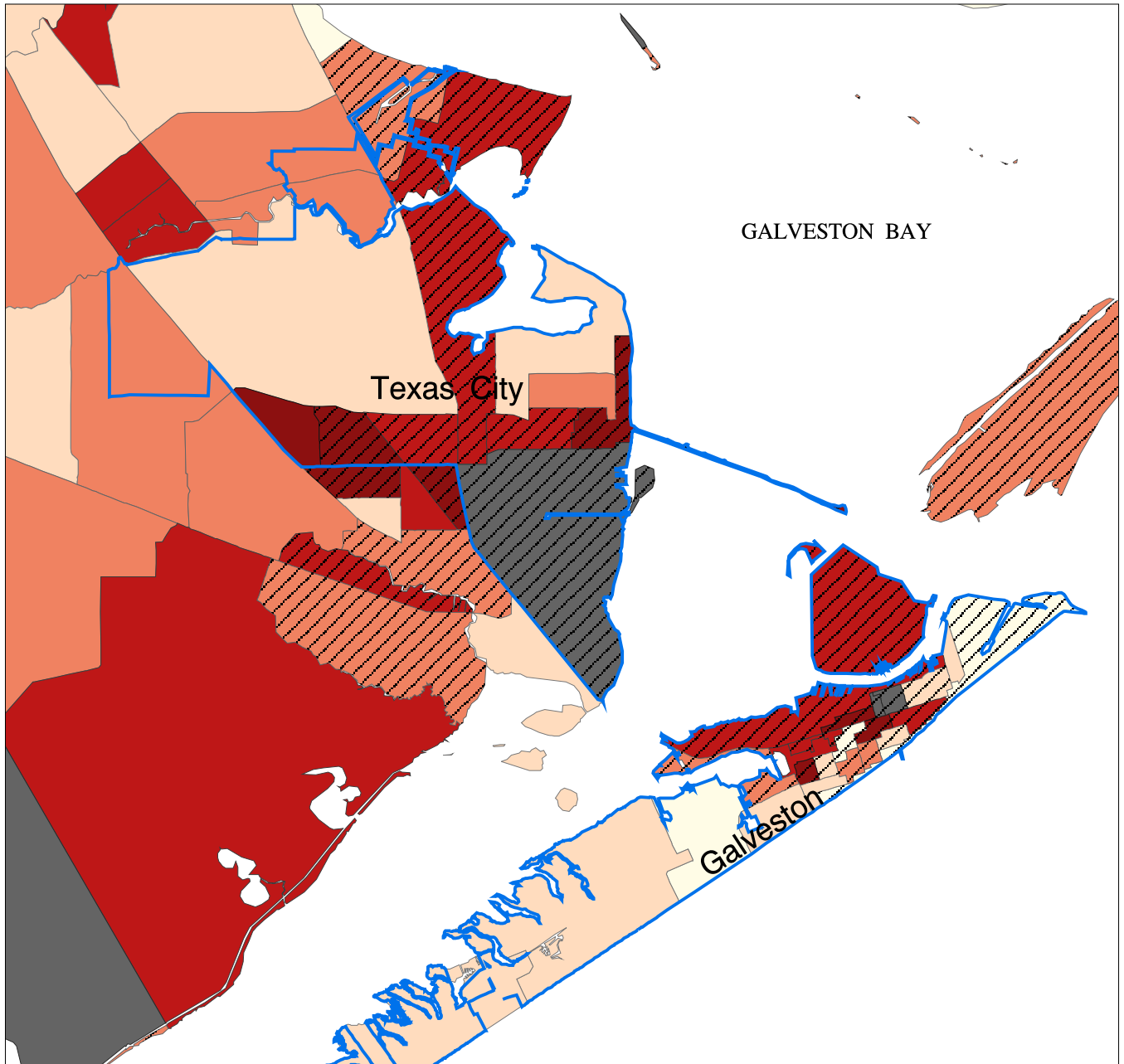
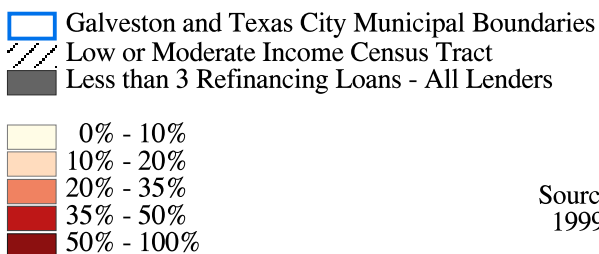


Subprime Lenders Market Share of Refinancing Loan Originations: 1999

Galveston and Texas City



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



Diagonal Overlay for
Low and Moderate Neighborhoods

Low or Moderate Income Census Tract: Census tract median family income less than 85% of MSA median family income.

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