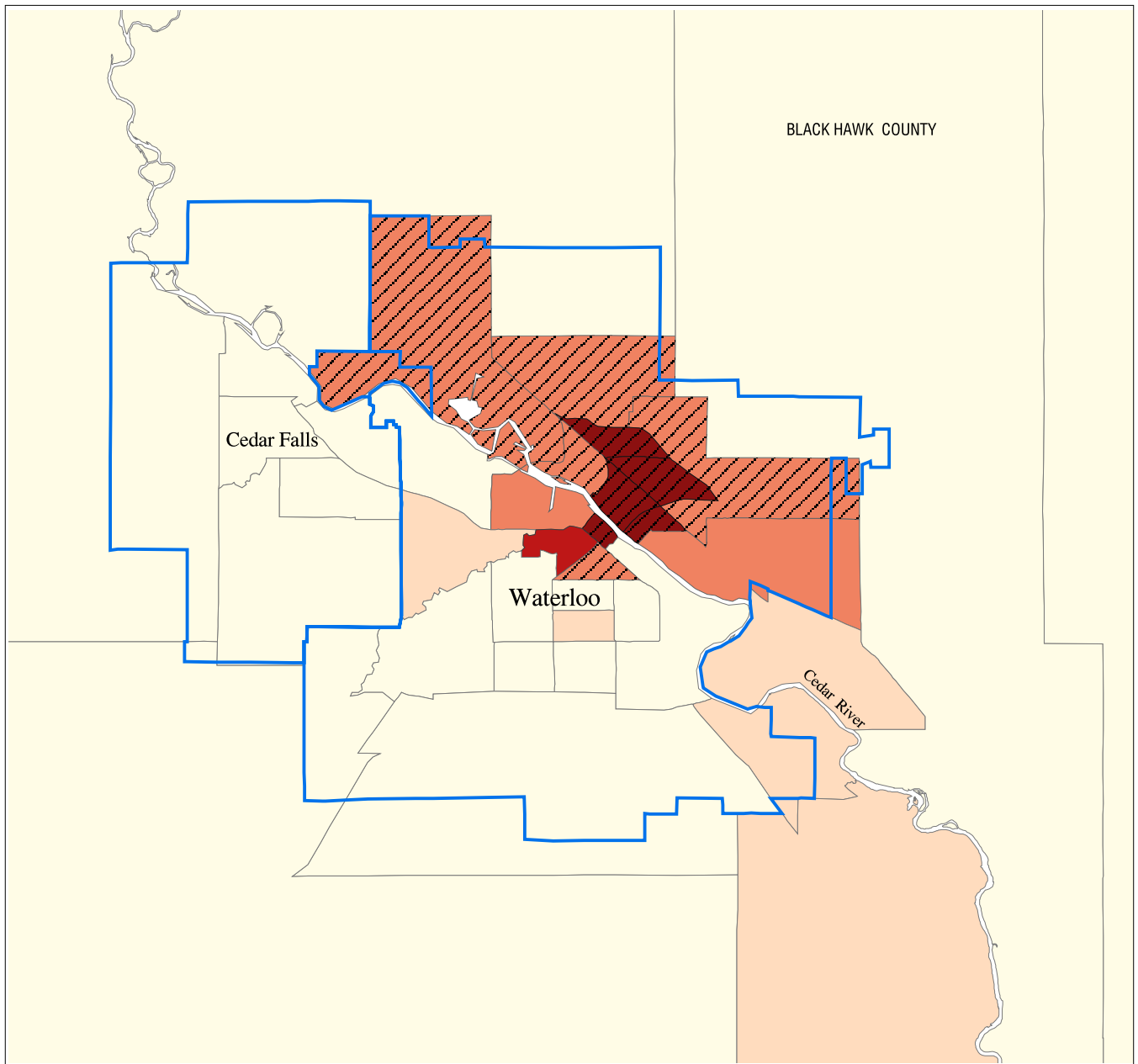


Subprime Lenders Market Share of Refinancing Loan Originations: 1998

Waterloo and Cedar Falls IA



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

Municipal Boundaries: Waterloo, Cedar Falls
 Integrated or Minority Census Tract

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

Diagonal Overlay for
Integrated and Minority Neighborhoods

Integrated or Minority Census Tract: Minority persons
comprise 10% or more of census tract population.

Sources: FFIEC, 1998 HMDA data; 1990 US Census data; and HUD,
1998 List of Subprime and Manufactured Home Lenders (List B).