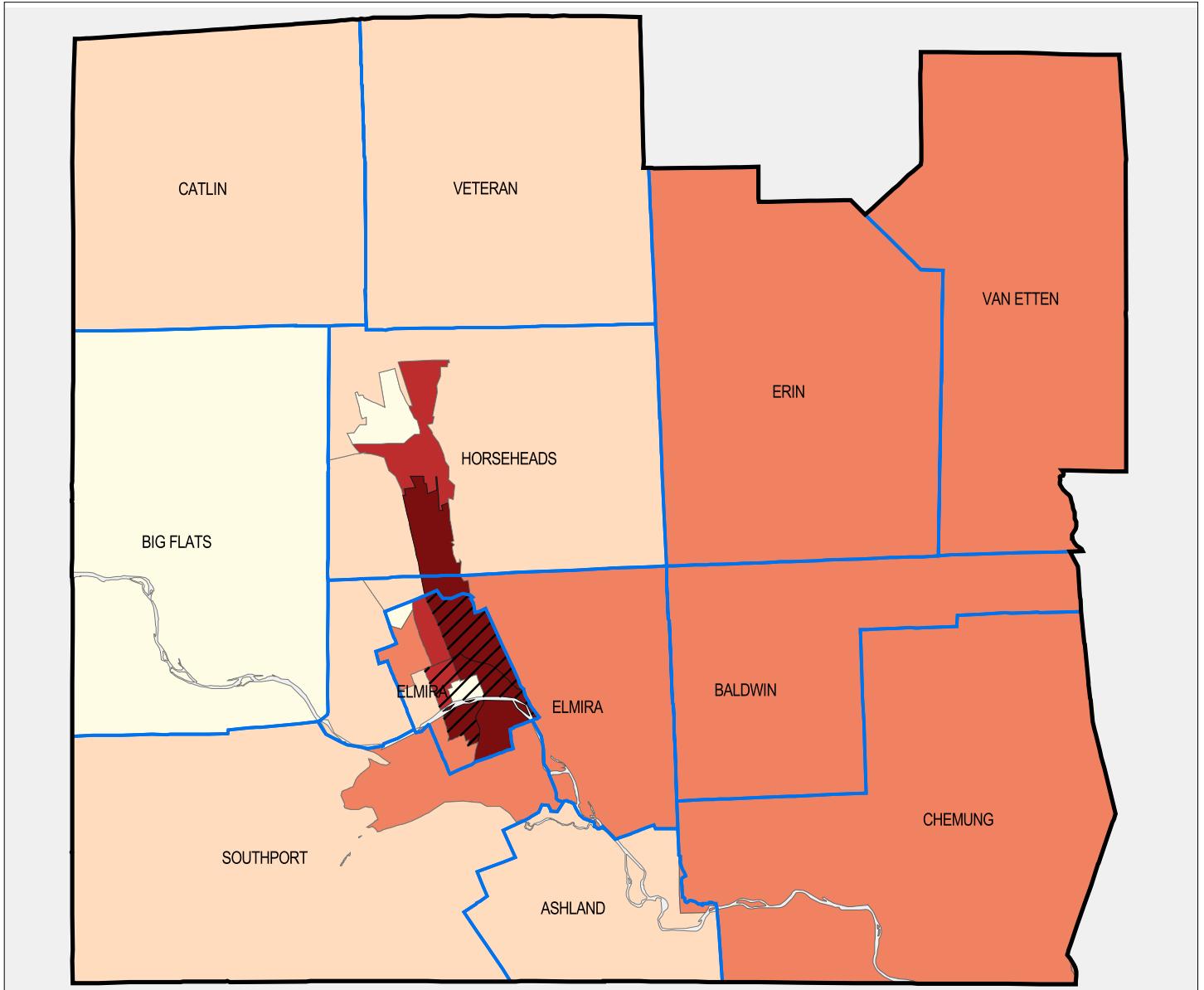
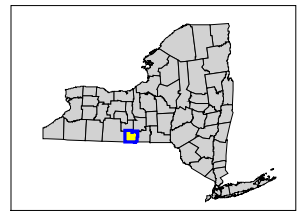


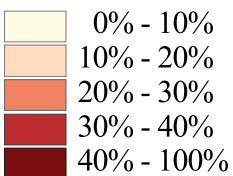
CHEMUNG COUNTY

Subprime Refinancing Loans Patterns- 1999



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

Municipal Boundaries
 Low or Moderate Income Census Tracts



SUBPRIME LENDERS' MARKET SHARE OF:	Refinancing Loan Originations	Refinancing Loan Applications
in Chemung County	22.2%	50%
in Low or Moderate Income Census Tracts	46%	63%
in Upper Income Census Tracts	11.4%	35%
<i>in New York State</i>	<i>21.35%</i>	<i>51%</i>

Sources: 1999 HMDA data; 1990 U.S. Census; HUD 1999 List of Subprime and Manufactured Home Lenders.
 Low or Moderate Income Census Tract: Median family income is 80% or less of the MSA median family income.
 Upper Income Census Tract: Median family income is 120% or greater of the MSA median family income.

