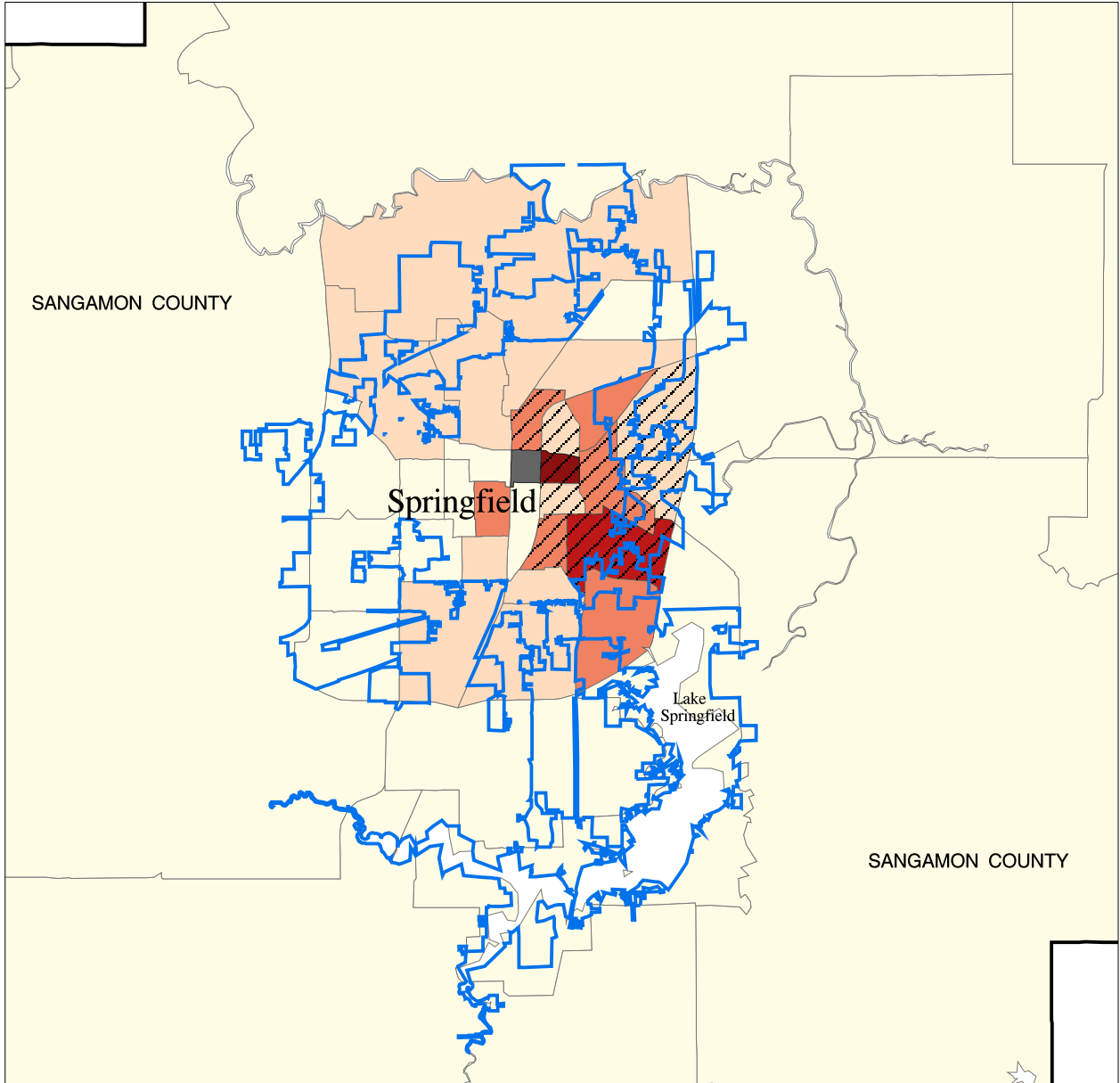


Subprime Lenders Market Share of Refinancing Loan Originations: 1999

Springfield and Sangamon County IL



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

Diagonal Overlay for
Low and Moderate Income Neighborhoods

- Springfield Municipal Boundary
- Low or Moderate Income Census Tract
- No Refinancing Loans - All Lenders
- 0% - 10%
- 10% - 20%
- 20% - 35%
- 35% - 50%
- 50% - 100%

Low or Moderate Income Census Tract: Census tract median family income less than 70% of MSA median family income.

In Illinois state in 1999 subprime lenders made 16.46% of total refinancing loan originations made by all lenders.

Sources: FFIEC, 1999 HMDA data; 1990 US Census data; and HUD, 1999 List of Subprime and Manufactured Home Lenders