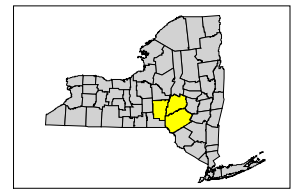
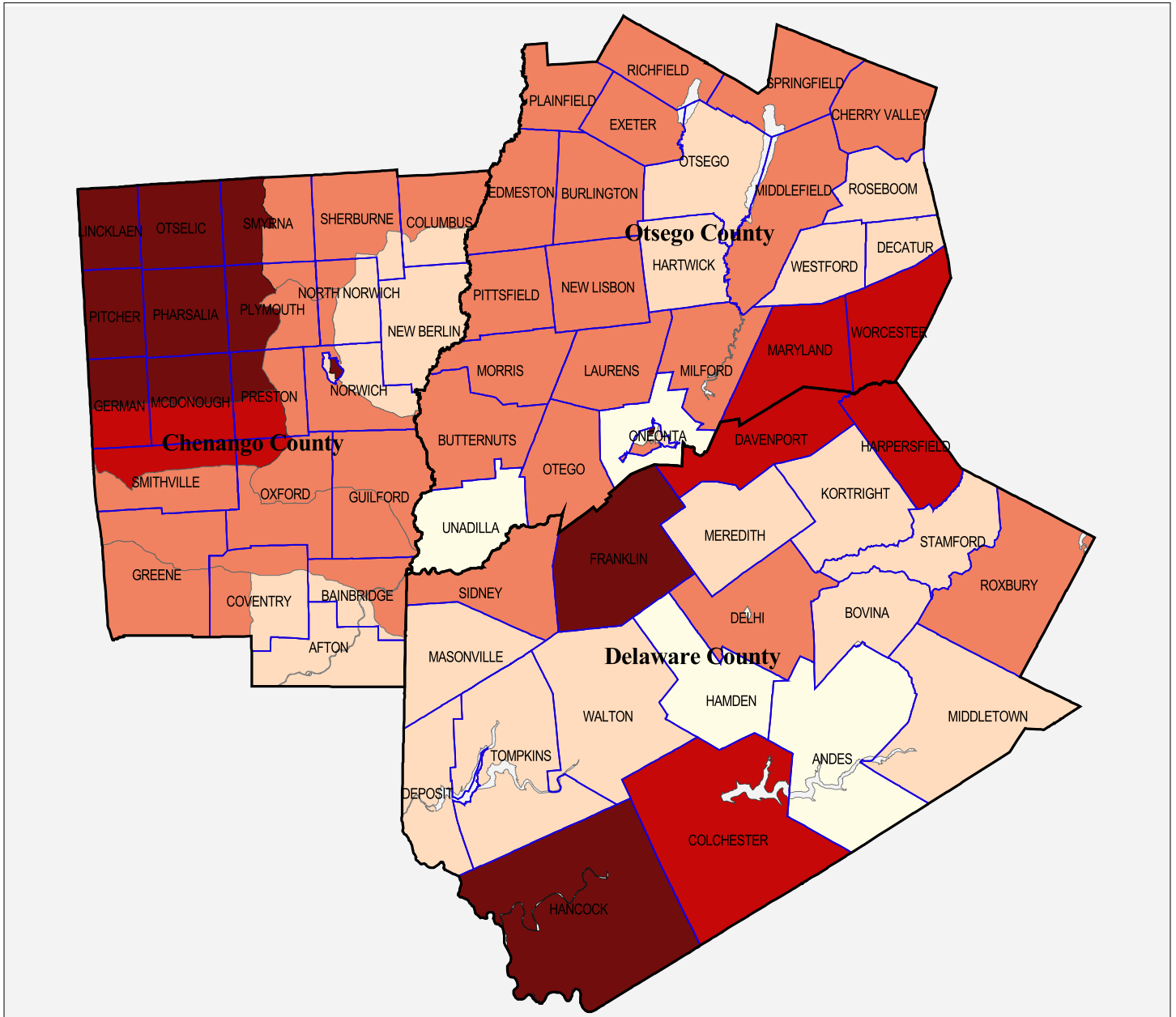



DELAWARE - OTSEGO - CHENANGO COUNTIES

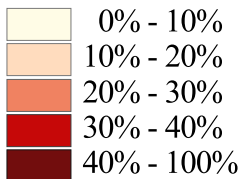


Subprime Refinancing Loan Patterns - 1999



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

 Township or City Boundary



Sources: 1999 HMDA data; 1990 U.S. Census;
HUD 1999 List of Subprime and Manufactured Home Lenders