



RESIDENTIAL MORTGAGE LOAN REPORT (HOLDEN ACT – SB 1556) CALENDAR YEAR 2019

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Secretary



Business, Consumer Services and Housing Agency

Manuel P. Alvarez

Commissioner

Department of Financial Protection and Innovation

EXECUTIVE SUMMARY

With the passage of the California Housing Financial Discrimination Act of 1977 (Act) prohibiting discrimination, lawmakers created oversight and governance over loans used to purchase, construct, rehabilitate or refinance one-to-four-unit residences and home improvements.

As the Secretary of the Business, Consumer Services and Housing Agency (Agency) is required to report annually to the Legislature, the Department of Financial Protection and Innovation (DFPI), formally the Department of Business Oversight, has compiled the 2019 Residential Mortgage Loan Report to reflect the lending activity of specified mortgage lenders in California licensed by DFPI and the California Department of Real Estate (CalDRE).

This report provides lending and home improvement data by U.S. Census Bureau tracts and combines demographic and socio-economic data from the 2010 Census of Population and Housing to produce four distinct reports. These offer a snapshot of lending by race and income, but no conclusions can be drawn from the data because of the extremely limited number of lenders required to file reports in 2019.

For reference, the 18 DFPI-licensed lenders covered in this report, who made a total of 1,028 loans in 2019 (805 home loans and 223 home improvement loans), represent 0.01 percent of the aggregate loans made by the 827 residential mortgage lenders the DFPI licensed during the same period. Those residential mortgage loans totaled 757,860.

Furthermore, the state reporting requirement applies to lenders that 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 percent of their total origination volume.

To review this report online, please visit www.bcsh.ca.gov/holden2019.pdf.

INTRODUCTION

The Housing Financial Discrimination Act of 1977 (Act), at Health and Safety Code section 35815(b), requires the Secretary of the Business, Consumer Services and Housing Agency (Agency) to report annually to the Legislature on certain compliance activities of the California Department of Financial Protection and Innovation (DFPI) and the California Department of Real Estate (CalDRE).

Specifically, licensed lenders must submit annual reports of their mortgage lending activity to the DFPI and CalDRE. The Agency compiles the data in a Residential Mortgage Loan Report. The state reporting requirement applies to lenders that meet these three criteria; have assets totaling \$10 million or less, regularly fund real estate purchase and/or home improvement loans, and originate less than 100 home purchase loans per year. For reporting purposes, "regularly" is defined to mean 12 or more transactions during the 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 percent of the lender's total loan volume.

The loan activity information included in the 2019 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).

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 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.

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 are not required to submit information on the criteria the lender uses to approve or decline home loan requests.

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:

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

- Loan Data by Racial Characteristics – Loan activity in each Metropolitan Statistical Area/Metropolitan Division reported relative to the minority population percentage in each census tract.
- Loan Data by Income Categories and Racial Characteristics – Loan activity in each Metropolitan Statistical Area/Metropolitan Division reported relative to the minority population percentage and income levels in each census tract.

The following represent the separate Department of Financial Protection and Innovation and California Department of Real Estate analyses of the information presented in these four data tables.

Department of Financial Protection and Innovation

The Residential Mortgage Loan Report information must be submitted to the DFPI 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. The DFPI licensees that participate in this type of loan activity include the California Residential Mortgage Lending Act (CRMLA) lenders, California Financing Law (CFL) lenders, and state-chartered credit unions. In 2019, the DFPI had 7,392 CFL licensees (including branches), 123 licensed credit unions and 5,780 licensed CRMLA lender locations. The aggregate number of DFPI lender locations in 2019 totaled 13,295. DFPI 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 2019, only 18 of the 13,295 DFPI-licensed lenders had enough loan activity related to home purchase and/or home improvement loan requests to trigger the requirement to submit the relevant Residential Mortgage Loan Report information. That total included 11 California finance lender licensees, six state-chartered credit unions, and one CRMLA mortgage lender licensee. This is an increase from the 13 licensees that reported in 2018 and represented 0.01 percent of all DFPI-licensed lenders.

The 18 lenders reported loan activity in 25 of California’s Metropolitan Statistical Area/ Metropolitan Divisions. The 25 Metropolitan Statistical Areas/Metropolitan Divisions covered 25 counties.

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

County Name	Metropolitan Statistical Area/Metropolitan Division Number
Orange County	11244
Kern County	12540
Butte County	17020
Fresno County	23420
Los Angeles County	31084
Madera County	31460
Merced County	32900
Stanislaus County	33700
Napa County	34900
Alameda County - Contra Costa	36084
Ventura County	31700

County Name	Metropolitan Statistical Area/Metropolitan Division Number
Riverside County - San Bernardino County	40140
El Dorado County - Placer County - Sacramento County - Yolo County	40900
San Diego County	41740
San Francisco County - San Mateo County	41884
San Benito County - Santa Clara County	41940
San Luis Obispo County	42020
Marin County	42034
Santa Cruz County	42100
Santa Barbara County	42200
Sonoma County	42220
San Joaquin County	44700
Solano County	46700
Tulare County	47300
Sutter County – Yuba County	49700

No loan activity was reported by DFPI-licensed lenders in Imperial and Kings counties which have a Metropolitan Statistical Area/Metropolitan Division number.

Activity in 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 DFPI-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 Purchase Loans Funded	Total Home Improvement Apps	Total Home Improvement Loans	% of Home Improvement Loans Funded
11244	583	19	58%	103,000	21	19	90%	3	3	100%
12540	151	2	64%	56,600	2	2	100%	0	0	0%
17020	51	1	27%	66,100	1	1	100%	0	0	0%
23420	199	4	69%	61,700	5	4	80%	0	0	0%
31084	2,346	88	74%	77,300	27	26	96%	80	76	95%
31460	23	9	64%	59,400	30	23	77%	0	0	0%
32900	49	7	71%	52,300	14	12	86%	0	0	0%
33700	94	16	56%	69,300	31	31	100%	2	2	100%
34900	40	1	46%	109,200	0	0	0%	1	1	100%
36084	568	65	62%	119,200	57	53	93%	21	21	100%
37100	174	30	53%	97,800	50	48	96%	4	4	100%
40140	821	22	66%	75,300	15	14	93%	14	11	79%
40900	485	44	46%	86,700	47	42	89%	7	7	100%
41740	628	96	53%	92,700	115	109	95%	18	18	100%
41884	354	28	59%	140,900	19	19	100%	10	10	100%
41940	383	22	67%	139,800	2	2	100%	22	22	100%
42020	54	46	31%	97,300	448	395	88%	40	37	93%
42034	56	1	29%	159,300	1	1	100%	0	0	0%
42100	53	2	42%	110,000	0	0	0%	2	2	100%
42200	90	2	54%	87,800	1	1	100%	1	1	100%
42220	100	1	36%	102,700	1	1	100%	0	0	0%
44700	139	4	66%	75,000	1	1	100%	3	3	100%
46700	96	4	61%	95,400	0	0	0%	4	4	100%
47300	78	1	70%	52,900	1	1	100%	0	0	0%
49700	35	1	48%	75,000	0	0	0%	1	1	100%
TOTAL	7650	516	N/A	N/A	889	805	91%	233	223	96%

TABLE II - HOME LOANS DATA BY INCOME

MSA	Low and Mod Income								Middle Income						Upper Income						
	Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement		
	Reprtd	Apps	Loans	%	Apps	Loans	%	Reprtd	Apps	Loans	%	Apps	Loans	%	Reprtd	Apps	Loans	%	Apps	Loans	%
11244	7	9	7	78%	0	0	0%	5	5	5	100%	0	0	0%	7	7	7	100%	3	3	100%
12540	0	0	0	0%	0	0	0%	1	1	1	100%	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%	2	2	2	100%	0	0	0%	2	3	2	67%	0	0	0%
31084	22	6	6	100%	17	17	100%	22	7	6	86%	17	17	100%	44	14	14	100%	46	42	91%
31460	4	8	5	63%	0	0	0%	2	7	5	71%	0	0	0%	3	15	13	87%	0	0	0%
32900	3	3	3	100%	0	0	0%	3	6	4	67%	0	0	0%	1	5	5	100%	0	0	0%
33700	2	1	1	100%	1	1	100%	6	11	11	100%	0	0	0%	8	19	19	100%	1	1	100%
34900	0	0	0	0%	0	0	0%	1	0	0	0%	1	1	100%	0	0	0	0%	0	0	0%
36084	22	19	17	89%	8	8	100%	28	25	24	96%	8	8	100%	15	13	12	92%	5	5	100%
37100	8	14	14	100%	1	1	100%	19	29	27	93%	3	3	100%	3	7	7	100%	0	0	0%
40140	5	1	1	100%	9	6	67%	4	3	3	100%	1	1	100%	13	11	10	91%	4	4	100%
40900	12	12	11	92%	1	1	100%	17	18	16	89%	2	2	100%	15	17	15	88%	4	4	100%
41740	23	26	25	96%	2	2	100%	36	37	35	95%	8	8	100%	37	52	49	94%	8	8	100%
41884	8	5	5	100%	3	3	100%	10	6	6	100%	4	4	100%	10	8	8	100%	3	3	100%
41940	11	0	0	0%	12	12	100%	7	0	0	0%	7	7	100%	4	2	2	100%	3	3	100%
42020	6	38	30	79%	2	2	100%	32	354	314	89%	34	31	91%	8	56	51	91%	4	4	100%
42034	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
42100	1	0	0	0%	1	1	100%	0	0	0	0%	0	0	0%	1	0	0	0%	1	1	100%
42200	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	0	0	0%	1	1	100%
42220	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
44700	0	0	0	0%	0	0	0%	2	1	1	100%	1	1	100%	2	0	0	0%	2	2	100%
46700	1	0	0	0%	1	1	100%	3	0	0	0%	3	3	100%	0	0	0	0%	0	0	0%
47300	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
49700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	0	0	0%	1	1	100%
Total	136	143	126	88%	58	55	95%	202	514	462	90%	89	86	97%	177	231	216	94%	86	82	95%

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS

MSA	Less than 10% Minority							10% to 15% Minority							16% to 39% Minority						
	Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement		
	Reprtd	Apps	Loans	%	Apps	Loans	%	Reprtd	Apps	Loans	%	Apps	Loans	%	Reprtd	Apps	Loans	%	Apps	Loans	%
11244	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	5	3	3	100%	3	3	100%
12540	0	0	0	0%	0	0	0%	0	0	0	0%	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%	1	1	1	100%	0	0	0%
23420	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	2	3	2	67%	0	0	0%
31084	1	0	0	0%	1	1	100%	0	0	0	0%	0	0	0%	9	3	3	100%	7	7	100%
31460	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
32900	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	5	5	100%	0	0	0%
33700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	9	18	18	100%	1	1	100%
34900	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
36084	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	13	12	11	92%	4	4	100%
37100	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	10	21	19	90%	0	0	0%
40140	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	3	3	3	100%	0	0	0%
40900	0	0	0	0%	0	0	0%	2	2	2	100%	0	0	0%	22	25	22	88%	3	3	100%
41740	1	1	1	100%	0	0	0%	3	7	7	100%	2	2	100%	29	27	27	100%	7	7	100%
41884	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	6	5	5	100%	2	2	100%
41940	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
42020	1	6	6	100%	1	1	100%	5	33	29	88%	5	4	80%	30	311	278	89%	27	25	93%
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%	0	0	0	0%	0	0	0%	1	0	0	0%	1	1	100%
42200	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	0	0	0%	1	1	100%
42220	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
44700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	2	1	1	100%	1	1	100%
46700	0	0	0	0%	0	0	0%	0	0	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	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
Total	4	8	8	100%	2	2	100%	10	42	38	90%	7	6	86%	146	440	400	91%	57	55	96%

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS

MSA	40% to 59% Minority									60% to 79% Minority						80% to 100% Minority					
	Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement		
	Reprtd	Apps	Loans	%	Apps	Loans	%	Reprtd	Apps	Loans	%	Apps	Loans	%	Reprtd	Apps	Loans	%	Apps	Loans	%
11244	6	8	8	100%	0	0	0%	5	6	5	83%	0	0	0%	3	4	3	75%	0	0	0%
12540	0	0	0	0%	0	0	0%	2	2	2	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	2	2	2	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
31084	15	6	6	100%	17	13	76%	21	8	7	88%	22	22	100%	42	10	10	100%	33	33	100%
31460	1	4	2	50%	0	0	0%	4	21	17	81%	0	0	0%	3	4	3	75%	0	0	0%
32900	1	1	1	100%	0	0	0%	2	3	2	67%	0	0	0%	3	5	4	80%	0	0	0%
33700	4	10	10	100%	0	0	0%	3	3	3	100%	1	1	100%	0	0	0	0%	0	0	0%
34900	0	0	0	0%	0	0	0%	1	0	0	0%	1	1	100%	0	0	0	0%	0	0	0%
36084	12	14	14	100%	0	0	0%	24	21	18	86%	11	11	100%	15	9	9	100%	6	6	100%
37100	6	8	8	100%	1	1	100%	7	9	9	100%	0	0	0%	7	12	12	100%	3	3	100%
40140	3	3	3	100%	0	0	0%	10	6	5	83%	7	7	100%	6	3	3	100%	7	4	57%
40900	8	7	7	100%	2	2	100%	8	9	7	78%	2	2	100%	4	4	4	100%	0	0	0%
41740	26	22	22	100%	6	6	100%	18	22	19	86%	3	3	100%	19	36	33	92%	0	0	0%
41884	6	5	5	100%	1	1	100%	9	4	4	100%	5	5	100%	7	5	5	100%	2	2	100%
41940	8	2	2	100%	7	7	100%	4	0	0	0%	5	5	100%	10	0	0	0%	10	10	100%
42020	8	88	76	86%	7	7	100%	2	10	6	60%	0	0	0%	0	0	0	0%	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%	1	0	0	0%	1	1	100%
42200	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
42220	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
44700	0	0	0	0%	0	0	0%	2	0	0	0%	2	2	100%	0	0	0	0%	0	0	0%
46700	1	0	0	0%	1	1	100%	2	0	0	0%	2	2	100%	1	0	0	0%	1	1	100%
47300	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
49700	1	0	0	0%	1	1	100%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
Total	109	181	167	92%	43	39	91%	125	125	105	84%	61	61	100%	121	92	86	93%	63	60	95%

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	3	3
	Purchase Loan Apps	0	0	0	1	4	4
	Purchase Loans Funded	0	0	0	1	3	3
	% Funded	0%	0%	0%	100%	75%	75%
	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	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	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%
31084	No of Tracts	0	0	0	0	2	20
	Purchase Loan Apps	0	0	0	0	0	6
	Purchase Loans Funded	0	0	0	0	0	6
	% Funded	0%	0%	0%	0%	0%	100%
	Home Improve Loan Apps	0	0	0	0	2	15
	Home Improve Loans Funded	0	0	0	0	2	15
	% Funded	0%	0%	0%	0%	100%	100%
31460	No of Tracts	0	0	0	1	0	3
	Purchase Loan Apps	0	0	0	4	0	4
	Purchase Loans Funded	0	0	0	2	0	3
	% Funded	0%	0%	0%	50%	0%	75%
	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%

TABLE IV - PAGE 2

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	1	2
	Purchase Loan Apps	0	0	0	0	1	2
	Purchase Loans Funded	0	0	0	0	1	2
	% Funded	0%	0%	0%	0%	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%
33700	No of Tracts	0	0	0	1	1	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	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	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%
36084	No of Tracts	0	0	0	3	10	9
	Purchase Loan Apps	0	0	0	3	9	7
	Purchase Loans Funded	0	0	0	3	7	7
	% Funded	0%	0%	0%	100%	78%	100%
	Home Improve Loan Apps	0	0	0	0	6	2
	Home Improve Loans Funded	0	0	0	0	6	2
	% Funded	0%	0%	0%	0%	100%	100%
37100	No of Tracts	0	0	1	2	2	3
	Purchase Loan Apps	0	0	1	4	3	6
	Purchase Loans Funded	0	0	1	4	3	6
	% Funded	0%	0%	100%	100%	100%	100%
	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%
40140	No of Tracts	0	0	0	0	2	3
	Purchase Loan Apps	0	0	0	0	0	1
	Purchase Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	100%
	Home Improve Loan Apps	0	0	0	0	3	6
	Home Improve Loans Funded	0	0	0	0	3	3
	% Funded	0%	0%	0%	0%	100%	50%

TABLE IV - PAGE 3

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	3	2	3	4
	Purchase Loan Apps	0	0	3	2	3	4
	Purchase Loans Funded	0	0	3	2	2	4
	% Funded	0%	0%	100%	100%	67%	100%
	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%
41740	No of Tracts	0	0	1	5	7	10
	Purchase Loan Apps	0	0	1	5	6	14
	Purchase Loans Funded	0	0	1	5	6	13
	% Funded	0%	0%	100%	100%	100%	93%
	Home Improve Loan Apps	0	0	0	0	2	0
	Home Improve Loans Funded	0	0	0	0	2	0
	% Funded	0%	0%	0%	0%	100%	0%
41884	No of Tracts	0	0	0	0	4	4
	Purchase Loan Apps	0	0	0	0	2	3
	Purchase Loans Funded	0	0	0	0	2	3
	% Funded	0%	0%	0%	0%	100%	100%
	Home Improve Loan Apps	0	0	0	0	2	1
	Home Improve Loans Funded	0	0	0	0	2	1
	% Funded	0%	0%	0%	0%	100%	100%
41940	No of Tracts	0	0	0	0	3	8
	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	4	8
	Home Improve Loans Funded	0	0	0	0	4	8
	% Funded	0%	0%	0%	0%	100%	100%
42020	No of Tracts	0	0	2	2	2	0
	Purchase Loan Apps	0	0	16	12	10	0
	Purchase Loans Funded	0	0	13	11	6	0
	% Funded	0%	0%	81%	92%	60%	0%
	Home Improve Loan Apps	0	0	0	2	0	0
	Home Improve Loans Funded	0	0	0	2	0	0
	% Funded	0%	0%	0%	100%	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%

TABLE IV - PAGE 4

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
42100	No of Tracts	0	0	0	0	0	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	0	0	1
	Home Improve Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	100%
42200	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%
42220	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%
44700	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%
46700	No of Tracts	0	0	0	0	0	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	0	0	1
	Home Improve Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	100%
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%

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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
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	0	7	17	41	71
	Purchase Loan Apps	0	0	21	32	39	51
	Purchase Loans Funded	0	0	18	29	31	48
	% Funded	0%	0%	86%	91%	79%	94%
	Home Improve Loan Apps	0	0	0	2	21	35
	Home Improve Loans Funded	0	0	0	2	21	32
	% Funded	0%	0%	0%	100%	100%	91%

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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	1	2	2	0
	Purchase Loan Apps	0	0	1	2	2	0
	Purchase Loans Funded	0	0	1	2	2	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%
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	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%
23420	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%
31084	No of Tracts	0	0	0	0	6	16
	Purchase Loan Apps	0	0	0	0	5	2
	Purchase Loans Funded	0	0	0	0	4	2
	% Funded	0%	0%	0%	0%	80%	100%
	Home Improve Loan Apps	0	0	0	0	3	14
	Home Improve Loans Funded	0	0	0	0	3	14
	% Funded	0%	0%	0%	0%	100%	100%
31460	No of Tracts	0	0	0	0	2	0
	Purchase Loan Apps	0	0	0	0	7	0
	Purchase Loans Funded	0	0	0	0	5	0
	% Funded	0%	0%	0%	0%	71%	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	0	1	1	1
	Purchase Loan Apps	0	0	0	1	2	3
	Purchase Loans Funded	0	0	0	1	1	2
	% Funded	0%	0%	0%	100%	50%	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%
33700	No of Tracts	0	0	3	1	2	0
	Purchase Loan Apps	0	0	5	3	3	0
	Purchase Loans Funded	0	0	5	3	3	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	0	0	1	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	1	0
	Home Improve Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
36084	No of Tracts	0	0	4	7	12	5
	Purchase Loan Apps	0	0	4	9	10	2
	Purchase Loans Funded	0	0	4	9	9	2
	% Funded	0%	0%	100%	100%	90%	100%
	Home Improve Loan Apps	0	0	1	0	4	3
	Home Improve Loans Funded	0	0	1	0	4	3
	% Funded	0%	0%	100%	0%	100%	100%
37100	No of Tracts	0	0	7	4	4	4
	Purchase Loan Apps	0	0	15	4	4	6
	Purchase Loans Funded	0	0	13	4	4	6
	% Funded	0%	0%	87%	100%	100%	100%
	Home Improve Loan Apps	0	0	0	1	0	2
	Home Improve Loans Funded	0	0	0	1	0	2
	% Funded	0%	0%	0%	100%	0%	100%
40140	No of Tracts	0	0	1	1	0	2
	Purchase Loan Apps	0	0	1	1	0	1
	Purchase Loans Funded	0	0	1	1	0	1
	% Funded	0%	0%	100%	100%	0%	100%
	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		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	2	8	4	3	0
	Purchase Loan Apps	0	2	9	4	3	0
	Purchase Loans Funded	0	2	8	4	2	0
	% Funded	0%	100%	89%	100%	67%	0%
	Home Improve Loan Apps	0	0	1	0	1	0
	Home Improve Loans Funded	0	0	1	0	1	0
	% Funded	0%	0%	100%	0%	100%	0%
41740	No of Tracts	0	0	9	15	7	5
	Purchase Loan Apps	0	0	9	11	8	9
	Purchase Loans Funded	0	0	9	11	6	9
	% Funded	0%	0%	100%	100%	75%	100%
	Home Improve Loan Apps	0	0	2	5	1	0
	Home Improve Loans Funded	0	0	2	5	1	0
	% Funded	0%	0%	100%	100%	100%	0%
41884	No of Tracts	0	0	0	2	5	3
	Purchase Loan Apps	0	0	0	2	2	2
	Purchase Loans Funded	0	0	0	2	2	2
	% Funded	0%	0%	0%	100%	100%	100%
	Home Improve Loan Apps	0	0	0	0	3	1
	Home Improve Loans Funded	0	0	0	0	3	1
	% Funded	0%	0%	0%	0%	100%	100%
41940	No of Tracts	0	0	0	4	1	2
	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	4	1	2
	Home Improve Loans Funded	0	0	0	4	1	2
	% Funded	0%	0%	0%	100%	100%	100%
42020	No of Tracts	0	4	22	6	0	0
	Purchase Loan Apps	0	32	246	76	0	0
	Purchase Loans Funded	0	28	221	65	0	0
	% Funded	0%	88%	90%	86%	0%	0%
	Home Improve Loan Apps	0	4	25	5	0	0
	Home Improve Loans Funded	0	3	23	5	0	0
	% Funded	0%	75%	92%	100%	0%	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%

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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
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%
42200	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%
42220	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%
44700	No of Tracts	0	0	1	0	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	0	1	0
	Home Improve Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
46700	No of Tracts	0	0	0	1	2	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	1	2	0
	Home Improve Loans Funded	0	0	0	1	2	0
	% Funded	0%	0%	0%	100%	100%	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%

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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
	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	6	58	50	50	38
	Purchase Loan Apps	0	34	293	115	47	25
	Purchase Loans Funded	0	30	265	104	39	24
	% Funded	0%	88%	90%	90%	83%	96%
	Home Improve Loan Apps	0	4	29	16	17	23
	Home Improve Loans Funded	0	3	27	16	17	23
	% Funded	0%	75%	93%	100%	100%	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	4	3	0	0
	Purchase Loan Apps	0	0	2	5	0	0
	Purchase Loans Funded	0	0	2	5	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	Home Improve Loan Apps	0	0	3	0	0	0
	Home Improve Loans Funded	0	0	3	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	12540	No of Tracts	0	0	0	0	1
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
	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	2	0	0
Purchase Loan Apps		0	0	3	0	0	0
Purchase Loans Funded		0	0	2	0	0	0
% Funded		0%	0%	67%	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	1	0	9	15	13
	Purchase Loan Apps	0	0	3	6	3	2
	Purchase Loans Funded	0	0	3	6	3	2
	% Funded	0%	0%	100%	100%	100%	100%
	Home Improve Loan Apps	1	0	7	17	17	4
	Home Improve Loans Funded	1	0	7	13	17	4
	% Funded	100%	0%	100%	76%	100%	100%
	31460	No of Tracts	0	0	1	0	2
Purchase Loan Apps		0	0	1	0	14	0
Purchase Loans Funded		0	0	1	0	12	0
% Funded		0%	0%	100%	0%	86%	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	1	0	0	0
	Purchase Loan Apps	0	0	5	0	0	0
	Purchase Loans Funded	0	0	5	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%
33700	No of Tracts	0	0	6	2	0	0
	Purchase Loan Apps	0	0	13	6	0	0
	Purchase Loans Funded	0	0	13	6	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	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%
36084	No of Tracts	1	0	9	2	2	1
	Purchase Loan Apps	1	0	8	2	2	0
	Purchase Loans Funded	1	0	7	2	2	0
	% Funded	100%	0%	88%	100%	100%	0%
	Home Improve Loan Apps	0	0	3	0	1	1
	Home Improve Loans Funded	0	0	3	0	1	1
	% Funded	0%	0%	100%	0%	100%	100%
37100	No of Tracts	0	0	2	0	1	0
	Purchase Loan Apps	0	0	5	0	2	0
	Purchase Loans Funded	0	0	5	0	2	0
	% Funded	0%	0%	100%	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%
40140	No of Tracts	0	0	2	2	8	1
	Purchase Loan Apps	0	0	2	2	6	1
	Purchase Loans Funded	0	0	2	2	5	1
	% Funded	0%	0%	100%	100%	83%	100%
	Home Improve Loan Apps	0	0	0	0	4	0
	Home Improve Loans Funded	0	0	0	0	4	0
	% Funded	0%	0%	0%	0%	100%	0%

TABLE IV - PAGE 13

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	11	2	2	0
	Purchase Loan Apps	0	0	13	1	3	0
	Purchase Loans Funded	0	0	11	1	3	0
	% Funded	0%	0%	85%	100%	100%	0%
	Home Improve Loan Apps	0	0	2	2	0	0
	Home Improve Loans Funded	0	0	2	2	0	0
	% Funded	0%	0%	100%	100%	0%	0%
41740	No of Tracts	1	3	19	6	4	4
	Purchase Loan Apps	1	7	17	6	8	13
	Purchase Loans Funded	1	7	17	6	7	11
	% Funded	100%	100%	100%	100%	88%	85%
	Home Improve Loan Apps	0	2	5	1	0	0
	Home Improve Loans Funded	0	2	5	1	0	0
	% Funded	0%	100%	100%	100%	0%	0%
41884	No of Tracts	0	0	6	4	0	0
	Purchase Loan Apps	0	0	5	3	0	0
	Purchase Loans Funded	0	0	5	3	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	Home Improve Loan Apps	0	0	2	1	0	0
	Home Improve Loans Funded	0	0	2	1	0	0
	% Funded	0%	0%	100%	100%	0%	0%
41940	No of Tracts	0	0	0	4	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	3	0	0
	Home Improve Loans Funded	0	0	0	3	0	0
	% Funded	0%	0%	0%	100%	0%	0%
42020	No of Tracts	1	1	6	0	0	0
	Purchase Loan Apps	6	1	49	0	0	0
	Purchase Loans Funded	6	1	44	0	0	0
	% Funded	100%	100%	90%	0%	0%	0%
	Home Improve Loan Apps	1	1	2	0	0	0
	Home Improve Loans Funded	1	1	2	0	0	0
	% Funded	100%	100%	100%	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%

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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
42100	No of Tracts	0	0	1	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	1	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
42200	No of Tracts	0	0	1	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	1	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
42220	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%
44700	No of Tracts	0	0	1	0	1	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	0	1	0
	Home Improve Loans Funded	0	0	1	0	1	0
	% Funded	0%	0%	100%	0%	100%	0%
46700	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%
47300	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%

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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
49700	No of Tracts	0	0	0	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	0	1	0	0
	Home Improve Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
Total	No of Tracts	4	4	81	42	34	12
	Purchase Loan Apps	8	8	126	34	39	16
	Purchase Loans Funded	8	8	117	34	35	14
	% Funded	100%	100%	93%	100%	90%	88%
	Home Improve Loan Apps	2	3	28	25	23	5
	Home Improve Loans Funded	2	3	28	21	23	5
	% Funded	100%	100%	100%	84%	100%	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	0	7	17	41	71
Purchase Loan Apps	0	0	21	32	39	51
Purchase Loans Funded	0	0	18	29	31	48
% Funded	0%	0%	86%	91%	79%	94%
Home Improve Loan Apps	0	0	0	2	21	35
Home Improve Loans Funded	0	0	0	2	21	32
% Funded	0%	0%	0%	100%	100%	91%
Middle Income						
No of Tracts	0	6	58	50	50	38
Purchase Loan Apps	0	34	293	115	47	25
Purchase Loans Funded	0	30	265	104	39	24
% Funded	0%	88%	90%	90%	83%	96%
Home Improve Loan Apps	0	4	29	16	17	23
Home Improve Loans Funded	0	3	27	16	17	23
% Funded	0%	75%	93%	100%	100%	100%
Upper Income						
No of Tracts	4	4	81	42	34	12
Purchase Loan Apps	8	8	126	34	39	16
Purchase Loans Funded	8	8	117	34	35	14
% Funded	100%	100%	93%	100%	90%	88%
Home Improve Loan Apps	2	3	28	25	23	5
Home Improve Loans Funded	2	3	28	21	23	5
% Funded	100%	100%	100%	84%	100%	100%

Data Table Summaries:

The 18 DFPI licensed lenders submitted report information covering 25 of California's 28 Metropolitan Statistical Areas/Metropolitan Divisions, and 32 of California's 37 counties with assigned Metropolitan Statistical Area/Metropolitan Division numbers. The 25 Metropolitan Statistical Area/Metropolitan Division numbers have been further segregated into 7,650 individual census tracts, or specific neighborhood/geographic areas. Lenders reported loan activity in 516 of the census tracts, or approximately 6.7 percent of the total.

Combined home purchase and home improvement loans funded and reported totaled 1,028 for the 2019 Residential Mortgage Loan Report. The total funded loans reported by all DFPI-licensed lenders in this year's Residential Mortgage Loan Report is a fraction of the 757,860 loans made by all DFPI lenders.

Data Table I - Census Tract Aggregation

	<u>2018</u>	<u>2019</u>	<u>Change</u>
Home Purchase Loan Applications	286	889	+603
Home Purchase Loans Funded	268	805	+537
Percentage of Loans Funded	94%	91%	-3 percentage points
Home Improvement Loan Applications	102	233	+131
Home Improvement Loans Funded	100	223	+123
Percentage of Loans Funded	98%	96%	-2 percentage points

Table I shows 889 applications for home purchase loans and 233 applications for home improvement loans were submitted by the reporting DFPI licensed lenders in 2019. These totals represented an increase in home purchase loan applications from 2018 and an increase in home improvement loan applications. In comparing loan funding rates, 91 percent of all home purchase loan applications received funding in 2019, and 96 percent of all home improvement loan applications were funded. This represented slight decreases from 2018 in the funding rate for home purchase loans as well as a decrease in home improvement loans.

Due to the limited amount of loan activity reported by the 18 DFPI licensed lenders, no conclusions can be drawn from the information in Table I.

Data Table II - Home Loan Data by Income

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

Upper Income

Home Purchase Loans		Home Improvement Loans	
No. of Apps	231	No. of Apps	86
No. of Loans	216	No. of Loans	82
% Loans Funded	94%	% Loans Funded	95%

Middle Income

Home Purchase Loans		Home Improvement Loans	
No. of Apps	514	No. of Apps	89
No. of Loans	462	No. of Loans	86
% Loans Funded	90%	% Loans Funded	97%

Low and Moderate Income

Purchase Loans		Home Improvement Loans	
No. of Apps	143	No. of Apps	58
No. of Loans	126	No. of Loans	55
% Loans Funded	88%	% Loans Funded	95%

Due to the limited amount of loan activity reported by the 18 DFPI licensed 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 Tracts	Home Purchase Loans			Home Improvement Loans		
		Apps	Loans	Fund Rate	Apps	Loans	Fund Rate
Less than 10% minority	4	8	8	100%	2	2	100%
10% to 15% minority	10	42	38	90%	7	6	86%
16% to 39% minority	146	440	400	91%	57	55	96%
40% to 59% minority	109	181	167	92%	43	39	91%
60% to 79% minority	125	125	105	84%	61	61	100%
80% to 100% minority	121	92	86	93%	63	60	95%

Due to the limited amount of loan activity reported by the 18 DFPI licensed lenders, no conclusions can be drawn from the information in Table III.

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

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

Low- and moderate-income category –The home purchase funding rates were: 86 percent in the 16 percent to 39 percent minority category; 91 percent in the 40 percent to 59 percent minority category; 79 percent in the 60 percent to 79 percent minority category and 94 percent in the 80 percent to 100 percent minority category. There were no home purchase funding rates in the less than 10 percent and 10 percent to 15 percent minority category. Twenty-one applications were reported in the 16 percent to 39 percent minority category; 32 in the 40 percent to 59 percent minority category; 39 in the 60 percent to 79 percent minority category and 51 in the 80 percent to 100 percent minority category. No applications were reported in the less than 10 percent and 10 percent to 15 percent minority category.

The home improvement loan funding rates were 100 percent in the 40 percent to 59 percent and 60 percent to 79 percent minority category; 91 in the 80 percent to 100 percent minority category. There were no home improvement rates in the less than 10 percent, 10 percent to 15 percent and 16 percent to 39 percent minority category. Two applications were reported in the 40 percent to 59 percent minority category; 21 in the 60

percent to 79 percent minority categories and 35 in the 80 percent to 100 percent minority category. No home improvement applications were reported in the less than 10 percent, 10 percent to 15 percent and 16 percent to 39 percent minority category.

Middle-income category –The home purchase funding rates were: 88 percent of loans in the 10 percent to 15 percent minority category; 90 percent in the 16 percent to 39 percent minority category; 90 percent in the 40 percent to 59 percent minority category; 83 percent in the 60 percent to 79 percent minority category and 96 percent in the 80 percent to 100 percent minority category. There were no home purchase funding rates in the less than 10 percent minority category. Thirty-four applications were reported in the 10 percent to 15 percent minority category; 293 applications were reported in the 16 percent to 39 percent minority category; 115 in the 40 percent to 59 percent minority category; 47 in the 60 percent to 79 percent minority category and 25 in the 80 percent to 100 percent minority category. No applications were reported in the less than 10 percent minority category.

The home improvement loan funding rates were: 75 percent in the 10 percent to 15 percent minority category; 93 percent in the 16 percent to 39 percent minority category; 100 percent in the 40 percent to 59 percent; 100 percent in the 60 percent to 79 percent; and 100 percent in the 80 percent to 100 percent minority category. There was no home improvement in funding rates in the less than 10 percent minority category. Four applications were reported in the 10 percent to 15 percent minority category; 29 applications in the 16 percent to 39 percent minority; 16 in the 40 percent to 59 percent minority category; 17 in the 60 percent to 79 percent minority categories and 23 in the 80 percent to 100 percent minority category. No home improvement applications were reported in the less than 10 percent minority category.

Upper-income category – The home purchase funding rates were: 100 percent of loans in the less than 10 and the 10 percent to 15 percent minority category; 93 percent in the 16 percent to 39 percent minority category; 100 percent in the 40 percent to 59 percent minority category; 90 percent in the 60 percent to 79 percent minority category and 88 percent in the 80 percent to 100 percent minority category. Eight applications were reported in the less than 10 percent and 10 percent to 15 percent minority category; 126 applications were reported in the 16 percent to 39 percent minority category; 34 in the 40 percent to 59 percent minority category; 39 in the 60 percent to 79 percent minority category and 16 in the 80 percent to 100 percent minority category.

The home improvement loan funding rates were: 100 percent in the less than 10 percent; 100 percent in the 10 percent to 15 percent; and 100 percent in the 16 percent to 39 percent minority category; 84 percent in the 40 percent to 59 percent minority category and 100 percent in the 60 percent to 79 percent and 80 percent to 100 percent minority category. Two applications were reported in the less than 10 percent minority category; three in the 10 percent to 15 percent minority category; 28 applications in the 16 percent to 39 percent minority; 25 in the 40 percent to 59 percent minority category; 23 in the 60 percent to 79 percent minority categories and five in the 80 percent to 100 percent minority category.

Due to the limited amount of loan activity reported by the 18 DFPI-licensed lenders, no conclusions can be drawn from the Table IV information.

Department of Financial Protection and Innovation Conclusions:

Due to the extremely limited number of DFPI licensed lenders 18 that filed reports, no conclusions can be drawn from the data.

DFPI licensed California Residential Mortgage Lenders Act (CRMLA) lenders made or refinanced a total of 552,687 loans in 2019 with an aggregate value of \$218 billion. DFPI licensed California Finance Law (CFL) lenders made or refinanced a total of 120,519 loans for an aggregate amount of \$47.3 billion. Credit Unions licensed by the DFPI made or refinanced 84,654 loans with an aggregate value of \$15.7 billion. In total all DFPI licensed residential mortgage lenders made or refinanced a total of 757,860 loans in 2019 with an aggregate total value of \$281 billion. The 1,028 loans reported in the 2019 Residential Mortgage Loan Report – 805 home purchase loans and 223 home improvement loans – comprised just 0.01 percent of the overall number of loans made by all DFPI licensees. Additionally, the reported information does not reflect the impact of specific credit criteria. The information reported by DFPI licensed lenders does not show any violations of the Holden Act.

California Department of Real Estate

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 CalDRE. Real estate licensees who "arrange" or broker loans between borrowers and lenders are exempt from the reporting requirement because they are not lenders.

For 2019 loan activity, two CalDRE licensees attained sufficient lending activity to trigger the requirement to submit Residential Mortgage Loan Report information. One CalDRE licensee reported in 2018.

In 1990, the number of reporting licensees was 48. The number of CalDRE licensed lenders submitting the lending information 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 licensees to be regulated by the then – Department of Business Oversight. Some of these licensees, known as Residential Mortgage Lenders (mortgage bankers), are former CalDRE licensees which now report to the DFPI. The number of CalDRE-licensed lenders that reported was further reduced by the 2007-09 economic downturns and 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. Lenders had to identify and itemize by census tract loan transactions within only those 37 counties.

The two CalDRE licensed real estate lenders covered in the tables below reported transactions in only three of the 37 counties for 2019.

That geographic area consisted of the following counties and corresponding Metropolitan Statistical Areas/Metropolitan Division:

<u>County</u>	<u>Metropolitan Statistical Areas</u>
Los Angeles	31084
Riverside County – San Bernardino County	40140
San Diego County	41740

No loan activity was reported by the CalDRE licensed lenders 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, Orange, Placer, Sacramento, San Benito, Santa Clara, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Shasta, Solano, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yolo and Yuba.

Activity for the following counties was not reportable because they do 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.

Please note: For any counties assigned the same Metropolitan Statistical Area/Metropolitan Division number,

all reported information has been combined and the counties will be represented as one entity.

Loan activity information submitted by the CalDRE 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 Purchase Loans Funded	Total Home Improvement Apps	Total Home Improvement Loans	% of Home Improvement Loans Funded	
31084	2,346	3	74%	77,300	27	27	100%	0	0	0%	
40140	821	12	66%	75,300	140	140	100%	0	0	0%	
41740	628	22	53%	92,700	25	23	92%	0	0	0%	
TOTAL	3795	37	N/A	N/A	192	190	99%	0	0	0%	

TABLE II - HOME LOANS DATA BY INCOME																					
MSA	Low and Mod Income							Middle Income							Upper Income						
	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	%
31084	0	0	0	0%	0	0	0	2	12	12	100%	0	0	0%	1	15	15	100%	0	0	0%
40140	8	84	84	100%	0	0	0	2	26	26	100%	0	0	0%	2	30	30	100%	0	0	0%
41740	3	3	3	100%	0	0	0	11	12	11	92%	0	0	0%	8	10	9	90%	0	0	0%
Total	11	87	87	100%	0	0	0	15	50	49	98%	0	0	0%	11	55	54	98%	0	0	0%

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	%
31084	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
40140	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	12	12	100%	0	0	0%
41740	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	15	18	16	89%	0	0	0%
Total	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	16	30	28	93%	0	0	0%

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	%
31084	0	0	0	0%	0	0	0%	1	5	5	100%	0	0	0%	2	22	22	100%	0	0	0%
40140	1	18	18	100%	0	0	0%	2	16	16	100%	0	0	0%	8	94	94	100%	0	0	0%
41740	4	4	4	100%	0	0	0%	0	0	0	0%	0	0	0%	2	2	2	100%	0	0	0%
Total	5	22	22	100%	0	0	0%	3	21	21	100%	0	0	0%	12	118	118	100%	0	0	0%

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
31084	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%
40140	No of Tracts	0	0	0	0	1	7
	Purchase Loan Apps	0	0	0	0	5	79
	Purchase Loans Funded	0	0	0	0	5	79
	% Funded	0%	0%	0%	0%	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%
41740	No of Tracts	0	0	1	0	0	2
	Purchase Loan Apps	0	0	1	0	0	2
	Purchase Loans Funded	0	0	1	0	0	2
	% Funded	0%	0%	100%	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%
Total	No of Tracts	0	0	1	0	1	9
	Purchase Loan Apps	0	0	1	0	5	81
	Purchase Loans Funded	0	0	1	0	5	81
	% Funded	0%	0%	100%	0%	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
31084	No of Tracts	0	0	0	0	1	1
	Purchase Loan Apps	0	0	0	0	5	7
	Purchase Loans Funded	0	0	0	0	5	7
	% Funded	0%	0%	0%	0%	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%
40140	No of Tracts	0	0	0	0	1	1
	Purchase Loan Apps	0	0	0	0	11	15
	Purchase Loans Funded	0	0	0	0	11	15
	% Funded	0%	0%	0%	0%	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%
41740	No of Tracts	0	1	7	3	0	0
	Purchase Loan Apps	0	1	8	3	0	0
	Purchase Loans Funded	0	1	7	3	0	0
	% Funded	0%	100%	88%	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	1	7	3	2	2
	Purchase Loan Apps	0	1	8	3	16	22
	Purchase Loans Funded	0	1	7	3	16	22
	% Funded	0%	100%	88%	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		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
31084	No of Tracts	0	0	0	0	0	1
	Purchase Loan Apps	0	0	0	0	0	15
	Purchase Loans Funded	0	0	0	0	0	15
	% 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%
40140	No of Tracts	0	0	1	1	0	0
	Purchase Loan Apps	0	0	12	18	0	0
	Purchase Loans Funded	0	0	12	18	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%
41740	No of Tracts	0	0	7	1	0	0
	Purchase Loan Apps	0	0	9	1	0	0
	Purchase Loans Funded	0	0	8	1	0	0
	% Funded	0%	0%	89%	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	0	8	2	0	1
	Purchase Loan Apps	0	0	21	19	0	15
	Purchase Loans Funded	0	0	20	19	0	15
	% Funded	0%	0%	95%	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%

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	1	0	1	9
Purchase Loan Apps	0	0	1	0	5	81
Purchase Loans Funded	0	0	1	0	5	81
% Funded	0%	0%	100%	0%	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%
Middle Income						
No of Tracts	0	1	7	3	2	2
Purchase Loan Apps	0	1	8	3	16	22
Purchase Loans Funded	0	1	7	3	16	22
% Funded	0%	100%	88%	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%
Upper Income						
No of Tracts	0	0	8	2	0	1
Purchase Loan Apps	0	0	21	19	0	15
Purchase Loans Funded	0	0	20	19	0	15
% Funded	0%	0%	95%	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%

Data Table Summaries

Two CalDRE licensed lenders submitted report information covering loan transactions in three of California's 37 Metropolitan Statistical Area/Metropolitan Divisions. The two Metropolitan Statistical Area/Metropolitan Divisions have been further divided into 3,795 individual census tracts, or specific neighborhood/geographic areas. Loan activity was reported in 37 census tracts, or about 0.81 percent of the total tracts.

The following discussion presents a review of the loan information submitted by the CalDRE licensed lenders within this Metropolitan Statistical Area/Metropolitan Divisions and neighborhood area. 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, credit 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 increased from 50 in 2018 to 192 in 2019. The share that was funded increased from 82 percent in 2018 to 99 percent in 2019. A comparison of 2018 versus 2019 follows:

	<u>2018</u>	<u>2019</u>	<u>Change</u>
Home Purchase Loan Applications	50	192	+142
Home Purchase Loans Funded	41	190	+149
Percentage of Loans Funded	82%	99%	+17 percentage points
Home Improvement Loan Applications	50	0	-50
Home Improvement Loans Funded	41	0	-41
Percentage of Loans Funded	82%	0%	-82 percentage points

Due to the limited amount of loan activity reported by two CalDRE reporting lenders, no conclusions can be drawn from the information in Table I.

Data Table II - Home Loan Data by Income

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

- 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 percent 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 two lenders reported 87 loan applications in a low-and-moderate-income area, and 87 loans were funded. There were 50 applications reported in the middle-income range, and 49 of those loans were funded. There were 55 applications reported in the upper-income category, and 54 loans were funded. Reported information suggests that the highest rate of funded home purchase loans was in the low and moderate income group, followed by the middle-income and the upper-income groups. 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.	87	No. of Apps.	50	No. of Apps.	55
No. of Loans	87	No. of Loans	49	No. of Loans	54
% Loans Funded	100	% Loans Funded	98	% Loans Funded	98

The lenders reported zero home improvement loan applications in all three categories, low and moderate

income areas, middle-income areas and in upper-income areas.

Due to the limited amount of loan activity by the two CalDRE reporting lenders, no 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>			
	No. of <u>Tracts</u>	<u>Apps</u>	<u>Loans</u>	<u>Fund Rate</u>
Less than 10% minority	0	0	0	0%
10% to 15% minority	1	1	1	100%
16% to 39% minority	16	30	28	93%
40% to 59% minority	5	22	22	100%
60% to 79% minority	3	21	21	100%
80% to 100% minority	12	118	118	100%

	<u>Home Improvement Loans</u>			
	No. of <u>Tracts</u>	<u>Apps</u>	<u>Loans</u>	<u>Fund Rate</u>
Less than 10% minority	0	0	0	0%
10% to 15% minority	0	0	0	0%
16% to 39% minority	0	0	0	0%
40% to 59% minority	0	0	0	0%
60% to 79% minority	0	0	0	0%
80% to 100% minority	0	0	0	0%

Due to the limited amount of loan activity by the two CalDRE reporting lenders, no conclusions can be drawn from the information in Table III.

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 CalDRE licensees funded loan requests. The following summarizes the information reported:

Low- and moderate-income category – The home purchase loan funding rates were: zero percent in the less than 10 percent minority category, zero percent in the 10 percent to 15 percent minority category; 100 percent in the 16 percent to 39 percent minority category; zero percent in the 40 percent to 59 percent minority categories;

100 percent in the 60 percent to 79 percent minority category; and 100 percent in the 80 percent to 100 percent minority category. The lender reported **zero** home improvement loan applications in low-and-moderate-income areas, middle-income areas, and in upper-income areas.

Middle-income category – The home purchase loan funding rates were: zero percent in the less than 10 percent minority category; 100 percent in the 10 percent to 15 percent minority category; 88 percent in the 16 percent to 39 percent minority category; 100 percent in the 40 percent to 59 percent minority categories; 100 percent in the 60 percent to 79 percent minority category, and 100 percent in the 80 percent to 100 percent minority category. The lender reported zero home improvement loan applications in low-and-moderate-income areas, middle-income areas, and in upper-income areas.

Upper-income category – The home purchase loan funding rates were: zero percent in the less than 10 percent minority category; zero percent in the 10 percent to 15 percent minority category; 95 percent in the 16 percent to 39 percent minority category; 100 percent in the 40 percent to 59 percent minority categories; zero percent in the 60 percent to 79 percent minority category and 100 percent in the 80 percent to 100 percent minority category. The lender reported zero home improvement loan applications in low-and-moderate-income areas, middle-income areas and in upper-income areas.

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

Department of Real Estate Conclusions

Due to the extremely small sample size of information obtained in this report, no conclusions can be drawn from the data about home purchases or home improvement loans in California. Only two CalDRE licensed lenders reported loan activity for 2019.