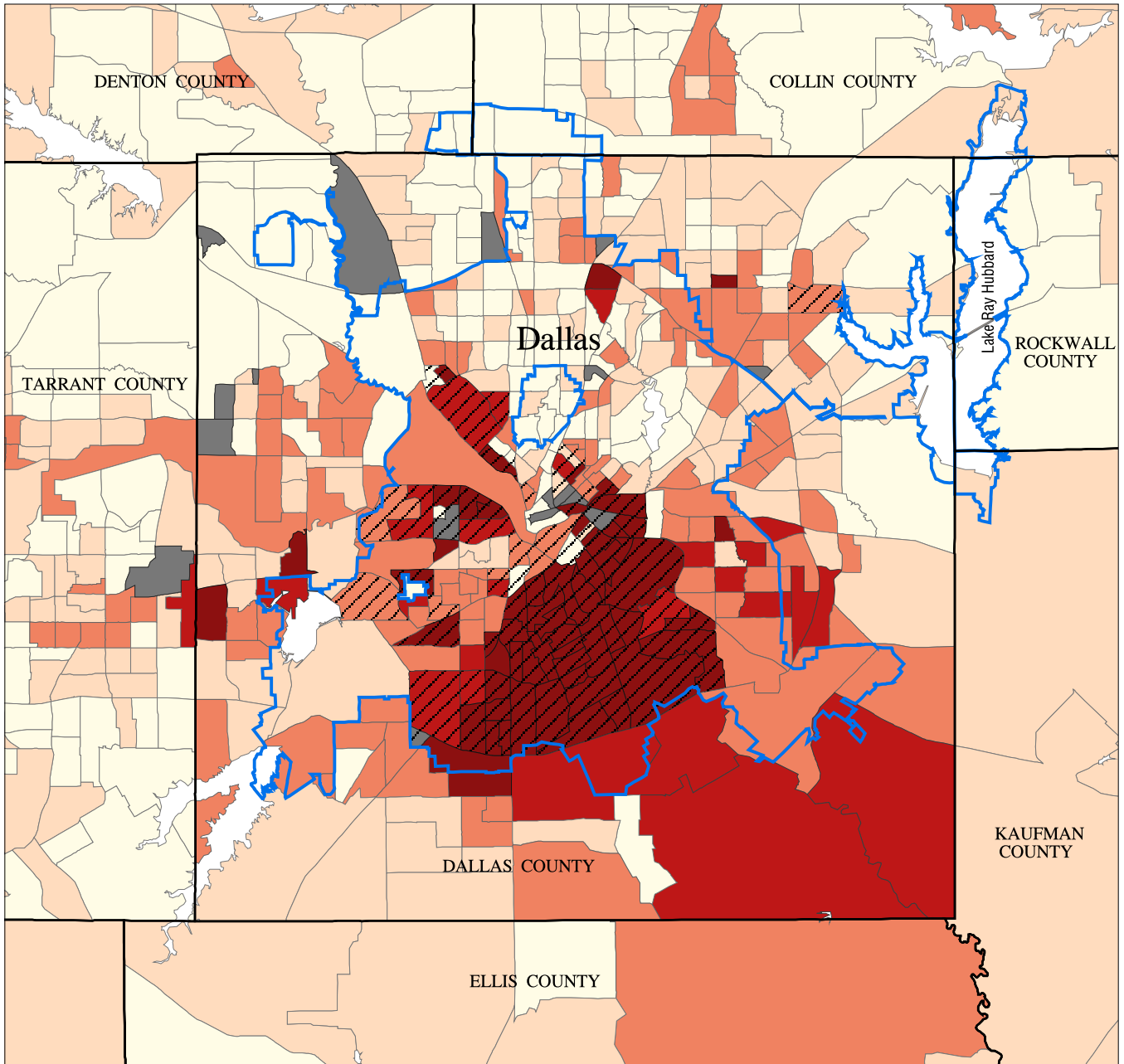





Subprime Lenders Market Share of Refinancing Loan Originations: 1999

Dallas Metropolitan Area








Percentage of Refinancing Loans in 1999 made by Subprime Lenders - by Census Tract

Diagonal Overlay for Minority Neighborhoods

-  Dallas Municipal Boundary
-  Minority Census Tract
-  No Refinancing Loans - All Lenders

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

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

In the Dallas MSA in 1999, the percentage of total refinancing loan originations made by subprime lenders was 50.37% in census tracts in which minorities comprise 75% or more of the population, 27.91% in census tracts in which minorities comprise 50%-75% of the population, but only 11.43% in census tracts in which minorities comprise less than 25% of the population.

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