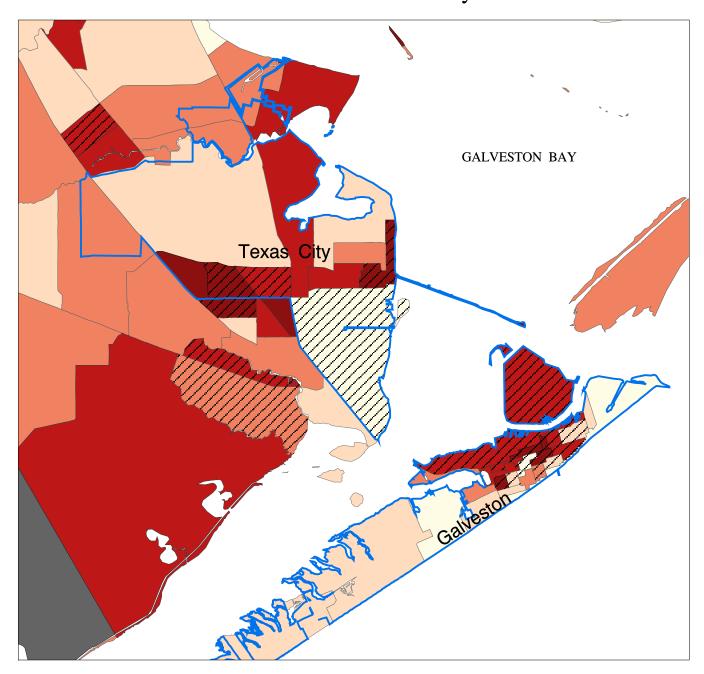
## Subprime Lenders Market Share of Refinancing Loan Originations: 1999 Galveston and Texas City



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

Galveston and Texas City Municipal Boundaries
Minority Census Tract
No Refinancing Loans - All Lenders

0% - 10%
10% - 20%

20% - 35%

35% - 50% 50% - 100% Diagonal Overlay for Minority Neighborhoods

Minority Census Tract: Minority persons comprise 50% or more of census tract population.

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