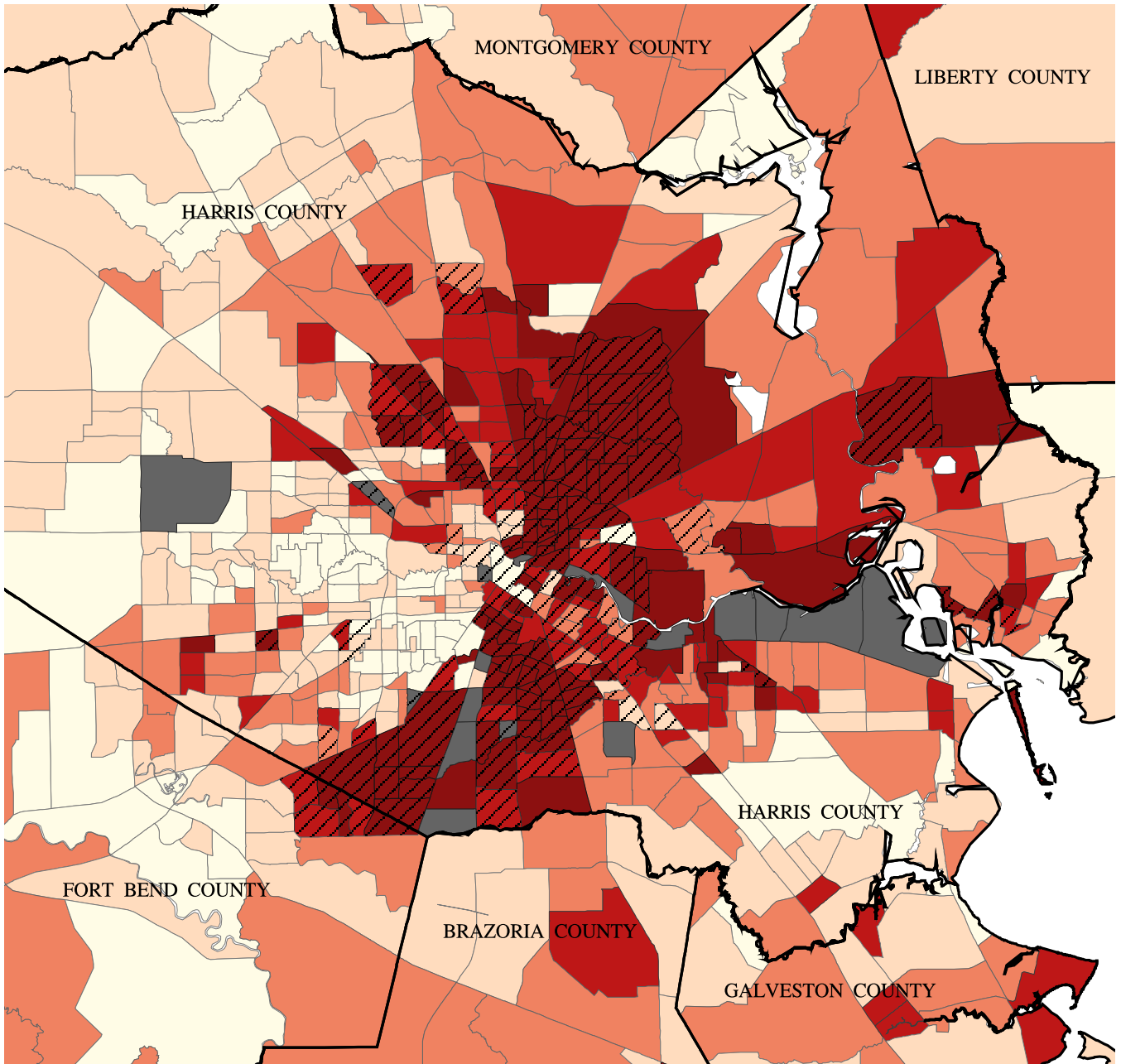
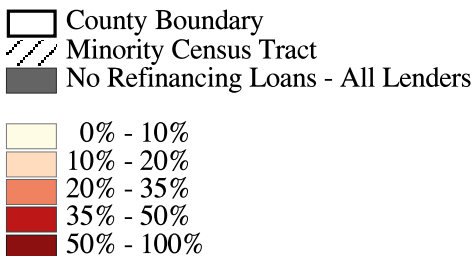


Subprime Lenders Market Share of Refinancing Loan Originations: 1999

Houston Metropolitan Area



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



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.