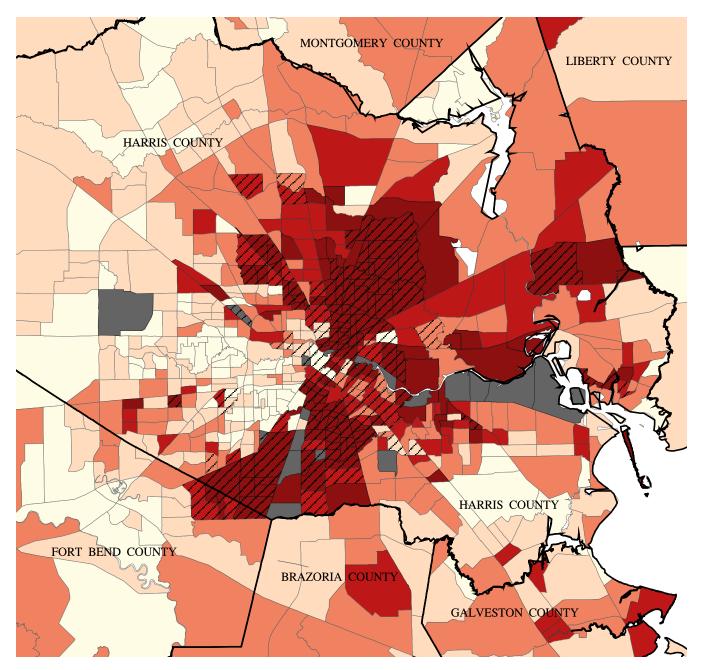
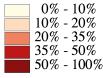
Subprime Lenders Market Share of Refinancing Loan Originations: 1999 Houston Metropolitan Area



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



County Boundary Minority Census Tract No Refinancing Loans - All Lenders



Diagonal Overlay for Minority Neighborhoods

Minority Census Tract: Minority persons comprise 70% 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.

Texas Low Income Housing Information Services, Austin, TX