



# RESIDENTIAL MORTGAGE LOAN REPORT (HOLDEN ACT – SB 1556) CALENDAR YEAR 2015

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## **EXECUTIVE SUMMARY**

The California Housing Financial Discrimination Act of 1977 prohibits discrimination based on defined characteristics. The Act governs the provision of loans to purchase, construct, rehabilitate or refinance one-to-four-unit residences occupied by the owner, or to make home improvements to any one-to-four-unit family residence.

The Act, at Health and Safety Code section 35815(b), requires the Secretary of the Business, Consumer Services and Housing Agency (Agency) to annually report to the Legislature on the compliance activities of “the appropriate regulatory agencies and departments ...”

The 2015 Residential Mortgage Loan Report reflects lending activity of specified mortgage lenders in California licensed by the California Department of Business Oversight (DBO) and the California Bureau of Real Estate (CalBRE). The state reporting requirement applies to lenders which do not report similar information to the federal government under the Home Mortgage Disclosure Act of 1975 (HMDA). HMDA requirements apply to lenders which originate 100 or more home loans per year, and lenders whose home purchase loan originations exceed \$25 million or 10% of their total origination volume.

Three CalBRE-licensed lenders (down from four in 2014) and 16 DBO-licensed lenders (up from 13 in 2014) filed report information for calendar year 2015.

The 16 DBO-licensed lenders covered in this report made a total of 354 loans in 2015 – 228 home purchase loans and 126 home improvement loans. By contrast, all DBO-licensed residential mortgage lenders made a total of 543,710 loans in 2015. So, the loans covered in this report represent 0.05% of the aggregate total for all DBO licensees. Because of the extremely limited number of lenders which filed reports with either the DBO or CalBRE in 2015, no conclusions can be drawn from the data.

The complete 2015 Residential Mortgage Loan Report can be accessed online at [www.bcsb.ca.gov/holden2015.pdf](http://www.bcsb.ca.gov/holden2015.pdf) or <http://www.dbo.ca.gov/publications/default.asp>.

## INTRODUCTION

The Housing Financial Discrimination Act of 1977, at Health and Safety Code section 35815(b), requires the Agency Secretary to annually report to the Legislature on the compliance activities of relevant regulatory agencies and departments. The relevant departments are the DBO and CalBRE.

Specified, licensed lenders must submit annual reports of their mortgage lending activity to the DBO and CalBRE. The Agency compiles the data in the Residential Mortgage Loan Report. The state reporting requirement applies to lenders which do not report similar information to the federal government under the HMDA. HMDA reporting requirements cover lenders which originate 100 or more home loans per year. In addition, lenders whose home purchase loan originations exceed \$25 million or 10% of their total origination volume must file reports at the federal level.

Those lenders reporting to the State of California are entities which have assets totaling \$10 million or less, which regularly fund real estate purchase and/or home improvement loans, and which originate less than 100 home purchase loans per year. For reporting purposes, "regularly" is defined to mean 12 or more transactions during the immediately preceding calendar year that in aggregate total more than \$500,000 in value and are for the purpose of home purchase and/or home improvement. In addition, the State reporting requirement is limited to loans secured by one- to four-unit family dwellings. These qualified loans also must total at least 10% of the lender's total loan volume.

The loan activity information included in the Residential Mortgage Loan Report is substantially consistent with the federal requirements under the HMDA. The reported information includes the number of applications received, the number of loans funded and the dollar amount of loans funded for the following loan types: Federal Housing Administration (FHA), Farmers Home Administration and Veterans Administration (VA).

The data reported covers only transactions in geographic areas designated as Metropolitan Statistical Areas and Metropolitan Divisions where the lender is located. Metropolitan Statistical Areas and Metropolitan Divisions consist of specific areas and are designated by the U.S. Census Bureau based on population totals. The Metropolitan Statistical Areas are further broken down into census tracts that represent neighborhoods within counties and provide a source of statistical information related to ethnicity and income as reported by residents.

All information reported and submitted by the various lenders through their respective regulatory agencies has been gathered and combined with various demographic/socio-economic data from the 2010 Census of Population and Housing to produce four data tables:

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

- Loan Data by Income Categories - Loan activity in each Metropolitan Statistical Area/Metropolitan Division reported by income levels per census tract. The income levels are: low and moderate; middle; and upper.
- Loan Data by Racial Characteristics - Loan activity in each Metropolitan Statistical Area/Metropolitan Division reported according to the percentage of the minority population in each census tract.
- Loan Data by Income Categories and Racial Characteristics - Loan activity in each Metropolitan Statistical Area/Metropolitan Division reported according to the percentage of the minority population and income levels in each census tract.

Please note: For any counties which have been assigned the same Metropolitan Statistical Area/Metropolitan Division number, all reported information has been combined and the counties will be represented as one entity.

The following represents an agency-by-agency review of the information presented in the four data tables.

## **CalBRE**

Real estate licensees who regularly fund home purchase and/or home improvement loans, and are not required to submit a federal HMDA report, must submit Residential Mortgage Loan Report information to CalBRE. Real estate licensees who arrange or broker loans between borrowers and lenders are exempt from the reporting requirement because they are not lenders.

For 2015 loan activity, three CalBRE licensees attained sufficient lending activity to trigger submission of the required Residential Mortgage Loan Report information. Four CalBRE licensees reported in 2014. One additional CalBRE licensee reported in 2015, but was not included in the tables below because the company provided county information without specifying Metropolitan Statistical Areas. The information for this licensee is provided separately in this report.

In 1990, the number of reporting licensees was 48. The number of CalBRE-licensed lenders submitting the lending information to the State of California for the Residential Mortgage Loan Report continues to be affected by the federal government's amendments to HMDA, which have increased the number of lenders reporting to federal agencies. In addition, during the 1993-94 California legislative session, SB 1978 (California Residential Mortgage Lending Act) was enacted and established a new category of licensee to be regulated by the DBO. Some of these licensees, known as Residential Mortgage Lenders (mortgage bankers), are former CalBRE licensees which now report to the DBO. The number of CalBRE-licensed lenders which reported was further reduced by the 2007-09 economic downturns and resulting contraction in the mortgage loan industry.

In California, 37 of the state's 58 counties have been assigned Metropolitan Statistical Area/Metropolitan Division numbers by the U.S. Census Bureau. Lenders had to identify and itemize by census tract only loan transactions within those 37 counties.

The three CalBRE-licensed real estate lenders covered in the tables below reported transactions in only two of the 37 counties for 2015.

Those geographic areas consisted of the following counties and corresponding Metropolitan Statistical Areas/Metropolitan Divisions:

<u>County</u>	<u>Metropolitan Statistical Areas</u>
Los Angeles	31084
Orange	11244

No loan activity was reported by the CalBRE-licensed lenders in the following counties with Metropolitan Statistical Area/Metropolitan Division numbers: Alameda, Butte, Contra Costa, El Dorado, Fresno, Imperial, Kern, Kings, Madera, Marin, Merced, Monterey, Napa, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, Santa Clara, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Shasta, Solano, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yolo and Yuba.

Activity for the following counties was not reportable because they did not have assigned Metropolitan Statistical Area/Metropolitan Division numbers: Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Sierra, Siskiyou, Tehama, Trinity and Tuolumne.

Loan activity information submitted by the CalBRE-licensed lender has been condensed into four summary tables. The tables, as well as a review of the information presented, follow:

<b>TABLE I - CENSUS TRACT AGGREGATION/MSA SUMMARY (SUMMARY REPORT)</b>										
<b>MSA Number</b>	<b>Total Tracts</b>	<b>Tracts Reported</b>	<b>% Minority Population</b>	<b>MSA Median Income</b>	<b>Total Home Purchase Apps</b>	<b>Ttl Home Purchase Loans</b>	<b>% of Home Purch Loans Funded</b>	<b>Total Home Improve Apps</b>	<b>Total Home Improve Loans</b>	<b>% of Home Improve Loans Funded</b>
11244	583	5	56%	85,900	0	0	0%	6	6	100%
31084	2,346	17	73%	63,000	1	1	100%	22	22	100%
<b>TOTAL</b>	<b>2929</b>	<b>22</b>	<b>N/A</b>	<b>N/A</b>	<b>1</b>	<b>1</b>	<b>100%</b>	<b>28</b>	<b>28</b>	<b>100%</b>

TABLE II - HOME LOANS DATA BY INCOME																					
MSA	Low and Mod Income							Middle Income							Upper Income						
	Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement		
		Reprtd	Apps	Loans	%	Apps	Loans		%	Reprtd	Apps	Loans	%	Apps		Loans	%	Reprtd	Apps	Loans	%
11244	1	0	0	0%	1	1	100%	2	0	0	0%	3	3	100%	2	0	0	0%	2	2	100%
31084	6	1	1	100%	9	9	100%	5	0	0	0%	5	5	100%	6	0	0	0%	8	8	100%
Total	7	1	1	100%	10	10	100%	7	0	0	0%	8	8	100%	8	0	0	0%	10	10	100%

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS																					
MSA	Less than 10% Minority							10% to 15% Minority							16% to 39% Minority						
	Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement		
		Reprtd	Apps	Loans	%	Apps	Loans		%	Reprtd	Apps	Loans	%	Apps		Loans	%	Reprtd	Apps	Loans	%
11244	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	2	0	0	0%	2	2	100%
31084	0	0	0	0%	0	0	0%	2	0	0	0%	3	3	100%	4	0	0	0%	4	4	100%
Total	0	0	0	0%	0	0	0%	2	0	0	0%	3	3	100%	6	0	0	0%	6	6	100%

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS																					
MSA	40% to 59% Minority							60% to 79% Minority							80% to 100% Minority						
	Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement		
		Reprtd	Apps	Loans	%	Apps	Loans		%	Reprtd	Apps	Loans	%	Apps		Loans	%	Reprtd	Apps	Loans	%
11244	2	0	0	0%	2	2	100%	0	0	0	0%	0	0	0%	1	0	0	0%	2	2	100%
31084	0	0	0	0%	0	0	0%	4	0	0	0%	5	5	100%	7	1	1	100%	10	10	100%
Total	2	0	0	0%	2	2	100%	4	0	0	0%	5	5	100%	8	1	1	100%	12	12	100%

TABLE IV - HOME LOANS DATA BY INCOME CATEGORIES AND RACIAL CHARACTERISTICS							
MSA		Low and Moderate Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	1	0	0
	Home Improve Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
31084	No of Tracts	0	0	0	0	1	5
	Purchase Loan Apps	0	0	0	0	0	1
	Purchase Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	100%
	Home Improve Loan Apps	0	0	0	0	1	8
	Home Improve Loans Funded	0	0	0	0	1	8
	% Funded	0%	0%	0%	0%	100%	100%
Total	No of Tracts	0	0	0	1	1	5
	Purchase Loan Apps	0	0	0	0	0	1
	Purchase Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	100%
	Home Improve Loan Apps	0	0	0	1	1	8
	Home Improve Loans Funded	0	0	0	1	1	8
	% Funded	0%	0%	0%	100%	100%	100%

TABLE IV - HOME LOANS DATA BY INCOME CATEGORIES AND RACIAL CHARACTERISTICS							
MSA		Middle Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	0	1	0	1
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	1	0	2
	Home Improve Loans Funded	0	0	0	1	0	2
	% Funded	0%	0%	0%	100%	0%	100%
31084	No of Tracts	0	0	1	0	2	2
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	1	0	2	2
	Home Improve Loans Funded	0	0	1	0	2	2
	% Funded	0%	0%	100%	0%	100%	100%
Total	No of Tracts	0	0	1	1	2	3
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	1	1	2	4
	Home Improve Loans Funded	0	0	1	1	2	4
	% Funded	0%	0%	100%	100%	100%	100%

TABLE IV - HOME LOANS DATA BY INCOME CATEGORIES AND RACIAL CHARACTERISTICS							
MSA		Upper Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	2	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	2	0	0	0
	Home Improve Loans Funded	0	0	2	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
31084	No of Tracts	0	2	3	0	1	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	3	3	0	2	0
	Home Improve Loans Funded	0	3	3	0	2	0
	% Funded	0%	100%	100%	0%	100%	0%
Total	No of Tracts	0	2	5	0	1	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	3	5	0	2	0
	Home Improve Loans Funded	0	3	5	0	2	0
	% Funded	0%	100%	100%	0%	100%	0%

TABLE IV - DATA SUMMARY							
	Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority	
<b>Low and Moderate Income</b>							
No of Tracts	0	0	0	1	1	5	
Purchase Loan Apps	0	0	0	0	0	1	
Purchase Loans Funded	0	0	0	0	0	1	
% Funded	0%	0%	0%	0%	0%	100%	
Home Improve Loan Apps	0	0	0	1	1	8	
Home Improve Loans Funded	0	0	0	1	1	8	
% Funded	0%	0%	0%	100%	100%	100%	
<b>Middle Income</b>							
No of Tracts	0	0	1	1	2	3	
Purchase Loan Apps	0	0	0	0	0	0	
Purchase Loans Funded	0	0	0	0	0	0	
% Funded	0%	0%	0%	0%	0%	0%	
Home Improve Loan Apps	0	0	1	1	2	4	
Home Improve Loans Funded	0	0	1	1	2	4	
% Funded	0%	0%	100%	100%	100%	100%	
<b>Upper Income</b>							
No of Tracts	0	2	5	0	1	0	
Purchase Loan Apps	0	0	0	0	0	0	
Purchase Loans Funded	0	0	0	0	0	0	
% Funded	0%	0%	0%	0%	0%	0%	
Home Improve Loan Apps	0	3	5	0	2	0	
Home Improve Loans Funded	0	3	5	0	2	0	
% Funded	0%	100%	100%	0%	100%	0%	



## **Data Table Summaries**

Three CalBRE-licensed lenders submitted report information covering loan transactions in two of California's 37 counties with assigned Metropolitan Statistical Area/Metropolitan Division numbers. The Metropolitan Statistical Area/Metropolitan Divisions have been further divided into 2,929 individual census tracts, or specific neighborhood/geographic areas. Loan activity was reported in 22 census tracts, or about 0.8% of the total tracts.

The following discussion presents a review of the loan information submitted by the CalBRE-licensed lenders within these Metropolitan Statistical Area/Metropolitan Divisions and neighborhood areas. It should be noted the loan information presented in this report and review does not account for the impact of specific credit criteria relevant to any individual loan decision. Lenders do not have to submit information on the criteria they use to approve or decline home loan requests, so such factors are not included in the Residential Mortgage Loan Report analysis of the loan data. Typically, credit criteria include:

- 1) Employment and income continuity
- 2) Down payment and/or equity requirements
- 3) Credit background and history
- 4) Specific ratios related to mortgage debt, total debt and loan to value.

### **Data Table I - Census Tract Aggregation**

The number of home purchase loan applications in decreased from 58 in 2014 to 1 in 2015, and the share that were funded increased from 63% in 2014 to 100% in 2015. A comparison of 2014 versus 2015 follows:

	<u>2014</u>	<u>2015</u>	<u>Change</u>
Home Purchase Loan Applications	58	1	-57
Home Purchase Loans Funded	32	1	-31
Percentage of Loans Funded	55%	100%	+45 percentage points
Home Improvement Loan Applications	101	28	-83
Home Improvement Loans Funded	79	28	-51
Percentage of Loans Funded	78%	100%	+22 percentage points

### **Data Table II - Home Loan Data by Income**

Table II compares the number of home purchase loans funded according to census tracts' income levels. The three income levels are as follows:

- Low and Moderate – Median family income is less than 80% of the Metropolitan Statistical Area/Metropolitan Division median family income.
- Middle – Median family income is 80% to 120% of the Metropolitan Statistical Area/Metropolitan Division median family income.

Upper – Median family income is greater than 120% of the Metropolitan Statistical Area/Metropolitan Division median family income.

The three lenders reported one loan application in a low and moderate income area, and that loan was funded. No applications were reported in the other income categories. For home purchase loans, funding rates based on income levels in 2015 were as follows:

<u>Low and Moderate Income</u>		<u>Middle Income</u>		<u>Upper Income</u>	
No. of Apps.	1	No. of Apps.	0	No. of Apps.	0
No. of Loans	1	No. of Loans	0	No. of Loans	0
% Loans Funded	100%	% Loans Funded	N/A	% Loans Funded	N/A

The lenders reported 10 home improvement loan applications in low and moderate income areas, 8 in middle income areas and 10 in upper income areas. All 28 of the applications were approved.

Due to the limited amount of loan activity by the three CalBRE-reporting lenders, no valid conclusions can be drawn from the information in Table II.

**Data Table III - Home Loan Data by Racial Characteristics**

Table III data reports Metropolitan Statistical Area/Metropolitan Division and census tract loan activity based on the racial characteristics of the areas. In determining minority population, the sum of all non-white races equals the census tract minority population. Reported loan activity relevant to racial characteristics showed the following:

	<u>Home Purchase Loans</u>			
	<u>No. of Tracts</u>	<u>Apps</u>	<u>Loans</u>	<u>Fund Rate</u>
Less than 10% minority	0	0	0	0
10% to 15% minority	2	0	0	0%
16% to 39% minority	6	0	0	0%
40% to 59% minority	2	0	0	0%
60% to 79% minority	4	0	0	0%
80% to 100% minority	8	1	1	100%

	<u>Home Improvement Loans</u>			
	<u>No. of Tracts</u>	<u>Apps</u>	<u>Loans</u>	<u>Fund Rate</u>
Less than 10% minority	0	0	0	0
10% to 15% minority	2	3	3	100%
16% to 39% minority	6	6	6	100%
40% to 59% minority	2	2	2	100%
60% to 79% minority	4	5	5	100%
80% to 100% minority	8	12	12	100%

Due to the limited amount of loan activity by the three CalBRE-licensed lenders, no valid conclusions can be drawn from the information in Table III.

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

Table IV data reflects the cumulative loan funding information based on the income and racial composition of areas in which the reporting CalBRE licensees funded loan requests. The following summarizes the information reported:

***Low and moderate income category*** – The home purchase loan funding rates were: 100% in the 80% to 100% minority category (the only application was funded). No home purchase loan applications were reported in the other minority categories. The home improvement loan funding rates were: 100% in the 40% to 59% minority category; 100% in the 60% to 79% minority category; and 100% in the 80% to 100% minority category. No home improvement loan applications were reported in the less than 10%, 10% to 15%, and 16% to 39% minority categories.

***Middle income category*** – No home purchase loan applications were reported in any of the minority categories. The home improvement loan funding rates were: 100% in the 16% to 39% minority category; 100% in the 40% to 59% minority category; 100% in the 60% to 79% minority category; and 100% in the 80% to 100% minority category. No home improvement loan applications were reported in the less than 10%, and 10% to 15% minority categories.

***Upper income category*** – No home purchase loan applications were reported in any of the minority categories. The home improvement loan funding rates were: 100% in the 10% to 15% minority category; 100% in the 16% to 39% minority category; and 100% in the 60% to 79% minority category. No home improvement loan applications were reported in the less than 10%, 40% to 59%, and 80% to 100% minority categories.

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

One CalBRE-licensed lender was not included in the four data tables because the lender only provided a report by county name. This CalBRE-licensed lender reported activity in San Barbara, San Luis Obispo, Riverside, Napa, Ventura, San Bernardino and San Diego counties. The lender reported it received 134 applications for home purchase loans and funded 107, resulting in a funding rate of 80%. The lender reported receiving 94 applications for home improvement loans and funding 78, resulting in a funding rate of 83%.

#### **CalBRE Conclusions**

No valid conclusions can be drawn from the limited data submitted.

## **DBO**

Residential Mortgage Loan Report information must be submitted to the DBO by licensees which regularly fund home purchase loans and/or home improvement loans and are not required to submit a HMDA report to federal regulators. DBO licensees that participate in this type of loan activity include finance lenders, residential mortgage lenders and state-chartered credit unions. In 2015, the DBO had 5,583 California finance lender licensees (including branches), 143 licensed credit unions and 5,257 licensed residential mortgage lender (mortgage bankers) locations. The aggregate number of DBO lender locations in 2015 totaled 10,840. DBO licensees that arrange or broker loans between borrowers and lenders are exempt from the reporting requirements of the Holden Act because they are not lenders.

In 2015, 16 of the 10,840 DBO-licensed lenders attained sufficient loan activity related to home purchase and/or home improvement loan requests to trigger submission of the required Residential Mortgage Loan Report information. That total included 12 California finance lender licensees, three state-chartered credit unions and one California residential mortgage lender licensee. The total of 16 exceeded by three the 13 that reported in 2014, and represented 0.15% of all DBO-licensed lenders.

The 16 lenders reported loan activity in 26 of California's Metropolitan Statistical Areas/Metropolitan Divisions. The 26 Metropolitan Statistical Areas/Metropolitan Divisions covered 34 counties.

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

<b>County Name</b>	<b>Metropolitan Statistical Area/Metropolitan Division Number</b>
Orange County	11244
Kern County	12540
Fresno County	23420
Los Angeles County	31084
Napa County	34900
Alameda County - Contra Costa County	36084
Ventura County	37100

<b>County Name</b>	<b>Metropolitan Statistical Area / Metropolitan Division Number</b>
Shasta County	39820
Riverside County - San Bernardino County	40140
El Dorado County - Placer County - Sacramento County - Yolo County	40900
San Diego County	41740
San Francisco County - San Mateo County	41884
San Benito County - Santa Clara County	41940
San Luis Obispo County	42020
Sonoma County	42220
San Joaquin County	44700
Solano County	46700
Tulare County	47300
Sutter County - Yuba County	49700

No loan activity was reported by the DBO-licensed lenders in the following counties with Metropolitan Statistical Area/Metropolitan Division numbers: Imperial and Santa Barbara.

Activity in the following counties was not reportable because they do not have Metropolitan Statistical Area/Metropolitan Division numbers: Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Sierra, Siskiyou, Tehama, Trinity and Tuolumne.

Loan activity information submitted by the DBO-licensed lenders has been condensed into the four following summary tables:

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

MSA Number	Total Tracts	Tracts Reported	% Minority Population	MSA Median Income	Total Home Purchase Apps	Ttl Home Purchase Loans	% of Home Purch Loans Funded	Total Home Improve Apps	Total Home Improve Loans	% of Home Improve Loans Funded
11244	583	7	56%	85,900	39	21	54%	0	0	0%
12540	151	1	62%	52,000	1	1	100%	0	0	0%
23420	199	7	68%	47,600	7	7	100%	0	0	0%
31084	2,346	92	73%	63,000	49	43	88%	57	57	100%
34900	40	1	44%	84,200	1	1	100%	0	0	0%
36084	568	47	61%	92,900	50	47	94%	45	44	98%
37100	174	5	52%	85,300	9	9	100%	0	0	0%
39820	48	1	18%	56,300	1	1	100%	0	0	0%
40140	821	13	64%	60,500	26	17	65%	0	0	0%
40900	485	16	45%	71,500	15	13	87%	6	6	100%
41740	628	3	52%	73,000	2	2	100%	1	1	100%
41884	354	8	58%	96,900	2	2	100%	8	8	100%
41940	383	23	65%	106,300	37	32	86%	1	1	100%
42020	54	9	29%	77,100	9	9	100%	1	1	100%
42220	100	2	34%	73,600	15	15	100%	7	7	100%
44700	139	1	65%	59,600	2	2	100%	0	0	0%
46700	96	5	60%	74,500	4	4	100%	1	1	100%
47300	78	1	68%	44,000	1	1	100%	0	0	0%
49700	35	1	46%	56,500	1	1	100%	0	0	0%
<b>TOTAL</b>	<b>7282</b>	<b>243</b>	<b>N/A</b>	<b>N/A</b>	<b>271</b>	<b>228</b>	<b>84%</b>	<b>127</b>	<b>126</b>	<b>99%</b>

**TABLE II - HOME LOANS DATA BY INCOME**

MSA	Low and Mod Income									Middle Income						Upper Income					
	Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement			Tracts Reprtd	Purchase Loans			Home Improvement		
		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%		Apps	Loans	%	Apps	Loans	%
11244	1	1	1	100%	0	0	0%	3	34	17	50%	0	0	0%	3	4	3	75%	0	0	0%
12540	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
23420	1	1	1	100%	0	0	0%	3	3	3	100%	0	0	0%	3	3	3	100%	0	0	0%
31084	17	8	8	100%	9	9	100%	25	6	6	100%	21	21	100%	50	35	29	83%	27	27	100%
34900	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
36084	30	31	30	97%	35	34	97%	12	14	12	86%	8	8	100%	5	5	5	100%	2	2	100%
37100	1	1	1	100%	0	0	0%	3	6	6	100%	0	0	0%	1	2	2	100%	0	0	0%
39820	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
40140	2	12	5	42%	0	0	0%	2	3	2	67%	0	0	0%	9	11	10	91%	0	0	0%
40900	5	4	4	100%	1	1	100%	6	3	3	100%	4	4	100%	5	8	6	75%	1	1	100%
41740	1	1	1	100%	0	0	0%	1	0	0	0%	1	1	100%	1	1	1	100%	0	0	0%
41884	2	1	1	100%	1	1	100%	3	1	1	100%	4	4	100%	3	0	0	0%	3	3	100%
41940	9	14	13	93%	1	1	100%	9	12	11	92%	0	0	0%	5	11	8	73%	0	0	0%
42020	2	2	2	100%	0	0	0%	4	5	5	100%	0	0	0%	3	2	2	100%	1	1	100%
42220	1	1	1	100%	0	0	0%	1	14	14	100%	7	7	100%	0	0	0	0%	0	0	0%
44700	1	2	2	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
46700	0	0	0	0%	0	0	0%	4	3	3	100%	1	1	100%	1	1	1	100%	0	0	0%
47300	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
49700	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
<b>Total</b>	<b>74</b>	<b>80</b>	<b>71</b>	<b>89%</b>	<b>47</b>	<b>46</b>	<b>98%</b>	<b>80</b>	<b>108</b>	<b>87</b>	<b>81%</b>	<b>46</b>	<b>46</b>	<b>100%</b>	<b>89</b>	<b>83</b>	<b>70</b>	<b>84%</b>	<b>34</b>	<b>34</b>	<b>100%</b>

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS																					
MSA	Less than 10% Minority							10% to 15% Minority							16% to 39% Minority						
	Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement		
		Reprtd	Apps	Loans	%	Apps	Loans		%	Reprtd	Apps	Loans	%	Apps		Loans	%	Reprtd	Apps	Loans	%
11244	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
12540	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
23420	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	3	3	3	100%	0	0	0%
31084	0	0	0	0%	0	0	0%	3	2	2	100%	1	1	100%	27	17	17	100%	15	15	100%
34900	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
36084	0	0	0	0%	0	0	0%	1	1	1	100%	1	1	100%	4	3	3	100%	3	3	100%
37100	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	4	8	8	100%	0	0	0%
39820	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
40140	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	2	2	2	100%	0	0	0%
40900	1	1	1	100%	0	0	0%	1	0	0	0%	1	1	100%	3	2	2	100%	1	1	100%
41740	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
41884	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	3	0	0	0%	3	3	100%
41940	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	2	2	2	100%	0	0	0%
42020	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	7	7	7	100%	1	1	100%
42220	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	14	14	100%	7	7	100%
44700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
46700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
47300	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
49700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
Total	1	1	1	100%	0	0	0%	9	7	7	100%	3	3	100%	59	61	61	100%	30	30	100%

TABLE III - HOME LOANS DATA BY RACIAL CHARACTERISTICS																					
MSA	40% to 59% Minority							60% to 79% Minority							80% to 100% Minority						
	Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement			Tracts	Purchase Loans			Home Improvement		
		Reprtd	Apps	Loans	%	Apps	Loans		%	Reprtd	Apps	Loans	%	Apps		Loans	%	Reprtd	Apps	Loans	%
11244	3	35	17	49%	0	0	0%	3	3	3	100%	0	0	0%	0	0	0	0%	0	0	0%
12540	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
23420	2	2	2	100%	0	0	0%	2	2	2	100%	0	0	0%	0	0	0	0%	0	0	0%
31084	15	15	9	60%	8	8	100%	15	4	4	100%	12	12	100%	32	11	11	100%	21	21	100%
34900	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
36084	7	5	5	100%	6	6	100%	13	13	13	100%	10	10	100%	22	28	25	89%	25	24	96%
37100	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
39820	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
40140	3	5	4	80%	0	0	0%	5	6	5	83%	0	0	0%	2	12	5	42%	0	0	0%
40900	4	7	5	71%	1	1	100%	5	3	3	100%	3	3	100%	2	2	2	100%	0	0	0%
41740	1	0	0	0%	1	1	100%	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%
41884	2	0	0	0%	4	4	100%	2	1	1	100%	1	1	100%	1	1	1	100%	0	0	0%
41940	5	12	8	67%	0	0	0%	11	15	15	100%	1	1	100%	5	8	7	88%	0	0	0%
42020	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
42220	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
44700	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%	1	2	2	100%	0	0	0%
46700	3	2	2	100%	1	1	100%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
47300	0	0	0	0%	0	0	0%	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%
49700	1	1	1	100%	0	0	0%	0	0	0	0%	0	0	0%	0	0	0	0%	0	0	0%
Total	48	86	55	64%	21	21	100%	60	51	50	98%	27	27	100%	66	65	54	83%	46	45	98%

TABLE IV - HOME LOANS DATA BY INCOME CATEGORIES AND RACIAL CHARACTERISTICS							
MSA		Low and Moderate Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	0	0	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
12540	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
23420	No of Tracts	0	0	0	0	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31084	No of Tracts	0	0	1	0	0	16
	Purchase Loan Apps	0	0	1	0	0	7
	Purchase Loans Funded	0	0	1	0	0	7
	% Funded	0%	0%	100%	0%	0%	100%
	Home Improve Loan Apps	0	0	0	0	0	9
	Home Improve Loans Funded	0	0	0	0	0	9
	% Funded	0%	0%	0%	0%	0%	100%
34900	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	1	0	0
	Purchase Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
36084	No of Tracts	0	1	1	2	6	20
	Purchase Loan Apps	0	1	0	1	5	24
	Purchase Loans Funded	0	1	0	1	5	23
	% Funded	0%	100%	0%	100%	100%	96%
	Home Improve Loan Apps	0	1	1	2	6	25
	Home Improve Loans Funded	0	1	1	2	6	24
	% Funded	0%	100%	100%	100%	100%	96%
37100	No of Tracts	0	0	0	0	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%



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MSA		Low and Moderate Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
39820	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
40140	No of Tracts	0	0	0	0	0	2
	Purchase Loan Apps	0	0	0	0	0	12
	Purchase Loans Funded	0	0	0	0	0	5
	% Funded	0%	0%	0%	0%	0%	42%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
40900	No of Tracts	0	0	0	1	2	2
	Purchase Loan Apps	0	0	0	0	2	2
	Purchase Loans Funded	0	0	0	0	2	2
	% Funded	0%	0%	0%	0%	100%	100%
	Home Improve Loan Apps	0	0	0	1	0	0
	Home Improve Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
41740	No of Tracts	0	0	0	0	0	1
	Purchase Loan Apps	0	0	0	0	0	1
	Purchase Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	100%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
41884	No of Tracts	0	0	0	0	1	1
	Purchase Loan Apps	0	0	0	0	0	1
	Purchase Loans Funded	0	0	0	0	0	1
	% Funded	0%	0%	0%	0%	0%	100%
	Home Improve Loan Apps	0	0	0	0	1	0
	Home Improve Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
41940	No of Tracts	0	0	0	1	3	5
	Purchase Loan Apps	0	0	0	1	5	8
	Purchase Loans Funded	0	0	0	1	5	7
	% Funded	0%	0%	0%	100%	100%	88%
	Home Improve Loan Apps	0	0	0	0	1	0
	Home Improve Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
42020	No of Tracts	0	0	1	1	0	0
	Purchase Loan Apps	0	0	1	1	0	0
	Purchase Loans Funded	0	0	1	1	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%

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MSA		Low and Moderate Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
42220	No of Tracts	0	0	0	0	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
44700	No of Tracts	0	0	0	0	0	1
	Purchase Loan Apps	0	0	0	0	0	2
	Purchase Loans Funded	0	0	0	0	0	2
	% Funded	0%	0%	0%	0%	0%	100%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
46700	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
47300	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
49700	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
Total	No of Tracts	0	1	3	6	16	48
	Purchase Loan Apps	0	1	2	4	16	57
	Purchase Loans Funded	0	1	2	4	16	48
	% Funded	0%	100%	100%	100%	100%	84%
	Home Improve Loan Apps	0	1	1	3	8	34
	Home Improve Loans Funded	0	1	1	3	8	33
	% Funded	0%	100%	100%	100%	100%	97%

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MSA		Middle Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	0	2	1	0
	Purchase Loan Apps	0	0	0	33	1	0
	Purchase Loans Funded	0	0	0	16	1	0
	% Funded	0%	0%	0%	48%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
12540	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	1	0	0	0
	Purchase Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
23420	No of Tracts	0	0	1	1	1	0
	Purchase Loan Apps	0	0	1	1	1	0
	Purchase Loans Funded	0	0	1	1	1	0
	% Funded	0%	0%	100%	100%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31084	No of Tracts	0	0	2	2	10	11
	Purchase Loan Apps	0	0	0	1	3	2
	Purchase Loans Funded	0	0	0	1	3	2
	% Funded	0%	0%	0%	100%	100%	100%
	Home Improve Loan Apps	0	0	2	2	8	9
	Home Improve Loans Funded	0	0	2	2	8	9
	% Funded	0%	0%	100%	100%	100%	100%
34900	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
36084	No of Tracts	0	0	0	5	6	1
	Purchase Loan Apps	0	0	0	4	7	3
	Purchase Loans Funded	0	0	0	4	7	1
	% Funded	0%	0%	0%	100%	100%	33%
	Home Improve Loan Apps	0	0	0	4	4	0
	Home Improve Loans Funded	0	0	0	4	4	0
	% Funded	0%	0%	0%	100%	100%	0%
37100	No of Tracts	0	0	3	0	0	0
	Purchase Loan Apps	0	0	6	0	0	0
	Purchase Loans Funded	0	0	6	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%

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MSA		Middle Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
39820	No of Tracts	0	1	0	0	0	0
	Purchase Loan Apps	0	1	0	0	0	0
	Purchase Loans Funded	0	1	0	0	0	0
	% Funded	0%	100%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
40140	No of Tracts	0	0	0	0	2	0
	Purchase Loan Apps	0	0	0	0	3	0
	Purchase Loans Funded	0	0	0	0	2	0
	% Funded	0%	0%	0%	0%	67%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
40900	No of Tracts	1	1	1	0	3	0
	Purchase Loan Apps	1	0	1	0	1	0
	Purchase Loans Funded	1	0	1	0	1	0
	% Funded	100%	0%	100%	0%	100%	0%
	Home Improve Loan Apps	0	1	0	0	3	0
	Home Improve Loans Funded	0	1	0	0	3	0
	% Funded	0%	100%	0%	0%	100%	0%
41740	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	1	0	0
	Home Improve Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
41884	No of Tracts	0	0	0	2	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	4	0	0
	Home Improve Loans Funded	0	0	0	4	0	0
	% Funded	0%	0%	0%	100%	0%	0%
41940	No of Tracts	0	0	1	1	7	0
	Purchase Loan Apps	0	0	1	2	9	0
	Purchase Loans Funded	0	0	1	1	9	0
	% Funded	0%	0%	100%	50%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
42020	No of Tracts	0	0	4	0	0	0
	Purchase Loan Apps	0	0	5	0	0	0
	Purchase Loans Funded	0	0	5	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%

TABLE IV - PAGE 6

MSA		Middle Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
42220	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	14	0	0	0
	Purchase Loans Funded	0	0	14	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	7	0	0	0
	Home Improve Loans Funded	0	0	7	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
44700	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
46700	No of Tracts	0	0	1	2	1	0
	Purchase Loan Apps	0	0	1	1	1	0
	Purchase Loans Funded	0	0	1	1	1	0
	% Funded	0%	0%	100%	100%	100%	0%
	Home Improve Loan Apps	0	0	0	1	0	0
	Home Improve Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
47300	No of Tracts	0	0	0	0	1	0
	Purchase Loan Apps	0	0	0	0	1	0
	Purchase Loans Funded	0	0	0	0	1	0
	% Funded	0%	0%	0%	0%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
49700	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	1	0	0
	Purchase Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
Total	No of Tracts	1	2	15	17	33	12
	Purchase Loan Apps	1	1	30	43	28	5
	Purchase Loans Funded	1	1	30	25	27	3
	% Funded	100%	100%	100%	58%	96%	60%
	Home Improve Loan Apps	0	1	9	12	15	9
	Home Improve Loans Funded	0	1	9	12	15	9
	% Funded	0%	100%	100%	100%	100%	100%

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MSA		Upper Income					
		Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
11244	No of Tracts	0	0	1	1	1	0
	Purchase Loan Apps	0	0	1	2	1	0
	Purchase Loans Funded	0	0	1	1	1	0
	% Funded	0%	0%	100%	50%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
12540	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
23420	No of Tracts	0	0	2	1	0	0
	Purchase Loan Apps	0	0	2	1	0	0
	Purchase Loans Funded	0	0	2	1	0	0
	% Funded	0%	0%	100%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
31084	No of Tracts	0	3	24	13	5	5
	Purchase Loan Apps	0	2	16	14	1	2
	Purchase Loans Funded	0	2	16	8	1	2
	% Funded	0%	100%	100%	57%	100%	100%
	Home Improve Loan Apps	0	1	13	6	4	3
	Home Improve Loans Funded	0	1	13	6	4	3
	% Funded	0%	100%	100%	100%	100%	100%
34900	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
36084	No of Tracts	0	0	3	0	1	1
	Purchase Loan Apps	0	0	3	0	1	1
	Purchase Loans Funded	0	0	3	0	1	1
	% Funded	0%	0%	100%	0%	100%	100%
	Home Improve Loan Apps	0	0	2	0	0	0
	Home Improve Loans Funded	0	0	2	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
37100	No of Tracts	0	0	1	0	0	0
	Purchase Loan Apps	0	0	2	0	0	0
	Purchase Loans Funded	0	0	2	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%

TABLE IV - PAGE 8

MSA		Upper Income					
		10% Minority	Minority	Minority	Minority	Minority	Minority
39820	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
40140	No of Tracts	0	1	2	3	3	0
	Purchase Loan Apps	0	1	2	5	3	0
	Purchase Loans Funded	0	1	2	4	3	0
	% Funded	0%	100%	100%	80%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
40900	No of Tracts	0	0	2	3	0	0
	Purchase Loan Apps	0	0	1	7	0	0
	Purchase Loans Funded	0	0	1	5	0	0
	% Funded	0%	0%	100%	71%	0%	0%
	Home Improve Loan Apps	0	0	1	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
41740	No of Tracts	0	1	0	0	0	0
	Purchase Loan Apps	0	1	0	0	0	0
	Purchase Loans Funded	0	1	0	0	0	0
	% Funded	0%	100%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
41884	No of Tracts	0	0	3	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	3	0	0	0
	Home Improve Loans Funded	0	0	3	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%
41940	No of Tracts	0	0	1	3	1	0
	Purchase Loan Apps	0	0	1	9	1	0
	Purchase Loans Funded	0	0	1	6	1	0
	% Funded	0%	0%	100%	67%	100%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
42020	No of Tracts	0	1	2	0	0	0
	Purchase Loan Apps	0	1	1	0	0	0
	Purchase Loans Funded	0	1	1	0	0	0
	% Funded	0%	100%	100%	0%	0%	0%
	Home Improve Loan Apps	0	0	1	0	0	0
	Home Improve Loans Funded	0	0	1	0	0	0
	% Funded	0%	0%	100%	0%	0%	0%

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MSA		Upper Income					
		10% Minority	Minority	Minority	Minority	Minority	Minority
42220	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
44700	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
46700	No of Tracts	0	0	0	1	0	0
	Purchase Loan Apps	0	0	0	1	0	0
	Purchase Loans Funded	0	0	0	1	0	0
	% Funded	0%	0%	0%	100%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
47300	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
49700	No of Tracts	0	0	0	0	0	0
	Purchase Loan Apps	0	0	0	0	0	0
	Purchase Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
	Home Improve Loan Apps	0	0	0	0	0	0
	Home Improve Loans Funded	0	0	0	0	0	0
	% Funded	0%	0%	0%	0%	0%	0%
Total	No of Tracts	0	6	41	25	11	6
	Purchase Loan Apps	0	5	29	39	7	3
	Purchase Loans Funded	0	5	29	26	7	3
	% Funded	0%	100%	100%	67%	100%	100%
	Home Improve Loan Apps	0	1	20	6	4	3
	Home Improve Loans Funded	0	1	20	6	4	3
	% Funded	0%	100%	100%	100%	100%	100%



TABLE IV - DATA SUMMARY						
	Less Than 10% Minority	10% to 15% Minority	16% to 39% Minority	40% to 59% Minority	60% to 79% Minority	80% to 100% Minority
<b>Low and Moderate Income</b>						
No of Tracts	0	1	3	6	16	48
Purchase Loan Apps	0	1	2	4	16	57
Purchase Loans Funded	0	1	2	4	16	48
% Funded	0%	100%	100%	100%	100%	84%
Home Improve Loan Apps	0	1	1	3	8	34
Home Improve Loans Funded	0	1	1	3	8	33
% Funded	0%	100%	100%	100%	100%	97%
<b>Middle Income</b>						
No of Tracts	1	2	15	17	33	12
Purchase Loan Apps	1	1	30	43	28	5
Purchase Loans Funded	1	1	30	25	27	3
% Funded	100%	100%	100%	58%	96%	60%
Home Improve Loan Apps	0	1	9	12	15	9
Home Improve Loans Funded	0	1	9	12	15	9
% Funded	0%	100%	100%	100%	100%	100%
<b>Upper Income</b>						
No of Tracts	0	6	41	25	11	6
Purchase Loan Apps	0	5	29	39	7	3
Purchase Loans Funded	0	5	29	26	7	3
% Funded	0%	100%	100%	67%	100%	100%
Home Improve Loan Apps	0	1	20	6	4	3
Home Improve Loans Funded	0	1	20	6	4	3
% Funded	0%	100%	100%	100%	100%	100%

### Data Table Summaries

The 16 DBO-licensed lenders submitted report information covering 26 of California's 28 Metropolitan Statistical Areas/Metropolitan Divisions. Those areas covered 34 of California's 37 counties with assigned Metropolitan Statistical Area/Metropolitan Division numbers. The 26 Metropolitan Statistical Area/Metropolitan Division areas have been further segregated into 7,282 individual census tracts, or specific neighborhood/geographic areas. Lenders reported loan activity in 243 of the available census tracts, or approximately 3.4% of the total.

Combined home purchase and home improvement loans funded in 2015 totaled 354. That number was minimal compared to the 543,710 such loans made by all DBO lenders.

### Data Table I - Census Tract Aggregation

	<u>2014</u>	<u>2015</u>	<u>Change</u>
Home Purchase Loan Applications	547	271	-276
Home Purchase Loans Funded	313	228	-85
Percentage of Loans Funded	57%	84%	+27 percentage points

Home Improvement Loan Applications	123	127	+4
Home Improvement Loans Funded	100	126	+26
Percentage of Loans Funded	81%	99%	+18 percentage points

Table I shows 271 applications for home purchase loans and 127 applications for home improvement loans were submitted to the reporting DBO-licensed lenders in 2015. These totals represented a decrease in home purchase loan applications from 2014, but an increase in home improvement loan applications. In comparing loan funding rates, 84% of all home purchase loan applications received funding in 2015, and 99% of all home improvement loan applications were funded. This represented an increase from 2014 in the funding rate for both types of loans.

No conclusions can be drawn from the Table I data.

**Data Table II - Home Loan Data by Income**

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

Upper Income

Home Purchase Loans		Home Improvement Loans	
No. of Apps	83	No. of Apps	34
No. of Loans	70	No. of Loans	34
% Loans Funded	84%	% Loans Funded	100%

Middle Income

Home Purchase Loans		Home Improvement Loans	
No. of Apps	108	No. of Apps	46
No. of Loans	87	No. of Loans	46
% Loans Funded	81%	% Loans Funded	100%

Low and Moderate Income

Purchase Loans		Home Improvement Loans	
No. of Apps	80	No. of Apps	47
No. of Loans	71	No. of Loans	47
% Loans Funded	89%	% Loans Funded	98%

Due to the limited amount of loan activity by the 16 DBO-reporting lenders, no conclusions can be drawn from the information in Table II.

**Data Table III - Home Loan Data by Racial Characteristics**

Table III reports Metropolitan Statistical Area/Metropolitan Division and census tract loan activity based on the racial characteristics of the areas. Loan activity relevant to racial characteristics shows the following:

	No. of Tracts	Home Purchase Loans			Home Improvement Loans		
		Apps	Loans	Fund Rate	Apps	Loans	Fund Rate
Less than 10% minority	1	1	1	100%	0	0	N/A
10% to 15% minority	9	7	7	100%	3	3	100%
16% to 39% minority	59	61	61	100%	30	30	100%
40% to 59% minority	48	86	55	64%	21	21	100%
60% to 79% minority	60	51	50	98%	27	27	100%
80% to 100% minority	66	65	54	83%	46	45	98%

The information indicates the home purchase loan funding rate was much lower in areas with 40% to 59% minority residents than areas with lower and higher minority population percentages.

Due to the limited amount of loan activity reported by the 16 DBO-licensed lenders, no conclusions can be drawn from the information in Table III.

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

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

***Low and moderate income category*** – The home purchase loan funding rates were: 100% in the 10% to 15% minority category; 100% in the 16% to 39% minority category; 100% in the 40% to 59% minority category; 100% in the 60% to 79% minority category; and 84% in the 80% to 100% minority category. One application was reported in the 10% to 15% minority category; two in the 16% to 39% minority category; four in the 40% to 59% minority category; 16 in the 60% to 79% minority category; and 57 in the 80% to 100% minority category. No applications were reported in the less than 10% minority category.

The home improvement loan funding rates were: 100% in the 10% to 15% minority category; 100% in the 16% to 39% minority category; 100% in the 40% to 59% minority category; 100% in the 60% to 79% minority category; and 97% in the 80% to 100% minority category. One application was reported in the 10% to 15% minority category; one in the 16% to 39% minority category; three in the 40% to 59% minority category; 86 in the 60% to 79% minority category; and 34 in the 80% to 100% minority category. No applications were reported in the less than 10% minority category.

***Middle income category*** – The home purchase loan funding rates were: 100% in the less than 10% minority category; 100% in the 10% to 15% minority category; 100% in the 16% to 39% minority category; 58% in the 40% to 59% minority category; 96% in the 60% to 79% minority category; and 60% in the 80% to 100% minority category. One application was reported in the less than 10% minority category; one in the 10% to 15% minority category; 30 in the 16% to 39% minority category; 43 in the 40% to 59% minority category; 28 in the 60% to 79% minority category; and five in the 80% to 100% minority category.

The home improvement loan funding rates were: 100% in the 10% to 15% minority category; 100% in the 16% to 39% minority category; 100% in the 40% to 59% minority category; 100% in the 60% to 79% minority category; and 100% in the 80% to 100% minority category. One application was reported in the 10% to 15% minority category; nine in the 16% to 39% minority category; 12 in the 40% to 59% minority category; 15 in the 60% to 79% minority category; and 94 in the 80% to 100% minority category. No applications were reported in the less than 10% minority category.

***Upper income category*** – The home purchase loan funding rates were: 100% in the 10% to 15% minority category; 100% in the 16% to 39% minority category; 67% in the 40% to 59% minority category; 100% in the 60% to 79% minority category; and 100% in the 80% to 100% minority category. Five applications were reported in the 10% to 15% minority category; 29 in the 16% to 39% minority category; 39 in the 40% to 59% minority category; seven in the 60% to 79% minority category; and three in the 80% to 100% minority category. No applications were reported in the less than 10% minority category.

The home improvement loan funding rates were: 100% in the 10% to 15% minority category; 100% in the 16% to 39% minority category; 100% in the 40% to 59% minority category; 100% in the 60% to 79% minority category; and 100% in the 80% to 100% minority category. One application was reported in the 10% to 15% minority category; 20 in the 16% to 39% minority category; six in the 40% to 59% minority category; four in the 60% to 79% minority category; and three in the 80% to 100% minority category. No applications were reported in the less than 10% minority category.

Due to the limited amount of loan activity reported by the 16 DBO-licensed lenders, no conclusions can be drawn from the Table IV information.

### **DBO Conclusions**

No conclusions can be drawn from the limited data submitted. Additionally, the reported information does not reflect the impact of specific credit criteria. The information reported by DBO-licensed lenders does not show any violations of the Holden Act.