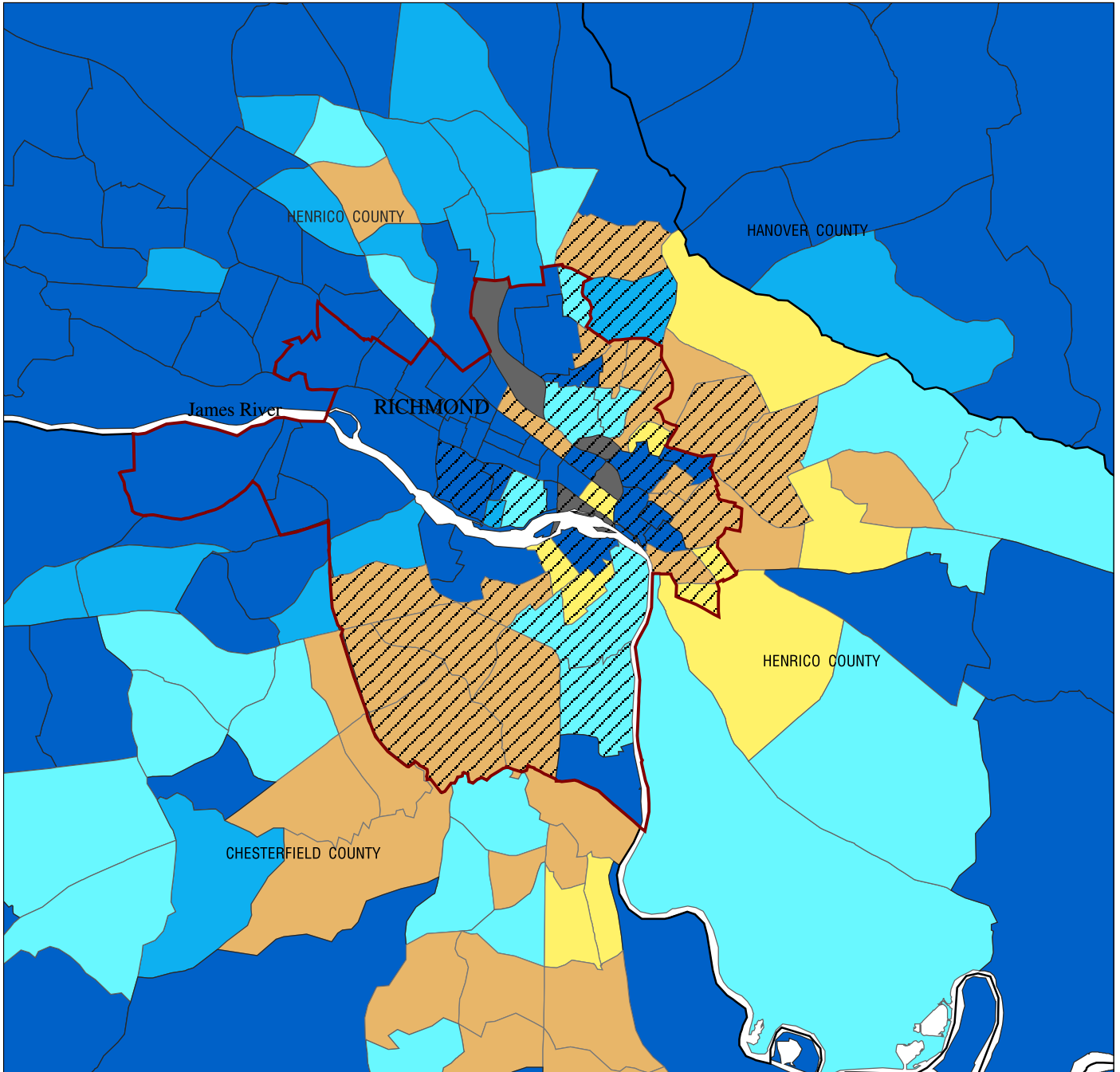
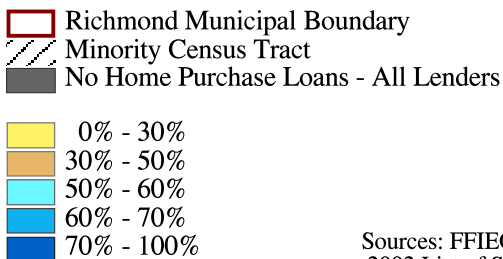


Prime Loan Percentage of Home Purchase Loan Originations: 2002

Richmond Virginia



Prime Loan Percentage of Home Purchase Loan Originations
- by Census Tract



Diagonal Overlay for Minority Neighborhoods

Minority Census Tract: Minority persons comprise 50% or more of census tract population.

Prime Loan: Conventional loan originated by a prime lender (subject to overcounting because a number of prime lenders originate subprime loans as well as prime loans).

Prime Lender: A lender not classified by HUD as a subprime or mobile home lender.

Sources: FFIEC, 2002 HMDA data; 1990 US Census data; and HUD, 2002 List of Subprime and Manufactured Home Lenders.