

2022

**California Department of
Financial Protection and Innovation**

**Residential Mortgage Loan Report Calendar Year 2020
required by Senate Bill 1556 Holden Act**

PROTECTING CONSUMERS
FOSTERING TRUST & INNOVATION

DFPI 
DEPARTMENT OF FINANCIAL
PROTECTION & INNOVATION



DEPARTMENT OF FINANCIAL
PROTECTION & INNOVATION

Lourdes M. Castro Ramírez, Secretary

Business, Consumer Services and Housing Agency

Clothilde V. Hewlett, Commissioner

Department of Financial Protection and Innovation

Edgar L. Gill Jr., Senior Deputy Commissioner

Division of Corporations and Financial Institutions

Sheila R. Oliver, Deputy Commissioner

Mortgage Lending and Escrow

Published December 2021



December 27, 2021

Dear Senators/Assemblymembers:

With the passage of the California Housing Financial Discrimination Act of 1977 (Holden 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 is required to report annually to the Legislature. On behalf of the Secretary, the Department of Financial Protection and Innovation (DFPI), has compiled the 2020 Residential Mortgage Loan Report to reflect the lending activity of specified mortgage lenders in California licensed by the DFPI and the California Department of Real Estate (CalDRE).

This report provides mortgage and home improvement lending 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 2020.

This 1977-era reporting requirement covers only 981 of the 1.4 million residential mortgages made in California in 2020. Only 25 DFPI-licensed lenders (out of 13,521) are covered by this report, and only two CalDRE licensee had any reportable activity. The Legislature may want to consider whether this reporting requirement should be revised.

Furthermore, the state reporting requirement applies only to lenders that do not report similar information to the federal government under the Home Mortgage Disclosure Act of 1975 (HMDA). Interested parties seeking loan-level data about mortgage lending should review the more robust HMDA data set available from the Consumer Financial Protection Bureau at <https://www.consumerfinance.gov/data-research/hmda/>.

To review this report online, please visit www.bcsb.ca.gov/holden2020.pdf.

Sincerely,

Clothilde V. Hewlett
Commissioner
Department of Financial Protection and Innovation

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 2020 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 (FmHA), 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 and

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 DFPI and CalDRE analyses of the information presented in these four data tables.

Department of Financial Protection and Innovation (DFPI)

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 California Residential Mortgage Lending Act (CRMLA) lenders, California Financing Law (CFL) lenders, and state-chartered credit unions. In 2020, the DFPI had 7,194 CFL licensees (including branches), 121 licensed credit unions and 6,206 licensed CRMLA lender locations. The aggregate number of DFPI lender locations in 2020 totaled 13,521. 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 2020, only 25 of the 13,521 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 14 CFL licensees, 8 state-chartered credit unions, and three CRMLA mortgage lender licensees. This is an increase from the 18 licensees that reported in 2019 and represented 0.01 percent of all DFPI-licensed lenders.

The 25 lenders reported loan activity in 22 of California's Metropolitan Statistical Area/Metropolitan Divisions. The 22 Metropolitan Statistical Areas/Metropolitan Divisions covered 28 counties. The geographic areas in which loan activity occurred and was reported included the following counties:

Metropolitan Statistical Area/Metropolitan Division	
MSA Name	MSA/MD Code
Orange County	11244
Kern County	12540
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

Metropolitan Statistical Area/Metropolitan Division	
MSA Name	MSA/MD Code
Riverside County - San Bernardino County	40140
El Dorado County - Placer County - Sacramento County - Yolo County	40900
Monterey County	41500
San Diego County	41740
San Francisco County - San Mateo County	41884
San Benito County - Santa Clara County	41940
Marin County	42034
Santa Cruz County	42100
Santa Barbara County	42200
Sonoma County	42220

No loan activity was reported by DFPI-licensed lenders in Butte, Imperial, Kings, San Luis Obispo, Sutter-Yuba, and Tulare 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	Total Home Purchase Loans	% of Home Purchase Loans Funded	Total Home Improvement Apps	Total Home Improvement Loans	% of Home Improvement Loans Funded	
11244	583	124	58%	106,700	29	28	97%	128	117	91%	
12540	151	2	64%	59,700	2	2	100%	0	0	0%	
23420	199	77	69%	62,800	206	205	100%	0	0	0%	
31084	2,346	107	74%	80,000	32	32	100%	86	83	97%	
31460	23	1	64%	62,900	0	0	0%	1	1	100%	
32900	49	9	71%	66,400	19	19	100%	0	0	0%	
33700	94	5	56%	68,900	8	8	100%	2	2	100%	
34900	40	3	46%	101,500	4	4	100%	0	0	0%	
36084	568	63	62%	125,600	106	88	83%	11	9	82%	
37100	174	2	53%	98,800	2	2	100%	0	0	0%	
40140	821	34	66%	77,500	31	31	100%	3	3	100%	
40900	485	79	46%	90,900	117	92	79%	12	12	100%	
41500	94	4	69%	80,900	2	2	100%	2	2	100%	
41740	628	80	53%	95,100	95	93	98%	8	8	100%	
41884	354	56	59%	145,400	42	41	98%	30	29	97%	
41940	383	30	67%	148,700	23	22	96%	11	11	100%	
42034	56	1	29%	163,000	0	0	0%	1	1	100%	
42100	53	3	42%	111,900	0	0	0%	4	4	100%	
42200	90	10	54%	90,100	12	12	100%	1	1	100%	
42220	100	6	36%	103,300	7	7	100%	0	0	0%	
44700	139	6	66%	74,000	5	5	100%	1	1	100%	
46700	96	3	61%	99,300	3	3	100%	0	0	0%	
TOTAL	7526	705	N/A	N/A	745	696	93%	301	284	94%	

TABLE II - HOME LOANS DATA BY INCOME

MSA	Low and Moderate 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	%
11244	22	9	9	100%	63	60	95%	47	42	39	93%	144	129	90%	55	36	36	100%	177	162	92%
12540	1	3	3	100%	0	0	0%	0	0	0	0%	0	0	0%	1	3	3	100%	0	0	0%
23420	23	93	93	100%	0	0	0%	18	87	87	100%	0	0	0%	36	438	435	99%	0	0	0%
31084	15	6	6	100%	39	39	100%	34	33	33	100%	78	75	96%	58	57	57	100%	141	135	96%
31460	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	0	0	0%	3	3	100%
32900	1	6	6	100%	0	0	0%	6	27	27	100%	0	0	0%	2	24	24	100%	0	0	0%
33700	0	0	0	0%	0	0	0%	2	6	6	100%	0	0	0%	3	18	18	100%	6	6	100%
34900	0	0	0	0%	0	0	0%	3	12	12	100%	0	0	0%	0	0	0	0%	0	0	0%
36084	23	66	60	91%	12	12	100%	21	144	120	83%	12	6	50%	19	108	84	78%	9	9	100%
37100	0	0	0	0%	0	0	0%	2	6	6	100%	0	0	0%	0	0	0	0%	0	0	0%
40140	8	24	24	100%	0	0	0%	16	45	45	100%	3	3	100%	10	24	24	100%	6	6	100%
40900	21	90	69	77%	3	3	100%	22	96	78	81%	18	18	100%	36	165	129	78%	15	15	100%
41500	0	0	0	0%	0	0	0%	2	0	0	0%	6	6	100%	2	6	6	100%	0	0	0%
41740	21	75	69	92%	6	6	100%	32	117	117	100%	3	3	100%	27	93	93	100%	15	15	100%
41884	16	45	45	100%	27	24	89%	25	63	60	95%	30	30	100%	15	18	18	100%	33	33	100%
41940	6	12	12	100%	9	9	100%	15	36	33	92%	18	18	100%	9	21	21	100%	6	6	100%
42034	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	0	0	0%	3	3	100%
42100	1	0	0	0%	3	3	100%	2	0	0	0%	9	9	100%	0	0	0	0%	0	0	0%
42200	4	12	12	100%	0	0	0%	4	18	18	100%	0	0	0%	2	6	6	100%	3	3	100%
42220	3	9	9	100%	0	0	0%	2	9	9	100%	0	0	0%	1	3	3	100%	0	0	0%
44700	3	6	6	100%	3	3	100%	1	3	3	100%	0	0	0%	2	6	6	100%	0	0	0%
46700	3	9	9	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
Total	171	465	432	93%	165	159	96%	254	744	693	93%	321	297	93%	280	1026	963	94%	417	396	95%

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%	1	0	0	0%	3	3	100%	52	36	36	100%	171	150	88%
12540	0	0	0	0%	0	0	0%	0	0	0	0%	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%	16	204	201	99%	0	0	0%
31084	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	20	24	24	100%	48	45	94%
31460	0	0	0	0%	0	0	0%	1	0	0	0%	3	3	100%	0	0	0	0%	0	0	0%
32900	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	21	21	100%	0	0	0%
33700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	3	18	18	100%	6	6	100%
34900	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	3	3	100%	0	0	0%
36084	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	7	27	21	78%	6	6	100%
37100	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	3	3	100%	0	0	0%
40140	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	5	12	12	100%	3	3	100%
40900	2	6	6	100%	0	0	0%	2	6	6	100%	0	0	0%	43	204	165	81%	21	21	100%
41500	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	3	3	100%	0	0	0%
41740	0	0	0	0%	0	0	0%	1	0	0	0%	3	3	100%	26	66	66	100%	15	15	100%
41884	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	15	12	12	100%	39	39	100%
41940	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	3	3	100%	0	0	0%
42034	0	0	0	0%	0	0	0%	1	0	0	0%	3	3	100%	0	0	0	0%	0	0	0%
42100	0	0	0	0%	0	0	0%	2	0	0	0%	9	9	100%	0	0	0	0%	0	0	0%
42200	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	2	6	6	100%	3	3	100%
42220	1	3	3	100%	0	0	0%	0	0	0	0%	0	0	0%	4	15	15	100%	0	0	0%
44700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	3	3	100%	0	0	0%
46700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
Total	3	9	9	100%	0	0	0%	8	6	6	100%	21	21	100%	199	660	612	93%	312	288	92%

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	28	21	18	86%	90	87	97%	29	24	24	100%	81	72	89%	14	6	6	100%	39	39	100%
12540	1	3	3	100%	0	0	0%	0	0	0	0%	0	0	0%	1	3	3	100%	0	0	0%
23420	19	231	231	100%	0	0	0%	23	108	108	100%	0	0	0%	19	75	75	100%	0	0	0%
31084	28	18	18	100%	78	72	92%	29	30	30	100%	66	66	100%	30	24	24	100%	66	66	100%
31460	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
32900	1	9	9	100%	0	0	0%	4	18	18	100%	0	0	0%	3	9	9	100%	0	0	0%
33700	1	3	3	100%	0	0	0%	1	3	3	100%	0	0	0%	0	0	0	0%	0	0	0%
34900	2	9	9	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
36084	20	120	87	73%	15	9	60%	19	123	111	90%	3	3	100%	17	48	45	94%	9	9	100%
37100	1	3	3	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
40140	8	21	21	100%	3	3	100%	10	30	30	100%	0	0	0%	11	30	30	100%	3	3	100%
40900	21	90	63	70%	12	12	100%	8	33	24	73%	3	3	100%	3	12	12	100%	0	0	0%
41500	0	0	0	0%	0	0	0%	1	0	0	0%	3	3	100%	2	3	3	100%	3	3	100%
41740	16	63	60	95%	3	3	100%	16	60	57	95%	0	0	0%	21	96	96	100%	3	3	100%
41884	10	18	15	83%	24	21	88%	20	60	60	100%	21	21	100%	11	36	36	100%	6	6	100%
41940	12	33	30	91%	9	9	100%	7	9	9	100%	12	12	100%	10	24	24	100%	12	12	100%
42034	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
42100	1	0	0	0%	3	3	100%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
42200	2	9	9	100%	0	0	0%	4	15	15	100%	0	0	0%	2	6	6	100%	0	0	0%
42220	1	3	3	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
44700	1	3	3	100%	0	0	0%	3	6	6	100%	3	3	100%	1	3	3	100%	0	0	0%
46700	0	0	0	0%	0	0	0%	2	6	6	100%	0	0	0%	1	3	3	100%	0	0	0%
Total	173	657	585	89%	237	219	92%	176	525	501	95%	192	183	95%	146	378	375	99%	141	141	100%

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	10	11
	Purchase Loan Apps	0	0	0	0	9	0
	Purchase Loans Funded	0	0	0	0	9	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	6	24	33
	Home Improve Loans Funded	0	0	0	6	21	33
	% Funded	0%	0%	0%	100%	88%	100%
	12540	No of Tracts	0	0	0	0	0
Purchase Loan Apps		0	0	0	0	0	3
Purchase Loans Funded		0	0	0	0	0	3
% 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%
23420		No of Tracts	0	0	0	1	9
	Purchase Loan Apps	0	0	0	3	39	51
	Purchase Loans Funded	0	0	0	3	39	51
	% 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%
	31084	No of Tracts	0	0	0	0	4
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	12	27
Home Improve Loans Funded		0	0	0	0	12	27
% Funded		0%	0%	0%	0%	100%	100%
31460		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%
	32900	No of Tracts	0	0	0	0	1
Purchase Loan Apps		0	0	0	0	6	0
Purchase Loans Funded		0	0	0	0	6	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%

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

MSA Number	Total Tracts	Tracts Reported	% Minority Population	MSA Median Income	Total Home Purchase Apps	Total Home Purchase Loans	% of Home Purchase Loans Funded	Total Home Improvement Apps	Total Home Improvement Loans	% of Home Improvement Loans Funded
11244	583	124	58%	106,700	29	28	97%	128	117	91%
12540	151	2	64%	59,700	2	2	100%	0	0	0%
23420	199	77	69%	62,800	206	205	100%	0	0	0%
31084	2,346	107	74%	80,000	32	32	100%	86	83	97%
31460	23	1	64%	62,900	0	0	0%	1	1	100%
32900	49	9	71%	66,400	19	19	100%	0	0	0%
33700	94	5	56%	68,900	8	8	100%	2	2	100%
34900	40	3	46%	101,500	4	4	100%	0	0	0%
36084	568	63	62%	125,600	106	88	83%	11	9	82%
37100	174	2	53%	98,800	2	2	100%	0	0	0%
40140	821	34	66%	77,500	31	31	100%	3	3	100%
40900	485	79	46%	90,900	117	92	79%	12	12	100%
41500	94	4	69%	80,900	2	2	100%	2	2	100%
41740	628	80	53%	95,100	95	93	98%	8	8	100%
41884	354	56	59%	145,400	42	41	98%	30	29	97%

41940	383	30	67%	148,700	23	22	96%	11	11	100%
42034	56	1	29%	163,000	0	0	0%	1	1	100%
42100	53	3	42%	111,900	0	0	0%	4	4	100%
42200	90	10	54%	90,100	12	12	100%	1	1	100%
42220	100	6	36%	103,300	7	7	100%	0	0	0%
44700	139	6	66%	74,000	5	5	100%	1	1	100%
46700	96	3	61%	99,300	3	3	100%	0	0	0%
TOTAL	7526	705	N/A	N/A	745	696	93%	301	284	94%

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

MSA Number	Total Tracts	Tracts Reported	% Minority Population	MSA Median Income	Total Home Purchase Apps	Total Home Purchase Loans	% Of Home Purchase Loans Funded	Total Home Improvement Apps	Total Home Improvement Loans	% of Home Improvement Loans Funded
11244	583	124	58%	106,700	29	28	97%	128	117	91%
12540	151	2	64%	59,700	2	2	100%	0	0	0%
23420	199	77	69%	62,800	206	205	100%	0	0	0%
31084	2,346	107	74%	80,000	32	32	100%	86	83	97%
31460	23	1	64%	62,900	0	0	0%	1	1	100%
32900	49	9	71%	66,400	19	19	100%	0	0	0%
33700	94	5	56%	68,900	8	8	100%	2	2	100%
34900	40	3	46%	101,500	4	4	100%	0	0	0%
36084	568	63	62%	125,600	106	88	83%	11	9	82%
37100	174	2	53%	98,800	2	2	100%	0	0	0%
40140	821	34	66%	77,500	31	31	100%	3	3	100%
40900	485	79	46%	90,900	117	92	79%	12	12	100%
41500	94	4	69%	80,900	2	2	100%	2	2	100%
41740	628	80	53%	95,100	95	93	98%	8	8	100%
41884	354	56	59%	145,400	42	41	98%	30	29	97%
41940	383	30	67%	148,700	23	22	96%	11	11	100%
42034	56	1	29%	163,000	0	0	0%	1	1	100%
42100	53	3	42%	111,900	0	0	0%	4	4	100%
42200	90	10	54%	90,100	12	12	100%	1	1	100%
42220	100	6	36%	103,300	7	7	100%	0	0	0%
44700	139	6	66%	74,000	5	5	100%	1	1	100%
46700	96	3	61%	99,300	3	3	100%	0	0	0%
TOTAL	7526	705	N/A	N/A	745	696	93%	301	284	94%

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
33700	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%
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	5	15
	Purchase Loan Apps	0	0	0	9	15	42
	Purchase Loans Funded	0	0	0	6	15	39
	% Funded	0%	0%	0%	67%	100%	93%
	Home Improve Loan Apps	0	0	0	3	0	9
	Home Improve Loans Funded	0	0	0	3	0	9
	% Funded	0%	0%	0%	100%	0%	100%
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%
40140	No of Tracts	0	0	0	0	3	5
	Purchase Loan Apps	0	0	0	0	9	15
	Purchase Loans Funded	0	0	0	0	9	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%
40900	No of Tracts	0	0	5	9	4	3
	Purchase Loan Apps	0	0	21	42	15	12
	Purchase Loans Funded	0	0	18	27	12	12
	% Funded	0%	0%	86%	64%	80%	100%
	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%

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
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	1	6	5	9
	Purchase Loan Apps	0	0	3	24	18	30
	Purchase Loans Funded	0	0	3	21	15	30
	% Funded	0%	0%	100%	88%	83%	100%
	Home Improve Loan Apps	0	0	0	3	0	3
	Home Improve Loans Funded	0	0	0	3	0	3
	% Funded	0%	0%	0%	100%	0%	100%
41884	No of Tracts	0	0	0	1	7	8
	Purchase Loan Apps	0	0	0	0	18	27
	Purchase Loans Funded	0	0	0	0	18	27
	% Funded	0%	0%	0%	0%	100%	100%
	Home Improve Loan Apps	0	0	0	9	12	6
	Home Improve Loans Funded	0	0	0	6	12	6
	% Funded	0%	0%	0%	67%	100%	100%
41940	No of Tracts	0	0	0	0	1	5
	Purchase Loan Apps	0	0	0	0	0	12
	Purchase Loans Funded	0	0	0	0	0	12
	% 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	6
	% Funded	0%	0%	0%	0%	100%	100%
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	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	3	0	0
	Home Improve Loans Funded	0	0	0	3	0	0
	% Funded	0%	0%	0%	100%	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
42200	No of Tracts	0	0	0	0	2	2
	Purchase Loan Apps	0	0	0	0	6	6
	Purchase Loans Funded	0	0	0	0	6	6
	% 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%
42220	No of Tracts	0	0	2	1	0	0
	Purchase Loan Apps	0	0	6	3	0	0
	Purchase Loans Funded	0	0	6	3	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%
44700	No of Tracts	0	0	0	0	2	1
	Purchase Loan Apps	0	0	0	0	3	3
	Purchase Loans Funded	0	0	0	0	3	3
	% Funded	0%	0%	0%	0%	100%	100%
	Home Improve Loan Apps	0	0	0	0	3	0
	Home Improve Loans Funded	0	0	0	0	3	0
	% Funded	0%	0%	0%	0%	100%	0%
46700	No of Tracts	0	0	0	0	2	1
	Purchase Loan Apps	0	0	0	0	6	3
	Purchase Loans Funded	0	0	0	0	6	3
	% 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%
Total	No of Tracts	0	0	8	23	55	85
	Purchase Loan Apps	0	0	30	81	144	210
	Purchase Loans Funded	0	0	27	60	138	207
	% Funded	0%	0%	90%	74%	96%	99%
	Home Improve Loan Apps	0	0	0	27	54	84
	Home Improve Loans Funded	0	0	0	24	51	84
	% Funded	0%	0%	0%	89%	94%	100%

TABLE IV - PAGE 5

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	12	15	17	3
	Purchase Loan Apps	0	0	9	12	15	6
	Purchase Loans Funded	0	0	9	9	15	6
	% Funded	0%	0%	100%	75%	100%	100%
	Home Improve Loan Apps	0	0	39	54	45	6
	Home Improve Loans Funded	0	0	30	51	42	6
	% Funded	0%	0%	77%	94%	93%	100%
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%
23420	No of Tracts	0	0	1	5	7	5
	Purchase Loan Apps	0	0	6	33	27	21
	Purchase Loans Funded	0	0	6	33	27	21
	% 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%
31084	No of Tracts	0	0	0	9	13	12
	Purchase Loan Apps	0	0	0	6	15	12
	Purchase Loans Funded	0	0	0	6	15	12
	% Funded	0%	0%	0%	100%	100%	100%
	Home Improve Loan Apps	0	0	0	27	27	24
	Home Improve Loans Funded	0	0	0	24	27	24
	% Funded	0%	0%	0%	89%	100%	100%
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%
32900	No of Tracts	0	0	0	1	2	3
	Purchase Loan Apps	0	0	0	9	9	9
	Purchase Loans Funded	0	0	0	9	9	9
	% 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%

TABLE IV - PAGE 6

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
33700	No of Tracts	0	0	1	0	1	0
	Purchase Loan Apps	0	0	3	0	3	0
	Purchase Loans Funded	0	0	3	0	3	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%
34900	No of Tracts	0	0	1	2	0	0
	Purchase Loan Apps	0	0	3	9	0	0
	Purchase Loans Funded	0	0	3	9	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%
36084	No of Tracts	0	0	0	11	8	2
	Purchase Loan Apps	0	0	0	57	81	6
	Purchase Loans Funded	0	0	0	45	69	6
	% Funded	0%	0%	0%	79%	85%	100%
	Home Improve Loan Apps	0	0	0	9	3	0
	Home Improve Loans Funded	0	0	0	3	3	0
	% Funded	0%	0%	0%	33%	100%	0%
37100	No of Tracts	0	0	1	1	0	0
	Purchase Loan Apps	0	0	3	3	0	0
	Purchase Loans Funded	0	0	3	3	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%
40140	No of Tracts	0	0	3	3	5	5
	Purchase Loan Apps	0	0	6	9	15	15
	Purchase Loans Funded	0	0	6	9	15	15
	% Funded	0%	0%	100%	100%	100%	100%
	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%
40900	No of Tracts	0	0	17	3	2	0
	Purchase Loan Apps	0	0	81	9	6	0
	Purchase Loans Funded	0	0	63	9	6	0
	% Funded	0%	0%	78%	100%	100%	0%
	Home Improve Loan Apps	0	0	15	3	0	0
	Home Improve Loans Funded	0	0	15	3	0	0
	% Funded	0%	0%	100%	100%	0%	0%

TABLE IV - PAGE 7

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
41500	No of Tracts	0	0	0	0	1	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	3	3
	Home Improve Loans Funded	0	0	0	0	3	3
	% Funded	0%	0%	0%	0%	100%	100%
41740	No of Tracts	0	0	11	5	8	8
	Purchase Loan Apps	0	0	30	21	30	36
	Purchase Loans Funded	0	0	30	21	30	36
	% Funded	0%	0%	100%	100%	100%	100%
	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%
41884	No of Tracts	0	0	3	7	12	3
	Purchase Loan Apps	0	0	0	15	39	9
	Purchase Loans Funded	0	0	0	12	39	9
	% Funded	0%	0%	0%	80%	100%	100%
	Home Improve Loan Apps	0	0	9	12	9	0
	Home Improve Loans Funded	0	0	9	12	9	0
	% Funded	0%	0%	100%	100%	100%	0%
41940	No of Tracts	0	0	0	9	1	5
	Purchase Loan Apps	0	0	0	24	0	12
	Purchase Loans Funded	0	0	0	21	0	12
	% Funded	0%	0%	0%	88%	0%	100%
	Home Improve Loan Apps	0	0	0	9	3	6
	Home Improve Loans Funded	0	0	0	9	3	6
	% Funded	0%	0%	0%	100%	100%	100%
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	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	9	0	0	0	0
	Home Improve Loans Funded	0	9	0	0	0	0
	% Funded	0%	100%	0%	0%	0%	0%

TABLE IV - PAGE 8

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
42200	No of Tracts	0	0	1	1	2	0
	Purchase Loan Apps	0	0	3	6	9	0
	Purchase Loans Funded	0	0	3	6	9	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%
42220	No of Tracts	0	0	2	0	0	0
	Purchase Loan Apps	0	0	9	0	0	0
	Purchase Loans Funded	0	0	9	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	0	0	1	0
	Purchase Loan Apps	0	0	0	0	3	0
	Purchase Loans Funded	0	0	0	0	3	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%
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%
Total	No of Tracts	0	2	53	72	80	47
	Purchase Loan Apps	0	0	153	213	252	126
	Purchase Loans Funded	0	0	135	192	240	126
	% Funded	0%	0%	88%	90%	95%	100%
	Home Improve Loan Apps	0	9	69	114	90	39
	Home Improve Loans Funded	0	9	60	102	87	39
	% Funded	0%	100%	87%	89%	97%	100%

TABLE IV - PAGE 9

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	1	40	12	2	0
	Purchase Loan Apps	0	0	27	9	0	0
	Purchase Loans Funded	0	0	27	9	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	Home Improve Loan Apps	0	3	132	30	12	0
	Home Improve Loans Funded	0	3	120	30	9	0
	% Funded	0%	100%	91%	100%	75%	0%
12540	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	3	0	0
	Purchase Loans Funded	0	0	0	3	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%
23420	No of Tracts	0	0	15	13	7	1
	Purchase Loan Apps	0	0	198	195	42	3
	Purchase Loans Funded	0	0	195	195	42	3
	% Funded	0%	0%	98%	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%
31084	No of Tracts	0	0	20	19	12	7
	Purchase Loan Apps	0	0	24	12	15	6
	Purchase Loans Funded	0	0	24	12	15	6
	% Funded	0%	0%	100%	100%	100%	100%
	Home Improve Loan Apps	0	0	48	51	27	15
	Home Improve Loans Funded	0	0	45	48	27	15
	% Funded	0%	0%	94%	94%	100%	100%
31460	No of Tracts	0	1	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	3	0	0	0	0
	Home Improve Loans Funded	0	3	0	0	0	0
	% Funded	0%	100%	0%	0%	0%	0%
32900	No of Tracts	0	0	1	0	1	0
	Purchase Loan Apps	0	0	21	0	3	0
	Purchase Loans Funded	0	0	21	0	3	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%

TABLE IV - PAGE 10

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
33700	No of Tracts	0	0	2	1	0	0
	Purchase Loan Apps	0	0	15	3	0	0
	Purchase Loans Funded	0	0	15	3	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	Home Improve Loan Apps	0	0	6	0	0	0
	Home Improve Loans Funded	0	0	6	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	34900	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%
36084		No of Tracts	0	0	7	6	6
	Purchase Loan Apps	0	0	27	54	27	0
	Purchase Loans Funded	0	0	21	36	27	0
	% Funded	0%	0%	78%	67%	100%	0%
	Home Improve Loan Apps	0	0	6	3	0	0
	Home Improve Loans Funded	0	0	6	3	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	37100	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%
40140		No of Tracts	0	0	2	5	2
	Purchase Loan Apps	0	0	6	12	6	0
	Purchase Loans Funded	0	0	6	12	6	0
	% Funded	0%	0%	100%	100%	100%	0%
	Home Improve Loan Apps	0	0	0	3	0	3
	Home Improve Loans Funded	0	0	0	3	0	3
	% Funded	0%	0%	0%	100%	0%	100%
	40900	No of Tracts	2	2	21	9	2
Purchase Loan Apps		6	6	102	39	12	0
Purchase Loans Funded		6	6	84	27	6	0
% Funded		100%	100%	82%	69%	50%	0%
Home Improve Loan Apps		0	0	6	6	3	0
Home Improve Loans Funded		0	0	6	6	3	0
% Funded		0%	0%	100%	100%	100%	0%

TABLE IV - PAGE 11

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
41500	No of Tracts	0	0	1	0	0	1
	Purchase Loan Apps	0	0	3	0	0	3
	Purchase Loans Funded	0	0	3	0	0	3
	% 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%
41740	No of Tracts	0	1	14	5	3	4
	Purchase Loan Apps	0	0	33	18	12	30
	Purchase Loans Funded	0	0	33	18	12	30
	% Funded	0%	0%	100%	100%	100%	100%
	Home Improve Loan Apps	0	3	12	0	0	0
	Home Improve Loans Funded	0	3	12	0	0	0
	% Funded	0%	100%	100%	0%	0%	0%
41884	No of Tracts	0	0	12	2	1	0
	Purchase Loan Apps	0	0	12	3	3	0
	Purchase Loans Funded	0	0	12	3	3	0
	% Funded	0%	0%	100%	100%	100%	0%
	Home Improve Loan Apps	0	0	30	3	0	0
	Home Improve Loans Funded	0	0	30	3	0	0
	% Funded	0%	0%	100%	100%	0%	0%
41940	No of Tracts	0	0	1	3	5	0
	Purchase Loan Apps	0	0	3	9	9	0
	Purchase Loans Funded	0	0	3	9	9	0
	% Funded	0%	0%	100%	100%	100%	0%
	Home Improve Loan Apps	0	0	0	0	6	0
	Home Improve Loans Funded	0	0	0	0	6	0
	% Funded	0%	0%	0%	0%	100%	0%
42034	No of Tracts	0	1	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	3	0	0	0	0
	Home Improve Loans Funded	0	3	0	0	0	0
	% Funded	0%	100%	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%

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
42200	No of Tracts	0	0	1	1	0	0
	Purchase Loan Apps	0	0	3	3	0	0
	Purchase Loans Funded	0	0	3	3	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%
	42220	No of Tracts	1	0	0	0	0
Purchase Loan Apps		3	0	0	0	0	0
Purchase Loans Funded		3	0	0	0	0	0
% Funded		100%	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	1	0
	Purchase Loan Apps	0	0	3	3	0	0
	Purchase Loans Funded	0	0	3	3	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%
	46700	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%
Total		No of Tracts	3	6	138	78	41
	Purchase Loan Apps	9	6	477	363	129	42
	Purchase Loans Funded	9	6	450	333	123	42
	% Funded	100%	100%	94%	92%	95%	100%
	Home Improve Loan Apps	0	12	243	96	48	18
	Home Improve Loans Funded	0	12	228	93	45	18
	% Funded	0%	100%	94%	97%	94%	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	8	23	55	85
Purchase Loan Apps	0	0	30	81	144	210
Purchase Loans Funded	0	0	27	60	138	207
% Funded	0%	0%	90%	74%	96%	99%
Home Improve Loan Apps	0	0	0	27	54	84
Home Improve Loans Funded	0	0	0	24	51	84
% Funded	0%	0%	0%	89%	94%	100%
Middle Income						
No of Tracts	0	2	53	72	80	47
Purchase Loan Apps	0	0	153	213	252	126
Purchase Loans Funded	0	0	135	192	240	126
% Funded	0%	0%	88%	90%	95%	100%
Home Improve Loan Apps	0	9	69	114	90	39
Home Improve Loans Funded	0	9	60	102	87	39
% Funded	0%	100%	87%	89%	97%	100%
Upper Income						
No of Tracts	3	6	138	78	41	14
Purchase Loan Apps	9	6	477	363	129	42
Purchase Loans Funded	9	6	450	333	123	42
% Funded	100%	100%	94%	92%	95%	100%
Home Improve Loan Apps	0	12	243	96	48	18
Home Improve Loans Funded	0	12	228	93	45	18
% Funded	0%	100%	94%	97%	94%	100%

Data Table Summaries

The 25 DFPI-licensed lenders submitted report information covering 22 of California's 28 Metropolitan Statistical Areas/Metropolitan Divisions, and 29 of California's 37 counties with assigned Metropolitan Statistical Area/Metropolitan Division numbers. The 22 Metropolitan Statistical Area/Metropolitan Division numbers have been further segregated into 7,526 individual census tracts, or specific neighborhood/geographic areas. Lenders reported loan activity in 705 of the census tracts, or approximately 9.4 percent of census tracts.

Combined home purchase and home improvement loans funded and reported totaled 980 for the 2020 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 1,463,057 loans made by all DFPI Lenders.

Data Table I - Census Tract Aggregation

	2019	2020	Change
Home Purchase Loan Applications	889	745	-144
Home Purchase Loans Funded	805	696	-109
Percentage of Loans Funded	91%	93%	+2%
Home Improvement Loan Applications	233	301	+68
Home Improvement Loans Funded	223	284	+61
Percentage of Loans Funded	96%	94%	-2%

Table I shows 745 applications for home purchase loans and 301 applications for home improvement loans were submitted by the reporting DFPI-licensed lenders in 2020. These totals represent a decrease in home purchase loan applications from 2019 and a decrease in home improvement loan applications. In comparing loan funding rates, 93 percent of all home purchase loan applications received funding in 2020, and 94 percent of all home improvement loan applications were funded. These numbers represent a slight increase from 2019 in the funding rate for home purchase loans and a slight decrease in home improvement loans.

Due to the limited amount of loan activity reported by the 25 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

Purchase Loans	Count	Home Improvement Loans	Count
No. of Apps	1026	No. of Apps	417
No. of Loans	963	No. of Loans	396
% Loans Funded	94%	% Loans Funded	95%

Middle Income

Purchase Loans	Count	Home Improvement Loans	Count
No. of Apps	744	No. of Apps	321
No. of Loans	693	No. of Loans	297
% Loans Funded	93%	% Loans Funded	93%

Low and Moderate Income

Purchase Loans	Count	Home Improvement Loans	Count
No. of Apps	465	No. of Apps	165
No. of Loans	432	No. of Loans	159
% Loans Funded	93%	% Loans Funded	96%

Due to the limited amount of loan activity reported by the 25 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:

Minority Percentage	No. of	Home Purchase Loans			Home Improvement Loans		
		Tracts	Apps	Loans	Fund Rate	Apps	Loans
Less than 10% minority	3	9	9	100%	0	0	0%
10% to 15% minority	8	6	6	100%	21	21	100%
16% to 39% minority	199	660	612	93%	312	288	92%
40% to 59% minority	173	657	585	89%	237	219	92%
60% to 79% minority	176	525	501	95%	192	183	95%
80% to 100% minority	146	378	375	99%	141	141	100%

Due to the limited amount of loan activity reported by the 25 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 consisted of 90 percent in the 16 percent to 39 percent minority category. Also, there was 74 percent in the 40 percent to 59 percent minority category; 96 percent in the 60 percent to 79 percent minority category; and 99 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. Thirty (30) applications were reported in the 16 percent to 39 percent minority category; 81 in the 40 percent to 59 percent minority category; 144 in the 60 percent to 79 percent minority category; and 210 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 categories.

The home improvement loan funding rates were 89 percent in the 40 percent to 59 percent and 94 percent in the 60 percent to 79 percent minority category; 100 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 categories.

Twenty-seven applications were reported in the 40 percent to 59 percent minority category; 64 in the 60 percent to 79 percent minority categories; and 84 in the 80 percent to 100 percent minority category.

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

Middle-income category - The home purchase funding rates were 88 percent in the 16 percent to 39 percent minority category. And there was 90 percent in the 40 percent to 59 percent minority category; 95 percent in the 60 percent to 79 percent minority category; and 100 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.

A total of 153 applications were reported in the 16 percent to 39 percent minority category. There were 213 in the 40 percent to 59 percent minority category; 252 in the 60 percent to 79 percent minority category; and 126 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 10 percent to 15 percent minority category; 87 percent in the 16 percent to 39 percent minority category; 89 percent in the 40 percent to 59 percent. Also, there was 97 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.

Nine applications were reported in the 10 percent to 15 percent minority category; 69 applications in the 16 percent to 39 percent minority; 114 in the 40 percent to 59 percent minority category; 90 in the 60 percent to 79 percent minority categories; and 39 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; 94 percent in the 16 percent to 39 percent minority category; 92 percent in the 40 percent to 59 percent minority category; 95 percent in the 60 percent to 79 percent minority category; and 100 percent in the 80 to 100 percent minority category.

Nine applications were reported in the less than 10 percent and 6 in the 10 to 15 percent minority category. 477 applications were reported in the 16 percent to 39 percent minority category; 363 in the 40 percent to 59 percent minority category; 129 in the 60 percent to 79 percent minority category and 42 in the 80 percent to 100 percent minority category.

The home improvement loan funding rates were 100 percent in the 10 to 15 percent minority category; 94 percent in the 16 percent to 39 percent minority category; 97 percent in the 40 percent to 59 percent minority category; 94 percent in the 60 percent to 79 percent; and 100 percent in the 80 percent to 100 percent minority category.

There were no home purchase funding rates in the less than 10 percent

Twelve applications were reported in the 10 percent to 15 percent minority category; **243** applications in the 16 percent to 39 percent minority; **96** in the 40 percent to 59 percent minority category; **48** in the 60 percent to 79 percent minority categories; and **18** in the 80 percent to 100 percent minority category.

There were no home improvement applications were reported in the less than 10 percent minority category.

Due to the limited amount of loan activity reported by the 25 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 that filed reports, no conclusions can be drawn from the data.

DFPI-licensed CRMLA lenders made or refinanced a total of 1,106,405 loans in 2020 with an aggregate value of \$445 billion. The DFPI-licensed CFL lenders made or refinanced a total of 261,777 loans for an aggregate amount of \$101 billion. Credit Unions licensed by the DFPI made or refinanced 94,875 loans with an aggregate value of \$24.3 billion. In total, all DFPI licensed residential mortgage lenders made or refinanced a total of 1,463,057 loans in 2020 with an aggregate total value of \$570.3 billion.

The 980 loans reported in the 2020 Residential Mortgage Loan Report – 696 home purchase loans and 284 home improvement loans – comprised just 0.07 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 2020 loan activity, one CalDRE licensee attained sufficient lending activity to trigger the requirement to submit Residential Mortgage Loan Report information based on counties only. Two CalDRE licensees reported in 2019.

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.

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:

County Metropolitan Statistical Areas (MSA)

MSA Name	MSA/MD Code
Sacramento County	40900
Riverside/San Bernardino County	40140

No loan activity was reported by the CalDRE licensed lenders in the following counties with Metropolitan Statistical Area/Metropolitan Division numbers (MSA/MD):

MSA Name	MSA Code
Alameda	36084
Butte	17020
Contra Costa	36084
El Dorado	40900
Fresno	23420
Imperial	20940
Kern,	12540
Kings	25260
Los Angeles	31084
Madera	31460
Marin	42034
Merced	32900
Monterey	41500
Napa	34900
Orange	11244
San Benito	41940
Santa Clara	41940
San Francisco	41884
San Joaquin	44700
San Luis Obispo	42020
San Mateo	41884
Santa Barbara	42200
Shasta	39820
Solano	46700
Sonoma	42220
Stanislaus	33700
Sutter	49700
Tulare	47300
Ventura	31700
Yolo	40900
Yuba	49700

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 MSA/MD number, all reported information has been combined and the counties will be represented as one entity. Loan activity information submitted by the CaIDRE-licensed lender has been condensed into one summary table. The table is a review of the information presented:

TABLE I - CaIDRE CENSUS TRACT AGGREGATION/MSA SUMMARY (SUMMARY REPORT)											
MSA Number	Total Tracts	Tracts Reported	% Minority Population	MSA Median Income	Total Home Purchase Apps	Total Home Purchase Loans	% of Home Purchase Loans Funded	Total Home Improvement Apps	Total Home Improvement Loans	% of Home Improvement Loans Funded	
TOTAL			N/A	N/A			0%			0%	
TABLE I - CaIDRE COUNTIES AGGREGATION SUMMARY (SUMMARY REPORT)											
County	MSA	Tracts Reported	% Minority Population	MSA Median Income	Total Home Purchase Apps	Total Home Purchase Loans	% of Home Purchase Loans Funded	Total Home Improvement Apps	Total Home Improvement Loans	% of Home Improvement Loans Funded	
Riverside	40140				17	3					
Placer	40900				16	6					
Sacramento	40900				137	67					
Yolo	40900				9	4					
TOTAL					179	80					

Data Table Summaries

One CaIDRE-licensed lender submitted report information covering loan transactions in two of California's 37 Metropolitan Statistical Area/Metropolitan Divisions. The two Metropolitan Statistical Area/Metropolitan Divisions have been further divided into four counties, or specific neighborhood/geographic areas. Loan activity was reported in four counties.

The following discussion presents a review of the loan information submitted by the CaIDRE-licensed lender 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.

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 one CaIDRE-licensed lender reported loan activity for 2020.



DEPARTMENT OF FINANCIAL
PROTECTION & INNOVATION

California Department of Financial Protection and Innovation

Toll-Free: 1-866-275-2677

TTY: 1-800-735-2922

Online: www.dfpi.ca.gov