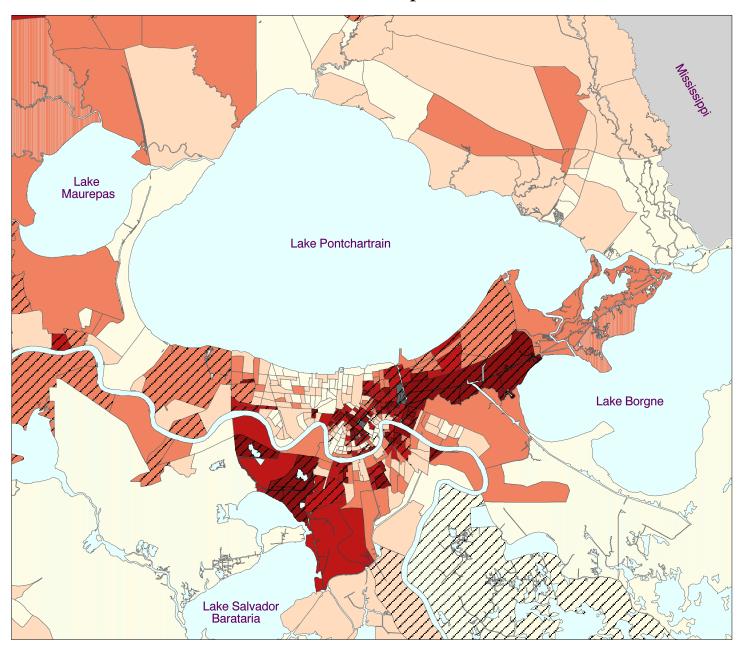
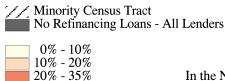
Subprime Lenders Market Share of Refinancing Loan Originations: 1999 New Orleans Metropolitan Area



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



35% - 50%

50% - 100%

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

White Census Tract: Minority persons comprise less than 10% of census tract population.

In the New Orleans metropolitan statistical area (MSA) in 1999, subprime lenders on average originated 21.07% of total refinancing loans. In the minority census tracts within the MSA, subprime lenders originated 39.43%% of refinancing loans, while in the white census tracts subprime lenders originated only 10.47% of refinancing loans.

Sources: Federal Financial Institutions Examination Council, 1999 Home Mortgage Disclosure Act data; and HUD, 1999 List of Subprime and Manufactured Home Lenders.