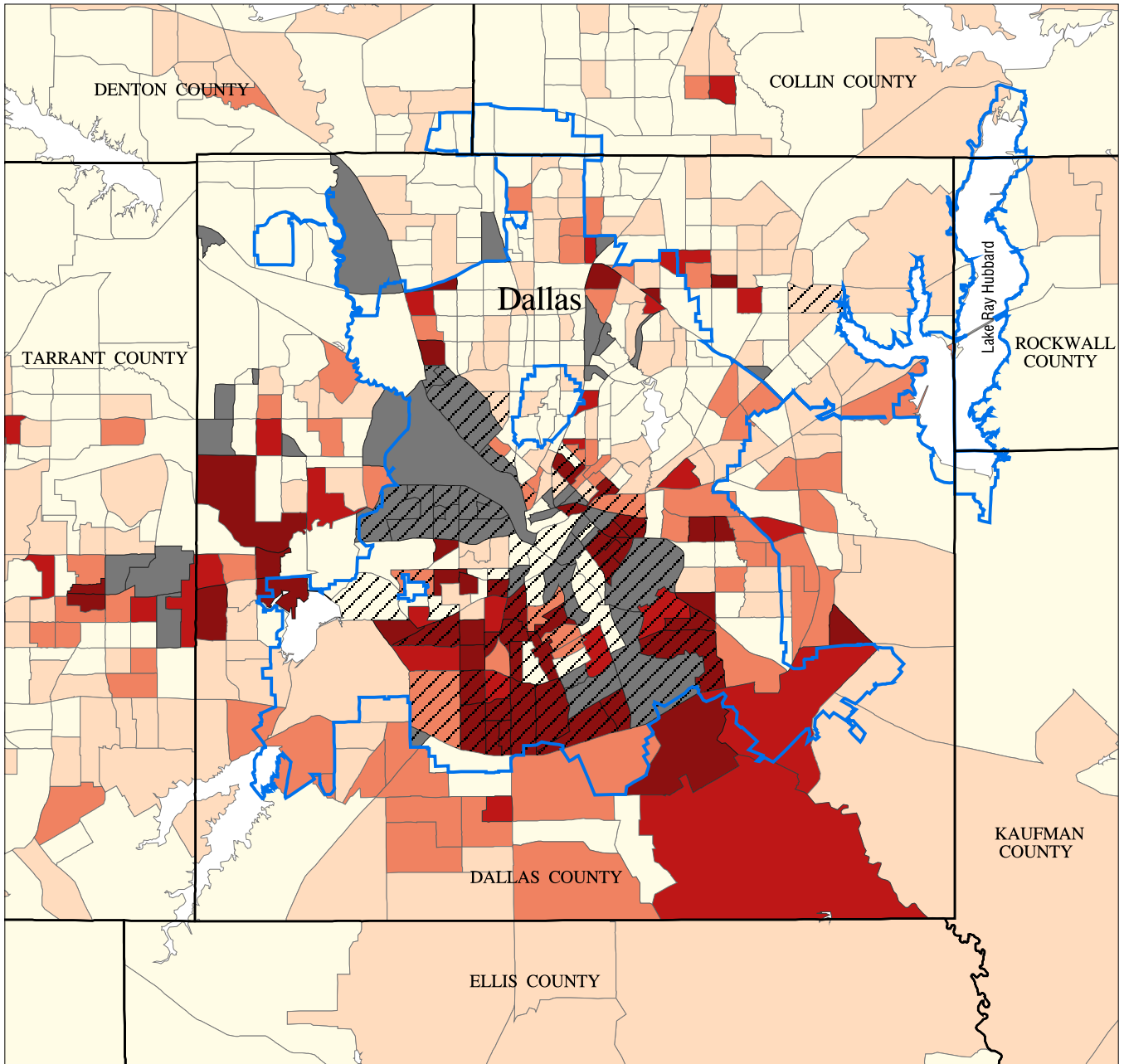


# Refinancing Loans to Upper Income Borrowers

## Subprime Lenders Market Share and Neighborhood Racial Composition

Dallas Metropolitan Area 1999



Percentage of Refinancing Loans to Upper Income Borrowers in 1999 made by Subprime Lenders - by Census Tract

- Dallas Municipal Boundary
- Minority Census Tract
- No Refinancing Loans to Upper Income Borrowers

- 0% - 10%
- 10% - 20%
- 20% - 30%
- 30% - 50%
- 50% - 100%

Diagonal Overlay for Minority Neighborhoods

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

In the Dallas MSA in 1999, the percentage of total refinancing loan originations to upper income borrowers made by subprime lenders was 37.20% in census tracts in which minorities comprise 75% or more of the population, 19.78% in census tracts in which minorities comprise 50%-75% of the population, but only 8.64% 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.