

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/BARROW COUNTY/1801.07														
LOANS ORIGINATED							2	8					1	4
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	90										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/BARROW COUNTY/1801.08														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN					1	30							1	30
FILES CLOSED FOR INCOMPLETENESS														
GA/BARROW COUNTY/1803.02														
LOANS ORIGINATED			1	36			2	44						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	50			1	50		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/BARTOW COUNTY/9601.01														
LOANS ORIGINATED			1	197	1	191								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/BARTOW COUNTY/9602.00														
LOANS ORIGINATED			3	267	1	161					1	58		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/BARTOW COUNTY/9603.00														
LOANS ORIGINATED					1	21								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	267								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E				F	G
	A	B	C		D		E		F	G				
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
GA/BARTOW COUNTY/9604.02														
LOANS ORIGINATED	1	184												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/BARTOW COUNTY/9605.00														
LOANS ORIGINATED			1	76							1	76		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/BARTOW COUNTY/9606.00														
LOANS ORIGINATED			1	255	2	206					1	43		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/BARTOW COUNTY/9610.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	245								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/CARROLL COUNTY/9102.00														
LOANS ORIGINATED							1	90						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/CARROLL COUNTY/9104.00														
LOANS ORIGINATED					1	25					1	25		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	322								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families						E		F		G	
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D		E						F		G			
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's						
GA/CARROLL COUNTY/9105.01																				
LOANS ORIGINATED			1	54							1	54								
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED																				
APPS WITHDRAWN																				
FILES CLOSED FOR INCOMPLETENESS																				
GA/CARROLL COUNTY/9105.02																				
LOANS ORIGINATED																				
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED																				
APPS WITHDRAWN			1	86							1	86								
FILES CLOSED FOR INCOMPLETENESS																				
GA/CARROLL COUNTY/9106.00																				
LOANS ORIGINATED					1	160														
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED			1	41				1	65			1	41							
APPS WITHDRAWN																				
FILES CLOSED FOR INCOMPLETENESS																				
GA/CARROLL COUNTY/9107.01																				
LOANS ORIGINATED	1	118			3	329	1	36												
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED			1	76							1	76								
APPS WITHDRAWN																				
FILES CLOSED FOR INCOMPLETENESS																				
GA/CARROLL COUNTY/9107.02																				
LOANS ORIGINATED			1	110	1	107														
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED																				
APPS WITHDRAWN																				
FILES CLOSED FOR INCOMPLETENESS																				
GA/CARROLL COUNTY/9107.03																				
LOANS ORIGINATED			1	179							1	179								
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED																				
APPS WITHDRAWN																				
FILES CLOSED FOR INCOMPLETENESS																				

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	Home Purchase Loans				Refinancings		Home Improvement Loans				E		F		G	
	FHA, FSA/RHS & VA		Conventional		C		D									
	A	B														
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
GA/CARROLL COUNTY/9108.00																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	39										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
GA/CARROLL COUNTY/9109.00																
LOANS ORIGINATED	1	131														
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
GA/CARROLL COUNTY/9110.00																
LOANS ORIGINATED			1	346												
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
GA/CARROLL COUNTY/9111.00																
LOANS ORIGINATED	1	97			1	43										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN					1	266										
FILES CLOSED FOR INCOMPLETENESS																
GA/CARROLL COUNTY/9112.00																
LOANS ORIGINATED	1	154			1	51										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN					1	147										
FILES CLOSED FOR INCOMPLETENESS																
GA/CHEROKEE COUNTY/0902.00																
LOANS ORIGINATED			1	125	1	187										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			2	84			3	9			2	84				
APPS WITHDRAWN			1	134												
FILES CLOSED FOR INCOMPLETENESS																

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/CHEROKEE COUNTY/0904.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	140					1	140
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/CHEROKEE COUNTY/0905.02														
LOANS ORIGINATED					1	364								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/CHEROKEE COUNTY/0907.01														
LOANS ORIGINATED					2	440								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	115					1	115		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/CHEROKEE COUNTY/0909.01														
LOANS ORIGINATED							1	120						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/CHEROKEE COUNTY/0910.06														
LOANS ORIGINATED			1	131							1	131		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/CLAYTON COUNTY/0405.10														
LOANS ORIGINATED							1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/CLAYTON COUNTY/0405.23														
LOANS ORIGINATED			1	61										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/COBB COUNTY/0301.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	233								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/COBB COUNTY/0301.03														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	72							1	72		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/COBB COUNTY/0302.09														
LOANS ORIGINATED					1	378								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/COBB COUNTY/0302.14														
LOANS ORIGINATED			1	239										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/COBB COUNTY/0302.23														
LOANS ORIGINATED					1	149								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E						
	A		B		C		D		E				F		G
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
GA/COBB COUNTY/0302.31															
LOANS ORIGINATED					1		187								
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
GA/COBB COUNTY/0303.30															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1		417								
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
GA/COBB COUNTY/0306.02															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
GA/COBB COUNTY/0311.01															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
GA/COBB COUNTY/0313.11															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
GA/COWETA COUNTY/1702.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

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	FHA, FSA/RHS & VA		Conventional		C		D		E				
	A	B	C		D		E		F				
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/COWETA COUNTY/1705.02													
LOANS ORIGINATED					1	142							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/COWETA COUNTY/1705.03													
LOANS ORIGINATED			3	594							1	125	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	3					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/COWETA COUNTY/1707.00													
LOANS ORIGINATED			1	92									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	22	1	40					1	40	
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/COWETA COUNTY/1708.02													
LOANS ORIGINATED	1	159	1	75							1	75	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/DEKALB COUNTY/0233.10													
LOANS ORIGINATED					1	87							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/DOUGLAS COUNTY/0801.02													
LOANS ORIGINATED					1	330							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/DOUGLAS COUNTY/0804.02														
LOANS ORIGINATED			1	380										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/DOUGLAS COUNTY/0804.03														
LOANS ORIGINATED					1	84								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/DOUGLAS COUNTY/0804.04														
LOANS ORIGINATED			1	183										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/DOUGLAS COUNTY/0805.06														
LOANS ORIGINATED			1	88										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/DOUGLAS COUNTY/0805.08														
LOANS ORIGINATED							1	40			1	40		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	40			1	40		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/DOUGLAS COUNTY/0805.10														
LOANS ORIGINATED					1	169								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/DOUGLAS COUNTY/0805.11														
LOANS ORIGINATED				1	36						1	36		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FAYETTE COUNTY/1403.03														
LOANS ORIGINATED			11	495							11	495		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FAYETTE COUNTY/1403.06														
LOANS ORIGINATED					1	290					1	290		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FORSYTH COUNTY/1301.02														
LOANS ORIGINATED					1	210	1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FORSYTH COUNTY/1301.03														
LOANS ORIGINATED			1	250										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	185										
FILES CLOSED FOR INCOMPLETENESS														
GA/FORSYTH COUNTY/1302.01														
LOANS ORIGINATED			1	135							1	135		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				
	FHA, FSA/RHS & VA		Conventional		C		D		E				
	A	B	C		D		E		F				G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/FORSYTH COUNTY/1303.01 LOANS ORIGINATED					1	226							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FORSYTH COUNTY/1303.02 LOANS ORIGINATED			1	403									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FORSYTH COUNTY/1304.03 LOANS ORIGINATED			1	108			1	4					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FORSYTH COUNTY/1304.09 LOANS ORIGINATED			1	123									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FORSYTH COUNTY/1305.04 LOANS ORIGINATED			1	35								1	35
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FORSYTH COUNTY/1305.05 LOANS ORIGINATED					1	374							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A	B	C		D		E		F					
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
GA/FULTON COUNTY/0005.00														
LOANS ORIGINATED			1	539							1	539		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0013.00														
LOANS ORIGINATED			1	138										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0063.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	70					1	70		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0065.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0069.00														
LOANS ORIGINATED			1	124							1	124		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	80							1	80		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0077.03														
LOANS ORIGINATED							1	40			1	40		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A		B		C		D		E				F	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/FULTON COUNTY/0078.02														
LOANS ORIGINATED			1	144										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0078.06														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	83								
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0079.00														
LOANS ORIGINATED			1	176										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0110.00														
LOANS ORIGINATED					1	59					1	59		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0114.11														
LOANS ORIGINATED					1	322								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/FULTON COUNTY/0114.18														
LOANS ORIGINATED					2	379								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional										
	A	B	C	D	E	F	G						
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
GA/FULTON COUNTY/0114.19													
LOANS ORIGINATED				1	385								
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FULTON COUNTY/0114.25													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED				1	559								
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FULTON COUNTY/0115.04													
LOANS ORIGINATED	1	349				1	920						
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FULTON COUNTY/0115.06													
LOANS ORIGINATED				1	295								
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FULTON COUNTY/0116.15													
LOANS ORIGINATED				1	295								
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/FULTON COUNTY/0116.25													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN				1	398								
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A		B		C		D		E				F	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/GWINNETT COUNTY/0501.08														
LOANS ORIGINATED					1	310								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/GWINNETT COUNTY/0502.14														
LOANS ORIGINATED					1	200								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/GWINNETT COUNTY/0505.21														
LOANS ORIGINATED			1	108										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/GWINNETT COUNTY/0505.25														
LOANS ORIGINATED	1	335												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/GWINNETT COUNTY/0505.33														
LOANS ORIGINATED			1	188										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/GWINNETT COUNTY/0505.36														
LOANS ORIGINATED			1	170										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A		B		C		D		E				F	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/GWINNETT COUNTY/0505.46 LOANS ORIGINATED					1	332								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/GWINNETT COUNTY/0505.48 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	105										
FILES CLOSED FOR INCOMPLETENESS														
GA/GWINNETT COUNTY/0507.31 LOANS ORIGINATED					1	134								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/HENRY COUNTY/0702.03 LOANS ORIGINATED			1	213										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/HENRY COUNTY/0702.04 LOANS ORIGINATED							1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/HENRY COUNTY/0703.04 LOANS ORIGINATED			1	75							1	75		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/HENRY COUNTY/0703.05 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	152												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/HENRY COUNTY/0703.07 LOANS ORIGINATED	1	152												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/HENRY COUNTY/0703.10 LOANS ORIGINATED			2	171							2	171		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/HENRY COUNTY/0703.11 LOANS ORIGINATED			1	96							1	96		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/HENRY COUNTY/0704.03 LOANS ORIGINATED	1	167					1	14						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/HENRY COUNTY/0705.01 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	138										
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A		B		C		D		E				F	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/PAULDING COUNTY/1201.03														
LOANS ORIGINATED	1	210												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/PAULDING COUNTY/1204.00														
LOANS ORIGINATED	1	126			2	247	1	6			1	82		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/PAULDING COUNTY/1205.02														
LOANS ORIGINATED					1	120								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/PAULDING COUNTY/1206.04														
LOANS ORIGINATED			1	138										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GA/ROCKDALE COUNTY/0603.06														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	155										
FILES CLOSED FOR INCOMPLETENESS														
GA/ROCKDALE COUNTY/0604.04														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	120					1	120		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D					E	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/ROCKDALE COUNTY/0604.06													
LOANS ORIGINATED						1	15						
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/SPALDING COUNTY/1608.00													
LOANS ORIGINATED			1	93						1	93		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/WALTON COUNTY/1105.07													
LOANS ORIGINATED			1	296									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/DAWSON COUNTY/SMALL													
LOANS ORIGINATED			1	166	2	495							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							2	89					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/HARALSON COUNTY/SMALL													
LOANS ORIGINATED			2	192	3	404						1	25
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	63	4	154	1	110						2	73
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
GA/HEARD COUNTY/SMALL													
LOANS ORIGINATED							2	22				1	17
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	58	1	3				1	58
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
GA/PICKENS COUNTY/SMALL														
LOANS ORIGINATED		1	406	1	177	1	5							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED						1	3							
APPS WITHDRAWN				1	88									
FILES CLOSED FOR INCOMPLETENESS														
GA/PIKE COUNTY/SMALL														
LOANS ORIGINATED		3	252							2	100			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	12	2182	63	8722	53	9774	20	1394			36	3141	4	81
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	2	215	12	619	15	2645	16	423			12	788	4	271
APPS WITHDRAWN			6	803	6	1012					1	86	1	30
FILES CLOSED FOR INCOMPLETENESS														
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES														
LOANS ORIGINATED	70	9303	222	29896	111	14433	88	3397	7	14355	150	18026	20	435
APPS APPROVED, NOT ACCEPTED			4	496	3	140	4	18			3	241	2	22
APPS DENIED	13	1613	81	10609	70	9196	100	2053			43	3752	52	1994
APPS WITHDRAWN	13	1741	44	8908	24	12232	12	401	1	645	36	6455	8	909
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

DISPOSITION OF APPLICATIONS	Loans on 1- to 4-Family and Manufactured Home Dwellings															
	Home Purchase Loans								Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA				Conventional											
	A		B		C		D		E		F		G			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS																

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
GA/CLAYTON COUNTY/0404.10	1	209												
GA/CLAYTON COUNTY/0404.11	1	142												
GA/CLAYTON COUNTY/0405.18	1	93												
GA/CLAYTON COUNTY/0406.08	1	146												
GA/CLAYTON COUNTY/0406.22	1	126			1	179								
GA/DEKALB COUNTY/0218.06	1	132												
GA/DEKALB COUNTY/0219.07	1	135												
GA/DEKALB COUNTY/0232.08	1	95												
GA/DEKALB COUNTY/0233.03	2	328												
GA/DEKALB COUNTY/0233.06	1	134												
GA/DEKALB COUNTY/0234.18	1	249												
GA/DEKALB COUNTY/0234.19	1	200												
GA/DEKALB COUNTY/0237.00					1	248								
GA/DOUGLAS COUNTY/0806.02	1	96												
GA/FULTON COUNTY/0055.01					1	183								
GA/FULTON COUNTY/0089.03	1	212												
GA/FULTON COUNTY/0101.18					1	351								
GA/FULTON COUNTY/0101.19	1	173												
GA/FULTON COUNTY/0105.16	1	117												
GA/FULTON COUNTY/0114.21	1	215												
GA/FULTON COUNTY/0123.00					1	167								
GA/GWINNETT COUNTY/0504.32	1	142												
GA/GWINNETT COUNTY/0505.22	1	148												
GA/GWINNETT COUNTY/0505.29							1	122						
GA/GWINNETT COUNTY/0505.34	1	174												
GA/GWINNETT COUNTY/0505.40					1	182								
GA/GWINNETT COUNTY/0505.45					1	109								

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B												
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
GA/GWINNETT COUNTY/0507.09	1	152												
GA/GWINNETT COUNTY/0507.25	1	133												
GA/GWINNETT COUNTY/0507.28	1	154												
GA/GWINNETT COUNTY/0507.30	2	345												
GA/HENRY COUNTY/0703.04	1	132			1	214								
GA/HENRY COUNTY/0703.06	1	140												
GA/HENRY COUNTY/0704.02	1	134												
GA/NEWTON COUNTY/1005.02	1	93												
MSA/MD (TOTAL)	30	4549			8	1633	1	122						
INVALID GEOGRAPHIC IDENTIFIERS 2/														

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/	4	323												

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN																		
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE																		
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/																		
ETHNICITY 7/																		
HISPANIC OR LATINO																		
NOT HISPANIC OR LATINO																		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC																		
OTHERS, INCLUDING HISPANIC																		
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN																		
50-79% OF MSA/MD MEDIAN																		
80-99% OF MSA/MD MEDIAN																		
100-119% OF MSA/MD MEDIAN																		
120% OR MORE OF MSA/MD MEDIAN																		
INCOME NOT AVAILABLE 6/																		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY																		
20-49% MINORITY																		
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME																		
MIDDLE INCOME																		
UPPER INCOME																		
TOTAL 14/																		

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER			
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #		
	NO REPORTED PRICING DATA 15/											50		14						
REPORTED PRICING DATA																				
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																				
1.50 - 1.99		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																				
4.50 - 5.49																				
5.50 - 6.49																				
6.50 OR MORE																				
MEAN																				
MEDIAN																				
HOEPA LOANS 17/																				

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's

NO REPORTED PRICING DATA 15/

10481

3080

REPORTED PRICING DATA

PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/

1.50 - 1.99	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2.00 - 2.49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2.50 - 2.99	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3.00 - 3.49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

3.50 - 4.49

4.50 - 5.49

5.50 - 6.49

6.50 OR MORE

MEAN 30/

MEDIAN 31/

HOEPA LOANS 17/

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	154	1	154								
MALE												
FEMALE	1	154	1	154								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	152					1	152				
MALE												
FEMALE	1	152					1	152				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	12	2091	11	2028			1	63				
MALE	7	1109	6	1046			1	63				
FEMALE	1	152	1	152								
JOINT (MALE/FEMALE)	4	830	4	830								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	167	1	167								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	167	1	167								
NOT HISPANIC OR LATINO (TOTAL)	13	2230	11	2015			2	215				
MALE	7	1109	6	1046			1	63				
FEMALE	3	458	2	306			1	152				
JOINT (MALE/FEMALE)	3	663	3	663								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	11	1924	10	1861			1	63				
MALE	7	1109	6	1046			1	63				
FEMALE	1	152	1	152								
JOINT (MALE/FEMALE)	3	663	3	663								
OTHERS, INCLUDING HISPANIC (TOTAL)	3	473	2	321			1	152				
MALE												
FEMALE	2	306	1	154			1	152				
JOINT (MALE/FEMALE)	1	167	1	167								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	160	1	97			1	63				
50-79% OF MSA/MD MEDIAN	4	628	4	628								
80-99% OF MSA/MD MEDIAN	2	244	2	244								
100-119% OF MSA/MD MEDIAN	3	471	2	319			1	152				
120% OR MORE OF MSA/MD MEDIAN	3	894	3	894								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	14	2397	12	2182			2	215				

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	188	1	188								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	188	1	188								
BLACK OR AFRICAN AMERICAN (TOTAL)	8	974	4	551			1	25	3	398		
MALE	3	241	1	61			1	25	1	155		
FEMALE	5	733	3	490					2	243		
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	149	1	108			1	41				
MALE	1	41					1	41				
FEMALE	1	108	1	108								
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	49	6991	37	6218			10	553	2	220		
MALE	23	3398	17	2988			5	324	1	86		
FEMALE	10	743	7	598			3	145				
JOINT (MALE/FEMALE)	16	2850	13	2632			2	84	1	134		
2 OR MORE MINORITY RACES (TOTAL)	1	138	1	138								
MALE												
FEMALE	1	138	1	138								
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	403	1	403								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	403	1	403								
RACE NOT AVAILABLE (TOTAL) 6/	19	1301	18	1116					1	185		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	129	1	88			1	41				
MALE	2	129	1	88			1	41				
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	58	8568	43	7394			10	556	5	618		
MALE	25	3551	17	2961			6	349	2	241		
FEMALE	16	1700	12	1334			2	123	2	243		
JOINT (MALE/FEMALE)	17	3317	14	3099			2	84	1	134		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	124	1	124								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	124	1	124								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	20	1323	18	1116			1	22	1	185		
MALE												
FEMALE	1	22					1	22				
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	46	6757	35	6006			9	531	2	220		
MALE	22	3310	16	2900			5	324	1	86		
FEMALE	9	721	7	598			2	123				
JOINT (MALE/FEMALE)	15	2726	12	2508			2	84	1	134		
OTHERS, INCLUDING HISPANIC (TOTAL)	15	2064	10	1600			2	66	3	398		
MALE	5	370	2	149			2	66	1	155		
FEMALE	7	979	5	736					2	243		
JOINT (MALE/FEMALE)	3	715	3	715								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	16	1283	8	681			5	227	3	375		
50-79% OF MSA/MD MEDIAN	13	1463	10	1275			2	83	1	105		
80-99% OF MSA/MD MEDIAN	5	474	2	279			3	195				
100-119% OF MSA/MD MEDIAN	3	290	2	248			1	42				
120% OR MORE OF MSA/MD MEDIAN	27	5204	25	4994			1	72	1	138		
INCOME NOT AVAILABLE 6/	17	1430	16	1245					1	185		
TOTAL 14/	81	10144	63	8722			12	619	6	803		

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	341	1	226			1	115				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	341	1	226			1	115				
BLACK OR AFRICAN AMERICAN (TOTAL)	7	754	5	632			1	39	1	83		
MALE	4	254	3	215			1	39				
FEMALE	3	500	2	417					1	83		
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	50	1	50								
MALE	1	50	1	50								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	57	11670	41	8370			11	2371	5	929		
MALE	23	5468	15	3516			6	1466	2	486		
FEMALE	10	1438	9	1318			1	120				
JOINT (MALE/FEMALE)	24	4764	17	3536			4	785	3	443		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	50					1	50				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	50					1	50				
RACE NOT AVAILABLE (TOTAL) 6/	6	566	5	496			1	70				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	705	3	705								
MALE	3	705	3	705								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	64	11894	45	8573			14	2575	5	746		
MALE	25	5067	16	3076			7	1505	2	486		
FEMALE	13	1938	11	1735			1	120	1	83		
JOINT (MALE/FEMALE)	26	4889	18	3762			6	950	2	177		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	266							1	266		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	266							1	266		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	566	5	496			1	70				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	54	10749	39	7715			11	2371	4	663		
MALE	21	4813	13	2861			6	1466	2	486		
FEMALE	10	1438	9	1318			1	120				
JOINT (MALE/FEMALE)	23	4498	17	3536			4	785	2	177		
OTHERS, INCLUDING HISPANIC (TOTAL)	14	2116	9	1563			3	204	2	349		
MALE	7	959	6	920			1	39				
FEMALE	3	500	2	417					1	83		
JOINT (MALE/FEMALE)	4	657	1	226			2	165	1	266		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	378	4	145			1	120	2	113		
50-79% OF MSA/MD MEDIAN	8	864	7	825			1	39				
80-99% OF MSA/MD MEDIAN	5	615	2	145			3	470				
100-119% OF MSA/MD MEDIAN	9	1630	6	1081			2	283	1	266		
120% OR MORE OF MSA/MD MEDIAN	41	9505	32	7476			6	1396	3	633		
INCOME NOT AVAILABLE 6/	4	439	2	102			2	337				
TOTAL 14/	74	13431	53	9774			15	2645	6	1012		

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	3	59	2	19			1	40				
MALE	2	44	1	4			1	40				
FEMALE	1	15	1	15								
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	32	1753	17	1370			15	383				
MALE	11	288	8	274			3	14				
FEMALE	8	131	4	35			4	96				
JOINT (MALE/FEMALE)	13	1334	5	1061			8	273				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	5	1	5								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	40	1	40								
MALE	1	40	1	40								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	34	1772	18	1349			16	423				
MALE	12	292	8	238			4	54				
FEMALE	9	146	5	50			4	96				
JOINT (MALE/FEMALE)	13	1334	5	1061			8	273				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	5	1	5								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	31	1713	16	1330			15	383				
MALE	10	248	7	234			3	14				
FEMALE	8	131	4	35			4	96				
JOINT (MALE/FEMALE)	13	1334	5	1061			8	273				
OTHERS, INCLUDING HISPANIC (TOTAL)	4	99	3	59			1	40				
MALE	3	84	2	44			1	40				
FEMALE	1	15	1	15								
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	10	143	5	45			5	98				
50-79% OF MSA/MD MEDIAN	8	80	4	60			4	20				
80-99% OF MSA/MD MEDIAN	4	303	2	160			2	143				
100-119% OF MSA/MD MEDIAN	3	50	3	50								
120% OR MORE OF MSA/MD MEDIAN	11	1241	6	1079			5	162				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	36	1817	20	1394			16	423				

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	115					1	115				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	115					1	115				
BLACK OR AFRICAN AMERICAN (TOTAL)	1	40					1	40				
MALE	1	40					1	40				
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	41					1	41				
MALE	1	41					1	41				
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	23	2159	14	1551			8	522	1	86		
MALE	15	1570	11	1256			3	228	1	86		
FEMALE	3	291	2	171			1	120				
JOINT (MALE/FEMALE)	5	298	1	124			4	174				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	23	1660	22	1590			1	70				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	81	1	40			1	41				
MALE	2	81	1	40			1	41				
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	23	2150	12	1387			10	677	1	86		
MALE	15	1570	10	1216			4	268	1	86		
FEMALE	3	291	2	171			1	120				
JOINT (MALE/FEMALE)	5	289					5	289				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	124	1	124								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	124	1	124								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	23	1660	22	1590			1	70				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	21	1995	12	1387			8	522	1	86		
MALE	14	1530	10	1216			3	228	1	86		
FEMALE	3	291	2	171			1	120				
JOINT (MALE/FEMALE)	4	174					4	174				
OTHERS, INCLUDING HISPANIC (TOTAL)	5	360	2	164			3	196				
MALE	3	121	1	40			2	81				
FEMALE												
JOINT (MALE/FEMALE)	2	239	1	124			1	115				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	639	4	357			2	196	1	86		
50-79% OF MSA/MD MEDIAN	2	83					2	83				
80-99% OF MSA/MD MEDIAN	3	220	1	25			2	195				
100-119% OF MSA/MD MEDIAN	2	82	1	40			1	42				
120% OR MORE OF MSA/MD MEDIAN	17	1920	13	1718			4	202				
INCOME NOT AVAILABLE 6/	18	1071	17	1001			1	70				
TOTAL 14/	49	4015	36	3141			12	788	1	86		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	4	1	4								
MALE	1	4	1	4								
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	8	378	3	77			4	271	1	30		
MALE	2	98					2	98				
FEMALE	3	85	2	52			1	33				
JOINT (MALE/FEMALE)	3	195	1	25			1	140	1	30		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	9	382	4	81			4	271	1	30		
MALE	3	102	1	4			2	98				
FEMALE	3	85	2	52			1	33				
JOINT (MALE/FEMALE)	3	195	1	25			1	140	1	30		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8	378	3	77			4	271	1	30		
MALE	2	98					2	98				
FEMALE	3	85	2	52			1	33				
JOINT (MALE/FEMALE)	3	195	1	25			1	140	1	30		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	4	1	4								
MALE	1	4	1	4								
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	124	2	21			2	73	1	30		
50-79% OF MSA/MD MEDIAN	2	60	2	60								
80-99% OF MSA/MD MEDIAN	1	140					1	140				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	58					1	58				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	9	382	4	81			4	271	1	30		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	160	1	97			1	63				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	160	1	97			1	63				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	160	1	97			1	63				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	154	1	154								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	474	3	474								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	628	4	628								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	474	3	474								
OTHERS, INCLUDING HISPANIC	1	154	1	154								

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	244	2	244								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	244	2	244								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	244	2	244								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	152					1	152				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	319	2	319								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	167	1	167								
NOT HISPANIC OR LATINO	2	304	1	152			1	152				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	152	1	152								
OTHERS, INCLUDING HISPANIC	2	319	1	167			1	152				

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	894	3	894								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	894	3	894								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	894	3	894								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	14	2397	12	2182			2	215				

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	155							1	155		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	108	1	108								
WHITE	14	1020	7	573			5	227	2	220		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	88	1	88								
NOT HISPANIC OR LATINO	14	1173	7	593			4	205	3	375		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	22					1	22				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	910	6	485			4	205	2	220		
OTHERS, INCLUDING HISPANIC	3	351	2	196					1	155		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	188	1	188								
BLACK OR AFRICAN AMERICAN	4	512	3	407					1	105		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	41					1	41				
WHITE	7	722	6	680			1	42				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	41					1	41				
NOT HISPANIC OR LATINO	12	1422	10	1275			1	42	1	105		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	722	6	680			1	42				
OTHERS, INCLUDING HISPANIC	6	741	4	595			1	41	1	105		

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	169	1	144			1	25				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	305	1	135			2	170				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	474	2	279			3	195				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	305	1	135			2	170				
OTHERS, INCLUDING HISPANIC	2	169	1	144			1	25				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	290	2	248			1	42				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	290	2	248			1	42				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	290	2	248			1	42				
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	138							1	138		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	20	4183	19	4111			1	72				
2 OR MORE MINORITY RACES	1	138	1	138								
JOINT (WHITE/MINORITY RACE)	1	403	1	403								
RACE NOT AVAILABLE 6/	4	342	4	342								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	22	4738	20	4528			1	72	1	138		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124	1	124								
ETHNICITY NOT AVAILABLE 6/	4	342	4	342								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	4059	18	3987			1	72				
OTHERS, INCLUDING HISPANIC	4	803	3	665					1	138		
TOTAL 14/	81	10144	63	8722			12	619	6	803		

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	3	164	2	81					1	83		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	214	2	64			1	120	1	30		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	378	4	145			1	120	2	113		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	214	2	64			1	120	1	30		
OTHERS, INCLUDING HISPANIC	3	164	2	81					1	83		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	226	1	226								
BLACK OR AFRICAN AMERICAN	2	173	1	134			1	39				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	443	4	443								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	22	1	22								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	842	6	803			1	39				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	22	1	22								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	443	4	443								
OTHERS, INCLUDING HISPANIC	3	399	2	360			1	39				

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	115					1	115				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	500	2	145			2	355				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	615	2	145			3	470				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	500	2	145			2	355				
OTHERS, INCLUDING HISPANIC	1	115					1	115				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1580	6	1081			1	233	1	266		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	50					1	50				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	1364	6	1081			2	283				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	266							1	266		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1314	6	1081			1	233				
OTHERS, INCLUDING HISPANIC	2	316					1	50	1	266		

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	417	2	417								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	50	1	50								
WHITE	36	8666	27	6637			6	1396	3	633		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	372	2	372								
ETHNICITY 7/												
HISPANIC OR LATINO	3	705	3	705								
NOT HISPANIC OR LATINO	36	8428	27	6399			6	1396	3	633		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	372	2	372								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	34	8011	25	5982			6	1396	3	633		
OTHERS, INCLUDING HISPANIC	5	1122	5	1122								
TOTAL 14/	74	13431	53	9774			15	2645	6	1012		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	4	1	4								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	134	3	36			5	98				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	5	1	5								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	138	4	40			5	98				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5	1	5								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	134	3	36			5	98				
OTHERS, INCLUDING HISPANIC	1	4	1	4								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	15	1	15								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	65	3	45			4	20				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	80	4	60			4	20				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	65	3	45			4	20				
OTHERS, INCLUDING HISPANIC	1	15	1	15								

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	303	2	160			2	143				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	303	2	160			2	143				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	303	2	160			2	143				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	50	3	50								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	50	3	50								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	50	3	50								
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	40					1	40				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1201	6	1079			4	122				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	40	1	40								
NOT HISPANIC OR LATINO	10	1201	5	1039			5	162				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1161	5	1039			4	122				
OTHERS, INCLUDING HISPANIC	2	80	1	40			1	40				
TOTAL 14/	36	1817	20	1394			16	423				

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	639	4	357			2	196	1	86		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	639	4	357			2	196	1	86		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	639	4	357			2	196	1	86		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	41					1	41				
WHITE	1	42					1	42				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	41					1	41				
NOT HISPANIC OR LATINO	1	42					1	42				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	42					1	42				
OTHERS, INCLUDING HISPANIC	1	41					1	41				

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	115					1	115				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	105	1	25			1	80				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	220	1	25			2	195				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	105	1	25			1	80				
OTHERS, INCLUDING HISPANIC	1	115					1	115				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	82	1	40			1	42				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	82	1	40			1	42				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	82	1	40			1	42				
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	40					1	40				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	10	1166	7	1004			3	162				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	6	714	6	714								
ETHNICITY 7/												
HISPANIC OR LATINO	1	40	1	40								
NOT HISPANIC OR LATINO	9	1042	5	840			4	202				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124	1	124								
ETHNICITY NOT AVAILABLE 6/	6	714	6	714								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1002	5	840			3	162				
OTHERS, INCLUDING HISPANIC	3	204	2	164			1	40				
TOTAL 14/	49	4015	36	3141			12	788	1	86		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	4	1	4								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	120	1	17			2	73	1	30		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	124	2	21			2	73	1	30		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	120	1	17			2	73	1	30		
OTHERS, INCLUDING HISPANIC	1	4	1	4								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	60	2	60								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	60	2	60								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	60	2	60								
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	140					1	140				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	140					1	140				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	140					1	140				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	58					1	58				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	58					1	58				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	58					1	58				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	9	382	4	81			4	271	1	30		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	131	1	131								
10-19% MINORITY	6	1095	6	1095								
20-49% MINORITY	5	956	4	804			1	152				
50-79% MINORITY	1	152	1	152								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	553	4	553								
MIDDLE INCOME	6	945	6	945								
UPPER INCOME	3	836	2	684			1	152				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	251	2	251								
20-49% MINORITY	2	302	2	302								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	131	1	131								
10-19% MINORITY	3	495	3	495								
20-49% MINORITY	1	167	1	167								
50-79% MINORITY	1	152	1	152								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	349	1	349								
20-49% MINORITY	2	487	1	335			1	152				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	63					1	63				
ALL OTHER TRACTS 21/												
TOTAL 14/	14	2397	12	2182			2	215				

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	7	1078	4	860			2	84	1	134		
10-19% MINORITY	25	2685	23	2410			1	90	1	185		
20-49% MINORITY	22	3403	18	3109			3	189	1	105		
50-79% MINORITY	11	1146	6	665			2	102	3	379		
80-100% MINORITY	5	662	5	662								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	179	1	93					1	86		
MODERATE INCOME	13	1205	10	959			3	246				
MIDDLE INCOME	35	4845	26	3981			4	147	5	717		
UPPER INCOME	20	2745	19	2673			1	72				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	86							1	86		
80-100% MINORITY	1	93	1	93								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	357	3	267			1	90				
20-49% MINORITY	5	508	4	432			1	76				
50-79% MINORITY	3	279	2	199			1	80				
80-100% MINORITY	1	61	1	61								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	540	2	322			2	84	1	134		
10-19% MINORITY	8	1322	7	1137					1	185		
20-49% MINORITY	12	1694	10	1548			1	41	1	105		
50-79% MINORITY	7	781	4	466			1	22	2	293		
80-100% MINORITY	3	508	3	508								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	538	2	538								
10-19% MINORITY	13	1006	13	1006								
20-49% MINORITY	5	1201	4	1129			1	72				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	11	1170	7	1016			4	154				
ALL OTHER TRACTS 21/												
TOTAL 14/	81	10144	63	8722			12	619	6	803		

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MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6	1365	5	1326			1	39				
10-19% MINORITY	25	4149	17	2639			5	1067	3	443		
20-49% MINORITY	24	5105	19	3496			4	1211	1	398		
50-79% MINORITY	5	1131	4	1091			1	40				
80-100% MINORITY	5	349	2	146			2	120	1	83		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	129	1	59			1	70				
MODERATE INCOME	16	1987	10	1119			3	372	3	496		
MIDDLE INCOME	27	4189	20	3215			6	944	1	30		
UPPER INCOME	20	5794	16	4305			3	1091	1	398		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	2	129	1	59			1	70				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	1015	4	280			2	322	2	413		
20-49% MINORITY	4	359	4	359								
50-79% MINORITY	1	393	1	393								
80-100% MINORITY	3	220	1	87			1	50	1	83		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	791	3	752			1	39				
10-19% MINORITY	11	1638	7	863			3	745	1	30		
20-49% MINORITY	8	1022	7	902			1	120				
50-79% MINORITY	4	738	3	698			1	40				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	574	2	574								
10-19% MINORITY	6	1496	6	1496								
20-49% MINORITY	12	3724	8	2235			3	1091	1	398		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	9	1332	6	1076			2	168	1	88		
ALL OTHER TRACTS 21/												
TOTAL 14/	74	13431	53	9774			15	2645	6	1012		

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MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	19	1	10			3	9				
10-19% MINORITY	10	1159	7	1148			3	11				
20-49% MINORITY	12	457	7	154			5	303				
50-79% MINORITY												
80-100% MINORITY	3	60	2	55			1	5				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7	212	4	59			3	153				
MIDDLE INCOME	18	428	9	253			9	175				
UPPER INCOME	4	1055	4	1055								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	8	2	8								
20-49% MINORITY	3	184	1	36			2	148				
50-79% MINORITY												
80-100% MINORITY	2	20	1	15			1	5				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	9					3	9				
10-19% MINORITY	6	111	3	100			3	11				
20-49% MINORITY	8	268	5	113			3	155				
50-79% MINORITY												
80-100% MINORITY	1	40	1	40								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	10	1	10								
10-19% MINORITY	2	1040	2	1040								
20-49% MINORITY	1	5	1	5								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	7	122	3	27			4	95				
ALL OTHER TRACTS 21/												
TOTAL 14/	36	1817	20	1394			16	423				

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	219	1	135			2	84				
10-19% MINORITY	17	991	17	991								
20-49% MINORITY	16	1906	9	1392			7	514				
50-79% MINORITY	7	537	4	331			2	120	1	86		
80-100% MINORITY	4	262	3	192			1	70				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	308	2	152			1	70	1	86		
MODERATE INCOME	9	747	7	591			2	156				
MIDDLE INCOME	17	1083	10	708			7	375				
UPPER INCOME	17	1777	15	1590			2	187				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	86							1	86		
80-100% MINORITY	3	222	2	152			1	70				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	83	2	83								
20-49% MINORITY	4	385	3	309			1	76				
50-79% MINORITY	3	279	2	199			1	80				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	84					2	84				
20-49% MINORITY	3	282	3	282								
50-79% MINORITY	8	505	4	254			4	251				
80-100% MINORITY	3	172	2	132			1	40				
UPPER INCOME	1	40	1	40								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	135	1	135								
20-49% MINORITY	12	626	12	626								
50-79% MINORITY	4	1016	2	829			2	187				
80-100% MINORITY												
SMALL COUNTY	2	100	2	100								
ALL OTHER TRACTS 21/												
TOTAL 14/	49	4015	36	3141			12	788	1	86		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	34	1	4					1	30		
20-49% MINORITY	2	175	1	35			1	140				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	144	1	4			1	140				
MIDDLE INCOME	2	65	1	35					1	30		
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	4	1	4								
20-49% MINORITY	1	140					1	140				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	30							1	30		
20-49% MINORITY	1	35	1	35								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	5	173	2	42			3	131				
ALL OTHER TRACTS 21/												
TOTAL 14/	9	382	4	81			4	271	1	30		

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																							
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																						
RACE 5/																																										
AMERICAN INDIAN/ALASKA NATIVE																																										
ASIAN																																										
BLACK OR AFRICAN AMERICAN																					1	100																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																										
WHITE																					1	100																				
2 OR MORE MINORITY RACES																																										
JOINT (WHITE/MINORITY RACE)																																										
RACE NOT AVAILABLE 6/																																										
ETHNICITY 7/																																										
HISPANIC OR LATINO																																										
NOT HISPANIC OR LATINO																					1	50	1	50																2	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																										
ETHNICITY NOT AVAILABLE 6/																																										
MINORITY STATUS 8/																																										
WHITE NON-HISPANIC																					1	100																			1	100
OTHERS, INCL. HISPANIC																					1	100																			1	100
GENDER 19/																																										
MALE																					1	100																			1	100
FEMALE																					1	100																			1	100
JOINT (MALE/FEMALE)																																										
GENDER NOT AVAILABLE 6/																																										
INCOME 9/																																										
LESS THAN 50% OF MSA/MD MEDIAN																					1	100																			1	100
50-79% OF MSA/MD MEDIAN																																										
80-99% OF MSA/MD MEDIAN																																										
100-119% OF MSA/MD MEDIAN																					1	100																			1	100
120% OR MORE OF MSA/MD MEDIAN																																										
INCOME NOT AVAILABLE 6/																																										

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MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN					1	100													1	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	100													1	100
WHITE	5	42			6	50			1	8									12	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO					1	100													1	100
NOT HISPANIC OR LATINO	5	42			6	50			1	8									12	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					1	100													1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	5	45			5	45			1	9									11	100
OTHERS, INCL. HISPANIC					2	100													2	100
GENDER 19/																				
MALE	4	57			3	43													7	100
FEMALE					3	100													3	100
JOINT (MALE/FEMALE)	1	25			2	50			1	25									4	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	40			3	60													5	100
50-79% OF MSA/MD MEDIAN					2	100													2	100
80-99% OF MSA/MD MEDIAN	1	33			2	67													3	100
100-119% OF MSA/MD MEDIAN	1	33			1	33			1	33									3	100
120% OR MORE OF MSA/MD MEDIAN	1	100																	1	100
INCOME NOT AVAILABLE 6/																				

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	1	50	1	50															2	100
BLACK OR AFRICAN AMERICAN					1	100													1	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	4	33			7	58					1	8							12	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)			1	50	1	50													2	100
RACE NOT AVAILABLE 6/	1	100																	1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	5	29	2	12	9	53					1	6							17	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	100																	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	33			7	58					1	8							12	100
OTHERS, INCL. HISPANIC	1	20	2	40	2	40													5	100
GENDER 19/																				
MALE	1	13			7	88													8	100
FEMALE	1	100																	1	100
JOINT (MALE/FEMALE)	3	38	2	25	2	25					1	13							8	100
GENDER NOT AVAILABLE 6/	1	100																	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	100																	1	100
50-79% OF MSA/MD MEDIAN					1	100													1	100
80-99% OF MSA/MD MEDIAN	3	60	1	20	1	20													5	100
100-119% OF MSA/MD MEDIAN			1	33	1	33					1	33							3	100
120% OR MORE OF MSA/MD MEDIAN	1	17			5	83													6	100
INCOME NOT AVAILABLE 6/	1	50			1	50													2	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN	1	100																	1	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	6	25	1	4	15	63											2	8	24	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	7	28	1	4	15	60											2	8	25	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	6	25	1	4	15	63											2	8	24	100
OTHERS, INCL. HISPANIC	1	100																	1	100
GENDER 19/																				
MALE	4	50			3	38											1	13	8	100
FEMALE					4	100													4	100
JOINT (MALE/FEMALE)	3	23	1	8	8	62											1	8	13	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	29			5	71													7	100
50-79% OF MSA/MD MEDIAN	2	33			4	67													6	100
80-99% OF MSA/MD MEDIAN	1	25			2	50											1	25	4	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN	2	25	1	13	4	50											1	13	8	100
INCOME NOT AVAILABLE 6/																				

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	1	50	1	50															2	100
BLACK OR AFRICAN AMERICAN	1	100																	1	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	100													1	100
WHITE	6	60			3	30			1	10									10	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	1	100																	1	100
ETHNICITY 7/																				
HISPANIC OR LATINO					1	100													1	100
NOT HISPANIC OR LATINO	8	62	1	8	3	23			1	8									13	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	100																	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	6	60			3	30			1	10									10	100
OTHERS, INCL. HISPANIC	2	50	1	25	1	25													4	100
GENDER 19/																				
MALE	4	80			1	20													5	100
FEMALE	1	100																	1	100
JOINT (MALE/FEMALE)	3	38	1	13	3	38			1	13									8	100
GENDER NOT AVAILABLE 6/	1	100																	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	100																	2	100
50-79% OF MSA/MD MEDIAN					2	100													2	100
80-99% OF MSA/MD MEDIAN	2	67	1	33															3	100
100-119% OF MSA/MD MEDIAN	1	33			1	33			1	33									3	100
120% OR MORE OF MSA/MD MEDIAN	3	75			1	25													4	100
INCOME NOT AVAILABLE 6/	1	100																	1	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	1	25			3	75													4	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	25			3	75													4	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	25			3	75													4	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE	1	50			1	50													2	100
FEMALE					1	100													1	100
JOINT (MALE/FEMALE)					1	100													1	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50													2	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN					1	100													1	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN					1	100													1	100
INCOME NOT AVAILABLE 6/																				

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MSA/MD: 12060 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1											
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	1	1							1.74	1.74	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	5	1	1							1.74	1.74	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	1	1							1.74	1.74	
OTHERS, INCLUDING HISPANIC	2											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN		1	1							1.74	1.74	
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	1	1							1.74	1.74	
FEMALE	2											
JOINT (MALE/FEMALE)	3											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	1	1							1.74	1.74	
20-49% MINORITY	3											
50-79% MINORITY	1											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	1	1							1.74	1.74	
MIDDLE INCOME	2											
UPPER INCOME	2											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	154									
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	1121	97	97						1.74	1.74
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	167									
NOT HISPANIC OR LATINO	1108	97	97						1.74	1.74
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	954	97	97						1.74	1.74
OTHERS, INCLUDING HISPANIC	321									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN		97	97						1.74	1.74
50-79% OF MSA/MD MEDIAN	154									
80-99% OF MSA/MD MEDIAN	118									
100-119% OF MSA/MD MEDIAN	319									
120% OR MORE OF MSA/MD MEDIAN	684									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	349	97	97						1.74	1.74
FEMALE	306									
JOINT (MALE/FEMALE)	620									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	503	97	97						1.74	1.74
20-49% MINORITY	620									
50-79% MINORITY	152									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	272	97	97						1.74	1.74
MIDDLE INCOME	319									
UPPER INCOME	684									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	2											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	1											
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	394									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	394									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	394									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	184									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	210									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	184									
FEMALE										
JOINT (MALE/FEMALE)	210									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	210									
20-49% MINORITY	184									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	184									
MIDDLE INCOME	210									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN	4											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1											
WHITE	26											
2 OR MORE MINORITY RACES	1											
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	33											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	25											
OTHERS, INCLUDING HISPANIC	9											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4											
50-79% OF MSA/MD MEDIAN	9											
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	16											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	10											
FEMALE	10											
JOINT (MALE/FEMALE)	14											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	7											
10-19% MINORITY	9											
20-49% MINORITY	11											
50-79% MINORITY	3											
80-100% MINORITY	4											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6											
MIDDLE INCOME	23											
UPPER INCOME	5											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	188										
BLACK OR AFRICAN AMERICAN	551										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	108										
WHITE	4773										
2 OR MORE MINORITY RACES	138										
JOINT (WHITE/MINORITY RACE)	403										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	88										
NOT HISPANIC OR LATINO	6073										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	4685										
OTHERS, INCLUDING HISPANIC	1476										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	324										
50-79% OF MSA/MD MEDIAN	1240										
80-99% OF MSA/MD MEDIAN	279										
100-119% OF MSA/MD MEDIAN	248										
120% OR MORE OF MSA/MD MEDIAN	3724										
INCOME NOT AVAILABLE 6/	346										
GENDER 19/											
MALE	1898										
FEMALE	1164										
JOINT (MALE/FEMALE)	3099										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1489										
10-19% MINORITY	1678										
20-49% MINORITY	2055										
50-79% MINORITY	370										
80-100% MINORITY	569										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	585										
MIDDLE INCOME	4203										
UPPER INCOME	1373										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1										
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	374									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	374									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	374									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	374									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	374									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	187									
10-19% MINORITY	187									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	187									
UPPER INCOME	187									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1											
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1											
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	191									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	191									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	191									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	191									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	191									
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	191									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	191									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN	5											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1											
WHITE	33											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3											
NOT HISPANIC OR LATINO	37											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	31											
OTHERS, INCLUDING HISPANIC	9											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4											
50-79% OF MSA/MD MEDIAN	5											
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN	6											
120% OR MORE OF MSA/MD MEDIAN	24											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	16											
FEMALE	10											
JOINT (MALE/FEMALE)	14											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	7											
10-19% MINORITY	13											
20-49% MINORITY	16											
50-79% MINORITY	3											
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	9											
MIDDLE INCOME	18											
UPPER INCOME	13											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	226									
BLACK OR AFRICAN AMERICAN	632									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	50									
WHITE	7656									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	705									
NOT HISPANIC OR LATINO	7859									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	7001									
OTHERS, INCLUDING HISPANIC	1563									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	145									
50-79% OF MSA/MD MEDIAN	778									
80-99% OF MSA/MD MEDIAN	120									
100-119% OF MSA/MD MEDIAN	1081									
120% OR MORE OF MSA/MD MEDIAN	6440									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	3546									
FEMALE	1699									
JOINT (MALE/FEMALE)	3319									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1977									
10-19% MINORITY	2326									
20-49% MINORITY	3119									
50-79% MINORITY	1055									
80-100% MINORITY	87									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1407									
MIDDLE INCOME	3348									
UPPER INCOME	3809									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1											
10-19% MINORITY	1											
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2											
MIDDLE INCOME												
UPPER INCOME	1											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	63									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	22									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	63									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	22									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	63									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	22									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	63									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	19									
FEMALE										
JOINT (MALE/FEMALE)	44									
GENDER NOT AVAILABLE 6/	22									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	22									
10-19% MINORITY	19									
20-49% MINORITY	44									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	66									
MIDDLE INCOME										
UPPER INCOME	19									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	3										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	3										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	2										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	2										
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	1050									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1050									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1050									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	40									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	1010									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	1050									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	1010									
20-49% MINORITY	40									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	130									
UPPER INCOME	920									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	3	108	1	35			2	73				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	108	1	35			2	73				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	108	1	35			2	73				
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	73					2	73				
50-79% OF MSA/MD MEDIAN	1	35	1	35								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	40					1	40				
FEMALE	2	68	1	35			1	33				
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	73					2	73				
10-19% MINORITY												
20-49% MINORITY	1	35	1	35								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	73					2	73				
MIDDLE INCOME	1	35	1	35								
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE		1						1			4.07	4.07
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO		1						1			4.07	4.07
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC		1						1			4.07	4.07
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN		1						1			4.07	4.07
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE		1						1			4.07	4.07
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY		1						1			4.07	4.07
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME		1						1			4.07	4.07
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN 30/	MEDIAN 31/
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE		35						35			4.07	4.07
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO		35						35			4.07	4.07
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC		35						35			4.07	4.07
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN		35						35			4.07	4.07
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE		35						35			4.07	4.07
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY		35						35			4.07	4.07
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME		35						35			4.07	4.07
UPPER INCOME												

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	78		62	5	10		22
FHA	8		3				
VA	2		1		1		
FSA/RHS	4						
LOANS ORIGINATED							
CONVENTIONAL	62		44	5	5		12
FHA	7		2				
VA	2		1		1		
FSA/RHS	3						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	10		14		5		10
FHA	1						
VA							
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	6		4				
FHA			1				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	22		29				
FHA	5		2				
VA	2		1		1		
FSA/RHS	2						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	3		3		2		1
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1		1		1		1
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2		1		1		
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN

MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

LOANS SOLD

CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	34		40	3	3		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	34		40	3	3		NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED			1		1		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.07						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.07						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	1		1		1		NA