0	320	0.0	0.0
345	0000026870/3	FRANKLIN BANK, SSB	1	0.0	0.0	317	0.0	0.0
346	0000001997/1	NATIONAL BANK & TRUST COMPANY	1	0.0	0.0	250	0.0	0.0
347	0000004192/4	FIRST FEDERAL BANK OF THE MIDW	1	0.0	0.0	212	0.0	0.0
348	0000000008/1	BANK ONE, NA	1	0.0	0.0	180	0.0	0.0
349	3807209990/7	YERKE MORTGAGE CO.	1	0.0	0.0	171	0.0	0.0
350	58-0692236/3	LIBERTY MORTGAGE CORPORATION	1	0.0	0.0	169	0.0	0.0
351	35-2037032/7	NEW STATE MORTGAGE COMPANY	1	0.0	0.0	169	0.0	0.0
352	0000001999/5	LOCKHEED FEDERAL CREDIT UNION	1	0.0	0.0	167	0.0	0.0
353	0002343082/2	MORTGAGE SERVICES, INC	1	0.0	0.0	160	0.0	0.0
354	0000008475/4	NETBANK	1	0.0	0.0	159	0.0	0.0
355	1052000001/7	MARKET MORTGAGE CO., LTD.	1	0.0	0.0	149	0.0	0.0
356	1152600000/7	ONE SOURCE MORTGAGE, L.L.C.	1	0.0	0.0	147	0.0	0.0
357	0000075633/2	HARRIS TRUST AND SAVINGS BANK	1	0.0	0.0	147	0.0	0.0
358	0000000916/1	CHAMPAIGN NATIONAL BANK/TRUST	1	0.0	0.0	144	0.0	0.0
359	1130300009/7	DOVENMUEHLE MORTGAGE, INC.	1	0.0	0.0	139	0.0	0.0
360	0000014225/4	PRINCIPAL BANK	1	0.0	0.0	137	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

INSTITUTION LEVEL

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
361	0000820310/2	COMMUNITY FIRST BANK & TRUST	1	0.0	0.0	137	0.0	0.0
362	1345700002/7	BRIDGE CAPITAL	1	0.0	0.0	133	0.0	0.0
363	75-1744262/3	PRIMEWEST MORTGAGE CORP	1	0.0	0.0	132	0.0	0.0
364	3028209994/7	WEICHERT FINANCIAL SERVICES	1	0.0	0.0	131	0.0	0.0
365	0000002092/4	FRANKLIN SAVINGS AND LOAN CO	1	0.0	0.0	131	0.0	0.0
366	75-2257846/3	JEFFERSON MORTGAGE SERVICES, I	1	0.0	0.0	130	0.0	0.0
367	0000034955/1	AMERICAN BANK & TRUST COMPANY	1	0.0	0.0	123	0.0	0.0
368	7794500000/7	AMTRUST MORTGAGE CORPORATION	1	0.0	0.0	120	0.0	0.0
369	0000012002/4	RAYMOND JAMES BANK, FSB	1	0.0	0.0	115	0.0	0.0
370	3804009998/7	THE NORTHERN OHIO INVESTMENT C	1	0.0	0.0	114	0.0	0.0
371	0000009845/5	LIMA SUPERIOR COMMUNITY FCU	1	0.0	0.0	112	0.0	0.0
372	7348200002/7	AMERICAN PIONEER FINANCIAL SER	1	0.0	0.0	110	0.0	0.0
373	1577600003/7	THORNBURG MORTGAGE HOME LOAN	1	0.0	0.0	110	0.0	0.0
374	0000011813/3	BANCORPSOUTH BANK	1	0.0	0.0	110	0.0	0.0
375	0536900124/7	PULTE MORTGAGE CORPORATION	1	0.0	0.0	107	0.0	0.0
376	000000919/4	THE HOME SAVINGS AND LOAN COMP	1	0.0	0.0	107	0.0	0.0
377	0000005938/4	WINTON SAVINGS AND LOAN	1	0.0	0.0	105	0.0	0.0
378	0000008857/4	GATEWAY BANK, FSB	1	0.0	0.0	105	0.0	0.0
379	0000222147/2	CITIZENS BANK	1	0.0	0.0	105	0.0	0.0
380	0000844820/2	BANK OF TAZEWEEL COUNTY	1	0.0	0.0	103	0.0	0.0
381	0000000869/1	NATIONAL CITY BANK, INDIANA	1	0.0	0.0	102	0.0	0.0
382	0000008333/5	TOWER FEDERAL CREDIT UNION	1	0.0	0.0	101	0.0	0.0
383	0000023695/1	ASSOCIATED BANK, N.A.	1	0.0	0.0	100	0.0	0.0
384	1508300007/7	WOODLAND CAPITAL CORPORATION	1	0.0	0.0	100	0.0	0.0
385	7871500009/7	MARATHON FINANCIAL CORPORATION	1	0.0	0.0	99	0.0	0.0
386	7289300004/7	REALTY MORTGAGE CORPORATION	1	0.0	0.0	99	0.0	0.0
387	7555300005/7	CIMARRON MORTGAGE COMPANY	1	0.0	0.0	94	0.0	0.0
388	1923400005/7	COLUMBIA NATIONAL, INC	1	0.0	0.0	91	0.0	0.0
389	0000021930/5	CINFED EMPLOYEES FEDERAL CU	1	0.0	0.0	89	0.0	0.0
390	0000014066/5	FIRESTONE OFFICE FCU	1	0.0	0.0	85	0.0	0.0
391	7185000002/7	FREEDOM MORTGAGE CORPORATION	1	0.0	0.0	82	0.0	0.0
392	0000023178/1	PELICAN NATIONAL BANK	1	0.0	0.0	81	0.0	0.0
393	0000063307/5	NEW HORIZONS CREDIT UNION	1	0.0	0.0	80	0.0	0.0
394	0000017587/5	USALLIANCE FEDERAL CREDIT UNIO	1	0.0	0.0	80	0.0	0.0
395	0000005766/3	MAINSOURCE BANK	1	0.0	0.0	78	0.0	0.0
396	0000015318/4	HORIZON BANK FSB	1	0.0	0.0	75	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

**INCLUDED
IN THIS
ANALYSIS****Geographic Area: TRACT GROUP: MONTGOMERY COUNTY****Purpose: All Purpose Codes selected****Loan Type: All Loan Type Codes****Owner Occupancy: All Owner Occupancy Codes****Criteria: ALL INSTITUTIONS****Year: 2002****Analysis Perspective: HMDA**

Segment	Total Applications Denied		Debt-to-Income Ratio		Employment History		Credit History		Collateral		Cash, PMI, or Bad Data (6, 7 & 8)		Other	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	
RACE														
Native	35	0.6	5	14.3	0	0.0	13	37.1	7	20.0	5	14.3	7	20.0
Asian	43	0.7	12	27.9	2	4.7	15	34.9	5	11.6	4	9.3	9	20.9
Black	711	12.2	182	25.6	4	0.6	361	50.8	92	12.9	57	8.0	112	15.8
Hispanic	26	0.4	6	23.1	1	3.8	14	53.8	5	19.2	2	7.7	6	23.1
White	2,923	50.0	671	23.0	61	2.1	1,288	44.1	530	18.1	285	9.8	511	17.5
Joint	55	0.9	14	25.5	2	3.6	30	54.5	7	12.7	8	14.5	7	12.7
Other	164	2.8	12	7.3	2	1.2	88	53.7	58	35.4	10	6.1	14	8.5
Not Available	3,857	65.9	457	11.8	21	0.5	1,127	29.2	456	11.8	167	4.3	468	12.1
GENDER														
Joint	1,839	31.4	360	19.6	29	1.6	823	44.8	373	20.3	169	9.2	282	15.3
Male	1,355	23.2	301	22.2	29	2.1	598	44.1	194	14.3	144	10.6	261	19.3
Female	1,218	20.8	289	23.7	21	1.7	541	44.4	187	15.4	108	8.9	185	15.2
Not Available	3,402	58.1	409	12.0	14	0.4	974	28.6	406	11.9	117	3.4	406	11.9
APPLICANT INCOME														
50%	1,851	31.6	435	23.5	29	1.6	680	36.7	195	10.5	113	6.1	253	13.7
7% to < 80%	2,298	39.3	443	19.3	24	1.0	892	38.8	310	13.5	132	5.7	333	14.5
80% to < 100%	1,164	19.9	189	16.2	15	1.3	443	38.1	177	15.2	77	6.6	170	14.6
100% to < 120%	786	13.4	106	13.5	8	1.0	318	40.5	142	18.1	37	4.7	104	13.2
>=120%	1,394	23.8	167	12.0	9	0.6	516	37.0	266	19.1	134	9.6	217	15.6
Not Available	321	5.5	19	5.9	8	2.5	87	27.1	70	21.8	45	14.0	57	17.8
TRACT INCOME														
Low	92	1.6	12	13.0	0	0.0	35	38.0	12	13.0	2	2.2	15	16.3
Moderate	1,226	21.0	167	13.6	11	0.9	486	39.6	149	12.2	63	5.1	178	14.5
Middle	4,458	76.2	757	17.0	48	1.1	1,716	38.5	675	15.1	290	6.5	623	14.0
Upper	2,038	34.8	423	20.8	34	1.7	699	34.3	324	15.9	183	9.0	318	15.6
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TRACT MINORITY														
< 10%	5,136	87.8	955	18.6	69	1.3	1,924	37.5	801	15.6	383	7.5	752	14.6
>= 10% to < 20%	831	14.2	116	14.0	7	0.8	301	36.2	134	16.1	62	7.5	133	16.0
>= 20% to < 50%	1,027	17.6	161	15.7	11	1.1	416	40.5	134	13.0	53	5.2	150	14.6
>= 50% to < 80%	674	11.5	108	16.0	5	0.7	242	35.9	76	11.3	30	4.5	74	11.0
>= 80%	146	2.5	19	13.0	1	0.7	53	36.3	15	10.3	10	6.8	25	17.1
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS	7,814	133.5	1,359	17.4	93	1.2	2,936	37.6	1,160	14.8	538	6.9	1,134	14.5

ennial reasons were selected
ere were also 1963 Declined Applications with no reason given.

*INCLUDED IN THIS ANALYSIS	Geographic Area: TRACT GROUP: MONTGOMERY COUNTY												
	Purpose: Refinancing (3)												
	Loan Type: Conventional (1)												
	Owner Occupancy: All Owner Occupancy Codes												
Criteria: ALL INSTITUTIONS													
Year: 2002													
Analysis Perspective: HMDA													
Segment	Total Applications		Loans Originated		Applications Approved but not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number
RACE:													
Native	91	0.3	34	37.4	14	15.4	27	29.7	13	14.3	3	3.3	4
Asian	239	0.8	181	75.7	22	9.2	28	11.7	8	3.3	0	0.0	24
Black	1,529	5.1	682	44.6	242	15.8	413	27.0	134	8.8	58	3.8	59
Hispanic	127	0.4	85	66.9	18	14.2	16	12.6	6	4.7	2	1.6	4
White	17,337	57.7	12,506	72.1	1,593	9.2	1,879	10.8	956	5.5	403	2.3	1,147
Joint	218	0.7	159	72.9	16	7.3	25	11.5	12	5.5	6	2.8	12
Other	560	1.9	277	49.5	15	2.7	143	25.5	55	9.8	70	12.5	43
Not Available	9,953	33.1	2,715	27.3	1,049	10.5	3,223	32.4	2,653	26.7	313	3.1	1,631
GENDER:													
Joint	11,975	39.8	8,725	72.9	1,056	8.8	1,270	10.6	662	5.5	262	2.2	880
Male	5,122	17.0	3,108	60.7	567	11.1	867	16.9	347	6.8	233	4.5	261
Female	4,360	14.5	2,683	61.5	469	10.8	761	17.5	302	6.9	145	3.3	235
Not Available	8,597	28.6	2,123	24.7	877	10.2	2,856	33.2	2,526	29.4	215	2.5	1,548
APPLICANT INCOME:													
50%	3,859	12.8	1,376	35.7	448	11.6	1,305	33.8	607	15.7	123	3.2	124
1% to < 80%	6,815	22.7	3,185	46.7	734	10.8	1,627	23.9	1,056	15.5	213	3.1	285
80% to < 100%	4,370	14.5	2,308	52.8	435	10.0	866	19.8	619	14.2	142	3.2	210
100% to < 120%	3,362	11.2	1,878	55.9	339	10.1	604	18.0	435	12.9	106	3.2	170
>=120%	9,533	31.7	6,424	67.4	833	8.7	1,126	11.8	923	9.7	227	2.4	679
Not Available	2,115	7.0	1,468	69.4	180	8.5	226	10.7	197	9.3	44	2.1	1,456
TRACT INCOME:													
Low	187	0.6	49	26.2	27	14.4	73	39.0	33	17.6	5	2.7	14
Moderate	2,761	9.2	920	33.3	367	13.3	879	31.8	497	18.0	98	3.5	198
Middle	14,549	48.4	7,047	48.4	1,526	10.5	3,277	22.5	2,231	15.3	468	3.2	1,198
Upper	12,557	41.8	8,623	68.7	1,049	8.4	1,525	12.1	1,076	8.6	284	2.3	1,514
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
TRACT MINORITY:													
< 10%	23,428	78.0	14,113	60.2	2,200	9.4	3,787	16.2	2,719	11.6	609	2.6	2,467
>= 10% to < 20%	2,736	9.1	1,372	50.1	275	10.1	622	22.7	373	13.6	94	3.4	222
>= 20% to < 50%	2,320	7.7	750	32.3	294	12.7	732	31.6	459	19.8	85	3.7	143
>= 50% to < 80%	1,266	4.2	329	26.0	145	11.5	499	39.4	233	18.4	60	4.7	75
>= 80%	304	1.0	75	24.7	55	18.1	114	37.5	53	17.4	7	2.3	17
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
TOTALS:	30,054	100.0	16,639	55.4	2,969	9.9	5,754	19.1	3,837	12.8	855	2.8	2,924

INSTITUTION LEVEL

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
397	5219909990/7	MOUNTAIN STATES MORTGAGE CTRS	1	0.0	0.0	74	0.0	0.0
398	0000034127/3	SELECT BANK	1	0.0	0.0	67	0.0	0.0
399	1000200007/7	DIVERSIFIED CAPITAL CORP OF TN	1	0.0	0.0	67	0.0	0.0
400	0000002597/1	WELLS FARGO BANK NORTHWEST, NA	1	0.0	0.0	67	0.0	0.0
401	1141000000/7	CHALLENGE FINANCIAL INVESTORS	1	0.0	0.0	66	0.0	0.0
402	7929000008/7	HOME MORTGAGE ASSURED CORP.	1	0.0	0.0	65	0.0	0.0
403	7569700002/7	SUMMIT MORTGAGE CORPORATION	1	0.0	0.0	64	0.0	0.0
404	7399100004/7	MVB MORTGAGE CORPORATION	1	0.0	0.0	63	0.0	0.0
405	0000007938/4	WILMINGTON SAVINGS FUNDS SOCIE	1	0.0	0.0	55	0.0	0.0
406	1781500002/7	INSTAFI.COM	1	0.0	0.0	50	0.0	0.0
407	1538600007/7	HOMEPRIDE FINANCE CORP	1	0.0	0.0	45	0.0	0.0
408	1499700000/7	HOMETOWN MORTGAGE SERVICES	1	0.0	0.0	40	0.0	0.0
409	1474600000/7	HOMESTAR MORTGAGE SERVICES	1	0.0	0.0	39	0.0	0.0
410	0000004715/4	MERCER SAVINGS BANK	1	0.0	0.0	32	0.0	0.0
411	38-1620418/1	FIRST NATIONAL ACCEPTANCE CO.	1	0.0	0.0	31	0.0	0.0
412	0000023801/1	SOUTH COUNTY BANK	1	0.0	0.0	25	0.0	0.0
413	0000000209/1	FIRST NATIONAL BANK OF OMAHA	1	0.0	0.0	25	0.0	0.0
414	0002591847/2	UNIZAN BANC FINANCIAL SERVICES	1	0.0	0.0	23	0.0	0.0
415	0000138510/2	FIFTH THIRD BANK, NORTHERN KY	1	0.0	0.0	23	0.0	0.0
416	0000061623/5	KEMBA FINANCIAL CREDIT UNION	1	0.0	0.0	20	0.0	0.0
417	0000002449/1	MERCHANTS NATIONAL BANK	1	0.0	0.0	19	0.0	0.0
418	0000026647/3	FIRSTTRUST BANK	1	0.0	0.0	16	0.0	0.0
419	33-0862379/3	GREENPOINT CREDIT, LLC	1	0.0	0.0	13	0.0	0.0
420	0000006288/5	FIRST RESOURCE FCU	1	0.0	0.0	11	0.0	0.0
421	0000023716/1	ASSOCIATED BANK ILLINOIS, N A	1	0.0	0.0	7	0.0	0.0
422	0000023444/1	WELLS FARGO BANK NEVADA, NA	1	0.0	0.0	4	0.0	0.0
GROUP TOTALS			50,858	100.0	100.0	5,377,004	100.0	100.0
OTHER INSTITUTIONS			0		0.0	0		0.0
MARKET TOTALS			50,858		100.0	5,377,004		100.0

*TE: Applications include Purchased Loans, Balances are in thousands

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Codes selected

Loan Type: All Loan Type Codes

Owner Occupancy: All Owner Occupancy Codes

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Segment	Total Applications		Conventional		FHA		VA		FSA/RHS		
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	
RACE:											
Native	206	0.5	125	60.7	70	34.0	11	5.3	0	0.0	
Asian	437	1.0	409	93.6	27	6.2	1	0.2	0	0.0	
Black	3,038	6.8	2,463	81.1	419	13.8	155	5.1	1	0.0	
Hispanic	235	0.5	197	83.8	27	11.5	11	4.7	0	0.0	
White	29,869	66.7	26,082	87.3	2,889	9.7	896	3.0	2	0.0	
Joint	459	1.0	354	77.1	62	13.5	43	9.4	0	0.0	
Other	750	1.7	682	90.9	57	7.6	11	1.5	0	0.0	
Not Available	15,864	35.4	14,547	91.7	986	6.2	330	2.1	1	0.0	
GENDER:											
Joint	19,604	43.8	17,238	87.9	1,608	8.2	757	3.9	1	0.0	
Male	9,464	21.1	7,993	84.5	1,130	11.9	339	3.6	2	0.0	
Female	8,086	18.0	6,924	85.8	1,061	13.2	81	1.0	0	0.0	
Not Available	13,724	30.6	12,704	92.6	738	5.4	281	2.0	1	0.0	
APPLICANT INCOME:											
< 50%	6,202	13.8	5,583	90.0	569	9.2	50	0.8	0	0.0	
50% to < 80%	11,433	25.5	9,918	86.7	1,272	11.1	242	2.1	1	0.0	
80% to < 100%	6,987	15.6	6,235	89.2	557	8.0	195	2.8	0	0.0	
100% to < 120%	5,224	11.7	4,773	91.4	327	6.3	124	2.4	0	0.0	
>=120%	14,026	31.3	13,497	96.2	329	2.3	198	1.4	2	0.0	
Not Available	6,986	15.6	4,853	69.5	1,483	21.2	649	9.3	1	0.0	
TRACT INCOME:											
Low	273	0.6	253	92.7	19	7.0	1	0.4	0	0.0	
Moderate	4,530	10.1	3,930	86.8	497	11.0	102	2.3	1	0.0	
Middle	24,758	55.3	21,374	86.3	2,693	10.9	689	2.8	2	0.0	
Upper	21,297	47.5	19,302	90.6	1,328	6.2	666	3.1	1	0.0	
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
TRACT MINORITY:											
< 10%	39,899	89.1	35,365	88.6	3,505	8.8	1,026	2.6	3	0.0	
>= 10% to < 20%	4,803	10.7	3,950	82.2	507	10.6	346	7.2	0	0.0	
>= 20% to < 50%	3,806	8.5	3,375	88.7	374	9.8	57	1.5	0	0.0	
>= 50% to < 80%	1,924	4.3	1,773	92.2	123	6.4	27	1.4	1	0.1	
>= 80%	426	1.0	396	93.0	28	6.6	2	0.5	0	0.0	
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
TOTALS:	50,858	113.5	44,859	88.2	4,537	8.9	1,458	2.9	4	0.0	

**'INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: Home Purchase (1)

Loan Type: Conventional (1)

Owner Occupancy: All Owner Occupancy Codes

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Segment	Total Applications (Including Purchases)		Loans Originated (Including Purchases)		Applications Approved but not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
RACE:														
Native	22	0.2	12	54.5	4	18.2	3	13.6	1	4.5	2	9.1	0	0.0
Asian	140	1.5	108	77.1	14	10.0	11	7.9	4	2.9	3	2.1	13	9.3
Black	651	6.9	405	62.2	72	11.1	100	15.4	39	6.0	35	5.4	33	5.1
Hispanic	58	0.6	48	82.8	3	5.2	5	8.6	2	3.4	0	0.0	6	10.3
White	6,261	66.6	5,105	81.5	391	6.2	456	7.3	226	3.6	83	1.3	559	8.9
Joint	98	1.0	81	82.7	5	5.1	10	10.2	2	2.0	0	0.0	11	11.2
Other	69	0.7	53	76.8	1	1.4	7	10.1	4	5.8	4	5.8	1	1.4
Not Available	2,103	22.4	1,513	71.9	147	7.0	255	12.1	127	6.0	61	2.9	905	43.0
GENDER:														
Joint	3,622	38.5	2,980	82.3	233	6.4	226	6.2	133	3.7	50	1.4	314	8.7
Male	2,110	22.4	1,574	74.6	154	7.3	223	10.6	96	4.5	63	3.0	167	7.9
Female	1,912	20.3	1,464	76.6	139	7.3	202	10.6	72	3.8	35	1.8	164	8.6
Not Available	1,758	18.7	1,307	74.3	111	6.3	196	11.1	104	5.9	40	2.3	883	50.2
APPLICANT INCOME:														
50%	1,182	12.6	713	60.3	106	9.0	260	22.0	69	5.8	34	2.9	81	6.9
5% to < 80%	2,125	22.6	1,532	72.1	184	8.7	259	12.2	100	4.7	50	2.4	164	7.7
80% to < 100%	1,261	13.4	969	76.8	90	7.1	122	9.7	50	4.0	30	2.4	127	10.1
100% to < 120%	957	10.2	773	80.8	59	6.2	64	6.7	42	4.4	19	2.0	80	8.4
>=120%	2,744	29.2	2,302	83.9	165	6.0	118	4.3	110	4.0	49	1.8	255	9.3
Not Available	1,133	12.1	1,036	91.4	33	2.9	24	2.1	34	3.0	6	0.5	821	72.5
TRACT INCOME:														
Low	30	0.3	21	70.0	2	6.7	5	16.7	1	3.3	1	3.3	4	13.3
Moderate	658	7.0	392	59.6	67	10.2	141	21.4	34	5.2	24	3.6	87	13.2
Middle	4,227	45.0	3,127	74.0	320	7.6	469	11.1	202	4.8	109	2.6	681	16.1
Upper	4,487	47.7	3,785	84.4	248	5.5	232	5.2	168	3.7	54	1.2	756	16.8
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TRACT MINORITY:														
< 10%	7,676	81.6	6,186	80.6	481	6.3	571	7.4	306	4.0	132	1.7	1,254	16.3
>= 10% to < 20%	764	8.1	572	74.9	55	7.2	85	11.1	37	4.8	15	2.0	128	16.8
>= 20% to < 50%	649	6.9	403	62.1	72	11.1	120	18.5	35	5.4	19	2.9	103	15.9
>= 50% to < 80%	274	2.9	146	53.3	28	10.2	61	22.3	21	7.7	18	6.6	38	13.9
>= 80%	39	0.4	18	46.2	1	2.6	10	25.6	6	15.4	4	10.3	5	12.8
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	9,402	100.0	7,325	77.9	637	6.8	847	9.0	405	4.3	188	2.0	1,528	16.3

INCLUDED IN THIS ANALYSIS	Geographic Area: TRACT GROUP: MONTGOMERY COUNTY													
	Purpose: All Purpose Codes selected													
	Loan Type: All Loan Type Codes													
	Owner Occupancy: All Owner Occupancy Codes													
	Criteria: ALL INSTITUTIONS													
Year: 2002														
Analysis Perspective: HMDA														
Segment	Total Applications (Including Purchases)		Loans Originated (Including Purchases)		Applications Approved but not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
RACE:														
Native	206	0.4	123	59.7	23	11.2	35	17.0	18	8.7	7	3.4	6	2.9
Asian	437	0.9	342	78.3	37	8.5	43	9.8	12	2.7	3	0.7	44	10.1
Black	3,038	6.0	1,644	54.1	373	12.3	711	23.4	208	6.8	102	3.4	185	6.1
Hispanic	235	0.5	173	73.6	23	9.8	26	11.1	11	4.7	2	0.9	15	6.4
White	29,869	58.7	22,746	76.2	2,288	7.7	2,923	9.8	1,363	4.6	549	1.8	2,358	7.9
Joint	459	0.9	353	76.9	24	5.2	55	12.0	20	4.4	7	1.5	39	8.5
Other	750	1.5	427	56.9	16	2.1	164	21.9	62	8.3	81	10.8	46	6.1
Not Available	15,864	31.2	7,313	46.1	1,351	8.5	3,857	24.3	2,938	18.5	405	2.6	3,360	21.2
GENDER:														
Joint	19,604	38.5	15,030	76.7	1,468	7.5	1,839	9.4	913	4.7	354	1.8	1,597	8.1
Male	9,464	18.6	6,436	68.0	829	8.8	1,355	14.3	522	5.5	322	3.4	672	7.1
Female	8,066	15.9	5,491	68.1	717	8.9	1,218	15.1	437	5.4	203	2.5	596	7.4
Not Available	13,724	27.0	6,164	44.9	1,121	8.2	3,402	24.8	2,760	20.1	277	2.0	3,188	23.2
APPLICANT INCOME:														
50%	6,202	12.2	2,824	45.5	641	10.3	1,851	29.8	720	11.6	166	2.7	271	4.4
1% to < 80%	11,433	22.5	6,538	57.2	1,052	9.2	2,298	20.1	1,255	11.0	290	2.5	707	6.2
80% to < 100%	6,987	13.7	4,320	61.8	599	8.6	1,164	16.7	722	10.3	182	2.6	464	6.6
100% to < 120%	5,224	10.3	3,335	63.8	453	8.7	786	15.0	512	9.8	138	2.6	335	6.4
>=120%	14,026	27.6	10,132	72.2	1,111	7.9	1,394	9.9	1,094	7.8	295	2.1	1,012	7.2
Not Available	6,986	13.7	5,972	85.5	279	4.0	321	4.6	329	4.7	85	1.2	3,264	46.7
TRACT INCOME:														
Low	273	0.5	107	39.2	34	12.5	92	33.7	34	12.5	6	2.2	25	9.2
Moderate	4,530	8.9	2,107	46.5	485	10.7	1,226	27.1	574	12.7	138	3.0	463	10.2
Middle	24,758	48.7	14,859	60.0	2,130	8.6	4,458	18.0	2,672	10.8	639	2.6	2,785	11.2
Upper	21,297	41.9	16,048	75.4	1,486	7.0	2,038	9.6	1,352	6.3	373	1.8	2,780	13.1
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TRACT MINORITY:														
< 10%	39,899	78.5	27,571	69.1	3,079	7.7	5,136	12.9	3,292	8.3	821	2.1	4,968	12.5
>= 10% to < 20%	4,803	9.4	3,004	62.5	381	7.9	831	17.3	463	9.6	124	2.6	558	11.6
>= 20% to < 50%	3,806	7.5	1,705	44.8	412	10.8	1,027	27.0	547	14.4	115	3.0	346	9.1
>= 50% to < 80%	1,924	3.8	701	36.4	200	10.4	674	35.0	266	13.8	83	4.3	148	7.7
>= 80%	426	0.8	140	32.9	63	14.8	146	34.3	64	15.0	13	3.1	33	7.7
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	50,858	100.0	33,121	65.1	4,135	8.1	7,814	15.4	4,632	9.1	1,156	2.3	6,053	11.9

INSTITUTION LEVEL

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: Home Purchase (1)

Loan Type: Conventional (1)

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
1	0002712969/2	FIFTH THIRD MORTGAGE COMPANY	720	7.6	7.6	98,012	9.2	9.2
2	31-0856949/1	NATIONAL CITY MORTGAGE COMPANY	598	6.3	6.3	73,576	6.9	6.9
3	0001644643/2	COUNTRYWIDE HOME LOANS	508	5.4	5.4	59,390	5.6	5.6
4	95-2318940/1	WELLS FARGO HOME MORTGAGE	428	4.5	4.5	55,917	5.2	5.2
5	0000000786/1	NATIONAL CITY BANK	369	3.9	3.9	32,574	3.0	3.0
6	0000008109/4	UNION SAVINGS BANK	357	3.7	3.7	40,435	3.8	3.8
7	36-4114231/1	FIRST FRANKLIN FINANCIAL CORP.	309	3.2	3.2	19,890	1.8	1.8
8	36-3744610/1	ABN AMRO MORTGAGE GROUP, INC	307	3.2	3.2	34,746	3.2	3.2
9	0000008551/4	WASHINGTON MUTUAL BANK, FA	255	2.7	2.7	29,160	2.7	2.7
10	0000020001/3	REPUBLIC BANK	223	2.3	2.3	23,310	2.2	2.2
11	4216200005/7	GMAC MORTGAGE	181	1.9	1.9	21,237	2.0	2.0
12	7731100009/7	LEGACY MORTGAGE	167	1.7	1.7	21,914	2.0	2.0
13	0341151450/4	LIBERTY LENDING SERVICES, INC.	165	1.7	1.7	17,518	1.6	1.6
14	3813209993/7	SCHMIDT MORTGAGE COMPANY	160	1.7	1.7	21,379	2.0	2.0
15	0000008412/4	FLAGSTAR BANK	160	1.7	1.7	19,522	1.8	1.8
16	0000000024/1	US BANK, N A	157	1.6	1.6	18,156	1.7	1.7
17	0000008039/4	LIBERTY SAVINGS BANK, FSB	147	1.5	1.5	14,756	1.3	1.3
18	0000004072/4	OHIO SAVINGS BANK	136	1.4	1.4	22,158	2.0	2.0
19	2295609996/7	RESIDENTIAL FUNDING CORPORATIO	126	1.3	1.3	11,450	1.0	1.0
20	1265700002/7	DECISION ONE MORTGAGE	122	1.2	1.2	11,494	1.0	1.0
21	3027509990/7	CENDANT MORTGAGE	118	1.2	1.2	15,813	1.4	1.4
22	0000001156/4	FIRST PLACE BANK	117	1.2	1.2	19,687	1.8	1.8
23	7527300003/7	NVR MORTGAGE FINANCE, INC.	116	1.2	1.2	20,742	1.9	1.9
24	1374500006/7	TRUSTCORP MORTGAGE COMPANY	97	1.0	1.0	11,709	1.1	1.1
25	7775100007/7	MILA, INC	92	0.9	0.9	9,203	0.8	0.8
26	0000006069/4	LEHMAN BROTHERS BANK, FSB	89	0.9	0.9	8,975	0.8	0.8
27	7604800006/7	OPTION ONE MORTGAGE CORP.	87	0.9	0.9	7,649	0.7	0.7
28	59-2645397/1	NATIONAL CITY HOME LOAN SERVIC	86	0.9	0.9	8,349	0.7	0.7
29	0000007621/1	BANK ONE, NA	81	0.8	0.8	9,520	0.8	0.8
30	0000013044/1	BANK OF AMERICA, N.A.	80	0.8	0.8	11,275	1.0	1.0
31	31-1690008/5	WRIGHT-PATT FINANCIAL GROUP, L	67	0.7	0.7	7,049	0.6	0.6
32	0000015642/4	GMAC BANK	64	0.6	0.6	6,948	0.6	0.6
33	7185300006/7	ACCREDITED HOME LENDERS, INC.	64	0.6	0.6	4,913	0.4	0.4
34	0000007975/4	USAA FEDERAL SAVINGS BANK	60	0.6	0.6	7,647	0.7	0.7
35	0000014761/1	KEYBANK NATIONAL ASSOCIATION	55	0.5	0.5	6,143	0.5	0.5
36	0001612400/2	CHASE MANHATTAN MORTGAGE CORP	53	0.5	0.5	6,580	0.6	0.6

NOTE: Applications include Purchased Loans, Balances are in thousands

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INSTITUTION LEVEL

INCLUDED
IN THIS
ANALYSIS

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: Home Purchase (1)

Loan Type: Conventional (1)

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2002

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
37	0002977151/2	CITIFINANCIAL MORTGAGE COMPANY	52	0.5	0.5	5,078	0.4	0.4
38	0000023446/1	US BANK NORTH DAKOTA	52	0.5	0.5	4,896	0.4	0.4
39	0001999138/2	THE CIT GROUP/CONSUMER FINANCE	52	0.5	0.5	4,369	0.4	0.4
40	95-2622032/7	AAMES FINANCIAL CORPORATION	52	0.5	0.5	3,350	0.3	0.3
41	31-0881021/1	THE HUNTINGTON MORTGAGE CO.	46	0.4	0.4	6,175	0.5	0.5
42	7564000004/7	PRINCIPAL RESIDENTIAL MTG, INC.	44	0.4	0.4	4,913	0.4	0.4
43	36-1239445/7	HOUSEHOLD FINANCE CORPORATION	44	0.4	0.4	4,101	0.3	0.3
44	7506600003/7	OAKWOOD ACCEPTANCE CORPORATION	44	0.4	0.4	2,600	0.2	0.2
45	0000007745/1	THE HUNTINGTON NATIONAL BANK	44	0.4	0.4	1,118	0.1	0.1
46	0002752527/2	EQUIFIRST CORPORATION	43	0.4	0.4	4,061	0.3	0.3
47	3919409997/7	AEGIS MORTGAGE CORPORATION	43	0.4	0.4	3,619	0.3	0.3
48	0000576710/2	SKY BANK	42	0.4	0.4	4,611	0.4	0.4
49	1851400008/7	SEBRING CAPITAL PARTNERS, LP	42	0.4	0.4	3,679	0.3	0.3
50	7909100002/7	HOMEcomings FINANCIAL NETWORK	40	0.4	0.4	4,033	0.3	0.3
51	54-1779092/7	ORIGEN FINANCIAL, INC.	37	0.3	0.3	1,397	0.1	0.1
52	0000023160/1	CHASE MANHATTAN BANK USA, NA	33	0.3	0.3	1,166	0.1	0.1
53	7177000002/7	MERITAGE MORTGAGE CORPORATION	32	0.3	0.3	1,884	0.1	0.1
54	41-1704421/1	WELLS FARGO FUNDING	31	0.3	0.3	5,727	0.5	0.5
55	7900200006/7	NEW CENTURY MORTGAGE CORP.	31	0.3	0.3	2,675	0.2	0.2
56	3831400006/7	RYLAND MORTGAGE COMPANY	30	0.3	0.3	4,453	0.4	0.4
57	6480209999/7	MASTER FINANCIAL, INC.	29	0.3	0.3	2,376	0.2	0.2
58	7493900007/7	DAVID MORTGAGE, INC.	28	0.2	0.2	3,794	0.3	0.3
59	0000001741/1	WELLS FARGO BANK, NA	27	0.2	0.2	710	0.0	0.0
60	13-2999081/1	CITIMORTGAGE, INC.	26	0.2	0.2	4,182	0.3	0.3
61	1375809998/7	CUNA MUTUAL MORTGAGE	26	0.2	0.2	3,010	0.2	0.2
62	0000014501/1	UNIZAN BANK NATIONAL ASSOC.	26	0.2	0.2	2,447	0.2	0.2
63	0000023927/1	THE CITIZENS NATIONAL BANK OF	25	0.2	0.2	5,329	0.5	0.5
64	0000006381/4	METROPOLITAN BANK AND TRUST CO	24	0.2	0.2	3,896	0.3	0.3
65	1289800005/7	MORTGAGE EXPRESS, INC.	23	0.2	0.2	2,554	0.2	0.2
66	0001088890/2	IRWIN MORTGAGE	23	0.2	0.2	2,445	0.2	0.2
67	0000017595/1	COMMUNITY NATIONAL BANK	23	0.2	0.2	1,692	0.1	0.1
68	0000723112/2	FIFTH THIRD BANK	23	0.2	0.2	1,040	0.0	0.0
69	0000009462/3	FARMERS & MERCHANTS BANK	22	0.2	0.2	2,423	0.2	0.2
70	3837309996/7	FIRST EQUITY MORTGAGEWARE	21	0.2	0.2	4,581	0.4	0.4
71	3842009994/7	COLONY MORTGAGE CORPORATION	21	0.2	0.2	2,071	0.1	0.1
72	0000027642/3	ADVANTAGE BANK	21	0.2	0.2	2,053	0.1	0.1

NOTE: Applications include Purchased Loans. Balances are in thousands

**INCLUDED
IN THIS
ANALYSIS**
Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
1	000000785/1	NATIONAL CITY BANK	3,154	6.5	6.5	217,332	4.6	4.6
2	31-0856949/1	NATIONAL CITY MORTGAGE COMPANY	2,937	6.1	6.1	352,143	7.6	7.6
3	0000007621/1	BANK ONE, NA	2,612	5.4	5.4	194,464	4.2	4.2
4	0002712969/2	FIFTH THIRD MORTGAGE COMPANY	2,195	4.5	4.5	273,683	5.9	5.9
5	36-3744610/1	ABN AMRO MORTGAGE GROUP, INC.	1,778	3.7	3.7	193,113	4.1	4.1
6	6414109995/7	COUNTRYWIDE HOME LOANS	1,663	3.4	3.4	178,601	3.8	3.8
7	0000008109/4	UNION SAVINGS BANK	1,518	3.1	3.1	158,675	3.4	3.4
8	51-0003820/7	BENEFICIAL CORPORATION	1,395	2.9	2.9	121,257	2.6	2.6
9	95-2318940/1	WELLS FARGO HOME MORTGAGE	1,316	2.7	2.7	152,291	3.2	3.2
10	36-1239445/7	HOUSEHOLD FINANCE CORPORATION	1,221	2.5	2.5	123,163	2.6	2.6
11	0000008412/4	FLAGSTAR BANK, FSB	1,180	2.4	2.4	128,751	2.7	2.7
12	4216200005/7	GMAC MORTGAGE	1,092	2.2	2.2	96,743	2.0	2.0
13	0000000024/1	US BANK, N.A.	961	2.0	2.0	69,307	1.4	1.4
14	0000020001/3	REPUBLIC BANK	753	1.5	1.5	86,776	1.8	1.8
15	0000023160/1	CHASE MANHATTAN BANK USA, NA	686	1.4	1.4	30,496	0.6	0.6
16	0341151450/4	LIBERTY LENDING SERVICES, INC.	666	1.3	1.3	76,723	1.6	1.6
17	0000008039/4	LIBERTY SAVINGS BANK, FSB	655	1.3	1.3	66,886	1.4	1.4
18	0680267088/4	NORTH AMERICAN MORTGAGE CO	636	1.3	1.3	68,564	1.4	1.4
19	3919409997/7	AEGIS MORTGAGE CORPORATION	612	1.2	1.2	53,534	1.1	1.1
20	0000008551/4	WASHINGTON MUTUAL BANK, FA	562	1.1	1.1	61,878	1.3	1.3
21	0002977151/2	CITIFINANCIAL MORTGAGE COMPANY	533	1.1	1.1	39,945	0.8	0.8
22	2295609996/7	RESIDENTIAL FUNDING CORPORATIO	512	1.0	1.0	39,741	0.8	0.8
23	7756600001/7	AMERIQUEST MORTGAGE COMPANY	467	0.9	0.9	46,001	0.9	0.9
24	1374500006/7	TRUSTCORP MORTGAGE COMPANY	420	0.8	0.8	52,352	1.1	1.1
25	0001999138/2	THE CIT GROUP/CONSUMER FINANCE	413	0.8	0.8	35,481	0.7	0.7
26	56-1796719/1	NATIONSCREDIT FINANCIAL SERVIC	402	0.8	0.8	41,664	0.9	0.9
27	0000723112/2	FIFTH THIRD BANK	376	0.7	0.7	13,137	0.2	0.2
28	0000022908/1	KEY BANK USA, N.A.	365	0.7	0.7	15,076	0.3	0.3
29	36-4114231/1	FIRST FRANKLIN FINANCIAL CORP.	353	0.7	0.7	26,135	0.5	0.5
30	95-2622032/7	AAMES FUNDING CORPORATION	348	0.7	0.7	22,491	0.4	0.4
31	22-1092200/1	CHASE MANHATTAN MORTGAGE CORP	317	0.6	0.6	34,152	0.7	0.7
32	0000006809/4	CO. ONIAL SAVINGS, F.A.	313	0.6	0.6	32,118	0.6	0.6
33	1265700002/7	DECISION ONE MORTGAGE COMPANY	306	0.6	0.6	30,743	0.6	0.6
34	7731100009/7	LEGACY MORTGAGE	293	0.6	0.6	38,819	0.8	0.8
35	0001078369/2	REGIONS MORTGAGE, INC.	293	0.6	0.6	31,703	0.6	0.6
36	0000022559/1	FIRST UNION NATIONAL BANK - DE	286	0.5	0.5	24,284	0.5	0.5

TE Applications include Purchased Loans, Balances are in thousands

**MARKET SHARE ANALYSIS
INSTITUTION LEVEL**

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
37	0000014761/1	KEYBANK NATIONAL ASSOCIATION	284	0.5	0.5	18,117	0.3	0.3
38	760480006/7	OPTION ONE MORTGAGE CORP.	280	0.5	0.5	24,699	0.5	0.5
39	0132729067/4	NAMCO ASSET MANAGEMENT, INC.	276	0.5	0.5	29,084	0.6	0.6
40	0000034536/3	CONSECO BANK, INC.	275	0.5	0.5	22,418	0.4	0.4
41	0000860473/2	CITIFINANCIAL, INC.	269	0.5	0.5	16,509	0.3	0.3
42	0000066328/5	WRIGHT-PATT CREDIT UNION, INC.	256	0.5	0.5	7,120	0.1	0.1
43	7069000008/7	DELTA FUNDING CORP.	249	0.5	0.5	20,590	0.4	0.4
44	75-2921540/7	CENTEX HOME EQUITY COMPANY LLC	244	0.5	0.5	20,755	0.4	0.4
45	3027509990/7	CENDANT MORTGAGE	241	0.5	0.5	28,384	0.6	0.6
46	7185300006/7	ACCREDITED HOME LENDERS, INC.	224	0.4	0.4	18,563	0.4	0.4
47	31-1690008/5	WRIGHT-PATT FINANCIAL GROUP, L	211	0.4	0.4	21,742	0.4	0.4
48	0000000200/1	FLEET NATIONAL BANK	206	0.4	0.4	21,383	0.4	0.4
49	0000002630/4	M&I BANK FSB	203	0.4	0.4	21,316	0.4	0.4
50	7606200003/7	RBMG, INC.	200	0.4	0.4	20,911	0.4	0.4
51	13-2999081/1	CITIMORTGAGE INC.	196	0.4	0.4	24,356	0.5	0.5
52	3813209993/7	SCHMIDT MORTGAGE COMPANY	195	0.4	0.4	22,095	0.4	0.4
53	2294709990/7	CONSECO FINANCE SERVICING CORP.	193	0.4	0.4	31,583	0.6	0.6
54	31-0881021/1	THE HUNTINGTON MORTGAGE CO.	188	0.3	0.3	22,071	0.4	0.4
55	0000008566/4	SUPERIOR BANK FSB	188	0.3	0.3	16,213	0.3	0.3
56	0000004072/4	OHIO SAVINGS BANK	187	0.3	0.3	27,100	0.5	0.5
57	3833009998/7	AMERICAN MORTGAGE SERVICE COMP	183	0.3	0.3	17,338	0.3	0.3
58	0000013044/1	BANK OF AMERICA, N.A.	179	0.3	0.3	20,018	0.4	0.4
59	0001478802/2	HOMESIDE MORTGAGE, INC.	179	0.3	0.3	19,585	0.4	0.4
60	1611300007/7	EQUITY RESOURCES, INC.	174	0.3	0.3	13,580	0.2	0.2
61	52-2113031/1	HOMEOWNERS LOAN CORP.	170	0.3	0.3	12,979	0.2	0.2
62	2182009998/7	WASHTENAW MORTGAGE COMPANY	162	0.3	0.3	16,689	0.3	0.3
63	41-1704421/1	WELLS FARGO FUNDING	161	0.3	0.3	24,272	0.5	0.5
64	7564000004/7	PRINCIPAL RESIDENTIAL MTG, INC.	157	0.3	0.3	17,519	0.3	0.3
65	0232646780/7	AMERICAN BUSINESS FINANCIAL	157	0.3	0.3	9,821	0.2	0.2
66	0000006069/4	LEHMAN BROTHERS BANK, FSB.	150	0.3	0.3	14,697	0.3	0.3
67	59-2645397/1	ALTEGRA CREDIT COMPANY	134	0.2	0.2	11,682	0.2	0.2
68	0000612618/2	PROVIDENT BANK	134	0.2	0.2	7,917	0.1	0.1
69	0000006194/4	HOUSEHOLD BANK, F.S.B.	133	0.2	0.2	12,315	0.2	0.2
70	0000064970/5	UNIVERSAL CREDIT UNION, INC.	129	0.2	0.2	4,135	0.0	0.0
71	0000001156/4	FIRST PLACE BANK	128	0.2	0.2	19,944	0.4	0.4
72	0000000164/1	FIRST NATIONAL BANK	120	0.2	0.2	12,792	0.2	0.2

*NOTE: Applications include Purchased Loans. Balances are in thousands.

**MARKET SHARE ANALYSIS
INSTITUTION LEVEL**

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
73	0000024095/1	MBNA AMERICA (DELAWARE), N.A.	119	0.2	0.2	9,362	0.2	0.2
74	59-3324910/7	HOMEGOLD INC.	117	0.2	0.2	11,511	0.2	0.2
75	0001073560/2	FIRST UNION MORTGAGE CORP.	113	0.2	0.2	12,797	0.2	0.2
76	0000014470/4	TRAVELERS BANK & TRUST, FSB	113	0.2	0.2	10,356	0.2	0.2
77	0002752527/2	EQUIFIRST CORPORATION	112	0.2	0.2	13,318	0.2	0.2
78	0000066835/5	DAY AIR CREDIT UNION	112	0.2	0.2	6,093	0.1	0.1
79	0000060885/5	DAYMET CREDIT UNION	112	0.2	0.2	4,483	0.0	0.0
80	7909100002/7	HOMEcomings FINANCIAL NETWORK	110	0.2	0.2	12,093	0.2	0.2
81	0001088890/2	IRWIN MORTGAGE CORPORATION	109	0.2	0.2	12,114	0.2	0.2
82	0341225701/4	CHARTER ONE CREDIT CORPORATION	107	0.2	0.2	8,556	0.1	0.1
83	0000007975/4	USAA FEDERAL SAVINGS BANK	106	0.2	0.2	12,906	0.2	0.2
84	0000014141/1	BROOKVILLE NATIONAL BANK	106	0.2	0.2	7,090	0.1	0.1
85	35-2088209/7	CRESLEIGH FINANCIAL SERVICES	105	0.2	0.2	8,862	0.1	0.1
86	7765600003/7	MAC-CLAIR MORTGAGE CORP	101	0.2	0.2	9,709	0.2	0.2
87	1126000006/7	SEBRING CAPITAL CORPORATION	100	0.2	0.2	7,874	0.1	0.1
88	7527300003/7	NVR MORTGAGE FINANCE, INC.	98	0.2	0.2	15,524	0.3	0.3
89	1014100002/7	FULL SPECTRUM LENDING, INC.	98	0.2	0.2	8,545	0.1	0.1
90	7900200006/7	NEW CENTURY MORTGAGE CORP.	96	0.2	0.2	8,999	0.1	0.1
91	0000008529/4	UNION FEDERAL BANK OF INDPLS.	90	0.1	0.1	9,526	0.2	0.2
92	7715400000/7	CROSSMANN MORTGAGE CORPORATION	87	0.1	0.1	11,163	0.2	0.2
93	0000023446/1	US BANK NORTH DAKOTA	83	0.1	0.1	7,167	0.1	0.1
94	0000013349/1	UNION PLANTERS BANK, N.A.	81	0.1	0.1	8,199	0.1	0.1
95	0000017925/4	SUPERIOR FEDERAL BANK FSB	81	0.1	0.1	6,898	0.1	0.1
96	7810600004/7	PROVIDENT FUNDING ASSOCIATES,	79	0.1	0.1	10,821	0.2	0.2
97	0000003269/1	WELLS FARGO BANK WEST, NA	78	0.1	0.1	2,270	0.0	0.0
98	0000001316/1	PNC BANK NA	77	0.1	0.1	2,957	0.0	0.0
99	0000576710/2	SKY BANK - OHIO BANK REGION	76	0.1	0.1	9,167	0.1	0.1
100	0000015033/1	ADVANTA NATIONAL BANK	76	0.1	0.1	3,890	0.0	0.0
101	0000005848/4	E*TRADE BANK	71	0.1	0.1	13,460	0.2	0.2
102	0000007745/1	THE HUNTINGTON NATIONAL BANK	70	0.1	0.1	1,756	0.0	0.0
103	0000000711/4	FIRST SAVINGS BANK	69	0.1	0.1	6,448	0.1	0.1
104	3831400006/7	RYLAND MORTGAGE COMPANY	68	0.1	0.1	10,393	0.2	0.2
105	0741878850/4	GUARANTY RESIDENTIAL LENDING	66	0.1	0.1	7,046	0.1	0.1
106	0000002076/4	BROOKVILLE BUILDING & SAV ASSN	66	0.1	0.1	6,257	0.1	0.1
107	0134027208/4	SIB MORTGAGE CORP.	64	0.1	0.1	6,470	0.1	0.1
108	3842009994/7	COLONY MORTGAGE CORPORATION	61	0.1	0.1	6,571	0.1	0.1

*NOTE: Applications include Purchased Loans, Balances are in thousands.

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
109	0002039488/2	WELLS FARGO FINL AMERICA, INC	61	0.1	0.1	5,826	0.1	0.1
110	39-1801203/3	GB HOME EQUITY	61	0.1	0.1	1,735	0.0	0.0
111	0000014362/1	LASALLE BANK NA	59	0.1	0.1	7,471	0.1	0.1
112	7775100007/7	MILA, INC.	59	0.1	0.1	4,103	0.0	0.0
113	0000006381/4	METROPOLITAN BANK AND TRUST	57	0.1	0.1	7,423	0.1	0.1
114	1003800004/7	LONG BEACH MORTGAGE COMPANY	57	0.1	0.1	5,275	0.1	0.1
115	0000000086/1	FIRST NAT'L BANK GERMANTOWN	57	0.1	0.1	2,604	0.0	0.0
116	0000025653/3	FREMONT INVESTMENT AND LOAN	56	0.1	0.1	4,948	0.1	0.1
117	7943800003/7	SAXON MORTGAGE, INC.	56	0.1	0.1	4,284	0.0	0.0
118	7840600009/7	BNC MORTGAGE INC	56	0.1	0.1	4,262	0.0	0.0
119	48-0875093/1	FIRST HORIZON HOME LOAN CORP.	55	0.1	0.1	5,635	0.1	0.1
120	0002971869/2	HOME EQUITY OF AMERICA, INC	54	0.1	0.1	3,674	0.0	0.0
121	0627009996/7	MERRILL LYNCH CREDIT CORP.	53	0.1	0.1	13,756	0.2	0.2
122	7506600003/7	OAKWOOD ACCEPTANCE CORPORATION	53	0.1	0.1	2,617	0.0	0.0
123	0000060143/2	COMERICA BANK	53	0.1	0.1	1,649	0.0	0.0
124	1248200000/7	AMERUS HOME EQUITY, INC	52	0.1	0.1	5,844	0.1	0.1
125	0000009462/3	FARMERS & MERCHANTS BANK	52	0.1	0.1	2,676	0.0	0.0
126	0000000336/1	FIRST TENNESSEE BANK N A	52	0.1	0.1	2,144	0.0	0.0
127	0000003692/4	MONROE FEDERAL SAVINGS & LOAN	51	0.1	0.1	4,362	0.0	0.0
128	33-0862379/3	GREENPOINT CREDIT, LLC	49	0.1	0.1	1,725	0.0	0.0
129	1411700003/7	EQUITABLE MORTGAGE CORP	45	0.0	0.0	13,626	0.2	0.2
130	1118100001/7	MORTGAGE LENDERS NETWORK USA	45	0.0	0.0	4,539	0.0	0.0
131	0000004410/4	SOVEREIGN BANK	45	0.0	0.0	2,632	0.0	0.0
132	0000024256/1	FIRST INDIANA BANK / GTC942	45	0.0	0.0	2,626	0.0	0.0
133	0000004544/4	THIRD FEDERAL SAVINGS AND LOAN	44	0.0	0.0	7,328	0.1	0.1
134	05-0402708/7	ADVANCED FINANCIAL SERVICES, I	44	0.0	0.0	2,569	0.0	0.0
135	1437800009/7	E-LOAN, INC	43	0.0	0.0	5,444	0.1	0.1
136	13-3210378/3	GREENPOINT MORTGAGE FUNDING, I	43	0.0	0.0	4,795	0.1	0.1
137	1463300003/7	MOORE FINANCIAL ENTERPRISES, I	43	0.0	0.0	3,164	0.0	0.0
138	3733609993/7	THE BANKERS G T & T CO	42	0.0	0.0	4,625	0.1	0.1
139	0000003970/4	INDYMAC BK FSB	41	0.0	0.0	5,698	0.1	0.1
140	1458900002/7	NEXSTAR FINANCIAL CORPORATION	41	0.0	0.0	4,136	0.0	0.0
141	1200100006/7	MORTGAGE AMENITIES CORP.	40	0.0	0.0	3,439	0.0	0.0
142	0000017283/4	WAYPOINT BANK	40	0.0	0.0	317	0.0	0.0
143	0161146859/4	CHARTER ONE MORTGAGE CORP	39	0.0	0.0	6,072	0.1	0.1
144	7632300003/7	UNIVERSAL MORTGAGE CORP	39	0.0	0.0	4,020	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands

**MARKET SHARE ANALYSIS
INSTITUTION LEVEL**

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
145	000001235/4	CITIBANK, F.S.B.	38	0.0	0.0	5,183	0.1	0.1
146	0002914969/2	NCS MORTGAGE LENDING COMPANY	38	0.0	0.0	3,522	0.0	0.0
147	2467100004/7	JAMES B. NUTTER AND COMPANY	37	0.0	0.0	3,513	0.0	0.0
148	54-1779092/7	ORIGEN FINANCIAL, INC.	34	0.0	0.0	1,401	0.0	0.0
149	3837309996/7	FIRST EQUITY MORTGAGE INC.	32	0.0	0.0	6,044	0.1	0.1
150	0510356097/4	WILMINGTON NATIONAL FINANCE	32	0.0	0.0	3,960	0.0	0.0
151	1512400000/7	NOVASTAR MORTGAGE INC.	32	0.0	0.0	3,912	0.0	0.0
152	0000005536/5	NAVY FEDERAL CREDIT UNION	32	0.0	0.0	2,847	0.0	0.0
153	4856500006/7	VANDERBILT MORTGAGE	32	0.0	0.0	1,286	0.0	0.0
154	0000014191/4	MIDFIRST BANK	32	0.0	0.0	1,090	0.0	0.0
155	0000002641/4	CHARTER ONE BANK	30	0.0	0.0	4,957	0.1	0.1
156	0001966578/2	M&T MORTGAGE CORPORATION	30	0.0	0.0	3,416	0.0	0.0
157	0000000993/4	PEOPLES SAVINGS BANK	30	0.0	0.0	3,210	0.0	0.0
158	0000021699/1	GOLETA NATIONAL BANK	30	0.0	0.0	1,635	0.0	0.0
159	0593606823/4	NATIONAL MORTGAGE CENTER DBA	29	0.0	0.0	3,333	0.0	0.0
160	0000000056/1	FIRST SOUTHWESTERN	29	0.0	0.0	2,458	0.0	0.0
161	0000006199/5	RIVER VALLEY CREDIT UNION	29	0.0	0.0	1,088	0.0	0.0
162	0001072246/2	SUNTRUST MORTGAGE, INC.	28	0.0	0.0	3,074	0.0	0.0
163	7362200006/7	BROADVIEW MORTGAGE COMPANY	28	0.0	0.0	2,830	0.0	0.0
164	7464900009/7	EMC MORTGAGE CORPORATION	28	0.0	0.0	2,351	0.0	0.0
165	0000003043/4	NEW CARLISLE FEDERAL S.B.	27	0.0	0.0	2,677	0.0	0.0
166	36-2677063/7	MSDW CREDIT CORPORATION	26	0.0	0.0	2,875	0.0	0.0
167	0458600405/7	WMC MORTGAGE CORP.	26	0.0	0.0	2,231	0.0	0.0
168	1375809998/7	CUNA MUTUAL MORTGAGE	25	0.0	0.0	2,691	0.0	0.0
169	0000130943/2	IRWIN UNION BANK AND TRUST COM	25	0.0	0.0	1,085	0.0	0.0
170	0000005099/4	CALIFORNIA FEDERAL BANK	24	0.0	0.0	8,127	0.1	0.1
171	0752544166/4	FIRST NATIONWIDE MORTGAGE CORP	24	0.0	0.0	2,992	0.0	0.0
172	7177000002/7	MERITAGE MORTGAGE CORPORATION	24	0.0	0.0	2,420	0.0	0.0
173	1289800005/7	MORTGAGE EXPRESS, INC.	23	0.0	0.0	2,418	0.0	0.0
174	0000030757/3	COASTAL BANC SSB	23	0.0	0.0	1,467	0.0	0.0
175	0001035401/2	THE CIT GROUP/SALES FINANCING,	23	0.0	0.0	631	0.0	0.0
176	0000030003/3	GUARANTY BANK, SSB	23	0.0	0.0	608	0.0	0.0
177	0000017595/1	COMMUNITY NATIONAL BANK	22	0.0	0.0	1,563	0.0	0.0
178	0000009846/3	BRANCH BANKING AND TRUST CO	21	0.0	0.0	4,263	0.0	0.0
179	0000000124/4	CORNERSTONE BANK	20	0.0	0.0	2,287	0.0	0.0
180	2179909994/7	TOWNE MORTGAGE COMPANY	20	0.0	0.0	2,130	0.0	0.0

NOTE: Applications include Purchased Loans. Balances are in thousands.

**MARKET SHARE ANALYSIS
INSTITUTION LEVEL**

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Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

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Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
181	7162800002/7	21ST MORTGAGE CORP.	20	0.0	0.0	539	0.0	0.0
182	0841100002/7	ALLIANCE MORTGAGE COMPANY	19	0.0	0.0	2,324	0.0	0.0
183	0000018962/3	ROYAL BANK OF PENNSYLVANIA	19	0.0	0.0	1,875	0.0	0.0
184	0001942602/2	EQUITY ONE, INC.	19	0.0	0.0	1,677	0.0	0.0
185	0000009859/1	SOMERVILLE NATIONAL BANK	19	0.0	0.0	1,133	0.0	0.0
186	7493900007/7	DAVID MORTGAGE, INC.	18	0.0	0.0	2,378	0.0	0.0
187	7071400009/7	NATIONWIDE HOME MORTGAGE COMPA	18	0.0	0.0	2,008	0.0	0.0
188	7592700002/7	H&R BLOCK MORTGAGE CORP.	18	0.0	0.0	1,343	0.0	0.0
189	1557900001/7	PEOPLE'S CHOICE HOME LOAN, INC	17	0.0	0.0	1,942	0.0	0.0
190	7499100008/7	TAYLOR, BEAN & WHITAKER	17	0.0	0.0	1,587	0.0	0.0
191	7218600003/7	BIRMINGHAM BANCORP MORTGAGE CO	17	0.0	0.0	1,456	0.0	0.0
192	0000001741/1	WELLS FARGO BANK, NA	17	0.0	0.0	468	0.0	0.0
193	7197000003/7	QUICKEN LOANS INC.	16	0.0	0.0	2,119	0.0	0.0
194	7979400002/7	FIRST MAGNUS FINANCIAL CORP.	16	0.0	0.0	1,693	0.0	0.0
195	0000008569/4	APPROVED FEDERAL SAVINGS BANK	16	0.0	0.0	1,496	0.0	0.0
196	0640713034/4	CORINTHIAN MORTGAGE CORPORATIO	15	0.0	0.0	1,890	0.0	0.0
197	7060700007/7	COMMUNITY MORTGAGE SERVICES, I	15	0.0	0.0	1,697	0.0	0.0
198	1261700007/7	PRIMARY RESIDENTIAL MORTGAGE C	15	0.0	0.0	1,392	0.0	0.0
199	63-1011414/3	FIRST BANK MORTGAGE CORP	15	0.0	0.0	1,331	0.0	0.0
200	3839809993/7	LIBERTY MORTGAGE COMPANY	15	0.0	0.0	1,236	0.0	0.0
201	1665100001/7	PINNACLE DIRECT FUNDING CORP	14	0.0	0.0	1,893	0.0	0.0
202	0000012642/4	WORLD SAVINGS BANK	14	0.0	0.0	1,748	0.0	0.0
203	7151500007/7	VILLA MORTGAGE INC.	14	0.0	0.0	1,618	0.0	0.0
204	75-2712433/7	CONCORDE ACCEPTANCE CORPORATIO	14	0.0	0.0	1,395	0.0	0.0
205	0000000109/1	NATIONAL CITY BANK, KENTUCKY	14	0.0	0.0	1,221	0.0	0.0
206	0000008159/4	CROWN BANK, FSB	14	0.0	0.0	111	0.0	0.0
207	7323800008/7	EXPRESS CAPITAL LENDING	13	0.0	0.0	1,587	0.0	0.0
208	23-2778991/7	ADVANTA FINANCE CORP	13	0.0	0.0	1,068	0.0	0.0
209	0042590778/4	FORWARD FINANCIAL	13	0.0	0.0	356	0.0	0.0
210	0000006189/4	DOWNEY SAVINGS AND LOAN ASSOC	12	0.0	0.0	1,771	0.0	0.0
211	0002576572/2	PRISM MORTGAGE COMPANY	12	0.0	0.0	1,712	0.0	0.0
212	1463600006/7	MORTGAGEIT, INC.	12	0.0	0.0	1,393	0.0	0.0
213	0351560092/4	MATRIX FINANCIAL SERVICES CORP	12	0.0	0.0	1,127	0.0	0.0
214	7673400003/7	INVESTAID CORPORATION	12	0.0	0.0	885	0.0	0.0
215	1000200007/7	DIVERSIFIED CAPITAL CORP OF TN	12	0.0	0.0	804	0.0	0.0
216	0000008846/1	OLD NATIONAL BANK	12	0.0	0.0	137	0.0	0.0

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INSTITUTION LEVEL

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Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
217	0001382226/2	HSBC MORTGAGE CORPORATION	11	0.0	0.0	3,103	0.0	0.0
218	0000008183/4	EASTERN SAVINGS BANK, FSB	11	0.0	0.0	2,063	0.0	0.0
219	7343000001/7	IMPAC FUNDING CORP	11	0.0	0.0	1,501	0.0	0.0
220	7927200007/7	NEW FREEDOM MORTGAGE CORP	11	0.0	0.0	1,021	0.0	0.0
221	1483300003/7	FINANCE AMERICA, LLC	11	0.0	0.0	926	0.0	0.0
222	0000008145/4	CHEVY CHASE BANK, F.S.B.	11	0.0	0.0	265	0.0	0.0
223	1534900004/7	FIRST NLC FINANCIAL SERVICES	10	0.0	0.0	1,235	0.0	0.0
224	0000913940/2	FIFTH THIRD BANK	10	0.0	0.0	1,066	0.0	0.0
225	0000000709/4	GUARDIAN SAVINGS BANK, FSB	10	0.0	0.0	999	0.0	0.0
226	7140500002/7	SIBCY CLINE MORTGAGE SERVICES	10	0.0	0.0	963	0.0	0.0
227	0000002479/1	SECOND NATIONAL BANK	10	0.0	0.0	854	0.0	0.0
228	0000001701/4	THE GUERNSEY BANK	10	0.0	0.0	737	0.0	0.0
229	0000009179/1	PARK NATIONAL BANK	10	0.0	0.0	693	0.0	0.0
230	0113399725/4	ASTORIA FEDERAL MORTGAGE CORP	9	0.0	0.0	3,382	0.0	0.0
231	7699300007/7	AMERICAN HOME MORTGAGE CORP.	9	0.0	0.0	1,597	0.0	0.0
232	7404800009/7	OCEAN WEST FUNDING	9	0.0	0.0	971	0.0	0.0
233	0000096755/5	MIDFIRST CREDIT UNION	9	0.0	0.0	959	0.0	0.0
234	1061700007/7	TOWN & COUNTRY CREDIT CORP.	9	0.0	0.0	924	0.0	0.0
235	0000023063/3	BANK OF YORBA LINDA	9	0.0	0.0	754	0.0	0.0
236	1059700002/7	FIRST CONSOLIDATED MORTGAGE	9	0.0	0.0	700	0.0	0.0
237	0000000001/1	FIRST UNION NATIONAL BANK	8	0.0	0.0	2,886	0.0	0.0
238	5135809997/7	CTX MORTGAGE COMPANY, LLC	8	0.0	0.0	1,128	0.0	0.0
239	0000008043/4	DOLLAR BANK, FSB	8	0.0	0.0	921	0.0	0.0
240	7515900008/7	FREEDOM MORTGAGE CORP.	8	0.0	0.0	687	0.0	0.0
241	99-0003680/1	UNITY NATIONAL BANK	8	0.0	0.0	580	0.0	0.0
242	0470659799/4	COMMERCIAL FEDERAL MORTGAGE CO	7	0.0	0.0	3,429	0.0	0.0
243	7952900006/7	TRANSLAND FINANCIAL SERVICES	7	0.0	0.0	1,600	0.0	0.0
244	1259600009/7	SOUTH STAR FUNDING, LLC	7	0.0	0.0	920	0.0	0.0
245	0000501105/2	M&T BANK	7	0.0	0.0	810	0.0	0.0
246	0000008186/4	PRESIDENTIAL BANK, F.S.B.	7	0.0	0.0	625	0.0	0.0
247	0000005128/4	ENCORE BANK	7	0.0	0.0	558	0.0	0.0
248	7542800002/7	MLSG, INC.	7	0.0	0.0	502	0.0	0.0
249	0000014529/1	MERCANTILE NATIONAL BANK OF IN	7	0.0	0.0	417	0.0	0.0
250	0000015642/4	GMAC BANK	7	0.0	0.0	231	0.0	0.0
251	0000006594/1	SECURITY NATIONAL BANK	7	0.0	0.0	103	0.0	0.0
252	0000000827/4	COVINGTON SAVINGS & LOAN ASSOC	6	0.0	0.0	690	0.0	0.0

NOTE: Applications include Purchased Loans. Balances are in thousands.

**MARKET SHARE ANALYSIS
INSTITUTION LEVEL**

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Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

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Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
253	0001216291/2	RESOURCE BANK	6	0.0	0.0	639	0.0	0.0
254	7479800008/7	CHAPEL MORTGAGE CORPORATION	6	0.0	0.0	602	0.0	0.0
255	0000000264/5	HEARTLAND FEDERAL CU	6	0.0	0.0	597	0.0	0.0
256	7152500000/7	PLATINUM CAPITAL GROUP	6	0.0	0.0	544	0.0	0.0
257	1596200005/7	GMFS, LLC	6	0.0	0.0	390	0.0	0.0
258	0000017623/5	HONDA FEDERAL CREDIT UNION	6	0.0	0.0	278	0.0	0.0
259	0000014939/4	AIG FEDERAL SAVINGS BANK	6	0.0	0.0	277	0.0	0.0
260	0000001427/1	UNITED NATIONAL BANK	6	0.0	0.0	27	0.0	0.0
261	0000008097/4	PEOPLES COMMUNITY BANK	5	0.0	0.0	12,080	0.2	0.2
262	0000004115/4	ASTORIA FEDERAL SAVINGS	5	0.0	0.0	2,444	0.0	0.0
263	0000007837/4	DIME SAVINGS BANK OF NY,FSB	5	0.0	0.0	685	0.0	0.0
264	7177900003/7	CHADWICK MORTGAGE, INC.	5	0.0	0.0	457	0.0	0.0
265	0000002360/1	LEBANON CITIZENS NATIONAL BANK	5	0.0	0.0	441	0.0	0.0
266	0000021162/1	GUARANTY NATIONAL BANK OF TALL	5	0.0	0.0	427	0.0	0.0
267	0002418980/2	WELLS FARGO FINL ACPTCE AMER	5	0.0	0.0	396	0.0	0.0
268	0000006081/4	FIDELITY BANK	5	0.0	0.0	369	0.0	0.0
269	1075700003/7	AURORA LOAN SERVICES	5	0.0	0.0	316	0.0	0.0
270	0000138510/2	FIFTH THIRD BANK, NORTHERN KY	5	0.0	0.0	256	0.0	0.0
271	0000006301/1	MELLON BANK, N.A.	5	0.0	0.0	170	0.0	0.0
272	0000013216/1	AMERICAN NATIONAL BANK & TRUST	4	0.0	0.0	2,394	0.0	0.0
273	74-2585982/1	EXTRACO MORTGAGE CORPORATION	4	0.0	0.0	465	0.0	0.0
274	36-3913158/3	GN MORTGAGE	4	0.0	0.0	462	0.0	0.0
275	7233200004/7	PINNACLE FINANCIAL CORPORATION	4	0.0	0.0	427	0.0	0.0
276	7469500007/7	ALLIED MORTGAGE CORPORATION	4	0.0	0.0	407	0.0	0.0
277	0000013681/1	NATIONAL BANK OF COMMERCE	4	0.0	0.0	347	0.0	0.0
278	7009900007/7	WENDOVER FINANCIAL SVCS CORP	4	0.0	0.0	318	0.0	0.0
279	7652800004/7	NATION ONE MORTGAGE CO., INC.	4	0.0	0.0	289	0.0	0.0
280	0000014177/4	AMERIBANK	4	0.0	0.0	223	0.0	0.0
281	7431100008/7	OAKMONT MORTGAGE	4	0.0	0.0	206	0.0	0.0
282	0000004142/5	KINECTA FEDERAL CREDIT UNION	4	0.0	0.0	138	0.0	0.0
283	0000005198/4	COMMERCIAL FEDERAL BANK	3	0.0	0.0	1,452	0.0	0.0
284	0000027374/3	MERRILL LYNCH BANK USA	3	0.0	0.0	1,448	0.0	0.0
285	0000016782/4	ING BANK, FSB	3	0.0	0.0	580	0.0	0.0
286	1424400008/7	INTERBAY FUNDING, LLC	3	0.0	0.0	579	0.0	0.0
287	0391428741/4	M&I MORTGAGE CORP	3	0.0	0.0	555	0.0	0.0
288	7605000005/7	COOPERATIVE MORTGAGE SERVICES	3	0.0	0.0	434	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

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Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
289	113030009/7	DOVENMUEHLE FUNDING INC.	3	0.0	0.0	413	0.0	0.0
290	0536900124/7	PULTE MORTGAGE CORPORATION	3	0.0	0.0	355	0.0	0.0
291	7770700000/7	HARBORSIDE FINANCIAL NETWORK	3	0.0	0.0	353	0.0	0.0
292	0000024189/1	FIRST NATIONAL BANK OF ARIZONA	3	0.0	0.0	327	0.0	0.0
293	1352300005/7	BBC FUNDING	3	0.0	0.0	294	0.0	0.0
294	7772300000/7	FRANKLIN FINANCIAL	3	0.0	0.0	272	0.0	0.0
295	7768100008/7	AMERICAN MORTGAGE EXPRESS CORP	3	0.0	0.0	249	0.0	0.0
296	38-3233494/1	NATIONAL CITY MORTGAGE SERVICES	3	0.0	0.0	224	0.0	0.0
297	7875200001/7	FIRST GREENSBORO HOME EQUITY	3	0.0	0.0	222	0.0	0.0
298	75-2585326/7	COUNTRYPLACE MORTGAGE, LTD.	3	0.0	0.0	198	0.0	0.0
299	0000008534/4	GUARANTY BANK	3	0.0	0.0	139	0.0	0.0
300	0000006288/5	FIRST RESOURCE FEDERAL CREDIT	3	0.0	0.0	127	0.0	0.0
301	54-1943828/1	MILLENNIUM CAPITAL	3	0.0	0.0	106	0.0	0.0
302	0000022051/3	ABINGTON SAVINGS BANK	2	0.0	0.0	935	0.0	0.0
303	0000413208/2	HSBC BANK, USA	2	0.0	0.0	878	0.0	0.0
304	0000030237/3	PARKVALE BANK	2	0.0	0.0	480	0.0	0.0
305	0000008045/4	BANKUNITED, FSB	2	0.0	0.0	386	0.0	0.0
306	1085800002/7	SPECIALTY MORTGAGE CORPORATION	2	0.0	0.0	383	0.0	0.0
307	59-3679259/7	HOMEALLIANCE MORTGAGE COMPANY	2	0.0	0.0	356	0.0	0.0
308	7621700002/7	WORLD WIDE FINANCIAL SERVICES	2	0.0	0.0	348	0.0	0.0
309	0000061810/5	KEMBA CREDIT UNION, INC	2	0.0	0.0	334	0.0	0.0
310	0000023748/1	HORIZON NATIONAL BANK	2	0.0	0.0	316	0.0	0.0
311	7015500006/7	HOWARD HANNA FINANCIAL SERV	2	0.0	0.0	313	0.0	0.0
312	0000028178/3	NORTHWEST SAVINGS BANK	2	0.0	0.0	313	0.0	0.0
313	7516800003/7	FIRST GUARANTY MORTGAGE	2	0.0	0.0	288	0.0	0.0
314	1923400005/7	COLUMBIA NATIONAL, INC.	2	0.0	0.0	288	0.0	0.0
315	7871500009/7	MARATHON FINANCIAL CORPORATION	2	0.0	0.0	286	0.0	0.0
316	0000604024/2	MINSTER BANK	2	0.0	0.0	274	0.0	0.0
317	3827009995/7	UNION NATIONAL MORTGAGE CO.	2	0.0	0.0	269	0.0	0.0
318	0541900445/4	GREATER ATLANTIC MORTGAGE CORP	2	0.0	0.0	251	0.0	0.0
319	1474600000/7	HOMESTAR MORTGAGE SERVICES	2	0.0	0.0	249	0.0	0.0
320	58-0692236/3	LIBERTY MORTGAGE CORPORATION	2	0.0	0.0	232	0.0	0.0
321	0000005500/5	NORTHWEST FEDERAL CREDIT UNION	2	0.0	0.0	220	0.0	0.0
322	7650700000/7	AMERICA'S MONEYLINE	2	0.0	0.0	199	0.0	0.0
323	0000023570/1	FIRST BANK RICHMOND	2	0.0	0.0	181	0.0	0.0
324	0000029031/3	AMERIANA BANK AND TRUST	2	0.0	0.0	174	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
325	000002597/1	WELLS FARGO BANK NORTHWEST, NA	2	0.0	0.0	147	0.0	0.0
326	3814209995/7	THE LEADER MORTGAGE COMPANY	2	0.0	0.0	136	0.0	0.0
327	0000026348/3	IMPERIAL CAPITAL BANK	2	0.0	0.0	136	0.0	0.0
328	7865700008/7	MORTGAGE BANKERS SERVICE CORP.	2	0.0	0.0	114	0.0	0.0
329	35-2037032/7	NEWSTATE MORTGAGE COMPANY	2	0.0	0.0	108	0.0	0.0
330	7718200008/7	AMERICAN HOME LOANS	2	0.0	0.0	90	0.0	0.0
331	0000817833/2	SOUTHTRUST BANK	2	0.0	0.0	83	0.0	0.0
332	0219309999/7	SUN AMERICAN MORTGAGE	2	0.0	0.0	55	0.0	0.0
333	0000013987/1	WELLS FARGO BANK INDIANA, NA	2	0.0	0.0	31	0.0	0.0
334	0000001275/4	QUAKER CITY FEDERAL SAVINGS	2	0.0	0.0	22	0.0	0.0
335	0000019536/3	SOUTH CENTRAL BANK	2	0.0	0.0	19	0.0	0.0
336	0000852218/2	JPMORGAN CHASE BANK	1	0.0	0.0	3,100	0.0	0.0
337	0117400000/7	COLLATERAL MORTGAGE LTD	1	0.0	0.0	2,325	0.0	0.0
338	0000005938/4	THE WINTON SAVINGS AND LOAN CO	1	0.0	0.0	1,400	0.0	0.0
339	0000027094/3	SOUTHERN PACIFIC BANK	1	0.0	0.0	850	0.0	0.0
340	0000004192/4	FIRST FEDERAL BANK OF THE MIDW	1	0.0	0.0	500	0.0	0.0
341	0000019976/5	HPEFCU	1	0.0	0.0	420	0.0	0.0
342	0001079544/2	SOUTHTRUST MORTGAGE CORP	1	0.0	0.0	372	0.0	0.0
343	0000013074/3	HUDSON CITY SAVINGS BANK	1	0.0	0.0	342	0.0	0.0
344	0000008337/4	CHARTER BANK	1	0.0	0.0	261	0.0	0.0
345	0000034127/3	SELECT BANK	1	0.0	0.0	240	0.0	0.0
346	3807209990/7	YERKE MORTGAGE CO.	1	0.0	0.0	212	0.0	0.0
347	2148900000/7	ROSS MORTGAGE CORPORATION	1	0.0	0.0	212	0.0	0.0
348	0000014640/4	STATE FARM FS FSB	1	0.0	0.0	210	0.0	0.0
349	7187700001/7	CENTRAL PACIFIC MORTGAGE	1	0.0	0.0	209	0.0	0.0
350	0000004499/4	FIRST CLERMONT BANK	1	0.0	0.0	208	0.0	0.0
351	7281500005/7	REAL ESTATE MORTGAGE CORP.	1	0.0	0.0	202	0.0	0.0
352	0593151342/4	MARKET STREET MORTGAGE CORP	1	0.0	0.0	191	0.0	0.0
353	0001421161/2	BANK OF BLUE VALLEY	1	0.0	0.0	184	0.0	0.0
354	0000016406/4	VIRTUALBANK	1	0.0	0.0	182	0.0	0.0
355	1195900005/7	LOAN FUNDING CORP. OF AMERICA	1	0.0	0.0	175	0.0	0.0
356	1728700007/7	PARAGON HOME LENDING LLC	1	0.0	0.0	173	0.0	0.0
357	0000000869/1	NATIONAL CITY BANK, INDIANA	1	0.0	0.0	168	0.0	0.0
358	0000002092/4	FRANKLIN SAVINGS AND LOAN CO.	1	0.0	0.0	166	0.0	0.0
359	0000008709/1	1ST NATIONAL BANK	1	0.0	0.0	154	0.0	0.0
360	7385000001/7	PRIME MORTGAGE USA, INC	1	0.0	0.0	152	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands

INCLUDED IN THIS ANALYSIS	Geographic Area: TRACT GROUP: MONTGOMERY COUNTY													
	Purpose: All Purpose Codes selected													
	Loan Type: All Loan Type Codes													
	Owner Occupancy: All Owner Occupancy Codes													
Criteria: ALL INSTITUTIONS														
Year: 2001														
Analysis Perspective: HMDA														
Segment	Total Applications (Including Purchases)		Loans Originated (Including Purchases)		Applications Approved but not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
RACE														
Native	67	0.1	34	50.7	2	3.0	19	28.4	8	11.9	4	6.0	3	4.5
Asian	337	0.7	237	70.3	32	9.5	47	13.9	15	4.5	6	1.8	25	7.4
Black	2,917	6.1	1,514	51.9	342	11.7	792	27.2	182	6.2	87	3.0	130	4.5
Hispanic	182	0.4	88	48.4	37	20.3	36	19.8	6	3.3	15	8.2	6	3.3
White	26,311	54.9	19,493	74.1	2,095	8.0	3,258	12.4	1,031	3.9	434	1.6	1,799	6.8
Joint	351	0.7	244	69.5	27	7.7	56	16.0	20	5.7	4	1.1	17	4.8
Other	742	1.5	167	22.5	35	4.7	262	35.3	269	36.3	9	1.2	9	1.2
Not Available	16,976	35.5	7,979	47.0	1,648	9.7	4,111	24.2	2,845	16.8	393	2.3	3,431	20.2
GENDER														
Joint	17,529	36.6	12,684	72.4	1,396	8.0	2,274	13.0	872	5.0	303	1.7	1,185	6.8
Male	8,376	17.5	5,447	65.0	764	9.1	1,473	17.6	505	6.0	187	2.2	459	5.5
Female	7,155	14.9	4,607	64.4	659	9.2	1,327	18.5	427	6.0	135	1.9	418	5.8
Not Available	14,823	31.0	7,018	47.3	1,399	9.4	3,507	23.7	2,572	17.4	327	2.2	3,358	22.7
APPLICANT INCOME:														
< 50%	5,066	10.6	2,317	45.7	476	9.4	1,624	32.1	549	10.8	100	2.0	224	4.4
50% to < 80%	10,681	22.3	5,850	54.8	1,009	9.4	2,428	22.7	1,120	10.5	274	2.6	508	4.8
80% to < 100%	6,507	13.6	3,811	58.6	631	9.7	1,215	18.7	698	10.7	152	2.3	349	5.4
100% to < 120%	5,431	11.3	3,295	60.7	511	9.4	968	17.8	540	9.9	117	2.2	303	5.6
>= 120%	13,785	28.8	9,473	68.7	1,305	9.5	1,649	12.0	1,102	8.0	256	1.9	1,012	7.3
Not Available	6,413	13.4	5,010	78.1	285	4.5	697	10.9	367	5.7	53	0.8	3,024	47.2
TRACT INCOME:														
Low	306	0.6	121	39.5	37	12.1	101	33.0	42	13.7	5	1.6	21	6.9
Moderate	4,568	9.5	2,061	45.1	465	10.2	1,363	29.8	551	12.1	128	2.8	408	8.9
Middle	24,363	50.9	14,032	57.6	2,272	9.3	5,020	20.6	2,494	10.2	545	2.2	2,562	10.5
Upper	18,646	38.9	13,542	72.6	1,444	7.7	2,097	11.2	1,289	6.9	274	1.5	2,429	13.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TRACT MINORITY:														
< 10%	36,692	76.6	24,242	66.1	3,099	8.4	5,651	15.4	3,031	8.3	669	1.8	4,343	11.8
>= 10% to < 20%	4,554	9.5	2,735	60.1	409	9.0	827	18.2	485	10.6	98	2.2	501	11.0
>= 20% to < 50%	3,958	8.3	1,769	44.7	406	10.3	1,193	30.1	473	12.0	117	3.0	363	9.2
>= 50% to < 80%	2,224	4.6	857	38.5	247	11.1	746	33.5	322	14.5	52	2.3	177	8.0
>= 80%	455	1.0	153	33.6	57	12.5	164	36.0	65	14.3	16	3.5	36	7.9
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS	47,883	100.0	29,756	62.1	4,218	8.8	8,581	17.9	4,376	9.1	952	2.0	5,420	11.3

INSTITUTION LEVEL

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
397	0002751801/2	CITIFINANCIAL SERVICES, INC.	1	0.0	0.0	42	0.0	0.0
398	0000066840/5	CODE CREDIT UNION	1	0.0	0.0	40	0.0	0.0
399	0000004715/4	MERCER SAVINGS BANK	1	0.0	0.0	40	0.0	0.0
400	0000010592/1	WELLS FARGO BANK SOUTH DAKOTA	1	0.0	0.0	34	0.0	0.0
401	0000015057/1	WELLS FARGO BANK WISCONSIN, NA	1	0.0	0.0	29	0.0	0.0
402	0000002966/4	THIRD FEDERAL SAVINGS BANK	1	0.0	0.0	27	0.0	0.0
403	0000063307/5	NEW HORIZONS CREDIT UNION	1	0.0	0.0	26	0.0	0.0
404	0000032574/3	BEAL BANK	1	0.0	0.0	26	0.0	0.0
405	7265100003/7	LONDON FINANCIAL GROUP	1	0.0	0.0	25	0.0	0.0
406	0000312244/2	FIRST BANK OF BERNE	1	0.0	0.0	25	0.0	0.0
407	0001385722/2	F&M MORTGAGE SERVICES, INC.	1	0.0	0.0	23	0.0	0.0
408	0000006679/4	MATRIX CAPITAL BANK	1	0.0	0.0	22	0.0	0.0
409	0000017022/4	ATLANTIC COAST FEDERAL	1	0.0	0.0	15	0.0	0.0
410	0000499613/2	FIFTH THIRD BK, KENTUCKY, INC.	1	0.0	0.0	15	0.0	0.0
411	0000675332/2	SUNTRUST BANK	1	0.0	0.0	14	0.0	0.0
412	0000020484/1	CITIBANK NEVADA, N.A.	1	0.0	0.0	8	0.0	0.0
413	0000000293/5	DP&L EMPLOYEES PLU FED CR UN	1	0.0	0.0	6	0.0	0.0
414	0000014225/4	PRINCIPAL BANK	1	0.0	0.0	5	0.0	0.0
GROUP TOTALS:			47,883	100.0	100.0	4,629,612	100.0	100.0
OTHER INSTITUTIONS:			0		0.0	0		0.0
MARKET TOTALS:			47,883		100.0	4,629,612		100.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
361	3836109998/7	DEVELOPER'S MORTGAGE COMPANY	1	0.0	0.0	146	0.0	0.0
362	0000222147/2	CITIZENS BANK	1	0.0	0.0	138	0.0	0.0
363	0000014740/1	FIRST NATIONAL BANK OF AMERICA	1	0.0	0.0	128	0.0	0.0
364	0000008308/4	FEDERAL MEDICAL BANK	1	0.0	0.0	123	0.0	0.0
365	38-3075078/7	FRANKLIN MORTGAGE FUNDING	1	0.0	0.0	120	0.0	0.0
366	1323400008/7	SECURITY LENDING WHOLESALE LC	1	0.0	0.0	119	0.0	0.0
367	7289300004/7	REALTY MORTGAGE CORPORATION	1	0.0	0.0	117	0.0	0.0
368	0000614313/2	THE STATE BANK & TRUST CO	1	0.0	0.0	117	0.0	0.0
369	0000009071/5	DIRECT FEDERAL CREDIT UNION	1	0.0	0.0	108	0.0	0.0
370	7042100008/7	DOLLAR MORTGAGE CORPORATION	1	0.0	0.0	107	0.0	0.0
371	0002343082/2	MORTGAGE SERVICES, INC	1	0.0	0.0	106	0.0	0.0
372	36-3920095/5	CU/AMERICA FINAN SVCS	1	0.0	0.0	106	0.0	0.0
373	1362200002/7	MOLTON, ALLEN & WILLIAMS MTG	1	0.0	0.0	104	0.0	0.0
374	34-1812174/1	FIRSTMERIT MORTGAGE CORP.	1	0.0	0.0	102	0.0	0.0
375	2179209998/7	EXCHANGE FINANCIAL CORPORATION	1	0.0	0.0	102	0.0	0.0
376	7285600001/7	WESTAMERICA MORTGAGE COMPANY	1	0.0	0.0	101	0.0	0.0
377	11-2815564/7	EHOME CREDIT CORP.	1	0.0	0.0	98	0.0	0.0
378	0000061744/5	INT'L HARVESTER EMPL. C. U.	1	0.0	0.0	95	0.0	0.0
379	0000010666/3	OAK HILL BANKS	1	0.0	0.0	87	0.0	0.0
380	7428900001/7	LOANCITY.COM	1	0.0	0.0	86	0.0	0.0
381	0000820310/2	COMMUNITY FIRST BANK & TRUST	1	0.0	0.0	86	0.0	0.0
382	0000033503/3	UNITY BANK	1	0.0	0.0	83	0.0	0.0
383	7109700009/7	MONUMENT MORTGAGE	1	0.0	0.0	82	0.0	0.0
384	0000012504/4	HOME LOAN AND INVESTMENT BANK	1	0.0	0.0	82	0.0	0.0
385	0000001830/4	HOME CITY FEDERAL SAVINGS BANK	1	0.0	0.0	82	0.0	0.0
386	3833409991/7	SWAIN MORTGAGE COMPANY	1	0.0	0.0	81	0.0	0.0
387	0000008266/4	UNITED MIDWEST SAVINGS BANK	1	0.0	0.0	74	0.0	0.0
388	1462200006/7	COMMUNITY BANC MORTGAGE LLC	1	0.0	0.0	71	0.0	0.0
389	0000007030/1	COMMUNITY TRUST BANK, N. A.	1	0.0	0.0	70	0.0	0.0
390	0000062848/5	TELHIO CREDIT UNION, INC	1	0.0	0.0	64	0.0	0.0
391	0000001997/1	NATIONAL BANK & TRUST COMPANY	1	0.0	0.0	61	0.0	0.0
392	0000013679/1	BANK OF OKLAHOMA, N.A.	1	0.0	0.0	58	0.0	0.0
393	7240500003/7	ENTRUST MORTGAGE	1	0.0	0.0	55	0.0	0.0
394	0000008399/4	UNIVERSAL SAVINGS BANK F.A.	1	0.0	0.0	48	0.0	0.0
395	7876500000/7	JUPITER MORTGAGE CORP.	1	0.0	0.0	45	0.0	0.0
396	0000007938/4	WILMINGTON SAVINGS FUNDS SOCIE	1	0.0	0.0	45	0.0	0.0

NOTE: Applications include Purchased Loans. Balances are in thousands.

INCLUDED IN THIS ANALYSIS	Geographic Area: TRACT GROUP: MONTGOMERY COUNTY												
	Purpose: Refinancing (3)												
	Loan Type: Conventional (1)												
	Owner Occupancy: All Owner Occupancy Codes												
	Criteria: ALL INSTITUTIONS												
	Year: 2001 Analysis Perspective: HMDA												
Segment	Total Applications		Loans Originated		Applications Approved but not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number
RACE:													
Native	39	0.1	18	46.2	2	5.1	9	23.1	7	17.9	3	7.7	0
Asian	177	0.7	120	67.8	17	9.6	24	13.6	13	7.3	3	1.7	12
Black	1,337	5.1	568	42.5	197	14.7	420	31.4	88	6.6	64	4.8	45
Hispanic	111	0.4	41	36.9	28	25.2	24	21.6	4	3.6	14	12.6	4
White	13,819	52.4	9,567	69.2	1,297	9.4	1,983	14.3	618	4.5	354	2.6	830
Joint	177	0.7	110	62.1	17	9.6	35	19.8	14	7.9	1	0.6	4
Other	633	2.4	113	17.9	27	4.3	240	37.9	246	38.9	7	1.1	5
Not Available	10,100	38.3	2,883	28.5	1,190	11.8	3,189	31.6	2,514	24.9	324	3.2	1,599
GENDER:													
Joint	9,859	37.4	6,548	66.4	893	9.1	1,554	15.8	615	6.2	249	2.5	594
Male	4,214	16.0	2,395	56.8	470	11.2	893	21.2	313	7.4	143	3.4	179
Female	3,701	14.0	2,111	57.0	427	11.5	779	21.0	277	7.5	107	2.9	153
Not Available	8,619	32.7	2,366	27.5	985	11.4	2,698	31.3	2,299	26.7	271	3.1	1,573
APPLICANT INCOME:													
< 50%	3,034	11.5	1,137	37.5	328	10.8	1,037	34.2	452	14.9	80	2.6	97
50% to < 80%	6,071	23.0	2,681	44.2	669	11.0	1,606	26.5	889	14.6	226	3.7	167
80% to < 100%	3,715	14.1	1,788	48.1	422	11.4	825	22.2	565	15.2	115	3.1	136
100% to < 120%	3,249	12.3	1,686	51.9	337	10.4	682	21.0	448	13.8	96	3.0	136
>= 120%	8,495	32.2	5,327	62.7	848	10.0	1,209	14.2	895	10.5	216	2.5	606
Not Available	1,829	6.9	801	43.8	171	9.3	565	30.9	255	13.9	37	2.0	1,357
TRACT INCOME:													
Low	207	0.8	69	33.3	29	14.0	69	33.3	37	17.9	3	1.4	10
Moderate	2,701	10.2	892	33.0	313	11.6	940	34.8	456	16.9	100	3.7	202
Middle	13,636	51.7	6,205	45.5	1,551	11.4	3,430	25.2	2,006	14.7	444	3.3	1,122
Upper	9,849	37.3	6,254	63.5	882	9.0	1,485	15.1	1,005	10.2	223	2.3	1,165
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
TRACT MINORITY:													
< 10%	19,937	75.5	11,109	55.7	2,006	10.1	3,866	19.4	2,411	12.1	545	2.7	2,025
>= 10% to < 20%	2,431	9.2	1,093	45.0	270	11.1	600	24.7	387	15.9	81	3.3	192
>= 20% to < 50%	2,336	8.9	768	32.9	286	12.2	799	34.2	392	16.8	91	3.9	175
>= 50% to < 80%	1,422	5.4	384	27.0	180	12.7	559	39.3	257	18.1	42	3.0	85
>= 80%	267	1.0	66	24.7	33	12.4	100	37.5	57	21.3	11	4.1	22
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
TOTALS:	26,393	100.0	13,420	50.8	2,775	10.5	5,924	22.4	3,504	13.3	770	2.9	2,499

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Codes selected

Loan Type: All Loan Type Codes

Owner Occupancy: All Owner Occupancy Codes

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Segment	Total Applications Denied		Debt-to-Income Ratio		Employment History		Credit History		Collateral		Cash, PMI, or Bad Data (6, 7 & 8)		Other	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	
RACE														
Native	19	0.3	5	26.3	1	5.3	7	36.8	2	10.5	1	5.3	3	15.8
Asian	47	0.7	17	36.2	2	4.3	20	42.6	4	8.5	4	8.5	7	14.9
Black	792	11.3	157	19.8	15	1.9	380	48.0	114	14.4	75	9.5	109	13.8
Hispanic	36	0.5	9	25.0	1	2.8	16	44.4	5	13.9	3	8.3	5	13.9
White	3,258	46.5	802	24.6	74	2.3	1,441	44.2	529	16.2	408	12.5	508	15.6
Joint	56	0.8	10	17.9	0	0.0	25	44.6	11	19.6	6	10.7	3	5.4
Other	262	3.7	22	8.4	2	0.8	132	50.4	110	42.0	4	1.5	9	3.4
Not Available	4,111	58.6	568	13.8	36	0.9	1,408	34.2	964	23.4	260	6.3	525	12.8
GENDER														
Joint	2,274	32.4	436	19.2	27	1.2	992	43.6	485	21.3	250	11.0	273	12.0
Male	1,473	21.0	314	21.3	33	2.2	635	43.1	204	13.8	200	13.6	235	16.0
Female	1,327	18.9	331	24.9	37	2.8	581	43.8	204	15.4	128	9.6	181	13.6
Not Available	3,507	50.0	509	14.5	34	1.0	1,221	34.8	846	24.1	183	5.2	480	13.7
APPLICANT INCOME														
< 50%	1,624	23.2	447	27.5	54	3.3	648	39.9	196	12.1	119	7.3	205	12.6
50% to < 80%	2,428	34.6	540	22.2	38	1.6	1,045	43.0	380	15.7	205	8.4	337	13.9
80% to < 100%	1,215	17.3	225	18.5	13	1.1	498	41.0	210	17.3	114	9.4	164	13.5
100% to < 120%	968	13.8	131	13.5	7	0.7	417	43.1	205	21.2	96	9.9	146	15.1
>= 120%	1,649	23.5	218	13.2	15	0.9	672	40.8	377	22.9	160	9.7	262	15.9
Not Available	697	9.9	29	4.2	4	0.6	149	21.4	371	53.2	67	9.6	55	7.9
TRACT INCOME														
Low	101	1.4	12	11.9	1	1.0	48	47.5	17	16.8	5	5.0	13	12.9
Moderate	1,363	19.4	225	16.5	22	1.6	550	40.4	282	20.7	95	7.0	164	12.0
Middle	5,020	71.6	911	18.1	74	1.5	2,045	40.7	1,031	20.5	436	8.7	684	13.6
Upper	2,097	29.9	442	21.1	34	1.6	786	37.5	409	19.5	225	10.7	308	14.7
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TRACT MINORITY														
< 10%	5,651	80.6	1,121	19.8	91	1.6	2,254	39.9	1,111	19.7	538	9.5	800	14.2
>= 10% to < 20%	827	11.8	146	17.7	16	1.9	314	38.0	183	22.1	74	8.9	116	14.0
>= 20% to < 50%	1,193	17.0	180	15.1	15	1.3	484	40.6	270	22.6	83	7.0	147	12.3
>= 50% to < 80%	746	10.6	119	16.0	8	1.1	310	41.6	149	20.0	54	7.2	92	12.3
>= 80%	164	2.3	24	14.6	1	0.6	67	40.9	26	15.9	12	7.3	14	8.5
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS	8,581	122.4	1,590	18.5	131	1.5	3,429	40.0	1,739	20.3	761	8.9	1,169	13.6

denial reasons were selected
 ere were also 1567 Declined Applications with no reason given

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INCLUDED IN THIS ANALYSIS	Geographic Area: TRACT GROUP: MONTGOMERY COUNTY										
	Purpose: All Purpose Codes selected										
	Loan Type: All Loan Type Codes										
	Owner Occupancy: All Owner Occupancy Codes										
Criteria: ALL INSTITUTIONS											
Year: 2001											
Analysis Perspective: HMDA											
Segment	Total Applications		Home Purchase		Home Improvement		Refinancing		Multi-family		
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	
RACE											
Native	67	0.2	19	28.4	6	9.0	42	62.7	0	0.0	
Asian	337	0.8	125	37.1	17	5.0	194	57.6	1	0.3	
Black	2,917	6.9	1,004	34.4	334	11.5	1,579	54.1	0	0.0	
Hispanic	182	0.4	47	25.8	9	4.9	126	69.2	0	0.0	
White	26,311	62.0	8,298	31.5	1,895	7.2	16,104	61.2	14	0.1	
Joint	351	0.8	120	34.2	23	6.6	208	59.3	0	0.0	
Other	742	1.7	66	8.9	33	4.4	643	86.7	0	0.0	
Not Available	16,976	40.0	3,151	18.6	1,388	8.2	12,422	73.2	15	0.1	
GENDER											
Joint	17,529	41.3	4,951	28.2	1,121	6.4	11,443	65.3	14	0.1	
Male	8,376	19.7	2,791	33.3	666	8.0	4,916	58.7	3	0.0	
Female	7,155	16.8	2,370	33.1	592	8.3	4,192	58.6	1	0.0	
Not Available	14,823	34.9	2,718	18.3	1,326	8.9	10,767	72.6	12	0.1	
APPLICANT INCOME											
< 50%	5,066	11.9	1,296	25.6	539	10.6	3,231	63.8	0	0.0	
50% to < 80%	10,681	25.2	3,235	30.3	931	8.7	6,515	61.0	0	0.0	
80% to < 100%	6,507	15.3	1,870	28.7	592	9.1	4,045	62.2	0	0.0	
100% to < 120%	5,431	12.8	1,440	26.5	490	9.0	3,501	64.5	0	0.0	
>= 120%	13,785	32.5	3,480	25.2	1,044	7.6	9,261	67.2	0	0.0	
Not Available	6,413	15.1	1,509	23.5	109	1.7	4,765	74.3	30	0.5	
TRACT INCOME											
Low	306	0.7	50	16.3	35	11.4	221	72.2	0	0.0	
Moderate	4,568	10.8	1,025	22.4	440	9.6	3,100	67.9	3	0.1	
Middle	24,363	57.4	6,082	25.0	2,109	8.7	16,155	66.3	17	0.1	
Upper	18,646	43.9	5,673	30.4	1,121	6.0	11,842	63.5	10	0.1	
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
TRACT MINORITY											
< 10%	36,692	86.4	10,195	27.8	2,676	7.3	23,799	64.9	22	0.1	
>= 10% to < 20%	4,554	10.7	1,245	27.3	332	7.3	2,976	65.3	1	0.0	
>= 20% to < 50%	3,958	9.3	890	22.5	388	9.8	2,674	67.6	6	0.2	
>= 50% to < 80%	2,224	5.2	412	18.5	234	10.5	1,577	70.9	1	0.0	
>= 80%	455	1.1	88	19.3	75	16.5	292	64.2	0	0.0	
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
TOTALS											
	47,883	112.8	12,830	26.8	3,705	7.7	31,318	65.4	30	0.1	

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Codes selected

Loan Type: All Loan Type Codes

Owner Occupancy: All Owner Occupancy Codes

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Segment	Total Applications		Conventional		FHA		VA		FSA/RHS		
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	
RACE:											
Native	67	0.2	56	83.6	9	13.4	2	3.0	0	0.0	
Asian	337	0.8	312	92.6	21	6.2	4	1.2	0	0.0	
Black	2,917	6.9	2,338	80.2	440	15.1	139	4.8	0	0.0	
Hispanic	182	0.4	153	84.1	21	11.5	8	4.4	0	0.0	
White	26,311	62.0	22,418	85.2	3,052	11.6	837	3.2	4	0.0	
Joint	351	0.8	284	80.9	45	12.8	22	6.3	0	0.0	
Other	742	1.7	727	98.0	12	1.6	3	0.4	0	0.0	
Not Available	16,976	40.0	15,386	90.6	1,196	7.0	394	2.3	0	0.0	
GENDER:											
Joint	17,529	41.3	15,118	86.2	1,716	9.8	693	4.0	2	0.0	
Male	8,376	19.7	6,970	83.2	1,101	13.1	304	3.6	1	0.0	
Female	7,155	16.8	6,088	85.1	999	14.0	67	0.9	1	0.0	
Not Available	14,823	34.9	13,498	91.1	980	6.6	345	2.3	0	0.0	
APPLICANT INCOME:											
< 50%	5,066	11.9	4,540	89.6	475	9.4	50	1.0	1	0.0	
50% to < 80%	10,681	25.2	9,134	85.5	1,312	12.3	234	2.2	1	0.0	
80% to < 100%	6,507	15.3	5,645	86.8	663	10.2	197	3.0	2	0.0	
100% to < 120%	5,431	12.8	4,851	89.3	437	8.0	143	2.6	0	0.0	
>=120%	13,785	32.5	13,117	95.2	444	3.2	224	1.6	0	0.0	
Not Available	6,413	15.1	4,387	68.4	1,465	22.8	561	8.7	0	0.0	
TRACT INCOME:											
Low	306	0.7	295	96.4	11	3.6	0	0.0	0	0.0	
Moderate	4,568	10.8	4,019	88.0	468	10.2	81	1.8	0	0.0	
Middle	24,363	57.4	20,855	85.6	2,852	11.7	653	2.7	3	0.0	
Upper	18,646	43.9	16,505	88.5	1,465	7.9	675	3.6	1	0.0	
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
TRACT MINORITY:											
< 10%	36,692	86.4	32,034	87.3	3,682	10.0	972	2.6	4	0.0	
>= 10% to < 20%	4,554	10.7	3,632	79.8	572	12.6	350	7.7	0	0.0	
>= 20% to < 50%	3,958	9.3	3,558	89.9	352	8.9	48	1.2	0	0.0	
>= 50% to < 80%	2,224	5.2	2,021	90.9	167	7.5	36	1.6	0	0.0	
>= 80%	455	1.1	429	94.3	23	5.1	3	0.7	0	0.0	
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
TOTALS	47,883	112.8	41,674	87.0	4,796	10.0	1,409	2.9	4	0.0	

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: Home Purchase (1)

Loan Type: Conventional (1)

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
1	0002712969/2	FIFTH THIRD MORTGAGE COMPANY	639	7.0	7.0	85,834	8.7	8.7
2	31-0856949/1	NATIONAL CITY MORTGAGE COMPANY	635	6.9	6.9	81,504	8.2	8.2
3	0000000786/1	NATIONAL CITY BANK	498	5.4	5.4	43,228	4.3	4.3
4	95-2318940/1	WELLS FARGO HOME MORTGAGE	403	4.4	4.4	49,768	5.0	5.0
5	6414109996/7	COUNTRYWIDE HOME LOANS	335	3.6	3.6	37,969	3.8	3.8
6	0000020001/3	REPUBLIC BANK	269	2.9	2.9	31,709	3.2	3.2
7	0000008109/4	UNION SAVINGS BANK	251	2.7	2.7	29,295	2.9	2.9
8	0341151450/4	LIBERTY LENDING SERVICES, INC	220	2.4	2.4	25,336	2.5	2.5
9	36-4114231/1	FIRST FRANKLIN FINANCIAL CORP.	217	2.3	2.3	14,125	1.4	1.4
10	0000008039/4	LIBERTY SAVINGS BANK, FSB	194	2.1	2.1	21,826	2.2	2.2
11	4216200005/7	GMAC MORTGAGE	185	2.0	2.0	21,764	2.2	2.2
12	0000000024/1	US BANK, N.A.	170	1.8	1.8	21,181	2.1	2.1
13	36-3744610/1	ABN AMRO MORTGAGE GROUP, INC.	167	1.8	1.8	18,932	1.9	1.9
14	7731100009/7	LEGACY MORTGAGE	166	1.8	1.8	20,663	2.0	2.0
15	0002977151/2	CITIFINANCIAL MORTGAGE COMPANY	157	1.7	1.7	12,288	1.2	1.2
16	3813209993/7	SCHMIDT MORTGAGE COMPANY	143	1.5	1.5	16,657	1.6	1.6
17	2295609996/7	RESIDENTIAL FUNDING CORPORATIO	141	1.5	1.5	13,965	1.4	1.4
18	0000008551/4	WASHINGTON MUTUAL BANK, FA	137	1.5	1.5	16,747	1.7	1.7
19	0000008412/4	FLAGSTAR BANK, FSB	137	1.5	1.5	15,739	1.5	1.5
20	0000007621/1	BANK ONE, NA	133	1.4	1.4	12,561	1.2	1.2
21	0680267088/4	NORTH AMERICAN MORTGAGE CO	110	1.2	1.2	10,672	1.0	1.0
22	1374500006/7	TRUSTCORP MORTGAGE COMPANY	104	1.1	1.1	13,336	1.3	1.3
23	7604800006/7	OPTION ONE MORTGAGE CORP.	94	1.0	1.0	8,482	0.8	0.8
24	7185300006/7	ACCREDITED HOME LENDERS, INC	92	1.0	1.0	5,738	0.5	0.5
25	0000004072/4	OHIO SAVINGS BANK	83	0.9	0.9	12,425	1.2	1.2
26	0000008566/4	SUPERIOR BANK FSB	83	0.9	0.9	6,507	0.6	0.6
27	3027509990/7	CENDANT MORTGAGE	82	0.9	0.9	9,964	1.0	1.0
28	0000013044/1	BANK OF AMERICA, N.A	75	0.8	0.8	7,431	0.7	0.7
29	0000014761/1	KEYBANK NATIONAL ASSOCIATION	74	0.8	0.8	8,690	0.8	0.8
30	7527300003/7	NVR MORTGAGE FINANCE, INC	71	0.7	0.7	11,523	1.1	1.1
31	0000023160/1	CHASE MANHATTAN BANK USA, NA	69	0.7	0.7	2,533	0.2	0.2
32	56-1796719/1	NATIONSCREDIT FINANCIAL SERVIC	68	0.7	0.7	6,138	0.6	0.6
33	31-1690008/5	WRIGHT-PATT FINANCIAL GROUP, L	66	0.7	0.7	7,147	0.7	0.7
34	59-2645397/1	ALTEGRA CREDIT COMPANY	62	0.6	0.6	5,317	0.5	0.5
35	0132729067/4	NAMCO ASSET MANAGEMENT, INC	57	0.6	0.6	5,449	0.5	0.5
36	0001999138/2	THE CIT GROUP/CONSUMER FINANCE	57	0.6	0.6	5,274	0.5	0.5

NOTE: Applications include Purchased Loans, Balances are in thousands

INSTITUTION LEVEL

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: Home Purchase (1)

Loan Type: Conventional (1)

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2001

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
37	2294709990/7	CONSECO FINANCE SERVICING CORP	54	0.5	0.5	1,623	0.1	0.1
38	000006809/4	COLONIAL SAVINGS, F.A.	53	0.5	0.5	6,250	0.6	0.6
39	750660003/7	OAKWOOD ACCEPTANCE CORPORATION	53	0.5	0.5	2,617	0.2	0.2
40	0000001156/4	FIRST PLACE BANK	51	0.5	0.5	8,511	0.8	0.8
41	0000060143/2	COMERICA BANK	51	0.5	0.5	1,531	0.1	0.1
42	33-0862379/3	GREENPOINT CREDIT, LLC	49	0.5	0.5	1,725	0.1	0.1
43	0000000200/1	FLEET NATIONAL BANK	48	0.5	0.5	5,966	0.6	0.6
44	13-2999081/1	CITIMORTGAGE INC.	47	0.5	0.5	6,444	0.6	0.6
45	0002752527/2	EQUIFIRST CORPORATION	47	0.5	0.5	5,049	0.5	0.5
46	36-1239445/7	HOUSEHOLD FINANCE CORPORATION	46	0.5	0.5	2,858	0.2	0.2
47	1265700002/7	DECISION ONE MORTGAGE COMPANY	43	0.4	0.4	3,481	0.3	0.3
48	1126000006/7	SEBRING CAPITAL CORPORATION	43	0.4	0.4	3,206	0.3	0.3
49	31-0881021/1	THE HUNTINGTON MORTGAGE CO.	40	0.4	0.4	5,086	0.5	0.5
50	22-1092200/1	CHASE MANHATTAN MORTGAGE CORP	40	0.4	0.4	4,446	0.4	0.4
51	0000007975/4	USAA FEDERAL SAVINGS BANK	37	0.4	0.4	5,232	0.5	0.5
52	0000000164/1	FIRST NATIONAL BANK	36	0.3	0.3	3,517	0.3	0.3
53	7909100002/7	HOMEcomings FINANCIAL NETWORK	34	0.3	0.3	3,281	0.3	0.3
54	0000006194/4	HOUSEHOLD BANK, F.S.B.	34	0.3	0.3	2,860	0.2	0.2
55	54-1779092/7	ORIGEN FINANCIAL, INC.	34	0.3	0.3	1,401	0.1	0.1
56	0000034536/3	CONSECO BANK, INC.	34	0.3	0.3	900	0.0	0.0
57	0000576710/2	SKY BANK - OHIO BANK REGION	33	0.3	0.3	4,149	0.4	0.4
58	7564000004/7	PRINCIPAL RESIDENTIAL MTG. INC.	32	0.3	0.3	3,815	0.3	0.3
59	13-3210378/3	GREENPOINT MORTGAGE FUNDING, I	32	0.3	0.3	3,366	0.3	0.3
60	95-2622032/7	AAMES FUNDING CORPORATION	32	0.3	0.3	2,094	0.2	0.2
61	7775100007/7	MILA, INC.	31	0.3	0.3	1,960	0.1	0.1
62	3837309996/7	FIRST EQUITY MORTGAGE INC.	30	0.3	0.3	5,863	0.5	0.5
63	0001078369/2	REGIONS MORTGAGE, INC.	30	0.3	0.3	4,548	0.4	0.4
64	0001088890/2	IRWIN MORTGAGE CORPORATION	30	0.3	0.3	3,321	0.3	0.3
65	0000017925/4	SUPERIOR FEDERAL BANK FSB	30	0.3	0.3	2,308	0.2	0.2
66	1003800004/7	LONG BEACH MORTGAGE COMPANY	28	0.3	0.3	2,241	0.2	0.2
67	0000000711/4	FIRST SAVINGS BANK	27	0.2	0.2	2,392	0.2	0.2
68	0000003269/1	WELLS FARGO BANK WEST, NA	26	0.2	0.2	1,094	0.1	0.1
69	0001478802/2	HOMESIDE MORTGAGE, INC.	25	0.2	0.2	3,067	0.3	0.3
70	7606200003/7	RBMG, INC.	25	0.2	0.2	2,831	0.2	0.2
71	3842009994/7	COLONY MORTGAGE CORPORATION	25	0.2	0.2	2,540	0.2	0.2
72	3831400006/7	RYLAND MORTGAGE COMPANY	24	0.2	0.2	3,473	0.3	0.3

NOTE: Applications include Purchased Loans. Balances are in thousands.

INSTITUTION LEVEL

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Purpose: All Purpose Code selected

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Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
37	0000014761/1	KEYBANK NATIONAL ASSOCIATION	211	0.6	0.6	11,471	0.4	0.4
38	0341225701/4	CHARTER ONE CREDIT CORP	204	0.6	0.6	16,575	0.6	0.6
39	3027509990/7	CENDANT MORTGAGE	203	0.6	0.6	24,325	0.9	0.9
40	7185300006/7	ACCREDITED HOME LENDERS, INC.	196	0.6	0.6	15,926	0.6	0.6
41	13-2999081/1	CITIMORTGAGE INC.	195	0.6	0.6	15,246	0.5	0.5
42	0000004072/4	OHIO SAVINGS BANK	193	0.6	0.6	26,079	1.0	1.0
43	1611300007/7	EQUITY RESOURCES, INC.	192	0.6	0.6	16,820	0.6	0.6
44	3833009998/7	AMERICAN MORTGAGE SERVICE COMP	183	0.5	0.5	17,034	0.6	0.6
45	0000612618/2	PROVIDENT BANK	156	0.4	0.4	8,267	0.3	0.3
46	0132729067/4	NAMCO ASSET MANAGEMENT, INC.	146	0.4	0.4	13,969	0.5	0.5
47	59-2645397/1	ALTEGRA CREDIT COMPANY	143	0.4	0.4	11,524	0.4	0.4
48	3813209993/7	SCHMIDT MORTGAGE COMPANY	139	0.4	0.4	17,023	0.6	0.6
49	41-1704421/1	WELLS FARGO FUNDING	139	0.4	0.4	14,644	0.5	0.5
50	7731100009/7	LEGACY MORTGAGE	138	0.4	0.4	16,559	0.6	0.6
51	0000002630/4	M&I BANK FSB	132	0.4	0.4	11,029	0.4	0.4
52	0232646780/7	AMERICAN BUSINESS FINANCIAL	128	0.4	0.4	8,307	0.3	0.3
53	0002828310/2	REGIONAL HOLDING COMPANY	125	0.3	0.3	10,474	0.4	0.4
54	52-2113031/1	HOMEOWNERS LOAN CORPORATION	123	0.3	0.3	8,611	0.3	0.3
55	0002975027/2	ASSOCIATES FINANCIAL SERVICES	123	0.3	0.3	7,207	0.2	0.2
56	2182009998/7	WASHTENAW MORTGAGE COMPANY	122	0.3	0.3	11,791	0.4	0.4
57	0000765578/2	BANC ONE FINANCIAL SERVICES	119	0.3	0.3	8,392	0.3	0.3
58	0000013044/1	BANK OF AMERICA, N.A.	113	0.3	0.3	11,551	0.4	0.4
59	0000064970/5	UNIVERSAL 1 CREDIT UNION, INC	113	0.3	0.3	1,934	0.0	0.0
60	22-1092200/1	CHASE MANHATTAN MORTGAGE CORP	106	0.3	0.3	10,437	0.4	0.4
61	0000013349/1	UNION PLANTERS BANK, N.A.	105	0.3	0.3	8,306	0.3	0.3
62	0000066835/5	DAY AIR CREDIT UNION	104	0.3	0.3	1,276	0.0	0.0
63	95-2622032/7	AAMES FUNDING CORPORATION	100	0.3	0.3	7,732	0.3	0.3
64	0000001316/1	PNC BANK NA	100	0.3	0.3	3,335	0.1	0.1
65	0000025653/3	FREMONT INVESTMENT & LOAN	98	0.3	0.3	7,823	0.3	0.3
66	0000006069/4	LEHMAN BROTHERS BANK, FSB	95	0.2	0.2	7,097	0.2	0.2
67	7069000008/7	DELTA FUNDING CORP	92	0.2	0.2	6,683	0.2	0.2
68	1125400003/7	EQUIFIRST CORPORATION	90	0.2	0.2	9,298	0.3	0.3
69	0001088890/2	IRWIN MORTGAGE CORPORATION	88	0.2	0.2	8,711	0.3	0.3
70	33-0862379/3	GREENPOINT CREDIT, LLC	88	0.2	0.2	3,055	0.1	0.1
71	0000003269/1	WELLS FARGO BANK WEST, NA	88	0.2	0.2	2,294	0.0	0.0
72	59-3324910/7	HOMEGOLD, INC.	84	0.2	0.2	6,202	0.2	0.2

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Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
73	000008569/4	APPROVED FEDERAL SAVINGS BANK	84	0.2	0.2	5,837	0.2	0.2
74	137450006/7	TRUSTCORP MORTGAGE COMPANY	82	0.2	0.2	7,602	0.2	0.2
75	151240000/7	NOVASTAR	81	0.2	0.2	8,433	0.3	0.3
76	112600006/7	SEBRING CAPITAL CORPORATION	81	0.2	0.2	7,417	0.2	0.2
77	0000007745/1	THE HUTINGTON NATIONAL BANK	78	0.2	0.2	1,944	0.0	0.0
78	101410002/7	FULL SPECTRUM LENDING, INC.	77	0.2	0.2	5,792	0.2	0.2
79	000008551/4	WASHINGTON MUTUAL BANK, FA	76	0.2	0.2	6,750	0.2	0.2
80	790020006/7	NEW CENTURY MORTGAGE CORP	75	0.2	0.2	6,906	0.2	0.2
81	752730003/7	NVR MORTGAGE FINANCE, INC.	74	0.2	0.2	11,042	0.4	0.4
82	771540000/7	CROSSMANN MORTGAGE CORP	73	0.2	0.2	9,562	0.3	0.3
83	0161146859/4	CHARTER ONE MORTGAGE CORP	71	0.2	0.2	10,376	0.4	0.4
84	000006809/4	COLONIAL SAVINGS, F.A.	70	0.2	0.2	6,893	0.2	0.2
85	0000014141/1	BROOKVILLE NATIONAL BANK	69	0.2	0.2	2,663	0.1	0.1
86	31-1690008/5	WRIGHT-PATT FINANCIAL GROUP, L	68	0.2	0.2	6,016	0.2	0.2
87	000006194/4	HOUSEHOLD BANK, F.S.B.	68	0.2	0.2	2,999	0.1	0.1
88	000004410/4	SOVEREIGN BANK	67	0.2	0.2	6,641	0.2	0.2
89	31-0881021/1	THE HUNTINGTON MORTGAGE CO.	63	0.1	0.1	7,224	0.2	0.2
90	000000711/4	FIRST FEDERAL SAVINGS BANK OF	63	0.1	0.1	5,313	0.2	0.2
91	777510007/7	MILA, INC.	63	0.1	0.1	3,947	0.1	0.1
92	000000086/1	FIRST NAT'L BANK GERMANTOWN	63	0.1	0.1	3,405	0.1	0.1
93	0002971869/2	HOME EQUITY OF AMERICA, INC.	61	0.1	0.1	4,100	0.1	0.1
94	000009462/3	FARMERS & MERCHANTS BANK	61	0.1	0.1	2,590	0.1	0.1
95	0000023160/1	CHASE MANHATTAN BANK USA, NA	57	0.1	0.1	2,275	0.0	0.0
96	34-0898643/1	PNC MORTGAGE CORP OF AMERICA	56	0.1	0.1	7,883	0.3	0.3
97	781060004/7	PROVIDENT FUNDING ASSOCIATES,	55	0.1	0.1	7,952	0.3	0.3
98	36-4334512/7	HEARTLAND ENTERPRISES, INC.	55	0.1	0.1	4,389	0.1	0.1
99	0002026871/2	OLD KENT MORTGAGE COMPANY	53	0.1	0.1	6,929	0.2	0.2
100	000008529/4	UNION FEDERAL BANK	52	0.1	0.1	5,353	0.2	0.2
101	790910002/7	HOMEcomings FINANCIAL NETWORK	52	0.1	0.1	4,337	0.1	0.1
102	784060009/7	BNC MORTGAGE INC	52	0.1	0.1	3,807	0.1	0.1
103	383140006/7	RYLAND MORTGAGE COMPANY	51	0.1	0.1	8,552	0.3	0.3
104	0001478802/2	HOMESIDE LENDING, INC	51	0.1	0.1	5,743	0.2	0.2
105	54-1779092/7	DYNEX FINANCIAL, INC	51	0.1	0.1	2,057	0.0	0.0
106	0000576710/2	THE OHIO BANK	50	0.1	0.1	6,392	0.2	0.2
107	0002861287/2	CITIFINANCIAL MORTGAGE COMPA	50	0.1	0.1	3,727	0.1	0.1
108	111810001/7	MORTGAGE LENDERS NETWORK USA	49	0.1	0.1	4,548	0.1	0.1

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Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
109	0000006199/5	RIVER VALLEY FEDERAL CR. UNION	49	0.1	0.1	1,949	0.0	0.0
110	0002914969/2	NCS MORTGAGE LENDING COMPANY	48	0.1	0.1	4,350	0.1	0.1
111	0000014470/4	TRAVELERS BANK & TRUST, FSB	45	0.1	0.1	3,698	0.1	0.1
112	0000002076/4	BROOKVILLE BUILDING & SAVINGS	45	0.1	0.1	3,497	0.1	0.1
113	39-1801203/3	GB HOME EQUITY	45	0.1	0.1	1,625	0.0	0.0
114	0000020001/3	REPUBLIC BANK	44	0.1	0.1	5,480	0.2	0.2
115	0000002641/4	CHARTER ONE BANK	43	0.1	0.1	7,168	0.2	0.2
116	1248200000/7	AMERUS HOME EQUITY, INC.	43	0.1	0.1	4,026	0.1	0.1
117	23-2681022/7	RESOURCE ONE CONSUMER DISCOUNT	43	0.1	0.1	3,073	0.1	0.1
118	0000060143/2	COMERICA BANK	42	0.1	0.1	1,207	0.0	0.0
119	0000001741/1	WELLS FARGO BANK, NA	41	0.1	0.1	4,244	0.1	0.1
120	23-2778991/7	ADVANTA FINANCE CORP.	41	0.1	0.1	2,207	0.0	0.0
121	0000017595/1	THE COMMUNITY NATIONAL BANK	38	0.1	0.1	2,259	0.0	0.0
122	4856500006/7	VANDERBILT MORTGAGE	38	0.1	0.1	1,409	0.0	0.0
123	1463300003/7	MOORE FINANCIAL ENTERPRISES, I	36	0.1	0.1	3,281	0.1	0.1
124	1003800004/7	LONG BEACH MORTGAGE COMPANY	36	0.1	0.1	3,179	0.1	0.1
125	0000002839/4	FIRST INDIANA BANK GTC942	36	0.1	0.1	2,359	0.0	0.0
126	0000000336/1	FIRST TENNESSEE BANK N A	36	0.1	0.1	2,203	0.0	0.0
127	0000060885/5	DAY MET CREDIT UNION	36	0.1	0.1	824	0.0	0.0
128	7564000004/7	PRINCIPAL RESIDENTIAL MTG, INC.	35	0.1	0.1	4,069	0.1	0.1
129	48-0875093/1	FIRST HORIZON HOME LOAN CORP.	35	0.1	0.1	3,151	0.1	0.1
130	0000006381/4	METROPOLITAN BANK AND TRUST CO	34	0.1	0.1	4,208	0.1	0.1
131	0000000164/1	FIRST NATIONAL BANK	34	0.1	0.1	2,695	0.1	0.1
132	0000033535/3	ADVANTA BANK CORP.	34	0.1	0.1	1,469	0.0	0.0
133	0000913940/2	OLD KENT BANK	34	0.1	0.1	980	0.0	0.0
134	0458600405/7	WMC MORTGAGE CORP.	32	0.1	0.1	3,203	0.1	0.1
135	33-0651685/7	PINN FUND, USA	31	0.0	0.0	3,177	0.1	0.1
136	63-0255533/3	REGIONS MORTGAGE, INC.	30	0.0	0.0	4,297	0.1	0.1
137	7362200006/7	BROADVIEW MORTGAGE COMPANY	30	0.0	0.0	2,694	0.1	0.1
138	0001073560/2	FIRST UNION MORTGAGE CORP.	28	0.0	0.0	3,254	0.1	0.1
139	0000003692/4	MONROE FEDERAL S&L ASSOC	28	0.0	0.0	3,056	0.1	0.1
140	7511600000/7	CONTIMORTGAGE CORPORATION	28	0.0	0.0	2,228	0.0	0.0
141	0000005030/4	CRUSADER BANK	28	0.0	0.0	2,037	0.0	0.0
142	0593606823/4	NATIONAL MORTGAGE CENTER	27	0.0	0.0	3,390	0.1	0.1
143	7943800003/7	SAXON MORTGAGE, INC.	27	0.0	0.0	2,588	0.1	0.1
144	0627009996/7	MERRILL LYNCH CREDIT CORP.	26	0.0	0.0	7,160	0.2	0.2

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Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
145	0000001235/4	CITIBANK, F.S.B.	26	0.0	0.0	4,333	0.1	0.1
146	1534900004/7	FIRST NLC FINANCIAL SERVICES	26	0.0	0.0	2,178	0.0	0.0
147	0000003970/4	INDYMAC BANK	24	0.0	0.0	3,949	0.1	0.1
148	0000000056/1	FIRST SOUTHWESTERN	24	0.0	0.0	3,006	0.1	0.1
149	0001072246/2	SUNTRUST MORTGAGE, INC.	24	0.0	0.0	2,535	0.0	0.0
150	35-2088209/7	CRESLEIGH FINANCIAL SVC, LLC	24	0.0	0.0	2,003	0.0	0.0
151	0000014191/4	MIDFIRST BANK	24	0.0	0.0	703	0.0	0.0
152	0000008558/4	BANK UNITED	23	0.0	0.0	2,141	0.0	0.0
153	7464900009/7	EMC MORTGAGE CORPORATION	23	0.0	0.0	1,446	0.0	0.0
154	0002039488/2	WELLS FARGO FINL AMERICA, INC.	23	0.0	0.0	1,369	0.0	0.0
155	87-0274895/1	CROSSLAND MORTGAGE CORPORATION	22	0.0	0.0	2,034	0.0	0.0
156	0000008846/1	OLD NATIONAL BANK	22	0.0	0.0	232	0.0	0.0
157	1411700003/7	EQUITABLE MORTGAGE CORP.	21	0.0	0.0	4,666	0.1	0.1
158	0000130943/2	IRWIN UNION BANK AND TRUST COM.	21	0.0	0.0	748	0.0	0.0
159	0000017283/4	WAYPOINT BANK	21	0.0	0.0	188	0.0	0.0
160	0000004115/4	ASTORIA FEDERAL SAVINGS	20	0.0	0.0	4,796	0.1	0.1
161	3837309996/7	FIRST EQUITY MORTGAGE INC.	20	0.0	0.0	3,743	0.1	0.1
162	23-2772890/7	RESIDENTIAL MONEY CENTERS, INC.	19	0.0	0.0	1,433	0.0	0.0
163	0000012642/4	WORLD SAVINGS BANK, FSB	18	0.0	0.0	1,940	0.0	0.0
164	7033900007/7	TITLE WESTMORTGAGE INC.	18	0.0	0.0	1,730	0.0	0.0
165	3842009994/7	COLONY MORTGAGE CORPORATION	18	0.0	0.0	1,683	0.0	0.0
166	0000009859/1	SOMERVILLE NATIONAL BANK	18	0.0	0.0	849	0.0	0.0
167	0000023570/1	FIRST BANK RICHMOND	18	0.0	0.0	747	0.0	0.0
168	1437800009/7	E-LOAN, INC.	17	0.0	0.0	2,174	0.0	0.0
169	0000008266/4	UNITED MIDWEST SAVINGS	17	0.0	0.0	1,227	0.0	0.0
170	0000013987/1	WELLS FARGO BANK INDIANA, NA	17	0.0	0.0	234	0.0	0.0
171	0113399725/4	ASTORIA FEDERAL MORTGAGE CORP.	16	0.0	0.0	3,682	0.1	0.1
172	36-2677063/7	MSDW CREDIT CORPORATION	16	0.0	0.0	1,848	0.0	0.0
173	0001966578/2	M&T MORTGAGE CORPORATION	16	0.0	0.0	1,514	0.0	0.0
174	0001942602/2	EQUITY ONE, INC.	16	0.0	0.0	1,075	0.0	0.0
175	0000021699/1	GOLETA NATIONAL BANK	16	0.0	0.0	648	0.0	0.0
176	0000005536/5	NAVY FEDERAL CREDIT UNION	15	0.0	0.0	1,334	0.0	0.0
177	1375809998/7	CUNA MUTUAL MORTGAGE CORP.	15	0.0	0.0	1,314	0.0	0.0
178	0000023063/3	BANK OF YORBA LINDA	15	0.0	0.0	1,313	0.0	0.0
179	0001035401/2	THE CIT GROUP/SALES FINANCING,	15	0.0	0.0	551	0.0	0.0
180	0000008159/4	CROWN BANK, FSB	15	0.0	0.0	293	0.0	0.0

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Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
181	1059700002/7	FIRST CONSOLIDATED MORTGAGE CO	14	0.0	0.0	1,634	0.0	0.0
182	7892800004/7	FIELDSTONE MORTGAGE COMPANY	14	0.0	0.0	1,547	0.0	0.0
183	0000000124/4	CORNERSTONE BANK	14	0.0	0.0	1,062	0.0	0.0
184	7001800005/7	INDYMAC MORTGAGE HOLDINGS INC.	14	0.0	0.0	1,047	0.0	0.0
185	0000030003/3	GUARANTY BANK, SSB	14	0.0	0.0	466	0.0	0.0
186	0042590778/4	FORWARD FINANCIAL	14	0.0	0.0	382	0.0	0.0
187	7343000001/7	IMPAC FUNDING CORP	13	0.0	0.0	1,478	0.0	0.0
188	0752544166/4	FIRST NATIONWIDE MORTGAGE CORP	13	0.0	0.0	1,284	0.0	0.0
189	0000023253/1	TCF NATIONAL BANK	13	0.0	0.0	1,231	0.0	0.0
190	1483300003/7	FINANCE AMERICA, LLC	13	0.0	0.0	1,137	0.0	0.0
191	11-2815564/7	EHOME CREDIT CORP.	13	0.0	0.0	1,101	0.0	0.0
192	1195900005/7	LOAN FUNDING CORP. OF AMERICA	13	0.0	0.0	1,089	0.0	0.0
193	0000007975/4	USAA FEDERAL SAVINGS BANK	13	0.0	0.0	904	0.0	0.0
194	0000006594/1	SECURITY NATIONAL BANK	13	0.0	0.0	325	0.0	0.0
195	3002310011/7	GE CAPITAL MORTGAGE SERVICES	12	0.0	0.0	1,951	0.0	0.0
196	7151500007/7	VILLA MORTGAGE INC.	12	0.0	0.0	1,408	0.0	0.0
197	13-3210378/3	GREENPOINT MORTGAGE FUNDING	12	0.0	0.0	1,386	0.0	0.0
198	0000012504/4	HOME LOAN AND INVESTMENT BANK	12	0.0	0.0	1,069	0.0	0.0
199	7218600003/7	BIRMINGHAM BANCORP MORTGAGE CO	12	0.0	0.0	1,037	0.0	0.0
200	7506600003/7	OAKWOOD ACCEPTANCE CORPORATION	12	0.0	0.0	748	0.0	0.0
201	0001382226/2	HSBC MORTGAGE CORPORATION	11	0.0	0.0	2,106	0.0	0.0
202	23-2834903/3	FTM MORTGAGE COMPANY	11	0.0	0.0	1,152	0.0	0.0
203	7177900003/7	CHADWICK MORTGAGE, INC.	11	0.0	0.0	1,084	0.0	0.0
204	3733609993/7	THE BANKERS G T & T CO	11	0.0	0.0	1,081	0.0	0.0
205	7140500002/7	SIBCY CLINE MORTGAGE SERVICES.	11	0.0	0.0	902	0.0	0.0
206	7177000002/7	MERITAGE MORTGAGE CORPORATION	11	0.0	0.0	864	0.0	0.0
207	0000000086/4	GREAT AMERICAN FEDERAL S&L	10	0.0	0.0	1,412	0.0	0.0
208	0000003043/4	NEW CARLISLE FEDERAL SAV BK	10	0.0	0.0	1,243	0.0	0.0
209	0000001701/4	THE GUERNSEY BANK, FSB	10	0.0	0.0	1,015	0.0	0.0
210	3839809993/7	LIBERTY MORTGAGE COMPANY	10	0.0	0.0	668	0.0	0.0
211	0000004592/4	OCWEN FEDERAL BANK	10	0.0	0.0	496	0.0	0.0
212	7162800002/7	21ST CENTURY MORTGAGE	10	0.0	0.0	110	0.0	0.0
213	0000002360/1	LEBANON CITIZENS NATIONAL BANK	9	0.0	0.0	1,635	0.0	0.0
214	0000000001/1	FIRST UNION NATIONAL BANK	9	0.0	0.0	1,315	0.0	0.0
215	7493900007/7	DAVID MORTGAGE, INC.	9	0.0	0.0	1,219	0.0	0.0
216	7765600003/7	MAC-CLAIR MORTGAGE CORP.	9	0.0	0.0	899	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands

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Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

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Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
217	0640713034/4	CORINTHIAN MORTGAGE CORP	9	0.0	0.0	877	0.0	0.0
218	0510356097/4	WILMINGTON NATIONAL FINANCE	9	0.0	0.0	729	0.0	0.0
219	0000001427/1	UNITED NATIONAL BANK	9	0.0	0.0	46	0.0	0.0
220	0000008145/4	CHEVY CHASE BANK, F.S.B.	9	0.0	0.0	38	0.0	0.0
221	0841100002/7	ALLIANCE MORTGAGE COMPANY	8	0.0	0.0	1,326	0.0	0.0
222	0000004544/4	THIRD FEDERAL SAVINGS & LOAN	8	0.0	0.0	1,099	0.0	0.0
223	0000002479/1	SECOND NATIONAL BANK	8	0.0	0.0	925	0.0	0.0
224	1487900000/7	RESIDENTIAL CREDIT CORPORATION	8	0.0	0.0	711	0.0	0.0
225	0000006189/4	DOWNEY SAVINGS AND LOAN ASSOC	8	0.0	0.0	692	0.0	0.0
226	0000000109/1	NATIONAL CITY BANK, KENTUCKY	8	0.0	0.0	657	0.0	0.0
227	0000018667/1	FIRST NATIONAL BANK OF NEVADA	8	0.0	0.0	275	0.0	0.0
228	0000499613/2	FIFTH THIRD BANK, KENTUCKY, INC	8	0.0	0.0	60	0.0	0.0
229	0000014740/1	FIRST NATIONAL BANK OF AMERICA	7	0.0	0.0	2,395	0.0	0.0
230	0470659799/4	COMMERCIAL FEDERAL MORTGAGE CO	7	0.0	0.0	1,495	0.0	0.0
231	0000009846/3	BRANCH BANKING AND TRUST CO	7	0.0	0.0	1,344	0.0	0.0
232	0741878850/4	TEMPLE-INLAND MORTGAGE CO	7	0.0	0.0	869	0.0	0.0
233	0391428741/4	M&I MORTGAGE CORP	7	0.0	0.0	845	0.0	0.0
234	7285600001/7	WESTAMERICA MORTGAGE COMPANY	7	0.0	0.0	772	0.0	0.0
235	0364275816/4	AVONDALE FUNDING.COM	7	0.0	0.0	438	0.0	0.0
236	0000007837/4	DIME SAVINGS BANK OF NY, FSB	7	0.0	0.0	435	0.0	0.0
237	7592700002/7	H&R BLOCK MORTGAGE CORPORATION	7	0.0	0.0	392	0.0	0.0
238	7197000003/7	QUICKEN LOANS INC.	6	0.0	0.0	875	0.0	0.0
239	0000011968/4	PAN AMERICAN BANK, F.S.B	6	0.0	0.0	797	0.0	0.0
240	7718200008/7	AMERICAN HOME LOANS	6	0.0	0.0	583	0.0	0.0
241	0000000993/4	PEOPLES SAVINGS BANK	6	0.0	0.0	495	0.0	0.0
242	7673400003/7	INVESTAID CORPORATION	6	0.0	0.0	478	0.0	0.0
243	7875200001/7	FIRST GREENSBORO HOME EQUITY	6	0.0	0.0	451	0.0	0.0
244	0000007946/4	LIFE BANK	6	0.0	0.0	381	0.0	0.0
245	7853200002/7	PARKWAY MORTGAGE	6	0.0	0.0	308	0.0	0.0
246	0002977384/2	ASSOCIATES HOUSING FINANCE, LL	6	0.0	0.0	237	0.0	0.0
247	0000003680/4	THIRD SAVINGS AND LOAN COMPANY	6	0.0	0.0	215	0.0	0.0
248	0000030757/3	COASTAL BANC SSB	6	0.0	0.0	101	0.0	0.0
249	7042100008/7	DOLLAR MORTGAGE CORPORATION	5	0.0	0.0	1,244	0.0	0.0
250	7605000005/7	COOPERATIVE MORTGAGE SERVICES	5	0.0	0.0	748	0.0	0.0
251	7516800003/7	FIRST GUARANTY MORTGAGE CORP	5	0.0	0.0	645	0.0	0.0
252	0000008183/4	EASTERN SAVINGS BANK, FSB	5	0.0	0.0	565	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

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Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
253	0000096755/5	MIDFIRST CREDIT UNION	5	0.0	0.0	507	0.0	0.0
254	7109700009/7	MONUMENT MORTGAGE, INC	5	0.0	0.0	481	0.0	0.0
255	7568500004/7	CUSTOM MORTGAGE INC	5	0.0	0.0	414	0.0	0.0
256	7883200007/7	INDYMAC INC.	5	0.0	0.0	377	0.0	0.0
257	1200100006/7	MORTGAGE AMENITIES CORP.	5	0.0	0.0	334	0.0	0.0
258	0000009007/5	US AIRWAYS FEDERAL CU	5	0.0	0.0	86	0.0	0.0
259	0000000191/1	NATIONAL CITY BANK, MICH/ILL	5	0.0	0.0	23	0.0	0.0
260	0000169653/2	FIRST BANK	4	0.0	0.0	1,491	0.0	0.0
261	0000413208/2	HSBC BANK, USA	4	0.0	0.0	973	0.0	0.0
262	0000002092/4	FRANKLIN SAVINGS AND LOAN CO	4	0.0	0.0	698	0.0	0.0
263	7927200007/7	NEW FREEDOM MORTGAGE CORP	4	0.0	0.0	509	0.0	0.0
264	7545300007/7	LOANSDIRECT	4	0.0	0.0	376	0.0	0.0
265	0000000709/4	GUARDIAN SAVINGS BANK, FSB	4	0.0	0.0	343	0.0	0.0
266	0000006679/4	MATRIX CAPITAL BANK	4	0.0	0.0	218	0.0	0.0
267	0000001267/1	FARMERS & MECHANICS NATL BANK	4	0.0	0.0	110	0.0	0.0
268	1665100001/7	PINNACLE DIRECT FUNDING CORP	3	0.0	0.0	983	0.0	0.0
269	0000000670/4	CAPITOL FEDERAL SAVINGS	3	0.0	0.0	835	0.0	0.0
270	02-3231972/7	CRS	3	0.0	0.0	555	0.0	0.0
271	0000000827/4	COVINGTON SAVINGS & LOAN ASSOC	3	0.0	0.0	424	0.0	0.0
272	1061700007/7	TOWN & COUNTRY CREDIT CORP.	3	0.0	0.0	419	0.0	0.0
273	1596200005/7	GMFS LLC	3	0.0	0.0	365	0.0	0.0
274	0000005198/4	COMMERCIAL FEDERAL BANK	3	0.0	0.0	331	0.0	0.0
275	0000066840/5	CODE CREDIT UNION	3	0.0	0.0	309	0.0	0.0
276	1259600009/7	SOUTH STAR FUNDING, LLC	3	0.0	0.0	303	0.0	0.0
277	0002978998/2	CITIMORTGAGE, INC	3	0.0	0.0	302	0.0	0.0
278	1000200007/7	DIVERSIFIED CAPITAL CORP OF TN	3	0.0	0.0	263	0.0	0.0
279	5535100002/7	METWEST MORTGAGE SERVICES, INC	3	0.0	0.0	247	0.0	0.0
280	0000010666/3	OAK HILL BANKS	3	0.0	0.0	224	0.0	0.0
281	1045600008/7	CREVE COEUR MORTGAGE ASSOC INC	3	0.0	0.0	192	0.0	0.0
282	2436100003/7	CHARLES F. CURRY	3	0.0	0.0	190	0.0	0.0
283	1466800007/7	ONEPIPELINE.COM	3	0.0	0.0	184	0.0	0.0
284	0000013914/1	BANK ONE, WHEELING-STEUBENVILL	3	0.0	0.0	80	0.0	0.0
285	0000014362/1	LASALLE BANK NA	3	0.0	0.0	71	0.0	0.0
286	0000002098/4	MIDAMERICA BANK	2	0.0	0.0	476	0.0	0.0
287	7979400002/7	FIRST MAGNUS FINANCIAL CORP.	2	0.0	0.0	334	0.0	0.0
288	0000000264/5	HEARTLAND FCU	2	0.0	0.0	291	0.0	0.0

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Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
289	1261700007/7	PRIMARY RESIDENTIAL MORTGAGE C	2	0.0	0.0	245	0.0	0.0
290	1458900002/7	NEXSTAR FINANCIAL CORPORATION	2	0.0	0.0	234	0.0	0.0
291	0541900445/4	GREATER ATLANTIC MORTGAGE CORP	2	0.0	0.0	233	0.0	0.0
292	0000003990/4	CITIZENS BANK OF DELPHOS	2	0.0	0.0	218	0.0	0.0
293	7294500002/7	FIRST JEFFERSON MORTGAGE CORP.	2	0.0	0.0	203	0.0	0.0
294	7479800008/7	CHAPEL MORTGAGE CORPORATION	2	0.0	0.0	202	0.0	0.0
295	7323800008/7	EXPRESS CAPITAL LENDING	2	0.0	0.0	198	0.0	0.0
296	2182409993/7	HEARTWELL MORTGAGE CORPORATION	2	0.0	0.0	197	0.0	0.0
297	0000003927/4	NORTH AMERICAN SAVINGS BANK	2	0.0	0.0	191	0.0	0.0
298	7507300007/7	ALLIED MORTGAGE CAPITAL CORP.	2	0.0	0.0	183	0.0	0.0
299	3802909995/7	MORTGAGE INVESTORS CORPORATION	2	0.0	0.0	177	0.0	0.0
300	31-1662146/3	LENOX MORTGAGE CORP	2	0.0	0.0	176	0.0	0.0
301	75-2585326/7	COUNTRY PLACE MORTGAGE	2	0.0	0.0	142	0.0	0.0
302	0000004192/4	FIRST FEDERAL BANK OF THE MIDW	2	0.0	0.0	137	0.0	0.0
303	7281500005/7	REAL ESTATE MORTGAGE CORP	2	0.0	0.0	134	0.0	0.0
304	0000008308/4	BALTIMORE AMERICAN SAVINGS BAN	2	0.0	0.0	114	0.0	0.0
305	7650700000/7	AMERICA'S MONEYLINE	2	0.0	0.0	114	0.0	0.0
306	34-1831194/1	MOBILE CONSULTANTS INC.	2	0.0	0.0	112	0.0	0.0
307	7404800009/7	OCEAN WEST FUNDING	2	0.0	0.0	107	0.0	0.0
308	0000014177/4	AMERIBANK	2	0.0	0.0	100	0.0	0.0
309	0000022469/3	COLUMBIA RIVER BANK	2	0.0	0.0	96	0.0	0.0
310	0000062848/5	TELHIO CREDIT UNION	2	0.0	0.0	84	0.0	0.0
311	0000000293/5	DP&L EMPLOYEES PLUS FED CR UN	2	0.0	0.0	75	0.0	0.0
312	0000004267/4	HOME FEDERAL SAVINGS BANK	2	0.0	0.0	40	0.0	0.0
313	0000061810/5	KEMBA CINCINNATI CREDIT UNION	2	0.0	0.0	7	0.0	0.0
314	0000852218/2	CHASE MANHATTAN BANK	1	0.0	0.0	11,000	0.4	0.4
315	0000013216/1	AMERICAN NAT'L BANK & TR	1	0.0	0.0	1,182	0.0	0.0
316	0000000916/1	CHAMPAIGN NATIONAL BANK AND TR	1	0.0	0.0	850	0.0	0.0
317	0311588534/4	CORNERSTONEBANC FIN SER CORP	1	0.0	0.0	685	0.0	0.0
318	0000027374/3	MERRILL LYNCH BANK USA	1	0.0	0.0	626	0.0	0.0
319	0000027094/3	SOUTHERN PACIFIC BANK	1	0.0	0.0	420	0.0	0.0
320	0000002307/1	WELLS FARGO BANK IOWA, NA	1	0.0	0.0	397	0.0	0.0
321	0000008709/1	1ST NATIONAL BANK	1	0.0	0.0	395	0.0	0.0
322	7634000003/7	CAPITAL MORTGAGE FUNDING, L L	1	0.0	0.0	278	0.0	0.0
323	0000033134/3	ANN ARBOR COMMERCE BANK	1	0.0	0.0	232	0.0	0.0
324	0000061744/5	INT'L HARVESTER EMPL. C. U	1	0.0	0.0	220	0.0	0.0

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Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
325	0000030237/3	PARKVALE BANK	1	0.0	0.0	198	0.0	0.0
326	0000015960/3	GREEN POINT BANK	1	0.0	0.0	177	0.0	0.0
327	0000008083/4	NEW SOUTH FEDERAL SAVINGS BANK	1	0.0	0.0	172	0.0	0.0
328	5219909990/7	MOUNTAIN STATES MORTGAGE CTRS	1	0.0	0.0	170	0.0	0.0
329	5135809997/7	CTX MORTGAGE COMPANY	1	0.0	0.0	170	0.0	0.0
330	0000005099/4	CALIFORNIA FEDERAL BANK	1	0.0	0.0	166	0.0	0.0
331	7648500001/7	4ADREAM.COM	1	0.0	0.0	165	0.0	0.0
332	0001079544/2	SOUTHTRUST MORTGAGE CORP	1	0.0	0.0	160	0.0	0.0
333	0000001199/5	BMI FEDERAL CREDIT UNION	1	0.0	0.0	152	0.0	0.0
334	2467100004/7	JAMES B. NUTTER AND COMPANY	1	0.0	0.0	144	0.0	0.0
335	0000017623/5	HONDA FEDERAL CREDIT UNION	1	0.0	0.0	136	0.0	0.0
336	0000001728/4	HARRINGTON BANK, FSB	1	0.0	0.0	131	0.0	0.0
337	0000013681/1	NATIONAL BANK OF COMMERCE	1	0.0	0.0	131	0.0	0.0
338	42-1472314/7	EDWARD JONES MORTGAGE, LLC	1	0.0	0.0	126	0.0	0.0
339	0000002007/1	UNION COUNTY NATIONAL BANK	1	0.0	0.0	126	0.0	0.0
340	3827009995/7	UNION NATIONAL MORTGAGE CO.	1	0.0	0.0	122	0.0	0.0
341	0000604024/2	MINSTER BANK	1	0.0	0.0	121	0.0	0.0
342	0001016316/2	MID AM BANK	1	0.0	0.0	118	0.0	0.0
343	0000027802/3	LENOX SAVINGS BANK	1	0.0	0.0	112	0.0	0.0
344	7699300007/7	AMERICAN HOME MORTGAGE CORP	1	0.0	0.0	110	0.0	0.0
345	0000820310/2	COMMUNITY FIRST BANK & TRUST	1	0.0	0.0	107	0.0	0.0
346	39-1856165/3	SHELTER MORTGAGE COMPANY, LLC	1	0.0	0.0	103	0.0	0.0
347	0000003309/4	FIRST FEDERAL LINCOLN BANK	1	0.0	0.0	103	0.0	0.0
348	7555300005/7	CIMARRON MORTGAGE COMPANY	1	0.0	0.0	96	0.0	0.0
349	7937800000/7	MORTGAGE PORTFOLIO SERVICE INC	1	0.0	0.0	92	0.0	0.0
350	7469500007/7	ALLIED MORTGAGE CORPORATION	1	0.0	0.0	92	0.0	0.0
351	0000005551/4	BANKATLANTIC	1	0.0	0.0	90	0.0	0.0
352	0371381494/4	STATE FARM FINANCIAL SERVICES,	1	0.0	0.0	86	0.0	0.0
353	0000002747/1	HORIZON BANK, N.A.	1	0.0	0.0	84	0.0	0.0
354	1424400008/7	INTERBAY FUNDING, L.L.C.	1	0.0	0.0	83	0.0	0.0
355	0002576572/2	PRISM MORTGAGE COMPANY	1	0.0	0.0	83	0.0	0.0
356	7339400008/7	NATION'S STANDARD MORTGAGE COR	1	0.0	0.0	81	0.0	0.0
357	0000008043/4	DOLLAR BANK, FSB	1	0.0	0.0	80	0.0	0.0
358	0000007799/3	CITIZENS & NORTHERN BANK	1	0.0	0.0	80	0.0	0.0
359	1463600006/7	MORTGAGEIT, INC.	1	0.0	0.0	78	0.0	0.0
360	1075700003/7	AURORA LOAN SERVICES	1	0.0	0.0	78	0.0	0.0

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Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
361	7942800007/7	TRANSAMERICA MORTGAGE COMPANY	1	0.0	0.0	75	0.0	0.0
362	7152500000/7	PLATINUM CAPITAL GROUP	1	0.0	0.0	74	0.0	0.0
363	1098000002/7	MOTRGAGE NOW, INC	1	0.0	0.0	71	0.0	0.0
364	35-1714970/5	FORUM FINANCIAL GROUP	1	0.0	0.0	69	0.0	0.0
365	0000009179/1	PARK NATIONAL BANK	1	0.0	0.0	69	0.0	0.0
366	22-2630964/1	CHAMPION MORTGAGE CO/KEYCORP	1	0.0	0.0	65	0.0	0.0
367	0000023876/1	FIRST BANK OF ARIZONA	1	0.0	0.0	63	0.0	0.0
368	7905300009/7	AMERICREDIT CORP OF CALIFORNIA	1	0.0	0.0	62	0.0	0.0
369	0000016782/4	ING BANK, FSB	1	0.0	0.0	60	0.0	0.0
370	0000017117/5	R.I.A. FEDERAL CREDIT UNION	1	0.0	0.0	60	0.0	0.0
371	7015500006/7	HOWARD HANNA FINANCIAL SERV	1	0.0	0.0	58	0.0	0.0
372	0000006081/4	FIDELITY BANK	1	0.0	0.0	57	0.0	0.0
373	0000008097/4	PEOPLES COMMUNITY BANK	1	0.0	0.0	56	0.0	0.0
374	1085800002/7	SPECIALTY MORTGAGE CORPORATION	1	0.0	0.0	52	0.0	0.0
375	0000011394/3	SHORELINE BANK	1	0.0	0.0	52	0.0	0.0
376	0000016101/1	SUCCESS NATIONAL BANK	1	0.0	0.0	52	0.0	0.0
377	0001390342/2	FIFTH THIRD BANK, FLORIDA	1	0.0	0.0	50	0.0	0.0
378	3447609992/7	COLUMBIA EQUITIES, LTD	1	0.0	0.0	48	0.0	0.0
379	0000013679/1	BANK OF OKLAHOMA, N.A.	1	0.0	0.0	45	0.0	0.0
380	7632300003/7	UNIVERSAL MORTGAGE	1	0.0	0.0	44	0.0	0.0
381	0000008337/4	CHARTER BANK	1	0.0	0.0	40	0.0	0.0
382	7165700002/7	MAJESTIC MORTGAGE CORPORATION	1	0.0	0.0	39	0.0	0.0
383	0000004142/5	HUGHES AIRCRAFT EMPL FCU	1	0.0	0.0	37	0.0	0.0
384	0000006301/1	MELLON BANK, N.A.	1	0.0	0.0	33	0.0	0.0
385	0000006288/5	FIRST RESOURCE FCU	1	0.0	0.0	30	0.0	0.0
386	0002534303/2	MID AM FIN SERV-SKY FIN GROUP	1	0.0	0.0	25	0.0	0.0
387	0000027134/3	FLAGSHIP BANK & TRUST COMPANY	1	0.0	0.0	24	0.0	0.0
388	0000032574/3	BEAL BANK	1	0.0	0.0	24	0.0	0.0
389	0002524706/2	NORWEST HOME IMPROVEMENT, INC	1	0.0	0.0	20	0.0	0.0
390	0000675332/2	SUNTRUST BANK	1	0.0	0.0	20	0.0	0.0
391	0000061090/5	SHAREFAX CREDIT UNION, INC.	1	0.0	0.0	19	0.0	0.0
392	0000061623/5	KEMBA COLUMBUS CREDIT UNION	1	0.0	0.0	16	0.0	0.0
393	0000817833/2	SOUTHTRUST BANK	1	0.0	0.0	15	0.0	0.0
394	0000015115/4	FIRST ALLIANCE BANK	1	0.0	0.0	15	0.0	0.0
395	0002418980/2	WELLS FARGO FINL ACPTCE AMER	1	0.0	0.0	12	0.0	0.0
396	0000001275/4	QUAKER CITY BANK (US MORTGAGE)	1	0.0	0.0	8	0.0	0.0

NOTE: Applications include Purchased Loans, Balances are in thousands.

**MARKET SHARE ANALYSIS
INSTITUTION LEVEL**

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Code selected

Loan Type: All Loan Type Codes

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
397	0000011063/3	FIRST-CITIZENS BANK & TRUST CO	1	0.0	0.0	8	0.0	0.0
398	0000008201/4	ESSEX SAVINGS BANK FSB	1	0.0	0.0	7	0.0	0.0
399	0000138510/2	FIFTH THIRD BANK, NORTHERN KY	1	0.0	0.0	5	0.0	0.0
400	0000010592/1	WELLS FARGO BANK SOUTH DAKOTA	1	0.0	0.0	5	0.0	0.0
GROUP TOTALS:			31,690	100.0	100.0	2,553,620	100.0	100.0
OTHER INSTITUTIONS:			0		0.0	0		0.0
MARKET TOTALS			31,690		100.0	2,553,620		100.0

NOTE: Applications include Purchased Loans. Balances are in thousands

INCLUDED
IN THIS
ANALYSIS

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: Refinancing (3)

Loan Type: Conventional (1)

Owner Occupancy: All Owner Occupancy Codes

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Segment	Total Applications (Including Purchases)		Loans Originated (Including Purchases)		Applications Approved but not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
RACE														
Native	30	0.2	11	36.7	3	10.0	13	43.3	0	0.0	3	10.0	0	0.0
Asian	43	0.3	26	60.5	5	11.6	7	16.3	2	4.7	3	7.0	2	4.7
Black	1,171	8.4	391	33.4	144	12.3	435	37.1	121	10.3	80	6.8	28	2.4
Hispanic	39	0.3	16	41.0	3	7.7	14	35.9	3	7.7	3	7.7	0	0.0
White	5,863	42.1	2,953	50.4	693	11.8	1,462	24.9	467	8.0	288	4.9	205	3.5
Joint	61	0.4	38	62.3	4	6.6	16	26.2	2	3.3	1	1.6	2	3.3
Other	537	3.9	33	6.1	17	3.2	179	33.3	304	56.6	4	0.7	1	0.2
Not Available	6,181	44.4	2,104	34.0	917	14.8	2,129	34.4	890	14.4	141	2.3	863	14.0
GENDER														
Joint	4,126	29.6	1,809	43.8	480	11.6	1,115	27.0	507	12.3	215	5.2	127	3.1
Male	2,447	17.6	1,001	40.9	301	12.3	704	28.8	328	13.4	113	4.6	56	2.3
Female	2,191	15.7	896	40.9	300	13.7	642	29.3	259	11.8	94	4.3	75	3.4
Not Available	5,161	37.1	1,866	36.2	705	13.7	1,794	34.8	695	13.5	101	2.0	843	16.3
APPLICANT INCOME														
< 50%	2,128	15.3	687	32.3	272	12.8	698	32.8	363	17.1	108	5.1	60	2.8
50% to < 80%	3,636	26.1	1,351	37.2	529	14.5	1,172	32.2	447	12.3	137	3.8	113	3.1
80% to < 100%	2,023	14.5	747	36.9	295	14.6	636	31.4	247	12.2	98	4.8	48	2.4
100% to < 120%	1,537	11.0	591	38.5	254	16.5	454	29.5	173	11.3	65	4.2	44	2.9
>= 120%	2,953	21.2	1,390	47.1	420	14.2	753	25.5	295	10.0	95	3.2	93	3.1
Not Available	1,648	11.8	806	48.9	16	1.0	542	32.9	264	16.0	20	1.2	743	45.1
TRACT INCOME														
Low	202	1.5	73	36.1	22	10.9	67	33.2	38	18.8	2	1.0	14	6.9
Moderate	2,123	15.2	708	33.3	293	13.8	742	35.0	288	13.6	92	4.3	151	7.1
Middle	8,158	58.6	3,110	38.1	1,061	13.0	2,591	31.8	1,092	13.4	304	3.7	609	7.5
Upper	3,442	24.7	1,681	48.8	410	11.9	855	24.8	371	10.8	125	3.6	327	9.5
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TRACT MINORITY														
< 10%	9,200	66.1	3,975	43.2	1,186	12.9	2,573	28.0	1,123	12.2	343	3.7	757	8.2
>= 10% to < 20%	1,281	9.2	488	38.1	184	14.4	422	32.9	155	12.1	32	2.5	100	7.8
>= 20% to < 50%	1,910	13.7	634	33.2	227	11.9	687	36.0	292	15.3	70	3.7	134	7.0
>= 50% to < 80%	1,264	9.1	403	31.9	157	12.4	462	36.6	182	14.4	60	4.7	93	7.4
>= 80%	270	1.9	72	26.7	32	11.9	111	41.1	37	13.7	18	6.7	17	6.3
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS	13,925	100.0	5,572	40.0	1,786	12.8	4,255	30.6	1,789	12.8	523	3.8	1,101	7.9

INCLUDED
IN THIS
ANALYSIS

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Codes selected

Loan Type: All Loan Type Codes

Owner Occupancy: All Owner Occupancy Codes

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Segment	Total Applications		Home Purchase		Home Improvement		Refinancing		Multi-family		
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	
RACE											
Native	121	0.4	80	66.1	11	9.1	30	24.8	0	0.0	1,116 - 8.5 BUC
Asian	208	0.7	137	65.9	26	12.5	45	21.6	0	0.0	6,110 - 42.8 WH
Black	2,769	9.9	1,082	39.1	470	17.0	1,216	43.9	1	0.0	43.7 NA
Hispanic	131	0.5	67	51.1	21	16.0	43	32.8	0	0.0	
White	17,011	60.7	8,414	49.5	2,475	14.5	6,110	35.9	12	0.1	428 - 36.3 BUC
Joint	235	0.8	136	57.9	35	14.9	63	26.8	1	0.4	15.4 - 23.7 WH
Other	696	2.5	86	12.4	70	10.1	539	77.4	1	0.1	34.3 NA
Not Available	10,519	37.6	2,778	26.4	1,497	14.2	6,235	59.3	9	0.1	
GENDER											
Joint	10,685	38.1	4,977	46.6	1,444	13.5	4,256	39.8	8	0.1	33.8 WH
Male	6,502	23.2	2,968	45.6	974	15.0	2,553	39.3	7	0.1	59.7 WH
Female	5,351	19.1	2,353	44.0	729	13.6	2,268	42.4	1	0.0	34.3 NA
Not Available	9,152	32.7	2,482	27.1	1,458	15.9	5,204	56.9	8	0.1	
APPLICANT INCOME											
< 50%	4,197	15.0	1,321	31.5	707	16.8	2,169	51.7	0	0.0	
50% to < 80%	8,159	29.1	3,187	39.1	1,246	15.3	3,726	45.7	0	0.0	
80% to < 100%	4,688	16.7	1,856	39.6	743	15.8	2,089	44.6	0	0.0	
100% to < 120%	3,695	13.2	1,504	40.7	625	16.9	1,566	42.4	0	0.0	
>= 120%	7,345	26.2	3,193	43.5	1,167	15.9	2,985	40.6	0	0.0	
Not Available	3,606	12.9	1,719	47.7	117	3.2	1,746	48.4	24	0.7	
TRACT INCOME											
Low	322	1.1	78	24.2	37	11.5	207	64.3	0	0.0	
Moderate	3,909	14.0	1,146	29.3	607	15.5	2,153	55.1	3	0.1	
Middle	17,259	61.6	6,175	35.8	2,692	15.6	8,379	48.5	13	0.1	
Upper	10,200	36.4	5,381	52.8	1,269	12.4	3,542	34.7	8	0.1	
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
TRACT MINORITY											
< 10%	22,547	80.5	9,954	44.1	3,124	13.9	9,451	41.9	18	0.1	
>= 10% to < 20%	2,966	10.6	1,171	39.5	475	16.0	1,320	44.5	0	0.0	
>= 20% to < 50%	3,530	12.6	1,037	29.4	531	15.0	1,957	55.4	5	0.1	
>= 50% to < 80%	2,201	7.9	544	24.7	377	17.1	1,280	58.2	0	0.0	
>= 80%	446	1.6	74	16.6	98	22.0	273	61.2	1	0.2	
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
TOTALS	31,690	113.1	12,780	40.3	4,605	14.5	14,281	45.1	24	0.1	

INCLUDED IN THIS ANALYSIS	Geographic Area: TRACT GROUP: MONTGOMERY COUNTY									
	Purpose: All Purpose Codes selected									
	Loan Type: All Loan Type Codes									
	Owner Occupancy: All Owner Occupancy Codes									
	Criteria: ALL INSTITUTIONS									
Segment	Total Applications		Conventional		FHA		VA		FSA/RHS	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
RACE:										
Native	121	0.4	119	98.3	1	0.8	1	0.8	0	0.0
Asian	208	0.7	190	91.3	16	7.7	2	1.0	0	0.0
Black	2,769	9.9	2,340	84.5	349	12.6	80	2.9	0	0.0
Hispanic	131	0.5	100	76.3	22	16.8	9	6.9	0	0.0
White	17,011	60.7	14,336	84.3	2,229	13.1	442	2.6	4	0.0
Joint	235	0.8	191	81.3	27	11.5	17	7.2	0	0.0
Other	696	2.5	680	97.7	14	2.0	2	0.3	0	0.0
Not Available	10,519	37.6	9,797	93.1	564	5.4	158	1.5	0	0.0
GENDER:										
Joint	10,685	38.1	9,162	85.7	1,175	11.0	347	3.2	1	0.0
Male	6,502	23.2	5,502	84.6	822	12.6	176	2.7	2	0.0
Female	5,351	19.1	4,638	86.7	677	12.7	35	0.7	1	0.0
Not Available	9,152	32.7	8,451	92.3	548	6.0	153	1.7	0	0.0
APPLICANT INCOME:										
< 50%	4,197	15.0	3,793	90.4	360	8.6	43	1.0	1	0.0
50% to < 80%	8,159	29.1	6,863	84.1	1,129	13.8	167	2.0	0	0.0
80% to < 100%	4,688	16.7	3,975	84.8	562	12.0	148	3.2	3	0.1
100% to < 120%	3,695	13.2	3,200	86.6	367	9.9	128	3.5	0	0.0
>= 120%	7,345	26.2	6,895	93.9	330	4.5	120	1.6	0	0.0
Not Available	3,606	12.9	3,027	83.9	474	13.1	105	2.9	0	0.0
TRACT INCOME:										
Low	322	1.1	307	95.3	13	4.0	2	0.6	0	0.0
Moderate	3,909	14.0	3,534	90.4	328	8.4	46	1.2	1	0.0
Middle	17,259	61.6	14,947	86.6	1,948	11.3	362	2.1	2	0.0
Upper	10,200	36.4	8,965	87.9	933	9.1	301	3.0	1	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TRACT MINORITY:										
< 10%	22,547	80.5	19,569	86.8	2,475	11.0	499	2.2	4	0.0
>= 10% to < 20%	2,966	10.6	2,457	82.8	352	11.9	157	5.3	0	0.0
>= 20% to < 50%	3,530	12.6	3,223	91.3	269	7.6	38	1.1	0	0.0
>= 50% to < 80%	2,201	7.9	2,079	94.5	108	4.9	14	0.6	0	0.0
>= 80%	446	1.6	425	95.3	18	4.0	3	0.7	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	31,690	113.1	27,753	87.6	3,222	10.2	711	2.2	4	0.0

DECLINE SUMMARY

INCLUDED
IN THIS
ANALYSIS

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: All Purpose Codes selected

Loan Type: All Loan Type Codes

Owner Occupancy: All Owner Occupancy Codes

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Segment	Total Applications Denied		Debt-to-Income Ratio		Employment History		Credit History		Collateral		Cash, PMI, or Bad Data (6, 7 & 8)		Other	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	
RACE														
Native	20	0.3	3	15.0	0	0.0	9	45.0	4	20.0	3	15.0	3	15.0
Asian	23	0.4	8	34.8	0	0.0	8	34.8	2	8.7	1	4.3	7	30.4
Black	880	15.0	192	21.8	7	0.8	426	48.4	110	12.5	50	5.7	150	17.0
Hispanic	31	0.5	4	12.9	1	3.2	14	45.2	6	19.4	0	0.0	5	16.1
White	2,923	49.7	638	21.8	49	1.7	1,314	45.0	465	15.9	219	7.5	523	17.9
Joint	37	0.6	6	16.2	2	5.4	18	48.6	3	8.1	2	5.4	5	13.5
Other	224	3.8	12	5.4	0	0.0	90	40.2	135	60.3	4	1.8	7	3.1
Not Available	3,113	53.0	464	14.9	33	1.1	1,216	39.1	816	26.2	188	6.0	434	13.9
GENDER:														
Joint	1,937	33.0	335	17.3	29	1.5	859	44.3	378	19.5	132	6.8	298	15.4
Male	1,390	23.7	287	20.6	15	1.1	608	43.7	204	14.7	108	7.8	249	17.9
Female	1,229	20.9	288	23.4	21	1.7	547	44.5	178	14.5	74	6.0	203	16.5
Not Available	2,695	45.9	417	15.5	27	1.0	1,081	40.1	781	29.0	153	5.7	384	14.2
APPLICANT INCOME														
< 50%	1,351	23.0	370	27.4	28	2.1	546	40.4	160	11.8	70	5.2	195	14.4
50% to < 80%	2,124	36.1	456	21.5	28	1.3	940	44.3	354	16.7	127	6.0	303	14.3
80% to < 100%	1,094	18.6	191	17.5	14	1.3	472	43.1	206	18.8	70	6.4	189	17.3
100% to < 120%	785	13.4	101	12.9	9	1.1	357	45.5	159	20.3	53	6.8	126	16.1
>= 120%	1,255	21.4	165	13.1	8	0.6	538	42.9	275	21.9	113	9.0	270	21.5
Not Available	642	10.9	44	6.9	5	0.8	242	37.7	387	60.3	34	5.3	51	7.9
TRACT INCOME:														
Low	101	1.7	15	14.9	1	1.0	44	43.6	19	18.8	5	5.0	19	18.8
Moderate	1,268	21.6	212	16.7	22	1.7	532	42.0	242	19.1	80	6.3	192	15.1
Middle	4,410	75.1	774	17.6	53	1.2	1,903	43.2	964	21.9	272	6.2	655	14.9
Upper	1,472	25.1	326	22.1	16	1.1	616	41.8	316	21.5	110	7.5	268	18.2
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TRACT MINORITY														
< 10%	4,472	76.1	847	18.9	65	1.5	1,902	42.5	944	21.1	285	6.4	732	16.4
>= 10% to < 20%	659	11.2	98	14.9	8	1.2	283	42.9	166	25.2	58	8.8	94	14.3
>= 20% to < 50%	1,133	19.3	193	17.0	11	1.0	488	43.1	234	20.7	70	6.2	161	14.2
>= 50% to < 80%	811	13.8	157	19.4	6	0.7	358	44.1	161	19.9	42	5.2	120	14.8
>= 80%	176	3.0	32	18.2	2	1.1	64	36.4	36	20.5	12	6.8	27	15.3
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS	7,251	123.4	1,327	18.3	92	1.3	3,095	42.7	1,541	21.3	467	6.4	1,134	15.6

Lenial reasons were selected
 here were also 1375 Declined Applications with no reason given.

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**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: Home Purchase (1)

Loan Type: Conventional (1)

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
1	0002712969/2	FIFTH THIRD MORTGAGE COMPANY	647	6.9	6.9	83,789	8.7	8.7
2	31-0856949/1	NATIONAL CITY MORTGAGE COMPANY	645	6.8	6.8	73,296	7.6	7.6
3	0002977151/2	ASSOCIATES HOME EQUITY SERVICE	405	4.3	4.3	27,201	2.8	2.8
4	95-2318940/1	WELLS FARGO HOME MORTGAGE	363	3.8	3.8	43,815	4.5	4.5
5	6414109996/7	COUNTRYWIDE HOME LOANS	316	3.3	3.3	36,089	3.7	3.7
6	0000008109/4	UNION SAVINGS BANK	312	3.3	3.3	36,817	3.8	3.8
7	0000000786/1	NATIONAL CITY BANK	309	3.2	3.2	32,286	3.3	3.3
8	0000007621/1	BANK ONE, NA	299	3.1	3.1	23,186	2.4	2.4
9	0341151450/4	LIBERTY LENDING SERVICES, INC.	248	2.6	2.6	25,665	2.6	2.6
10	38-2769122/3	REPUBLIC BANC MORTGAGE CORP	203	2.1	2.1	25,252	2.6	2.6
11	36-4114231/1	FIRST FRANKLIN FINANCIAL CORP	191	2.0	2.0	11,980	1.2	1.2
12	0000008039/4	LIBERTY SAVINGS BANK, FSB	183	1.9	1.9	17,110	1.7	1.7
13	0000000024/1	FIRSTAR BANK, N.A.	176	1.8	1.8	17,414	1.8	1.8
14	0000004072/4	OHIO SAVINGS BANK	156	1.6	1.6	22,063	2.3	2.3
15	0680267088/4	NORTH AMERICAN MORTGAGE CO.	138	1.4	1.4	13,096	1.3	1.3
16	0363744610/4	ABNAMRO MTG. GROUP INC.	133	1.4	1.4	15,170	1.5	1.5
17	7731100009/7	LEGACY MORTGAGE	132	1.4	1.4	15,529	1.6	1.6
18	56-1796719/1	NATIONSCREDIT FINANCIAL SERVIC	128	1.3	1.3	10,064	1.0	1.0
19	2295609996/7	RESIDENTIAL FUNDING CORPORATIO	125	1.3	1.3	11,593	1.2	1.2
20	0000008566/4	SUPERIOR BANK	120	1.2	1.2	9,293	0.9	0.9
21	4216200005/7	GMAC MORTGAGE	116	1.2	1.2	11,967	1.2	1.2
22	0000008412/4	FLAGSTAR BANK, FSB	112	1.1	1.1	12,497	1.3	1.3
23	3027509990/7	CENDANT MORTGAGE	104	1.1	1.1	13,601	1.4	1.4
24	0000000200/1	FLEET NATIONAL BANK	103	1.0	1.0	12,838	1.3	1.3
25	7606200003/7	RBMG, INC.	99	1.0	1.0	11,189	1.1	1.1
26	3813209993/7	SCHMIDT MORTGAGE COMPANY	93	0.9	0.9	12,433	1.2	1.2
27	2294709990/7	CONSECO FINANCE SERVICING CORP	93	0.9	0.9	4,235	0.4	0.4
28	33-0862379/3	GREENPOINT CREDIT, LLC	88	0.9	0.9	3,055	0.3	0.3
29	0132729067/4	NAMCO ASSET MANAGEMENT, INC.	75	0.8	0.8	6,979	0.7	0.7
30	0000014761/1	KEYBANK NATIONAL ASSOCIATION	74	0.7	0.7	8,048	0.8	0.8
31	0000013044/1	BANK OF AMERICA, N.A.	74	0.7	0.7	7,854	0.8	0.8
32	7604800006/7	OPTION ONE MORTGAGE CORP.	70	0.7	0.7	5,784	0.6	0.6
33	7185300006/7	ACCREDITED HOME LENDERS, INC.	68	0.7	0.7	4,419	0.4	0.4
34	0001999138/2	THE CIT GROUP/CONSUMER FINANCE	67	0.7	0.7	4,988	0.5	0.5
35	0000574529/2	FIFTH THIRD BANK	65	0.6	0.6	8,247	0.8	0.8
36	0002975027/2	ASSOCIATES FINANCIAL SERVICES	61	0.6	0.6	4,483	0.4	0.4

NOTE: Applications include Purchased Loans, Balances are in thousands.

**INCLUDED
IN THIS
ANALYSIS**

Geographic Area: TRACT GROUP: MONTGOMERY COUNTY

Purpose: Home Purchase (1)

Loan Type: Conventional (1)

Action: All Action Codes

Owner Occupancy: All Owner Occupancy Codes

Applicant Race: All Applicant Races

Applicant Sex: All Applicant Genders

Applicant Income: All Applicant Income Levels

Tract Income: All Tract Levels

Tract Minority: All Minority levels

Criteria: ALL INSTITUTIONS

Year: 2000

Analysis Perspective: HMDA

Rank	ID/Agency	Name	Number of Applications	% of Group	% of Market	Amount of Applications	% of Group	% of Market
37	0000034536/3	CONSECO BANK, INC.	61	0.6	0.6	1,389	0.1	0.1
38	59-2645397/1	ALTEGRA CREDIT COMPANY	59	0.6	0.6	4,990	0.5	0.5
39	1125400003/7	EQUIFIRST CORPORATION	58	0.6	0.6	5,671	0.5	0.5
40	0161146859/4	CHARTER ONE MORTGAGE CORP	54	0.5	0.5	8,220	0.8	0.8
41	3833009998/7	AMERICAN MORTGAGE SERVICE COMP	54	0.5	0.5	5,378	0.5	0.5
42	7527300003/7	NVR MORTGAGE FINANCE, INC.	51	0.5	0.5	8,462	0.8	0.8
43	54-1779092/7	DYNEX FINANCIAL, INC	51	0.5	0.5	2,057	0.2	0.2
44	0000000711/4	FIRST FEDERAL SAVINGS BANK OF	50	0.5	0.5	4,156	0.4	0.4
45	0000022559/1	FIRST UNION NATIONAL BANK - DE	49	0.5	0.5	3,827	0.3	0.3
46	3831400008/7	RYLAND MORTGAGE COMPANY	46	0.4	0.4	7,745	0.8	0.8
47	0000023160/1	CHASE MANHATTAN BANK USA, NA	45	0.4	0.4	1,747	0.1	0.1
48	13-2999081/1	CITIMORTGAGE INC.	44	0.4	0.4	5,479	0.5	0.5
49	0000576710/2	THE OHIO BANK	42	0.4	0.4	5,305	0.5	0.5
50	0000060143/2	COMERICA BANK	40	0.4	0.4	1,142	0.1	0.1
51	1126000006/7	SEBRING CAPITAL CORPORATION	39	0.4	0.4	3,104	0.3	0.3
52	2182009998/7	WASHTENAW MORTGAGE COMPANY	38	0.4	0.4	3,963	0.4	0.4
53	0000020001/3	REPUBLIC BANK	37	0.3	0.3	4,672	0.4	0.4
54	75-2570083/7	CENTEX HOME EQUITY CORPORATION	37	0.3	0.3	2,952	0.3	0.3
55	0000017595/1	THE COMMUNITY NATIONAL BANK	36	0.3	0.3	1,962	0.2	0.2
56	7810600004/7	PROVIDENT FUNDING ASSOCIATES,	35	0.3	0.3	5,111	0.5	0.5
57	0000008551/4	WASHINGTON MUTUAL BANK, FA	35	0.3	0.3	3,925	0.4	0.4
58	31-1690008/5	WRIGHT-PATT FINANCIAL GROUP, L	35	0.3	0.3	3,093	0.3	0.3
59	7775100007/7	MILA, INC.	34	0.3	0.3	1,856	0.1	0.1
60	0000003269/1	WELLS FARGO BANK WEST, NA	34	0.3	0.3	991	0.1	0.1
61	0000002641/4	CHARTER ONE BANK	32	0.3	0.3	5,636	0.5	0.5
62	0000006069/4	LEHMAN BROTHERS BANK, FSB	29	0.3	0.3	2,359	0.2	0.2
63	0000002076/4	BROOKVILLE BUILDING & SAVINGS	28	0.2	0.2	2,355	0.2	0.2
64	7756600001/7	AMERIQUEST MORTGAGE COMPANY	28	0.2	0.2	2,119	0.2	0.2
65	7909100002/7	HOMEcomings FINANCIAL NETWORK	27	0.2	0.2	2,121	0.2	0.2
66	95-2622032/7	AAMES FUNDING CORPORATION	26	0.2	0.2	2,212	0.2	0.2
67	34-0898643/1	PNC MORTGAGE CORP OF AMERICA	24	0.2	0.2	4,457	0.4	0.4
68	0000013349/1	UNION PLANTERS BANK, N.A.	24	0.2	0.2	2,848	0.2	0.2
69	7715400000/7	CROSSMANN MORTGAGE CORP	24	0.2	0.2	2,623	0.2	0.2
70	0000025653/3	FREMONT INVESTMENT & LOAN	24	0.2	0.2	1,798	0.1	0.1
71	31-0881021/1	THE HUNTINGTON MORTGAGE CO.	23	0.2	0.2	3,255	0.3	0.3
72	41-1704421/1	WELLS FARGO FUNDING	23	0.2	0.2	3,029	0.3	0.3

NOTE: Applications include Purchased Loans, Balances are in thousands.