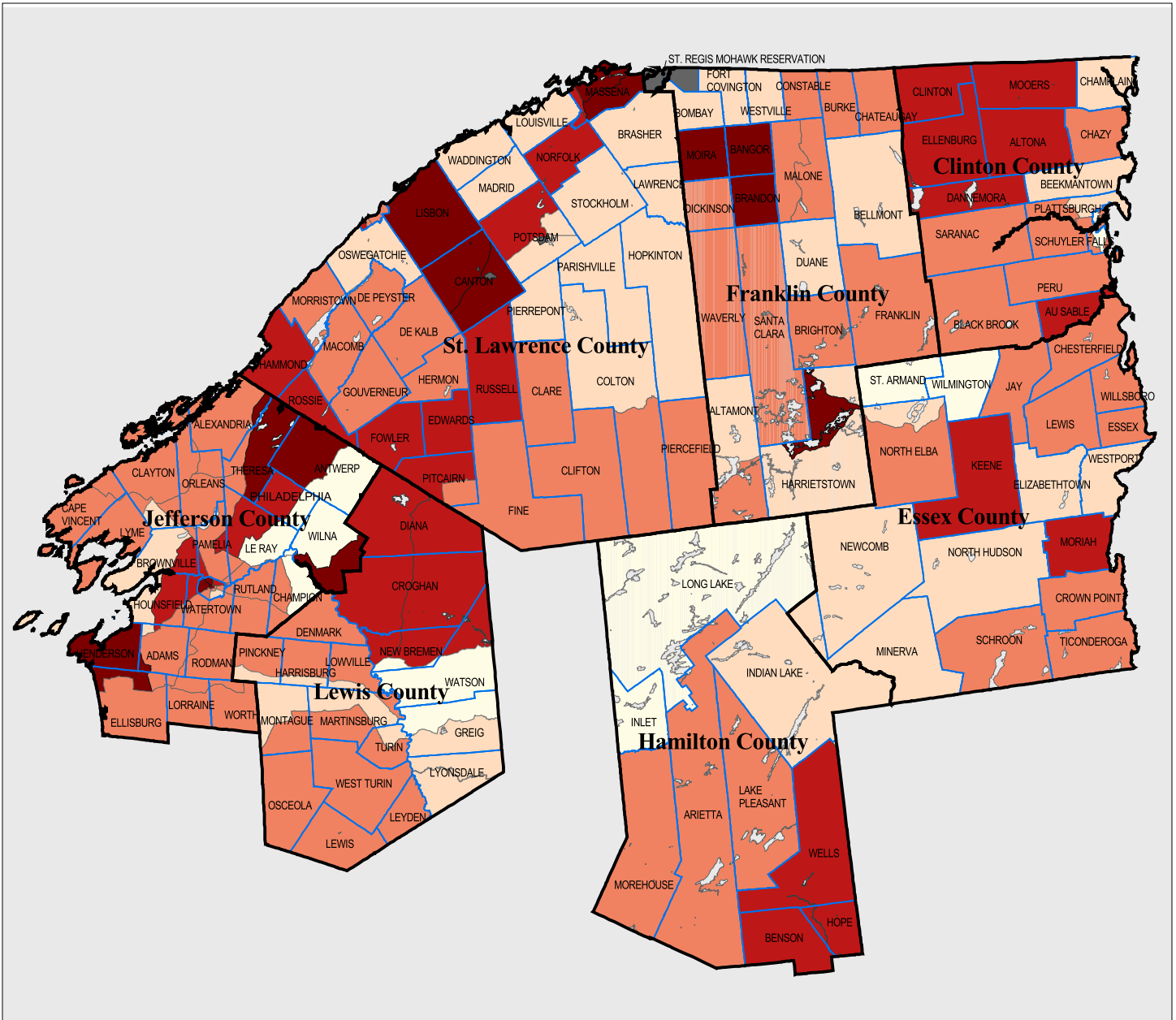
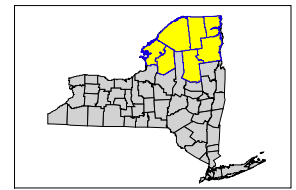


ADIRONDACKS REGION

Subprime Refinancing Loan Patterns - 1999



Subprime Lenders' Market Share of Refinancing Loans Made by All Lenders - by Census Tract

Township or City Boundary
 No Refinancing Loans - All Lenders

- 0% - 10%
- 10% - 20%
- 20% - 30%
- 30% - 40%
- 40% - 100%

Subprime Lenders' Market Share of Refinancing Loans Made in New York State as a Whole: 21.35%

Subprime Lenders' Market Share of Refinancing Loans Made in the Adirondacks Region: 25%

Number of refinancing loans made in Adirondacks region, all lenders: 3,285
 Number of refinancing loans made in Adirondacks region, subprime lenders: 856

*Sources: 1999 HMDA data; 1990 U.S. Census;
 HUD 1999 List of Subprime and Manufactured Home Lenders*