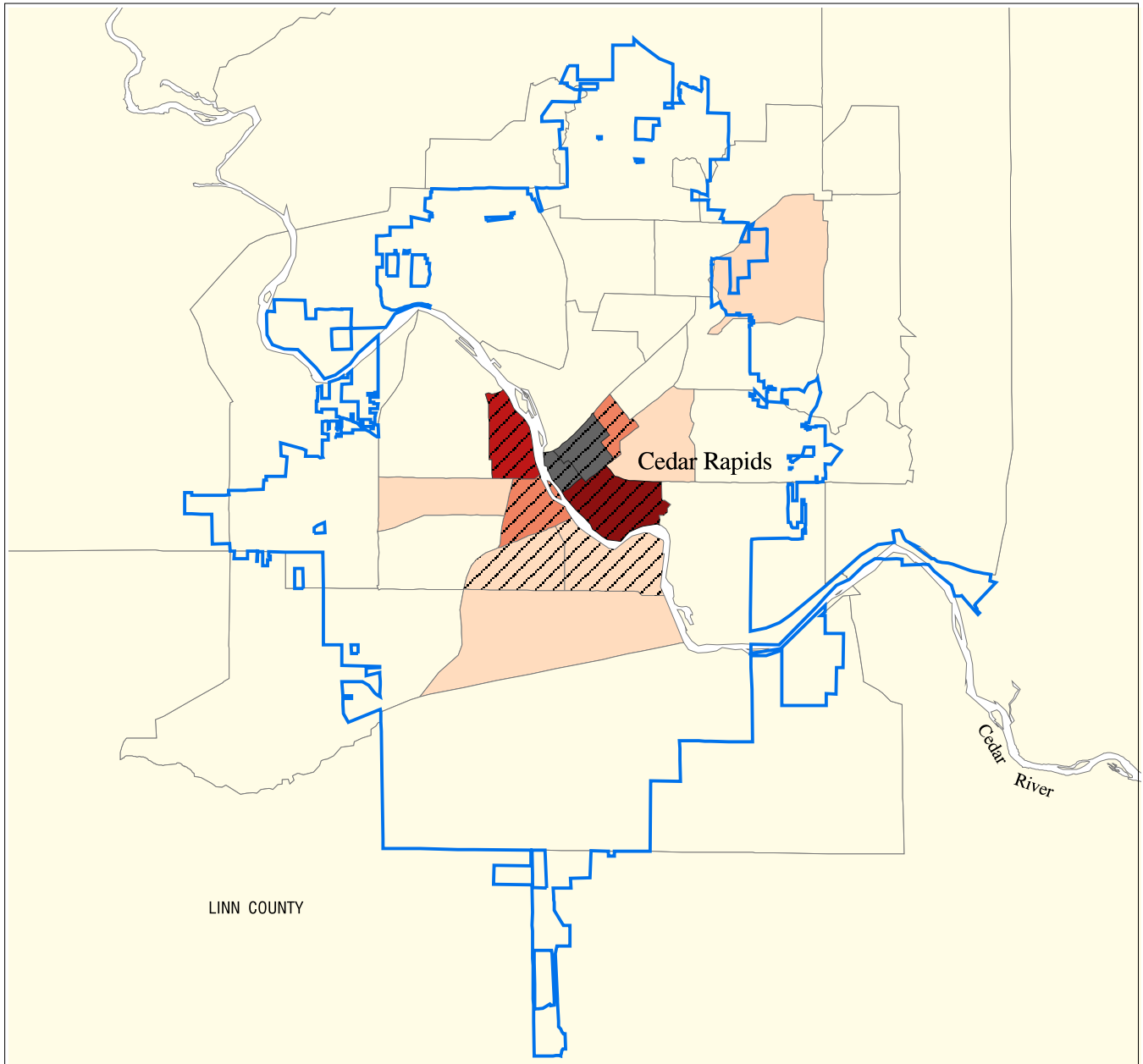







Subprime Lenders Market Share of Refinancing Loan Originations: 1998

Cedar Rapids IA



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

-  Cedar Rapids Municipal Boundary
-  Low or Moderate Income Census Tract
-  No Refinancing Loans - All Lenders

-  0% - 10%
-  10% - 20%
-  20% - 35%
-  35% - 50%
-  50% - 100%

Diagonal Overlay for
Low and Moderate Income Neighborhoods

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

Sources: FFIEC, 1998 HMDA data; 1990 US Census data; and HUD, 1998 List of Subprime and Manufactured Home Lenders (List B).