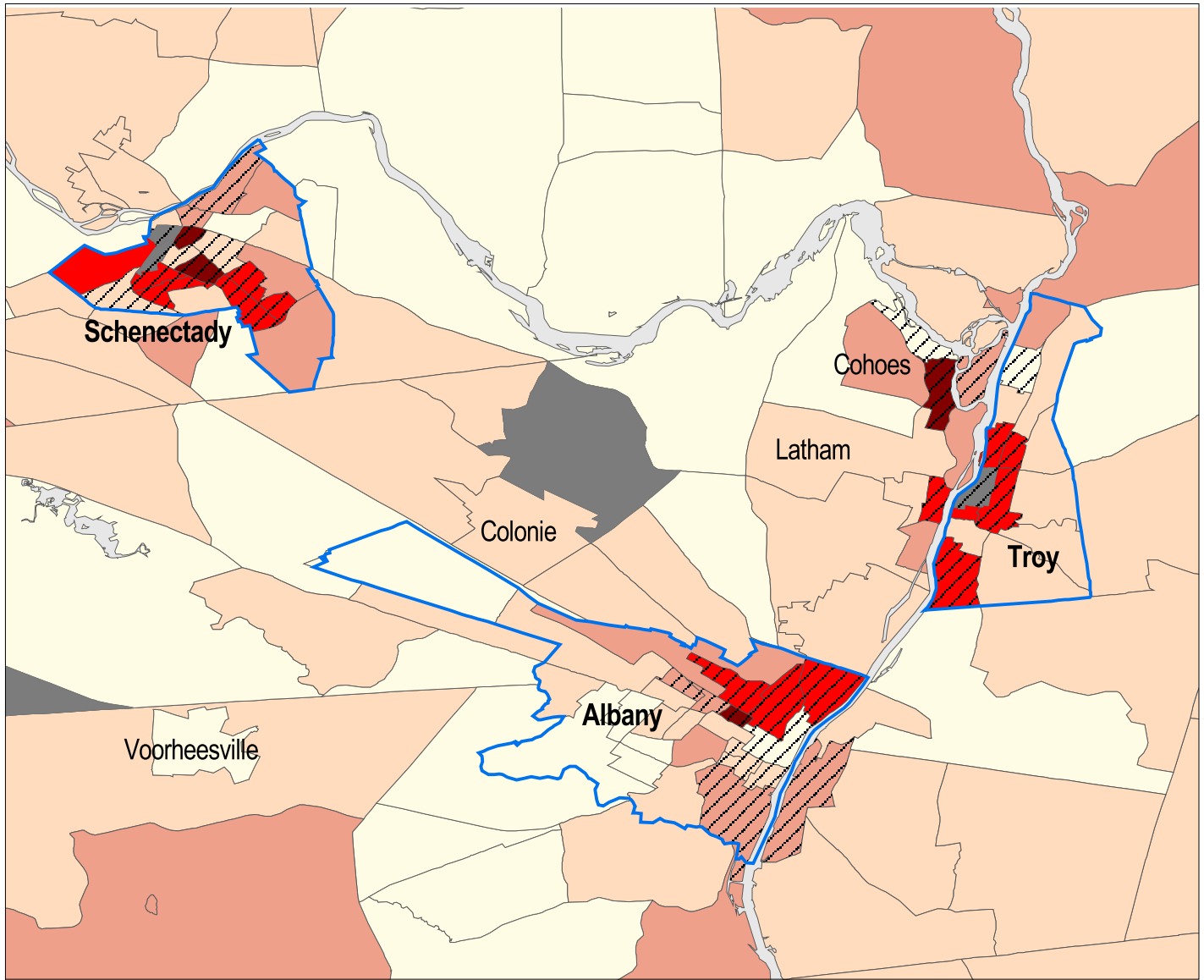










# ALBANY - SCHENECTADY - TROY

## Concentration of Subprime Refinancing Loans in Low and Moderate Income Neighborhoods - 1999



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

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

-  Municipal Boundaries
  -  Low or Moderate Income Census Tracts
  -  No Refinancing Loans - All Lenders
- 
-  0% - 10%
  -  10% - 20%
  -  20% - 30%
  -  30% - 50%
  -  50% - 100%

Low or Moderate Income Census Tract: Census tract median family income is less than 80% of MSA median family income.