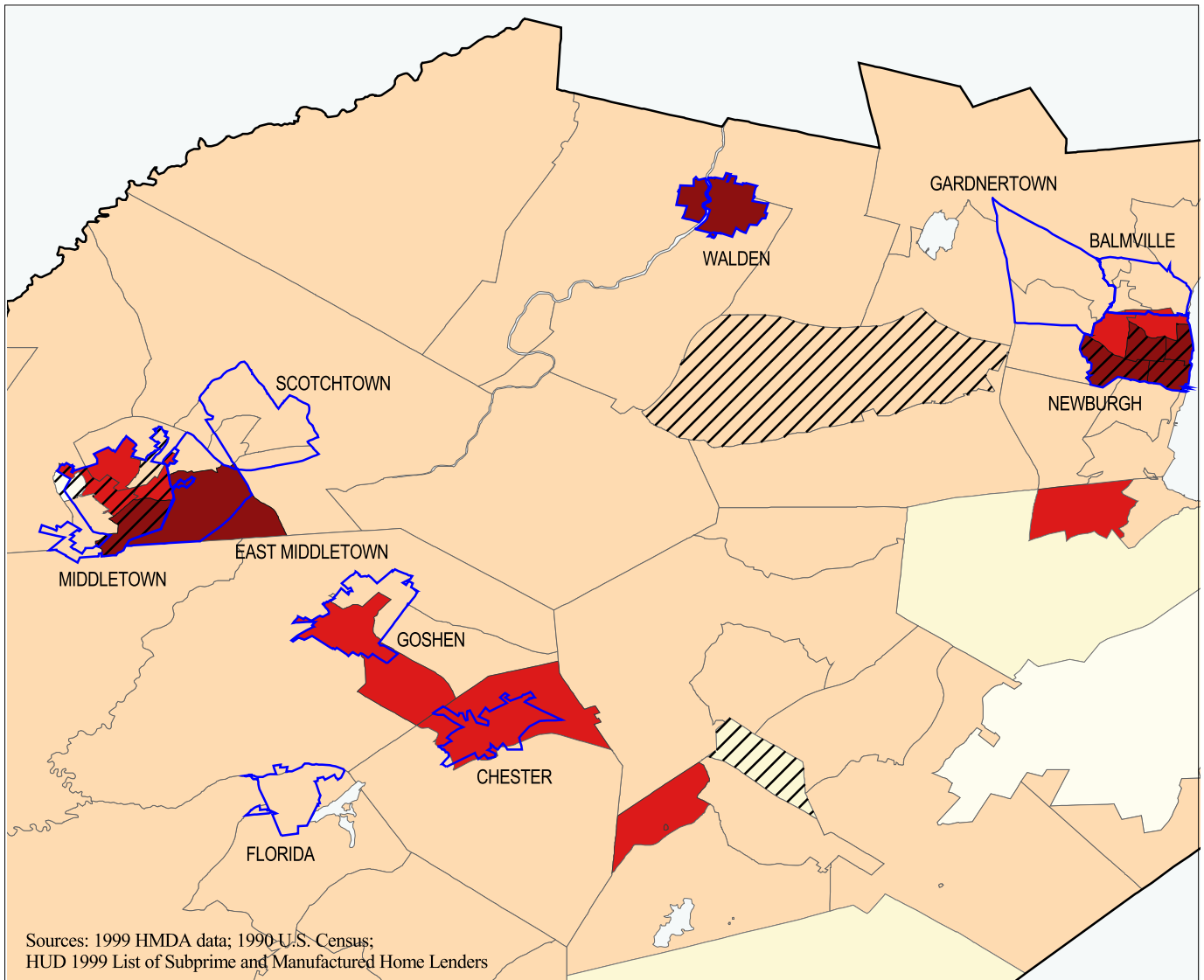




ORANGE COUNTY






Subprime Lenders Market Share of Refinancing Loans - 1999



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

- Loans made in MSA, all lenders: 3,709
Loans made in MSA, subprime lenders: 753
- Loans made in LMI tracts, all lenders: 369
Loans made in LMI tracts, subprime lenders: 131 (**36%**)
- Loans made in upper income tracts, all lenders: 1,524
Loans made in upper income tracts, subprime lenders: 271 (**18%**)

 Municipal Boundaries
 Low and Moderate Income Census Tracts

 0%
 0% - 10%
 10% - 25%
 25% - 35%
 35% - 100%

Low or Moderate Income (LMI) Census Tract:
Census tract median family income is less than 80% of MSA median family income.

Upper Income Census Tracts: Census tract median family income is greater than 120% of MSA median family income.

