



RESIDENTIAL MORTGAGE LOAN REPORT (HOLDEN ACT – SB 1556) CALENDAR YEAR 2014

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Business, Consumer Services and Housing Agency



EXECUTIVE SUMMARY

The California Housing Financial Discrimination Act of 1977 prohibits discrimination based on defined characteristics. The Act governs the provision of loans to purchase, construct, rehabilitate or refinance one-to-four-unit residences occupied by the owner and to make home improvements to any one-to-four-unit family residence. The Act requires the Secretary of the Business, Consumer Services and Housing Agency (Agency) to annually report to the Legislature on the lending activities of specified mortgage lenders in California (Cal. Health & Safety Code section 35800).

The 2014 Residential Mortgage Loan Report reflects mortgage lending activity of specified mortgage lenders in California licensed by the California Department of Business Oversight (DBO) and Department of Consumer Affairs Bureau of Real Estate (CalBRE). The state reporting requirement applies to lenders which do not report similar information to the federal government under the Home Mortgage Disclosure Act of 1975 (HMDA). HMDA requirements apply to lenders who originate 100 or more home loans per year and lenders whose home purchase loan originations exceed \$25 million or 10% of their total origination volume.

DBO residential mortgage lenders made a total of 365,433 loans in 2014 with a total value of \$115.7 billion. DBO-licensed finance lenders made or refinanced a total of 48,271 loans for an aggregate amount of \$15.8 billion. Credit unions licensed by DBO made or refinanced 65,087 loans with a total value of \$8.2 billion. Thirteen DBO lenders and three CalBRE lenders filed 2014 report information. Each of those numbers was up by two from 2013.

The 413 loans reported by the 13 DBO licensees for purposes of this report – 313 home purchase loans and 100 home improvement loans – comprised just 0.09% of the overall number of loans made by all DBO licensees in 2014. Because of the very limited number of lenders that filed reports in 2014, no conclusions can be drawn from the data.

To review the complete 2014 Residential Mortgage Loan Report please go to www.bcsh.ca.gov/holden2014.pdf. You also may contact the DBO at 916-332-7248 to request a copy of the report.

INTRODUCTION

The Housing Financial Discrimination Act of 1977 requires the Secretary of the Business, Consumer Services and Housing Agency (Agency) to annually report to the Legislature on the lending activities of specified mortgage lenders in California Health & Safety Code section 35800(b).

Specified lenders must submit annual reports of their mortgage lending activity to their respective regulatory agencies, which are the Bureau of Real Estate (CalBRE), Department of Business Oversight (DBO), and Department of Insurance (DOI). The Agency compiles the data in the Residential Mortgage Loan Report. The state reporting requirement applies to lenders which do not report similar information to the federal government under the Home Mortgage Disclosure Act of 1975 (HMDA). Effective in 1992, HMDA reporting requirements were expanded to also include lenders who originate 100 or more home loans per year. In addition, effective with the 2009 calendar year, lenders whose home purchase loan originations exceed \$25 million or 10% of total origination volume also must file reports at the federal level.

Those lenders reporting to the State of California are entities whose assets total \$10 million or less, who regularly fund real estate purchase and/or home improvement loans, and who originate less than 100 home purchase loans per year. For reporting purposes, "regularly" has been defined to mean 12 or more transactions annually during the immediately preceding calendar year that in aggregate total more than \$500,000 in value and are for the purpose of home purchase and/or home improvement. In addition, the State reporting requirement is limited to loans secured by one- to four-unit family dwellings. These qualified loans also must total at least 10% of the lender's total loan volume.

The loan activity information included in the Residential Mortgage Loan Report is substantially consistent with the federal requirements under the HMDA. The reported information includes the number of applications received, the number of loans funded, and the dollar amount of loans funded for the following loan types: Federal Housing Administration (FHA), Farmers Home Administration, and Veterans Administration (VA), conventional and home improvement.

The data reported covers only transactions in geographic areas designated as Metropolitan Statistical Areas and Metropolitan Divisions where the lender is located. Metropolitan Statistical Areas and Metropolitan Divisions consist of specific areas and are designated by the U.S. Census Bureau based on population totals. The Metropolitan Statistical Areas are further broken down into census tracts that represent neighborhoods within counties and provide a source of statistical information related to ethnicity and income as reported by residents.

All information reported and submitted by the various lenders through their respective regulatory agencies has been gathered and combined with various demographic/socio-economic data from the 2010 Census of Population and Housing to produce four reports:

- a) Census Tract Information – Loan activity in each Metropolitan Statistical Area/Metropolitan Division reported by individual census tract.

- b) Loan Data by Income Categories - Loan activity in each Metropolitan Statistical Area/Metropolitan Division reported by income levels per census tract: low and moderate, middle and upper.
- c) Loan Data by Racial Characteristics - Loan activity in each Metropolitan Statistical Area/Metropolitan Division reported relative to the percentage of minority population in each census tract.
- d) Loan Data by Income Categories and Racial Characteristics - Loan activity in each Metropolitan Statistical Area/Metropolitan Division reported relative to the percentage of minority population and income levels in each census tract.

The following represents an agency-by-agency review of the information presented in the four data tables.

AGENCY DATA

Bureau of Real Estate (CalBRE)

Real estate licensees who regularly fund home purchase and/or home improvement loans and are not required to submit a federal HMDA report must submit Residential Mortgage Loan Report information to CalBRE. Real estate licensees who "arrange" or broker loans between borrowers and lenders are exempt from the reporting requirement because they are not lenders.

For 2014 loan activity, four CalBRE licensee attained sufficient loan activity in their home purchase and/or home improvement lending to trigger submission of the required Residential Mortgage Loan Report information. One CalBRE licensees reported in 2013. Of the four CalBRE licensees that reported, one was not included in the tables below because the company provided county information without Metropolitan Statistical Area specification. This information will be provided separately later in this report.

In 1990, the number of reporting licensees was 48. The number of CalBRE-licensed lenders submitting the lending information to the State of California for the Residential Mortgage Loan Report continues to be affected by the federal government's amendments to HMDA, which increased the number of lenders reporting to federal agencies. In addition, during the 1993-94 California legislative session, SB 1978 (California Residential Mortgage Lending Act) was enacted and established a new category of licensee to be regulated by the DBO. Some of these licensees, known as Residential Mortgage Lenders (Mortgage Bankers), are former CalBRE licensees which now report to the DBO. The number of CalBRE-licensed lenders that reported has been further reduced by the 2007-09 economic downturns and the resulting contraction in the mortgage loan industry.

In California, 37 of the state's 58 counties have been assigned Metropolitan Statistical Area/Metropolitan Division numbers by the U.S. Census Bureau, and lenders had to identify and itemize by census tract only loan transactions within these Metropolitan Statistical Area/Metropolitan Division numbers. The three CalBRE-licensed real estate lenders covered in the tables below reported transactions in only two of the 37 counties for 2014.

Those geographic areas consisted of the following counties and corresponding Metropolitan Statistical Areas/Metropolitan Division:

<u>County</u>	<u>Metropolitan Statistical Areas</u>
Los Angeles	31084
Orange	11244

For any counties which have been assigned the same Metropolitan Statistical Area/Metropolitan Division number, all reported information has been combined and the counties will be represented as one entity.

No loan activity was reported by the CalBRE-licensed lender in the following counties with Metropolitan Statistical Area/Metropolitan Division numbers: Alameda, Butte, Contra Costa, El Dorado, Fresno, Imperial, Kern, Kings, Madera, Marin, Merced, Monterey, Napa, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, Santa Clara, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Cruz, Shasta, Solano, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yolo, and Yuba.

Activity for the following counties was not reportable because they did not have assigned Metropolitan Statistical Area/Metropolitan Division numbers: Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Sierra, Siskiyou, Tehama, Trinity, and Tuolumne.

Loan activity information submitted by the CalBRE-licensed lender has been condensed into four summary tables. The tables, as well as a review of the information presented, follow:

TABLE I - CENSUS TRACT AGGREGATION/MSA SUMMARY (SUMMARY REPORT)										
MSA Number	Total Tracts	Tracts Reported	% Minority Population	MSA Median Income	Total Home Purchase Apps	Ttl Home Purchase Loans	% of Home Purch Loans Funded	Total Home Improve Apps	Total Home Improve Loans	% of Home Improve Loans Funded
11244	583	5	56%	84,900	5	1	20%	0	0	0%
31084	2346	77	73%	60,600	53	31	58%	101	79	78%
TOTAL	2929	82	N/A	N/A	58	32	55%	101	79	78%

TABLE II - HOME LOANS DATA BY INCOME																					
MSA	Tracts Reprtd	Low and Mod Income						Middle Income						Upper Income							
		Purchase Loans			Home Improvement			Purchase Loans			Home Improvement			Purchase Loans			Home Improvement				
		Apps	Loans	%	Apps	Loans	%	Apps	Loans	%	Apps	Loans	%	Apps	Loans	%	Apps	Loans	%		
11244	3	3	1	33%	0	0	0%	0	0	0	0%	0	0	0%	2	2	0	0%	0	0	0%
31084	24	16	7	44%	26	17	65%	22	13	11	85%	30	28	93%	31	24	13	54%	45	34	76%
Total	27	19	8	42%	26	17	65%	22	13	11	85%	30	28	93%	33	26	13	50%	45	34	76%

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS																								
MSA	Less than 10% Minority							10% to 15% Minority							16% to 39% Minority									
	Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement					
		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%			
11244	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	
31084	0	0	0	0%	0	0	0%	1	1	0	0%	1	0	0%	20	18	12	67%	30	24	80%			
Total	0	0	0	0%	0	0	0%	1	1	0	0%	1	0	0%	20	18	12	67%	30	24	80%			

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS																								
MSA	40% to 59% Minority							60% to 79% Minority							80% to 100% Minority									
	Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement					
		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%			
11244	2	2	0	0%	0	0	0%	0	0	0	0%	0	0	0%	3	3	1	33%	0	0	0%			
31084	12	6	5	83%	13	12	92%	10	5	2	40%	17	14	82%	34	23	12	52%	40	29	73%			
Total	14	8	5	63%	13	12	92%	10	5	2	40%	17	14	82%	37	26	13	50%	40	29	73%			

TABLE IV - HOME LOANS DATA BY INCOME CATEGORIES AND RACIAL CHARACTERISTICS							
MSA		Low and Moderate Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	0	0	0	3
	Purchase Loan Apps	0	0	0	0	0	3
	Purchase Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	33%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31084	No of Tracts	0	0	0	2	2	20
	Purchase Loan Apps	0	0	0	0	2	14
	Purchase Loans Funded	0	0	0	0	1	6
	% Funded	0%	0%	0%	0%	50%	43%
	Home Improve Loan Apps	0	0	0	2	2	22
	Home Improve Loans Funded	0	0	0	2	1	14
	% Funded	0%	0%	0%	100%	50%	64%
Total	No of Tracts	0	0	0	2	2	23
	Purchase Loan Apps	0	0	0	0	2	17
	Purchase Loans Funded	0	0	0	0	1	7
	% Funded	0%	0%	0%	0%	50%	41%
	Home Improve Loan Apps	0	0	0	2	2	22
	Home Improve Loans Funded	0	0	0	2	1	14
	% Funded	0%	0%	0%	100%	50%	64%

TABLE IV - HOME LOANS DATA BY INCOME CATEGORIES AND RACIAL CHARACTERISTICS							
MSA		Middle Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31084	No of Tracts	0	0	2	4	5	11
	Purchase Loan Apps	0	0	3	2	2	6
	Purchase Loans Funded	0	0	3	2	1	5
	% Funded	0%	0%	100%	100%	50%	83%
	Home Improve Loan Apps	0	0	3	5	7	15
	Home Improve Loans Funded	0	0	3	5	6	14
	% Funded	0%	0%	100%	100%	86%	93%
Total	No of Tracts	0	0	2	4	5	11
	Purchase Loan Apps	0	0	3	2	2	6
	Purchase Loans Funded	0	0	3	2	1	5
	% Funded	0%	0%	100%	100%	50%	83%
	Home Improve Loan Apps	0	0	3	5	7	15
	Home Improve Loans Funded	0	0	3	5	6	14
	% Funded	0%	0%	100%	100%	86%	93%

TABLE IV - HOME LOANS DATA BY INCOME CATEGORIES AND RACIAL CHARACTERISTICS							
MSA		Upper Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	0	2	0	0
	Purchase Loan Apps	0	0	0	2	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31084	No of Tracts	0	1	18	6	3	3
	Purchase Loan Apps	0	1	15	4	1	3
	Purchase Loans Funded	0	0	9	3	0	1
	% Funded	0%	0%	60%	75%	0%	33%
	Home Improve Loan Apps	0	1	27	6	8	3
	Home Improve Loans Funded	0	0	21	5	7	1
	% Funded	0%	0%	78%	83%	88%	33%
Total	No of Tracts	0	1	18	8	3	3
	Purchase Loan Apps	0	1	15	6	1	3
	Purchase Loans Funded	0	0	9	3	0	1
	% Funded	0%	0%	60%	50%	0%	33%
	Home Improve Loan Apps	0	1	27	6	8	3
	Home Improve Loans Funded	0	0	21	5	7	1
	% Funded	0%	0%	78%	83%	88%	33%

TABLE IV - DATA SUMMARY						
	Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
Low and Moderate Income						
No of Tracts	0	0	0	2	2	23
Purchase Loan Apps	0	0	0	0	2	17
Purchase Loans Funded	0	0	0	0	1	7
% Funded	0%	0%	0%	0%	50%	41%
Home Improve Loan Apps	0	0	0	2	2	22
Home Improve Loans Funded	0	0	0	2	1	14
% Funded	0%	0%	0%	100%	50%	64%
Middle Income						
No of Tracts	0	0	2	4	5	11
Purchase Loan Apps	0	0	3	2	2	6
Purchase Loans Funded	0	0	3	2	1	5
% Funded	0%	0%	100%	100%	50%	83%
Home Improve Loan Apps	0	0	3	5	7	15
Home Improve Loans Funded	0	0	3	5	6	14
% Funded	0%	0%	100%	100%	86%	93%
Upper Income						
No of Tracts	0	1	18	8	3	3
Purchase Loan Apps	0	1	15	6	1	3
Purchase Loans Funded	0	0	9	3	0	1
% Funded	0%	0%	60%	50%	0%	33%
Home Improve Loan Apps	0	1	27	6	8	3
Home Improve Loans Funded	0	0	21	5	7	1
% Funded	0%	0%	78%	83%	88%	33%

Data Table Summaries:

Three CalBRE-licensed lenders submitted report information covering loan transactions in two of California's 37 Metropolitan Statistical Area/Metropolitan Division. The two Metropolitan Statistical Area/Metropolitan Divisions have been further divided into 2,929 individual census tracts, or specific neighborhood/geographic areas. Loan activity was reported in 82 census tracts, or about 2.8% of the total tracts.

The following discussion presents a review of the loan information submitted by the CalBRE-licensed lender within these Metropolitan Statistical Area/Metropolitan Divisions and neighborhood areas. It should be noted the loan information presented in this report and review does not account for the impact of specific credit criteria relevant to any individual loan decision. Lenders do not have to submit information on the criteria they use to approve or decline home loan requests, so such factors are not included in the Residential Mortgage Loan Report analysis of the loan data. Typically, the criteria include:

- 1) Employment and income continuity
- 2) Down payment and/or equity requirements
- 3) Credit background and history
- 4) Specific ratios related to mortgage debt, total debt and loan to value.

Data Table I - Census Tract Aggregation

The number of home purchase loan applications decreased from 60 in 2013 to 58 in 2014, and the share that were funded decreased from 63% in 2013 to 55% in 2014. A comparison of 2013 versus 2014 follows:

	<u>2013</u>	<u>2014</u>	<u>Change</u>
Home Purchase Loan Applications	60	58	-2
Home Purchase Loans Funded	38	32	-6
Percentage of Loans Funded	63%	55%	-8 percentage points
Home Improvement Loan Applications	0	101	+101
Home Improvement Loans Funded	0	79	+ 79
Percentage of Loans Funded	0%	78%	+ 78 percentage points

On an aggregate basis, the 2014 report represent a total of approximately 5.5 home purchase loans for every 10 applications received. Home purchase funding rates were 58% in Los Angeles County and 20% in Orange County.

Data Table II - Home Loan Data

Table II compares the number of home purchase loans funded according to census tracts' income level. The three income levels are as follows:

- Low and Moderate - Median family income is less than 80 percent of the Metropolitan Statistical Area/Metropolitan Division median family income.
- Middle - Median family income is between 80 and 120 percent of the Metropolitan Statistical Area/Metropolitan Division median family income.
- Upper - Median family income is greater than 120 percent of the Metropolitan Statistical Area/Metropolitan Division median family income.

The reported information suggests that the highest rate of funded home purchase loans was in the middle income group, followed by the upper income group and then the low and moderate income group. For home purchase loans, funding rates based on income levels were as follows:

<u>Low and Moderate Income</u>		<u>Middle Income</u>		<u>Upper Income</u>	
No. of Apps.	19	No. of Apps.	13	No. of Apps.	26
No. of Loans	8	No. of Loans	11	No. of Loans	13
% Loans Funded	42%	% Loans Funded	85%	% Loans Funded	50%

When compared to 2013 funding percentages, the upper income group decreased from 59% to 50%, the middle income group increased from 67% to 85%, and the low and moderate income group decreased from 80% to 42%.

Due to the limited amount of loan activity by the three CalBRE-reporting lenders, no valid conclusions can be drawn from the information in Table II.

Data Table III - Home Loan Data by Racial Characteristics

Table III data reports Metropolitan Statistical Area/Metropolitan Division and census tract loan activity based on the racial characteristics of the areas. In determining minority population, the sum of all non-white races equals the census tract minority population. Loan activity relevant to racial characteristics shows the following:

	<u>Home Purchase Loans</u>			
	<u>No. of Tracts</u>	<u>Apps</u>	<u>Loans</u>	<u>Fund Rate</u>
Less than 10% minority	0	0	0	N/A
10% to 15% minority	1	1	0	0%
16% to 39% minority	20	18	12	67%
40% to 59% minority	14	8	5	63%
60% to 79% minority	10	5	2	40%
80% to 100% minority	37	26	13	50%

	<u>Home Improvement Loans</u>			
	<u>No. of Tracts</u>	<u>Apps</u>	<u>Loans</u>	<u>Fund Rate</u>
Less than 10% minority	0	0	0	N/A
10% to 15% minority	1	1	0	0%
16% to 39% minority	20	30	24	80%
40% to 59% minority	14	13	12	92%
60% to 79% minority	10	17	14	82%
80% to 100% minority	37	40	29	73%

Due to the limited amount of loan activity by the three CalBRE-reporting lenders, no valid conclusions can be drawn from the information reported in the Home Loan Data by Racial Characteristics category.

Data Table IV - Home Loan Data by Income Categories and Racial Characteristics

Table IV data reflects the cumulative loan funding information based on the income and racial composition of areas in which the reporting CalBRE licensee funded loan requests. The following summarizes the information reported:

Low and moderate income category – The home purchase loan funding rates were: 50% in the 60% to 79% minority category; and 41% in the 80% to 100% minority category. No home purchase loan applications were reported in the less than 10%, 10% to 15%, 16% to 39%, and

40% to 59% minority categories. The home improvement loan funding rates were: 100% in the 40% to 59% minority category; 50% in the 60% to 79% minority category; and 64% in the 80% to 100% minority category. No home improvement loan applications were reported in the less than 10%, 10% to 15%, and 16% to 39%, minority categories.

Middle income category – The home purchase loan funding rates were: 100% in the 16% to 39% minority category; 100% in the 40% to 59% minority category; 50% in the 60% to 79% minority category; and 83% in the 80% to 100% minority category. No home purchase loan applications were reported in the less than 10%, and 10% to 15% minority categories. The home improvement loan funding rates were: 100% in the 16% to 39% minority category; 100% in the 40% to 59% minority category; 86% in the 60% to 79% minority category; and 93% in the 80% to 100% minority category. No home improvement loan applications were reported in the less than 10%, and 10% to 15% minority categories.

Upper income category – The home purchase loan funding rates were: 60% in the 16% to 39% minority category; 50% in the 40% to 59% minority category; and 33% in the 80% to 100% minority category. No applications were reported in the less than 10% minority category and one application was reported in the 10% to 15% minority category. The home improvement loan funding rates were: 78% in the 16% to 39% minority category; 83% in the 40% to 59% minority category; 88% in the 60% to 79% minority category; and 33% in the 80% to 100% minority category. No home improvement loan applications were reported in the less than 10% minority category and one application was reported in the 10% to 15% minority category.

Due to the limited amount of loan activity reported by the three CalBRE-licensed lenders, no valid conclusions can be drawn from the Table IV information.

One CalBRE-licensed lender was not included in the tables because the lender only provided a report by county name. This CalBRE-licensed lender reported, for San Diego County, that 64 applications for home purchase loans were received and 17 home purchase loans were made, resulting in a funding rate of 27%. This lender did not report any home improvement loan applications received or loans made.

CalBRE Conclusions

Because only three lenders filed information and reported on a limited number of loan applications, no valid conclusions can be drawn from the data submitted.

The number of CalBRE-licensed lenders submitting Residential Mortgage Loan Report information increased from one in 2013 to three in 2014. Those numbers compare to 9 in 2007, 16 in 1993 and 48 in 1990. The decrease of CalBRE-licensed lenders required to submit the lending information is partly the result of contraction in the industry due to the economy.

Department of Business Oversight (DBO)

Residential Mortgage Loan Report information must be submitted to the DBO Commissioner by licensees that regularly fund home purchase loans and/or home improvement loans and are not required to submit a HMDA report to federal regulators. DBO licensees that participate in this type of loan activity include finance lenders, residential mortgage lenders and state-chartered credit unions. For 2014, 12 California finance lender licensees and one state-chartered credit union submitted reports. The DBO had 5,018 California finance lender licensees (including branches) in 2014, compared to 4,776 in 2013, and 145 licensed credit unions in 2014. The DBO in 2014 also licensed 4,843 residential mortgage lender (mortgage bankers) locations, compared to 4,337 in 2013. The aggregate number of DBO lender locations in 2014 totaled 9,861. DBO licensees that "arrange" or broker loans between borrowers and lenders are exempt from the reporting requirements of the Holden Act because they are not lenders.

In sum, in 2014, 13 of the 9,861 DBO licensed lenders attained sufficient loan activity related to home purchase and/or home improvement loan requests to trigger submission of the required Residential Mortgage Loan Report information. That was two more than the 11 that reported in 2013. The 13 reporting lenders represent 0.13% of all DBO-licensed lenders.

The 13 lenders reported loan activity in 26 of California's Metropolitan Statistical Areas/Metropolitan Divisions. The 26 Metropolitan Statistical Areas/Metropolitan Divisions covered 34 counties.

The geographic areas in which loan activity occurred and was reported included the following counties:

County	Metropolitan Statistical Area/Metropolitan Division Number
Orange	11244
Kern	12540
Butte	17020
Fresno	23420
Kings	25260
Los Angeles	31084
Madera	31460
Merced	32900
Stanislaus	33700
Napa	34900
Alameda-Contra Costa	36084

County	Metropolitan Statistical Area/Metropolitan Division Number
Ventura	37100
Shasta	39820
Riverside-San Bernardino	40140
El Dorado-Placer- Sacramento-Yolo	40900
SanBenito-Santa Clara	41940
Marin	42034
Santa Cruz	42100
Monterey	41500
San Diego	41740
SanFrancisco-San Mateo	41884
Sonoma	42220
San Joaquin	44700
Solano	46700
Tulare	47300
Sutter-Yuba	49700

No loan activity was reported by the DBO-licensed lenders in the following counties with Metropolitan Statistical Area/Metropolitan Division numbers: Imperial, San Luis Obispo, and Santa Barbara.

Activity for the following counties was not reportable because they do not have Metropolitan Statistical Area/Metropolitan Division numbers: Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Sierra, Siskiyou, Tehama, Trinity, and Tuolumne.

Loan activity information submitted by the DBO-licensed lenders has been condensed into the four following summary tables:

TABLE I - CENSUS TRACT AGGREGATION/MSA SUMMARY (SUMMARY REPORT)

MSA Number	Total Tracts	Tracts Reported	% Minority Population	MSA Median Income	Total Home Purchase Apps	Ttl Home Purchase Loans	% of Home Purch Loans Funded	Total Home Improve Apps	Total Home Improve Loans	% of Home Improve Loans Funded
11244	583	21	56%	84,900	211	21	10%	4	3	75%
12540	151	2	62%	51,700	2	2	100%	0	0	0%
17020	51	1	25%	54,000	1	1	100%	0	0	0%
23420	199	3	68%	48,700	5	4	80%	6	3	50%
25260	27	1	65%	53,700	4	3	75%	1	0	0%
31084	2346	52	73%	60,600	49	47	96%	11	10	91%
31460	23	3	62%	52,000	3	2	67%	1	1	100%
32900	49	5	69%	45,000	5	5	100%	1	1	100%
33700	94	25	54%	52,700	35	35	100%	2	2	100%
34900	40	7	44%	70,300	11	10	91%	2	2	100%
36084	568	37	61%	88,500	23	17	74%	15	12	80%
37100	174	2	52%	88,700	2	2	100%	0	0	0%
39820	48	21	18%	51,500	20	14	70%	11	9	82%
40140	821	42	64%	60,700	42	40	95%	4	3	75%
40900	485	15	45%	68,000	23	9	39%	11	5	45%
41500	94	3	68%	59,100	3	3	100%	0	0	0%
41740	628	34	52%	72,700	8	7	88%	27	27	100%
41884	354	11	58%	94,800	1	1	100%	12	8	67%
41940	383	23	65%	101,900	30	26	87%	1	1	100%
42034	56	1	28%	104,100	1	1	100%	0	0	0%
42100	53	7	41%	77,900	3	3	100%	4	4	100%
42220	100	6	34%	76,900	3	3	100%	3	3	100%
44700	139	35	65%	58,200	51	51	100%	3	3	100%
46700	96	5	60%	76,700	4	3	75%	2	2	100%
47300	78	1	68%	45,100	6	2	33%	2	1	50%
49700	35	1	46%	51,500	1	1	100%	0	0	0%
TOTAL	7675	364	N/A	N/A	547	313	57%	123	100	81%

TABLE II - HOME LOANS DATA BY INCOME

MSA	Low and Mod Income							Middle Income							Upper Income						
	Tracts Reprtd	Purchase Loans			Improvement			Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement		
		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%
11244	6	10	8	80%	0	0	0%	4	2	2	100%	2	2	100%	11	199	11	6%	2	1	50%
12540	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
17020	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
23420	0	0	0	0%	0	0	0%	1	4	3	75%	5	2	40%	2	1	1	100%	1	1	100%
25260	0	0	0	0%	0	0	0%	1	4	3	75%	1	0	0%	0	0	0	0%	0	0	0%
31084	9	9	9	100%	0	0	0%	21	18	18	100%	6	6	100%	22	22	20	91%	5	4	80%
31460	2	2	1	50%	1	1	100%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
32900	0	0	0	0%	0	0	0%	4	4	4	100%	1	1	100%	1	1	1	100%	0	0	0%
33700	4	4	4	100%	1	1	100%	11	16	16	100%	0	0	0%	10	15	15	100%	1	1	100%
34900	2	2	2	100%	0	0	0%	2	0	0	0%	2	2	100%	3	9	8	89%	0	0	0%
36084	11	6	5	83%	5	4	80%	18	14	10	71%	5	4	80%	8	3	2	67%	5	4	80%
37100	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	1	1	1	100%	0	0	0%
39820	4	4	4	100%	2	1	50%	13	13	9	69%	7	6	86%	4	3	1	33%	2	2	100%
40140	8	8	8	100%	0	0	0%	14	15	15	100%	0	0	0%	20	19	17	89%	4	3	75%
40900	8	15	7	47%	6	2	33%	4	2	1	50%	3	2	67%	3	6	1	17%	2	1	50%
41500	0	0	0	0%	0	0	0%	2	2	2	100%	0	0	0%	1	1	1	100%	0	0	0%
41740	10	2	2	100%	9	9	100%	15	5	4	80%	10	10	100%	9	1	1	100%	8	8	100%
41884	4	0	0	0%	5	3	60%	0	0	0	0%	0	0	0%	7	1	1	100%	7	5	71%
41940	11	14	12	86%	1	1	100%	9	13	11	85%	0	0	0%	3	3	3	100%	0	0	0%
42034	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
42100	0	0	0	0%	0	0	0%	4	2	2	100%	2	2	100%	3	1	1	100%	2	2	100%
42220	1	1	1	100%	0	0	0%	4	1	1	100%	3	3	100%	1	1	1	100%	0	0	0%
44700	1	1	1	100%	0	0	0%	16	27	27	100%	1	1	100%	18	23	23	100%	2	2	100%
46700	1	1	1	100%	0	0	0%	2	1	0	0%	1	1	100%	2	2	2	100%	1	1	100%
47300	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	6	2	33%	2	1	50%
49700	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
Total	84	81	67	83%	30	22	73%	149	147	132	90%	49	42	86%	131	319	114	36%	44	36	82%

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS																					
MSA	Less than 10% Minority							10% to 15% Minority							16% to 39% Minority						
	Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement		
	Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%	
11244	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	10	7	7	100%	3	2	67%
12540	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
17020	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
23420	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	4	3	75%	5	2	40%
25260	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
31084	0	0	0	0%	0	0	0%	1	4	2	50%	0	0	0%	6	6	6	100%	1	1	100%
31460	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
32900	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	1	1	100%
33700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	7	7	7	100%	1	1	100%
34900	0	0	0	0%	0	0	0%	1	1	0	0%	0	0	0%	3	8	8	100%	1	1	100%
36084	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	9	2	1	50%	7	7	100%
37100	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
39820	0	0	0	0%	0	0	0%	6	4	2	50%	4	3	75%	15	16	12	75%	7	6	86%
40140	0	0	0	0%	0	0	0%	2	1	1	100%	1	1	100%	4	6	6	100%	0	0	0%
40900	0	0	0	0%	0	0	0%	1	0	0	0%	1	1	100%	4	6	1	17%	3	2	67%
41500	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
41740	0	0	0	0%	0	0	0%	1	0	0	0%	1	1	100%	14	3	3	100%	11	11	100%
41884	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	6	1	1	100%	6	5	83%
41940	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
42034	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
42100	0	0	0	0%	0	0	0%	2	1	1	100%	1	1	100%	5	2	2	100%	3	3	100%
42220	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	2	2	2	100%	0	0	0%
44700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	6	4	4	100%	2	2	100%
46700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	3	3	3	100%	1	1	100%
47300	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	6	2	33%	2	1	50%
49700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
Total	0	0	0	0%	0	0	0%	15	12	7	58%	8	7	88%	102	89	74	83%	54	46	85%

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS																					
MSA	40% to 59% Minority							60% to 79% Minority							80% to 100% Minority						
	Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement		
	Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%	
11244	6	195	7	4%	1	1	100%	0	0	0	0%	0	0	0%	5	9	7	78%	0	0	0%
12540	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
17020	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
23420	1	0	0	0%	1	1	100%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
25260	1	4	3	75%	1	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
31084	8	4	4	100%	4	3	75%	12	11	11	100%	3	3	100%	25	24	24	100%	3	3	100%
31460	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	2	2	1	50%	1	1	100%
32900	1	1	1	100%	0	0	0%	3	3	3	100%	0	0	0%	0	0	0	0%	0	0	0%
33700	10	19	19	100%	0	0	0%	8	9	9	100%	1	1	100%	0	0	0	0%	0	0	0%
34900	3	2	2	100%	1	1	100%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
36084	6	3	2	67%	3	1	33%	9	7	6	86%	2	2	100%	13	11	8	73%	3	2	67%
37100	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
39820	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
40140	14	12	12	100%	2	2	100%	10	11	9	82%	1	0	0%	12	12	12	100%	0	0	0%
40900	3	3	2	67%	2	1	50%	6	11	4	36%	4	1	25%	1	3	2	67%	1	0	0%
41500	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	2	2	2	100%	0	0	0%
41740	9	4	3	75%	6	6	100%	3	1	1	100%	2	2	100%	7	0	0	0%	7	7	100%
41884	2	0	0	0%	3	1	33%	2	0	0	0%	2	1	50%	1	0	0	0%	1	1	100%
41940	6	6	6	100%	0	0	0%	8	11	10	91%	1	1	100%	8	12	9	75%	0	0	0%
42034	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
42100	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
42220	3	1	1	100%	2	2	100%	1	0	0	0%	1	1	100%	0	0	0	0%	0	0	0%
44700	15	31	31	100%	1	1	100%	12	12	12	100%	0	0	0%	2	4	4	100%	0	0	0%
46700	1	0	0	0%	1	1	100%	1	1	0	0%	0	0	0%	0	0	0	0%	0	0	0%
47300	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
49700	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
Total	91	287	95	33%	28	21	75%	78	80	68	85%	17	12	71%	78	79	69	87%	16	14	88%

TABLE IV - HOME LOANS DATA BY INCOME CATEGORIES AND RACIAL CHARACTERISTICS

MSA		Low and Moderate Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
		11244	No of Tracts	0	0	0	1
	Purchase Loan Apps	0	0	0	1	0	9
	Purchase Loans Funded	0	0	0	1	0	7
	% Funded	0%	0%	0%	100%	0%	78%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
12540	No of Tracts	0	0	0	0	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
17020	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
23420	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
25260	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31084	No of Tracts	0	0	0	1	0	8
	Purchase Loan Apps	0	0	0	1	0	8
	Purchase Loans Funded	0	0	0	1	0	8
	% Funded	0%	0%	0%	100%	0%	100%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31460	No of Tracts	0	0	0	0	0	2
	Purchase Loan Apps	0	0	0	0	0	2
	Purchase Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	50%
	Home Improve Loan Apps	0	0	0	0	0	1
	Home Improve Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	100%

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MSA		Low and Moderate Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
		32900	No of Tracts	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
33700	No of Tracts	0	0	0	0	4	0
	Purchase Loan Apps	0	0	0	0	4	0
	Purchase Loans Funded	0	0	0	0	4	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	0	1	0
	Home Improve Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
34900	No of Tracts	0	0	0	2	0	0
	Purchase Loan Apps	0	0	0	2	0	0
	Purchase Loans Funded	0	0	0	2	0	0
	% Funded	0%	0%	0%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
36084	No of Tracts	0	0	1	0	3	7
	Purchase Loan Apps	0	0	0	0	1	5
	Purchase Loans Funded	0	0	0	0	1	4
	% Funded	0%	0%	0%	0%	100%	80%
	Home Improve Loan Apps	0	0	1	0	2	2
	Home Improve Loans Funded	0	0	1	0	2	1
	% Funded	0%	0%	100%	0%	100%	50%
37100	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
39820	No of Tracts	0	1	3	0	0	0
	Purchase Loan Apps	0	0	4	0	0	0
	Purchase Loans Funded	0	0	4	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	1	1	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
40140	No of Tracts	0	0	0	2	1	5
	Purchase Loan Apps	0	0	0	2	1	5
	Purchase Loans Funded	0	0	0	2	1	5
	% Funded	0%	0%	0%	100%	100%	100%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%

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MSA		Low and Moderate Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
40900	No of Tracts	0	0	0	3	4	1
	Purchase Loan Apps	0	0	0	3	9	3
	Purchase Loans Funded	0	0	0	2	3	2
	% Funded	0%	0%	0%	67%	33%	67%
	Home Improve Loan Apps	0	0	0	2	3	1
	Home Improve Loans Funded	0	0	0	1	1	0
	% Funded	0%	0%	0%	50%	33%	0%
41500	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
41740	No of Tracts	0	0	0	6	1	3
	Purchase Loan Apps	0	0	0	2	0	0
	Purchase Loans Funded	0	0	0	2	0	0
	% Funded	0%	0%	0%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	5	1	3
	Home Improve Loans Funded	0	0	0	5	1	3
	% Funded	0%	0%	0%	100%	100%	100%
41884	No of Tracts	0	0	0	1	2	1
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	2	2	1
	Home Improve Loans Funded	0	0	0	1	1	1
	% Funded	0%	0%	0%	50%	50%	100%
41940	No of Tracts	0	0	0	0	7	4
	Purchase Loan Apps	0	0	0	0	8	6
	Purchase Loans Funded	0	0	0	0	7	5
	% Funded	0%	0%	0%	0%	88%	83%
	Home Improve Loan Apps	0	0	0	0	1	0
	Home Improve Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
42034	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
42100	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%

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MSA		Low and Moderate Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
42220	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	1	0	0
	Purchase Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
44700	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	1	0	0
	Purchase Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
46700	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
47300	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
49700	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
Total	No of Tracts	0	1	6	18	23	36
	Purchase Loan Apps	0	0	6	13	24	38
	Purchase Loans Funded	0	0	6	12	17	32
	% Funded	0%	0%	100%	92%	71%	84%
	Home Improve Loan Apps	0	1	2	9	10	8
	Home Improve Loans Funded	0	0	2	7	7	6
	% Funded	0%	0%	100%	78%	70%	75%

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MSA		Middle Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
		11244	No of Tracts	0	0	2	2
	Purchase Loan Apps	0	0	1	1	0	0
	Purchase Loans Funded	0	0	1	1	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	Home Improve Loan Apps	0	0	1	1	0	0
	Home Improve Loans Funded	0	0	1	1	0	0
	% Funded	0%	0%	100%	100%	0%	0%
12540	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
17020	No of Tracts	0	1	0	0	0	0
	Purchase Loan Apps	0	1	0	0	0	0
	Purchase Loans Funded	0	1	0	0	0	0
	% Funded	0%	100%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
23420	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	4	0	0	0
	Purchase Loans Funded	0	0	3	0	0	0
	% Funded	0%	0%	75%	0%	0%	0%
	Home Improve Loan Apps	0	0	5	0	0	0
	Home Improve Loans Funded	0	0	2	0	0	0
	% Funded	0%	0%	40%	0%	0%	0%
25260	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	4	0	0
	Purchase Loans Funded	0	0	0	3	0	0
	% Funded	0%	0%	0%	75%	0%	0%
	Home Improve Loan Apps	0	0	0	1	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31084	No of Tracts	0	0	2	0	6	13
	Purchase Loan Apps	0	0	2	0	5	11
	Purchase Loans Funded	0	0	2	0	5	11
	% Funded	0%	0%	100%	0%	100%	100%
	Home Improve Loan Apps	0	0	0	0	3	3
	Home Improve Loans Funded	0	0	0	0	3	3
	% Funded	0%	0%	0%	0%	100%	100%
31460	No of Tracts	0	0	0	0	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%

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MSA		Middle Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
32900	No of Tracts	0	0	1	1	2	0
	Purchase Loan Apps	0	0	1	1	2	0
	Purchase Loans Funded	0	0	1	1	2	0
	% Funded	0%	0%	100%	100%	100%	0%
	Home Improve Loan Apps	0	0	1	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
33700	No of Tracts	0	0	3	4	4	0
	Purchase Loan Apps	0	0	3	8	5	0
	Purchase Loans Funded	0	0	3	8	5	0
	% Funded	0%	0%	100%	100%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
34900	No of Tracts	0	0	1	1	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	1	1	0	0
	Home Improve Loans Funded	0	0	1	1	0	0
	% Funded	0%	0%	100%	100%	0%	0%
36084	No of Tracts	0	0	3	4	6	5
	Purchase Loan Apps	0	0	1	2	6	5
	Purchase Loans Funded	0	0	1	1	5	3
	% Funded	0%	0%	100%	50%	83%	60%
	Home Improve Loan Apps	0	0	2	2	0	1
	Home Improve Loans Funded	0	0	2	1	0	1
	% Funded	0%	0%	100%	50%	0%	100%
37100	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
39820	No of Tracts	0	3	10	0	0	0
	Purchase Loan Apps	0	2	11	0	0	0
	Purchase Loans Funded	0	2	7	0	0	0
	% Funded	0%	100%	64%	0%	0%	0%
	Home Improve Loan Apps	0	2	5	0	0	0
	Home Improve Loans Funded	0	2	4	0	0	0
	% Funded	0%	100%	80%	0%	0%	0%
40140	No of Tracts	0	0	2	3	5	4
	Purchase Loan Apps	0	0	3	3	5	4
	Purchase Loans Funded	0	0	3	3	5	4
	% Funded	0%	0%	100%	100%	100%	100%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%

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MSA		Middle Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
40900	No of Tracts	0	1	1	0	2	0
	Purchase Loan Apps	0	0	0	0	2	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	50%	0%
	Home Improve Loan Apps	0	1	1	0	1	0
	Home Improve Loans Funded	0	1	1	0	0	0
	% Funded	0%	100%	100%	0%	0%	0%
41500	No of Tracts	0	0	0	0	0	2
	Purchase Loan Apps	0	0	0	0	0	2
	Purchase Loans Funded	0	0	0	0	0	2
	% Funded	0%	0%	0%	0%	0%	100%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
41740	No of Tracts	0	0	7	3	2	3
	Purchase Loan Apps	0	0	2	2	1	0
	Purchase Loans Funded	0	0	2	1	1	0
	% Funded	0%	0%	100%	50%	100%	0%
	Home Improve Loan Apps	0	0	5	1	1	3
	Home Improve Loans Funded	0	0	5	1	1	3
	% Funded	0%	0%	100%	100%	100%	100%
41884	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
41940	No of Tracts	0	0	0	4	1	4
	Purchase Loan Apps	0	0	0	4	3	6
	Purchase Loans Funded	0	0	0	4	3	4
	% Funded	0%	0%	0%	100%	100%	67%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
42034	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
42100	No of Tracts	0	0	4	0	0	0
	Purchase Loan Apps	0	0	2	0	0	0
	Purchase Loans Funded	0	0	2	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	2	0	0	0
	Home Improve Loans Funded	0	0	2	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%

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MSA		Middle Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
42220	No of Tracts	0	0	1	2	1	0
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	2	1	0
	Home Improve Loans Funded	0	0	0	2	1	0
	% Funded	0%	0%	0%	100%	100%	0%
44700	No of Tracts	0	0	1	7	6	2
	Purchase Loan Apps	0	0	0	17	6	4
	Purchase Loans Funded	0	0	0	17	6	4
	% Funded	0%	0%	0%	100%	100%	100%
	Home Improve Loan Apps	0	0	1	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
46700	No of Tracts	0	0	0	1	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	1	0	0
	Home Improve Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
47300	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
49700	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	1	0	0
	Purchase Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
Total	No of Tracts	0	5	40	34	37	33
	Purchase Loan Apps	0	3	32	43	37	32
	Purchase Loans Funded	0	3	27	40	34	28
	% Funded	0%	100%	84%	93%	92%	88%
	Home Improve Loan Apps	0	3	24	9	6	7
	Home Improve Loans Funded	0	3	20	7	5	7
	% Funded	0%	100%	83%	78%	83%	100%

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MSA		Upper Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	8	3	0	0
	Purchase Loan Apps	0	0	6	193	0	0
	Purchase Loans Funded	0	0	6	5	0	0
	% Funded	0%	0%	100%	3%	0%	0%
	Home Improve Loan Apps	0	0	2	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	50%	0%	0%	0%
12540	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
17020	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
23420	No of Tracts	0	0	0	1	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	1	0	0
	Home Improve Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
25260	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31084	No of Tracts	0	1	4	7	6	4
	Purchase Loan Apps	0	4	4	3	6	5
	Purchase Loans Funded	0	2	4	3	6	5
	% Funded	0%	50%	100%	100%	100%	100%
	Home Improve Loan Apps	0	0	1	4	0	0
	Home Improve Loans Funded	0	0	1	3	0	0
	% Funded	0%	0%	100%	75%	0%	0%
31460	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%

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MSA		Upper Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
32900	No of Tracts	0	0	0	0	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
33700	No of Tracts	0	0	4	6	0	0
	Purchase Loan Apps	0	0	4	11	0	0
	Purchase Loans Funded	0	0	4	11	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	Home Improve Loan Apps	0	0	1	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
34900	No of Tracts	0	1	2	0	0	0
	Purchase Loan Apps	0	1	8	0	0	0
	Purchase Loans Funded	0	0	8	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
36084	No of Tracts	0	0	5	2	0	1
	Purchase Loan Apps	0	0	1	1	0	1
	Purchase Loans Funded	0	0	0	1	0	1
	% Funded	0%	0%	0%	100%	0%	100%
	Home Improve Loan Apps	0	0	4	1	0	0
	Home Improve Loans Funded	0	0	4	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
37100	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	1	0	0
	Purchase Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
39820	No of Tracts	0	2	2	0	0	0
	Purchase Loan Apps	0	2	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	1	1	0	0	0
	Home Improve Loans Funded	0	1	1	0	0	0
	% Funded	0%	100%	100%	0%	0%	0%
40140	No of Tracts	0	2	2	9	4	3
	Purchase Loan Apps	0	1	3	7	5	3
	Purchase Loans Funded	0	1	3	7	3	3
	% Funded	0%	100%	100%	100%	60%	100%
	Home Improve Loan Apps	0	1	0	2	1	0
	Home Improve Loans Funded	0	1	0	2	0	0
	% Funded	0%	100%	0%	100%	0%	0%

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MSA		Upper Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
40900	No of Tracts	0	0	3	0	0	0
	Purchase Loan Apps	0	0	6	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	17%	0%	0%	0%
	Home Improve Loan Apps	0	0	2	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	50%	0%	0%	0%
41500	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
41740	No of Tracts	0	1	7	0	0	1
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	1	6	0	0	1
	Home Improve Loans Funded	0	1	6	0	0	1
	% Funded	0%	100%	100%	0%	0%	100%
41884	No of Tracts	0	0	6	1	0	0
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	6	1	0	0
	Home Improve Loans Funded	0	0	5	0	0	0
	% Funded	0%	0%	83%	0%	0%	0%
41940	No of Tracts	0	0	1	2	0	0
	Purchase Loan Apps	0	0	1	2	0	0
	Purchase Loans Funded	0	0	1	2	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
42034	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
42100	No of Tracts	0	2	1	0	0	0
	Purchase Loan Apps	0	1	0	0	0	0
	Purchase Loans Funded	0	1	0	0	0	0
	% Funded	0%	100%	0%	0%	0%	0%
	Home Improve Loan Apps	0	1	1	0	0	0
	Home Improve Loans Funded	0	1	1	0	0	0
	% Funded	0%	100%	100%	0%	0%	0%

TABLE IV - Page 12

MSA		Upper Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
42220	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
44700	No of Tracts	0	0	5	7	6	0
	Purchase Loan Apps	0	0	4	13	6	0
	Purchase Loans Funded	0	0	4	13	6	0
	% Funded	0%	0%	100%	100%	100%	0%
	Home Improve Loan Apps	0	0	1	1	0	0
	Home Improve Loans Funded	0	0	1	1	0	0
	% Funded	0%	0%	100%	100%	0%	0%
46700	No of Tracts	0	0	2	0	0	0
	Purchase Loan Apps	0	0	2	0	0	0
	Purchase Loans Funded	0	0	2	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	1	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
47300	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	6	0	0	0
	Purchase Loans Funded	0	0	2	0	0	0
	% Funded	0%	0%	33%	0%	0%	0%
	Home Improve Loan Apps	0	0	2	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	50%	0%	0%	0%
49700	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
Total	No of Tracts	0	9	56	39	18	9
	Purchase Loan Apps	0	9	51	231	19	9
	Purchase Loans Funded	0	4	41	43	17	9
	% Funded	0%	44%	80%	19%	89%	100%
	Home Improve Loan Apps	0	4	28	10	1	1
	Home Improve Loans Funded	0	4	24	7	0	1
	% Funded	0%	100%	86%	70%	0%	100%

TABLE IV - DATA SUMMARY						
	Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
Low and Moderate Income						
No of Tracts	0	1	6	18	23	36
Purchase Loan Apps	0	0	6	13	24	38
Purchase Loans Funded	0	0	6	12	17	32
% Funded	0%	0%	100%	92%	71%	84%
Home Improve Loan Apps	0	1	2	9	10	8
Home Improve Loans Funded	0	0	2	7	7	6
% Funded	0%	0%	100%	78%	70%	75%
Middle Income						
No of Tracts	0	5	40	34	37	33
Purchase Loan Apps	0	3	32	43	37	32
Purchase Loans Funded	0	3	27	40	34	28
% Funded	0%	100%	84%	93%	92%	88%
Home Improve Loan Apps	0	3	24	9	6	7
Home Improve Loans Funded	0	3	20	7	5	7
% Funded	0%	100%	83%	78%	83%	100%
Upper Income						
No of Tracts	0	9	56	39	18	9
Purchase Loan Apps	0	9	51	231	19	9
Purchase Loans Funded	0	4	41	43	17	9
% Funded	0%	44%	80%	19%	89%	100%
Home Improve Loan Apps	0	4	28	10	1	1
Home Improve Loans Funded	0	4	24	7	0	1
% Funded	0%	100%	86%	70%	0%	100%

Data Table Summaries:

The 13 DBO-licensed lenders submitted report information covering loan applications and loans funded within 26 of California's 28 Metropolitan Statistical Areas/Metropolitan Divisions, covering 34 of California's 37 counties with assigned Metropolitan Statistical Area/Metropolitan Division numbers. The 26 Metropolitan Statistical Area/Metropolitan Division numbers have been further segregated into 7,675 individual census tracts, or specific neighborhood/geographic areas. Lenders reported loan activity in 364 of the available census tracts, or approximately 4.7% of the total. Combined home purchase and home improvements loans reported in 2014 totaled 413. As in previous years, the 313 home purchase loans reported by DBO lenders in this year's Residential Mortgage Loan Report is minimal compared to the overall number of such loans made by all DBO lenders. DBO residential mortgage lenders made a total of 365,433 loans in 2014.

Data Table I - Census Tract Aggregation

	<u>2013</u>	2014	<u>Change</u>
Home Purchase Loan Applications	265	547	+282
Home Purchase Loans Funded	200	313	+113
Percentage of Loans Funded	75%	57%	-18 percentage points
Home Improvement Loan Applications	434	123	-311
Home Improvement Loans Funded	383	100	-283
Percentage of Loans Funded	88%	81%	-7 percentage points

Table I shows 547 applications for home purchase loans and 123 applications for home improvement loans were submitted to the reporting DBO-licensed lenders in 2014. These totals represented an increase in home purchase loan applications from 2013 and a decrease in home improvement loan applications. In comparing loan funding rates, 57% of all home purchase loan applications received funding in 2014, and 81% of all home improvement loan applications were funded. This represented a decrease in the funding rate for both home purchase loans and home improvement loans.

No conclusions can be drawn from the data.

Data Table II - Home Loan Data by Income

Table II reveals that the highest funded rate for home purchase loans came at the middle income level followed by the low and moderate income level, then the upper income level.

Upper Income

Purchase Loans		Home Improvement Loans	
No. of Apps	319	No. of Apps	44
No. of Loans	114	No. of Loans	36
% Loans Funded	36%	% Loans Funded	82%

Middle Income

Purchase Loans		Home Improvement Loans	
No. of Apps	147	No. of Apps	49
No. of Loans	132	No. of Loans	42
% Loans Funded	90%	% Loans Funded	86%

Low and Moderate Income

Purchase Loans		Home Improvement Loans	
No. of Apps	81	No. of Apps	30
No. of Loans	67	No. of Loans	22
% Loans Funded	83%	% Loans Funded	73%

Due to the limited amount of loan activity by the 13 DBO-reporting lenders, no conclusions can be drawn from the information in Table II.

Data Table III - Home Loan Data by Racial Characteristics

Table III reports Metropolitan Statistical Area/Metropolitan Division and census tract loan activity based on the racial characteristics of the areas. Loan activity relevant to racial characteristics shows the following:

	No. of <u>Tracts</u>	Purchase Loans			Home Improvement		
		<u>Apps</u>	<u>Loans</u>	<u>Fund Rate</u>	<u>Apps</u>	<u>Loans</u>	<u>Fund Rate</u>
Less than 10% minority	0	0	0	N/A	0	0	N/A
10% to 15% minority	15	12	7	58%	8	7	88%
16% to 39% minority	102	89	74	83%	54	46	85%
40% to 59% minority	91	287	95	33%	28	21	75%
60% to 79% minority	78	80	68	85%	17	12	71%
80% to 100% minority	78	79	69	87%	16	14	88%

The information indicates the home purchase loan funded rate was much lower in areas with 40% to 59% minority residents than areas with lower and higher minority population percentages.

Due to the limited amount of loan activity reported by the 13 DBO-licensed lenders, no conclusions can be drawn from the information reported in the Home Loan Data by Racial Characteristics category.

Data Table IV - Home Loan Data by Income Categories and Racial Characteristics

Table IV shows aggregate loan funding information based on income and the racial composition of areas in which DBO licensees funded loan requests.

Low and moderate income category – Home purchase funding rates were: 100% in the 16% to 39% minority category; 92% of loans in the 40% to 59% minority category; 71% in the 60% to 79% minority category; and 84% in the 80% to 100% minority category. No loans were funded in the following minority population categories: less than 10%, and 10% to 15%. One application was reported in the 10% to 15% minority group. The home improvement loan

information funding rates were: 100% in the 16% to 39% minority category; 78% of loans in the 40% to 59% minority category; 70% in the 60% to 79% minority group; and 75% in the 80% to 100% minority category. No home improvement loans were funded in the following minority population categories: less than 10% and 10% to 15%. One application was reported in the 10% to 15% minority group.

Middle income category – Home purchase loan funding rates were: 100% in the 10% to 15% minority category; 84% in the 16% to 39% minority category; 93% in the 40% to 59% minority category; 92% in the 60% to 79% minority category; and 88% in the 80% to 100% minority category. No home purchase loans were funded in the less than 10% minority category. The home improvement loan information funding rates were: 100% in the 10% to 15% minority category; 83% in the 16% to 39% minority category; 78% of loans in the 40% to 59% minority category; 83% in the 60% to 79% minority category; and 100% in the 80% to 100% minority category. No home improvement loans were funded in the following minority population categories: less than 10%.

Upper income category – Home purchase loan funding rates were: 44% in the 10% to 15% minority category; 80% in the 16% to 39% minority category; 19% in the 40% to 59% minority category; 89% in the 60% to 79% minority category; and 100% in the 80% to 100% minority category. No home purchase loans were funded in the less than 10% minority groups. The home improvement loan information funding rates were: 100% in the 10% to 15% minority category; 86% in the 16% to 39% minority category; 70% of loans in the 40% to 59% minority category; and 100% in the 80% to 100% minority group. No loans were funded in the following minority population categories: less than 10% and 60% to 79%. One application was reported in the 60% to 79% minority category.

Due to the limited amount of loan activity reported by the 13 DBO-licensed lenders, no conclusions can be drawn from the Table IV information.

DBO Conclusions:

Due to the limited number of DBO lenders (13) that filed reports, no conclusions can be drawn from the data.

According to the DBO, all residential mortgage lenders made a total of 365,433 loans in 2014 with a total value of \$115.7 billion. DBO-licensed finance lenders made or refinanced a total of 48,271 loans for an aggregate amount of \$15.8 billion. Credit unions licensed by DBO made or refinanced 65,087 loans with a total value of \$8.2 billion. The 413 loans reported in the Residential Mortgage Loan Report – 313 home purchase loans and 100 home improvement loans – comprises just 0.09% of the overall number of loans made by all DBO licensees. Additionally, the reported information does not reflect the impact of specific credit criteria. With respect to violations of the Holden Act the information reported by DBO-licensed lenders does not identify any specific violations.

Department of Insurance (DOI)

The DOI regulates insurance companies in California, including life and disability, fraternal, property and casualty, title and home insurance companies. For 2014, these companies did not submit Residential Mortgage Loan Report information associated with home purchase and/or home improvement loan applications for one- to four-unit family dwellings because all the companies submitted HMDA reports to federal regulators.