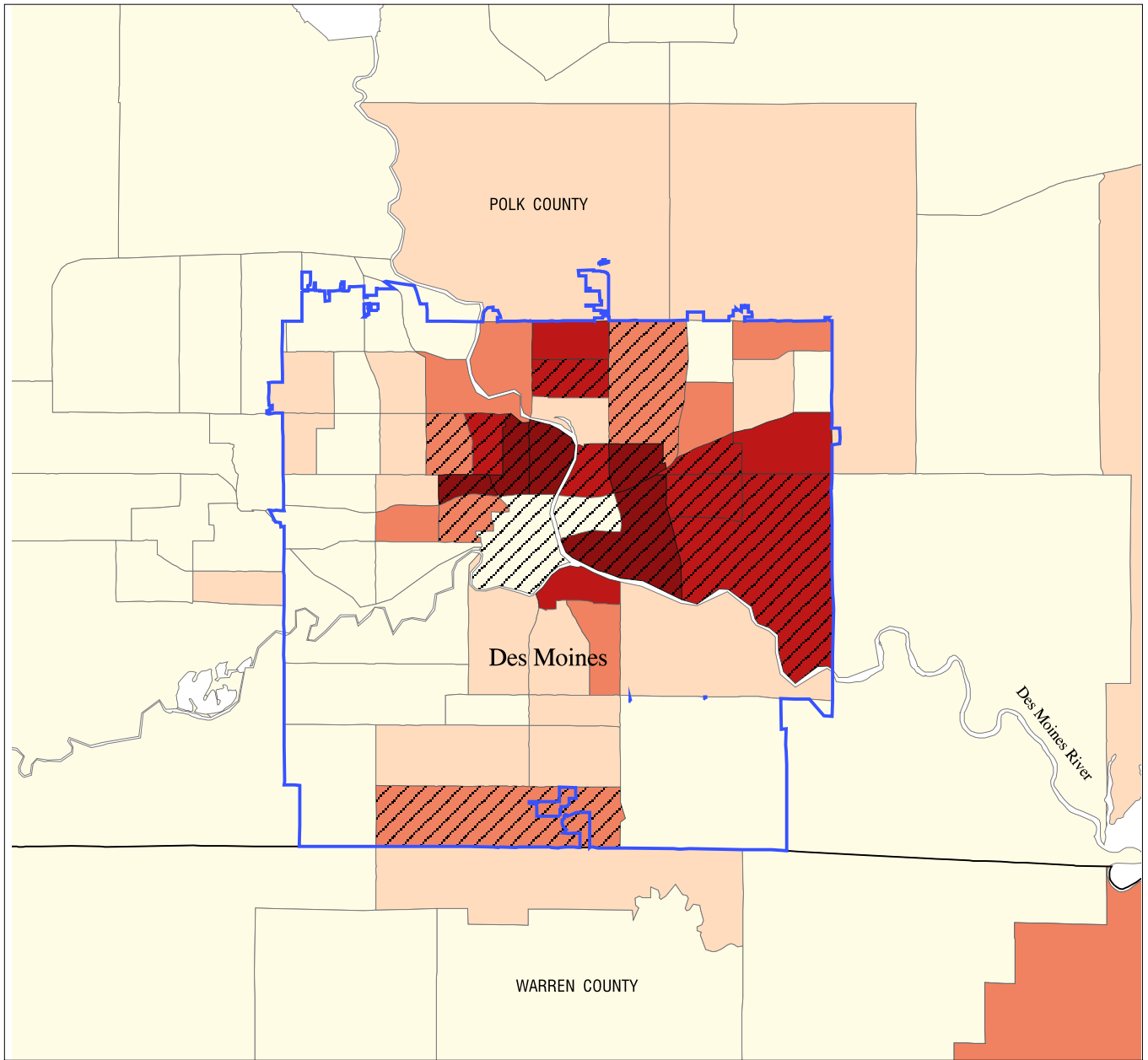


Subprime Lenders Market Share of Refinancing Loan Originations: 1998

Des Moines IA



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

Diagonal Overlay for
Low and Moderate Income Neighborhoods

- Des Moines Municipal Boundary
- Low or Moderate Income Census Tract

- 0% - 10%
- 10% - 20%
- 20% - 30%
- 30% - 40%
- 40% - 100%

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).