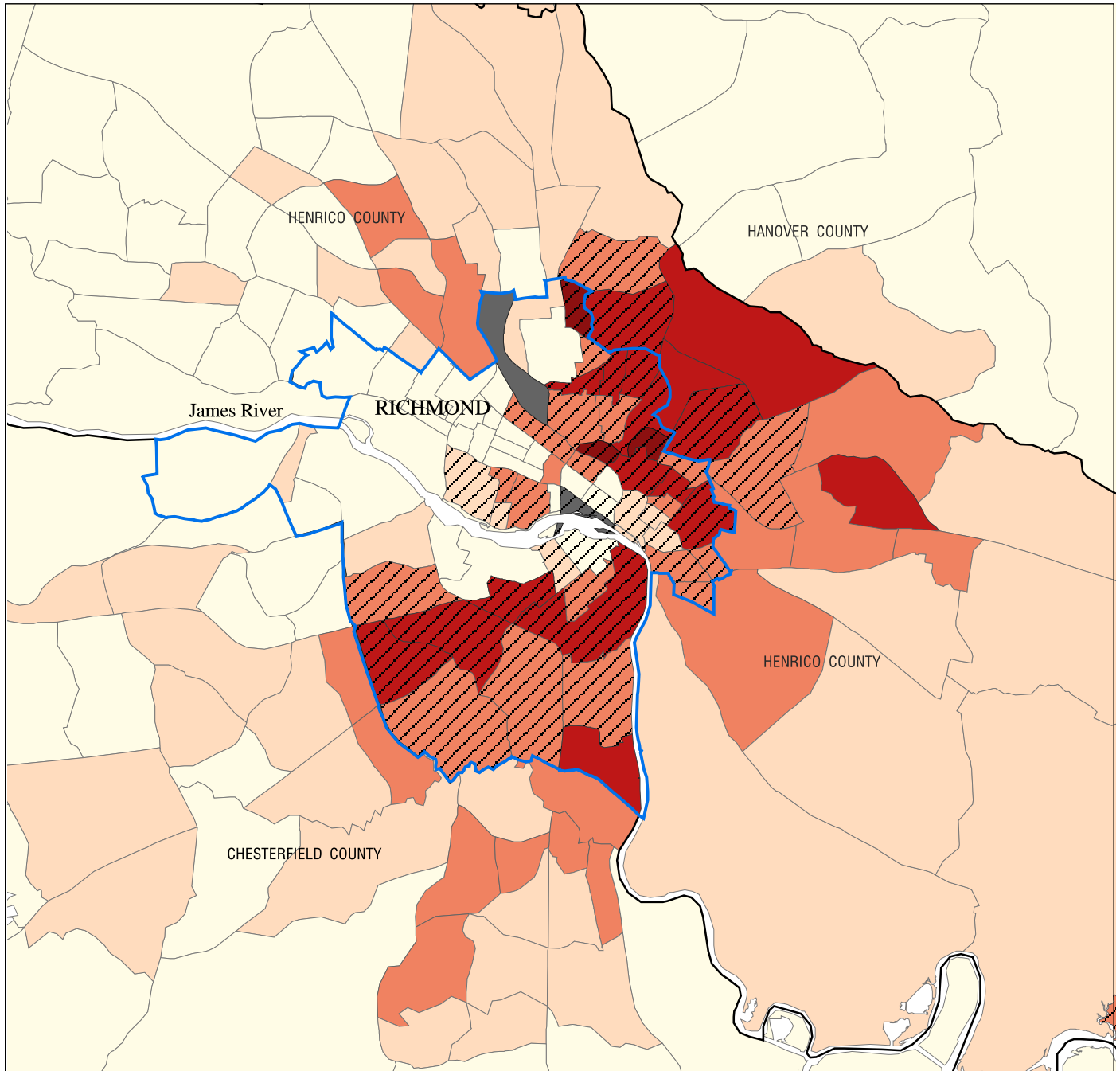





# Subprime Lenders Market Share of Conventional Refinancing Loan Originations: 2002 Richmond Virginia








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

Diagonal Overlay for Minority Neighborhoods

-  Richmond Municipal Boundary
-  Minority Census Tract
-  No Conventional Refinancing Loans - All Lenders

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

-  0% - 10%
-  10% - 20%
-  20% - 35%
-  35% - 50%
-  50% - 100%

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