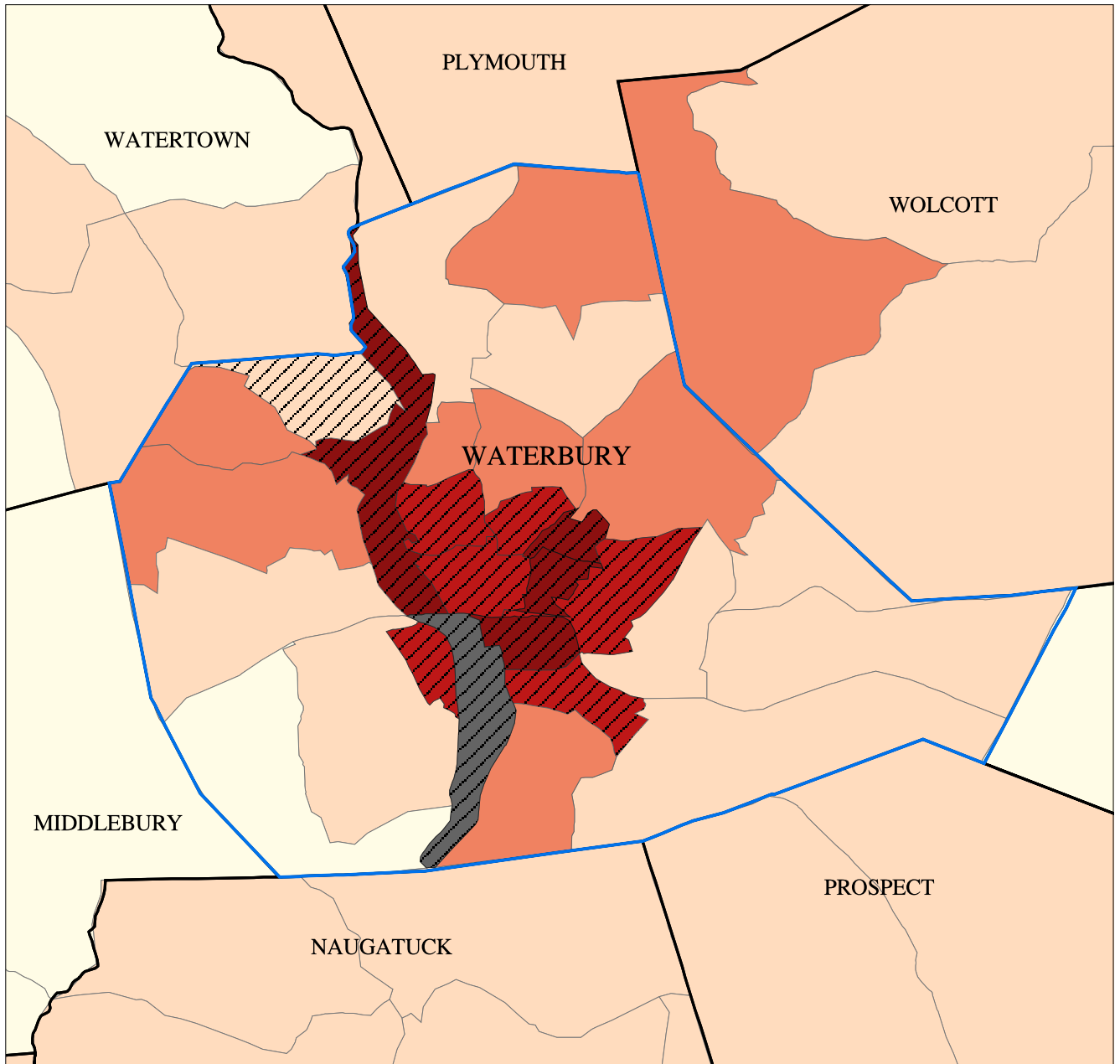


Subprime Lenders Market Share of Refinancing Loan Originations: 1999

Waterbury and Adjacent Municipalities



Subprime Lenders Market Share of Refinancing Loans Made by All Lenders in 1999 - by Census Tract

- Waterbury Municipal Boundary
- Other Municipal Boundaries
- Low or Moderate Income Census Tract
- No Refinancing Loans - All Lenders

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

Diagonal Overlay for Low and Moderate Income Neighborhoods

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

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