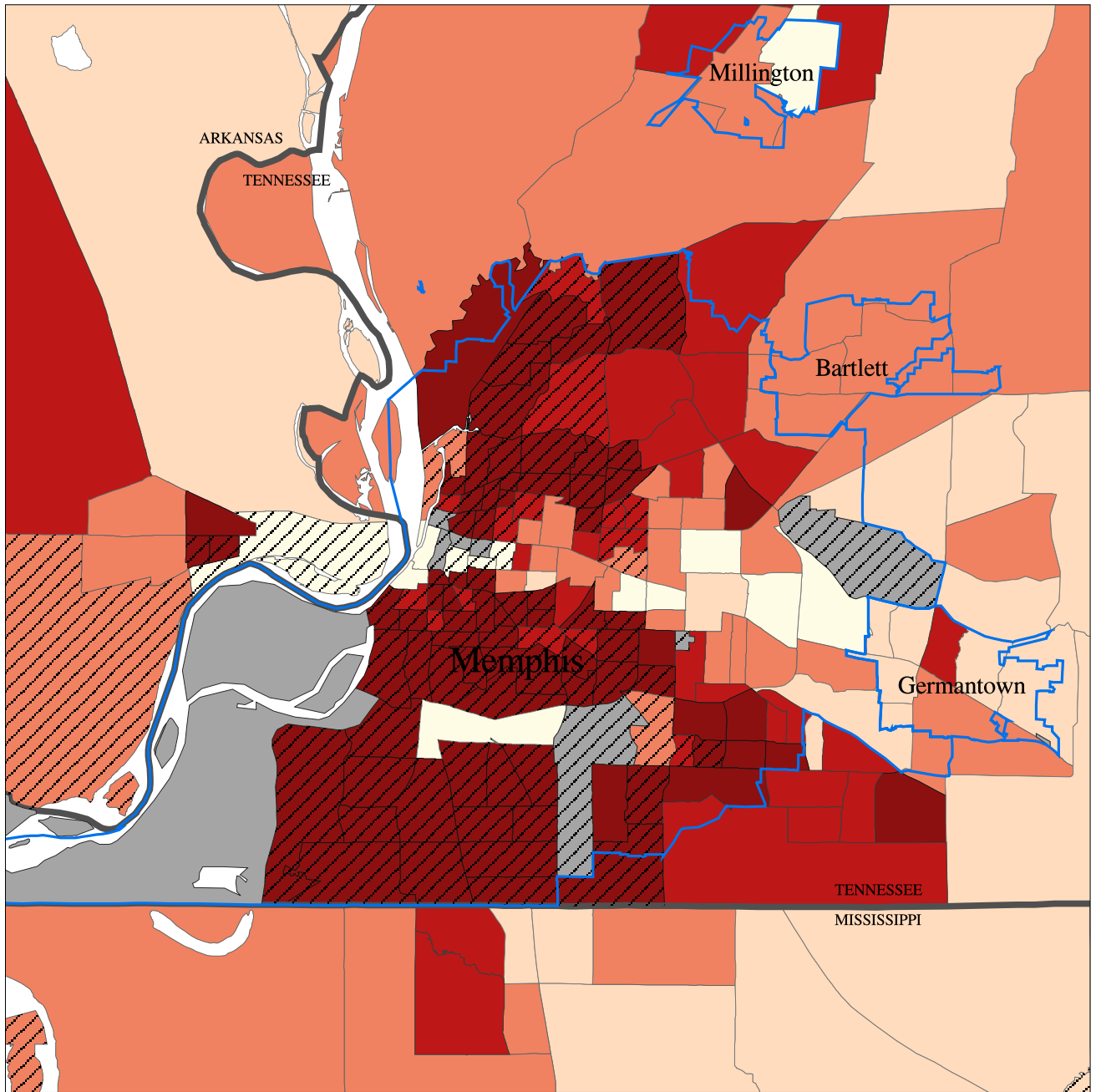


Subprime Lenders Market Share of Refinancing Loan Originations: 2000

Memphis Tennessee



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

- 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 40% or more of census tract population.

Sources: FFIEC, 2000 HMDA data; 1990 US Census data; and HUD, 2000 List of Subprime and Manufactured Home Lenders.