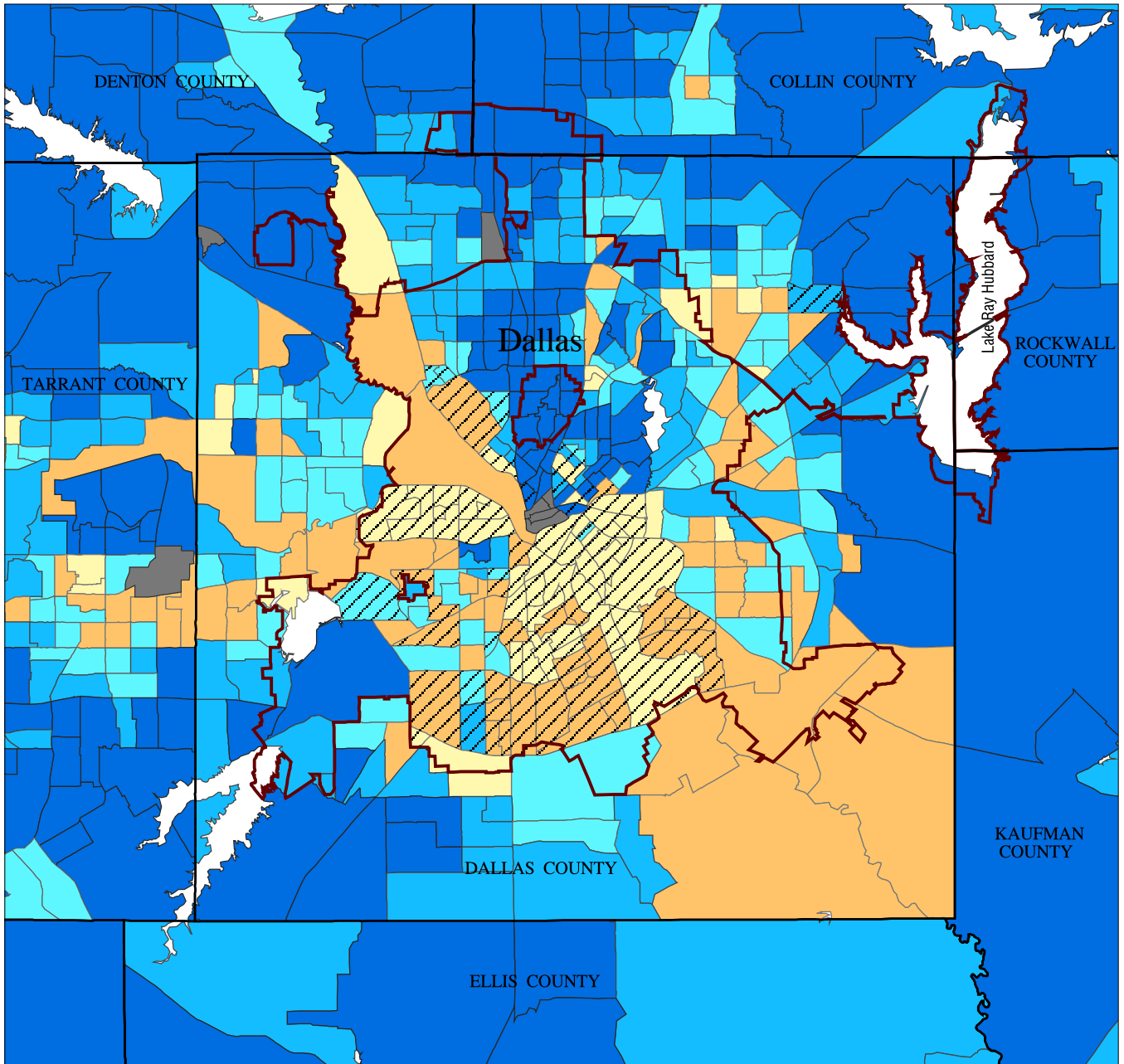





Flow of Prime Refinancing Loan Applications: 1999






Number of Applications per 100 1-4 Family Housing Structures

Dallas Metropolitan Area



Number of Prime Refinancing Loan Applications in 1999 per 100 1-4 Family Housing Structures - by Census Tract

-  Dallas Municipal Boundary
-  Minority Census Tract
-  No 1-4 Family Housing Structures

-  0 - 1.5
-  1.5 - 2.5
-  2.5 - 3.5
-  3.5 - 5.5
-  5.5 or More

Diagonal Overlay for Minority Neighborhoods

Minority Census Tract: Minority persons comprise 75% or more of census tract population.

Prime Refinancing Loan Application: Application to a prime lender for a conventional refinancing loan.

Prime Lender: Lender not classified by HUD as a subprime or mobile home lender.

1-4 Family Housing Structure: Owner-occupied housing unit or 1-4 family rental property.

Sources: FFIEC, 1999 HMDA data; 1990 US Census data; and HUD, 1999 List of Subprime and Manufactured Home Lenders.

Texas Low Income Housing Information Services, Austin, TX