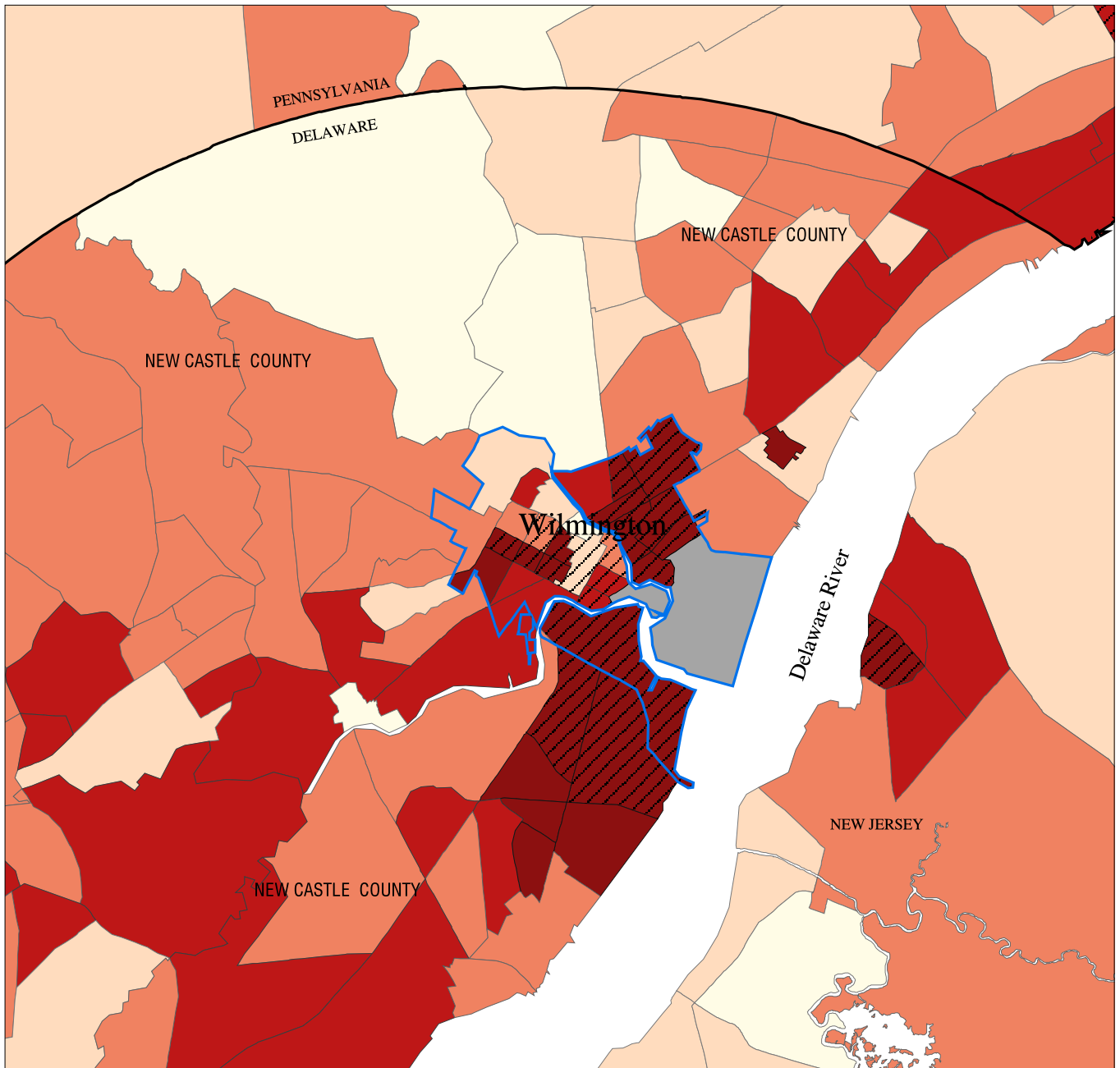










Subprime Lenders Market Share of Refinancing Loan Originations: 2000

Wilmington Delaware



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

-  Wilmington Municipal Boundary
-  Minority Census Tract
-  No Refinancing Loans - All Lenders

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

Diagonal Overlay for Minority Neighborhoods

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

Sources: FFIEC, 2000 HMDA data; 1990 US Census data; and HUD, 2000 List of Subprime and Manufactured Home Lenders.