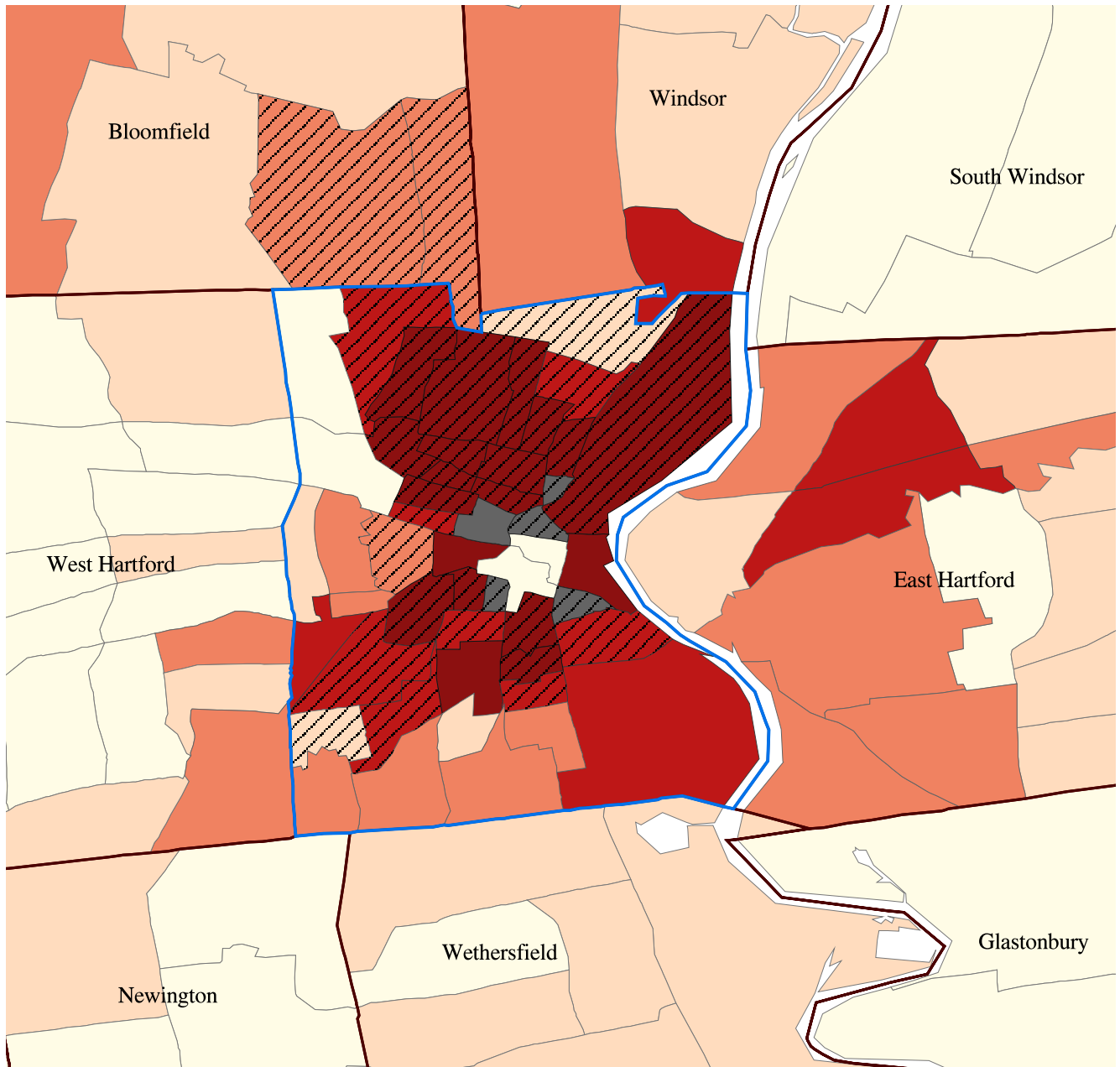











Subprime Lenders Market Share of Refinancing Loan Originations: 1999

Hartford City



Subprime Lenders Market Share of Refinancing Loans Made by All Lenders in 1999 - by Census Tract

-  Hartford Municipal Boundary
-  Other 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 60% 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 (List B).