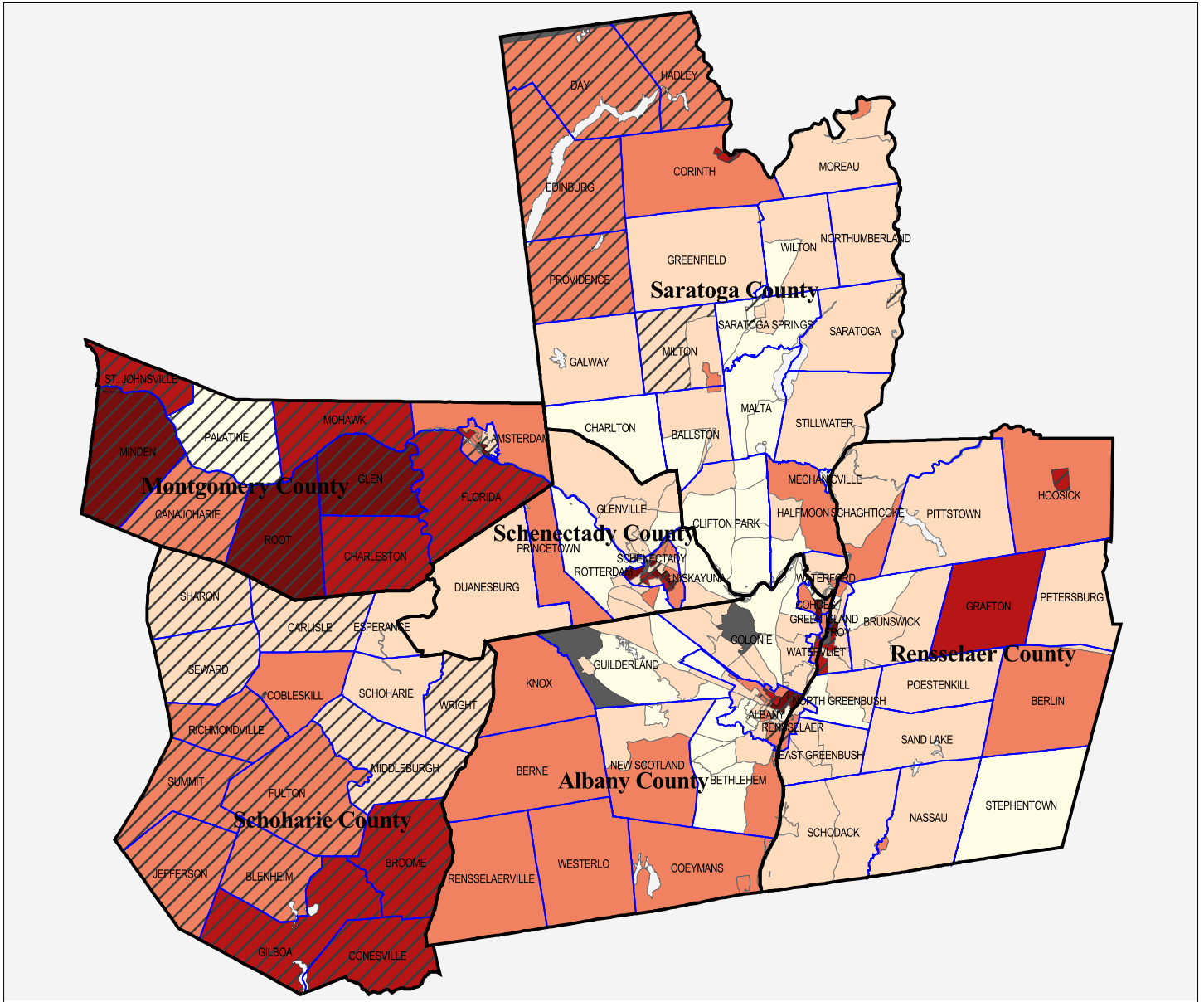
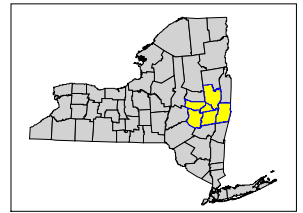


# ALBANY MSA

## Refinancing Loan Patterns - 1999



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

- Township or City Boundary
- Low or Moderate Income Census Tracts
- No Refinancing Loans - All Lenders

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

	Refinancing Loans Made by Subprime Lenders	Refinancing Loans Made by All Lenders	Subprime Lenders' Share of All Loans
in Albany MSA	1,579	9,976	16%
in Low or Moderate Income Census Tracts	397	1,419	28%
in Upper Income Census Tracts	264	2,760	10%
<b>in New York State</b>	<b>34,920</b>	<b>163,569</b>	<b>21.35%</b>

Sources: 1999 HMDA data; 1990 U.S. Census; HUD 1999 List of Subprime and Manufactured Home Lenders. Low or Moderate Income Census Tract: Median family income is less than 80% of MSA median family income; Upper Income Census Tract: Median family income is greater than 120% of MSA median family income.