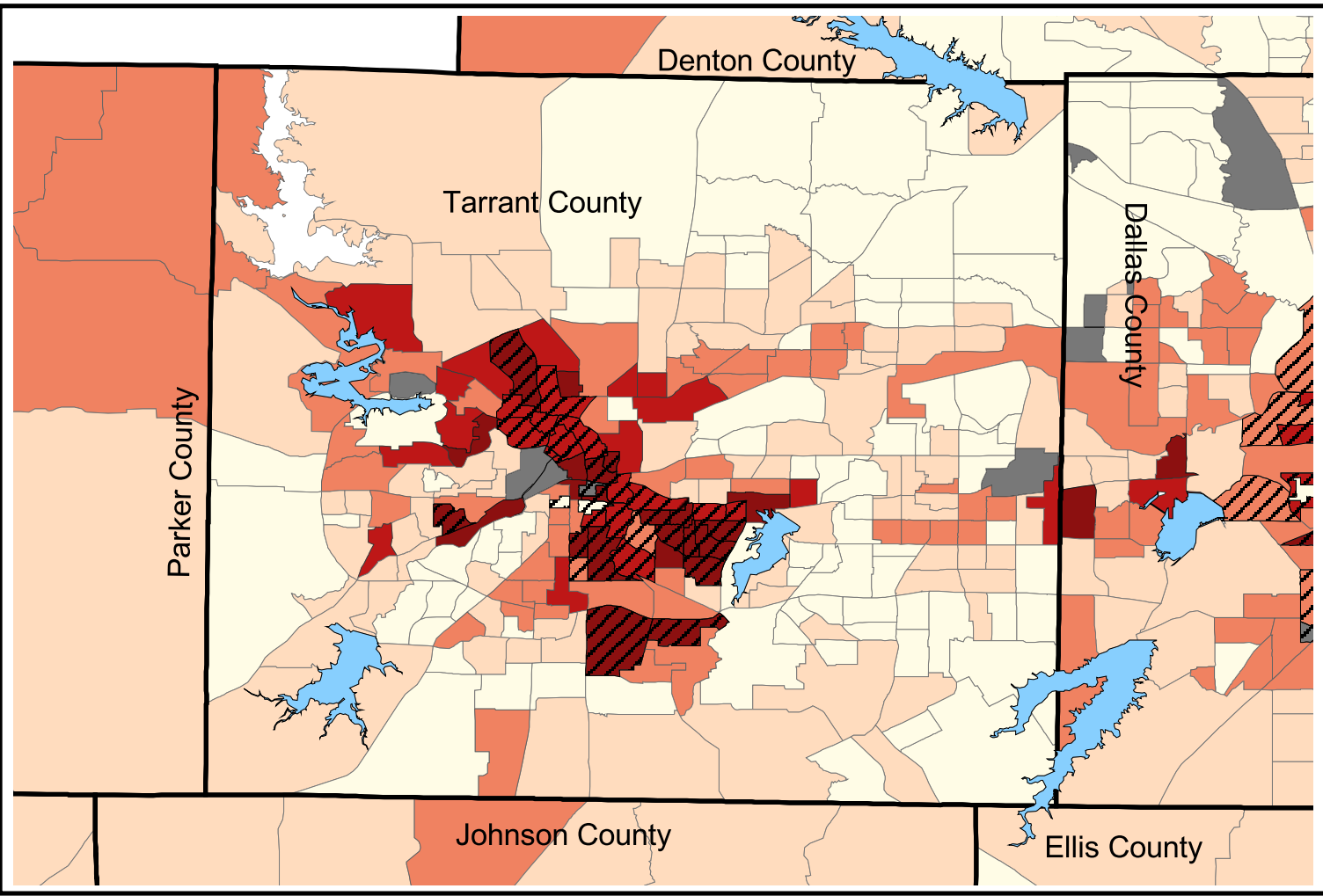
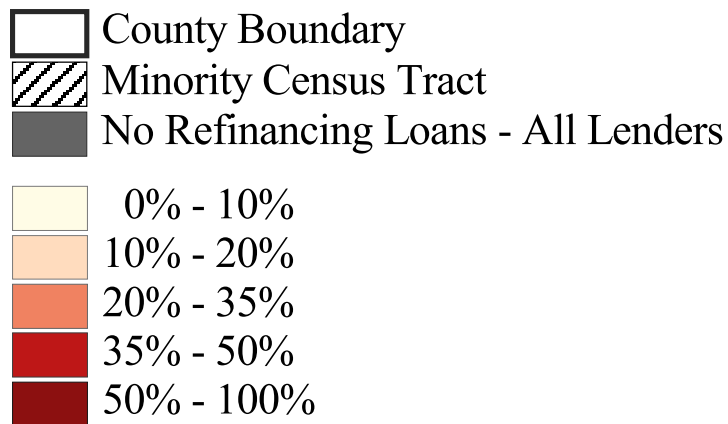


Subprime Lenders Market Share of Refinancing Loan Originations: 1999 Fort Worth, Texas



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

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



The average subprime market share in Texas is 20%.

Minority Census Tract: Minority persons comprise 70% or more of census tract population.