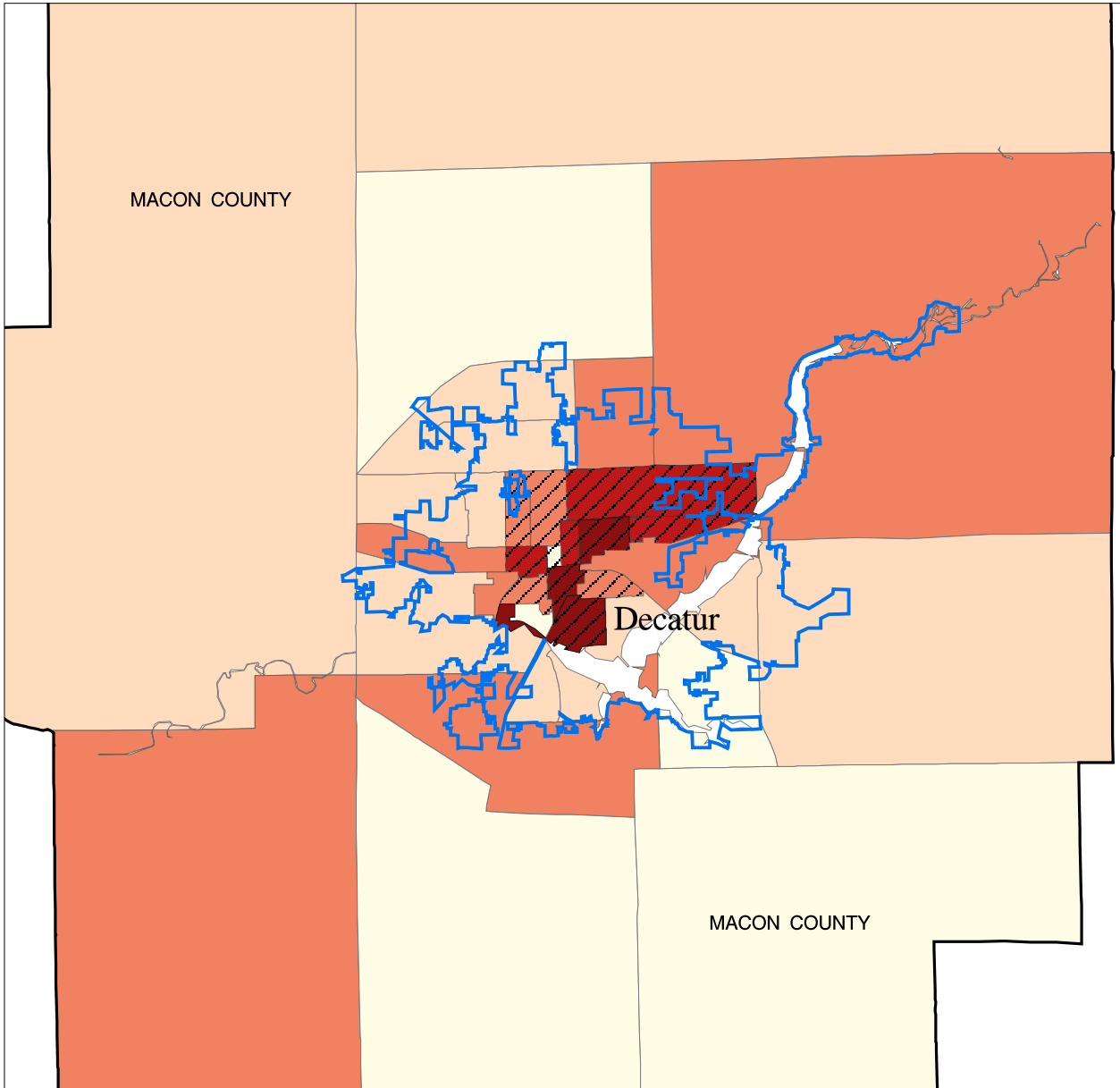


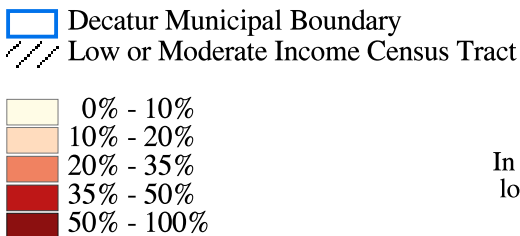
Subprime Lenders Market Share of Refinancing Loan Originations: 1999

Decatur and Macon County IL



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

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.

In Illinois state in 1999 subprime lenders made 16.46% of total refinancing loan originations made by all lenders.

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