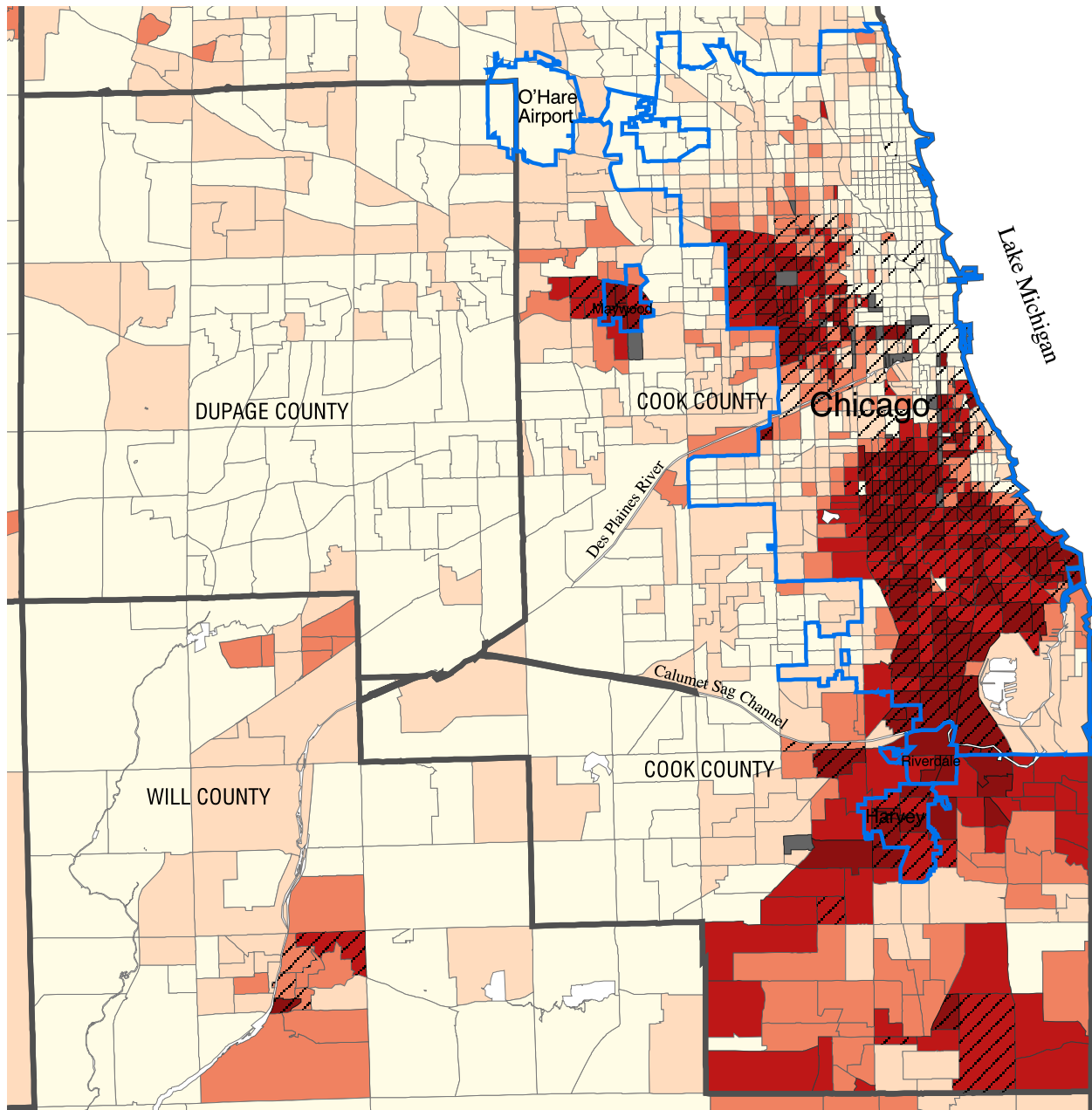


Subprime Lenders Market Share of Conventional Home Mortgage Loan Originations: 2000 Chicago Metropolitan Area



Subprime Lenders Market Share of
Conventional Home Mortgage Loan Originations
Made by All Lenders in 2000 - by Census Tract

- Municipal Boundaries: Chicago, Maywood, Riverdale, Harvey
- Minority Census Tract
- No Conventional Home Mortgage Loan Originations

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

Diagonal Overlay for Minority Neighborhoods

Minority Census Tract: African-American, Hispanic, Native-American, and Other-Race persons (excluding White and Asian persons) comprise 75% or more of census tract population.

Home Mortgage Loan: Home purchase loan or refinancing loan secured by a 1-4 unit dwelling (excluding loans above \$252,700 -- the Fannie Mae and Freddie Mac loan-size ceiling in 2000).

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