The City of
ANNAPOLIS
Maryland

Analysis of Impediments to Fair Housing

Submitted to
The U.S. Department of Housing and Urban Development

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City of Annapolis

Five-Year Consolidated Housing and Community Development Plan

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Executive Summary

The City of Annapolis, Maryland is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice.

The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the City, as part of its Annual Action Plan, must sign certifications that the City will affirmatively further fair housing. This means that the City will conduct an Analysis of Impediments (AI) to Fair Housing Choice, take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

Under Federal Register Vol. 78, No. 139 dated Friday, July 19, 2013 Proposed Rules, HUD has proposed an improved structure and process to replace the AI. HUD proposes to provide program participants with guidance, data, and an assessment template from which the community would complete an Assessment of Fair Housing (the AFH). This assessment would then link to Consolidated Plans and Annual Action Plans in IDIS and offer communities a robust tool to affirmatively further fair housing. The proposed AFH would focus program participants' analysis on four primary goals: improving integrated living patterns and overcoming historic patterns of segregation; reducing racial and ethnic concentrations of poverty; reducing disparities by race, color, religion, sex, familial status, national origin, or disability in access to community assets such as education, transit access, and employment, as well as exposure to environmental health hazards and other stress factors that harm a person's quality of life; and respond to disproportionate housing needs by a protected class. HUD has not finalized the new AFH requirements as of the submission of this AI. As such, this AI will follow the old AI document requirements but will also incorporate proposed AFH goals as data allows.

The City of Annapolis prepared an Analysis of Impediments to Fair Housing Choice in 2006. The City has now prepared this 2015 Analysis of Impediments to Fair Housing Choice. The analysis focuses on the status and interaction of six (6) fundamental conditions within the community:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;

- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their ***race***, ***color***, ***religion***, ***sex***, ***national origin***, ***disability***, ***familial status, or source of income*** in the sale, rental, and financing of housing.

The methodology employed to undertake this Analysis of Impediments included:

- **Research:**
  - A review of the City's 2006 Analysis of Impediments to Fair Housing Choice, the City's Zoning Ordinance, and the Farrell, the Comprehensive Plan adopted October 5, 2009, as well as a review of the FY 2010-2014 Five Year Consolidated Plan, FY 2014 Annual Action Plan, and the Consolidated Annual Performance Evaluation Reports for FY 2013.
  - A review of the Housing Authority of the City of Annapolis' Five Year and Annual PHA Plans.
  - The most recent demographic data for the City was analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
  - A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data.
  - A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database.
  - A review of the area real estate and mortgage practices.
  - A review of home mortgage foreclosure data.

- **Interviews & Meetings:**
  - Meetings and/or interviews were conducted with the various City Departments; the Housing Authority; community, social service, and advocacy agencies for the disabled; housing providers; etc.

- Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.

- **Analysis of Data:**
  - Low- and moderate-income areas were identified and mapped.
  - Concentrations of minority populations were identified and mapped.
  - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
  - Fair housing awareness in the community was evaluated.
  - Distribution by location of public and assisted housing units were analyzed and mapped.
  - The location of CDBG expenditures throughout the City were analyzed.
  - The location of HOME expenditures throughout the City were analyzed.
  - The City's Five Year Goals and Objectives were reviewed.

- **Potential Impediments:**
  - Public sector policies that may be viewed as impediments were analyzed.
  - Private sector policies that may be viewed as impediments were analyzed.
  - The status of previously identified impediments were analyzed.

- **Citizen Participation**
  - Electronic copies of a community development and fair housing survey were made available on the City's website and at www.surveymonkey.com/s/cityofannapolis, public meetings were held, and copies were placed on public display to encourage citizen input.
  - A "Draft Plan" was placed on display on the City's website at www.annapolis.gov and copies of the draft plan were available at the following locations: City of Annapolis Department of Planning and Zoning, 145 Gorman Street, 3rd Floor, Annapolis, Maryland 21401; HACA, 1217 Madison Street, Annapolis, MD 21403; and Anne Arundel County Public Library, 1410 West Street, Annapolis, MD 21401.
  - The City developed the AI based on the input received at the public hearings, draft plan review comments, and the citizen's survey.
  - The City held a Public Hearing on the "draft" 2015 Analysis of Impediments on April 21, 2015.

The City of Annapolis' 2015 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with the goals and strategies to address those impediments.

Impediment 1: FAIR HOUSING EDUCATION AND OUTREACH – There is a need to educate members of the community concerning their rights and responsibilities under the Fair Housing Act and to raise awareness, especially for low-income households, that all residents of the City have a right under federal law to fair housing choice.

Goal: Improve the public's knowledge and awareness of the Federal Fair Housing Act, and related laws, regulations, and requirements to affirmatively further fair housing in the City.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

1-A: Continue to promote Fair Housing awareness through the media and with assistance from local/regional social service agencies, by providing educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans with Disabilities Act.

1-B: Continue to make available and distribute literature and informational material, in English and Spanish, concerning fair housing issues, an individual's rights, and landlord's responsibilities to affirmatively further fair housing.

1-C: Improve the information on the City's website about whom to contact and how to file a fair housing complaint, as well as general Fair Housing information for homeowners and renters.

1-D: Strive for better intergovernmental cooperation between Federal, State, County, and local partners, as well as community groups and developers, to effectively identify and address potential barriers to affordable housing choice.

1-E: Continue to support the efforts of the City's Human Relations Commission.

Impediment 2: PUBLIC POLICIES AND REGULATIONS – The City's Zoning Code needs additional definitions, provisions, and revisions to be compliant with the Federal Fair Housing Act, Section 504, and the Americans with Disabilities Act to affirmatively further fair housing.

Goal: Revise the City Zoning Code to affirmatively further fair housing.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

2-A: The local planning commission should review the existing ordinances and zoning regulations for compliance with the Fair Housing Act, as amended.

2-B: Revise the definitions and add new definitions for the words: "Family," Handicap (Disabled)," "Fair Housing Act," "Accessibility," "Visitability," etc.

Impediment 3: CONTINUING NEED FOR AFFORDABLE AND ACCESSIBLE HOUSING UNITS – The cost of rent for apartments in the City has increased over the past ten years to the point that 50.6% of all renter households in Annapolis are paying more than 30% of their monthly incomes on the cost of their housing, which means that these households are considered cost overburdened.

Goal: Promote and encourage the construction and development of additional affordable rental housing units in the area, especially for households whose income is less than 80% of the median income.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

3-A: Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable and accessible renter occupied and owner occupied housing that would be located in areas that provide access to employment opportunities, transportation, amenities, and services throughout the Region.

3-B: Support and encourage the rehabilitation of existing housing units in the City to become decent, safe, and sound renter occupied and owner occupied housing that is affordable and accessible to lower income households.

3-C: The Housing Authority of the City of Annapolis should partner with private and non-profit housing developers to continue to construct affordable rental housing utilizing Low Income Housing Tax Credits (LIHTC) and other financing tools through federal, state, and local units of government.

3-D: Continue to enforce the ADA and Fair Housing requirements for landlords to make "reasonable accommodations" to their rental properties so they become accessible to tenants who are disabled, as well as educating the disabled how to request special accommodations.

Impediment 4: PRIVATE LENDING AND INSURANCE PRACTICES – The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from White and those originated from Minority applicants.

Goal: Approval rates for all originated home mortgage loans and insurance coverage should be fair, risk based, unbiased, and impartial, regardless of race, familial status and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

4-A: Federal, state, local, and private funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve loan to value ratios, so that private lenders will increase the number of loans made in these areas.

I. Introduction

The City of Annapolis is an entitlement community under the U.S. Department of Housing and Urban Development's Community Development Block Grant Program. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing In order to demonstrate that the entitlement community is "affirmatively further fairing housing" the community must conduct an Analysis of Impediments to Fair Housing Choice which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

> *"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices."*

The Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting an AI consider the policies surrounding "visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is "visitable" has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" housing has at least one

accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as "Section 504" prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Annapolis previously prepared an Analysis of Impediments to Fair Housing Choice in 2006. This Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the City into sequence with the FY 2015-2019 Five Year Consolidated Plan. The document is designed to act as a planning tool, providing the City with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and continue to make modifications based on events and activities in the community during this time period.

In order to affirmatively further fair housing in the City of Annapolis, the City must look beyond its boundaries and coordinate fair housing with Anne Arundel County and the surrounding region. Fair housing choice is the goal of the AI and the opportunity should be made available to all low-income residents and the members of the protected classes to live anywhere in the surrounding region.

II. Background Data

In order to perform an analysis of fair housing in the City of Annapolis, the demographic and socio-economic characteristics of the City were evaluated as a basis for determining and identifying if there are any existing impediments to fair housing choice.

Annapolis is the county seat of Anne Arundel County and the state capital of Maryland. City of Annapolis is located within Anne Arundel County and borders Parole and Hillsmere Shores.

The City of Annapolis was the capital of the United States when the Treaty of Paris, which ended the Revolutionary War, was signed. Today, the City of Annapolis is a popular sailing destination, as well as home to the United States Naval Academy. Long been referred to as the "Athens of America" due to its wealth of cultural activities, gracious hospitality, and intellectual stimulation, Annapolis draws more than four million tourists per year to visit the colonial city.

The City of Annapolis was originally called "Providence" when settled by the Puritans, followed by "Anne Arundel's Towne" after the wife of Lord Baltimore; The City did not gets its current name until a Royal Governor, Sir Francis Nicholson, moved the capital here from St. Mary's City in 1708, honoring Princess Anne; once Queen, Anne chartered her colonial namesake as a city; her royal badge is depicted on the Annapolis flag.

The City of Annapolis was designed by Sir Francis Nicholson off of some of the capitals of Europe, complete with radiating streets that influenced the design of Washington D.C. Annapolis became a wealthy city thanks to a thriving shipping industry and landed gentry making homes there; due in part to these gentry, horse racing and the arts thrived. In addition to the United States Naval Academy, Annapolis is home to St. John's College, which was founded in 1696 as King William's School and is the third oldest college in the country (after Harvard and William and Mary).

In order to better understand the City of Annapolis, data from the 2000 and 2010 U.S. Census was used, as well as the 2007-2011 American Community Survey, which offers recent estimates of general demographics for Annapolis. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Annapolis' demographic and socio-economic characteristics, and other conditions affecting fair housing choice.

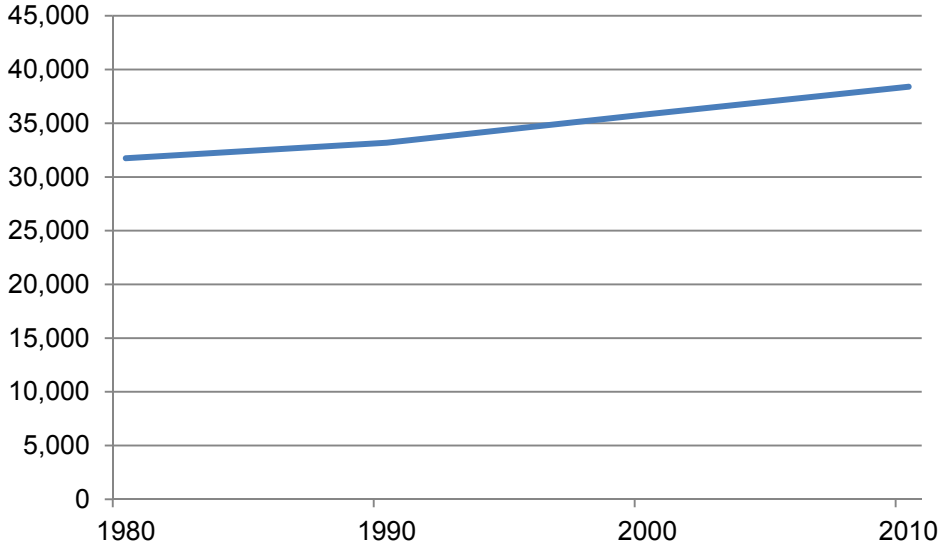
Appendix A of this report contains complete U.S. Census data and Section II, Part L, includes full-page maps of the U.S. Census data that is summarized and illustrated in the following sections.

A. Population and Race:

Population -

The total population for the City of Annapolis at the time of the 2010 Census was 38,394, and the 2011 estimate was 38,124. In the 2000 Census, the population was 35,838. This illustrates a general population increase. However, based on to the 2011 American Community Survey, the City's population decreased by an estimated 270 people (0.7%) between 2010 and 2011.

Population Increase in the City of Annapolis, MD



Source: U.S. Census

Race and Hispanic or Latino Population -

The following table illustrates that "White alone" is the largest racial cohort in Annapolis. It has increased in number, but decreased in ratio from 63.8% in 2000 to 62.2% in 2010. "Black or African American alone" remains the largest minority cohort, and has decreased from 32.1% in 2000, to 27.2% in 2010. The Hispanic population has increased in the past decade, from 6.4% in 2000, to 16.8% in 2010.

Race and Hispanic or Latino Population in the City of Annapolis, MD

Race and Hispanic or Latino	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
Total	**35,838**	**100.0**	**38,394**	**100.0%**
One race	35,241	98.3%	37,409	97.4%
White alone	22,877	63.8%	23,881	62.2%
Black or African American alone	11,519	32.1%	10,432	27.2%
American Indian and Alaska Native alone	205	0.6%	314	0.8%
Asian alone	826	2.3%	1,036	2.7%
Native Hawaiian and Other Pacific Islander alone	45	0.1%	49	0.1%
Some other race alone	1,021	2.8%	3,750	9.8%
Two or More Races	597	1.7%	985	2.6%
Hispanic or Latino	2,301	6.4%	6,448	16.8%

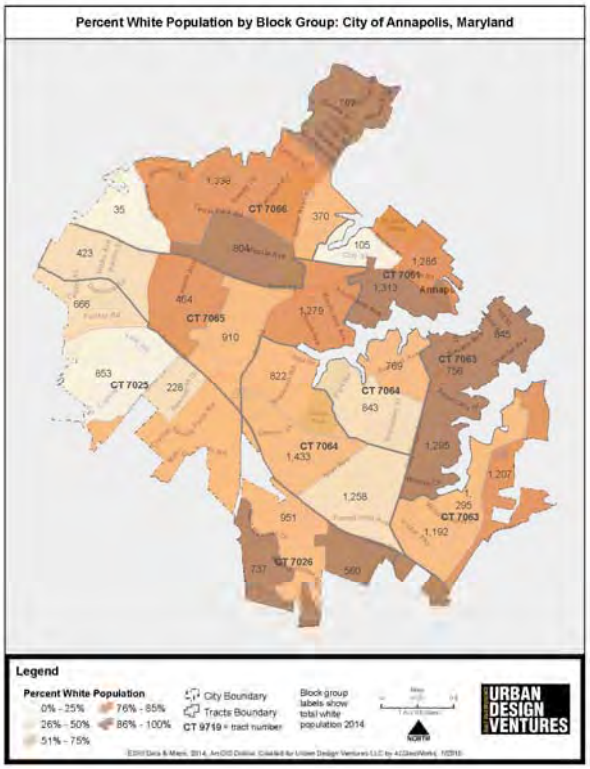
Source: 2000 U.S. Census & 2010 U.S. Census

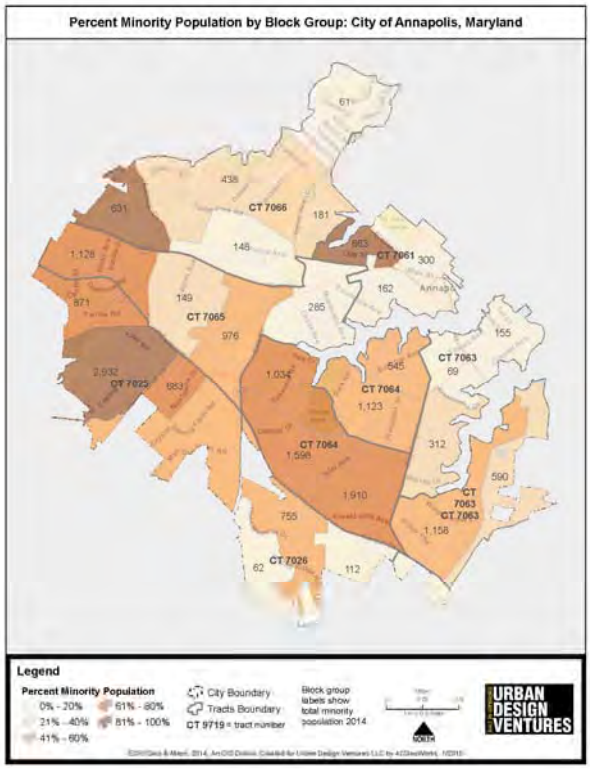
HUD defines an Area of Minority Concentration as, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

The most recent data available on the concentration of racial or ethnic minorities is the 2010 U.S. Census data. According to this data, the City of Annapolis has a minority population of 39.9% of its total population. Based on the above HUD definition there is only one Census Tract in the City of Annapolis that qualifies as an Area of Minority Concentration with a

percentage of minority persons over 20% of the City's minority percentage: Census Tract 7025.

The maps below illustrate the percentages of White and Minority Populations by Block Group in the City of Annapolis.





Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the city, county, or state. The dissimilarity index is based on the data from the 2010 U.S. Census and was calculated as part of Brown University's American Communities Project (http://www.s4.brown.edu/us2010/). The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. It compares the integration of racial groups with the White population of the City, or MSA, on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. The chart below highlights

the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the City of Annapolis.

The Black/African American population is the largest minority group in the City, making up approximately 27.2% of the population (2010 Census) and with a dissimilarity index of 27.8. The Asian population has a dissimilarity index of 22.4 and the Hispanic Population has a dissimilarity index of 43.7. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City, MSA, or State.

The dissimilarity numbers are lower for some races when compared to the 2000 Census, and are somewhat indicative of a City that is more integrated. However, when looking at the exposure index, the numbers reflect that neighborhoods are not as integrated as the index of dissimilarity indicates. Exposure indices refer to the racial/ethnic composition of the tract where the average member of a given group lives. For example, the average Hispanic in some metropolis might live in a tract that is 40% Hispanic, 40% non-Hispanic white, 15% black, and 5% Asian. (Note that these various indices must add up to 100%.) These are presented in two categories: exposure of the group to itself (which is called the Index of Isolation) and exposure of the group to other groups.

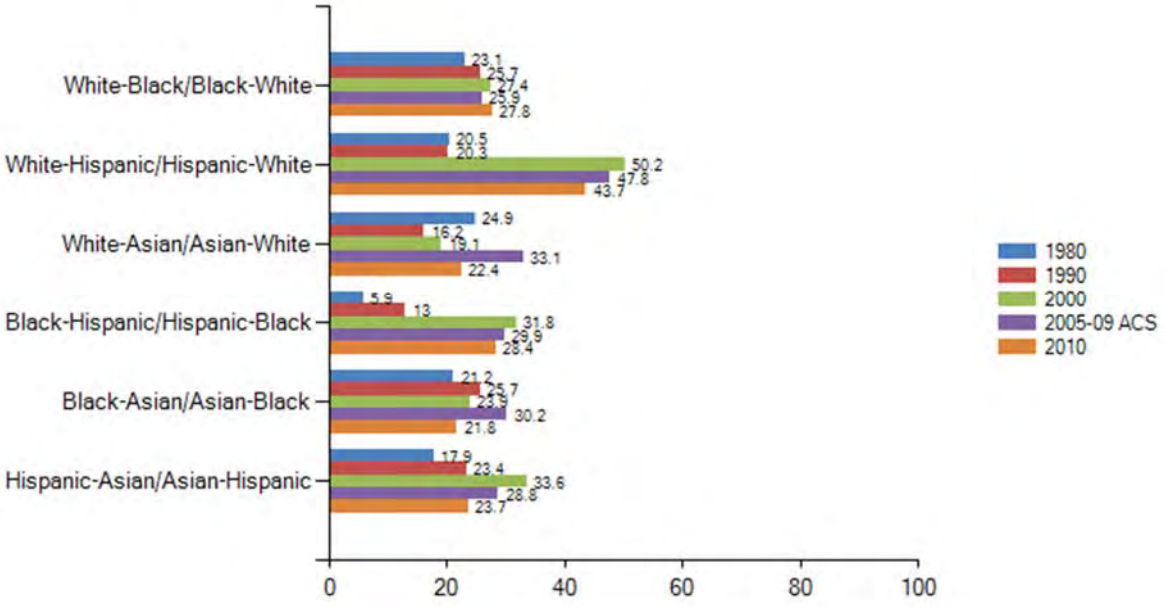
Dissimilarity and Exposure Indices – City of Annapolis

	Dissimilarity Index With Whites	Isolation Index	Exposure to Other Groups*
White	--	60.8	22.8**
Black	27.8	33.2	45.7
Asian	22.4	2.8	51.2
Hispanic	43.7	25.3	42.8

Source: American Communities Project, 2010 Census

** Exposure of minorities to Whites*
***Exposure of Whites to Blacks*

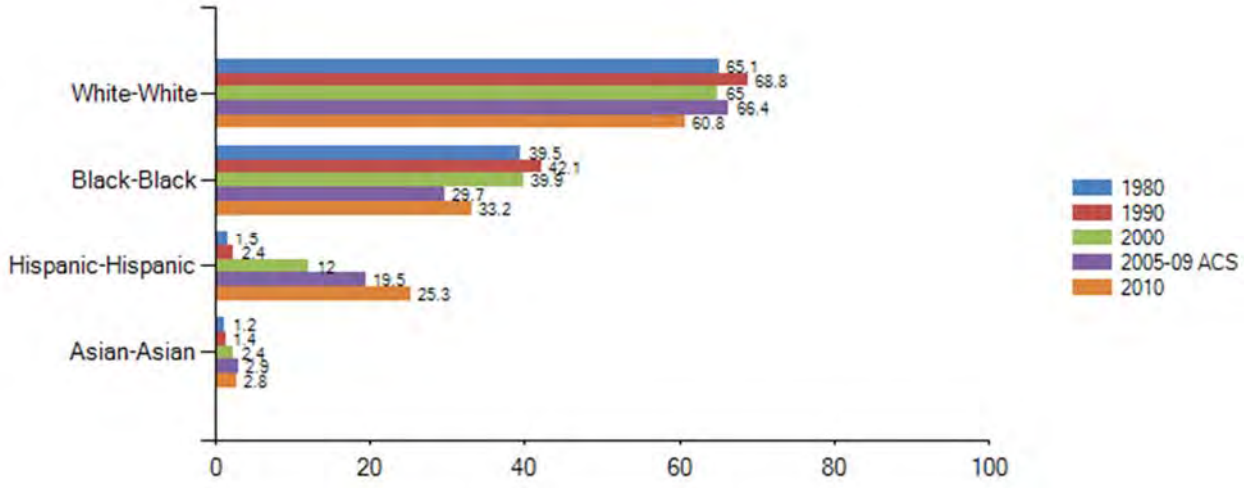
Dissimilarity Index in the City of Annapolis



Source: American Communities Project, U.S. Census

The isolation index is the percentage of same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower bound of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger. The isolation index of White to White in the City of Annapolis is 60.8, Black to Black is 33.2, Hispanic to Hispanic is 25.3, and Asian to Asian is 2.8.

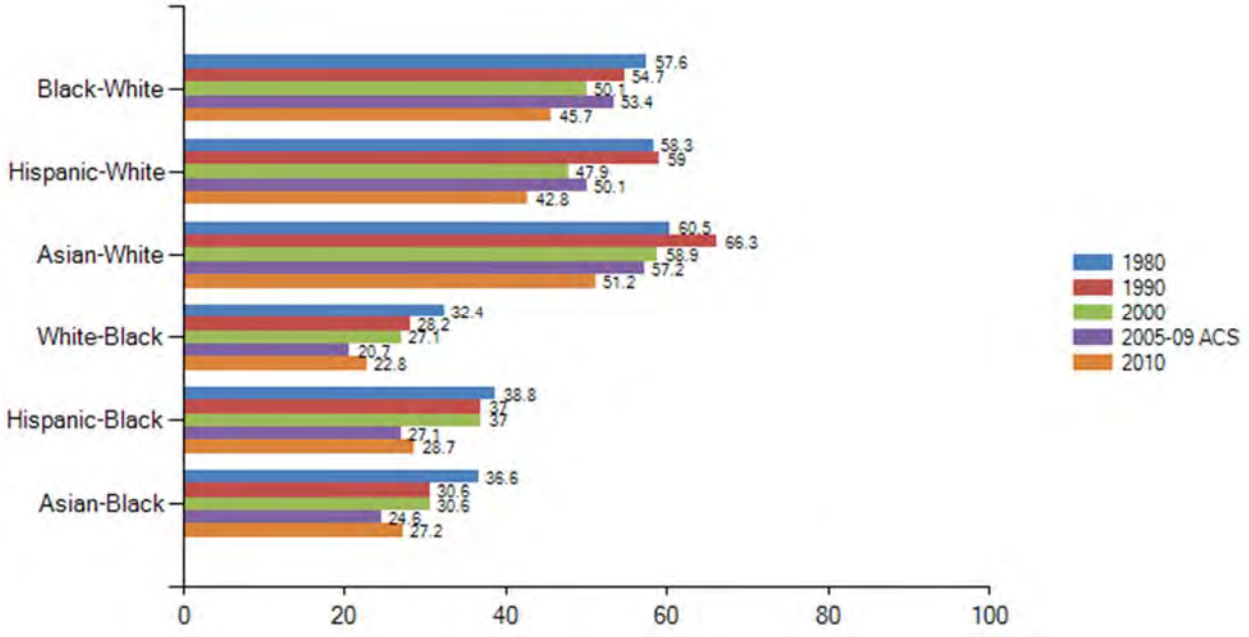
Isolation Index in the City of Annapolis



Source: American Communities Project, U.S. Census

Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern. The exposure to other groups index for Black to White in Annapolis is 45.7, and for White to Black, 22.8. The index for Hispanic to White is 42.8, and Asian to White is 51.2.

Exposure Index in the City of Annapolis



Source: American Communities Project, U.S. Census

In response to the dissimilarity, isolation, and exposure data, the City will continue to incorporate strategies to address segregation and encourage diversity across the region. Some specific actions the City will continue to do are:

- Encourage financial assistance to build affordable housing, through the use of FHLBank, MD Department of Housing and Community Development, LIHTC, CDBG, and HOME programs
- Encourage financial assistance to rehabilitate housing, through the use of FHLBank, MD Department of Housing and Community Development, LIHTC, CDBG, and HOME programs
- Provide educational materials to residents of the City to improve the public's understanding of Fair Housing Choice
- Encourage the creation of a regional Resource Guide (paper and electronic versions) that provides residents information on affordable housing opportunities and social service options

Ethnicity -

The table below highlights the ethnicities of Annapolis' residents at the time of the 2000 U.S. Census and more recent reports.

Population by Ethnicity in the City of Annapolis, MD

ANCESTRY	2000 U.S. Census		2007-2011 American Community Survey	
	#	%	#	%
Total Population	**35,806**	**-**	**38,124**	**-**
Arab	149	0.4%	209	0.5%
Czech	87	0.2%	180	0.5%
Danish	155	0.4%	76	0.2%
Dutch	295	0.8%	422	1.1%
English	3,647	10.2%	4,484	11.8%
French (except Basque)	822	2.3%	905	2.4%
French Canadian	121	0.3%	120	0.3%
German	4,238	11.8%	5,255	13.8%
Greek	416	1.2%	385	1.0%
Hungarian	222	0.6%	456	1.2%
Irish	4,376	12.2%	5,856	15.4%
Italian	1,754	4.9%	2,324	6.1%
Lithuanian	158	0.4%	110	0.3%
Norwegian	290	0.8%	284	0.7%
Polish	888	2.5%	914	2.4%
Portuguese	97	0.3%	14	0.0%
Russian	436	1.2%	329	0.9%
Scotch-Irish	746	2.1%	585	1.5%
Scottish	1,039	2.9%	996	2.6%
Slovak	55	0.2%	61	0.2%
Sub-Saharan African	356	1.0%	252	0.7%
Swedish	368	1.0%	449	1.2%
Swiss	123	0.3%	31	0.1%
Ukrainian	174	0.5%	192	0.5%
United States or American	1,601	4.5%	1,114	2.9%
Welsh	305	0.9%	417	1.1%
West Indian	100	0.3%	70	0.2%
Other ancestries	14,345	40.1%	-	-

Source: 2000 U.S. Census and 2007-2011 American Community Survey

The largest ethnicities in Annapolis include English, German, and Irish. Between 2000 and 2011, Annapolis experienced a very slight increase in the percentage of residents identifying themselves as Dutch, English, German, Irish, Italian, Swedish, and Welsh. Many of the other ethnicities experienced slight fluctuations between 2000 and 2011.

Title VI of the Civil Rights Act of 1964 is the federal law that protects individuals from discrimination on the basis of their race, color, or national origin in programs that receive federal financial assistance. In certain situations, failure to ensure that persons who have Limited English Proficiency (LEP) can effectively participate in, or benefit from, federally assisted programs, may violate Title VI's prohibition against national origin discrimination.

Limited English Proficiency means persons who, as a result of their national origin, do not speak English as their primary language and who have a limited ability to speak, read, write, or understand English. Based on Title VI and LEP Guidance, persons may be entitled to language assistance with respect to a particular service, benefit, or encounter.

According to the 2010 U.S. Census, 17.38% of City residents speak a language other than English at home. The largest non-English speaking population, speaks Spanish. Of Spanish speakers, 2,559 (7.22%) residents speak English less than “very well.” The City will utilize interpretation services, referrals to community liaisons proficient in the language of LEP persons, and HUD translated (documents found at www.hud.gov/offices/fheo/lep.xml) for any LEP persons that the CDBG program will come into contact with.

Language Spoken at Home in the City of Annapolis, MD

	Estimate	Percentage
Total:	35,447	-
Speak only English	29,285	82.62%
Spanish or Spanish Creole:	4,251	11.99%
Speak English "very well"	1,692	4.77%
Speak English less than "very well"	2,559	7.22%
French (incl. Patois, Cajun):	297	0.84%
Speak English "very well"	225	0.63%
Speak English less than "very well"	72	0.20%
French Creole:	23	0.06%
Speak English "very well"	23	0.06%
Speak English less than "very well"	0	0.00%
Italian:	93	0.26%
Speak English "very well"	82	0.23%
Speak English less than "very well"	11	0.03%
Portuguese or Portuguese Creole:	118	0.33%
Speak English "very well"	0	0.00%
Speak English less than "very well"	118	0.33%
German:	166	0.47%
Speak English "very well"	155	0.44%
Speak English less than "very well"	11	0.03%
Yiddish:	0	0.00%
Speak English "very well"	0	0.00%

Speak English less than "very well"	0	0.00%
Other West Germanic languages:	18	0.05%
Speak English "very well"	18	0.05%
Speak English less than "very well"	0	0.00%
Scandinavian languages:	28	0.08%
Speak English "very well"	28	0.08%
Speak English less than "very well"	0	0.00%
Greek:	183	0.52%
Speak English "very well"	103	0.29%
Speak English less than "very well"	80	0.23%
Russian:	44	0.12%
Speak English "very well"	44	0.12%
Speak English less than "very well"	0	0.00%
Polish:	13	0.04%
Speak English "very well"	13	0.04%
Speak English less than "very well"	0	0.00%
Serbo-Croatian:	38	0.11%
Speak English "very well"	27	0.08%
Speak English less than "very well"	11	0.03%
Other Slavic languages:	25	0.07%
Speak English "very well"	13	0.04%
Speak English less than "very well"	12	0.03%
Armenian:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Persian:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Gujarati:	23	0.06%
Speak English "very well"	23	0.06%
Speak English less than "very well"	0	0.00%
Hindi:	86	0.24%
Speak English "very well"	64	0.18%
Speak English less than "very well"	22	0.06%
Urdu:	76	0.21%
Speak English "very well"	0	0.00%
Speak English less than "very well"	76	0.21%
Other Indic languages:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Other Indo-European languages:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Chinese:	22	0.06%
Speak English "very well"	0	0.00%
Speak English less than "very well"	22	0.06%
Japanese:	60	0.17%
Speak English "very well"	33	0.09%
Speak English less than "very well"	27	0.08%
Korean:	125	0.35%
Speak English "very well"	115	0.32%

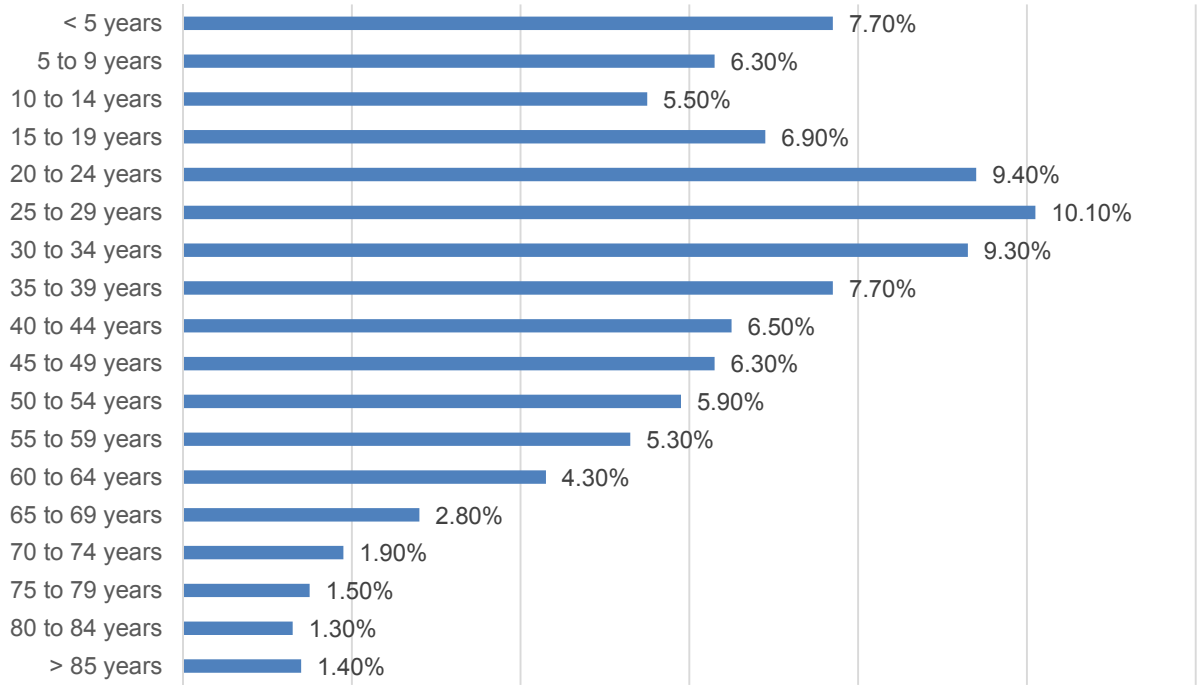
Speak English less than "very well"	10	0.03%
Mon-Khmer, Cambodian:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Hmong:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Thai:	12	0.03%
Speak English "very well"	12	0.03%
Speak English less than "very well"	0	0.00%
Laotian:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Vietnamese:	49	0.14%
Speak English "very well"	18	0.05%
Speak English less than "very well"	31	0.09%
Other Asian languages:	12	0.03%
Speak English "very well"	12	0.03%
Speak English less than "very well"	0	0.00%
Tagalog:	58	0.16%
Speak English "very well"	32	0.09%
Speak English less than "very well"	26	0.07%
Other Pacific Island languages:	19	0.05%
Speak English "very well"	19	0.05%
Speak English less than "very well"	0	0.00%
Navajo:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Other Native North American languages:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Hungarian:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Arabic:	74	0.21%
Speak English "very well"	74	0.21%
Speak English less than "very well"	0	0.00%
Hebrew:	235	0.66%
Speak English "very well"	168	0.47%
Speak English less than "very well"	67	0.19%
African languages:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Other and unspecified languages:	14	0.04%
Speak English "very well"	14	0.04%
Speak English less than "very well"	0	0.00%

Source: 2010 U.S. Census Data

Age -

The chart below illustrates age distribution within the City of Annapolis for 2010. Children under five years of age represent 7.7% of the population; 26.4% of the City's population was under 20 years of age; and 8.9% were 65 years of age or older.

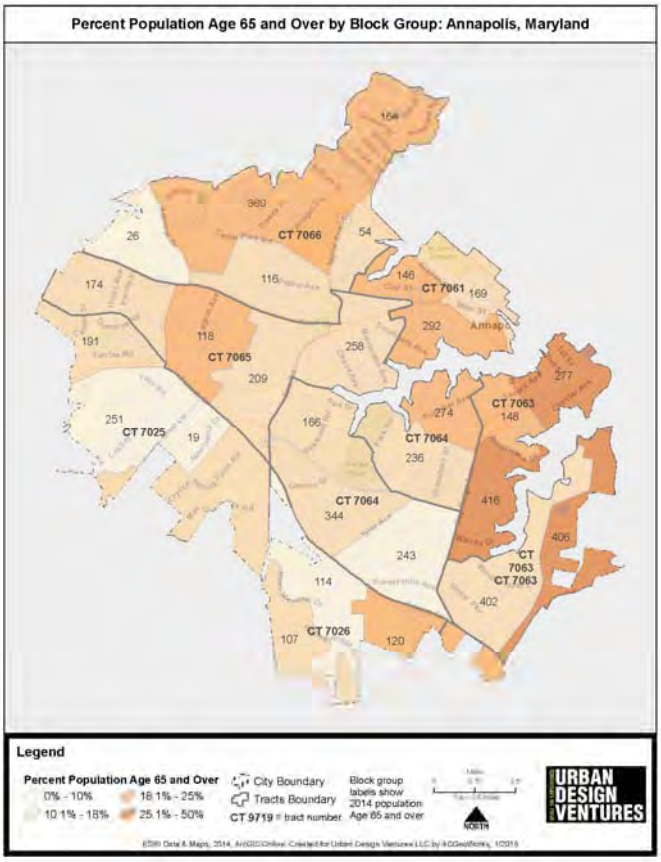
Age of Population in the City of Annapolis, MD



Source: 2010 U.S. Census Data

The median age in the City of Annapolis at the time of the 2010 U.S. Census was 36 years. The median age in Anne Arundel County is slightly higher at 38.4 years, and the median age in the State of Maryland is similar at 38 years.

The map below illustrates the percentage of the Population Age 65 and Over by Block Groups in the City of Annapolis.



Religion -

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Annapolis, the City used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of residents of Anne Arundel County across various denominational groups, as a percentage of the population that reported affiliation with a church.

Religious Affiliation in Anne Arundel County

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	19,638	5.3%	40,334	9.4%	32,626	6.6%	44,446	8.2%
Black Protestant	189	0.1%	189	0.1%	-	-	5,609	1.0%
Mainline Protestant	53,272	14.4%	55,558	13.0%	55,617	11.3%	49,450	9.2%
Catholic	58,480	15.8%	72,508	16.9%	107,463	21.9%	95,116	17.6%
Orthodox	-	-	-	-	1,501	0.3%	3,250	0.6%
Other	1,703	0.5%	5,034	1.2%	6,168	1.3%	7,076	1.3%
Total Adherents:	133,282	35.9%	173,623	40.6%	203,375	41.5%	204,947	38.1%
Unclaimed (% of total population)	237,493	64.1%	255,254	59.1%	288,019	58.5%	332,709	61.9%
Total Population:	370,775	-	428,877	-	491,394	-	539,191	-

Source: The Association of Religious Data Archives; http://www.thearda.com/

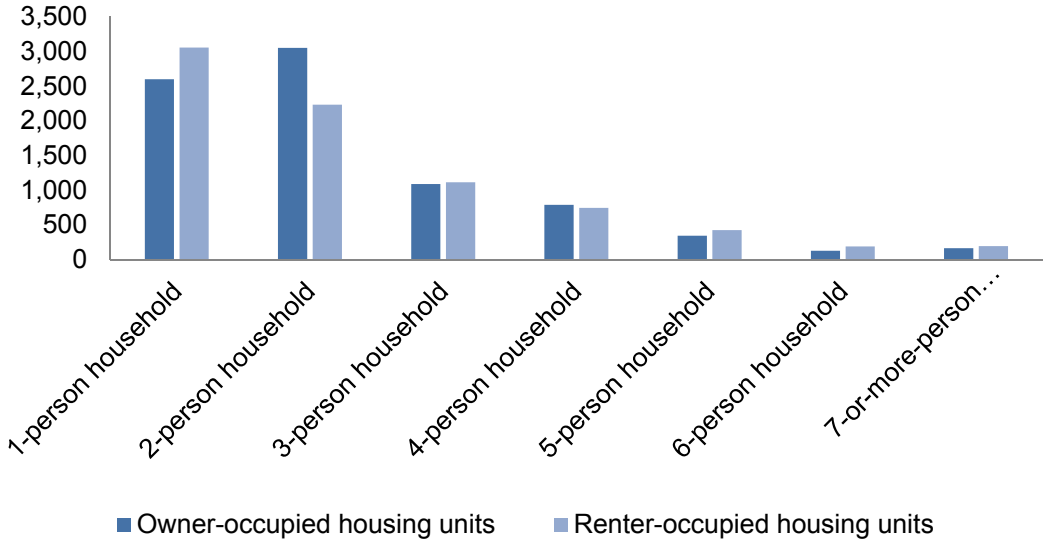
Between 1980 and 2010, Anne Arundel County experienced a slight decrease in people identifying themselves as “Mainline Protestants,” while the number identifying as Catholic, Orthodox, and Evangelical Protestant fluctuated. Between 1980 and 2010, Anne Arundel County saw an overall decrease in the number of people identifying with religious traditions. While the number of total adherents has increased since 1980, the percentage of the population unclaimed to any religion has stayed about the same.

B. Households:

According to the U.S. Census for 2010, there were 16,136 housing units in the City of Annapolis. This is an increase of 5.44% compared to the 2000 Census, when there were 15,303 households in the City of Annapolis. Of the households in 2010, 50.7% were owners and 49.3% were renters. The 2000 Census data is similar, with 51.7% owner-occupied units and 48.3% were renter-occupied. This shows that there was a slight decrease in homeownership in the past decade. However, the 2007-2011 American Community Survey shows an increase in homeownership to 53.0%.

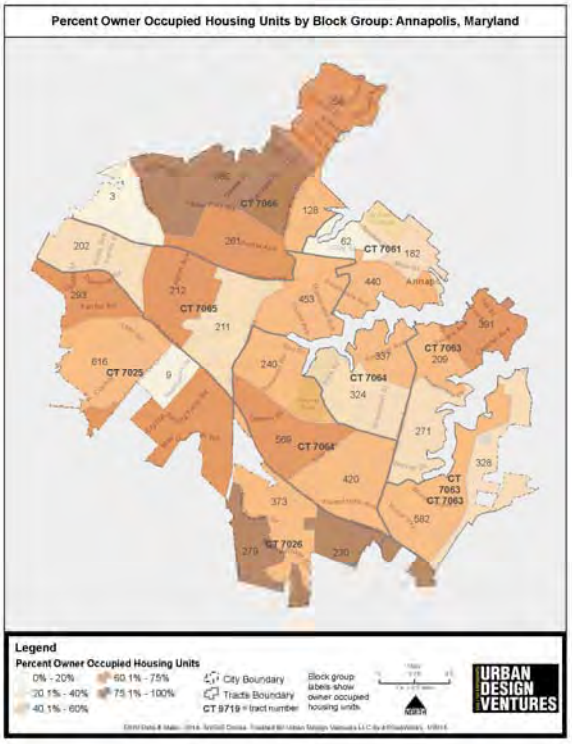
The 2010 Census data shows that the average size of the owner-occupied households was 2.33 persons and the average renter household was 2.35 persons. The chart below illustrates household size breakdown for owner and renter households.

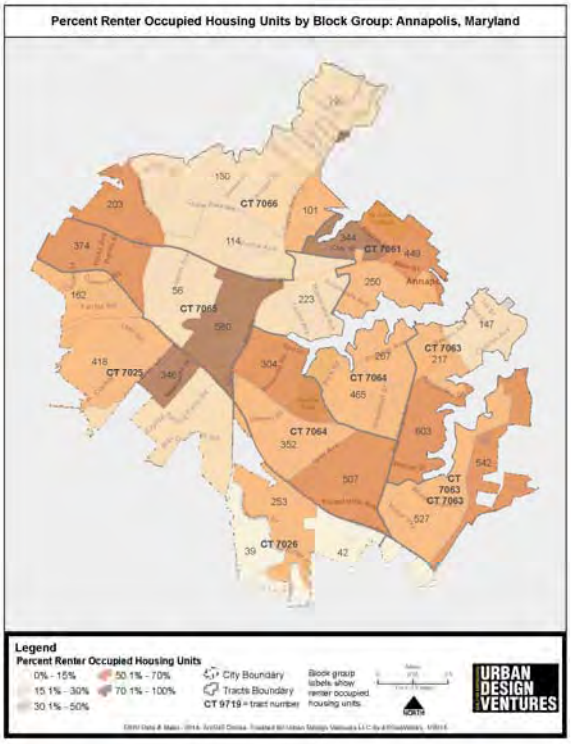
Occupancy by Tenure in the City of Annapolis, MD



Source: 2010 U.S. Census

The maps below illustrate the percentages of Owner and Renter-Occupied Housing Units by Block Group in the City of Annapolis.





The table below compares homeowners and renters by race using U.S. Census data. This table shows that “White” households represent the largest percentage of homeownership (25.5%) with “Black or African American” households comprising (15.7%) of total homeowners.

Household Tenure by Race in Annapolis

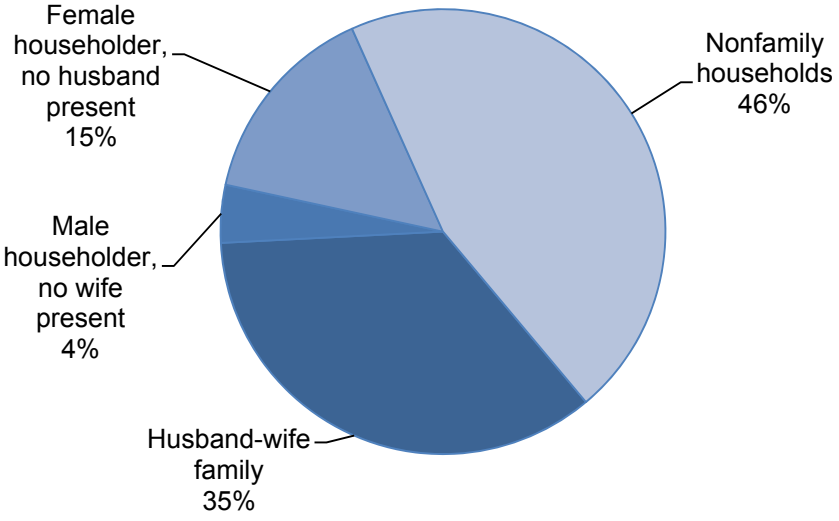
Cohort	2000 U.S. Census		2010 U.S. Census	
	Owner (51.9%)	Renter (48.1%)	Owner (50.7%)	Renter (49.3%)
Householder who is White alone	78.1%	59.3%	38.9%	25.5%
Householder who is Black or African American alone	20.3%	35.9%	8.0%	15.7%
Householder who is American Indian and Alaska Native alone	0.1%	0.2%	0.1%	0.1%

Householder who is Asian alone	0.9%	1.8%	1.9%	0.8%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%	0.0%
Householder who is some other race alone	0.2%	1.6%	1.0%	0.0%
Householder who is two or more races	0.3%	1.3%	0.2%	0.7%
Householder who is Hispanic or Latino	-		2.4%	6.3%

Source: 2000 & 2010 U.S. Census

Families comprised 54.4% of households in the City; 23.1% of households included families with own children less than 18 years of age. Almost fifteen percent (14.9%) of families were female-headed households with no husband present. The chart below illustrates households by type in Annapolis.

Households by Type in the City of Annapolis, MD



Source: 2010 U.S. Census Data

C. Income and Poverty:

The 2000 Census reported that the per capita income for the City of Annapolis was $27,180. The median household income for the City was $49,243, compared to $61,768 for Anne Arundel County and $52,868 for the State of Maryland. The 2007-2011 American Community Survey reported that the per capita income for the City in 2011 was $42,901. The median household income for Annapolis was $70,908, compared to $85,690 for Anne Arundel County, and $72,419 for the State of Maryland. The table below illustrates household income trends.

Household Income in the City of Annapolis, MD

	2000 U.S. Census		2007-2011 American Community Survey	
Items	**Number of Households**	**Percentage**	**Number of Households**	**Percentage**
Total Households	15,231	100.0	16,466	16,466
Less than $10,000	1,405	9.2%	927	5.6%
$10,000 to $14,999	652	4.3%	527	3.2%
$15,000 to $24,999	1,716	11.3%	1,281	7.8%
$25,000 to $34,999	1,636	10.7%	1,233	7.5%
$35,000 to $49,999	2,330	15.3%	1,606	9.8%
$50,000 to $74,999	3,051	20.0%	2,943	17.9%
$75,000 to $99,999	1,937	12.7%	1,992	12.1%
$100,000 to $149,999	1,508	9.9%	2,960	18.0%
$150,000 to $199,999	518	3.4%	1,326	8.1%
$200,000 or more	478	3.1%	1,671	10.1%
Median Household Income ($)	$49,243	(X)	$70,908	(X)

Source: 2000 U.S. Census and 2007-2011 American Community Survey

The following table identifies the Section 8 Income Limits in Anne Arundel County based on household size for FY 2014. The Median Family Household Income for a family of 4 living in Anne Arundel County was $83,500 in 2014.

Section 8 Income Limits for 2014

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	17,550	20,050	22,550	**25,050**	27,910	31,970	36,030	40,090
Very Low (50%) Income Limits	29,250	33,400	37,600	**41,750**	45,100	48,450	51,800	55,150
Low (80%) Income Limits	44,750	51,150	57,550	**63,900**	69,050	74,150	79,250	84,350

Data obtained from hud.gov

The table below highlights the low- and moderate-income population in the City of Annapolis.

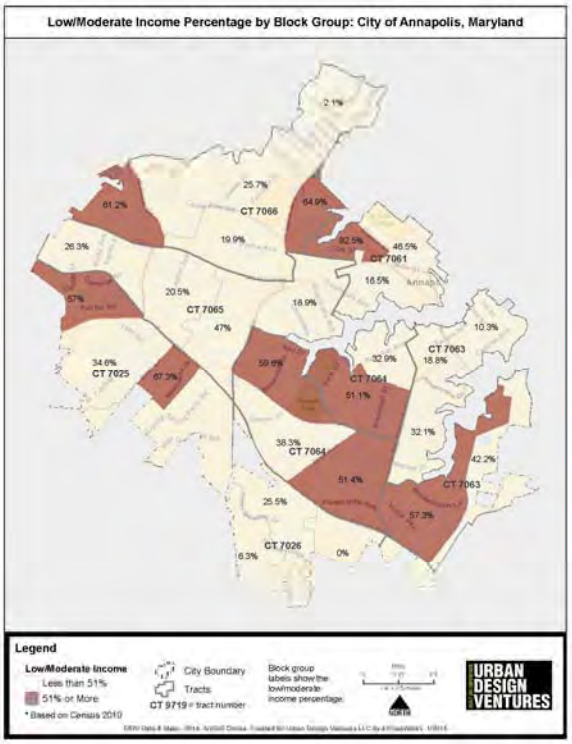
Low- and Moderate-Income in the City of Annapolis, MD

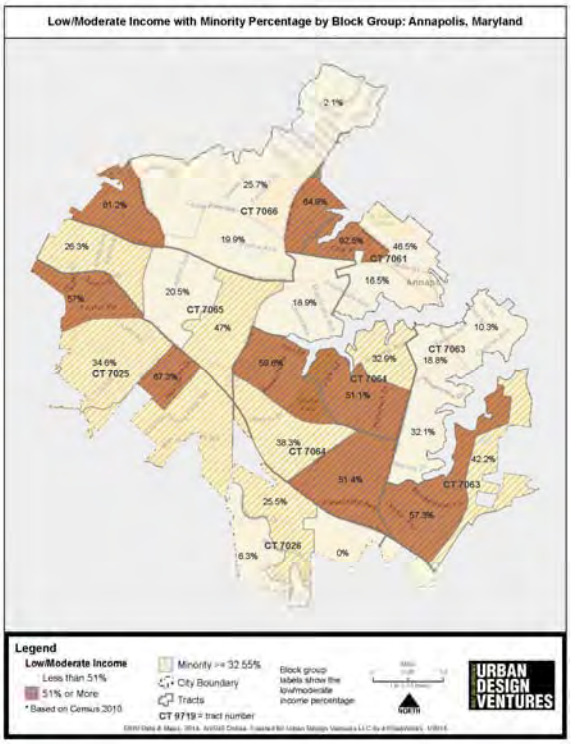
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
702500	1	775	1,360	56.99%
702500	2	710	1,055	67.30%
702500	3	1,085	3,135	34.61%
702500	4	230	790	29.11%
702601	1	-	620	0.00%
702601	3	45	720	6.25%
702601	5	325	1,275	25.49%
702602	3	20	720	2.78%
706101	1	250	1,515	16.50%
706101	2	430	925	46.49%

706101	3	800	865	92.49%
706301	1	625	1,480	42.23%
706301	2	1,015	1,770	57.34%
706302	1	470	1,465	32.08%
706302	2	125	665	18.80%
706302	3	115	1,115	10.31%
706401	1	1,080	2,820	38.30%
706401	2	1,095	2,130	51.41%
706401	3	760	1,275	59.61%
706402	1	405	1,230	32.93%
706402	2	815	1,595	51.10%
706500	1	425	1,615	26.32%
706500	2	115	560	20.54%
706500	3	705	1,500	47.00%
706500	4	240	1,270	18.90%
706600	1	15	710	2.11%
706600	2	535	2,080	25.72%
706600	3	435	670	64.93%
706600	4	230	1,155	19.91%
706600	5	300	490	61.22%
706700	1	295	890	33.15%
TOTAL		**14,470**	**39,465**	**36.67%**

Data obtained from hud.gov

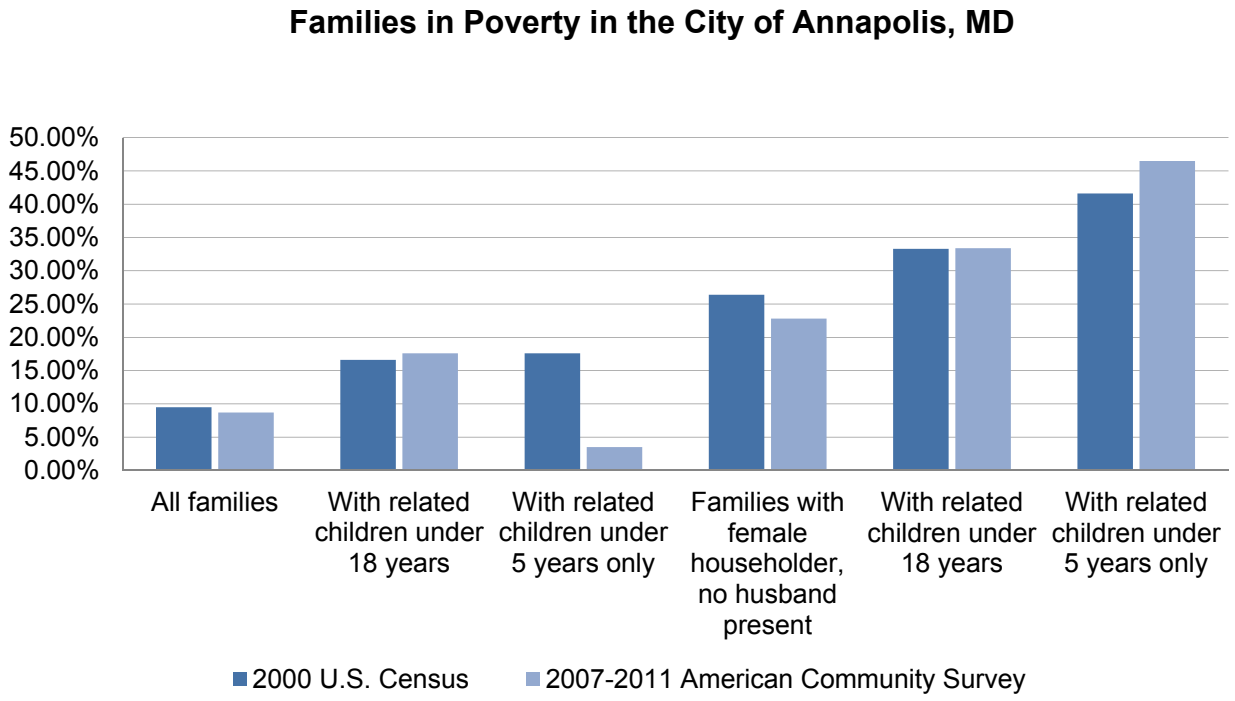
The maps below illustrate the percentages of Low-Income Population and Low-Income/Minority Population by Block Group in the City of Annapolis.





The City's poverty statistics for families with children are significant, particularly for single mothers. The chart below illustrates the poverty statistics for families living in the City of Annapolis. At the time of the 2007-2011 American Community Survey, the percentage of some families with children living below the poverty level was as follows:

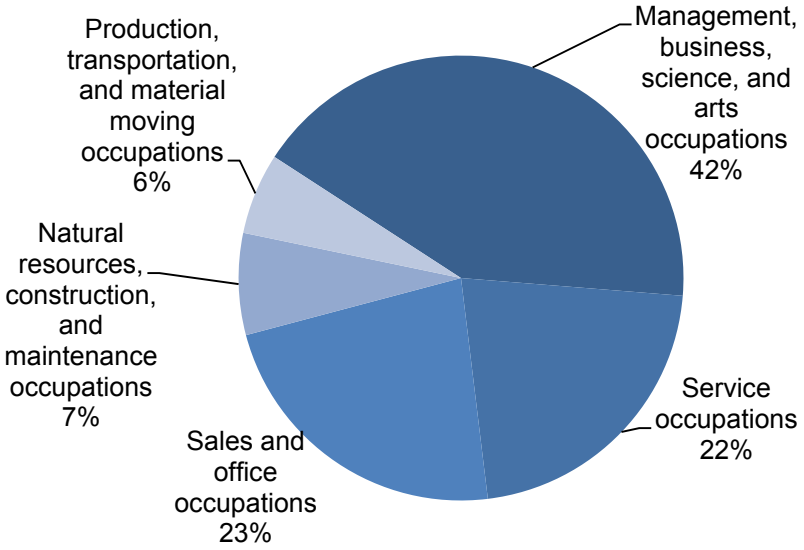
- Families with related children under the age of 18 was 16.9%.
- Families with related children under the age of 5 was 17.6%.
- Female-headed families with related children under the age of 18 was 33.4%
- Female-headed families with related children under the age of 5 was 46.5%



D. Employment:

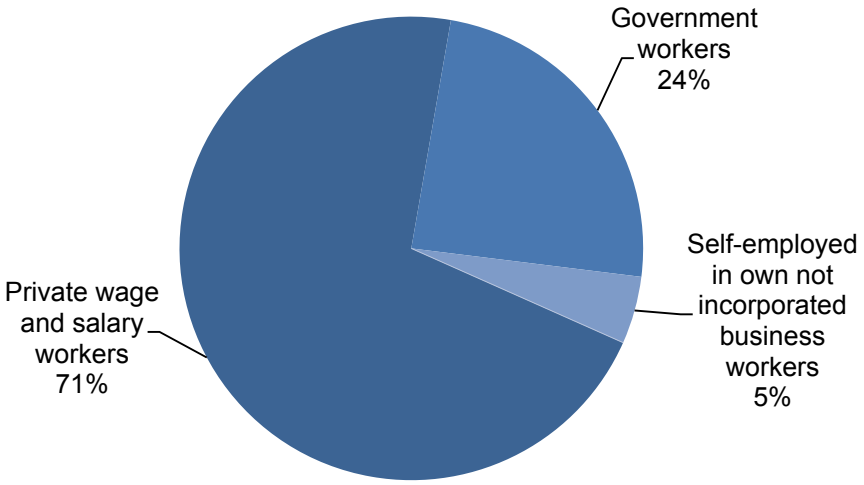
According to the 2007-2011 ACS, 72.0% of the City's residents 16 years of age and over were considered a part of the labor force in 2011. The charts below illustrate the classes of workers and the occupations. Most workers were employed in four occupations: management, business, science, and arts (42%), sales and office (22.8%), service (21.8%), natural resources, construction, and maintenance (7.4%), and production, transportation, and material moving occupations (5.9%). The class of worker consisted primarily of private wage and salary workers (71.0%), to go along with government (24.2%) and self-employed workers (4.7%).

City of Annapolis Occupations



Source: 2007-2011 American Community Survey

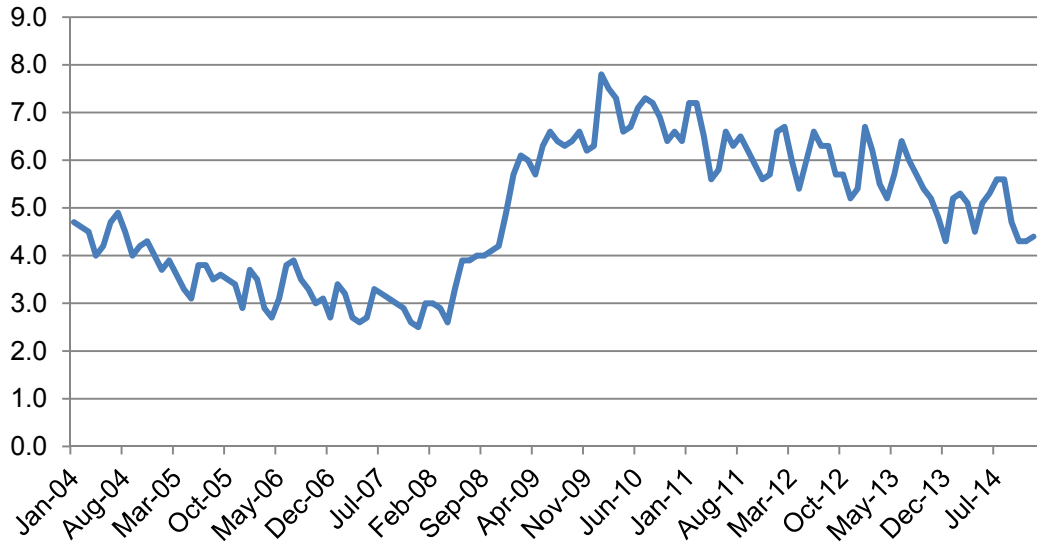
City of Annapolis Class of Worker



Source: 2007-2011 American Community Survey

The chart below illustrates the unemployment rate trends for the City of Annapolis, MD from January 2004 through December 2014 from the Bureau of Labor (www.bls.gov).

City of Annapolis Area Unemployment Rate



Source: http://data.bls.gov

Annapolis experienced a steep rise in unemployment between April 2008 and January 2010, but the overall unemployment rate has recently decreased from a high of 7.9% in early 2010 to the preliminary unemployment rate in December 2014 of 4.4%. The seasonally adjusted, preliminary unemployment rate in Anne Arundel County is 4.6%, while the state of Maryland at this same time was 5.5%.

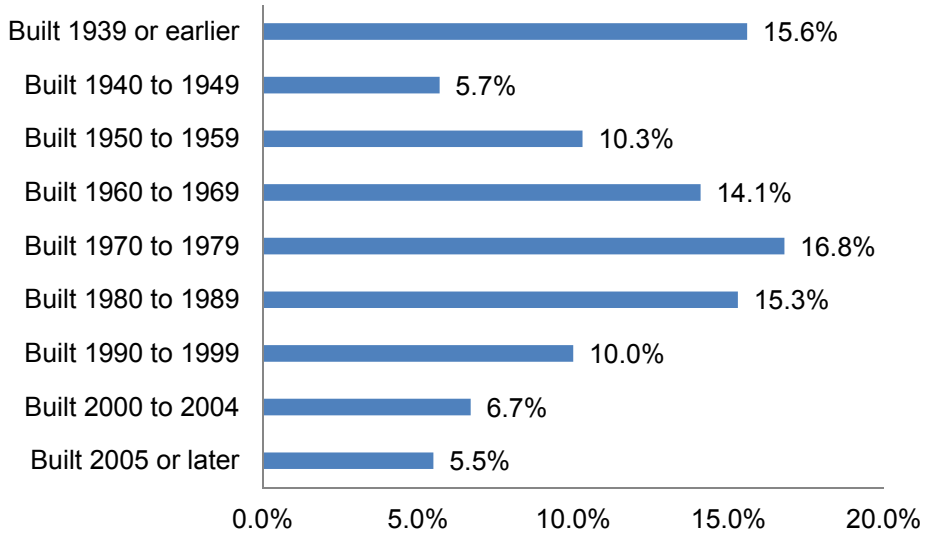
E. Housing Profile:

According to the 2010 U.S. Census, there were 17,845 housing units in the City of Annapolis, of which 16,136 (90.4%) were occupied. This leaves a vacancy rate of 9.6% in Annapolis. Maps are attached that show the distribution of vacancies in the City.

Based on the 2007-2011 American Community Survey Data, the City of Annapolis' housing stock is considered neither old nor new; over one-third (37.5%) of the housing stock was constructed after 1979 and another 30.9% was constructed between 1960 and 1979. Therefore, over two-thirds of the City's housing stock (68.4%) was built after 1959. The City of Annapolis has a wide-ranging housing stock, consisting of older homes that give the City its history and new construction to meet the housing demands of a growing city.

The chart below illustrates the year that housing structures were built in the City of Annapolis based on the 2007-2011 ACS.

Year Structure Built in the City of Annapolis, MD



Source: 2007-2011 American Community Survey

The table below outlines the number of new units for which building permits were filed annually in the Baltimore-Towson Core Base Statistical Area (CBSA). The CBSA includes Anne Arundel County and the City of Annapolis. Overall, most new construction has been for single family units. The City experienced a decrease in the total number of new units constructed between 2005 and 2008.

Units Authorized by Building Permits Baltimore-Towson CBSA

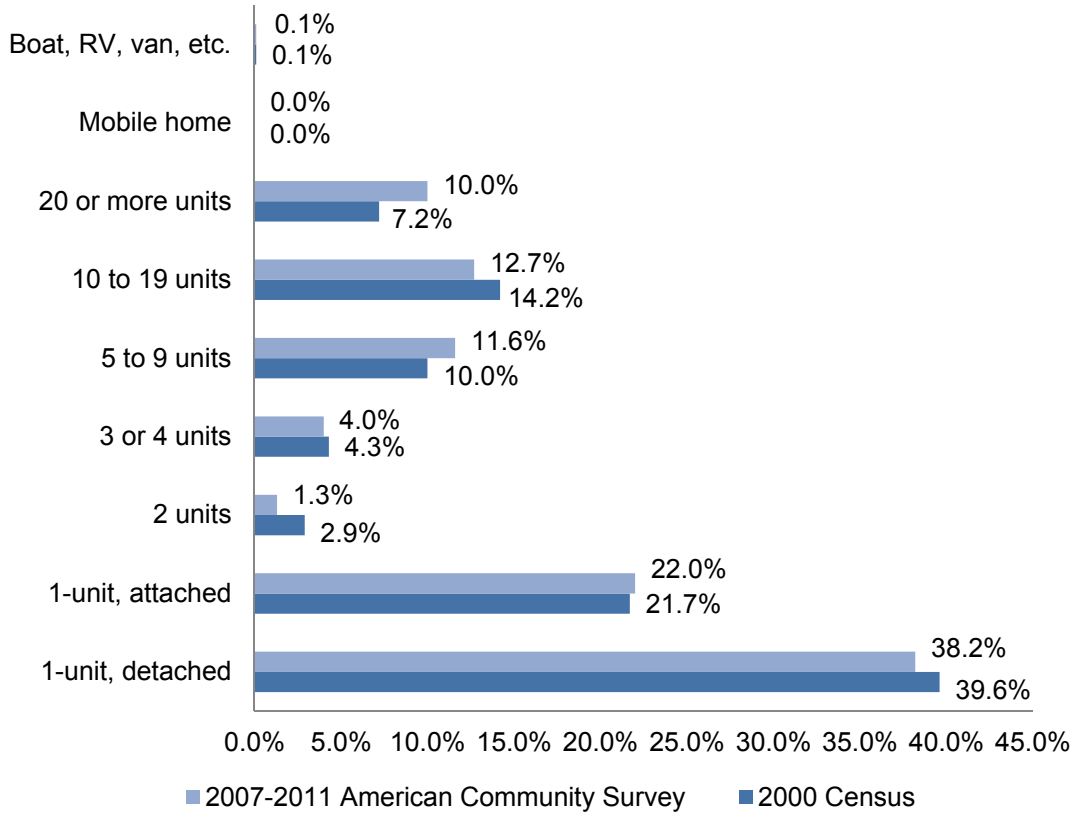
Year	Single Family	Multi Family	5+ Units	Total
2003	8,314	2,819	2,791	11,133
2004	7,501	2,781	2,661	10,282
2005	8,386	2,941	2,858	11,327
2006	6,339	1,794	1,759	8,133
2007	4,775	1,432	1,428	6,207
2008	3,131	2,413	2,404	5,544
2009	3,099	2,016	1,991	5,115
2010	3,554	2,040	2,030	5,594
2011	3,277	2,876	2,861	6,153
2011	3,895	2,061	2,047	5,956
2013	4,617	3,452	3,291	8,069

Source: ***http://socds.huduser.org/permits/summary.odb***

In 2000, the City's housing stock primarily consisted of single-family detached (39.6%) and single-family attached (21.7%). In 2000, multi-family units in the City of Annapolis consisted of two units (2.9%), three to four units (4.3%), five to nine units (10.0%), ten to nineteen units (14.2%) and twenty units or more (7.2%). Mobile homes made up 0.0% of the housing stock. The median value of owner-occupied homes in the City of Annapolis in 2000 was $165,600 compared to $159,300 for Anne Arundel County and $146,000 for the State of Maryland.

In 2011, the City's housing stock consisted primarily of single-family detached (38.2%) and single-family attached (22.0%). In 2011, multi-family units in the City of Annapolis consisted of two units (1.3%), three to four units (4.0%), five to nine units (11.6%), ten to nineteen units (12.7%) and twenty units or more (10.0%). Mobile homes made up 0.0% of the housing stock. The median value of owner-occupied homes in the City of Annapolis in 2011 was $408,000, compared to $361,700 for Anne Arundel County and $319,800 for the State of Maryland. The chart below shows the trends in these housing statistics over the last decade.

Housing Stock in the City of Annapolis, MD



Source: 2000 U.S. Census & 2007-2011 American Community Survey

F. Financing:

Owner Costs -

The median mortgage expense in the City of Annapolis for 2000 was $1,349, compared to $2,106 in 2011. The table below illustrates mortgage status and selected monthly owner costs. While monthly owner costs increased by 56.1%, median income during the same time period increased only 44.0%. Over three-quarters (77.0%) of all houses in Annapolis had mortgages in 2000, compared to 75.4% in 2011.

Mortgage Status and Selected Monthly Owner Costs

	2000 U.S. Census		2007-2011 American Community Survey	
Monthly Owner Cost	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	5,248	77.0%	6,576	75.4%
Less than $300	11	0.2%	0	0.0%
$300 to $499	61	1.1%	11	0.2%
$500 to $699	253	4.8%	87	1.3%
$700 to $999	910	17.4%	264	4.0%
$1,000 to $1,499	2,010	38.3%	1,009	15.3%
$1,500 to $1,999	1,142	21.8%	1,672	25.4%
$2,000 or more	861	16.4%	3,533	53.7%
Median (dollars)	$1,349	(X)	$2,106	(X)
Houses without a mortgage	1,572	23.0%	2,151	24.6%
Median	$397	(X)	$664	(X)

Source: 2000 U.S. Census and 2007-2011 American Community Survey

Over one-third (35.4%) of owner-occupied households with a mortgage had monthly housing costs that exceeded 30% of their monthly income in 2011, indicating a relatively high percentage of owners whose housing is not considered affordable. This is illustrated in the following table, which shows housing costs for owner-households. Between the 2000 census count and the 2007-2011 ACS, there was a slight trend of increased monthly housing costs.

Selected Monthly Owner Costs as a Percentage of Household Income

Owner Costs as a % of Income	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage of Units	Number of Housing Units	Percentage of Units
Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)	5,248	77.0%	6,576	75.4%
Less than 20 percent	2,047	39.0%	2,500	38.0%
20 to 24.9 percent	930	17.7%	948	14.4%
25 to 29.9 percent	620	11.8%	800	12.2%
30 to 34.9 percent	603	11.5%	615	9.4%
35 percent or more	1,033	19.7%	1,713	26.0%
Not computed	15	0.3%	0	(X)
Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)	1,572	23.0%	2,151	24.6%
Less than 20 percent	1,146	72.9%	1,698	78.9%
20 to 24.9 percent	128	8.1%	124	5.8%
25 to 29.9 percent	79	5.0%	95	4.4%
30 to 34.9 percent	60	3.8%	39	1.8%
35 percent or more	118	7.5%	195	9.1%
Not computed	41	2.6%	0	(X)

Source: 2000 U.S. Census & 2007-2011 American Community Survey

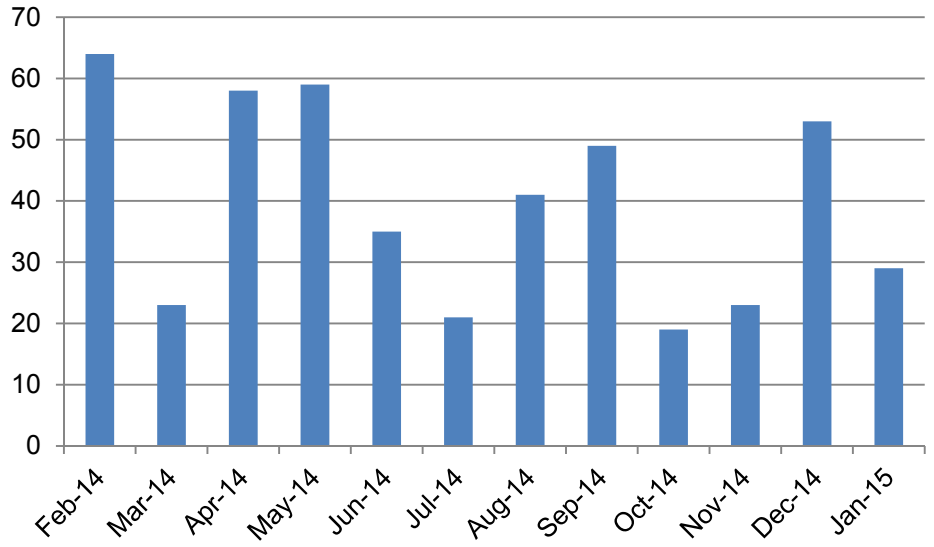
According to RealtyTrac, the median list price for a home in Annapolis in January 2014 was $379,900, with a median sales price of $352,994.

Foreclosures -

According to RealtyTrac, the City of Annapolis had a foreclosure rate of 1 in every 1,379 housing units in January 2015. At this same time, Anne

Arundel County had a rate of 1 in every 886 housing units and the state of Maryland had a foreclosure rate of 1 in every 611 housing units. The following chart illustrates the foreclosure rate of the City of Annapolis.

Foreclosures in the City of Annapolis, MD



Source: www.realtytrac.com

The number of foreclosures for the City of Annapolis was at its highest in February 2014, with 64 foreclosures. As of January 2015, there were 127 properties in some state of foreclosure.

Renter Costs -

The median monthly rent in 2000 was $762, compared to $1,285 in 2011, an increase of 68.6%. The following table illustrates rental rates within the City at the time of the 2000 U.S. Census and 2007-2011 American Community Survey.

Gross Monthly Rent

	2000 U.S. Census		2007-2011 American Community Survey	
Rental Rates	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than $200	717	9.8%	276	3.6%
$200 to $299	412	5.6%	280	3.7%
$300 to $499	730	10.0%	265	3.5%
$500 to $749	1,608	22.0%	350	4.6%
$750 to $999	2,320	31.7%	882	11.6%
$1,000 to $1,499	1,210	16.5%	2,997	39.4%
$1,500 or more	195	2.7%	2,562	33.7%
No cash rent	124	1.7%	127	(X)
Median (dollars)	$762	(X)	$1,285	(X)

Source: 2000 U.S. Census & 2007-2011 American Community Survey

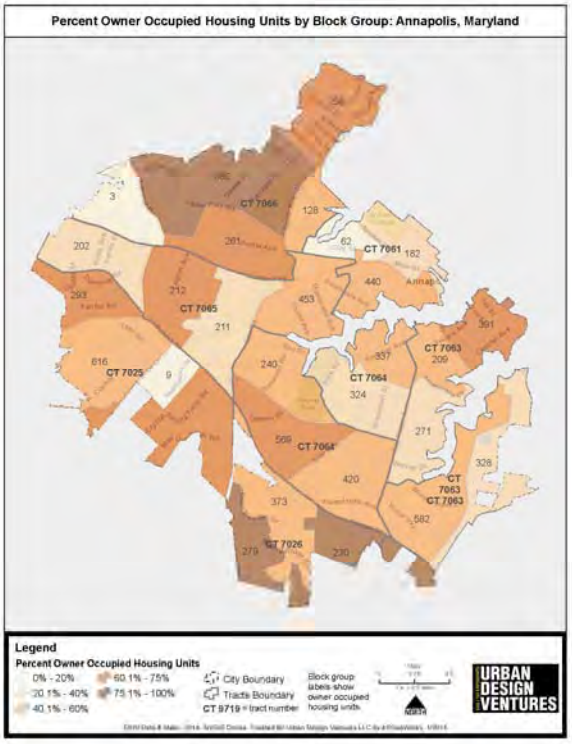
The table below illustrates the housing cost for renter-households. The monthly housing costs for 33.7% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating an even higher percentage of renters whose housing is not considered affordable. In 2011, that amount increased to 50.6%.

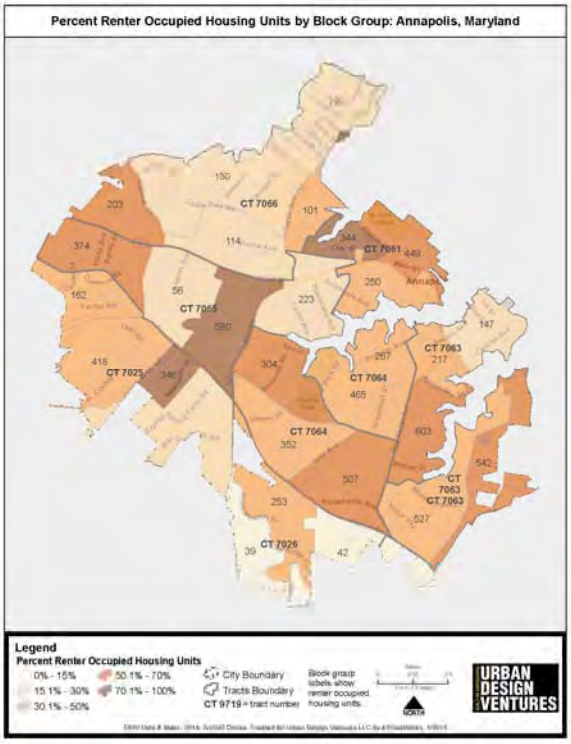
Gross Rent as a Percentage of Household Income

	2000 U.S. Census		2007-2011 American Community Survey	
Rental Cost as a % of Income	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	1,473	20.1%	830	11.0%
15 to 19 percent	1,081	14.8%	957	12.7%
20 to 24 percent	1,312	17.9%	940	12.4%
25 to 29 percent	745	10.2%	1,000	13.2%
30 to 34 percent	579	7.9%	797	10.5%
35 percent or more	1,886	25.8%	3,031	40.1%
Not computed	240	3.3%	184	(X)

Source: 2000 U.S. Census & 2007-2011 American Community Survey

The maps below illustrate the percentages of Owner and Renter-Occupied Housing Units by Block Group in the City of Annapolis.





The 2015 Fair Market Rents for the Anne Arundel County are shown in the following table.

Final FY 2014 FMRs by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2015 FMR	$833	$985	$1,232	$1,574	$1,713

Source: www.hud.gov

G. Household Types:

Based on a comparison between the 2000 and 2011 populations, the City of Annapolis experienced a 6.4% increase in population. The median household income of the area increased by 44.0%; still an increase when inflation is taken into account.

Changes Between 2000 & 2011

Demographics	2000	2011	% Change
Population	35,838	38,124	6.4%

Demographics	2000	2011	% Change
Households	15,303	16,466	7.6%
Median Household Income	$49,243	$70,908	44.0%

Data Source: 2000 Census (Base Year), 2007-2011 American Community Survey

Number of Households by Income

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,850	1,760	1,980	1,685	9,195
Small Family Households *	615	545	640	645	3,425
Large Family Households *	75	40	245	95	530
Household contains at least one person 62-74 years of age	520	415	155	195	2,050
Household contains at least one person age 75 or older	150	280	340	135	845
Households with one or more children 6 years old or younger *	444	345	365	280	950

Data Source: 2007-2011 CHAS

** The highest income category for these family types is >80% HAMFI*

Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100 % AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	0	0	60	0	10	0	70

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100 % AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	0	0	0	35	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	60	0	90	0	150	0	0	0	4	4
Housing cost burden greater than 50% of income (and none of the above problems)	885	655	170	10	1,720	150	295	160	145	750
Housing cost burden greater than 30% of income (and none of the above problems)	290	360	605	365	1,620	55	70	255	220	600
Zero/negative Income (and none of the above problems)	70	0	0	0	70	0	0	0	0	0

Data Source: 2007-2011 CHAS

Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	980	655	260	10	1,905	210	295	170	150	825
Having none of four housing problems	530	635	930	960	3,055	55	170	620	570	1,415
Household has negative income, but none of the other housing problems	70	0	0	0	70	0	0	0	0	0

Data Source: 2007-2011 CHAS

Cost Overburdened Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	515	400	255	1,170	4	40	120	164
Large Related	75	40	95	210	0	0	90	90
Elderly	390	220	135	745	165	214	40	419
Other	290	355	345	990	95	110	165	370
Total need by income	1,270	1,015	830	3,115	264	364	415	1,043

Data Source: 2007-2011 CHAS

Cost Overburdened Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	460	185	105	750	4	30	75	109
Large Related	75	0	30	105	0	0	55	55
Elderly	245	125	30	400	110	180	10	300
Other	200	345	10	555	95	90	25	210
Total need by income	980	655	175	1,810	209	300	165	674

Data Source: 2007-2011 CHAS

Overcrowding Conditions

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	80	0	45	0	125	0	0	0	4	4
Multiple, unrelated family households	15	0	45	0	60	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	95	0	90	0	185	0	0	0	4	4

Data Source: 2007-2011 CHAS

According to the 2007-2011 American Community Survey (ACS), there were 16,466 households in 2011 in the City of Annapolis. Based on this number of households, 5,994 (36.4 %) of all households were single person households living alone. Single person households aged 65 and over comprised 1,844 households or (11.2%) of all single person households. Based on the ACS estimates, 30.8% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the City's population. The City will need to assist in obtaining funding and collaborating with housing service and elderly support agencies to provide programs, activities and accommodations for its elderly population.

The largest housing problem in the City of Annapolis is affordability. According to the 2007-2011 ACS data, 50.6% of all renter households are cost overburdened by 30% or more, and 35.4% of owner households with a mortgage are cost overburdened by 30% or more. In consultations, interviews and surveys, the lack of affordable accessible housing for the disabled is the largest unmet housing need and problem. The housing stock is older and most single-family residential structures are two stories in height and therefore are not accessible. Another housing issue is the lack of permanent supportive housing for the homeless.

The elderly and disabled populations are the most affected by the high cost of housing in the City of Annapolis. The elderly and disabled are on fixed or limited incomes. The City needs more affordable housing that is decent, safe, and sound for the very low-income residents.

The other large group affected by the lack of affordable housing is the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence.

High housing costs reduce economic opportunities, access to jobs and services, and the ability of lower income households, including persons with disabilities, to live in the communities and neighborhoods of their choice. The affordability gap results in a concentration of lower income households in older neighborhoods that have higher levels of substandard housing and overcrowding.

HUD regulatory requirements are restricted to assisting households at 80% of the area median income or lower. Given the current economic conditions and traditional housing market in the City, homeownership costs remain high. As a result, Annapolis continues to focus its CDBG funds to support activities across the housing spectrum to increase and improve the existing housing stock, increase homeownership, particularly among low income and first time homebuyers, and affirmatively further fair housing. The City will continue to provide assistance to low income homeowners for housing rehabilitation in an effort to improve community health and safety, preserve the investment of low-income property owners, and to promote community stabilization.

H. Cost Burden:

The greatest housing problem facing the City of Annapolis, MD is the lack of affordable housing and the fact that many of the City's lower income households are paying more than 30% of their total household income on the monthly cost for housing. The following information was noted: 1,750 White households were cost overburdened by 30% to 50%, and 1,520 White households were cost over burdened by greater than 50%; 760 Black/African American households were cost overburdened by 30% to 50%, and 725 Black/African American households were cost overburdened by greater than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,290	2,270	2,640	70
White	7,635	1,750	1,520	45
Black / African American	2,030	760	725	30

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Asian	130	15	120	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	520	525	480	0

Data Source: 2007-2011 CHAS

A total of 1,750 White households were considered cost overburdened by between 30% and 50%, which is 77.09% of the total cases of households that were considered cost overburdened. This number is slightly above the 71.59% of total households the White category comprises. A total of 760 Black/African American households were considered cost overburdened by between 30% and 50%, which is 33.48% of the total cases of households that were considered cost overburdened. This number is above the 21.73% of total households the Black/African American category comprises. This indicates that the Black/African Americans are disproportionately cost overburdened in the 30-50% cost overburdened category. A total of 525 Hispanic households were considered cost overburdened between 30% and 50%, which is 23.13% of the total cases of households that were considered cost overburdened. This number is above the 9.28% of total households in the Hispanic category. This indicates that Hispanics are disproportionately cost overburdened in the 30-50% cost overburdened category.

A total of 1,520 White households were considered cost overburdened by greater than 50%, which is 57.58% of the total cases of households that were considered cost overburdened. This number is below the 71.59% of total households the White category comprises. A total of 725 Black/African American households were considered cost overburdened by greater than 50%, which is 27.46% of the total cases of households that were considered cost overburdened. This number is higher than the 21.73% of total households the Black/African American category comprises. A total of 480 Hispanic households were considered cost overburdened by greater than 50%, which is 18.18% of the total cases of households that were considered cost overburdened. This number is above the 9.28% of total households the Hispanic category comprises.

I. Housing Problems:

A household is considered to have a housing problem if it is cost burden by more than 30% of their income, is experiencing overcrowding, or has incomplete kitchen or plumbing facilities. The four housing problems are:

lacks complete kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%.

During the planning process for the preparation of the City of Annapolis' Five Year Consolidated Plan, an evaluation and comparison was made to determine the needs of any racial/ethnic groups in comparison to the overall need in the City. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The following tables illustrate the disproportionate needs in the City of Annapolis:

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,535	240	70
White	555	65	45
Black / African American	680	130	30
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	30	0

Data Source: 2007-2011 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,385	375	0
White	735	75	0
Black / African American	265	255	0
Asian	70	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	315	35	0

Data Source: 2007-2011 CHAS

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,295	685	0
White	685	355	0
Black / African American	265	275	0
Asian	30	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	300	35	0

Data Source: 2007-2011 CHAS

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	745	940	0
White	450	570	0
Black / African American	195	315	0
Asian	20	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	20	0

Data Source: 2007-2011 CHAS

The racial composition of households in the City of Annapolis, according to the 2007-2011 American Community Survey, was 71.59% White, 21.73% African American/Black, and 1.73% Asian. The Hispanic/Latino population was 9.28%. The 0-30% AMI Black/African American group, the 30-50% AMI Hispanic/Latino group, and the 50-80% Hispanic/Latino group were disproportionately affected by housing problems. Black/African Americans make up 21.73% of total households, yet have 44.30% of the housing problems in the 0-30% AMI income category. Hispanic/Latinos make up 9.28% of the total households, yet have 22.74% of the housing problems in the 30-50% AMI income category and 23.17% of housing problems in the 50-80% AMI income category.

J. Severe Housing Problems:

A household is considered having a housing problem if it is cost burden by more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. The four severe housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burden over 50%.

In order for the City of Annapolis to determine its goals and strategies, it must determine the extent to which any racial/ethnic group has a greater need in comparison to the City's overall population need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS data and the 2010 U.S. Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons in that group as a whole. The following tables illustrate the disproportionate needs of the City of Annapolis.

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,190	585	70
White	480	140	45
Black / African American	465	350	30
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	240	65	0

Data Source: 2007-2011 CHAS

30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	955	805	0
White	610	200	0
Black / African American	120	400	0

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	70	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	155	195	0

Data Source: 2007-2011 CHAS

50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	430	1,545	0
White	195	845	0
Black / African American	60	480	0
Asian	30	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	140	195	0

Data Source: 2007-2011 CHAS

80%-100% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	160	1,525	0
White	80	945	0
Black / African American	80	430	0
Asian	4	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	100	0

Data Source: 2007-2011 CHAS

The racial composition of households in the City of Annapolis, according to the 2007-2011 American Community Survey, was 71.59% White, 21.73% African American/Black, and 1.73% Asian. The Hispanic/Latino population was 9.28%. The 0-30% AMI Black/African American group, the 0-30% AMI Hispanic/Latino group, the 50-80% Hispanic/Latino group, and the 80-100% AMI Black/African American group were disproportionately affected by severe housing problems. Black/African Americans make up 21.73% of total households, yet have 39.8% of the severe housing problems in the 0-30% AMI income category and 50% of the severe housing problems in the 80-100% AMI households. Hispanic/Latinos make up 9.28% of the total households, yet have 20.17% of the severe housing problems in the 30-50% AMI income category and 32.56% of severe housing problems in the 50-80% AMI income category.

The website www.dataplace.org provides an overview of data for communities across the country. The table below highlights important data to further illustrate the housing problems in Annapolis as compared to Anne Arundel County and the State of Maryland. As of 2000, (the most recent data available) over half (54.3%) of households with income less than 80% of the median income are cost overburdened in the City, and a quarter (25.0%) are severely cost overburdened.

Housing Hardships in the City of Annapolis, MD (2000)

Categories of Housing Hardships	Annapolis	Anne Arundel County	Maryland
Percentage of Households with income 0-80% of area median with housing cost burden	54.3%	53.9%	52.0%
Percentage of Households with income 0-80% of area median with severe housing cost burden	25.0%	24.4%	24.7%
Percentage housing units that are overcrowded	3.7%	2.0%	3.6%
Percentage housing units without complete kitchen facilities	0.2%	0.2%	0.4%
Percentage occupied housing units without complete plumbing facilities	0.5%	0.3%	0.5%

Source: www.dataplace.org

K. Disabled Households:

The table below includes the 2009-2011 Census Data that shows the number of disabled individuals in the City of Annapolis. The total population over the age of 5 is 37,998 and the disabled portion of this population is

3,187, or (8.4%). This is an indicator of the need for housing for the disabled, which are oftentimes low- and moderate-income, and do not have housing resources that are accessible and/or affordable.

Disability Status for Annapolis, MD

Disability Status of the Civilian Non-Institutional Population	Total Population Over 5 Years of Age	Population with a Disability	Percent with a Disability
Total civilian noninstitutionalized population	37,998	3,187	8.4%
Population under 5 years	2,989	0	0.0%
With a hearing difficulty	(X)	0	0.0%
With a vision difficulty	(X)	0	0.0%
Population 5 to 17 years	5,118	18	0.4%
With a hearing difficulty	(X)	0	0.0%
With a vision difficulty	(X)	0	0.0%
With a cognitive difficulty	(X)	18	0.4%
With an ambulatory difficulty	(X)	0	0.0%
With a self-care difficulty	(X)	0	0.0%
Population 18 to 64 years	24,738	1,953	7.9%
With a hearing difficulty	(X)	552	2.2%
With a vision difficulty	(X)	429	1.7%
With a cognitive difficulty	(X)	735	3.0%
With an ambulatory difficulty	(X)	878	3.5%
With a self-care difficulty	(X)	356	1.4%
With an independent living difficulty	(X)	550	2.2%
Population 65 years and over	5,153	1,216	23.6%
With a hearing difficulty	(X)	388	7.5%
With a vision difficulty	(X)	130	2.5%
With a cognitive difficulty	(X)	334	6.5%
With an ambulatory difficulty	(X)	881	17.1%
With a self-care difficulty	(X)	242	4.7%
With an independent living difficulty	(X)	776	15.1%
SEX			
Male	18,801	1,506	8.0%
Female	19,197	1,681	8.8%

RACE AND HISPANIC OR LATINO ORIGIN			
One Race	N	N	N
White alone	24,716	1,604	6.5%
Black or African American alone	9,844	1,226	12.5%
American Indian and Alaska Native alone	N	N	N
Asian alone	N	N	N
Native Hawaiian and Other Pacific Islander alone	N	N	N
Some other race alone	N	N	N
Two or more races	N	N	N
White alone, not Hispanic or Latino	20,923	1,555	7.4%
Hispanic or Latino (of any race)	6,156	365	5.9%

Source: 2007-2011 American Community Survey

Based on the 2000 CHAS Data and the 2007-2011 ACS Data, it is estimated that 45% of all disabled renters have a housing problem that includes cost overburdened by 30% or another type of housing problem, and 35% of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates, it can be deduced that approximately 250 disabled renters have a housing problem and approximately 385 disabled homeowners have a housing problem. A breakdown of the types of disability as a percent of the entire population of Annapolis is as follows: hearing difficulty = 2.47%; vision difficulty = 1.47%; cognitive difficulty = 2.86%; ambulatory difficulty = 4.63%; self-care difficulty = 1.57%; and independent living difficulty = 3.49%.

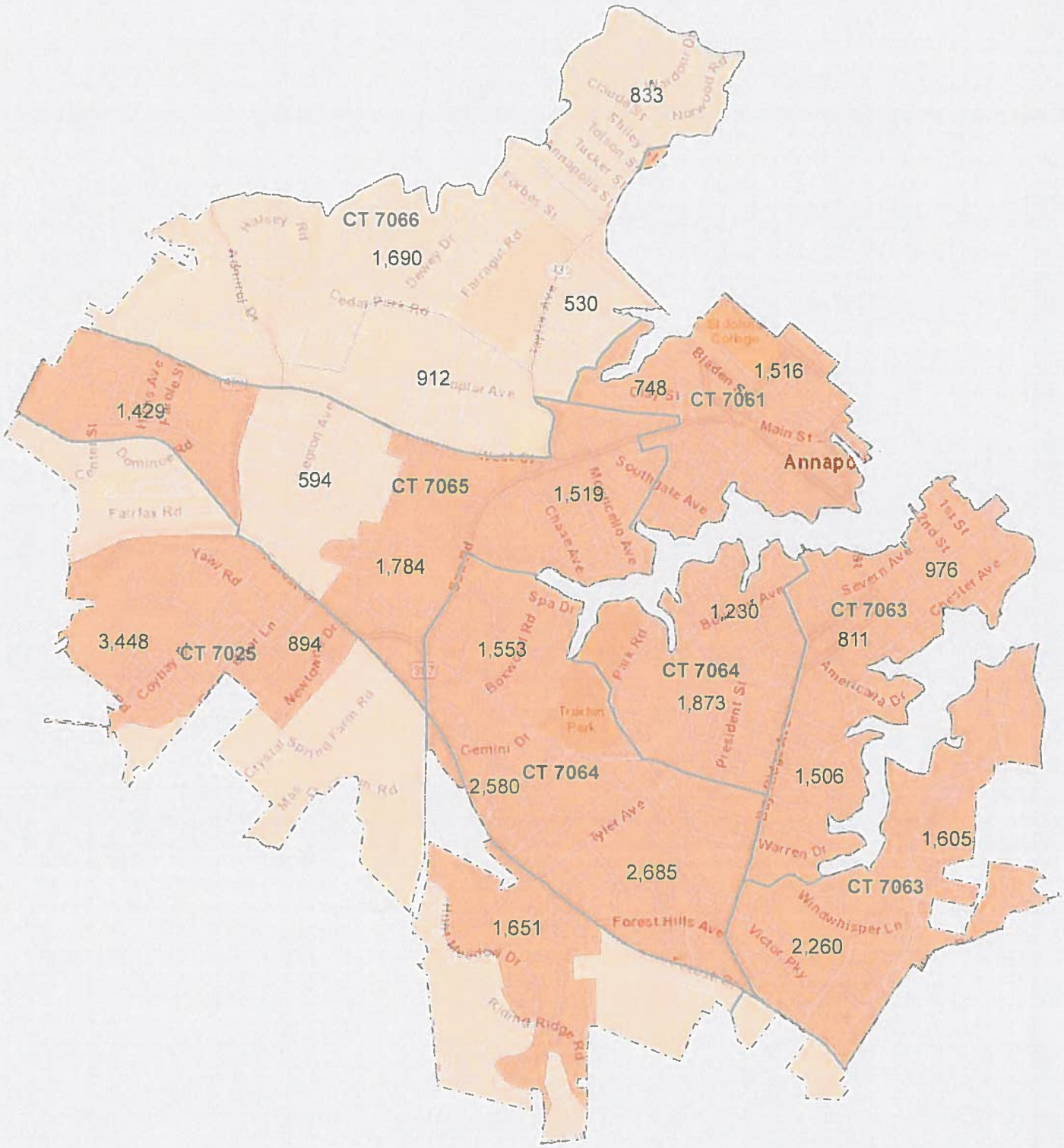
L. Maps:

Attached are the following maps which illustrate the 2014 Census statistics for the City of Annapolis by Block Group.

- Population Density by Block Group
- Percentage of White Population by Block Group
- Percentage of Minority Population by Block Group
- Percentage of Population Age 65+ by Block Group
- Total Housing Units by Block Points
- Percentage of Owner-Occupied Housing Units by Block Group
- Percentage of Renter-Occupied Housing Units by Block Group

- Percentage of Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income Percentage and Minority by Block Group

Population Density by Block Group: City of Annapolis, Maryland



Legend

2014 Population Density (Per Sq Mi)

501 - 5,000 5,001 - 10,000

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show population 2014.

Miles 0 0.25 0.5

1 in = 0.5 miles

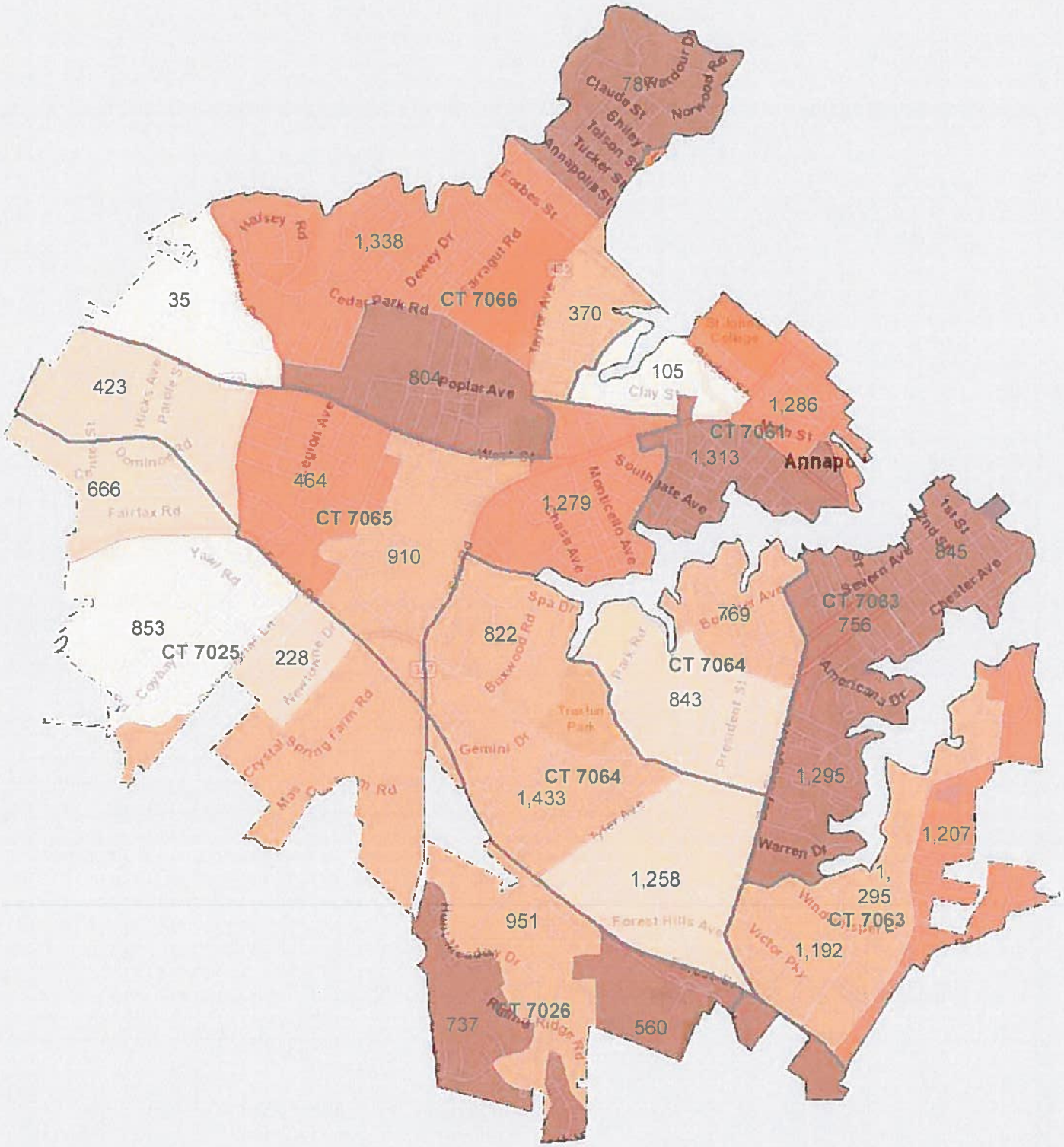
NORTH

URBAN DESIGN VENTURES

BUILT ON EXPERIENCE

ESRI Data & Maps, 2014. ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Percent White Population by Block Group: City of Annapolis, Maryland



Legend

Percent White Population

- 0% - 25%
- 26% - 50%
- 51% - 75%
- 76% - 85%
- 86% - 100%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show total white population 2014.

Miles
0 0.25 0.5
1 in = 0.5 miles

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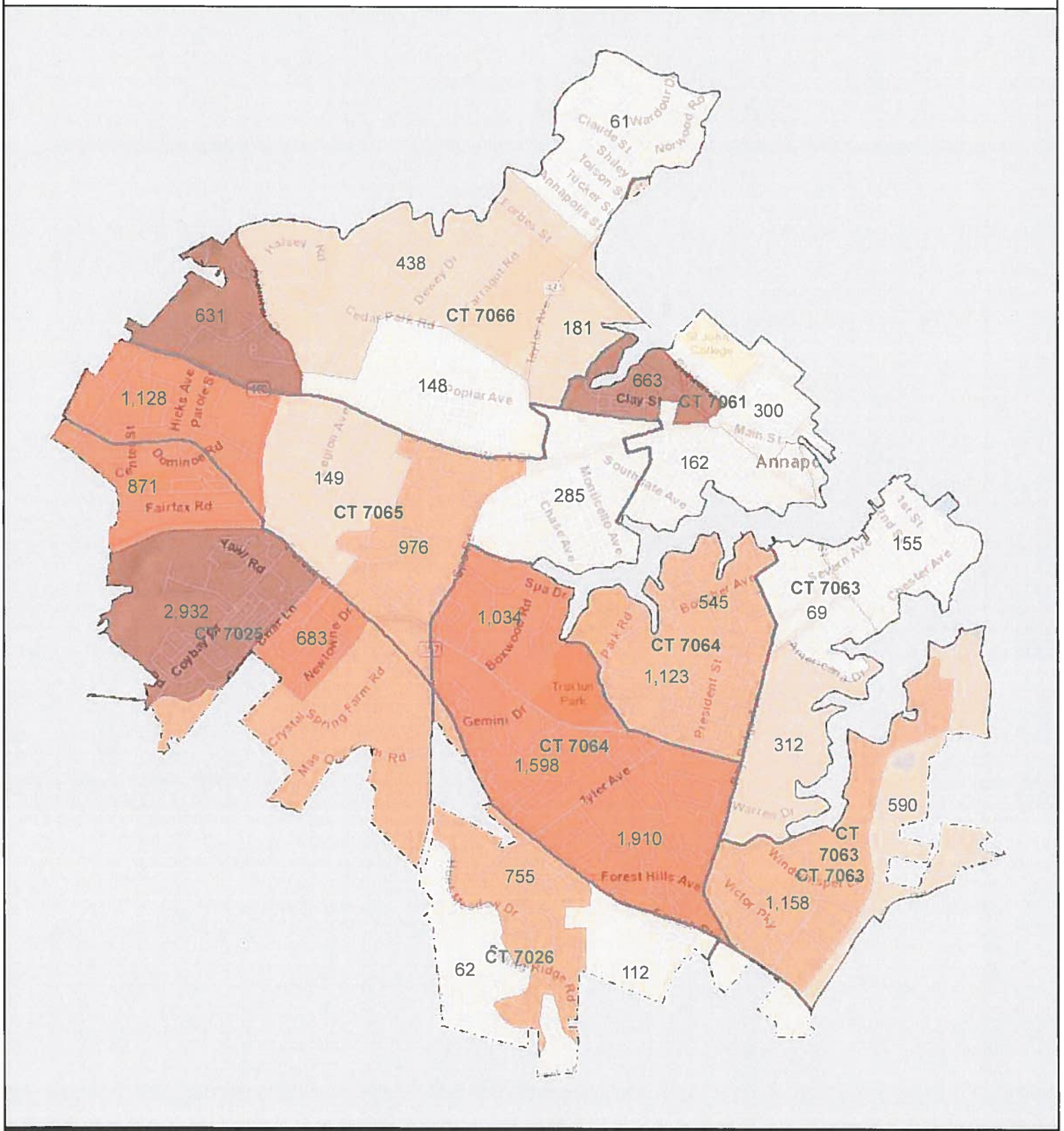
ESRI Data & Maps, 2014. ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Percent Minority Population by Block Group: City of Annapolis, Maryland



Legend

Percent Minority Population

- 0% - 20%
- 21% - 40%
- 41% - 60%
- 61% - 80%
- 81% - 100%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show total minority population 2014.

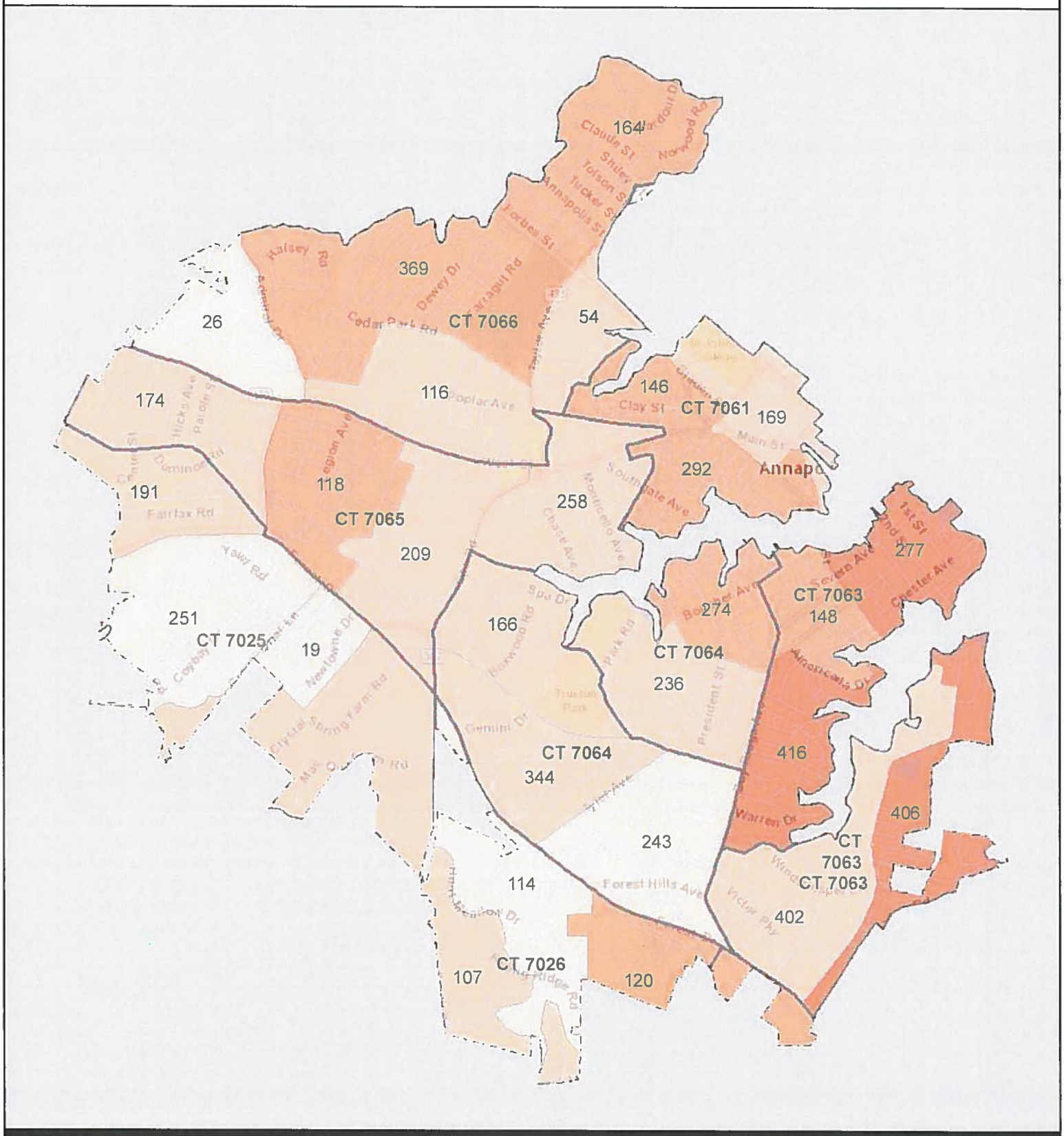
Miles
0 0.25 0.5
1 in = 0.5 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2014. ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Percent Population Age 65 and Over by Block Group: Annapolis, Maryland



Legend

Percent Population Age 65 and Over

- 0% - 10%
- 10.1% - 18%
- 18.1% - 25%
- 25.1% - 50%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show 2014 population Age 65 and over.

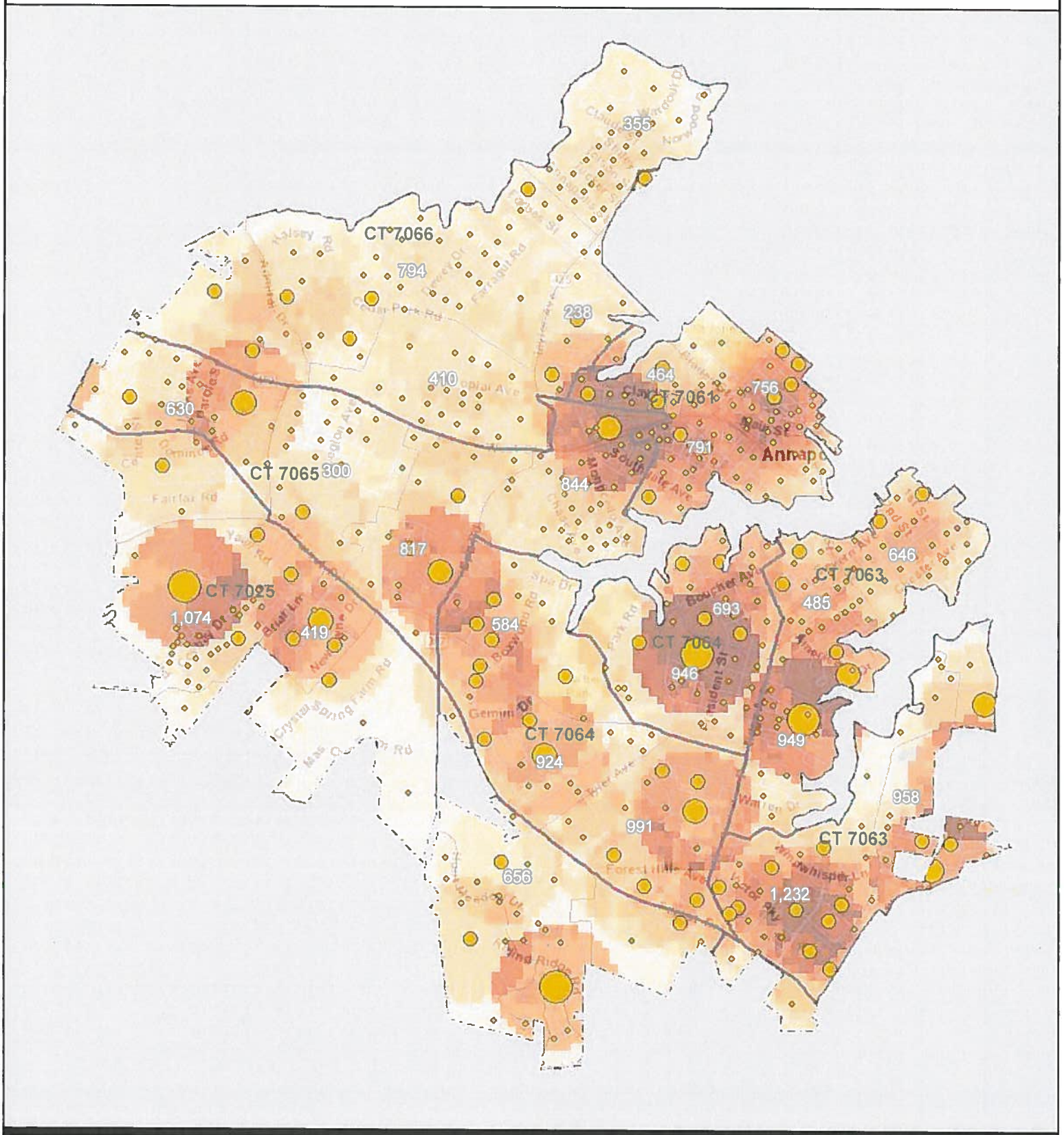
Miles
0 0.25 0.5
1 in = 0.5 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2014. ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Total Housing Units by Block Points: City of Annapolis, Maryland



Legend

Block Point Housing Units
401 - 1,339
0 - 50

City Boundary
Tracts Boundary
CT 9719 = tract number

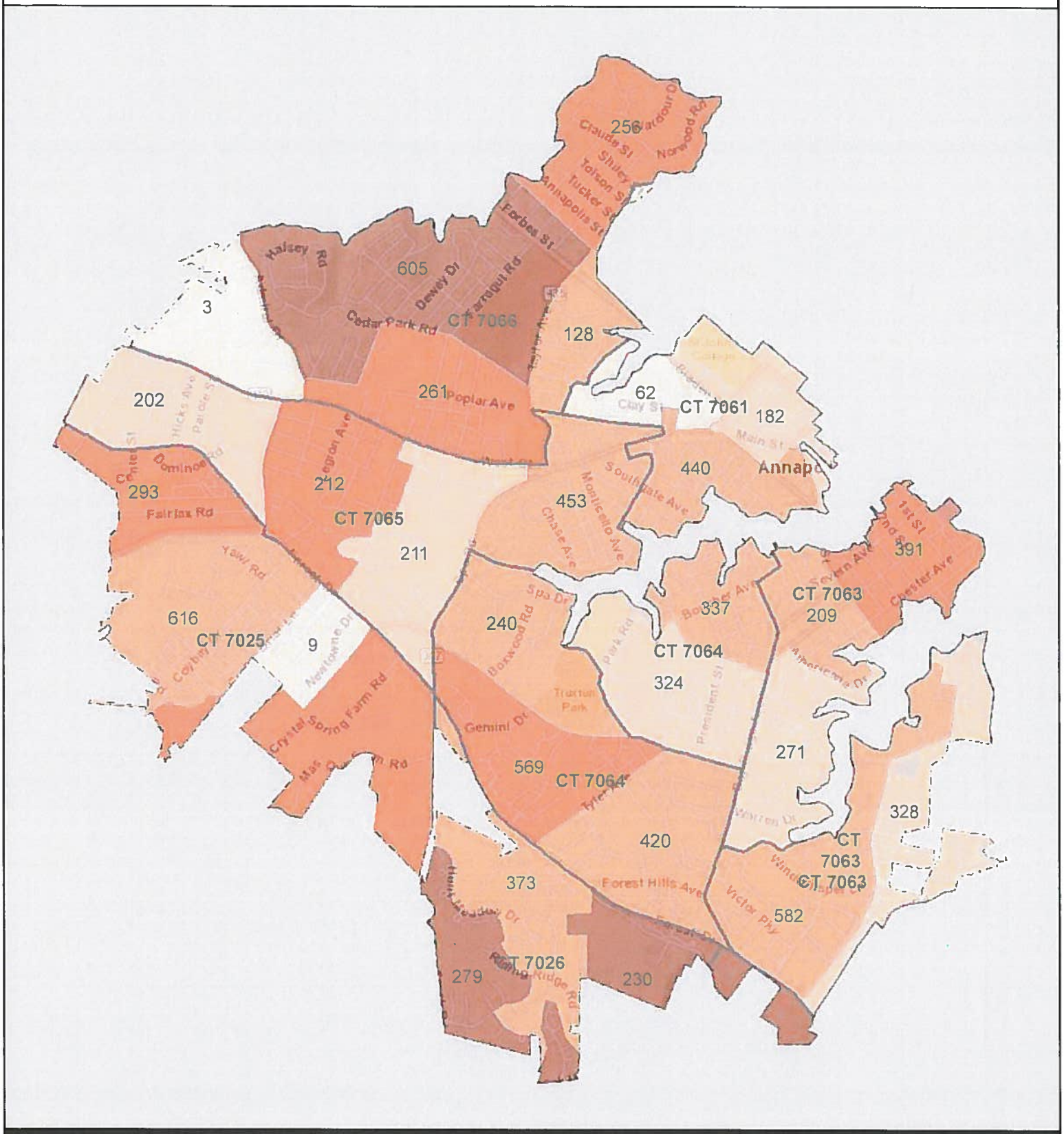
Block group labels show 2014 total housing units.

Miles
0 0.25 0.5
1 in = 0.5 miles
NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2014, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Percent Owner Occupied Housing Units by Block Group: Annapolis, Maryland



Legend

Percent Owner Occupied Housing Units

- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 75%
- 75.1% - 100%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show owner occupied housing units.

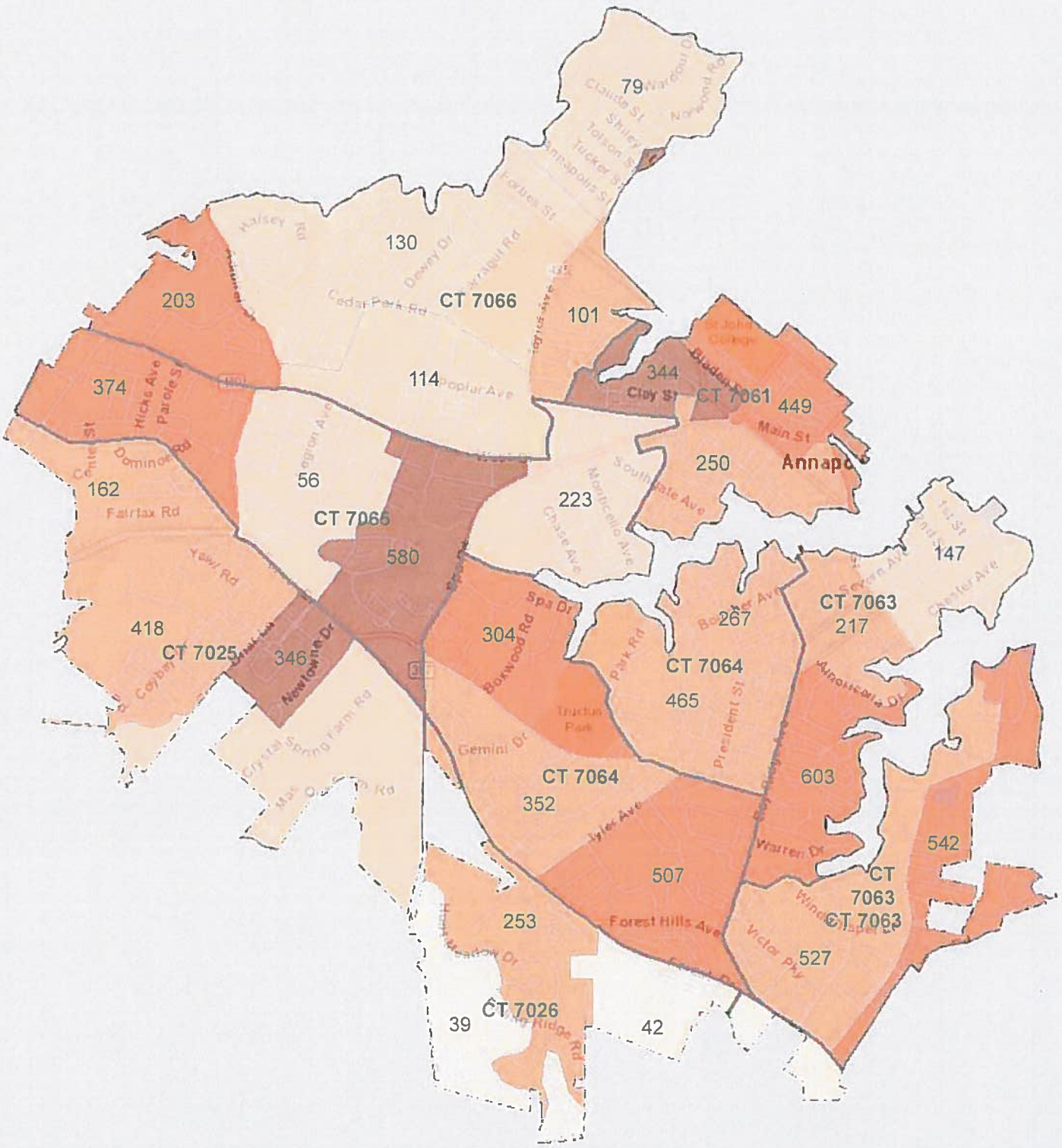
Miles
0 0.25 0.5
1 in = 0.5 miles

NORTH

BUILT ON EXPERIENCE URBAN DESIGN VENTURES

ESRI Data & Maps, 2014. ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Percent Renter Occupied Housing Units by Block Group: Annapolis, Maryland



Legend

Percent Renter Occupied Housing Units

- 0% - 15%
- 15.1% - 30%
- 30.1% - 50%
- 50.1% - 70%
- 70.1% - 100%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show renter occupied housing units.

Miles
0 0.25 0.5
1 in = 0.5 miles

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URBAN DESIGN VENTURES
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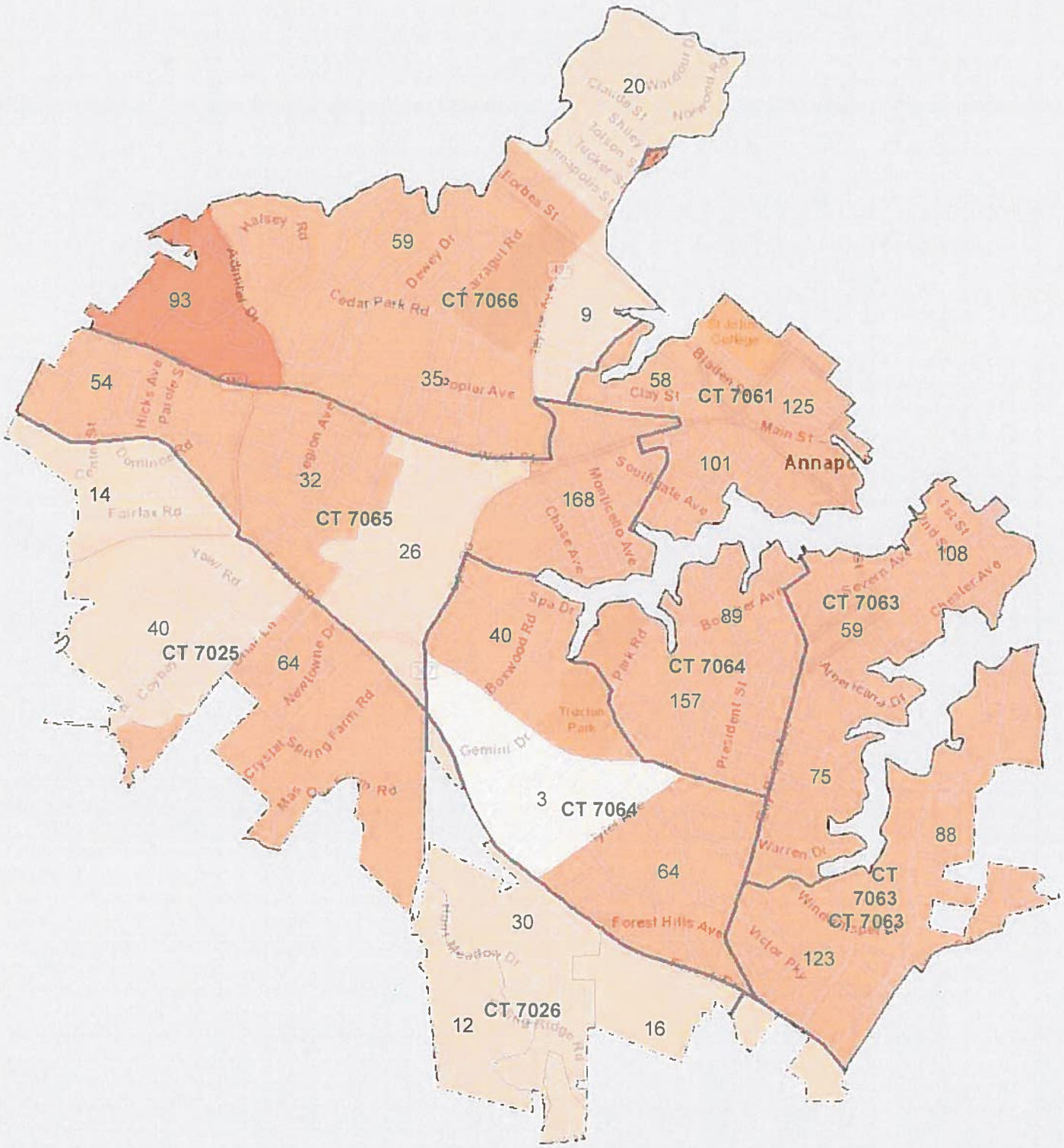
ESRI Data & Maps, 2014. ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Percent Vacant Housing Units by Block Group: City of Annapolis, Maryland



Legend

Percent Vacant Housing Units

- 0% - 2%
- 2.1% - 6%
- 6.1% - 20%
- 20.1% - 50%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show vacant housing units.

Miles
0 0.25 0.5
1 in = 0.5 miles

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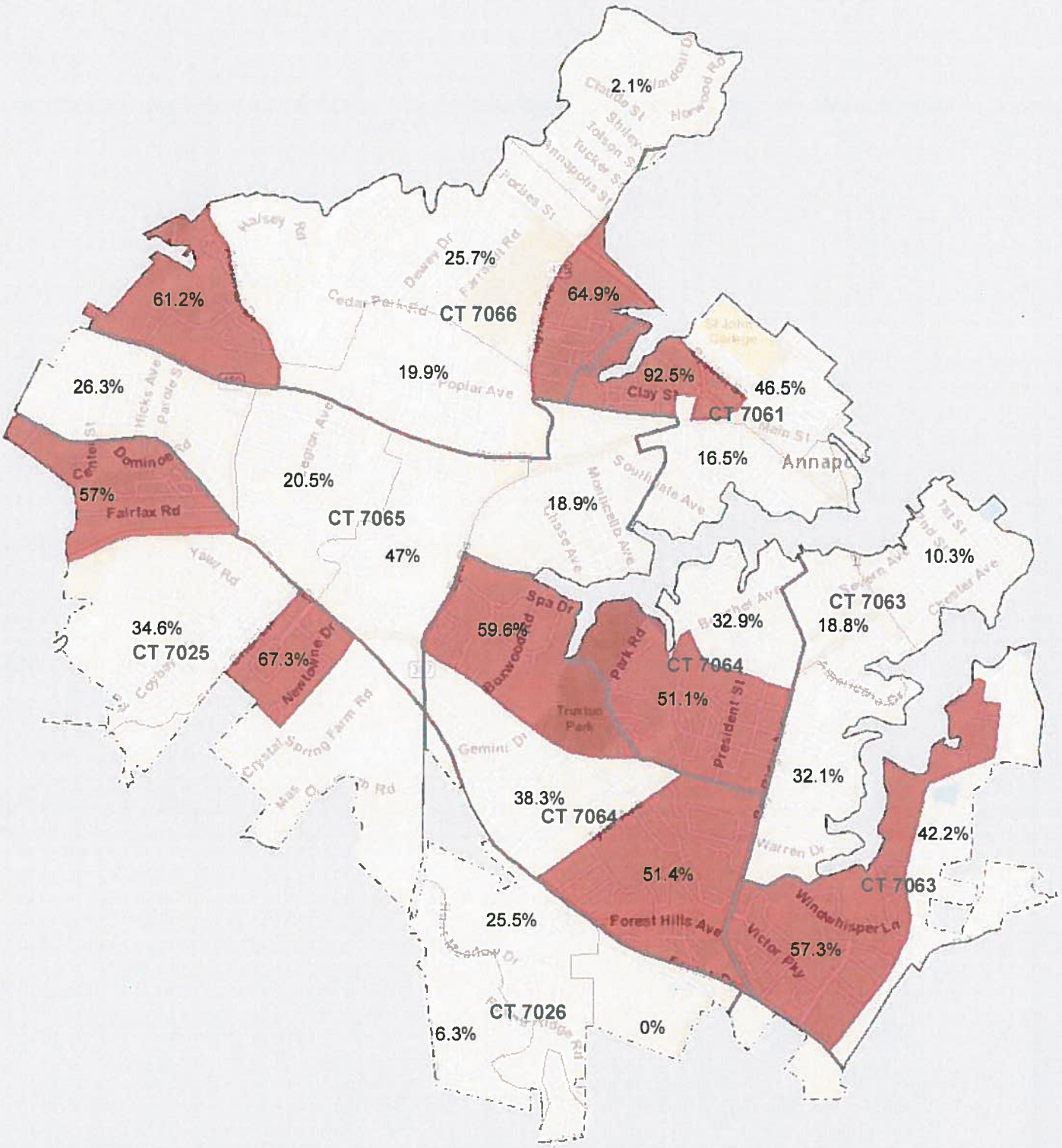
BUILT ON EXPERIENCE URBAN DESIGN VENTURES

ESRI Data & Maps, 2014. ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Low/Moderate Income Percentage by Block Group: City of Annapolis, Maryland



Legend

Low/Moderate Income

Less than 51%

51% or More

* Based on Census 2010

City Boundary

Tracts

CT 9719 = tract number

Block group labels show the low/moderate income percentage.

Miles
0 0.25 0.5
1 in = 0.5 miles

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URBAN DESIGN VENTURES
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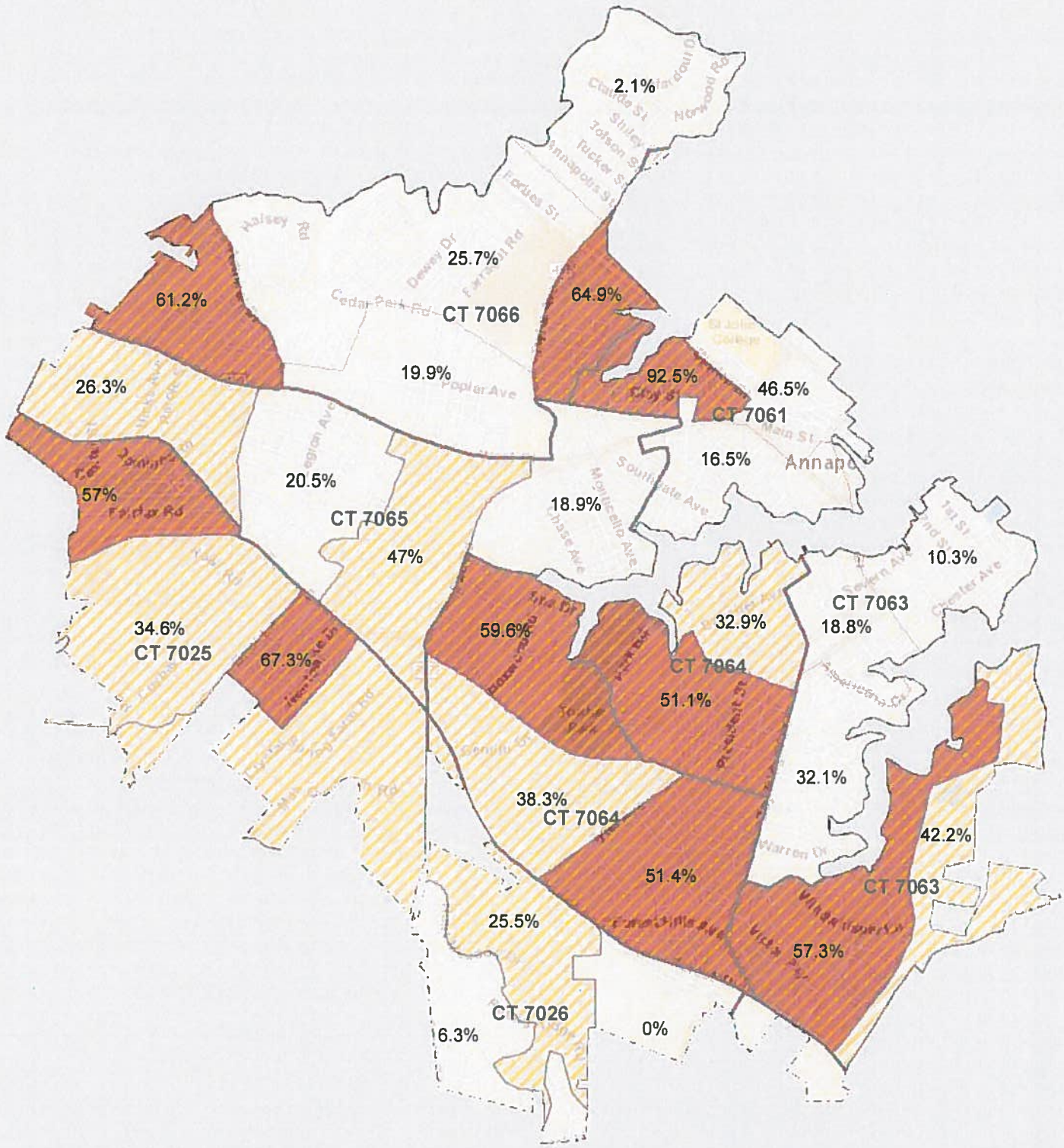
ESRI Data & Maps, 2014. ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Low/Moderate Income with Minority Percentage by Block Group: Annapolis, Maryland



Legend

Low/Moderate Income

- Less than 51%
- 51% or More

* Based on Census 2010

- Minority >= 32.55%
- City Boundary
- Tracts

CT 9719 = tract number

Block group labels show the low/moderate income percentage.

Miles
0 0.25 0.5
1 in = 0.5 miles

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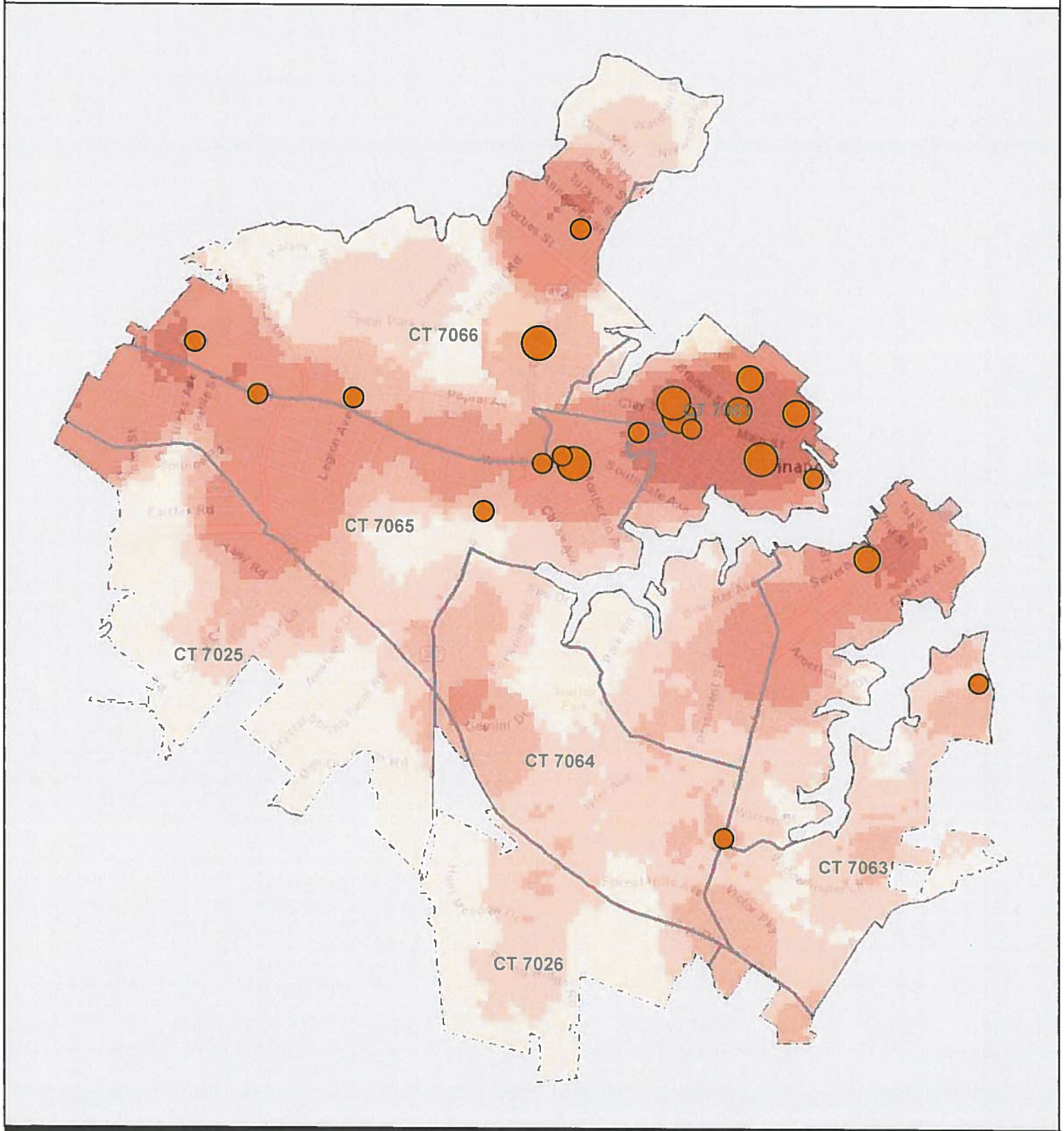
ESRI Data & Maps, 2014, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

Commercial Hot Spots: City of Annapolis, Maryland



Legend

Business Density Surface
Low
Business Density
High

Large Businesses by # of Employees
- 101 - 200
- 201 - 400
- 401 - 1,500
- 1,501 - 3,600

City Boundary
Tracts Boundary
CT 9719 = tract number

Miles
0 0.25 0.5
1 in = 0.5 miles
NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2014. ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 1/2015

III. Review/Update to Original Plan

The City of Annapolis identified specific goals and strategies for the City to achieve fair housing in 2006, as part of its Five Year Consolidated Plan. The following paragraphs state each identified impediment within that document and summarize the progress made on each.

A. Summary of Impediments – 2006

IMPEDIMENT No. 1: Lack of education and increasing awareness regarding fair housing.

IMPEDIMENT No. 2: Lack of outreach to protected classes and referral to assistance.

IMPEDIMENT No. 3: City Fair Housing Law not as inclusive as State and Federal Fair Housing Laws. While City's Human Relation Commission can accept complaints related to all members of the protected classes covered by Maryland's Fair Housing Law, to further show the City's commitment to fair housing choice, its Fair Housing Law should cover all those classes as covered by Federal and State laws. Providing same protected classes locally avoids confusion and delay in addressing fair housing problems.

IMPEDIMENT No. 4: Zoning Ordinance definition of family is narrow, limiting it to persons related by blood, marriage, or adoption, potentially limiting groups of unrelated individuals from sharing housing. This potentially prevents group homes for the disabled.

IMPEDIMENT No. 5: Zoning Ordinance limits location of group homes for persons with disabilities to primarily non-residential zoning districts. The City's zoning code regulates the use as a special exception requiring additional noticing and public hearing that draw unwarranted attention to the use. The special exception standards are broad and not easily quantified making regulation subjective. The City's regulation of group homes for the disabled may impede the creation of group homes, limiting housing choices for the disabled in Annapolis.

IMPEDIMENT No. 6: There is overlap between census tracts containing high percentages of low-income households and large numbers of members of the protected classes indicating that the lack of affordable housing has a disproportionate impact to members of the protected classes making their affordability problem a fair housing problem.

B. Actions Taken

The 2006 Analysis of Impediments to Fair Housing Choice lists the following actions as those taken during the program year to overcome the effects of the preceding impediments:

- "Office of the Mayor completed the Limited English Proficiency (LEP) Plan for City of Annapolis. Staff will take the Plan to the City Council for adoption in FY 2013.
- The Human Relations Commission (HRC) requested that the Department of Neighborhood and Environmental Programs send letters to all landlords that have rental licenses to remind them of this protected class. The letters will go out in the next program year.
- The City's Fair Housing Ordinance is "substantially equivalent" to both the state and federal law.
- The City has an inclusionary zoning law, which requires all developers of more than 10 units must also provide moderately priced dwelling units (MPDUs). The City has 18 occupied rental MPDUs in its inventory. The City has three developments with a total nine properties for sale.
- The City used CDBG and state rehabilitation funds to rehabilitate six LMI owner-occupied residences.
- This year [2006], Arundel Lodge used CDBG funds to renovate one new group home that provides housing and supportive services to 3 adults diagnosed with mental illness and somatic/physical issues, thus adding to the inventory of group homes in the city.
- The City was successful in securing a $250,000 state HOME grant for interest write down assistance for 11 public housing families who moved into new Habitat homes. Seven of those families moved this year and received this assistance. In addition, the city provided six families with settlement expense help.
- The County-funded Homeownership Counseling Program and the Mortgage Assistance Program provides direct assistance to make homeownership possible for low and moderate-income families. To further help individual buyers, ACDS continues to apply for and use State funds for below market-rate mortgages to encourage homeownership for all County residents, including the City.
- The City also participates in the Anne Arundel County Affordable Housing Coalition, which is an advocacy group for affordable housing in the County.
- During this Fiscal Year, the City awarded CDBG funds to the Community Action Agency to support a first-time homebuyer-counseling program for low and moderate-income homebuyers.
- Group homes licensed by the Maryland Department of Health and Mental Hygiene are exempt from local zoning. The City currently has

15 residences owned by Arundel Lodge, which provides help to the mentally disabled and two residences owned by the ARC, which provides assistance to the developmentally disabled.

- This past year [2005], the Annapolis Human Relations Commission received and dealt with several complaints alleging discrimination in housing. The Commission also held its second "dialogue project" designed to encourage communication between the residents of the City's public housing communities and those in adjacent neighborhoods, made presentations about hate crimes and incidents as part of the in· service training program for Annapolis police, and initiated signs on City buses advertising the availability of the Commission's services. The Commission also continued to engage in activities intended to raise its profile in the community and thereby increase awareness among City residents about its efforts to eliminate racial and other forms of discrimination and to promote equal opportunity."

City of Annapolis Consolidated Annual Performance and Evaluation Report FY 2012 (pg. 7)

IV. Impediments to Fair Housing 2015

In order to determine if impediments to fair housing choice exist, interviews and meetings were conducted, and an analysis of the fair housing complaints in Annapolis was undertaken.

A. Fair Housing Complaints:

1. City of Annapolis Human Relations Commission

City of Annapolis
Human Relations Commission
160 Duke of Gloucester St.
Annapolis, MD 21401-2535
Phone: (410) 263-7997
Fax: (410) 216-9284

The Human Relations Commission was established in 1963 and is a City board that ensures there is equal opportunity in Annapolis. The Commission consists of 15 volunteer Annapolis residents appointed by the Mayor and approved by City Council. The Commission handles complaints of citizens regarding discrimination in public accommodations, employment, housing and residential real estate, financial lending, recreation, and education. Furthermore, the Commission holds public hearings about the treatment of all citizens in such matters, serves as mediators, conducts surveys and issues reports on human relations, and makes recommendations to the Mayor and/or City Council for human relations practices legislation.

When the Commission received a complaint, it will attempt to resolve the problem through mediation; if no progress is made, the Commission may refer the case to appropriate State or Federal agencies. However, the Commission can hold public hearings in cases involving housing. Human Relations Commission meetings occur monthly on the first Monday at 6:30 p.m. at the “Pip” Moyer Recreation Center.

2. Anne Arundel County Human Relations Commission

Anne Arundel County
Human Relations Commission
44 Calvert St., Room 330
Annapolis, MD 21401
Phone: (410) 222-1220
Fax: (410) 222-1198

The Anne Arundel County Human Relations Commission is a non-legislative body with Commission members being appointed by the County Executive. The Commission has no statutory enforcement powers, it can advise appropriate State of Federal agencies on certain cases.

The Commission acts as an interpreter and conciliator in discrimination cases, works to remove inequalities in housing, recreation, education, and employment, investigates complaints of discrimination, and conducts educational programs.

3. Maryland Commission on Civil Rights

MD Commission on Civil Rights
6 Saint Paul Street, Suite 900
Baltimore, MD 21202-1631
Phone: (800) 637-6247
and (410) 767-8600
TTY: (410) 333-1737

The Maryland Commission on Civil Rights (MCCR) was established to ensure opportunity for all through the enforcement of state laws against discrimination in employment, housing, and public accommodations. MCCR represents the State of Maryland through enforcement of Titles 20 of the State Government Article and 19 of the State Procurement & Finance Article, Annotated Code of Maryland.

Initially created in 1927 as the Interracial Commission of Maryland to improve the state of minorities and improve interracial relations, the agency became known as the Commission to Study Problems Affecting the Colored Population. This group was then rebranded to become the Commission on Interracial Problems and Relations and later the Commission on Human Relations, until its name was updated in 2011.

MCCR is an independent agency governed by a nine (9) member Commission appointed by the State Governor and confirmed by the Maryland Senate; members serve six-year terms and the Commission meets once a month. Complaints can be filed to the MCCR through an online form, phone call, mail, email, or in person.

MCCR publishes an annual report every January 1st that includes cases filed during the State's fiscal year. The table below illustrates the trends for new complaints that were docketed and conciliated for Anne Arundel County from 2011 to 2014. In FY 2014, MCCR received a total of 675 individual complaints of discrimination across the state, which is a decrease from 729 complaints received in 2013. An additional 500 contacts with the Intake Unit were not processed by the Commission for various reasons (such as jurisdiction, etc.). In FY 2014, there were 79 complaints received in Anne Arundel County, with 73 of them (92.4%) relating to employment. Since 2011, housing related complaints have accounted for 5.7% of total complaints.

MCCR New Complaints Docketed in Anne Arundel County

Category	2011	2012	2013	2014	Total
Employment	56	55	66	73	250
Housing	2	5	3	3	13
Public Accommodations	4	7	2	3	16
TOTALS	62	67	71	79	279

Source: Maryland Human Rights Commission Annual Reports, 2011-2014

PHRC New Complaints Docketed in the State of Maryland

Category	2011	2012	2013	2014	Total
Employment	480	606	601	756	2,443
Housing	49	50	89	87	275
Public Accommodations	60	65	39	65	229
TOTALS	589	721	729	908	2,947

Source: Maryland Human Rights Commission Annual Reports, 2011-2014

MCCR states that it is one of the most efficient civil enforcement agencies in the United States, taking under one-third of the time to process cases than federal and state counterparts (2014 Annual Report). During FY 2014, MCCR completed 713 cases, or approximately 78.5%.

4. Fair Housing & Equal Opportunity (HUD)

The U.S. Department of Housing and Urban Development's (HUD) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act.

The following HUD cases were filed from 2005 to 2015:

HUD-FHEO Ten Year Complaints (2005-2015)

Violation State and County	Violation City	Case Number - HUD	Filing Date - HUD	Bases - Detail	Issues	Case Closure Type
Maryland - Anne Arundel County	Annapolis	03-05-0084-8	11/15/2004	Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause

Maryland - Anne Arundel County	Annapolis	03-05-0397-8	2/7/2005	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
Maryland - Anne Arundel County	Annapolis	03-05-0738-8	9/26/2005	National Origin - Hispanic or Latino,	310 - Discriminatory refusal to rent, 380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause
Maryland - Anne Arundel County	Annapolis	03-05-0697-8	9/9/2005	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	Administrative Closure
Maryland - Anne Arundel County	Annapolis	03-06-0535-8	6/30/2006	Race - Black or African-American,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
Maryland - Anne Arundel County	Annapolis	03-06-0687-8	9/7/2006	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
Maryland - Anne Arundel County	Annapolis	03-08-0322-8	3/18/2008	Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	No Cause
Maryland - Anne Arundel County	Annapolis	03-09-0084-8	12/1/2008	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
Maryland - Anne Arundel County	Annapolis	03-10-0250-8	4/5/2010	Sex - Female, Sex - Harassment,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
Maryland - Anne Arundel County	Annapolis	03-10-0368-8	6/15/2010	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
Maryland - Anne Arundel County	Annapolis	03-11-0274-8	5/3/2011	Disability - Physical,	472 - Failure to provide accessible and usable public and common user areas,	Conciliated/ Settled
Maryland - Anne Arundel County	Annapolis	03-11-0432-8	8/31/2011	Race - Black or African-American, Disability - Mental,	312 - Discriminatory refusal to rent and negotiate for rental, 382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	No Cause
Maryland - Anne Arundel County	Annapolis	03-12-0020-8	10/24/2011	Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Conciliated/ Settled
Maryland - Anne Arundel County	Annapolis	03-12-0076-8	11/22/2011	Disability - Physical,	510 - Failure to make reasonable accommodation,	Administrative Closure
Maryland - Anne Arundel County	Annapolis	03-12-0384-8	7/30/2012	Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	FHAP Judicial Consent Order or Discrimination Found
Maryland - Anne Arundel County	Annapolis	03-13-0073-8	12/6/2012	Race - Black or African-American,	350 - Discriminatory financing (includes real estate transactions), 380 - Discriminatory terms, conditions, privileges, or services and facilities,	Open

Maryland - Anne Arundel County	Annapolis	03-14-0082-8	1/14/2014	Disability - Mental,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	Open
Maryland - Anne Arundel County	Annapolis	03-15-0115-8	11/19/2014	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled

Source: HUD FHEO

5. Housing and Human Services Agencies

The City of Annapolis interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies were contacted to provide input on fair housing related issues:

- Anne Arundel County Affordable Housing Coalition
- Anne Arundel County Health Department
- ACDS
- Allen Apartments
- Annapolis Chapter, Links, INC.
- Annapolis Senior Center
- Annapolis Youth Service Bureau
- Anne Arundel Co. Volunteer Center
- Anne Arundel County
- Anne Arundel County Conflict Resolution Center
- Arundel Lodge
- Asbury United Methodist Church
- Association of Retarded Citizens
- Bay Ridge Garden Apartments
- Blessed in Tech Ministries
- Bowman CDC
- Boys and Girls Club
- Center of Help
- Centro de Ayuda
- City of Annapolis Human Relations Commission
- Clay St. Public Safety Team
- Community Action Agency
- Community Preservation and Development Corporation
- CPDC
- Dept. Social Services
- DSS
- Family Support Center
- Foodlink, Inc.
- Habitat for Humanity of the Chesapeake

- Homes for America
- Housing Authority of the City of Annapolis
- Landex Corporation
- Legal Aid Bureau, Inc.
- Light House Inc.
- Mt. Olive CDC
- Mt. Zion U.M. Church
- NFAHS
- OHLA
- OIC
- PAC of A.A. Co.
- Partnership for Youth and families
- Pennrose Properties LLC
- Restoration CDC
- Salvation Army
- Seeds 4 Success
- Sojourner-Douglass
- Stanton Center
- Town Pines Court HOA
- We Care and Friends
- Woodside Garden Apartments
- YWCA

Agencies that provided feedback on housing-related issues in the City of Annapolis can be found in the Community Participation Appendix C.

B. Public Sector:

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through the comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program -

The following six (6) priorities and subsequent goals/strategies have been identified for the City of Annapolis for the period of FFY 2015 through FFY 2019 for the Community Development Block Grant (CDBG) Program. These priorities were based on a needs assessment, market analysis, and information gained through the public participation process.

A. HOUSING PRIORITY – (High Priority)

Increase the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families by improving the quality of the existing housing stock and increasing the supply of affordable housing.

Goals	Strategies	Unit Measure
HS-1 Housing Rehabilitation	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.	15 houses
HS-2 Rental Rehabilitation	Provide support to affordable housing developers/owners to rehabilitate housing units that are rented to low- and moderate-income tenants.	61 units
HS-3 Housing Construction	Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the community through rehabilitation of vacant buildings and new construction.	5 units
HS-4 Fair Housing	Promote fair housing choice through education and outreach in the community.	100 persons
HS-5 Home Ownership	Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.	2 households
HS-6 Public Housing	Support the local public housing authority in its efforts to improve and maintain the existing public housing communities, and promote homeownership programs through the use of Section 8 Vouchers for home purchase.	City staff time.

B. HOMELESS PRIORITY – (High Priority)
Provide housing and support services for homeless persons, and persons who are at-risk of becoming homeless.

Goals	Strategies	Unit Measure
HO-1 Support the Continuum of Care (CoC)	Support the local CoC's efforts to provide emergency shelter, transitional housing, and permanent supportive housing to persons and families who are homeless or who are at risk of becoming homeless.	The City's Community Development Division provides staff time
HO-2 Homeless Operation/Support	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.	1,000 persons
HO-3 Prevention and Housing	Continue to support the prevention of homelessness and programs for Rapid Re-Housing.	1,000 persons
HO-4 Permanent Housing	Support the development of permanent supportive housing for homeless individuals and families.	4 units

C. OTHER SPECIAL NEEDS PRIORITY - (High Priority)
Provide affordable housing, services, and facilities for persons with special needs and the disabled.

Goals	Strategies	Unit Measure
SN-1 Housing	Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.	15 units
SN-2 Accessibility	Improve the accessibility of renter occupied housing by making reasonable accommodations for the physically disabled.	1 unit

D. COMMUNITY DEVELOPMENT PRIORITY – (High Priority)
Improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the community.

Goals	Strategies	Unit Measure
CD-1 Community Facilities	Support improvement or construction of public facilities serving low and moderate-income neighborhoods.	1 public facility
CD-2 Public Services	Support Vital Public Services concerned with assisting children and youth, providing persons with office skills training and job training, providing persons with information and referral and other services that promote family stability and self-sufficiency.	5,000 persons

E. ECONOMIC DEVELOPMENT PRIORITY – (High Priority)
Increase employment and economic empowerment of low and moderate-income residents in the community.

Goals	Strategies	Unit Measure
ED-1 Employment	Support job creation and economic development by assisting microenterprises.	5 micro-businesses

F. ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY – (High Priority)
Implement planning, administration, management, oversight of federal, state, and locally funded programs, and promoting fair housing.

Goals	Strategies	Unit Measure
AM-1 Overall Coordination	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.	The City provides a staff person, at this time does not use administration funds for program administration, just fair housing activities.

The City of Annapolis receives CDBG funds from HUD as an entitlement city under the program. The City will receive $248,644 in CDBG funds in FY 2015. The City allocates its funds to public facility improvements, public services, senior services, youth

services, and emergency housing assistance. All of the CDBG funds directed towards public services, or 80% of the City's CDBG funds, directly benefit low- and moderate-income persons.

In order to address the identifiable needs of the City of Annapolis, the proposed FY 2015 One-Year Action Plan proposes the following activities:

Project ID	Project Name	Project Description	Amount
CD-16-01	Blessed in Tech	Life skills counseling	$2,000
CD-16-02	Center of Help - Referral and Information	Referral and Information - Provide information, assistance, and referrals to local Hispanic individuals and families in the Annapolis area.	$10,500
CD-16-03	Light House Shelter - Case Management	Case Management	$6,500
CD-16-04	OIC	Job Preparation Training - OIC will provide pre-vocational Development including, ABE, ESOL, and marketable occupational skills programs to individuals in the Annapolis area.	$9,000
CD-16-05	Restoration Community Development Corporation - Mentoring Project	Mentoring Project - Provide operating funds for the Adolescent Recovery Club House for public housing residents. Program concentrates on improving quality of life, employment skills, healthy choices and decisions, increase school attendance, etc. for youth with chronic mental health disorders.	$5,300
CD-16-06	Samaritan House – Counseling	Counseling	$3,997
CD-16-07	ARC of the Chesapeake	Facility Rehabilitation	$15,000
CD-16-08	Arundel Lodge	Facility Rehabilitation	$19,000
CD-16-09	Boys and Girls Club	Facility Rehabilitation	$14,000
CD-16-10	Housing Authority - Street Light Replacement	Public Facilities	$8,333
CD-16-11	Light House - Rental Rehabilitation	Permanent Housing	$18,681
CD-16-12	Newtowne CDC – Microenterprise	Microenterprise assistance	$3,333

CD-16-13	Housing Rehabilitation - Owner Occupied Rehabilitation	Owner Occupied Rehabilitation - The housing rehabilitation program is an ongoing City program that provides up to $40,000 to low-income homeowners for housing repairs. The program is administered by Arundel Community Development Services, Inc. on a first come first served basis. The city provides a $40,000 deferred loan without payments or interest over 15 years at which time the note is forgiven.	$100,000
CD-16-14	Housing Rehabilitation Administration	Administration - The housing rehabilitation program is an ongoing City program that provides up to $40,000 to low-income homeowners for repairs. The program is administered by Arundel Community Development Services, Inc. CDBG funds will be used for staff costs associated with the program.	$30,000
CD-16-15	Baltimore Neighborhoods Fair Housing	Fair Housing	$3,000

2. Other Funds -

The City will continue to explore options to leverage its CDBG funds to provide the highest and best use of project/activity funding to address the housing, community development, and economic development needs of the city. The City considers its CDBG allocation as one tool in a toolbox to be used by the city to provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The following additional financial resources will be utilized by the City:

Federal Resources

Section 8 - HACA expects to receive $3,952,657 in Section 8 Tenant Based Rental Assistance, $624,000 in Project Based Assistance in FFY 2015.

LIHTC - The Federal Low-Income Housing Tax Credit (Tax Credit) was created by the Tax-Reform Act of 1986 and extended by the revenue Reconciliation Acts of 1989 and 1992 to encourage the

private sector to invest in the construction and rehabilitation of housing for low and moderate-income families. The law gives states an annual tax credit allocation based on population. Tax Credits are awarded on a competitive basis to nonprofit and for-profit sponsors of eligible housing projects. Awards are based on the criteria outlined in the State's Allocation Plan. Projects financed with tax-exempt bonds may be eligible for Tax Credits outside of the competitive process. Project sponsors or investors claim the Tax Credit on their federal income tax return. HACA received $785,531 in LIHTC funding for the final phase of Obery Court/College Creek Terrace (Phase III), which includes 61 units to be built in the fall of FY 2015. The National Foundation for Affordable Housing Solutions plans to rehabilitate Timothy House and redevelop Timothy Gardens, two project based Section 8 developments with 61 units in the Clay Street neighborhood. The project financing application includes request for $4 M 4% LIHTC. Timothy Gardens will have seven additional units.

McKinney-Vento Homeless Assistance Act Funds - The McKinney Act consists of several programs that provide a range of services to homeless people, including the Continuum of Care Programs the Supportive Housing Program, the Shelter Plus Care Program, and the Emergency Solutions Grant Program. The City of Annapolis participates in the Anne Arundel County Continuum of Care Program, which administers the Continuum of Care Programs, the Supportive Housing Program, and the Shelter Plus Program. Anne Arundel County applied through HUD's 2014 federal competitive application process and was awarded a total of $2,451,633 in competitive 2014 Continuum of Care (CoC) funds. Specifically, $1,914,822 in CoC funds were awarded in order to continue funding 11 permanent supportive housing programs and $506,269 will be used to fund three transitional housing programs. Although the City is not a direct recipient of Emergency Solutions Grant (ESG) funds, it competes for ESG funding through DHCD's ESG program. DHCD awarded the City $123,650 in FY 2015 in ESG operating funds for the Light House Emergency Shelter. The City will apply for ESG funds in July 2015 and hopes to receive a similar award.

State Resources

Community Legacy Funds (DHCD) - DHCD recently awarded City $100,000 in Community Legacy funds to assist the Bowman Community Development Corporation (BCDC) with demolition of the Bowman Building. BCDC plans to demolish the existing building and construct five rental apartments for veterans. The City will seek FY 2016 Community Legacy funds in July to continue its revitalization efforts in the Clay Street neighborhood.

HOME Initiatives - The state DHCD suspended its HOME Initiative Program for FY 2015.

Maryland Housing Rehabilitation Program (DHCD) - The City has an agreement with Arundel Community Development Services (ACDS) to administer the Maryland Housing Rehabilitation Program-Single Family for the city. The purpose of this program is to preserve and improve single-family properties and one-to-four unit rental properties. MHRP-SF is a program designed to bring properties up to applicable building codes and standards. Arundel Community Development Services, Inc. (ACDS), which administers the City's Housing Rehabilitation Program, leverages approximately $150,000 annually for Annapolis owner occupied property rehabilitation.

Multifamily Rental Program (DHCD) - DHCD provided $2,000,000 in Rental Housing Funds and $1,225,000 in Partnership Rental Housing funds for the Obery Court/College Creek Terrace Phase III project. HACA and its partner to begin the final phase of the redevelopment, which include new construction of 61 units.

Rental Allowance Program (DHCD) - The Rental Allowance Program (RAP) provides monthly rent assistance for low-income families who are homeless or have an emergency housing need. The monthly payments are fixed amounts, depending upon the size of the family and the location of the rental-housing unit in the State. Payments can be received for up to 12 months, and may be extended under special circumstances. The City expects to receive approximately $25,895 from the State in FY 2016.

County Programs

City residents also participate in Anne Arundel County's Homeownership Counseling Program and the County's Mortgage Assistance Program. The County's Homeownership Counseling Program helps prepare low and moderate-income renters for homeownership. The County uses CDBG and general funds for the program. The County also provides up to $30,000 of mortgage assistance to low and moderate income first-time homebuyers.

Local Programs

Each year the City Council provides operating funds through the City's General Fund to many city organizations. These are groups that display creative ways of helping people help themselves, provide activities in support of the City's goal of providing a system in which all residents of the City of Annapolis have access to services that sustain and enhance the quality of life and are equitable,

effective, accountable, and responsive to changing community needs. This year, the city will allocate approximately $225,000 to fund organizations, many of which provide services to the city's low-income residents.

3. Low Income Housing Tax Credits -

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households.

The following is a list of LIHTC projects which were built in Annapolis from 1998 through 2014:

LIHTC in Anne Arundel County

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
MDA1998010	BAY FOREST SENIOR APARTMENTS	930 BAY FOREST CT	ANNAPOLIS	MD	21403	120	120
MDA2002127	WOODSIDE GARDENS	701 NEWTOWNE DR	ANNAPOLIS	MD	21401	144	144
MDA2003053	HOMES AT THE GLEN	73 JULIANA CIR E	ANNAPOLIS	MD	21401	56	56
MDA2005043	COLLEGE PARKWAY PLACE APARTMENTS	570 BELLERIVE RD	ANNAPOLIS	MD	21409	170	168
MDA2005045	COLLEGE PARKWAY	570 BELLERIVE RD	ANNAPOLIS	MD	21409	168	168
MDA2006125	WILEY H BATES SR	1029 SMITHVILLE ST	ANNAPOLIS	MD	21401	71	71
MDA2009004	ADMIRAL OAKS APARTMENTS	445 CAPTAINS CIR STE C	ANNAPOLIS	MD	21401	159	159
MDA2010010	ANNAPOLIS GARDENS / BOWMAN COURT	1832 BOWMAN DR	ANNAPOLIS	MD	21401	150	150
MDA2010060	OBERY COURT PHASE I	112 CLAY ST	ANNAPOLIS	MD	21401	50	50

MDA2011004	BAY RIDGE GARDENS	1 BENS DR	ANNAPOLIS	MD	21403	198	198

Source: http://lihtc.huduser.org/

4. Planning, Zoning, and Building Codes -

City of Annapolis:

The City of Annapolis adopted its current zoning ordinance in 2004 and is incorporated into the Annapolis City Code under Title 21, Chapter 21.02 through Chapter 21.72.

In its 2006 Analysis of Impediments to Fair Housing Choice, the City of Annapolis identified two impediments to Fair Housing that directly related to the City's planning, zoning, and building codes; these impediments appeared in the City of Annapolis' 2006 Analysis of Impediments to Fair Housing Choice in the following areas:

- "Land Zoning Ordinance definition of family is narrow, limiting it to persons related by blood, marriage, or adoption, potentially limiting groups of unrelated individuals from sharing housing. This potentially prevents group homes for the disabled.
- Zoning Ordinance limits location of group homes for persons with disabilities to primarily non-residential zoning districts. The City's zoning code regulates the use as a special exception requiring additional noticing and public hearing that draw unwarranted attention to the use. The special exception standards are broad and not easily quantified making regulation subjective. The City's regulation of group homes for the disabled may impede the creation of group homes, limiting housing choices for the disabled in Annapolis" (2006 A.I.).

A new review was completed for the 2015 Analysis of Impediments to Fair Housing Choice. Under Subsection 21.02.030 – Purpose, the specific purposes of the zoning code are listed. In order to assert the City's commitment to "affirmatively furthering fair housing" an additional specific purpose should be added to affirmatively furthering fair housing by:

- Abiding by the provisions of the Fair Housing Act of 1968, as amended,
- Promoting fair housing choice for all residents in The City,
- Assuring the rights of all individuals who are members of a protected class as classified by the federal government, and

- The prevention of discrimination in housing based on a person's race, color, national origin, religion, sex, familial status, income, or handicap.

The City's Zoning Code is cumbersome and not user friendly. It contains discriminatory language and restrictions that are in violation of the Fair Housing Act of 1984, as amended, and The Rehabilitation Act, Section 504.

There are limited definitions under § 21.72.010 – Terms. "D" List of Definitions:

- "Family" – needs to be revised to include up to five (5) persons who are disabled and considered living together in a common housekeeping unit.
- Disabled (Handicapped) – need to include the federal definition.
- Group Home – needs to be revised for six (6) persons or more. Less than six (6) is a single family not subject to restrictions.
- Institutions for the care of the aged – Should be broken down into "large" and "small" based on the number of occupants.
- Accessibility and Visitability – no definitions.
- Institutions for the care or treatment of alcoholics, drug addicts and the mentally ill – there is no definition listed, and a specific definition needs to be listed.
- Fair Housing Act – need to include a definition.
- Section 504, Rehabilitation Act – need to include a definition.

"Group homes" are only permitted in the C1 Conservation Residence District out of 13 specific residential districts, which is restrictive and in violation of the Fair Housing Act (see § 21.48.01 – Table of Uses – Residential Zoning Districts). The Group Homes are shown as a 'special exception" which is also restrictive.

"Institutions for the care or treatment of alcoholics, drug addicts, and the mentally ill" are listed as a "special exception" is 11 out of the 13 residential zoning districts. "Institutions for the care of the aged" is listed as a "special exception use, with a use subject to Standards (Chapter 21.64)." These uses are for members of "protected classes" and limiting their location and classifying them as a "special exception" is in violation of the Fair Housing Act.

"Group homes" are also listed as a "special exception" in five (5) of the commercial zoning districts. "Institutions for the care of the aged" is a permitted use in only the BCE Commercial District with a "use subject to standards." "Group homes" are also a "special exception" in the Office and Mixed Use Zoning Districts of P, PM, and C2P

Districts. “Institutions for the care of the aged are a “special exception” in the P. and C2P Districts.

The Zoning Code in §21.50.010 “Bulk Regulations Table R1 District” requires 5 acres of land area with 200 feet minimum width for “Institutions for the care or treatment of alcoholics, drug addicts, and the mentally ill.” However, there is no definition for this use. The land area requirement seems excessive and it is doubtful that there are many 5 acre vacant sites in Annapolis to build a facility. These same restrictions are also included in the R1-A, R1-B, R2, R2-NC, R3, R3-NC, R3-NC2, R3-R, R4, and R4-R Zoning Districts.

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” includes the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have at least a 32-inch clear opening. As a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8); known as “Section 504”, prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42. U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act prohibits discrimination in the sale or rental of housing. It also requires that landlords must make reasonable modifications to dwellings and common use areas to accommodate persons with a disability. For all new residential buildings of four or more units built after March 13, 1991: public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; all housing units must have accessible routes into and through the unit; there must be accessible light switches, outlets, thermostats; bathroom walls must be reinforced to allow for installation of grab bars; and kitchens and

baths must be accessible so they can be used by persons with wheelchairs.

The Zoning Ordinance is still in need of revisions. It is suggested that the City of Annapolis continue to review the City's Ordinance concerning language that is restrictive and consider making revisions and inclusions to the City's UDO to affirmatively further fair housing.

U.S. Department of Housing and Urban Development (HUD):

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal Requirements:

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The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules

or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

5. Environmental Justice -

Federal Executive Order 12898, "Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations" dated February 11, 1994 focuses attention on the environmental and human health conditions of minority and low-income populations with the goal of achieving environmental protection for all communities. The Order directs federal entitlement communities to develop environmental justice strategies to help those communities address disproportionately high and adverse human health or environmental effects of their programs on minority and low-income populations. The order is also intended to promote nondiscrimination in federal programs that affect human health and the environment and aims to provide minority and low-income communities' access to public information and public participation in matters relating to human health and the environment.

For HUD, environmental justice means equal access to safe and healthy housing for all; mitigating risks to communities in disaster-prone areas; improving access to affordable, quality housing free of hazards to residents' health; and working to achieve inclusive, sustainable communities free from discrimination. (Source: 2012-2015 HUD Environmental Justice Strategy dated March 30, 2012)

In determining decent, safe, and sound housing conditions one needs to look at the environmental quality of these units. Lead based paint is one of the most significant environmental factors that affect residential units. In 1978, lead was banned from residential paint; more than half of the total housing stock in the United States contains some lead based paint. It is estimated that 20 million housing units contain lead hazards, which include flaking or peeling lead based paint and excessive levels of tiny lead particles in household dust.

HUD estimates that 3.8 million homes containing such immediate lead hazards are occupied by families with young children who are at immediate risk of lead poisoning. Half of these families own their homes and of those, half have incomes above $30,000 per year.

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the

potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States.

HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States. These estimates for the City are illustrated in the table below and are based on the 2007-2011 American Community Survey.

Estimate of Units with Lead-Based Paint

Year Unit Built	Number of Units	Est. % of Units With LBP	Est. No. of Units with LBP
Pre-1939	2,906	90%	2,615
1940-59	2,993	80%	2.394
1960-79	5,778	62%	3,582
Total	**11,677**	**73.6%**	**8,591**

Source: 2007-2011 American Community Survey

For the City of Annapolis it is estimated that 8,591 housing units are at risk of lead-based paint hazards. Based on the 2007-2011 American Community Survey, 73.6% of the City's housing stock is at risk for lead-based-paint hazards. CHAS data reports that there are 564 (6%) owner occupied housing units with children present that contain LBP and 405 (5%) renter occupied housing units with children present that contain lead-based-paint in the City.

The City complies with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Residential Structures (Current Rule). Lead based paint hazard reduction continues to be integral in the City's housing policies and programs as follows:

- The guidelines for the City's Housing Rehabilitation Program comply with the lead based paint hazards at 24 CFR Part 35.
- ACDS staff test for lead contamination and include the containment of lead paint in all housing rehabilitation activities. Lead paint hazard reduction is an eligible rehabilitation activity funded by the Housing Rehabilitation Program.
- ACDS has a certified firm for testing, risk assessment, and clearance. All contractors are lead based paint abatement certified.
- ACDS staff includes information regarding lead paint contamination in all its community outreach efforts.

- The Anne Arundel County Health Department keeps current with changing regulations and keeps updated lists of firms certified in testing and abatement of lead based paint hazards.

6. Taxes –

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice but it does impact the affordability of housing. The estimated median value of a taxable residential property within the City of Annapolis was $390,700 in 2012, according to the 2008-2012 American Community Survey. Median real estate property taxes paid for housing units with mortgages in 2012 was $3,109 (0.8%) and the median real estate property taxes paid for housing units with no mortgage in 2012 was 2012: $3,511 (0.8%) (Source: City-Data.com).

7. Public Housing -

The Housing Authority of the City of Annapolis (HACA) was founded in 1937 to provide affordable housing in the City. HACA's mission is to provide housing and self-sufficiency opportunities to enhance the quality of life for very-low, low, and moderate-income residents. An independent agency chartered by the state of Maryland, HACA is funded by HUD and directed by a Board of Commissioners appointed by the Mayor of the City of Annapolis.

Housing activities provided by HACA are as follows:

- Public housing units
- Section 8 rental assistance
- Homeownership opportunities for residents in public housing
- Housing for elderly not in need of supportive services
- Housing for disabled persons

8. Comprehensive Plan -

The City of Annapolis completed a comprehensive plan in October of 2009. The Comprehensive Plan was developed to chart the City's direction over the next ten years, guiding future decision-makers and citizens by building off of the previous plan created in 1998. Additionally, the Plan responds to Maryland statutes that govern local land use planning under Article 66B of the Maryland Annotated Code.

The 2009 Comprehensive Plan, which involved a 35-member Citizens Advisory Committee, interviews with approximately 50 citizens, and a Public Forum, outlined three main ideas that would define the approach to planning for the City's next ten years:

1. **Preserve and Enhance Community Character** – the 2009 Comprehensive Plan takes an approach to planning focused on community character, which allows greater understanding of a community's physical function and design.

2. **Maintain a Vibrant Economy** – a local, vibrant economy is crucial to a City by providing employment options to its residents, respecting its cultural heritage, and safeguarding its neighborhoods. The Plan calls for providing sufficient development opportunities, desirable land use patterns, maintain municipal financial stability, and ample local employment options.

3. **Promote a 'Green' Annapolis** – whereas 'greening' refers to the actions and policies that recognize environmental challenges the City faces. The Plan calls for creating a healthy living environment and guiding urban growth to areas with existing infrastructure and away from sprawl.

Furthermore, the Plan identifies major projects and geographic areas that warrant more study, presenting seven chapters of different topics: Land Use & Economic Development, Transportation, Municipal Growth & Community Facilities, Parks, Environment, Housing, and Water Resources.

Annapolis Regional Transportation Vision and Master Plan

In 2006, a regional transportation plan was prepared for the City of Annapolis, Anne Arundel County, Maryland Department of Transportation, and the Annapolis Regional Transportation Management Agency (ARTMA). The plan contains a detailed inventory of the existing facilities and services found within Anne Arundel County and states the goals it hopes to achieve; the Mayor, City Council, and the Annapolis Transportation Board, consisting of 11 appointed City residents, agreed upon a set of visions that the Plan should entail:

- Addresses transportation issues in Annapolis, Parole, and surrounding area.
- Is user-centered and focuses on the needs of different users.

- Includes a visible planning process.
- Enhances quality of life, land-use, and special characteristics.
- Features participation from the City, County, State, and Naval Academy.
- Creates a vision and master plan that identifies policies to achieve the vision of each user group.
- Includes the costs and benefits of each project or policy.
- Promotes closer institutional coordination and intergovernmental partnerships.

After review of the inventory of existing services and facilities, the Plan identified a number of primary transportation issues for the study area that should be addressed:

- Traffic Congestion – Drivers experience peak hour congestion on major highways in the area; backups on U.S. 50/U.S. 301 and I-97 affect local transportation system
- Limited Transportation Choices – Public transit accounts for a minor role compared to the automobile; greater access to transportation options, as well as sidewalks and bicycle lanes, will become important as the local population ages and increases demand for transportation alternatives.
- Parking – The City of Annapolis faces large parking demands from tourists, employees, patrons, and residents; special event parking is also becoming a significant issue.
- Need for Greater Intergovernmental Coordination – Transportation and land use planning must be dealt with across agencies, especially in the face of increasing transportation issues and limited financial resources.

These issues, along with the detailed and coordinated planning process, resulted in the formation of a number of recommendations. These take the form of policies, programs, and projects and range from immediate actions to short-term and long-term actions. The four recommendations, which consist of numerous strategies in each, are:

- <u>RECOMMENDATION 1</u> - Maximize connectivity between activity centers.
    - In order to halt current decline in mobility, planned actions include a new Annapolis Transit Routes, pedestrian and bicycle improvement projects, coordination of traffic signals and creation of Transit Signal Priority (TSP) to improve efficiency, and comprehensive traffic studies.

- RECOMMENDATION 2 - Improve circulation patterns within activity centers.
  - Circulation within hubs is crucial, so the planned actions consist of: circulators and shuttles within sections of Annapolis and Parole, way finding signage improvements, reduce transit headways and waiting times, and improve bicycle route safety measures.

- RECOMMENDATION 3 - Maximize effectiveness of parking facilities.
  - While downtown Annapolis has eight major parking facilities, the issue of congestion stems from large automobile presence in an urban center that existed two centuries before automobiles existed. Planned actions are: creation of additional parking structures, current lot improvements and efficiency studies, establishment of an area-wide parking coordination body, and integrate pricing and incentives for transit and downtown parking.

- RECOMMENDATION 4 - Improve mobility, overall safety, comfort, and convenience for all user groups.
  - While the three previous recommendations focused on increasing capacity or level of service, this last recommendation looks at altering travel behaviors. The following planned actions are intended to reduce the rising numbers of miles driven daily per person: increased mixed-use development to encourage walking and transit usage, enhance transit shelters, institute a transportation demand management plan, and focus on urban design principles to increase walkability.

9. Transportation -

The residents of the City of Annapolis enjoy a variety of options for transportation. Public transit is important to the economic development and housing development in the City and County. Many people rely on bus service for access to work, school, healthcare, and other services, and often use mass transit routes to decide where they will live.

Annapolis Department of Transportation (ADOT) - ADOT offers bus transit services through a ‘Circulator’ route, regular fixed route services, and specialized transportation services/mobility and para-

transit services. The 'Circulator' is a trolley that efficiently moves individuals around the Central Business District, allowing tourists and residents to navigate quickly between the City's parking garages and its unique shops and food and entertainment options. ADOT transit fares start with a base cash fare of $2.00. Circulator rides cost $1.00, although seniors/disabled/students pay just $0.50. ADA Service cash fare is $4.00 for curb-to-curb service; ADOT offers summer youth passes for $35.00, daily passes for $4.00, and weekly, monthly, quarterly, and annual passes ranging from $20.00 to $500.00.

The Anne Arundel County Department of Aging "Van Transportation Program" serves seniors and disabled persons; in addition to wheelchair disability transportation, the program also includes a "Taxi Voucher Program" that provides discount coupons for taxi services for such County residents. Furthermore, "Ride Partners" is a program that matches volunteers with older and disabled adults who need long distance transportation.

Regional Transportation Agency of Central Maryland (RTA) -_The Regional Transportation Agency of Central Maryland (RTA) is an organization of multiple jurisdictions meant to create a more effective and efficient public transit system across Central Maryland. The new RTA transit facility is located in Annapolis Junction and offers curb-to-curb shared ride para-transit services to those that meet eligibility requirements; such requirements are anyone with a physical, cognitive, or emotional disability which prevents them from being able to use fixed route bus services. RTA Mobility fare ranges from $2.50 each way to $4.00 each way, depending on county residence and distance from the nearest route.

Washington Metropolitan Area Transit Authority -_The Washington Metropolitan Area Transit Authority (Metro) was created by an interstate compact in 1967 to "plan, develop, build, finance, and operate a balanced regional transportation system in the national capital area" (WMATA.org). Metrorail currently serves 91 stations and has 117 miles of track, while Metrobus serves the D.C. region with 1,500 buses.

10. Education -

The public schools in the City of Annapolis are part of the Anne Arundel County School District and administered through the Maryland State Department of Education. The Maryland State Department of Education is replete with programs and offices to

support its diverse student population, including but not limited to: Bridge to Excellence, Environmental Programs, the Equity Assurance and Compliance Office, Homeless Education Assistance, School Wellness Policy, and STEM Education, to name a few.

Anne Arundel County had a total of 78,489 students in 2014, of Maryland's 866,169 in 79 elementary schools, 19 middle schools, 12 high schools, and 23 evening, career and technical schools. Maryland students attend classes for 177 days; Anne Arundel County students spend an average of 6.7 hours per day in school. The school district spends approximately $12,687, which is about $900 less than the state average of $13,572 per pupil per year.

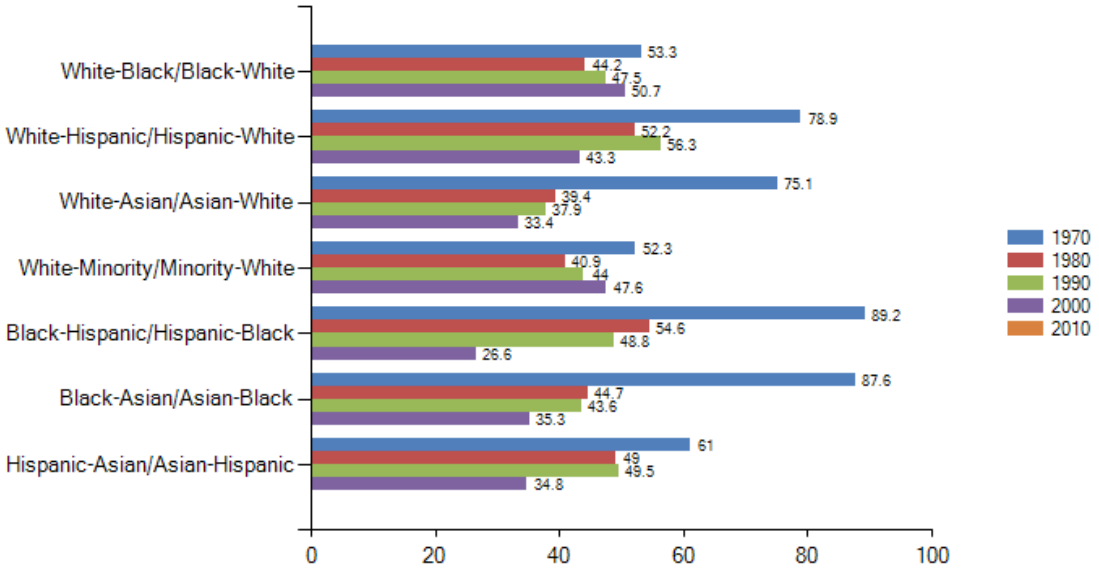
Anne Arundel County's student population is 59% white, 20.3% black, 10.8% Hispanic or Latino, 3.6% Asian, and 0.3% American Indian/Alaskan Native. In comparison, Maryland's student population is 40.9% white, 34.9% black, 13.6% Hispanic or Latino, 6.1% Asian, and 0.3% American Indian/Alaskan Native.

Reports indicate that, 87.75% of Anne Arundel County's high school seniors earned a diploma following four years of high school, which is an improvement from 2010, where only 82.8% graduated; 51.1% of Anne Arundel County high school graduates chose to attend a four-year college, compared to 51.9% of Maryland as a whole; and an additional 34.5% chose to attend a two-year college, and 52.5% entered part-time employment and/or school.

Over 95% of Special Education students in Anne Arundel County graduated in 2014. However, only 89.1% of Limited English Proficiency students (LEP) graduated in the same year. Anne Arundel County uses the Annual Measurable Achievement Objective (AMAO) I, which measures the progress of English Language Learners, while the AMAO II measures the number of students who attain English proficiency during the school year. The Maryland student population as a whole exceeded the target AMAO I of 55%, obtaining 64.12%, while Anne Arundel County obtained 61.07%.

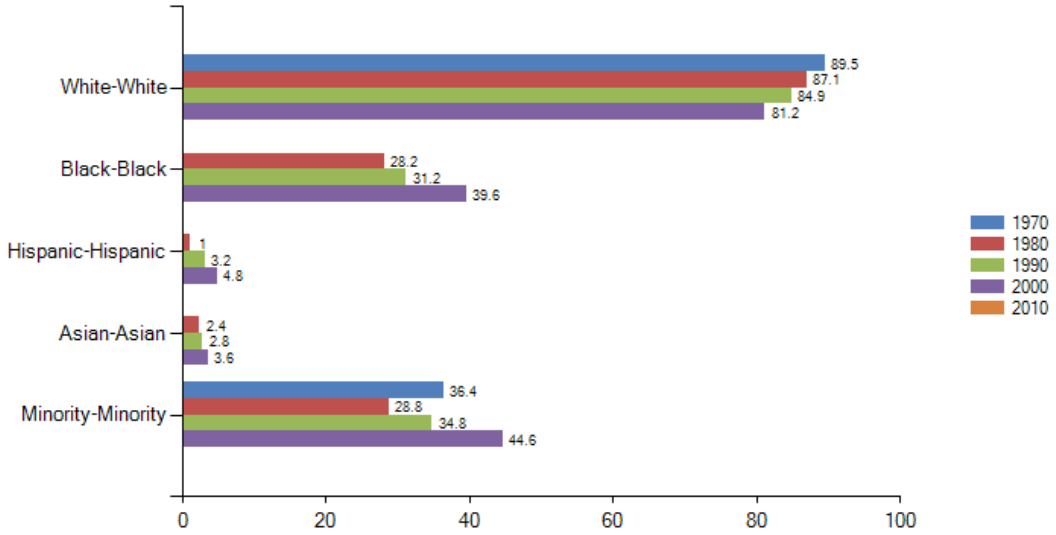
The following school dissimilarity index focusing on the public school system is based on Census data and was calculated as part of Brown University's American Communities Project (http://www.s4.brown.edu/us2010/). The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. Dissimilarity ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members

of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.



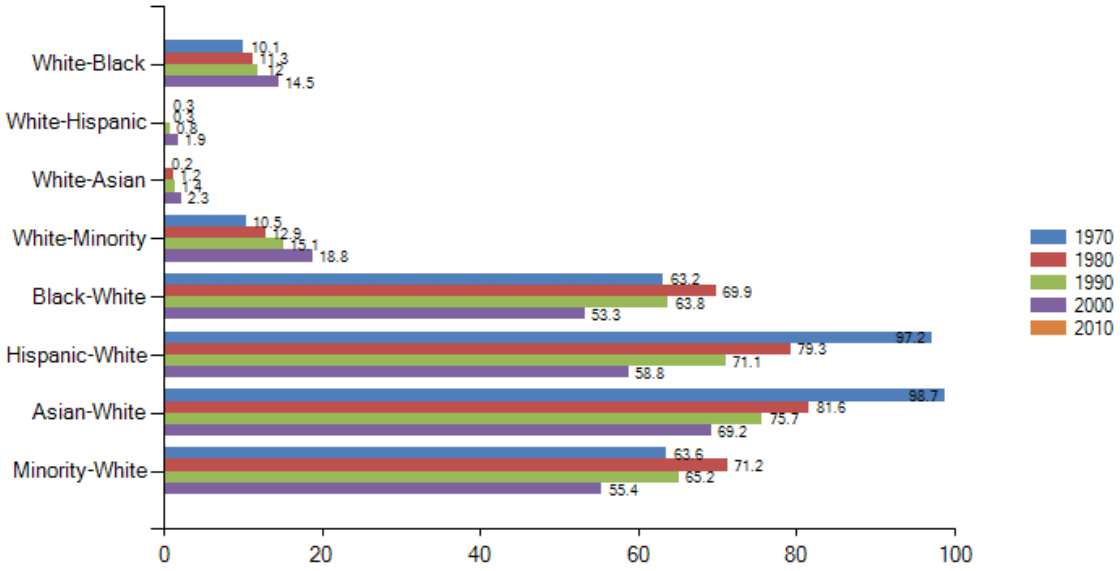
Source: American Communities Project, U.S. Census

The isolation index is the percentage of same-group population the elementary schools where the average member of a racial/ethnic group attends. It has a lower bound of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this Index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger.



Source: American Communities Project, U.S. Census

Indices of exposure to other groups, illustrated below, also range from 0 to 100, where a larger value means that the average group member attends elementary school with a higher percentage of children from the other group. These indices depend partly on the overall size of the other group in the region.



Source: American Communities Project, U.S. Census

C. Private Sector:

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act prohibits such practices as the failure to give the same terms, privileges, or information, charging different fees, steering prospective buyers or renters toward a certain area or neighborhood, or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status or national origin.

1. Real Estate Practices -

The Maryland Association of REALTORS (MAR) is the local organization of real estate brokers operating in the City of Annapolis. The MAR has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing. This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing. In order for realtors to maintain their license in Maryland they must annually complete continuing education courses which includes fair housing education. All MAR members are required to complete 2.5 hours of ethics training every 4 years. In the event of a complaint of discrimination, MAR has the policies in place to handle such complaints.

2. Newspaper/Online Advertising -

Under Federal Law, no advertising with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed for several real estate publications, including *The Capital Gazette, Craigslist, Apartment Finder,* and *Apartments For Rent.* There were no signs of discriminatory advertising in the publications

3. Private Financing -

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The HMDA data was obtained and is included in the Appendix B of this Analysis of Impediments.

The table below compares lending in the Anne Arundel County to the Baltimore-Towson, MD MSA; this MSA includes all the Census Tracts in Anne Arundel County and the City of Annapolis. Conventional mortgages in Anne Arundel County made up 23.82% of the conventional mortgages and 26.5% of the total value of the Baltimore-Towson MSA in 2013.

Home Purchase Loans Originated

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount $000's	#	Amount $000's	#	Amount $000's	#	Amount $000's
Anne Arundel County	2,749	872,798	4,017	1,321,821	14,232	3,864,679	1,027	101,453
Baltimore-Towson MSA	9,751	2,573,171	16,861	4,980,476	54,264	12,861,868	4,150	341,729
% of MSA lending in Anne Arundel County	28.19%	-	23.82%	-	26.23%	-	24.75 %	-

Source: http://www.ffiec.gov/hmda/

The table below shows the conventional loan applications in Anne Arundel County and the Baltimore-Towson MSA. Of the conventional loan applications in the county, 8.91% were denied, while 9.43% were withdrawn and 4.81% were approved but not accepted.

Disposition of Conventional Loans

	Anne Arundel County Applications	% of Anne Arundel County Applications	Total MSA Applications	% of Total MSA Applications
Loans Originated	4,017	74.60%	16,861	23.82%
Approved, Not Accepted	259	4.81%	1,108	23.38%
Applications Denied	480	8.91%	2,208	21.74%
Applications Withdrawn	508	9.43%	2,337	21.74%
File Closed for Incompleteness	121	2.25%	528	22.92%

Source: http://www.ffiec.gov/hmda/

The following table outlines the disposition of conventional loans in the Baltimore-Towson MSA by income level. Loan applications from households making less than 50% of MSA median income have the lowest origination rates and the highest denial rates. According to the data, a baseline is established that identifies a positive correlation between income and loan originations and a negative correlation between income and denial rates.

Disposition of Conventional Loans by Income Level

	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
Income Level	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations
Less than 50% of MSA Median	1,508	7.73%	916	60.74%	94	6.23%	350	23.21%	111	7.36%	37	2.45%
50-79% of MSA Median	3,874	19.85%	2,834	73.15%	187	4.83%	432	11.15%	355	9.16%	66	1.70%
80-99% of MSA Median	2,368	12.13%	1,808	76.35%	101	4.27%	217	9.16%	203	8.57%	39	1.65%
100-119% of MSA Median	2,169	11.11%	1,640	75.61%	98	4.52%	155	7.15%	229	10.56%	47	2.17%
120% or More of MSA Median	9,599	49.18%	7,332	76.38%	442	4.60%	644	6.71%	951	9.91%	230	2.40%
Total	19,518	100.00%	14,530	100.00%	922	100.00%	1,798	100.00%	1,849	100.00%	419	100.00%

Source: http://www.ffiec.gov/hmda/

The following table shows the dispositions of conventional loans disaggregated by minority status and income level for the Baltimore-Towson MSA. The number of applications for conventional loans submitted by White, non-Hispanic applicants outnumbers minority applicants in each income level analyzed. The percentage of disparity increases as incomes increase. The percentage of loans originated by White households is higher than the percentage of loans originated by minority households; this trend is more pronounced as incomes increase.

Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	1027	68.1%	661	64.4%	57	5.6%	211	20.5%	75	7.3%	23	2.2%
Minority, Including Hispanic	481	31.9%	255	53.0%	37	7.7%	139	28.9%	36	7.5%	14	2.9%
Total	1508	-	916	-	94	-	350	-	111	-	37	-

Source: http://www.ffiec.gov/hmda/

For households earning less than 50% of MSA median income, the number of White, non-Hispanic low-income applicants outnumbers the number of minority applicants. Minority applicants have a lower applicant origination rate and a lower denial rate. Of all income categories the disparity between origination and denial rates is the least pronounced.

Conventional Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	2856	73.7%	2198	77.0%	119	4.2%	248	8.7%	251	8.8%	40	1.4%
Minority, Including Hispanic	1018	26.3%	636	62.5%	68	6.7%	184	18.1%	104	10.2%	26	2.6%
Total	3874	-	2834	-	187	-	432	-	355	-	66	-

Source: http://www.ffiec.gov/hmda/

For households earning 50-79% of MSA median income, the number of White, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. White, non-Hispanic households have a higher origination rate, while Minority applicants have a higher denial rate.

Conventional Loan Disposition Rates by Minority Status, 80-99% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	1720	72.6%	1364	79.3%	65	3.8%	125	7.3%	145	8.4%	21	1.2%
Minority, Including Hispanic	648	27.4%	444	68.5%	36	5.6%	92	14.2%	58	9.0%	18	2.8%
Total	2368	-	1808	-	101	-	217	-	203	-	39	-

Source: http://www.ffiec.gov/hmda/

For households earning 80-99% of MSA median income, the number of White, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. White, non-Hispanic households have a higher origination rate, while Minority applicants have a higher denial rate.

Conventional Loan Disposition Rates by Minority Status, 100-119% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	1600	73.8%	1249	78.1%	73	4.6%	103	6.4%	147	9.2%	28	1.8%

Minority, Including Hispanic	569	26.2%	391	68.7%	25	4.4%	52	9.1%	82	14.4%	19	3.3%
Total	2169	-	1640	-	98	-	155	-	229	-	47	-

Source: http://www.ffiec.gov/hmda/

For households earning 100-119% of MSA median income, the number of White, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. White, non-Hispanic households have a higher origination rate, while Minority applicants have a higher denial rate.

Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	7,400	77.1%	5,770	78.0%	329	4.4%	430	5.8%	709	9.6%	162	2.2%
Minority, Including Hispanic	2,199	22.9%	1,562	71.0%	113	5.1%	214	9.7%	242	11.0%	68	3.1%
Total	9,599	-	7,332	-	442	-	644	-	951	-	230	-

Source: http://www.ffiec.gov/hmda/

For households earning over 120% of MSA median income, the number of White, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. White, non-Hispanic households have a higher origination rate, while Minority applicants have a higher denial rate.

The table below offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 79% of median income, the most common reasons for denial are credit history and debt to income ratio. A lack of collateral and debt to income ratio are the most common reasons for denial for applicants earning 80% or more of median income.

Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79%		80-99%		100-119%		120% or More		Income Not Available	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level
Debt to Income Ratio	128	37.9%	128	25.9%	69	28.4%	37	20.6%	128	15.5%	11	15.7%
Employment History	17	5.0%	19	3.8%	4	1.6%	5	2.8%	16	1.9%	6	8.6%
Credit History	81	24.0%	105	21.2%	32	13.2%	35	19.4%	103	12.5%	12	17.1%
Collateral	35	10.4%	92	18.6%	56	23.0%	36	20.0%	185	22.5%	8	11.4%
Insufficient Cash	24	7.1%	35	7.1%	16	6.6%	12	6.7%	66	8.0%	4	5.7%
Unverifiable Information	14	4.1%	20	4.0%	15	6.2%	17	9.4%	62	7.5%	6	8.6%
Credit Application Incomplete	12	3.6%	40	8.1%	18	7.4%	23	12.8%	129	15.7%	10	14.3%
Mortgage Insurance Denied	2	0.6%	2	0.4%	0	0.0%	0	0.0%	6	0.7%	0	0.0%
Other	25	7.4%	54	10.9%	33	13.6%	15	8.3%	129	15.7%	13	18.6%
Total Denials/ % of Total	338	15.72%	495	23.02%	243	11.30%	180	8.37%	824	38.33%	70	3.26%

Source: http://www.ffiec.gov/hmda/

An additional historical analysis of loans granted by race in Annapolis, Anne Arundel County, Maryland, and across the country, is beneficial to further illustrate the financial trends in the City of Annapolis. The following tables present data gathered from www.dataplace.org**.** The City of Annapolis had a lower percentage of home loans made to minority households relative to Anne Arundel County. The City had a lower percentage of loans made to low-income purchasers and a higher percentage of loans made to high-income purchasers comparatively across the four geographies.

Home Purchase Loans by Race

Loans by Race	City of Annapolis	Anne Arundel County	Maryland	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	78.8%	74.7%	56.6%	72.7%
Percentage of owner-occupied home purchase loans to Blacks (2007)	5.7%	12.5%	25.7%	7.9%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	1.3%	3.5%	6.1%	5.2%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.3%	0.2%	0.2%	0.3%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	12.1%	5.3%	8.0%	10.8%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	1.1%	3.6%	3.1%	2.9%
Percentage of owner-occupied home purchase loans to minorities (2007)	21.2%	25.3%	43.4%	27.3%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.6%	0.2%	0.3%	0.2%

Source: www.dataplace.org

Home Purchase Loans by Income

Income (2007)	City of Annapolis	Anne Arundel County	Maryland	United States
Median borrower income for owner-occupied purchase 1 to 4 family	$120,000	$95,000	$88,000	$74,000
Median income of purchase borrowers (1-4 families) /median owner income	1.45	1.09	1.09	1.13
Percentage of owner-occupied home purchase loans to very low-income borrowers	1.8%	1.9%	5.2%	5.7%

Percentage of owner-occupied home purchase loans to low-income borrowers	10.0%	14.5%	22.8%	19.2%
Percentage of owner-occupied home purchase loans to middle-income borrowers	22.0%	29.9%	30.4%	25.8%
Percentage of owner-occupied home purchase loans to high-income borrowers	66.2%	53.7%	41.6%	49.3%

Source: www.dataplace.org

Loans from Subprime Lenders by Purpose and Loan Type

Type	City of Annapolis	Anne Arundel County	Maryland	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	14.3%	13.2%	17.6%	17.7%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	18.2%	19.6%	24.8%	20.4%

Source: www.dataplace.org

4. Insurance

There was not suitable data available to determine if discrepancies existed in the rates and amounts of insurance coverage available to minority households in the City of Annapolis. Further investigation and assessment is needed to determine if there is a barrier to fair housing choice.

D. Community Participation:

The City of Annapolis has followed its Citizen Participation Plan in the planning and preparation of the 2015 Analysis of Impediments to Fair Housing Choice by holding three (3) public hearings and a 30-day comment period. The first public hearing on the needs of the community and its residents was held on November 18, 2014. This provided the residents, agencies, and organizations with the opportunity to discuss the City's CDBG Program and to provide suggestions for future CDBG Program priorities and activities.

A copy of the "Draft AI" was placed on public display for review by the general public agencies and organizations in the community. A newspaper notice announcing that these documents were placed on public display was published in the "Capital Gazette," the newspaper of general circulation in the area. The "Draft AI" was on public display from March 18 until April 27, 2015 at the following locations:

- City of Annapolis Department of Planning and Zoning, 145 Gorman Street, 3rd Floor, Annapolis, Maryland 21401
- HACA, 1217 Madison Street, Annapolis, MD 21403
- Anne Arundel County Public Library, 1410 West Street, Annapolis, MD 21401
- City of Annapolis website, Annapolis.gov

In addition to the Citizen Participation Plan, a resident survey was prepared and advertised to residents through April 1, 2015. A copy was placed on the City's website. There were 42 surveys completed.

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents were female at 83.33%.
- Most of the respondents (71.79%) were Black.
- The vast majority of respondents are over the age of 60 (91.89%).
- Of those that answered the question, 91.18% are low- to moderate-income for their family size.
- The majority, at 80.95%, come from one-person households.
- 85.71% are renters.
- 60.6% of respondents felt that residents of the City did not know, or were unsure of, how to report fair housing violations.

Some of the notable needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Curbs/Sidewalks – 30.43%
- Traffic – 30.43%
- Parking – 26.09%
- Streets – 26.09%
- Handicap Access – 21.74%
- Storm Sewers – 17.39%
- Property Maintenance – 8.7%
- Public Safety – 8.7%
- Sanitary Sewers – 4.35%
- Litter – 0%

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Recreation:

- 30% said they would like community pools for the general public, but also for seniors, complete with swim teams.
- 25% mentioned a general desire for more senior-related activities.
- 20% would like existing and additional recreational facilities to be well-equipped and better maintained than current standards.
- 20% are concerned with affordability and accessibility for all residents, including ADA compliance.
- Other recreation needs included:
  - More health-related activities
  - Age-appropriate equipment
  - Updated tennis and basketball courts
  - More restrooms

Medical:

- 33.33% would like additional clinics in the area.
- 25% said that there should be more dental health options for the community.

- 16.7% state they would like more affordable community health centers.
- A few answers centered on medical transportation, and clinics for seniors only.

Social Services:

- 54.84% of respondents indicated that they use social services.
- 35.7% mentioned using food stamps
- 21.43% use medical-related services and assistance.
- 14.29% state that they use both the senior center and transportation for seniors attending medical appointments.

Programs that are Missing or Under-funded:

- 30% mentioned that senior programs are under-funded.
- 30% would like additional transportation programs, specifically for seniors.
- Other under-funded programs include employment and business development for minorities, job training for youth, along with youth activities, teen parenting and support programs, and homeless outreach.

Employment:

- 42.85% identified the lack of jobs with decent wages as the number one employment issue in Annapolis.
- 14.29% said that the city is lacking in employment opportunities for seniors.
- 14.29% are concerned with a lack of training programs, or lack of jobs that require less than a bachelor's degree.
- Other employment issues/needs included civil service and government position testing and summer internships for younger adults.

Housing:

- 47.37% said that the area would benefit from incorporating more affordable housing for low-income populations.
- 10.53% state that there are issues with public housing, including a long waiting list and unsafe conditions.
- 10.53% specifically mention a need for market-rate pricing for housing.

- One reply addresses the issue of denying housing to a felon "trying to live right."

Reasons Fair Housing Complaints Are Not Reported:

- 44% point to a fear of retaliation when reporting fair housing violations.
- 44% believe most people do not know how to file fair housing complaints.

The following situations result in further discriminations and/or barriers to fair housing in The City of Annapolis:

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	21.21%	33.33%	36.36%	9.09%	0.00%
Lack of affordable housing in certain areas	32.43%	48.65%	18.92%	0.00%	0.00%
Lack of accessible housing for persons with disabilities	25.00%	44.44%	27.78%	0.00%	2.78%
Lack of accessibility in neighborhoods (i.e. curb cuts)	8.82%	41.18%	44.12%	5.88%	0.00%
Lack of fair housing education	20.00%	25.71%	45.71%	5.71%	2.86%
Lack of fair housing organizations in the City	20.00%	28.57%	42.86%	8.57%	0.00%
State or Local laws and policies that limit housing choice	17.65%	35.29%	44.12%	2.94%	0.00%
Lack of knowledge among residents regarding fair housing	28.57%	31.43%	40.00%	0.00%	0.00%
Lack of knowledge among landlords and property managers regarding fair housing	14.29%	28.57%	45.71%	8.57%	2.86%
Lack of knowledge among real estate agents regarding fair housing	14.29%	22.86%	45.71%	14.29%	2.86%
Lack of knowledge among bankers/lenders regarding fair housing	9.09%	24.24%	48.48%	12.12%	6.06%
Other barriers	15.79%	15.79%	57.89%	10.53%	0.00%

Additional Comments or Concerns:

- "More needs to be done for seniors in the City of Annapolis."
- "Besides the unloading trucks on Smithville, the traffic has also increased due to drivers trying to avoid West St. & Circle congestion by detouring from Russell & West and using Somerville to get to Spa Road."
- "More free transportation for seniors."

V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Annapolis to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow. Below is a list of impediments that were developed as part of Annapolis' 2016 Analysis of Impediments to Fair Housing Choice.

Impediment 1: FAIR HOUSING EDUCATION AND OUTREACH – There is a need to educate members of the community concerning their rights and responsibilities under the Fair Housing Act and to raise awareness, especially for low-income households, that all residents of the City have a right under federal law to fair housing choice.

Goal: Improve the public's knowledge and awareness of the Federal Fair Housing Act, and related laws, regulations, and requirements to affirmatively further fair housing in the City.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

1-A: Continue to promote Fair Housing awareness through the media and with assistance from local/regional social service agencies, by providing educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans with Disabilities Act.

1-B: Continue to make available and distribute literature and informational material, in English and Spanish, concerning fair housing issues, an individual's rights, and landlord's responsibilities to affirmatively further fair housing.

1-C: Improve the information on the City's website about whom to contact and how to file a fair housing complaint, as well as general Fair Housing information for homeowners and renters.

1-D: Strive for better intergovernmental cooperation between Federal, State, County, and local partners, as well as community groups and developers, to effectively identify and address potential barriers to affordable housing choice.

1-E: Continue to support the efforts of the City's Human Relations Commission.

Impediment 2: PUBLIC POLICIES AND REGULATIONS – The City's Zoning Code needs additional definitions, provisions, and revisions to be compliant with the Federal Fair Housing Act, Section 504, and the Americans with Disabilities Act to affirmatively further fair housing.

Goal: Revise the City Zoning Code to affirmatively further fair housing.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

2-A: The local planning commission should review the existing ordinances and zoning regulations for compliance with the Fair Housing Act, as amended.

2-B: Revise the definitions and add new definitions for the words: "Family," Handicap (Disabled)," "Fair Housing Act," "Accessibility," "Visitability," etc.

Impediment 3: CONTINUING NEED FOR AFFORDABLE AND ACCESSIBLE HOUSING UNITS – The cost of rent for apartments in the City has increased over the past ten years to the point that 50.6% of all renter households in Annapolis are paying more than 30% of their monthly incomes on the cost of their housing, which means that these households are considered cost overburdened.

Goal: Promote and encourage the construction and development of additional affordable rental housing units in the area, especially for households whose income is less than 80% of the median income.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

3-A: Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable and accessible renter occupied and owner occupied housing that would be located in areas that provide access to employment opportunities, transportation, amenities, and services throughout the Region.

3-B: Support and encourage the rehabilitation of existing housing units in the City to become decent, safe, and sound renter occupied and owner occupied housing that is affordable and accessible to lower income households.

3-C: The Housing Authority of the City of Annapolis should partner with private and non-profit housing developers to continue to construct affordable rental housing utilizing Low Income Housing Tax Credits (LIHTC) and other financing tools through federal, state, and local units of government.

3-D: Continue to enforce the ADA and Fair Housing requirements for landlords to make "reasonable accommodations" to their rental properties so they become accessible to tenants who are disabled, as well as educating the disabled how to request special accommodations.

Impediment 4: PRIVATE LENDING AND INSURANCE PRACTICES – The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from White and those originated from Minority applicants.

Goal: Approval rates for all originated home mortgage loans and insurance coverage should be fair, risk based, unbiased, and impartial, regardless of race, familial status and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

4-A: Federal, state, local, and private funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve loan to value ratios, so that private lenders will increase the number of loans made in these areas.

City of Annapolis

160 Duke Of Gloucester
Street
Annapolis, MD 21401

Signature Copy

Resolution: R-13-15

File Number: R-13-15

Analysis of Impediments to Fair Housing - For the purpose of adopting an Analysis of Impediments to Fair Housing.

CITY COUNCIL OF THE
City of Annapolis

Resolution 13-15

Sponsored by: Alderman Kirby, Alderman Budge, Alderman Littmann

Referred to
Housing and Human Welfare

A RESOLUTION concerning

Analysis of Impediments to Fair Housing

FOR the purpose of adopting an Analysis of Impediments to Fair Housing.

WHEREAS, the City of Annapolis, Maryland is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG); and

WHEREAS, in accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing;" and

WHEREAS, in order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis, which identifies any impediments to fair housing choice; and

WHEREAS, the City of Annapolis has prepared this FY 2015-2019 Analysis of Impediments to Fair Housing Choice.

NOW THEREFORE BE IT RESOLVED BY THE ANNAPOLIS CITY COUNCIL that the FY 2015-2019 Analysis of Impediments to Fair Housing Choice for the period beginning July 1, 2016 through June 30, 2020 is hereby approved,

AND BE IT FURTHER RESOLVED BY THE ANNAPOLIS CITY COUNCIL that the City of Annapolis is committed to pursue the goals and strategies to address those impediments identified in the analysis.

EXPLANATION

CAPITAL LETTERS indicate matter added to existing law.
~~Strikethrough~~ indicates matter stricken from existing law.
Underlining indicates amendments.

ADOPTED this 11th day of May, 2015.

Aye: 9 Mayor Pantelides, Alderman Budge, Alderman Paone, Alderwoman Pindell Charles, Alderwoman Finlayson, Alderman Littmann, Alderman Kirby, Alderman Pfeiffer and Alderman Arnett

THE ANNAPOLIS CITY COUNCIL Michael Pantelides **Date** 5/15/15
Michael J. Pantelides

ATTEST **Date** 5/15/15
~~Regina C. Watkins-Eldridge, MMC~~

VII. Appendix

The following items are in the appendix:

- **Appendix A – Demographic Data**

  The 2000 & 2010 Census Data for the City of Annapolis, Anne Arundel County, and Maryland and the 2007-2011 American Community Survey Data for the City of Annapolis, Anne Arundel County, and Maryland.

- **Appendix B – Home Mortgage Disclosure Act Data**

  HMDA Reports from 2013.

- **Appendix C – Community Participation**

  Public hearing notices, public hearing sign-in sheets, public hears minutes, and other documents outlining the community participation.

DP-1: Profile of General Demographic Characteristics: 2000
Census 2000 Summary File 1 (SF 1) 100-Percent Data

	Maryland		Anne Arundel County, MD		Annapolis city, MD	
	Number	Percent	Number	Percent	Number	Percent
Total population	5,296,486	100.0	489,656	100.0	35,838	100.0
SEX AND AGE						
Male	2,557,794	48.3	243,677	49.8	16,975	47.4
Female	2,738,692	51.7	245,979	50.2	18,863	52.6
Under 5 years	353,393	6.7	33,083	6.8	2,385	6.7
5 to 9 years	391,318	7.4	34,986	7.1	2,160	6.0
10 to 14 years	392,135	7.4	35,670	7.3	2,005	5.6
15 to 19 years	356,119	6.7	31,753	6.5	2,102	5.9
20 to 24 years	314,129	5.9	27,854	5.7	2,455	6.9
25 to 34 years	748,521	14.1	72,235	14.8	6,352	17.7
35 to 44 years	916,156	17.3	88,318	18.0	5,620	15.7
45 to 54 years	755,032	14.3	71,544	14.6	5,137	14.3
55 to 59 years	268,647	5.1	26,703	5.5	1,907	5.3
60 to 64 years	201,729	3.8	18,690	3.8	1,439	4.0
65 to 74 years	321,285	6.1	27,835	5.7	2,241	6.3
75 to 84 years	211,120	4.0	16,545	3.4	1,564	4.4
85 years and over	66,902	1.3	4,440	0.9	471	1.3
Median age (years)	36.0	(X)	36.0	(X)	35.7	(X)
18 years and over	3,940,314	74.4	366,020	74.8	28,064	78.3
Male	1,864,136	35.2	180,357	36.8	13,039	36.4
Female	2,076,178	39.2	185,663	37.9	15,025	41.9
21 years and over	3,736,905	70.6	348,225	71.1	26,723	74.6
62 years and over	714,369	13.5	59,193	12.1	5,075	14.2
65 years and over	599,307	11.3	48,820	10.0	4,276	11.9
Male	244,393	4.6	20,631	4.2	1,712	4.8
Female	354,914	6.7	28,189	5.8	2,564	7.2

RACE						
One race	5,192,899	98.0	481,371	98.3	35,241	98.3
White	3,391,308	64.0	397,789	81.2	22,457	62.7
Black or African American	1,477,411	27.9	66,428	13.6	11,267	31.4
American Indian and Alaska Native	15,423	0.3	1,455	0.3	60	0.2
Asian	210,929	4.0	11,225	2.3	650	1.8
Asian Indian	49,909	0.9	1,753	0.4	143	0.4
Chinese	49,400	0.9	1,597	0.3	128	0.4
Filipino	26,608	0.5	2,216	0.5	174	0.5
Japanese	6,620	0.1	509	0.1	20	0.1
Korean	39,155	0.7	3,603	0.7	59	0.2
Vietnamese	16,744	0.3	590	0.1	42	0.1
Other Asian [1]	22,493	0.4	957	0.2	84	0.2
Native Hawaiian and Other Pacific Islander	2,303	0.0	310	0.1	11	0.0
Native Hawaiian	583	0.0	93	0.0	4	0.0
Guamanian or Chamorro	708	0.0	112	0.0	4	0.0
Samoan	321	0.0	52	0.0	1	0.0
Other Pacific Islander [2]	691	0.0	53	0.0	2	0.0
Some other race	95,525	1.8	4,164	0.9	796	2.2
Two or more races	103,587	2.0	8,285	1.7	597	1.7
Race alone or in combination with one or more other races [3]						
White	3,465,697	65.4	404,611	82.6	22,877	63.8
Black or African American	1,525,036	28.8	69,679	14.2	11,519	32.1
American Indian and Alaska Native	39,437	0.7	3,759	0.8	205	0.6
Asian	238,408	4.5	13,826	2.8	826	2.3
Native Hawaiian and Other Pacific Islander	6,179	0.1	687	0.1	45	0.1
Some other race	134,621	2.5	6,204	1.3	1,021	2.8
HISPANIC OR LATINO AND RACE						
Total population	5,296,486	100.0	489,656	100.0	35,838	100.0
Hispanic or Latino (of any race)	227,916	4.3	12,902	2.6	2,301	6.4
Mexican	39,900	0.8	3,514	0.7	634	1.8
Puerto Rican	25,570	0.5	2,986	0.6	100	0.3
Cuban	6,754	0.1	433	0.1	32	0.1
Other Hispanic or Latino	155,692	2.9	5,969	1.2	1,535	4.3
Not Hispanic or Latino	5,068,570	95.7	476,754	97.4	33,537	93.6
White alone	3,286,547	62.1	390,519	79.8	21,137	59.0

RELATIONSHIP						
Total population	5,296,486	100.0	489,656	100.0	35,838	100.0
In households	5,162,430	97.5	473,666	96.7	35,132	98.0
Householder	1,980,859	37.4	178,670	36.5	15,303	42.7
Spouse	994,549	18.8	102,197	20.9	5,598	15.6
Child	1,567,333	29.6	144,388	29.5	8,819	24.6
Own child under 18 years	1,194,489	22.6	111,528	22.8	6,635	18.5
Other relatives	327,842	6.2	23,669	4.8	2,321	6.5
Under 18 years	129,487	2.4	9,295	1.9	959	2.7
Nonrelatives	291,847	5.5	24,742	5.1	3,091	8.6
Unmarried partner	110,335	2.1	10,208	2.1	889	2.5
In group quarters	134,056	2.5	15,990	3.3	706	2.0
Institutionalized population	69,318	1.3	8,862	1.8	212	0.6
Noninstitutionalized population	64,738	1.2	7,128	1.5	494	1.4
HOUSEHOLDS BY TYPE						
Total households	1,980,859	100.0	178,670	100.0	15,303	100.0
Family households (families)	1,359,318	68.6	129,193	72.3	8,676	56.7
With own children under 18 years	662,172	33.4	62,297	34.9	3,751	24.5
Married-couple family	994,549	50.2	102,197	57.2	5,598	36.6
With own children under 18 years	461,446	23.3	47,240	26.4	2,017	13.2
Female householder, no husband present	279,876	14.1	19,749	11.1	2,502	16.3
With own children under 18 years	159,342	8.0	11,250	6.3	1,497	9.8
Nonfamily households	621,541	31.4	49,477	27.7	6,627	43.3
Householder living alone	495,459	25.0	38,109	21.3	5,033	32.9
Householder 65 years and over	160,414	8.1	11,359	6.4	1,415	9.2
Households with individuals under 18 years	739,048	37.3	68,404	38.3	4,303	28.1
Households with individuals 65 years and over	429,316	21.7	34,884	19.5	3,197	20.9
Average household size	2.61	(X)	2.65	(X)	2.30	(X)
Average family size	3.13	(X)	3.09	(X)	2.93	(X)

HOUSING OCCUPANCY						
Total housing units	2,145,283	100.0	186,937	100.0	16,165	100.0
Occupied housing units	1,980,859	92.3	178,670	95.6	15,303	94.7
Vacant housing units	164,424	7.7	8,267	4.4	862	5.3
For seasonal, recreational, or occasional use	38,880	1.8	1,913	1.0	200	1.2
Homeowner vacancy rate (percent)	1.6	(X)	1.0	(X)	1.4	(X)
Rental vacancy rate (percent)	6.1	(X)	4.2	(X)	3.8	(X)
HOUSING TENURE						
Occupied housing units	1,980,859	100.0	178,670	100.0	15,303	100.0
Owner-occupied housing units	1,341,751	67.7	134,921	75.5	7,905	51.7
Renter-occupied housing units	639,108	32.3	43,749	24.5	7,398	48.3
Average household size of owner-occupied unit	2.73	(X)	2.72	(X)	2.36	(X)
Average household size of renter-occupied unit	2.35	(X)	2.43	(X)	2.23	(X)

DP-2: Profile of Selected Social Characteristics: 2000
Census 2000 Summary File 3 (SF 3) - Sample Data

	Maryland		Anne Arundel County, MD		Annapolis city, MD	
	Number	Percent	Number	Percent	Number	Percent
SCHOOL ENROLLMENT						
Population 3 years and over enrolled in school	1,475,484	100.0	131,201	100.0	8,725	100.0
Nursery school, preschool	96,052	6.5	8,523	6.5	723	8.3
Kindergarten	75,440	5.1	6,962	5.3	449	5.1
Elementary school (grades 1-8)	641,844	43.5	57,500	43.8	3,346	38.3
High school (grades 9-12)	307,671	20.9	28,860	22.0	1,712	19.6
College or graduate school	354,477	24.0	29,356	22.4	2,495	28.6
EDUCATIONAL ATTAINMENT						
Population 25 years and over	3,495,595	100.0	326,999	100.0	24,630	100.0
Less than 9th grade	178,169	5.1	12,038	3.7	1,440	5.8
9th to 12th grade, no diploma	386,917	11.1	32,285	9.9	2,900	11.8
High school graduate (includes equivalency)	933,836	26.7	91,307	27.9	5,005	20.3
Some college, no degree	711,127	20.3	71,485	21.9	4,511	18.3
Associate degree	186,186	5.3	19,806	6.1	1,247	5.1
Bachelor's degree	629,304	18.0	62,371	19.1	5,579	22.7
Graduate or professional degree	470,056	13.4	37,707	11.5	3,948	16.0
Percent high school graduate or higher	83.8	(X)	86.4	(X)	82.4	(X)
Percent bachelor's degree or higher	31.4	(X)	30.6	(X)	38.7	(X)
MARITAL STATUS						
Population 15 years and over	4,159,636	100.0	386,366	100.0	29,237	100.0
Never married	1,195,902	28.8	95,041	24.6	10,441	35.7
Now married, except separated	2,197,858	52.8	223,296	57.8	12,302	42.1
Separated	128,941	3.1	10,552	2.7	1,017	3.5
Widowed	270,452	6.5	22,318	5.8	2,118	7.2
Female	220,370	5.3	17,561	4.5	1,685	5.8
Divorced	366,483	8.8	35,159	9.1	3,359	11.5
Female	220,275	5.3	20,340	5.3	2,206	7.5
GRANDPARENTS AS CAREGIVERS						
Grandparent living in household with one or more own grandchildren under 18 years	125,697	100.0	10,295	100.0	822	100.0
Grandparent responsible for grandchildren	50,974	40.6	4,077	39.6	367	44.6

VETERAN STATUS						
Civilian population 18 years and over	3,910,942	100.0	355,006	100.0	27,777	100.0
Civilian veterans	524,230	13.4	61,473	17.3	3,548	12.8
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION						
Population 5 to 20 years	1,193,904	100.0	104,813	100.0	6,823	100.0
With a disability	96,501	8.1	8,028	7.7	621	9.1
Population 21 to 64 years	3,076,165	100.0	284,800	100.0	21,996	100.0
With a disability	529,949	17.2	41,771	14.7	3,483	15.8
Percent employed	61.7	(X)	66.5	(X)	63.7	(X)
No disability	2,546,216	82.8	243,029	85.3	18,513	84.2
Percent employed	80.3	(X)	82.7	(X)	82.7	(X)
Population 65 years and over	572,977	100.0	47,085	100.0	4,251	100.0
With a disability	227,895	39.8	17,914	38.0	1,572	37.0
RESIDENCE IN 1995						
Population 5 years and over	4,945,043	100.0	456,969	100.0	33,490	100.0
Same house in 1995	2,752,061	55.7	254,609	55.7	16,380	48.9
Different house in the U.S. in 1995	2,045,675	41.4	191,976	42.0	15,747	47.0
Same county	1,085,423	21.9	94,772	20.7	9,136	27.3
Different county	960,252	19.4	97,204	21.3	6,611	19.7
Same state	465,100	9.4	45,982	10.1	2,272	6.8
Different state	495,152	10.0	51,222	11.2	4,339	13.0
Elsewhere in 1995	147,307	3.0	10,384	2.3	1,363	4.1
NATIVITY AND PLACE OF BIRTH						
Total population	5,296,486	100.0	489,656	100.0	35,806	100.0
Native	4,778,171	90.2	466,445	95.3	32,329	90.3
Born in United States	4,718,233	89.1	457,345	93.4	31,782	88.8
State of residence	2,610,963	49.3	258,379	52.8	18,122	50.6
Different state	2,107,270	39.8	198,966	40.6	13,660	38.2
Born outside United States	59,938	1.1	9,100	1.9	547	1.5
Foreign born	518,315	9.8	23,211	4.7	3,477	9.7
Entered 1990 to March 2000	228,429	4.3	7,873	1.6	1,671	4.7
Naturalized citizen	234,711	4.4	12,441	2.5	1,269	3.5
Not a citizen	283,604	5.4	10,770	2.2	2,208	6.2

REGION OF BIRTH OF FOREIGN BORN						
Total (excluding born at sea)	518,315	100.0	23,211	100.0	3,477	100.0
Europe	86,840	16.8	6,371	27.4	810	23.3
Asia	181,504	35.0	8,995	38.8	583	16.8
Africa	62,688	12.1	1,076	4.6	88	2.5
Oceania	1,957	0.4	245	1.1	72	2.1
Latin America	176,026	34.0	5,559	23.9	1,810	52.1
Northern America	9,300	1.8	965	4.2	114	3.3
LANGUAGE SPOKEN AT HOME						
Population 5 years and over	4,945,043	100.0	456,969	100.0	33,490	100.0
English only	4,322,329	87.4	423,447	92.7	29,327	87.6
Language other than English	622,714	12.6	33,522	7.3	4,163	12.4
Speak English less than 'very well	246,287	5.0	11,416	2.5	2,115	6.3
Spanish	230,829	4.7	12,717	2.8	2,384	7.1
Speak English less than "very well"	108,578	2.2	4,857	1.1	1,479	4.4
Other Indo-European languages	198,932	4.0	11,860	2.6	1,275	3.8
Speak English less than "very well"	58,632	1.2	2,619	0.6	450	1.3
Asian and Pacific Island languages	135,899	2.7	7,517	1.6	469	1.4
Speak English less than "very well"	65,973	1.3	3,666	0.8	186	0.6

ANCESTRY (single or multiple)						
Total population	5,296,486	100.0	489,656	100.0	35,806	100.0
Total ancestries reported	5,437,506	102.7	538,784	110.0	37,363	104.3
Arab	20,401	0.4	1,332	0.3	149	0.4
Czech[1]	27,492	0.5	3,336	0.7	87	0.2
Danish	11,652	0.2	1,707	0.3	155	0.4
Dutch	55,393	1.0	7,355	1.5	295	0.8
English	476,294	9.0	61,648	12.6	3,647	10.2
French (except Basque)[1]	95,885	1.8	13,246	2.7	822	2.3
French Canadian[1]	22,206	0.4	3,604	0.7	121	0.3
German	833,718	15.7	103,193	21.1	4,238	11.8
Greek	31,149	0.6	2,879	0.6	416	1.2
Hungarian	22,941	0.4	3,302	0.7	222	0.6
Irish[1]	623,335	11.8	83,488	17.1	4,376	12.2
Italian	267,573	5.1	34,463	7.0	1,754	4.9
Lithuanian	17,866	0.3	2,303	0.5	158	0.4
Norwegian	27,131	0.5	4,335	0.9	290	0.8
Polish	184,364	3.5	23,611	4.8	888	2.5
Portuguese	8,396	0.2	1,125	0.2	97	0.3
Russian	75,818	1.4	4,374	0.9	436	1.2
Scotch-Irish	68,972	1.3	9,241	1.9	746	2.1
Scottish	90,298	1.7	12,020	2.5	1,039	2.9
Slovak	12,203	0.2	1,439	0.3	55	0.2
Subsaharan African	98,560	1.9	2,843	0.6	356	1.0
Swedish	33,026	0.6	4,106	0.8	368	1.0
Swiss	12,212	0.2	1,402	0.3	123	0.3
Ukrainian	20,014	0.4	1,733	0.4	174	0.5
United States or American	305,558	5.8	31,801	6.5	1,601	4.5
Welsh	39,601	0.7	4,975	1.0	305	0.9
West Indian (excluding Hispanic groups)	55,244	1.0	1,610	0.3	100	0.3
Other ancestries	1,900,204	35.9	112,313	22.9	14,345	40.1

DP-3: Profile of Selected Economic Characteristics: 2000
Census 2000 Summary File 3 (SF 3) - Sample Data

	Maryland		Anne Arundel County, MD		Annapolis city, MD	
	Number	Percent	Number	Percent	Number	Percent
EMPLOYMENT STATUS						
Population 16 years and over	4,085,942	100.0	379,394	100.0	28,815	100.0
In labor force	2,769,525	67.8	269,772	71.1	20,227	70.2
Civilian labor force	2,737,359	67.0	258,331	68.1	20,022	69.5
Employed	2,608,457	63.8	250,254	66.0	19,341	67.1
Unemployed	128,902	3.2	8,077	2.1	681	2.4
Percent of civilian labor force	4.7	(X)	3.1	(X)	3.4	(X)
Armed Forces	32,166	0.8	11,441	3.0	205	0.7
Not in labor force	1,316,417	32.2	109,622	28.9	8,588	29.8
Females 16 years and over	2,150,812	100.0	191,957	100.0	15,570	100.0
In labor force	1,351,034	62.8	125,267	65.3	10,159	65.2
Civilian labor force	1,344,224	62.5	122,949	64.1	10,118	65.0
Employed	1,280,037	59.5	119,040	62.0	9,779	62.8
Own children under 6 years	402,876	100.0	37,959	100.0	2,545	100.0
All parents in family in labor force	260,316	64.6	24,981	65.8	1,632	64.1
COMMUTING TO WORK						
Workers 16 years and over	2,591,670	100.0	255,858	100.0	19,174	100.0
Car, truck, or van -- drove alone	1,910,917	73.7	205,415	80.3	13,200	68.8
Car, truck, or van -- carpooled	320,992	12.4	27,302	10.7	2,202	11.5
Public transportation (including taxicab)	187,246	7.2	6,438	2.5	1,388	7.2
Walked	64,852	2.5	5,965	2.3	1,318	6.9
Other means	20,960	0.8	1,975	0.8	254	1.3
Worked at home	86,703	3.3	8,763	3.4	812	4.2
Mean travel time to work (minutes)	31.2	(X)	28.9	(X)	25.8	(X)
Employed civilian population 16 years and over	2,608,457	100.0	250,254	100.0	19,341	100.0
OCCUPATION						
Management, professional, and related occupations	1,076,233	41.3	101,255	40.5	8,291	42.9
Service occupations	363,833	13.9	31,188	12.5	3,634	18.8
Sales and office occupations	688,728	26.4	70,034	28.0	4,811	24.9
Farming, fishing, and forestry occupations	6,886	0.3	254	0.1	45	0.2
Construction, extraction, and maintenance occupations	224,355	8.6	24,854	9.9	1,233	6.4
Production, transportation, and material moving occupations	248,422	9.5	22,669	9.1	1,327	6.9

INDUSTRY						
Agriculture, forestry, fishing and hunting, and mining	16,178	0.6	575	0.2	32	0.2
Construction	181,280	6.9	20,383	8.1	1,085	5.6
Manufacturing	189,327	7.3	18,283	7.3	930	4.8
Wholesale trade	72,621	2.8	9,403	3.8	527	2.7
Retail trade	273,339	10.5	29,295	11.7	2,062	10.7
Transportation and warehousing, and utilities	127,294	4.9	14,251	5.7	697	3.6
Information	103,351	4.0	8,906	3.6	696	3.6
Finance, insurance, real estate, and rental and leasing	186,159	7.1	16,138	6.4	1,097	5.7
Professional, scientific, management, administrative, and waste management services	323,834	12.4	30,234	12.1	2,613	13.5
Educational, health and social services	538,350	20.6	42,716	17.1	4,270	22.1
Arts, entertainment, recreation, accommodation and food services	177,341	6.8	16,468	6.6	2,334	12.1
Other services (except public administration)	145,424	5.6	13,929	5.6	1,226	6.3
Public administration	273,959	10.5	29,673	11.9	1,772	9.2
CLASS OF WORKER						
Private wage and salary workers	1,880,604	72.1	182,833	73.1	14,234	73.6
Government workers	581,611	22.3	54,347	21.7	3,915	20.2
Self-employed workers in own not incorporated business	140,769	5.4	12,590	5.0	1,147	5.9
Unpaid family workers	5,473	0.2	484	0.2	45	0.2

INCOME IN 1999						
Households	1,981,795	100.0	178,754	100.0	15,231	100.0
Less than $10,000	137,199	6.9	7,101	4.0	1,405	9.2
$10,000 to $14,999	83,328	4.2	4,829	2.7	652	4.3
$15,000 to $24,999	188,104	9.5	12,935	7.2	1,716	11.3
$25,000 to $34,999	212,135	10.7	16,206	9.1	1,636	10.7
$35,000 to $49,999	305,987	15.4	26,873	15.0	2,330	15.3
$50,000 to $74,999	427,180	21.6	42,868	24.0	3,051	20.0
$75,000 to $99,999	268,558	13.6	29,049	16.3	1,937	12.7
$100,000 to $149,999	230,285	11.6	25,846	14.5	1,508	9.9
$150,000 to $199,999	69,102	3.5	7,387	4.1	518	3.4
$200,000 or more	59,917	3.0	5,660	3.2	478	3.1
Median household income (dollars)	52,868	(X)	61,768	(X)	49,243	(X)
With earnings	1,660,631	83.8	155,086	86.8	12,597	82.7
Mean earnings (dollars)	66,315	(X)	71,348	(X)	61,896	(X)
With Social Security income	446,560	22.5	36,861	20.6	3,290	21.6
Mean Social Security income (dollars)	11,170	(X)	11,745	(X)	11,135	(X)
With Supplemental Security Income	66,919	3.4	3,771	2.1	650	4.3
Mean Supplemental Security Income (dollars)	6,361	(X)	6,534	(X)	5,154	(X)
With public assistance income	47,643	2.4	2,169	1.2	403	2.6
Mean public assistance income (dollars)	2,729	(X)	2,885	(X)	2,774	(X)
With retirement income	370,945	18.7	36,244	20.3	2,813	18.5
Mean retirement income (dollars)	21,370	(X)	22,752	(X)	22,197	(X)
Families	1,368,647	100.0	129,964	100.0	8,797	100.0
Less than $10,000	55,996	4.1	3,184	2.4	600	6.8
$10,000 to $14,999	36,235	2.6	1,854	1.4	320	3.6
$15,000 to $24,999	101,330	7.4	7,233	5.6	814	9.3
$25,000 to $34,999	127,850	9.3	9,742	7.5	818	9.3
$35,000 to $49,999	200,870	14.7	18,086	13.9	1,343	15.3
$50,000 to $74,999	316,596	23.1	32,289	24.8	1,760	20.0
$75,000 to $99,999	218,983	16.0	23,760	18.3	1,215	13.8
$100,000 to $149,999	197,790	14.5	22,424	17.3	1,154	13.1
$150,000 to $199,999	60,552	4.4	6,447	5.0	410	4.7
$200,000 or more	52,445	3.8	4,945	3.8	363	4.1
Median family income (dollars)	61,876	(X)	69,019	(X)	56,984	(X)
Per capita income (dollars)	25,614	(X)	27,578	(X)	27,180	(X)
Median earnings (dollars):						
Male full-time, year-round workers	41,640	(X)	43,747	(X)	39,548	(X)
Female full-time, year-round workers	32,155	(X)	32,348	(X)	30,741	(X)

POVERTY STATUS IN 1999 (below poverty level)						
Families	83,232	(X)	4,626	(X)	834	(X)
Percent below poverty level	(X)	6.1	(X)	3.6	(X)	9.5
With related children under 18 years	64,063	(X)	3,524	(X)	725	(X)
Percent below poverty level	(X)	8.7	(X)	5.1	(X)	16.6
With related children under 5 years	30,328	(X)	1,720	(X)	301	(X)
Percent below poverty level	(X)	10.7	(X)	6.6	(X)	17.6
Families with female householder, no husband present	49,841	(X)	2,607	(X)	645	(X)
Percent below poverty level	(X)	18.4	(X)	13.4	(X)	26.4
With related children under 18 years	43,754	(X)	2,329	(X)	602	(X)
Percent below poverty level	(X)	23.4	(X)	18.1	(X)	33.3
With related children under 5 years	20,403	(X)	1,141	(X)	268	(X)
Percent below poverty level	(X)	32.6	(X)	28.2	(X)	41.6
Individuals	438,676	(X)	24,335	(X)	4,477	(X)
Percent below poverty level	(X)	8.5	(X)	5.1	(X)	12.7
18 years and over	296,799	(X)	16,188	(X)	2,848	(X)
Percent below poverty level	(X)	7.7	(X)	4.6	(X)	10.4
65 years and over	48,854	(X)	2,729	(X)	444	(X)
Percent below poverty level	(X)	8.5	(X)	5.8	(X)	10.4
Related children under 18 years	135,892	(X)	7,613	(X)	1,591	(X)
Percent below poverty level	(X)	10.3	(X)	6.3	(X)	20.8
Related children 5 to 17 years	95,561	(X)	5,220	(X)	1,102	(X)
Percent below poverty level	(X)	9.8	(X)	5.9	(X)	20.6
Unrelated individuals 15 years and over	160,929	(X)	9,269	(X)	1,629	(X)
Percent below poverty level	(X)	18.2	(X)	12.9	(X)	17.3

DP-4: Profile of Selected Housing Characteristics: 2000
Census 2000 Summary File 3 (SF 3) - Sample Data

	Maryland		Anne Arundel County, MD		Annapolis city, MD	
	Number	Percent	Number	Percent	Number	Percent
Total housing units	2,145,283	100.0	186,937	100.0	16,192	100.0
UNITS IN STRUCTURE						
1-unit, detached	1,097,673	51.2	119,626	64.0	6,412	39.6
1-unit, attached	451,411	21.0	32,333	17.3	3,514	21.7
2 units	45,775	2.1	2,307	1.2	471	2.9
3 or 4 units	63,110	2.9	2,584	1.4	698	4.3
5 to 9 units	120,188	5.6	7,390	4.0	1,623	10.0
10 to 19 units	169,818	7.9	13,849	7.4	2,299	14.2
20 or more units	155,223	7.2	4,944	2.6	1,162	7.2
Mobile home	41,356	1.9	3,822	2.0	0	0.0
Boat, RV, van, etc.	729	0.0	82	0.0	13	0.1
YEAR STRUCTURE BUILT						
1999 to March 2000	42,423	2.0	4,266	2.3	238	1.5
1995 to 1998	137,305	6.4	15,586	8.3	633	3.9
1990 to 1994	179,323	8.4	18,922	10.1	955	5.9
1980 to 1989	367,969	17.2	35,653	19.1	2,400	14.8
1970 to 1979	368,974	17.2	38,269	20.5	3,381	20.9
1960 to 1969	323,089	15.1	27,695	14.8	2,572	15.9
1940 to 1959	457,633	21.3	34,510	18.5	3,153	19.5
1939 or earlier	268,567	12.5	12,036	6.4	2,860	17.7
ROOMS						
1 room	32,218	1.5	1,223	0.7	206	1.3
2 rooms	75,417	3.5	3,536	1.9	768	4.7
3 rooms	172,285	8.0	9,793	5.2	1,680	10.4
4 rooms	250,401	11.7	18,153	9.7	2,740	16.9
5 rooms	334,716	15.6	30,334	16.2	3,373	20.8
6 rooms	396,812	18.5	34,659	18.5	2,958	18.3
7 rooms	302,418	14.1	30,880	16.5	1,790	11.1
8 rooms	261,141	12.2	27,436	14.7	1,259	7.8
9 or more rooms	319,875	14.9	30,923	16.5	1,418	8.8
Median (rooms)	6.0	(X)	6.4	(X)	5.3	(X)
Occupied Housing Units	1,980,859	100.0	178,670	100.0	15,306	100.0

YEAR HOUSEHOLDER MOVED INTO UNIT						
1999 to March 2000	356,433	18.0	31,018	17.4	3,424	22.4
1995 to 1998	566,221	28.6	50,926	28.5	5,219	34.1
1990 to 1994	335,043	16.9	30,095	16.8	2,184	14.3
1980 to 1989	336,444	17.0	31,411	17.6	1,898	12.4
1970 to 1979	187,658	9.5	17,353	9.7	1,237	8.1
1969 or earlier	199,060	10.0	17,867	10.0	1,344	8.8
VEHICLES AVAILABLE						
None	222,548	11.2	9,512	5.3	2,417	15.8
1	662,103	33.4	51,292	28.7	5,963	39.0
2	746,259	37.7	77,932	43.6	5,292	34.6
3 or more	349,949	17.7	39,934	22.4	1,634	10.7
HOUSE HEATING FUEL						
Utility gas	911,868	46.0	67,410	37.7	7,075	46.2
Bottled, tank, or LP gas	61,262	3.1	4,083	2.3	188	1.2
Electricity	655,468	33.1	70,472	39.4	5,995	39.2
Fuel oil, kerosene, etc.	316,734	16.0	34,781	19.5	1,865	12.2
Coal or coke	2,636	0.1	86	0.0	7	0.0
Wood	19,721	1.0	1,062	0.6	38	0.2
Solar energy	419	0.0	43	0.0	43	0.3
Other fuel	7,296	0.4	433	0.2	39	0.3
No fuel used	5,455	0.3	300	0.2	56	0.4
SELECTED CHARACTERISTICS						
Lacking complete plumbing facilities	9,033	0.5	542	0.3	79	0.5
Lacking complete kitchen facilities	8,223	0.4	391	0.2	31	0.2
No telephone service	32,001	1.6	1,547	0.9	282	1.8
OCCUPANTS PER ROOM						
Occupied housing units	1,980,859	100.0	178,670	100.0	15,306	100.0
1.00 or less	1,909,665	96.4	175,122	98.0	14,737	96.3
1.01 to 1.50	40,994	2.1	2,259	1.3	341	2.2
1.51 or more	30,200	1.5	1,289	0.7	228	1.5
Specified owner-occupied units	1,178,779	100.0	121,609	100.0	6,820	100.0

VALUE						
Less than $50,000	44,906	3.8	646	0.5	62	0.9
$50,000 to $99,999	227,547	19.3	10,473	8.6	887	13.0
$100,000 to $149,999	346,627	29.4	43,080	35.4	1,931	28.3
$150,000 to $199,999	246,058	20.9	28,976	23.8	1,528	22.4
$200,000 to $299,999	189,652	16.1	22,693	18.7	1,231	18.0
$300,000 to $499,999	91,576	7.8	11,460	9.4	800	11.7
$500,000 to $999,999	27,743	2.4	3,735	3.1	312	4.6
$1,000,000 or more	4,670	0.4	546	0.4	69	1.0
Median (dollars)	146,000	(X)	159,300	(X)	165,600	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS						
With a mortgage	916,046	77.7	97,191	79.9	5,248	77.0
Less than $300	2,980	0.3	211	0.2	11	0.2
$300 to $499	22,682	1.9	1,258	1.0	61	0.9
$500 to $699	58,597	5.0	3,676	3.0	253	3.7
$700 to $999	168,089	14.3	13,639	11.2	910	13.3
$1,000 to $1,499	336,139	28.5	40,187	33.0	2,010	29.5
$1,500 to $1,999	187,327	15.9	22,040	18.1	1,142	16.7
$2,000 or more	140,232	11.9	16,180	13.3	861	12.6
Median (dollars)	1,296	(X)	1,371	(X)	1,349	(X)
Not mortgaged	262,733	22.3	24,418	20.1	1,572	23.0
Median (dollars)	333	(X)	347	(X)	397	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999						
Less than 15 percent	377,966	32.1	36,349	29.9	2,126	31.2
15 to 19 percent	212,564	18.0	22,579	18.6	1,067	15.6
20 to 24 percent	184,436	15.6	20,645	17.0	1,058	15.5
25 to 29 percent	127,560	10.8	13,818	11.4	699	10.2
30 to 34 percent	80,299	6.8	9,100	7.5	663	9.7
35 percent or more	189,225	16.1	18,592	15.3	1,151	16.9
Not computed	6,729	0.6	526	0.4	56	0.8
Specified renter-occupied units	631,986	100.0	43,391	100.0	7,316	100.0

GROSS RENT						
Less than $200	32,197	5.1	1,617	3.7	717	9.8
$200 to $299	22,982	3.6	889	2.0	412	5.6
$300 to $499	89,902	14.2	2,775	6.4	730	10.0
$500 to $749	212,212	33.6	11,491	26.5	1,608	22.0
$750 to $999	153,478	24.3	13,151	30.3	2,320	31.7
$1,000 to $1,499	75,100	11.9	8,078	18.6	1,210	16.5
$1,500 or more	19,354	3.1	1,495	3.4	195	2.7
No cash rent	26,761	4.2	3,895	9.0	124	1.7
Median (dollars)	689	(X)	798	(X)	762	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999						
Less than 15 percent	114,885	18.2	7,521	17.3	1,473	20.1
15 to 19 percent	97,330	15.4	6,854	15.8	1,081	14.8
20 to 24 percent	88,113	13.9	6,613	15.2	1,312	17.9
25 to 29 percent	71,393	11.3	4,846	11.2	745	10.2
30 to 34 percent	49,373	7.8	3,467	8.0	579	7.9
35 percent or more	170,658	27.0	9,677	22.3	1,886	25.8
Not computed	40,234	6.4	4,413	10.2	240	3.3

DP-1-Geography-Maryland: Profile of General Population and Housing Characteristics: 2010
2010 Census Summary File 1

	Maryland		Anne Arundel County		Annapolis City, MD	
	Number	Percent	Number	Percent	Number	Percent
SEX AND AGE						
Total population	5,773,552	100.0	537,656	100.0	38,394	100.0
Under 5 years	364,488	6.3	34,586	6.4	2,863	7.5
5 to 9 years	366,868	6.4	34,315	6.4	2,199	5.7
10 to 14 years	379,029	6.6	34,871	6.5	1,815	4.7
15 to 19 years	406,241	7.0	34,496	6.4	1,950	5.1
20 to 24 years	393,698	6.8	35,462	6.6	2,966	7.7
25 to 29 years	393,548	6.8	37,023	6.9	3,794	9.9
30 to 34 years	368,494	6.4	34,778	6.5	3,054	8.0
35 to 39 years	377,409	6.5	35,886	6.7	2,566	6.7
40 to 44 years	418,163	7.2	39,926	7.4	2,484	6.5
45 to 49 years	461,585	8.0	44,640	8.3	2,548	6.6
50 to 54 years	440,619	7.6	41,579	7.7	2,390	6.2
55 to 59 years	377,989	6.5	35,653	6.6	2,486	6.5
60 to 64 years	317,779	5.5	30,777	5.7	2,300	6.0
65 to 69 years	226,596	3.9	22,189	4.1	1,656	4.3
70 to 74 years	159,761	2.8	14,664	2.7	1,075	2.8
75 to 79 years	124,579	2.2	11,021	2.0	833	2.2
80 to 84 years	98,580	1.7	8,300	1.5	697	1.8
85 years and over	98,126	1.7	7,490	1.4	718	1.9
Median age (years)	38.0	(X)	38.4	(X)	36.0	(X)
16 years and over	4,584,109	79.4	426,743	79.4	31,133	81.1
18 years and over	4,420,588	76.6	412,595	76.7	30,394	79.2
21 years and over	4,175,913	72.3	392,241	73.0	29,048	75.7
62 years and over	890,542	15.4	81,677	15.2	6,287	16.4
65 years and over	707,642	12.3	63,664	11.8	4,979	13.0

Male population	2,791,762	48.4	265,763	49.4	18,369	47.8
Under 5 years	185,916	3.2	17,718	3.3	1,486	3.9
5 to 9 years	186,865	3.2	17,330	3.2	1,128	2.9
10 to 14 years	193,068	3.3	17,766	3.3	913	2.4
15 to 19 years	208,249	3.6	18,274	3.4	966	2.5
20 to 24 years	199,923	3.5	19,464	3.6	1,425	3.7
25 to 29 years	194,223	3.4	18,827	3.5	1,859	4.8
30 to 34 years	179,279	3.1	17,255	3.2	1,571	4.1
35 to 39 years	181,543	3.1	17,559	3.3	1,282	3.3
40 to 44 years	200,934	3.5	19,469	3.6	1,218	3.2
45 to 49 years	221,969	3.8	21,712	4.0	1,179	3.1
50 to 54 years	211,218	3.7	20,439	3.8	1,096	2.9
55 to 59 years	179,108	3.1	17,199	3.2	1,110	2.9
60 to 64 years	149,941	2.6	14,747	2.7	1,052	2.7
65 to 69 years	104,873	1.8	10,638	2.0	765	2.0
70 to 74 years	72,158	1.2	6,815	1.3	464	1.2
75 to 79 years	53,066	0.9	4,851	0.9	351	0.9
80 to 84 years	38,419	0.7	3,311	0.6	274	0.7
85 years and over	31,010	0.5	2,389	0.4	230	0.6
Median age (years)	36.4	(X)	36.9	(X)	34.4	(X)
16 years and over	2,185,344	37.9	209,258	38.9	14,661	38.2
18 years and over	2,101,662	36.4	202,034	37.6	14,283	37.2
21 years and over	1,975,690	34.2	190,606	35.5	13,633	35.5
62 years and over	385,925	6.7	36,700	6.8	2,686	7.0
65 years and over	299,526	5.2	28,004	5.2	2,084	5.4

Female population	2,981,790	51.6	271,893	50.6	20,025	52.2
Under 5 years	178,572	3.1	16,868	3.1	1,377	3.6
5 to 9 years	180,003	3.1	16,985	3.2	1,071	2.8
10 to 14 years	185,961	3.2	17,105	3.2	902	2.3
15 to 19 years	197,992	3.4	16,222	3.0	984	2.6
20 to 24 years	193,775	3.4	15,998	3.0	1,541	4.0
25 to 29 years	199,325	3.5	18,196	3.4	1,935	5.0
30 to 34 years	189,215	3.3	17,523	3.3	1,483	3.9
35 to 39 years	195,866	3.4	18,327	3.4	1,284	3.3
40 to 44 years	217,229	3.8	20,457	3.8	1,266	3.3
45 to 49 years	239,616	4.2	22,928	4.3	1,369	3.6
50 to 54 years	229,401	4.0	21,140	3.9	1,294	3.4
55 to 59 years	198,881	3.4	18,454	3.4	1,376	3.6
60 to 64 years	167,838	2.9	16,030	3.0	1,248	3.3
65 to 69 years	121,723	2.1	11,551	2.1	891	2.3
70 to 74 years	87,603	1.5	7,849	1.5	611	1.6
75 to 79 years	71,513	1.2	6,170	1.1	482	1.3
80 to 84 years	60,161	1.0	4,989	0.9	423	1.1
85 years and over	67,116	1.2	5,101	0.9	488	1.3
Median age (years)	39.3	(X)	39.7	(X)	37.8	(X)
16 years and over	2,398,765	41.5	217,485	40.5	16,472	42.9
18 years and over	2,318,926	40.2	210,561	39.2	16,111	42.0
21 years and over	2,200,223	38.1	201,635	37.5	15,415	40.1
62 years and over	504,617	8.7	44,977	8.4	3,601	9.4
65 years and over	408,116	7.1	35,660	6.6	2,895	7.5

RACE						
Total population	5,773,552	100.0	537,656	100.0	38,394	100.0
One Race	5,608,844	97.1	522,083	97.1	37,409	97.4
White	3,359,284	58.2	405,456	75.4	23,073	60.1
Black or African American	1,700,298	29.4	83,484	15.5	9,981	26.0
American Indian and Alaska Native	20,420	0.4	1,665	0.3	97	0.3
Asian	318,853	5.5	18,352	3.4	809	2.1
Asian Indian	79,051	1.4	3,669	0.7	109	0.3
Chinese	69,381	1.2	2,485	0.5	130	0.3
Filipino	43,923	0.8	3,719	0.7	282	0.7
Japanese	6,749	0.1	513	0.1	45	0.1
Korean	48,592	0.8	3,900	0.7	65	0.2
Vietnamese	23,635	0.4	1,343	0.2	54	0.1
Other Asian [1]	47,522	0.8	2,723	0.5	124	0.3
Native Hawaiian and Other Pacific Islander	3,157	0.1	484	0.1	11	0.0
Native Hawaiian	634	0.0	114	0.0	4	0.0
Guamanian or Chamorro	1,319	0.0	254	0.0	4	0.0
Samoan	308	0.0	43	0.0	1	0.0
Other Pacific Islander [2]	896	0.0	73	0.0	2	0.0
Some Other Race	206,832	3.6	12,642	2.4	3,438	9.0
Two or More Races	164,708	2.9	15,573	2.9	985	2.6
White; American Indian and Alaska Native [3]	15,044	0.3	2,033	0.4	89	0.2
White; Asian [3]	32,516	0.6	3,708	0.7	147	0.4
White; Black or African American [3]	46,677	0.8	4,634	0.9	272	0.7
White; Some Other Race [3]	20,284	0.4	1,367	0.3	209	0.5
Race alone or in combination with one or more other						
White	3,488,887	60.4	418,707	77.9	23,881	62.2
Black or African American	1,783,899	30.9	90,823	16.9	10,432	27.2
American Indian and Alaska Native	58,657	1.0	5,347	1.0	314	0.8
Asian	370,044	6.4	23,604	4.4	1,036	2.7
Native Hawaiian and Other Pacific Islander	9,826	0.2	1,274	0.2	49	0.1
Some Other Race	243,383	4.2	14,950	2.8	3,750	9.8

HISPANIC OR LATINO						
Total population	5,773,552	100.0	537,656	100.0	38,394	100.0
Hispanic or Latino (of any race)	470,632	8.2	32,902	6.1	6,448	16.8
Mexican	88,004	1.5	9,534	1.8	2,015	5.2
Puerto Rican	42,572	0.7	5,294	1.0	196	0.5
Cuban	10,366	0.2	921	0.2	68	0.2
Other Hispanic or Latino [5]	329,690	5.7	17,153	3.2	4,169	10.9
Not Hispanic or Latino	5,302,920	91.8	504,754	93.9	31,946	83.2
HISPANIC OR LATINO AND RACE						
Total population	5,773,552	100.0	537,656	100.0	38,394	100.0
Hispanic or Latino	470,632	8.2	32,902	6.1	6,448	16.8
White alone	201,326	3.5	16,070	3.0	2,541	6.6
Black or African American alone	26,069	0.5	1,665	0.3	127	0.3
American Indian and Alaska Native alone	6,605	0.1	300	0.1	46	0.1
Asian alone	2,159	0.0	198	0.0	20	0.1
Native Hawaiian and Other Pacific Islander alone	745	0.0	92	0.0	2	0.0
Some Other Race alone	194,860	3.4	11,762	2.2	3,359	8.7
Two or More Races	38,868	0.7	2,815	0.5	353	0.9
Not Hispanic or Latino	5,302,920	91.8	504,754	93.9	31,946	83.2
White alone	3,157,958	54.7	389,386	72.4	20,532	53.5
Black or African American alone	1,674,229	29.0	81,819	15.2	9,854	25.7
American Indian and Alaska Native alone	13,815	0.2	1,365	0.3	51	0.1
Asian alone	316,694	5.5	18,154	3.4	789	2.1
Native Hawaiian and Other Pacific Islander alone	2,412	0.0	392	0.1	9	0.0
Some Other Race alone	11,972	0.2	880	0.2	79	0.2
Two or More Races	125,840	2.2	12,758	2.4	632	1.6

RELATIONSHIP						
Total population	5,773,552	100.0	537,656	100.0	38,394	100.0
In households	5,635,177	97.6	523,523	97.4	37,791	98.4
Householder	2,156,411	37.3	199,378	37.1	16,136	42.0
Spouse [6]	1,026,739	17.8	105,955	19.7	5,696	14.8
Child	1,659,071	28.7	153,971	28.6	9,039	23.5
Own child under 18 years	1,170,334	20.3	110,570	20.6	6,749	17.6
Other relatives	425,161	7.4	33,425	6.2	3,005	7.8
Under 18 years	151,970	2.6	12,058	2.2	998	2.6
65 years and over	64,053	1.1	5,472	1.0	232	0.6
Nonrelatives	367,795	6.4	30,794	5.7	3,915	10.2
Under 18 years	26,223	0.5	2,211	0.4	235	0.6
65 years and over	15,483	0.3	1,455	0.3	113	0.3
Unmarried partner	137,828	2.4	12,836	2.4	1,263	3.3
In group quarters	138,375	2.4	14,133	2.6	603	1.6
Institutionalized population	66,838	1.2	7,339	1.4	143	0.4
Male	44,916	0.8	5,261	1.0	64	0.2
Female	21,922	0.4	2,078	0.4	79	0.2
Noninstitutionalized population	71,537	1.2	6,794	1.3	460	1.2
Male	36,903	0.6	5,113	1.0	273	0.7
Female	34,634	0.6	1,681	0.3	187	0.5

HOUSEHOLDS BY TYPE						
Total households	2,156,411	100.0	199,378	100.0	16,136	100.0
Family households (families) [7]	1,447,002	67.1	139,262	69.8	8,776	54.4
With own children under 18 years	651,028	30.2	61,568	30.9	3,725	23.1
Husband-wife family	1,026,739	47.6	105,955	53.1	5,696	35.3
With own children under 18 years	439,471	20.4	44,762	22.5	2,076	12.9
Male householder, no wife present	104,375	4.8	9,243	4.6	683	4.2
With own children under 18 years	47,191	2.2	4,281	2.1	306	1.9
Female householder, no husband present	315,888	14.6	24,064	12.1	2,397	14.9
With own children under 18 years	164,366	7.6	12,525	6.3	1,343	8.3
Nonfamily households [7]	709,409	32.9	60,116	30.2	7,360	45.6
Householder living alone	563,003	26.1	47,195	23.7	5,655	35.0
Male	234,157	10.9	20,470	10.3	2,260	14.0
65 years and over	53,018	2.5	4,420	2.2	531	3.3
Female	328,846	15.2	26,725	13.4	3,395	21.0
65 years and over	135,362	6.3	10,922	5.5	1,254	7.8
Households with individuals under 18 years	738,706	34.3	68,992	34.6	4,298	26.6
Households with individuals 65 years and over	516,358	23.9	46,325	23.2	3,855	23.9
Average household size	2.61	(X)	2.63	(X)	2.34	(X)
Average family size [7]	3.15	(X)	3.11	(X)	3.02	(X)

HOUSING OCCUPANCY						
Total housing units	2,378,814	100.0	212,562	100.0	17,845	100.0
Occupied housing units	2,156,411	90.7	199,378	93.8	16,136	90.4
Vacant housing units	222,403	9.3	13,184	6.2	1,709	9.6
For rent	61,874	2.6	3,589	1.7	590	3.3
Rented, not occupied	3,742	0.2	278	0.1	43	0.2
For sale only	32,883	1.4	2,758	1.3	261	1.5
Sold, not occupied	6,586	0.3	478	0.2	72	0.4
For seasonal, recreational, or occasional use	55,786	2.3	2,892	1.4	419	2.3
All other vacants	61,532	2.6	3,189	1.5	324	1.8
Homeowner vacancy rate (percent) [8]	2.2	(X)	1.8	(X)	3.1	(X)
Rental vacancy rate (percent) [9]	8.1	(X)	6.5	(X)	6.9	(X)
HOUSING TENURE						
Occupied housing units	2,156,411	100.0	199,378	100.0	16,136	100.0
Owner-occupied housing units	1,455,775	67.5	148,006	74.2	8,174	50.7
Population in owner-occupied housing units	3,940,520	(X)	395,413	(X)	19,058	(X)
Average household size of owner-occupied units	2.71	(X)	2.67	(X)	2.33	(X)
Renter-occupied housing units	700,636	32.5	51,372	25.8	7,962	49.3
Population in renter-occupied housing units	1,694,657	(X)	128,110	(X)	18,733	(X)
Average household size of renter-occupied units	2.42	(X)	2.49	(X)	2.35	(X)

QT-H1 & H2 - Geography-Maryland: General Housing Characteristics: 2010
2010 Census Summary File 1

	Maryland		Anne Arundel County		Annapolis City, MD	
	Number	Percent	Number	Percent	Number	Percent
OCCUPANCY STATUS						
Total housing units	2,378,814	100.0	212,562	100.0	17,845	100.0
Occupied housing units	2,156,411	90.7	199,378	93.8	16,136	90.4
Vacant housing units	222,403	9.3	13,184	6.2	1,709	9.6
TENURE						
Occupied housing units	2,156,411	100.0	199,378	100.0	16,136	100.0
Owner occupied	1,455,775	67.5	148,006	74.2	8,174	50.7
Owned with a mortgage or loan	1,146,636	53.2	118,791	59.6	6,444	39.9
Owned free and clear	309,139	14.3	29,215	14.7	1,730	10.7
Renter occupied	700,636	32.5	51,372	25.8	7,962	49.3
VACANCY STATUS						
Vacant housing units	222,403	100.0	13,184	100.0	1,709	100.0
For rent	61,874	27.8	3,589	27.2	590	34.5
Rented, not occupied	3,742	1.7	278	2.1	43	2.5
For sale only	32,883	14.8	2,758	20.9	261	15.3
Sold, not occupied	6,586	3.0	478	3.6	72	4.2
For seasonal, recreational, or occasional use	55,786	25.1	2,892	21.9	419	24.5
For migratory workers	177	0.1	11	0.1	0	0.0
Other vacant	61,355	27.6	3,178	24.1	324	19.0

TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER						
Occupied housing units	2,156,411	100.0	199,378	100.0	16,136	100.0
Owner-occupied housing units	1,455,775	67.5	148,006	74.2	8,174	50.7
Not Hispanic or Latino householder	1,397,724	64.8	144,061	72.3	7,781	48.2
White alone householder	990,296	45.9	123,282	61.8	6,281	38.9
Black or African American alone householder	319,946	14.8	14,938	7.5	1,297	8.0
American Indian and Alaska Native alone	3,082	0.1	345	0.2	12	0.1
Asian alone householder	66,006	3.1	3,765	1.9	112	0.7
Native Hawaiian and Other Pacific Islander alone	395	0.0	71	0.0	2	0.0
Some Other Race alone householder	1,500	0.1	117	0.1	11	0.1
Two or More Races householder	16,499	0.8	1,543	0.8	66	0.4
Hispanic or Latino householder	58,051	2.7	3,945	2.0	393	2.4
White alone householder	30,009	1.4	2,414	1.2	187	1.2
Black or African American alone householder	3,214	0.1	185	0.1	10	0.1
American Indian and Alaska Native alone	701	0.0	30	0.0	2	0.0
Asian alone householder	318	0.0	32	0.0	2	0.0
Native Hawaiian and Other Pacific Islander alone	63	0.0	10	0.0	0	0.0
Some Other Race alone householder	19,407	0.9	1,005	0.5	167	1.0
Two or More Races householder	4,339	0.2	269	0.1	25	0.2
Renter-occupied housing units	700,636	32.5	51,372	25.8	7,962	49.3
Not Hispanic or Latino householder	644,469	29.9	47,505	23.8	6,942	43.0
White alone householder	299,368	13.9	30,616	15.4	4,120	25.5
Black or African American alone householder	294,956	13.7	13,879	7.0	2,540	15.7
American Indian and Alaska Native alone	2,227	0.1	177	0.1	15	0.1
Asian alone householder	33,374	1.5	1,622	0.8	135	0.8
Native Hawaiian and Other Pacific Islander alone householder	390	0.0	54	0.0	3	0.0
Some Other Race alone householder	1,155	0.1	73	0.0	8	0.0
Two or More Races householder	12,999	0.6	1,084	0.5	121	0.7
Hispanic or Latino householder	56,167	2.6	3,867	1.9	1,020	6.3
White alone householder	21,835	1.0	1,642	0.8	400	2.5
Black or African American alone householder	4,028	0.2	263	0.1	17	0.1
American Indian and Alaska Native alone	746	0.0	41	0.0	10	0.1
Asian alone householder	242	0.0	7	0.0	0	0.0
Native Hawaiian and Other Pacific Islander alone householder	145	0.0	10	0.0	1	0.0
Some Other Race alone householder	24,762	1.1	1,618	0.8	529	3.3
Two or More Races householder	4,409	0.2	286	0.1	63	0.4

TENURE						
Occupied housing units	2,156,411	100.0	199,378	100.0	16,136	100.0
Owned with a mortgage or loan	1,146,636	53.2	118,791	59.6	6,444	39.9
Owned free and clear	309,139	14.3	29,215	14.7	1,730	10.7
Renter occupied	700,636	32.5	51,372	25.8	7,962	49.3
TENURE BY HOUSEHOLD SIZE						
Owner-occupied housing units	1,455,775	100.0	148,006	100.0	8,174	100.0
1-person household	307,832	21.1	30,217	20.4	2,599	31.8
2-person household	495,651	34.0	52,373	35.4	3,051	37.3
3-person household	259,318	17.8	26,526	17.9	1,091	13.3
4-person household	224,773	15.4	23,298	15.7	790	9.7
5-person household	100,730	6.9	9,905	6.7	346	4.2
6-person household	39,299	2.7	3,501	2.4	130	1.6
7-or-more-person household	28,172	1.9	2,186	1.5	167	2.0
Renter-occupied housing units	700,636	100.0	51,372	100.0	7,962	100.0
1-person household	255,171	36.4	16,978	33.0	3,056	38.4
2-person household	183,887	26.2	13,921	27.1	2,232	28.0
3-person household	109,601	15.6	8,489	16.5	1,115	14.0
4-person household	78,568	11.2	6,358	12.4	746	9.4
5-person household	40,929	5.8	3,293	6.4	426	5.4
6-person household	18,020	2.6	1,362	2.7	191	2.4
7-or-more-person household	14,460	2.1	971	1.9	196	2.5

TENURE BY AGE OF HOUSEHOLDER						
Owner-occupied housing units	1,455,775	100.0	148,006	100.0	8,174	100.0
15 to 24 years	11,564	0.8	1,188	0.8	53	0.6
25 to 34 years	137,379	9.4	14,992	10.1	766	9.4
35 to 44 years	266,248	18.3	27,310	18.5	1,314	16.1
45 to 54 years	371,246	25.5	37,825	25.6	1,651	20.2
55 to 64 years	325,007	22.3	32,576	22.0	2,003	24.5
65 years and over	344,331	23.7	34,115	23.0	2,387	29.2
65 to 74 years	193,820	13.3	19,888	13.4	1,311	16.0
75 to 84 years	111,553	7.7	10,872	7.3	772	9.4
85 years and over	38,958	2.7	3,355	2.3	304	3.7
Renter-occupied housing units	700,636	100.0	51,372	100.0	7,962	100.0
15 to 24 years	64,103	9.1	4,557	8.9	765	9.6
25 to 34 years	181,979	26.0	14,828	28.9	2,405	30.2
35 to 44 years	143,207	20.4	11,203	21.8	1,422	17.9
45 to 54 years	127,414	18.2	9,161	17.8	1,248	15.7
55 to 64 years	81,754	11.7	5,631	11.0	988	12.4
65 years and over	102,179	14.6	5,992	11.7	1,134	14.2
65 to 74 years	45,287	6.5	2,796	5.4	533	6.7
75 to 84 years	34,383	4.9	1,913	3.7	378	4.7
85 years and over	22,509	3.2	1,283	2.5	223	2.8

QT-P1-Geography-Maryland: Age Groups and Sex: 2010
2010 Census Summary File 1

	Maryland							Anne Arundel County, Maryland							Annapolis city, Maryland						
	Number			Percent			Males per 100 females	Number			Percent			Males per 100 females	Number			Percent			Males per 100 females
	Both sexes	Male	Female	Both sexes	Male	Female		Both sexes	Male	Female	Both sexes	Male	Female		Both sexes	Male	Female	Both sexes	Male	Female	
Total population	5,773,552	2,791,762	2,981,790	100.0	100.0	100.0	93.6	537,656	265,763	271,893	100.0	100.0	100.0	97.7	38,394	18,369	20,025	100.0	100.0	100.0	91.7
Under 5 years	364,488	185,916	178,572	6.3	6.7	6.0	104.1	34,586	17,718	16,868	6.4	6.7	6.2	105.0	2,863	1,486	1,377	7.5	8.1	6.9	107.9
5 to 9 years	366,868	186,865	180,003	6.4	6.7	6.0	103.8	34,315	17,330	16,985	6.4	6.5	6.2	102.0	2,199	1,128	1,071	5.7	6.1	5.3	105.3
10 to 14 years	379,029	193,068	185,961	6.6	6.9	6.2	103.8	34,871	17,766	17,105	6.5	6.7	6.3	103.9	1,815	913	902	4.7	5.0	4.5	101.2
15 to 19 years	406,241	208,249	197,992	7.0	7.5	6.6	105.2	34,496	18,274	16,222	6.4	6.9	6.0	112.6	1,950	966	984	5.1	5.3	4.9	98.2
20 to 24 years	393,698	199,923	193,775	6.8	7.2	6.5	103.2	35,462	19,464	15,998	6.6	7.3	5.9	121.7	2,966	1,425	1,541	7.7	7.8	7.7	92.5
25 to 29 years	393,548	194,223	199,325	6.8	7.0	6.7	97.4	37,023	18,827	18,196	6.9	7.1	6.7	103.5	3,794	1,859	1,935	9.9	10.1	9.7	96.1
30 to 34 years	368,494	179,279	189,215	6.4	6.4	6.3	94.7	34,778	17,255	17,523	6.5	6.5	6.4	98.5	3,054	1,571	1,483	8.0	8.6	7.4	105.9
35 to 39 years	377,409	181,543	195,866	6.5	6.5	6.6	92.7	35,886	17,559	18,327	6.7	6.6	6.7	95.8	2,566	1,282	1,284	6.7	7.0	6.4	99.8
40 to 44 years	418,163	200,934	217,229	7.2	7.2	7.3	92.5	39,926	19,469	20,457	7.4	7.3	7.5	95.2	2,484	1,218	1,266	6.5	6.6	6.3	96.2
45 to 49 years	461,585	221,969	239,616	8.0	8.0	8.0	92.6	44,640	21,712	22,928	8.3	8.2	8.4	94.7	2,548	1,179	1,369	6.6	6.4	6.8	86.1
50 to 54 years	440,619	211,218	229,401	7.6	7.6	7.7	92.1	41,579	20,439	21,140	7.7	7.7	7.8	96.7	2,390	1,096	1,294	6.2	6.0	6.5	84.7
55 to 59 years	377,989	179,108	198,881	6.5	6.4	6.7	90.1	35,653	17,199	18,454	6.6	6.5	6.8	93.2	2,486	1,110	1,376	6.5	6.0	6.9	80.7
60 to 64 years	317,779	149,941	167,838	5.5	5.4	5.6	89.3	30,777	14,747	16,030	5.7	5.5	5.9	92.0	2,300	1,052	1,248	6.0	5.7	6.2	84.3
65 to 69 years	226,596	104,873	121,723	3.9	3.8	4.1	86.2	22,189	10,638	11,551	4.1	4.0	4.2	92.1	1,656	765	891	4.3	4.2	4.4	85.9
70 to 74 years	159,761	72,158	87,603	2.8	2.6	2.9	82.4	14,664	6,815	7,849	2.7	2.6	2.9	86.8	1,075	464	611	2.8	2.5	3.1	75.9
75 to 79 years	124,579	53,066	71,513	2.2	1.9	2.4	74.2	11,021	4,851	6,170	2.0	1.8	2.3	78.6	833	351	482	2.2	1.9	2.4	72.8
80 to 84 years	98,580	38,419	60,161	1.7	1.4	2.0	63.9	8,300	3,311	4,989	1.5	1.2	1.8	66.4	697	274	423	1.8	1.5	2.1	64.8
85 to 89 years	64,771	21,917	42,854	1.1	0.8	1.4	51.1	5,140	1,720	3,420	1.0	0.6	1.3	50.3	459	147	312	1.2	0.8	1.6	47.1
90 years and over	33,355	9,093	24,262	0.6	0.3	0.8	37.5	2,350	669	1,681	0.4	0.3	0.6	39.8	259	83	176	0.7	0.5	0.9	47.2
Under 18 years	1,352,964	690,100	662,864	23.4	24.7	22.2	104.1	125,061	63,729	61,332	23.3	24.0	22.6	103.9	8,000	4,086	3,914	20.8	22.2	19.5	104.4
18 to 64 years	3,712,946	1,802,136	1,910,810	64.3	64.6	64.1	94.3	348,931	174,030	174,901	64.9	65.5	64.3	99.5	25,415	12,199	13,216	66.2	66.4	66.0	92.3
18 to 24 years	557,360	283,921	273,439	9.7	10.2	9.2	103.8	48,669	26,823	21,846	9.1	10.1	8.0	122.8	3,793	1,832	1,961	9.9	10.0	9.8	93.4
25 to 44 years	1,557,614	755,979	801,635	27.0	27.1	26.9	94.3	147,613	73,110	74,503	27.5	27.5	27.4	98.1	11,898	5,930	5,968	31.0	32.3	29.8	99.4
25 to 34 years	762,042	373,502	388,540	13.2	13.4	13.0	96.1	71,801	36,082	35,719	13.4	13.6	13.1	101.0	6,848	3,430	3,418	17.8	18.7	17.1	100.4
35 to 44 years	795,572	382,477	413,095	13.8	13.7	13.9	92.6	75,812	37,028	38,784	14.1	13.9	14.3	95.5	5,050	2,500	2,550	13.2	13.6	12.7	98.0
45 to 64 years	1,597,972	762,236	835,736	27.7	27.3	28.0	91.2	152,649	74,097	78,552	28.4	27.9	28.9	94.3	9,724	4,437	5,287	25.3	24.2	26.4	83.9
45 to 54 years	902,204	433,187	469,017	15.6	15.5	15.7	92.4	86,219	42,151	44,068	16.0	15.9	16.2	95.6	4,938	2,275	2,663	12.9	12.4	13.3	85.4
55 to 64 years	695,768	329,049	366,719	12.1	11.8	12.3	89.7	66,430	31,946	34,484	12.4	12.0	12.7	92.6	4,786	2,162	2,624	12.5	11.8	13.1	82.4
65 years and over	707,642	299,526	408,116	12.3	10.7	13.7	73.4	63,664	28,004	35,660	11.8	10.5	13.1	78.5	4,979	2,084	2,895	13.0	11.3	14.5	72.0
65 to 74 years	386,357	177,031	209,326	6.7	6.3	7.0	84.6	36,853	17,453	19,400	6.9	6.6	7.1	90.0	2,731	1,229	1,502	7.1	6.7	7.5	81.8
75 to 84 years	223,159	91,485	131,674	3.9	3.3	4.4	69.5	19,321	8,162	11,159	3.6	3.1	4.1	73.1	1,530	625	905	4.0	3.4	4.5	69.1
85 years and over	98,126	31,010	67,116	1.7	1.1	2.3	46.2	7,490	2,389	5,101	1.4	0.9	1.9	46.8	718	230	488	1.9	1.3	2.4	47.1
16 years and over	4,584,109	2,185,344	2,398,765	79.4	78.3	80.4	91.1	426,743	209,258	217,485	79.4	78.7	80.0	96.2	31,133	14,661	16,472	81.1	79.8	82.3	89.0
18 years and over	4,420,588	2,101,662	2,318,926	76.6	75.3	77.8	90.6	412,595	202,034	210,561	76.7	76.0	77.4	96.0	30,394	14,283	16,111	79.2	77.8	80.5	88.7
21 years and over	4,175,913	1,975,690	2,200,223	72.3	70.8	73.8	89.8	392,241	190,606	201,635	73.0	71.7	74.2	94.5	29,048	13,633	15,415	75.7	74.2	77.0	88.4
60 years and over	1,025,421	449,467	575,954	17.8	16.1	19.3	78.0	94,441	42,751	51,690	17.6	16.1	19.0	82.7	7,279	3,136	4,143	19.0	17.1	20.7	75.7
62 years and over	890,542	385,925	504,617	15.4	13.8	16.9	76.5	81,677	36,700	44,977	15.2	13.8	16.5	81.6	6,287	2,686	3,601	16.4	14.6	18.0	74.6
67 years and over	609,664	254,054	355,610	10.6	9.1	11.9	71.4	54,007	23,380	30,627	10.0	8.8	11.3	76.3	4,275	1,767	2,508	11.1	9.6	12.5	70.5
75 years and over	321,285	122,495	198,790	5.6	4.4	6.7	61.6	26,811	10,551	16,260	5.0	4.0	6.0	64.9	2,248	855	1,393	5.9	4.7	7.0	61.4
Median age (years)	38.0	36.4	39.3	(X)	(X)	(X)	(X)	38.4	36.9	39.7	(X)	(X)	(X)	(X)	36.0	34.4	37.8	(X)	(X)	(X)	(X)

DP-1-Geography-Anne Arundel County, Maryland: Profile of General Population and Housing Characteristics: 2010
2010 Census Summary File 1(SF 1) 100-Percent Data

	Anne Arundel County		Annapolis City	
	Number	Percent	Number	Percent
SEX AND AGE				
Total population	537,656	100.0	38,394	100.0
Under 5 years	34,586	6.4	2,863	7.5
5 to 9 years	34,315	6.4	2,199	5.7
10 to 14 years	34,871	6.5	1,815	4.7
15 to 19 years	34,496	6.4	1,950	5.1
20 to 24 years	35,462	6.6	2,966	7.7
25 to 29 years	37,023	6.9	3,794	9.9
30 to 34 years	34,778	6.5	3,054	8.0
35 to 39 years	35,886	6.7	2,566	6.7
40 to 44 years	39,926	7.4	2,484	6.5
45 to 49 years	44,640	8.3	2,548	6.6
50 to 54 years	41,579	7.7	2,390	6.2
55 to 59 years	35,653	6.6	2,486	6.5
60 to 64 years	30,777	5.7	2,300	6.0
65 to 69 years	22,189	4.1	1,656	4.3
70 to 74 years	14,664	2.7	1,075	2.8
75 to 79 years	11,021	2.0	833	2.2
80 to 84 years	8,300	1.5	697	1.8
85 years and over	7,490	1.4	718	1.9
Median age (years)	38.4	(X)	36.0	(X)
16 years and over	426,743	79.4	31,133	81.1
18 years and over	412,595	76.7	30,394	79.2
21 years and over	392,241	73.0	29,048	75.7
62 years and over	81,677	15.2	6,287	16.4
65 years and over	63,664	11.8	4,979	13.0

Male population	265,763	49.4	18,369	47.8
Under 5 years	17,718	3.3	1,486	3.9
5 to 9 years	17,330	3.2	1,128	2.9
10 to 14 years	17,766	3.3	913	2.4
15 to 19 years	18,274	3.4	966	2.5
20 to 24 years	19,464	3.6	1,425	3.7
25 to 29 years	18,827	3.5	1,859	4.8
30 to 34 years	17,255	3.2	1,571	4.1
35 to 39 years	17,559	3.3	1,282	3.3
40 to 44 years	19,469	3.6	1,218	3.2
45 to 49 years	21,712	4.0	1,179	3.1
50 to 54 years	20,439	3.8	1,096	2.9
55 to 59 years	17,199	3.2	1,110	2.9
60 to 64 years	14,747	2.7	1,052	2.7
65 to 69 years	10,638	2.0	765	2.0
70 to 74 years	6,815	1.3	464	1.2
75 to 79 years	4,851	0.9	351	0.9
80 to 84 years	3,311	0.6	274	0.7
85 years and over	2,389	0.4	230	0.6
Median age (years)	36.9	(X)	34.4	(X)
16 years and over	209,258	38.9	14,661	38.2
18 years and over	202,034	37.6	14,283	37.2
21 years and over	190,606	35.5	13,633	35.5
62 years and over	36,700	6.8	2,686	7.0
65 years and over	28,004	5.2	2,084	5.4

Female population	271,893	50.6	20,025	52.2
Under 5 years	16,868	3.1	1,377	3.6
5 to 9 years	16,985	3.2	1,071	2.8
10 to 14 years	17,105	3.2	902	2.3
15 to 19 years	16,222	3.0	984	2.6
20 to 24 years	15,998	3.0	1,541	4.0
25 to 29 years	18,196	3.4	1,935	5.0
30 to 34 years	17,523	3.3	1,483	3.9
35 to 39 years	18,327	3.4	1,284	3.3
40 to 44 years	20,457	3.8	1,266	3.3
45 to 49 years	22,928	4.3	1,369	3.6
50 to 54 years	21,140	3.9	1,294	3.4
55 to 59 years	18,454	3.4	1,376	3.6
60 to 64 years	16,030	3.0	1,248	3.3
65 to 69 years	11,551	2.1	891	2.3
70 to 74 years	7,849	1.5	611	1.6
75 to 79 years	6,170	1.1	482	1.3
80 to 84 years	4,989	0.9	423	1.1
85 years and over	5,101	0.9	488	1.3
Median age (years)	39.7	(X)	37.8	(X)
16 years and over	217,485	40.5	16,472	42.9
18 years and over	210,561	39.2	16,111	42.0
21 years and over	201,635	37.5	15,415	40.1
62 years and over	44,977	8.4	3,601	9.4
65 years and over	35,660	6.6	2,895	7.5

RACE				
Total population	537,656	100.0	38,394	100.0
One Race	522,083	97.1	37,409	97.4
White	405,456	75.4	23,073	60.1
Black or African American	83,484	15.5	9,981	26.0
American Indian and Alaska Native	1,665	0.3	97	0.3
Asian	18,352	3.4	809	2.1
Asian Indian	3,669	0.7	109	0.3
Chinese	2,485	0.5	130	0.3
Filipino	3,719	0.7	282	0.7
Japanese	513	0.1	45	0.1
Korean	3,900	0.7	65	0.2
Vietnamese	1,343	0.2	54	0.1
Other Asian [1]	2,723	0.5	124	0.3
Native Hawaiian and Other Pacific Islander	484	0.1	11	0.0
Native Hawaiian	114	0.0	4	0.0
Guamanian or Chamorro	254	0.0	4	0.0
Samoan	43	0.0	1	0.0
Other Pacific Islander [2]	73	0.0	2	0.0
Some Other Race	12,642	2.4	3,438	9.0
Two or More Races	15,573	2.9	985	2.6
White; American Indian and Alaska Native [3]	2,033	0.4	89	0.2
White; Asian [3]	3,708	0.7	147	0.4
White; Black or African American [3]	4,634	0.9	272	0.7
White; Some Other Race [3]	1,367	0.3	209	0.5
Race alone or in combination with one or more other races: [4]				
White	418,707	77.9	23,881	62.2
Black or African American	90,823	16.9	10,432	27.2
American Indian and Alaska Native	5,347	1.0	314	0.8
Asian	23,604	4.4	1,036	2.7
Native Hawaiian and Other Pacific Islander	1,274	0.2	49	0.1
Some Other Race	14,950	2.8	3,750	9.8

HISPANIC OR LATINO				
Total population	537,656	100.0	38,394	100.0
Hispanic or Latino (of any race)	32,902	6.1	6,448	16.8
Mexican	9,534	1.8	2,015	5.2
Puerto Rican	5,294	1.0	196	0.5
Cuban	921	0.2	68	0.2
Other Hispanic or Latino [5]	17,153	3.2	4,169	10.9
Not Hispanic or Latino	504,754	93.9	31,946	83.2
HISPANIC OR LATINO AND RACE				
Total population	537,656	100.0	38,394	100.0
Hispanic or Latino	32,902	6.1	6,448	16.8
White alone	16,070	3.0	2,541	6.6
Black or African American alone	1,665	0.3	127	0.3
American Indian and Alaska Native alone	300	0.1	46	0.1
Asian alone	198	0.0	20	0.1
Native Hawaiian and Other Pacific Islander alone	92	0.0	2	0.0
Some Other Race alone	11,762	2.2	3,359	8.7
Two or More Races	2,815	0.5	353	0.9
Not Hispanic or Latino	504,754	93.9	31,946	83.2
White alone	389,386	72.4	20,532	53.5
Black or African American alone	81,819	15.2	9,854	25.7
American Indian and Alaska Native alone	1,365	0.3	51	0.1
Asian alone	18,154	3.4	789	2.1
Native Hawaiian and Other Pacific Islander alone	392	0.1	9	0.0
Some Other Race alone	880	0.2	79	0.2
Two or More Races	12,758	2.4	632	1.6

RELATIONSHIP				
Total population	537,656	100.0	38,394	100.0
In households	523,523	97.4	37,791	98.4
Householder	199,378	37.1	16,136	42.0
Spouse [6]	105,955	19.7	5,696	14.8
Child	153,971	28.6	9,039	23.5
Own child under 18 years	110,570	20.6	6,749	17.6
Other relatives	33,425	6.2	3,005	7.8
Under 18 years	12,058	2.2	998	2.6
65 years and over	5,472	1.0	232	0.6
Nonrelatives	30,794	5.7	3,915	10.2
Under 18 years	2,211	0.4	235	0.6
65 years and over	1,455	0.3	113	0.3
Unmarried partner	12,836	2.4	1,263	3.3
In group quarters	14,133	2.6	603	1.6
Institutionalized population	7,339	1.4	143	0.4
Male	5,261	1.0	64	0.2
Female	2,078	0.4	79	0.2
Noninstitutionalized population	6,794	1.3	460	1.2
Male	5,113	1.0	273	0.7
Female	1,681	0.3	187	0.5

HOUSEHOLDS BY TYPE				
Total households	199,378	100.0	16,136	100.0
Family households (families) [7]	139,262	69.8	8,776	54.4
With own children under 18 years	61,568	30.9	3,725	23.1
Husband-wife family	105,955	53.1	5,696	35.3
With own children under 18 years	44,762	22.5	2,076	12.9
Male householder, no wife present	9,243	4.6	683	4.2
With own children under 18 years	4,281	2.1	306	1.9
Female householder, no husband present	24,064	12.1	2,397	14.9
With own children under 18 years	12,525	6.3	1,343	8.3
Nonfamily households [7]	60,116	30.2	7,360	45.6
Householder living alone	47,195	23.7	5,655	35.0
Male	20,470	10.3	2,260	14.0
65 years and over	4,420	2.2	531	3.3
Female	26,725	13.4	3,395	21.0
65 years and over	10,922	5.5	1,254	7.8
Households with individuals under 18 years	68,992	34.6	4,298	26.6
Households with individuals 65 years and over	46,325	23.2	3,855	23.9
Average household size	2.63	(X)	2.34	(X)
Average family size [7]	3.11	(X)	3.02	(X)
HOUSING OCCUPANCY				
Total housing units	212,562	100.0	17,845	100.0
Occupied housing units	199,378	93.8	16,136	90.4
Vacant housing units	13,184	6.2	1,709	9.6
For rent	3,589	1.7	590	3.3
Rented, not occupied	278	0.1	43	0.2
For sale only	2,758	1.3	261	1.5
Sold, not occupied	478	0.2	72	0.4
For seasonal, recreational, or occasional use	2,892	1.4	419	2.3
All other vacants	3,189	1.5	324	1.8
Homeowner vacancy rate (percent) [8]	1.8	(X)	3.1	(X)
Rental vacancy rate (percent) [9]	6.5	(X)	6.9	(X)

HOUSING TENURE				
Occupied housing units	199,378	100.0	16,136	100.0
Owner-occupied housing units	148,006	74.2	8,174	50.7
Population in owner-occupied housing units	395,413	(X)	19,058	(X)
Average household size of owner-occupied units	2.67	(X)	2.33	(X)
Renter-occupied housing units	51,372	25.8	7,962	49.3
Population in renter-occupied housing units	128,110	(X)	18,733	(X)
Average household size of renter-occupied units	2.49	(X)	2.35	(X)

QT-H1-Geography-Maryland: General Housing Characteristics: 2010
2010 Census Summary File 1

	Anne Arundel		Annapolis City	
	Number	Percent	Number	Percent
OCCUPANCY STATUS				
Total housing units	212,562	100.0	17,845	100.0
Occupied housing units	199,378	93.8	16,136	90.4
Vacant housing units	13,184	6.2	1,709	9.6
TENURE				
Occupied housing units	199,378	100.0	16,136	100.0
Owner occupied	148,006	74.2	8,174	50.7
Owned with a mortgage or loan	118,791	59.6	6,444	39.9
Owned free and clear	29,215	14.7	1,730	10.7
Renter occupied	51,372	25.8	7,962	49.3
VACANCY STATUS				
Vacant housing units	13,184	100.0	1,709	100.0
For rent	3,589	27.2	590	34.5
Rented, not occupied	278	2.1	43	2.5
For sale only	2,758	20.9	261	15.3
Sold, not occupied	478	3.6	72	4.2
For seasonal, recreational, or occasional use	2,892	21.9	419	24.5
For migratory workers	11	0.1	0	0.0
Other vacant	3,178	24.1	324	19.0

TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER				
Occupied housing units	199,378	100.0	16,136	100.0
Owner-occupied housing units	148,006	74.2	8,174	50.7
Not Hispanic or Latino householder	144,061	72.3	7,781	48.2
White alone householder	123,282	61.8	6,281	38.9
Black or African American alone householder	14,938	7.5	1,297	8.0
American Indian and Alaska Native alone householder	345	0.2	12	0.1
Asian alone householder	3,765	1.9	112	0.7
Native Hawaiian and Other Pacific Islander alone householder	71	0.0	2	0.0
Some Other Race alone householder	117	0.1	11	0.1
Two or More Races householder	1,543	0.8	66	0.4
Hispanic or Latino householder	3,945	2.0	393	2.4
White alone householder	2,414	1.2	187	1.2
Black or African American alone householder	185	0.1	10	0.1
American Indian and Alaska Native alone householder	30	0.0	2	0.0
Asian alone householder	32	0.0	2	0.0
Native Hawaiian and Other Pacific Islander alone householder	10	0.0	0	0.0
Some Other Race alone householder	1,005	0.5	167	1.0
Two or More Races householder	269	0.1	25	0.2
Renter-occupied housing units	51,372	25.8	7,962	49.3
Not Hispanic or Latino householder	47,505	23.8	6,942	43.0
White alone householder	30,616	15.4	4,120	25.5
Black or African American alone householder	13,879	7.0	2,540	15.7
American Indian and Alaska Native alone householder	177	0.1	15	0.1
Asian alone householder	1,622	0.8	135	0.8
Native Hawaiian and Other Pacific Islander alone householder	54	0.0	3	0.0
Some Other Race alone householder	73	0.0	8	0.0
Two or More Races householder	1,084	0.5	121	0.7
Hispanic or Latino householder	3,867	1.9	1,020	6.3
White alone householder	1,642	0.8	400	2.5
Black or African American alone householder	263	0.1	17	0.1
American Indian and Alaska Native alone householder	41	0.0	10	0.1
Asian alone householder	7	0.0	0	0.0
Native Hawaiian and Other Pacific Islander alone householder	10	0.0	1	0.0
Some Other Race alone householder	1,618	0.8	529	3.3
Two or More Races householder	286	0.1	63	0.4

TENURE				
Occupied housing units	199,378	100.0	16,136	100.0
Owned with a mortgage or loan	118,791	59.6	6,444	39.9
Owned free and clear	29,215	14.7	1,730	10.7
Renter occupied	51,372	25.8	7,962	49.3
TENURE BY HOUSEHOLD SIZE				
Owner-occupied housing units	148,006	100.0	8,174	100.0
1-person household	30,217	20.4	2,599	31.8
2-person household	52,373	35.4	3,051	37.3
3-person household	26,526	17.9	1,091	13.3
4-person household	23,298	15.7	790	9.7
5-person household	9,905	6.7	346	4.2
6-person household	3,501	2.4	130	1.6
7-or-more-person household	2,186	1.5	167	2.0
Renter-occupied housing units	51,372	100.0	7,962	100.0
1-person household	16,978	33.0	3,056	38.4
2-person household	13,921	27.1	2,232	28.0
3-person household	8,489	16.5	1,115	14.0
4-person household	6,358	12.4	746	9.4
5-person household	3,293	6.4	426	5.4
6-person household	1,362	2.7	191	2.4
7-or-more-person household	971	1.9	196	2.5

TENURE BY AGE OF HOUSEHOLDER				
Owner-occupied housing units	148,006	100.0	8,174	100.0
15 to 24 years	1,188	0.8	53	0.6
25 to 34 years	14,992	10.1	766	9.4
35 to 44 years	27,310	18.5	1,314	16.1
45 to 54 years	37,825	25.6	1,651	20.2
55 to 64 years	32,576	22.0	2,003	24.5
65 years and over	34,115	23.0	2,387	29.2
65 to 74 years	19,888	13.4	1,311	16.0
75 to 84 years	10,872	7.3	772	9.4
85 years and over	3,355	2.3	304	3.7
Renter-occupied housing units	51,372	100.0	7,962	100.0
15 to 24 years	4,557	8.9	765	9.6
25 to 34 years	14,828	28.9	2,405	30.2
35 to 44 years	11,203	21.8	1,422	17.9
45 to 54 years	9,161	17.8	1,248	15.7
55 to 64 years	5,631	11.0	988	12.4
65 years and over	5,992	11.7	1,134	14.2
65 to 74 years	2,796	5.4	533	6.7
75 to 84 years	1,913	3.7	378	4.7
85 years and over	1,283	2.5	223	2.8

Percent Change Between 2000 and 2010 Census Data

	Maryland			Anne Arundel County			Annapolis City		
	2000	2010	% Change	2000	2010	% Change	2000	2010	% Change
Population									
	5,296,486	5,773,552	9.01%	489,656	537,656	8.93%	35,838	38,394	7.13%
Median Age									
	36.0	38.0	5.56%	36.0	38.4	6.67%	35.7	36.0	0.84%
Race									
One Race	5,192,899	5,608,844	8.01%	481,371	522,083	8.46%	35,241	37,409	6.15%
White	3,391,308	3,359,284	-0.94%	397,789	405,456	1.93%	22,457	23,073	2.74%
Black or African American	1,477,411	1,700,298	15.09%	66,428	83,484	25.68%	11,267	9,981	-11.41%
Hispanic or Latino (of any race)	227,916	470,632	106.49%	12,902	32,902	155.01%	2,301	6,448	180.23%

DP02: SELECTED SOCIAL CHARACTERISTICS IN THE UNITED STATES
2007-2011 American Community Survey 5-Year Estimates

	Maryland				Anne Arundel County, MD				Annapolis city, MD			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSEHOLDS BY TYPE												
Total households	2,128,377	+/-5,413	2,128,377	(X)	197,348	+/-984	197,348	(X)	16,466	+/-465	16,466	(X)
Family households (families)	1,428,101	+/-6,158	67.1%	+/-0.2	138,085	+/-1,207	70.0%	+/-0.5	8,939	+/-320	54.3%	+/-2.5
With own children under 18 years	656,740	+/-5,135	30.9%	+/-0.2	62,057	+/-1,213	31.4%	+/-0.6	3,930	+/-347	23.9%	+/-2.2
Married-couple family	1,028,657	+/-7,648	48.3%	+/-0.3	107,362	+/-1,439	54.4%	+/-0.7	6,055	+/-359	36.8%	+/-2.3
With own children under 18 years	444,718	+/-5,668	20.9%	+/-0.2	46,025	+/-1,292	23.3%	+/-0.6	2,300	+/-282	14.0%	+/-1.8
Male householder, no wife present, family	98,219	+/-2,535	4.6%	+/-0.1	8,388	+/-701	4.3%	+/-0.4	740	+/-247	4.5%	+/-1.5
With own children under 18 years	45,673	+/-1,808	2.1%	+/-0.1	3,823	+/-547	1.9%	+/-0.3	326	+/-170	2.0%	+/-1.0
Female householder, no husband present, family	301,225	+/-3,696	14.2%	+/-0.2	22,335	+/-1,077	11.3%	+/-0.5	2,144	+/-268	13.0%	+/-1.7
With own children under 18 years	166,349	+/-2,939	7.8%	+/-0.1	12,209	+/-813	6.2%	+/-0.4	1,304	+/-259	7.9%	+/-1.6
Nonfamily households	700,276	+/-4,447	32.9%	+/-0.2	59,263	+/-1,151	30.0%	+/-0.5	7,527	+/-562	45.7%	+/-2.5
Householder living alone	573,677	+/-4,291	27.0%	+/-0.2	47,960	+/-1,057	24.3%	+/-0.5	5,999	+/-497	36.4%	+/-2.2
65 years and over	186,583	+/-3,007	8.8%	+/-0.1	15,243	+/-714	7.7%	+/-0.4	1,841	+/-245	11.2%	+/-1.4
Households with one or more people under 18 years	736,609	+/-5,069	34.6%	+/-0.2	68,789	+/-1,262	34.9%	+/-0.6	4,466	+/-354	27.1%	+/-2.4
Households with one or more people 65 years and over	495,841	+/-2,656	23.3%	+/-0.1	44,045	+/-561	22.3%	+/-0.3	3,968	+/-259	24.1%	+/-1.5
Average household size	2.63	+/-0.01	(X)	(X)	2.61	+/-0.01	(X)	(X)	2.27	+/-0.06	(X)	(X)
Average family size	3.21	+/-0.01	(X)	(X)	3.13	+/-0.02	(X)	(X)	3.01	+/-0.08	(X)	(X)
RELATIONSHIP												
Population in households	5,598,250	*****	5,598,250	(X)	516,000	+/-1,196	516,000	(X)	37,389	+/-216	37,389	(X)
Householder	2,128,377	+/-5,413	38.0%	+/-0.1	197,348	+/-984	38.2%	+/-0.2	16,466	+/-465	44.0%	+/-1.2
Spouse	1,028,032	+/-7,813	18.4%	+/-0.1	107,255	+/-1,542	20.8%	+/-0.3	5,998	+/-362	16.0%	+/-1.0
Child	1,707,360	+/-6,844	30.5%	+/-0.1	155,213	+/-1,910	30.1%	+/-0.4	9,343	+/-522	25.0%	+/-1.4
Other relatives	414,903	+/-7,896	7.4%	+/-0.1	31,443	+/-1,748	6.1%	+/-0.3	2,633	+/-483	7.0%	+/-1.3
Nonrelatives	319,578	+/-6,742	5.7%	+/-0.1	24,741	+/-1,488	4.8%	+/-0.3	2,949	+/-414	7.9%	+/-1.1
Unmarried partner	116,563	+/-2,326	2.1%	+/-0.1	10,199	+/-783	2.0%	+/-0.2	1,217	+/-286	3.3%	+/-0.8
MARITAL STATUS												
Males 15 years and over	2,208,763	+/-473	2,208,763	(X)	211,134	+/-133	211,134	(X)	14,997	+/-566	14,997	(X)
Never married	797,475	+/-4,959	36.1%	+/-0.2	69,536	+/-1,270	32.9%	+/-0.6	5,867	+/-554	39.1%	+/-2.9
Now married, except separated	1,127,986	+/-7,211	51.1%	+/-0.3	114,954	+/-1,530	54.4%	+/-0.7	6,807	+/-379	45.4%	+/-3.1
Separated	48,710	+/-1,921	2.2%	+/-0.1	3,538	+/-466	1.7%	+/-0.2	245	+/-104	1.6%	+/-0.7
Widowed	55,730	+/-1,520	2.5%	+/-0.1	4,834	+/-410	2.3%	+/-0.2	433	+/-136	2.9%	+/-0.9
Divorced	178,862	+/-3,460	8.1%	+/-0.2	18,272	+/-994	8.7%	+/-0.5	1,645	+/-313	11.0%	+/-1.9
Females 15 years and over	2,417,370	+/-432	2,417,370	(X)	218,798	+/-59	218,798	(X)	16,611	+/-491	16,611	(X)
Never married	762,701	+/-4,746	31.6%	+/-0.2	56,124	+/-1,306	25.7%	+/-0.6	5,826	+/-449	35.1%	+/-2.4
Now married, except separated	1,102,544	+/-6,790	45.6%	+/-0.3	113,422	+/-1,546	51.8%	+/-0.7	6,433	+/-379	38.7%	+/-2.2
Separated	70,645	+/-2,081	2.9%	+/-0.1	5,957	+/-628	2.7%	+/-0.3	607	+/-203	3.7%	+/-1.2
Widowed	218,434	+/-2,290	9.0%	+/-0.1	17,763	+/-718	8.1%	+/-0.3	1,435	+/-234	8.6%	+/-1.4
Divorced	263,046	+/-3,758	10.9%	+/-0.2	25,532	+/-993	11.7%	+/-0.5	2,310	+/-301	13.9%	+/-1.8
FERTILITY												
Number of women 15 to 50 years old who had a birth in the past 12 months	81,661	+/-1,941	81,661	(X)	7,953	+/-602	7,953	(X)	538	+/-215	538	(X)
Unmarried women (widowed, divorced, and never married)	28,745	+/-1,115	35.2%	+/-1.2	2,092	+/-383	26.3%	+/-4.5	227	+/-147	42.2%	+/-19.2
Per 1,000 unmarried women	36	+/-1	(X)	(X)	33	+/-6	(X)	(X)	41	+/-26	(X)	(X)
Per 1,000 women 15 to 50 years old	55	+/-1	(X)	(X)	59	+/-5	(X)	(X)	58	+/-23	(X)	(X)
Per 1,000 women 15 to 19 years old	21	+/-3	(X)	(X)	25	+/-10	(X)	(X)	0	+/-47	(X)	(X)
Per 1,000 women 20 to 34 years old	100	+/-3	(X)	(X)	112	+/-10	(X)	(X)	111	+/-44	(X)	(X)
Per 1,000 women 35 to 50 years old	28	+/-1	(X)	(X)	28	+/-4	(X)	(X)	13	+/-11	(X)	(X)

GRANDPARENTS												
Number of grandparents living with own grandchildren under 18 years	134,528	+/-2,617	134,528	(X)	11,758	+/-992	11,758	(X)	687	+/-220	687	(X)
Responsible for grandchildren	48,216	+/-1,819	35.8%	+/-1.1	4,571	+/-605	38.9%	+/-3.8	317	+/-158	46.1%	+/-15.1
Years responsible for grandchildren												
Less than 1 year	9,423	+/-831	7.0%	+/-0.6	1,174	+/-335	10.0%	+/-2.7	105	+/-133	15.3%	+/-17.1
1 or 2 years	11,543	+/-901	8.6%	+/-0.6	956	+/-204	8.1%	+/-1.6	48	+/-44	7.0%	+/-6.3
3 or 4 years	8,684	+/-767	6.5%	+/-0.6	689	+/-217	5.9%	+/-1.9	124	+/-91	18.0%	+/-12.8
5 or more years	18,566	+/-1,074	13.8%	+/-0.7	1,752	+/-420	14.9%	+/-3.2	40	+/-41	5.8%	+/-6.5
Number of grandparents responsible for own grandchildren under	48,216	+/-1,819	48,216	(X)	4,571	+/-605	4,571	(X)	317	+/-158	317	(X)
Who are female	31,469	+/-1,224	65.3%	+/-1.1	2,786	+/-380	60.9%	+/-3.2	202	+/-90	63.7%	+/-15.4
Who are married	31,939	+/-1,632	66.2%	+/-1.7	3,558	+/-556	77.8%	+/-5.2	170	+/-145	53.6%	+/-26.1
SCHOOL ENROLLMENT												
Population 3 years and over enrolled in school	1,559,713	+/-5,919	1,559,713	(X)	138,836	+/-1,692	138,836	(X)	8,033	+/-587	8,033	(X)
Nursery school, preschool	98,327	+/-2,005	6.3%	+/-0.1	9,399	+/-636	6.8%	+/-0.4	550	+/-156	6.8%	+/-1.8
Kindergarten	74,815	+/-1,868	4.8%	+/-0.1	7,420	+/-620	5.3%	+/-0.5	679	+/-209	8.5%	+/-2.5
Elementary school (grades 1-8)	581,460	+/-2,914	37.3%	+/-0.2	52,476	+/-791	37.8%	+/-0.7	2,973	+/-369	37.0%	+/-4.8
High school (grades 9-12)	328,707	+/-2,251	21.1%	+/-0.2	29,072	+/-711	20.9%	+/-0.6	1,324	+/-287	16.5%	+/-3.3
College or graduate school	476,404	+/-5,457	30.5%	+/-0.3	40,469	+/-1,531	29.1%	+/-0.8	2,507	+/-400	31.2%	+/-3.8
EDUCATIONAL ATTAINMENT												
Population 25 years and over	3,828,550	+/-707	3,828,550	(X)	359,789	+/-90	359,789	(X)	27,124	+/-532	27,124	(X)
Less than 9th grade	170,629	+/-3,617	4.5%	+/-0.1	10,503	+/-841	2.9%	+/-0.2	1,822	+/-439	6.7%	+/-1.6
9th to 12th grade, no diploma	282,932	+/-3,984	7.4%	+/-0.1	24,114	+/-1,250	6.7%	+/-0.3	1,780	+/-300	6.6%	+/-1.1
High school graduate (includes equivalency)	1,004,068	+/-7,516	26.2%	+/-0.2	92,955	+/-2,008	25.8%	+/-0.6	5,619	+/-528	20.7%	+/-1.8
Some college, no degree	750,947	+/-6,033	19.6%	+/-0.2	76,699	+/-1,948	21.3%	+/-0.5	4,726	+/-535	17.4%	+/-2.0
Associate's degree	239,339	+/-3,904	6.3%	+/-0.1	25,059	+/-1,226	7.0%	+/-0.3	1,269	+/-284	4.7%	+/-1.1
Bachelor's degree	762,501	+/-6,489	19.9%	+/-0.2	77,110	+/-1,999	21.4%	+/-0.6	6,729	+/-548	24.8%	+/-2.0
Graduate or professional degree	618,134	+/-5,354	16.1%	+/-0.1	53,349	+/-1,380	14.8%	+/-0.4	5,179	+/-484	19.1%	+/-1.7
Percent high school graduate or higher	(X)	(X)	88.2%	+/-0.1	(X)	(X)	90.4%	+/-0.4	(X)	(X)	86.7%	+/-1.8
Percent bachelor's degree or higher	(X)	(X)	36.1%	+/-0.2	(X)	(X)	36.3%	+/-0.6	(X)	(X)	43.9%	+/-2.3
VETERAN STATUS												
Civilian population 18 years and over	4,351,927	+/-1,676	4,351,927	(X)	398,494	+/-1,052	398,494	(X)	30,374	+/-440	30,374	(X)
Civilian veterans	443,652	+/-3,578	10.2%	+/-0.1	56,554	+/-1,353	14.2%	+/-0.3	3,557	+/-384	11.7%	+/-1.3
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION												
Total Civilian Noninstitutionalized Populatior	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Under 18 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
18 to 64 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
65 years and over	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
RESIDENCE 1 YEAR AGO												
Population 1 year and over	5,665,698	+/-1,661	5,665,698	(X)	525,479	+/-486	525,479	(X)	37,648	+/-236	37,648	(X)
Same house	4,897,713	+/-10,995	86.4%	+/-0.2	454,981	+/-3,079	86.6%	+/-0.6	31,258	+/-793	83.0%	+/-2.2
Different house in the U.S.	724,748	+/-10,087	12.8%	+/-0.2	66,803	+/-2,925	12.7%	+/-0.6	5,768	+/-777	15.3%	+/-2.0
Same county	406,906	+/-7,799	7.2%	+/-0.1	32,451	+/-2,203	6.2%	+/-0.4	3,057	+/-644	8.1%	+/-1.7
Different county	317,842	+/-5,926	5.6%	+/-0.1	34,352	+/-2,113	6.5%	+/-0.4	2,711	+/-504	7.2%	+/-1.3
Same state	157,782	+/-4,615	2.8%	+/-0.1	17,713	+/-1,444	3.4%	+/-0.3	1,019	+/-354	2.7%	+/-0.9
Different state	160,060	+/-4,096	2.8%	+/-0.1	16,639	+/-1,532	3.2%	+/-0.3	1,692	+/-398	4.5%	+/-1.1
Abroad	43,237	+/-2,431	0.8%	+/-0.1	3,695	+/-649	0.7%	+/-0.1	622	+/-214	1.7%	+/-0.6

PLACE OF BIRTH												
Total population	5,736,545	*****	5,736,545	(X)	532,369	*****	532,369	(X)	38,124	+/-44	38,124	(X)
Native	4,961,824	+/-6,921	86.5%	+/-0.1	491,200	+/-1,667	92.3%	+/-0.3	32,357	+/-782	84.9%	+/-2.1
Born in United States	4,887,599	+/-6,925	85.2%	+/-0.1	480,984	+/-1,878	90.3%	+/-0.4	31,904	+/-759	83.7%	+/-2.0
State of residence	2,722,929	+/-9,844	47.5%	+/-0.2	269,022	+/-3,025	50.5%	+/-0.6	16,722	+/-769	43.9%	+/-2.0
Different state	2,164,670	+/-9,880	37.7%	+/-0.2	211,962	+/-3,305	39.8%	+/-0.6	15,182	+/-796	39.8%	+/-2.1
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	74,225	+/-2,240	1.3%	+/-0.1	10,216	+/-767	1.9%	+/-0.1	453	+/-153	1.2%	+/-0.4
Foreign born	774,721	+/-6,921	13.5%	+/-0.1	41,169	+/-1,667	7.7%	+/-0.3	5,767	+/-786	15.1%	+/-2.1
U.S. CITIZENSHIP STATUS												
Foreign-born population	774,721	+/-6,921	774,721	(X)	41,169	+/-1,667	41,169	(X)	5,767	+/-786	5,767	(X)
Naturalized U.S. citizen	349,023	+/-4,041	45.1%	+/-0.5	20,346	+/-1,050	49.4%	+/-2.6	1,165	+/-332	20.2%	+/-5.9
Not a U.S. citizen	425,698	+/-6,815	54.9%	+/-0.5	20,823	+/-1,592	50.6%	+/-2.6	4,602	+/-799	79.8%	+/-5.9
YEAR OF ENTRY												
Population born outside the United States	848,946	+/-6,925	848,946	(X)	51,385	+/-1,878	51,385	(X)	6,220	+/-765	6,220	(X)
Native	74,225	+/-2,240	74,225	(X)	10,216	+/-767	10,216	(X)	453	+/-153	453	(X)
Entered 2010 or later	17,670	+/-1,262	23.8%	+/-1.4	2,451	+/-455	24.0%	+/-3.9	37	+/-44	8.2%	+/-9.2
Entered before 2010	56,555	+/-1,814	76.2%	+/-1.4	7,765	+/-681	76.0%	+/-3.9	416	+/-144	91.8%	+/-9.2
Foreign born	774,721	+/-6,921	774,721	(X)	41,169	+/-1,667	41,169	(X)	5,767	+/-786	5,767	(X)
Entered 2010 or later	299,755	+/-5,571	38.7%	+/-0.6	15,095	+/-1,437	36.7%	+/-2.5	3,186	+/-731	55.2%	+/-6.9
Entered before 2010	474,966	+/-5,337	61.3%	+/-0.6	26,074	+/-1,093	63.3%	+/-2.5	2,581	+/-372	44.8%	+/-6.9
WORLD REGION OF BIRTH OF FOREIGN BORN												
Foreign-born population, excluding population born at sea	774,721	+/-6,921	774,721	(X)	41,169	+/-1,667	41,169	(X)	5,767	+/-786	5,767	(X)
Europe	88,397	+/-2,776	11.4%	+/-0.3	6,682	+/-691	16.2%	+/-1.6	707	+/-204	12.3%	+/-3.8
Asia	251,551	+/-2,548	32.5%	+/-0.3	13,582	+/-575	33.0%	+/-1.5	536	+/-214	9.3%	+/-3.3
Africa	117,249	+/-3,819	15.1%	+/-0.4	2,710	+/-565	6.6%	+/-1.3	52	+/-47	0.9%	+/-0.8
Oceania	2,015	+/-317	0.3%	+/-0.1	206	+/-102	0.5%	+/-0.2	15	+/-23	0.3%	+/-0.4
Latin America	306,237	+/-4,304	39.5%	+/-0.5	16,928	+/-1,235	41.1%	+/-2.0	4,363	+/-733	75.7%	+/-5.0
Northern America	9,272	+/-715	1.2%	+/-0.1	1,061	+/-251	2.6%	+/-0.6	94	+/-71	1.6%	+/-1.3
LANGUAGE SPOKEN AT HOME												
Population 5 years and over	5,371,390	+/-269	5,371,390	(X)	498,228	+/-37	498,228	(X)	35,537	+/-335	35,537	(X)
English only	4,501,607	+/-7,206	83.8%	+/-0.1	447,805	+/-1,708	89.9%	+/-0.3	29,487	+/-812	83.0%	+/-2.3
Language other than English	869,783	+/-7,202	16.2%	+/-0.1	50,423	+/-1,711	10.1%	+/-0.3	6,050	+/-846	17.0%	+/-2.3
Speak English less than "very well"	339,977	+/-5,568	6.3%	+/-0.1	18,548	+/-1,166	3.7%	+/-0.2	3,155	+/-624	8.9%	+/-1.7
Spanish	355,654	+/-4,035	6.6%	+/-0.1	23,029	+/-972	4.6%	+/-0.2	4,537	+/-725	12.8%	+/-2.0
Speak English less than "very well"	170,207	+/-3,614	3.2%	+/-0.1	10,686	+/-963	2.1%	+/-0.2	2,758	+/-557	7.8%	+/-1.6
Other Indo-European languages	235,711	+/-5,503	4.4%	+/-0.1	13,398	+/-1,278	2.7%	+/-0.3	1,084	+/-371	3.1%	+/-1.0
Speak English less than "very well"	66,160	+/-2,466	1.2%	+/-0.1	2,907	+/-494	0.6%	+/-0.1	323	+/-247	0.9%	+/-0.7
Asian and Pacific Islander languages	188,509	+/-2,936	3.5%	+/-0.1	11,437	+/-712	2.3%	+/-0.1	287	+/-199	0.8%	+/-0.6
Speak English less than "very well"	83,099	+/-2,593	1.5%	+/-0.1	4,637	+/-462	0.9%	+/-0.1	59	+/-58	0.2%	+/-0.2
Other languages	89,909	+/-3,042	1.7%	+/-0.1	2,559	+/-492	0.5%	+/-0.1	142	+/-108	0.4%	+/-0.3
Speak English less than "very well"	20,511	+/-1,374	0.4%	+/-0.1	318	+/-134	0.1%	+/-0.1	15	+/-24	0.0%	+/-0.1

ANCESTRY												
Total population	5,736,545	*****	5,736,545	(X)	532,369	*****	532,369	(X)	38,124	+/-44	38,124	(X)
American	272,809	+/-4,659	4.8%	+/-0.1	25,729	+/-1,551	4.8%	+/-0.3	1,114	+/-269	2.9%	+/-0.7
Arab	25,221	+/-1,934	0.4%	+/-0.1	1,920	+/-374	0.4%	+/-0.1	209	+/-116	0.5%	+/-0.3
Czech	24,491	+/-1,409	0.4%	+/-0.1	2,925	+/-560	0.5%	+/-0.1	180	+/-84	0.5%	+/-0.2
Danish	11,595	+/-989	0.2%	+/-0.1	1,342	+/-328	0.3%	+/-0.1	76	+/-47	0.2%	+/-0.1
Dutch	58,210	+/-2,274	1.0%	+/-0.1	7,591	+/-746	1.4%	+/-0.1	422	+/-150	1.1%	+/-0.4
English	494,507	+/-4,930	8.6%	+/-0.1	65,837	+/-2,353	12.4%	+/-0.4	4,484	+/-502	11.8%	+/-1.3
French (except Basque)	104,229	+/-3,073	1.8%	+/-0.1	14,047	+/-1,160	2.6%	+/-0.2	905	+/-228	2.4%	+/-0.6
French Canadian	20,322	+/-1,405	0.4%	+/-0.1	3,308	+/-570	0.6%	+/-0.1	120	+/-68	0.3%	+/-0.2
German	910,596	+/-9,455	15.9%	+/-0.2	121,022	+/-2,826	22.7%	+/-0.5	5,255	+/-540	13.8%	+/-1.4
Greek	34,144	+/-2,000	0.6%	+/-0.1	5,086	+/-903	1.0%	+/-0.2	385	+/-171	1.0%	+/-0.4
Hungarian	26,598	+/-1,321	0.5%	+/-0.1	3,570	+/-603	0.7%	+/-0.1	456	+/-274	1.2%	+/-0.7
Irish	688,408	+/-6,505	12.0%	+/-0.1	97,795	+/-2,800	18.4%	+/-0.5	5,856	+/-607	15.4%	+/-1.6
Italian	309,023	+/-5,234	5.4%	+/-0.1	38,457	+/-1,739	7.2%	+/-0.3	2,324	+/-379	6.1%	+/-1.0
Lithuanian	18,536	+/-1,078	0.3%	+/-0.1	2,025	+/-373	0.4%	+/-0.1	110	+/-84	0.3%	+/-0.2
Norwegian	29,828	+/-1,707	0.5%	+/-0.1	4,323	+/-606	0.8%	+/-0.1	284	+/-149	0.7%	+/-0.4
Polish	198,206	+/-3,964	3.5%	+/-0.1	25,311	+/-1,341	4.8%	+/-0.3	914	+/-245	2.4%	+/-0.6
Portuguese	10,865	+/-1,077	0.2%	+/-0.1	1,131	+/-368	0.2%	+/-0.1	14	+/-22	0.0%	+/-0.1
Russian	84,209	+/-2,366	1.5%	+/-0.1	5,237	+/-620	1.0%	+/-0.1	329	+/-135	0.9%	+/-0.4
Scotch-Irish	79,969	+/-2,809	1.4%	+/-0.1	10,808	+/-905	2.0%	+/-0.2	585	+/-184	1.5%	+/-0.5
Scottish	99,421	+/-2,758	1.7%	+/-0.1	13,466	+/-996	2.5%	+/-0.2	996	+/-217	2.6%	+/-0.6
Slovak	11,985	+/-938	0.2%	+/-0.1	1,762	+/-351	0.3%	+/-0.1	61	+/-56	0.2%	+/-0.1
Subsaharan African	174,479	+/-5,574	3.0%	+/-0.1	7,642	+/-1,123	1.4%	+/-0.2	252	+/-239	0.7%	+/-0.6
Swedish	36,387	+/-1,519	0.6%	+/-0.1	4,679	+/-606	0.9%	+/-0.1	449	+/-156	1.2%	+/-0.4
Swiss	12,416	+/-908	0.2%	+/-0.1	1,257	+/-265	0.2%	+/-0.1	31	+/-36	0.1%	+/-0.1
Ukrainian	22,241	+/-1,444	0.4%	+/-0.1	2,271	+/-431	0.4%	+/-0.1	192	+/-119	0.5%	+/-0.3
Welsh	41,023	+/-1,662	0.7%	+/-0.1	5,606	+/-642	1.1%	+/-0.1	417	+/-120	1.1%	+/-0.3
West Indian (excluding Hispanic origin groups)	68,765	+/-3,028	1.2%	+/-0.1	3,125	+/-803	0.6%	+/-0.2	70	+/-57	0.2%	+/-0.1

DP03: SELECTED ECONOMIC CHARACTERISTICS
2007-2011 American Community Survey 5-Year Estimates

	Maryland				Anne Arundel County, MD				Annapolis city, MD			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS												
Population 16 years and over	4,547,457	+/-1,422	4,547,457	(X)	422,397	+/-508	422,397	(X)	31,327	+/-407	31,327	(X)
In labor force	3,166,018	+/-6,640	69.6%	+/-0.1	299,103	+/-2,003	70.8%	+/-0.5	22,561	+/-629	72.0%	+/-1.9
Civilian labor force	3,137,066	+/-6,729	69.0%	+/-0.1	289,334	+/-1,876	68.5%	+/-0.5	22,298	+/-613	71.2%	+/-1.8
Employed	2,909,466	+/-6,813	64.0%	+/-0.2	271,913	+/-2,123	64.4%	+/-0.5	20,962	+/-633	66.9%	+/-2.0
Unemployed	227,600	+/-3,975	5.0%	+/-0.1	17,421	+/-1,105	4.1%	+/-0.3	1,336	+/-341	4.3%	+/-1.1
Armed Forces	28,952	+/-1,569	0.6%	+/-0.1	9,769	+/-932	2.3%	+/-0.2	263	+/-119	0.8%	+/-0.4
Not in labor force	1,381,439	+/-6,615	30.4%	+/-0.1	123,294	+/-2,163	29.2%	+/-0.5	8,766	+/-601	28.0%	+/-1.9
Civilian labor force	3,137,066	+/-6,729	3,137,066	(X)	289,334	+/-1,876	289,334	(X)	22,298	+/-613	22,298	(X)
Percent Unemployed	(X)	(X)	7.3%	+/-0.1	(X)	(X)	6.0%	+/-0.4	(X)	(X)	6.0%	+/-1.5
Females 16 years and over	2,379,574	+/-1,184	2,379,574	(X)	215,219	+/-322	215,219	(X)	16,386	+/-467	16,386	(X)
In labor force	1,554,435	+/-4,259	65.3%	+/-0.2	141,717	+/-1,102	65.8%	+/-0.5	10,963	+/-479	66.9%	+/-2.4
Civilian labor force	1,548,170	+/-4,422	65.1%	+/-0.2	139,627	+/-1,134	64.9%	+/-0.5	10,888	+/-486	66.4%	+/-2.4
Employed	1,443,388	+/-4,158	60.7%	+/-0.2	131,630	+/-1,349	61.2%	+/-0.6	10,177	+/-501	62.1%	+/-2.7
Own children under 6 years	422,297	+/-2,014	422,297	(X)	40,128	+/-621	40,128	(X)	2,962	+/-383	2,962	(X)
All parents in family in labor force	300,213	+/-3,173	71.1%	+/-0.6	26,956	+/-973	67.2%	+/-2.1	2,158	+/-416	72.9%	+/-9.3
Own children 6 to 17 years	864,593	+/-2,544	864,593	(X)	78,681	+/-741	78,681	(X)	4,184	+/-381	4,184	(X)
All parents in family in labor force	672,897	+/-4,327	77.8%	+/-0.4	59,439	+/-1,183	75.5%	+/-1.5	3,258	+/-373	77.9%	+/-7.6
COMMUTING TO WORK												
Workers 16 years and over	2,868,084	+/-7,017	2,868,084	(X)	274,509	+/-2,175	274,509	(X)	20,884	+/-602	20,884	(X)
Car, truck, or van -- drove alone	2,100,669	+/-7,706	73.2%	+/-0.2	220,622	+/-2,444	80.4%	+/-0.6	14,806	+/-674	70.9%	+/-2.6
Car, truck, or van -- carpooled	301,940	+/-4,120	10.5%	+/-0.1	25,846	+/-1,274	9.4%	+/-0.5	2,641	+/-403	12.6%	+/-1.8
Public transportation (excluding taxicab)	251,975	+/-4,311	8.8%	+/-0.1	8,568	+/-782	3.1%	+/-0.3	916	+/-211	4.4%	+/-1.0
Walked	68,162	+/-1,909	2.4%	+/-0.1	4,784	+/-460	1.7%	+/-0.2	885	+/-227	4.2%	+/-1.1
Other means	31,607	+/-1,347	1.1%	+/-0.1	3,070	+/-520	1.1%	+/-0.2	713	+/-212	3.4%	+/-1.0
Worked at home	113,731	+/-2,192	4.0%	+/-0.1	11,619	+/-725	4.2%	+/-0.3	923	+/-235	4.4%	+/-1.1
Mean travel time to work (minutes)	31.7	+/-0.1	(X)	(X)	29.2	+/-0.4	(X)	(X)	27.1	+/-1.5	(X)	(X)
OCCUPATION												
Civilian employed population 16 years and over	2,909,466	+/-6,813	2,909,466	(X)	271,913	+/-2,123	271,913	(X)	20,962	+/-633	20,962	(X)
Management, business, science, and arts occupations	1,265,597	+/-8,041	43.5%	+/-0.2	119,940	+/-2,119	44.1%	+/-0.7	8,819	+/-569	42.1%	+/-2.6
Service occupations	477,685	+/-5,439	16.4%	+/-0.2	39,358	+/-1,542	14.5%	+/-0.5	4,561	+/-565	21.8%	+/-2.6
Sales and office occupations	691,164	+/-5,465	23.8%	+/-0.2	69,512	+/-1,817	25.6%	+/-0.6	4,788	+/-470	22.8%	+/-2.1
Natural resources, construction, and maintenance occupations	246,844	+/-3,320	8.5%	+/-0.1	23,627	+/-997	8.7%	+/-0.4	1,553	+/-435	7.4%	+/-2.0
Production, transportation, and material moving occupations	228,176	+/-3,221	7.8%	+/-0.1	19,476	+/-1,156	7.2%	+/-0.4	1,241	+/-342	5.9%	+/-1.6

INDUSTRY												
Civilian employed population 16 years and over	2,909,466	+/-6,813	2,909,466	(X)	271,913	+/-2,123	271,913	(X)	20,962	+/-633	20,962	(X)
Agriculture, forestry, fishing and hunting, and mining	14,965	+/-926	0.5%	+/-0.1	621	+/-159	0.2%	+/-0.1	13	+/-19	0.1%	+/-0.1
Construction	212,851	+/-3,322	7.3%	+/-0.1	21,519	+/-1,081	7.9%	+/-0.4	1,530	+/-394	7.3%	+/-1.9
Manufacturing	151,419	+/-2,663	5.2%	+/-0.1	14,936	+/-767	5.5%	+/-0.3	673	+/-194	3.2%	+/-0.9
Wholesale trade	62,962	+/-2,100	2.2%	+/-0.1	8,734	+/-697	3.2%	+/-0.3	582	+/-221	2.8%	+/-1.0
Retail trade	281,119	+/-4,111	9.7%	+/-0.1	27,819	+/-1,167	10.2%	+/-0.4	1,941	+/-324	9.3%	+/-1.5
Transportation and warehousing, and utilities	129,523	+/-3,008	4.5%	+/-0.1	12,629	+/-980	4.6%	+/-0.4	590	+/-202	2.8%	+/-1.0
Information	74,484	+/-2,192	2.6%	+/-0.1	6,226	+/-554	2.3%	+/-0.2	532	+/-199	2.5%	+/-1.0
Finance and insurance, and real estate and rental and leasing	191,168	+/-3,017	6.6%	+/-0.1	17,353	+/-1,014	6.4%	+/-0.4	1,036	+/-214	4.9%	+/-1.0
Professional, scientific, and management, and administrative and waste management services	424,635	+/-4,534	14.6%	+/-0.2	39,672	+/-1,342	14.6%	+/-0.5	3,380	+/-565	16.1%	+/-2.6
Educational services, and health care and social assistance	660,274	+/-5,428	22.7%	+/-0.2	52,631	+/-1,267	19.4%	+/-0.5	4,413	+/-497	21.1%	+/-2.2
Arts, entertainment, and recreation, and accommodation and food services	224,888	+/-3,868	7.7%	+/-0.1	19,464	+/-1,056	7.2%	+/-0.4	2,532	+/-437	12.1%	+/-2.1
Other services, except public administration	156,176	+/-2,881	5.4%	+/-0.1	15,156	+/-888	5.6%	+/-0.3	1,349	+/-337	6.4%	+/-1.6
Public administration	325,002	+/-3,727	11.2%	+/-0.1	35,153	+/-1,259	12.9%	+/-0.4	2,391	+/-292	11.4%	+/-1.4
CLASS OF WORKER												
Civilian employed population 16 years and over	2,909,466	+/-6,813	2,909,466	(X)	271,913	+/-2,123	271,913	(X)	20,962	+/-633	20,962	(X)
Private wage and salary workers	2,105,146	+/-7,225	72.4%	+/-0.2	196,141	+/-1,995	72.1%	+/-0.6	14,888	+/-640	71.0%	+/-2.1
Government workers	653,338	+/-5,899	22.5%	+/-0.2	63,493	+/-1,496	23.4%	+/-0.5	5,083	+/-464	24.2%	+/-2.1
Self-employed in own not incorporated business workers	147,236	+/-2,636	5.1%	+/-0.1	11,955	+/-653	4.4%	+/-0.2	989	+/-227	4.7%	+/-1.1
Unpaid family workers	3,746	+/-473	0.1%	+/-0.1	324	+/-122	0.1%	+/-0.1	2	+/-6	0.0%	+/-0.1

INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)												
Total households	2,128,377	+/-5,413	2,128,377	(X)	197,348	+/-984	197,348	(X)	16,466	+/-465	16,466	(X)
Less than $10,000	106,531	+/-1,862	5.0%	+/-0.1	5,606	+/-570	2.8%	+/-0.3	927	+/-241	5.6%	+/-1.4
$10,000 to $14,999	70,539	+/-1,923	3.3%	+/-0.1	4,272	+/-481	2.2%	+/-0.2	527	+/-199	3.2%	+/-1.2
$15,000 to $24,999	145,089	+/-2,553	6.8%	+/-0.1	10,190	+/-644	5.2%	+/-0.3	1,281	+/-321	7.8%	+/-2.0
$25,000 to $34,999	160,636	+/-2,530	7.5%	+/-0.1	12,030	+/-896	6.1%	+/-0.4	1,233	+/-249	7.5%	+/-1.5
$35,000 to $49,999	239,311	+/-2,878	11.2%	+/-0.1	18,520	+/-999	9.4%	+/-0.5	1,606	+/-298	9.8%	+/-1.8
$50,000 to $74,999	377,066	+/-3,816	17.7%	+/-0.2	34,410	+/-1,235	17.4%	+/-0.6	2,943	+/-380	17.9%	+/-2.3
$75,000 to $99,999	296,550	+/-3,101	13.9%	+/-0.1	29,732	+/-1,254	15.1%	+/-0.6	1,992	+/-307	12.1%	+/-1.8
$100,000 to $149,999	383,753	+/-4,158	18.0%	+/-0.2	43,382	+/-1,221	22.0%	+/-0.6	2,960	+/-303	18.0%	+/-1.8
$150,000 to $199,999	177,375	+/-2,846	8.3%	+/-0.1	19,597	+/-831	9.9%	+/-0.4	1,326	+/-231	8.1%	+/-1.4
$200,000 or more	171,527	+/-2,617	8.1%	+/-0.1	19,609	+/-878	9.9%	+/-0.4	1,671	+/-228	10.1%	+/-1.3
Median household income (dollars)	72,419	+/-371	(X)	(X)	85,690	+/-1,192	(X)	(X)	70,908	+/-4,876	(X)	(X)
Mean household income (dollars)	94,020	+/-386	(X)	(X)	105,585	+/-1,451	(X)	(X)	97,741	+/-3,937	(X)	(X)
With earnings	1,773,633	+/-4,967	83.3%	+/-0.1	168,707	+/-1,213	85.5%	+/-0.4	13,686	+/-416	83.1%	+/-1.6
Mean earnings (dollars)	94,158	+/-402	(X)	(X)	102,361	+/-1,462	(X)	(X)	93,596	+/-4,565	(X)	(X)
With Social Security	521,589	+/-3,509	24.5%	+/-0.1	48,608	+/-972	24.6%	+/-0.5	4,252	+/-325	25.8%	+/-1.8
Mean Social Security income (dollars)	16,259	+/-69	(X)	(X)	16,763	+/-323	(X)	(X)	15,613	+/-980	(X)	(X)
With retirement income	419,493	+/-3,808	19.7%	+/-0.2	44,704	+/-1,093	22.7%	+/-0.5	3,682	+/-315	22.4%	+/-1.9
Mean retirement income (dollars)	28,846	+/-307	(X)	(X)	31,376	+/-966	(X)	(X)	34,608	+/-3,912	(X)	(X)
With Supplemental Security Income	70,448	+/-1,674	3.3%	+/-0.1	4,531	+/-410	2.3%	+/-0.2	412	+/-115	2.5%	+/-0.7
Mean Supplemental Security Income (dollars)	8,528	+/-164	(X)	(X)	8,791	+/-644	(X)	(X)	8,479	+/-1,426	(X)	(X)
With cash public assistance income	44,203	+/-1,460	2.1%	+/-0.1	3,150	+/-451	1.6%	+/-0.2	124	+/-79	0.8%	+/-0.5
Mean cash public assistance income (dollars)	3,908	+/-142	(X)	(X)	3,473	+/-474	(X)	(X)	1,599	+/-1,109	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	151,182	+/-2,917	7.1%	+/-0.1	7,487	+/-525	3.8%	+/-0.3	883	+/-201	5.4%	+/-1.2
Families	1,428,101	+/-6,158	1,428,101	(X)	138,085	+/-1,207	138,085	(X)	8,939	+/-320	8,939	(X)
Less than $10,000	40,842	+/-1,435	2.9%	+/-0.1	2,352	+/-354	1.7%	+/-0.3	351	+/-142	3.9%	+/-1.6
$10,000 to $14,999	26,031	+/-1,261	1.8%	+/-0.1	1,287	+/-269	0.9%	+/-0.2	155	+/-122	1.7%	+/-1.4
$15,000 to $24,999	67,757	+/-1,669	4.7%	+/-0.1	4,913	+/-560	3.6%	+/-0.4	640	+/-231	7.2%	+/-2.6
$25,000 to $34,999	88,470	+/-1,834	6.2%	+/-0.1	6,508	+/-630	4.7%	+/-0.4	597	+/-152	6.7%	+/-1.7
$35,000 to $49,999	139,286	+/-2,219	9.8%	+/-0.2	10,282	+/-776	7.4%	+/-0.6	658	+/-207	7.4%	+/-2.3
$50,000 to $74,999	240,713	+/-2,872	16.9%	+/-0.2	22,614	+/-975	16.4%	+/-0.7	1,422	+/-268	15.9%	+/-2.9
$75,000 to $99,999	213,636	+/-2,716	15.0%	+/-0.2	21,608	+/-1,138	15.6%	+/-0.8	1,169	+/-189	13.1%	+/-2.0
$100,000 to $149,999	305,497	+/-3,861	21.4%	+/-0.2	34,207	+/-1,135	24.8%	+/-0.8	1,599	+/-251	17.9%	+/-2.8
$150,000 to $199,999	152,473	+/-2,698	10.7%	+/-0.2	16,844	+/-822	12.2%	+/-0.6	998	+/-200	11.2%	+/-2.3
$200,000 or more	153,396	+/-2,613	10.7%	+/-0.2	17,470	+/-862	12.7%	+/-0.6	1,350	+/-212	15.1%	+/-2.3
Median family income (dollars)	87,233	+/-535	(X)	(X)	99,209	+/-1,912	(X)	(X)	90,548	+/-4,901	(X)	(X)
Mean family income (dollars)	109,597	+/-524	(X)	(X)	119,475	+/-2,010	(X)	(X)	118,179	+/-6,772	(X)	(X)
Per capita income (dollars)	35,751	+/-161	(X)	(X)	39,857	+/-538	(X)	(X)	42,901	+/-1,904	(X)	(X)
Nonfamily households	700,276	+/-4,447	700,276	(X)	59,263	+/-1,151	59,263	(X)	7,527	+/-562	7,527	(X)
Median nonfamily income (dollars)	44,753	+/-436	(X)	(X)	54,371	+/-1,601	(X)	(X)	55,435	+/-4,888	(X)	(X)
Mean nonfamily income (dollars)	58,136	+/-579	(X)	(X)	69,086	+/-1,704	(X)	(X)	70,810	+/-4,576	(X)	(X)
Median earnings for workers (dollars)	39,353	+/-219	(X)	(X)	43,658	+/-727	(X)	(X)	39,090	+/-2,409	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	57,898	+/-400	(X)	(X)	64,600	+/-1,229	(X)	(X)	57,820	+/-5,137	(X)	(X)
Median earnings for female full-time, year-round workers (dollars	47,336	+/-295	(X)	(X)	50,379	+/-571	(X)	(X)	49,159	+/-3,613	(X)	(X)

HEALTH INSURANCE COVERAGE												
Civilian noninstitutionalized populatior	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Civilian noninstitutionalized population under 18 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Civilian noninstitutionalized population 18 to 64 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
In labor force:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Employed:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Unemployed:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Not in labor force:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL												
All families	(X)	(X)	6.1%	+/-0.1	(X)	(X)	3.7%	+/-0.4	(X)	(X)	8.7%	+/-2.7
With related children under 18 years	(X)	(X)	9.3%	+/-0.2	(X)	(X)	5.9%	+/-0.7	(X)	(X)	16.9%	+/-5.1
With related children under 5 years only	(X)	(X)	9.8%	+/-0.5	(X)	(X)	6.5%	+/-2.0	(X)	(X)	17.6%	+/-10.5
Married couple families	(X)	(X)	2.3%	+/-0.1	(X)	(X)	1.4%	+/-0.3	(X)	(X)	1.8%	+/-1.4
With related children under 18 years	(X)	(X)	2.8%	+/-0.2	(X)	(X)	1.7%	+/-0.5	(X)	(X)	3.5%	+/-3.3
With related children under 5 years only	(X)	(X)	3.0%	+/-0.4	(X)	(X)	2.3%	+/-1.4	(X)	(X)	0.0%	+/-6.2
Families with female householder, no husband present	(X)	(X)	17.9%	+/-0.5	(X)	(X)	13.9%	+/-1.7	(X)	(X)	22.8%	+/-7.8
With related children under 18 years	(X)	(X)	23.7%	+/-0.7	(X)	(X)	19.6%	+/-2.8	(X)	(X)	33.4%	+/-10.3
With related children under 5 years only	(X)	(X)	28.3%	+/-1.9	(X)	(X)	28.0%	+/-8.9	(X)	(X)	46.5%	+/-23.2
All people	(X)	(X)	9.0%	+/-0.1	(X)	(X)	5.5%	+/-0.4	(X)	(X)	10.7%	+/-2.5
Under 18 years	(X)	(X)	11.5%	+/-0.3	(X)	(X)	7.4%	+/-0.9	(X)	(X)	19.4%	+/-6.0
Related children under 18 years	(X)	(X)	11.1%	+/-0.3	(X)	(X)	7.0%	+/-0.9	(X)	(X)	19.2%	+/-6.1
Related children under 5 years	(X)	(X)	13.3%	+/-0.5	(X)	(X)	8.3%	+/-1.4	(X)	(X)	25.2%	+/-9.2
Related children 5 to 17 years	(X)	(X)	10.3%	+/-0.3	(X)	(X)	6.5%	+/-0.9	(X)	(X)	16.0%	+/-5.8
18 years and over	(X)	(X)	8.2%	+/-0.1	(X)	(X)	4.9%	+/-0.3	(X)	(X)	8.6%	+/-1.8
18 to 64 years	(X)	(X)	8.3%	+/-0.1	(X)	(X)	4.8%	+/-0.4	(X)	(X)	8.6%	+/-2.0
65 years and over	(X)	(X)	7.8%	+/-0.2	(X)	(X)	5.0%	+/-0.6	(X)	(X)	8.6%	+/-2.8
People in families	(X)	(X)	6.6%	+/-0.1	(X)	(X)	3.9%	+/-0.4	(X)	(X)	9.2%	+/-2.9
Unrelated individuals 15 years and over	(X)	(X)	19.7%	+/-0.3	(X)	(X)	13.5%	+/-1.0	(X)	(X)	14.5%	+/-2.7

DP04: SELECTED HOUSING CHARACTERISTICS
2007-2011 American Community Survey 5-Year Estimates

	Maryland				Anne Arundel County, MD				Annapolis city, MD			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY												
Total housing units	2,369,168	+/-383	2,369,168	(X)	211,377	+/-495	211,377	(X)	18,682	+/-570	18,682	(X)
Occupied housing units	2,128,377	+/-5,413	89.8%	+/-0.2	197,348	+/-984	93.4%	+/-0.4	16,466	+/-465	88.1%	+/-1.7
Vacant housing units	240,791	+/-5,581	10.2%	+/-0.2	14,029	+/-909	6.6%	+/-0.4	2,216	+/-354	11.9%	+/-1.7
Homeowner vacancy rate	2.0	+/-0.1	(X)	(X)	1.6	+/-0.3	(X)	(X)	3.7	+/-1.7	(X)	(X)
Rental vacancy rate	8.1	+/-0.3	(X)	(X)	5.7	+/-0.9	(X)	(X)	7.9	+/-2.6	(X)	(X)
UNITS IN STRUCTURE												
Total housing units	2,369,168	+/-383	2,369,168	(X)	211,377	+/-495	211,377	(X)	18,682	+/-570	18,682	(X)
1-unit, detached	1,224,444	+/-3,656	51.7%	+/-0.2	130,569	+/-1,076	61.8%	+/-0.5	7,144	+/-476	38.2%	+/-2.2
1-unit, attached	500,227	+/-3,697	21.1%	+/-0.2	40,079	+/-961	19.0%	+/-0.4	4,117	+/-367	22.0%	+/-1.8
2 units	39,914	+/-1,520	1.7%	+/-0.1	1,537	+/-331	0.7%	+/-0.2	236	+/-107	1.3%	+/-0.6
3 or 4 units	53,143	+/-1,538	2.2%	+/-0.1	2,422	+/-368	1.1%	+/-0.2	756	+/-208	4.0%	+/-1.1
5 to 9 units	121,005	+/-2,846	5.1%	+/-0.1	7,422	+/-645	3.5%	+/-0.3	2,161	+/-337	11.6%	+/-1.7
10 to 19 units	202,101	+/-2,958	8.5%	+/-0.1	17,115	+/-902	8.1%	+/-0.4	2,379	+/-316	12.7%	+/-1.7
20 or more units	186,574	+/-2,342	7.9%	+/-0.1	8,051	+/-582	3.8%	+/-0.3	1,877	+/-241	10.0%	+/-1.3
Mobile home	41,130	+/-1,347	1.7%	+/-0.1	4,144	+/-413	2.0%	+/-0.2	0	+/-95	0.0%	+/-0.2
Boat, RV, van, etc.	630	+/-162	0.0%	+/-0.1	38	+/-46	0.0%	+/-0.1	12	+/-19	0.1%	+/-0.1
YEAR STRUCTURE BUILT												
Total housing units	2,369,168	+/-383	2,369,168	(X)	211,377	+/-495	211,377	(X)	18,682	+/-570	18,682	(X)
Built 2010 or later	97,263	+/-1,990	4.1%	+/-0.1	10,245	+/-629	4.8%	+/-0.3	1,021	+/-194	5.5%	+/-1.1
Built 2000 to 2009	180,737	+/-2,890	7.6%	+/-0.1	17,815	+/-952	8.4%	+/-0.5	1,244	+/-251	6.7%	+/-1.3
Built 1990 to 1999	335,985	+/-2,690	14.2%	+/-0.1	37,646	+/-1,122	17.8%	+/-0.5	1,876	+/-264	10.0%	+/-1.4
Built 1980 to 1989	373,638	+/-3,542	15.8%	+/-0.1	35,610	+/-1,117	16.8%	+/-0.5	2,864	+/-372	15.3%	+/-1.9
Built 1970 to 1979	357,220	+/-3,765	15.1%	+/-0.2	37,614	+/-1,149	17.8%	+/-0.5	3,137	+/-375	16.8%	+/-1.9
Built 1960 to 1969	291,375	+/-3,987	12.3%	+/-0.2	25,575	+/-984	12.1%	+/-0.5	2,641	+/-344	14.1%	+/-1.8
Built 1950 to 1959	293,817	+/-2,869	12.4%	+/-0.1	25,049	+/-871	11.9%	+/-0.4	1,920	+/-330	10.3%	+/-1.7
Built 1940 to 1949	150,601	+/-2,314	6.4%	+/-0.1	9,939	+/-595	4.7%	+/-0.3	1,073	+/-231	5.7%	+/-1.2
Built 1939 or earlier	288,532	+/-3,220	12.2%	+/-0.1	11,884	+/-642	5.6%	+/-0.3	2,906	+/-298	15.6%	+/-1.5
ROOMS												
Total housing units	2,369,168	+/-383	2,369,168	(X)	211,377	+/-495	211,377	(X)	18,682	+/-570	18,682	(X)
1 room	25,590	+/-1,148	1.1%	+/-0.1	955	+/-290	0.5%	+/-0.1	227	+/-142	1.2%	+/-0.8
2 rooms	40,789	+/-1,507	1.7%	+/-0.1	2,058	+/-332	1.0%	+/-0.2	436	+/-163	2.3%	+/-0.9
3 rooms	180,439	+/-2,727	7.6%	+/-0.1	9,782	+/-759	4.6%	+/-0.4	1,846	+/-271	9.9%	+/-1.4
4 rooms	310,723	+/-4,239	13.1%	+/-0.2	23,166	+/-1,201	11.0%	+/-0.6	4,129	+/-402	22.1%	+/-2.2
5 rooms	352,941	+/-3,573	14.9%	+/-0.2	32,127	+/-1,426	15.2%	+/-0.7	3,342	+/-418	17.9%	+/-2.1
6 rooms	405,889	+/-4,130	17.1%	+/-0.2	38,075	+/-1,451	18.0%	+/-0.7	2,786	+/-404	14.9%	+/-2.1
7 rooms	335,444	+/-4,289	14.2%	+/-0.2	32,659	+/-1,233	15.5%	+/-0.6	1,949	+/-250	10.4%	+/-1.3
8 rooms	269,660	+/-2,739	11.4%	+/-0.1	29,039	+/-1,077	13.7%	+/-0.5	1,725	+/-293	9.2%	+/-1.5
9 rooms or more	447,693	+/-3,718	18.9%	+/-0.2	43,516	+/-1,113	20.6%	+/-0.5	2,242	+/-281	12.0%	+/-1.5
Median rooms	6.2	+/-0.1	(X)	(X)	6.5	+/-0.1	(X)	(X)	5.3	+/-0.1	(X)	(X)

BEDROOMS												
Total housing units	2,369,168	+/-383	2,369,168	(X)	211,377	+/-495	211,377	(X)	18,682	+/-570	18,682	(X)
No bedroom	29,771	+/-1,219	1.3%	+/-0.1	1,175	+/-319	0.6%	+/-0.2	247	+/-143	1.3%	+/-0.8
1 bedroom	244,038	+/-2,873	10.3%	+/-0.1	13,139	+/-845	6.2%	+/-0.4	2,758	+/-334	14.8%	+/-1.6
2 bedrooms	536,028	+/-4,085	22.6%	+/-0.2	44,569	+/-1,214	21.1%	+/-0.6	6,176	+/-485	33.1%	+/-2.6
3 bedrooms	894,333	+/-4,967	37.7%	+/-0.2	84,952	+/-1,620	40.2%	+/-0.8	6,120	+/-507	32.8%	+/-2.4
4 bedrooms	497,671	+/-4,320	21.0%	+/-0.2	53,061	+/-1,256	25.1%	+/-0.6	2,489	+/-270	13.3%	+/-1.4
5 or more bedrooms	167,327	+/-2,700	7.1%	+/-0.1	14,481	+/-705	6.9%	+/-0.3	892	+/-199	4.8%	+/-1.1
HOUSING TENURE												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	197,348	+/-984	197,348	(X)	16,466	+/-465	16,466	(X)
Owner-occupied	1,461,708	+/-8,215	68.7%	+/-0.3	147,837	+/-1,618	74.9%	+/-0.7	8,727	+/-471	53.0%	+/-2.4
Renter-occupied	666,669	+/-5,352	31.3%	+/-0.3	49,511	+/-1,430	25.1%	+/-0.7	7,739	+/-439	47.0%	+/-2.4
Average household size of owner-occupied uni	2.73	+/-0.01	(X)	(X)	2.67	+/-0.02	(X)	(X)	2.32	+/-0.10	(X)	(X)
Average household size of renter-occupied uni	2.41	+/-0.02	(X)	(X)	2.44	+/-0.05	(X)	(X)	2.22	+/-0.09	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	197,348	+/-984	197,348	(X)	16,466	+/-465	16,466	(X)
Moved in 2010 or later	799,518	+/-4,581	37.6%	+/-0.2	71,693	+/-1,429	36.3%	+/-0.7	7,457	+/-464	45.3%	+/-2.5
Moved in 2000 to 2009	457,783	+/-4,125	21.5%	+/-0.2	42,644	+/-1,296	21.6%	+/-0.7	3,390	+/-352	20.6%	+/-2.1
Moved in 1990 to 1999	428,192	+/-3,829	20.1%	+/-0.2	39,646	+/-1,340	20.1%	+/-0.7	2,727	+/-337	16.6%	+/-2.0
Moved in 1980 to 1989	210,644	+/-2,777	9.9%	+/-0.1	20,399	+/-843	10.3%	+/-0.4	1,247	+/-206	7.6%	+/-1.3
Moved in 1970 to 1979	124,060	+/-1,846	5.8%	+/-0.1	12,759	+/-682	6.5%	+/-0.4	969	+/-209	5.9%	+/-1.2
Moved in 1969 or earlier	108,180	+/-1,800	5.1%	+/-0.1	10,207	+/-536	5.2%	+/-0.3	676	+/-141	4.1%	+/-0.8
VEHICLES AVAILABLE												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	197,348	+/-984	197,348	(X)	16,466	+/-465	16,466	(X)
No vehicles available	197,783	+/-2,627	9.3%	+/-0.1	8,695	+/-517	4.4%	+/-0.3	1,854	+/-314	11.3%	+/-1.9
1 vehicle available	685,325	+/-4,795	32.2%	+/-0.2	54,398	+/-1,386	27.6%	+/-0.7	6,414	+/-502	39.0%	+/-2.7
2 vehicles available	789,243	+/-4,875	37.1%	+/-0.2	82,729	+/-1,510	41.9%	+/-0.7	6,283	+/-414	38.2%	+/-2.5
3 or more vehicles available	456,026	+/-4,174	21.4%	+/-0.2	51,526	+/-1,300	26.1%	+/-0.6	1,915	+/-231	11.6%	+/-1.4
HOUSE HEATING FUEL												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	197,348	+/-984	197,348	(X)	16,466	+/-465	16,466	(X)
Utility gas	956,156	+/-5,678	44.9%	+/-0.2	73,303	+/-1,349	37.1%	+/-0.7	7,379	+/-457	44.8%	+/-2.6
Bottled, tank, or LP gas	69,487	+/-1,714	3.3%	+/-0.1	5,352	+/-521	2.7%	+/-0.3	64	+/-55	0.4%	+/-0.3
Electricity	813,918	+/-4,893	38.2%	+/-0.2	87,536	+/-1,776	44.4%	+/-0.8	7,775	+/-484	47.2%	+/-2.4
Fuel oil, kerosene, etc.	246,964	+/-2,647	11.6%	+/-0.1	27,989	+/-855	14.2%	+/-0.4	1,146	+/-197	7.0%	+/-1.2
Coal or coke	2,340	+/-284	0.1%	+/-0.1	54	+/-41	0.0%	+/-0.1	14	+/-19	0.1%	+/-0.1
Wood	25,281	+/-979	1.2%	+/-0.1	1,882	+/-304	1.0%	+/-0.2	14	+/-18	0.1%	+/-0.1
Solar energy	322	+/-112	0.0%	+/-0.1	80	+/-66	0.0%	+/-0.1	0	+/-95	0.0%	+/-0.2
Other fuel	8,788	+/-658	0.4%	+/-0.1	778	+/-205	0.4%	+/-0.1	29	+/-33	0.2%	+/-0.2
No fuel used	5,121	+/-435	0.2%	+/-0.1	374	+/-115	0.2%	+/-0.1	45	+/-41	0.3%	+/-0.3
SELECTED CHARACTERISTICS												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	197,348	+/-984	197,348	(X)	16,466	+/-465	16,466	(X)
Lacking complete plumbing facilities	9,209	+/-840	0.4%	+/-0.1	562	+/-176	0.3%	+/-0.1	124	+/-90	0.8%	+/-0.5
Lacking complete kitchen facilities	13,293	+/-938	0.6%	+/-0.1	746	+/-190	0.4%	+/-0.1	115	+/-85	0.7%	+/-0.5
No telephone service available	52,501	+/-1,585	2.5%	+/-0.1	3,098	+/-402	1.6%	+/-0.2	509	+/-153	3.1%	+/-0.9
OCCUPANTS PER ROOM												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	197,348	+/-984	197,348	(X)	16,466	+/-465	16,466	(X)
1.00 or less	2,089,253	+/-5,649	98.2%	+/-0.1	194,988	+/-1,074	98.8%	+/-0.2	16,143	+/-512	98.0%	+/-0.8
1.01 to 1.50	29,413	+/-1,272	1.4%	+/-0.1	1,977	+/-346	1.0%	+/-0.2	274	+/-124	1.7%	+/-0.8
1.51 or more	9,711	+/-798	0.5%	+/-0.1	383	+/-189	0.2%	+/-0.1	49	+/-63	0.3%	+/-0.4

VALUE												
Owner-occupied units	1,461,708	+/-8,215	1,461,708	(X)	147,837	+/-1,618	147,837	(X)	8,727	+/-471	8,727	(X)
Less than $50,000	38,040	+/-1,238	2.6%	+/-0.1	3,777	+/-373	2.6%	+/-0.2	93	+/-74	1.1%	+/-0.9
$50,000 to $99,999	50,533	+/-1,422	3.5%	+/-0.1	1,607	+/-225	1.1%	+/-0.2	88	+/-57	1.0%	+/-0.6
$100,000 to $149,999	82,731	+/-1,767	5.7%	+/-0.1	2,831	+/-355	1.9%	+/-0.2	119	+/-81	1.4%	+/-0.9
$150,000 to $199,999	138,386	+/-2,453	9.5%	+/-0.2	6,551	+/-502	4.4%	+/-0.3	316	+/-105	3.6%	+/-1.1
$200,000 to $299,999	360,589	+/-3,694	24.7%	+/-0.2	36,470	+/-1,208	24.7%	+/-0.8	2,094	+/-310	24.0%	+/-2.9
$300,000 to $499,999	487,997	+/-4,531	33.4%	+/-0.2	58,143	+/-1,262	39.3%	+/-0.7	2,853	+/-277	32.7%	+/-2.6
$500,000 to $999,999	257,731	+/-2,785	17.6%	+/-0.2	31,964	+/-874	21.6%	+/-0.6	2,467	+/-273	28.3%	+/-3.0
$1,000,000 or more	45,701	+/-1,114	3.1%	+/-0.1	6,494	+/-502	4.4%	+/-0.3	697	+/-137	8.0%	+/-1.7
Median (dollars)	319,800	+/-998	(X)	(X)	361,700	+/-2,291	(X)	(X)	408,000	+/-21,843	(X)	(X)
MORTGAGE STATUS												
Owner-occupied units	1,461,708	+/-8,215	1,461,708	(X)	147,837	+/-1,618	147,837	(X)	8,727	+/-471	8,727	(X)
Housing units with a mortgage	1,123,017	+/-6,926	76.8%	+/-0.2	116,379	+/-1,599	78.7%	+/-0.7	6,576	+/-429	75.4%	+/-2.9
Housing units without a mortgage	338,691	+/-3,388	23.2%	+/-0.2	31,458	+/-1,159	21.3%	+/-0.7	2,151	+/-283	24.6%	+/-2.9
SELECTED MONTHLY OWNER COSTS (SMOC)												
Housing units with a mortgage	1,123,017	+/-6,926	1,123,017	(X)	116,379	+/-1,599	116,379	(X)	6,576	+/-429	6,576	(X)
Less than $300	748	+/-166	0.1%	+/-0.1	64	+/-47	0.1%	+/-0.1	0	+/-95	0.0%	+/-0.6
$300 to $499	7,175	+/-487	0.6%	+/-0.1	607	+/-144	0.5%	+/-0.1	11	+/-18	0.2%	+/-0.3
$500 to $699	18,952	+/-905	1.7%	+/-0.1	1,515	+/-249	1.3%	+/-0.2	87	+/-73	1.3%	+/-1.1
$700 to $999	65,108	+/-2,035	5.8%	+/-0.2	4,328	+/-476	3.7%	+/-0.4	264	+/-119	4.0%	+/-1.8
$1,000 to $1,499	199,347	+/-2,940	17.8%	+/-0.2	17,420	+/-825	15.0%	+/-0.7	1,009	+/-199	15.3%	+/-3.0
$1,500 to $1,999	243,015	+/-3,362	21.6%	+/-0.3	27,354	+/-1,054	23.5%	+/-0.8	1,672	+/-303	25.4%	+/-3.9
$2,000 or more	588,672	+/-4,917	52.4%	+/-0.3	65,091	+/-1,288	55.9%	+/-0.8	3,533	+/-305	53.7%	+/-4.0
Median (dollars)	2,066	+/-7	(X)	(X)	2,144	+/-19	(X)	(X)	2,106	+/-108	(X)	(X)
Housing units without a mortgage	338,691	+/-3,388	338,691	(X)	31,458	+/-1,159	31,458	(X)	2,151	+/-283	2,151	(X)
Less than $100	2,469	+/-303	0.7%	+/-0.1	105	+/-67	0.3%	+/-0.2	17	+/-29	0.8%	+/-1.4
$100 to $199	6,146	+/-535	1.8%	+/-0.2	244	+/-103	0.8%	+/-0.3	0	+/-95	0.0%	+/-1.7
$200 to $299	21,262	+/-873	6.3%	+/-0.2	1,368	+/-211	4.3%	+/-0.7	60	+/-48	2.8%	+/-2.2
$300 to $399	45,204	+/-1,357	13.3%	+/-0.4	4,089	+/-408	13.0%	+/-1.3	247	+/-115	11.5%	+/-5.1
$400 or more	263,610	+/-2,688	77.8%	+/-0.4	25,652	+/-1,113	81.5%	+/-1.3	1,827	+/-258	84.9%	+/-5.5
Median (dollars)	565	+/-3	(X)	(X)	568	+/-9	(X)	(X)	664	+/-33	(X)	(X)

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI												
Housing units with a mortgage (excluding units where	1,119,322	+/-6,947	1,119,322	(X)	116,106	+/-1,600	116,106	(X)	6,576	+/-429	6,576	(X)
Less than 20.0 percent	362,062	+/-3,972	32.3%	+/-0.3	39,294	+/-1,150	33.8%	+/-1.0	2,500	+/-324	38.0%	+/-4.3
20.0 to 24.9 percent	184,109	+/-3,258	16.4%	+/-0.3	20,175	+/-940	17.4%	+/-0.8	948	+/-182	14.4%	+/-2.8
25.0 to 29.9 percent	145,550	+/-2,564	13.0%	+/-0.2	15,046	+/-822	13.0%	+/-0.7	800	+/-200	12.2%	+/-2.9
30.0 to 34.9 percent	106,838	+/-2,370	9.5%	+/-0.2	11,081	+/-661	9.5%	+/-0.6	615	+/-195	9.4%	+/-2.9
35.0 percent or more	320,763	+/-3,731	28.7%	+/-0.3	30,510	+/-1,295	26.3%	+/-1.0	1,713	+/-316	26.0%	+/-4.3
Not computed	3,695	+/-365	(X)	(X)	273	+/-137	(X)	(X)	0	+/-95	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	335,636	+/-3,355	335,636	(X)	31,283	+/-1,148	31,283	(X)	2,151	+/-283	2,151	(X)
Less than 10.0 percent	133,942	+/-2,354	39.9%	+/-0.5	13,360	+/-837	42.7%	+/-1.9	973	+/-204	45.2%	+/-7.0
10.0 to 14.9 percent	65,477	+/-1,577	19.5%	+/-0.5	6,005	+/-549	19.2%	+/-1.5	490	+/-139	22.8%	+/-5.3
15.0 to 19.9 percent	40,564	+/-1,276	12.1%	+/-0.4	3,410	+/-436	10.9%	+/-1.4	235	+/-106	10.9%	+/-4.7
20.0 to 24.9 percent	25,586	+/-985	7.6%	+/-0.3	2,045	+/-276	6.5%	+/-0.9	124	+/-61	5.8%	+/-2.8
25.0 to 29.9 percent	16,387	+/-660	4.9%	+/-0.2	1,736	+/-247	5.5%	+/-0.8	95	+/-51	4.4%	+/-2.4
30.0 to 34.9 percent	11,793	+/-786	3.5%	+/-0.2	1,187	+/-227	3.8%	+/-0.7	39	+/-42	1.8%	+/-2.0
35.0 percent or more	41,887	+/-1,148	12.5%	+/-0.3	3,540	+/-379	11.3%	+/-1.2	195	+/-101	9.1%	+/-4.8
Not computed	3,055	+/-345	(X)	(X)	175	+/-88	(X)	(X)	0	+/-95	(X)	(X)
GROSS RENT												
Occupied units paying rent	640,883	+/-5,130	640,883	(X)	47,373	+/-1,459	47,373	(X)	7,612	+/-451	7,612	(X)
Less than $200	14,629	+/-844	2.3%	+/-0.1	603	+/-183	1.3%	+/-0.4	276	+/-122	3.6%	+/-1.6
$200 to $299	15,935	+/-798	2.5%	+/-0.1	795	+/-206	1.7%	+/-0.4	280	+/-117	3.7%	+/-1.5
$300 to $499	26,591	+/-1,094	4.1%	+/-0.2	1,095	+/-210	2.3%	+/-0.5	265	+/-121	3.5%	+/-1.6
$500 to $749	59,933	+/-1,546	9.4%	+/-0.2	2,179	+/-370	4.6%	+/-0.8	350	+/-111	4.6%	+/-1.5
$750 to $999	125,485	+/-2,412	19.6%	+/-0.4	5,645	+/-571	11.9%	+/-1.2	882	+/-213	11.6%	+/-2.7
$1,000 to $1,499	244,736	+/-3,774	38.2%	+/-0.5	17,992	+/-1,033	38.0%	+/-1.7	2,997	+/-345	39.4%	+/-3.8
$1,500 or more	153,574	+/-2,843	24.0%	+/-0.4	19,064	+/-1,017	40.2%	+/-1.6	2,562	+/-317	33.7%	+/-3.4
Median (dollars)	1,139	+/-4	(X)	(X)	1,369	+/-19	(X)	(X)	1,285	+/-45	(X)	(X)
No rent paid	25,786	+/-1,273	(X)	(X)	2,138	+/-371	(X)	(X)	127	+/-71	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)												
Occupied units paying rent (excluding units where GRAPI cannot be computed)	630,841	+/-5,095	630,841	(X)	47,207	+/-1,468	47,207	(X)	7,555	+/-441	7,555	(X)
Less than 15.0 percent	65,798	+/-1,685	10.4%	+/-0.3	5,026	+/-584	10.6%	+/-1.1	830	+/-221	11.0%	+/-2.8
15.0 to 19.9 percent	76,163	+/-2,213	12.1%	+/-0.3	6,044	+/-673	12.8%	+/-1.4	957	+/-232	12.7%	+/-2.9
20.0 to 24.9 percent	84,701	+/-2,019	13.4%	+/-0.3	7,310	+/-704	15.5%	+/-1.4	940	+/-204	12.4%	+/-2.7
25.0 to 29.9 percent	79,555	+/-2,068	12.6%	+/-0.3	5,593	+/-691	11.8%	+/-1.4	1,000	+/-236	13.2%	+/-3.1
30.0 to 34.9 percent	63,326	+/-1,885	10.0%	+/-0.3	4,865	+/-586	10.3%	+/-1.2	797	+/-212	10.5%	+/-2.8
35.0 percent or more	261,298	+/-4,030	41.4%	+/-0.5	18,369	+/-982	38.9%	+/-1.9	3,031	+/-384	40.1%	+/-4.4
Not computed	35,828	+/-1,444	(X)	(X)	2,304	+/-377	(X)	(X)	184	+/-85	(X)	(X)

S0101: AGE AND SEX
2007-2011 American Community Survey 5-Year Estimates

	Maryland						Anne Arundel County, Maryland						Annapolis city, Maryland					
	Total		Male		Female		Total		Male		Female		Total		Male		Female	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total population	5,736,545	*****	2,774,785	+/-607	2,961,760	+/-607	532,369	*****	263,393	+/-127	268,976	+/-127	38,124	+/-44	18,390	+/-585	19,734	+/-585
AGE																		
Under 5 years	6.4%	+/-0.1	6.7%	+/-0.1	6.0%	+/-0.1	6.4%	+/-0.1	6.6%	+/-0.1	6.2%	+/-0.1	6.8%	+/-0.9	7.1%	+/-1.6	6.5%	+/-1.3
5 to 9 years	6.3%	+/-0.1	6.6%	+/-0.1	6.1%	+/-0.1	6.5%	+/-0.2	6.6%	+/-0.3	6.5%	+/-0.3	6.3%	+/-0.8	6.9%	+/-1.1	5.8%	+/-1.1
10 to 14 years	6.7%	+/-0.1	7.0%	+/-0.1	6.3%	+/-0.1	6.3%	+/-0.2	6.6%	+/-0.3	6.0%	+/-0.2	4.0%	+/-0.8	4.4%	+/-1.1	3.6%	+/-0.8
15 to 19 years	7.1%	+/-0.1	7.6%	+/-0.1	6.7%	+/-0.1	6.5%	+/-0.1	7.0%	+/-0.1	6.1%	+/-0.1	4.4%	+/-0.8	4.8%	+/-1.2	4.0%	+/-0.9
20 to 24 years	6.8%	+/-0.1	7.1%	+/-0.1	6.4%	+/-0.1	6.6%	+/-0.1	7.4%	+/-0.1	5.8%	+/-0.1	7.4%	+/-1.0	9.3%	+/-1.3	5.6%	+/-1.2
25 to 29 years	6.8%	+/-0.1	6.9%	+/-0.1	6.7%	+/-0.1	6.8%	+/-0.1	6.9%	+/-0.1	6.7%	+/-0.1	9.0%	+/-1.1	8.7%	+/-1.5	9.3%	+/-1.4
30 to 34 years	6.3%	+/-0.1	6.3%	+/-0.1	6.3%	+/-0.1	6.4%	+/-0.1	6.4%	+/-0.1	6.4%	+/-0.1	7.4%	+/-1.3	7.5%	+/-1.7	7.3%	+/-1.4
35 to 39 years	6.7%	+/-0.1	6.7%	+/-0.1	6.8%	+/-0.1	6.9%	+/-0.2	6.9%	+/-0.3	7.0%	+/-0.3	7.7%	+/-0.9	7.8%	+/-1.4	7.6%	+/-1.3
40 to 44 years	7.5%	+/-0.1	7.4%	+/-0.1	7.5%	+/-0.1	7.7%	+/-0.2	7.6%	+/-0.3	7.8%	+/-0.3	6.5%	+/-0.8	7.3%	+/-1.1	5.7%	+/-1.0
45 to 49 years	8.0%	+/-0.1	7.9%	+/-0.1	8.0%	+/-0.1	8.3%	+/-0.1	8.2%	+/-0.1	8.4%	+/-0.1	6.6%	+/-0.9	6.7%	+/-1.2	6.4%	+/-1.2
50 to 54 years	7.5%	+/-0.1	7.4%	+/-0.1	7.6%	+/-0.1	7.6%	+/-0.1	7.6%	+/-0.1	7.7%	+/-0.1	6.0%	+/-0.7	5.0%	+/-1.0	7.0%	+/-1.0
55 to 59 years	6.5%	+/-0.1	6.4%	+/-0.1	6.5%	+/-0.1	6.3%	+/-0.1	6.3%	+/-0.2	6.3%	+/-0.2	7.0%	+/-0.8	6.0%	+/-1.0	7.9%	+/-1.2
60 to 64 years	5.4%	+/-0.1	5.2%	+/-0.1	5.5%	+/-0.1	5.9%	+/-0.1	5.6%	+/-0.2	6.2%	+/-0.2	7.1%	+/-0.9	6.4%	+/-1.1	7.7%	+/-1.2
65 to 69 years	3.8%	+/-0.1	3.7%	+/-0.1	3.9%	+/-0.1	4.0%	+/-0.1	3.9%	+/-0.2	4.1%	+/-0.2	4.4%	+/-0.6	3.5%	+/-0.8	5.2%	+/-0.9
70 to 74 years	2.8%	+/-0.1	2.5%	+/-0.1	3.0%	+/-0.1	2.7%	+/-0.1	2.5%	+/-0.2	2.9%	+/-0.2	3.6%	+/-0.7	3.2%	+/-0.9	3.9%	+/-0.9
75 to 79 years	2.2%	+/-0.1	1.9%	+/-0.1	2.5%	+/-0.1	2.1%	+/-0.1	1.7%	+/-0.1	2.4%	+/-0.2	1.9%	+/-0.4	1.6%	+/-0.6	2.1%	+/-0.5
80 to 84 years	1.7%	+/-0.1	1.3%	+/-0.1	2.1%	+/-0.1	1.6%	+/-0.1	1.4%	+/-0.1	1.8%	+/-0.1	2.0%	+/-0.5	1.9%	+/-0.6	2.2%	+/-0.7
85 years and over	1.6%	+/-0.1	1.1%	+/-0.1	2.1%	+/-0.1	1.3%	+/-0.1	0.9%	+/-0.1	1.7%	+/-0.1	2.1%	+/-0.5	1.8%	+/-0.6	2.3%	+/-0.7
SELECTED AGE CATEGORIES																		
5 to 14 years	13.0%	+/-0.1	13.7%	+/-0.1	12.3%	+/-0.1	12.8%	+/-0.1	13.2%	+/-0.1	12.5%	+/-0.1	10.3%	+/-0.9	11.4%	+/-1.4	9.3%	+/-1.3
15 to 17 years	4.3%	+/-0.1	4.5%	+/-0.1	4.0%	+/-0.1	4.1%	+/-0.1	4.2%	+/-0.1	3.9%	+/-0.1	2.5%	+/-0.6	2.5%	+/-0.9	2.6%	+/-0.7
18 to 24 years	9.6%	+/-0.1	10.2%	+/-0.1	9.1%	+/-0.1	9.1%	+/-0.1	10.2%	+/-0.1	8.0%	+/-0.1	9.2%	+/-1.2	11.7%	+/-1.7	6.9%	+/-1.3
15 to 44 years	41.2%	+/-0.1	42.1%	+/-0.1	40.4%	+/-0.1	41.0%	+/-0.1	42.2%	+/-0.1	39.8%	+/-0.1	42.3%	+/-1.1	45.4%	+/-1.9	39.4%	+/-1.6
16 years and over	79.3%	+/-0.1	78.1%	+/-0.1	80.3%	+/-0.1	79.3%	+/-0.1	78.7%	+/-0.1	80.0%	+/-0.1	82.2%	+/-1.1	81.2%	+/-1.9	83.0%	+/-1.7
18 years and over	76.4%	+/-0.1	75.1%	+/-0.1	77.6%	+/-0.1	76.7%	+/-0.1	75.9%	+/-0.1	77.4%	+/-0.1	80.4%	+/-1.2	79.1%	+/-2.0	81.6%	+/-1.8
60 years and over	17.5%	+/-0.1	15.8%	+/-0.1	19.1%	+/-0.1	17.6%	+/-0.1	16.0%	+/-0.2	19.1%	+/-0.2	21.0%	+/-1.2	18.4%	+/-1.6	23.5%	+/-1.4
62 years and over	15.1%	+/-0.1	13.5%	+/-0.1	16.6%	+/-0.1	15.1%	+/-0.1	13.6%	+/-0.2	16.5%	+/-0.2	18.1%	+/-1.1	15.6%	+/-1.5	20.3%	+/-1.4
65 years and over	12.1%	+/-0.1	10.6%	+/-0.1	13.5%	+/-0.1	11.7%	+/-0.1	10.3%	+/-0.1	13.0%	+/-0.1	13.9%	+/-0.9	12.0%	+/-1.3	15.7%	+/-1.2
75 years and over	5.6%	+/-0.1	4.4%	+/-0.1	6.7%	+/-0.1	5.0%	+/-0.1	3.9%	+/-0.1	6.0%	+/-0.1	6.0%	+/-0.8	5.3%	+/-1.0	6.7%	+/-1.0
SUMMARY INDICATORS																		
Median age (years)	37.8	+/-0.1	36.3	+/-0.1	39.1	+/-0.1	38.3	+/-0.2	36.8	+/-0.2	39.6	+/-0.2	38.0	+/-1.1	35.8	+/-1.4	40.5	+/-1.9
Sex ratio (males per 100 females)	93.7	+/-0.1	(X)	(X)	(X)	(X)	97.9	+/-0.1	(X)	(X)	(X)	(X)	93.2	+/-5.7	(X)	(X)	(X)	(X)
Age dependency ratio	55.6	+/-0.1	(X)	(X)	(X)	(X)	53.8	+/-0.1	(X)	(X)	(X)	(X)	50.6	+/-2.6	(X)	(X)	(X)	(X)
Old-age dependency ratio	18.8	+/-0.1	(X)	(X)	(X)	(X)	17.9	+/-0.1	(X)	(X)	(X)	(X)	21.0	+/-1.5	(X)	(X)	(X)	(X)
Child dependency ratio	36.8	+/-0.1	(X)	(X)	(X)	(X)	35.9	+/-0.1	(X)	(X)	(X)	(X)	29.6	+/-2.2	(X)	(X)	(X)	(X)
PERCENT IMPUTED																		
Sex	0.2%	(X)	(X)	(X)	(X)	(X)	0.2%	(X)	(X)	(X)	(X)	(X)	0.2%	(X)	(X)	(X)	(X)	(X)
Age	1.1%	(X)	(X)	(X)	(X)	(X)	0.8%	(X)	(X)	(X)	(X)	(X)	1.3%	(X)	(X)	(X)	(X)	(X)

S1810: DISABILITY CHARACTERISTICS
2009-2011 American Community Survey 5-Year Estimates

	Maryland						Anne Arundel County, MD						Annapolis City, MD					
	Total		With a disability		Percent with a disability		Total		With a disability		Percent with a disability		Total		With a disability		Percent with a disability	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total civilian noninstitutionalized populatic	5,682,863	+/-1,902	578,636	+/-6,434	10.2%	+/-0.1	517,963	+/-1,422	48,569	+/-1,862	9.4%	+/-0.4	37,998	+/-259	3,187	+/-584	8.4%	+/-1.5
Population under 5 years	364,966	+/-531	3,902	+/-751	1.1%	+/-0.2	34,612	+/-129	379	+/-357	1.1%	+/-1.0	2,989	+/-521	0	+/-123	0.0%	+/-2.1
With a hearing difficulty	(X)	(X)	2,902	+/-677	0.8%	+/-0.2	(X)	(X)	324	+/-352	0.9%	+/-1.0	(X)	(X)	0	+/-123	0.0%	+/-2.1
With a vision difficulty	(X)	(X)	1,806	+/-558	0.5%	+/-0.2	(X)	(X)	80	+/-100	0.2%	+/-0.3	(X)	(X)	0	+/-123	0.0%	+/-2.1
Population 5 to 17 years	983,411	+/-713	45,843	+/-2,100	4.7%	+/-0.2	90,009	+/-242	3,846	+/-583	4.3%	+/-0.6	5,118	+/-656	18	+/-31	0.4%	+/-0.6
With a hearing difficulty	(X)	(X)	5,518	+/-752	0.6%	+/-0.1	(X)	(X)	158	+/-82	0.2%	+/-0.1	(X)	(X)	0	+/-123	0.0%	+/-1.2
With a vision difficulty	(X)	(X)	6,855	+/-816	0.7%	+/-0.1	(X)	(X)	491	+/-209	0.5%	+/-0.2	(X)	(X)	0	+/-123	0.0%	+/-1.2
With a cognitive difficulty	(X)	(X)	35,298	+/-1,799	3.6%	+/-0.2	(X)	(X)	3,265	+/-555	3.6%	+/-0.6	(X)	(X)	18	+/-31	0.4%	+/-0.6
With an ambulatory difficulty	(X)	(X)	5,700	+/-753	0.6%	+/-0.1	(X)	(X)	406	+/-181	0.5%	+/-0.2	(X)	(X)	0	+/-123	0.0%	+/-1.2
With a self-care difficulty	(X)	(X)	8,637	+/-868	0.9%	+/-0.1	(X)	(X)	798	+/-244	0.9%	+/-0.3	(X)	(X)	0	+/-123	0.0%	+/-1.2
Population 18 to 64 years	3,645,719	+/-2,167	299,134	+/-5,841	8.2%	+/-0.2	330,671	+/-1,303	25,727	+/-1,445	7.8%	+/-0.4	24,738	+/-635	1,953	+/-490	7.9%	+/-2.0
With a hearing difficulty	(X)	(X)	57,435	+/-2,349	1.6%	+/-0.1	(X)	(X)	5,509	+/-693	1.7%	+/-0.2	(X)	(X)	552	+/-230	2.2%	+/-0.9
With a vision difficulty	(X)	(X)	47,692	+/-2,184	1.3%	+/-0.1	(X)	(X)	3,185	+/-585	1.0%	+/-0.2	(X)	(X)	429	+/-268	1.7%	+/-1.1
With a cognitive difficulty	(X)	(X)	119,288	+/-3,771	3.3%	+/-0.1	(X)	(X)	10,022	+/-986	3.0%	+/-0.3	(X)	(X)	735	+/-276	3.0%	+/-1.1
With an ambulatory difficulty	(X)	(X)	150,374	+/-3,932	4.1%	+/-0.1	(X)	(X)	13,285	+/-1,116	4.0%	+/-0.3	(X)	(X)	878	+/-343	3.5%	+/-1.4
With a self-care difficulty	(X)	(X)	51,467	+/-2,328	1.4%	+/-0.1	(X)	(X)	4,328	+/-672	1.3%	+/-0.2	(X)	(X)	356	+/-211	1.4%	+/-0.9
With an independent living difficult	(X)	(X)	101,672	+/-3,551	2.8%	+/-0.1	(X)	(X)	8,533	+/-983	2.6%	+/-0.3	(X)	(X)	550	+/-259	2.2%	+/-1.0
Population 65 years and ove	688,767	+/-855	229,757	+/-2,955	33.4%	+/-0.4	62,671	+/-408	18,617	+/-1,042	29.7%	+/-1.6	5,153	+/-432	1,216	+/-261	23.6%	+/-4.8
With a hearing difficulty	(X)	(X)	83,757	+/-1,941	12.2%	+/-0.3	(X)	(X)	7,341	+/-826	11.7%	+/-1.3	(X)	(X)	388	+/-153	7.5%	+/-2.9
With a vision difficulty	(X)	(X)	41,412	+/-1,673	6.0%	+/-0.2	(X)	(X)	3,187	+/-577	5.1%	+/-0.9	(X)	(X)	130	+/-99	2.5%	+/-1.9
With a cognitive difficulty	(X)	(X)	57,972	+/-1,972	8.4%	+/-0.3	(X)	(X)	5,033	+/-573	8.0%	+/-0.9	(X)	(X)	334	+/-151	6.5%	+/-2.9
With an ambulatory difficulty	(X)	(X)	148,391	+/-2,993	21.5%	+/-0.4	(X)	(X)	12,422	+/-945	19.8%	+/-1.5	(X)	(X)	881	+/-244	17.1%	+/-4.7
With a self-care difficulty	(X)	(X)	53,303	+/-1,881	7.7%	+/-0.3	(X)	(X)	4,047	+/-569	6.5%	+/-0.9	(X)	(X)	242	+/-141	4.7%	+/-2.7
With an independent living difficult	(X)	(X)	107,275	+/-2,298	15.6%	+/-0.3	(X)	(X)	8,702	+/-711	13.9%	+/-1.1	(X)	(X)	776	+/-225	15.1%	+/-4.1
SEX																		
Male	2,728,073	+/-2,508	263,163	+/-4,636	9.6%	+/-0.2	251,168	+/-1,269	21,915	+/-1,188	8.7%	+/-0.5	18,801	+/-821	1,506	+/-409	8.0%	+/-2.1
Female	2,954,790	+/-1,697	315,473	+/-4,271	10.7%	+/-0.1	266,795	+/-831	26,654	+/-1,348	10.0%	+/-0.5	19,197	+/-781	1,681	+/-413	8.8%	+/-2.1
RACE AND HISPANIC OR LATINO ORIGIN																		
One Race	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
White alone	3,350,111	+/-6,961	361,009	+/-4,675	10.8%	+/-0.1	396,303	+/-2,551	37,539	+/-1,505	9.5%	+/-0.4	24,716	+/-1,725	1,604	+/-356	6.5%	+/-1.5
Black or African American alone	1,662,778	+/-5,356	177,104	+/-4,230	10.7%	+/-0.3	77,385	+/-1,932	8,250	+/-1,074	10.7%	+/-1.4	9,844	+/-1,415	1,226	+/-392	12.5%	+/-3.5
American Indian and Alaska Native alone	16,540	+/-1,894	2,868	+/-549	17.3%	+/-3.3	N	N	N	N	N	N	N	N	N	N	N	N
Asian alone	319,446	+/-2,870	16,815	+/-1,261	5.3%	+/-0.4	18,610	+/-725	857	+/-208	4.6%	+/-1.2	N	N	N	N	N	N
Native Hawaiian and Other Pacific Islander alone	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Some other race alone	186,594	+/-6,229	8,415	+/-1,024	4.5%	+/-0.5	9,153	+/-2,204	492	+/-282	5.4%	+/-2.7	N	N	N	N	N	N
Two or more races	145,573	+/-5,940	12,273	+/-1,274	8.4%	+/-0.8	15,411	+/-1,853	1,259	+/-327	8.2%	+/-1.9	N	N	N	N	N	N
White alone, not Hispanic or Latinc	3,111,468	+/-2,137	351,198	+/-4,715	11.3%	+/-0.2	377,500	+/-1,008	37,171	+/-1,494	9.8%	+/-0.4	20,923	+/-1,516	1,555	+/-341	7.4%	+/-1.6
Hispanic or Latino (of any race	467,782	+/-604	22,063	+/-1,588	4.7%	+/-0.3	31,523	+/-398	1,023	+/-312	3.2%	+/-1.0	6,156	+/-1,226	365	+/-259	5.9%	+/-4.1
PERCENT IMPUTED																		
Disability status	4.4%	(X)	(X)	(X)	(X)	(X)	4.6%	(X)	(X)	(X)	(X)	(X)	6.5%	(X)	(X)	(X)	(X)	(X)
Hearing difficulty	3.0%	(X)	(X)	(X)	(X)	(X)	3.4%	(X)	(X)	(X)	(X)	(X)	4.7%	(X)	(X)	(X)	(X)	(X)
Vision difficulty	3.2%	(X)	(X)	(X)	(X)	(X)	3.6%	(X)	(X)	(X)	(X)	(X)	4.9%	(X)	(X)	(X)	(X)	(X)
Cognitive difficulty	3.3%	(X)	(X)	(X)	(X)	(X)	3.6%	(X)	(X)	(X)	(X)	(X)	5.0%	(X)	(X)	(X)	(X)	(X)
Ambulatory difficulty	3.3%	(X)	(X)	(X)	(X)	(X)	3.7%	(X)	(X)	(X)	(X)	(X)	4.9%	(X)	(X)	(X)	(X)	(X)
Self-care difficulty	3.3%	(X)	(X)	(X)	(X)	(X)	3.7%	(X)	(X)	(X)	(X)	(X)	5.2%	(X)	(X)	(X)	(X)	(X)
Independent living difficult	3.2%	(X)	(X)	(X)	(X)	(X)	3.2%	(X)	(X)	(X)	(X)	(X)	5.1%	(X)	(X)	(X)	(X)	(X)

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2013 MSA/MD AGGREGATE REPORT

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST ALLIANCE LENDING, LLC
1ST PREFERENCE MORTGAGE
ABERDEEN PROVING GROUND FCU
ALCOVA MORTGAGE, LLC
AMERICAN EQUITY MORTGAGE, INC
AMERICAN FINANCIAL RESOURCES,
AMERICAN SECURITY MORTGAGE COR
APL FEDERAL CREDIT UNION
ASSOCIATED MORTGAGE BANKERS, I
ATLANTIC COAST MORTGAGE LLC
ATLANTIC PACIFIC MORTGAGE CORP
BANK OF AMERICA, N.A.
BAY-VANGUARD FEDERAL SAVINGS B
BOKF NA
BRIDGEVIEW BK MORTGAGE CO LLC
CALIBER FUNDING LLC
CARRINGTON MORTGAGE SERVICES
CENT MTG CO DBA CENTURY LEND
CHERRY CREEK MORTGAGE CO., INC
CHRISTENSEN FINANCIAL, INC.
CITIBANK, N.A.
CLEARPOINT FUNDING, INC.
COLOMBO BANK
CRESCENT MORTGAGE COMPANY
DAMASCUS COMMUNITY BANK
DISCOVER HOME LOANS, INC.
EMBRACE HOME LOANS, INC.
EQUITY RESOURCES INC
EXCEL MORTGAGE SERVICING, INC
FARMERS AND MERCHANTS BANK
FEDFINANCIAL FCU
FIRST COMMUNITY MORTGAGE
First Financial Services, Inc.
FIRST HOME MORTGAGE
FIRST-CITIZENS BANK & TRUST CO
FRATERNITY FS&LA
GATEWAY BANK MORTGAGE INC.
GEO-CORP, INC.
GLEN BURNIE MUTUAL SAVNGS BANK
GSF MORTGAGE CORPORATION
GUARANTY TRUST COMPANY
Hamilton National Mortgage Com
HOME FINANCE OF AMERICA
HOMEBRIDGE FINANCIAL SERVICES,
HOMESERVICES LENDING, LLC
HOMEWOOD FEDERAL SAVINGS BANK
1ST MARINER BANK
21ST MORTGAGE
AFFILIATED MORTGAGE COMPANY
ALLIED MORTGAGE GROUP
American Finance House LARIBA
AMERICAN INTERNET MORTGAGE INC
AMERISAVE MORTGAGE CORPORATION
ARUNDEL FEDERAL SAVINGS BANK
ASTORIA FEDERAL MORTGAGE CORP.
ATLANTIC FINANCIAL FED CU
BALTIMORE COUNTY EMPLOYEES FCU
BARRONS MORTGAGE GROUP LTD
BEECH STREET CAPITAL LLC
BRANCH BANKING AND TRUST CO
BROKER SOLUTIONS, INC.
CAPITAL ONE NA
CARROLL COMMUNITY BANK
CENTERLINE MORTGAGE CAPITAL IN
CHESAPEAKE BANK OF MARYLAND
CHURCHILL MORTGAGE CORPORATION
CITIMORTGAGE, INC
CMG FINANCIAL, INC
CORRIDOR MORTGAGE GROUP, INC.
CROSSCOUNTRY MORTGAGE
DESTINATIONS CREDIT UNION
E MORTGAGE MANAMGEMENT, LLC
ENVOY MORTGAGE, LTD.
ESSEX BANK
FAIRMOUNT BANK
FBC MORTGAGE, LLC
FIFTH THIRD MORTGAGE COMPANY
FIRST EAGLE FEDERAL CREDIT UNI
FIRST GUARANTY MORTGAGE CORP
FIRST NATIONAL BANK OF PA
FRANKLIN FIRST FINANCIAL, LTD.
FREEDOM FEDERAL CREDIT UNION
GATEWAY FUNDING DMS, LP
GEORGE MASON MORTGAGE LLC
GMAC MORTGAGE, LLC
GUARANTEED HOME MORTGAGE COMPA
GUIDANCE RESIDENTIAL, LLC
HAR-CO CREDIT UNION
HOME SAVINGS & TRUST MORTGAGE
HOMEOWNERS MORTGAGE ENT., INC
HOMESTEAD FUNDING CORP.
HOPKINS FEDERAL SAVINGS BANK
1ST PORTFOLIO LENDING CORP.
360 MORTGAGE GROUP LLC
AHMC
AMERICAN ADVISORS GROUP
AMERICAN FINANCIAL NETWORK INC
AMERICAN NEIGHBORHOOD MORTGAGE
APEX HOME LOANS, INC.
ARVEST MORTGAGE COMPANY
ATLANTIC BAY MORTGAGE GROUPLLC
ATLANTIC FINANCIAL, INC.
BALTIMORE COUNTY SAVINGS BANK
BAY BANK, FSB
BLUERIDGE BANK
BRAND MORTGAGE GROUP LLC
C&F MORTGAGE CORP
CARDINAL FINANCIAL COMPANY
CECIL BANK
CFG COMMUNITY BANK
CHICAGO MORTGAGE SOLUTIONS
CIS FINANCIAL SERVICES INC.
CITYWORTH MORTGAGE LLC
CNB
CREDIT UNION MORTGAGE ASSOC.
CROSSLINE CAPITAL INC.
DHI MORTGAGE COMPANY LIMITED
EDWARD JONES MORTGAGE, LLC
Equity Loans LLC
EVERETT FINANCIAL INC
FAIRWAY INDEPENDENT MORT CORP
FEARON FINANCIAL LLC
FIRST CHOICE LOAN SERVICES INC
FIRST FINANCIAL OF MD CU
FIRST HERITAGE MORTGAGE, LLC
FIRST SAVINGS MORTGAGE CORPORA
FRANLKIN AMERICAN MORTGAGE CO
FREEDOM MORTGAGE CORPORATION
GENERATION MORTGAGE COMPANY
GFS CAPITAL
GOLD STAR MORTGAGE FINANCIAL
GUARANTEED RATE INC
HAMILTON BANK
HARFORD BANK
HOMEAMERICAN MORTGAGE CORPORAT
HOMEOWNERS MORTGAGE OF AMERICA
HOMEWARD RESIDENTIAL INC
HOWARD BANK

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INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

IFREEDOM DIRECT CORPORATION
JAMES B. NUTTER & CO.
K. HOVNANIAN AMERICAN MORTGAGE
LENDERLIVE NETWORK, INC.
LIBERTY BK OF MARYLAND
LSI MORTGAGE-PLUS
M/I FINANCIAL, LLC
MARKET USA FEDERAL CREDIT UNIO
MEADOWBROOK FINANCIAL MORTGAGE
MID-ISLAND MORTGAGE CORP.
MILEND, INC.
MONARCH BANK
MORTGAGE INVESTORS CORP
MORTGAGE NETWORK
MOVEMENT MORTGAGE, LLC
NASA FEDERAL CREDIT UNION
NATIONSTAR MORTGAGE LLC
NBRS FINANCIAL BANK
NEW AMERICA FINANCIAL CORP
NEW WINDSOR STATE BANK
NORTHROP GRUMMAN FEDERAL CREDI
NYCB MORTGAGE COMPANY LLC
OCMBC, INC.
ON Q FINANCIAL INC
PARAMOUNT RESIDENTIAL MORTGAGE
PEOPLES HOME EQUITY, INC
PHH MORTGAGE CORPORATION
PLATINUM MORTGAGE, INC.
PNC BANK N.A.
PREMIA MORTGAGE, LLC
PRIMARY RESIDENTIAL MORTGAGE
PROSPECT MORTGAGE LLC
PULTE MORTGAGE LLC
R M K FINANCIAL CORP
RELIANCE FIRST CAPITAL LLC
RESMAC, INC
RMC MORTGAGE CORPORATION
ROUNDPOINT MORTGAGE COMPANY
SANTANDER BANK N.A.
SECURITYPLUS FCU
SEVERN SAVINGS BANK FSB
SLAVIE FEDERAL SAVINGS BANK
ST CASIMIRS SAVINGS BANK
STEARNS LENDING
SUN WEST MORTGAGE COMPANY, INC
SUSQUEHANNA BANK
INTEGRITY HOME MORTGAGE CORP
JARRETTSVILLE FEDERAL S&L
Kopernik Federal Bank
LENDMARK FINANCIAL SERVICES
LIBERTY HOME EQUITY SOLUTIONS,
M&T BANK
MADISON BANK OF MARYLAND
MAVERICK FUNDING CORP
MICHIGAN MUTUAL, INC.
MIDATLANTIC FARM CREDIT
MILITARY FAMILY HOME LOANS, LL
MORTGAGE ASSURANCE INC.
MORTGAGE LENDERS OF AMERICA
MORTGAGE RESEARCH CENTER
MUNICIPAL EMPLOYEES CREDIT UNI
NATIONAL INSTITUTES OF HEALTH
NATIONWIDE ADVANTAGE MORTGAGE
NETWORK CAPITAL FUNDING CORP
NEW DAY FINANCIAL, LLC
NFCU
NORTHWEST SAVINGS BANK
OBA BANK
OCWEN LOAN SERVICING LLC
ONE REVERSE MORTGAGE, LLC
PENNYMAC LOAN SERVICES LLC
PEOPLESBANK A CODORUS VALLEY
PIKE CREEK MORTGAGE SERVICES
PLAZA HOME MORTGAGE, INC.
POINT BREEZE CREDIT UNION
PREMIER HOME MORTGAGE INC
PRIMELENDING
PROSPERITY MORTGAGE COMPANY
QUEENSTOWN BANK OF MARYLAND
REALTY HOME MORTGAGE CO., LLC
RESIDENTIAL FINANCE CORPORATIO
REVERE BANK
RMC VANGUARD MORTGAGE CORP
RYLAND MORTGAGE COMPANY
SECURITY ONE LENDING
SEMPER HOME LOANS, INC
SIERRA PACIFIC MORTGAGE
SOUTHERN TRUST MORTGAGE LLC
STATE DEPARTMENT FCU
STONEGATE MORTGAGE CORPORATION
SUNTRUST BANK, INC
SWBC MORTGAGE CORPORATION
INTERCOASTAL MORTGAGE COMPANY
JOHNS HOPKINS FEDERAL CREDIT U
LAND/HOME FINANCIAL SERVICES
LENOX FINANCIAL MORTGAGE CORP
LOANDEPOT.COM, LLC
M&T REAL ESTATE TRUST
MADISON SQUARE FSB
MCLEAN MORTGAGE CORPORATION
MID AMERICA MORTGAGE, INC.
MIDSTATE COMMUNITY BANK
MILLENNIUM FINANCIAL GROUP, IN
MORTGAGE CAPITAL ASSOCIATES
MORTGAGE MASTER
MORTGAGE SERVICES III, L.L.C.
NAPUS Federal Credit Union
NATIONS LENDING CORPORATION
NATIONWIDE EQUITIES CORP.
NETWORK FUNDING LP
NEW PENN FINANCIAL, LLC
NFM, INC.
NVR MORTGAGE FINANCE INC
OCEANSIDE MORTGAGE COMPANY
OLD LINE BANK
PACIFIC UNION FINANCIAL, LLC
PENTAGON FEDERAL CREDIT UNION
PHH HOME LOANS
PLATINUM HOME MORTGAGE CORP
PMAC LENDING SERVICES, INC.
POTOMAC MORTGAGE GROUP INC
PRIMARY CAPITAL ADVISORS LC
PROFICIO BANK
PROVIDENT FUNDING ASSOCIATES
QUICKEN LOANS
REGAL BANK & TRUST
RESIDENTIAL HOME FUNDING CORP.
REVERSE MORTGAGE SOLUTIONS, IN
ROSEDALE FEDERAL SAV & LOAN
SANDY SPRING BANK
SECURITYNATIONAL MORTGAGE COMP
SERVICE FINANCE COMPANY, LLC
SIRVA MORTGAGE, INC.
SPECTRA FUNDING, INC.
STATE EMP CREDIT UNION OF MD
SUMMIT MORTGAGE CORPORATION
SUNTRUST MORTGAGE, INC
TAMMAC HOLDINGS CORPORATION

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INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

TBI Mortgage Company
THE BANK OF GLEN BURNIE
THE PATAPSCO BANK
TOTAL MORTGAGE SERVICE, LLC
UNION HOME MORTGAGE CORP.
United Security Financial
UNIVERSAL MORTGAGE & FINANCE
US MORTGAGE CORPORATIOIN
VANGUARD FUNDING LLC
WATERSTONE MORTGAGE CORP
WEICHERT FINANCIAL SERVICES
WOODFOREST NATIONAL BANK
TD BANK N.A.
THE COLUMBIA BANK
THE PEOPLES BANK
TOWER FEDERAL CREDIT UNION
UNION MORTGAGE GROUP
UNITED SHORE FINANCIAL SERVICE
UNIVERSITY ISLAMIC FINANCIAL
VAN DYK MORTGAGE CORPORATION
VILLAGE CAPITAL & INVESTMENT
WCS FUNDING GROUP
WELLS FARGO BANK, NA
WYNDHAM CAPITAL MORTGAGE
TERRACE MORTGAGE COMPANY
THE HARBOR BANK OF MARYLAND
TIDEWATER MORTGAGE SERVICES
TRANSPORTATION FCU
UNITED MORTGAGE CORP
UNIVERSAL AMERICAN MTG. CO.LLC
URBAN FINANCIAL OF AMERICA, LL
VANDERBILT MORTGAGE
WATERMARK CAPITAL, INC.
WEI MORTGAGE CORPORATION
WESTSTAR MORTGAGE, INC

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2013 MSA/MD AGGREGATE REPORT

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST 2ND MORTGAGE CO. OF NJ INC
ACNB BANK
AGRICULTURE FEDERAL CREDIT UNI
ALLIANT CREDIT UNION
ALTRA FEDERAL CREDIT UNION
AMERICAN BANK
AMERIS BANK
ARK-LA-TEX FINANCIAL SERVICES
ARVEST BANK
AURORA FINANCIAL GROUP, INC.
BANK FUND STAFF FCU
BANK OF CHARLES TOWN
BANK OF MANHATTAN
BANKUNITED
BAXTER CREDIT UNION
BERKADIA COMMERCIAL MORTG LLC
BMI Federal Credit Union
BNY MELLON, N.A.
CAPE BANK
CAROLINA BANK
CELTIC BANK CORPORATION
CERTUSBANK, N.A.
CHEMUNG CANAL TRUST COMPANY
COASTAL FEDERAL CREDIT UNION
COLORADO FEDERAL SAVINGS BANK
COMMUNITY BANK THE CHESAPEAKE
CONGRESSIONAL FEDERAL CREDIT U
CONTINENTAL HOME LOANS INC.
CORPORATE AMERICA FAMILY CU
CUSTOMERS BANK
DEPARTMENT OF COMMERCE FCU
DIRECTORS FINANCIAL GROUP
EAGLEBANK
ENDURA FINANCIAL F. C. U.
EVERBANK
FAIRFIELD COUNTY BANK
FIDELITY BANK
FINEMARK NATIONAL BANK & TRUST
FIRST CENTURY BANK, N.A.
FIRST COMMERCE CREDIT UNION
FIRST FEDERAL BANK, FSB
FIRST NATIONAL BANK OF LAYTON
FIRST PEOPLES COMMUNITY FEDERA
FIRST TECHNOLOGY FED CU
FIRST UNITED BANK AND TRUST CO
FIRSTRUST
1ST COLONIAL COMMUNITY BANK
ADMIRALS BANK
ALL WESTERN MORTGAGE INC
Allied First Bank, sb
AMERICAN AIRLINES FCU
AMERICAN EAGLE FCU
ANDREWS FEDERAL CREDIT UNION
ARMED FORCES BANK, NA
ASTORIA FEDERAL SAVINGS & LOAN
BANC OF CALIFORNIA, NA
BANK OF AMERICAN FORK
BANK OF ENGLAND
BANK OF NEBRASKA
BARCLAYS BANK DELAWARE
BELVOIR FEDERAL CREDIT UNION
BERKELEY POINT CAPITAL, LLC
BMO HARRIS BANK N.A.
BOFI FEDERAL BANK
CAPITAL BANK, NA
CAROLINA PREMIER BANK
CENTERLINE MORTGAGE PARTNERS I
CHAIN BRIDGE BANK, N.A.
CHEVRON FEDERAL CREDIT UNION
COLE TAYLOR BANK
COMMERCE BANK
COMMUNITYONE BANK, N.A.
CONSTELLATION FCU
CONTOUR MORTGAGE CORPORATION
COUNTRYPLACE MORTGAGE, LTD
DB PRIVATE WEALTH MORTGAGE LTD
DEPARTMENT OF THE INTERIOR FCU
DOLLAR BANK, FSB
EDUCATIONAL SYSTEMS FEDERAL CU
ENERGY FEDERAL CREDIT UNION
EVERENCE FEDERAL CREDIT UNION
FARMERS BANK AND TRUST
FIDELITY BANK
FIRST ATLANTIC FCU
FIRST CHOICE BANK
FIRST FEDERAL BANK
FIRST INTERNET BANK OF INDIANA
FIRST NEW ENGLAND FEDERAL C.U.
FIRST PLACE BANK
FIRST TENNESSEE BANK NA
FIRST VIRGINIA COMMUNITY BANK
FIRSTSHORE FEDERAL S&L ASSOC
ACCESS NATIONAL BANK
AFFINITY FEDERAL CREDIT UNION
ALLEGACY FEDERAL CREDIT UNION
ALLY BANK
AMERICAN B & T C N.A.
AmeriCU Credit Union
APPLE FEDERAL CREDIT UNION
ARTISANS' BANK
ATLANTIC HOME LOANS, INC.
BANCO POPULAR NORTH AMERICA
BANK OF CAMDEN
BANK OF GEORGETOWN
BANKSOUTH
BARRINGTON BANK & TRUST CO.NA
BENCHMARK FEDERAL CREDIT UNION
BETHPAGE FEDERAL CREDIT UNION
BNC NATIONAL BANK
BURKE & HERBERT BK &TR CO
CARDINAL BANK
CBC NATIONAL BANK
CENTIER BANK
CHARLES SCHWAB BANK
CITIZENS BANK OF PENNSYLVANIA
COLONIAL SAVINGS, F.A.
COMMONWEALTH ONE FCU
CONGRESSIONAL BANK
CONTINENTAL BANK
CORNING FEDERAL CREDIT UNION
CRESCOM BANK
DEERE EMPLOYEES CREDIT UNION
DIGITAL FEDERAL CREDIT UNION
DUBUQUE BANK & TRUST CO.
EMERY FEDERAL CREDIT UNION
ENERGY ONE FEDERAL CREDIT UNIO
EVOLVE BANK & TRUST
FEDCHOICE FEDERAL CREDIT UNION
FINANCIAL RESOURCES FEDERAL CU
FIRST CAPITAL BANK
FIRST CHOICE BANK
FIRST FEDERAL BANK OF FLORIDA
FIRST NATIONAL BANK OF AMERICA
FIRST OPTION MORTGAGE, LLC
FIRST STATE BANK OF ST CHARLES
FIRST UNITED BANK AND TRUST
FirstKey Mortgage, LLC
FLAGSTAR BANK

Report Date: 06/02/2014

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2013 MSA/MD AGGREGATE REPORT

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

FLORIDA COMMUNITY BANK, N.A.
FRANKLIN MINT FEDERAL CREDIT U
FRB FEDERAL CREDIT UNION
FREDERICK COUNTY BANK
FREEDOM CREDIT UNION
FULTON BANK, NA
FUNDING RESOURCES MORTGAGE CO
GATEWAY BANK F.S.B
GEICO FEDERAL CREDIT UNION
GEORGIA BANKING COMPANY
GLADEWATER NATIONAL BANK
GMFS LLC
GOLDMAN SACHS BANK USA
GOLDWATER BANK
GRAND BANK N.A.
GRANDBRIDGE REAL EST CAPITAL
GREAT LAKES CREDIT UNION
GS COMMERCIAL REAL ESTATE LP
GUARANTY BANK
Hanscom Federal Credit Union
HARTFORD FUNDING, LTD.
HEARTLAND BANK
HEARTLAND BANK & TRUST COMPANY
HEBRON SAVINGS BANK
HIGHLANDS RESIDENTIAL MORTGAGE
HOME LOAN INVESTMENT BANK
HSBC BANK USA, NA
HUDSON VALLEY BANK, N.A.
IAA CREDIT UNION
IBM SOUTHEAST EMPLOYEES FCU
IDB-IIC FEDERAL CREDIT UNION
INDUSTRIAL BANK
INTEGRITY BANK
INVESTORS BANK
JPMORGAN CHASE BANK, NA
JUSTICE FEDERAL CREDIT UNION
KANSAS STATE BANK OF MANHATTAN
KEMBA CREDIT UNION INC.
KEYBANK NATIONAL ASSOCIATION
KINECTA FEDERAL CREDIT UNION
KONDAUR CAPITAL CORPORATION
KWIK MORTGAGE CORPORATION
LAFAYETTE FEDERAL CREDIT UNION
LAKE MICHIGAN CREDIT UNION
LANGLEY FEDERAL CREDIT UNION
LEADER BANK
LIBRARY OF CONGRESS FCU
LOGIX FEDERAL CREDIT UNION
M&T REALTY CAPITAL CORPORATION
MACKINAC SAVINGS BANK FSB
MAGNOLIA BANK
MAINSOURCE BANK
MAINSTREET BANK
MARRIOTT EMPLOYEES' FCU
MASON MCDUFFIE MORTGAGE CORP
MASSMUTUAL FEDERAL CREDIT UNIO
MCGRAW-HILL FCU
MECU
MEMBER ADVANTAGE MORTGAGE LLC
MEMBERS 1ST FCU
MEMBERS MORTGAGE COMPANY, INC.
MERIDIAN BANK
MERIDIAN RESIDENTIAL CAPITAL
METRO BANK
MID-ATLANTIC FEDERAL CREDIT UN
MIDCOUNTRY BANK
MIDDLETOWN VALLEY BANK
MIDFIRST BANK
MIDLAND MORTGAGE CORPORATION
MIDWEST COMMUNITY BANK
MIDWEST LOAN SERVICES INC
MIT FEDERAL CREDIT UNION
MONTGOMERYCOUNTY EMPLOYEESFCU
MONUMENT BANK
MORGAN STANLEY PRIVATE BANK NA
MORTGAGE SOLUTIONS OF COLORADO
MUTUAL OF OMAHA BANK
MVB BANK INC
MYCUMORTGAGE, LLC
NATIONAL BANK OF KANSAS CITY
NATIONAL PENN BANK
Nations Direct Mortgage, LLC
NATIONWIDE BANK
NCB, FSB
NEW YORK COMMUNITY BANK
NEXBANK SSB
NORTH AMERICAN SAVINGS BANK
NORTHWEST FEDERAL CREDIT UNION
NORWICH COMMERCIAL GROUP INC
NRL FEDERAL CREDIT UNION
NSWC FEDERAL CREDIT UNION
NUMARK CREDIT UNION
NYMEO FEDERAL CREDIT UNION
OCEANFIRST BANK
ONEWEST BANK, FSB
PACIFIC MERCANTILE BANK
PARTNERS FINANCIAL FEDERAL C U
PENN EAST FEDERAL CREDIT UNION
PEOPLE'S UNITED BANK
PEOPLES BANK
PEOPLES NATIONAL BANK
PG COMMUNITY FCU
PHILADELPHIA FEDERAL CREDIT UN
PINGORA LOAN SERVICING, LLC
POLI MORTGAGE GROUP INC
POLICE AND FIRE FEDERAL CU
POLICE FEDERAL CREDIT UNION
POLONIA BANK
PREMIER AMERICA CREDIT UNION
PREMIER COMMERCIAL BANK
PRESIDENTIAL BANK, F.S.B.
PRINCE GEORGE'S FEDERAL SAVING
PRINCETON FEDERAL CREDIT UNION
PROPONENT FEDERAL CREDIT UNION
PULASKI BANK
QUORUM FEDERAL CREDIT UNION
RAYMOND JAMES BANK, NA
RBC BANK (GEORGIA), N.A.
RBS CITIZENS, N.A.
READLYN SAVINGS BANK
RED MORTGAGE CAPITAL, LLC
REGIONS BANK
RELIANT BANK
REPUBLIC B&TC
REPUBLIC BANK
RIVERFRONT FEDERAL CREDIT UNIO
ROCKY MOUNTAIN BANK
ROYAL BANK AMERICA
SAN ANTONIO FEDERAL CREDIT UNI
SCBT
SCOTTRADE BANK
Seattle Metropolitan Credit Un
SERVICE CREDIT UNION
SHARONVIEW FEDERAL CREDIT UNIO
SHELTER MORTGAGE COMPANY, LLC
SIGNAL FINANCIAL FED CRED UN
SILICON VALLEY BANK
SILVERGATE BANK

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2013 MSA/MD AGGREGATE REPORT

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

SOUTH CENTRAL BANK
STANFORD FEDERAL CREDIT UNION
STERLING NATIONAL BANK
SUBURBAN MORTGAGE CO OF NM
SUNFLOWER BANK, N.A.
THE BRYN MAWR TRUST COMPANY
THE FIRST STATE BANK
THE NATIONAL BANK
THE PRIVATEBANK AND TRUST CO.
TIAA-CREF TRUST COMPANY, FSB
TOYOTA FINANCIAL SAVINGS BANK
U.S. POSTAL SERVICE FCU
UKRAINIAN SELFRELIANCE FCU
UNITED BANK INC
UNITED STATES SENATE FCU
US BANK, N.A.
USALLIANCE FCU - MTG OFFICE
VIRGINIA HERITAGE BANK
WARSAW FEDERAL SAVINGS & LOAN
WEST TOWN SAVINGS BANK
WOLVERINE BANK FSB
WSFS BANK
Southwest Airlines Federal Cre
STAR ONE CREDIT UNION
STIFEL BANK & TRUST
SUN EAST FEDERAL CREDIT
SUPERIOR CREDIT UNION
THE FARMERS BK, FRANKFORT, IN
THE HUNTINGTON NATIONAL BANK
THE NORTHERN TRUST CO.
THE WHITE HOUSE FCU
TIOGA STATE BANK
TREASURY DEPARTMENT FCU
UBS AG, TAMPA BRANCH
UNION FEDERAL SAVINGS BANK
UNITED BANK VA
UNIVEST BANK AND TRUST CO.
US FEDERAL CREDIT UNION
VICTORIAN FINANCE, LLC
VISIONS FEDERAL CREDIT UNION
WASHINGTONFIRST BANK
WESTERN FEDERAL CREDIT UNION
WOODSBORO BANK
XCEED FINANCIAL FEDERAL CREDIT
SOUTHWEST STAGE FUNDING LLC
STATE FARM BANK
STONEGATE BANK
SUN NATIONAL BANK
THE BANCORP BANK
THE FEDERAL SAVINGS BANK
THE MONEY SOURCE INC
THE PARK NATIONAL BANK
THRIVENT FEDERAL CREDIT UNION
TOWN CENTER BANK
TYNDALL FEDERAL CREDIT UNION
UBS BANK, USA
UNION STATE BANK
UNITED NATIONS FEDERAL CU
URBAN TRUST BANK
USAA FEDERAL SAVINGS BANK
VIRGINIA COMMERCE BANK INC
WALKER & DUNLOP, LLC
WEBSTER BANK, N.A.
WINGS FINANCIAL CREDIT UNION
WOORI AMERICA BANK
YORK TRADITIONS BANK

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7011.01															9	142
LOANS ORIGINATED	23	10547	38	15096	134	39147	12	1544			6	1599				
APPS APPROVED, NOT ACCEPTED			6	2882	13	4848	3	328			1	315				
APPS DENIED	2	694	1	220	33	12865	2	518			2	613				
APPS WITHDRAWN	3	1157	6	2331	26	9034										
FILES CLOSED FOR INCOMPLETENESS			2	1185	20	8155										
MD/ANNE ARUNDEL COUNTY/7011.02															16	99
LOANS ORIGINATED	55	16890	72	20188	245	60082	11	1982			24	4631				
APPS APPROVED, NOT ACCEPTED	2	451	2	618	24	5519	3	90			3	424				
APPS DENIED	4	1015	5	906	71	21399	10	1002			9	2445				
APPS WITHDRAWN	9	2412	13	3823	42	10718	2	421			3	1113				
FILES CLOSED FOR INCOMPLETENESS	1	255	3	2855	24	5621					1	233				
MD/ANNE ARUNDEL COUNTY/7012.00															8	121
LOANS ORIGINATED	36	12282	75	26545	267	83441	20	3020			27	7942				
APPS APPROVED, NOT ACCEPTED	2	418	5	2136	22	6942	7	769			3	631				
APPS DENIED	2	565	13	4957	79	24253	12	2022			8	1738	1	4		
APPS WITHDRAWN	3	757	15	5756	45	13233	1	257			3	470				
FILES CLOSED FOR INCOMPLETENESS	1	576	1	417	21	7843					2	459				
MD/ANNE ARUNDEL COUNTY/7013.00															14	150
LOANS ORIGINATED	25	11068	61	29220	209	75935	22	2724			7	1524	2	92		
APPS APPROVED, NOT ACCEPTED			4	1548	15	5843	5	64					1	36		
APPS DENIED			14	6783	81	35733	16	1382			2	46	4	201		
APPS WITHDRAWN	4	1151	8	2995	31	14268	4	585								
FILES CLOSED FOR INCOMPLETENESS	2	812	3	1828	17	6778	1	25								
MD/ANNE ARUNDEL COUNTY/7014.00															19	160
LOANS ORIGINATED	6	3563	28	14016	98	39898	6	1654			4	1505				
APPS APPROVED, NOT ACCEPTED			3	1713	7	4314	4	74			1	2275				
APPS DENIED			3	751	30	14378	5	1311			3	639	1	28		
APPS WITHDRAWN	5	2914	3	1290	26	10498	2	58			3	503				
FILES CLOSED FOR INCOMPLETENESS			1	333	9	3691	1	170			1	320				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7021.00															9	129
LOANS ORIGINATED	26	9133	56	20792	209	66336	14	1529			15	5305				
APPS APPROVED, NOT ACCEPTED			4	1984	22	7251	4	70			2	574				
APPS DENIED	6	2027	4	1315	77	31565	8	111			3	188	3	69		
APPS WITHDRAWN	2	662	6	2269	42	16274	1	127			3	603				
FILES CLOSED FOR INCOMPLETENESS	2	609	1	184	21	6083	1	314								
MD/ANNE ARUNDEL COUNTY/7022.04															13	167
LOANS ORIGINATED	14	6175	30	10862	145	42370	10	1150			11	2334				
APPS APPROVED, NOT ACCEPTED			1	415	8	1986	4	60			1	219				
APPS DENIED	2	863	1	176	38	9554	6	55			9	2036				
APPS WITHDRAWN	2	862	2	647	29	7997	1	6			1	168				
FILES CLOSED FOR INCOMPLETENESS	1	344	1	192	8	2428	1	25			1	164				
MD/ANNE ARUNDEL COUNTY/7022.05															18	131
LOANS ORIGINATED	25	8336	29	8129	150	37269	8	1445			16	3127				
APPS APPROVED, NOT ACCEPTED	1	482			10	2304	2	14			2	429				
APPS DENIED	2	378	2	90	25	6387	3	52			7	1302	2	90		
APPS WITHDRAWN	3	1137	3	900	24	5880	1	50			3	516				
FILES CLOSED FOR INCOMPLETENESS					8	1774					2	322				
MD/ANNE ARUNDEL COUNTY/7022.06															23	119
LOANS ORIGINATED	32	9301	44	10976	233	57458	10	649			39	6639				
APPS APPROVED, NOT ACCEPTED			3	435	18	3888	6	463			6	944				
APPS DENIED	7	1552	7	1235	67	15663	14	1319			18	2635				
APPS WITHDRAWN	8	2277	8	1552	35	9673	1	95			8	1256				
FILES CLOSED FOR INCOMPLETENESS	3	643	1	417	18	3322					2	316				
MD/ANNE ARUNDEL COUNTY/7022.08															34	128
LOANS ORIGINATED	28	8927	59	17427	237	62543	8	450	1	24350	28	5810				
APPS APPROVED, NOT ACCEPTED	3	1273	2	622	18	5361	3	8			2	285				
APPS DENIED	5	1853	9	2402	40	11246	9	600			6	822				
APPS WITHDRAWN	1	188	13	4212	31	7920	1	25			8	1508				
FILES CLOSED FOR INCOMPLETENESS	2	710	1	320	20	5405	1	100			2	494				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7022.09															18	168
LOANS ORIGINATED	27	10343	46	14230	179	49255	13	1409			19	4106				
APPS APPROVED, NOT ACCEPTED	2	893	1	340	12	3906	5	52			1	378				
APPS DENIED	2	1069	1	417	35	9759	8	259			11	3141				
APPS WITHDRAWN	2	805	7	1793	16	4712	1	167			1	242				
FILES CLOSED FOR INCOMPLETENESS			1	323	9	3086										
MD/ANNE ARUNDEL COUNTY/7023.00															9	147
LOANS ORIGINATED	15	7427	54	28129	184	70526	13	2858			8	2496				
APPS APPROVED, NOT ACCEPTED			5	2264	12	4922	2	50								
APPS DENIED			8	4625	55	23074	7	578			2	406				
APPS WITHDRAWN	1	569	14	7705	33	12771	2	577								
FILES CLOSED FOR INCOMPLETENESS			3	1415	23	10638					1	120				
MD/ANNE ARUNDEL COUNTY/7024.02															14	168
LOANS ORIGINATED	16	5800	72	28173	205	64802	7	1035	1	450	21	5452				
APPS APPROVED, NOT ACCEPTED			7	2148	22	6544	1	26			4	889				
APPS DENIED	2	735	6	1429	59	18532	7	217			8	1550	1	40		
APPS WITHDRAWN	4	1745	10	3569	31	9962	1	25			1	166				
FILES CLOSED FOR INCOMPLETENESS	1	570	2	438	21	6385	1	350			2	400				
MD/ANNE ARUNDEL COUNTY/7025.00															70	93
LOANS ORIGINATED	18	6269	26	15505	104	39446	4	265			9	2566				
APPS APPROVED, NOT ACCEPTED	1	216			9	1732	2	20								
APPS DENIED	4	1150	4	2200	40	13361	8	262			3	885				
APPS WITHDRAWN	6	1848	5	2061	23	9311					2	420				
FILES CLOSED FOR INCOMPLETENESS			1	335	15	3638					1	132				
MD/ANNE ARUNDEL COUNTY/7026.01															20	135
LOANS ORIGINATED	27	9711	51	18510	177	52400	10	409			26	4996				
APPS APPROVED, NOT ACCEPTED					16	5136	2	14			1	265				
APPS DENIED	3	560	5	1557	48	14220	4	923			11	2067				
APPS WITHDRAWN	4	1744	5	2663	19	6580	1	500			1	221				
FILES CLOSED FOR INCOMPLETENESS	2	383	1	215	23	7955					3	789				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7026.02															19	162
LOANS ORIGINATED	19	7571	85	40966	236	91462	16	2302	1	18000	30	10950				
APPS APPROVED, NOT ACCEPTED	2	882	2	2553	26	10966	6	146			5	2144				
APPS DENIED	1	295	3	1364	67	26819	6	507			9	3644				
APPS WITHDRAWN	3	905	9	4065	36	18336	3	155								
FILES CLOSED FOR INCOMPLETENESS	1	178	2	2090	25	10692	1	350			3	929				
MD/ANNE ARUNDEL COUNTY/7027.01															23	105
LOANS ORIGINATED	19	5535	49	10780	148	38746	4	383			47	9506				
APPS APPROVED, NOT ACCEPTED	1	365	3	802	14	4405					5	1264				
APPS DENIED	3	879			36	8041	4	140			7	1275				
APPS WITHDRAWN	3	811	7	1898	23	6338	1	25			6	919				
FILES CLOSED FOR INCOMPLETENESS	1	243	3	1775	9	2785	1	25			2	309				
MD/ANNE ARUNDEL COUNTY/7027.02															8	184
LOANS ORIGINATED	8	3671	48	24586	149	58064	7	1489			20	8834				
APPS APPROVED, NOT ACCEPTED			1	495	9	3346	4	590			3	1123				
APPS DENIED			2	336	30	13489	6	917			4	1837				
APPS WITHDRAWN	2	1059	3	1816	24	10156	1	269			3	2331				
FILES CLOSED FOR INCOMPLETENESS			2	1230	11	5144					2	935				
MD/ANNE ARUNDEL COUNTY/7061.01															28	167
LOANS ORIGINATED	9	4566	39	17620	91	38371	4	410			32	11040				
APPS APPROVED, NOT ACCEPTED			2	1070	8	5406	1	130			3	940				
APPS DENIED	1	113	2	676	23	8920	3	80			9	1801				
APPS WITHDRAWN			8	4234	15	8505					5	1548				
FILES CLOSED FOR INCOMPLETENESS			1	500	11	5834	1	55			1	760				
MD/ANNE ARUNDEL COUNTY/7063.01															37	96
LOANS ORIGINATED	22	5905	54	15987	114	25704	8	869			37	9652	1	8		
APPS APPROVED, NOT ACCEPTED	2	685			12	2125					2	487				
APPS DENIED	1	128	5	618	27	5631	5	170			7	874				
APPS WITHDRAWN	3	665	8	1618	21	4588	2	215			7	1117				
FILES CLOSED FOR INCOMPLETENESS					17	3876					5	756				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7063.02															14	164
LOANS ORIGINATED	4	2389	57	25644	94	33414	11	1376			37	11531				
APPS APPROVED, NOT ACCEPTED			1	158	8	2652	1	60			2	337				
APPS DENIED	3	1484	9	3248	35	13753	1	200			9	3333				
APPS WITHDRAWN			11	4419	18	6345	2	515			4	762				
FILES CLOSED FOR INCOMPLETENESS			2	2112	6	2559					1	495				
MD/ANNE ARUNDEL COUNTY/7064.01															62	81
LOANS ORIGINATED	25	5820	31	7241	113	23486	6	590			20	3554				
APPS APPROVED, NOT ACCEPTED	1	280	3	361	5	733	3	60			1	134				
APPS DENIED	2	545	6	1244	34	7262	9	520			6	1138				
APPS WITHDRAWN	5	918	1	157	13	3184	1	50			1	357				
FILES CLOSED FOR INCOMPLETENESS					11	1816	2	284			2	412				
MD/ANNE ARUNDEL COUNTY/7064.02															51	107
LOANS ORIGINATED	12	4601	43	13492	88	24151	1	60			28	6609				
APPS APPROVED, NOT ACCEPTED			5	1129	7	2211					2	610				
APPS DENIED			6	917	12	2575	1	14			4	889				
APPS WITHDRAWN	2	438	5	1223	13	5687			1	1575	3	950				
FILES CLOSED FOR INCOMPLETENESS			9	2694	8	1511	2	698								
MD/ANNE ARUNDEL COUNTY/7065.00															45	110
LOANS ORIGINATED	22	7717	66	24658	94	27993	6	846			20	4946				
APPS APPROVED, NOT ACCEPTED			3	1309	7	2514	2	28			1	295				
APPS DENIED	5	1477	11	2763	23	6057	9	463			7	695				
APPS WITHDRAWN			4	1558	13	3797	2	55			2	467	1	373		
FILES CLOSED FOR INCOMPLETENESS	1	409	1	247	15	3953					1	160				
MD/ANNE ARUNDEL COUNTY/7066.00															30	142
LOANS ORIGINATED	18	6700	57	24324	153	54599	11	1786			29	9594				
APPS APPROVED, NOT ACCEPTED	2	670	1	344	13	4280					1	140				
APPS DENIED			8	4225	45	13770	7	234			11	1712				
APPS WITHDRAWN	1	327	2	428	18	5741					2	651				
FILES CLOSED FOR INCOMPLETENESS	1	450	3	1486	12	4524										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7067.00															27	110
LOANS ORIGINATED			1	352												
APPS APPROVED, NOT ACCEPTED					1	150										
APPS DENIED																
APPS WITHDRAWN							1	20								
FILES CLOSED FOR INCOMPLETENESS																
MD/ANNE ARUNDEL COUNTY/7070.01															16	116
LOANS ORIGINATED	41	11607	49	18924	203	53655	11	2053			35	13799				
APPS APPROVED, NOT ACCEPTED	3	582	4	1372	24	6128	5	125			7	1248				
APPS DENIED	2	471	4	995	64	17975	19	804			12	3299				
APPS WITHDRAWN	4	806	2	322	35	10231	2	135			4	1094				
FILES CLOSED FOR INCOMPLETENESS	1	450	1	494	15	4474	1	10			1	99	1	10		
MD/ANNE ARUNDEL COUNTY/7070.02															12	126
LOANS ORIGINATED	23	6686	30	9383	149	34814	10	1289			26	5240				
APPS APPROVED, NOT ACCEPTED					13	3492	1	25			1	403				
APPS DENIED	4	1289	5	1439	53	14204	11	377			1	214	1	51		
APPS WITHDRAWN	5	1172	4	709	28	7560	2	21			3	529				
FILES CLOSED FOR INCOMPLETENESS			1	271	9	1965	1	200			1	137				
MD/ANNE ARUNDEL COUNTY/7080.01															11	120
LOANS ORIGINATED	18	6751	26	8817	117	31655	3	481			19	4517				
APPS APPROVED, NOT ACCEPTED			4	975	10	3869					5	1638				
APPS DENIED	3	2250	1	405	33	8594	4	106					1	324		
APPS WITHDRAWN	7	2303	6	1717	17	5019	3	589			6	1581				
FILES CLOSED FOR INCOMPLETENESS			1	299	8	2115	1	410								
MD/ANNE ARUNDEL COUNTY/7080.04															22	100
LOANS ORIGINATED	9	4320	30	8694	55	17379	10	1522			3	1222	11	516		
APPS APPROVED, NOT ACCEPTED			7	842	5	1367	1	5			1	27	8	348		
APPS DENIED	1	432	27	2172	20	5550	10	278					30	1258		
APPS WITHDRAWN			4	1864	8	2307	1	75								
FILES CLOSED FOR INCOMPLETENESS	1	59			4	1292					1	373				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7301.00															16	106
LOANS ORIGINATED	190	60131	133	35207	304	72185	27	1385			35	7358	1	5		
APPS APPROVED, NOT ACCEPTED	5	1723	3	800	32	8415	8	64			2	378				
APPS DENIED	30	9124	12	3130	72	17692	26	1314			12	1842	1	101		
APPS WITHDRAWN	12	3679	14	4315	53	12320	1	17			7	1485				
FILES CLOSED FOR INCOMPLETENESS	2	404	1	231	19	4252					2	543				
MD/ANNE ARUNDEL COUNTY/7302.03															46	57
LOANS ORIGINATED	11	2113	9	1589	51	9126	3	150	1	1000	5	946				
APPS APPROVED, NOT ACCEPTED	1	254			5	927	2	30								
APPS DENIED			1	20	19	3406	13	260			6	642				
APPS WITHDRAWN	1	192			11	2052										
FILES CLOSED FOR INCOMPLETENESS					8	1266					1	71				
MD/ANNE ARUNDEL COUNTY/7302.04															47	105
LOANS ORIGINATED	42	11346	27	6054	120	25067	10	758			15	2859				
APPS APPROVED, NOT ACCEPTED			2	491	9	1967	5	88			2	491				
APPS DENIED	12	2832	2	381	51	11578	17	183			3	332	1	4		
APPS WITHDRAWN	8	2445	4	900	22	5113					2	451				
FILES CLOSED FOR INCOMPLETENESS	1	246			12	3104					1	225				
MD/ANNE ARUNDEL COUNTY/7303.00															20	84
LOANS ORIGINATED	26	5529	4	860	75	13498	5	341			7	1085				
APPS APPROVED, NOT ACCEPTED	1	350			9	1811	3	13								
APPS DENIED	3	636	2	452	27	4593	8	173			1	30				
APPS WITHDRAWN	2	356	1	175	15	2598										
FILES CLOSED FOR INCOMPLETENESS	1	221			7	1312					2	325				
MD/ANNE ARUNDEL COUNTY/7304.01															30	102
LOANS ORIGINATED	45	11406	26	4993	92	16256	7	290			21	3605				
APPS APPROVED, NOT ACCEPTED	3	767	1	196	8	1470	1	14								
APPS DENIED	6	1094	1	236	39	7942	11	110			2	151				
APPS WITHDRAWN	7	1905	2	450	26	4963	1	12			2	397				
FILES CLOSED FOR INCOMPLETENESS			1	160	14	2766	1	120								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7304.02															35	64
LOANS ORIGINATED	27	4898	12	2071	94	15539	7	96			12	1439				
APPS APPROVED, NOT ACCEPTED	3	490			7	956	4	31			1	133				
APPS DENIED	2	352	2	305	27	4401	7	267			1	140				
APPS WITHDRAWN	3	488	2	346	9	1673					1	189				
FILES CLOSED FOR INCOMPLETENESS					5	788					1	98				
MD/ANNE ARUNDEL COUNTY/7305.02															38	122
LOANS ORIGINATED	29	8041	24	5490	126	29258	11	392			14	2408	1	3		
APPS APPROVED, NOT ACCEPTED	1	309	2	190	5	1265	5	55			1	297	1	22		
APPS DENIED	6	1040			36	8055	11	88			7	928	1	10		
APPS WITHDRAWN	3	570	7	1379	17	3812					3	412				
FILES CLOSED FOR INCOMPLETENESS	1	257	1	317	9	2051					2	292				
MD/ANNE ARUNDEL COUNTY/7305.04															38	100
LOANS ORIGINATED	26	6476	45	10160	170	31028	15	960			12	1716				
APPS APPROVED, NOT ACCEPTED	3	1112	3	559	17	3646	3	22			3	643				
APPS DENIED	4	1286	5	890	60	11602	9	225			9	1668	2	8		
APPS WITHDRAWN	4	1238	3	502	18	3728					2	471				
FILES CLOSED FOR INCOMPLETENESS	2	447			13	2283										
MD/ANNE ARUNDEL COUNTY/7305.05															56	71
LOANS ORIGINATED	13	2780	6	902	38	6590	2	7	1	78800	6	917				
APPS APPROVED, NOT ACCEPTED	2	343			7	999	1	3			2	236				
APPS DENIED	1	244	2	160	8	1365	6	54			4	137	1	28		
APPS WITHDRAWN	2	315	2	378	4	751	1	116			1	116				
FILES CLOSED FOR INCOMPLETENESS	1	151			3	514										
MD/ANNE ARUNDEL COUNTY/7305.06															61	58
LOANS ORIGINATED	9	2084	5	878	19	3487					3	395				
APPS APPROVED, NOT ACCEPTED	2	441			3	484										
APPS DENIED	2	409			3	592	4	9			4	9				
APPS WITHDRAWN	1	211			3	563										
FILES CLOSED FOR INCOMPLETENESS					3	608					1	234				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7306.01															9	179
LOANS ORIGINATED	12	6062	56	21960	255	85088	15	3808			10	2501	1	13		
APPS APPROVED, NOT ACCEPTED			4	1454	14	4986	5	721								
APPS DENIED	1	169	8	3108	43	16373	6	184			2	455				
APPS WITHDRAWN	1	372	5	2334	39	13421	5	1623			2	407				
FILES CLOSED FOR INCOMPLETENESS	1	326	5	2209	17	6000	3	715			2	407				
MD/ANNE ARUNDEL COUNTY/7306.03															15	137
LOANS ORIGINATED	11	4527	27	10823	106	34937	5	565			2	500				
APPS APPROVED, NOT ACCEPTED			2	713	7	2355	1	9			1	104				
APPS DENIED			5	1726	18	7052	7	129			3	495				
APPS WITHDRAWN	1	206			14	4140										
FILES CLOSED FOR INCOMPLETENESS			1	338	8	2790										
MD/ANNE ARUNDEL COUNTY/7306.04															14	159
LOANS ORIGINATED	36	16681	97	41257	201	68288	12	2261			9	2780				
APPS APPROVED, NOT ACCEPTED			7	2744	12	3668	3	113			2	456				
APPS DENIED	8	3767	8	3478	32	12809	6	514			1	2				
APPS WITHDRAWN	4	1629	8	2587	34	12567	1	15			2	447				
FILES CLOSED FOR INCOMPLETENESS			3	2544	18	7335										
MD/ANNE ARUNDEL COUNTY/7307.00															10	160
LOANS ORIGINATED	19	7952	72	29409	238	88223	27	3733			19	8067				
APPS APPROVED, NOT ACCEPTED	1	406	4	2196	11	3516	6	320	1	10300	1	203				
APPS DENIED	3	1141	6	2263	44	19726	10	1838			7	3428				
APPS WITHDRAWN			9	4525	39	17783	3	372			2	579				
FILES CLOSED FOR INCOMPLETENESS	1	274	3	3021	20	9743	5	1515			1	2000				
MD/ANNE ARUNDEL COUNTY/7308.00															7	188
LOANS ORIGINATED	3	1179	23	11237	82	39440	8	2219			4	1260				
APPS APPROVED, NOT ACCEPTED			1	392	4	2107	1	590								
APPS DENIED					25	11270	5	593								
APPS WITHDRAWN			7	3586	8	3410	1	100			1	495				
FILES CLOSED FOR INCOMPLETENESS			2	1652	5	2989										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7309.01															24	169
LOANS ORIGINATED	6	2903	19	10412	65	30645	4	410			3	1170				
APPS APPROVED, NOT ACCEPTED	1	593	2	693	6	1658	1	29								
APPS DENIED	1	530	3	2350	20	8896	2	405								
APPS WITHDRAWN	1	704			12	4588	1	690			1	690				
FILES CLOSED FOR INCOMPLETENESS					11	7318										
MD/ANNE ARUNDEL COUNTY/7309.02															13	196
LOANS ORIGINATED	11	5544	49	21035	138	52793	8	2533			12	3780				
APPS APPROVED, NOT ACCEPTED	2	1013	4	2336	6	1947										
APPS DENIED	3	928	8	3018	24	9107	3	86			1	480				
APPS WITHDRAWN	4	1442	6	2574	19	9008					1	605				
FILES CLOSED FOR INCOMPLETENESS			4	2255	11	2858										
MD/ANNE ARUNDEL COUNTY/7310.02															20	137
LOANS ORIGINATED	16	4733	29	8872	99	27028	10	862			13	2818				
APPS APPROVED, NOT ACCEPTED			2	485	14	4365					2	459				
APPS DENIED	1	212	3	1462	22	6597	5	77			3	326	1	158		
APPS WITHDRAWN	2	530	3	1210	21	6007										
FILES CLOSED FOR INCOMPLETENESS			1	1	10	3044							1	1		
MD/ANNE ARUNDEL COUNTY/7310.03															12	125
LOANS ORIGINATED	21	6934	31	11237	156	36874	10	735			12	2112				
APPS APPROVED, NOT ACCEPTED	1	316			13	3052	4	42			1	114				
APPS DENIED	3	987	2	570	34	9022	5	155			3	471				
APPS WITHDRAWN	2	706	7	2517	17	5001	2	439			3	466				
FILES CLOSED FOR INCOMPLETENESS	1	191			11	2943					1	155				
MD/ANNE ARUNDEL COUNTY/7310.04															14	134
LOANS ORIGINATED	20	7882	48	14675	121	32016	10	507			12	2887				
APPS APPROVED, NOT ACCEPTED					14	4662	3	38			2	597				
APPS DENIED	2	830	2	716	27	7602	5	153			2	468				
APPS WITHDRAWN	4	1474	5	1622	22	6359	1	11			2	718				
FILES CLOSED FOR INCOMPLETENESS					5	1545										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7311.02															11	162
LOANS ORIGINATED	33	11091	93	34342	266	77026	18	1061			25	6377				
APPS APPROVED, NOT ACCEPTED			4	1012	20	4792	4	224			4	815				
APPS DENIED	5	1760	7	2001	44	12444	6	91			8	1440				
APPS WITHDRAWN	2	636	18	7176	30	9082	2	210			5	1049				
FILES CLOSED FOR INCOMPLETENESS			1	720	11	4944	1	1950			1	106				
MD/ANNE ARUNDEL COUNTY/7311.03															18	131
LOANS ORIGINATED	32	10850	47	16289	166	41073	15	1397			19	3415				
APPS APPROVED, NOT ACCEPTED	1	382	3	849	18	4760	4	99			2	374				
APPS DENIED	3	1092	5	1508	37	10088	19	1401			2	422				
APPS WITHDRAWN	2	700	11	4274	33	8544	2	427			2	255				
FILES CLOSED FOR INCOMPLETENESS			1	389	6	1894	2	413								
MD/ANNE ARUNDEL COUNTY/7311.04															17	153
LOANS ORIGINATED	22	6687	26	10870	128	30856	4	308			16	3260				
APPS APPROVED, NOT ACCEPTED	1	162	3	1640	8	2638	3	50			1	1000				
APPS DENIED	2	720	4	1032	36	8640	9	560			7	777	1	61		
APPS WITHDRAWN	5	1059	3	514	24	5694					3	465				
FILES CLOSED FOR INCOMPLETENESS			2	437	17	4832					1	113				
MD/ANNE ARUNDEL COUNTY/7311.05															14	124
LOANS ORIGINATED	13	5532	30	11613	115	32455	7	514			7	1687				
APPS APPROVED, NOT ACCEPTED					5	1132	1	6								
APPS DENIED	2	732	1	380	31	9948	4	107			1	79				
APPS WITHDRAWN	3	1250	3	872	19	5024					2	423				
FILES CLOSED FOR INCOMPLETENESS			1	495	5	1531										
MD/ANNE ARUNDEL COUNTY/7312.01															9	147
LOANS ORIGINATED	17	7039	57	22867	206	68218	17	2355			17	4295				
APPS APPROVED, NOT ACCEPTED	3	1203	6	2574	17	5594	1	287			1	330				
APPS DENIED	2	796	3	1078	51	18202	12	814			5	1389				
APPS WITHDRAWN			2	722	31	10067	1	220	1	8000	3	487				
FILES CLOSED FOR INCOMPLETENESS			3	520	21	5839					4	806				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7312.02															7	138
LOANS ORIGINATED	25	8369	54	17668	207	55583	19	2407			12	2615				
APPS APPROVED, NOT ACCEPTED	3	915	3	935	21	5465	11	1059			3	991				
APPS DENIED	4	981	8	2433	64	19247	17	801			8	1419				
APPS WITHDRAWN	8	2578	5	1325	42	10955	4	400			5	894				
FILES CLOSED FOR INCOMPLETENESS	1	387	1	482	19	4765	2	498								
MD/ANNE ARUNDEL COUNTY/7312.03															13	130
LOANS ORIGINATED	21	8176	51	19246	199	58820	17	2241			10	2273				
APPS APPROVED, NOT ACCEPTED	1	422	4	1459	18	5738	6	86								
APPS DENIED	3	845	3	1538	58	17881	9	426			4	350				
APPS WITHDRAWN	4	1477	4	2372	46	12743	1	240			2	175				
FILES CLOSED FOR INCOMPLETENESS			1	270	15	3984	1	40			1	78				
MD/ANNE ARUNDEL COUNTY/7312.04															15	127
LOANS ORIGINATED	33	10587	35	9310	145	36284	10	930	1	35575	16	3352				
APPS APPROVED, NOT ACCEPTED	2	627	1	417	13	3501	3	410			3	447				
APPS DENIED	7	1867	4	1170	36	9054	6	247			2	135				
APPS WITHDRAWN	8	2386	2	510	32	8046	3	771			1	200				
FILES CLOSED FOR INCOMPLETENESS					15	4975										
MD/ANNE ARUNDEL COUNTY/7313.03															5	135
LOANS ORIGINATED	24	8852	47	23780	214	65865	16	2464			23	12792				
APPS APPROVED, NOT ACCEPTED			4	2052	13	4173	3	105								
APPS DENIED	2	721	8	3335	53	17326	10	221			6	2100				
APPS WITHDRAWN	1	550	10	5117	37	9978	1	13			5	2215				
FILES CLOSED FOR INCOMPLETENESS	1	481	3	1819	15	4048										
MD/ANNE ARUNDEL COUNTY/7313.06															6	139
LOANS ORIGINATED	28	10459	51	17784	178	51964	20	1972			17	5174				
APPS APPROVED, NOT ACCEPTED	4	1521	5	1244	19	6245	4	52			1	241				
APPS DENIED	6	2244	7	3289	54	14640	11	329			3	507				
APPS WITHDRAWN	6	1658	4	1030	36	11741	1	228			3	635				
FILES CLOSED FOR INCOMPLETENESS	1	410	4	1833	29	8751	1	20			2	695				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7313.07															15	99
LOANS ORIGINATED	34	8932	30	6137	202	44631	8	454			29	4190				
APPS APPROVED, NOT ACCEPTED			4	1331	21	4690	4	70			3	554				
APPS DENIED	4	1061	8	1460	63	14585	16	200			8	767				
APPS WITHDRAWN	4	1219	6	2368	43	9791	2	423			1	85				
FILES CLOSED FOR INCOMPLETENESS	2	312	2	142	19	4969					3	244				
MD/ANNE ARUNDEL COUNTY/7313.08															6	101
LOANS ORIGINATED	22	5082	21	4291	85	16747	7	434			13	2012				
APPS APPROVED, NOT ACCEPTED	1	190			5	1265	2	24								
APPS DENIED	3	953	1	350	22	4653	10	360			1	20				
APPS WITHDRAWN	1	240	1	120	17	3911	1	150								
FILES CLOSED FOR INCOMPLETENESS	1	280			9	2203					1	287				
MD/ANNE ARUNDEL COUNTY/7313.09															12	94
LOANS ORIGINATED	30	6701	27	6129	140	27444	12	680			28	4831				
APPS APPROVED, NOT ACCEPTED					13	2922	3	28			1	260				
APPS DENIED	4	945			33	6123	11	236			2	337				
APPS WITHDRAWN	1	162	5	1207	15	2687	1	15			1	180				
FILES CLOSED FOR INCOMPLETENESS			4	1416	16	3264					1	188				
MD/ANNE ARUNDEL COUNTY/7313.10															13	118
LOANS ORIGINATED	33	7816	30	7434	165	32850	17	642			21	4721				
APPS APPROVED, NOT ACCEPTED					17	3915	3	20			2	411				
APPS DENIED	3	642	2	668	39	8793	12	172			4	419				
APPS WITHDRAWN	1	240	5	911	32	6616					3	449				
FILES CLOSED FOR INCOMPLETENESS					15	2976	1	5								
MD/ANNE ARUNDEL COUNTY/7313.11															18	110
LOANS ORIGINATED	63	15215	41	8645	189	39530	16	672			33	5816				
APPS APPROVED, NOT ACCEPTED	2	428			19	4407	2	22			2	555				
APPS DENIED	7	2005	2	445	56	11740	20	1280			6	1384				
APPS WITHDRAWN	6	1056	3	574	43	9501	1	24			4	716	1	159		
FILES CLOSED FOR INCOMPLETENESS	1	225			30	6653					3	499				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7401.02															43	109
LOANS ORIGINATED	65	25316	70	19953	180	54534	8	601	1	65000	24	6254	6	199		
APPS APPROVED, NOT ACCEPTED	5	2257	8	1699	17	4881					3	547	3	168		
APPS DENIED	17	7628	22	3974	50	17401	3	53			1	353	10	370		
APPS WITHDRAWN	6	2402	11	3808	29	9636	1	25			1	213				
FILES CLOSED FOR INCOMPLETENESS	1	382	4	1528	10	3195										
MD/ANNE ARUNDEL COUNTY/7401.03															51	134
LOANS ORIGINATED	58	20411	54	16071	256	65081	23	1723			23	5413	5	192		
APPS APPROVED, NOT ACCEPTED	2	742	6	726	28	7896	9	92			4	853	4	190		
APPS DENIED	6	1752	14	1499	67	17371	22	747	1	41	7	1187	11	350		
APPS WITHDRAWN	4	1924	6	2490	57	16513					4	1291				
FILES CLOSED FOR INCOMPLETENESS	4	1084	3	1231	25	6582										
MD/ANNE ARUNDEL COUNTY/7401.04															67	113
LOANS ORIGINATED	34	10986	23	6278	174	44649	10	363			19	4288				
APPS APPROVED, NOT ACCEPTED	1	255	2	263	18	4424	5	43			2	263				
APPS DENIED	4	858	3	848	58	15684	17	730			6	1310				
APPS WITHDRAWN	10	3407	2	477	51	12504	2	258			4	1093				
FILES CLOSED FOR INCOMPLETENESS	1	147	2	257	14	4129	1	35			2	659				
MD/ANNE ARUNDEL COUNTY/7401.05															86	81
LOANS ORIGINATED	10	3313	4	1157	47	13576	4	197			7	960				
APPS APPROVED, NOT ACCEPTED			2	408	4	1241	1	2			2	211				
APPS DENIED	7	2722	3	403	18	4071	3	98			4	279				
APPS WITHDRAWN	1	323	1	347	6	1916					1	165				
FILES CLOSED FOR INCOMPLETENESS					6	2157										
MD/ANNE ARUNDEL COUNTY/7402.01															44	88
LOANS ORIGINATED	27	6689	28	5698	129	25110	16	765			16	3148	1	6		
APPS APPROVED, NOT ACCEPTED			1	70	12	2004	6	51			2	141				
APPS DENIED	6	1371	1	50	44	8242	13	202			5	741				
APPS WITHDRAWN	7	1584			27	5737					3	467				
FILES CLOSED FOR INCOMPLETENESS					10	1893					2	322				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7402.03															25	164
LOANS ORIGINATED	56	25164	65	24016	186	53041	18	817			9	2100				
APPS APPROVED, NOT ACCEPTED	3	1640	6	2024	9	1756	4	64			1	311				
APPS DENIED	7	2769	8	2236	41	13578	12	593			5	1485				
APPS WITHDRAWN	10	4526	10	3947	28	8750	4	662			2	453				
FILES CLOSED FOR INCOMPLETENESS	1	454			11	3770	1	250			1	95				
MD/ANNE ARUNDEL COUNTY/7403.03															30	96
LOANS ORIGINATED	32	12792	52	12153	138	34207	7	377			9	1884	17	896		
APPS APPROVED, NOT ACCEPTED	5	1795	10	906	7	805	5	61					10	614		
APPS DENIED	9	3782	10	1337	35	7853	20	1145			12	1890	12	736		
APPS WITHDRAWN	13	6284	4	1403	21	4882	1	265			2	418				
FILES CLOSED FOR INCOMPLETENESS			1	117	10	2393	1	250			2	291				
MD/ANNE ARUNDEL COUNTY/7403.04															32	120
LOANS ORIGINATED	35	11186	41	11710	101	28373	11	962			15	3003	1	18		
APPS APPROVED, NOT ACCEPTED			3	575	10	1879	2	15			3	504	2	104		
APPS DENIED	7	2660			20	6543	8	220			4	836				
APPS WITHDRAWN	7	2700	9	2382	17	4932					4	771				
FILES CLOSED FOR INCOMPLETENESS					5	1046					1	245				
MD/ANNE ARUNDEL COUNTY/7403.05															73	131
LOANS ORIGINATED	46	13227	27	5460	286	68120	11	626			72	14957	1	3		
APPS APPROVED, NOT ACCEPTED	6	1358	4	673	28	6679	5	59			8	1282				
APPS DENIED	6	1616	11	2038	84	20522	16	1143			21	3808				
APPS WITHDRAWN	4	966	4	486	59	15038	2	22			3	282				
FILES CLOSED FOR INCOMPLETENESS			2	461	25	7040					4	1193				
MD/ANNE ARUNDEL COUNTY/7405.00															72	128
LOANS ORIGINATED	83	26910	82	20820	284	67309	11	892			55	11522				
APPS APPROVED, NOT ACCEPTED	2	622	7	1669	27	7296	3	16			4	970				
APPS DENIED	4	1428	11	2833	77	17608	6	145			18	3912	1	57		
APPS WITHDRAWN	4	1182	10	2729	33	8222	1	90			5	815				
FILES CLOSED FOR INCOMPLETENESS	1	353	2	513	21	5315	1	50			6	1440	1	50		

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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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7406.02															46	66
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							1	6								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/ANNE ARUNDEL COUNTY/7406.03															37	110
LOANS ORIGINATED			1	148			1	7								
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	50												
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/ANNE ARUNDEL COUNTY/7407.01															28	122
LOANS ORIGINATED	45	12714	75	16010	196	43114	17	1124			43	8074				
APPS APPROVED, NOT ACCEPTED	1	285	4	1216	18	4618	2	31			3	936	1	41		
APPS DENIED	5	1219	6	1106	49	9883	5	123			12	2149	1	73		
APPS WITHDRAWN	3	836	6	1239	29	6283	1	20			4	850				
FILES CLOSED FOR INCOMPLETENESS	1	176			13	2899					3	534				
MD/ANNE ARUNDEL COUNTY/7407.02															27	147
LOANS ORIGINATED	67	25529	102	27759	317	87961	6	734			34	8260				
APPS APPROVED, NOT ACCEPTED	4	1583	6	1838	19	6329	5	221	1	26650	1	257				
APPS DENIED	7	2398	16	4554	74	22703	10	334			11	2800				
APPS WITHDRAWN	9	3440	9	1945	57	17657					6	1266				
FILES CLOSED FOR INCOMPLETENESS	3	803	4	715	26	7148					2	316				
MD/ANNE ARUNDEL COUNTY/7408.00															17	118
LOANS ORIGINATED	20	6667	31	10077	121	32995	15	1699			5	1016				
APPS APPROVED, NOT ACCEPTED			4	639	14	3750	1	2			2	586				
APPS DENIED			5	1739	33	10186	8	162			1	105				
APPS WITHDRAWN	4	1172	6	1480	17	3655	1	5			2	258				
FILES CLOSED FOR INCOMPLETENESS	1	237			6	1757										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7409.00															33	112
LOANS ORIGINATED	50	17893	59	16603	209	48779	16	1498			28	4976				
APPS APPROVED, NOT ACCEPTED	4	1783	3	960	19	4376	4	267			3	400	1	34		
APPS DENIED	5	1981	7	1618	60	14226	12	541			16	2928				
APPS WITHDRAWN	4	1361	5	1437	37	8173	2	125			5	871				
FILES CLOSED FOR INCOMPLETENESS	1	560			15	2886	1	10			1	160				
MD/ANNE ARUNDEL COUNTY/7410.00															19	137
LOANS ORIGINATED	15	6004	16	7089	73	21526	6	550			1	221				
APPS APPROVED, NOT ACCEPTED	1	471	1	417	4	1782	1	13								
APPS DENIED	3	717	1	832	10	3272	2	27			1	267				
APPS WITHDRAWN	1	380	4	1139	15	4470	1	15			3	695				
FILES CLOSED FOR INCOMPLETENESS					2	192										
MD/ANNE ARUNDEL COUNTY/7501.01															32	71
LOANS ORIGINATED	23	3340	3	292	42	5123	7	94			6	787				
APPS APPROVED, NOT ACCEPTED					4	528	1	3								
APPS DENIED	5	701	1	5	36	5409	13	333			13	1189				
APPS WITHDRAWN	3	505	2	231	18	2643					8	1030				
FILES CLOSED FOR INCOMPLETENESS					7	830					2	162				
MD/ANNE ARUNDEL COUNTY/7501.02															30	72
LOANS ORIGINATED	15	1862	1	55	33	4025	5	163	1	193	7	617				
APPS APPROVED, NOT ACCEPTED	1	310	1	184	7	882	3	19			2	291				
APPS DENIED	4	642			25	3102	8	260			8	776				
APPS WITHDRAWN	1	123	2	195	13	1800					3	321				
FILES CLOSED FOR INCOMPLETENESS					7	733					1	127				
MD/ANNE ARUNDEL COUNTY/7502.01															37	71
LOANS ORIGINATED	32	8213	14	2361	48	8966	5	170			8	1016	1	28		
APPS APPROVED, NOT ACCEPTED	2	370	1	10	8	2028	4	57			1	127				
APPS DENIED	2	392	3	360	21	3918	3	19			3	563	2	87		
APPS WITHDRAWN	1	259			8	1573	1	16								
FILES CLOSED FOR INCOMPLETENESS	1	277			3	544										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7502.02															18	109
LOANS ORIGINATED	21	3546	4	662	63	11711	7	374			4	683				
APPS APPROVED, NOT ACCEPTED	3	553	1	182	13	2353	3	33			1	215				
APPS DENIED	1	117	2	372	24	4115	6	41			1	141				
APPS WITHDRAWN	3	570	2	206	14	2779					1	119				
FILES CLOSED FOR INCOMPLETENESS					3	671										
MD/ANNE ARUNDEL COUNTY/7502.03															24	64
LOANS ORIGINATED	10	2000	1	220	22	3860	4	39			2	334				
APPS APPROVED, NOT ACCEPTED	3	676			1	274										
APPS DENIED					6	1283	5	69			1	175				
APPS WITHDRAWN	1	230			11	1940	1	216			1	131				
FILES CLOSED FOR INCOMPLETENESS					3	537					1	169				
MD/ANNE ARUNDEL COUNTY/7503.00															19	82
LOANS ORIGINATED	18	4216	12	1893	55	10440	6	292			4	791				
APPS APPROVED, NOT ACCEPTED	1	254	2	424	2	410	3	25								
APPS DENIED	2	520			15	2539	8	223								
APPS WITHDRAWN	1	177	2	334	11	1933	3	393								
FILES CLOSED FOR INCOMPLETENESS			1	175	6	949					2	319				
MD/ANNE ARUNDEL COUNTY/7504.00															11	113
LOANS ORIGINATED	17	4754	30	8076	112	22872	7	539			6	1032				
APPS APPROVED, NOT ACCEPTED	1	353	3	587	8	1622	2	45								
APPS DENIED	2	618	1	124	28	6973	6	134			2	363				
APPS WITHDRAWN	2	805	2	556	24	5525	1	225								
FILES CLOSED FOR INCOMPLETENESS	2	675	1	160	11	3050										
MD/ANNE ARUNDEL COUNTY/7508.01															14	104
LOANS ORIGINATED	42	9192	33	6509	138	27500	11	246			11	2031				
APPS APPROVED, NOT ACCEPTED	1	172	3	549	15	3212	1	7			2	225				
APPS DENIED	3	620	1	270	34	7246	17	331			5	670	1	10		
APPS WITHDRAWN	2	406	4	587	34	7223	1	21			2	298				
FILES CLOSED FOR INCOMPLETENESS	1	265	1	240	15	3046										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7508.03															51	74
LOANS ORIGINATED	17	3457	8	883	55	9187	7	274	1	41368	10	1105	1	6		
APPS APPROVED, NOT ACCEPTED			1	155	4	534										
APPS DENIED	4	593	3	246	25	3978	8	222			5	397	1	107		
APPS WITHDRAWN			2	282	14	2257	2	321			2	201				
FILES CLOSED FOR INCOMPLETENESS	1	111			16	2726					3	358				
MD/ANNE ARUNDEL COUNTY/7508.04															28	89
LOANS ORIGINATED	18	4185	14	2959	91	16834	11	973			10	1864				
APPS APPROVED, NOT ACCEPTED			1	229	8	992	1	1			1	79				
APPS DENIED	2	447			32	5781	8	291			1	195				
APPS WITHDRAWN	1	203	3	419	17	3509										
FILES CLOSED FOR INCOMPLETENESS	2	436	1	174	8	1643					1	205				
MD/ANNE ARUNDEL COUNTY/7509.00															19	91
LOANS ORIGINATED	27	6145	15	3238	61	12172	4	462			6	1130				
APPS APPROVED, NOT ACCEPTED	1	271	1	100	8	1750	2	50								
APPS DENIED	4	765	1	223	22	3566	6	37			1	2				
APPS WITHDRAWN	3	796	3	653	16	2710	1	188			2	276				
FILES CLOSED FOR INCOMPLETENESS	1	206			5	869										
MD/ANNE ARUNDEL COUNTY/7510.00															21	82
LOANS ORIGINATED	29	5564	16	2615	83	13954	6	341	1	1888	11	2199				
APPS APPROVED, NOT ACCEPTED	2	314	1	5	10	1731					1	164				
APPS DENIED	3	606	3	194	30	6865	9	339			7	825				
APPS WITHDRAWN	3	587	5	452	17	2687	2	528								
FILES CLOSED FOR INCOMPLETENESS	1	171			12	2550					2	289				
MD/ANNE ARUNDEL COUNTY/7511.02															42	82
LOANS ORIGINATED	26	4719	22	3070	112	18163	11	703			21	3160				
APPS APPROVED, NOT ACCEPTED	4	465			11	1718					2	214				
APPS DENIED	1	123	3	400	30	5718	3	60			4	587				
APPS WITHDRAWN	4	837	1	80	25	3908	2	247			1	95				
FILES CLOSED FOR INCOMPLETENESS	3	546			10	1626	1	50			1	115				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7511.03															16	89
LOANS ORIGINATED	33	8364	18	3438	104	19068	12	314			12	2395				
APPS APPROVED, NOT ACCEPTED	1	147	4	426	18	3462	4	65			3	250	1	32		
APPS DENIED	5	1402	3	493	45	9067	12	149			4	365				
APPS WITHDRAWN	6	1634			22	4125	4	348			2	275				
FILES CLOSED FOR INCOMPLETENESS	1	316			11	2231					2	443				
MD/ANNE ARUNDEL COUNTY/7512.00															10	111
LOANS ORIGINATED	24	7346	39	11163	90	21451	15	1125			7	1352				
APPS APPROVED, NOT ACCEPTED	2	955	2	749	10	2301	3	29			2	378				
APPS DENIED	6	1961	5	1652	24	5873	3	60	1	47000	2	200				
APPS WITHDRAWN	4	1372	6	2185	25	6454	1	15								
FILES CLOSED FOR INCOMPLETENESS			1	198	5	1016					1	198				
MD/ANNE ARUNDEL COUNTY/7514.00															32	173
LOANS ORIGINATED	29	11173	23	6518	109	29020	6	489	1	9589	2	365				
APPS APPROVED, NOT ACCEPTED			3	897	11	4057	3	57			1	263				
APPS DENIED	5	1665	4	1211	37	11426	6	166			5	816				
APPS WITHDRAWN	4	1903	2	736	24	6663	1	40			1	270				
FILES CLOSED FOR INCOMPLETENESS	1	570	1	318	17	4354	1	20			1	330				
MD/ANNE ARUNDEL COUNTY/7515.00															58	93
LOANS ORIGINATED	33	8461	18	3578	68	12974	8	86			6	970	1	48		
APPS APPROVED, NOT ACCEPTED			5	396	11	2243	4	61			2	499	4	130		
APPS DENIED	4	916	7	725	22	3988	10	71			4	383	7	255		
APPS WITHDRAWN	4	1103			14	2329	1	15			1	155				
FILES CLOSED FOR INCOMPLETENESS					10	2123										
MD/ANNE ARUNDEL COUNTY/7516.00															12	118
LOANS ORIGINATED	15	4613	89	23723	113	33304	13	635			10	2760	1	66		
APPS APPROVED, NOT ACCEPTED	2	582	4	1661	12	3936	3	52			2	865				
APPS DENIED	1	245	4	1059	26	6155	14	343			4	662	4	52		
APPS WITHDRAWN	3	1062	11	2779	25	7595	2	20								
FILES CLOSED FOR INCOMPLETENESS	1	258	3	970	7	1557					1	173				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/ANNE ARUNDEL COUNTY/7517.00															13	201
LOANS ORIGINATED	8	4885	28	13069	80	31208	9	1559			3	1061				
APPS APPROVED, NOT ACCEPTED			2	570	8	6238	2	355								
APPS DENIED	3	1488	4	1913	36	16696	2	90								
APPS WITHDRAWN	2	629	1	112	18	7923	1	417								
FILES CLOSED FOR INCOMPLETENESS					9	4099										
MD/BALTIMORE COUNTY/4001.00															22	103
LOANS ORIGINATED	10	2139	14	2245	39	6571	2	337			13	1902				
APPS APPROVED, NOT ACCEPTED					5	684	1	141								
APPS DENIED	2	392	1	90	9	1181	3	44			2	286				
APPS WITHDRAWN			1	219	6	781					1	139				
FILES CLOSED FOR INCOMPLETENESS			1	161	5	1080					3	601				
MD/BALTIMORE COUNTY/4002.00															26	94
LOANS ORIGINATED	17	3269	16	3154	52	9248					8	1256				
APPS APPROVED, NOT ACCEPTED	1	257	1	90	3	537										
APPS DENIED	2	394	1	195	14	2395	4	72			1	190				
APPS WITHDRAWN	2	368			7	1397					1	157				
FILES CLOSED FOR INCOMPLETENESS	1	182			5	675					1	143				
MD/BALTIMORE COUNTY/4004.00															15	149
LOANS ORIGINATED	10	3155	57	18142	146	35391	11	965	2	20826	5	1141				
APPS APPROVED, NOT ACCEPTED			2	512	10	2484	2	50	1	20236						
APPS DENIED	2	535	6	1609	37	9969	4	155			4	917				
APPS WITHDRAWN	2	735	8	2119	21	6865										
FILES CLOSED FOR INCOMPLETENESS					12	3822										
MD/BALTIMORE COUNTY/4005.00															7	150
LOANS ORIGINATED	7	3199	24	8164	84	22149	5	216			1	169				
APPS APPROVED, NOT ACCEPTED			1	200	7	2493										
APPS DENIED			1	180	9	2802	1	2			1	380				
APPS WITHDRAWN			5	2134	9	2583	1	428								
FILES CLOSED FOR INCOMPLETENESS					8	3000	1	17								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4006.00															27	99
LOANS ORIGINATED	11	2547	13	2352	77	13753	4	392	1	360	9	1526				
APPS APPROVED, NOT ACCEPTED			1	251	2	330			1	294						
APPS DENIED	3	756	1	104	15	1943	4	27			1	104				
APPS WITHDRAWN			3	709	11	1999	1	160			1	248				
FILES CLOSED FOR INCOMPLETENESS	2	452	2	305	10	1635					1	135				
MD/BALTIMORE COUNTY/4007.01															41	86
LOANS ORIGINATED	9	1815	20	4241	59	9930	3	234			9	1576				
APPS APPROVED, NOT ACCEPTED			1	192	3	431										
APPS DENIED			3	695	10	1985	5	276			2	178				
APPS WITHDRAWN			1	196	5	955					2	346				
FILES CLOSED FOR INCOMPLETENESS					2	424										
MD/BALTIMORE COUNTY/4007.02															40	91
LOANS ORIGINATED	4	760	10	1845	38	6355	5	131			7	828				
APPS APPROVED, NOT ACCEPTED			1	190	5	1170										
APPS DENIED	3	618	2	326	11	2581	2	55								
APPS WITHDRAWN			1	171	3	599										
FILES CLOSED FOR INCOMPLETENESS			1	140	6	1038					1	283				
MD/BALTIMORE COUNTY/4008.00															47	83
LOANS ORIGINATED	5	1233	19	4580	50	9489	2	254			9	1563				
APPS APPROVED, NOT ACCEPTED	1	241	2	503	3	641	2	67					1	28		
APPS DENIED	3	696			26	5271	1	3			4	838				
APPS WITHDRAWN	1	575	3	1005	9	2237					2	386				
FILES CLOSED FOR INCOMPLETENESS					4	722										
MD/BALTIMORE COUNTY/4009.00															50	60
LOANS ORIGINATED	5	1677	13	3324	36	7678	6	805			8	1580				
APPS APPROVED, NOT ACCEPTED	1	301			5	998	1	14								
APPS DENIED					11	2052	3	178			1	126				
APPS WITHDRAWN			2	643	6	1236					1	417				
FILES CLOSED FOR INCOMPLETENESS			1	152	3	557										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4010.00															23	101
LOANS ORIGINATED	3	1052	14	4707	44	11563	4	329			3	705				
APPS APPROVED, NOT ACCEPTED			2	282	1	144	2	39								
APPS DENIED			1	200	10	2922	1	8			1	8				
APPS WITHDRAWN	2	416	3	770	8	1548					2	319				
FILES CLOSED FOR INCOMPLETENESS	2	735			4	1524										
MD/BALTIMORE COUNTY/4011.01															79	77
LOANS ORIGINATED	22	3626	17	2363	107	16255	10	167			12	1656				
APPS APPROVED, NOT ACCEPTED	2	395	5	838	14	2059	3	21			3	352				
APPS DENIED	6	1180	5	736	37	5452	20	189			6	515				
APPS WITHDRAWN	1	115	3	571	23	3555	1	1			2	250				
FILES CLOSED FOR INCOMPLETENESS	1	142			10	1462					1	99				
MD/BALTIMORE COUNTY/4011.02															85	51
LOANS ORIGINATED	2	357	2	198	5	718					2	248				
APPS APPROVED, NOT ACCEPTED							1	7			1	7				
APPS DENIED	1	118			6	716	3	14			4	401				
APPS WITHDRAWN					2	109					1	65				
FILES CLOSED FOR INCOMPLETENESS					2	233										
MD/BALTIMORE COUNTY/4012.00															78	78
LOANS ORIGINATED	27	6454	9	1744	61	9559	6	348			7	1057				
APPS APPROVED, NOT ACCEPTED			1	56	6	990	1	1			1	56				
APPS DENIED	8	2332	4	394	32	5370	8	96			4	558				
APPS WITHDRAWN	2	527	2	623	8	1348					1	123				
FILES CLOSED FOR INCOMPLETENESS					12	1665										
MD/BALTIMORE COUNTY/4013.01															80	93
LOANS ORIGINATED	28	4107	10	1221	77	10496	4	33			11	1111				
APPS APPROVED, NOT ACCEPTED					9	978	4	32								
APPS DENIED	3	475	1	168	28	3842	14	138			4	242				
APPS WITHDRAWN	1	123			19	2395	2	76			3	375				
FILES CLOSED FOR INCOMPLETENESS	1	231			5	679	1	7								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4013.02															86	67
LOANS ORIGINATED	12	1915	4	418	39	5313	3	157			7	863				
APPS APPROVED, NOT ACCEPTED			2	311	3	238	3	108								
APPS DENIED	3	390	3	313	16	2386	7	78			2	129				
APPS WITHDRAWN	2	355	3	145	8	942										
FILES CLOSED FOR INCOMPLETENESS					11	1195										
MD/BALTIMORE COUNTY/4014.00															8	130
LOANS ORIGINATED	6	2002	12	3351	54	12434	3	614			2	165				
APPS APPROVED, NOT ACCEPTED			1	336	1	179	2	16								
APPS DENIED	1	483	1	96	11	2133	1	10			1	10				
APPS WITHDRAWN					9	1841										
FILES CLOSED FOR INCOMPLETENESS					7	1729										
MD/BALTIMORE COUNTY/4015.03															14	112
LOANS ORIGINATED	14	3542	69	18214	177	40055	13	1289			6	1049	1	20		
APPS APPROVED, NOT ACCEPTED			1	369	9	2666	5	44			2	332				
APPS DENIED	2	300	1	189	36	9566	5	141			1	244				
APPS WITHDRAWN	1	333	8	2970	33	7603	1	100			2	463				
FILES CLOSED FOR INCOMPLETENESS	1	240	1	230	16	3444	2	24								
MD/BALTIMORE COUNTY/4015.04															65	101
LOANS ORIGINATED	22	5147	31	6759	118	23123	10	276	1	10000	12	1864				
APPS APPROVED, NOT ACCEPTED			1	188	13	2827										
APPS DENIED	4	975	3	719	49	10424	13	434			5	972				
APPS WITHDRAWN			10	2618	23	5132	1	168								
FILES CLOSED FOR INCOMPLETENESS			3	766	13	2616	1	228								
MD/BALTIMORE COUNTY/4015.05															68	94
LOANS ORIGINATED	18	3826	12	2258	66	12705	8	168	1	22920	9	1681				
APPS APPROVED, NOT ACCEPTED			1	280	10	2094	1	14			1	112				
APPS DENIED	2	459	1	150	32	6202	5	133			3	359				
APPS WITHDRAWN	3	668	1	175	18	3467										
FILES CLOSED FOR INCOMPLETENESS	1	178	1	91	4	687										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4015.06															87	99
LOANS ORIGINATED	21	3522	17	2599	112	19015	8	220			27	4013				
APPS APPROVED, NOT ACCEPTED			2	203	4	861	3	17			1	91				
APPS DENIED	3	332	8	1165	24	3953	12	132			8	968				
APPS WITHDRAWN	3	735	2	230	21	4192					2	337				
FILES CLOSED FOR INCOMPLETENESS			2	236	6	930	2	122			2	302				
MD/BALTIMORE COUNTY/4015.07															88	84
LOANS ORIGINATED	6	1058	4	535	41	5520	1	5	1	7600	3	358				
APPS APPROVED, NOT ACCEPTED	1	172			9	1181	1	8			1	122				
APPS DENIED	1	157			22	3723	10	85			5	409				
APPS WITHDRAWN	1	157	2	232	5	738					1	80				
FILES CLOSED FOR INCOMPLETENESS			1	90	10	1254	1	30			1	178				
MD/BALTIMORE COUNTY/4022.01															47	147
LOANS ORIGINATED	16	5286	17	5287	64	15758	9	319			3	469				
APPS APPROVED, NOT ACCEPTED			1	344	2	217	2	104								
APPS DENIED	1	359			27	7817	5	112			2	377				
APPS WITHDRAWN	3	677	2	788	13	3517	2	41								
FILES CLOSED FOR INCOMPLETENESS					9	3084										
MD/BALTIMORE COUNTY/4022.02															35	134
LOANS ORIGINATED	7	2581	8	2033	33	8302	3	396			2	411				
APPS APPROVED, NOT ACCEPTED	2	643	1	495	2	375										
APPS DENIED	5	2035	1	495	16	5295	2	51			1	4				
APPS WITHDRAWN	2	741	2	816	8	1916					1	158				
FILES CLOSED FOR INCOMPLETENESS			1	384	4	953										
MD/BALTIMORE COUNTY/4023.02															93	93
LOANS ORIGINATED	18	4931	5	920	88	19478	7	91			2	461				
APPS APPROVED, NOT ACCEPTED	2	431	1	5	14	2739	1	7			1	283				
APPS DENIED	1	177	4	949	52	11871	5	142			1	221				
APPS WITHDRAWN	6	1252			24	4924	1	247			1	134				
FILES CLOSED FOR INCOMPLETENESS					9	2201	1	35								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4023.03															93	77
LOANS ORIGINATED	27	5154	11	910	110	17526	11	221	1	11300	10	1673				
APPS APPROVED, NOT ACCEPTED	2	295			12	1845	3	152			2	359				
APPS DENIED	3	428	4	520	57	9287	26	370			8	985				
APPS WITHDRAWN	3	489	1	116	27	4277										
FILES CLOSED FOR INCOMPLETENESS	1	142	3	523	10	1653					1	90				
MD/BALTIMORE COUNTY/4023.04															97	81
LOANS ORIGINATED	15	2649	4	269	49	6986	7	267	1	4875	5	513				
APPS APPROVED, NOT ACCEPTED					9	1326	4	41								
APPS DENIED	4	676			38	6189	11	96			1	126				
APPS WITHDRAWN	2	245			11	1702	1	65								
FILES CLOSED FOR INCOMPLETENESS					5	952										
MD/BALTIMORE COUNTY/4023.05															82	44
LOANS ORIGINATED	13	2317	1	178	24	4283	6	565	1	4538	1	39				
APPS APPROVED, NOT ACCEPTED	1	140														
APPS DENIED	3	516			11	1871	1	8								
APPS WITHDRAWN	3	575			5	767										
FILES CLOSED FOR INCOMPLETENESS					5	656										
MD/BALTIMORE COUNTY/4023.06															93	78
LOANS ORIGINATED	13	2543	4	725	22	3261	6	237			3	364				
APPS APPROVED, NOT ACCEPTED					2	418	2	12								
APPS DENIED	1	149	2	426	5	1064	6	34			2	6				
APPS WITHDRAWN	2	418			8	1048					2	166				
FILES CLOSED FOR INCOMPLETENESS					1	174										
MD/BALTIMORE COUNTY/4023.07															93	78
LOANS ORIGINATED	11	1453	4	310	54	8443	2	32			8	1224				
APPS APPROVED, NOT ACCEPTED	1	128	1	5	9	1221	2	5			1	95				
APPS DENIED	1	133			30	4271	5	27			6	191				
APPS WITHDRAWN	2	269	2	182	14	2070			1	37600						
FILES CLOSED FOR INCOMPLETENESS	2	231			8	1146					1	195				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4024.03															95	54
LOANS ORIGINATED	7	1694	2	232	39	5281	4	53			6	544				
APPS APPROVED, NOT ACCEPTED	1	201	1	146	6	802	1	10								
APPS DENIED	4	839			27	3777	8	151								
APPS WITHDRAWN	1	144			15	1814										
FILES CLOSED FOR INCOMPLETENESS					7	883					1	96				
MD/BALTIMORE COUNTY/4024.04															97	58
LOANS ORIGINATED	14	2360	2	234	56	8621	6	270	1	1800	4	528				
APPS APPROVED, NOT ACCEPTED	1	204			11	1833	4	23								
APPS DENIED	5	780	4	325	23	3395	12	249			3	181	1	10		
APPS WITHDRAWN	3	457	1	155	17	2402					2	140				
FILES CLOSED FOR INCOMPLETENESS					9	1094										
MD/BALTIMORE COUNTY/4024.05															88	95
LOANS ORIGINATED	8	1286	3	624	40	6906	3	18			5	814				
APPS APPROVED, NOT ACCEPTED	1	117			8	1241					1	140				
APPS DENIED	1	273	2	398	21	3058	8	259			1	75				
APPS WITHDRAWN	4	608			14	2178										
FILES CLOSED FOR INCOMPLETENESS	1	272			13	2707										
MD/BALTIMORE COUNTY/4024.06															94	70
LOANS ORIGINATED	13	2213	7	944	57	9516	2	18			7	1065				
APPS APPROVED, NOT ACCEPTED	3	531			7	1136										
APPS DENIED	5	879	2	224	25	3748	9	58			6	797				
APPS WITHDRAWN	2	619	5	620	26	3705					6	782				
FILES CLOSED FOR INCOMPLETENESS					4	575										
MD/BALTIMORE COUNTY/4024.07															77	84
LOANS ORIGINATED	5	1097	9	1472	21	4057	5	76			8	1319				
APPS APPROVED, NOT ACCEPTED	1	125			4	849					1	257				
APPS DENIED	2	480	4	682	9	1955	8	254			4	147				
APPS WITHDRAWN	2	531	3	883	11	2562					4	952				
FILES CLOSED FOR INCOMPLETENESS	2	558	1	120	3	821					1	120				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4025.03															88	58
LOANS ORIGINATED	13	4409	3	687	30	5997	5	419			2	276				
APPS APPROVED, NOT ACCEPTED					5	815	2	15								
APPS DENIED	6	1737	1	340	20	5976	2	21			1	207				
APPS WITHDRAWN	1	114	1	102	11	2299	1	150	1	40250						
FILES CLOSED FOR INCOMPLETENESS	1	206			3	374					1	130				
MD/BALTIMORE COUNTY/4025.04															88	115
LOANS ORIGINATED	33	7715	20	4875	91	20038	11	532			1	102				
APPS APPROVED, NOT ACCEPTED	1	260	1	101	12	2462	3	46			1	101				
APPS DENIED	8	1605			41	10266	10	193			1	158				
APPS WITHDRAWN	9	1956	4	964	25	6616	1	180								
FILES CLOSED FOR INCOMPLETENESS					10	2064										
MD/BALTIMORE COUNTY/4025.05															94	94
LOANS ORIGINATED	21	4668	11	2786	41	8010	4	32			2	245				
APPS APPROVED, NOT ACCEPTED	2	363	2	12	7	1369	2	26								
APPS DENIED	5	1237	6	1016	26	5538	6	97								
APPS WITHDRAWN	14	3581	2	467	11	2070	1	10			1	116				
FILES CLOSED FOR INCOMPLETENESS			1	348	2	433										
MD/BALTIMORE COUNTY/4025.06															88	101
LOANS ORIGINATED	18	3435	5	827	82	13813	8	102			4	610				
APPS APPROVED, NOT ACCEPTED	1	148	1	5	12	2327	3	179			2	267				
APPS DENIED	12	2136	3	222	38	6827	13	124			6	542				
APPS WITHDRAWN	4	710			23	4817					1	225				
FILES CLOSED FOR INCOMPLETENESS					13	1958					2	152				
MD/BALTIMORE COUNTY/4025.09															76	108
LOANS ORIGINATED	31	7179	35	7215	170	37111	5	175			22	4242				
APPS APPROVED, NOT ACCEPTED	3	902	5	1108	20	5134	1	12								
APPS DENIED	17	3760	11	1917	47	11139	16	334			10	1097				
APPS WITHDRAWN	8	1671	11	1910	30	6432					4	683				
FILES CLOSED FOR INCOMPLETENESS	2	500	2	467	18	4018					1	180				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4026.02															85	98
LOANS ORIGINATED	23	4763	6	892	31	5441	6	177			3	489				
APPS APPROVED, NOT ACCEPTED			2	225	3	296	1	3								
APPS DENIED	4	802	3	486	25	4540	7	88			1	143				
APPS WITHDRAWN	2	429			9	1480										
FILES CLOSED FOR INCOMPLETENESS					3	591										
MD/BALTIMORE COUNTY/4026.03															82	113
LOANS ORIGINATED	30	6163	16	3682	163	30234	8	140			7	1128				
APPS APPROVED, NOT ACCEPTED					16	3093										
APPS DENIED	2	308	4	470	79	15637	12	212			12	1361				
APPS WITHDRAWN	3	447	1	225	42	8969	1	24								
FILES CLOSED FOR INCOMPLETENESS	1	147			23	4769	1	222								
MD/BALTIMORE COUNTY/4026.04															88	116
LOANS ORIGINATED	43	8825	13	2417	123	21994	10	344			6	812				
APPS APPROVED, NOT ACCEPTED			1	96	19	3405	10	99			3	398				
APPS DENIED	10	2031	4	686	70	13653	23	669			4	639				
APPS WITHDRAWN	10	2011	2	378	36	6520	3	292			1	205				
FILES CLOSED FOR INCOMPLETENESS					24	4097	4	230								
MD/BALTIMORE COUNTY/4031.00															71	95
LOANS ORIGINATED	13	2822	7	1193	36	6202	4	44			4	598				
APPS APPROVED, NOT ACCEPTED					2	190										
APPS DENIED	4	848	3	600	19	3308	8	94	1	19000	4	257				
APPS WITHDRAWN	4	708	2	317	13	2172	1	20			1	84				
FILES CLOSED FOR INCOMPLETENESS					10	1484					1	208				
MD/BALTIMORE COUNTY/4032.01															91	75
LOANS ORIGINATED	20	3592	8	932	54	8132	4	142			6	939				
APPS APPROVED, NOT ACCEPTED	2	358	2	63	8	1149	4	45			3	357				
APPS DENIED	6	821	3	292	37	5614	10	221			2	181				
APPS WITHDRAWN	2	268	4	516	18	2377	2	45			4	429				
FILES CLOSED FOR INCOMPLETENESS			1	150	16	2152					1	65				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4032.02															92	85
LOANS ORIGINATED	10	1658	3	454	32	5101	5	649			3	347				
APPS APPROVED, NOT ACCEPTED	1	172			8	1245	1	4			2	202				
APPS DENIED			1	132	23	3307	9	276			3	405				
APPS WITHDRAWN	2	333	1	81	12	2022	1	10			2	217				
FILES CLOSED FOR INCOMPLETENESS					5	721										
MD/BALTIMORE COUNTY/4033.00															55	100
LOANS ORIGINATED	16	3121	6	929	41	6381	4	268			6	1148				
APPS APPROVED, NOT ACCEPTED			1	289	7	1029	2	130			1	156				
APPS DENIED	2	306	2	430	17	3093	8	89			2	125				
APPS WITHDRAWN	1	177	1	228	14	2002	2	160			1	130				
FILES CLOSED FOR INCOMPLETENESS					6	900	2	203								
MD/BALTIMORE COUNTY/4034.01															38	99
LOANS ORIGINATED	7	1412	7	1302	62	9898	3	34			4	550				
APPS APPROVED, NOT ACCEPTED			1	187	4	775	1	9								
APPS DENIED	1	259	2	373	15	2258	1	160			2	220				
APPS WITHDRAWN			3	491	14	2392					2	330				
FILES CLOSED FOR INCOMPLETENESS					7	1302	1	80			1	165				
MD/BALTIMORE COUNTY/4034.02															54	46
LOANS ORIGINATED	10	1581	10	1042	49	6536	4	184			8	843				
APPS APPROVED, NOT ACCEPTED	1	226	3	128	9	1305	2	10			1	30				
APPS DENIED	2	250	4	517	21	2868	10	88			5	454				
APPS WITHDRAWN	3	374	3	373	12	2642	2	230			4	465				
FILES CLOSED FOR INCOMPLETENESS	1	196			2	570										
MD/BALTIMORE COUNTY/4035.00															18	136
LOANS ORIGINATED	5	1640	38	12825	86	23217	2	241			9	2170				
APPS APPROVED, NOT ACCEPTED	1	417	5	2300	1	200										
APPS DENIED	1	375	3	1061	20	5105	3	19			7	872				
APPS WITHDRAWN			3	994	17	3496	1	288			3	262				
FILES CLOSED FOR INCOMPLETENESS			1	200	9	2220	1	12			2	162				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4036.01															15	130
LOANS ORIGINATED	7	1789	29	8333	88	18841	3	953			9	1601				
APPS APPROVED, NOT ACCEPTED			3	786	15	3087	1	3			2	93				
APPS DENIED	2	140	2	222	27	4843	4	175			4	416				
APPS WITHDRAWN	1	83			17	4307	1	265								
FILES CLOSED FOR INCOMPLETENESS			1	83	7	1531					1	45				
MD/BALTIMORE COUNTY/4036.02															32	109
LOANS ORIGINATED	10	2692	63	21102	106	28519	3	42			9	1404				
APPS APPROVED, NOT ACCEPTED	1	226	2	770	11	2518	4	43			1	156				
APPS DENIED			6	2142	21	4749	2	20			3	219				
APPS WITHDRAWN	3	1506	5	1032	23	5004					4	510				
FILES CLOSED FOR INCOMPLETENESS					8	1531					2	456				
MD/BALTIMORE COUNTY/4037.01															31	111
LOANS ORIGINATED	9	2390	56	24240	146	36426	6	1393			22	3969	1	135		
APPS APPROVED, NOT ACCEPTED			4	2086	22	5004	3	44			1	177				
APPS DENIED	1	113	4	731	54	12879	5	79			5	568				
APPS WITHDRAWN	4	729	7	2927	37	10768	2	56			2	379				
FILES CLOSED FOR INCOMPLETENESS			2	792	16	4010	1	25			4	598				
MD/BALTIMORE COUNTY/4037.02															34	114
LOANS ORIGINATED	17	3523	18	3756	90	16170	2	171			12	1575				
APPS APPROVED, NOT ACCEPTED	1	147	2	310	12	2283										
APPS DENIED	2	546	3	445	18	3278	6	54			3	164				
APPS WITHDRAWN	1	180	1	228	14	2903					1	15				
FILES CLOSED FOR INCOMPLETENESS	1	216	1	310	15	2325					2	297				
MD/BALTIMORE COUNTY/4038.01															14	235
LOANS ORIGINATED	2	895	18	11704	40	13697	3	429			1	395				
APPS APPROVED, NOT ACCEPTED			3	1935	3	985										
APPS DENIED			1	50	16	6351	2	54								
APPS WITHDRAWN			2	2094	13	5369										
FILES CLOSED FOR INCOMPLETENESS			1	417	7	3208					1	960				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4038.02															8	237
LOANS ORIGINATED	3	1205	39	17093	67	25313	2	581			2	855				
APPS APPROVED, NOT ACCEPTED			2	664	5	1403	2	29			1	360				
APPS DENIED			6	2126	19	9071	1	3			3	1084				
APPS WITHDRAWN			3	1434	22	8512	1	2600			1	2600				
FILES CLOSED FOR INCOMPLETENESS			2	1417	4	1410										
MD/BALTIMORE COUNTY/4038.03															8	162
LOANS ORIGINATED	9	1631	43	11734	72	20345	4	650			11	3043				
APPS APPROVED, NOT ACCEPTED	2	213	7	1929	9	2286	1	5			2	436				
APPS DENIED	3	731	8	2268	28	7283	2	329			3	882				
APPS WITHDRAWN			5	1137	6	1588	1	100			1	168				
FILES CLOSED FOR INCOMPLETENESS			2	329												
MD/BALTIMORE COUNTY/4041.01															44	142
LOANS ORIGINATED	83	21654	77	18342	127	27361	7	458			20	3960				
APPS APPROVED, NOT ACCEPTED	3	711	2	498	13	2646	1	9			1	285				
APPS DENIED	12	3397	9	2254	29	6573	6	172			3	737				
APPS WITHDRAWN	8	1792	9	2277	27	6098					12	2368				
FILES CLOSED FOR INCOMPLETENESS	2	370	1	135	17	3510					4	793				
MD/BALTIMORE COUNTY/4041.02															55	81
LOANS ORIGINATED	20	4033	21	3124	94	15123	7	338			17	2672				
APPS APPROVED, NOT ACCEPTED			3	389	7	1248					1	100	1	65		
APPS DENIED	7	1338	5	930	50	10122	12	202			6	910	1	3		
APPS WITHDRAWN	4	1195	3	576	28	5053	1	55			1	313				
FILES CLOSED FOR INCOMPLETENESS			1	340	10	1817										
MD/BALTIMORE COUNTY/4042.01															60	92
LOANS ORIGINATED	12	2977	18	4167	84	17038	7	203			7	1214				
APPS APPROVED, NOT ACCEPTED			2	453	9	1765	2	37			1	95				
APPS DENIED	2	376	3	590	22	4959	12	84			1	5				
APPS WITHDRAWN	1	257	3	1012	14	2797										
FILES CLOSED FOR INCOMPLETENESS			2	493	6	1243										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4042.02															71	64
LOANS ORIGINATED	5	1221	6	1737	40	10972	1	125			2	256				
APPS APPROVED, NOT ACCEPTED			1	132	2	520										
APPS DENIED	1	238	4	832	10	2860	6	25			6	182				
APPS WITHDRAWN	3	876	2	723	9	2091					1	127				
FILES CLOSED FOR INCOMPLETENESS			1	152	2	364										
MD/BALTIMORE COUNTY/4044.02															24	147
LOANS ORIGINATED	27	5985	41	12024	188	42939	7	692			15	2468				
APPS APPROVED, NOT ACCEPTED	1	123	2	745	27	6727	4	62			1	148				
APPS DENIED	2	800	3	706	33	8659	10	119			3	148	1	19		
APPS WITHDRAWN	4	788	3	653	35	10245	1	50	1	12400	3	818				
FILES CLOSED FOR INCOMPLETENESS					14	2820					1	135				
MD/BALTIMORE COUNTY/4044.03															60	45
LOANS ORIGINATED	19	5564	18	4316	59	11267	3	132			10	1445				
APPS APPROVED, NOT ACCEPTED					3	323	1	8			1	95				
APPS DENIED	2	751	5	1022	23	4392	3	18			4	300				
APPS WITHDRAWN	2	662	3	1058	5	758	1	45			1	62				
FILES CLOSED FOR INCOMPLETENESS					6	923					1	92				
MD/BALTIMORE COUNTY/4044.04															30	106
LOANS ORIGINATED	21	5282	20	4378	133	27048	3	403	1	11485	8	1132				
APPS APPROVED, NOT ACCEPTED			1	80	11	2296	1	8			1	300				
APPS DENIED	4	1491	4	1323	18	3728	13	341			3	292	1	85		
APPS WITHDRAWN	3	1091	7	2094	13	2826										
FILES CLOSED FOR INCOMPLETENESS			2	670	7	1418	2	278								
MD/BALTIMORE COUNTY/4045.01															37	88
LOANS ORIGINATED	17	3516	33	5797	99	16848	7	336			5	850				
APPS APPROVED, NOT ACCEPTED	1	230	1	240	11	1879	4	51								
APPS DENIED	1	157	3	587	31	5407	8	292			6	443				
APPS WITHDRAWN	1	166	3	543	15	2710	4	178			2	356				
FILES CLOSED FOR INCOMPLETENESS			2	335	11	1979	1	25								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4045.02															50	67
LOANS ORIGINATED	8	1321	15	2133	68	9440	3	180			15	1695				
APPS APPROVED, NOT ACCEPTED					6	887	4	58			2	197				
APPS DENIED			2	345	29	3775	6	65			7	381				
APPS WITHDRAWN	2	359	2	100	11	1541					4	356				
FILES CLOSED FOR INCOMPLETENESS					7	853										
MD/BALTIMORE COUNTY/4046.00															11	131
LOANS ORIGINATED	5	1676	14	4273	59	15699	4	265			4	1071				
APPS APPROVED, NOT ACCEPTED					7	2619					1	164				
APPS DENIED	1	251	2	514	21	5441	4	189			3	608				
APPS WITHDRAWN			6	1951	15	3040					1	177				
FILES CLOSED FOR INCOMPLETENESS			1	250	10	4302	1	111			2	288				
MD/BALTIMORE COUNTY/4048.00															16	141
LOANS ORIGINATED	6	1994	16	5329	41	12178	6	701								
APPS APPROVED, NOT ACCEPTED					8	2077					1	410				
APPS DENIED	1	375	3	914	29	13411	4	32			1	217				
APPS WITHDRAWN	2	743	1	365	16	5609					1	410				
FILES CLOSED FOR INCOMPLETENESS					1	514										
MD/BALTIMORE COUNTY/4049.00															11	192
LOANS ORIGINATED	8	2894	36	18045	108	32271	2	616			3	925				
APPS APPROVED, NOT ACCEPTED			2	2000	5	2074					1	308				
APPS DENIED	1	570	6	3338	23	10198	2	20			2	598				
APPS WITHDRAWN	1	319	1	190	20	10132										
FILES CLOSED FOR INCOMPLETENESS					5	1499	1	90								
MD/BALTIMORE COUNTY/4050.00															6	127
LOANS ORIGINATED	11	3325	25	9197	104	27928	15	4679			6	1276				
APPS APPROVED, NOT ACCEPTED	1	147	3	1238	11	3319	1	30			1	249				
APPS DENIED	1	177	6	1606	28	7458	5	323			4	524				
APPS WITHDRAWN	2	484	4	1535	14	3486	1	352								
FILES CLOSED FOR INCOMPLETENESS	2	980			12	2571					1	384				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4060.00															6	141
LOANS ORIGINATED	16	5776	45	15223	143	40803	12	1483			5	1687				
APPS APPROVED, NOT ACCEPTED	1	231	1	467	12	4156	1	11								
APPS DENIED	3	892	1	350	33	11746	3	30			1	99				
APPS WITHDRAWN	3	873	4	1410	24	6413	1	15			2	567				
FILES CLOSED FOR INCOMPLETENESS			2	482	7	1435	1	8			1	200				
MD/BALTIMORE COUNTY/4070.01															8	152
LOANS ORIGINATED	9	3379	28	11468	95	26529	11	1004			1	169				
APPS APPROVED, NOT ACCEPTED	1	221			10	3652	2	50			1	675				
APPS DENIED			2	406	15	5115	2	319			6	1346				
APPS WITHDRAWN	1	273	4	1592	13	3346					1	308				
FILES CLOSED FOR INCOMPLETENESS					4	816										
MD/BALTIMORE COUNTY/4070.02															6	121
LOANS ORIGINATED	10	3073	43	14150	119	30034	12	1161			4	644				
APPS APPROVED, NOT ACCEPTED			2	782	10	2908	2	73			1	132				
APPS DENIED	4	1274	1	495	33	9657	9	1091			2	336				
APPS WITHDRAWN	2	772	4	1662	32	8977										
FILES CLOSED FOR INCOMPLETENESS			1	352	11	2464	1	62								
MD/BALTIMORE COUNTY/4081.00															14	133
LOANS ORIGINATED	13	4366	69	23471	174	50101	8	1680			18	3584				
APPS APPROVED, NOT ACCEPTED			3	910	10	2188	3	160			1	211				
APPS DENIED	1	341	5	2083	24	6695	5	188			2	581				
APPS WITHDRAWN	1	314	5	1761	21	7186	1	75			2	296				
FILES CLOSED FOR INCOMPLETENESS	1	285	1	417	12	4145										
MD/BALTIMORE COUNTY/4082.00															11	176
LOANS ORIGINATED			33	17665	42	17996	2	124			1	167				
APPS APPROVED, NOT ACCEPTED			1	500	5	1645										
APPS DENIED			3	1086	10	5668	1	32			1	319				
APPS WITHDRAWN			3	1695	8	3379										
FILES CLOSED FOR INCOMPLETENESS					2	408										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4083.02															12	180
LOANS ORIGINATED	3	914	42	19820	95	39685	6	2196			9	2083				
APPS APPROVED, NOT ACCEPTED			1	256	2	703										
APPS DENIED			2	915	12	6105	2	55								
APPS WITHDRAWN	1	348	8	2667	11	5620					2	539				
FILES CLOSED FOR INCOMPLETENESS			1	520	10	3930					1	227				
MD/BALTIMORE COUNTY/4083.03															12	236
LOANS ORIGINATED	3	1409	31	14940	105	44093	3	780								
APPS APPROVED, NOT ACCEPTED			1	100	6	3343										
APPS DENIED			3	1788	19	8480										
APPS WITHDRAWN			2	1081	12	5346										
FILES CLOSED FOR INCOMPLETENESS					9	4406										
MD/BALTIMORE COUNTY/4083.04															12	114
LOANS ORIGINATED	4	1710	65	22185	127	38279	6	1270			14	3093				
APPS APPROVED, NOT ACCEPTED			3	1298	13	4121	1	25			1	183				
APPS DENIED	2	726	3	1934	17	7683	4	399			1	298				
APPS WITHDRAWN			3	1061	17	6516	1	120								
FILES CLOSED FOR INCOMPLETENESS					7	1199					1	249				
MD/BALTIMORE COUNTY/4084.00															17	146
LOANS ORIGINATED			3	561	28	5120	1	94			11	2223				
APPS APPROVED, NOT ACCEPTED			1	182	5	1407					3	889				
APPS DENIED	1	186	1	249	8	1574					2	525				
APPS WITHDRAWN	1	215	1	200	5	1071										
FILES CLOSED FOR INCOMPLETENESS					5	884					1	220				
MD/BALTIMORE COUNTY/4085.02															12	155
LOANS ORIGINATED	1	375	39	14360	140	40459	3	723			6	992				
APPS APPROVED, NOT ACCEPTED			1	100	9	2878	8	313			2	249				
APPS DENIED	2	676	1	288	24	8775	3	48			2	904				
APPS WITHDRAWN			6	1794	18	6612										
FILES CLOSED FOR INCOMPLETENESS			2	557	14	4797					1	135				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4085.03															48	71
LOANS ORIGINATED	11	2414	14	2459	45	7924	3	15			6	981				
APPS APPROVED, NOT ACCEPTED					4	548										
APPS DENIED			2	348	20	4148	3	25			3	423				
APPS WITHDRAWN			3	489	9	1655	1	222			1	95				
FILES CLOSED FOR INCOMPLETENESS					1	101										
MD/BALTIMORE COUNTY/4085.05															23	126
LOANS ORIGINATED	11	3807	41	13269	82	18991	6	272			6	1479				
APPS APPROVED, NOT ACCEPTED			1	367	6	1356	4	159								
APPS DENIED	1	280	1	312	20	4848	5	520			4	496				
APPS WITHDRAWN	1	342	9	2820	15	3811	1	198								
FILES CLOSED FOR INCOMPLETENESS			1	455	7	1678										
MD/BALTIMORE COUNTY/4085.06															57	56
LOANS ORIGINATED	3	731	11	2517	17	3386	3	14	1	10000	3	532				
APPS APPROVED, NOT ACCEPTED			1	287	1	264										
APPS DENIED			1	240	6	1553	1	10								
APPS WITHDRAWN			2	345	6	1584					1	155				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE COUNTY/4085.07															56	71
LOANS ORIGINATED	2	692	3	619	13	2240	4	28			2	92				
APPS APPROVED, NOT ACCEPTED					2	245	1	8								
APPS DENIED			4	527	7	1225	3	21			2	15	2	75		
APPS WITHDRAWN					2	293										
FILES CLOSED FOR INCOMPLETENESS					3	397										
MD/BALTIMORE COUNTY/4086.01															13	115
LOANS ORIGINATED	13	3622	43	10887	97	20796	7	1380			6	1381				
APPS APPROVED, NOT ACCEPTED	1	233	2	516	5	1405	3	35								
APPS DENIED			2	551	22	5152	8	234			3	749				
APPS WITHDRAWN	1	334	12	2847	14	3394	1	10			3	628				
FILES CLOSED FOR INCOMPLETENESS			2	537	9	2127	1	30								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4086.02															14	120
LOANS ORIGINATED	4	1258	20	5541	57	13458	4	584			4	696				
APPS APPROVED, NOT ACCEPTED					3	479	2	21								
APPS DENIED			2	519	7	1088	3	520			1	175				
APPS WITHDRAWN			2	476	5	998					1	155				
FILES CLOSED FOR INCOMPLETENESS					6	1777										
MD/BALTIMORE COUNTY/4087.02															8	148
LOANS ORIGINATED	4	1280	30	10647	56	14932	7	1118			5	1585				
APPS APPROVED, NOT ACCEPTED					8	1531	1	11			1	163				
APPS DENIED			1	412	7	1918	4	425			1	295				
APPS WITHDRAWN			4	1215	9	3062					1	192				
FILES CLOSED FOR INCOMPLETENESS			1	311	4	1038					1	311				
MD/BALTIMORE COUNTY/4087.03															12	151
LOANS ORIGINATED	16	4217	87	24332	158	33922	8	356			18	3120				
APPS APPROVED, NOT ACCEPTED	3	896	3	728	10	2321	3	33			1	180				
APPS DENIED			6	2479	30	7277	2	30			2	480				
APPS WITHDRAWN			13	5004	28	6043					3	540				
FILES CLOSED FOR INCOMPLETENESS			2	605	13	3583										
MD/BALTIMORE COUNTY/4087.04															19	164
LOANS ORIGINATED	10	4656	103	41834	153	44626	8	454			7	1454				
APPS APPROVED, NOT ACCEPTED			7	3074	13	3063	1	15								
APPS DENIED			5	1884	30	7810	3	38			4	666				
APPS WITHDRAWN	2	937	14	5919	29	8169	2	90			3	883				
FILES CLOSED FOR INCOMPLETENESS					12	3520					1	225				
MD/BALTIMORE COUNTY/4088.00															19	133
LOANS ORIGINATED	3	711	16	4071	49	10320	4	333			4	720				
APPS APPROVED, NOT ACCEPTED			1	256	2	997	2	17								
APPS DENIED			1	200	12	3132	4	347								
APPS WITHDRAWN	1	236	3	708	11	2847					1	152				
FILES CLOSED FOR INCOMPLETENESS			1	200	5	1260										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4089.00															13	139
LOANS ORIGINATED	10	3109	34	9791	64	14926	4	426			4	878				
APPS APPROVED, NOT ACCEPTED			1	290	6	1442	2	16			1	218				
APPS DENIED	1	236	3	920	20	5179	1	3								
APPS WITHDRAWN	2	468	2	551	9	1856	1	245			1	157				
FILES CLOSED FOR INCOMPLETENESS			3	641	13	2864					1	277				
MD/BALTIMORE COUNTY/4101.00															7	188
LOANS ORIGINATED	8	3029	50	21488	150	54946	9	1509			9	1923				
APPS APPROVED, NOT ACCEPTED			2	692	12	3856	1	25								
APPS DENIED			4	1895	32	13444	4	181								
APPS WITHDRAWN	1	357	6	3519	30	14116	1	25								
FILES CLOSED FOR INCOMPLETENESS	1	373	2	824	8	2448										
MD/BALTIMORE COUNTY/4102.00															6	150
LOANS ORIGINATED	12	4596	52	22827	141	50418	7	1228			2	1670				
APPS APPROVED, NOT ACCEPTED			6	2846	7	2750	2	25								
APPS DENIED			3	1299	24	10967	2	108			3	557				
APPS WITHDRAWN	1	167	5	2553	19	6634										
FILES CLOSED FOR INCOMPLETENESS			1	416	5	2438	2	185			1	356				
MD/BALTIMORE COUNTY/4111.01															4	113
LOANS ORIGINATED	3	1187	18	5791	56	15084	4	892			3	960				
APPS APPROVED, NOT ACCEPTED			2	555	5	1791					1	138				
APPS DENIED	2	482	3	741	10	3301	3	18			3	137				
APPS WITHDRAWN			2	659	6	2308										
FILES CLOSED FOR INCOMPLETENESS			2	631	1	560					1	560				
MD/BALTIMORE COUNTY/4111.02															6	129
LOANS ORIGINATED	6	1656	16	5912	78	18951	7	534			3	500				
APPS APPROVED, NOT ACCEPTED					10	2747										
APPS DENIED	2	339	1	216	22	7492	5	60								
APPS WITHDRAWN	1	309	3	805	14	3802					1	100				
FILES CLOSED FOR INCOMPLETENESS			1	129	8	2162					1	129				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4112.01															4	140
LOANS ORIGINATED	7	2610	32	11755	74	18990	5	1124			3	691				
APPS APPROVED, NOT ACCEPTED			2	519	7	2099	1	43								
APPS DENIED			1	299	15	4487	4	583			2	587				
APPS WITHDRAWN			2	1190	12	3218										
FILES CLOSED FOR INCOMPLETENESS					9	2255										
MD/BALTIMORE COUNTY/4112.02															7	149
LOANS ORIGINATED	5	1838	43	14680	92	24979	8	1893			3	896				
APPS APPROVED, NOT ACCEPTED			1	401	9	1894	1	22								
APPS DENIED					23	7797	3	38			2	397				
APPS WITHDRAWN			8	2822	11	3555	1	19			2	618				
FILES CLOSED FOR INCOMPLETENESS	1	224			13	3875										
MD/BALTIMORE COUNTY/4113.02															24	119
LOANS ORIGINATED	25	9225	33	11616	85	24061	3	262			1	135				
APPS APPROVED, NOT ACCEPTED					3	983	2	21								
APPS DENIED	7	1907	5	1545	36	8940	5	143			2	493	1	41		
APPS WITHDRAWN	2	658	3	916	12	3901										
FILES CLOSED FOR INCOMPLETENESS					4	1151										
MD/BALTIMORE COUNTY/4113.03															19	103
LOANS ORIGINATED	19	4011	30	5634	115	20437	7	356	2	16750	6	755				
APPS APPROVED, NOT ACCEPTED					7	1160	3	24								
APPS DENIED	1	223	5	919	28	6673	9	616			3	233				
APPS WITHDRAWN			3	514	19	4209	1	35			1	27				
FILES CLOSED FOR INCOMPLETENESS					10	1708										
MD/BALTIMORE COUNTY/4113.06															28	93
LOANS ORIGINATED	28	5387	40	6857	136	23428	10	695			19	2386				
APPS APPROVED, NOT ACCEPTED	1	255	1	180	12	2166	8	116			1	95				
APPS DENIED	3	584	9	1619	37	6966	10	103			12	1050				
APPS WITHDRAWN	3	510	5	1186	25	5171	1	157			1	152				
FILES CLOSED FOR INCOMPLETENESS					12	2321					1	234				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4113.07															30	97
LOANS ORIGINATED	11	2133	25	5580	78	12318	3	353			14	2035				
APPS APPROVED, NOT ACCEPTED	1	211	1	180	7	1080	1	8								
APPS DENIED			5	836	28	5348	3	38			6	962				
APPS WITHDRAWN	1	138	3	384	11	1679	1	6			2	308				
FILES CLOSED FOR INCOMPLETENESS	1	196	1	151	5	1114					1	176				
MD/BALTIMORE COUNTY/4113.08															17	115
LOANS ORIGINATED	14	3576	28	7118	90	17627	4	68			2	410				
APPS APPROVED, NOT ACCEPTED			1	271	8	1867	1	17								
APPS DENIED	2	484	4	1222	25	5514	9	250			1	135				
APPS WITHDRAWN	3	941	3	641	8	1619	2	55			2	129				
FILES CLOSED FOR INCOMPLETENESS					10	2601										
MD/BALTIMORE COUNTY/4113.09															23	136
LOANS ORIGINATED	18	6223	102	29130	246	66796	13	1621			17	3379				
APPS APPROVED, NOT ACCEPTED	1	232	3	1050	16	4645	2	446			2	591				
APPS DENIED	3	1249	11	2529	42	12150	8	284			6	1016	1	566		
APPS WITHDRAWN	1	395	11	2610	29	8143	3	286			3	464				
FILES CLOSED FOR INCOMPLETENESS			4	1478	24	6686					3	598				
MD/BALTIMORE COUNTY/4114.04															18	118
LOANS ORIGINATED	11	2613	19	4733	85	15488	5	220			1	71				
APPS APPROVED, NOT ACCEPTED					7	1380	2	10								
APPS DENIED	4	1013	3	580	22	3873	2	200			1	97				
APPS WITHDRAWN	4	912	1	270	13	2281										
FILES CLOSED FOR INCOMPLETENESS					5	957										
MD/BALTIMORE COUNTY/4114.06															12	115
LOANS ORIGINATED	16	3761	29	5916	108	20637	7	830			8	1624				
APPS APPROVED, NOT ACCEPTED					12	2429	1	13			1	134				
APPS DENIED	1	475	1	219	20	4038	7	68								
APPS WITHDRAWN			1	274	18	4380					1	150				
FILES CLOSED FOR INCOMPLETENESS	1	225			6	1442					1	108				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4114.07															26	77
LOANS ORIGINATED	27	4829	29	5193	116	17903	6	391			14	2276				
APPS APPROVED, NOT ACCEPTED	2	450	2	457	10	1791	2	17			1	122				
APPS DENIED	2	305	2	324	31	5299	7	154			6	799				
APPS WITHDRAWN	4	772	3	654	17	2750	4	386								
FILES CLOSED FOR INCOMPLETENESS	1	239	3	498	15	2446					1	80				
MD/BALTIMORE COUNTY/4114.08															29	84
LOANS ORIGINATED	11	1897	13	2233	47	7073	3	105			9	1310				
APPS APPROVED, NOT ACCEPTED					6	1029					1	181				
APPS DENIED	2	582			15	2664	6	41			7	848				
APPS WITHDRAWN	2	375	2	280	10	1474	1	15			3	466				
FILES CLOSED FOR INCOMPLETENESS			1	226	9	1240					2	246				
MD/BALTIMORE COUNTY/4114.09															21	112
LOANS ORIGINATED	25	5528	28	6065	148	27130	5	42			8	1071				
APPS APPROVED, NOT ACCEPTED	1	159	2	374	10	1838	5	179			1	392				
APPS DENIED	1	330	2	241	33	7031	3	74			2	291				
APPS WITHDRAWN			2	428	15	3071					1	113				
FILES CLOSED FOR INCOMPLETENESS					11	2018	1	17			2	375				
MD/BALTIMORE COUNTY/4114.10															27	112
LOANS ORIGINATED	12	2714	22	5080	105	20065	7	528			3	423				
APPS APPROVED, NOT ACCEPTED	2	394	3	455	12	1756	1	10			3	382				
APPS DENIED			4	615	34	6369	2	29			1	272				
APPS WITHDRAWN			4	480	16	3608	1	320								
FILES CLOSED FOR INCOMPLETENESS			1	200	8	1756	2	75			1	200	1	25		
MD/BALTIMORE COUNTY/4201.00															7	72
LOANS ORIGINATED	27	5085	23	4836	54	6632	7	171			5	483				
APPS APPROVED, NOT ACCEPTED	1	172			5	479	2	55								
APPS DENIED	2	542	3	502	20	2685	5	87			3	397				
APPS WITHDRAWN	2	421	5	1209	12	1562					3	336				
FILES CLOSED FOR INCOMPLETENESS					6	709					2	276				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4202.00															8	73
LOANS ORIGINATED	16	2288	18	3192	36	4793	1	5			7	657				
APPS APPROVED, NOT ACCEPTED					3	341										
APPS DENIED	2	401	8	389	15	2061	2	14					7	135		
APPS WITHDRAWN	2	538	3	782	8	938	1	20								
FILES CLOSED FOR INCOMPLETENESS					4	344										
MD/BALTIMORE COUNTY/4203.01															20	57
LOANS ORIGINATED	8	938	4	242	27	3163	4	87			7	518				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	3	325			8	1117	1	2			1	164				
APPS WITHDRAWN	1	142	2	121	4	418										
FILES CLOSED FOR INCOMPLETENESS					4	571										
MD/BALTIMORE COUNTY/4203.02															16	74
LOANS ORIGINATED	10	1166	6	422	19	2169	6	37			8	615				
APPS APPROVED, NOT ACCEPTED			1	95	4	376										
APPS DENIED			1	82	10	1004	6	143			3	95				
APPS WITHDRAWN					5	527	1	86			2	161				
FILES CLOSED FOR INCOMPLETENESS					1	100					1	100				
MD/BALTIMORE COUNTY/4203.03															5	83
LOANS ORIGINATED	5	606	4	636	22	3045	2	19			2	315				
APPS APPROVED, NOT ACCEPTED	1	157			2	309										
APPS DENIED			1	100	10	1319	1	4			2	339				
APPS WITHDRAWN					2	223					1	92				
FILES CLOSED FOR INCOMPLETENESS			1	181	5	648										
MD/BALTIMORE COUNTY/4204.01															25	67
LOANS ORIGINATED	29	3983	17	2095	56	6582	5	92			19	1705				
APPS APPROVED, NOT ACCEPTED	1	82	2	363	10	1216	1	5			3	282				
APPS DENIED	4	510	3	442	38	4405	15	422			12	1320				
APPS WITHDRAWN	9	909	5	773	23	2641					6	612				
FILES CLOSED FOR INCOMPLETENESS					10	1170					2	172				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4204.02															10	64
LOANS ORIGINATED	10	1547	7	916	24	3164	7	428			5	396				
APPS APPROVED, NOT ACCEPTED					2	170										
APPS DENIED	3	477			13	1796	5	57			4	524				
APPS WITHDRAWN	1	110			3	567	1	4								
FILES CLOSED FOR INCOMPLETENESS					3	276										
MD/BALTIMORE COUNTY/4205.00															20	75
LOANS ORIGINATED	17	1950	17	1630	54	6555	4	14			15	1385				
APPS APPROVED, NOT ACCEPTED	1	177	4	288	7	984	3	78			2	126				
APPS DENIED	2	146	1	140	39	4738	11	126			8	859				
APPS WITHDRAWN			1	95	14	1806					2	233				
FILES CLOSED FOR INCOMPLETENESS	1	69			5	555					1	48				
MD/BALTIMORE COUNTY/4206.00															19	70
LOANS ORIGINATED	21	2737	21	2475	62	7659	10	71			27	3687				
APPS APPROVED, NOT ACCEPTED	1	187	1	95	5	494	1	55			1	67				
APPS DENIED	3	418	2	144	24	2922	11	133			4	219				
APPS WITHDRAWN	2	231			16	2104					1	94				
FILES CLOSED FOR INCOMPLETENESS			1	176	11	1298					1	55				
MD/BALTIMORE COUNTY/4207.01															23	43
LOANS ORIGINATED	10	1322	6	648	22	3128	3	14			2	154				
APPS APPROVED, NOT ACCEPTED	1	80	1	125	7	801	1	14			1	94				
APPS DENIED					6	835	9	113			1	47				
APPS WITHDRAWN	1	163	2	95	10	1456	1	139								
FILES CLOSED FOR INCOMPLETENESS					2	188										
MD/BALTIMORE COUNTY/4207.02															13	84
LOANS ORIGINATED	13	1757	5	667	21	2565	3	154			1	164				
APPS APPROVED, NOT ACCEPTED					4	524	1	8								
APPS DENIED			1	152	6	1044	7	206			1	10				
APPS WITHDRAWN			1	101												
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4208.00															15	82
LOANS ORIGINATED	15	2190	14	1494	49	6834	5	88			6	645				
APPS APPROVED, NOT ACCEPTED	2	219			6	890										
APPS DENIED			2	245	23	2672	4	23			3	283				
APPS WITHDRAWN	1	98	2	272	12	1477					3	313				
FILES CLOSED FOR INCOMPLETENESS					4	597					1	143				
MD/BALTIMORE COUNTY/4209.00															21	76
LOANS ORIGINATED	39	7109	14	2152	40	5184	6	261			6	557				
APPS APPROVED, NOT ACCEPTED	2	249	1	124	5	665	2	260								
APPS DENIED	13	2396	4	965	17	1757	4	22			5	316				
APPS WITHDRAWN	11	1975	2	273	10	1551	1	3			3	577				
FILES CLOSED FOR INCOMPLETENESS					3	345										
MD/BALTIMORE COUNTY/4210.00															26	41
LOANS ORIGINATED	3	240	3	170	18	1484	1	5			6	393				
APPS APPROVED, NOT ACCEPTED					1	200										
APPS DENIED			1	64	13	1564	2	41			3	129				
APPS WITHDRAWN	1	69			2	307										
FILES CLOSED FOR INCOMPLETENESS					3	363					1	90				
MD/BALTIMORE COUNTY/4211.01															25	58
LOANS ORIGINATED	13	1946	7	922	37	5005	5	213	1	2000	11	1046				
APPS APPROVED, NOT ACCEPTED			1	106	7	1131	1	5			1	60				
APPS DENIED	1	183	3	184	15	1887	3	32			11	864				
APPS WITHDRAWN			3	355	11	1673					7	680				
FILES CLOSED FOR INCOMPLETENESS					4	402										
MD/BALTIMORE COUNTY/4211.02															16	52
LOANS ORIGINATED	21	2720	7	586	47	5694	2	14			10	1152				
APPS APPROVED, NOT ACCEPTED	2	248	1	63	6	887	1	60			1	63				
APPS DENIED	3	280	3	178	17	2338	7	64			6	396				
APPS WITHDRAWN	2	140	1	130	4	481										
FILES CLOSED FOR INCOMPLETENESS	1	79	2	230	5	644										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4212.00															13	73
LOANS ORIGINATED	10	1439	3	355	35	5108	3	33			4	461				
APPS APPROVED, NOT ACCEPTED			1	306	4	588	1	10								
APPS DENIED	2	398	2	191	9	1435	6	182			2	11				
APPS WITHDRAWN	3	806	1	68	4	659					1	68				
FILES CLOSED FOR INCOMPLETENESS					4	608	1	187								
MD/BALTIMORE COUNTY/4213.00															79	49
LOANS ORIGINATED	1	40	3	486	16	2062			1	1750	2	165				
APPS APPROVED, NOT ACCEPTED					4	523					2	230				
APPS DENIED	2	274	2	108	11	1241	5	25			4	381	1	58		
APPS WITHDRAWN	1	204	3	489	3	653										
FILES CLOSED FOR INCOMPLETENESS			1	309	8	1011					5	547				
MD/BALTIMORE COUNTY/4301.01															59	44
LOANS ORIGINATED	10	1491	3	431	18	2474	4	38			4	406				
APPS APPROVED, NOT ACCEPTED	1	157			3	347										
APPS DENIED	6	846	2	204	8	1138	3	13			2	109				
APPS WITHDRAWN	2	177			4	435	1	80								
FILES CLOSED FOR INCOMPLETENESS			1	62	6	810	1	135			2	242				
MD/BALTIMORE COUNTY/4301.04															15	79
LOANS ORIGINATED	14	2321	10	1241	47	7389	2	10			5	646				
APPS APPROVED, NOT ACCEPTED	1	203	1	135	2	415	1	14			1	135				
APPS DENIED	2	284	2	286	25	3972	6	31			1	89				
APPS WITHDRAWN	1	260			11	1565										
FILES CLOSED FOR INCOMPLETENESS					3	502										
MD/BALTIMORE COUNTY/4302.00															25	70
LOANS ORIGINATED	18	3215	6	1143	36	5486	3	63			3	466				
APPS APPROVED, NOT ACCEPTED	1	183			2	467										
APPS DENIED	1	177	1	124	20	2714	5	109			4	469				
APPS WITHDRAWN	3	565	1	371	16	2994										
FILES CLOSED FOR INCOMPLETENESS	1	157			4	988										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4303.00															43	40
LOANS ORIGINATED	17	2263	5	361	47	5021	6	176			26	1987	1	14		
APPS APPROVED, NOT ACCEPTED			1	51	5	708	3	20			1	158	1	51		
APPS DENIED	3	519	6	411	39	4285	13	289			21	1388	3	107		
APPS WITHDRAWN			1	74	9	945	1	82			3	249				
FILES CLOSED FOR INCOMPLETENESS	1	170			4	453	1	6			1	139				
MD/BALTIMORE COUNTY/4304.00															18	90
LOANS ORIGINATED	20	4379	23	4717	84	14350	2	360	1	285	6	872				
APPS APPROVED, NOT ACCEPTED	2	353			7	1051	2	22								
APPS DENIED	1	220	3	314	32	5494	7	91			5	308				
APPS WITHDRAWN	3	513	5	723	14	2641					2	303				
FILES CLOSED FOR INCOMPLETENESS			1	275	13	1822					1	165				
MD/BALTIMORE COUNTY/4306.00															10	94
LOANS ORIGINATED	10	2614	13	2508	62	11879	6	790			3	495				
APPS APPROVED, NOT ACCEPTED			2	310	5	1138	2	21								
APPS DENIED	1	291	1	79	10	2052	4	200			1	79				
APPS WITHDRAWN			2	555	8	1815	4	725			1	141				
FILES CLOSED FOR INCOMPLETENESS			2	229	1	180										
MD/BALTIMORE COUNTY/4307.00															13	103
LOANS ORIGINATED	20	4273	34	6104	130	22168	5	286			23	3482				
APPS APPROVED, NOT ACCEPTED					14	1940	1	5			4	727				
APPS DENIED	1	231			24	4122	4	39			3	364				
APPS WITHDRAWN	2	379	5	805	20	3639					4	720				
FILES CLOSED FOR INCOMPLETENESS	1	181			11	1815	1	141								
MD/BALTIMORE COUNTY/4308.00															14	93
LOANS ORIGINATED	12	2232	25	3970	75	11886	6	84			14	2220				
APPS APPROVED, NOT ACCEPTED			2	363			1	6								
APPS DENIED	3	631			18	2699	6	134			3	324				
APPS WITHDRAWN			4	846	8	1334	1	10								
FILES CLOSED FOR INCOMPLETENESS					10	1567	2	303			1	208				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4309.00															52	50
LOANS ORIGINATED	14	2694	11	1702	58	7845	6	234			12	1628				
APPS APPROVED, NOT ACCEPTED	1	98			9	1718					1	172				
APPS DENIED	3	522			20	3245	4	47			4	332				
APPS WITHDRAWN	3	482	2	246	8	1408										
FILES CLOSED FOR INCOMPLETENESS			1	213	4	853					1	174				
MD/BALTIMORE COUNTY/4401.00															11	99
LOANS ORIGINATED	24	5104	25	4312	112	17963	7	233			7	1042	1	10		
APPS APPROVED, NOT ACCEPTED					8	1103										
APPS DENIED	3	764	2	190	34	5600	4	46			2	347	1	12		
APPS WITHDRAWN	1	178	1	115	17	2788	4	288								
FILES CLOSED FOR INCOMPLETENESS					10	1883					1	174				
MD/BALTIMORE COUNTY/4402.00															25	91
LOANS ORIGINATED	13	2488	10	1539	49	6832	4	227			5	632				
APPS APPROVED, NOT ACCEPTED					5	716	1	8								
APPS DENIED			2	250	16	2984	4	52			3	601				
APPS WITHDRAWN	2	449	1	120	9	1506										
FILES CLOSED FOR INCOMPLETENESS					7	1146					1	141				
MD/BALTIMORE COUNTY/4403.00															44	82
LOANS ORIGINATED	10	1848	7	1335	50	8383	2	102			9	1174				
APPS APPROVED, NOT ACCEPTED					3	485	1	97								
APPS DENIED	4	885	2	247	10	1937	2	56			2	158				
APPS WITHDRAWN	1	175	1	342	4	694					1	76				
FILES CLOSED FOR INCOMPLETENESS					1	304										
MD/BALTIMORE COUNTY/4404.00															30	98
LOANS ORIGINATED	47	8315	15	2395	103	15147	10	532			3	456	1	3		
APPS APPROVED, NOT ACCEPTED	3	560	2	311	13	1791	1	13								
APPS DENIED	8	1501	2	204	56	7127	12	129			7	514				
APPS WITHDRAWN	3	423	3	297	18	2918	1	10			1	80				
FILES CLOSED FOR INCOMPLETENESS					23	3405										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4405.00															12	93
LOANS ORIGINATED	25	4674	11	1962	56	9194	4	108			3	460				
APPS APPROVED, NOT ACCEPTED			1	250	4	960	1	23								
APPS DENIED	4	805	2	303	17	2671	6	377								
APPS WITHDRAWN	1	220	4	703	5	948	1	40			1	79				
FILES CLOSED FOR INCOMPLETENESS	1	345	1	5	6	861										
MD/BALTIMORE COUNTY/4406.00															32	138
LOANS ORIGINATED	6	1793	19	4963	68	15421	5	296			3	617				
APPS APPROVED, NOT ACCEPTED			1	282	6	1653	3	33								
APPS DENIED	6	2417	3	909	13	3475	7	264			1	196				
APPS WITHDRAWN			6	1928	12	3309					2	539				
FILES CLOSED FOR INCOMPLETENESS			1	339	8	2225										
MD/BALTIMORE COUNTY/4407.01															64	75
LOANS ORIGINATED	11	2554	9	1874	67	11944	7	318			9	867				
APPS APPROVED, NOT ACCEPTED			1	57	3	430	2	12			1	148	1	57		
APPS DENIED	2	275	4	1000	21	3731	9	113			1	278				
APPS WITHDRAWN			3	537	14	2756					3	213				
FILES CLOSED FOR INCOMPLETENESS			2	222	6	957					2	342				
MD/BALTIMORE COUNTY/4407.02															35	90
LOANS ORIGINATED	20	4017	37	5823	112	17644	9	108			19	2962				
APPS APPROVED, NOT ACCEPTED			2	260	15	2499	2	164			1	136				
APPS DENIED	4	448	3	283	27	4381	6	227			4	667				
APPS WITHDRAWN	5	886	1	66	13	2317					2	222				
FILES CLOSED FOR INCOMPLETENESS					12	1876					1	155				
MD/BALTIMORE COUNTY/4408.00															53	76
LOANS ORIGINATED	7	2209	7	1893	40	11029	5	157								
APPS APPROVED, NOT ACCEPTED					3	1002	1	6								
APPS DENIED	2	685	5	1738	8	2272	4	38			2	345				
APPS WITHDRAWN	1	275	1	210	10	2759	1	188			1	243				
FILES CLOSED FOR INCOMPLETENESS	2	732			2	669										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4409.00															58	73
LOANS ORIGINATED	9	1737	4	673	52	8432	5	32			3	314				
APPS APPROVED, NOT ACCEPTED					5	979	1	6								
APPS DENIED	1	98	2	260	18	3458	3	26			1	80				
APPS WITHDRAWN	2	383			11	2096										
FILES CLOSED FOR INCOMPLETENESS					14	2328										
MD/BALTIMORE COUNTY/4410.00															80	69
LOANS ORIGINATED	10	1478	5	737	40	5365	3	27	1	2250	8	804				
APPS APPROVED, NOT ACCEPTED	1	246			5	703										
APPS DENIED	5	733			17	2628	7	140	1	2250	3	110	1	2		
APPS WITHDRAWN	1	199			9	1200					1	80				
FILES CLOSED FOR INCOMPLETENESS	1	127			6	773										
MD/BALTIMORE COUNTY/4411.01															26	94
LOANS ORIGINATED	13	2216	7	1024	37	6240	11	711			4	608				
APPS APPROVED, NOT ACCEPTED	1	187	1	204	9	1697					1	120				
APPS DENIED	1	222			18	2717	6	35			1	2	1	57		
APPS WITHDRAWN	2	333			13	1828					1	85				
FILES CLOSED FOR INCOMPLETENESS	1	156			9	1691										
MD/BALTIMORE COUNTY/4411.02															38	111
LOANS ORIGINATED	31	5432	16	2570	94	14660	11	354			12	1526				
APPS APPROVED, NOT ACCEPTED	3	575			9	1269	1	3								
APPS DENIED	6	972	5	541	41	7127	17	330			4	587				
APPS WITHDRAWN	3	428	2	105	24	4282	1	3			2	377				
FILES CLOSED FOR INCOMPLETENESS	2	211			12	1985	1	15								
MD/BALTIMORE COUNTY/4501.00															15	93
LOANS ORIGINATED	14	2449	9	1396	57	8287	9	191			7	501				
APPS APPROVED, NOT ACCEPTED	1	83	2	240	9	1589	3	27			1	131				
APPS DENIED	5	566	1	160	24	3054	7	177			9	492				
APPS WITHDRAWN	1	165	2	527	7	1122	1	50								
FILES CLOSED FOR INCOMPLETENESS	1	164	1	98	7	971					1	98				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4502.00															9	81
LOANS ORIGINATED	23	3257	10	1514	77	10516	6	150			6	610				
APPS APPROVED, NOT ACCEPTED					7	1001										
APPS DENIED			2	319	25	3519	13	170			4	366				
APPS WITHDRAWN					12	1672					2	325				
FILES CLOSED FOR INCOMPLETENESS					8	1450										
MD/BALTIMORE COUNTY/4503.00															13	88
LOANS ORIGINATED	16	2620	10	1300	50	8559	6	262			8	821				
APPS APPROVED, NOT ACCEPTED	1	157			5	650	5	247								
APPS DENIED	3	429	3	542	25	3678	12	309			4	376				
APPS WITHDRAWN	3	505	2	280	8	1475										
FILES CLOSED FOR INCOMPLETENESS	1	161			7	1071										
MD/BALTIMORE COUNTY/4504.00															12	87
LOANS ORIGINATED	13	2210			40	5840	4	69			5	639				
APPS APPROVED, NOT ACCEPTED					5	838	2	13			2	336				
APPS DENIED					13	1945	5	795			1	106				
APPS WITHDRAWN	1	167			7	1456					1	180				
FILES CLOSED FOR INCOMPLETENESS					8	1225										
MD/BALTIMORE COUNTY/4505.01															23	55
LOANS ORIGINATED	15	2516	6	643	37	5719	2	12			6	701				
APPS APPROVED, NOT ACCEPTED					3	503	1	6								
APPS DENIED			4	470	16	2266	11	221			5	233				
APPS WITHDRAWN	2	375	2	220	14	2307	1	20			2	279				
FILES CLOSED FOR INCOMPLETENESS			1	104	5	831					1	122				
MD/BALTIMORE COUNTY/4505.03															70	49
LOANS ORIGINATED	7	967	1	36	27	2805	5	167			6	575				
APPS APPROVED, NOT ACCEPTED					6	645					1	105				
APPS DENIED	2	262	2	155	25	2575	10	179			10	458				
APPS WITHDRAWN					10	1158	1	95			1	107				
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4505.04															70	47
LOANS ORIGINATED	7	863	3	237	12	1302	5	33	2	9075	3	253				
APPS APPROVED, NOT ACCEPTED					6	406	2	24								
APPS DENIED	3	315	1	81	15	1628	7	47			2	64				
APPS WITHDRAWN			1	100	6	684										
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE COUNTY/4508.00															41	83
LOANS ORIGINATED	16	2582	19	3712	61	10164	2	13			8	693				
APPS APPROVED, NOT ACCEPTED	1	154			3	374										
APPS DENIED	3	759	1	258	17	2677	7	31			6	409				
APPS WITHDRAWN	2	364	2	391	12	2090	1	173								
FILES CLOSED FOR INCOMPLETENESS			1	280	4	829										
MD/BALTIMORE COUNTY/4509.00															10	101
LOANS ORIGINATED	7	1696	28	6580	95	19167	3	266			7	1389				
APPS APPROVED, NOT ACCEPTED			1	350	8	1914	1	3								
APPS DENIED	4	1040	4	1069	27	4351	6	210			1	148				
APPS WITHDRAWN	1	191	7	1446	14	2935	2	100			1	160				
FILES CLOSED FOR INCOMPLETENESS			1	166	9	1312					2	261				
MD/BALTIMORE COUNTY/4510.00															4	117
LOANS ORIGINATED	4	1026	6	1577	45	10710	5	260			2	270				
APPS APPROVED, NOT ACCEPTED					2	586	1	75								
APPS DENIED	1	163	1	336	11	3056					1	85				
APPS WITHDRAWN			1	323	11	3471	1	106								
FILES CLOSED FOR INCOMPLETENESS			1	400	4	1079					1	322				
MD/BALTIMORE COUNTY/4511.00															55	101
LOANS ORIGINATED	11	2897	9	2266	37	8116	1	230			5	849				
APPS APPROVED, NOT ACCEPTED	1	232	1	241	7	1854										
APPS DENIED	2	503	1	223	13	2404	3	183			2	75				
APPS WITHDRAWN					9	2100										
FILES CLOSED FOR INCOMPLETENESS			1	152	4	700										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4512.00															13	85
LOANS ORIGINATED	24	3565	19	2296	86	13398	4	112			3	387	1	15		
APPS APPROVED, NOT ACCEPTED					6	940							1	27		
APPS DENIED	2	212	3	313	21	3465	4	140			4	489				
APPS WITHDRAWN	4	475	8	785	15	2222	1	10			4	240				
FILES CLOSED FOR INCOMPLETENESS					9	1565										
MD/BALTIMORE COUNTY/4513.00															28	63
LOANS ORIGINATED	5	739	6	506	44	5541	4	64			5	581				
APPS APPROVED, NOT ACCEPTED	1	177	1	16	2	209							1	16		
APPS DENIED	1	150	1	36	17	2168	9	85			2	6	1	36		
APPS WITHDRAWN			1	120	8	1396					1	120				
FILES CLOSED FOR INCOMPLETENESS					9	1133					1	136				
MD/BALTIMORE COUNTY/4514.01															70	63
LOANS ORIGINATED	13	2326	11	1470	73	17818	1	3			13	2652				
APPS APPROVED, NOT ACCEPTED			1	82	6	1568										
APPS DENIED	8	1733	1	171	24	5583	8	167			1	2				
APPS WITHDRAWN					18	4077	1	20			1	261				
FILES CLOSED FOR INCOMPLETENESS	2	359	2	392	8	1891										
MD/BALTIMORE COUNTY/4514.02															56	63
LOANS ORIGINATED	13	2190	9	975	58	7787	5	129			17	1598	1	26		
APPS APPROVED, NOT ACCEPTED			1	43	4	347					3	271	1	43		
APPS DENIED	1	125	2	115	17	2119	8	142			7	780	2	115		
APPS WITHDRAWN	2	224			10	1393					3	429				
FILES CLOSED FOR INCOMPLETENESS			1	66	6	777					3	301				
MD/BALTIMORE COUNTY/4515.00															31	72
LOANS ORIGINATED	12	1298	14	1629	52	7966	2	105			16	2538				
APPS APPROVED, NOT ACCEPTED			1	67	5	713	1	35			1	118	1	67		
APPS DENIED	3	376	2	236	38	4613	14	98			11	1097				
APPS WITHDRAWN	1	82			8	1645					2	175				
FILES CLOSED FOR INCOMPLETENESS			1	71	5	577					2	174				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4516.00															7	107
LOANS ORIGINATED	6	1168	10	1802	25	4209	1	4			6	1054	5	176		
APPS APPROVED, NOT ACCEPTED			5	320	3	756					1	110	4	210		
APPS DENIED	1	117	4	150	2	226	5	146			2	199	4	150		
APPS WITHDRAWN			2	573	5	1236	1	15			1	120				
FILES CLOSED FOR INCOMPLETENESS			2	475	2	169					1	105				
MD/BALTIMORE COUNTY/4517.01															16	84
LOANS ORIGINATED	18	5834	31	8772	59	11316	6	307					3	167		
APPS APPROVED, NOT ACCEPTED	3	919	1	46	7	1696	1	5					1	46		
APPS DENIED	4	1798	4	828	22	5147	5	134			2	244	1	45		
APPS WITHDRAWN	6	2483	7	2033	10	2260					2	651				
FILES CLOSED FOR INCOMPLETENESS			1	265	5	1601	1	70								
MD/BALTIMORE COUNTY/4517.02															4	120
LOANS ORIGINATED	8	1976	8	1989	50	8030	7	503			1	222				
APPS APPROVED, NOT ACCEPTED	1	152	2	141	5	575	2	20			1	134				
APPS DENIED	1	198	3	649	15	4359	4	400			4	1345				
APPS WITHDRAWN	4	846	4	1024	6	1105					1	270				
FILES CLOSED FOR INCOMPLETENESS					5	1869	1	2			1	222				
MD/BALTIMORE COUNTY/4518.01															25	88
LOANS ORIGINATED	13	2705	15	2882	89	16135	5	273			8	1141	3	159		
APPS APPROVED, NOT ACCEPTED	1	133	4	395	7	1343	1	7			3	197	2	78		
APPS DENIED	2	427	7	384	29	5587	7	33			5	370	8	238		
APPS WITHDRAWN			1	143	16	3245					1	73				
FILES CLOSED FOR INCOMPLETENESS					13	3132	1	1								
MD/BALTIMORE COUNTY/4518.02															5	82
LOANS ORIGINATED	5	1801	25	6297	67	17660	6	437			1	295	8	437		
APPS APPROVED, NOT ACCEPTED			4	1183	5	1776	2	16			1	172	1	46		
APPS DENIED	4	852	16	2001	34	13355	5	225			2	467	14	440		
APPS WITHDRAWN	2	573	3	844	16	4914					1	222				
FILES CLOSED FOR INCOMPLETENESS	1	210	1	204	9	2101					1	204				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4518.03															22	85
LOANS ORIGINATED	13	2507	17	3473	100	15646	6	59			12	1584				
APPS APPROVED, NOT ACCEPTED	1	133	2	270	9	2031	2	29			1	139				
APPS DENIED	1	166	2	434	33	5462	7	414			5	629				
APPS WITHDRAWN	3	880	1	159	15	2630					3	439				
FILES CLOSED FOR INCOMPLETENESS	1	165			10	1875	1	50								
MD/BALTIMORE COUNTY/4519.00															3	103
LOANS ORIGINATED	5	1601	14	3857	52	11503	4	476			5	606	1	16		
APPS APPROVED, NOT ACCEPTED			1	28	2	656							1	28		
APPS DENIED			2	50	12	3741	3	337			3	453	2	50		
APPS WITHDRAWN	3	1306	1	628	10	2158	1	162			2	380				
FILES CLOSED FOR INCOMPLETENESS	1	177			8	2587										
MD/BALTIMORE COUNTY/4520.00															12	94
LOANS ORIGINATED	9	1609	9	1558	45	8812	7	553			4	519				
APPS APPROVED, NOT ACCEPTED					6	1055										
APPS DENIED			2	392	19	3615	9	313			1	50				
APPS WITHDRAWN	3	586	2	440	14	3127										
FILES CLOSED FOR INCOMPLETENESS					8	1500	1	61			2	418				
MD/BALTIMORE COUNTY/4521.00															6	74
LOANS ORIGINATED	19	3551	15	3493	71	12745	11	540			3	402				
APPS APPROVED, NOT ACCEPTED	1	183			10	2158	2	23								
APPS DENIED	1	236	2	148	24	4515	11	98					2	42		
APPS WITHDRAWN	6	1132	2	645	14	3140	1	112								
FILES CLOSED FOR INCOMPLETENESS	1	290			10	1744	2	360								
MD/BALTIMORE COUNTY/4523.00															29	52
LOANS ORIGINATED	7	584	6	327	29	3208	4	87			10	718				
APPS APPROVED, NOT ACCEPTED					3	312	1	5								
APPS DENIED			3	131	21	2189	12	78			7	524				
APPS WITHDRAWN	1	108			3	203					1	56				
FILES CLOSED FOR INCOMPLETENESS					4	452										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4524.00															13	98
LOANS ORIGINATED	7	1274	9	1580	91	18614	5	51			6	2531	2	17		
APPS APPROVED, NOT ACCEPTED	1	275	1	257	9	1809	2	74								
APPS DENIED	2	592	1	18	15	3394	10	851			2	155	1	18		
APPS WITHDRAWN	1	137	3	4210	18	3440					3	4283				
FILES CLOSED FOR INCOMPLETENESS			1	210	14	2703					2	473				
MD/BALTIMORE COUNTY/4525.00															11	70
LOANS ORIGINATED	18	3397	8	721	57	8062	6	370			11	1069				
APPS APPROVED, NOT ACCEPTED	1	221			13	1654	2	13			4	383				
APPS DENIED	5	500	3	321	23	3570	9	286			3	405				
APPS WITHDRAWN	3	682			9	1213	1	208			3	356				
FILES CLOSED FOR INCOMPLETENESS	2	418			2	341										
MD/BALTIMORE COUNTY/4901.00															11	152
LOANS ORIGINATED	11	4720	51	16884	116	35880	7	951			6	2141				
APPS APPROVED, NOT ACCEPTED	2	605	3	818	5	1637	1	24								
APPS DENIED			2	1015	21	5909	1	800			1	93				
APPS WITHDRAWN			4	971	23	7066	1	417			3	865				
FILES CLOSED FOR INCOMPLETENESS					4	1079										
MD/BALTIMORE COUNTY/4902.00															17	123
LOANS ORIGINATED	5	1254	30	7430	72	15873	7	349			2	467				
APPS APPROVED, NOT ACCEPTED			1	174	7	3566	5	30								
APPS DENIED			1	495	18	4001	5	121			1	120				
APPS WITHDRAWN			4	2336	14	2832	1	187								
FILES CLOSED FOR INCOMPLETENESS			3	1377	6	1315										
MD/BALTIMORE COUNTY/4903.01															32	74
LOANS ORIGINATED	3	534	22	4037	42	7450	2	64			9	1415				
APPS APPROVED, NOT ACCEPTED	1	324	2	503	5	752					1	124				
APPS DENIED	2	556	3	444	20	3446	4	22			7	438				
APPS WITHDRAWN			4	966	3	486					1	172				
FILES CLOSED FOR INCOMPLETENESS	1	337			4	744										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4903.02															22	131
LOANS ORIGINATED	5	1361	13	2925	31	6093	2	14			2	568				
APPS APPROVED, NOT ACCEPTED	1	368	1	139	2	438					1	305				
APPS DENIED	1	387	1	65	6	1353	5	34			1	198				
APPS WITHDRAWN	1	317	1	294	9	2129					1	128				
FILES CLOSED FOR INCOMPLETENESS			2	403	2	371										
MD/BALTIMORE COUNTY/4904.00															8	207
LOANS ORIGINATED	4	1136	14	8914	42	21305	3	775			2	863				
APPS APPROVED, NOT ACCEPTED			2	1429	9	1853										
APPS DENIED			1	960	9	3123	4	947			1	272				
APPS WITHDRAWN			2	567	8	3580										
FILES CLOSED FOR INCOMPLETENESS					3	1049	1	355								
MD/BALTIMORE COUNTY/4905.00															7	199
LOANS ORIGINATED	1	476	33	18578	81	40942	6	2169			3	528				
APPS APPROVED, NOT ACCEPTED			4	2456	6	4395	1	25								
APPS DENIED			4	1901	18	13950	8	133			1	10				
APPS WITHDRAWN			7	4231	14	3824	3	2162								
FILES CLOSED FOR INCOMPLETENESS			1	373	6	2544	1	300			1	300				
MD/BALTIMORE COUNTY/4906.01															11	159
LOANS ORIGINATED	7	2024	31	8124	71	16302	3	406			8	1394				
APPS APPROVED, NOT ACCEPTED			1	254	4	962	1	205								
APPS DENIED					14	3137	1	20								
APPS WITHDRAWN			3	807	12	3024					1	229				
FILES CLOSED FOR INCOMPLETENESS			1	200	6	1455					2	448				
MD/BALTIMORE COUNTY/4906.02															16	106
LOANS ORIGINATED	9	2874	37	8757	68	14244	4	221			10	1956				
APPS APPROVED, NOT ACCEPTED			2	505	4	1020										
APPS DENIED					17	3343	2	55			3	595				
APPS WITHDRAWN					11	2279					2	501				
FILES CLOSED FOR INCOMPLETENESS					5	1203					1	183				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4906.03															13	146
LOANS ORIGINATED	3	811	28	9198	76	20478	4	401	1	3000	5	1071				
APPS APPROVED, NOT ACCEPTED			3	832	5	1214										
APPS DENIED			1	273	8	2578	1	25								
APPS WITHDRAWN			6	1626	8	2682										
FILES CLOSED FOR INCOMPLETENESS			1	199	5	1698					2	751				
MD/BALTIMORE COUNTY/4906.05															25	15
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	193					1	193				
APPS WITHDRAWN					1	258										
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE COUNTY/4907.01															5	160
LOANS ORIGINATED	1	315	13	4147	29	8151	2	126								
APPS APPROVED, NOT ACCEPTED					2	449										
APPS DENIED					4	878										
APPS WITHDRAWN			3	941	4	1213										
FILES CLOSED FOR INCOMPLETENESS					1	256										
MD/BALTIMORE COUNTY/4907.03															15	141
LOANS ORIGINATED	2	607	17	5126	66	17960	7	942			5	1233				
APPS APPROVED, NOT ACCEPTED			3	901	5	1366	1	16			1	99				
APPS DENIED			3	493	19	4893	3	262			3	364				
APPS WITHDRAWN	1	236	3	868	11	3409	2	58								
FILES CLOSED FOR INCOMPLETENESS			5	1623	2	765										
MD/BALTIMORE COUNTY/4908.00															15	169
LOANS ORIGINATED	10	3683	41	13384	75	18818	10	1677			11	2645				
APPS APPROVED, NOT ACCEPTED			2	620	6	1186	1	7			2	444				
APPS DENIED			1	508	11	2869					1	320				
APPS WITHDRAWN	1	343	1	417	9	2092	1	220			1	164				
FILES CLOSED FOR INCOMPLETENESS					5	812	1	204			2	324				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4909.00															31	103
LOANS ORIGINATED	10	2828	50	12739	52	8422	7	760			17	2549				
APPS APPROVED, NOT ACCEPTED			5	1275	9	1619	1	40			2	222				
APPS DENIED	2	452	5	680	6	1174	2	85			4	637				
APPS WITHDRAWN	1	180	5	1098	6	1268					2	424				
FILES CLOSED FOR INCOMPLETENESS			2	272	9	1659					2	291				
MD/BALTIMORE COUNTY/4910.00															8	190
LOANS ORIGINATED	5	1675	29	11208	69	19820	7	753			4	1061				
APPS APPROVED, NOT ACCEPTED					7	1411										
APPS DENIED			1	195	10	2916	3	226			1	195				
APPS WITHDRAWN			2	732	13	4385	1	249								
FILES CLOSED FOR INCOMPLETENESS					8	1978										
MD/BALTIMORE COUNTY/4911.00															32	101
LOANS ORIGINATED	13	3001	33	9778	71	14822	7	1511			3	403				
APPS APPROVED, NOT ACCEPTED			1	248	2	437	1	10								
APPS DENIED	1	270	2	658	17	3836	15	477			1	144				
APPS WITHDRAWN	1	189	3	707	10	1873					1	168				
FILES CLOSED FOR INCOMPLETENESS					8	1873										
MD/BALTIMORE COUNTY/4912.01															19	99
LOANS ORIGINATED	6	1078	15	2835	48	8697	4	175			8	1109				
APPS APPROVED, NOT ACCEPTED					4	527	1	14			2	295				
APPS DENIED			1	80	11	1897	2	23			1	95				
APPS WITHDRAWN	2	486	3	595	13	2056					1	199				
FILES CLOSED FOR INCOMPLETENESS			1	80	1	205										
MD/BALTIMORE COUNTY/4912.02															21	91
LOANS ORIGINATED	8	1445	24	4113	57	9214	1	5			14	2196				
APPS APPROVED, NOT ACCEPTED			1	178	4	852	2	147								
APPS DENIED	2	381			15	2511	1	9			1	174				
APPS WITHDRAWN					10	1489					1	127				
FILES CLOSED FOR INCOMPLETENESS					1	181										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4913.00															51	87
LOANS ORIGINATED	7	1558	11	2548	45	8613	5	235			1	178				
APPS APPROVED, NOT ACCEPTED					3	642					1	196				
APPS DENIED					10	1701	9	177			3	318				
APPS WITHDRAWN			4	916	5	1037										
FILES CLOSED FOR INCOMPLETENESS					3	569										
MD/BALTIMORE COUNTY/4914.01															90	54
LOANS ORIGINATED	6	772	6	808	34	4561	1	101			2	206				
APPS APPROVED, NOT ACCEPTED					6	795	1	1								
APPS DENIED	4	608			16	1618	5	23			5	199				
APPS WITHDRAWN	1	156	1	133	9	1272										
FILES CLOSED FOR INCOMPLETENESS					4	555										
MD/BALTIMORE COUNTY/4914.02															68	73
LOANS ORIGINATED	11	1682	6	641	57	7328	2	210			15	1591				
APPS APPROVED, NOT ACCEPTED					8	1138										
APPS DENIED	3	453	3	269	42	5255	5	142			10	968				
APPS WITHDRAWN					13	1670					1	115				
FILES CLOSED FOR INCOMPLETENESS					12	1676					1	116				
MD/BALTIMORE COUNTY/4915.00															37	74
LOANS ORIGINATED	24	4253	20	3249	62	8635	2	21	1	32025	10	1205				
APPS APPROVED, NOT ACCEPTED			2	229	11	1741					1	106				
APPS DENIED	1	152	2	368	20	3315	6	72			1	25				
APPS WITHDRAWN	3	549	5	787	12	1962										
FILES CLOSED FOR INCOMPLETENESS					3	520										
MD/BALTIMORE COUNTY/4916.00															32	71
LOANS ORIGINATED	10	1413	8	995	54	6859	5	28			14	1861				
APPS APPROVED, NOT ACCEPTED	1	144	2	195	10	1373	1	15			2	195				
APPS DENIED					17	2621	5	64			1	53				
APPS WITHDRAWN	2	276			8	1045										
FILES CLOSED FOR INCOMPLETENESS					9	1225					1	136				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4917.01															37	103
LOANS ORIGINATED	16	3483	25	5646	74	13245	5	333			6	970				
APPS APPROVED, NOT ACCEPTED			1	140	5	1182	2	13								
APPS DENIED	1	223	1	634	19	3366	4	22			2	119	1	10		
APPS WITHDRAWN	2	488	1	220	16	3214	1	100								
FILES CLOSED FOR INCOMPLETENESS					13	2652										
MD/BALTIMORE COUNTY/4919.00															15	90
LOANS ORIGINATED	14	3276	18	2866	39	7025	9	314	1	22272	6	1021				
APPS APPROVED, NOT ACCEPTED			2	220	2	384	1	25								
APPS DENIED	2	346	2	335	9	1396	7	32			1	3				
APPS WITHDRAWN	1	195	3	876	11	2047	3	45			1	173				
FILES CLOSED FOR INCOMPLETENESS			1	248	9	1453	1	25								
MD/BALTIMORE COUNTY/4920.01															29	68
LOANS ORIGINATED	4	733	8	1293	16	2738	2	246								
APPS APPROVED, NOT ACCEPTED	1	162			1	354	1	10								
APPS DENIED			1	132	13	1670	2	18			3	257				
APPS WITHDRAWN	1	172			4	589					2	190				
FILES CLOSED FOR INCOMPLETENESS					3	328										
MD/BALTIMORE COUNTY/4920.02															25	91
LOANS ORIGINATED	18	3343	15	2648	73	10451	5	190	2	22600	9	1025				
APPS APPROVED, NOT ACCEPTED			2	73	9	1193	2	26			1	172				
APPS DENIED			2	300	25	3721	4	217			2	159				
APPS WITHDRAWN	2	347	3	267	11	2153			1	3900	1	140				
FILES CLOSED FOR INCOMPLETENESS	1	172			4	817										
MD/BALTIMORE COUNTY/4921.01															21	74
LOANS ORIGINATED	15	2842	9	1497	48	8344	11	362			5	918				
APPS APPROVED, NOT ACCEPTED	1	165			3	423	2	18			1	133				
APPS DENIED	2	258	5	784	18	3247	4	109			2	383				
APPS WITHDRAWN	2	339	2	236	13	2350					3	398				
FILES CLOSED FOR INCOMPLETENESS					5	808										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4921.02															21	94
LOANS ORIGINATED	14	2585	7	1151	40	5612	7	224			8	1022				
APPS APPROVED, NOT ACCEPTED					3	430	1	7								
APPS DENIED	2	424			8	1299	4	51			2	125				
APPS WITHDRAWN	1	142	4	496	3	520	1	15			1	95				
FILES CLOSED FOR INCOMPLETENESS					3	555	1	117								
MD/BALTIMORE COUNTY/4922.00															24	88
LOANS ORIGINATED	10	2000	20	3888	88	14006	4	60			6	819				
APPS APPROVED, NOT ACCEPTED	1	211			3	457	4	31								
APPS DENIED	3	724	3	607	22	3873	11	863			1	25				
APPS WITHDRAWN	2	346	3	873	12	2284										
FILES CLOSED FOR INCOMPLETENESS					11	2339					2	318				
MD/BALTIMORE COUNTY/4923.00															22	80
LOANS ORIGINATED	23	3192	14	2082	77	11458	6	238			26	3537				
APPS APPROVED, NOT ACCEPTED	2	229	1	9	13	2357					2	322				
APPS DENIED	1	153	2	277	30	4111	10	122			5	904				
APPS WITHDRAWN	2	181	1	231	20	3426					5	510				
FILES CLOSED FOR INCOMPLETENESS	1	50			8	901					2	162				
MD/BALTIMORE COUNTY/4924.01															85	116
LOANS ORIGINATED	9	1907	8	1345	79	13972	7	446			13	2035				
APPS APPROVED, NOT ACCEPTED	3	805			10	1802	2	19			5	1006				
APPS DENIED	1	252	1	92	24	5033	10	246			3	203				
APPS WITHDRAWN					14	2526										
FILES CLOSED FOR INCOMPLETENESS	1	196	1	238	7	1537										
MD/BALTIMORE COUNTY/4924.02															65	112
LOANS ORIGINATED	27	6283	27	4018	173	35095	4	125			27	3893				
APPS APPROVED, NOT ACCEPTED	2	220			19	2693	2	41			2	292				
APPS DENIED	7	1262	10	1073	30	5900	4	116			8	916				
APPS WITHDRAWN	6	1568	5	938	32	5781					4	728				
FILES CLOSED FOR INCOMPLETENESS	3	491	2	320	19	4243	1	50			3	330				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE COUNTY/4925.00															49	0
LOANS ORIGINATED			1	119							1	119				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	170										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE COUNTY/4926.00															33	96
LOANS ORIGINATED	9	1936	23	4713	53	8682	5	504			4	259				
APPS APPROVED, NOT ACCEPTED	1	275	1	209	7	1155	3	39			2	360				
APPS DENIED	1	147	2	362	6	1315	1	71			1	88				
APPS WITHDRAWN	2	271	1	410	6	784					2	139				
FILES CLOSED FOR INCOMPLETENESS			1	229	5	893					1	92				
MD/BALTIMORE COUNTY/9800.00															0	0
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	119										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/CARROLL COUNTY/5010.01															10	95
LOANS ORIGINATED	19	4376	22	4378	91	16653	7	304			5	524				
APPS APPROVED, NOT ACCEPTED	1	178	1	212	10	2034										
APPS DENIED	12	2966	1	297	24	4356	5	197			4	576				
APPS WITHDRAWN	2	409	3	472	16	3075										
FILES CLOSED FOR INCOMPLETENESS			2	419	6	930										
MD/CARROLL COUNTY/5010.02															7	101
LOANS ORIGINATED	19	3885	24	3871	96	16766	7	338	1	6760	9	970				
APPS APPROVED, NOT ACCEPTED	1	225	2	225	4	697					1	75				
APPS DENIED	2	346	4	495	37	7086	8	137			3	365				
APPS WITHDRAWN	6	1040	2	347	12	2438					1	236				
FILES CLOSED FOR INCOMPLETENESS	1	153	3	180	6	1546	1	8								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/CARROLL COUNTY/5020.00															3	109
LOANS ORIGINATED	19	4429	17	4464	103	22196	12	670			3	226				
APPS APPROVED, NOT ACCEPTED	1	158	2	557	4	1039	1	14								
APPS DENIED	3	985			27	6899	7	181			2	223				
APPS WITHDRAWN	2	551	1	376	15	3933										
FILES CLOSED FOR INCOMPLETENESS					7	2585	1	50			1	213				
MD/CARROLL COUNTY/5030.00															4	97
LOANS ORIGINATED	18	4255	13	3162	137	31054	17	1347			8	986	1	55		
APPS APPROVED, NOT ACCEPTED					17	3984	4	57								
APPS DENIED	3	623	4	650	38	9391	11	775			3	605				
APPS WITHDRAWN	2	477	5	1167	21	4395	1	164			1	131				
FILES CLOSED FOR INCOMPLETENESS			3	787	21	4500					2	242				
MD/CARROLL COUNTY/5041.00															8	106
LOANS ORIGINATED	14	5247	32	9970	140	35149	12	803			2	386				
APPS APPROVED, NOT ACCEPTED	4	1161			13	3812										
APPS DENIED			1	240	50	14544	4	46			3	377				
APPS WITHDRAWN			1	640	40	12077					4	1154				
FILES CLOSED FOR INCOMPLETENESS			1	464	12	3870										
MD/CARROLL COUNTY/5042.01															6	115
LOANS ORIGINATED	22	7986	55	20064	172	45218	14	516			8	1432				
APPS APPROVED, NOT ACCEPTED	2	495	5	1476	12	2404	2	33					1	15		
APPS DENIED	6	2733	12	3564	32	10872	3	127			1	156	3	203		
APPS WITHDRAWN	3	1417	10	3789	25	6264	2	111								
FILES CLOSED FOR INCOMPLETENESS	1	344	5	1964	13	4356										
MD/CARROLL COUNTY/5042.02															6	132
LOANS ORIGINATED	19	5413	30	8780	166	40073	6	182			6	1291				
APPS APPROVED, NOT ACCEPTED					18	4236										
APPS DENIED	2	457	3	603	40	10328	6	109			4	324				
APPS WITHDRAWN	3	953	7	2454	19	5458					1	126				
FILES CLOSED FOR INCOMPLETENESS					11	2642										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/CARROLL COUNTY/5051.01															11	147
LOANS ORIGINATED	19	7428	28	9324	150	39418	12	224	1	141	3	568				
APPS APPROVED, NOT ACCEPTED	1	457	2	527	7	2099	5	82			2	397				
APPS DENIED	3	1045	1	320	25	6525	3	137	1	120	1	13				
APPS WITHDRAWN	2	665	8	2848	14	4384	1	300	1	140						
FILES CLOSED FOR INCOMPLETENESS			2	298	9	2364										
MD/CARROLL COUNTY/5051.02															6	130
LOANS ORIGINATED	14	4319	41	12765	176	43781	9	350			4	596				
APPS APPROVED, NOT ACCEPTED			2	290	13	2915	1	10			2	372				
APPS DENIED	1	352	3	914	36	10320	5	127			3	411				
APPS WITHDRAWN			4	1300	24	6571										
FILES CLOSED FOR INCOMPLETENESS	1	275			7	1472	1	200								
MD/CARROLL COUNTY/5052.03															24	127
LOANS ORIGINATED	12	4117	39	10456	107	24028	11	274			8	1441				
APPS APPROVED, NOT ACCEPTED					10	2788	4	86								
APPS DENIED	5	1330	2	511	14	3343	3	108			1	161				
APPS WITHDRAWN	6	1797	11	3077	25	6776					1	232				
FILES CLOSED FOR INCOMPLETENESS			1	411	5	750										
MD/CARROLL COUNTY/5052.05															10	147
LOANS ORIGINATED	46	12649	28	7539	74	18217	8	540			1	206				
APPS APPROVED, NOT ACCEPTED	1	280			7	1529	1	14								
APPS DENIED	3	903	2	446	12	3104	2	28								
APPS WITHDRAWN	3	957	1	191	11	2508	1	80								
FILES CLOSED FOR INCOMPLETENESS	1	375			7	1859										
MD/CARROLL COUNTY/5052.06															7	140
LOANS ORIGINATED	12	4100	29	8345	87	23975	9	497			2	355				
APPS APPROVED, NOT ACCEPTED	1	295			7	1593	1	18								
APPS DENIED	1	299	2	481	11	3106	4	1432								
APPS WITHDRAWN			1	254	16	5650					1	315				
FILES CLOSED FOR INCOMPLETENESS	1	235	5	1214	6	1722					1	140				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/CARROLL COUNTY/5052.07															12	126
LOANS ORIGINATED	32	9153	28	9724	115	29140	5	180			5	1021				
APPS APPROVED, NOT ACCEPTED	1	524	3	1354	8	2323	4	47								
APPS DENIED					22	5768	5	246								
APPS WITHDRAWN	1	270	3	1071	19	5898					2	271				
FILES CLOSED FOR INCOMPLETENESS			3	1142	10	2597	1	65			1	320				
MD/CARROLL COUNTY/5052.08															10	125
LOANS ORIGINATED	19	6160	18	5303	125	33297	10	1133			6	1033				
APPS APPROVED, NOT ACCEPTED	1	243			8	1386	2	16								
APPS DENIED	3	1113	3	674	24	5597	4	322			2	257				
APPS WITHDRAWN	3	1096	1	324	19	5257					1	200				
FILES CLOSED FOR INCOMPLETENESS					14	4266										
MD/CARROLL COUNTY/5061.01															7	116
LOANS ORIGINATED	21	5151	20	5360	121	25048	5	214			4	503				
APPS APPROVED, NOT ACCEPTED					18	5257	3	47			2	440				
APPS DENIED	4	795	1	135	27	5473	8	121			2	12				
APPS WITHDRAWN	2	482	3	590	24	6424	1	205								
FILES CLOSED FOR INCOMPLETENESS			2	1220	10	2612	1	80			1	300				
MD/CARROLL COUNTY/5061.02															7	126
LOANS ORIGINATED	27	8220	43	11533	102	22638	9	456			5	1042				
APPS APPROVED, NOT ACCEPTED	1	360	3	752	9	2035	2	43								
APPS DENIED	8	2109	1	560	34	8433	5	124								
APPS WITHDRAWN	2	476	2	712	20	5581										
FILES CLOSED FOR INCOMPLETENESS	1	233	1	259	13	3302					1	259				
MD/CARROLL COUNTY/5062.00															5	103
LOANS ORIGINATED	28	6765	20	5346	134	28706	11	933			6	1361				
APPS APPROVED, NOT ACCEPTED					16	4246	5	62								
APPS DENIED	5	1546	2	469	36	8547	8	569			1	150	1	20		
APPS WITHDRAWN	2	547	1	190	27	5023	1	34								
FILES CLOSED FOR INCOMPLETENESS			2	524	13	3204										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/CARROLL COUNTY/5075.00															17	123
LOANS ORIGINATED	24	8801	28	9598	77	20731	13	875			1	197				
APPS APPROVED, NOT ACCEPTED			2	449	5	1877										
APPS DENIED	6	1943	3	866	14	3860	9	141			2	191				
APPS WITHDRAWN	5	2044	5	1674	10	2429					1	109				
FILES CLOSED FOR INCOMPLETENESS	1	124	1	337	4	1653										
MD/CARROLL COUNTY/5076.01															15	105
LOANS ORIGINATED	22	5774	38	9497	117	24027	11	961			12	1735				
APPS APPROVED, NOT ACCEPTED	1	177	5	1977	10	2217	3	46			1	230				
APPS DENIED	5	1375	5	1407	31	8186	1	28	1	3500						
APPS WITHDRAWN	3	572	4	847	22	5004							1	81		
FILES CLOSED FOR INCOMPLETENESS			1	110	3	714	1	15								
MD/CARROLL COUNTY/5076.02															10	99
LOANS ORIGINATED	18	3675	32	6952	84	15731	5	410			14	1999				
APPS APPROVED, NOT ACCEPTED	1	137	4	541	11	2238	1	24			3	479	1	66		
APPS DENIED	3	940	1	268	30	5294	5	467			4	687				
APPS WITHDRAWN			3	731	12	2286					3	659				
FILES CLOSED FOR INCOMPLETENESS	2	620	1	465	5	1451										
MD/CARROLL COUNTY/5077.02															10	118
LOANS ORIGINATED	18	4398	30	6585	80	16314	8	596			6	1108				
APPS APPROVED, NOT ACCEPTED	1	171	2	373	7	1345	1	24			2	251				
APPS DENIED	4	1153	3	782	26	4225	4	75			3	224				
APPS WITHDRAWN			4	647	18	3625					4	361				
FILES CLOSED FOR INCOMPLETENESS					7	1831										
MD/CARROLL COUNTY/5077.03															6	116
LOANS ORIGINATED	18	5278	18	4403	50	10331	8	285			3	583				
APPS APPROVED, NOT ACCEPTED					4	1296										
APPS DENIED	2	694	1	160	15	2984	3	105			1	25				
APPS WITHDRAWN	1	295	5	1277	8	1822	1	20								
FILES CLOSED FOR INCOMPLETENESS			1	396	8	1585										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/CARROLL COUNTY/5077.04															14	108
LOANS ORIGINATED	36	7497	35	6939	143	28366	10	338	1	485	20	3199				
APPS APPROVED, NOT ACCEPTED	2	482	1	240	9	1945	1	4			4	748				
APPS DENIED	5	1058	1	246	33	6623	9	497			3	478				
APPS WITHDRAWN	2	348	6	1042	16	3538					4	700				
FILES CLOSED FOR INCOMPLETENESS	2	397	1	261	9	2008										
MD/CARROLL COUNTY/5078.01															18	78
LOANS ORIGINATED	20	5057	23	5629	99	17987	13	410			10	1147				
APPS APPROVED, NOT ACCEPTED			1	328	9	1577	2	21								
APPS DENIED	1	72	1	145	27	4997	3	165			1	115				
APPS WITHDRAWN	2	430	7	1400	11	2522	2	333			1	32				
FILES CLOSED FOR INCOMPLETENESS			1	140	8	1439	2	83			1	165				
MD/CARROLL COUNTY/5078.02															8	121
LOANS ORIGINATED	12	3519	35	9643	105	22035	13	648			5	587				
APPS APPROVED, NOT ACCEPTED	1	550			7	1761	2	61								
APPS DENIED	1	250	2	897	26	6307	5	179			3	406				
APPS WITHDRAWN	1	570	6	1682	18	4629	1	20								
FILES CLOSED FOR INCOMPLETENESS	1	97	2	685	12	2082					1	75				
MD/CARROLL COUNTY/5081.01															7	105
LOANS ORIGINATED	14	3751	26	6877	112	23684	9	831	1	220	6	1124				
APPS APPROVED, NOT ACCEPTED			1	14	12	3544	2	32			2	397	1	14		
APPS DENIED	4	1284	5	1007	18	3887	9	399			3	577	1	28		
APPS WITHDRAWN	1	311	3	796	22	4475					1	185				
FILES CLOSED FOR INCOMPLETENESS	1	177			7	1914	1	40			1	185				
MD/CARROLL COUNTY/5081.02															7	93
LOANS ORIGINATED	24	4692	13	1862	76	12446	5	218			9	1133				
APPS APPROVED, NOT ACCEPTED	3	577			11	2045	2	25								
APPS DENIED	6	1108	1	251	22	3915	4	117			1	114	1	127		
APPS WITHDRAWN	3	611	2	282	15	2763										
FILES CLOSED FOR INCOMPLETENESS	1	143			6	1224										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/CARROLL COUNTY/5082.00															6	117
LOANS ORIGINATED	23	6047	33	9433	189	39656	8	1158			8	1281				
APPS APPROVED, NOT ACCEPTED	1	229	3	560	9	2340	1	9								
APPS DENIED	1	128	2	364	28	6912	7	385	1	900						
APPS WITHDRAWN	5	1220	3	886	39	8940										
FILES CLOSED FOR INCOMPLETENESS	1	241	1	100	16	4448	1	100								
MD/CARROLL COUNTY/5090.01															5	130
LOANS ORIGINATED	16	5201	30	9052	122	29466	16	1460			5	1090				
APPS APPROVED, NOT ACCEPTED	2	764	1	375	8	2787	3	55								
APPS DENIED	4	1306	2	667	21	5634	9	437			3	387				
APPS WITHDRAWN	4	1107	1	190	30	8603	4	385								
FILES CLOSED FOR INCOMPLETENESS			2	599	7	1462	1	75			1	239				
MD/CARROLL COUNTY/5090.02															7	132
LOANS ORIGINATED	13	4787	11	3662	75	21121	7	255			1	493				
APPS APPROVED, NOT ACCEPTED			4	1315	8	2278	1	65			1	129				
APPS DENIED	1	332	1	486	23	6903	6	140			2	350				
APPS WITHDRAWN			3	812	7	2232					1	146				
FILES CLOSED FOR INCOMPLETENESS					5	970	1	150								
MD/CARROLL COUNTY/5100.00															7	76
LOANS ORIGINATED	4	697	3	619	28	6823	2	47			2	476				
APPS APPROVED, NOT ACCEPTED	1	232			5	816										
APPS DENIED	2	360			8	1578	2	235			1	180				
APPS WITHDRAWN			2	614	6	1390	1	60			1	115				
FILES CLOSED FOR INCOMPLETENESS					3	611										
MD/CARROLL COUNTY/5110.00															8	110
LOANS ORIGINATED	18	4234	13	3176	81	16497	10	883			5	725				
APPS APPROVED, NOT ACCEPTED			1	207	8	2219	3	52								
APPS DENIED	3	1105	3	562	24	4969	3	122								
APPS WITHDRAWN	1	199	5	1269	15	3647										
FILES CLOSED FOR INCOMPLETENESS					14	3103										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/CARROLL COUNTY/5120.00															8	89
LOANS ORIGINATED	8	1771	4	811	16	2814					5	809				
APPS APPROVED, NOT ACCEPTED			1	150			1	121								
APPS DENIED	1	242			8	1420	2	80			2	290				
APPS WITHDRAWN	1	383			4	495										
FILES CLOSED FOR INCOMPLETENESS					2	250					1	72				
MD/CARROLL COUNTY/5130.01															10	134
LOANS ORIGINATED	22	8107	49	15649	156	41886	5	367	1	140	11	2189				
APPS APPROVED, NOT ACCEPTED	1	484	1	492	14	3727	3	40								
APPS DENIED	5	1635	1	285	32	8955	6	346			7	1354				
APPS WITHDRAWN	4	1431	5	1558	25	6623	1	70			1	131				
FILES CLOSED FOR INCOMPLETENESS			1	417	18	5311					2	453				
MD/CARROLL COUNTY/5130.02															10	146
LOANS ORIGINATED	24	9761	61	20612	161	48566	11	1279			9	1873	1	85		
APPS APPROVED, NOT ACCEPTED	1	556	2	795	13	4061	1	16								
APPS DENIED	3	1253	4	1277	26	9574	6	49			3	419	3	76		
APPS WITHDRAWN	1	185	4	1763	28	10336	1	240			1	317				
FILES CLOSED FOR INCOMPLETENESS	1	285	3	1041	5	2352	1	55								
MD/CARROLL COUNTY/5141.00															7	123
LOANS ORIGINATED	15	4894	15	5062	107	27499	9	1404			1	227				
APPS APPROVED, NOT ACCEPTED	1	321	1	417	10	2223	2	25								
APPS DENIED					28	8038	8	363			1	210	2	306		
APPS WITHDRAWN	2	478	3	813	16	4458					1	210				
FILES CLOSED FOR INCOMPLETENESS					13	4013										
MD/CARROLL COUNTY/5142.01															6	134
LOANS ORIGINATED	17	5790	39	12440	144	37431	23	1893			6	1373				
APPS APPROVED, NOT ACCEPTED	3	989	2	509	11	2680	1	299			1	75				
APPS DENIED	4	1276	4	1257	30	8412	10	200			3	320				
APPS WITHDRAWN	1	331	4	1199	31	7935	1	311								
FILES CLOSED FOR INCOMPLETENESS	3	1027	2	432	12	3247	1	288			2	445				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/CARROLL COUNTY/5142.02															8	134
LOANS ORIGINATED	8	3428	20	7215	88	24663	8	1052			1	120				
APPS APPROVED, NOT ACCEPTED			1	495	6	2311	3	115								
APPS DENIED	1	362	2	610	12	3150	2	15			1	120				
APPS WITHDRAWN			1	309	18	5768	2	373					1	85		
FILES CLOSED FOR INCOMPLETENESS					7	2531										
MD/HARFORD COUNTY/3011.02															14	136
LOANS ORIGINATED	8	3180	47	19951	87	25907	8	973			2	330	1	100		
APPS APPROVED, NOT ACCEPTED	1	662	4	1887	9	2749										
APPS DENIED			5	1185	23	9989	5	141			1	25	4	434		
APPS WITHDRAWN	2	615	8	3763	17	4478	3	250								
FILES CLOSED FOR INCOMPLETENESS			2	776	6	1399							1	144		
MD/HARFORD COUNTY/3011.05															13	113
LOANS ORIGINATED	26	5358	24	4542	95	17275	12	637			4	665				
APPS APPROVED, NOT ACCEPTED	1	166			4	523	2	23								
APPS DENIED	2	500	5	645	28	4695	4	35			4	326	2	95		
APPS WITHDRAWN	8	1763	1	117	13	2288					1	117				
FILES CLOSED FOR INCOMPLETENESS			1	130	5	930	1	25								
MD/HARFORD COUNTY/3011.06															12	128
LOANS ORIGINATED	20	5080	25	6716	111	23483	7	516			6	1183				
APPS APPROVED, NOT ACCEPTED	1	201	2	384	11	1815	1	22			1	73				
APPS DENIED	2	474	2	62	27	6248	4	14			1	160	2	62		
APPS WITHDRAWN	1	255	2	602	24	5965	3	72								
FILES CLOSED FOR INCOMPLETENESS	1	231			5	1227	1	50								
MD/HARFORD COUNTY/3011.07															27	80
LOANS ORIGINATED	15	2608	28	5101	66	11827	4	288			8	1097				
APPS APPROVED, NOT ACCEPTED	1	232	1	43	11	1995							1	43		
APPS DENIED	1	170	1	10	16	3434	3	463			3	444	1	10		
APPS WITHDRAWN			2	615	17	3299					1	80				
FILES CLOSED FOR INCOMPLETENESS					4	627										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3011.08															15	132
LOANS ORIGINATED	14	4109	21	5338	109	24200	12	851			3	508				
APPS APPROVED, NOT ACCEPTED			2	672	8	1325	2	31								
APPS DENIED	1	414	3	277	29	6383	5	316					2	30		
APPS WITHDRAWN	1	322	4	1024	17	3393	1	100								
FILES CLOSED FOR INCOMPLETENESS					6	1543										
MD/HARFORD COUNTY/3012.01															7	80
LOANS ORIGINATED	6	1842	7	1420	47	8944	4	243								
APPS APPROVED, NOT ACCEPTED	2	364	1	190	7	1611	2	12								
APPS DENIED	2	487	1	155	14	3264	5	71			2	27				
APPS WITHDRAWN	4	1197	4	717	6	1576	2	209			1	423	1	50		
FILES CLOSED FOR INCOMPLETENESS					2	606	1	600								
MD/HARFORD COUNTY/3012.02															20	124
LOANS ORIGINATED	50	12156	89	19511	220	46559	12	530			32	4716				
APPS APPROVED, NOT ACCEPTED			2	507	17	3243	5	61			3	307				
APPS DENIED	3	782	9	1639	55	12897	7	56			8	1208				
APPS WITHDRAWN	6	1426	8	1735	48	10645	1	5			3	593				
FILES CLOSED FOR INCOMPLETENESS					13	2412					1	156				
MD/HARFORD COUNTY/3012.04															23	108
LOANS ORIGINATED	34	6957	33	5793	142	25646	8	458			16	2882				
APPS APPROVED, NOT ACCEPTED	1	147	4	684	10	1983	2	10			1	132				
APPS DENIED					37	6985	5	37			2	64				
APPS WITHDRAWN	5	1009	2	264	19	3856					2	332				
FILES CLOSED FOR INCOMPLETENESS					7	1480					1	205				
MD/HARFORD COUNTY/3012.05															21	105
LOANS ORIGINATED	36	6526	30	4760	145	23483	6	90			20	2458				
APPS APPROVED, NOT ACCEPTED			1	199	8	1197	1	5			1	143				
APPS DENIED	5	942	2	486	32	5332	4	13			7	744				
APPS WITHDRAWN	2	413	2	395	19	3195	1	40			1	141				
FILES CLOSED FOR INCOMPLETENESS					12	2095										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3013.01															25	92
LOANS ORIGINATED	20	4999	23	4978	90	21450	7	361			3	616	2	55		
APPS APPROVED, NOT ACCEPTED	2	628	11	1034	7	1994	4	50			1	25	8	393		
APPS DENIED	3	925	12	1130	28	5046	9	179			3	359	13	423		
APPS WITHDRAWN	4	774	2	301	15	4176	2	415			1	227				
FILES CLOSED FOR INCOMPLETENESS					13	3448					1	189				
MD/HARFORD COUNTY/3013.02															63	53
LOANS ORIGINATED	15	1867	9	601	99	12379	11	500	1	4900	31	3059				
APPS APPROVED, NOT ACCEPTED	1	96	3	154	14	1582	3	28			8	627	1	22		
APPS DENIED	3	392	7	387	43	6411	16	116			21	1164	1	74		
APPS WITHDRAWN	1	198	5	356	20	2807	2	51			4	276	1	50		
FILES CLOSED FOR INCOMPLETENESS	1	86			10	1698	1	18								
MD/HARFORD COUNTY/3014.01															22	100
LOANS ORIGINATED	43	8857	30	5660	184	34855	11	462			17	2772				
APPS APPROVED, NOT ACCEPTED	2	352	1	30	11	1815	9	76					1	30		
APPS DENIED	5	1359	3	385	36	7651	6	52			4	239	1	10		
APPS WITHDRAWN	8	1610	4	625	32	5692	1	11			1	176				
FILES CLOSED FOR INCOMPLETENESS			2	332	17	3064					1	210				
MD/HARFORD COUNTY/3014.02															22	102
LOANS ORIGINATED	30	5991	14	2831	57	10239	8	637			6	896				
APPS APPROVED, NOT ACCEPTED	1	172	1	132	5	922	1	12			1	67				
APPS DENIED	4	949	5	991	20	3705	11	238			1	8				
APPS WITHDRAWN	6	1339	3	548	15	2944										
FILES CLOSED FOR INCOMPLETENESS	2	471			6	1305										
MD/HARFORD COUNTY/3016.01															58	58
LOANS ORIGINATED	27	3952	9	771	71	10248	12	244			14	1602	2	28		
APPS APPROVED, NOT ACCEPTED					9	1300	3	27			1	133				
APPS DENIED	5	709	7	273	32	4131	10	72	1	6400	7	323	7	271		
APPS WITHDRAWN	5	753			20	3207					1	98				
FILES CLOSED FOR INCOMPLETENESS	1	157			8	1774										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3016.02															49	101
LOANS ORIGINATED	35	5967	18	2701	181	32308	21	1064			22	2972				
APPS APPROVED, NOT ACCEPTED	1	152	1	221	21	3800	4	65								
APPS DENIED	10	1836	10	1065	58	10256	17	555			12	1504	1	98		
APPS WITHDRAWN	3	438	4	509	46	8187					5	556				
FILES CLOSED FOR INCOMPLETENESS	1	170	3	380	13	2007					4	478				
MD/HARFORD COUNTY/3017.02															41	103
LOANS ORIGINATED	54	10906	46	8585	244	49101	17	745			41	7424	2	77		
APPS APPROVED, NOT ACCEPTED	4	710	3	495	15	2961	6	415			2	322				
APPS DENIED	14	3109	7	243	99	19740	15	885			11	1803	7	245		
APPS WITHDRAWN	9	1550	5	740	53	11019	4	74			7	825				
FILES CLOSED FOR INCOMPLETENESS	3	516			24	5319	1	12			2	239				
MD/HARFORD COUNTY/3017.03															36	111
LOANS ORIGINATED	51	15374	40	9018	129	28441	5	88			9	1547	5	211		
APPS APPROVED, NOT ACCEPTED	3	587	2	281	12	3215	4	30					2	124		
APPS DENIED	8	2174	6	716	56	12590	15	212			3	671	5	605		
APPS WITHDRAWN	5	1340	7	1496	33	7836	5	127			3	398	2	179		
FILES CLOSED FOR INCOMPLETENESS			1	66	15	3055					1	165				
MD/HARFORD COUNTY/3017.04															35	103
LOANS ORIGINATED	18	3036	12	1689	82	13541	8	625			14	1993				
APPS APPROVED, NOT ACCEPTED					16	2491	2	16			4	351				
APPS DENIED	4	578			20	2571	3	139			3	417				
APPS WITHDRAWN	3	518			20	3174	2	169			5	648				
FILES CLOSED FOR INCOMPLETENESS					10	1706										
MD/HARFORD COUNTY/3021.00															6	106
LOANS ORIGINATED	2	467	19	5202	58	14463	3	580			3	686	1	75		
APPS APPROVED, NOT ACCEPTED	1	294	1	100	5	1252							1	100		
APPS DENIED			2	572	16	5761	1	182			1	379				
APPS WITHDRAWN			3	842	13	4133	1	20			2	443	1	76		
FILES CLOSED FOR INCOMPLETENESS			1	372	9	3004					2	677				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3022.00															11	85
LOANS ORIGINATED	13	4605	14	3254	67	13248	11	747			2	482	2	121		
APPS APPROVED, NOT ACCEPTED			1	230	1	207	3	154								
APPS DENIED	5	1581	2	479	18	4462	7	366			1	395	1	84		
APPS WITHDRAWN	1	354	4	438	12	2692			1	22000						
FILES CLOSED FOR INCOMPLETENESS					2	338										
MD/HARFORD COUNTY/3024.00															29	73
LOANS ORIGINATED	27	7966	23	5389	41	9694	2	385			5	817	2	75		
APPS APPROVED, NOT ACCEPTED	1	178	2	47	4	1163	2	25					2	47		
APPS DENIED	7	1902	5	607	23	4463	2	37			1	157	3	123		
APPS WITHDRAWN	5	1723	6	1643	12	3097	1	18			1	159				
FILES CLOSED FOR INCOMPLETENESS			2	529	7	1058										
MD/HARFORD COUNTY/3028.01															30	109
LOANS ORIGINATED	17	4465	11	2273	72	13941	3	241			6	826	1	14		
APPS APPROVED, NOT ACCEPTED	1	177	2	65	7	1396	1	18			2	430	2	65		
APPS DENIED	3	744	2	48	29	6085	2	95			2	475	2	48		
APPS WITHDRAWN	2	491	1	140	17	2969	4	99			2	451				
FILES CLOSED FOR INCOMPLETENESS					7	1283	1	25								
MD/HARFORD COUNTY/3028.02															49	67
LOANS ORIGINATED	22	4381	8	1368	67	10770	6	172			10	1578				
APPS APPROVED, NOT ACCEPTED	4	684	1	94	6	939	1	5			2	285				
APPS DENIED	1	326	1	127	24	4296	1	14			2	279				
APPS WITHDRAWN	4	876	3	575	16	2458	1	72			1	124				
FILES CLOSED FOR INCOMPLETENESS					9	1664					2	272				
MD/HARFORD COUNTY/3029.01															46	42
LOANS ORIGINATED	4	561	3	128	19	2693	1	3	1	461	6	829	2	46		
APPS APPROVED, NOT ACCEPTED					1	147	1	5								
APPS DENIED			3	120	14	2120	2	7			4	561	4	112		
APPS WITHDRAWN			1	16	5	629					1	157	1	16		
FILES CLOSED FOR INCOMPLETENESS					4	616					1	185				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3029.02															44	69
LOANS ORIGINATED	19	2962	13	1144	82	11804	6	206	3	3585	20	2254				
APPS APPROVED, NOT ACCEPTED	5	721	2	45	12	1791	2	16			2	154				
APPS DENIED	3	814	4	298	30	4020	10	230			5	502	3	40		
APPS WITHDRAWN	2	231	2	257	23	3277			1	7750	4	313				
FILES CLOSED FOR INCOMPLETENESS	1	152			15	2632	2	96			1	80				
MD/HARFORD COUNTY/3031.01															10	123
LOANS ORIGINATED	30	9391	45	12044	146	33500	11	957			8	1557	1	12		
APPS APPROVED, NOT ACCEPTED	2	559	5	939	11	2571	4	226					1	25		
APPS DENIED	3	729	7	1411	35	8837	6	102			2	245	3	227		
APPS WITHDRAWN	8	1842	6	1844	32	6982	1	20			1	325	1	25		
FILES CLOSED FOR INCOMPLETENESS	1	207			14	3548										
MD/HARFORD COUNTY/3031.02															8	151
LOANS ORIGINATED	13	4087	16	7872	79	20008	11	1453			5	1055				
APPS APPROVED, NOT ACCEPTED	1	355	1	290	3	662	1	10								
APPS DENIED	3	1013	1	1200	15	4583	3	170			3	347				
APPS WITHDRAWN	2	666	3	531	12	3169	1	10			1	188				
FILES CLOSED FOR INCOMPLETENESS	1	252			6	2277										
MD/HARFORD COUNTY/3032.01															7	129
LOANS ORIGINATED	13	3684	44	12918	169	44184	12	2127			3	589	2	42		
APPS APPROVED, NOT ACCEPTED	1	319	3	878	11	2672	3	231					1	44		
APPS DENIED	5	1875	5	661	32	10146	4	82			2	52	4	329		
APPS WITHDRAWN	4	766	2	701	32	7800	1	60								
FILES CLOSED FOR INCOMPLETENESS			1	440	13	3847										
MD/HARFORD COUNTY/3032.03															9	129
LOANS ORIGINATED	11	2692	34	6742	110	20907	6	216			12	1593				
APPS APPROVED, NOT ACCEPTED	1	242			6	1099	1	30			1	326				
APPS DENIED			1	214	19	3392	3	55			1	68				
APPS WITHDRAWN	3	591	4	675	11	2205	1	140			2	305				
FILES CLOSED FOR INCOMPLETENESS	2	434			6	1747										

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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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3032.04															8	105
LOANS ORIGINATED	25	6486	31	7015	105	23854	7	793	1	1898	3	466				
APPS APPROVED, NOT ACCEPTED	1	90	2	689	12	2142	2	29								
APPS DENIED	2	384	1	216	26	5562	5	137			2	127				
APPS WITHDRAWN	1	469	2	329	15	3776										
FILES CLOSED FOR INCOMPLETENESS			1	258	10	2105										
MD/HARFORD COUNTY/3032.05															5	183
LOANS ORIGINATED	8	3419	17	6301	42	13144										
APPS APPROVED, NOT ACCEPTED	5	2401	1	325	4	1220										
APPS DENIED					8	2631	3	312								
APPS WITHDRAWN	1	215			7	2578	1	20								
FILES CLOSED FOR INCOMPLETENESS					4	871										
MD/HARFORD COUNTY/3032.06															6	126
LOANS ORIGINATED	17	5521	47	13082	81	17381	14	753			4	963				
APPS APPROVED, NOT ACCEPTED			8	2439	8	2080	2	24			2	502				
APPS DENIED			4	882	20	4987	4	89			3	1174				
APPS WITHDRAWN	3	671	5	967	13	3146					3	640				
FILES CLOSED FOR INCOMPLETENESS					7	1617										
MD/HARFORD COUNTY/3033.00															5	119
LOANS ORIGINATED	12	3793	47	16233	125	33791	19	1144	1	212	6	1256	1	63		
APPS APPROVED, NOT ACCEPTED	1	530			10	2256	1	16			1	93				
APPS DENIED	3	678	2	595	20	6160	6	1423								
APPS WITHDRAWN	1	305	4	1300	23	6830	4	658								
FILES CLOSED FOR INCOMPLETENESS			2	545	11	3257					1	184				
MD/HARFORD COUNTY/3034.00															8	127
LOANS ORIGINATED	16	4778	64	17477	101	26794	9	844			6	1224				
APPS APPROVED, NOT ACCEPTED	2	717	5	1388	7	1516										
APPS DENIED	2	641	7	1147	35	9062	7	861			1	113				
APPS WITHDRAWN	5	1120	9	2391	22	6191	1	260			1	408				
FILES CLOSED FOR INCOMPLETENESS					13	4153	1	368								

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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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3035.01															12	116
LOANS ORIGINATED	15	5261	43	12116	160	36896	7	689			4	652				
APPS APPROVED, NOT ACCEPTED			5	1393	8	2039					1	202				
APPS DENIED	4	1295	2	335	31	8539	8	394			1	339				
APPS WITHDRAWN	1	221	4	1130	34	8806	1	243			1	258				
FILES CLOSED FOR INCOMPLETENESS			1	434	10	2560					1	255				
MD/HARFORD COUNTY/3035.02															8	116
LOANS ORIGINATED	16	4074	27	6061	133	27849	10	1831			11	1614				
APPS APPROVED, NOT ACCEPTED	1	206	2	545	6	1118	3	37								
APPS DENIED	1	173	1	69	28	5988	2	14			3	409	1	69		
APPS WITHDRAWN	3	675			14	2968	1	150								
FILES CLOSED FOR INCOMPLETENESS					16	3581					1	120				
MD/HARFORD COUNTY/3036.02															8	135
LOANS ORIGINATED	17	5056	33	8690	108	25937	10	1081			6	1194				
APPS APPROVED, NOT ACCEPTED	1	166	4	1063	11	2996					2	333				
APPS DENIED			7	1774	29	7116	4	410			1	303	1	20		
APPS WITHDRAWN	4	1110	4	975	16	4416					2	561				
FILES CLOSED FOR INCOMPLETENESS					8	1867										
MD/HARFORD COUNTY/3036.03															12	134
LOANS ORIGINATED	46	15125	71	21685	216	50574	11	1047			17	3709				
APPS APPROVED, NOT ACCEPTED			4	1077	14	4313	1	12			1	132				
APPS DENIED	5	1570	5	1163	26	6273	10	617			1	216	2	105		
APPS WITHDRAWN	3	688	12	4103	29	7827					1	125				
FILES CLOSED FOR INCOMPLETENESS			1	180	21	5238					3	446				
MD/HARFORD COUNTY/3036.05															19	106
LOANS ORIGINATED	20	5479	34	6601	141	29099	7	831			10	1664				
APPS APPROVED, NOT ACCEPTED	2	532	2	162	9	1665	2	70					1	10		
APPS DENIED	4	974	3	291	23	5103	7	80			3	530				
APPS WITHDRAWN	1	220	4	735	18	2759	1	128	1	5000	2	305				
FILES CLOSED FOR INCOMPLETENESS					10	1851										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3036.06															15	141
LOANS ORIGINATED	10	3685	23	7648	102	28390	6	430			2	334				
APPS APPROVED, NOT ACCEPTED			3	1163	10	2500										
APPS DENIED			3	1008	27	7426	3	319			1	109				
APPS WITHDRAWN	2	884	1	452	14	3573										
FILES CLOSED FOR INCOMPLETENESS	1	403			11	3374										
MD/HARFORD COUNTY/3037.00															8	94
LOANS ORIGINATED	17	4819	11	2365	81	16217	10	778			4	772	2	228		
APPS APPROVED, NOT ACCEPTED	1	126	1	100	6	910	1	19			2	278				
APPS DENIED	2	930	5	984	22	4842	11	1103			1	45				
APPS WITHDRAWN	4	730	2	382	20	4316	2	165			1	160				
FILES CLOSED FOR INCOMPLETENESS	1	250	1	195	7	1454	1	194								
MD/HARFORD COUNTY/3038.01															12	104
LOANS ORIGINATED	6	1083	43	7654	75	14040	8	399			13	1499				
APPS APPROVED, NOT ACCEPTED			3	659	7	1608	2	30			1	109				
APPS DENIED	2	325	7	1100	26	4806	5	56			7	937	1	45		
APPS WITHDRAWN			6	1160	14	3558	1	7								
FILES CLOSED FOR INCOMPLETENESS			2	260	5	983					3	535				
MD/HARFORD COUNTY/3038.02															20	87
LOANS ORIGINATED	6	1431	17	3212	69	13572	2	14			16	2549				
APPS APPROVED, NOT ACCEPTED					2	399										
APPS DENIED			2	255	7	1079	1	8			1	127				
APPS WITHDRAWN	1	160	1	220	9	1790					2	239				
FILES CLOSED FOR INCOMPLETENESS					1	262										
MD/HARFORD COUNTY/3038.03															11	121
LOANS ORIGINATED	20	4458	27	4890	111	20167	11	1122			18	2744				
APPS APPROVED, NOT ACCEPTED			3	385	9	1894	1	2			3	658	1	15		
APPS DENIED	3	680	2	393	24	4022	4	348			7	804				
APPS WITHDRAWN	1	200	1	78	12	1745	1	164			2	188				
FILES CLOSED FOR INCOMPLETENESS	1	305			3	353	1	75			1	75				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3039.00															11	97
LOANS ORIGINATED	8	2245	9	2009	41	8004	4	450			5	1133				
APPS APPROVED, NOT ACCEPTED					1	185	2	126								
APPS DENIED			2	372	3	552	1	14								
APPS WITHDRAWN			3	757	10	2186										
FILES CLOSED FOR INCOMPLETENESS					4	721					1	87				
MD/HARFORD COUNTY/3041.01															4	117
LOANS ORIGINATED	15	4275	24	6732	113	26018	12	340			1	129	1	144		
APPS APPROVED, NOT ACCEPTED	1	211	3	1233	8	2185	1	18								
APPS DENIED	2	744	4	965	31	8209	8	746			2	480	1	70		
APPS WITHDRAWN	1	285	4	1132	18	4382	1	10								
FILES CLOSED FOR INCOMPLETENESS	3	870			7	1775	1	18								
MD/HARFORD COUNTY/3041.02															3	138
LOANS ORIGINATED	12	3689	19	6461	80	18935	14	2214			1	118	1	173		
APPS APPROVED, NOT ACCEPTED			2	622	6	1388	2	254								
APPS DENIED	4	1049	3	1005	28	8328	2	75			2	295				
APPS WITHDRAWN	2	521	2	890	11	3205	1	30			2	596				
FILES CLOSED FOR INCOMPLETENESS			1	416	12	3576	2	271			1	383				
MD/HARFORD COUNTY/3042.01															6	132
LOANS ORIGINATED	14	5607	46	15484	143	40145	13	1615			3	523				
APPS APPROVED, NOT ACCEPTED			1	253	9	2510	4	53			1	129				
APPS DENIED	2	592	6	2434	39	10342	3	86			1	112				
APPS WITHDRAWN	3	1450	8	2657	21	5747										
FILES CLOSED FOR INCOMPLETENESS			2	912	5	907										
MD/HARFORD COUNTY/3042.02															7	127
LOANS ORIGINATED	12	4003	47	16142	191	48255	9	1415			2	382				
APPS APPROVED, NOT ACCEPTED			3	769	8	2569	1	17								
APPS DENIED			7	2580	28	8310	5	184			2	760				
APPS WITHDRAWN			4	1641	24	6351	3	90								
FILES CLOSED FOR INCOMPLETENESS			2	880	9	2960										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3051.00															5	106
LOANS ORIGINATED	20	6130	42	12007	162	37989	17	2110			4	714	3	336		
APPS APPROVED, NOT ACCEPTED	1	148	5	1262	19	5462	2	508			1	168				
APPS DENIED	1	87	7	1493	52	13270	8	932			3	252	2	235		
APPS WITHDRAWN	2	316	2	326	27	6583	2	496								
FILES CLOSED FOR INCOMPLETENESS			1	288	16	4628	2	111								
MD/HARFORD COUNTY/3052.00															6	99
LOANS ORIGINATED	3	593	5	545	46	8280	7	116			1	91	5	380		
APPS APPROVED, NOT ACCEPTED			3	74	5	902							3	74		
APPS DENIED	3	495	3	388	19	2839	4	345					3	393		
APPS WITHDRAWN	2	411	1	275	9	1949					1	103				
FILES CLOSED FOR INCOMPLETENESS					12	2067										
MD/HARFORD COUNTY/3053.00															11	86
LOANS ORIGINATED	3	885	14	3215	30	6802	5	662			3	745	4	178		
APPS APPROVED, NOT ACCEPTED			4	1185	3	660	1	20			1	350	1	30		
APPS DENIED			3	95	20	5984	4	470					3	95		
APPS WITHDRAWN			1	75	12	3287	1	55			2	385	2	185		
FILES CLOSED FOR INCOMPLETENESS					6	1575										
MD/HARFORD COUNTY/3061.00															35	67
LOANS ORIGINATED	6	831	23	4633	45	6723	6	121	2	484	21	3125				
APPS APPROVED, NOT ACCEPTED			1	152	7	925	1	18								
APPS DENIED	2	481	6	1161	23	3328	4	166			6	842	1	25		
APPS WITHDRAWN	3	509	5	1076	15	3332	3	91	1	1800	5	1489				
FILES CLOSED FOR INCOMPLETENESS			1	379	4	388	3	250								
MD/HARFORD COUNTY/3062.00															19	70
LOANS ORIGINATED	6	868	14	2472	32	5496	8	1178			17	3076	1	33		
APPS APPROVED, NOT ACCEPTED			1	800	1	144	3	35								
APPS DENIED	1	215	4	909	9	1226	3	114			5	815	1	30		
APPS WITHDRAWN			1	175	11	975	1	60			2	295				
FILES CLOSED FOR INCOMPLETENESS			1	280	1	109										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HARFORD COUNTY/3063.00															27	128
LOANS ORIGINATED	18	5907	38	9342	75	17720	3	205			11	2678				
APPS APPROVED, NOT ACCEPTED	1	279	1	300	6	1903	4	97								
APPS DENIED	6	2049	1	648	14	3957	3	76			2	457				
APPS WITHDRAWN	3	903	2	340	18	4820					1	180				
FILES CLOSED FOR INCOMPLETENESS					5	1359					1	180				
MD/HARFORD COUNTY/3064.00															24	133
LOANS ORIGINATED	39	10129	61	13847	213	45159	17	1233			22	4329				
APPS APPROVED, NOT ACCEPTED	2	500	5	920	12	2775	14	235			2	166	1	60		
APPS DENIED	8	2004	8	1399	50	11978	10	181			6	636				
APPS WITHDRAWN	10	2590	2	410	35	7421	1	142			5	886				
FILES CLOSED FOR INCOMPLETENESS			2	431	14	3619					2	348				
MD/HARFORD COUNTY/3065.00															42	56
LOANS ORIGINATED			1	40									1	40		
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/HOWARD COUNTY/6011.03															34	162
LOANS ORIGINATED	13	5139	73	24417	226	59088	10	2162			10	2521				
APPS APPROVED, NOT ACCEPTED	1	555	4	2091	17	4734	3	31								
APPS DENIED	1	191	4	1126	35	9824	7	376			2	404				
APPS WITHDRAWN	3	1164	10	3243	24	6816										
FILES CLOSED FOR INCOMPLETENESS	1	137	2	455	9	2082										
MD/HOWARD COUNTY/6011.04															29	192
LOANS ORIGINATED	22	12119	109	44985	211	74089	8	1001			3	747				
APPS APPROVED, NOT ACCEPTED	1	535	2	848	14	5972	6	164								
APPS DENIED			9	4569	39	14611	5	267			1	288				
APPS WITHDRAWN			15	6310	24	10546										
FILES CLOSED FOR INCOMPLETENESS	1	538	5	1753	18	7459										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6011.05															32	163
LOANS ORIGINATED	14	4503	69	20109	147	37319	10	1231			22	3804				
APPS APPROVED, NOT ACCEPTED			3	1348	8	1722	7	237								
APPS DENIED	1	203	3	852	27	7753	9	271			6	900				
APPS WITHDRAWN	2	865	3	1365	25	7534					3	487				
FILES CLOSED FOR INCOMPLETENESS			2	649	11	2616					2	290				
MD/HOWARD COUNTY/6011.07															41	88
LOANS ORIGINATED	6	1644	12	2969	46	10813	3	273			3	447	5	342		
APPS APPROVED, NOT ACCEPTED			10	418	4	533							11	441		
APPS DENIED	1	69	17	850	12	1969	4	57			2	149	22	1324		
APPS WITHDRAWN	1	264	2	267	11	2733					2	212	3	231		
FILES CLOSED FOR INCOMPLETENESS					3	824										
MD/HOWARD COUNTY/6011.08															39	128
LOANS ORIGINATED	18	5328	47	12230	135	30490	4	244			29	5816				
APPS APPROVED, NOT ACCEPTED	3	872	1	272	6	1048	2	215			1	173				
APPS DENIED	2	661	5	1443	20	4506	6	641			5	782				
APPS WITHDRAWN	1	295	6	1449	26	6170					6	1416				
FILES CLOSED FOR INCOMPLETENESS					4	887	1	150			1	232				
MD/HOWARD COUNTY/6012.01															33	117
LOANS ORIGINATED	41	14847	85	26804	230	57417	9	277			21	4094				
APPS APPROVED, NOT ACCEPTED	1	470	7	2301	11	2595	3	50			2	472				
APPS DENIED	11	3836	15	2971	46	11768	10	275			9	1642	1	40		
APPS WITHDRAWN	10	2289	6	2063	40	10206					3	496				
FILES CLOSED FOR INCOMPLETENESS	2	533	1	220	26	5564	1	75			2	172				
MD/HOWARD COUNTY/6012.03															70	111
LOANS ORIGINATED	75	25228	96	26748	99	26676	7	96			19	4747				
APPS APPROVED, NOT ACCEPTED	2	611	5	1649	10	2440	1	24			2	409				
APPS DENIED	13	3755	17	4588	32	7624	3	260			5	1049				
APPS WITHDRAWN	6	2222	10	2596	20	5371					2	373				
FILES CLOSED FOR INCOMPLETENESS	1	158	2	421	6	1789					1	165				

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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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6012.04															39	111
LOANS ORIGINATED	27	8558	39	10654	124	29774	9	1375	1	36256	13	2184	1	72		
APPS APPROVED, NOT ACCEPTED	4	1347	4	1107	17	4411	2	12					1	59		
APPS DENIED	6	1533	8	1385	34	8081	6	229			1	3	6	239		
APPS WITHDRAWN	7	2006	10	3084	18	3759	1	144			1	288				
FILES CLOSED FOR INCOMPLETENESS	2	594	3	832	5	852							1	40		
MD/HOWARD COUNTY/6021.00															28	186
LOANS ORIGINATED	15	7228	105	44822	250	82866	17	2650			7	1920				
APPS APPROVED, NOT ACCEPTED	1	319	5	1982	22	6882	3	375			1	96				
APPS DENIED	1	427	11	4381	43	13582	4	713			1	3				
APPS WITHDRAWN	1	412	18	7644	31	10743	3	752								
FILES CLOSED FOR INCOMPLETENESS	1	560	5	1672	23	7687					1	250				
MD/HOWARD COUNTY/6022.01															31	179
LOANS ORIGINATED	3	1598	36	16866	111	37730	5	1295			5	1402				
APPS APPROVED, NOT ACCEPTED	1	567	4	1505	8	2802	3	38								
APPS DENIED			6	2698	12	4589	2	87								
APPS WITHDRAWN			6	2954	14	4526										
FILES CLOSED FOR INCOMPLETENESS					6	2155					1	278				
MD/HOWARD COUNTY/6022.02															28	154
LOANS ORIGINATED	17	7403	52	19109	124	38018	11	2339								
APPS APPROVED, NOT ACCEPTED	1	415	5	1570	9	2787	5	321			1	298				
APPS DENIED	2	1040	3	838	21	7017	1	18			3	913				
APPS WITHDRAWN	1	480	3	1575	17	5284	1	60								
FILES CLOSED FOR INCOMPLETENESS	1	375	2	884	6	2221	1	103								
MD/HOWARD COUNTY/6023.02															41	146
LOANS ORIGINATED	12	4773	59	20975	178	51763	16	1103	1	247	15	3670				
APPS APPROVED, NOT ACCEPTED			5	2006	12	4698	4	267								
APPS DENIED	2	531	8	3064	33	10012	3	151			4	748				
APPS WITHDRAWN	1	245	19	5026	39	12780					2	656				
FILES CLOSED FOR INCOMPLETENESS			7	2593	25	8266					3	903				

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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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6023.03															39	194
LOANS ORIGINATED	7	3332	47	20669	125	42921	8	1111			4	1190				
APPS APPROVED, NOT ACCEPTED			2	1892	12	4270					2	715				
APPS DENIED			5	1726	19	6740	1	2			1	2				
APPS WITHDRAWN	2	1115	10	5484	18	7525										
FILES CLOSED FOR INCOMPLETENESS			3	1269	10	4159	1	578								
MD/HOWARD COUNTY/6023.04															30	185
LOANS ORIGINATED	9	4303	41	17561	165	51818	10	1298			1	310				
APPS APPROVED, NOT ACCEPTED			3	1150	7	2069	3	51								
APPS DENIED	2	810	5	1605	29	10050	2	73			1	58				
APPS WITHDRAWN	4	1811	6	2742	28	8378					2	662				
FILES CLOSED FOR INCOMPLETENESS			2	867	11	3951										
MD/HOWARD COUNTY/6023.05															23	188
LOANS ORIGINATED	5	2273	35	12529	127	36756	5	642			5	1009				
APPS APPROVED, NOT ACCEPTED					8	2173	3	33			2	370				
APPS DENIED	1	309	4	1347	19	5894	3	583			1	193				
APPS WITHDRAWN	1	369	5	1863	14	4610	2	165			1	214				
FILES CLOSED FOR INCOMPLETENESS					11	3865	1	30			1	190				
MD/HOWARD COUNTY/6023.06															32	137
LOANS ORIGINATED	11	3919	80	25820	155	42752	10	1855	1	20632	29	5963				
APPS APPROVED, NOT ACCEPTED			8	2580	12	3495	3	39			4	953				
APPS DENIED			6	2076	28	7266	1	10			5	1072				
APPS WITHDRAWN			18	5236	18	6379					5	1047				
FILES CLOSED FOR INCOMPLETENESS			1	265	12	3058					3	559				
MD/HOWARD COUNTY/6026.00															62	91
LOANS ORIGINATED	9	3680	70	23181	96	25581	6	330			7	1261				
APPS APPROVED, NOT ACCEPTED	1	605	6	1802	15	3593					2	300				
APPS DENIED			5	1666	23	6451	3	39			6	1313				
APPS WITHDRAWN	2	1053	9	2861	18	4270					3	432				
FILES CLOSED FOR INCOMPLETENESS			4	1285	4	1159					2	433				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6027.00															29	187
LOANS ORIGINATED	13	6355	86	30927	195	64905	13	2397			4	1129				
APPS APPROVED, NOT ACCEPTED	1	306	3	1194	16	5591	3	670			1	300				
APPS DENIED	1	471	6	2815	41	15734	6	358			2	649				
APPS WITHDRAWN	2	974	16	6726	36	14062	4	145			1	15				
FILES CLOSED FOR INCOMPLETENESS	1	466	2	660	20	7212										
MD/HOWARD COUNTY/6028.00															43	151
LOANS ORIGINATED	13	4479	85	28590	191	52332	10	1333	1	703	17	4017				
APPS APPROVED, NOT ACCEPTED			8	2867	18	5550	2	108			3	467				
APPS DENIED			10	3647	36	9277	5	285			6	1513				
APPS WITHDRAWN	3	1188	16	5617	30	8104	2	117			3	571				
FILES CLOSED FOR INCOMPLETENESS	2	712	2	705	17	5443										
MD/HOWARD COUNTY/6029.00															59	86
LOANS ORIGINATED	9	3528	31	10032	51	15737	3	577			7	2142				
APPS APPROVED, NOT ACCEPTED					4	1447	2	46			1	409				
APPS DENIED					9	2419	3	28			3	760				
APPS WITHDRAWN			8	3739	7	2459										
FILES CLOSED FOR INCOMPLETENESS					4	1623										
MD/HOWARD COUNTY/6030.01															34	159
LOANS ORIGINATED	13	5608	101	33213	205	67654	9	606			22	5891				
APPS APPROVED, NOT ACCEPTED			1	312	12	3452	1	5			3	793				
APPS DENIED	2	802	2	965	48	17118	7	219			4	873	1	5		
APPS WITHDRAWN	1	293	12	4736	31	11344					2	514				
FILES CLOSED FOR INCOMPLETENESS			1	394	14	4044					4	1122				
MD/HOWARD COUNTY/6030.03															15	208
LOANS ORIGINATED	10	5489	52	25088	119	40839	3	778			2	467				
APPS APPROVED, NOT ACCEPTED			4	1640	6	1718	2	78								
APPS DENIED	1	560	8	2996	30	12458	3	94			2	794				
APPS WITHDRAWN	2	1002	14	5656	19	8025	1	495			3	1169				
FILES CLOSED FOR INCOMPLETENESS			3	1462	12	5076	1	75			1	200				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6030.04															24	196
LOANS ORIGINATED	15	8631	82	42212	209	83131	8	1034	1	18400	8	2715				
APPS APPROVED, NOT ACCEPTED			9	4680	19	7548	2	58								
APPS DENIED	4	1696	10	6520	60	29193	4	1037			1	410				
APPS WITHDRAWN	1	481	17	10591	25	12420					1	413				
FILES CLOSED FOR INCOMPLETENESS	1	376	4	1823	21	8701	2	897								
MD/HOWARD COUNTY/6040.01															14	146
LOANS ORIGINATED	16	7529	56	20719	194	59223	16	2280			5	1536				
APPS APPROVED, NOT ACCEPTED			4	1331	12	4577	3	43			2	434				
APPS DENIED	2	463	5	1734	42	14716	9	285			2	381				
APPS WITHDRAWN			14	5765	45	16482	1	115			6	2043				
FILES CLOSED FOR INCOMPLETENESS	1	159	1	261	15	5955	1	417								
MD/HOWARD COUNTY/6040.02															16	186
LOANS ORIGINATED	15	8763	119	65192	219	86900	15	2984			4	974				
APPS APPROVED, NOT ACCEPTED			14	7355	10	4511	4	252								
APPS DENIED	2	1320	16	10030	64	32282	9	1248			3	589				
APPS WITHDRAWN	1	823	8	4262	39	23072	1	6								
FILES CLOSED FOR INCOMPLETENESS			6	2275	21	9648	1	704			2	916				
MD/HOWARD COUNTY/6051.02															31	209
LOANS ORIGINATED	29	14721	262	122425	307	124974	9	1372			15	5225				
APPS APPROVED, NOT ACCEPTED	1	570	17	7323	39	14159	6	349			3	915				
APPS DENIED	6	2719	30	14220	67	34055	8	1259			6	2042	1	120		
APPS WITHDRAWN	1	201	30	14636	41	18677	1	12			1	267				
FILES CLOSED FOR INCOMPLETENESS			7	2870	27	14216	1	495			1	382				
MD/HOWARD COUNTY/6051.03															22	210
LOANS ORIGINATED	12	6326	58	35533	176	71604	7	2695			5	2011				
APPS APPROVED, NOT ACCEPTED	1	816	5	2996	16	5186	4	76								
APPS DENIED	4	2142	6	4999	22	9981	4	93								
APPS WITHDRAWN	3	1647	15	9540	21	9990					1	269				
FILES CLOSED FOR INCOMPLETENESS	1	660	2	1902	18	9743	1	417			2	1320				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6051.04															24	243
LOANS ORIGINATED	5	2099	108	71357	151	73522	5	968			5	1871				
APPS APPROVED, NOT ACCEPTED			12	7850	16	9162					1	280	1	15		
APPS DENIED	1	570	17	12767	45	26022	4	372								
APPS WITHDRAWN			15	11638	25	14625										
FILES CLOSED FOR INCOMPLETENESS			7	5757	12	5825					1	393				
MD/HOWARD COUNTY/6054.01															51	133
LOANS ORIGINATED	8	2268	28	8001	93	22013	6	116			18	3565	1	15		
APPS APPROVED, NOT ACCEPTED			1	200	9	2923	2	21			1	299				
APPS DENIED	2	696	3	642	26	7486	3	36			1	177				
APPS WITHDRAWN	2	255	7	2127	19	5653	1	5			4	874				
FILES CLOSED FOR INCOMPLETENESS					10	3548										
MD/HOWARD COUNTY/6054.02															50	125
LOANS ORIGINATED	20	5438	63	13664	162	33103	8	331			31	4611				
APPS APPROVED, NOT ACCEPTED	1	205	2	341	18	3391	4	53			5	875	1	20		
APPS DENIED	2	452	13	2902	47	8725	7	479			20	3162				
APPS WITHDRAWN	1	187	7	1510	22	3708					6	803				
FILES CLOSED FOR INCOMPLETENESS	1	416	3	575	9	1520					4	591				
MD/HOWARD COUNTY/6055.02															44	167
LOANS ORIGINATED	8	3384	43	14089	136	40943	11	1542			9	1733				
APPS APPROVED, NOT ACCEPTED			4	1863	6	1265	3	74			1	108				
APPS DENIED	3	1130	6	1598	26	7493	8	273			4	659				
APPS WITHDRAWN	1	557	5	1722	21	7246	2	310			3	752				
FILES CLOSED FOR INCOMPLETENESS					8	2268					1	296				
MD/HOWARD COUNTY/6055.03															57	100
LOANS ORIGINATED	19	5370	42	9515	134	27586	8	707	1	28000	17	2848				
APPS APPROVED, NOT ACCEPTED					11	2156	2	34			5	780				
APPS DENIED	2	744	7	1635	38	7892	9	323			5	834				
APPS WITHDRAWN	3	882	6	1322	22	5225					3	422				
FILES CLOSED FOR INCOMPLETENESS					9	2429	2	231			1	152				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6055.04															42	220
LOANS ORIGINATED	1	570	24	11189	112	38841	8	1034			2	419				
APPS APPROVED, NOT ACCEPTED	1	561	1	80	11	3382	1	19								
APPS DENIED	1	559	1	658	15	5811	1	274			3	1141				
APPS WITHDRAWN			5	1975	8	3273										
FILES CLOSED FOR INCOMPLETENESS					4	1551										
MD/HOWARD COUNTY/6055.05															38	205
LOANS ORIGINATED	5	2755	58	25003	220	77597	7	1602			16	4056				
APPS APPROVED, NOT ACCEPTED			2	616	18	5584	4	691			1	326				
APPS DENIED	1	570	14	5321	30	10427	4	702			6	1431				
APPS WITHDRAWN	2	1061	7	3266	34	11780	1	124			2	455				
FILES CLOSED FOR INCOMPLETENESS			1	770	25	9023					3	609				
MD/HOWARD COUNTY/6056.01															45	127
LOANS ORIGINATED	13	3689	50	12877	125	28729	3	158			23	3630				
APPS APPROVED, NOT ACCEPTED	1	119	1	202	10	2100	3	20			2	193				
APPS DENIED	4	1100	6	829	25	5821	5	61			8	1109	1	90		
APPS WITHDRAWN	3	719	11	3067	22	4779					4	563				
FILES CLOSED FOR INCOMPLETENESS			4	653	7	1756					2	509				
MD/HOWARD COUNTY/6056.02															42	162
LOANS ORIGINATED	25	8103	102	32721	217	57880	7	979			25	5355				
APPS APPROVED, NOT ACCEPTED			4	1417	18	4037	4	78			2	375				
APPS DENIED	2	613	15	4248	48	13461	10	769			10	1369				
APPS WITHDRAWN	8	3368	50	17195	36	11314			1	62200	6	1278				
FILES CLOSED FOR INCOMPLETENESS			2	818	17	4543	1	256			1	225				
MD/HOWARD COUNTY/6066.01															36	152
LOANS ORIGINATED	11	3200	18	5653	94	23174	9	446			10	2608				
APPS APPROVED, NOT ACCEPTED	1	496	1	347	5	1201	2	19			1	154				
APPS DENIED			2	698	12	3560	3	12								
APPS WITHDRAWN	3	917	3	1010	10	2646	1	197								
FILES CLOSED FOR INCOMPLETENESS					6	1169	1	75			2	296				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6066.03															62	99
LOANS ORIGINATED	31	8518	34	8308	144	31764	9	968			23	3893				
APPS APPROVED, NOT ACCEPTED	2	449	8	1890	19	4545	3	41			3	588				
APPS DENIED	3	818	9	2133	39	8091	7	196			7	656				
APPS WITHDRAWN	1	160	12	2255	23	5114					4	673				
FILES CLOSED FOR INCOMPLETENESS			1	324	15	2868					2	446				
MD/HOWARD COUNTY/6066.04															55	113
LOANS ORIGINATED	11	3462	36	9004	123	29370	9	771			11	1978				
APPS APPROVED, NOT ACCEPTED	2	663	5	691	3	369	2	349			1	77				
APPS DENIED			2	452	24	4430	10	241			3	543				
APPS WITHDRAWN	4	1368	10	2720	24	5631					3	347				
FILES CLOSED FOR INCOMPLETENESS					13	3205	1	8			1	142				
MD/HOWARD COUNTY/6066.06															63	115
LOANS ORIGINATED	10	3200	26	7575	70	16275	6	237			17	3481				
APPS APPROVED, NOT ACCEPTED			3	757	5	829	3	27			3	398				
APPS DENIED	4	1432	4	801	16	3231	7	149			4	190				
APPS WITHDRAWN	2	469	4	868	12	2437	2	35			4	907				
FILES CLOSED FOR INCOMPLETENESS					5	1035					1	182				
MD/HOWARD COUNTY/6066.07															48	132
LOANS ORIGINATED	15	4791	27	7294	130	31397	16	358			9	1723				
APPS APPROVED, NOT ACCEPTED			1	417	10	2076	2	19								
APPS DENIED	1	232	3	692	34	7985	8	327			2	207				
APPS WITHDRAWN	2	580	4	1033	19	4547										
FILES CLOSED FOR INCOMPLETENESS			1	300	17	3822	1	30			1	284				
MD/HOWARD COUNTY/6067.01															19	154
LOANS ORIGINATED	13	4929	27	8782	81	21481	10	823			3	529				
APPS APPROVED, NOT ACCEPTED			1	417	6	1230	5	43								
APPS DENIED	1	400	4	1113	19	5103	7	230								
APPS WITHDRAWN			5	1639	14	4064	1	80								
FILES CLOSED FOR INCOMPLETENESS			1	241	4	1054	1	380								

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6067.04															54	123
LOANS ORIGINATED	33	9265	47	11261	166	34933	11	1142			30	5506				
APPS APPROVED, NOT ACCEPTED	1	277	4	669	14	3011	4	235			4	586				
APPS DENIED	7	2078	3	386	48	11601	3	378			3	449				
APPS WITHDRAWN	2	501	6	1003	28	6134					8	1115				
FILES CLOSED FOR INCOMPLETENESS	2	617	2	623	11	2986										
MD/HOWARD COUNTY/6067.05															37	140
LOANS ORIGINATED	5	1660	20	5261	65	14820	5	414			4	806				
APPS APPROVED, NOT ACCEPTED					3	726										
APPS DENIED	3	909	1	10	14	3536	5	142			2	29				
APPS WITHDRAWN	1	304	2	229	8	1893										
FILES CLOSED FOR INCOMPLETENESS	1	305			11	2376										
MD/HOWARD COUNTY/6067.06															52	152
LOANS ORIGINATED	10	3739	59	17749	169	45289	7	317			24	5135				
APPS APPROVED, NOT ACCEPTED			2	795	16	5015	3	32			3	1016				
APPS DENIED			6	1256	29	7122	4	110			5	1233				
APPS WITHDRAWN	1	244	11	4001	31	9145	2	178			1	200				
FILES CLOSED FOR INCOMPLETENESS			1	290	17	4855	1	50			1	206				
MD/HOWARD COUNTY/6067.07															61	127
LOANS ORIGINATED	28	8126	36	7988	107	24491	4	80			28	6909				
APPS APPROVED, NOT ACCEPTED			3	435	7	1612	2	16			2	370				
APPS DENIED	2	518	3	606	35	7684	4	52			5	845				
APPS WITHDRAWN	1	283	3	658	14	2728	2	73			1	258				
FILES CLOSED FOR INCOMPLETENESS			1	600	8	2042					2	798				
MD/HOWARD COUNTY/6068.03															37	148
LOANS ORIGINATED	23	6665	55	15999	154	36520	8	467			23	4138				
APPS APPROVED, NOT ACCEPTED	1	304	2	601	13	3057	5	45			3	448				
APPS DENIED	4	961	1	273	41	10596	4	32			4	764				
APPS WITHDRAWN	3	981	1	400	22	5727	1	50			2	366				
FILES CLOSED FOR INCOMPLETENESS					7	1708					1	150				

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6068.04															36	135
LOANS ORIGINATED	15	4736	33	10268	96	22822	4	42			8	1438				
APPS APPROVED, NOT ACCEPTED	2	837	1	404	5	1502	1	14			1	280				
APPS DENIED	4	1320	3	837	12	2825	4	32			2	113				
APPS WITHDRAWN	1	281	4	1226	13	3337	4	330								
FILES CLOSED FOR INCOMPLETENESS	1	365	1	399	7	1600					1	114				
MD/HOWARD COUNTY/6068.05															32	212
LOANS ORIGINATED	14	5278	77	24606	139	40292	3	462			3	532				
APPS APPROVED, NOT ACCEPTED	1	523	2	795	10	2895	2	28			1	315				
APPS DENIED	1	251	4	1437	18	5486	2	55			1	100				
APPS WITHDRAWN	3	1666	6	1887	14	4961	1	402			1	205				
FILES CLOSED FOR INCOMPLETENESS			3	1189	7	1902										
MD/HOWARD COUNTY/6068.06															39	166
LOANS ORIGINATED	12	4896	73	26481	201	61154	9	1007			20	5187				
APPS APPROVED, NOT ACCEPTED			6	2246	12	3124	3	360			1	230				
APPS DENIED	2	765	5	1333	30	10265	9	188			6	1059				
APPS WITHDRAWN	5	1922	7	2471	26	7723					4	870				
FILES CLOSED FOR INCOMPLETENESS	1	383	2	796	16	4235	1	25			3	942				
MD/HOWARD COUNTY/6069.01															53	112
LOANS ORIGINATED	36	11478	57	13873	135	29821	8	384			8	1265	14	1061		
APPS APPROVED, NOT ACCEPTED	4	1131	9	996	15	2765	4	47			2	358	8	522		
APPS DENIED	9	2450	28	3924	40	9497	6	177			5	987	22	1909		
APPS WITHDRAWN	8	2845	11	2358	17	3074	2	294			3	654	4	331		
FILES CLOSED FOR INCOMPLETENESS	3	1144	2	945	19	4671										
MD/HOWARD COUNTY/6069.04															59	108
LOANS ORIGINATED	13	4459	37	10424	103	25234	6	651			5	1119				
APPS APPROVED, NOT ACCEPTED	1	283	3	675	10	2496	1	5			1	205				
APPS DENIED	1	240	6	1875	18	4567	5	80			1	283				
APPS WITHDRAWN			5	1473	18	4536	1	25			1	175				
FILES CLOSED FOR INCOMPLETENESS	1	288	2	491	19	5340	1	40			1	203				

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/HOWARD COUNTY/6069.05															50	113
LOANS ORIGINATED	28	9953	54	17811	159	39949	6	415	1	6000	15	3023				
APPS APPROVED, NOT ACCEPTED	2	712	3	931	12	2376	4	48			1	142				
APPS DENIED			2	335	41	11684	7	139			8	917				
APPS WITHDRAWN	1	284	4	2012	26	7413					1	175				
FILES CLOSED FOR INCOMPLETENESS			1	415	17	4576	1	347			2	441				
MD/HOWARD COUNTY/6069.06															60	125
LOANS ORIGINATED	31	8849	23	5512	124	26146	8	452			17	2918				
APPS APPROVED, NOT ACCEPTED	2	565	3	376	11	2284	4	27			4	614				
APPS DENIED	2	510	2	204	37	8419	7	527			8	1194				
APPS WITHDRAWN	4	1081	3	701	24	5479					6	901				
FILES CLOSED FOR INCOMPLETENESS	2	687			16	3445					2	368				
MD/HOWARD COUNTY/6069.07															71	86
LOANS ORIGINATED	7	2666	25	6674	86	20163	7	210	1	20500	14	1864	2	97		
APPS APPROVED, NOT ACCEPTED	2	910	2	171	8	1391	2	25			1	114	1	57		
APPS DENIED	7	1938	6	892	35	6006	8	80			14	1466	3	144		
APPS WITHDRAWN	3	610	3	468	24	6680					3	439				
FILES CLOSED FOR INCOMPLETENESS			7	2127	12	2026	1	25			1	114				
MD/QUEEN ANNE'S COUNTY/8101.00															18	85
LOANS ORIGINATED	5	642	13	2072	41	6674	6	269			5	465	6	347		
APPS APPROVED, NOT ACCEPTED	1	326	1	60	4	475							1	60		
APPS DENIED	1	177	11	894	17	3834	12	71			2	72	9	413		
APPS WITHDRAWN					12	2703					1	417				
FILES CLOSED FOR INCOMPLETENESS	1	385	1	190	8	3679					1	2000				
MD/QUEEN ANNE'S COUNTY/8102.00															15	87
LOANS ORIGINATED	6	964	7	988	35	7791	9	540			4	1070	1	134		
APPS APPROVED, NOT ACCEPTED			1	179	4	621	1	85					1	88		
APPS DENIED			4	547	20	3881	11	829			1	3	6	1005		
APPS WITHDRAWN			1	130	8	1227	1	198								
FILES CLOSED FOR INCOMPLETENESS					3	528										

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/QUEEN ANNE'S COUNTY/8103.00															15	98
LOANS ORIGINATED	24	5456	19	4121	89	17909	15	231			15	2223	1	69		
APPS APPROVED, NOT ACCEPTED	4	552	4	586	8	1716	1	29			1	60				
APPS DENIED	2	319	2	605	33	5860	11	106			3	213	2	180		
APPS WITHDRAWN	4	526	5	636	19	4547					4	463				
FILES CLOSED FOR INCOMPLETENESS	1	161	2	195	13	2508	1	41					1	94		
MD/QUEEN ANNE'S COUNTY/8104.00															13	109
LOANS ORIGINATED	42	12183	52	14115	146	38684	20	713			12	2366	2	106		
APPS APPROVED, NOT ACCEPTED	2	582	7	1900	16	6234	1	50			2	404	1	60		
APPS DENIED	4	1327	6	1443	40	12587	15	571			5	1225	3	198		
APPS WITHDRAWN	3	1052	6	1653	17	4877										
FILES CLOSED FOR INCOMPLETENESS	2	689	1	413	14	3606					1	465				
MD/QUEEN ANNE'S COUNTY/8105.00															13	107
LOANS ORIGINATED	28	8485	43	9410	104	25208	5	588			11	2004				
APPS APPROVED, NOT ACCEPTED	1	152	1	90	9	1776	3	305					1	111		
APPS DENIED	5	1293	4	948	31	7634	7	137			1	16				
APPS WITHDRAWN	1	417	5	1044	19	5591	4	165								
FILES CLOSED FOR INCOMPLETENESS	2	386	1	204	13	3039							1	96		
MD/QUEEN ANNE'S COUNTY/8106.00															10	125
LOANS ORIGINATED	21	7537	46	19460	136	42491	15	4492			25	10226	1	56		
APPS APPROVED, NOT ACCEPTED	1	157	1	1275	17	7666										
APPS DENIED	4	1602	4	2671	35	16623	6	624			7	3640				
APPS WITHDRAWN	2	766	3	1215	28	8573	1	1200			5	2297				
FILES CLOSED FOR INCOMPLETENESS			2	580	17	8738					2	361				
MD/QUEEN ANNE'S COUNTY/8107.00															26	109
LOANS ORIGINATED	22	6004	32	11202	90	23661	10	503			28	7651	2	118		
APPS APPROVED, NOT ACCEPTED	1	69	3	375	15	4212					6	1507	3	228		
APPS DENIED	4	1067	4	1066	27	6743	4	403			7	1565	1	67		
APPS WITHDRAWN			2	916	14	2808	1	155			4	823				
FILES CLOSED FOR INCOMPLETENESS			2	813	7	1733										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/QUEEN ANNE'S COUNTY/8108.00															8	115
LOANS ORIGINATED	45	12870	57	19888	188	46579	12	2464			29	7227	1	33		
APPS APPROVED, NOT ACCEPTED	1	342	1	245	27	6373	1	30			1	86				
APPS DENIED	5	1519	7	3962	65	16275	7	97			12	2528				
APPS WITHDRAWN	2	651	7	3419	15	3142	1	40								
FILES CLOSED FOR INCOMPLETENESS	1	244			20	5229					3	677				
MD/QUEEN ANNE'S COUNTY/8109.01															8	140
LOANS ORIGINATED	32	9917	50	17899	172	46966	17	1780			25	5540	1	93		
APPS APPROVED, NOT ACCEPTED	1	275	4	1290	16	5808	3	92								
APPS DENIED	3	1314	4	1100	58	21322	8	2189			9	2252				
APPS WITHDRAWN	4	961	3	1428	38	11966					3	890				
FILES CLOSED FOR INCOMPLETENESS	1	289	2	512	21	6339					5	884				
MD/QUEEN ANNE'S COUNTY/8109.02															5	120
LOANS ORIGINATED	12	3400	17	6117	125	37663	9	1932			16	5889				
APPS APPROVED, NOT ACCEPTED			4	969	11	2891	3	34			2	606	1	20		
APPS DENIED	3	756	5	2127	41	11548	3	161			7	2143				
APPS WITHDRAWN	2	499	2	778	25	8522					4	1378				
FILES CLOSED FOR INCOMPLETENESS	2	609			6	2266										
MD/QUEEN ANNE'S COUNTY/8110.00															14	90
LOANS ORIGINATED	26	6908	37	13781	126	32090	11	1006			17	5279				
APPS APPROVED, NOT ACCEPTED	2	850	6	1495	16	5420	1	10			1	300				
APPS DENIED	1	315	6	1562	33	10547	8	201			3	564				
APPS WITHDRAWN	5	1171	6	2042	31	8106	2	120			1	375				
FILES CLOSED FOR INCOMPLETENESS	1	527	2	845	12	3548					1	399				
MD/BALTIMORE CITY/0101.00															11	98
LOANS ORIGINATED	21	5408	73	20316	122	28803	3	801	1	10000	37	8495				
APPS APPROVED, NOT ACCEPTED			3	600	5	1309	3	224			4	895				
APPS DENIED	1	307	8	2557	18	4055	2	30			9	1876				
APPS WITHDRAWN	5	1317	8	2273	17	4826	1	725			8	1888				
FILES CLOSED FOR INCOMPLETENESS			4	998	15	3530					5	928				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/0102.00															31	80
LOANS ORIGINATED	28	6291	74	16671	95	17101	4	343			33	5673				
APPS APPROVED, NOT ACCEPTED	2	473	3	324	8	1804					3	391				
APPS DENIED	1	231	1	188	24	4954	1	34			6	1262				
APPS WITHDRAWN	2	458	5	1000	12	2447	1	50			4	791				
FILES CLOSED FOR INCOMPLETENESS			3	553	8	1018					1	105				
MD/BALTIMORE CITY/0103.00															15	126
LOANS ORIGINATED	16	4238	73	16716	74	16040	5	729			34	7032				
APPS APPROVED, NOT ACCEPTED	2	471	5	1412	8	1680	3	46			3	482				
APPS DENIED	1	346	5	1138	10	2185	1	108			7	972				
APPS WITHDRAWN	2	373	10	2208	20	4972	1	50			6	1368				
FILES CLOSED FOR INCOMPLETENESS	1	221			5	1520					2	388				
MD/BALTIMORE CITY/0104.00															16	187
LOANS ORIGINATED	13	3285	62	17802	91	22615	1	25	1	3000	39	8511				
APPS APPROVED, NOT ACCEPTED	3	542			8	1763					2	329				
APPS DENIED	5	1213	10	2606	25	5586	5	73			12	2145				
APPS WITHDRAWN	2	647	8	1859	18	3897	1	140			4	526				
FILES CLOSED FOR INCOMPLETENESS			4	1152	10	2784					3	549				
MD/BALTIMORE CITY/0105.00															22	120
LOANS ORIGINATED	11	2948	30	7566	53	13069	2	346			13	2627				
APPS APPROVED, NOT ACCEPTED	1	172	2	230	8	1503					1	145				
APPS DENIED	1	152	5	841	12	3212	2	23			5	1016				
APPS WITHDRAWN	1	378	1	234	12	2652					1	246				
FILES CLOSED FOR INCOMPLETENESS			2	423	7	1626					1	275				
MD/BALTIMORE CITY/0201.00															28	91
LOANS ORIGINATED	7	1855	35	7643	53	10836	7	881			18	3142				
APPS APPROVED, NOT ACCEPTED	1	193			8	1346	2	17			2	340				
APPS DENIED	1	164	4	927	18	3619	4	177			8	1580				
APPS WITHDRAWN	2	530	2	317	10	1627	1	78			5	807				
FILES CLOSED FOR INCOMPLETENESS			1	132	8	1759					2	301				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/0202.00															57	60
LOANS ORIGINATED	6	1297	25	5265	41	9336	1	575	1	265	23	5454				
APPS APPROVED, NOT ACCEPTED			2	919	7	1370					5	979				
APPS DENIED			3	773	12	2756					5	1085				
APPS WITHDRAWN	1	187	5	1164	7	907					5	851				
FILES CLOSED FOR INCOMPLETENESS			1	128												
MD/BALTIMORE CITY/0203.00															19	114
LOANS ORIGINATED	8	2512	50	15375	58	14259	2	862	1	1150	29	7072				
APPS APPROVED, NOT ACCEPTED	1	427	5	1540	7	1328	2	40			6	1107				
APPS DENIED	2	742	6	1233	36	9131	2	270			24	5598				
APPS WITHDRAWN	2	566	8	2443	16	3440	1	25			8	1770				
FILES CLOSED FOR INCOMPLETENESS			2	1123	9	1731	1	50			2	542				
MD/BALTIMORE CITY/0301.00															89	26
LOANS ORIGINATED	1	282	3	803	13	2644	2	255			4	679				
APPS APPROVED, NOT ACCEPTED					2	390	1	50			1	316				
APPS DENIED	1	143			6	783	4	17			1	106				
APPS WITHDRAWN	1	93	2	419	5	1255					3	366				
FILES CLOSED FOR INCOMPLETENESS			1	333	3	610										
MD/BALTIMORE CITY/0302.00															49	56
LOANS ORIGINATED	2	653	18	4633	37	9211	1	235			11	2601				
APPS APPROVED, NOT ACCEPTED			4	977	2	651					2	519				
APPS DENIED			8	2011	19	4750					7	1833				
APPS WITHDRAWN			7	1701	6	1354					3	867				
FILES CLOSED FOR INCOMPLETENESS			2	587	2	624										
MD/BALTIMORE CITY/0401.00															54	81
LOANS ORIGINATED	4	907	12	2184	21	5403			3	63843	14	3167				
APPS APPROVED, NOT ACCEPTED					5	1089					3	578				
APPS DENIED			6	805	10	2064	2	59	1	6800	8	1586				
APPS WITHDRAWN			1	132	2	664			1	14680	1	322				
FILES CLOSED FOR INCOMPLETENESS			1	208	2	522					2	351				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/0402.00															56	46
LOANS ORIGINATED			1	165					1	2070	1	165				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/0601.00															77	53
LOANS ORIGINATED	11	1857	23	3899	37	6843	2	18			12	2032				
APPS APPROVED, NOT ACCEPTED	1	171	2	314	2	340					1	104				
APPS DENIED	1	125	2	241	19	2593	9	205			7	747				
APPS WITHDRAWN	3	641	2	389	12	1877					9	1128				
FILES CLOSED FOR INCOMPLETENESS	3	376			5	582					2	150				
MD/BALTIMORE CITY/0602.00															72	44
LOANS ORIGINATED	21	3740	25	4542	53	8980	3	14			23	3420				
APPS APPROVED, NOT ACCEPTED	1	173	5	900	5	734					3	380				
APPS DENIED	1	230	3	648	21	3140	10	264			12	1376				
APPS WITHDRAWN	4	760	5	907	17	2357					8	806				
FILES CLOSED FOR INCOMPLETENESS	1	53	1	168	5	731										
MD/BALTIMORE CITY/0603.00															66	65
LOANS ORIGINATED	9	1651	16	2478	31	5605	4	155			17	2273				
APPS APPROVED, NOT ACCEPTED	1	162	1	156	5	711					3	580				
APPS DENIED	2	412	4	325	13	2172	2	150			4	370				
APPS WITHDRAWN	1	133	2	185	3	262					1	133				
FILES CLOSED FOR INCOMPLETENESS					6	972					1	124				
MD/BALTIMORE CITY/0604.00															79	73
LOANS ORIGINATED	4	1028	5	721	7	1138	2	145	1	44785	6	831				
APPS APPROVED, NOT ACCEPTED			1	117	2	362					1	112				
APPS DENIED	1	274	1	116	9	1505	1	25			4	405				
APPS WITHDRAWN	2	542	2	142	4	516										
FILES CLOSED FOR INCOMPLETENESS			2	198	1	57										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/0701.00															96	47
LOANS ORIGINATED	1	30	2	41	7	786	7	71			6	562				
APPS APPROVED, NOT ACCEPTED	1	41			6	420					4	225				
APPS DENIED					12	983	12	75			13	691				
APPS WITHDRAWN			1	24	4	215					3	123				
FILES CLOSED FOR INCOMPLETENESS					1	82										
MD/BALTIMORE CITY/0702.00															98	41
LOANS ORIGINATED	2	117	1	25	10	808	1	3			7	474				
APPS APPROVED, NOT ACCEPTED					2	214	1	2			1	61				
APPS DENIED					12	791	1	3			2	137				
APPS WITHDRAWN			2	101	6	499					5	321				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/0703.00															97	21
LOANS ORIGINATED			2	161	5	406	1	3			6	526				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					2	199	3	66			3	249				
APPS WITHDRAWN					1	152	1	100								
FILES CLOSED FOR INCOMPLETENESS					1	49										
MD/BALTIMORE CITY/0704.00															99	23
LOANS ORIGINATED	1	242			4	365										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	3	736			1	41	4	47			2	47				
APPS WITHDRAWN					1	114										
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/0801.01															77	73
LOANS ORIGINATED	9	1417	11	1259	49	6009	6	213			15	1373				
APPS APPROVED, NOT ACCEPTED			2	168	6	744					3	196				
APPS DENIED	2	227	5	371	24	2196	12	184			9	602				
APPS WITHDRAWN	2	334	1	43	12	1526	2	100			5	263				
FILES CLOSED FOR INCOMPLETENESS					6	926										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/0801.02															98	39
LOANS ORIGINATED	1	63	3	75	17	1316	2	43			11	606				
APPS APPROVED, NOT ACCEPTED					4	343	1	67			1	90				
APPS DENIED			1	60	16	1111	3	12			4	152				
APPS WITHDRAWN					5	443					1	56				
FILES CLOSED FOR INCOMPLETENESS					3	191					2	105				
MD/BALTIMORE CITY/0802.00															99	49
LOANS ORIGINATED			1	129	4	302	1	3			4	381				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					3	254	3	13			2	88				
APPS WITHDRAWN					1	150					1	150				
FILES CLOSED FOR INCOMPLETENESS	1	34														
MD/BALTIMORE CITY/0803.01															99	46
LOANS ORIGINATED					3	181	3	15			1	37				
APPS APPROVED, NOT ACCEPTED					3	184					2	118				
APPS DENIED					9	592	2	10			4	162				
APPS WITHDRAWN					1	39	1	27			2	66				
FILES CLOSED FOR INCOMPLETENESS					2	89										
MD/BALTIMORE CITY/0803.02															99	34
LOANS ORIGINATED	1	126			17	1290	6	28			5	386				
APPS APPROVED, NOT ACCEPTED					3	247	1	7								
APPS DENIED			1	29	25	1795	15	240			14	692				
APPS WITHDRAWN			1	26	2	217					1	26				
FILES CLOSED FOR INCOMPLETENESS			1	32	2	85					1	32				
MD/BALTIMORE CITY/0804.00															97	32
LOANS ORIGINATED					3	185					2	108				
APPS APPROVED, NOT ACCEPTED					3	180					1	53				
APPS DENIED					2	135	5	74			1	20				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/0805.00															99	49
LOANS ORIGINATED					2	132	3	19			2	132				
APPS APPROVED, NOT ACCEPTED					1	93					1	93				
APPS DENIED					1	42	8	71								
APPS WITHDRAWN			1	20	1	14					1	20				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/0806.00															98	42
LOANS ORIGINATED					5	399	4	79			3	207				
APPS APPROVED, NOT ACCEPTED					1	117					1	117				
APPS DENIED	1	204			3	157	4	32			1	3				
APPS WITHDRAWN	1	49	1	187	3	217					2	116				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/0807.00															99	31
LOANS ORIGINATED	5	873	2	379	4	608					2	277				
APPS APPROVED, NOT ACCEPTED	1	208	1	9												
APPS DENIED	1	206	1	187	4	276	2	6			2	112				
APPS WITHDRAWN	2	344			1	46					1	46				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/0808.00															99	25
LOANS ORIGINATED	4	577	4	583	3	312					3	362				
APPS APPROVED, NOT ACCEPTED			4	822												
APPS DENIED			2	267	3	366	4	20								
APPS WITHDRAWN	1	184	1	162	2	232										
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/0901.00															90	58
LOANS ORIGINATED	8	941	13	1092	48	5510	6	53	1	320	23	2330				
APPS APPROVED, NOT ACCEPTED	1	69			7	730	1	14			1	61				
APPS DENIED	3	264	4	240	35	3460	12	133			10	727				
APPS WITHDRAWN			2	214	12	1549					3	224				
FILES CLOSED FOR INCOMPLETENESS					7	613					1	68				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/0902.00															85	89
LOANS ORIGINATED	9	1302	10	1639	46	5921	5	311			6	668				
APPS APPROVED, NOT ACCEPTED			1	49	4	849	1	5			1	49				
APPS DENIED	7	899	3	106	29	4473	10	280			7	389				
APPS WITHDRAWN	2	247	2	220	14	3028										
FILES CLOSED FOR INCOMPLETENESS					11	1685					2	181				
MD/BALTIMORE CITY/0903.00															81	82
LOANS ORIGINATED	17	2187	17	1787	66	8460	5	398	1	10000	11	1052				
APPS APPROVED, NOT ACCEPTED			1	102	6	873	3	39			1	117				
APPS DENIED	4	629	5	448	39	4096	10	88			11	888				
APPS WITHDRAWN	1	179	3	257	15	2015			1	1088	3	191				
FILES CLOSED FOR INCOMPLETENESS			1	99	10	1203										
MD/BALTIMORE CITY/0904.00															91	29
LOANS ORIGINATED			1	40	5	408	1	2			4	241				
APPS APPROVED, NOT ACCEPTED					2	114					2	114				
APPS DENIED			1	45	4	210	2	81			4	266				
APPS WITHDRAWN					2	119					1	60				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/0905.00															89	49
LOANS ORIGINATED	2	245	2	273	16	1885	1	3			8	1106				
APPS APPROVED, NOT ACCEPTED					1	125										
APPS DENIED	1	70			7	863	6	52			4	413				
APPS WITHDRAWN					6	579	1	35			4	356				
FILES CLOSED FOR INCOMPLETENESS					1	60										
MD/BALTIMORE CITY/0906.00															98	59
LOANS ORIGINATED	1	48	1	147	20	1679	2	26			12	877				
APPS APPROVED, NOT ACCEPTED					3	262	1	12								
APPS DENIED	1	31			11	982	3	11			3	206				
APPS WITHDRAWN	1	152	1	24	2	184					1	56				
FILES CLOSED FOR INCOMPLETENESS					5	459										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/0907.00															99	39
LOANS ORIGINATED			2	56	19	1186	4	24			13	669				
APPS APPROVED, NOT ACCEPTED					4	243					1	60				
APPS DENIED			1	38	13	1196	4	53			8	708				
APPS WITHDRAWN					1	35					1	35				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/0908.00															99	47
LOANS ORIGINATED					5	342	1	3			4	295				
APPS APPROVED, NOT ACCEPTED					4	386					1	45				
APPS DENIED			1	15	3	140	3	37			2	30				
APPS WITHDRAWN	1	35			1	70					1	70				
FILES CLOSED FOR INCOMPLETENESS					3	260										
MD/BALTIMORE CITY/0909.00															99	30
LOANS ORIGINATED	6	416	1	170	5	410	1	5			3	190				
APPS APPROVED, NOT ACCEPTED	1	59	1	101	1	424										
APPS DENIED	8	598	1	44	8	802	8	33			8	379				
APPS WITHDRAWN	6	505			3	248										
FILES CLOSED FOR INCOMPLETENESS					1	140					1	140				
MD/BALTIMORE CITY/1001.00															98	40
LOANS ORIGINATED	1	101	1	42	7	563	2	51			3	248				
APPS APPROVED, NOT ACCEPTED					1	134	1	15			1	134				
APPS DENIED	3	495			6	567	2	13			5	438				
APPS WITHDRAWN					7	591					4	362				
FILES CLOSED FOR INCOMPLETENESS					3	369					1	194				
MD/BALTIMORE CITY/1002.00															99	21
LOANS ORIGINATED					5	476	3	60			1	102				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	14	1	36	2	157	2	5			2	157				
APPS WITHDRAWN					1	98	1	31			1	98				
FILES CLOSED FOR INCOMPLETENESS					1	127										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1101.00															42	66
LOANS ORIGINATED			12	2019	26	4593			9	14498	13	2244				
APPS APPROVED, NOT ACCEPTED					3	678										
APPS DENIED			2	902	16	2742	2	52			6	1111				
APPS WITHDRAWN	2	267	3	575	2	267			2	4325	1	252				
FILES CLOSED FOR INCOMPLETENESS					7	1091					1	107				
MD/BALTIMORE CITY/1102.00															43	102
LOANS ORIGINATED	2	455	29	6207	37	8391	1	264	9	6843	20	5045				
APPS APPROVED, NOT ACCEPTED	1	197	4	467	3	670	1	4	5	3224	2	246				
APPS DENIED	4	987	8	1017	13	2701	6	23	4	6336	11	686				
APPS WITHDRAWN	1	302	5	783	9	1691			5	10980	3	484				
FILES CLOSED FOR INCOMPLETENESS	1	767			5	1163			1	3000						
MD/BALTIMORE CITY/1201.00															31	206
LOANS ORIGINATED	4	942	30	9172	68	16820	4	251			6	999				
APPS APPROVED, NOT ACCEPTED			6	1954	12	3020	1	10			1	90				
APPS DENIED			1	480	18	3576	1	24			1	300				
APPS WITHDRAWN			7	3254	7	1825	2	461								
FILES CLOSED FOR INCOMPLETENESS			1	102	5	1746										
MD/BALTIMORE CITY/1202.01															32	157
LOANS ORIGINATED	1	182	14	2253	48	9175	4	619	2	1084	11	1706				
APPS APPROVED, NOT ACCEPTED	1	121			1	135					1	135				
APPS DENIED			4	463	13	2284	2	51	1	171	8	1006				
APPS WITHDRAWN			2	533	5	995	1	294			1	234				
FILES CLOSED FOR INCOMPLETENESS					2	370					1	220				
MD/BALTIMORE CITY/1202.02															44	74
LOANS ORIGINATED	1	348	15	2794	26	6011	1	7	4	10018	20	5312				
APPS APPROVED, NOT ACCEPTED			1	270	1	155					1	270				
APPS DENIED			7	1152	4	612	1	15			10	1361				
APPS WITHDRAWN	1	348	3	489	3	757					4	798				
FILES CLOSED FOR INCOMPLETENESS					5	971					1	189				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1203.00															67	75
LOANS ORIGINATED	10	1579	23	3854	47	6667	2	34			27	3490				
APPS APPROVED, NOT ACCEPTED	1	170			3	512			1	252						
APPS DENIED	3	385	4	625	20	2630	4	95	1	400	11	1685				
APPS WITHDRAWN	4	913	4	755	9	1805					4	565				
FILES CLOSED FOR INCOMPLETENESS	1	47	1	151	11	1473					2	273				
MD/BALTIMORE CITY/1204.00															89	37
LOANS ORIGINATED	4	723	5	561	7	1648					5	1098				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	2	149			8	1163	4	3014			5	3388				
APPS WITHDRAWN	1	82	2	235	5	813	1	25			3	537				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/1205.00															74	70
LOANS ORIGINATED	10	1800	12	1722	11	2316			1	1271	9	1225				
APPS APPROVED, NOT ACCEPTED			1	231												
APPS DENIED	3	477	3	220	8	1588	3	305			3	335				
APPS WITHDRAWN	1	116			3	434	1	244			1	155				
FILES CLOSED FOR INCOMPLETENESS	1	134	3	341	1	216					1	79				
MD/BALTIMORE CITY/1206.00															68	41
LOANS ORIGINATED			9	1620	15	2514	3	535	4	2122	13	2242				
APPS APPROVED, NOT ACCEPTED			2	330	3	522	1	5	1	300	4	689				
APPS DENIED			3	557	17	4115	3	125			10	2448	1	180		
APPS WITHDRAWN			1	180	5	992					4	791				
FILES CLOSED FOR INCOMPLETENESS			1	218	2	428										
MD/BALTIMORE CITY/1207.00															43	59
LOANS ORIGINATED	5	555	25	3034	43	5030	6	127			21	2192				
APPS APPROVED, NOT ACCEPTED					9	933	1	49	1	3000	4	302				
APPS DENIED			1	35	13	1448	3	105	1	650	4	431				
APPS WITHDRAWN			4	460	5	506	1	128			5	486				
FILES CLOSED FOR INCOMPLETENESS			2	317	3	404			1	800						

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1301.00															94	42
LOANS ORIGINATED	4	1008	9	1566	10	1374	3	18	2	1543	4	294				
APPS APPROVED, NOT ACCEPTED	1	125	2	220			1	3	1	525	1	56				
APPS DENIED	1	200	2	233	10	1716	5	301	1	804	7	862				
APPS WITHDRAWN	3	1040	5	631	7	1145					4	426				
FILES CLOSED FOR INCOMPLETENESS					3	416					1	59				
MD/BALTIMORE CITY/1302.00															89	33
LOANS ORIGINATED	11	2325	9	1661	19	3794	8	680	2	741	6	1286				
APPS APPROVED, NOT ACCEPTED	1	186			2	266										
APPS DENIED	6	1073	7	781	13	2351	11	569			11	1478				
APPS WITHDRAWN	1	82	4	648	4	1084					1	209				
FILES CLOSED FOR INCOMPLETENESS			2	206	2	392	1	137			2	206				
MD/BALTIMORE CITY/1303.00															98	42
LOANS ORIGINATED	3	538	5	385	14	2142			3	1858	7	808				
APPS APPROVED, NOT ACCEPTED					3	225					1	44				
APPS DENIED	3	206	2	315	10	1514	9	449			3	294				
APPS WITHDRAWN	2	513	2	147	4	630	1	102								
FILES CLOSED FOR INCOMPLETENESS					4	531					3	416				
MD/BALTIMORE CITY/1304.00															98	49
LOANS ORIGINATED	1	88	3	170	4	243	3	206			5	259				
APPS APPROVED, NOT ACCEPTED			1	94	5	311	1	13	2	756	5	349				
APPS DENIED	2	115	3	264	6	577	3	18	1	336	8	610				
APPS WITHDRAWN					1	64			1	425	1	64				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/1306.00															12	80
LOANS ORIGINATED	19	4245	32	5497	108	16634	5	375	1	300	39	5953				
APPS APPROVED, NOT ACCEPTED	1	165	3	476	7	1138					1	194				
APPS DENIED	2	454	5	1169	24	3929	9	86			5	648				
APPS WITHDRAWN	1	182	6	1150	18	3168					9	1297				
FILES CLOSED FOR INCOMPLETENESS	1	219			8	1218					4	789				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1307.00															18	91
LOANS ORIGINATED	12	2579	45	9683	91	15663	10	401	1	99999	20	3138				
APPS APPROVED, NOT ACCEPTED			1	480	12	1968	2	355			3	526				
APPS DENIED			5	784	33	5250	6	42			7	907				
APPS WITHDRAWN	2	471	6	1045	20	3534	1	20			3	634				
FILES CLOSED FOR INCOMPLETENESS					9	1596					2	302				
MD/BALTIMORE CITY/1308.03															27	68
LOANS ORIGINATED	9	1309	19	2861	54	6633	1	70	1	950	15	1811				
APPS APPROVED, NOT ACCEPTED			1	156	5	615	1	55			4	439				
APPS DENIED	2	240	1	162	5	768	5	59			4	52				
APPS WITHDRAWN	1	140	3	401	6	834			1	900	1	152				
FILES CLOSED FOR INCOMPLETENESS	1	147			5	877										
MD/BALTIMORE CITY/1308.04															16	86
LOANS ORIGINATED	12	1817	23	4151	43	6189	2	253			9	1387				
APPS APPROVED, NOT ACCEPTED			2	224	1	131	1	3								
APPS DENIED	1	137	6	716	12	1594	4	45			6	397				
APPS WITHDRAWN	3	423	5	650	5	649					3	302				
FILES CLOSED FOR INCOMPLETENESS			1	141	4	493					2	260				
MD/BALTIMORE CITY/1308.05															84	117
LOANS ORIGINATED	1	201	1	230	24	3958					3	571				
APPS APPROVED, NOT ACCEPTED					4	572					1	45				
APPS DENIED			2	372	17	2496	2	136			3	425				
APPS WITHDRAWN					4	536										
FILES CLOSED FOR INCOMPLETENESS			1	62	4	544					2	318				
MD/BALTIMORE CITY/1308.06															34	92
LOANS ORIGINATED	10	1748	8	1255	28	4414	3	42			6	723				
APPS APPROVED, NOT ACCEPTED					2	321					2	321				
APPS DENIED	2	320	1	410	5	732	4	20			1	4				
APPS WITHDRAWN	1	125			3	605										
FILES CLOSED FOR INCOMPLETENESS					2	387										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1401.00															46	146
LOANS ORIGINATED	2	752	33	9089	51	12455	3	474	6	21876	14	2882				
APPS APPROVED, NOT ACCEPTED			2	497	7	1872					1	315				
APPS DENIED			2	508	20	5307	2	35								
APPS WITHDRAWN	1	110	5	1480	5	1285					2	482				
FILES CLOSED FOR INCOMPLETENESS					3	596										
MD/BALTIMORE CITY/1402.00															97	18
LOANS ORIGINATED	1	137			4	470			3	968	2	232				
APPS APPROVED, NOT ACCEPTED					2	274										
APPS DENIED	1	269			7	1177	4	98	1	500	4	515				
APPS WITHDRAWN					4	748					1	165				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/1403.00															96	46
LOANS ORIGINATED	2	247	2	238	8	886	2	45			4	334				
APPS APPROVED, NOT ACCEPTED	1	196			6	632					1	73				
APPS DENIED	2	112	3	143	10	1646	11	447			5	470				
APPS WITHDRAWN			1	148	3	495					1	197				
FILES CLOSED FOR INCOMPLETENESS					1	54										
MD/BALTIMORE CITY/1501.00															99	32
LOANS ORIGINATED			1	58	5	495	2	28			3	219				
APPS APPROVED, NOT ACCEPTED					1	30										
APPS DENIED					6	492	3	51			4	236				
APPS WITHDRAWN					3	285	1	15			2	106				
FILES CLOSED FOR INCOMPLETENESS					4	268					1	66				
MD/BALTIMORE CITY/1502.00															99	32
LOANS ORIGINATED	1	60			3	118	5	265			2	257				
APPS APPROVED, NOT ACCEPTED	1	73			1	83										
APPS DENIED					10	642	5	83			4	274	1	35		
APPS WITHDRAWN					1	43										
FILES CLOSED FOR INCOMPLETENESS					2	103										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1503.00															99	50
LOANS ORIGINATED					17	1351	3	18			7	460				
APPS APPROVED, NOT ACCEPTED			1	23	3	197					3	167				
APPS DENIED			2	60	7	437	10	84			5	267				
APPS WITHDRAWN					5	337										
FILES CLOSED FOR INCOMPLETENESS					4	284					1	100				
MD/BALTIMORE CITY/1504.00															99	48
LOANS ORIGINATED	4	304			10	867	5	33			5	494				
APPS APPROVED, NOT ACCEPTED	2	175	1	92	5	432	2	22			1	71				
APPS DENIED	1	86	2	57	10	622	6	102			6	283				
APPS WITHDRAWN	3	253	1	32	5	321					4	211				
FILES CLOSED FOR INCOMPLETENESS					7	579					3	251				
MD/BALTIMORE CITY/1505.00															99	40
LOANS ORIGINATED	1	125			5	588	4	67			1	117				
APPS APPROVED, NOT ACCEPTED	1	116			1	61					1	61				
APPS DENIED					3	261	5	154			1	65				
APPS WITHDRAWN	1	67			2	192										
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/1506.00															99	55
LOANS ORIGINATED	1	162			18	1619	2	10	1	400	8	609				
APPS APPROVED, NOT ACCEPTED					1	109										
APPS DENIED	3	505			18	1360	7	170			8	540				
APPS WITHDRAWN	1	112			4	291										
FILES CLOSED FOR INCOMPLETENESS					1	112					1	112				
MD/BALTIMORE CITY/1507.01															99	66
LOANS ORIGINATED	4	409	2	109	15	1589	2	65			7	528				
APPS APPROVED, NOT ACCEPTED			1	135	1	44					2	179				
APPS DENIED	5	872			10	1256	8	118			4	106				
APPS WITHDRAWN	2	616	2	20	4	347	1	240			1	100				
FILES CLOSED FOR INCOMPLETENESS					4	518					2	221				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1507.02															99	70
LOANS ORIGINATED	5	546	1	5	13	1822	1	3			2	744				
APPS APPROVED, NOT ACCEPTED	1	124	3	139	5	360	2	65			4	236				
APPS DENIED	5	501	2	136	17	1726	4	121			5	355				
APPS WITHDRAWN	2	195	1	20	5	408	1	60			1	60				
FILES CLOSED FOR INCOMPLETENESS					2	155										
MD/BALTIMORE CITY/1508.00															99	50
LOANS ORIGINATED	9	1481	5	336	25	2915	8	609	3	2450	9	772				
APPS APPROVED, NOT ACCEPTED			1	8	6	747										
APPS DENIED	2	400	5	437	15	2039	6	115	2	151	8	660				
APPS WITHDRAWN			2	292	13	1692	1	2	1	476	2	200				
FILES CLOSED FOR INCOMPLETENESS			1	74	2	207					1	74				
MD/BALTIMORE CITY/1509.00															98	60
LOANS ORIGINATED	10	1437	5	412	26	2958	1	136	2	2623	7	577				
APPS APPROVED, NOT ACCEPTED	1	54			6	390					3	186				
APPS DENIED	5	473	6	195	24	2145	9	286			11	592				
APPS WITHDRAWN	2	292	2	141	11	934	1	100			1	82				
FILES CLOSED FOR INCOMPLETENESS					6	475	2	25								
MD/BALTIMORE CITY/1510.00															98	50
LOANS ORIGINATED	13	2226	4	281	25	3117	6	160	2	3150	8	932	1	16		
APPS APPROVED, NOT ACCEPTED					5	496	2	16			2	211				
APPS DENIED	2	378	5	160	22	2341	21	366	1	72	7	469				
APPS WITHDRAWN					10	1117	1	63			5	643				
FILES CLOSED FOR INCOMPLETENESS	1	113	1	80	7	785	1	100			2	193				
MD/BALTIMORE CITY/1511.00															99	69
LOANS ORIGINATED	20	2624	14	1682	50	6216	7	134			13	1191				
APPS APPROVED, NOT ACCEPTED					12	1525	3	27			4	367				
APPS DENIED	5	686	1	5	43	5676	18	281			6	579				
APPS WITHDRAWN	5	563	1	86	30	3665					4	374				
FILES CLOSED FOR INCOMPLETENESS	2	84	2	139	10	1305					3	262				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1512.00															98	38
LOANS ORIGINATED	6	532	2	59	16	1468	2	10			6	484				
APPS APPROVED, NOT ACCEPTED					3	329					1	108				
APPS DENIED	2	193			13	1055	24	302			7	199				
APPS WITHDRAWN					5	435	1	161			1	59				
FILES CLOSED FOR INCOMPLETENESS					3	157					2	86				
MD/BALTIMORE CITY/1513.00															99	45
LOANS ORIGINATED	2	183	1	54	11	735	4	168			3	275				
APPS APPROVED, NOT ACCEPTED					2	170					2	170				
APPS DENIED	1	98	2	180	16	1147	11	184			8	381				
APPS WITHDRAWN			1	39	2	241					1	60				
FILES CLOSED FOR INCOMPLETENESS			1	10	1	71					1	10				
MD/BALTIMORE CITY/1601.00															99	30
LOANS ORIGINATED	1	90	1	30	7	682	1	14			3	156				
APPS APPROVED, NOT ACCEPTED					4	365					3	281				
APPS DENIED					12	983	2	30			7	528				
APPS WITHDRAWN	2	168	1	60	2	243					1	140				
FILES CLOSED FOR INCOMPLETENESS					1	48					1	48				
MD/BALTIMORE CITY/1602.00															99	33
LOANS ORIGINATED	1	63			2	179	3	12			1	57				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					4	308	4	30			1	66	1	5		
APPS WITHDRAWN					3	276										
FILES CLOSED FOR INCOMPLETENESS					2	201					1	65				
MD/BALTIMORE CITY/1603.00															98	32
LOANS ORIGINATED					2	287					1	88				
APPS APPROVED, NOT ACCEPTED					1	179					1	179				
APPS DENIED					5	391	4	148			5	285				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1604.00															99	33
LOANS ORIGINATED					4	348	1	3			2	96				
APPS APPROVED, NOT ACCEPTED					2	100	1	30								
APPS DENIED			1	48	2	68	4	83								
APPS WITHDRAWN					2	105					2	105				
FILES CLOSED FOR INCOMPLETENESS					1	20										
MD/BALTIMORE CITY/1605.00															100	36
LOANS ORIGINATED	3	233	2	38	17	1303	8	28			3	143				
APPS APPROVED, NOT ACCEPTED	1	127			2	142										
APPS DENIED	2	86	1	90	27	2059	15	194			5	267				
APPS WITHDRAWN					8	651	1	20			1	94				
FILES CLOSED FOR INCOMPLETENESS			1	81	5	338					2	148				
MD/BALTIMORE CITY/1606.00															99	51
LOANS ORIGINATED	1	71	1	34	10	501	2	6			3	161				
APPS APPROVED, NOT ACCEPTED					2	113					2	113				
APPS DENIED			2	80	13	841	11	246			9	349				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/1607.00															99	38
LOANS ORIGINATED			2	79	19	1378	8	71			7	424				
APPS APPROVED, NOT ACCEPTED					6	353					4	250				
APPS DENIED			2	190	28	1794	17	215			17	1064				
APPS WITHDRAWN	1	20	1	50	6	369	1	45			4	185				
FILES CLOSED FOR INCOMPLETENESS					2	159					1	55				
MD/BALTIMORE CITY/1608.01															99	65
LOANS ORIGINATED	7	882	3	253	25	2110	5	22			5	343				
APPS APPROVED, NOT ACCEPTED	1	137			10	712					4	297				
APPS DENIED	1	74	1	68	15	1317	14	148			8	535				
APPS WITHDRAWN	1	48	2	60	8	949					4	413				
FILES CLOSED FOR INCOMPLETENESS					5	419	1	61			1	108				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1608.02															99	41
LOANS ORIGINATED	2	242	5	372	22	1840	3	82			13	898				
APPS APPROVED, NOT ACCEPTED					3	221					1	77				
APPS DENIED	1	59	1	60	13	1001	6	23			7	419				
APPS WITHDRAWN					7	536	1	100								
FILES CLOSED FOR INCOMPLETENESS					2	80					1	32				
MD/BALTIMORE CITY/1701.00															81	25
LOANS ORIGINATED	1	123	3	456	9	1466	1	52			2	553				
APPS APPROVED, NOT ACCEPTED	1	56			1	295					1	295				
APPS DENIED			1	179	6	1207	2	72			3	533				
APPS WITHDRAWN	1	123			5	862					2	339				
FILES CLOSED FOR INCOMPLETENESS					2	488					2	488				
MD/BALTIMORE CITY/1702.00															94	9
LOANS ORIGINATED	1	177	1	66	2	161			1	528	2	161				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					5	377			1	520	1	98				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/1703.00															99	23
LOANS ORIGINATED			2	185	12	1192	4	308			3	232				
APPS APPROVED, NOT ACCEPTED					4	420					1	117				
APPS DENIED					8	901	3	252	1	1025	4	402				
APPS WITHDRAWN	1	79	1	117	3	368	1	100	1	9500						
FILES CLOSED FOR INCOMPLETENESS					6	623										
MD/BALTIMORE CITY/1801.00															99	24
LOANS ORIGINATED					1	92					1	92				
APPS APPROVED, NOT ACCEPTED							3	45								
APPS DENIED			1	60	3	343	3	12			4	168				
APPS WITHDRAWN					2	199					1	53				
FILES CLOSED FOR INCOMPLETENESS					2	289										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/1802.00															94	36
LOANS ORIGINATED					1	112										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							1	5								
APPS WITHDRAWN					1	74					1	74				
FILES CLOSED FOR INCOMPLETENESS					2	223					2	223				
MD/BALTIMORE CITY/1803.00															70	43
LOANS ORIGINATED	7	1372	6	828	21	2295					18	1925				
APPS APPROVED, NOT ACCEPTED					5	914	2	168			4	631				
APPS DENIED	5	715			10	1529	6	160			5	822				
APPS WITHDRAWN			1	158	6	475					2	202				
FILES CLOSED FOR INCOMPLETENESS	1	240	2	191	3	511										
MD/BALTIMORE CITY/1901.00															98	29
LOANS ORIGINATED			1	62	7	628	1	7	1	581	2	156				
APPS APPROVED, NOT ACCEPTED					1	105										
APPS DENIED					4	264	3	7			1	1				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/1902.00															71	42
LOANS ORIGINATED	3	352	7	970	15	2520	2	181			5	894				
APPS APPROVED, NOT ACCEPTED					7	853					6	581				
APPS DENIED	2	366	3	440	2	303	2	10			3	440				
APPS WITHDRAWN	2	187			5	1013					2	290				
FILES CLOSED FOR INCOMPLETENESS					4	514					3	364				
MD/BALTIMORE CITY/1903.00															71	38
LOANS ORIGINATED	2	292	2	260	10	1304	2	50			4	536				
APPS APPROVED, NOT ACCEPTED			1	203	2	122					2	122				
APPS DENIED					5	474	4	65			3	75				
APPS WITHDRAWN					1	36					1	36				
FILES CLOSED FOR INCOMPLETENESS					1	206					1	206				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2001.00															98	43
LOANS ORIGINATED			1	32	5	611					3	213				
APPS APPROVED, NOT ACCEPTED			1	105	1	52	2	100			3	197				
APPS DENIED			1	44	3	178	5	73			5	171				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/2002.00															99	51
LOANS ORIGINATED	2	53			9	499	4	20			6	363				
APPS APPROVED, NOT ACCEPTED					1	39	1	13			1	39				
APPS DENIED	2	101	1	86	8	585	6	85			5	245				
APPS WITHDRAWN	1	78	1	10	2	212										
FILES CLOSED FOR INCOMPLETENESS			1	25	3	202					2	95				
MD/BALTIMORE CITY/2003.00															75	23
LOANS ORIGINATED					5	336					3	189				
APPS APPROVED, NOT ACCEPTED					2	78					2	78				
APPS DENIED					4	215	2	4			3	153				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/2004.00															97	35
LOANS ORIGINATED					2	196	1	7			1	90				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	49			4	215	2	15			3	98				
APPS WITHDRAWN			1	15	2	164					2	74				
FILES CLOSED FOR INCOMPLETENESS			1	19							1	19				
MD/BALTIMORE CITY/2005.00															65	37
LOANS ORIGINATED	2	74			14	948	2	10			8	483				
APPS APPROVED, NOT ACCEPTED					1	49					1	49				
APPS DENIED			2	70	7	436	11	74			10	305				
APPS WITHDRAWN					2	149					2	149				
FILES CLOSED FOR INCOMPLETENESS					4	304					3	240				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2006.00															74	38
LOANS ORIGINATED			2	111	16	1390	3	15			5	330				
APPS APPROVED, NOT ACCEPTED					2	110	1	4								
APPS DENIED					19	1489	13	81			6	332				
APPS WITHDRAWN					5	448					1	86				
FILES CLOSED FOR INCOMPLETENESS			1	157	2	182										
MD/BALTIMORE CITY/2007.01															100	57
LOANS ORIGINATED	2	123	6	580	37	3630	8	136			20	1984				
APPS APPROVED, NOT ACCEPTED			2	105	8	578	1	5			3	206				
APPS DENIED			3	157	21	1596	13	185			6	369				
APPS WITHDRAWN			2	55	7	730										
FILES CLOSED FOR INCOMPLETENESS					3	171					1	65				
MD/BALTIMORE CITY/2007.02															98	60
LOANS ORIGINATED	2	200			8	584					1	42				
APPS APPROVED, NOT ACCEPTED	1	94	1	5	2	137					1	57				
APPS DENIED	1	69			5	403	5	46			2	57				
APPS WITHDRAWN					3	252					1	75				
FILES CLOSED FOR INCOMPLETENESS					2	138										
MD/BALTIMORE CITY/2008.00															89	55
LOANS ORIGINATED	3	580	4	443	22	2144	2	30			10	885				
APPS APPROVED, NOT ACCEPTED					1	407										
APPS DENIED	2	242	2	85	14	1159	3	39			1	65				
APPS WITHDRAWN	1	123	1	128	7	563					3	293				
FILES CLOSED FOR INCOMPLETENESS					5	576										
MD/BALTIMORE CITY/2101.00															62	49
LOANS ORIGINATED	11	1397	19	2886	52	8460	4	159			34	4851				
APPS APPROVED, NOT ACCEPTED			2	860	9	1360	1	61			9	1081				
APPS DENIED	4	580	3	308	37	4934	3	91			16	1650				
APPS WITHDRAWN	3	336	4	846	11	1966	1	69			7	1243				
FILES CLOSED FOR INCOMPLETENESS	2	389			9	1440	1	120			2	429				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2102.00															61	50
LOANS ORIGINATED	13	1634	19	2912	41	6460	3	131			23	3622				
APPS APPROVED, NOT ACCEPTED			2	142	7	1145					4	820				
APPS DENIED	4	639	5	365	30	4501	8	178			18	2161				
APPS WITHDRAWN			4	685	6	901	1	20			4	542				
FILES CLOSED FOR INCOMPLETENESS	2	189			4	489					1	132				
MD/BALTIMORE CITY/2201.00															26	125
LOANS ORIGINATED	7	2024	78	29124	111	28052	1	195			52	10302				
APPS APPROVED, NOT ACCEPTED			3	695	6	2122	1	150			1	141				
APPS DENIED			7	3501	29	7097	6	121			16	3112	1	10		
APPS WITHDRAWN	1	224	8	3564	19	5539					6	948				
FILES CLOSED FOR INCOMPLETENESS			2	397	5	1624										
MD/BALTIMORE CITY/2301.00															40	58
LOANS ORIGINATED	6	1247	29	8001	47	11217	4	234			22	5068				
APPS APPROVED, NOT ACCEPTED	1	340			5	1307					1	147				
APPS DENIED	3	759	4	828	10	1924	5	27			7	911				
APPS WITHDRAWN			2	429	7	1680	1	360			2	284				
FILES CLOSED FOR INCOMPLETENESS	1	260			3	624										
MD/BALTIMORE CITY/2302.00															12	138
LOANS ORIGINATED	17	4908	48	12989	78	17238	3	238	1	145	29	6333				
APPS APPROVED, NOT ACCEPTED	1	388	4	1337	10	2216	1	15			4	935				
APPS DENIED	1	319	6	1800	18	4336	4	44			10	2431				
APPS WITHDRAWN	1	416	7	2599	20	4461	1	335			4	1348				
FILES CLOSED FOR INCOMPLETENESS			1	340	5	1051					2	489				
MD/BALTIMORE CITY/2303.00															14	50
LOANS ORIGINATED	5	1310	32	7371	41	8052			1	23361	17	3105				
APPS APPROVED, NOT ACCEPTED			1	257	5	1072										
APPS DENIED			1	315	11	1971	2	15			4	536				
APPS WITHDRAWN	1	240	1	257	1	244										
FILES CLOSED FOR INCOMPLETENESS					6	998					2	297				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2401.00															8	101
LOANS ORIGINATED	30	9866	111	32846	108	26880	5	694			27	5136				
APPS APPROVED, NOT ACCEPTED	1	232	5	1376	7	1740					2	569				
APPS DENIED	3	667	5	1189	29	7101					11	2402				
APPS WITHDRAWN	1	463	17	5254	20	4663	1	145			3	735				
FILES CLOSED FOR INCOMPLETENESS					6	1405	2	219								
MD/BALTIMORE CITY/2402.00															13	150
LOANS ORIGINATED	9	2909	59	17219	91	23102	3	740			34	7833				
APPS APPROVED, NOT ACCEPTED			2	865	9	2013					1	197				
APPS DENIED	2	817	7	1672	24	5859	6	298			8	1880				
APPS WITHDRAWN	4	1400	5	1230	9	3055	2	539			1	336				
FILES CLOSED FOR INCOMPLETENESS	1	284	2	555	12	3486	1	246			3	846				
MD/BALTIMORE CITY/2403.00															10	142
LOANS ORIGINATED	9	2716	37	10577	76	18561	2	25			28	6404				
APPS APPROVED, NOT ACCEPTED			2	536	11	2920					2	678				
APPS DENIED	1	764	5	862	13	2917	2	35			12	1973				
APPS WITHDRAWN	4	1016	7	2209	10	2424	1	50			3	766				
FILES CLOSED FOR INCOMPLETENESS			1	328	5	1070					1	100				
MD/BALTIMORE CITY/2404.00															10	88
LOANS ORIGINATED	14	3915	58	14789	81	17667	2	110			27	5781				
APPS APPROVED, NOT ACCEPTED	1	189	2	334	4	875	1	30								
APPS DENIED	1	365	7	1711	29	6760	3	160			18	3809				
APPS WITHDRAWN	2	395	7	1699	21	4748					7	1452				
FILES CLOSED FOR INCOMPLETENESS	1	383	1	256	12	2712										
MD/BALTIMORE CITY/2501.01															92	71
LOANS ORIGINATED	24	4465	11	1593	46	5337	7	238	1	1650	10	906				
APPS APPROVED, NOT ACCEPTED					7	886					1	98				
APPS DENIED	5	919	4	352	29	2930	12	112			5	275				
APPS WITHDRAWN	1	184	3	488	10	1035					4	456				
FILES CLOSED FOR INCOMPLETENESS					10	1184					1	124				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2501.02															92	46
LOANS ORIGINATED	4	366	2	149	16	1321	2	88			3	188				
APPS APPROVED, NOT ACCEPTED	1	113			4	457	2	14			1	83				
APPS DENIED	2	199			23	2308	8	63			6	545				
APPS WITHDRAWN	1	113	1	50	9	892					1	50				
FILES CLOSED FOR INCOMPLETENESS			1	58	4	333					2	97				
MD/BALTIMORE CITY/2501.03															30	64
LOANS ORIGINATED	16	2036	16	1336	62	7567	1	7			14	1196				
APPS APPROVED, NOT ACCEPTED	1	51			10	1198										
APPS DENIED	3	387	5	661	22	2347	1	3			3	307				
APPS WITHDRAWN	3	289	2	342	10	1279					2	176				
FILES CLOSED FOR INCOMPLETENESS					8	1000										
MD/BALTIMORE CITY/2502.03															97	49
LOANS ORIGINATED	1	56	2	244	6	466					3	322				
APPS APPROVED, NOT ACCEPTED			1	19							1	19				
APPS DENIED					6	459	6	189			3	165				
APPS WITHDRAWN			1	19	3	341			2	14785	2	132				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/2502.04															100	16
LOANS ORIGINATED					3	246	1	5			2	127				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							1	3			1	3				
APPS WITHDRAWN					1	32										
FILES CLOSED FOR INCOMPLETENESS	1	68														
MD/BALTIMORE CITY/2502.05															78	49
LOANS ORIGINATED	5	583	3	122	28	2269	5	14			15	862				
APPS APPROVED, NOT ACCEPTED			1	29	11	1132					4	337				
APPS DENIED	2	203	4	304	21	1791	7	67			4	328				
APPS WITHDRAWN	1	22	4	250	8	443					4	250				
FILES CLOSED FOR INCOMPLETENESS					13	1241					4	345				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2502.06															24	66
LOANS ORIGINATED	9	760	4	259	42	4423	3	22			4	338				
APPS APPROVED, NOT ACCEPTED			1	30	4	264					1	66				
APPS DENIED	1	59			10	1325	9	135			3	360				
APPS WITHDRAWN					7	724					1	44				
FILES CLOSED FOR INCOMPLETENESS			1	49	8	796					3	290				
MD/BALTIMORE CITY/2502.07															97	32
LOANS ORIGINATED					2	121										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	204			2	162	4	42			1	1				
APPS WITHDRAWN					1	75										
FILES CLOSED FOR INCOMPLETENESS					1	86										
MD/BALTIMORE CITY/2503.01															92	39
LOANS ORIGINATED	1	43	1	63	19	2057	2	670			5	917				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	16	10	797	6	29			3	161				
APPS WITHDRAWN	1	339			5	317										
FILES CLOSED FOR INCOMPLETENESS			2	391	4	356					1	100				
MD/BALTIMORE CITY/2503.03															28	53
LOANS ORIGINATED	6	602	4	246	19	1638					8	473				
APPS APPROVED, NOT ACCEPTED					4	336					1	77				
APPS DENIED			1	35	22	2054	5	59			6	280				
APPS WITHDRAWN	1	54	1	94	9	891					4	406				
FILES CLOSED FOR INCOMPLETENESS			1	38	7	561					3	221				
MD/BALTIMORE CITY/2504.01															44	43
LOANS ORIGINATED	9	882	3	165	25	2559	1	5			8	675				
APPS APPROVED, NOT ACCEPTED	1	60			7	821	2	16			1	76				
APPS DENIED	3	251	3	156	21	2313	5	116			3	114				
APPS WITHDRAWN	1	113	1	90	6	467	1	200			3	221				
FILES CLOSED FOR INCOMPLETENESS					2	197					1	73				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2504.02															63	38
LOANS ORIGINATED	5	415	4	195	25	1623	2	45	1	4988	11	636				
APPS APPROVED, NOT ACCEPTED					9	847	1	61								
APPS DENIED	3	238	2	130	13	1180	11	237			6	285	1	6		
APPS WITHDRAWN	1	70	2	116	3	272					2	116				
FILES CLOSED FOR INCOMPLETENESS					1	47					1	47				
MD/BALTIMORE CITY/2505.00															48	38
LOANS ORIGINATED	8	458	2	140	34	3005	4	18	3	14390	15	1274	1	5		
APPS APPROVED, NOT ACCEPTED	1	44	1	44	5	619	1	5			1	44				
APPS DENIED	1	66	2	573	28	2567	8	92			10	676	1	2		
APPS WITHDRAWN			2	143	9	996					5	393				
FILES CLOSED FOR INCOMPLETENESS					4	309										
MD/BALTIMORE CITY/2601.01															67	60
LOANS ORIGINATED	32	4732	9	940	75	9798	5	39			7	765				
APPS APPROVED, NOT ACCEPTED					11	1443	1	9			2	268				
APPS DENIED	8	1279	1	151	34	5293	5	55			6	683				
APPS WITHDRAWN	3	373	3	468	19	2573	4	267								
FILES CLOSED FOR INCOMPLETENESS					11	1637					2	229				
MD/BALTIMORE CITY/2601.02															86	65
LOANS ORIGINATED	26	3150	10	766	65	7659	10	220			5	414				
APPS APPROVED, NOT ACCEPTED	1	91	2	55	18	2125	2	14			1	50				
APPS DENIED	4	539	3	236	44	4998	23	187			12	980				
APPS WITHDRAWN	7	659	3	202	26	2899	1	4			6	549				
FILES CLOSED FOR INCOMPLETENESS	1	134	1	77	11	1321	1	280			1	77				
MD/BALTIMORE CITY/2602.01															88	55
LOANS ORIGINATED	12	1579	4	260	33	4655	2	75			4	925				
APPS APPROVED, NOT ACCEPTED					3	243	4	30			1	85				
APPS DENIED	6	867	1	155	23	2921	10	68			2	120				
APPS WITHDRAWN	3	380			5	518					1	70				
FILES CLOSED FOR INCOMPLETENESS					5	584										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2602.02															91	42
LOANS ORIGINATED	10	994	7	332	39	3612	10	234			13	808				
APPS APPROVED, NOT ACCEPTED					6	567	1	17			1	107				
APPS DENIED	2	324			31	3200	9	41			4	304				
APPS WITHDRAWN	2	281			8	731					1	89				
FILES CLOSED FOR INCOMPLETENESS	1	100			9	957										
MD/BALTIMORE CITY/2602.03															93	43
LOANS ORIGINATED	5	548	2	169	11	1389	4	20	1	1140	2	178				
APPS APPROVED, NOT ACCEPTED					6	700					1	100				
APPS DENIED	5	471			17	1745	12	219								
APPS WITHDRAWN	1	89	1	10	17	1922	2	53			5	312				
FILES CLOSED FOR INCOMPLETENESS					3	335										
MD/BALTIMORE CITY/2603.01															93	54
LOANS ORIGINATED	8	662	6	376	46	3871	5	41			15	1052				
APPS APPROVED, NOT ACCEPTED			1	83	7	578					2	147				
APPS DENIED	3	146			39	3239	16	137			15	953				
APPS WITHDRAWN	1	68	1	30	8	662					3	200				
FILES CLOSED FOR INCOMPLETENESS			1	80	7	620	1	58								
MD/BALTIMORE CITY/2603.02															93	59
LOANS ORIGINATED	17	1385	6	154	63	5118	4	128			28	2109				
APPS APPROVED, NOT ACCEPTED	1	93	1	10	7	733	1	16			1	109				
APPS DENIED	2	142	2	43	39	2980	23	211			18	1029				
APPS WITHDRAWN	3	185	2	87	23	2257					8	751				
FILES CLOSED FOR INCOMPLETENESS					7	556										
MD/BALTIMORE CITY/2603.03															73	42
LOANS ORIGINATED					4	557	1	5								
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					2	289										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS					2	286										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2604.01															31	53
LOANS ORIGINATED							3	20								
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							2	11			1	4				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/2604.02															94	56
LOANS ORIGINATED	1	77	5	571	21	3547	2	18			4	205				
APPS APPROVED, NOT ACCEPTED					7	1223										
APPS DENIED	2	386			14	2685	10	135			4	19				
APPS WITHDRAWN	2	240	1	41	9	1530							1	41		
FILES CLOSED FOR INCOMPLETENESS	1	132			3	551										
MD/BALTIMORE CITY/2604.03															97	49
LOANS ORIGINATED	3	324			7	734										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	2	256	1	97	2	199	3	27			1	97				
APPS WITHDRAWN					3	266					1	65				
FILES CLOSED FOR INCOMPLETENESS					1	154										
MD/BALTIMORE CITY/2604.04															73	53
LOANS ORIGINATED	3	366	2	106	12	1216	4	17			7	531				
APPS APPROVED, NOT ACCEPTED			1	44	1	102					1	102				
APPS DENIED					8	678	1	40			3	211				
APPS WITHDRAWN	1	245			2	270					1	89				
FILES CLOSED FOR INCOMPLETENESS					2	180					1	91				
MD/BALTIMORE CITY/2605.01															38	57
LOANS ORIGINATED	13	1331	17	1214	65	7623	2	145			35	3275				
APPS APPROVED, NOT ACCEPTED	1	113			11	1407	1	10			4	531				
APPS DENIED	3	352	5	294	31	3686	5	58			11	1160				
APPS WITHDRAWN	2	211	4	491	8	1059					3	182				
FILES CLOSED FOR INCOMPLETENESS					4	397										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2606.04															75	20
LOANS ORIGINATED	2	181	2	82	5	414					4	295				
APPS APPROVED, NOT ACCEPTED					1	70					1	70				
APPS DENIED					2	165	2	85			3	170				
APPS WITHDRAWN					1	63					1	63				
FILES CLOSED FOR INCOMPLETENESS					2	114										
MD/BALTIMORE CITY/2606.05															43	56
LOANS ORIGINATED	13	1762	8	1291	34	5077	3	32	1	1000	12	2153				
APPS APPROVED, NOT ACCEPTED	1	59	1	152	7	775	2	20								
APPS DENIED	4	517	5	978	31	3471	14	293			11	605	2	26		
APPS WITHDRAWN	4	423	4	305	9	944					1	29				
FILES CLOSED FOR INCOMPLETENESS	1	148			8	958	1	20			1	64				
MD/BALTIMORE CITY/2607.00															48	46
LOANS ORIGINATED	23	5628	58	13942	26	3566	3	143			16	1787				
APPS APPROVED, NOT ACCEPTED	1	350	1	190	3	433					2	334				
APPS DENIED	4	1055	8	1564	14	1436					7	703				
APPS WITHDRAWN	9	2191	9	2335	3	426					1	283				
FILES CLOSED FOR INCOMPLETENESS					2	554										
MD/BALTIMORE CITY/2608.00															60	43
LOANS ORIGINATED	7	872	7	673	25	2833	2	74			18	1778				
APPS APPROVED, NOT ACCEPTED					2	203					1	75				
APPS DENIED	1	188	1	60	10	1186	3	7			3	397				
APPS WITHDRAWN	2	183			5	517					1	90				
FILES CLOSED FOR INCOMPLETENESS					4	574					2	349				
MD/BALTIMORE CITY/2609.00															20	102
LOANS ORIGINATED	19	4612	58	14206	74	16347	1	25			23	4058				
APPS APPROVED, NOT ACCEPTED	1	319	6	1364	5	1140					1	460				
APPS DENIED	2	504	5	916	18	3344	3	66	1	8250	6	737				
APPS WITHDRAWN	2	416	6	1350	12	1851					9	1598				
FILES CLOSED FOR INCOMPLETENESS	1	255	3	696	9	1619					2	385				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2610.00															73	46
LOANS ORIGINATED	9	1911	32	6175	36	5909	3	243			16	2410				
APPS APPROVED, NOT ACCEPTED	1	199	2	321	2	369					1	69				
APPS DENIED	3	447	1	260	25	3223	1	7			4	576				
APPS WITHDRAWN	2	387	2	406	8	968	1	105			2	113				
FILES CLOSED FOR INCOMPLETENESS	1	103			9	1153					4	446				
MD/BALTIMORE CITY/2611.00															16	131
LOANS ORIGINATED	12	3738	59	17758	72	18103	4	106			22	4247				
APPS APPROVED, NOT ACCEPTED	1	190	3	950	6	1628										
APPS DENIED	2	665	3	870	22	5529	2	33			5	1126				
APPS WITHDRAWN	1	97	10	3805	14	3338					1	227				
FILES CLOSED FOR INCOMPLETENESS			2	547	7	1594					1	194				
MD/BALTIMORE CITY/2701.01															57	72
LOANS ORIGINATED	9	1247	9	1201	33	4751	2	8			4	523				
APPS APPROVED, NOT ACCEPTED					4	596	1	3								
APPS DENIED	4	419	1	15	7	902	4	165			3	209				
APPS WITHDRAWN	1	122	1	125	1	227										
FILES CLOSED FOR INCOMPLETENESS					4	510					1	76				
MD/BALTIMORE CITY/2701.02															76	75
LOANS ORIGINATED	18	2450	6	577	52	6636	3	13			10	801				
APPS APPROVED, NOT ACCEPTED	1	98			8	1024	2	27			3	322				
APPS DENIED	7	751	1	250	29	4009	11	273			4	309				
APPS WITHDRAWN	2	205	1	5	19	2652	1	35			1	63				
FILES CLOSED FOR INCOMPLETENESS					8	747										
MD/BALTIMORE CITY/2702.00															48	89
LOANS ORIGINATED	8	1456	4	517	28	3750	4	364			6	793				
APPS APPROVED, NOT ACCEPTED					8	1224										
APPS DENIED	1	174			12	1457	7	249								
APPS WITHDRAWN	2	275	1	96	9	1109					1	160				
FILES CLOSED FOR INCOMPLETENESS					3	308					1	74				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2703.01															67	78
LOANS ORIGINATED	11	1526	13	1769	46	6510	7	181			8	1017				
APPS APPROVED, NOT ACCEPTED	1	162			6	755	2	12			1	118				
APPS DENIED	6	618	3	241	22	3211	9	127			4	504				
APPS WITHDRAWN	1	184	3	356	11	1242					2	222				
FILES CLOSED FOR INCOMPLETENESS			2	29	6	600	1	25			1	106				
MD/BALTIMORE CITY/2703.02															59	75
LOANS ORIGINATED	10	1604	7	911	28	4321	7	243			4	737				
APPS APPROVED, NOT ACCEPTED					4	647	1	6								
APPS DENIED	1	196	2	441	12	1693	4	121			1	330				
APPS WITHDRAWN			1	73	4	568	1	47			1	73				
FILES CLOSED FOR INCOMPLETENESS					4	635										
MD/BALTIMORE CITY/2704.01															72	80
LOANS ORIGINATED	30	4145	9	976	68	8264	7	225			17	1763				
APPS APPROVED, NOT ACCEPTED	3	393			9	1034	4	16								
APPS DENIED	10	1120	6	276	32	3727	14	373			6	702				
APPS WITHDRAWN	1	149	2	313	15	1689					3	350				
FILES CLOSED FOR INCOMPLETENESS	2	241			8	905					1	97				
MD/BALTIMORE CITY/2704.02															56	76
LOANS ORIGINATED	11	1590	9	1162	48	6030	10	574			12	1237				
APPS APPROVED, NOT ACCEPTED	1	208	3	230	6	941	1	4			1	111				
APPS DENIED	2	183	1	151	27	3489	14	393			5	528				
APPS WITHDRAWN	1	123	1	141	15	1815	2	142			3	354				
FILES CLOSED FOR INCOMPLETENESS	1	123			5	532					1	94				
MD/BALTIMORE CITY/2705.01															38	78
LOANS ORIGINATED	32	5295	17	1869	62	8723	6	337			10	1188				
APPS APPROVED, NOT ACCEPTED	1	108			14	2082	2	19			1	64				
APPS DENIED	7	851	4	619	38	5265	15	208			3	279				
APPS WITHDRAWN	6	819	7	600	15	2141	1	130			2	243				
FILES CLOSED FOR INCOMPLETENESS	2	279			11	1359	1	80								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2705.02															56	94
LOANS ORIGINATED	25	3750	12	1511	53	7078	5	123			9	1038				
APPS APPROVED, NOT ACCEPTED	1	128			9	1113	1	15			3	316				
APPS DENIED	4	555	3	430	38	5131	10	62			5	673	1	3		
APPS WITHDRAWN	3	363			22	3584					4	494				
FILES CLOSED FOR INCOMPLETENESS					12	1547					1	95				
MD/BALTIMORE CITY/2706.00															62	99
LOANS ORIGINATED	33	4847	19	2529	73	9368	9	319			11	1347				
APPS APPROVED, NOT ACCEPTED	2	203	3	361	10	1141	4	51			1	164				
APPS DENIED	4	537			51	7434	15	212			7	490				
APPS WITHDRAWN	5	793	1	115	22	3089	1	25			1	134				
FILES CLOSED FOR INCOMPLETENESS	1	169	1	190	12	1710										
MD/BALTIMORE CITY/2707.02															74	56
LOANS ORIGINATED	5	732	1	196	21	2620	3	80			6	630				
APPS APPROVED, NOT ACCEPTED					1	182										
APPS DENIED	1	147	5	495	18	2477	2	18	1	250	5	291	1	3		
APPS WITHDRAWN	2	267			3	552										
FILES CLOSED FOR INCOMPLETENESS	1	113			3	392										
MD/BALTIMORE CITY/2707.03															43	86
LOANS ORIGINATED	16	2582	12	1548	52	7372	10	190			8	974				
APPS APPROVED, NOT ACCEPTED			1	112	7	1188					1	202				
APPS DENIED	6	864	1	115	17	2159	14	354			7	605				
APPS WITHDRAWN	3	474	1	186	15	2312										
FILES CLOSED FOR INCOMPLETENESS					7	1080										
MD/BALTIMORE CITY/2708.01															88	75
LOANS ORIGINATED	18	2288	11	637	52	6163	9	114			10	1010				
APPS APPROVED, NOT ACCEPTED					7	853	4	42								
APPS DENIED	3	434	1	59	33	3386	9	67			6	414				
APPS WITHDRAWN					14	1985	1	89			3	312				
FILES CLOSED FOR INCOMPLETENESS					11	1187					1	93				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2708.02															96	63
LOANS ORIGINATED	16	2039	4	283	44	4423	10	157	1	18412	10	915				
APPS APPROVED, NOT ACCEPTED	1	125			10	1234	1	17			2	320				
APPS DENIED	4	512	1	63	33	3499	17	151			9	379	1	7		
APPS WITHDRAWN	1	147	2	188	14	1278					2	113				
FILES CLOSED FOR INCOMPLETENESS	1	151	1	120	8	884					2	170				
MD/BALTIMORE CITY/2708.03															92	76
LOANS ORIGINATED	21	2470	4	148	54	5695	10	158	1	27520	9	985				
APPS APPROVED, NOT ACCEPTED			2	97	6	758	1	8			1	92				
APPS DENIED	3	406	2	15	30	3554	16	240			8	584				
APPS WITHDRAWN	2	223			22	2719			1	4065	1	116				
FILES CLOSED FOR INCOMPLETENESS	2	273			11	1292					2	170				
MD/BALTIMORE CITY/2708.04															55	82
LOANS ORIGINATED	4	811	13	2082	33	4888	2	116	1	2500	15	2315				
APPS APPROVED, NOT ACCEPTED	1	177			3	452					1	146				
APPS DENIED			3	456	13	1662	1	3			3	407				
APPS WITHDRAWN					6	860	1	240								
FILES CLOSED FOR INCOMPLETENESS	1	153			4	736										
MD/BALTIMORE CITY/2708.05															89	74
LOANS ORIGINATED	17	2112	10	769	51	5334	5	25			18	1492				
APPS APPROVED, NOT ACCEPTED					13	1394	1	11								
APPS DENIED			4	325	35	4415	18	132			7	464				
APPS WITHDRAWN	2	283	3	277	14	1470	2	142			4	358				
FILES CLOSED FOR INCOMPLETENESS	1	199			10	1138	1	58			1	140				
MD/BALTIMORE CITY/2709.01															98	67
LOANS ORIGINATED	11	1397	2	205	23	2434	4	66			5	444				
APPS APPROVED, NOT ACCEPTED	1	142			3	301										
APPS DENIED	1	144			25	3095	14	92			6	501				
APPS WITHDRAWN	1	73	1	1	5	424	1	83			1	87				
FILES CLOSED FOR INCOMPLETENESS					7	773					4	408				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2709.02															94	68
LOANS ORIGINATED	13	1459	4	312	45	5055	4	258			5	547				
APPS APPROVED, NOT ACCEPTED			1	143	8	766	1	3								
APPS DENIED	2	189	2	47	24	2847	12	108			2	92				
APPS WITHDRAWN	4	448			22	2906					1	162				
FILES CLOSED FOR INCOMPLETENESS					12	1137					2	217				
MD/BALTIMORE CITY/2709.03															92	70
LOANS ORIGINATED	9	1366	4	632	34	4764	5	58			4	720				
APPS APPROVED, NOT ACCEPTED			1	163	7	978	3	25			1	105				
APPS DENIED	2	279			22	2691	6	95			3	249				
APPS WITHDRAWN	2	296	1	126	8	1188					3	301				
FILES CLOSED FOR INCOMPLETENESS					5	573										
MD/BALTIMORE CITY/2710.01															97	47
LOANS ORIGINATED	2	179	2	404	19	2098	2	13			5	644				
APPS APPROVED, NOT ACCEPTED					4	295										
APPS DENIED			1	30	13	1300	8	113			3	62				
APPS WITHDRAWN	2	124			5	473	1	91								
FILES CLOSED FOR INCOMPLETENESS	1	63			3	208										
MD/BALTIMORE CITY/2710.02															97	58
LOANS ORIGINATED	7	689	10	553	38	4132	4	26			14	989				
APPS APPROVED, NOT ACCEPTED			1	48	3	314					1	131				
APPS DENIED	1	100	3	146	28	3320	17	306			13	851				
APPS WITHDRAWN	1	118			14	1469					4	400				
FILES CLOSED FOR INCOMPLETENESS					6	606	1	10			2	247				
MD/BALTIMORE CITY/2711.01															45	69
LOANS ORIGINATED	2	291	13	1623	21	3444	3	76			7	706				
APPS APPROVED, NOT ACCEPTED			3	312	7	1029					4	319				
APPS DENIED			2	819	17	2467	3	341			4	396				
APPS WITHDRAWN					7	897										
FILES CLOSED FOR INCOMPLETENESS					3	307					1	85				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2711.02															18	189
LOANS ORIGINATED	1	447	18	8497	33	13024	2	218			4	1883				
APPS APPROVED, NOT ACCEPTED			1	440	2	519										
APPS DENIED	1	49			9	4115	1	11								
APPS WITHDRAWN			2	923	1	413										
FILES CLOSED FOR INCOMPLETENESS					2	284										
MD/BALTIMORE CITY/2712.00															19	208
LOANS ORIGINATED	13	4550	86	31056	174	54843	5	337	2	1900	7	1178				
APPS APPROVED, NOT ACCEPTED			3	756	14	4476	1	16			1	300				
APPS DENIED	1	258	11	2803	31	7786	8	251			9	1420	2	10		
APPS WITHDRAWN	1	306	20	6690	26	8345	1	280			1	133				
FILES CLOSED FOR INCOMPLETENESS			1	264	18	4919					1	394				
MD/BALTIMORE CITY/2713.00															22	173
LOANS ORIGINATED	4	1480	27	11513	67	23216	2	387			5	1410				
APPS APPROVED, NOT ACCEPTED			2	953	3	1267					1	334				
APPS DENIED	1	525	4	1351	17	6207	1	100								
APPS WITHDRAWN	1	424	5	1449	14	5399										
FILES CLOSED FOR INCOMPLETENESS			4	1422	9	3510										
MD/BALTIMORE CITY/2714.00															24	199
LOANS ORIGINATED	2	736	40	13988	94	29610	3	1300	2	748	9	1657				
APPS APPROVED, NOT ACCEPTED			3	316	6	1336	2	850			1	94				
APPS DENIED			4	857	15	4597	6	588	1	425	3	826				
APPS WITHDRAWN			7	2399	17	6184			2	129999	1	210				
FILES CLOSED FOR INCOMPLETENESS					10	2787	2	270			1	50				
MD/BALTIMORE CITY/2715.01															20	169
LOANS ORIGINATED	9	2806	60	13854	89	22068	6	385	1	860	10	1733				
APPS APPROVED, NOT ACCEPTED			5	1219	10	2085	3	197			2	292				
APPS DENIED			11	1873	23	5004	2	610			2	160				
APPS WITHDRAWN			8	2123	19	5237	2	130			3	484				
FILES CLOSED FOR INCOMPLETENESS	1	277	1	376	5	1687										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2715.03															17	124
LOANS ORIGINATED			14	1606	26	3306	1	183			10	1075				
APPS APPROVED, NOT ACCEPTED			1	80												
APPS DENIED					5	771	2	15			5	511				
APPS WITHDRAWN			3	643	1	98					1	184				
FILES CLOSED FOR INCOMPLETENESS							1	60								
MD/BALTIMORE CITY/2716.00															98	54
LOANS ORIGINATED			1	41	8	546	5	15			5	298				
APPS APPROVED, NOT ACCEPTED					2	120	1	20			1	70				
APPS DENIED					9	662	11	87			3	127				
APPS WITHDRAWN					2	88					2	88				
FILES CLOSED FOR INCOMPLETENESS					1	80										
MD/BALTIMORE CITY/2717.00															95	53
LOANS ORIGINATED	10	1127	3	215	31	2899	5	41	1	500	9	850				
APPS APPROVED, NOT ACCEPTED	1	87			7	604	1	20								
APPS DENIED	3	338	1	123	18	1801	13	113	1	140	4	141				
APPS WITHDRAWN			1	30	14	1142					2	95				
FILES CLOSED FOR INCOMPLETENESS					10	1067					2	179				
MD/BALTIMORE CITY/2718.01															99	42
LOANS ORIGINATED	2	159	2	145	16	1141	3	13			6	340				
APPS APPROVED, NOT ACCEPTED					4	397										
APPS DENIED	1	61	2	128	14	1411	11	104			3	199	1	38		
APPS WITHDRAWN					9	811					1	70				
FILES CLOSED FOR INCOMPLETENESS					2	128										
MD/BALTIMORE CITY/2718.02															99	44
LOANS ORIGINATED			1	20	16	1264	4	18			7	597				
APPS APPROVED, NOT ACCEPTED					3	239	1	2			1	65				
APPS DENIED	1	133	1	25	11	722	5	25			2	107				
APPS WITHDRAWN					4	215										
FILES CLOSED FOR INCOMPLETENESS					1	50	1	18								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2719.00															80	79
LOANS ORIGINATED	14	2154	8	1220	36	5208	5	171			3	272	1	15		
APPS APPROVED, NOT ACCEPTED	1	182	1	5	9	884	1	10	1	225	2	139				
APPS DENIED	2	385	1	295	23	2954	12	223			8	474				
APPS WITHDRAWN			2	276	13	1571					1	64				
FILES CLOSED FOR INCOMPLETENESS	1	137			3	326										
MD/BALTIMORE CITY/2720.03															33	98
LOANS ORIGINATED	5	1028	27	6342	81	16241	10	1131	2	6825	9	1779				
APPS APPROVED, NOT ACCEPTED					10	1941	3	44								
APPS DENIED	2	357	3	388	25	4569	13	268			8	413				
APPS WITHDRAWN	1	145	1	137	9	1604	1	32			1	154				
FILES CLOSED FOR INCOMPLETENESS			1	368	10	2063					1	166				
MD/BALTIMORE CITY/2720.04															24	64
LOANS ORIGINATED	3	780	20	2816	18	2879	2	15	1	19500	8	521				
APPS APPROVED, NOT ACCEPTED					4	691										
APPS DENIED	1	321	1	184	6	970	2	13			1	10				
APPS WITHDRAWN			3	341	2	418										
FILES CLOSED FOR INCOMPLETENESS			1	48	1	60										
MD/BALTIMORE CITY/2720.05															23	62
LOANS ORIGINATED	1	163	17	4696	43	9332	4	280	1	1400	5	575				
APPS APPROVED, NOT ACCEPTED	1	57			6	1427					2	545				
APPS DENIED			2	290	14	2309	2	22			1	19				
APPS WITHDRAWN	1	424	1	800	2	1284										
FILES CLOSED FOR INCOMPLETENESS			2	437	2	436										
MD/BALTIMORE CITY/2720.06															51	37
LOANS ORIGINATED	1	118	4	543	30	3596	4	359	1	2400	5	529				
APPS APPROVED, NOT ACCEPTED					3	254			1	10500						
APPS DENIED	1	83			13	1670	7	64	1	1000	1	25				
APPS WITHDRAWN			2	198	3	503			2	2800						
FILES CLOSED FOR INCOMPLETENESS					7	733					1	45				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2720.07															66	59
LOANS ORIGINATED	3	488	8	2264	38	4407	6	156	3	4985	6	1353				
APPS APPROVED, NOT ACCEPTED			2	261	7	672					1	145				
APPS DENIED			2	323	10	1226	7	101	1	2155	3	254				
APPS WITHDRAWN	1	66	1	145	6	849	1	2			2	212				
FILES CLOSED FOR INCOMPLETENESS			1	47	3	290					1	109				
MD/BALTIMORE CITY/2801.01															96	70
LOANS ORIGINATED	9	1201	4	269	25	2355	6	94	1	25093	6	496				
APPS APPROVED, NOT ACCEPTED					4	471	1	30								
APPS DENIED	2	158	3	272	18	2138	3	81			5	314				
APPS WITHDRAWN			1	60	13	1612	1	3								
FILES CLOSED FOR INCOMPLETENESS					7	695					1	85				
MD/BALTIMORE CITY/2801.02															99	44
LOANS ORIGINATED	10	1286	4	387	33	4330	8	258	2	653	5	606				
APPS APPROVED, NOT ACCEPTED	1	182			9	1108	2	25			1	94				
APPS DENIED	8	944	1	80	38	4853	9	179	1	191	3	386				
APPS WITHDRAWN	2	236	2	119	16	2067	2	122			4	411				
FILES CLOSED FOR INCOMPLETENESS	1	69			9	1099					1	204				
MD/BALTIMORE CITY/2802.00															97	74
LOANS ORIGINATED	20	3461	5	520	33	4137	5	217	1	500	6	700				
APPS APPROVED, NOT ACCEPTED	3	472	2	83	4	520					1	101				
APPS DENIED	6	718	2	167	36	5266	10	315			5	227				
APPS WITHDRAWN	6	992	1	5	13	1531	1	35			2	237				
FILES CLOSED FOR INCOMPLETENESS	2	211			11	1308					1	173				
MD/BALTIMORE CITY/2803.01															92	50
LOANS ORIGINATED	4	1034	5	876	8	1193	1	55			1	62				
APPS APPROVED, NOT ACCEPTED					3	480										
APPS DENIED			1	25	3	353	5	15			4	12				
APPS WITHDRAWN					4	813										
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2803.02															96	50
LOANS ORIGINATED	5	689	2	550	14	2316					3	319				
APPS APPROVED, NOT ACCEPTED					1	375										
APPS DENIED	1	32			11	1348	4	43								
APPS WITHDRAWN	2	118	1	149	9	1598	2	194			2	254				
FILES CLOSED FOR INCOMPLETENESS					4	551					1	52				
MD/BALTIMORE CITY/2804.01															86	74
LOANS ORIGINATED	14	2307	9	1064	60	8657	5	37	1	2888	6	573				
APPS APPROVED, NOT ACCEPTED	1	123			2	272	5	136								
APPS DENIED	1	132			32	4079	12	160			8	592				
APPS WITHDRAWN	1	64			11	1604										
FILES CLOSED FOR INCOMPLETENESS					5	670										
MD/BALTIMORE CITY/2804.02															99	69
LOANS ORIGINATED	3	408	2	86	13	1319	2	28			3	284				
APPS APPROVED, NOT ACCEPTED					1	175	1	25								
APPS DENIED	4	635	3	15	14	1244	3	47			3	242				
APPS WITHDRAWN	1	196			7	740					2	234				
FILES CLOSED FOR INCOMPLETENESS																
MD/BALTIMORE CITY/2804.03															75	77
LOANS ORIGINATED	12	2061	15	2248	60	8612	3	12			10	992				
APPS APPROVED, NOT ACCEPTED	1	147	3	476	8	1342	1	6			1	77				
APPS DENIED	4	965	2	367	38	5287	13	265			9	790	1	3		
APPS WITHDRAWN	2	391	4	406	17	1838	1	56			5	331				
FILES CLOSED FOR INCOMPLETENESS	1	123			6	803										
MD/BALTIMORE CITY/2804.04															95	54
LOANS ORIGINATED	4	442	16	2636	17	1805	1	2	1	600	4	344				
APPS APPROVED, NOT ACCEPTED	1	244	2	171	2	244										
APPS DENIED	3	461	16	1192	11	1338	6	44			1	10				
APPS WITHDRAWN	3	394			6	666										
FILES CLOSED FOR INCOMPLETENESS	1	198			5	480										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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		
MD/BALTIMORE CITY/2805.00															93	20
LOANS ORIGINATED			2	404	5	1126					2	544				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	50			1	60	3	58			2	28				
APPS WITHDRAWN	1	118														
FILES CLOSED FOR INCOMPLETENESS	2	208														
MSA/MD(TOTAL)															0	0
LOANS ORIGINATED	9751	2573171	16861	4980476	54264	12861868	4150	341729	159	1117142	6784	1229141	166	8444		
APPS APPROVED, NOT ACCEPTED	458	116566	1108	300943	5131	1180275	1045	30971	17	76262	715	120484	114	5339		
APPS DENIED	1606	389318	2208	518399	16224	3718721	4269	142326	31	109387	2777	369514	346	18075		
APPS WITHDRAWN	1311	332259	2337	696435	9978	2423040	434	51902	32	396638	1131	194301	21	1882		
FILES CLOSED FOR INCOMPLETENESS	256	62127	528	166856	5269	1254425	171	24063	2	3800	524	94711	8	460		
INVALID GEOGRAPHIC IDENTIFIERS 2/															0	0
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/ANNE ARUNDEL COUNTY/7011.01	14	6237	21	7970	60	20150	1	245			1	100		
MD/ANNE ARUNDEL COUNTY/7011.02	34	9025	31	9188	106	39710	1	238			10	2290		
MD/ANNE ARUNDEL COUNTY/7012.00	36	13280	40	14778	120	38854	2	628			10	3584		
MD/ANNE ARUNDEL COUNTY/7013.00	18	8387	30	11086	83	104453	2	437			3	640		
MD/ANNE ARUNDEL COUNTY/7014.00	6	3393	6	2384	33	12733								
MD/ANNE ARUNDEL COUNTY/7021.00	16	5984	24	8831	87	47679	2	528			5	1164		
MD/ANNE ARUNDEL COUNTY/7022.04	18	6896	11	3799	69	21721					4	1201		
MD/ANNE ARUNDEL COUNTY/7022.05	18	5782	16	4987	46	43063	1	80			2	380		
MD/ANNE ARUNDEL COUNTY/7022.06	31	8908	29	7494	65	36413	2	519			10	1763		
MD/ANNE ARUNDEL COUNTY/7022.08	35	11201	19	4983	79	22564					9	1634		
MD/ANNE ARUNDEL COUNTY/7022.09	17	6468	16	4525	67	19778	1	100			9	1979		
MD/ANNE ARUNDEL COUNTY/7023.00	8	3730	20	10882	72	26487					1	259		
MD/ANNE ARUNDEL COUNTY/7024.02	13	4879	31	10804	80	26232	1	350			5	1325		
MD/ANNE ARUNDEL COUNTY/7025.00	9	2296	14	6170	35	11043	1	237			2	391		
MD/ANNE ARUNDEL COUNTY/7026.01	16	5888	19	5292	58	16824	1	293			12	2344		
MD/ANNE ARUNDEL COUNTY/7026.02	8	3409	24	10379	70	141681	3	730			10	2913		
MD/ANNE ARUNDEL COUNTY/7027.01	15	4054	18	4027	43	38847					13	2197		
MD/ANNE ARUNDEL COUNTY/7027.02	2	909	16	7286	62	24600	1	315			4	1398		
MD/ANNE ARUNDEL COUNTY/7061.01	7	3469	8	2645	33	14571	1	180			9	3142		
MD/ANNE ARUNDEL COUNTY/7063.01	15	4161	23	6984	38	9896	2	678			16	4659		
MD/ANNE ARUNDEL COUNTY/7063.02	5	2767	20	8170	37	13156	3	825			11	2367		
MD/ANNE ARUNDEL COUNTY/7064.01	24	5286	17	3978	34	7033	2	289			11	2178		
MD/ANNE ARUNDEL COUNTY/7064.02	5	1130	18	4566	28	79670					9	2469		
MD/ANNE ARUNDEL COUNTY/7065.00	16	5099	19	7084	26	7613	1	20			8	2432		
MD/ANNE ARUNDEL COUNTY/7066.00	16	5836	13	3464	50	16206	1	263			4	726		
MD/ANNE ARUNDEL COUNTY/7070.01	34	8766	23	6466	77	20209	2	746			8	1856		
MD/ANNE ARUNDEL COUNTY/7070.02	22	6449	12	3387	50	49218	3	988			12	2562		

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CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/ANNE ARUNDEL COUNTY/7080.01	13	5116	13	4774	49	15024	6	1358			7	1820		
MD/ANNE ARUNDEL COUNTY/7080.04	6	2786	4	1041	22	7686							1	71
MD/ANNE ARUNDEL COUNTY/7301.00	152	47650	38	8384	102	24281					18	3147		
MD/ANNE ARUNDEL COUNTY/7302.03	7	1289	5	751	18	25766								
MD/ANNE ARUNDEL COUNTY/7302.04	36	9316	17	3462	47	10705					1	184		
MD/ANNE ARUNDEL COUNTY/7303.00	20	3647	1	190	28	5806	1	143			1	217		
MD/ANNE ARUNDEL COUNTY/7304.01	18	3999	7	1435	37	7973					5	849		
MD/ANNE ARUNDEL COUNTY/7304.02	27	5054	3	669	40	42624	1	183			5	21102		
MD/ANNE ARUNDEL COUNTY/7305.02	24	6029	12	3021	48	11235					2	578		
MD/ANNE ARUNDEL COUNTY/7305.04	24	5789	10	2099	56	11114					6	943		
MD/ANNE ARUNDEL COUNTY/7305.05	26	6527	10	1961	17	3597	1	12			5	1069		
MD/ANNE ARUNDEL COUNTY/7305.06	7	1326			4	721								
MD/ANNE ARUNDEL COUNTY/7306.01	9	4463	29	11822	99	34988	2	410						
MD/ANNE ARUNDEL COUNTY/7306.03	9	3555	17	6383	37	53111								
MD/ANNE ARUNDEL COUNTY/7306.04	22	10133	39	16272	99	35425	2	583			3	602		
MD/ANNE ARUNDEL COUNTY/7307.00	6	1844	29	11018	80	68098	2	435			5	1370		
MD/ANNE ARUNDEL COUNTY/7308.00	2	649	10	4312	22	9491	3	1021			1	248		
MD/ANNE ARUNDEL COUNTY/7309.01	4	1772	2	910	25	28975					1	169		
MD/ANNE ARUNDEL COUNTY/7309.02	8	3683	17	6808	45	16878	2	895			1	416		
MD/ANNE ARUNDEL COUNTY/7310.02	13	3468	12	3535	45	37959					8	2281		
MD/ANNE ARUNDEL COUNTY/7310.03	16	4817	11	3243	47	42647	2	473			4	977		
MD/ANNE ARUNDEL COUNTY/7310.04	15	4599	12	3470	38	9898	1	190			4	947		
MD/ANNE ARUNDEL COUNTY/7311.02	21	5770	46	13793	107	31546					12	2794		
MD/ANNE ARUNDEL COUNTY/7311.03	28	9210	27	9087	62	45384					3	702		
MD/ANNE ARUNDEL COUNTY/7311.04	14	4630	7	2253	50	38553	2	410			5	950		
MD/ANNE ARUNDEL COUNTY/7311.05	4	1744	14	4323	41	12542	2	536			3	799		
MD/ANNE ARUNDEL COUNTY/7312.01	12	5219	22	8274	84	78335	2	598			4	1097		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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											
	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
MD/ANNE ARUNDEL COUNTY/7312.02	22	7164	25	7687	93	41031	3	559			5	1190		
MD/ANNE ARUNDEL COUNTY/7312.03	9	3197	26	8955	81	117783	2	509			4	1067		
MD/ANNE ARUNDEL COUNTY/7312.04	25	7666	23	5846	50	12425	1	234			6	1416		
MD/ANNE ARUNDEL COUNTY/7313.03	15	5532	15	8096	70	19553	4	1043			7	4761		
MD/ANNE ARUNDEL COUNTY/7313.06	21	6801	29	9694	63	47318	1	480			7	1772		
MD/ANNE ARUNDEL COUNTY/7313.07	36	9053	13	2811	52	12031					4	541		
MD/ANNE ARUNDEL COUNTY/7313.08	22	4940	9	2261	28	5788					6	675		
MD/ANNE ARUNDEL COUNTY/7313.09	35	7775	20	3925	62	12569					12	2615		
MD/ANNE ARUNDEL COUNTY/7313.10	30	7169	14	3028	55	69725	1	208			4	633		
MD/ANNE ARUNDEL COUNTY/7313.11	62	14402	14	2820	73	16559	2	379			6	1233		
MD/ANNE ARUNDEL COUNTY/7401.02	37	16314	29	10019	71	21807	1	198			6	1521		
MD/ANNE ARUNDEL COUNTY/7401.03	33	10072	17	5566	83	57644	1	205			7	2053		
MD/ANNE ARUNDEL COUNTY/7401.04	34	9603	12	3639	49	12991					6	1169		
MD/ANNE ARUNDEL COUNTY/7401.05	4	905	2	796	9	2604					2	334		
MD/ANNE ARUNDEL COUNTY/7402.01	29	6771	9	2020	43	9214	1	289			4	618		
MD/ANNE ARUNDEL COUNTY/7402.03	35	14709	34	11569	71	21743					3	689		
MD/ANNE ARUNDEL COUNTY/7403.03	27	11006	15	4436	38	10704	1	192			3	857		
MD/ANNE ARUNDEL COUNTY/7403.04	24	8805	16	4756	32	9401			1	61371	6	1050		
MD/ANNE ARUNDEL COUNTY/7403.05	48	13194	11	2350	80	33492	2	318			11	2378		
MD/ANNE ARUNDEL COUNTY/7405.00	56	17588	31	8446	82	21569					8	2030		
MD/ANNE ARUNDEL COUNTY/7407.01	38	10798	38	7583	64	14096	2	500			22	4145		
MD/ANNE ARUNDEL COUNTY/7407.02	40	14028	39	10764	92	25997	1	285			13	3348		
MD/ANNE ARUNDEL COUNTY/7408.00	13	4359	13	4542	45	13475	2	517			3	758		
MD/ANNE ARUNDEL COUNTY/7409.00	35	11075	26	6645	67	28047					12	2088		
MD/ANNE ARUNDEL COUNTY/7410.00	7	2871	3	1202	21	6790								
MD/ANNE ARUNDEL COUNTY/7501.01	25	3832	5	765	14	1927								
MD/ANNE ARUNDEL COUNTY/7501.02	20	2511			9	1213								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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											
	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
MD/ANNE ARUNDEL COUNTY/7502.01	28	6767	5	684	17	46972	1	173			1	143	1	28
MD/ANNE ARUNDEL COUNTY/7502.02	20	3495	1	128	16	3395					1	128		
MD/ANNE ARUNDEL COUNTY/7502.03	13	2562	1	160	11	2003					1	226		
MD/ANNE ARUNDEL COUNTY/7503.00	22	5166	8	1516	15	2944					1	206		
MD/ANNE ARUNDEL COUNTY/7504.00	17	5008	10	2862	31	6310	1	418			2	314		
MD/ANNE ARUNDEL COUNTY/7508.01	31	6666	17	3523	42	25433					4	1009		
MD/ANNE ARUNDEL COUNTY/7508.03	14	2835	3	329	15	2530								
MD/ANNE ARUNDEL COUNTY/7508.04	23	5161	7	1528	26	4448					2	374		
MD/ANNE ARUNDEL COUNTY/7509.00	24	5901	4	1025	21	21374								
MD/ANNE ARUNDEL COUNTY/7510.00	24	4620	7	1183	26	21155					1	177		
MD/ANNE ARUNDEL COUNTY/7511.02	35	6184	10	1739	29	5146					6	815		
MD/ANNE ARUNDEL COUNTY/7511.03	67	18356	25	6202	43	9316					5	583		
MD/ANNE ARUNDEL COUNTY/7512.00	35	12176	30	8687	33	7713					3	470		
MD/ANNE ARUNDEL COUNTY/7514.00	17	5694	12	3423	38	10513					1	199		
MD/ANNE ARUNDEL COUNTY/7515.00	34	9351	10	1781	36	7575	1	135			1	140	2	86
MD/ANNE ARUNDEL COUNTY/7516.00	11	3620	41	9457	41	34063	1	291			7	1714		
MD/ANNE ARUNDEL COUNTY/7517.00	1	924	10	4453	28	10044	2	586			1	227		
MD/ANNE ARUNDEL COUNTY/9800.00	4	1076												
MD/BALTIMORE COUNTY/4001.00	5	1025	4	742	12	1894	2	279			2	196		
MD/BALTIMORE COUNTY/4002.00	14	2657	6	1226	15	2976	1	125			3	440		
MD/BALTIMORE COUNTY/4004.00	5	1479	20	7577	40	10413	3	641			1	450		
MD/BALTIMORE COUNTY/4005.00	3	1227	11	3932	25	7734	2	520						
MD/BALTIMORE COUNTY/4006.00	8	1545	9	1701	22	4130			1	2824	3	574		
MD/BALTIMORE COUNTY/4007.01	9	1693	8	1728	17	2952	1	163			1	211		
MD/BALTIMORE COUNTY/4007.02	5	852	5	879	15	2468					1	137		
MD/BALTIMORE COUNTY/4008.00	11	2321	10	1535	22	31696					5	889		
MD/BALTIMORE COUNTY/4009.00	2	596	4	883	15	3570	1	252			1	167		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE COUNTY/4010.00	4	1016	4	1574	16	4463	1	345			1	280		
MD/BALTIMORE COUNTY/4011.01	32	5361	6	1255	39	6690					3	430		
MD/BALTIMORE COUNTY/4011.02	1	147			7	1076								
MD/BALTIMORE COUNTY/4012.00	29	6787	5	832	27	4862					2	430		
MD/BALTIMORE COUNTY/4013.01	27	3954	6	953	31	5192					3	364		
MD/BALTIMORE COUNTY/4013.02	17	2725	2	170	16	2148					1	184		
MD/BALTIMORE COUNTY/4014.00	5	1709	7	2219	20	5011								
MD/BALTIMORE COUNTY/4015.03	5	1196	28	7506	59	14885	6	629			2	386		
MD/BALTIMORE COUNTY/4015.04	23	5560	9	2107	27	6140					2	314		
MD/BALTIMORE COUNTY/4015.05	16	3776	6	1024	26	5204					1	148		
MD/BALTIMORE COUNTY/4015.06	20	3402	4	474	36	6252	1	127			3	281		
MD/BALTIMORE COUNTY/4015.07	5	927	1	139	15	2141					1	139		
MD/BALTIMORE COUNTY/4022.01	8	2747	3	572	25	6249								
MD/BALTIMORE COUNTY/4022.02	4	1521	2	545	9	25090								
MD/BALTIMORE COUNTY/4023.02	17	4889	1	209	20	4409					1	341		
MD/BALTIMORE COUNTY/4023.03	31	5721	5	934	57	109917					2	298		
MD/BALTIMORE COUNTY/4023.04	17	2897	4	730	20	16007	1	133						
MD/BALTIMORE COUNTY/4023.05	10	1852			12	2103	1	186						
MD/BALTIMORE COUNTY/4023.06	11	1991	2	422	15	2808					1	192		
MD/BALTIMORE COUNTY/4023.07	10	1482	4	727	30	4927	1	172			7	951		
MD/BALTIMORE COUNTY/4024.03	6	926			18	2346	1	146			2	221		
MD/BALTIMORE COUNTY/4024.04	17	2650	3	148	24	26761								
MD/BALTIMORE COUNTY/4024.05	8	1311	3	616	19	3293					1	150		
MD/BALTIMORE COUNTY/4024.06	19	3468	3	472	21	18690	1	187			1	112		
MD/BALTIMORE COUNTY/4024.07	5	655	3	442	10	1838					1	195		
MD/BALTIMORE COUNTY/4025.03	7	1763			12	2455	1	222						
MD/BALTIMORE COUNTY/4025.04	24	5155	5	1326	28	7106								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE COUNTY/4025.05	20	4715	2	481	18	3432								
MD/BALTIMORE COUNTY/4025.06	32	7107	3	451	26	5251					2	372		
MD/BALTIMORE COUNTY/4025.09	32	7292	14	3585	47	10010					4	809		
MD/BALTIMORE COUNTY/4026.02	10	1919	3	554	13	2371					1	255		
MD/BALTIMORE COUNTY/4026.03	34	6440	4	1013	58	26035								
MD/BALTIMORE COUNTY/4026.04	33	6477	3	791	52	10430	2	488			1	118		
MD/BALTIMORE COUNTY/4031.00	15	3066	5	849	14	2449	1	149			1	126		
MD/BALTIMORE COUNTY/4032.01	27	4375	3	390	24	3906	1	161			4	648		
MD/BALTIMORE COUNTY/4032.02	11	1850			16	2981					1	162		
MD/BALTIMORE COUNTY/4033.00	9	1921	6	810	13	2538					2	401		
MD/BALTIMORE COUNTY/4034.01	6	1159	5	755	17	2555	1	170			2	122		
MD/BALTIMORE COUNTY/4034.02	10	1313	5	540	17	85514					3	402		
MD/BALTIMORE COUNTY/4035.00	6	1752	23	7202	27	8524					2	438		
MD/BALTIMORE COUNTY/4036.01	6	1328	24	5590	46	10044	2	401			10	1276		
MD/BALTIMORE COUNTY/4036.02	7	1845	23	7370	58	16297	2	252			3	469		
MD/BALTIMORE COUNTY/4037.01	14	3289	15	3977	51	24297					10	1537		
MD/BALTIMORE COUNTY/4037.02	15	3090	10	2135	25	4375					1	82		
MD/BALTIMORE COUNTY/4038.01	3	1158	3	2065	14	4486	2	512						
MD/BALTIMORE COUNTY/4038.02	3	965	17	6899	32	12450								
MD/BALTIMORE COUNTY/4038.03	8	1696	14	3188	28	26021					7	2010		
MD/BALTIMORE COUNTY/4041.01	39	9881	18	3939	39	9619	2	414			3	593		
MD/BALTIMORE COUNTY/4041.02	25	5059	15	2842	31	5246					7	1197		
MD/BALTIMORE COUNTY/4042.01	26	6765	18	3908	32	7750	1	135			3	338		
MD/BALTIMORE COUNTY/4042.02	3	573	3	921	14	4514					1	109		
MD/BALTIMORE COUNTY/4044.02	26	5873	14	4031	63	14281					5	701		
MD/BALTIMORE COUNTY/4044.03	10	2215	11	2261	19	3771			1	166	1	92		
MD/BALTIMORE COUNTY/4044.04	23	5419	16	3690	41	33802	1	124			3	518		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE COUNTY/4045.01	20	4180	18	3216	41	6615					1	197		
MD/BALTIMORE COUNTY/4045.02	15	2489	8	1273	18	2713								
MD/BALTIMORE COUNTY/4046.00	4	1109	6	1395	26	31446								
MD/BALTIMORE COUNTY/4048.00	5	1383	9	2511	14	4244								
MD/BALTIMORE COUNTY/4049.00	6	2250	21	6500	34	8904					2	1295		
MD/BALTIMORE COUNTY/4050.00	9	2968	6	1785	34	7841	3	849			2	458		
MD/BALTIMORE COUNTY/4060.00	10	3602	16	5185	47	12539					5	992		
MD/BALTIMORE COUNTY/4070.01	5	1788	12	4759	37	10309					2	342		
MD/BALTIMORE COUNTY/4070.02	7	1877	16	4541	49	36925					3	494		
MD/BALTIMORE COUNTY/4081.00	9	2657	27	8295	63	16532	1	353			9	2106		
MD/BALTIMORE COUNTY/4082.00	2	1070	15	6574	19	6064								
MD/BALTIMORE COUNTY/4083.02	1	346	19	7425	27	9211					3	698		
MD/BALTIMORE COUNTY/4083.03	1	358	17	7156	39	13037	1	313						
MD/BALTIMORE COUNTY/4083.04	3	718	27	7872	33	30289					3	524		
MD/BALTIMORE COUNTY/4084.00	1	227			6	841					3	450		
MD/BALTIMORE COUNTY/4085.02	2	743	15	5783	57	16842					2	545		
MD/BALTIMORE COUNTY/4085.03	5	1163	10	2106	11	2197					1	230		
MD/BALTIMORE COUNTY/4085.05	7	2163	17	5910	26	5731	2	331			1	266		
MD/BALTIMORE COUNTY/4085.06	3	946	5	1114	8	1911					1	237		
MD/BALTIMORE COUNTY/4085.07	1	341	1	123	4	627					1	84		
MD/BALTIMORE COUNTY/4086.01	13	3517	17	4294	32	7132	2	661			4	1028		
MD/BALTIMORE COUNTY/4086.02	4	1282	15	4458	13	3178	1	267			1	268		
MD/BALTIMORE COUNTY/4087.02	2	792	12	3928	12	4568								
MD/BALTIMORE COUNTY/4087.03	13	3705	39	9675	51	31363	1	204			2	305		
MD/BALTIMORE COUNTY/4087.04	4	2051	45	17955	53	14060					1	158		
MD/BALTIMORE COUNTY/4088.00	4	966	8	1754	15	3124								
MD/BALTIMORE COUNTY/4089.00	6	1925	16	4375	26	6486					1	239		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE COUNTY/4101.00	6	2219	16	6409	52	18175					2	400		
MD/BALTIMORE COUNTY/4102.00	7	2775	16	5615	41	14776								
MD/BALTIMORE COUNTY/4111.01	2	701	8	2829	17	5939					2	728		
MD/BALTIMORE COUNTY/4111.02	6	1800	5	1686	28	8198	1	409						
MD/BALTIMORE COUNTY/4112.01	4	1554	15	4942	17	5370								
MD/BALTIMORE COUNTY/4112.02	4	1665	19	6089	28	7660	1	294						
MD/BALTIMORE COUNTY/4113.02	24	8991	8	2734	34	10468								
MD/BALTIMORE COUNTY/4113.03	17	3395	10	1380	31	5276	1	203			2	128		
MD/BALTIMORE COUNTY/4113.06	24	4992	13	2502	37	6985	4	555			6	914		
MD/BALTIMORE COUNTY/4113.07	9	1705	13	2557	28	4416	1	185			4	416		
MD/BALTIMORE COUNTY/4113.08	11	2699	13	3231	32	6423					1	152		
MD/BALTIMORE COUNTY/4113.09	11	3634	47	14067	68	19208	1	320			2	681		
MD/BALTIMORE COUNTY/4114.04	14	2896	10	2238	32	5747	1	149			1	152		
MD/BALTIMORE COUNTY/4114.06	11	1960	6	1083	27	29566					1	180		
MD/BALTIMORE COUNTY/4114.07	21	4188	7	1513	43	7333	1	151			4	623		
MD/BALTIMORE COUNTY/4114.08	14	2396	5	775	13	2036								
MD/BALTIMORE COUNTY/4114.09	21	4571	11	2693	54	10982	2	381			1	166		
MD/BALTIMORE COUNTY/4114.10	10	2227	11	2568	31	6730	1	179						
MD/BALTIMORE COUNTY/4201.00	28	5028	13	2722	21	3145								
MD/BALTIMORE COUNTY/4202.00	17	2960	2	259	13	2228	1	112	1	3951				
MD/BALTIMORE COUNTY/4203.01	13	1686	2	171	13	1675					1	55		
MD/BALTIMORE COUNTY/4203.02	9	958	4	293	10	100522					4	293		
MD/BALTIMORE COUNTY/4203.03	10	1453			9	1238	1	75						
MD/BALTIMORE COUNTY/4204.01	29	3746	2	122	31	4020					3	274		
MD/BALTIMORE COUNTY/4204.02	11	1461	2	245	9	1745	2	239			1	74		
MD/BALTIMORE COUNTY/4205.00	17	2035	11	966	13	1618					6	371		
MD/BALTIMORE COUNTY/4206.00	20	2322	6	387	22	2643					9	659		

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CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE COUNTY/4207.01	10	1314	4	400	11	1581					3	243		
MD/BALTIMORE COUNTY/4207.02	16	2057	1	141	8	1142					1	104		
MD/BALTIMORE COUNTY/4208.00	15	2016	7	864	14	2198					1	86		
MD/BALTIMORE COUNTY/4209.00	35	6170	5	955	13	56504	1	135			3	277		
MD/BALTIMORE COUNTY/4210.00	3	193	1	64	7	700					2	116		
MD/BALTIMORE COUNTY/4211.01	9	1466	5	814	12	2020	1	93						
MD/BALTIMORE COUNTY/4211.02	19	2145	2	148	12	1777					2	200		
MD/BALTIMORE COUNTY/4212.00	17	2831	1	75	16	2498	1	141			2	214		
MD/BALTIMORE COUNTY/4213.00	3	354			4	614								
MD/BALTIMORE COUNTY/4301.01	9	1457	2	219	6	883					1	126		
MD/BALTIMORE COUNTY/4301.04	17	3024	6	627	31	20851	1	44			6	901		
MD/BALTIMORE COUNTY/4302.00	16	2536	2	454	14	2382					2	374		
MD/BALTIMORE COUNTY/4303.00	17	2007	2	192	18	2074					3	148		
MD/BALTIMORE COUNTY/4304.00	18	4105	12	2476	27	4972	1	200			3	493		
MD/BALTIMORE COUNTY/4306.00	8	2087	9	1598	19	4240								
MD/BALTIMORE COUNTY/4307.00	20	4213	13	2334	44	7844	2	348			6	820		
MD/BALTIMORE COUNTY/4308.00	14	2581	6	898	17	2808					3	427		
MD/BALTIMORE COUNTY/4309.00	11	2102	2	180	24	4028	1	131						
MD/BALTIMORE COUNTY/4401.00	23	4834	8	1564	48	20727					2	153		
MD/BALTIMORE COUNTY/4402.00	11	1991	3	522	8	1538								
MD/BALTIMORE COUNTY/4403.00	13	2495	2	406	11	18750					3	248		
MD/BALTIMORE COUNTY/4404.00	46	7677	6	636	41	6759	1	199						
MD/BALTIMORE COUNTY/4405.00	22	4482	4	616	14	2440					1	91		
MD/BALTIMORE COUNTY/4406.00	5	1125	5	1510	20	4728					4	774		
MD/BALTIMORE COUNTY/4407.01	12	2397	3	756	30	5357					1	117		
MD/BALTIMORE COUNTY/4407.02	15	3016	15	2449	33	5574	1	172			3	514		
MD/BALTIMORE COUNTY/4408.00	4	1182	5	1434	10	3088								

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CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE COUNTY/4409.00	14	2388	1	190	7	1025	1	131						
MD/BALTIMORE COUNTY/4410.00	17	2231	3	343	17	13590	1	152			2	185		
MD/BALTIMORE COUNTY/4411.01	13	2376	6	733	15	13347	1	80			1	227	1	55
MD/BALTIMORE COUNTY/4411.02	34	5358	7	1236	35	5838					3	408		
MD/BALTIMORE COUNTY/4501.00	13	1931	10	1444	22	3972					2	342		
MD/BALTIMORE COUNTY/4502.00	22	3418	6	967	35	105119								
MD/BALTIMORE COUNTY/4503.00	17	3302	5	537	23	4286					4	471		
MD/BALTIMORE COUNTY/4504.00	12	1845			20	3147					1	105		
MD/BALTIMORE COUNTY/4505.01	23	3417	1	132	12	2248					2	241		
MD/BALTIMORE COUNTY/4505.03	10	1163	1	36	13	1249					1	87		
MD/BALTIMORE COUNTY/4505.04	5	599	2	168	4	338					1	68		
MD/BALTIMORE COUNTY/4508.00	15	2905	6	1153	16	2970	1	294			1	155		
MD/BALTIMORE COUNTY/4509.00	8	1882	11	2575	31	21580					2	566		
MD/BALTIMORE COUNTY/4510.00	3	726	1	219	8	1292								
MD/BALTIMORE COUNTY/4511.00	4	767	5	1221	14	3585					1	146		
MD/BALTIMORE COUNTY/4512.00	21	3393	7	857	42	6635	1	79						
MD/BALTIMORE COUNTY/4513.00	9	1258	2	222	9	1274								
MD/BALTIMORE COUNTY/4514.01	24	5010	12	2401	25	6543					4	678		
MD/BALTIMORE COUNTY/4514.02	13	2891	10	2617	23	2964					4	239		
MD/BALTIMORE COUNTY/4515.00	18	1957	6	915	18	2485					3	331		
MD/BALTIMORE COUNTY/4516.00	5	1020	5	1396	14	2898	1	122			2	371		
MD/BALTIMORE COUNTY/4517.01	12	2359	8	1835	10	2113	1	219						
MD/BALTIMORE COUNTY/4517.02	4	1112	4	872	14	14895								
MD/BALTIMORE COUNTY/4518.01	10	1928	8	1735	31	6235					1	101		
MD/BALTIMORE COUNTY/4518.02	9	3553	10	3274	29	8997	1	196			2	808		
MD/BALTIMORE COUNTY/4518.03	15	2622	6	1505	40	18881					9	1305		
MD/BALTIMORE COUNTY/4519.00	7	1764	7	2211	12	100701	1	253			2	258	1	37

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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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											
	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
MD/BALTIMORE COUNTY/4520.00	6	1294	6	1946	16	3602					1	121		
MD/BALTIMORE COUNTY/4521.00	19	3898	6	1570	24	21920	1	173			1	141		
MD/BALTIMORE COUNTY/4523.00	13	1171	5	349	12	1381	2	218			3	181		
MD/BALTIMORE COUNTY/4524.00	17	3372	7	1140	24	4910					2	255		
MD/BALTIMORE COUNTY/4525.00	25	3937	2	240	31	3890					3	185		
MD/BALTIMORE COUNTY/4901.00	4	1920	20	6111	45	14459					2	670		
MD/BALTIMORE COUNTY/4902.00	2	438	12	3023	26	5811	3	566			1	194		
MD/BALTIMORE COUNTY/4903.01	1	155	11	1818	20	3207					7	1052		
MD/BALTIMORE COUNTY/4903.02	5	1497	4	907	8	1467	1	160			2	476		
MD/BALTIMORE COUNTY/4904.00	2	816	6	2562	16	6952								
MD/BALTIMORE COUNTY/4905.00	1	476	9	5483	24	9653	2	633			1	192		
MD/BALTIMORE COUNTY/4906.01	8	2297	12	2926	11	2812	1	236			3	351		
MD/BALTIMORE COUNTY/4906.02	6	1784	18	4065	27	24099	1	75			2	439		
MD/BALTIMORE COUNTY/4906.03	1	279	15	4397	22	6273					3	641		
MD/BALTIMORE COUNTY/4907.01	1	315	5	1580	9	2202								
MD/BALTIMORE COUNTY/4907.03	1	281	10	2703	28	6843					2	153		
MD/BALTIMORE COUNTY/4908.00	6	2273	22	7143	33	8947	1	200			2	335		
MD/BALTIMORE COUNTY/4909.00	7	1495	15	4177	20	3801	1	100			2	326		
MD/BALTIMORE COUNTY/4910.00	3	1210	12	5008	35	11050	2	719						
MD/BALTIMORE COUNTY/4911.00	10	2433	14	4271	22	4916	1	139						
MD/BALTIMORE COUNTY/4912.01	6	1106	12	2252	16	3132					1	198		
MD/BALTIMORE COUNTY/4912.02	11	2078	17	3034	21	3677					5	863		
MD/BALTIMORE COUNTY/4913.00	10	2235	6	1293	6	879								
MD/BALTIMORE COUNTY/4914.01	7	774			9	1247								
MD/BALTIMORE COUNTY/4914.02	20	2471	2	178	14	1816					5	611		
MD/BALTIMORE COUNTY/4915.00	16	2733	8	1236	17	2532	2	260			1	144		
MD/BALTIMORE COUNTY/4916.00	15	2255	6	881	22	2933					1	128		

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	Home Purchase Loans				Refinancings		Home Improvement Loans							
	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
MD/BALTIMORE COUNTY/4917.01	9	1727	7	1498	21	4051					1	182		
MD/BALTIMORE COUNTY/4919.00	7	1342	7	1153	9	1633					2	239		
MD/BALTIMORE COUNTY/4920.01	4	812	5	737	11	1730								
MD/BALTIMORE COUNTY/4920.02	17	2885	9	1671	29	4503	1	155						
MD/BALTIMORE COUNTY/4921.01	15	2873	4	670	22	3790					2	410		
MD/BALTIMORE COUNTY/4921.02	16	2919	3	617	14	2409	1	177			1	210		
MD/BALTIMORE COUNTY/4922.00	11	2008	15	2384	24	3928					4	507		
MD/BALTIMORE COUNTY/4923.00	24	3473	3	434	18	3018					5	610		
MD/BALTIMORE COUNTY/4924.01	11	1970	5	953	28	4736					5	799		
MD/BALTIMORE COUNTY/4924.02	20	4547	11	1551	43	26320					5	708		
MD/BALTIMORE COUNTY/4926.00	12	2655	6	955	17	3438					1	67		
MD/CARROLL COUNTY/5010.01	19	3972	12	2570	21	4032								
MD/CARROLL COUNTY/5010.02	15	2877	7	1199	26	4522			1	6760	3	538		
MD/CARROLL COUNTY/5020.00	12	2490	4	859	20	4522								
MD/CARROLL COUNTY/5030.00	14	3312	6	1727	54	50476					2	523		
MD/CARROLL COUNTY/5041.00	12	4503	12	3708	52	12485	1	215			1	101		
MD/CARROLL COUNTY/5042.01	12	4155	14	4522	43	12374					1	84		
MD/CARROLL COUNTY/5042.02	13	3002	15	3919	43	12025	5	1317			1	221		
MD/CARROLL COUNTY/5051.01	12	4645	10	3383	46	13105	1	360						
MD/CARROLL COUNTY/5051.02	12	3454	14	4155	46	10947								
MD/CARROLL COUNTY/5052.03	6	1951	15	4741	28	7033					3	624		
MD/CARROLL COUNTY/5052.05	24	6237	11	3497	21	4749								
MD/CARROLL COUNTY/5052.06	12	4155	17	5049	29	8907					1	145		
MD/CARROLL COUNTY/5052.07	20	5994	14	4776	42	10237	2	569						
MD/CARROLL COUNTY/5052.08	13	4406	4	1090	42	11798	2	130			2	233		
MD/CARROLL COUNTY/5061.01	17	4148	5	1300	39	41638	2	504			1	114		
MD/CARROLL COUNTY/5061.02	20	6152	19	5449	26	6290								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/CARROLL COUNTY/5062.00	23	5866	12	2977	43	49455					3	768		
MD/CARROLL COUNTY/5075.00	20	7142	17	5576	24	6708					2	282		
MD/CARROLL COUNTY/5076.01	23	5388	8	2122	38	8351	2	608			1	204		
MD/CARROLL COUNTY/5076.02	12	2261	14	3877	27	5527					3	547		
MD/CARROLL COUNTY/5077.02	18	4216	13	2815	30	8019	1	135			2	263		
MD/CARROLL COUNTY/5077.03	12	3204	9	2182	19	4062								
MD/CARROLL COUNTY/5077.04	40	8805	17	3697	35	7887					4	502		
MD/CARROLL COUNTY/5078.01	21	4461	12	2814	29	5349					4	503		
MD/CARROLL COUNTY/5078.02	12	3154	16	4337	42	24914								
MD/CARROLL COUNTY/5081.01	11	2949	13	3005	28	6471	1	223						
MD/CARROLL COUNTY/5081.02	22	4314	6	843	25	4415	1	394			3	394		
MD/CARROLL COUNTY/5082.00	17	4337	9	2423	63	14363					2	442		
MD/CARROLL COUNTY/5090.01	11	3357	10	2423	42	43015	2	588			2	493		
MD/CARROLL COUNTY/5090.02	10	3830	4	1498	25	7588								
MD/CARROLL COUNTY/5100.00	6	932	1	163	5	1130								
MD/CARROLL COUNTY/5110.00	16	3749	6	1475	28	6665								
MD/CARROLL COUNTY/5120.00	8	1803	1	131	3	792								
MD/CARROLL COUNTY/5130.01	14	4784	21	7397	68	30577	1	304			3	506		
MD/CARROLL COUNTY/5130.02	15	5930	18	5423	51	16276	1	324						
MD/CARROLL COUNTY/5141.00	11	3378	8	2287	30	8868	4	788						
MD/CARROLL COUNTY/5142.01	12	4316	9	2746	43	10124	3	445			4	966		
MD/CARROLL COUNTY/5142.02	6	2316	10	3587	23	27393	2	388						
MD/HARFORD COUNTY/3011.02	6	1891	12	4304	27	8379								
MD/HARFORD COUNTY/3011.05	27	5287	12	2360	40	8339					1	227		
MD/HARFORD COUNTY/3011.06	10	2573	10	3000	38	8367	2	185			3	725		
MD/HARFORD COUNTY/3011.07	33	8291	21	4782	18	3538					1	239		
MD/HARFORD COUNTY/3011.08	9	2460	5	1294	37	8006					1	228		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/HARFORD COUNTY/3012.01	2	788	5	1133	16	3391								
MD/HARFORD COUNTY/3012.02	32	6832	29	6235	59	13690					9	1271		
MD/HARFORD COUNTY/3012.04	30	6024	12	2160	50	9581								
MD/HARFORD COUNTY/3012.05	38	6697	13	1898	55	9624					9	1211		
MD/HARFORD COUNTY/3013.01	25	5842	10	2681	26	7255	2	239			2	402		
MD/HARFORD COUNTY/3013.02	40	5372	6	685	35	5063	2	399			4	258		
MD/HARFORD COUNTY/3014.01	43	8864	13	2706	75	15098					2	224		
MD/HARFORD COUNTY/3014.02	22	4056	5	1185	23	4601					2	415		
MD/HARFORD COUNTY/3016.01	34	5241	5	493	19	3104					3	198		
MD/HARFORD COUNTY/3016.02	40	7120	4	533	67	13086					2	286		
MD/HARFORD COUNTY/3017.02	61	31598	23	3837	75	14828					8	1455		
MD/HARFORD COUNTY/3017.03	30	8639	13	3081	33	7892					1	210	1	55
MD/HARFORD COUNTY/3017.04	26	4163	3	561	29	5861					2	157		
MD/HARFORD COUNTY/3021.00	4	1079	6	2197	9	2685								
MD/HARFORD COUNTY/3022.00	9	3104	7	1651	25	5410								
MD/HARFORD COUNTY/3024.00	19	5126	9	2295	12	2521	1	150			1	228		
MD/HARFORD COUNTY/3028.01	14	3554	2	424	26	5874	1	145						
MD/HARFORD COUNTY/3028.02	30	6865	4	736	14	2396	1	128			1	128		
MD/HARFORD COUNTY/3029.01	8	1101	1	45	4	478			2	5101	1	61	1	45
MD/HARFORD COUNTY/3029.02	23	3684	6	827	25	3718					1	66		
MD/HARFORD COUNTY/3031.01	31	8549	19	5272	53	13443	1	60			1	170		
MD/HARFORD COUNTY/3031.02	8	2674	6	1908	24	6197					1	224		
MD/HARFORD COUNTY/3032.01	15	4035	19	5528	63	40760					1	145		
MD/HARFORD COUNTY/3032.03	6	1314	18	3406	39	8489					4	580		
MD/HARFORD COUNTY/3032.04	24	5770	12	2755	28	7121					1	215		
MD/HARFORD COUNTY/3032.05	2	599	6	2075	12	4093								
MD/HARFORD COUNTY/3032.06	9	2753	23	6592	26	5958					1	196		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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											
	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
MD/HARFORD COUNTY/3033.00	10	3441	21	6646	46	13131	1	230			1	113		
MD/HARFORD COUNTY/3034.00	13	3712	15	3360	39	27487					3	607		
MD/HARFORD COUNTY/3035.01	11	3831	15	3950	41	9860					1	76		
MD/HARFORD COUNTY/3035.02	12	2646	12	2410	46	46268	2	472			1	129		
MD/HARFORD COUNTY/3036.02	11	3554	14	3532	32	7609					1	172		
MD/HARFORD COUNTY/3036.03	34	12088	21	6570	60	15127	2	623			5	753		
MD/HARFORD COUNTY/3036.05	19	4344	16	2982	30	6258					3	529		
MD/HARFORD COUNTY/3036.06	9	2654	12	3723	28	21534								
MD/HARFORD COUNTY/3037.00	17	4732	2	578	26	5079					1	283		
MD/HARFORD COUNTY/3038.01	10	1688	8	1445	15	2948					1	100		
MD/HARFORD COUNTY/3038.02	7	1724	9	2250	18	3909					3	566		
MD/HARFORD COUNTY/3038.03	14	2847	18	3672	29	5654	3	591	1	2008	2	494		
MD/HARFORD COUNTY/3039.00	7	2071	4	793	10	1818					2	383		
MD/HARFORD COUNTY/3041.01	10	2807	13	3613	37	55274	1	270					1	27
MD/HARFORD COUNTY/3041.02	13	4304	6	2112	22	6255	2	263						
MD/HARFORD COUNTY/3042.01	10	3932	18	5187	55	16202	1	342						
MD/HARFORD COUNTY/3042.02	9	2843	18	6735	53	37191	3	675						
MD/HARFORD COUNTY/3051.00	10	3259	9	2594	46	12152	1	506						
MD/HARFORD COUNTY/3052.00	5	1125			17	2806							1	118
MD/HARFORD COUNTY/3053.00	3	776	6	1604	9	1810	2	395					1	32
MD/HARFORD COUNTY/3061.00	12	1695	7	1383	4	548					4	537		
MD/HARFORD COUNTY/3062.00	4	533	2	301	7	956					1	86		
MD/HARFORD COUNTY/3063.00	14	4391	20	5471	15	17040					1	340		
MD/HARFORD COUNTY/3064.00	33	9123	28	5820	56	13759	1	282			4	787		
MD/HOWARD COUNTY/6011.03	10	3751	32	9891	75	20827	5	1506			5	1489		
MD/HOWARD COUNTY/6011.04	7	3429	36	15288	93	35295								
MD/HOWARD COUNTY/6011.05	11	3029	22	6837	48	43386	1	417			1	228		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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											
	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
MD/HOWARD COUNTY/6011.07	1	266	3	387	15	3274					1	91		
MD/HOWARD COUNTY/6011.08	14	3689	20	5508	44	10768					3	627		
MD/HOWARD COUNTY/6012.01	33	10654	32	9327	72	21241	2	508			6	923		
MD/HOWARD COUNTY/6012.03	49	16735	30	8319	30	9134					3	704		
MD/HOWARD COUNTY/6012.04	48	17665	31	9578	44	9835					3	393		
MD/HOWARD COUNTY/6021.00	11	4974	39	16731	99	34115	1	180			1	316		
MD/HOWARD COUNTY/6022.01	5	2694	15	7399	35	12484					1	345		
MD/HOWARD COUNTY/6022.02	8	3285	22	7674	60	19879	3	1118						
MD/HOWARD COUNTY/6023.02	10	3690	28	9838	55	16876	1	248			2	578		
MD/HOWARD COUNTY/6023.03	3	1107	15	6335	53	19203					1	341		
MD/HOWARD COUNTY/6023.04	6	3098	16	7863	63	19387	2	571			1	346		
MD/HOWARD COUNTY/6023.05	2	1044	15	5718	46	13367					2	434		
MD/HOWARD COUNTY/6023.06	10	3514	40	13002	53	15413					6	1230		
MD/HOWARD COUNTY/6026.00	14	7017	47	17048	21	35215	1	360			3	545		
MD/HOWARD COUNTY/6027.00	3	1451	24	8058	72	26430	1	360			2	792		
MD/HOWARD COUNTY/6028.00	14	5263	36	12799	66	46318	2	349			5	1455		
MD/HOWARD COUNTY/6029.00	2	593	7	2922	20	5907			1	27892	2	248		
MD/HOWARD COUNTY/6030.01	5	2192	35	11418	76	25807					8	2139		
MD/HOWARD COUNTY/6030.03	8	3948	34	11999	52	17137					3	875		
MD/HOWARD COUNTY/6030.04	10	5565	24	11655	72	27292	2	817	1	18400	1	408		
MD/HOWARD COUNTY/6040.01	11	4888	17	6529	80	55496	4	1280			2	181		
MD/HOWARD COUNTY/6040.02	6	3121	34	20068	89	36082	2	208			1	399		
MD/HOWARD COUNTY/6051.02	23	11942	121	53117	116	87115	1	371			6	2303		
MD/HOWARD COUNTY/6051.03	4	2054	17	9453	61	23547	3	649			1	229		
MD/HOWARD COUNTY/6051.04	1	390	31	17432	48	23529					1	324		
MD/HOWARD COUNTY/6054.01	9	2877	9	2394	27	6349					2	298		
MD/HOWARD COUNTY/6054.02	19	4555	21	4733	53	47722					6	986		

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CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/HOWARD COUNTY/6055.02	4	1575	18	5670	55	15136					1	206		
MD/HOWARD COUNTY/6055.03	13	3314	22	5241	40	8666					7	1335		
MD/HOWARD COUNTY/6055.04	1	570	8	3818	42	14405	3	1300						
MD/HOWARD COUNTY/6055.05	2	1143	19	9668	88	64917	1	467			4	1069		
MD/HOWARD COUNTY/6056.01	9	2469	23	6509	33	8554					7	1027		
MD/HOWARD COUNTY/6056.02	11	3570	43	13162	52	13885	2	674	1	4970	5	1227		
MD/HOWARD COUNTY/6066.01	9	2978	8	2508	27	7573					2	439		
MD/HOWARD COUNTY/6066.03	19	5257	16	4035	67	15222	2	316			5	1001		
MD/HOWARD COUNTY/6066.04	13	2875	18	5111	36	8800	2	571			4	817		
MD/HOWARD COUNTY/6066.06	8	2378	12	3374	26	6330					7	1709		
MD/HOWARD COUNTY/6066.07	7	2016	17	5094	44	10316	1	294			4	946		
MD/HOWARD COUNTY/6067.01	8	3061	13	4515	43	11565					1	234		
MD/HOWARD COUNTY/6067.04	30	8100	12	2953	55	12279	3	552			9	1729		
MD/HOWARD COUNTY/6067.05	4	1183	11	3125	22	22727	1	328			2	372		
MD/HOWARD COUNTY/6067.06	10	3405	20	6360	65	18136					7	1706		
MD/HOWARD COUNTY/6067.07	16	4306	9	2196	35	7306					6	1386		
MD/HOWARD COUNTY/6068.03	15	4743	19	5587	56	13295	2	448			4	666		
MD/HOWARD COUNTY/6068.04	12	3221	17	5483	29	7343					5	819		
MD/HOWARD COUNTY/6068.05	16	6208	27	7439	37	22831					1	300		
MD/HOWARD COUNTY/6068.06	11	4306	22	7583	81	24575					6	1172		
MD/HOWARD COUNTY/6069.01	25	7761	18	4638	40	8945	1	217			4	529		
MD/HOWARD COUNTY/6069.04	12	4043	18	4906	28	7062								
MD/HOWARD COUNTY/6069.05	16	5100	13	4037	63	15253					3	650		
MD/HOWARD COUNTY/6069.06	21	5562	12	3858	55	12385	2	593			8	1196		
MD/HOWARD COUNTY/6069.07	9	2920	13	3516	31	7613					6	582		
MD/QUEEN ANNE'S COUNTY/8101.00	10	1317	2	245	9	1491	1	110			1	110	2	168
MD/QUEEN ANNE'S COUNTY/8102.00	5	770	1	140	11	2553								

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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											
	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
MD/QUEEN ANNE'S COUNTY/8103.00	24	4917	11	2224	39	20959	1	209			6	1479		
MD/QUEEN ANNE'S COUNTY/8104.00	38	10638	24	7346	55	14477					1	95		
MD/QUEEN ANNE'S COUNTY/8105.00	22	6519	16	3665	34	8224					2	374		
MD/QUEEN ANNE'S COUNTY/8106.00	17	5890	15	4057	41	48222	1	206			6	1198		
MD/QUEEN ANNE'S COUNTY/8107.00	16	4143	6	2381	38	9792					5	1134		
MD/QUEEN ANNE'S COUNTY/8108.00	35	9256	19	5335	52	42592					6	1220		
MD/QUEEN ANNE'S COUNTY/8109.01	27	8275	16	4926	66	19075	4	666			6	1197		
MD/QUEEN ANNE'S COUNTY/8109.02	6	1536	6	1456	42	13054					1	113		
MD/QUEEN ANNE'S COUNTY/8110.00	21	4755	19	5961	51	26672	1	459			9	2874		
MD/BALTIMORE CITY/0101.00	15	3738	30	8508	40	8920	2	350			11	2171		
MD/BALTIMORE CITY/0102.00	21	4955	23	4857	27	35405					7	1193		
MD/BALTIMORE CITY/0103.00	10	2527	41	9760	42	9479	1	60			17	3087		
MD/BALTIMORE CITY/0104.00	10	2467	24	6447	26	7242	1	268			6	1110		
MD/BALTIMORE CITY/0105.00	8	1804	15	3843	20	5274					4	541		
MD/BALTIMORE CITY/0201.00	3	357	18	4549	16	3307					3	579		
MD/BALTIMORE CITY/0202.00	3	569	12	2473	10	2483					3	600		
MD/BALTIMORE CITY/0203.00	3	605	20	7128	14	2850					6	1479		
MD/BALTIMORE CITY/0301.00			2	722	4	758	2	274						
MD/BALTIMORE CITY/0302.00	1	237	9	2460	8	1476					4	690		
MD/BALTIMORE CITY/0401.00	5	1131	6	1243	4	1358					4	1025		
MD/BALTIMORE CITY/0601.00	11	1377	18	3284	7	1226					1	49		
MD/BALTIMORE CITY/0602.00	17	2743	16	3485	23	4012	1	134			10	1260		
MD/BALTIMORE CITY/0603.00	12	2151	7	1558	19	3855	1	219			1	166		
MD/BALTIMORE CITY/0604.00			1	92	1	232	1	224						
MD/BALTIMORE CITY/0701.00	4	132	1	57	6	343					4	185		
MD/BALTIMORE CITY/0702.00	3	146	1	92	5	455					3	170		
MD/BALTIMORE CITY/0703.00					2	179					2	179		

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MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE CITY/0704.00	1	241			2	206					1	112		
MD/BALTIMORE CITY/0801.01	11	1334	10	1425	22	2874					10	757		
MD/BALTIMORE CITY/0801.02	8	425	3	126	2	147					3	160		
MD/BALTIMORE CITY/0802.00	1	34												
MD/BALTIMORE CITY/0803.01	1	105			4	276								
MD/BALTIMORE CITY/0803.02	5	347	2	141	6	568					2	141		
MD/BALTIMORE CITY/0804.00					1	58					1	58		
MD/BALTIMORE CITY/0805.00	2	69			1	115								
MD/BALTIMORE CITY/0806.00					1	54								
MD/BALTIMORE CITY/0807.00	4	622			1	63								
MD/BALTIMORE CITY/0808.00	4	535	3	435	1	196					2	298		
MD/BALTIMORE CITY/0901.00	10	1357	8	672	17	114533	1	165			3	419		
MD/BALTIMORE CITY/0902.00	14	1891	6	1186	16	2284	2	119			3	334		
MD/BALTIMORE CITY/0903.00	10	1188	8	866	28	3919	1	119	1	88	2	223		
MD/BALTIMORE CITY/0904.00	1	59			2	149	1	111			1	45		
MD/BALTIMORE CITY/0905.00	4	421			4	432					1	132		
MD/BALTIMORE CITY/0906.00	6	687	1	147	6	43289					3	113		
MD/BALTIMORE CITY/0907.00	6	357	1	36	10	641					3	180		
MD/BALTIMORE CITY/0908.00	2	159			1	49					1	49		
MD/BALTIMORE CITY/0909.00	7	611												
MD/BALTIMORE CITY/1001.00	3	281			4	344					1	60		
MD/BALTIMORE CITY/1002.00					5	486					2	204		
MD/BALTIMORE CITY/1101.00			7	982	8	2012					2	542		
MD/BALTIMORE CITY/1102.00			11	2097	3	567	1	264	3	1310	3	450		
MD/BALTIMORE CITY/1201.00	4	1045	11	3881	23	7134	1	177			1	211		
MD/BALTIMORE CITY/1202.01	3	507	1	256	20	4168					4	606		
MD/BALTIMORE CITY/1202.02	2	560	4	658	3	758			1	376	3	639		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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											
	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
MD/BALTIMORE CITY/1203.00	7	1098	9	1692	18	2691					9	1127		
MD/BALTIMORE CITY/1204.00	7	1234	2	191	2	306					1	251		
MD/BALTIMORE CITY/1205.00	8	1310	3	466	4	763			1	803	1	238		
MD/BALTIMORE CITY/1206.00	2	307	4	765	5	735					3	431		
MD/BALTIMORE CITY/1207.00	5	501	11	1444	7	787	1	108			4	357		
MD/BALTIMORE CITY/1301.00	6	849	5	965	3	367					4	509		
MD/BALTIMORE CITY/1302.00	9	1680	2	361	8	1792					3	453		
MD/BALTIMORE CITY/1303.00	3	486	2	254	8	1445	1	23	1	225	1	82		
MD/BALTIMORE CITY/1304.00			1	195	4	554					4	573		
MD/BALTIMORE CITY/1306.00	10	1687	29	4842	42	6959	1	252			14	1921		
MD/BALTIMORE CITY/1307.00	10	1997	24	5333	31	4926	2	285			4	491		
MD/BALTIMORE CITY/1308.03	9	1182	9	1271	14	2121	2	185			4	407		
MD/BALTIMORE CITY/1308.04	10	1439	9	1535	15	2224					3	493		
MD/BALTIMORE CITY/1308.05	2	357	1	230	2	419								
MD/BALTIMORE CITY/1308.06	3	413	3	594	7	868					1	165		
MD/BALTIMORE CITY/1401.00	2	583	12	3543	15	3652					3	488		
MD/BALTIMORE CITY/1403.00	7	805	3	647	4	835	1	38			3	603		
MD/BALTIMORE CITY/1501.00	1	96	1	58										
MD/BALTIMORE CITY/1502.00	1	69			5	60044					3	208		
MD/BALTIMORE CITY/1503.00	2	237			3	259								
MD/BALTIMORE CITY/1504.00	6	371			6	479					3	232		
MD/BALTIMORE CITY/1505.00	1	125			2	250								
MD/BALTIMORE CITY/1506.00	2	187			5	57872					2	69		
MD/BALTIMORE CITY/1507.01	7	656	1	100	5	53935	1	150			1	46		
MD/BALTIMORE CITY/1507.02	6	508	1	89	8	87430								
MD/BALTIMORE CITY/1508.00	13	1775	2	115	10	53429	2	221	1	450	3	188		
MD/BALTIMORE CITY/1509.00	18	2234			10	793					1	99		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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											
	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
MD/BALTIMORE CITY/1510.00	12	2032	2	260	13	62452	1	100			1	100		
MD/BALTIMORE CITY/1511.00	17	2657	3	436	19	2702	1	135			1	76		
MD/BALTIMORE CITY/1512.00	11	973	2	165	4	529	1	66			2	82		
MD/BALTIMORE CITY/1513.00	5	320	1	1	4	53740								
MD/BALTIMORE CITY/1601.00	3	163			2	412					1	64		
MD/BALTIMORE CITY/1602.00	2	149			1	74								
MD/BALTIMORE CITY/1603.00	1	83												
MD/BALTIMORE CITY/1604.00			1	85	1	38					2	123		
MD/BALTIMORE CITY/1605.00	8	566	1	67	8	136607			1	101	2	154		
MD/BALTIMORE CITY/1606.00	4	218			2	117					2	43		
MD/BALTIMORE CITY/1607.00	9	462	2	194	8	643								
MD/BALTIMORE CITY/1608.01	8	739			9	86365					1	59		
MD/BALTIMORE CITY/1608.02	4	369	1	45	7	744	1	136			4	267		
MD/BALTIMORE CITY/1701.00	3	414	1	97	1	134								
MD/BALTIMORE CITY/1702.00			1	66	1	103					1	103		
MD/BALTIMORE CITY/1703.00	3	319			7	922					1	258		
MD/BALTIMORE CITY/1801.00	2	131			3	188					1	92		
MD/BALTIMORE CITY/1802.00	1	144												
MD/BALTIMORE CITY/1803.00	6	844	5	552	8	1577					9	1058		
MD/BALTIMORE CITY/1901.00	2	188			2	135	1	198						
MD/BALTIMORE CITY/1902.00	2	73	3	363	4	530					3	217		
MD/BALTIMORE CITY/1903.00	4	631			4	745					2	437		
MD/BALTIMORE CITY/2001.00			1	54	1	86								
MD/BALTIMORE CITY/2002.00	4	182			4	221					2	88		
MD/BALTIMORE CITY/2004.00					1	87								
MD/BALTIMORE CITY/2005.00	2	74	1	115	8	495					6	379		
MD/BALTIMORE CITY/2006.00	6	552	2	188	3	244					3	259		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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											
	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
MD/BALTIMORE CITY/2007.01	8	605	2	154	10	839	1	154			2	105		
MD/BALTIMORE CITY/2007.02	3	347	1	84	4	329					1	84		
MD/BALTIMORE CITY/2008.00	3	476	1	73	10	1142					4	480		
MD/BALTIMORE CITY/2101.00	14	1786	7	925	12	94492					6	842		
MD/BALTIMORE CITY/2102.00	16	2040	6	1320	18	2790					5	731		
MD/BALTIMORE CITY/2201.00	7	1941	32	10315	33	8152	2	488			18	3553		
MD/BALTIMORE CITY/2301.00	7	1151	11	2902	12	2796					6	1345		
MD/BALTIMORE CITY/2302.00	8	2027	19	5381	35	8222	1	188			7	1541		
MD/BALTIMORE CITY/2303.00	4	1144	8	1984	4	917					1	194		
MD/BALTIMORE CITY/2401.00	17	5255	57	18033	39	9996	1	332			5	965		
MD/BALTIMORE CITY/2402.00	9	2815	30	8542	25	6550					6	1459		
MD/BALTIMORE CITY/2403.00	7	1990	19	5128	26	6340	2	496	1	30833	6	1136		
MD/BALTIMORE CITY/2404.00	8	2256	23	6177	36	8634					9	2538		
MD/BALTIMORE CITY/2501.01	24	3702	8	1171	21	2827								
MD/BALTIMORE CITY/2501.02	7	645			10	1125								
MD/BALTIMORE CITY/2501.03	22	2871	5	525	11	1441					2	189		
MD/BALTIMORE CITY/2502.03	4	94			1	43					1	1		
MD/BALTIMORE CITY/2502.04					1	41					1	41		
MD/BALTIMORE CITY/2502.05	9	903	1	42	13	1347					2	135		
MD/BALTIMORE CITY/2502.06	13	1342	1	65	17	65627	1	179			3	295		
MD/BALTIMORE CITY/2502.07					1	38978								
MD/BALTIMORE CITY/2503.01	1	90	1	52	4	296					1	52		
MD/BALTIMORE CITY/2503.03	12	1052			7	673					1	29		
MD/BALTIMORE CITY/2504.01	11	1088			12	1430					3	173		
MD/BALTIMORE CITY/2504.02	11	925	1	84	8	983					1	47		
MD/BALTIMORE CITY/2505.00	9	680	2	117	12	1660					6	439		
MD/BALTIMORE CITY/2601.01	32	4648	4	602	22	3178	1	101			3	361		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE CITY/2601.02	29	3490	4	565	30	62353	1	169			1	90		
MD/BALTIMORE CITY/2602.01	17	2497	2	239	16	2210								
MD/BALTIMORE CITY/2602.02	19	1843	3	128	20	2197					4	233		
MD/BALTIMORE CITY/2602.03	8	730	2	147	7	66968					2	91		
MD/BALTIMORE CITY/2603.01	12	881	5	481	19	1925					4	305		
MD/BALTIMORE CITY/2603.02	35	2952	2	170	25	42399	1	70	1	1	2	129		
MD/BALTIMORE CITY/2603.03	1	198			1	128								
MD/BALTIMORE CITY/2604.02	5	1602	1	51	5	574					2	145		
MD/BALTIMORE CITY/2604.03	3	340			1	86								
MD/BALTIMORE CITY/2604.04	6	583	1	88	6	733					3	349		
MD/BALTIMORE CITY/2605.01	18	2375	9	1313	23	2430					14	1146		
MD/BALTIMORE CITY/2606.04	6	481			2	136					1	112		
MD/BALTIMORE CITY/2606.05	13	1459	7	1482	22	2398					3	159		
MD/BALTIMORE CITY/2607.00	23	5642	27	6753	11	94843					2	130		
MD/BALTIMORE CITY/2608.00	6	703	3	296	8	737					6	525		
MD/BALTIMORE CITY/2609.00	10	2313	29	7067	34	8171					8	1387		
MD/BALTIMORE CITY/2610.00	9	1732	14	2598	7	1266					4	423		
MD/BALTIMORE CITY/2611.00	12	3575	28	8552	28	7071					4	847		
MD/BALTIMORE CITY/2701.01	4	714	7	1094	8	1412	1	105			2	143		
MD/BALTIMORE CITY/2701.02	19	2324	3	352	26	3743	1	100			4	362		
MD/BALTIMORE CITY/2702.00	8	1327	1	115	9	1296	2	201						
MD/BALTIMORE CITY/2703.01	10	1320	11	1440	16	2389	2	13			1	88		
MD/BALTIMORE CITY/2703.02	7	948	5	663	10	1558	1	183	1	6906	1	117		
MD/BALTIMORE CITY/2704.01	33	4529	1	173	34	69147	1	139			1	93		
MD/BALTIMORE CITY/2704.02	22	3225	3	560	19	3002					2	222		
MD/BALTIMORE CITY/2705.01	37	6151	8	1084	31	4372					3	348		
MD/BALTIMORE CITY/2705.02	28	3978	6	1084	29	5129	1	25			4	582		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE CITY/2706.00	31	4085	10	1457	35	72201					3	401		
MD/BALTIMORE CITY/2707.02	5	714			12	1766					2	194		
MD/BALTIMORE CITY/2707.03	18	2702	5	750	15	2418					2	312		
MD/BALTIMORE CITY/2708.01	26	3044	4	443	21	2880					1	115		
MD/BALTIMORE CITY/2708.02	21	2693			21	2548								
MD/BALTIMORE CITY/2708.03	20	2416			33	4296					3	312		
MD/BALTIMORE CITY/2708.04	4	807	6	1031	13	73837					2	208		
MD/BALTIMORE CITY/2708.05	22	2208	1	45	16	1724	2	525			5	283		
MD/BALTIMORE CITY/2709.01	16	2042	1	70	16	69902	1	124			2	158		
MD/BALTIMORE CITY/2709.02	23	2379	1	104	14	91397					1	1		
MD/BALTIMORE CITY/2709.03	13	1655	1	180	15	56742								
MD/BALTIMORE CITY/2710.01	1	51			7	54236								
MD/BALTIMORE CITY/2710.02	12	1213	2	256	18	71351	1	165			2	206		
MD/BALTIMORE CITY/2711.01			7	1282	9	12777					2	340		
MD/BALTIMORE CITY/2711.02			5	2559	10	3820					1	416		
MD/BALTIMORE CITY/2712.00	6	1974	36	12248	51	32719	3	757						
MD/BALTIMORE CITY/2713.00	1	353	10	4616	19	5924	1	212						
MD/BALTIMORE CITY/2714.00	1	519	20	8798	33	9213			1	426	1	69		
MD/BALTIMORE CITY/2715.01	4	930	23	4847	32	7782					3	347		
MD/BALTIMORE CITY/2715.03	3	515	8	1021	7	802					3	343		
MD/BALTIMORE CITY/2716.00	5	267	1	30	7	474					3	100		
MD/BALTIMORE CITY/2717.00	12	1146	4	324	11	80733					3	212		
MD/BALTIMORE CITY/2718.01	6	451			5	58503					1	92		
MD/BALTIMORE CITY/2718.02	2	121			4	212					3	124		
MD/BALTIMORE CITY/2719.00	17	2844	2	288	18	14794								
MD/BALTIMORE CITY/2720.03	9	1636	13	3369	51	11172	2	442			2	563		
MD/BALTIMORE CITY/2720.04	4	1146	12	1414	7	1551					4	256		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACT OR COUNTY NAME 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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/BALTIMORE CITY/2720.05			7	1535	17	3929	1	243						
MD/BALTIMORE CITY/2720.06	5	1049	3	415	11	1380					1	88		
MD/BALTIMORE CITY/2720.07	5	716	1	99	9	1128					2	242		
MD/BALTIMORE CITY/2801.01	11	1100	1	50	11	1316					2	146		
MD/BALTIMORE CITY/2801.02	12	1558			23	142098	2	181						
MD/BALTIMORE CITY/2802.00	13	2399	2	239	12	32690	1	195			1	115		
MD/BALTIMORE CITY/2803.01	2	268			1	255								
MD/BALTIMORE CITY/2803.02	6	752	1	230	7	1150								
MD/BALTIMORE CITY/2804.01	10	1278	4	800	26	3715					3	291		
MD/BALTIMORE CITY/2804.02	5	552			5	47396								
MD/BALTIMORE CITY/2804.03	21	3854	5	1018	19	3140	1	168						
MD/BALTIMORE CITY/2804.04	7	730	1	123	5	482	1	141			1	64		
MD/BALTIMORE CITY/2805.00					1	219								
MSA/MD (TOTAL)	8777	2097634	6982	1974926	18752	9614607	388	83494	24	174962	1778	338554	13	722
INVALID GEOGRAPHIC IDENTIFIERS 2/														

AGGREGATE TABLE 3-1: LOANS SOLD, BY CHARACTERISTICS OF BORROWER AND OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS AND PURCHASED LOANS), 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	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	
	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	46	9633	33	8413	23	5294					18	4322	13	3041	5	1843	7	1881
ASIAN	1562	424434	381	113049	898	240637			14	6259	602	189680	240	69080	143	53547	294	103177
BLACK OR AFRICAN AMERICAN	2096	381386	3103	693896	1152	210452			39	9588	1125	252298	649	140679	298	48978	574	122031
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	40	9506	38	9188	26	5682					20	5818	12	2953	4	349	13	3560
WHITE	16994	3958136	9632	2598403	11208	2666850			441	159851	9413	2584957	3892	1036894	1969	463430	2283	641166
2 OR MORE MINORITY RACES	16	2831	26	6868	7	1739					8	2167	9	2617	4	532	9	2612
JOINT (WHITE/MINORITY RACE)	352	91457	291	90974	210	54808			5	1422	200	60973	99	29714	61	19646	42	13635
RACE NOT AVAILABLE 6/	7456	1793782	6661	6846599	7590	2112792			116	37111	1267	405481	622	158514	833	248397	272	130543
ETHNICITY 7/																		
HISPANIC OR LATINO	345	76885	449	111624	223	48305			4	937	243	56512	99	25568	56	12971	75	18941
NOT HISPANIC OR LATINO	20689	4777901	12965	3375427	13162	3101524			490	176391	10941	2983110	4759	1239966	2380	570578	3085	850667
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	221	58399	220	68309	167	43795			11	4216	159	48438	73	21703	38	7676	44	15686
ETHNICITY NOT AVAILABLE 6/	7307	1757980	6531	6812030	7562	2104630			110	32687	1310	417636	605	156255	843	245497	290	133311
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	16371	3811521	9018	2433653	10761	2561115			427	155290	8940	2461481	3727	991399	1842	437076	2149	602500
OTHERS, INCLUDING HISPANIC	4621	1041344	4443	1075768	2662	601582			73	22422	2342	610451	1163	286872	589	142848	1046	278499
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	2393	310838	1041	140058	1387	187347			50	5545	958	126665	469	63007	345	40216	255	32836
50-79% OF MSA/MD MEDIAN	5043	868521	2821	570491	3051	533268			87	15026	2809	543315	1218	237172	601	91899	781	148145
80-99% OF MSA/MD MEDIAN	3558	722844	1647	415633	2306	486780			56	10313	1556	378482	679	163419	372	64530	470	120944
100-119% OF MSA/MD MEDIAN	3292	753665	1207	339160	1976	456883			45	9383	1342	365658	583	154428	341	68329	387	109904
120% OR MORE OF MSA/MD MEDIAN	12193	3368255	3336	1246669	7955	2250010			367	167701	5275	1835707	1975	678390	1611	534210	1243	470084
INCOME NOT AVAILABLE 6/	2083	647042	10113	7655379	4439	1383966			10	6263	713	255869	612	147076	47	37538	358	136692
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	5363	1368995	2794	1691876	4395	1180393			142	59056	2435	758083	992	286977	614	172356	461	145097
10-19% MINORITY	8392	2029790	5314	2441668	6672	1669072			201	81317	4015	1126954	1581	435470	996	261499	955	283594
20-49% MINORITY	9895	2364329	6752	2594564	7002	1776293			176	57604	4244	1206593	1855	487314	1146	314667	1338	384879
50-79% MINORITY	3411	704756	3242	1400440	2273	563475			63	12299	1427	331720	700	166237	352	63618	468	166113
80-100% MINORITY	1501	203295	2063	2238842	772	109021			33	3955	532	82346	408	67494	209	24582	272	38922
INCOME 12/ 13/																		
LOW INCOME	793	107406	768	1102626	386	52147			39	4317	287	41020	137	21790	96	12793	166	29395
MODERATE INCOME	2876	483084	3523	2182474	1711	300055			64	10799	1275	209686	745	125514	349	42951	472	73750
MIDDLE INCOME	10806	2240095	9355	3545921	7882	1782897			142	36375	4810	1200550	2242	537149	1255	256306	1329	393634
UPPER INCOME	14086	3840461	6515	3535293	11135	3163155			370	162740	6281	2054440	2412	759039	1617	524672	1527	521826
TOTAL 14/	28562	6671165	20165	10367390	21114	5298254			615	214231	12653	3505696	5536	1443492	3317	836722	3494	1018605

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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/	19918	1	9602		12887	1			514		11748	41	5137	19	2950	8	3166	56
REPORTED PRICING DATA	251		384		118				9		406		156	4	26		242	5
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	192	NA	251	NA	99	NA		NA	3	NA	347	NA	112	NA	24	NA	149	NA
2.00 - 2.49	50	NA	60	NA	16	NA		NA		NA	53	NA	15	NA	1	NA	14	NA
2.50 - 2.99	5	NA	21	NA	2	NA		NA		NA	3	NA	10	NA	1	NA	14	NA
3.00 - 3.49	4	NA	24	NA	1	NA		NA		NA	1	NA	15	NA		NA	28	NA
3.50 - 4.49			27										4	1			35	3
4.50 - 5.49			1						4		1			3			2	2
5.50 - 6.49									2		1							
6.50 OR MORE																		
MEAN	1.80		2.08		1.75				4.16		1.78		1.99	4.33	1.69		2.29	4.45
MEDIAN	1.68		1.83		1.66				5.12		1.71		1.74	4.58	1.61		1.81	4.47
HOEPA LOANS 17/	2		1															

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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 $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's
NO REPORTED PRICING DATA 15/	4619841	1898	2566442		3142849	6000			198934		3311436	2724	1356207	377	737426	7203	963389	1024
REPORTED PRICING DATA	38141		76851		18513				1117		84857		31912	102	3071		49677	186
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	30084	NA	54358	NA	15800	NA		NA	798	NA	73096	NA	24273	NA	2826	NA	30934	NA
2.00 - 2.49	7042	NA	10774	NA	2357	NA		NA		NA	10929	NA	2835	NA	88	NA	4395	NA
2.50 - 2.99	666	NA	2933	NA	274	NA		NA		NA	615	NA	1685	NA	157	NA	2832	NA
3.00 - 3.49	349	NA	4283	NA	82	NA		NA		NA	157	NA	2708	NA		NA	4946	NA
3.50 - 4.49			4393										411	12			6474	124
4.50 - 5.49			110						236		28			90			96	62
5.50 - 6.49									83		32							
6.50 OR MORE																		
MEAN 30/	1.78		2.02		1.74				2.72		1.76		1.92	4.46	1.68		2.22	4.40
MEDIAN 31/	1.67		1.79		1.65				1.72		1.70		1.68	4.58	1.60		1.80	4.47
HOEPA LOANS 17/	111		350															

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	34	8476	23	6073	2	214	6	1516	2	374	1	299
MALE	16	3616	14	3258	1	57	1	301				
FEMALE	11	2690	4	1242	1	157	3	618	2	374	1	299
JOINT (MALE/FEMALE)	7	2170	5	1573			2	597				
ASIAN (TOTAL)	471	141830	327	97377	18	6340	77	21613	42	14651	7	1849
MALE	230	69883	161	48241	9	2947	42	12392	14	5233	4	1070
FEMALE	90	23235	59	14048	4	1223	13	2815	14	5149		
JOINT (MALE/FEMALE)	150	48436	107	35088	5	2170	21	6130	14	4269	3	779
BLACK OR AFRICAN AMERICAN (TOTAL)	3231	706224	2151	478955	98	20429	585	124503	329	68200	68	14137
MALE	1137	240931	734	160518	38	7252	218	44996	114	20857	33	7308
FEMALE	1493	285628	1002	195023	43	8283	265	48687	154	28558	29	5077
JOINT (MALE/FEMALE)	587	174748	412	122872	12	2703	100	30275	57	17146	6	1752
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	35	9022	25	6685	1	123	5	1181	4	1033		
MALE	16	4003	11	2941	1	123	2	413	2	526		
FEMALE	11	2427	8	1809			1	111	2	507		
JOINT (MALE/FEMALE)	8	2592	6	1935			2	657				
WHITE (TOTAL)	8168	2186656	6277	1701774	292	75064	725	182763	738	192797	136	34258
MALE	3258	829023	2441	630186	121	27864	335	82841	309	76499	52	11633
FEMALE	1732	371517	1307	282780	70	15087	162	31654	158	34135	35	7861
JOINT (MALE/FEMALE)	3160	979801	2521	786450	96	29718	226	67658	268	81211	49	14764
2 OR MORE MINORITY RACES (TOTAL)	30	8784	17	5149			8	2186	5	1449		
MALE	15	4236	6	1926			7	1946	2	364		
FEMALE	9	2415	7	1859			1	240	1	316		
JOINT (MALE/FEMALE)	6	2133	4	1364					2	769		
JOINT (WHITE/MINORITY RACE) (TOTAL)	222	70968	181	57222	4	1604	23	7180	9	3189	5	1773
MALE	5	1614	3	686			2	928				
FEMALE	1	570	1	570								
JOINT (MALE/FEMALE)	215	68179	177	55966	3	999	21	6252	9	3189	5	1773
RACE NOT AVAILABLE (TOTAL) 6/	1191	341481	750	219936	43	12792	177	48376	182	50566	39	9811
MALE	197	51124	122	32702	6	962	34	8508	29	7573	6	1379
FEMALE	169	38501	102	22685	2	837	34	8399	23	4836	8	1744
JOINT (MALE/FEMALE)	217	73121	157	53710	10	3969	20	5550	27	8990	3	902

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	508	121340	339	82666	23	5392	86	18705	47	11435	13	3142
MALE	278	65780	187	44356	14	3144	42	9272	26	6895	9	2113
FEMALE	135	28275	82	17649	3	461	32	6759	15	2759	3	647
JOINT (MALE/FEMALE)	95	27285	70	20661	6	1787	12	2674	6	1781	1	382
NOT HISPANIC OR LATINO (TOTAL)	11515	2951115	8533	2229161	374	91189	1332	315853	1074	266130	202	48782
MALE	4407	1089291	3179	801645	154	34826	568	135405	425	99284	81	18131
FEMALE	3225	662130	2315	481551	115	24289	420	78043	314	65802	61	12445
JOINT (MALE/FEMALE)	3867	1195337	3026	942508	105	32074	343	101866	333	100683	60	18206
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	199	63397	159	49186	6	1886	16	6667	16	5248	2	410
MALE	6	1622	6	1622								
FEMALE	4	946	2	599					1	171	1	176
JOINT (MALE/FEMALE)	189	60829	151	46965	6	1886	16	6667	15	5077	1	234
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1160	337589	720	212158	55	18099	172	48093	174	49446	39	9793
MALE	183	47737	120	32835	8	1235	31	7648	19	4873	5	1146
FEMALE	152	35632	91	20217	2	837	27	7722	24	5143	8	1713
JOINT (MALE/FEMALE)	199	67729	142	48824	9	3812	21	5912	23	8033	4	1148
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	7523	2015286	5810	1576855	263	66758	645	162649	681	177595	124	31429
MALE	2993	764810	2246	582833	110	25340	305	76100	287	70512	45	10025
FEMALE	1612	346703	1228	265718	67	14626	141	27623	144	31468	32	7268
JOINT (MALE/FEMALE)	2911	901773	2329	726304	86	26792	199	58926	250	75615	47	14136
OTHERS, INCLUDING HISPANIC (TOTAL)	4615	1100861	3147	764149	150	35497	780	176658	444	103453	94	21104
MALE	1666	382724	1103	258716	61	13032	302	67418	155	33339	45	10219
FEMALE	1725	340162	1149	229745	51	10124	306	56897	185	37197	34	6199
JOINT (MALE/FEMALE)	1208	372177	892	275146	32	9545	169	51522	100	31278	15	4686
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1908	251102	1219	159515	75	9307	384	53332	194	24271	36	4677
50-79% OF MSA/MD MEDIAN	4195	837029	3079	616769	152	28514	482	100216	401	76764	81	14766
80-99% OF MSA/MD MEDIAN	2140	555387	1623	419523	60	15956	203	54529	210	54703	44	10676
100-119% OF MSA/MD MEDIAN	1483	426146	1111	320736	51	13325	157	46465	132	36594	32	9026
120% OR MORE OF MSA/MD MEDIAN	3537	1374886	2676	1045648	113	47860	341	126007	347	133150	60	22221
INCOME NOT AVAILABLE 6/	119	28891	43	10980	7	1604	39	8769	27	6777	3	761
TOTAL 14/	13382	3473441	9751	2573171	458	116566	1606	389318	1311	332259	256	62127

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	35	10539	20	6887	3	519	6	603	6	2530		
MALE	13	2889	6	1647	2	262	3	173	2	807		
FEMALE	9	2036	4	1047	1	257	3	430	1	302		
JOINT (MALE/FEMALE)	13	5614	10	4193					3	1421		
ASIAN (TOTAL)	2433	775351	1678	538275	115	34276	278	84613	278	92212	84	25975
MALE	954	287895	658	199027	42	11997	120	35665	105	33242	29	7964
FEMALE	466	120778	307	78905	25	5762	55	14041	58	15365	21	6705
JOINT (MALE/FEMALE)	999	361547	708	258403	41	14238	102	34490	114	43110	34	11306
BLACK OR AFRICAN AMERICAN (TOTAL)	1533	332146	902	210160	96	17007	313	54179	181	41551	41	9249
MALE	488	100077	282	63026	31	4093	107	17850	55	12884	13	2224
FEMALE	691	123293	408	81472	38	5064	145	20838	86	14014	14	1905
JOINT (MALE/FEMALE)	348	107432	211	65571	25	7074	58	15014	40	14653	14	5120
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	33	8969	21	5881	2	464	6	1388	4	1236		
MALE	17	4236	9	2485	1	59	4	680	3	1012		
FEMALE	7	1812	6	1479			1	333				
JOINT (MALE/FEMALE)	9	2921	6	1917	1	405	1	375	1	224		
WHITE (TOTAL)	15532	4460526	11831	3454570	726	196082	1230	286871	1448	425069	297	97934
MALE	4627	1210228	3398	912683	234	50756	444	98286	450	120967	101	27536
FEMALE	3354	720722	2546	565307	149	25569	303	52983	302	62668	54	14195
JOINT (MALE/FEMALE)	7483	2509192	5853	1966569	328	115092	477	134313	687	237852	138	55366
2 OR MORE MINORITY RACES (TOTAL)	16	3117	13	2753	1	48	1	80	1	236		
MALE	6	1218	6	1218								
FEMALE	6	1044	5	996	1	48						
JOINT (MALE/FEMALE)	3	775	2	539					1	236		
JOINT (WHITE/MINORITY RACE) (TOTAL)	372	123840	288	97974	17	5841	27	7028	27	9095	13	3902
MALE	5	1702	4	1342							1	360
FEMALE	6	1427	3	920	2	482	1	25				
JOINT (MALE/FEMALE)	356	118188	280	95217	15	5359	26	7003	24	7879	11	2730
RACE NOT AVAILABLE (TOTAL) 6/	3088	948621	2108	663976	148	46706	347	83637	392	124506	93	29796
MALE	376	107121	243	72591	15	3189	60	15717	47	12277	11	3347
FEMALE	246	57862	162	40930	14	2614	31	4998	37	9039	2	281
JOINT (MALE/FEMALE)	542	200348	412	159245	20	5781	35	10261	62	20884	13	4177

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	401	91058	243	62795	38	5576	63	9406	48	11429	9	1852
MALE	197	44322	117	29821	22	2798	30	4410	24	6329	4	964
FEMALE	99	18725	57	12944	12	1601	18	2499	10	1339	2	342
JOINT (MALE/FEMALE)	100	26838	65	18885	4	1177	15	2497	14	3761	2	518
NOT HISPANIC OR LATINO (TOTAL)	19273	5543941	14346	4204581	879	237150	1757	418406	1865	549895	426	133909
MALE	5904	1566004	4233	1150597	287	64561	650	150366	592	163200	142	37280
FEMALE	4424	951297	3229	718931	200	35982	477	83896	431	90127	87	22361
JOINT (MALE/FEMALE)	8887	3010228	6845	2323981	387	135448	623	182750	839	295423	193	72626
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	236	77874	184	61248	16	5575	17	4522	16	5514	3	1015
MALE	8	1439	6	1201	1	44	1	194				
FEMALE	1	416	1	416								
JOINT (MALE/FEMALE)	226	75603	176	59215	15	5531	16	4328	16	5514	3	1015
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3132	950236	2088	651852	175	52642	371	86065	408	129597	90	30080
MALE	377	103601	250	72400	15	2953	57	13401	46	11660	9	3187
FEMALE	261	58536	154	38765	18	2213	44	7253	43	9922	2	383
JOINT (MALE/FEMALE)	540	193348	396	149573	24	5793	45	11881	63	21561	12	4540
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14762	4258268	11338	3312382	650	179776	1134	271374	1360	401237	280	93499
MALE	4389	1156407	3251	875809	209	47151	412	93555	421	113668	96	26224
FEMALE	3216	694659	2468	547628	131	23145	280	49962	286	60188	51	13736
JOINT (MALE/FEMALE)	7127	2398902	5595	1882123	309	109417	439	127012	653	227381	131	52969
OTHERS, INCLUDING HISPANIC (TOTAL)	4989	1405310	3305	974396	280	67380	699	159402	555	162139	150	41993
MALE	1672	441165	1079	298226	96	18886	262	58683	188	53858	47	11512
FEMALE	1273	267824	788	177665	77	13046	218	37261	153	30900	37	8952
JOINT (MALE/FEMALE)	2012	685654	1426	494418	98	32393	214	62484	210	75670	64	20689
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1668	194399	983	119379	104	8589	406	45334	134	15808	41	5289
50-79% OF MSA/MD MEDIAN	4343	778023	3123	578183	210	29482	513	79803	415	75076	82	15479
80-99% OF MSA/MD MEDIAN	2690	615618	2020	475808	113	21946	260	53575	252	55490	45	8799
100-119% OF MSA/MD MEDIAN	2454	651332	1846	496178	113	27246	181	43429	260	70179	54	14300
120% OR MORE OF MSA/MD MEDIAN	11303	4280008	8520	3231117	538	207628	775	280002	1182	446494	288	114767
INCOME NOT AVAILABLE 6/	584	143729	369	79811	30	6052	73	16256	94	33388	18	8222
TOTAL 14/	23042	6663109	16861	4980476	1108	300943	2208	518399	2337	696435	528	166856

AGGREGATE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	209	42894	102	21264	10	1415	59	11868	17	4169	21	4178
MALE	79	15577	36	7133	2	425	25	5208	5	1084	11	1727
FEMALE	71	13569	33	6874	6	683	25	4703	4	561	3	748
JOINT (MALE/FEMALE)	47	10523	26	5215	1	72	6	1352	7	2181	7	1703
ASIAN (TOTAL)	3605	992415	2135	597988	243	64430	589	152933	398	110535	240	66529
MALE	1250	323576	710	188041	97	23256	227	56689	137	35330	79	20260
FEMALE	718	166152	422	99139	49	10442	133	28829	62	15563	52	12179
JOINT (MALE/FEMALE)	1625	499807	999	309439	96	30379	225	66791	196	59108	109	34090
BLACK OR AFRICAN AMERICAN (TOTAL)	12290	2281111	6023	1141123	850	147515	3180	574425	1412	271288	825	146760
MALE	3708	684624	1704	320257	244	42452	1033	188076	449	86298	278	47541
FEMALE	5280	831012	2583	421086	393	58951	1371	207448	601	93366	332	50161
JOINT (MALE/FEMALE)	3277	761107	1726	398627	212	45934	764	175989	361	91510	214	49047
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	191	40426	98	21255	16	2450	43	9012	18	3784	16	3925
MALE	74	15271	35	7853	9	1320	17	3063	5	1130	8	1905
FEMALE	57	10235	32	5739	2	305	12	1907	7	1191	4	1093
JOINT (MALE/FEMALE)	57	14257	29	7092	5	825	13	3950	6	1463	4	927
WHITE (TOTAL)	58057	14080132	37215	8962469	3134	755792	9003	2179323	5796	1464091	2909	718457
MALE	16951	3976490	9849	2290861	1039	248512	3109	724495	1919	464569	1035	248053
FEMALE	12352	2417743	7637	1479990	698	135838	2151	415706	1248	264231	618	121978
JOINT (MALE/FEMALE)	28565	7640909	19606	5163887	1393	370248	3707	1029906	2612	730169	1247	346699
2 OR MORE MINORITY RACES (TOTAL)	91	17870	43	9189	7	838	27	5186	8	1677	6	980
MALE	34	6742	14	2638	4	346	12	2917	2	395	2	446
FEMALE	36	5616	18	3147	1	260	9	984	4	691	4	534
JOINT (MALE/FEMALE)	20	5223	10	3115	2	232	6	1285	2	591		
JOINT (WHITE/MINORITY RACE) (TOTAL)	1214	331411	790	211909	75	18922	177	52287	117	33835	55	14458
MALE	23	5575	15	3684	1	78	3	834	2	501	2	478
FEMALE	15	4137	8	2128	1	271	4	1256	2	482		
JOINT (MALE/FEMALE)	1172	320717	764	205361	73	18573	170	50197	113	32852	52	13734
RACE NOT AVAILABLE (TOTAL) 6/	15209	3652070	7858	1896671	796	188913	3146	733687	2212	533661	1197	299138
MALE	1992	464281	906	211646	126	29723	506	112540	258	63911	196	46461
FEMALE	1562	299828	700	136083	62	11269	383	68734	256	51384	161	32358
JOINT (MALE/FEMALE)	2734	766781	1588	438960	121	33443	493	142714	323	90078	209	61586

AGGREGATE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	1630	356160	838	185799	105	19042	367	76814	191	43815	129	30690
MALE	742	162057	362	81561	53	9337	176	35611	88	19024	63	16524
FEMALE	447	84030	239	45840	27	4601	94	16579	52	10555	35	6455
JOINT (MALE/FEMALE)	423	104924	229	56955	24	4943	91	22852	48	12463	31	7711
NOT HISPANIC OR LATINO (TOTAL)	73704	17307681	45041	10634498	4233	971552	12868	2934117	7605	1840559	3957	926955
MALE	21593	4914054	12031	2745444	1362	312568	4361	968920	2459	574918	1380	312204
FEMALE	18308	3411215	10537	1981776	1130	204443	3704	663254	1947	380488	990	181254
JOINT (MALE/FEMALE)	33527	8919976	22323	5872333	1725	451594	4738	1287736	3163	876775	1578	431538
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	921	264839	604	166908	52	15247	133	41900	88	27722	44	13062
MALE	22	6802	15	5429	1	125	2	404	3	613	1	231
FEMALE	16	3864	7	1111			4	898	1	74	4	1781
JOINT (MALE/FEMALE)	880	253436	579	159631	51	15122	127	40598	84	27035	39	11050
ETHNICITY NOT AVAILABLE (TOTAL) 6/	14611	3509649	7781	1874663	741	174434	2856	665890	2094	510944	1139	283718
MALE	1754	409223	861	199679	106	24082	393	88887	227	58663	167	37912
FEMALE	1320	249183	650	125459	55	8975	286	48836	184	36352	145	29561
JOINT (MALE/FEMALE)	2667	740988	1617	442777	103	28047	428	120998	325	91679	194	57487
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	55157	13378801	35499	8552553	2985	723180	8499	2059660	5448	1372215	2726	671193
MALE	16099	3786938	9398	2190808	990	238813	2930	686889	1809	438868	972	231560
FEMALE	11846	2321860	7352	1425808	671	131111	2063	400081	1184	250998	576	113862
JOINT (MALE/FEMALE)	27091	7240005	18673	4917794	1323	352952	3479	965190	2443	679344	1173	324725
OTHERS, INCLUDING HISPANIC (TOTAL)	19798	4245352	10455	2312323	1331	263789	4487	905390	2220	489381	1305	274469
MALE	5846	1201053	2854	606101	401	75959	1473	288864	682	142634	436	87495
FEMALE	6568	1106573	3309	579350	475	74903	1628	258981	730	122047	426	71292
JOINT (MALE/FEMALE)	7315	1922222	4259	1119726	451	112000	1364	353135	800	221936	441	115425
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	8725	1170479	4041	516477	512	69132	2660	381050	987	132324	525	71496
50-79% OF MSA/MD MEDIAN	15653	2660860	8604	1433809	908	152401	3398	600264	1753	305547	990	168839
80-99% OF MSA/MD MEDIAN	10476	2104361	6222	1222445	620	122840	1856	383724	1167	243377	611	131975
100-119% OF MSA/MD MEDIAN	9050	2022088	5554	1210369	529	117333	1439	337062	946	223731	582	133593
120% OR MORE OF MSA/MD MEDIAN	35399	10789492	22827	6770384	1880	563574	4963	1612654	3818	1227273	1911	615607
INCOME NOT AVAILABLE 6/	11563	2691049	7016	1708384	682	154995	1908	403967	1307	290788	650	132915
TOTAL 14/	90866	21438329	54264	12861868	5131	1180275	16224	3718721	9978	2423040	5269	1254425

AGGREGATE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	63	1426	13	593	5	101	43	692	2	40		
MALE	31	435	5	66	2	68	23	271	1	30		
FEMALE	20	429	4	219			15	200	1	10		
JOINT (MALE/FEMALE)	12	562	4	308	3	33	5	221				
ASIAN (TOTAL)	221	13965	96	7056	29	1760	83	4238	10	571	3	340
MALE	108	6003	41	2746	11	631	47	1861	6	425	3	340
FEMALE	59	1814	26	910	9	126	22	699	2	79		
JOINT (MALE/FEMALE)	52	6107	28	3397	9	1003	13	1640	2	67		
BLACK OR AFRICAN AMERICAN (TOTAL)	2351	54219	667	20759	162	3174	1450	24328	49	4198	23	1760
MALE	863	19394	226	6036	57	1069	553	9638	18	1616	9	1035
FEMALE	1152	21525	324	8067	66	1251	737	10737	20	1135	5	335
JOINT (MALE/FEMALE)	324	13191	113	6643	39	854	152	3857	11	1447	9	390
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	33	696	15	467	3	17	12	142	2	45	1	25
MALE	19	305	8	131	2	13	7	106	1	30	1	25
FEMALE	7	323	4	300			3	23				
JOINT (MALE/FEMALE)	7	68	3	36	1	4	2	13	1	15		
WHITE (TOTAL)	5841	405937	2715	247215	723	20601	2024	85769	274	36728	105	15624
MALE	1891	95635	788	51547	209	4216	767	26903	93	9803	34	3166
FEMALE	1569	73080	621	40479	183	3650	684	19275	62	7664	19	2012
JOINT (MALE/FEMALE)	2366	236214	1300	154480	330	12732	570	39391	115	19190	51	10421
2 OR MORE MINORITY RACES (TOTAL)	42	1189	12	573	1	50	28	545	1	21		
MALE	23	394	5	249			17	124	1	21		
FEMALE	13	656	6	319	1	50	6	287				
JOINT (MALE/FEMALE)	1	120					1	120				
JOINT (WHITE/MINORITY RACE) (TOTAL)	108	8770	51	4374	14	734	37	2332	3	202	3	1128
MALE	4	169	1	11	1	11	2	147				
FEMALE	4	195	3	185			1	10				
JOINT (MALE/FEMALE)	100	8406	47	4178	13	723	34	2175	3	202	3	1128
RACE NOT AVAILABLE (TOTAL) 6/	1410	104789	581	60692	108	4534	592	24280	93	10097	36	5186
MALE	139	8862	55	3601	17	755	50	2740	12	896	5	870
FEMALE	168	8820	58	5149	21	411	72	1684	14	1051	3	525
JOINT (MALE/FEMALE)	138	17294	82	12815	7	220	36	2828	5	167	8	1264

AGGREGATE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	222	6345	72	2295	20	241	114	2667	11	400	5	742
MALE	124	2940	41	1179	12	147	63	1200	5	114	3	300
FEMALE	62	1630	17	359	3	31	38	740	3	83	1	417
JOINT (MALE/FEMALE)	36	1775	14	757	5	63	13	727	3	203	1	25
NOT HISPANIC OR LATINO (TOTAL)	8293	468462	3422	271265	923	26425	3493	112175	327	40763	128	17834
MALE	2793	118362	1025	59108	277	6029	1333	37632	114	11327	44	4266
FEMALE	2737	95210	958	49263	264	5242	1409	29809	83	9004	23	1892
JOINT (MALE/FEMALE)	2732	254111	1428	162464	381	15151	734	44428	128	20392	61	11676
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	70	7328	37	4546	7	106	24	2288	1	326	1	62
MALE												
FEMALE	1	4	1	4								
JOINT (MALE/FEMALE)	68	6900	35	4118	7	106	24	2288	1	326	1	62
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1484	108856	619	63623	95	4199	638	25196	95	10413	37	5425
MALE	161	9895	63	4100	10	587	70	2958	13	1380	5	870
FEMALE	192	9998	70	6002	13	215	93	2366	13	852	3	563
JOINT (MALE/FEMALE)	164	19176	100	14518	9	249	42	2802	5	167	8	1440
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5545	386970	2590	236439	701	20284	1896	79883	259	35899	99	14465
MALE	1778	91594	747	49405	199	4088	712	25588	88	9622	32	2891
FEMALE	1508	70212	604	39189	179	3594	649	18258	58	7576	18	1595
JOINT (MALE/FEMALE)	2252	224936	1237	147835	322	12599	533	35862	111	18661	49	9979
OTHERS, INCLUDING HISPANIC (TOTAL)	3038	92611	939	39935	235	6136	1751	36730	79	5803	34	4007
MALE	1146	29327	322	10352	83	1924	694	13140	32	2236	15	1675
FEMALE	1295	26320	375	10211	79	1458	809	12592	26	1307	6	752
JOINT (MALE/FEMALE)	577	36371	235	18927	73	2754	235	10850	21	2260	13	1580
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2191	43929	547	14372	145	2121	1434	23535	45	2692	20	1209
50-79% OF MSA/MD MEDIAN	2414	91155	931	47682	209	3447	1146	28197	89	8529	39	3300
80-99% OF MSA/MD MEDIAN	1293	62610	597	35872	162	4748	450	13576	67	5716	17	2698
100-119% OF MSA/MD MEDIAN	964	55675	460	34606	112	3082	323	10580	55	5757	14	1650
120% OR MORE OF MSA/MD MEDIAN	2973	307174	1517	190956	410	16546	803	60803	163	23863	80	15006
INCOME NOT AVAILABLE 6/	234	30448	98	18241	7	1027	113	5635	15	5345	1	200
TOTAL 14/	10069	590991	4150	341729	1045	30971	4269	142326	434	51902	171	24063

AGGREGATE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	336					1	336				
MALE												
FEMALE	1	336					1	336				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	5	3099	3	1938	2	1161						
MALE	1	1000	1	1000								
FEMALE	1	438	1	438								
JOINT (MALE/FEMALE)	3	1661	1	500	2	1161						
BLACK OR AFRICAN AMERICAN (TOTAL)	2	177					2	177				
MALE	1	136					1	136				
FEMALE	1	41					1	41				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	1000							1	1000		
MALE	1	1000							1	1000		
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	23	15285	17	6575	1	3000	4	5570	1	140		
MALE	11	10921	9	3796	1	3000	1	4125				
FEMALE	2	881	2	881								
JOINT (MALE/FEMALE)	10	3483	6	1898			3	1445	1	140		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	79					1	79				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	79					1	79				
RACE NOT AVAILABLE (TOTAL) 6/	208	1683253	139	1108629	14	72101	23	103225	30	395498	2	3800
MALE	1	140	1	140								
FEMALE												
JOINT (MALE/FEMALE)	1	575	1	575								

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	336					1	336				
MALE												
FEMALE	1	336					1	336				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	30	18162	18	7035	3	4161	7	5826	2	1140		
MALE	13	12107	9	3846	1	3000	2	4261	1	1000		
FEMALE	4	1360	3	1319			1	41				
JOINT (MALE/FEMALE)	13	4695	6	1870	2	1161	4	1524	1	140		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	528	1	528								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	528	1	528								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	209	1684203	140	1109579	14	72101	23	103225	30	395498	2	3800
MALE	2	1090	2	1090								
FEMALE												
JOINT (MALE/FEMALE)	1	575	1	575								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	21	13807	15	5097	1	3000	4	5570	1	140		
MALE	10	9971	8	2846	1	3000	1	4125				
FEMALE	2	881	2	881								
JOINT (MALE/FEMALE)	9	2955	5	1370			3	1445	1	140		
OTHERS, INCLUDING HISPANIC (TOTAL)	11	5219	4	2466	2	1161	4	592	1	1000		
MALE	3	2136	1	1000			1	136	1	1000		
FEMALE	3	815	1	438			2	377				
JOINT (MALE/FEMALE)	5	2268	2	1028	2	1161	1	79				
INCOME OF APPLICANTS 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/	241	1703229	159	1117142	17	76262	31	109387	32	396638	2	3800
TOTAL 14/	241	1703229	159	1117142	17	76262	31	109387	32	396638	2	3800

AGGREGATE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	27	3018	13	2499			13	449	1	70		
MALE	10	1101	4	864			6	237				
FEMALE	12	1179	5	903			6	206	1	70		
JOINT (MALE/FEMALE)	4	572	3	566			1	6				
ASIAN (TOTAL)	869	163224	507	97800	62	11440	147	24449	98	19058	55	10477
MALE	303	54414	175	33412	23	3904	61	9447	29	4921	15	2730
FEMALE	188	32343	103	17907	12	1970	32	4807	23	3969	18	3690
JOINT (MALE/FEMALE)	374	75741	228	46226	26	5379	54	10195	44	9884	22	4057
BLACK OR AFRICAN AMERICAN (TOTAL)	1797	198805	735	99677	129	16140	708	56288	151	18057	74	8643
MALE	742	81760	295	39504	44	6349	305	24365	62	7220	36	4322
FEMALE	671	66935	238	30834	49	5701	299	20845	59	6563	26	2992
JOINT (MALE/FEMALE)	379	49563	198	28796	36	4090	103	11074	30	4274	12	1329
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	24	3679	12	1671	1	131	5	808	3	527	3	542
MALE	13	1550	8	921			2	172	1	115	2	342
FEMALE	4	984	1	250			2	546	1	188		
JOINT (MALE/FEMALE)	7	1145	3	500	1	131	1	90	1	224	1	200
WHITE (TOTAL)	6677	1178475	4096	765357	372	66827	1314	193057	619	104792	276	48442
MALE	2676	456062	1581	290904	157	27685	568	80007	251	38131	119	19335
FEMALE	1365	206687	782	128944	69	11284	323	37109	133	19613	58	9737
JOINT (MALE/FEMALE)	2612	510704	1719	343257	145	27795	416	73683	234	46838	98	19131
2 OR MORE MINORITY RACES (TOTAL)	19	2124	10	1512	1	48	7	215	1	349		
MALE	8	564	4	539			4	25				
FEMALE	8	1009	4	465	1	48	2	147	1	349		
JOINT (MALE/FEMALE)	3	551	2	508			1	43				
JOINT (WHITE/MINORITY RACE) (TOTAL)	123	22691	82	15108	8	1766	19	3315	10	1851	4	651
MALE	3	616	2	338			1	278				
FEMALE	1	390	1	390								
JOINT (MALE/FEMALE)	118	21410	79	14380	8	1766	18	3037	9	1576	4	651
RACE NOT AVAILABLE (TOTAL) 6/	2395	436135	1329	245517	142	24132	564	90933	248	49597	112	25956
MALE	320	54000	162	28745	22	3510	93	14218	27	4572	16	2955
FEMALE	167	26097	73	13021	12	1545	50	6921	24	3400	8	1210
JOINT (MALE/FEMALE)	257	53497	157	34842	10	1328	42	6836	31	7042	17	3449

AGGREGATE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	274	41455	151	25295	18	2708	73	8437	17	2263	15	2752
MALE	139	20572	75	12315	11	1726	40	4536	7	887	6	1108
FEMALE	77	10924	37	5977	4	641	22	2063	7	855	7	1388
JOINT (MALE/FEMALE)	56	9710	38	6837	3	341	10	1755	3	521	2	256
NOT HISPANIC OR LATINO (TOTAL)	9259	1525906	5280	951881	559	94313	2159	271893	860	141445	401	66374
MALE	3648	579727	2004	355736	216	36837	924	111989	334	49079	170	26086
FEMALE	2200	303678	1110	176266	130	18936	652	62982	213	30482	95	15012
JOINT (MALE/FEMALE)	3366	633939	2140	415281	208	37770	573	94541	310	61244	135	25103
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	102	20636	67	14313	5	762	17	2644	11	2481	2	436
MALE	7	1028	5	754			2	274				
FEMALE	3	740	1	235			2	505				
JOINT (MALE/FEMALE)	92	18868	61	13324	5	762	13	1865	11	2481	2	436
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2296	420154	1286	237652	133	22701	528	86540	243	48112	106	25149
MALE	281	48740	147	26422	19	2885	74	11950	29	4993	12	2490
FEMALE	136	20282	59	10236	9	971	38	5031	22	2815	8	1229
JOINT (MALE/FEMALE)	240	50666	150	33633	10	1616	40	6803	25	5592	15	3022
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6297	1112285	3879	724875	349	63398	1230	180305	582	98836	257	44871
MALE	2521	431094	1493	275968	145	25827	532	74869	237	36123	114	18307
FEMALE	1295	195628	748	123236	68	11146	304	34342	124	18411	51	8493
JOINT (MALE/FEMALE)	2465	481817	1629	324071	135	26362	389	69221	220	44092	92	18071
OTHERS, INCLUDING HISPANIC (TOTAL)	3181	448272	1546	253089	222	32660	971	95001	291	44239	151	23283
MALE	1210	159567	562	87474	77	11799	413	38649	99	13143	59	8502
FEMALE	952	113504	385	56371	65	8205	360	29014	92	11994	50	7920
JOINT (MALE/FEMALE)	1007	173404	593	108280	79	12469	196	27251	97	18543	42	6861
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1070	96735	410	50681	42	4724	506	26904	61	7068	51	7358
50-79% OF MSA/MD MEDIAN	1534	183420	726	96023	84	10730	512	49254	145	17789	67	9624
80-99% OF MSA/MD MEDIAN	1168	160885	651	93336	66	9700	290	36508	114	14384	47	6957
100-119% OF MSA/MD MEDIAN	1070	160366	607	93453	79	11589	222	30407	103	15598	59	9319
120% OR MORE OF MSA/MD MEDIAN	5850	1164292	3615	742910	363	68416	1010	186305	590	111741	272	54920
INCOME NOT AVAILABLE 6/	1239	242453	775	152738	81	15325	237	40136	118	27721	28	6533
TOTAL 14/	11931	2008151	6784	1229141	715	120484	2777	369514	1131	194301	524	94711

AGGREGATE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	9	218			2	81	7	137				
MALE	5	139			1	59	4	80				
FEMALE	4	79			1	22	3	57				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	6	309	1	66	1	45	3	123	1	75		
MALE	2	121					1	46	1	75		
FEMALE												
JOINT (MALE/FEMALE)	4	188	1	66	1	45	2	77				
BLACK OR AFRICAN AMERICAN (TOTAL)	71	4713	10	412	10	684	47	3340	2	131	2	146
MALE	18	1136	1	63	4	196	12	794	1	83		
FEMALE	30	1532	1	31	4	267	23	1090	1	48	1	96
JOINT (MALE/FEMALE)	23	2045	8	318	2	221	12	1456			1	50
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	73			1	59	1	14				
MALE	2	73			1	59	1	14				
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	507	25989	145	7453	90	4024	253	12662	14	1537	5	313
MALE	172	9094	49	2630	35	1606	77	3693	10	1155	1	10
FEMALE	169	7006	42	1824	35	1408	90	3695	1	39	1	40
JOINT (MALE/FEMALE)	163	9626	54	2999	19	950	84	5071	3	343	3	263
2 OR MORE MINORITY RACES (TOTAL)	1	6					1	6				
MALE	1	6					1	6				
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	5	131	1	30			3	85	1	16		
MALE												
FEMALE	2	40					2	40				
JOINT (MALE/FEMALE)	3	91	1	30			1	45	1	16		
RACE NOT AVAILABLE (TOTAL) 6/	54	2761	9	483	10	446	31	1708	3	123	1	1
MALE	8	387			1	46	7	341				
FEMALE	8	309			2	43	6	266				
JOINT (MALE/FEMALE)	10	624	1	26	3	160	6	438				

AGGREGATE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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)	36	1568	6	327	11	516	19	725				
MALE	22	920	3	156	9	400	10	364				
FEMALE	9	397	1	48	2	116	6	233				
JOINT (MALE/FEMALE)	5	251	2	123			3	128				
NOT HISPANIC OR LATINO (TOTAL)	510	26996	144	7342	76	3461	267	14100	16	1634	7	459
MALE	162	8837	43	2372	28	1313	80	3954	10	1188	1	10
FEMALE	178	7433	42	1807	30	1241	102	4162	2	87	2	136
JOINT (MALE/FEMALE)	169	10690	59	3163	18	907	84	5948	4	359	4	313
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	6	314	1	61	1	44	4	209				
MALE	1	44			1	44						
FEMALE												
JOINT (MALE/FEMALE)	5	270	1	61			4	209				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	103	5322	15	714	26	1318	56	3041	5	248	1	1
MALE	23	1155	4	165	4	209	13	656	2	125		
FEMALE	26	1136			10	383	16	753				
JOINT (MALE/FEMALE)	24	1363	3	92	7	469	14	802				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	427	22238	132	6834	67	2952	210	10652	13	1487	5	313
MALE	138	7556	42	2309	24	1123	62	3009	9	1105	1	10
FEMALE	147	6092	41	1776	27	1078	77	3159	1	39	1	40
JOINT (MALE/FEMALE)	141	8554	49	2749	16	751	70	4448	3	343	3	263
OTHERS, INCLUDING HISPANIC (TOTAL)	132	7216	19	896	25	1370	82	4582	4	222	2	146
MALE	48	2363	4	219	15	699	27	1287	2	158		
FEMALE	44	2008	2	79	7	405	33	1380	1	48	1	96
JOINT (MALE/FEMALE)	40	2845	13	598	3	266	22	1915	1	16	1	50
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	254	10114	48	1573	39	1581	160	6481	6	383	1	96
50-79% OF MSA/MD MEDIAN	213	11281	55	2944	42	1919	109	5995	6	398	1	25
80-99% OF MSA/MD MEDIAN	87	5477	29	1796	20	1108	32	1854	3	525	3	194
100-119% OF MSA/MD MEDIAN	34	2059	11	636	7	330	16	1093				
120% OR MORE OF MSA/MD MEDIAN	53	4172	21	1206	5	313	22	2266	4	337	1	50
INCOME NOT AVAILABLE 6/	14	1097	2	289	1	88	7	386	2	239	2	95
TOTAL 14/	655	34200	166	8444	114	5339	346	18075	21	1882	8	460

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	4	425	2	211	2	214						
ASIAN	60	8683	40	5829	1	149	18	2636			1	69
BLACK OR AFRICAN AMERICAN	722	87216	446	53562	16	1887	170	21749	76	8471	14	1547
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	4	537	1	165	1	123	1	179	1	70		
WHITE	986	137271	673	92463	46	5971	155	23168	94	13029	18	2640
2 OR MORE MINORITY RACES	7	1031	1	114			5	796	1	121		
JOINT (WHITE/MINORITY RACE)	3	362	2	284	1	78						
RACE NOT AVAILABLE 6/	122	15577	54	6887	8	885	35	4804	22	2580	3	421
ETHNICITY 7/												
HISPANIC OR LATINO	130	17725	77	10030	8	1132	34	5129	10	1330	1	104
NOT HISPANIC OR LATINO	1661	217747	1085	142097	58	7221	322	43868	164	20409	32	4152
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	1004	2	247			1	410	2	347		
ETHNICITY NOT AVAILABLE 6/	112	14626	55	7141	9	954	27	3925	18	2185	3	421
MINORITY STATUS 8/												
WHITE NON-HISPANIC	873	121594	601	82914	40	5091	133	19891	82	11162	17	2536
OTHERS, INCLUDING HISPANIC	911	113626	559	69086	28	3460	219	29062	89	10298	16	1720
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	11	2283	7	1298			3	739	1	246		
ASIAN	145	34327	104	24328	8	1738	21	5617	10	2280	2	364
BLACK OR AFRICAN AMERICAN	1186	218571	781	144054	48	8219	204	39955	131	23003	22	3340
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	11	2601	9	2107			1	234	1	260		
WHITE	2494	509234	1935	396112	89	17080	208	44273	216	42489	46	9280
2 OR MORE MINORITY RACES	5	1193	4	953			1	240				
JOINT (WHITE/MINORITY RACE)	35	6704	32	6156			3	548				
RACE NOT AVAILABLE 6/	308	62116	207	41761	7	1477	41	8610	42	8486	11	1782
ETHNICITY 7/												
HISPANIC OR LATINO	173	37477	121	26676	3	652	30	6592	15	2597	4	960
NOT HISPANIC OR LATINO	3695	733940	2742	546690	137	25295	407	84363	344	65713	65	11879
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	39	7873	34	6939	3	569			1	189	1	176
ETHNICITY NOT AVAILABLE 6/	288	57739	182	36464	9	1998	45	9261	41	8265	11	1751
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2300	468139	1792	365302	83	15859	179	38101	203	40231	43	8646
OTHERS, INCLUDING HISPANIC	1572	304171	1069	207932	62	11178	258	52606	155	27887	28	4568

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	9	2524	8	2344			1	180				
ASIAN	76	22987	53	16151	2	699	12	3550	9	2587		
BLACK OR AFRICAN AMERICAN	481	119184	345	85250	14	3271	66	17312	44	10570	12	2781
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	8	2302	7	1846					1	456		
WHITE	1323	343700	1046	270222	38	10235	97	25847	122	31851	20	5545
2 OR MORE MINORITY RACES	8	2398	7	2118					1	280		
JOINT (WHITE/MINORITY RACE)	33	8641	30	7872			1	265	1	216	1	288
RACE NOT AVAILABLE 6/	202	53651	127	33720	6	1751	26	7375	32	8743	11	2062
ETHNICITY 7/												
HISPANIC OR LATINO	74	19529	51	13381	6	1519	8	2395	4	1019	5	1215
NOT HISPANIC OR LATINO	1833	473436	1416	364408	46	11926	169	45070	173	44400	29	7632
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	21	5148	20	4914					1	234		
ETHNICITY NOT AVAILABLE 6/	212	57274	136	36820	8	2511	26	7064	32	9050	10	1829
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1226	317668	975	251360	31	8251	90	23764	114	29730	16	4563
OTHERS, INCLUDING HISPANIC	698	179476	511	131308	22	5489	86	23033	61	15362	18	4284
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	885	3	885								
ASIAN	67	23376	46	15388	1	310	13	5068	6	2360	1	250
BLACK OR AFRICAN AMERICAN	304	85840	213	60152	6	1722	57	16619	23	5907	5	1440
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	1574	3	951			1	376	1	247		
WHITE	927	262222	725	207910	39	9995	62	17294	82	21532	19	5491
2 OR MORE MINORITY RACES	2	535	1	292					1	243		
JOINT (WHITE/MINORITY RACE)	38	10599	31	8681			4	872	2	855	1	191
RACE NOT AVAILABLE 6/	137	41115	89	26477	5	1298	20	6236	17	5450	6	1654
ETHNICITY 7/												
HISPANIC OR LATINO	44	12703	32	9034	2	765	6	1905	4	999		
NOT HISPANIC OR LATINO	1287	368535	976	282121	45	11744	132	38127	108	29171	26	7372
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	23	6140	18	4503			1	334	4	1303		
ETHNICITY NOT AVAILABLE 6/	129	38768	85	25078	4	816	18	6099	16	5121	6	1654
MINORITY STATUS 8/												
WHITE NON-HISPANIC	870	245908	680	195376	38	9712	56	15340	77	19989	19	5491
OTHERS, INCLUDING HISPANIC	474	138618	340	98179	9	2797	80	24606	38	11155	7	1881

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	6	2125	3	1335			1	363	1	128	1	299
ASIAN	119	51473	83	35423	6	3444	12	4609	15	6831	3	1166
BLACK OR AFRICAN AMERICAN	504	188617	359	134546	12	4962	71	25563	48	18715	14	4831
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	6	1897	5	1616			1	281				
WHITE	2375	917826	1867	726957	75	30547	190	68616	212	80967	31	10739
2 OR MORE MINORITY RACES	8	3627	4	1672			2	1150	2	805		
JOINT (WHITE/MINORITY RACE)	113	44662	86	34229	3	1526	15	5495	6	2118	3	1294
RACE NOT AVAILABLE 6/	406	164659	269	109870	17	7381	49	19930	63	23586	8	3892
ETHNICITY 7/												
HISPANIC OR LATINO	85	33342	56	22981	4	1324	8	2684	14	5490	3	863
NOT HISPANIC OR LATINO	2939	1133486	2277	884650	81	33399	270	97070	264	101381	47	16986
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	111	43232	85	32583	3	1317	14	5923	8	3175	1	234
ETHNICITY NOT AVAILABLE 6/	402	164826	258	105434	25	11820	49	20330	61	23104	9	4138
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2193	846138	1733	674357	66	26609	174	61988	193	73554	27	9630
OTHERS, INCLUDING HISPANIC	918	356281	658	255431	27	12205	117	43568	92	36624	24	8453
TOTAL 14/	13382	3473441	9751	2573171	458	116566	1606	389318	1311	332259	256	62127

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	3	293	2	236			1	57				
ASIAN	199	30725	120	17939	12	1621	48	8612	12	1501	7	1052
BLACK OR AFRICAN AMERICAN	219	17980	102	8709	18	1141	73	6526	19	865	7	739
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	445	1	98			2	347				
WHITE	1101	127340	690	83740	70	5309	236	24511	81	10586	24	3194
2 OR MORE MINORITY RACES	1	172	1	172								
JOINT (WHITE/MINORITY RACE)	9	1028	6	489			1	248	2	291		
RACE NOT AVAILABLE 6/	133	16416	61	7996	4	518	45	5033	20	2565	3	304
ETHNICITY 7/												
HISPANIC OR LATINO	47	4575	22	2662	7	357	14	1207	4	349		
NOT HISPANIC OR LATINO	1451	170448	889	107398	87	7424	329	37969	108	12802	38	4855
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	648	3	370	1	44	2	234				
ETHNICITY NOT AVAILABLE 6/	164	18728	69	8949	9	764	61	5924	22	2657	3	434
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1027	120767	661	80427	57	4435	211	22753	75	10103	23	3049
OTHERS, INCLUDING HISPANIC	481	55334	255	30352	37	3159	139	17046	36	2986	14	1791
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	6	637	1	118	1	59	3	402	1	58		
ASIAN	412	92134	287	63172	23	4726	50	12213	36	8227	16	3796
BLACK OR AFRICAN AMERICAN	430	60564	241	36919	27	2554	106	13154	49	7112	7	825
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	7	1469	5	1013			2	456				
WHITE	3015	538197	2284	419403	140	19255	280	42772	269	49252	42	7515
2 OR MORE MINORITY RACES	6	859	6	859								
JOINT (WHITE/MINORITY RACE)	35	6326	30	5404	1	132	1	213	2	492	1	85
RACE NOT AVAILABLE 6/	432	77837	269	51295	18	2756	71	10593	58	9935	16	3258
ETHNICITY 7/												
HISPANIC OR LATINO	118	18008	65	10917	18	2201	20	2407	13	2141	2	342
NOT HISPANIC OR LATINO	3784	681771	2791	516963	169	24354	414	65250	344	63015	66	12189
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	18	3725	9	1646	1	180	4	793	4	1106		
ETHNICITY NOT AVAILABLE 6/	423	74519	258	48657	22	2747	75	11353	54	8814	14	2948
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2856	513116	2198	404612	119	16947	248	38506	251	45878	40	7173
OTHERS, INCLUDING HISPANIC	1018	181601	636	118849	68	9380	184	29288	104	19036	26	5048

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	6	905	4	598	1	203	1	104				
ASIAN	313	83264	224	60810	13	3457	37	8623	28	7629	11	2745
BLACK OR AFRICAN AMERICAN	221	40147	139	26661	18	2387	39	6699	21	3945	4	455
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	823	3	823								
WHITE	1808	416412	1419	333078	70	14013	136	29689	160	35426	23	4206
2 OR MORE MINORITY RACES	2	528	2	528								
JOINT (WHITE/MINORITY RACE)	37	8257	29	6964	2	456	4	470	2	367		
RACE NOT AVAILABLE 6/	300	65282	200	46346	9	1430	43	7990	41	8123	7	1393
ETHNICITY 7/												
HISPANIC OR LATINO	52	11276	28	6633	2	542	13	2385	7	1536	2	180
NOT HISPANIC OR LATINO	2316	535110	1777	419872	100	19914	204	43107	199	44991	36	7226
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	19	4099	16	3607			2	231			1	261
ETHNICITY NOT AVAILABLE 6/	303	65133	199	45696	11	1490	41	7852	46	8963	6	1132
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1720	397804	1364	320714	65	13014	125	27626	145	32424	21	4026
OTHERS, INCLUDING HISPANIC	648	148335	444	106430	36	7045	92	17742	58	13477	18	3641
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	1036	2	694			1	40	1	302		
ASIAN	311	97157	212	64833	9	2543	26	7714	53	18227	11	3840
BLACK OR AFRICAN AMERICAN	152	33244	101	22868	6	1111	17	3151	22	5142	6	972
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	1251	3	1024	1	59	1	168				
WHITE	1679	437550	1303	345625	81	19616	111	26600	155	38430	29	7279
2 OR MORE MINORITY RACES	1	238	1	238								
JOINT (WHITE/MINORITY RACE)	29	7665	23	5904	3	836	2	430			1	495
RACE NOT AVAILABLE 6/	273	73191	201	54992	13	3081	23	5326	29	8078	7	1714
ETHNICITY 7/												
HISPANIC OR LATINO	43	10418	29	7375	6	1037	4	699	4	1307		
NOT HISPANIC OR LATINO	2113	560545	1604	430563	93	22909	148	35787	221	58828	47	12458
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	33	9152	25	6932	2	528	2	316	3	987	1	389
ETHNICITY NOT AVAILABLE 6/	265	71217	188	51308	12	2772	27	6627	32	9057	6	1453
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1600	417244	1249	331499	73	17933	103	24902	147	36020	28	6890
OTHERS, INCLUDING HISPANIC	569	158242	391	108785	25	5786	52	12478	82	25497	19	5696

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	16	7668	11	5241	1	257			4	2170		
ASIAN	1170	462807	830	329554	57	21054	111	45369	134	52603	38	14227
BLACK OR AFRICAN AMERICAN	478	173929	313	113258	27	9814	69	23102	56	22434	13	5321
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	15	4981	9	2923	1	405	1	417	4	1236		
WHITE	7763	2883920	6036	2241227	358	136232	449	158244	748	276322	172	71895
2 OR MORE MINORITY RACES	6	1320	3	956	1	48	1	80	1	236		
JOINT (WHITE/MINORITY RACE)	255	98662	197	78425	11	4417	17	5485	19	7013	11	3322
RACE NOT AVAILABLE 6/	1600	646721	1121	459533	82	35401	127	47305	216	84480	54	20002
ETHNICITY 7/												
HISPANIC OR LATINO	136	45818	98	34969	5	1439	11	2537	17	5543	5	1330
NOT HISPANIC OR LATINO	9385	3523572	7175	2694522	422	160017	630	228135	930	348697	228	92201
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	158	59755	129	48198	12	4823	7	2948	9	3421	1	365
ETHNICITY NOT AVAILABLE 6/	1624	650863	1118	453428	99	41349	127	46382	226	88833	54	20871
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7400	2753389	5770	2144367	329	125790	430	152703	709	261896	162	68633
OTHERS, INCLUDING HISPANIC	2199	843308	1562	604746	113	41135	214	78866	242	93996	68	24565
TOTAL 14/	23042	6663109	16861	4980476	1108	300943	2208	518399	2337	696435	528	166856

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	41	5738	15	2406	5	505	16	2081	3	540	2	206
ASIAN	317	50214	155	24416	22	3077	100	16531	28	4102	12	2088
BLACK OR AFRICAN AMERICAN	1843	208979	698	78324	132	14237	662	77191	228	25790	123	13437
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	30	3273	15	1656	3	298	9	1020	2	184	1	115
WHITE	5134	709854	2678	346252	275	40532	1383	208553	526	75788	272	38729
2 OR MORE MINORITY RACES	20	2296	5	587	2	312	11	1166	1	108	1	123
JOINT (WHITE/MINORITY RACE)	36	5413	17	2330	5	819	13	2171			1	93
RACE NOT AVAILABLE 6/	1304	184712	458	60506	68	9352	466	72337	199	25812	113	16705
ETHNICITY 7/												
HISPANIC OR LATINO	256	36042	108	14916	23	3121	76	10676	27	4011	22	3318
NOT HISPANIC OR LATINO	7211	957047	3462	438731	417	56204	2164	305572	768	103486	400	53054
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	30	5073	15	2242			11	2273	4	558		
ETHNICITY NOT AVAILABLE 6/	1228	172317	456	60588	72	9807	409	62529	188	24269	103	15124
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4833	666543	2538	326825	251	37110	1306	197034	491	70780	247	34794
OTHERS, INCLUDING HISPANIC	2532	311466	1013	124774	188	21901	880	110541	290	34993	161	19257
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	42	7772	16	2449	1	72	12	2695	6	1137	7	1419
ASIAN	508	99567	261	51112	36	6297	115	25101	53	8630	43	8427
BLACK OR AFRICAN AMERICAN	2529	364605	1152	165014	171	24096	742	107446	287	43123	177	24926
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	37	6648	16	2753	6	728	10	2188	3	501	2	478
WHITE	10018	1748876	5987	1014466	558	98542	1887	351009	1060	191659	526	93200
2 OR MORE MINORITY RACES	22	3241	9	1324	3	294	4	620	3	421	3	582
JOINT (WHITE/MINORITY RACE)	98	16953	60	10389	6	966	20	3452	8	1416	4	730
RACE NOT AVAILABLE 6/	2399	413198	1103	186302	127	21406	608	107753	333	58660	228	39077
ETHNICITY 7/												
HISPANIC OR LATINO	323	57851	162	28752	21	3704	79	14317	38	6787	23	4291
NOT HISPANIC OR LATINO	12962	2197430	7312	1215848	762	127173	2747	484911	1393	241908	748	127590
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	67	12365	41	6882	4	665	15	3321	7	1497		
ETHNICITY NOT AVAILABLE 6/	2301	393214	1089	182327	121	20859	557	97715	315	55355	219	36958
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9551	1667629	5721	970127	539	94987	1789	333009	1003	180774	499	88732
OTHERS, INCLUDING HISPANIC	3578	560572	1701	266010	241	35605	979	155726	401	62878	256	40353

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	22	4985	11	2404			9	2184			2	397
ASIAN	421	95404	263	59218	33	8006	64	14152	40	8429	21	5599
BLACK OR AFRICAN AMERICAN	1362	241177	640	109815	95	15371	362	66501	167	32069	98	17421
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	25	4702	14	3372	2	292	6	743	1	44	2	251
WHITE	6962	1413917	4414	874958	398	80505	1063	226377	734	154542	353	77535
2 OR MORE MINORITY RACES	10	2167	6	1295			3	451	1	421		
JOINT (WHITE/MINORITY RACE)	112	23388	74	15625	10	1986	14	3252	12	2191	2	334
RACE NOT AVAILABLE 6/	1562	318621	800	155758	82	16680	335	70064	212	45681	133	30438
ETHNICITY 7/												
HISPANIC OR LATINO	204	39155	100	19604	13	2428	45	8342	31	5659	15	3122
NOT HISPANIC OR LATINO	8672	1740775	5259	1035798	528	104676	1490	308900	927	191798	468	99603
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	80	16239	53	10647	6	1198	12	2504	4	1114	5	776
ETHNICITY NOT AVAILABLE 6/	1520	308192	810	156396	73	14538	309	63978	205	44806	123	28474
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6628	1347787	4225	837781	381	76916	1002	214837	687	144386	333	73867
OTHERS, INCLUDING HISPANIC	2208	422435	1147	219629	156	28859	508	96855	255	49827	142	27265
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	21	4761	12	2835	1	221	5	1172	1	161	2	372
ASIAN	416	106236	243	61553	23	6093	61	15578	48	12375	41	10637
BLACK OR AFRICAN AMERICAN	1066	206709	546	102017	78	15584	243	49920	119	24691	80	14497
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	19	4585	12	2999	1	144	1	90	4	1032	1	320
WHITE	6083	1380926	3921	867067	346	78692	887	212256	595	144472	334	78439
2 OR MORE MINORITY RACES	4	929	3	827			1	102				
JOINT (WHITE/MINORITY RACE)	124	27721	86	18857	6	1090	15	3621	11	2577	6	1576
RACE NOT AVAILABLE 6/	1317	290221	731	154214	74	15509	226	54323	168	38423	118	27752
ETHNICITY 7/												
HISPANIC OR LATINO	129	29771	69	15837	8	1432	27	6773	16	3451	9	2278
NOT HISPANIC OR LATINO	7562	1691958	4686	1023803	445	99772	1206	281093	764	181755	461	105535
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	89	20498	65	15128	7	1472	8	1514	6	1612	3	772
ETHNICITY NOT AVAILABLE 6/	1270	279861	734	155601	69	14657	198	47682	160	36913	109	25008
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5823	1320235	3745	826020	331	75505	854	204553	572	138862	321	75295
OTHERS, INCLUDING HISPANIC	1838	395143	1022	217302	122	25601	353	76885	201	45099	140	30256

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	57	13584	35	7672			12	2890	6	2095	4	927
ASIAN	1725	584195	1086	366985	114	37701	207	72055	203	69452	115	38002
BLACK OR AFRICAN AMERICAN	2844	751824	1484	377422	177	42911	681	188714	334	95875	168	46902
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	51	14211	24	6282	4	988	12	3924	7	1742	4	1275
WHITE	24051	7394749	16279	4861529	1242	379871	3054	1017612	2353	767886	1123	367851
2 OR MORE MINORITY RACES	19	4977	10	2381	1	177	5	1936	1	208	2	275
JOINT (WHITE/MINORITY RACE)	661	204653	428	127434	34	10177	97	34678	72	23758	30	8606
RACE NOT AVAILABLE 6/	5991	1821299	3481	1020679	308	91749	895	290845	842	266257	465	151769
ETHNICITY 7/												
HISPANIC OR LATINO	435	130211	229	66464	22	4634	93	27262	53	18357	38	13494
NOT HISPANIC OR LATINO	28547	8702291	18771	5578399	1545	464857	3947	1283963	2893	929211	1391	445861
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	531	176862	350	109711	27	9822	75	28961	53	18929	26	9439
ETHNICITY NOT AVAILABLE 6/	5886	1780128	3477	1015810	286	84261	848	272468	819	260776	456	146813
MINORITY STATUS 8/												
WHITE NON-HISPANIC	22869	7031097	15563	4651745	1191	365955	2864	956552	2206	716975	1045	339870
OTHERS, INCLUDING HISPANIC	6188	1840022	3566	1041050	372	103627	1158	353238	715	225583	377	116524
TOTAL 14/	90866	21438329	54264	12861868	5131	1180275	16224	3718721	9978	2423040	5269	1254425

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	24	292	2	22			21	260	1	10		
ASIAN	45	1441	16	467	2	16	26	954	1	4		
BLACK OR AFRICAN AMERICAN	852	8936	154	2032	26	207	663	6251	5	226	4	220
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	10	345	3	285	1	5	6	55				
WHITE	982	28298	315	10666	94	1413	534	13294	27	2063	12	862
2 OR MORE MINORITY RACES	18	234	3	11	1	50	14	173				
JOINT (WHITE/MINORITY RACE)	3	173			1	100	1	4	1	69		
RACE NOT AVAILABLE 6/	257	4210	54	889	20	330	169	2544	10	320	4	127
ETHNICITY 7/												
HISPANIC OR LATINO	62	1037	14	348	2	17	44	554	2	118		
NOT HISPANIC OR LATINO	1849	38699	475	13311	124	1856	1200	20065	34	2385	16	1082
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	5					1	5				
ETHNICITY NOT AVAILABLE 6/	279	4188	58	713	19	248	189	2911	9	189	4	127
MINORITY STATUS 8/												
WHITE NON-HISPANIC	927	27250	299	10313	90	1360	502	12775	24	1940	12	862
OTHERS, INCLUDING HISPANIC	994	12254	188	3101	33	395	759	8111	10	427	4	220
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	12	147	3	37			8	80	1	30		
ASIAN	55	2862	19	1047	8	123	21	1015	5	387	2	290
BLACK OR AFRICAN AMERICAN	682	15314	226	6329	29	362	408	6922	13	1294	6	407
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	8	111	4	37			4	74				
WHITE	1341	61021	565	34079	146	2627	550	16732	57	6178	23	1405
2 OR MORE MINORITY RACES	12	85	5	24			7	61				
JOINT (WHITE/MINORITY RACE)	14	679	5	423	1	3	7	63			1	190
RACE NOT AVAILABLE 6/	290	10936	104	5706	25	332	141	3250	13	640	7	1008
ETHNICITY 7/												
HISPANIC OR LATINO	62	1234	17	245	3	26	38	823	4	140		
NOT HISPANIC OR LATINO	2045	78335	799	41379	185	3165	957	23750	72	7749	32	2292
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9	384	4	131	1	2	4	251				
ETHNICITY NOT AVAILABLE 6/	298	11202	111	5927	20	254	147	3373	13	640	7	1008
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1279	58869	542	33044	142	2599	519	15783	53	6038	23	1405
OTHERS, INCLUDING HISPANIC	832	20537	276	8188	42	516	482	9095	23	1851	9	887

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	2	118	1	48			1	70				
ASIAN	34	1470	17	693	4	231	12	506	1	40		
BLACK OR AFRICAN AMERICAN	272	6418	93	2266	40	853	126	2580	11	633	2	86
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	44	2	40	1	4						
WHITE	816	47596	416	29676	104	3286	239	8223	45	4398	12	2013
2 OR MORE MINORITY RACES	5	189	1	3			3	165	1	21		
JOINT (WHITE/MINORITY RACE)	9	489	3	289	2	15	4	185				
RACE NOT AVAILABLE 6/	152	6286	64	2857	11	359	65	1847	9	624	3	599
ETHNICITY 7/												
HISPANIC OR LATINO	32	797	15	225	3	36	11	191	1	70	2	275
NOT HISPANIC OR LATINO	1081	54188	508	32440	149	4393	357	10636	54	4653	13	2066
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	219	3	159			3	60				
ETHNICITY NOT AVAILABLE 6/	174	7406	71	3048	10	319	79	2689	12	993	2	357
MINORITY STATUS 8/												
WHITE NON-HISPANIC	775	45695	402	29034	103	3271	215	7235	44	4392	11	1763
OTHERS, INCLUDING HISPANIC	353	9579	129	3604	48	1128	159	3747	14	764	3	336
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	6	98	2	18			4	80				
ASIAN	21	1051	8	752	4	34	9	265				
BLACK OR AFRICAN AMERICAN	167	4348	60	1646	23	539	74	1787	7	266	3	110
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	6	102	3	54	1	8	1	10	1	30		
WHITE	600	38652	316	25541	73	2032	175	6533	30	3518	6	1028
2 OR MORE MINORITY RACES	3	145	1	5			2	140				
JOINT (WHITE/MINORITY RACE)	18	1559	8	1070			9	411	1	78		
RACE NOT AVAILABLE 6/	143	9720	62	5520	11	469	49	1354	16	1865	5	512
ETHNICITY 7/												
HISPANIC OR LATINO	22	477	5	133	7	104	7	216	3	24		
NOT HISPANIC OR LATINO	789	44308	380	28288	97	2586	263	8135	39	3957	10	1342
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	882	4	245	1	2	2	635				
ETHNICITY NOT AVAILABLE 6/	146	10008	71	5940	7	390	51	1594	13	1776	4	308
MINORITY STATUS 8/												
WHITE NON-HISPANIC	572	37216	306	25098	67	1930	165	5661	28	3499	6	1028
OTHERS, INCLUDING HISPANIC	243	8406	89	3715	33	668	106	3515	12	398	3	110

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	15	569	4	308	5	101	6	160				
ASIAN	64	7129	36	4097	11	1356	13	1486	3	140	1	50
BLACK OR AFRICAN AMERICAN	323	15379	120	6217	43	1126	140	5481	12	1618	8	937
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	91	3	51					1	15	1	25
WHITE	2012	217989	1062	141203	303	10838	487	38895	109	16937	51	10116
2 OR MORE MINORITY RACES	2	530	2	530								
JOINT (WHITE/MINORITY RACE)	61	5484	34	2532	9	316	15	1643	1	55	2	938
RACE NOT AVAILABLE 6/	491	60003	256	36018	39	2809	142	13138	37	5098	17	2940
ETHNICITY 7/												
HISPANIC OR LATINO	41	2645	20	1203	5	58	12	869	1	48	3	467
NOT HISPANIC OR LATINO	2375	236248	1202	147108	363	13633	633	46431	121	18224	56	10852
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	46	5524	26	4011	5	102	13	1023	1	326	1	62
ETHNICITY NOT AVAILABLE 6/	511	62757	269	38634	37	2753	145	12480	40	5265	20	3625
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1904	205883	1000	132900	296	10719	458	36661	104	16396	46	9207
OTHERS, INCLUDING HISPANIC	546	36937	240	18697	77	3042	195	10542	19	2202	15	2454
TOTAL 14/	10069	590991	4150	341729	1045	30971	4269	142326	434	51902	171	24063

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	6	171	1	96			5	75				
ASIAN	60	8477	29	4361	4	545	18	1936	6	874	3	761
BLACK OR AFRICAN AMERICAN	275	12610	49	4857	9	746	196	5099	14	1337	7	571
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	4	484	1	250			1	4	1	115	1	115
WHITE	555	56935	273	33810	21	2439	203	13346	28	3216	30	4124
2 OR MORE MINORITY RACES	5	117					5	117				
JOINT (WHITE/MINORITY RACE)	3	564			2	289			1	275		
RACE NOT AVAILABLE 6/	162	17377	57	7307	6	705	78	6327	11	1251	10	1787
ETHNICITY 7/												
HISPANIC OR LATINO	48	4632	22	2383	3	468	16	1089	3	254	4	438
NOT HISPANIC OR LATINO	873	76168	336	41541	31	3402	423	20887	47	5381	36	4957
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	254					1	254				
ETHNICITY NOT AVAILABLE 6/	148	15681	52	6757	8	854	66	4674	11	1433	11	1963
MINORITY STATUS 8/												
WHITE NON-HISPANIC	513	52034	252	31415	17	1861	194	12286	25	2962	25	3510
OTHERS, INCLUDING HISPANIC	394	27013	101	11851	18	2048	235	8374	25	2855	15	1885
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	186	1	113			1	3	1	70		
ASIAN	75	10971	42	6376	3	360	16	2433	7	914	7	888
BLACK OR AFRICAN AMERICAN	293	22514	101	9785	11	1054	154	8804	21	2362	6	509
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	220	2	220								
WHITE	915	117913	462	63695	56	7741	263	28185	94	11889	40	6403
2 OR MORE MINORITY RACES	2	139	2	139								
JOINT (WHITE/MINORITY RACE)	9	1089	6	804	1	133	2	152				
RACE NOT AVAILABLE 6/	235	30388	110	14891	13	1442	76	9677	22	2554	14	1824
ETHNICITY 7/												
HISPANIC OR LATINO	44	5593	20	2842	3	407	16	1560	4	508	1	276
NOT HISPANIC OR LATINO	1271	149839	603	79550	72	9339	425	38740	117	14437	54	7773
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	772	3	436			2	228	1	108		
ETHNICITY NOT AVAILABLE 6/	213	27216	100	13195	9	984	69	8726	23	2736	12	1575
MINORITY STATUS 8/												
WHITE NON-HISPANIC	865	111130	440	60671	54	7427	244	25814	88	11091	39	6127
OTHERS, INCLUDING HISPANIC	430	41224	175	20524	18	1954	189	13111	34	3962	14	1673

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	2	407	1	225			1	182				
ASIAN	72	11724	41	6956	6	914	17	2709	6	760	2	385
BLACK OR AFRICAN AMERICAN	199	21607	82	8396	18	1931	71	8050	22	2412	6	818
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	218	2	218								
WHITE	689	98956	416	61220	35	5723	143	19274	65	8458	30	4281
2 OR MORE MINORITY RACES	3	304	2	249			1	55				
JOINT (WHITE/MINORITY RACE)	9	1459	8	1315					1	144		
RACE NOT AVAILABLE 6/	192	26210	99	14757	7	1132	57	6238	20	2610	9	1473
ETHNICITY 7/												
HISPANIC OR LATINO	35	5135	20	2856	2	499	9	1112	2	215	2	453
NOT HISPANIC OR LATINO	938	128606	531	75686	57	8186	225	28627	89	11076	36	5031
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	1080	4	893			1	187				
ETHNICITY NOT AVAILABLE 6/	190	26064	96	13901	7	1015	55	6582	23	3093	9	1473
MINORITY STATUS 8/												
WHITE NON-HISPANIC	650	92792	395	57891	33	5341	133	17799	61	7933	28	3828
OTHERS, INCLUDING HISPANIC	324	41589	157	20763	26	3344	100	12295	31	3531	10	1656
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	343	1	215			1	128				
ASIAN	77	13370	43	7448	4	892	11	2208	10	1600	9	1222
BLACK OR AFRICAN AMERICAN	185	22380	79	10285	16	1879	50	5704	21	2197	19	2315
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	446					2	258	1	188		
WHITE	634	97428	390	61477	45	6725	120	16334	57	9048	22	3844
2 OR MORE MINORITY RACES	1	128	1	128								
JOINT (WHITE/MINORITY RACE)	6	1373	3	748	1	140	2	485				
RACE NOT AVAILABLE 6/	162	24898	90	13152	13	1953	36	5290	14	2565	9	1938
ETHNICITY 7/												
HISPANIC OR LATINO	19	3033	12	2028	2	295	5	710				
NOT HISPANIC OR LATINO	886	132255	496	76710	67	10143	183	24718	90	13303	50	7381
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9	1436	6	1116	1	85	2	235				
ETHNICITY NOT AVAILABLE 6/	156	23642	93	13599	9	1066	32	4744	13	2295	9	1938
MINORITY STATUS 8/												
WHITE NON-HISPANIC	605	92794	367	57662	43	6600	116	15640	57	9048	22	3844
OTHERS, INCLUDING HISPANIC	298	42021	144	21731	24	3291	70	9477	32	3985	28	3537

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	10	830	6	776			4	54				
ASIAN	551	112018	338	69369	42	8137	81	14457	58	13268	32	6787
BLACK OR AFRICAN AMERICAN	691	96570	357	53188	60	8437	184	22854	62	8523	28	3568
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	11	1997	5	669	1	131	2	546	1	224	2	427
WHITE	3497	725057	2305	490583	193	40226	520	104231	338	62353	141	27664
2 OR MORE MINORITY RACES	6	766	4	675	1	48	1	43				
JOINT (WHITE/MINORITY RACE)	85	15484	62	11718	2	357	11	1913	7	1073	3	423
RACE NOT AVAILABLE 6/	999	211570	538	115932	64	11080	207	42207	124	26300	66	16051
ETHNICITY 7/												
HISPANIC OR LATINO	99	16964	57	10683	6	711	22	3159	6	826	8	1585
NOT HISPANIC OR LATINO	4724	928671	2994	610371	291	55780	777	140037	459	84716	203	37767
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	67	14114	43	9332	4	677	10	1582	9	2155	1	368
ETHNICITY NOT AVAILABLE 6/	960	204543	521	112524	62	11248	201	41527	116	24044	60	15200
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3311	688754	2198	468067	181	38344	483	97715	318	59075	131	25553
OTHERS, INCLUDING HISPANIC	1494	254653	854	153869	115	18343	310	43781	142	25652	73	13008
TOTAL 14/	11931	2008151	6784	1229141	715	120484	2777	369514	1131	194301	524	94711

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	3	82			1	22	2	60				
ASIAN	2	57			1	45	1	12				
BLACK OR AFRICAN AMERICAN	24	1191			4	253	19	842			1	96
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	14					1	14				
WHITE	206	8198	44	1490	32	1192	126	5197	4	319		
2 OR MORE MINORITY RACES	1	6					1	6				
JOINT (WHITE/MINORITY RACE)	3	61	1	30			1	15	1	16		
RACE NOT AVAILABLE 6/	14	505	3	53	1	69	9	335	1	48		
ETHNICITY 7/												
HISPANIC OR LATINO	14	602	2	112	5	228	7	262				
NOT HISPANIC OR LATINO	201	7993	42	1381	27	968	127	5263	4	285	1	96
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	64			1	44	1	20				
ETHNICITY NOT AVAILABLE 6/	37	1455	4	80	6	341	25	936	2	98		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	173	6844	41	1351	22	713	107	4511	3	269		
OTHERS, INCLUDING HISPANIC	48	2060	3	142	12	592	31	1214	1	16	1	96
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	89			1	59	3	30				
ASIAN	2	140					1	65	1	75		
BLACK OR AFRICAN AMERICAN	22	1215	2	49	2	112	16	923	2	131		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	167	9039	50	2694	35	1599	78	4529	3	192	1	25
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	18	798	3	201	4	149	11	448				
ETHNICITY 7/												
HISPANIC OR LATINO	13	578	3	179	4	183	6	216				
NOT HISPANIC OR LATINO	167	9043	47	2491	29	1370	85	4834	5	323	1	25
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	89					1	89				
ETHNICITY NOT AVAILABLE 6/	32	1571	5	274	9	366	17	856	1	75		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	140	7719	45	2442	27	1262	64	3798	3	192	1	25
OTHERS, INCLUDING HISPANIC	42	2111	5	228	7	354	27	1323	3	206		

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	46					1	46				
BLACK OR AFRICAN AMERICAN	10	744	4	181	2	163	4	400				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	63	3840	23	1412	16	865	18	844	3	525	3	194
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	70					2	70				
RACE NOT AVAILABLE 6/	11	777	2	203	2	80	7	494				
ETHNICITY 7/												
HISPANIC OR LATINO	4	151					4	151				
NOT HISPANIC OR LATINO	66	4196	25	1528	15	878	20	1071	3	525	3	194
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	15					1	15				
ETHNICITY NOT AVAILABLE 6/	16	1115	4	268	5	230	7	617				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	55	3539	21	1347	14	778	14	695	3	525	3	194
OTHERS, INCLUDING HISPANIC	18	1026	4	181	2	163	12	682				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	40					1	40				
ASIAN												
BLACK OR AFRICAN AMERICAN	4	268	1	15	1	46	2	207				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	59			1	59						
WHITE	25	1505	10	621	3	140	12	744				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	187			2	85	1	102				
ETHNICITY 7/												
HISPANIC OR LATINO	4	181	1	36	2	105	1	40				
NOT HISPANIC OR LATINO	26	1677	10	600	2	74	14	1003				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	201			3	151	1	50				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	1307	9	585	1	28	11	694				
OTHERS, INCLUDING HISPANIC	8	449	2	51	3	151	3	247				

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	1	66	1	66								
BLACK OR AFRICAN AMERICAN	9	1290	3	167	1	110	4	963			1	50
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	37	2503	16	947	3	140	16	1154	2	262		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	6	313	1	26	1	63	2	149	2	75		
ETHNICITY 7/												
HISPANIC OR LATINO	1	56					1	56				
NOT HISPANIC OR LATINO	38	3171	18	1053	2	83	15	1723	2	262	1	50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	146	1	61			1	85				
ETHNICITY NOT AVAILABLE 6/	12	799	2	92	3	230	5	402	2	75		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	29	1925	14	820	2	83	11	760	2	262		
OTHERS, INCLUDING HISPANIC	13	1558	5	294	1	110	6	1104			1	50
TOTAL 14/	655	34200	166	8444	114	5339	346	18075	21	1882	8	460

AGGREGATE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	1885	569105	1415	433060	73	20928	189	55841	166	46763	42	12513
10-19% MINORITY	3453	984999	2650	758895	97	27008	339	96410	314	88971	53	13715
20-49% MINORITY	4455	1190576	3247	867136	169	45266	505	134656	455	122353	79	21165
50-79% MINORITY	2109	491749	1499	359796	67	15527	296	60366	192	44788	55	11272
80-100% MINORITY	1480	237012	940	154284	52	7837	277	42045	184	29384	27	3462
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	615	91800	369	57420	24	3184	127	17258	80	12132	15	1806
MODERATE INCOME	2469	406919	1718	285695	94	15586	359	56792	244	40466	54	8380
MIDDLE INCOME	6123	1533770	4514	1130570	202	50267	715	180136	582	145796	110	27001
UPPER INCOME	4175	1440952	3150	1099486	138	47529	405	135132	405	133865	77	24940
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1550	5	1310					1	240		
20-49% MINORITY	102	16485	74	11354	4	534	11	1891	12	2536	1	170
50-79% MINORITY	222	36455	143	24507	5	853	42	6270	26	3844	6	981
80-100% MINORITY	285	37310	147	20249	15	1797	74	9097	41	5512	8	655
MODERATE INCOME												
LESS THAN 10% MINORITY	101	20018	72	13463	5	951	9	2026	14	3288	1	290
10-19% MINORITY	229	36923	174	28385	7	1201	27	3569	16	2983	5	785
20-49% MINORITY	763	132521	550	95427	37	6347	80	14159	86	14592	10	1996
50-79% MINORITY	655	112806	449	78075	20	3515	113	18801	50	9067	23	3348
80-100% MINORITY	721	104651	473	70345	25	3572	130	18237	78	10536	15	1961
MIDDLE INCOME												
LESS THAN 10% MINORITY	726	191185	547	144217	24	5560	82	22285	57	15042	16	4081
10-19% MINORITY	1853	469054	1430	361259	56	13761	185	48614	150	37081	32	8339
20-49% MINORITY	2233	556824	1627	402423	82	21088	265	68281	217	55083	42	9949
50-79% MINORITY	837	221656	590	158981	28	7390	110	26245	93	25254	16	3786
80-100% MINORITY	474	95051	320	63690	12	2468	73	14711	65	13336	4	846
UPPER INCOME												
LESS THAN 10% MINORITY	1058	357902	796	275380	44	14417	98	31530	95	28433	25	8142
10-19% MINORITY	1365	477472	1041	367941	34	12046	127	44227	147	48667	16	4591
20-49% MINORITY	1357	484746	996	357932	46	17297	149	50325	140	50142	26	9050
50-79% MINORITY	395	120832	317	98233	14	3769	31	9050	23	6623	10	3157
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	13382	3473441	9751	2573171	458	116566	1606	389318	1311	332259	256	62127

Report Date: 06/02/2014

AGGREGATE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	4019	1338536	3025	1009869	193	63300	325	95409	373	131553	103	38405
10-19% MINORITY	7055	2160007	5365	1650856	319	99815	520	142672	707	216551	144	50113
20-49% MINORITY	8354	2475810	6153	1844947	385	105756	790	198556	858	271199	168	55352
50-79% MINORITY	2710	586332	1805	409913	157	27611	375	63524	289	65769	84	19515
80-100% MINORITY	904	102424	513	64891	54	4461	198	18238	110	11363	29	3471
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	660	94194	399	62308	35	4931	120	12465	86	11888	20	2602
MODERATE INCOME	2132	310207	1379	208826	110	13894	343	42061	251	38551	49	6875
MIDDLE INCOME	8313	1992355	6068	1502899	426	85659	854	158981	776	193569	189	51247
UPPER INCOME	11936	4266234	9014	3206324	537	196459	891	304892	1224	452427	270	106132
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	35	8200	32	7371	1	257	1	315	1	257		
20-49% MINORITY	123	21605	80	15554	4	410	23	2888	16	2753		
50-79% MINORITY	267	41702	172	27422	16	2771	38	4864	33	5327	8	1318
80-100% MINORITY	235	22687	115	11961	14	1493	58	4398	36	3551	12	1284
MODERATE INCOME												
LESS THAN 10% MINORITY	97	18911	66	13560	1	190	14	1194	16	3967		
10-19% MINORITY	214	32302	152	22186	14	2586	24	3565	19	3139	5	826
20-49% MINORITY	801	129554	543	88127	33	4489	109	17186	99	16695	17	3057
50-79% MINORITY	599	90755	377	60282	36	4867	106	13389	63	10339	17	1878
80-100% MINORITY	421	38685	241	24671	26	1762	90	6727	54	4411	10	1114
MIDDLE INCOME												
LESS THAN 10% MINORITY	1211	326005	886	243452	59	12862	120	27363	111	32493	35	9835
10-19% MINORITY	2671	645024	2025	491429	120	29263	203	42318	269	66301	54	15713
20-49% MINORITY	2927	671173	2163	524076	160	28239	316	49282	240	56976	48	12600
50-79% MINORITY	1256	309101	837	215683	73	14089	165	32905	136	34398	45	12026
80-100% MINORITY	248	41052	157	28259	14	1206	50	7113	20	3401	7	1073
UPPER INCOME												
LESS THAN 10% MINORITY	2711	993620	2073	752857	133	50248	191	66852	246	95093	68	28570
10-19% MINORITY	4135	1474481	3156	1129870	184	67709	292	96474	418	146854	85	33574
20-49% MINORITY	4502	1653359	3366	1217071	188	72618	342	129200	503	194775	103	39695
50-79% MINORITY	588	144774	419	106526	32	5884	66	12366	57	15705	14	4293
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	1	119	1	119								
TOTAL 14/	23042	6663109	16861	4980476	1108	300943	2208	518399	2337	696435	528	166856

AGGREGATE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	16665	4615866	10441	2804075	877	244918	2617	779383	1797	516353	933	271137
10-19% MINORITY	24909	6329358	15590	3879376	1309	337314	3992	1046044	2704	720723	1314	345901
20-49% MINORITY	29409	7057605	18089	4351607	1636	383583	4937	1146496	3050	760235	1697	415684
50-79% MINORITY	11842	2341932	6617	1334369	747	141433	2387	445262	1344	274821	747	146047
80-100% MINORITY	8041	1093568	3527	492441	562	73027	2291	301536	1083	150908	578	75656
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3544	413946	1495	181625	282	31547	1089	120326	429	51399	249	29049
MODERATE INCOME	12157	1751312	6102	898107	797	113131	2973	414500	1464	214529	821	111045
MIDDLE INCOME	35333	7491846	21049	4417821	2004	425543	6300	1344624	3896	856732	2084	447126
UPPER INCOME	39830	11780936	25618	7364315	2048	610054	5860	1838982	4189	1300380	2115	667205
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	64	12337	41	8052	5	1072	11	1971	1	244	6	998
20-49% MINORITY	422	48662	191	21456	29	3729	136	15313	45	5484	21	2680
50-79% MINORITY	1250	166920	593	80239	104	12884	331	43226	128	17940	94	12631
80-100% MINORITY	1808	186027	670	71878	144	13862	611	59816	255	27731	128	12740
MODERATE INCOME												
LESS THAN 10% MINORITY	418	72065	236	39937	30	5405	81	14103	46	8606	25	4014
10-19% MINORITY	1064	154217	611	89080	60	8427	228	33044	110	16005	55	7661
20-49% MINORITY	3628	552841	1906	293015	240	37046	842	123284	404	65668	236	33828
50-79% MINORITY	3289	513126	1724	274431	207	30948	756	114922	381	59717	221	33108
80-100% MINORITY	3758	459063	1625	201644	260	31305	1066	129147	523	64533	284	32434
MIDDLE INCOME												
LESS THAN 10% MINORITY	5444	1264623	3338	747335	292	72181	903	220787	588	143351	323	80969
10-19% MINORITY	10458	2245094	6393	1348063	583	130458	1747	384471	1150	255419	585	126683
20-49% MINORITY	12337	2514848	7433	1510290	693	137550	2186	446217	1305	274774	720	146017
50-79% MINORITY	4619	1018803	2653	593214	278	57494	850	180576	548	124544	290	62975
80-100% MINORITY	2475	448478	1232	218919	158	27860	614	112573	305	58644	166	30482
UPPER INCOME												
LESS THAN 10% MINORITY	10802	3279059	6867	2016803	555	167332	1632	544374	1163	364396	585	186154
10-19% MINORITY	13323	3917710	8545	2434181	661	197357	2006	626558	1443	449055	668	210559
20-49% MINORITY	13021	3941084	8559	2526846	674	205258	1772	561512	1296	414309	720	233159
50-79% MINORITY	2684	643083	1647	386485	158	40107	450	106538	287	72620	142	37333
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	2	289					2	289				
TOTAL 14/	90866	21438329	54264	12861868	5131	1180275	16224	3718721	9978	2423040	5269	1254425

AGGREGATE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	1682	172500	888	106479	161	8176	505	33435	86	17232	42	7178
10-19% MINORITY	2475	169192	1128	102884	279	7361	896	36303	130	15152	42	7492
20-49% MINORITY	2820	162240	1165	95060	358	11375	1130	37575	120	12430	47	5800
50-79% MINORITY	1391	47917	498	23540	125	2193	695	16037	53	3947	20	2200
80-100% MINORITY	1701	39142	471	13766	122	1866	1043	18976	45	3141	20	1393
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	890	23767	253	8298	42	829	560	11987	29	2137	6	516
MODERATE INCOME	1954	47866	620	20180	154	2297	1093	17669	65	5509	22	2211
MIDDLE INCOME	3841	192289	1586	109822	404	9198	1613	52906	167	14698	71	5665
UPPER INCOME	3384	327069	1691	203429	445	18647	1003	59764	173	29558	72	15671
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	15					2	15				
20-49% MINORITY	70	1509	19	364	8	60	39	658	3	421	1	6
50-79% MINORITY	210	5470	63	2492	11	341	127	1758	7	624	2	255
80-100% MINORITY	608	16773	171	5442	23	428	392	9556	19	1092	3	255
MODERATE INCOME												
LESS THAN 10% MINORITY	64	2962	25	1006	6	90	25	505	5	401	3	960
10-19% MINORITY	170	5663	70	3027	14	286	77	1389	6	691	3	270
20-49% MINORITY	475	12964	156	5407	44	791	251	4658	17	1662	7	446
50-79% MINORITY	491	13306	172	6378	31	219	264	5056	22	1610	2	43
80-100% MINORITY	754	12971	197	4362	59	911	476	6061	15	1145	7	492
MIDDLE INCOME												
LESS THAN 10% MINORITY	547	40558	275	24816	47	1312	185	10134	29	3476	11	820
10-19% MINORITY	1191	62068	516	35846	122	3007	484	17716	54	4699	15	800
20-49% MINORITY	1281	61439	518	36207	148	3270	537	16091	57	4274	21	1597
50-79% MINORITY	483	18826	174	8991	47	1082	232	5606	16	1345	14	1802
80-100% MINORITY	339	9398	103	3962	40	527	175	3359	11	904	10	646
UPPER INCOME												
LESS THAN 10% MINORITY	1071	128980	588	80657	108	6774	295	22796	52	13355	28	5398
10-19% MINORITY	1112	101446	542	64011	143	4068	333	17183	70	9762	24	6422
20-49% MINORITY	994	86328	472	53082	158	7254	303	16168	43	6073	18	3751
50-79% MINORITY	207	10315	89	5679	36	551	72	3617	8	368	2	100
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	10069	590991	4150	341729	1045	30971	4269	142326	434	51902	171	24063

AGGREGATE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	28290	4	9090	1	10300	1	900	1	8000		
10-19% MINORITY	31	364885	23	258639	1	20236	4	58870	3	27140		
20-49% MINORITY	97	635194	65	356390	8	33168	7	7582	15	234254	2	3800
50-79% MINORITY	46	427420	29	358792	4	11277	9	38296	4	19055		
80-100% MINORITY	60	247440	38	134231	3	1281	10	3739	9	108189		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	58	123433	36	78767	5	12081	10	4599	7	27986		
MODERATE INCOME	71	482395	52	369183	3	3477	7	12245	8	96690	1	800
MIDDLE INCOME	70	645053	42	487526	6	3518	10	91786	11	59223	1	3000
UPPER INCOME	42	452348	29	181666	3	57186	4	757	6	212739		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	23361	1	23361								
20-49% MINORITY	4	14851	4	14851								
50-79% MINORITY	15	37005	10	22405	2	10800	1	1000	2	2800		
80-100% MINORITY	38	48216	21	18150	3	1281	9	3599	5	25186		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	300	1	300								
20-49% MINORITY	34	105878	26	86653	1	3000	1	650	5	14775	1	800
50-79% MINORITY	18	200556	11	188624	2	477	5	11455				
80-100% MINORITY	18	175661	14	93606			1	140	3	81915		
MIDDLE INCOME												
LESS THAN 10% MINORITY	5	9990	4	9090			1	900				
10-19% MINORITY	13	236691	8	150941			3	58750	2	27000		
20-49% MINORITY	36	184991	19	157257	6	3518	4	6336	6	14880	1	3000
50-79% MINORITY	12	189818	8	147763			2	25800	2	16255		
80-100% MINORITY	4	23563	3	22475					1	1088		
UPPER INCOME												
LESS THAN 10% MINORITY	2	18300			1	10300			1	8000		
10-19% MINORITY	16	104533	13	84037	1	20236	1	120	1	140		
20-49% MINORITY	23	329474	16	97629	1	26650	2	596	4	204599		
50-79% MINORITY	1	41					1	41				
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	241	1703229	159	1117142	17	76262	31	109387	32	396638	2	3800

Report Date: 06/02/2014

AGGREGATE 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, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	1124	274687	662	165824	50	11555	251	53084	104	29429	57	14795
10-19% MINORITY	2780	553001	1724	348962	167	36674	516	88274	257	53514	116	25577
20-49% MINORITY	3954	674424	2362	429781	205	35645	847	115513	371	62786	169	30699
50-79% MINORITY	2331	347349	1292	208504	171	25111	558	67134	211	31144	99	15456
80-100% MINORITY	1742	158690	744	76070	122	11499	605	45509	188	17428	83	8184
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1356	130262	591	61642	105	10100	444	37286	143	13513	73	7721
MODERATE INCOME	2617	290223	1372	169553	149	16337	727	62157	269	31336	100	10840
MIDDLE INCOME	4200	728707	2504	455661	247	42970	893	126964	379	70028	177	33084
UPPER INCOME	3757	858840	2316	542166	214	51077	713	143107	340	79424	174	43066
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	3938	17	3105			4	536			2	297
20-49% MINORITY	152	13406	79	7099	6	706	50	3811	13	1303	4	487
50-79% MINORITY	465	51529	228	26860	44	4794	120	11480	43	4869	30	3526
80-100% MINORITY	716	61389	267	24578	55	4600	270	21459	87	7341	37	3411
MODERATE INCOME												
LESS THAN 10% MINORITY	30	3772	17	2018			6	604	5	874	2	276
10-19% MINORITY	240	29106	158	20105	10	968	43	4340	21	2536	8	1157
20-49% MINORITY	824	102947	450	61229	46	5606	215	21972	86	11385	27	2755
50-79% MINORITY	738	87067	389	50998	48	5896	203	18664	72	8499	26	3010
80-100% MINORITY	785	67331	358	35203	45	3867	260	16577	85	8042	37	3642
MIDDLE INCOME												
LESS THAN 10% MINORITY	429	82005	256	49286	17	3132	102	17761	34	7417	20	4409
10-19% MINORITY	1205	228832	730	141495	76	14608	227	35400	122	26013	50	11316
20-49% MINORITY	1675	273650	1022	178481	88	14642	342	45307	149	23316	74	11904
50-79% MINORITY	650	114250	377	70110	44	7556	147	21023	58	11237	24	4324
80-100% MINORITY	241	29970	119	16289	22	3032	75	7473	16	2045	9	1131
UPPER INCOME												
LESS THAN 10% MINORITY	665	188910	389	114520	33	8423	143	34719	65	21138	35	10110
10-19% MINORITY	1312	291125	819	184257	81	21098	242	47998	114	24965	56	12807
20-49% MINORITY	1302	284302	810	182853	65	14691	240	44423	123	26782	64	15553
50-79% MINORITY	478	94503	298	60536	35	6865	88	15967	38	6539	19	4596
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	1	119	1	119								
TOTAL 14/	11931	2008151	6784	1229141	715	120484	2777	369514	1131	194301	524	94711

AGGREGATE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	109	5933	36	2405	14	551	56	2766	3	211		
10-19% MINORITY	116	6938	31	1492	13	606	63	4046	5	450	4	344
20-49% MINORITY	300	14506	69	3040	65	3076	156	7525	7	799	3	66
50-79% MINORITY	123	6671	29	1491	22	1106	66	3643	5	381	1	50
80-100% MINORITY	7	152	1	16			5	95	1	41		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	21	691	5	81	1	51	14	543	1	16		
MODERATE INCOME	61	1883	10	251	7	252	41	1239	3	141		
MIDDLE INCOME	475	26049	132	7233	93	4568	230	12368	15	1615	5	265
UPPER INCOME	98	5577	19	879	13	468	61	3925	2	110	3	195
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	14	353	4	65	1	51	8	221	1	16		
50-79% MINORITY	3	244					3	244				
80-100% MINORITY	4	94	1	16			3	78				
MODERATE INCOME												
LESS THAN 10% MINORITY	10	227					9	177	1	50		
10-19% MINORITY	2	63	1	33			1	30				
20-49% MINORITY	20	610	4	143	4	130	12	337				
50-79% MINORITY	26	925	5	75	3	122	17	678	1	50		
80-100% MINORITY	3	58					2	17	1	41		
MIDDLE INCOME												
LESS THAN 10% MINORITY	76	4311	29	1943	13	507	33	1785	1	76		
10-19% MINORITY	79	4763	26	1255	10	530	36	2353	4	425	3	200
20-49% MINORITY	251	12350	60	2829	56	2757	127	5916	6	783	2	65
50-79% MINORITY	69	4625	17	1206	14	774	34	2314	4	331		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	23	1395	7	462	1	44	14	804	1	85		
10-19% MINORITY	35	2112	4	204	3	76	26	1663	1	25	1	144
20-49% MINORITY	15	1193	1	3	4	138	9	1051			1	1
50-79% MINORITY	25	877	7	210	5	210	12	407			1	50
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	655	34200	166	8444	114	5339	346	18075	21	1882	8	460

AGGREGATE TABLE 8-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	2	33			2	33			1	17	1	17							6	100
ASIAN	27	33	5	6	13	16	9	11	2	2	6	7	10	12			9	11	81	100
BLACK OR AFRICAN AMERICAN	157	29	16	3	139	26	51	10	35	7	28	5	61	11			47	9	534	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	33	1	33									1	33	3	100
WHITE	167	25	30	4	133	20	84	13	34	5	36	5	82	12			105	16	671	100
2 OR MORE MINORITY RACES	2	20			3	30	1	10	2	20			1	10			1	10	10	100
JOINT (WHITE/MINORITY RACE)	2	10	1	5	3	14	6	29			1	5	4	19			4	19	21	100
RACE NOT AVAILABLE 6/	38	25	8	5	32	21	14	9	14	9	9	6	26	17			13	8	154	100
ETHNICITY 7/																				
HISPANIC OR LATINO	26	29	3	3	16	18	11	12	7	8	7	8	10	11			9	10	89	100
NOT HISPANIC OR LATINO	327	27	48	4	271	22	139	11	69	6	63	5	146	12			157	13	1220	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	25	1	8	2	17	2	17			1	8	2	17			1	8	12	100
ETHNICITY NOT AVAILABLE 6/	39	25	8	5	37	23	14	9	12	8	10	6	26	16			13	8	159	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	144	24	26	4	117	20	77	13	31	5	28	5	74	13			93	16	590	100
OTHERS, INCL. HISPANIC	212	29	26	4	175	24	75	10	44	6	43	6	84	12			71	10	730	100
GENDER 19/																				
MALE	162	27	22	4	119	20	77	13	31	5	34	6	74	12			74	12	593	100
FEMALE	131	31	14	3	102	24	47	11	27	6	20	5	31	7			53	12	425	100
JOINT (MALE/FEMALE)	79	21	20	5	87	24	33	9	23	6	22	6	61	16			45	12	370	100
GENDER NOT AVAILABLE 6/	23	25	4	4	18	20	9	10	7	8	5	5	18	20			8	9	92	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	136	40	17	5	55	16	40	12	20	6	18	5	19	6			32	9	337	100
50-79% OF MSA/MD MEDIAN	139	31	17	4	104	23	54	12	24	5	25	6	38	8			52	11	453	100
80-99% OF MSA/MD MEDIAN	46	24	9	5	51	27	18	10	14	7	10	5	20	11			21	11	189	100
100-119% OF MSA/MD MEDIAN	30	20	3	2	40	26	15	10	9	6	8	5	26	17			22	14	153	100
120% OR MORE OF MSA/MD MEDIAN	35	11	11	4	71	23	37	12	18	6	16	5	70	23			50	16	308	100
INCOME NOT AVAILABLE 6/	9	23	3	8	5	13	2	5	3	8	4	10	11	28			3	8	40	100

AGGREGATE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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					2	50	1	25					1	25					4	100
ASIAN	86	29	16	5	31	10	52	17	18	6	24	8	32	11	1	0	41	14	301	100
BLACK OR AFRICAN AMERICAN	64	23	5	2	82	29	46	16	27	10	14	5	18	6			23	8	279	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	50	1	25			1	25											4	100
WHITE	271	23	38	3	182	15	255	21	86	7	74	6	129	11	7	1	145	12	1187	100
2 OR MORE MINORITY RACES							1	100											1	100
JOINT (WHITE/MINORITY RACE)	6	20			9	30	5	17	2	7			2	7	1	3	5	17	30	100
RACE NOT AVAILABLE 6/	72	21	7	2	62	18	51	15	24	7	22	6	50	15	1	0	55	16	344	100
ETHNICITY 7/																				
HISPANIC OR LATINO	11	17	4	6	16	25	8	13	3	5	9	14	6	9			7	11	64	100
NOT HISPANIC OR LATINO	408	24	52	3	277	16	349	20	124	7	108	6	175	10	8	0	207	12	1708	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	8	1	8	2	15	3	23	2	15			3	23			1	8	13	100
ETHNICITY NOT AVAILABLE 6/	81	22	10	3	73	20	52	14	28	8	17	5	48	13	2	1	54	15	365	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	250	23	32	3	159	15	244	22	77	7	67	6	122	11	7	1	136	12	1094	100
OTHERS, INCL. HISPANIC	170	25	26	4	139	20	115	17	52	8	47	7	60	9	2	0	75	11	686	100
GENDER 19/																				
MALE	174	23	33	4	121	16	147	20	59	8	48	6	68	9	2	0	100	13	752	100
FEMALE	136	28	13	3	102	21	92	19	30	6	23	5	48	10	1	0	46	9	491	100
JOINT (MALE/FEMALE)	140	21	18	3	102	15	138	21	52	8	51	8	82	12	6	1	81	12	670	100
GENDER NOT AVAILABLE 6/	51	22	3	1	43	18	35	15	16	7	12	5	34	14	1	0	42	18	237	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	128	38	17	5	81	24	35	10	24	7	14	4	12	4	2	1	25	7	338	100
50-79% OF MSA/MD MEDIAN	128	26	19	4	105	21	92	19	35	7	20	4	40	8	2	0	54	11	495	100
80-99% OF MSA/MD MEDIAN	69	28	4	2	32	13	56	23	16	7	15	6	18	7			33	14	243	100
100-119% OF MSA/MD MEDIAN	37	21	5	3	35	19	36	20	12	7	17	9	23	13			15	8	180	100
120% OR MORE OF MSA/MD MEDIAN	128	16	16	2	103	13	185	22	66	8	62	8	129	16	6	1	129	16	824	100
INCOME NOT AVAILABLE 6/	11	16	6	9	12	17	8	11	4	6	6	9	10	14			13	19	70	100

AGGREGATE TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	14	25	2	4	12	22	10	18	2	4	2	4	6	11			7	13	55	100
ASIAN	127	23	9	2	65	12	103	19	19	3	43	8	91	17	3	1	86	16	546	100
BLACK OR AFRICAN AMERICAN	367	14	11	0	689	26	579	22	143	5	106	4	345	13	4	0	370	14	2614	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	9	20			7	16	14	32	4	9	2	5	3	7			5	11	44	100
WHITE	1487	19	101	1	1270	16	2073	26	335	4	432	5	1342	17	21	0	972	12	8033	100
2 OR MORE MINORITY RACES	1	5	1	5	4	20	3	15			2	10	5	25			4	20	20	100
JOINT (WHITE/MINORITY RACE)	22	13	3	2	40	23	38	22	8	5	10	6	28	16			23	13	172	100
RACE NOT AVAILABLE 6/	384	15	20	1	614	24	522	21	95	4	113	4	475	19	3	0	308	12	2534	100
ETHNICITY 7/																				
HISPANIC OR LATINO	61	18	3	1	64	19	69	21	16	5	19	6	55	16	2	1	45	13	334	100
NOT HISPANIC OR LATINO	1958	18	125	1	2028	18	2735	25	493	4	579	5	1765	16	26	0	1407	13	11116	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	17	14			19	15	36	29	10	8	5	4	23	19			13	11	123	100
ETHNICITY NOT AVAILABLE 6/	375	15	19	1	590	24	502	21	87	4	107	4	452	18	3	0	310	13	2445	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1401	19	98	1	1198	16	1953	26	313	4	406	5	1263	17	19	0	915	12	7566	100
OTHERS, INCL. HISPANIC	610	16	29	1	879	23	833	22	198	5	186	5	549	14	9	0	533	14	3826	100
GENDER 19/																				
MALE	794	19	34	1	729	18	977	24	171	4	226	5	645	16	9	0	569	14	4154	100
FEMALE	622	18	52	2	701	21	716	21	161	5	160	5	515	15	10	0	450	13	3387	100
JOINT (MALE/FEMALE)	744	16	45	1	852	18	1299	27	217	5	253	5	780	16	12	0	553	12	4755	100
GENDER NOT AVAILABLE 6/	251	15	16	1	419	24	350	20	57	3	71	4	355	21			203	12	1722	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	734	33	39	2	422	19	322	14	68	3	82	4	307	14	4	0	253	11	2231	100
50-79% OF MSA/MD MEDIAN	637	22	26	1	582	20	602	21	111	4	141	5	469	16	6	0	296	10	2870	100
80-99% OF MSA/MD MEDIAN	264	17	18	1	308	20	391	25	71	5	68	4	264	17	7	0	186	12	1577	100
100-119% OF MSA/MD MEDIAN	197	15	14	1	250	19	335	26	45	3	82	6	209	16	2	0	154	12	1288	100
120% OR MORE OF MSA/MD MEDIAN	481	10	32	1	715	15	1512	33	226	5	249	5	833	18	10	0	588	13	4646	100
INCOME NOT AVAILABLE 6/	98	7	18	1	424	30	180	13	85	6	88	6	213	15	2	0	298	21	1406	100

AGGREGATE TABLE 8-4: REASONS FOR DENIAL OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	7	14			31	63	4	8	1	2	1	2					5	10	49	100
ASIAN	24	27	1	1	39	44	10	11			1	1	3	3			11	12	89	100
BLACK OR AFRICAN AMERICAN	278	18	5	0	1032	66	78	5	12	1	13	1	13	1			121	8	1552	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	6	43			7	50	1	7											14	100
WHITE	452	21	13	1	1121	53	247	12	38	2	38	2	41	2	2	0	176	8	2128	100
2 OR MORE MINORITY RACES	9	29			17	55			1	3	1	3					3	10	31	100
JOINT (WHITE/MINORITY RACE)	10	21			20	42	13	27	1	2	1	2	2	4			1	2	48	100
RACE NOT AVAILABLE 6/	100	18	2	0	308	54	68	12	8	1	12	2	9	2			61	11	568	100
ETHNICITY 7/																				
HISPANIC OR LATINO	28	21	1	1	77	57	11	8			3	2	2	1	1	1	11	8	134	100
NOT HISPANIC OR LATINO	745	20	18	0	2160	58	332	9	54	1	51	1	56	2	1	0	305	8	3722	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	9			12	55	5	23					1	5			2	9	22	100
ETHNICITY NOT AVAILABLE 6/	111	18	2	0	326	54	73	12	7	1	13	2	9	1			60	10	601	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	421	21	13	1	1052	53	227	11	37	2	34	2	38	2	1	0	160	8	1983	100
OTHERS, INCL. HISPANIC	356	19	6	0	1204	64	119	6	15	1	20	1	21	1	1	0	152	8	1894	100
GENDER 19/																				
MALE	319	20	7	0	928	59	122	8	19	1	25	2	18	1			128	8	1566	100
FEMALE	355	22	11	1	994	61	105	6	15	1	14	1	16	1	1	0	127	8	1638	100
JOINT (MALE/FEMALE)	151	17	2	0	441	49	143	16	24	3	21	2	28	3	1	0	82	9	893	100
GENDER NOT AVAILABLE 6/	61	16	1	0	212	55	51	13	3	1	7	2	6	2			41	11	382	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	384	25	8	1	972	63	43	3	9	1	18	1	8	1			97	6	1539	100
50-79% OF MSA/MD MEDIAN	243	21	4	0	704	60	87	7	10	1	11	1	16	1	1	0	91	8	1167	100
80-99% OF MSA/MD MEDIAN	75	16	5	1	269	58	50	11	8	2	7	2	5	1			41	9	460	100
100-119% OF MSA/MD MEDIAN	63	18			175	51	54	16	9	3	8	2	1	0	1	0	31	9	342	100
120% OR MORE OF MSA/MD MEDIAN	109	13	4	0	384	45	180	21	23	3	21	2	32	4			108	13	861	100
INCOME NOT AVAILABLE 6/	12	11			71	65	7	6	2	2	2	2	6	5			10	9	110	100

AGGREGATE TABLE 8-5: REASONS FOR DENIAL OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	50											1	50	2	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	1	25					1	25									2	50	4	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)							1	100											1	100
RACE NOT AVAILABLE 6/	4	25			3	19	2	13									7	44	16	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	14			1	14	2	29									3	43	7	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	4	25			3	19	2	13									7	44	16	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	25					1	25									2	50	4	100
OTHERS, INCL. HISPANIC					1	33	1	33									1	33	3	100
GENDER 19/																				
MALE																	1	100	1	100
FEMALE					1	100													1	100
JOINT (MALE/FEMALE)	1	20					2	40									2	40	5	100
GENDER NOT AVAILABLE 6/	4	25			3	19	2	13									7	44	16	100
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/	5	22			4	17	4	17									10	43	23	100

AGGREGATE TABLE 8-6: REASONS FOR DENIAL OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	3	20			7	47	3	20			1	7					1	7	15	100
ASIAN	31	22	3	2	11	8	33	23	4	3	8	6	26	18	2	1	24	17	142	100
BLACK OR AFRICAN AMERICAN	102	14			278	39	112	16	26	4	24	3	72	10	1	0	92	13	707	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	50					2	50											4	100
WHITE	235	18	9	1	230	18	309	24	38	3	66	5	187	15	4	0	202	16	1280	100
2 OR MORE MINORITY RACES	2	22			4	44							2	22			1	11	9	100
JOINT (WHITE/MINORITY RACE)	2	10			3	14	3	14	1	5	1	5	1	5			10	48	21	100
RACE NOT AVAILABLE 6/	97	19	5	1	73	14	125	24	15	3	30	6	91	17			87	17	523	100
ETHNICITY 7/																				
HISPANIC OR LATINO	11	16			15	21	11	16	2	3	7	10	10	14	1	1	13	19	70	100
NOT HISPANIC OR LATINO	367	17	12	1	514	24	462	22	66	3	96	5	276	13	6	0	316	15	2115	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	11			2	11	3	17	2	11	1	6	6	33			2	11	18	100
ETHNICITY NOT AVAILABLE 6/	94	19	5	1	75	15	111	22	14	3	26	5	87	17			86	17	498	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	223	19	9	1	215	18	295	25	34	3	57	5	171	14	3	0	186	16	1193	100
OTHERS, INCL. HISPANIC	153	16	3	0	317	33	163	17	35	4	42	4	114	12	4	0	138	14	969	100
GENDER 19/																				
MALE	190	19	5	0	251	25	207	20	27	3	51	5	122	12	4	0	165	16	1022	100
FEMALE	132	19	5	1	224	32	111	16	21	3	29	4	83	12	1	0	88	13	694	100
JOINT (MALE/FEMALE)	90	14	2	0	80	13	186	30	26	4	36	6	97	15	2	0	108	17	627	100
GENDER NOT AVAILABLE 6/	62	17	5	1	51	14	83	23	10	3	14	4	77	22			56	16	358	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	119	25			244	52	29	6	5	1	13	3	29	6	1	0	27	6	467	100
50-79% OF MSA/MD MEDIAN	105	21	3	1	137	28	85	17	19	4	21	4	65	13	1	0	60	12	496	100
80-99% OF MSA/MD MEDIAN	62	23	3	1	43	16	63	23	11	4	12	4	37	14	1	0	42	15	274	100
100-119% OF MSA/MD MEDIAN	42	18	2	1	38	16	53	23	5	2	19	8	32	14			42	18	233	100
120% OR MORE OF MSA/MD MEDIAN	123	12	5	0	108	11	306	30	32	3	49	5	183	18	4	0	213	21	1023	100
INCOME NOT AVAILABLE 6/	23	11	4	2	36	17	51	25	12	6	16	8	33	16			33	16	208	100

AGGREGATE TABLE 8-7: REASONS FOR DENIAL OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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					5	100													5	100
ASIAN					1	100													1	100
BLACK OR AFRICAN AMERICAN	4	17			17	71	2	8									1	4	24	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	41	24	7	4	88	51	13	8	1	1	2	1	3	2			16	9	171	100
2 OR MORE MINORITY RACES					1	100													1	100
JOINT (WHITE/MINORITY RACE)					2	100													2	100
RACE NOT AVAILABLE 6/	5	26			7	37	2	11			1	5					4	21	19	100
ETHNICITY 7/																				
HISPANIC OR LATINO	1	10	1	10	7	70											1	10	10	100
NOT HISPANIC OR LATINO	38	22	5	3	96	55	15	9	1	1	2	1	3	2			14	8	174	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					2	100													2	100
ETHNICITY NOT AVAILABLE 6/	11	30	1	3	16	43	2	5			1	3					6	16	37	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	34	24	5	4	72	51	12	8	1	1	2	1	3	2			13	9	142	100
OTHERS, INCL. HISPANIC	5	12	1	2	33	77	2	5									2	5	43	100
GENDER 19/																				
MALE	18	26	3	4	38	54	4	6									7	10	70	100
FEMALE	20	26	2	3	44	58	3	4					2	3			5	7	76	100
JOINT (MALE/FEMALE)	10	14	2	3	34	49	10	14	1	1	3	4	1	1			8	12	69	100
GENDER NOT AVAILABLE 6/	2	25			5	63											1	13	8	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	31	34	5	5	45	49	3	3			1	1	3	3			3	3	91	100
50-79% OF MSA/MD MEDIAN	12	15	1	1	43	55	8	10	1	1	1	1					12	15	78	100
80-99% OF MSA/MD MEDIAN	2	10			16	76	1	5									2	10	21	100
100-119% OF MSA/MD MEDIAN	1	10			6	60	2	20			1	10							10	100
120% OR MORE OF MSA/MD MEDIAN	3	20	1	7	7	47	2	13									2	13	15	100
INCOME NOT AVAILABLE 6/	1	13			4	50	1	13									2	25	8	100

AGGREGATE TABLE 9: DISPOSITION OF LOAN APPLICATIONS, BY MEDIAN AGE OF HOMES IN CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND TYPE OF LOAN, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	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 & 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		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
2000 - 2010														
LOANS ORIGINATED	228	74842	445	115342	1151	285074	44	3390			153	32272		
APPLICAT'N APPROVED, NOT ACCEPTED	12	3849	25	7104	86	24007	14	830	1	26650	11	2991		
APPLICATIONS DENIED	47	13397	68	16965	262	68368	44	1351			45	8972	1	566
APPLICATIONS WITHDRAWN	32	9597	56	12197	185	48843	4	426			23	4377		
FILES CLOSED FOR INCOMPLETENESS	8	1895	14	3668	93	24517					9	1659		
1990-1999														
LOANS ORIGINATED	1370	410643	2827	896216	8716	2263175	488	46440	5	38121	925	182077	41	1948
APPLICAT'N APPROVED, NOT ACCEPTED	64	19399	173	55457	707	184975	153	4974			74	14406	28	1471
APPLICATIONS DENIED	207	59663	313	91251	1956	534182	400	16365	1	120	254	44224	75	4100
APPLICATIONS WITHDRAWN	165	50491	360	120163	1442	403549	53	3887	2	5140	124	22400	2	179
FILES CLOSED FOR INCOMPLETENESS	27	6282	87	31262	685	185576	18	2086			70	15950	3	290
1980-1989														
LOANS ORIGINATED	2838	868083	5446	1790503	17329	4501760	1172	114848	19	260821	1646	345447	74	3934
APPLICAT'N APPROVED, NOT ACCEPTED	126	38814	360	106102	1555	413869	298	9053			175	36506	58	2733
APPLICATIONS DENIED	412	120966	694	185299	4443	1219157	903	40845	2	3541	551	92226	152	7942
APPLICATIONS WITHDRAWN	369	110959	765	266600	2967	827060	125	16047	2	74600	236	52907	13	978
FILES CLOSED FOR INCOMPLETENESS	78	22703	167	58905	1542	430922	52	9568			126	27532	4	76
1970-1979														
LOANS ORIGINATED	1842	529977	3121	944635	11207	2709722	941	82924	17	318053	992	185558	31	1956
APPLICAT'N APPROVED, NOT ACCEPTED	85	22485	217	60418	987	238935	236	6439			116	22795	17	674
APPLICATIONS DENIED	288	80960	390	93291	3209	806669	747	29428	4	15125	419	57460	73	4267
APPLICATIONS WITHDRAWN	271	74173	400	117612	2006	504968	81	9058	6	111605	175	32652	1	76
FILES CLOSED FOR INCOMPLETENESS	46	12343	107	31977	1030	256668	39	5251			70	13272	1	94
1969 OR EARLIER														
LOANS ORIGINATED	3450	682961	4967	1217781	15707	3065617	1497	93660	118	500147	3045	479649	20	606
APPLICAT'N APPROVED, NOT ACCEPTED	170	31715	331	71261	1783	315432	339	9630	16	49612	336	43338	11	461
APPLICATIONS DENIED	648	113371	742	131320	6312	1079630	2171	54305	24	90601	1504	165868	45	1200
APPLICATIONS WITHDRAWN	471	86058	755	179463	3356	632893	170	22434	22	205293	571	81599	5	649
FILES CLOSED FOR INCOMPLETENESS	97	18904	153	41044	1912	355034	62	7158	2	3800	248	36148		
AGE UNKNOWN														
LOANS ORIGINATED	23	6665	55	15999	154	36520	8	467			23	4138		
APPLICAT'N APPROVED, NOT ACCEPTED	1	304	2	601	13	3057	5	45			3	448		
APPLICATIONS DENIED	4	961	1	273	42	10715	4	32			4	764		
APPLICATIONS WITHDRAWN	3	981	1	400	22	5727	1	50			2	366		
FILES CLOSED FOR INCOMPLETENESS					7	1708					1	150		

AGGREGATE TABLE 11 - 1: PRICING INFORMATION FOR FHA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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/							
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	10									
ASIAN	227	30	24	6					1.79	1.74
BLACK OR AFRICAN AMERICAN	1356	307	257	43	6	1			1.79	1.72
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	13									
WHITE	3558	528	462	60	5	1			1.76	1.71
2 OR MORE MINORITY RACES	6	2	1		1				2.19	2.19
JOINT (WHITE/MINORITY RACE)	73	17	14	3					1.79	1.76
RACE NOT AVAILABLE 6/	390	57	45	10	2				1.80	1.68
ETHNICITY 7/										
HISPANIC OR LATINO	189	52	44	8					1.78	1.73
NOT HISPANIC OR LATINO	5007	810	696	102	10	2			1.77	1.71
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	68	15	14	1					1.78	1.85
ETHNICITY NOT AVAILABLE 6/	369	64	49	11	4				1.83	1.73
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3313	462	405	52	4	1			1.76	1.71
OTHERS, INCLUDING HISPANIC	1906	414	347	59	7	1			1.79	1.73
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	923	177	146	28	3				1.79	1.73
50-79% OF MSA/MD MEDIAN	1959	377	324	46	6	1			1.77	1.72
80-99% OF MSA/MD MEDIAN	875	152	128	21	3				1.78	1.71
100-119% OF MSA/MD MEDIAN	605	82	70	11	1				1.76	1.67
120% OR MORE OF MSA/MD MEDIAN	1235	152	135	16	1				1.75	1.71
INCOME NOT AVAILABLE 6/	36	1				1			3.65	3.65
GENDER 19/										
MALE	1875	318	269	41	7	1			1.77	1.70
FEMALE	1797	328	277	45	5	1			1.79	1.73
JOINT (MALE/FEMALE)	1756	275	240	34	1				1.76	1.71
GENDER NOT AVAILABLE 6/	205	20	17	2	1				1.77	1.65
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	692	103	92	11					1.75	1.71
10-19% MINORITY	1437	191	169	16	5	1			1.76	1.70
20-49% MINORITY	1860	335	289	43	3				1.76	1.72
50-79% MINORITY	961	160	132	26	1	1			1.78	1.71
80-100% MINORITY	683	152	121	26	5				1.82	1.74
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	268	56	49	6	1				1.79	1.72
MODERATE INCOME	1185	276	226	44	5	1			1.80	1.73
MIDDLE INCOME	2633	424	368	49	7				1.77	1.71
UPPER INCOME	1547	185	160	23	1	1			1.76	1.70

AGGREGATE TABLE 11 - 1: PRICING INFORMATION FOR FHA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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/ 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	2263									
ASIAN	63461	7305	6207	1098					1.77	1.73
BLACK OR AFRICAN AMERICAN	272171	58440	48933	8664	750	93			1.79	1.73
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3119									
WHITE	861262	112571	99913	11576	823	259			1.75	1.70
2 OR MORE MINORITY RACES	1394	513	221		292				2.25	2.67
JOINT (WHITE/MINORITY RACE)	19070	2956	2554	402					1.78	1.76
RACE NOT AVAILABLE 6/	98491	12880	10292	2415	173				1.76	1.66
ETHNICITY 7/										
HISPANIC OR LATINO	41612	9410	8020	1390					1.78	1.75
NOT HISPANIC OR LATINO	1169407	166732	145006	20079	1295	352			1.76	1.70
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	17872	3192	3096	96					1.79	1.85
ETHNICITY NOT AVAILABLE 6/	92340	15331	11998	2590	743				1.80	1.71
MINORITY STATUS 8/										
WHITE NON-HISPANIC	803796	99509	88672	10033	545	259			1.74	1.69
OTHERS, INCLUDING HISPANIC	413493	80103	67612	11356	1042	93			1.79	1.73
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	120000	21801	18008	3415	378				1.79	1.72
50-79% OF MSA/MD MEDIAN	377901	64675	56268	7479	835	93			1.76	1.71
80-99% OF MSA/MD MEDIAN	212994	33972	28927	4790	255				1.76	1.71
100-119% OF MSA/MD MEDIAN	163422	21374	18197	2885	292				1.76	1.67
120% OR MORE OF MSA/MD MEDIAN	438014	52584	46720	5586	278				1.75	1.71
INCOME NOT AVAILABLE 6/	8900	259				259			3.65	3.65
GENDER 19/										
MALE	427880	62709	53929	7832	855	93			1.76	1.68
FEMALE	357487	58072	49540	7305	968	259			1.79	1.72
JOINT (MALE/FEMALE)	483504	68783	60388	8315	80				1.75	1.71
GENDER NOT AVAILABLE 6/	52360	5101	4263	703	135				1.75	1.62
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	203652	27755	24864	2891					1.74	1.70
10-19% MINORITY	364894	42006	37292	3608	847	259			1.76	1.68
20-49% MINORITY	433923	68180	59565	8098	517				1.76	1.71
50-79% MINORITY	211931	32494	26882	5481	38	93			1.77	1.69
80-100% MINORITY	106831	24230	19517	4077	636				1.82	1.75
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	41164	8715	7496	1181	38				1.80	1.73
MODERATE INCOME	189664	40810	34402	5717	598	93			1.78	1.72
MIDDLE INCOME	600766	89097	77599	10346	1152				1.76	1.70
UPPER INCOME	489637	56043	48623	6911	250	259			1.76	1.70

AGGREGATE TABLE 11 - 2: PRICING INFORMATION FOR VA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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/							
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	12									
ASIAN	69									
BLACK OR AFRICAN AMERICAN	479									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	10									
WHITE	1874									
2 OR MORE MINORITY RACES	9									
JOINT (WHITE/MINORITY RACE)	87									
RACE NOT AVAILABLE 6/	287									
ETHNICITY 7/										
HISPANIC OR LATINO	97									
NOT HISPANIC OR LATINO	2385									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	73									
ETHNICITY NOT AVAILABLE 6/	272									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1726									
OTHERS, INCLUDING HISPANIC	806									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	85									
50-79% OF MSA/MD MEDIAN	585									
80-99% OF MSA/MD MEDIAN	480									
100-119% OF MSA/MD MEDIAN	389									
120% OR MORE OF MSA/MD MEDIAN	1283									
INCOME NOT AVAILABLE 6/	5									
GENDER 19/										
MALE	1174									
FEMALE	288									
JOINT (MALE/FEMALE)	1218									
GENDER NOT AVAILABLE 6/	147									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	404									
10-19% MINORITY	902									
20-49% MINORITY	1038									
50-79% MINORITY	378									
80-100% MINORITY	105									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	45									
MODERATE INCOME	254									
MIDDLE INCOME	1251									
UPPER INCOME	1277									

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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/							
			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	3529									
ASIAN	26366									
BLACK OR AFRICAN AMERICAN	146158									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3076									
WHITE	654353									
2 OR MORE MINORITY RACES	3242									
JOINT (WHITE/MINORITY RACE)	34222									
RACE NOT AVAILABLE 6/	104411									
ETHNICITY 7/										
HISPANIC OR LATINO	31392									
NOT HISPANIC OR LATINO	816073									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	27366									
ETHNICITY NOT AVAILABLE 6/	100526									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	601918									
OTHERS, INCLUDING HISPANIC	265369									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	12822									
50-79% OF MSA/MD MEDIAN	139112									
80-99% OF MSA/MD MEDIAN	142624									
100-119% OF MSA/MD MEDIAN	126089									
120% OR MORE OF MSA/MD MEDIAN	553053									
INCOME NOT AVAILABLE 6/	1657									
GENDER 19/										
MALE	362405									
FEMALE	86329									
JOINT (MALE/FEMALE)	472440									
GENDER NOT AVAILABLE 6/	54183									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	150506									
10-19% MINORITY	324413									
20-49% MINORITY	361844									
50-79% MINORITY	115371									
80-100% MINORITY	23223									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	7541									
MODERATE INCOME	54734									
MIDDLE INCOME	395351									
UPPER INCOME	517731									

AGGREGATE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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/							
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	20									
ASIAN	1427	2	2						1.65	1.65
BLACK OR AFRICAN AMERICAN	711	21	18	3					1.75	1.63
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	18									
WHITE	10516	84	54	22	5	2		1	1.98	1.84
2 OR MORE MINORITY RACES	10	2	1	1					1.93	1.93
JOINT (WHITE/MINORITY RACE)	258	2	2						1.62	1.62
RACE NOT AVAILABLE 6/	1639	16	13	3					1.76	1.64
ETHNICITY 7/										
HISPANIC OR LATINO	205	4	4						1.75	1.76
NOT HISPANIC OR LATINO	12626	109	74	27	5	2		1	1.93	1.79
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	158	1	1						1.88	1.88
ETHNICITY NOT AVAILABLE 6/	1610	13	11	2					1.72	1.63
MINORITY STATUS 8/										
WHITE NON-HISPANIC	10097	81	51	22	5	2		1	1.98	1.84
OTHERS, INCLUDING HISPANIC	2769	32	28	4					1.75	1.63
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	867	5	3	2					1.83	1.90
50-79% OF MSA/MD MEDIAN	2868	26	16	9	1				1.89	1.84
80-99% OF MSA/MD MEDIAN	1832	17	10	4	1	1		1	2.19	1.89
100-119% OF MSA/MD MEDIAN	1682	14	10	3	1				1.85	1.66
120% OR MORE OF MSA/MD MEDIAN	7233	64	51	11	2				1.81	1.74
INCOME NOT AVAILABLE 6/	117	1				1			3.90	3.90
GENDER 19/										
MALE	3974	32	25	5	1	1			1.85	1.78
FEMALE	3095	29	18	11					1.85	1.84
JOINT (MALE/FEMALE)	6575	60	41	13	4	1		1	1.98	1.78
GENDER NOT AVAILABLE 6/	955	6	6						1.63	1.58
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	2724	32	22	7	3				1.92	1.86
10-19% MINORITY	4738	42	31	9		1		1	1.93	1.69
20-49% MINORITY	5361	35	24	8	2	1			1.91	1.80
50-79% MINORITY	1458	8	7	1					1.68	1.56
80-100% MINORITY	318	10	6	4					1.86	1.82
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	265	7	4	2		1			2.04	1.90
MODERATE INCOME	960	14	10	3	1				1.89	1.88
MIDDLE INCOME	5226	49	35	12	2				1.84	1.75
UPPER INCOME	8148	57	41	12	2	1		1	1.94	1.71

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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/ 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	6887									
ASIAN	490099	280	280						1.62	1.57
BLACK OR AFRICAN AMERICAN	191582	5728	5039	689					1.77	1.79
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5319									
WHITE	3217574	27935	18767	7349	1326	200		293	1.93	1.80
2 OR MORE MINORITY RACES	2399	319	249	70					1.71	1.54
JOINT (WHITE/MINORITY RACE)	93497	1069	1069						1.61	1.56
RACE NOT AVAILABLE 6/	574506	4718	3925	793					1.75	1.65
ETHNICITY 7/										
HISPANIC OR LATINO	58095	914	914						1.72	1.63
NOT HISPANIC OR LATINO	3905633	35091	24972	8300	1326	200		293	1.89	1.79
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	56457	350	350						1.88	1.88
ETHNICITY NOT AVAILABLE 6/	561678	3694	3093	601					1.75	1.65
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3086240	27112	17944	7349	1326	200		293	1.93	1.80
OTHERS, INCLUDING HISPANIC	893368	8660	7901	759					1.74	1.63
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	112647	365	172	193					1.90	2.05
50-79% OF MSA/MD MEDIAN	555969	4159	2754	1184	221				1.87	1.79
80-99% OF MSA/MD MEDIAN	452336	3584	1961	934	239	157		293	2.29	1.90
100-119% OF MSA/MD MEDIAN	474708	2973	2209	609	155				1.83	1.67
120% OR MORE OF MSA/MD MEDIAN	2948303	28925	22233	5981	711				1.82	1.75
INCOME NOT AVAILABLE 6/	37900	43				43			3.90	3.90
GENDER 19/										
MALE	1153128	8793	7452	945	239	157			1.79	1.69
FEMALE	726106	6862	4336	2526					1.86	1.80
JOINT (MALE/FEMALE)	2365268	22889	16036	5430	1087	43		293	1.92	1.80
GENDER NOT AVAILABLE 6/	337361	1505	1505						1.67	1.70
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	929272	14931	10038	3881	1012				1.90	1.83
10-19% MINORITY	1526084	11817	8969	2512		43		293	1.88	1.63
20-49% MINORITY	1711033	10584	8118	1995	314	157			1.87	1.80
50-79% MINORITY	362794	1608	1538	70					1.64	1.58
80-100% MINORITY	52680	1109	666	443					1.86	1.73
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	49823	777	449	171		157			2.15	1.90
MODERATE INCOME	170519	2256	1675	342	239				1.90	1.88
MIDDLE INCOME	1363179	13083	9658	3049	376				1.84	1.76
UPPER INCOME	2998342	23933	17547	5339	711	43		293	1.88	1.71

AGGREGATE TABLE 11 - 4: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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/							
			3.50 - 3.99	4.00 - 4.49	4.50 - 4.99	5.00 - 5.99	6.00 - 6.99	7 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	12	2	1	1					4.15	4.15
BLACK OR AFRICAN AMERICAN	67	1			1				4.50	4.50
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	137	13	4	7		1	1		4.31	4.19
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	8	2		1	1				4.36	4.36
RACE NOT AVAILABLE 6/	43	2	1	1					3.94	3.94
ETHNICITY 7/										
HISPANIC OR LATINO	4	1		1					4.13	4.13
NOT HISPANIC OR LATINO	214	16	5	8	1	1	1		4.30	4.20
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	1			1				4.58	4.58
ETHNICITY NOT AVAILABLE 6/	43	2	1	1					3.94	3.94
MINORITY STATUS 8/										
WHITE NON-HISPANIC	128	13	4	7		1	1		4.31	4.19
OTHERS, INCLUDING HISPANIC	94	5	1	2	2				4.30	4.32
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	35									
50-79% OF MSA/MD MEDIAN	62	1		1					4.20	4.20
80-99% OF MSA/MD MEDIAN	18	3	2				1		4.46	3.56
100-119% OF MSA/MD MEDIAN	11	2	2						3.61	3.61
120% OR MORE OF MSA/MD MEDIAN	136	14	2	9	2	1			4.33	4.35
INCOME NOT AVAILABLE 6/	5									
GENDER 19/										
MALE	62	3	2	1					3.74	3.56
FEMALE	72	2		2					4.26	4.26
JOINT (MALE/FEMALE)	101	13	3	6	2	1	1		4.45	4.41
GENDER NOT AVAILABLE 6/	32	2	1	1					3.94	3.94
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	29	6	1	2	1	1	1		4.74	4.50
10-19% MINORITY	69	5	3	2					3.84	3.71
20-49% MINORITY	97	8	1	6	1				4.29	4.35
50-79% MINORITY	33	1	1						3.50	3.50
80-100% MINORITY	39									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	8									
MODERATE INCOME	61	1	1						3.50	3.50
MIDDLE INCOME	67	4	1	2		1			4.36	4.18
UPPER INCOME	131	15	4	8	2		1		4.30	4.32

AGGREGATE TABLE 11 - 4: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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/							
			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/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	961	128	32	96					4.24	4.32
BLACK OR AFRICAN AMERICAN	533	60			60				4.50	4.50
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	7357	1330	724	509		76	21		4.00	3.62
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	425	147		83	64				4.33	4.13
RACE NOT AVAILABLE 6/	2792	111	34	77					4.10	4.37
ETHNICITY 7/										
HISPANIC OR LATINO	232	83		83					4.13	4.13
NOT HISPANIC OR LATINO	8701	1518	756	605	60	76	21		4.04	4.13
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	478	64			64				4.58	4.58
ETHNICITY NOT AVAILABLE 6/	2657	111	34	77					4.10	4.37
MINORITY STATUS 8/										
WHITE NON-HISPANIC	6841	1330	724	509		76	21		4.00	3.62
OTHERS, INCLUDING HISPANIC	2337	335	32	179	124				4.32	4.32
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	220									
50-79% OF MSA/MD MEDIAN	578	12		12					4.20	4.20
80-99% OF MSA/MD MEDIAN	346	88	67				21		4.20	3.56
100-119% OF MSA/MD MEDIAN	198	80	80						3.62	3.71
120% OR MORE OF MSA/MD MEDIAN	10247	1596	643	753	124	76			4.09	4.13
INCOME NOT AVAILABLE 6/	479									
GENDER 19/										
MALE	1911	207	67	140					3.94	4.13
FEMALE	1322	108		108					4.31	4.32
JOINT (MALE/FEMALE)	6660	1350	689	440	124	76	21		4.07	3.98
GENDER NOT AVAILABLE 6/	2175	111	34	77					4.10	4.37
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1869	973	611	201	64	76	21		4.00	3.62
10-19% MINORITY	3683	179	113	66					3.83	3.71
20-49% MINORITY	5801	590	32	498	60				4.29	4.32
50-79% MINORITY	475	34	34						3.50	3.50
80-100% MINORITY	240									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	52									
MODERATE INCOME	443	34	34						3.50	3.50
MIDDLE INCOME	1871	238	46	116		76			4.46	4.16
UPPER INCOME	9702	1504	710	649	124		21		4.02	4.13

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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/								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	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	10										
ASIAN	139	3				2		1	3.86	3.29	
BLACK OR AFRICAN AMERICAN	1292	76	16	9	7	34	9	1	2.99	3.15	1
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	9	1				1			3.64	3.64	
WHITE	3493	173	45	12	26	85	5		2.83	3.12	
2 OR MORE MINORITY RACES	7										
JOINT (WHITE/MINORITY RACE)	71	2				2			3.34	3.34	
RACE NOT AVAILABLE 6/	760	11	7	1	1	2			2.09	1.80	
ETHNICITY 7/											
HISPANIC OR LATINO	115	6	1	1	1	3			2.87	3.02	
NOT HISPANIC OR LATINO	4918	240	56	19	32	118	13	2	2.91	3.17	1
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	51	2	1	1					2.03	2.03	
ETHNICITY NOT AVAILABLE 6/	697	18	10	1	1	5	1		2.38	1.81	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3332	162	40	11	25	81	5		2.85	3.15	
OTHERS, INCLUDING HISPANIC	1672	88	18	10	8	41	9	2	3.01	3.19	1
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	170	26	7	1	4	13	1		2.79	3.07	
50-79% OF MSA/MD MEDIAN	531	27	14	6	3	4			2.16	1.98	
80-99% OF MSA/MD MEDIAN	338	22	6	6	6	4			2.44	2.32	
100-119% OF MSA/MD MEDIAN	256	6	3	2	1				2.09	2.00	
120% OR MORE OF MSA/MD MEDIAN	701	29	23	2	2	1	1		1.92	1.73	
INCOME NOT AVAILABLE 6/	3785	156	15	5	18	104	12	2	3.26	3.41	1
GENDER 19/											
MALE	1555	76	11	11	8	40	6		2.98	3.24	
FEMALE	1735	93	26	9	13	37	7	1	2.82	2.97	
JOINT (MALE/FEMALE)	2067	91	26	1	13	49	1	1	2.88	3.20	1
GENDER NOT AVAILABLE 6/	424	6	5	1					1.73	1.69	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	727	47	10	2	8	27			2.92	3.23	
10-19% MINORITY	1410	57	19	3	4	30	1		2.74	3.13	
20-49% MINORITY	1866	79	22	8	14	33	1	1	2.78	2.90	
50-79% MINORITY	955	36	6	3	3	19	5		3.08	3.30	
80-100% MINORITY	823	47	11	6	5	17	7	1	2.95	3.07	1
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	291	16	5	2		6	2	1	2.91	3.11	
MODERATE INCOME	1257	66	18	6	8	25	9		2.87	3.04	
MIDDLE INCOME	2645	107	24	9	13	58	3		2.89	3.20	1
UPPER INCOME	1588	77	21	5	13	37		1	2.82	2.99	

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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/ 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/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2358										
ASIAN	38641	943				604		339	3.90	3.29	
BLACK OR AFRICAN AMERICAN	253648	9762	2292	964	930	4450	1074	52	2.95	3.17	350
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2001	173				173			3.64	3.64	
WHITE	856975	35429	11758	2292	4568	16249	562		2.71	2.91	
2 OR MORE MINORITY RACES	1330										
JOINT (WHITE/MINORITY RACE)	18085	458				458			3.38	3.59	
RACE NOT AVAILABLE 6/	171253	2536	1753	462	99	222			1.95	1.80	
ETHNICITY 7/											
HISPANIC OR LATINO	25520	808	127	203	127	351			2.77	2.90	
NOT HISPANIC OR LATINO	1145618	44175	12666	2987	5371	21248	1512	391	2.82	3.09	350
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	14776	424	358	66					1.97	1.94	
ETHNICITY NOT AVAILABLE 6/	158377	3894	2652	462	99	557	124		2.07	1.78	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	817739	33246	10374	2089	4441	15780	562		2.74	2.98	
OTHERS, INCLUDING HISPANIC	351139	12343	2777	1167	1057	5877	1074	391	3.01	3.25	350
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	22370	2952	716	68	566	1523	79		2.81	3.09	
50-79% OF MSA/MD MEDIAN	104081	4393	2257	913	486	737			2.17	1.98	
80-99% OF MSA/MD MEDIAN	76951	4438	1519	1160	894	865			2.36	2.10	
100-119% OF MSA/MD MEDIAN	65997	1252	825	203	224				2.05	1.88	
120% OR MORE OF MSA/MD MEDIAN	240696	9863	8228	755	335	247	298		1.86	1.70	
INCOME NOT AVAILABLE 6/	834196	26403	2258	619	3092	18784	1259	391	3.27	3.40	350
GENDER 19/											
MALE	347442	13294	2582	1933	1114	6993	672		2.88	3.20	
FEMALE	343913	15381	5281	1257	2181	5399	924	339	2.72	2.78	
JOINT (MALE/FEMALE)	556147	19348	7124	66	2302	9764	40	52	2.74	3.02	350
GENDER NOT AVAILABLE 6/	96789	1278	816	462					1.81	1.78	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	212940	10396	2914	501	1284	5697			2.81	3.17	
10-19% MINORITY	350646	12564	5181	612	534	6127	110		2.60	2.99	
20-49% MINORITY	444696	16337	5529	1641	2862	5891	75	339	2.67	2.68	
50-79% MINORITY	205523	5392	1047	357	417	2891	680		3.05	3.40	
80-100% MINORITY	130486	4612	1132	607	500	1550	771	52	2.91	3.01	350
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	40955	1709	593	163		524	377	52	2.93	3.20	
MODERATE INCOME	205370	6634	2097	469	915	2440	713		2.77	2.94	
MIDDLE INCOME	607879	19886	5828	1890	1877	9745	546		2.76	3.09	350
UPPER INCOME	490087	21072	7285	1196	2805	9447		339	2.72	2.97	

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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/								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	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	6										
ASIAN	36										
BLACK OR AFRICAN AMERICAN	632	7	7						1.71	1.73	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	12										
WHITE	2094	12	12						1.61	1.57	
2 OR MORE MINORITY RACES	8										
JOINT (WHITE/MINORITY RACE)	120	1	1						1.54	1.54	
RACE NOT AVAILABLE 6/	651										
ETHNICITY 7/											
HISPANIC OR LATINO	95										
NOT HISPANIC OR LATINO	2755	19	19						1.63	1.58	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	79	1	1						1.74	1.74	
ETHNICITY NOT AVAILABLE 6/	630										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1937	11	11						1.59	1.56	
OTHERS, INCLUDING HISPANIC	959	9	9						1.69	1.73	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	56	1	1						1.52	1.52	
50-79% OF MSA/MD MEDIAN	195	6	6						1.66	1.66	
80-99% OF MSA/MD MEDIAN	172	7	7						1.68	1.73	
100-119% OF MSA/MD MEDIAN	160	1	1						1.56	1.56	
120% OR MORE OF MSA/MD MEDIAN	785	5	5						1.60	1.56	
INCOME NOT AVAILABLE 6/	2191										
GENDER 19/											
MALE	1109	8	8						1.67	1.66	
FEMALE	303	2	2						1.67	1.67	
JOINT (MALE/FEMALE)	1780	10	10						1.61	1.56	
GENDER NOT AVAILABLE 6/	367										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	520	2	2						1.58	1.58	
10-19% MINORITY	960	3	3						1.62	1.57	
20-49% MINORITY	1294	6	6						1.63	1.57	
50-79% MINORITY	571	6	6						1.63	1.62	
80-100% MINORITY	214	3	3						1.71	1.73	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	59										
MODERATE INCOME	317	7	7						1.61	1.56	
MIDDLE INCOME	1603	5	5						1.66	1.58	
UPPER INCOME	1580	8	8						1.65	1.65	

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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/ 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/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1196										
ASIAN	12641										
BLACK OR AFRICAN AMERICAN	168013	1401	1401						1.71	1.73	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3603										
WHITE	657855	3185	3185						1.61	1.57	
2 OR MORE MINORITY RACES	2850										
JOINT (WHITE/MINORITY RACE)	40774	230	230						1.54	1.54	
RACE NOT AVAILABLE 6/	204314										
ETHNICITY 7/											
HISPANIC OR LATINO	28483										
NOT HISPANIC OR LATINO	838753	4501	4501						1.63	1.58	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	26440	315	315						1.74	1.74	
ETHNICITY NOT AVAILABLE 6/	197570										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	608784	2870	2870						1.60	1.56	
OTHERS, INCLUDING HISPANIC	274241	1946	1946						1.69	1.73	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	8862	75	75						1.52	1.52	
50-79% OF MSA/MD MEDIAN	39948	1182	1182						1.67	1.69	
80-99% OF MSA/MD MEDIAN	44774	1512	1512						1.68	1.74	
100-119% OF MSA/MD MEDIAN	44061	279	279						1.56	1.56	
120% OR MORE OF MSA/MD MEDIAN	298021	1768	1768						1.60	1.56	
INCOME NOT AVAILABLE 6/	655580										
GENDER 19/											
MALE	303545	1659	1659						1.67	1.69	
FEMALE	78210	271	271						1.73	1.81	
JOINT (MALE/FEMALE)	597064	2886	2886						1.61	1.56	
GENDER NOT AVAILABLE 6/	112427										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	182560	579	579						1.58	1.60	
10-19% MINORITY	310212	1030	1030						1.62	1.57	
20-49% MINORITY	399137	1140	1140						1.63	1.56	
50-79% MINORITY	157381	1508	1508						1.65	1.69	
80-100% MINORITY	41956	559	559						1.72	1.73	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	9406										
MODERATE INCOME	61314	1177	1177						1.62	1.56	
MIDDLE INCOME	445215	1046	1046						1.64	1.58	
UPPER INCOME	575311	2593	2593						1.64	1.60	

AGGREGATE TABLE 11 - 7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

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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/								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	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	69	1	1						1.50	1.50	
ASIAN	1670	6	5	1					1.65	1.57	
BLACK OR AFRICAN AMERICAN	3261	44	35	6	2	1			1.79	1.63	1
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	68	2		1		1			2.65	2.65	
WHITE	27863	122	97	12	4	8	1		1.88	1.67	1
2 OR MORE MINORITY RACES	19										
JOINT (WHITE/MINORITY RACE)	519	1	1						1.54	1.54	
RACE NOT AVAILABLE 6/	5432	21	21						1.67	1.67	
ETHNICITY 7/											
HISPANIC OR LATINO	491	5	4			1			1.88	1.62	
NOT HISPANIC OR LATINO	32523	168	135	17	6	9	1		1.85	1.65	2
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	413	3	2	1					1.91	1.81	
ETHNICITY NOT AVAILABLE 6/	5474	21	19	2					1.72	1.69	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	26664	116	93	11	4	7	1		1.87	1.66	1
OTHERS, INCLUDING HISPANIC	6415	60	47	8	2	3			1.81	1.62	1
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	3392	24	17	5		2			1.93	1.68	1
50-79% OF MSA/MD MEDIAN	7132	43	34	2	1	6			1.94	1.64	1
80-99% OF MSA/MD MEDIAN	5054	29	26	3					1.71	1.67	
100-119% OF MSA/MD MEDIAN	4569	22	15	5	1	1			1.84	1.71	
120% OR MORE OF MSA/MD MEDIAN	18404	74	64	5	3	1	1		1.79	1.65	
INCOME NOT AVAILABLE 6/	350	5	4		1				1.82	1.60	
GENDER 19/											
MALE	8642	52	43	4	2	3			1.82	1.64	
FEMALE	8180	54	44	6	1	3			1.82	1.69	1
JOINT (MALE/FEMALE)	18744	78	60	10	3	4	1		1.89	1.66	1
GENDER NOT AVAILABLE 6/	3335	13	13						1.65	1.65	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	8558	27	20	5		2			1.92	1.70	
10-19% MINORITY	11753	34	29	2	3				1.76	1.66	
20-49% MINORITY	12858	70	55	7		7	1		1.93	1.67	
50-79% MINORITY	3965	36	30	3	2	1			1.78	1.63	1
80-100% MINORITY	1767	30	26	3	1				1.70	1.62	1
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	604	19	15	2	1		1		1.96	1.66	
MODERATE INCOME	3315	51	40	7		4			1.85	1.70	1
MIDDLE INCOME	14564	80	66	7	3	4			1.82	1.63	1
UPPER INCOME	20418	47	39	4	2	2			1.80	1.68	

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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/ 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/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	14501	215	215						1.50	1.50	
ASIAN	490990	1642	1567	75					1.58	1.54	
BLACK OR AFRICAN AMERICAN	603593	7491	5950	1125	341	75			1.76	1.61	88
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	14137	407		342		65			2.31	2.16	
WHITE	6768379	36086	32658	1975	870	533	50		1.73	1.65	23
2 OR MORE MINORITY RACES	3532										
JOINT (WHITE/MINORITY RACE)	138552	136	136						1.54	1.54	
RACE NOT AVAILABLE 6/	1347706	4817	4817						1.67	1.67	
ETHNICITY 7/											
HISPANIC OR LATINO	107092	1143	1032			111			1.74	1.62	
NOT HISPANIC OR LATINO	7807701	44396	39807	2766	1211	562	50		1.72	1.61	111
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	113171	693	334	359					1.96	2.11	
ETHNICITY NOT AVAILABLE 6/	1353426	4562	4170	392					1.71	1.69	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	6483408	35036	31851	1843	870	422	50		1.72	1.65	23
OTHERS, INCLUDING HISPANIC	1462886	11142	9008	1542	341	251			1.75	1.60	88
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	431595	2305	1794	407		104			1.85	1.65	23
50-79% OF MSA/MD MEDIAN	1190326	5856	5154	221	77	404			1.78	1.61	88
80-99% OF MSA/MD MEDIAN	1004673	5833	5363	470					1.70	1.67	
100-119% OF MSA/MD MEDIAN	1012025	4187	3128	791	157	111			1.79	1.70	
120% OR MORE OF MSA/MD MEDIAN	5660604	31662	29072	1628	858	54	50		1.70	1.61	
INCOME NOT AVAILABLE 6/	82167	951	832		119				1.74	1.60	
GENDER 19/											
MALE	2035938	11726	10522	759	234	211			1.72	1.61	
FEMALE	1536950	11613	10720	494	184	215			1.74	1.73	88
JOINT (MALE/FEMALE)	4989656	24124	20770	2264	793	247	50		1.73	1.58	23
GENDER NOT AVAILABLE 6/	818846	3331	3331						1.65	1.65	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2271302	15188	13991	1074		123			1.70	1.68	
10-19% MINORITY	2940225	9655	8515	347	793				1.76	1.69	
20-49% MINORITY	3141840	14567	12864	1214		439	50		1.75	1.62	
50-79% MINORITY	787481	6682	5752	478	341	111			1.75	1.61	23
80-100% MINORITY	240542	4702	4221	404	77				1.65	1.58	88
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	75279	1892	1460	305	77		50		1.87	1.61	
MODERATE INCOME	474095	7379	6404	680		295			1.75	1.66	88
MIDDLE INCOME	2974753	18545	16106	1693	533	213			1.73	1.62	23
UPPER INCOME	5857263	22978	21373	839	601	165			1.71	1.65	

AGGREGATE TABLE 11 - 8: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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/								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	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN	9										
BLACK OR AFRICAN AMERICAN	20	4	1			1	2		5.63	5.87	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	309	18	7	6	1	1		3	4.83	4.18	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	8										
RACE NOT AVAILABLE 6/	78	2	2						3.66	3.66	
ETHNICITY 7/											
HISPANIC OR LATINO	3										
NOT HISPANIC OR LATINO	334	22	8	6	1	2	2	3	4.97	4.28	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4										
ETHNICITY NOT AVAILABLE 6/	85	2	2						3.76	3.76	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	295	17	6	6	1	1		3	4.88	4.27	
OTHERS, INCLUDING HISPANIC	45	4	1			1	2		5.63	5.87	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	15	1					1		6.84	6.84	
50-79% OF MSA/MD MEDIAN	59	1	1						3.87	3.87	
80-99% OF MSA/MD MEDIAN	54	4		1		2		1	6.17	5.37	
100-119% OF MSA/MD MEDIAN	42	4	2	1			1		4.45	4.03	
120% OR MORE OF MSA/MD MEDIAN	250	14	7	4	1			2	4.54	4.00	
INCOME NOT AVAILABLE 6/	6										
GENDER 19/											
MALE	80	5	2			1		2	6.08	5.13	
FEMALE	48	4	3				1		4.46	3.75	
JOINT (MALE/FEMALE)	241	15	5	6	1	1	1	1	4.57	4.27	
GENDER NOT AVAILABLE 6/	57										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	114	5	2	2		1			4.23	4.32	
10-19% MINORITY	136	8	1	4	1			2	5.35	4.28	
20-49% MINORITY	134	9	6			1	1	1	4.67	3.74	
50-79% MINORITY	29	1					1		6.84	6.84	
80-100% MINORITY	13	1	1						3.96	3.96	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	6										
MODERATE INCOME	32	1					1		6.12	6.12	
MIDDLE INCOME	146	9	3	2		1	1	2	5.53	4.28	
UPPER INCOME	242	14	7	4	1	1		1	4.35	4.00	

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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/ 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/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	212										
ASIAN	1104										
BLACK OR AFRICAN AMERICAN	982	135	22			47	66		5.84	5.61	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	25855	1166	460	603	29	17		57	4.26	4.09	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	980										
RACE NOT AVAILABLE 6/	6487	60	60						3.67	3.71	
ETHNICITY 7/											
HISPANIC OR LATINO	68										
NOT HISPANIC OR LATINO	28210	1158	339	603	29	64	66	57	4.48	4.09	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	504										
ETHNICITY NOT AVAILABLE 6/	6838	203	203						3.88	3.91	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	24782	986	280	603	29	17		57	4.32	4.09	
OTHERS, INCLUDING HISPANIC	3750	135	22			47	66		5.84	5.61	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	527	47					47		6.84	6.84	
50-79% OF MSA/MD MEDIAN	2841	50	50						3.87	3.87	
80-99% OF MSA/MD MEDIAN	3272	133		49		64		20	5.68	5.61	
100-119% OF MSA/MD MEDIAN	2943	174	56	99			19		4.20	4.09	
120% OR MORE OF MSA/MD MEDIAN	25684	957	436	455	29			37	4.15	4.09	
INCOME NOT AVAILABLE 6/	353										
GENDER 19/											
MALE	6201	91	34			17		40	6.29	5.13	
FEMALE	2719	169	122				47		4.56	3.87	
JOINT (MALE/FEMALE)	22068	1101	386	603	29	47	19	17	4.21	4.09	
GENDER NOT AVAILABLE 6/	4632										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	9783	251	88	146		17			4.17	4.32	
10-19% MINORITY	11436	546	23	457	29			37	4.47	4.09	
20-49% MINORITY	12648	495	409			47	19	20	4.20	3.91	
50-79% MINORITY	1404	47					47		6.84	6.84	
80-100% MINORITY	349	22	22						3.96	3.96	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	282										
MODERATE INCOME	1760	19					19		6.12	6.12	
MIDDLE INCOME	8864	343	68	144		47	47	37	5.15	4.28	
UPPER INCOME	24714	999	474	459	29	17		20	4.09	4.09	

AGGREGATE TABLE 11 - 9: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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/								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	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN	27										
BLACK OR AFRICAN AMERICAN	84	4	1	2		1			2.36	2.14	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND		1						1	6.63	6.63	
WHITE	982	21	8	3	2	3		5	3.18	2.35	
2 OR MORE MINORITY RACES	2										
JOINT (WHITE/MINORITY RACE)	17										
RACE NOT AVAILABLE 6/	186	4	4						1.75	1.74	
ETHNICITY 7/											
HISPANIC OR LATINO	7	1				1			3.92	3.92	
NOT HISPANIC OR LATINO	1079	25	9	5	2	3		6	3.16	2.22	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11										
ETHNICITY NOT AVAILABLE 6/	203	4	4						1.75	1.74	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	946	20	8	3	2	2		5	3.14	2.29	
OTHERS, INCLUDING HISPANIC	148	6	1	2		2		1	3.33	2.90	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	107	9	2	2	1	1		3	3.77	2.76	
50-79% OF MSA/MD MEDIAN	277	6	3		1	1		1	2.82	2.33	
80-99% OF MSA/MD MEDIAN	177	1	1						1.53	1.53	
100-119% OF MSA/MD MEDIAN	156	4	2					2	3.80	3.43	
120% OR MORE OF MSA/MD MEDIAN	527	10	5	3		2			2.23	2.01	
INCOME NOT AVAILABLE 6/	56										
GENDER 19/											
MALE	220	3	2			1			2.34	1.58	
FEMALE	286	11	2	3	2	1		3	3.49	2.76	
JOINT (MALE/FEMALE)	684	13	6	2		2		3	3.03	2.14	
GENDER NOT AVAILABLE 6/	110	3	3						1.69	1.73	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	374	11	6			2		3	3.20	1.99	
10-19% MINORITY	401	12	5	5		1		1	2.49	2.09	
20-49% MINORITY	358	3	1		2				2.40	2.76	
50-79% MINORITY	103	3	1					2	4.63	6.19	
80-100% MINORITY	64	1				1			3.65	3.65	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	40	3				1		2	5.34	6.19	
MODERATE INCOME	100	1	1						1.51	1.51	
MIDDLE INCOME	465	11	5	1	1	1		3	3.14	2.35	
UPPER INCOME	695	15	7	4	1	2		1	2.52	2.05	

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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/ 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/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	365										
ASIAN	5201										
BLACK OR AFRICAN AMERICAN	10835	223	88	125		10			1.96	2.13	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND		30						30	6.63	6.63	
WHITE	190216	2001	1159	164	65	395		218	2.55	1.64	
2 OR MORE MINORITY RACES	530										
JOINT (WHITE/MINORITY RACE)	3114										
RACE NOT AVAILABLE 6/	43327	556	556						1.85	1.92	
ETHNICITY 7/											
HISPANIC OR LATINO	899	50				50			3.92	3.92	
NOT HISPANIC OR LATINO	203152	2204	1247	289	65	355		248	2.52	1.64	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2950										
ETHNICITY NOT AVAILABLE 6/	46587	556	556						1.85	1.92	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	182832	1951	1159	164	65	345		218	2.52	1.64	
OTHERS, INCLUDING HISPANIC	23619	303	88	125		60		30	2.74	2.14	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	8841	311	36	95	50	50		80	3.62	2.76	
50-79% OF MSA/MD MEDIAN	37051	366	313		15	10		28	2.03	1.58	
80-99% OF MSA/MD MEDIAN	27924	149	149						1.53	1.53	
100-119% OF MSA/MD MEDIAN	27012	495	355					140	2.92	1.64	
120% OR MORE OF MSA/MD MEDIAN	139851	1489	950	194		345			2.17	1.92	
INCOME NOT AVAILABLE 6/	12909										
GENDER 19/											
MALE	40076	299	249			50			1.95	1.58	
FEMALE	42051	374	108	111	65	10		80	3.07	2.35	
JOINT (MALE/FEMALE)	144230	1956	1265	178		345		168	2.42	1.92	
GENDER NOT AVAILABLE 6/	27231	181	181						1.70	1.73	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	82209	1513	1060			345		108	2.41	1.92	
10-19% MINORITY	78002	935	506	289		50		90	2.39	1.74	
20-49% MINORITY	70501	214	149		65				1.91	1.53	
50-79% MINORITY	15232	138	88					50	3.21	1.51	
80-100% MINORITY	7644	10				10			3.65	3.65	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	4426	60				10		50	5.77	6.19	
MODERATE INCOME	11312	88	88						1.51	1.51	
MIDDLE INCOME	75578	998	730	60	50	50		108	2.27	1.64	
UPPER INCOME	162272	1664	985	229	15	345		90	2.42	1.92	

AGGREGATE TABLE 11 - 10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

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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/								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	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1										
ASIAN	14										
BLACK OR AFRICAN AMERICAN	42	7	3			1	2	1	5.59	5.12	1
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	365	48	14	8	10	11	3	2	4.76	4.58	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	11	4	1	1	2				4.40	4.46	
RACE NOT AVAILABLE 6/	109	15	7	2	1	5			4.42	4.13	
ETHNICITY 7/											
HISPANIC OR LATINO	6	1	1						3.98	3.98	
NOT HISPANIC OR LATINO	414	57	17	9	12	11	5	3	4.83	4.58	1
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	2	1			1			4.81	4.81	
ETHNICITY NOT AVAILABLE 6/	117	14	6	2	1	5			4.47	4.16	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	346	47	14	8	10	10	3	2	4.74	4.58	
OTHERS, INCLUDING HISPANIC	78	14	6	1	2	2	2	1	5.02	4.46	1
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	27	2				1	1		6.00	6.00	
50-79% OF MSA/MD MEDIAN	80	4		1		1	1	1	5.80	5.59	
80-99% OF MSA/MD MEDIAN	63	9	3	1	1	3		1	5.14	4.59	1
100-119% OF MSA/MD MEDIAN	63	10	5	1	1	2	1		4.51	4.05	
120% OR MORE OF MSA/MD MEDIAN	308	48	17	8	10	10	2	1	4.59	4.48	
INCOME NOT AVAILABLE 6/	1	1			1				4.73	4.73	
GENDER 19/											
MALE	107	17	5	3	2	4	1	2	5.15	4.61	1
FEMALE	91	13	5	1	2	2	3		4.76	4.52	
JOINT (MALE/FEMALE)	271	35	13	5	8	7	1	1	4.59	4.47	
GENDER NOT AVAILABLE 6/	73	9	2	2	1	4			4.59	4.60	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	153	22	6	6	2	6	2		4.77	4.48	
10-19% MINORITY	164	21	7	3	7	2	1	1	4.53	4.58	
20-49% MINORITY	156	19	6	1	3	7		2	5.07	4.81	1
50-79% MINORITY	49	10	5	1	1	1	2		4.62	4.13	
80-100% MINORITY	20	2	1			1			4.37	4.37	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	9										
MODERATE INCOME	39	6	3			1	2		4.82	4.54	
MIDDLE INCOME	205	25	6	4	6	5	2	2	4.99	4.61	1
UPPER INCOME	289	43	16	7	7	11	1	1	4.60	4.47	

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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/ 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/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	75										
ASIAN	530										
BLACK OR AFRICAN AMERICAN	1525	186	96			34	36	20	5.14	3.92	20
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	15169	1914	578	279	520	393	96	48	4.64	4.59	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	499	158	40	28	90				4.43	4.58	
RACE NOT AVAILABLE 6/	4806	705	312	80	12	301			4.48	4.18	
ETHNICITY 7/											
HISPANIC OR LATINO	325	90	90						3.98	3.98	
NOT HISPANIC OR LATINO	16833	2219	695	307	610	407	132	68	4.66	4.58	20
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	407	64	44			20			4.42	3.77	
ETHNICITY NOT AVAILABLE 6/	5039	590	197	80	12	301			4.60	5.09	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	14061	1894	578	279	520	373	96	48	4.63	4.58	
OTHERS, INCLUDING HISPANIC	3326	498	270	28	90	54	36	20	4.61	3.98	20
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	710	55				35	20		5.96	5.86	
50-79% OF MSA/MD MEDIAN	2200	94		10		22	34	28	6.21	6.12	
80-99% OF MSA/MD MEDIAN	2055	234	71	39	27	77		20	5.00	4.59	20
100-119% OF MSA/MD MEDIAN	1921	486	229	40	12	185	20		4.50	4.12	
120% OR MORE OF MSA/MD MEDIAN	15668	2034	726	298	523	409	58	20	4.50	4.49	
INCOME NOT AVAILABLE 6/	50	60			60				4.73	4.73	
GENDER 19/											
MALE	4132	628	221	70	199	74	16	48	4.82	4.61	20
FEMALE	2970	454	194	50	67	69	74		4.57	4.10	
JOINT (MALE/FEMALE)	12353	1453	561	187	344	299	42	20	4.50	4.47	
GENDER NOT AVAILABLE 6/	3149	428	50	80	12	286			4.80	5.09	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	6489	894	327	267	95	143	62		4.52	4.18	
10-19% MINORITY	7834	751	256	72	228	141	34	20	4.55	4.58	
20-49% MINORITY	6018	901	234	20	239	360		48	4.86	4.81	20
50-79% MINORITY	1619	316	142	28	60	50	36		4.60	4.34	
80-100% MINORITY	644	101	67			34			4.12	3.62	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	267										
MODERATE INCOME	1000	232	162			34	36		4.34	3.79	
MIDDLE INCOME	8115	1059	282	122	289	272	54	40	4.77	4.61	20
UPPER INCOME	13222	1672	582	265	333	422	42	28	4.57	4.49	

AGGREGATE TABLE 12-1: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

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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	4	168			1	59	3	109				
ASIAN	5	263	1	66	1	45	2	77	1	75		
BLACK OR AFRICAN AMERICAN	41	3112	7	289	8	527	25	2213	1	83		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	73			1	59	1	14				
WHITE	356	16717	92	4399	75	3259	180	8173	8	846	1	40
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	116	1	30			2	70	1	16		
RACE NOT AVAILABLE 6/	35	1544	5	251	6	279	22	972	1	41	1	1
ETHNICITY 7/												
HISPANIC OR LATINO	31	1432	6	327	11	516	14	589				
NOT HISPANIC OR LATINO	331	16409	89	4226	59	2549	173	8699	9	895	1	40
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	168			1	44	3	124				
ETHNICITY NOT AVAILABLE 6/	81	3984	11	482	21	1119	45	2216	3	166	1	1
MINORITY STATUS 8/												
WHITE NON-HISPANIC	286	13388	80	3841	53	2219	145	6492	7	796	1	40
OTHERS, INCLUDING HISPANIC	88	5219	15	712	22	1191	48	3142	3	174		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	185	7231	35	1213	31	1151	116	4776	3	91		
50-79% OF MSA/MD MEDIAN	150	7535	34	1708	38	1769	74	3811	4	247		
80-99% OF MSA/MD MEDIAN	57	3263	19	961	15	814	20	999	2	449	1	40
100-119% OF MSA/MD MEDIAN	24	1393	7	407	5	264	12	722				
120% OR MORE OF MSA/MD MEDIAN	29	2489	11	746	3	230	13	1320	2	193		
INCOME NOT AVAILABLE 6/	2	82							1	81	1	1
GENDER 19/												
MALE	133	6494	35	1618	34	1504	57	2640	7	732		
FEMALE	150	6633	24	1147	35	1459	89	3948	1	39	1	40
JOINT (MALE/FEMALE)	145	7868	42	2019	21	1160	79	4440	3	249		
GENDER NOT AVAILABLE 6/	19	998	5	251	2	105	10	600	1	41	1	1
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	72	3022	20	913	13	531	38	1528	1	50		
10-19% MINORITY	71	3840	15	736	9	348	44	2575	3	181		
20-49% MINORITY	214	10485	50	2237	52	2505	106	5198	4	504	2	41
50-79% MINORITY	87	4551	20	1133	18	844	46	2289	3	285		
80-100% MINORITY	3	95	1	16			1	38	1	41		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	13	416	4	76	1	51	7	273	1	16		
MODERATE INCOME	47	1646	7	222	7	252	30	1031	3	141		
MIDDLE INCOME	325	16470	86	4287	74	3543	157	7721	7	879	1	40
UPPER INCOME	62	3461	9	450	10	382	41	2603	1	25	1	1

AGGREGATE TABLE 12 - 2: PRICING INFORMATION FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

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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/								
			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	MEAN	MEDIAN
	#	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1										
BLACK OR AFRICAN AMERICAN	4	3				1	1	1		4.48	4.55
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	17	75	3	3	4	16	16	14	19	5.10	4.72
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	1	4					1	3		5.17	5.26
ETHNICITY 7/											
HISPANIC OR LATINO		6	1			2	1		2	4.38	4.01
NOT HISPANIC OR LATINO	20	69	2	3	4	15	16	14	15	5.04	4.68
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	4	7					1	4	2	6.06	5.40
MINORITY STATUS 8/											
WHITE NON-HISPANIC	14	66	2	3	4	14	15	13	15	5.06	4.70
OTHERS, INCLUDING HISPANIC	6	9	1			3	2	1	2	4.41	4.30
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	10	25	1	2	3	7	2	5	5	4.59	3.99
50-79% OF MSA/MD MEDIAN	4	30	1		1	5	8	7	8	5.10	4.95
80-99% OF MSA/MD MEDIAN	5	14				1	6	4	3	6.35	5.15
100-119% OF MSA/MD MEDIAN		7				4		1	2	4.89	3.75
120% OR MORE OF MSA/MD MEDIAN	5	6	1	1			2	1	1	4.23	4.56
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	7	28	1	3	1	5	7	5	6	4.91	4.74
FEMALE	4	20			2	5	3	5	5	4.98	4.81
JOINT (MALE/FEMALE)	12	30	2		1	7	7	5	8	5.29	4.64
GENDER NOT AVAILABLE 6/	1	4					1	3		5.17	5.26
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5	15					4	7	4	5.60	5.40
10-19% MINORITY	5	10	1		2	1		3	3	5.02	5.22
20-49% MINORITY	9	41	1	2	2	9	10	6	11	5.34	4.72
50-79% MINORITY	5	15	1	1		6	4	2	1	4.01	3.99
80-100% MINORITY		1				1				3.12	3.12
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1	3				1			2	5.41	6.20
MODERATE INCOME	4	3					1	2		5.10	5.07
MIDDLE INCOME	17	69	1	3	4	14	17	14	16	5.13	4.75
UPPER INCOME	2	7	2			2		2	1	4.39	3.99

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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/								
			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	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	66										
BLACK OR AFRICAN AMERICAN	211	78				18	29	31		4.72	4.55
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	886	3513	205	123	171	867	882	556	709	4.74	4.46
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	30										
RACE NOT AVAILABLE 6/	10	241					40	201		5.23	5.39
ETHNICITY 7/											
HISPANIC OR LATINO		327	64			104	59		100	4.29	3.72
NOT HISPANIC OR LATINO	1093	3133	141	123	171	781	852	555	510	4.69	4.46
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	110	372					40	233	99	5.90	5.40
MINORITY STATUS 8/											
WHITE NON-HISPANIC	786	3055	141	123	171	763	823	524	510	4.69	4.46
OTHERS, INCLUDING HISPANIC	307	405	64			122	88	31	100	4.37	4.30
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	350	863	64	61	120	323	81	89	125	4.08	3.68
50-79% OF MSA/MD MEDIAN	227	1481	41		51	232	394	415	348	5.01	5.00
80-99% OF MSA/MD MEDIAN	284	677				60	363	159	95	5.77	4.97
100-119% OF MSA/MD MEDIAN		407				270		62	75	4.49	3.71
120% OR MORE OF MSA/MD MEDIAN	342	404	100	62			113	63	66	4.01	4.40
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	351	1267	64	123	60	243	381	195	201	4.64	4.46
FEMALE	241	906			79	277	158	140	252	4.79	4.40
JOINT (MALE/FEMALE)	601	1418	141		32	365	372	252	256	4.80	4.46
GENDER NOT AVAILABLE 6/	10	241					40	201		5.23	5.39
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	200	713					177	370	166	5.46	5.39
10-19% MINORITY	248	488	100		88	46		135	119	4.43	5.19
20-49% MINORITY	430	1807	64	93	83	492	454	233	388	4.93	4.46
50-79% MINORITY	325	808	41	30		331	320	50	36	4.06	4.28
80-100% MINORITY		16				16				3.12	3.12
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	30	46				16			30	5.34	6.20
MODERATE INCOME	119	103					43	60		5.02	5.07
MIDDLE INCOME	961	3326	64	123	171	765	908	631	664	4.88	4.68
UPPER INCOME	93	357	141			104		97	15	3.60	3.68

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	22049	533	71181	932	2359	1599	5783
FHA	9184	3	12225	2	98	83	9
VA	3724		6393	1	56		
FSA/RHS	461		29				
LOANS ORIGINATED							
CONVENTIONAL	16459	292	43707	459	1429	623	1980
FHA	6574		6282		43	25	1
VA	2827		3774		24		
FSA/RHS	347		14				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	971	40	3876	42	102	53	863
FHA	309		828		5	18	
VA	133		371		1		
FSA/RHS	14		2				
APPLICATIONS DENIED							
CONVENTIONAL	1846	123	12352	307	533	757	2843
FHA	1138	2	2349		30	30	7
VA	415		1158		18		
FSA/RHS	47		6				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2262	63	7343	88	200	120	74
FHA	965	1	1786	2	19	10	1
VA	302		744	1	10		
FSA/RHS	42		6				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	511	15	3903	36	95	46	23
FHA	198		980		1		
VA	47		346		3		
FSA/RHS	11		1				

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	591	1	NA	NA	NA	NA	NA
FHA	129		NA	NA	NA	NA	NA
VA	188		NA	NA	NA	NA	NA
FSA/RHS	6		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	12467	78	35619	27	667	27	
FHA	6151		6039		41		
VA	2571		3535		20		
FSA/RHS	331		14				

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	460		90		4	7	71
FHA	10		11				
VA			2				
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	110		24		2	2	21
FHA	3		4				
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	97		10				3
FHA	2		2				
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	239		49		2	2	47
FHA	4		1				
VA			2				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	12		6				
FHA	1		2				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2		1			3	
FHA			2				
VA							
FSA/RHS							

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	9		2				
FHA	3		4				
VA							
FSA/RHS							

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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	94	1	117	2	17	2	2
FHA			5		1		
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	56	1	79	1	13	2	1
FHA			5		1		
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	11		5		1		
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	11		15	1	3		1
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	16		16				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			2				
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	10	1	23	1	2	1	
FHA			5		1		
VA							
FSA/RHS							

AGGREGATE SUMMARY TABLE A4: DISPOSITION OF PREAPPROVALS FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2013

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	$000's	#	$000's	#	$000's
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN INDIAN/ALASKA NATIVE	1	72	NA	NA	NA	NA
ASIAN	41	13531	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	57	14867	NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND			NA	NA	NA	NA
WHITE	355	107051	NA	NA	NA	NA
2 OR MORE MINORITY RACES	2	319	NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	14	4604	NA	NA	NA	NA
RACE NOT AVAILABLE 6/	121	38886	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO	16	4291	NA	NA	NA	NA
NOT HISPANIC OR LATINO	462	138589	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	2925	NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	105	33525	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	336	101010	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	134	39103	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	25	3498	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	114	22082	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	78	18222	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	82	22500	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	288	111415	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	4	1613	NA	NA	NA	NA
GENDER 19/						
MALE	156	43883	NA	NA	NA	NA
FEMALE	114	25623	NA	NA	NA	NA
JOINT (MALE/FEMALE)	264	92316	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	57	17508	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	89	33198	NA	NA	NA	NA
10-19% MINORITY	205	63076	NA	NA	NA	NA
20-49% MINORITY	216	64498	NA	NA	NA	NA
50-79% MINORITY	62	16091	NA	NA	NA	NA
80-100% MINORITY	19	2467	NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME	13	1732	NA	NA	NA	NA
MODERATE INCOME	59	10150	NA	NA	NA	NA
MIDDLE INCOME	212	56572	NA	NA	NA	NA
UPPER INCOME	307	110876	NA	NA	NA	NA

MSA/MD: 12580 - BALTIMORE-TOWSON, MD

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/	14599	267	38901	426	1300	542	NA
PRICING REPORTED	127	20	197	24	30	74	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.90	4.27	1.83	4.87	2.99	4.75	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.77	4.20	1.66	4.18	2.14	4.55	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA	2			1	NA
NOT HOEPA LOAN	NA	NA	39096	450	1330	615	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	24		14		2	2	NA
PRICING REPORTED	82		9				NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.08		3.83				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.78		3.13				NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	23		2	2	NA

City of Annapolis, MD

Meeting with Anne Arundel County Office, Legal Aid Bureau, Inc.

Tuesday, November 18th, 2014 @ 10:00 am

In Attendance:

Jon Haglund	*Consultant*
Anita Bailey	*Anne Arundel County Office, Legal Aid Bureau, Inc.*
Amy Siegel	*Anne Arundel County Office, Legal Aid Bureau, Inc.*
Margaret Leonard	*Anne Arundel County Office, Legal Aid Bureau, Inc.*
Kathleen Hughes	*Anne Arundel County Office, Legal Aid Bureau, Inc.*
Lisa Sarro	*Anne Arundel County Office, Legal Aid Bureau, Inc.*

- The majority of housing is subsidized for the low/mod population.
- There is a lack of mid-range housing.
- When someone loses subsidized housing, they often leave and Annapolis. There are many Fair Housing cases associated with this.
- The City of Annapolis is segregated. There is no inclusionary zoning.
- The Housing Authority of the City of Annapolis (HACA) is redeveloping areas and zoning issues have come up.
- The HACA has asked for a density increase to make housing more economically feasible.
- They are creating a hybrid financing project that will serve low to mixed incomes. This is squeezing low-income renters.
- Racial discrimination is an issue in terms of neighborhood turnover.
- The traditionally African American neighborhoods have changed. Lower income individuals have left. There is a disconnect with landlords. Many landlords don't follow regulations and are kicking out low/mod renters.
- Clay Street has become mixed income, but is still below moderate income levels.
- Clay Street is changing with the revitalization of the two oldest public-housing complexes, College Creek Terrace and Obery Court. The structures were torn down and rebuilt by a private developer. Some housing was lost with the revitalization project and some are afraid the housing units will eventually cease their connection with the housing authority and shift from federally subsidized public housing to "affordable housing," which would take on tenants with slightly higher incomes.
- The displaced population moved to other public housing units outside of the "scenic historic district".
- Things have gotten worse with more private/public developments. Private developers are unknowledgeable. They need to have knowledge of compliance.
- Most developers are from outside of the state.
- The HACA has reached out to Legal Aid for advice and help with 5 year plans. They have been receptive.

- Much of the population is not aware of the Fair Housing Act. For example, tenant based vouchers have an income protection provision. This should be promoted. There is a lack of knowledge in the community.
- The City's Human Relations Commission needs to communicate and do outreach to let the community know that they are there. More interaction with the community could make them more powerful.
- Legal Aid clients are below 125% of poverty level and 50% of Maryland median income.
- Reasonable accommodations are a problem with domestic violence victims, and those with mental illnesses.
- There is a lot of concentration of poverty in the City.
- Reasonable accommodations for the disabled is understood, but there are other groups that are not. Many management companies don't know enough about reasonable accommodations regulations. Unit transfers are a huge barrier.
- There is a need for more homeless shelters in the City of Annapolis.
- Often, if one thing goes wrong for the working poor, everything falls apart.
- Public transportation is an issue in the City.
- Bloomsbury Square was relocated for legislative expansion. Parking was an issue and no parking waiver was given. Wards have different parking rates.

City of Annapolis, MD

Meeting with the Housing Authority of the City of Annapolis

Tuesday, March 17th, 2015 at 11:00 am

In Attendance:

Jon Haglund	*Consultant*
Vincent O. Leggett	*Executive Director*

- Zero bedrooms are difficult to acquire at the Morris Blum Senior Apartments.
- There is a need for more ADA housing units. There is a need for wheelchair accessibility. Section 504 requires that a minimum of five percent (5%) of the total dwelling units or at least one unit in a multi-family housing project, whichever is greater, shall be made accessible for persons with mobility impairments. An additional two percent (2%) of the units (but not less than one unit) in such a project shall be accessible for persons with hearing or vision impairments. The demand exceeds the 5% and 2%.
- Door frames need to be expanded. Showers need to be made accessible. Sidewalks need to be made wheelchair accessible, as well.
- The Housing Authority of the City of Annapolis has 790 vouchers. The number used to be 1,104 according to PIC reporting.
- HACA supports Resident Opportunities and Self Sufficiency (ROSS) and Family Self Sufficiency (FSS) grants
- There is a need for residence councils to promote self-sufficiency.
- There is a need to hire a service coordinator.
- One of three ROSS funded housing units are HACA controlled; the other is a senior facility; and one is home to Robinwood Family Practice.
- There is a need to ease management with limited services and a community building.
- There is a need for child care programs.
- There is a need for better transportation services. Jobs are not accessible. Training is not accessible.
- There is a need for drug and alcohol programs first. Then programs for poverty, depression, and substance abuse.
- There is a need for a congregate program at public housing, which would include meals, cleaning, and services.
- There is a need for senior services.
- There is a need to refine the home concept.
- Portability is not a systematic issue.
- There is a health clinic in the Morris Blum senior high rise. It is sponsored by the local hospital, Anne Arundel Medical Center. They staff a full time physician, case manager, and RN.
- The rest of the public housing units are one family sites – the majority is family.
- There is an increasing need for handicapped housing – both physical and mental.
- They are working with behavioral health issues by teaming up with Pathways, and mental health issues by teaming up with Arundel Lodge.
- They want to look to partner with other agencies.
- They are providing services for substances, stress, and mental health.

- There is a need to manage public health with individual rights.
- There is a chronic issue with those that are not a match for public housing; those that leave end up homeless, in shelters, living in cars, on couches, or with family and friends.
- There is a need to make land available for affordable housing development. Habitat for Humanity is a good example of this.
- The City, Habitat for Humanity, and HACA did a project together on Clay Street.
- The future is looking good or public private partnership for the City's affordable housing needs.
- Residents and City residents, some administrations did not recognize the citizenship /ownership of the residents. This can be under pressure. There is a need to keep communication open. Public housing residents are residents of the City and should receive the same rights and protections.
- There is a need for recreation facilities and programs, youth services, and public safety.
- Problems have been pushed to the side.

City of Annapolis, MD

Meeting with the City Manager

Tuesday, November 18th, 2014 @ 11:30 am

In Attendance:

Jon Haglund	*Consultant*
Thomas Andrews	*City Manager*

- Thomas Andrews was recently appointed to serve as the City Manager of Annapolis. He came from Atlanta.
- There is a lack of workforce housing in the City of Annapolis. It is very expensive to live in Annapolis.
- The City has a range of housing needs. For a small City, there are a spectrum of issues.
- There is inclusionary zoning on the books. The properties are small and priced over $200,000. Some have yet to sell.
- Saturation and concentration is coming from the County to Annapolis.
- There is a density bonus, but it can't be used. This needs to be discussed with the planning department.
- Lately, there have been some crime issues tied to public housing units. There is a need to determine how to address the problem.
- Public housing in centered in an up-and-coming area of the City. Many concerns have been raised from community members, as a result.
- There is a need to look at acceptance list issues.
- Public housing has paid for their own police force in the past.
- Safety and emergency response times are always high priorities and the City has scored well in these categories according to citizen survey results.
- The County handles social services for the City. They rely heavily on the County to provide services like, the Health Department and clinics.
- There are no methadone clinics in the City. Police carry Narcan for overdoses. Heroin is a big problem.
- The Lighthouse Shelter is a new facility. They are working on a new intake system.
- There is a need to develop a plan to deal with homeless substance abusers. Not many facilities accept substance abuse homeless.
- There are only little pockets of blight throughout the City. Not a major issue.
- The Economic Development Department has changed and started anew. It is now housed in the City Manager's office. They are reestablishing the Economic Development Department in planning and zoning.
- The ED Department is working with the County and wants to work with the Planning and Zoning Department, as well. The County provides money and strong advertising.
- The City of Annapolis is the capital City of the State of Maryland. It offers unique features, water, and history.

- There are many redevelopment opportunities in Annapolis. Annapolis can support office growth. There are many opportunities from government contracts. Annapolis is also easily accessible to Baltimore and Washington D.C.
- The major priorities for the City of Annapolis are environmental, community development, and economic development.

City of Annapolis, MD

Meeting with the Human Relations Commission

Tuesday, November 18th, 2014 @ 12:30 pm

In Attendance:

Jon Haglund	*Consultant*
Mike Keller	*Chair*

- One major responsibility of the Human Relations Commission is to enforce the Fair Housing Ordinance.
- Most of the fair housing complaints have been found implausible and have been resolved through mediation.
- All commissioners are trained mediators.
- There was one fair housing case that went to trial, but the plaintiff was said to have not taken the necessary steps to prove her case. The case was not appealed.
- Most the fair housing complaints over the last couple of years have been about lawful income. They have received many complaints. There were four cases: discrimination was determined in two cases and not in the other two.
- Realtors in the area have been updated and informed of fair housing laws.
- The City has not received any complaints for income in the last year.
- The Maryland General Assembly added a new protected class – transgender. This should also be added to the Annapolis Fair Housing Law.
- Baltimore Neighborhoods Inc. used CDBG funds for a questions hotline. BNI requires funding to continue. The hotline serves Annapolis.
- Landlords are becoming more familiar with fair housing laws and are getting better.
- A large number of brochures are distributed to Public Housing residents, seniors, libraries, churches, and community centers.
- On a yearly basis, the City needs to get the word out about information and assistance. They should pass out brochures and organize speaking engagements.

City of Annapolis, MD

Group Meeting

Tuesday, November 18th, 2014 @ 1:30 pm

Fair Housing Needs

- There is a need for fair housing education.
- There is a need to reach out to other organizations to determine how they handle fair housing complaints.
- There is a need to eliminate the stigma associated with fair housing.
- There is a need to make the cost of accommodations more affordable.

Housing Needs

- HCV has a limited supply of affordable housing.
- Many people are relocating to Brooklyn Park or Glen Burnie.
- There is a need for more self-sufficiency programs. They would like to see this used more.
- Public housing is too concentrated in the City.
- The Housing Authority is overextended.
- There is a need for permanent and supportive housing.
- There is a need to break the cycle of poverty
- NIMBY – People are organizing to prevent unwanted development of hosing.
- Rents in the City are high.
- There is no space to build.
- Construction costs are high.
- There is a need for more money for housing.
- Capital costs are onerous. Fees should be waived for affordable housing.
- How do you provide more with less taxes?
- Many families are looking for affordable rentals.

Homeless Needs

- There is a need for homeless outreach.
- There is a need for money to support homeless prevention.
- Eviction notices are given as rent increases.
- Long-term homelessness is increasing.
- There is a need for a homeless day center in the City.
- There is an invisible homeless population living in motels, doubled-up, or couch-surfing. The school board keeps numbers on this, but the Federal government does not.
- Some families in Annapolis are displaced. For example, some families are living in Fort Meade and transporting students to school in Annapolis.
- Dry shelters are an issue.
- There is a need for more mental health treatment.

Community Development

- There are many substance abuse and mental health issues in the City of Annapolis that span generations.
- There is a need for more youth programs in the City. Currently, the youth must travel to Baltimore for a lot of youth programming.
- There is a need for a day center in Annapolis that offers both clinical and non-clinical services.
- There is a need for more community centers in a non-clinical setting.
- The community centers should be accessible to everyone.
- There is a need for facilities to support those living in public housing.

Economic Development

- There is a need for better public transportation.
- There is a need for workforce development programs focusing on the Navy, the hospital, and service industries.
- The Youth Health Works program is an ongoing program that supports low income youth between the ages of 17 and 21 who have dropped out of school and are looking for permanent employment in a health care setting. Programs like this need to be expanded.
- There is a need to expand and add more job training services in Annapolis.
- Students are falling through the cracks. The City needs to help them by providing services and developing skills.

The City of ANNAPOLIS Maryland

City of Annapolis, MD FY 2016-2020 Five-Year Consolidated Plan,
FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice
Group Meeting, Tuesday, November 18, 2014, P&Z Conference Room, 145 Gorman Street, 1:30 PM

Name	Organization	Phone Number	Email Address
Boston, Louis J. Rev.	First Baptist Church	410 268 5532	fbc31@verizon.net
Denise Smith	Bowman Community Development Corp.	410-268-8987	bcdc6163@aol.com
Mike Drummond	Arundel Lodge	443-435-5923	mdrummond@arundellodge.org
Michael Keller	Annapolis Human Relations Commission	410-263-7409	mjkeller@att.net
Pam Brown	AACPYF	410 222 7423	SRBrown@aaccpyf.org
MIKE POSKO	HABITAT FOR HUMANITY	443.463.0768	MPOSKO@HABITATCHESAPEAKE.ORG
CHRIS PONTON	A.A. County Social Services	410-269-4460	chris.ponton@maryland.gov
Justin Bieler	AACO Social Services	410.269.4749	justin.bieler@maryland.gov
Charlotte Fawley	Sojourner-Douglass College	410-956-7051	CRFINC17@Verizon.Net
Sheryl Menendez		410-760-1044	Smenendez@lotwfamily.com

City of Annapolis, MD

Meeting with the Police Department

Tuesday, March 17th, 2015 at 2:00 pm

In Attendance:

Jon Haglund	*Consultant*
Beth Brush	*Project Planner*
Kathy Koch	*Anne Arundel County Community Development Corp*

- The CoC is run by Anne Arundel County.
- The CoC signs off on the City's Emergency Solutions Grant certification. Programs are not competing between the City and County but complimentary.
- The CoC consists of the Anne Arundel and Annapolis Coalition to End Homelessness – "Homeless Coalition".
- Anne Arundel County is the SuperNOFA grantee.
- Arundel Community Development Services (ACDS) is hired by the County.
- The Homeless Coalition created a more formal approach. The board is elected and represents the coalition.
- The Board of Directors of the Homeless Coalition meets once a month in the City.
- The Coalition is larger and includes the DSS, mental health agencies, schools, churches, and homeless agencies
- The goals are on page seven of the County's Con Plan.
- The AI includes group home zoning.
- The homeless are often ignored and forgotten.
- There is a need to address public housing residents as communities.
- There is a need for a drop-in center for the homeless.
- Timothy House and Timothy Gardens need rehabilitated.
- There is a need to serve people as they enter, particularly unmarried families.
- The youth are not showing up in shelters, but the school system says the numbers are rising. They are most likely couch-surfing and staying with friends. The definitions are probably different.
- The City is dealing more with stabilization of affordable housing. The plan is to support and keep the existing supply in places like Timothy House, Timothy Gardens and Woodside Gardens.
- The Baltimore Regional Housing Plan and Fair Housing Equity Assessment is an opportunity collaborative for the Baltimore region.

- Gun violence usually take place near public housing, but there have been very few incidents.
- Most of the trouble in the City is coming from outsiders.
- The Fire Department has a strong relationship with the Police Department.
- The Hispanic community is increasing. There has been a noticeable housing shift and language barriers are an issue.
- The Fire Department carries cards with basic information in Spanish.
- There are some issues with overcrowding and unsafe properties.
- The Fire Department attends events and took a Spanish CPR course.
- The Department is reaching out to the community by distributing fire prevention information in Spanish.
- One of the Fire Department's annual goals is to continue community outreach to the Hispanic population.
- The Fire Department attends events in force.

City of Annapolis, MD

Meeting with the Small/Minority Business Enterprise

Tuesday, November 18th, 2014 @ 2:30 pm

In Attendance:

Jon Haglund	*Consultant*
Consuella Caudill	*Small/Minority Business Enterprise Coordinator*

- The City of Annapolis is committed to increasing the opportunities for participation of existing and new small, minority-owned businesses, and women-owned businesses located in the City of Annapolis to ensure diversity in its procurement activities.
- The mission of the Small/Minority Business Enterprise (SMBE) Program is to create an environment that stimulates greater procurement participation from all parts of the community with particular emphasis on small and minority owned businesses. The Small/Minority Business Enterprise Program strives to create an environment that expands the prosperity of small/minority businesses, cultivates mutually beneficial partnerships, and engages the community to improve the quality of life for all citizens of the City.
- There is a need for more community outreach to micro-enterprises. The main contacts at small businesses are also referrals. Community outreach has worked with County programs.
- Conseulla does some economic development acting as the liaison, handling information, requests, and language barriers.
- SMBE works on retention, especially for small businesses. The handle community outreach and make the community aware of programs and marketing.
- It is often difficult for businesses to expand.
- SMBE works with Anne Arundel Economic Development Corporation on loan pools and servicing cities.
- The City has seen the largest growth in start-up entrepreneur programs. The computer and IT programs are the biggest. There is a good network of angel investors in the City.
- CRC businesses – teach incubation in Odenton, MD, which has a connection to the City of Annapolis.
- Would like to see more mentoring programs. Good ideas are out there, but there is a lack of minority mentors available.

- SCORE is in Annapolis and does a great job. They provide a network of trusted, knowledgeable mentors and relevant workshops/events to help emerging entrepreneurs and existing small businesses solve problems and improve competency as they create companies, jobs, and revenue in the State of Maryland.
- SMBE has created relationships with bankers, including bi-lingual bankers.
- Money Smart – The Center of Help program by FDIC
- There is a need for community education on money management and wealth building. Surrounding communities provide this type of training, but programs are lacking in Annapolis.
- There is a low percentage of community business owners, less than 3%. The highest minority business owners are white females.
- The Housing Authority of the City of Annapolis has Section 3 programs.
- Work on business and leverage business in the community and expand economic opportunities.
- New market tax credits are not used.

City of Annapolis, MD

Meeting with the Transportation Department

Tuesday, November 18th, 2014 @ 3:30 pm

In Attendance:

Jon Haglund	*Consultant*
Kwaku Agyemang-Duah	*Acting Transportation Director*

- The City of Annapolis' Transportation Department consists of planning, transportation, parking garages (including, private garages), parking enforcement, and parking permits.
- Public transportation is the biggest component of the department.
- There is a need for jobs, medical services, social services, and transportation services.
- The City has ten fixed routes. The buses operate at different times and the service area is 26 square miles. There are 150,000 people in the service area.
- The City operates twenty-two transit buses with 80% Federal funding, 1% State, and 10% local at about $1.3 million.
- Anne Arundel County gives money for bus lines to ensure that the lines that service businesses stay active.
- Routes are determined by assessing where people need to go.
- Route discussions serve the needs of the population.
- Public transportation was set up as an enterprise fund so that it had to break even. The City part is added on for administration.
- No public transportation system in the country runs a positive budget; public transportation is a public service, just like police and fire departments
- The major issues regarding public transportation are:
    - Staffing-Someone needs to cover public transportation routes when drivers are on vacation, etc.
    - Politics and financing.
    - Accidents/customer complaints – The video recorder on the buses has lowered the number of complaints received and helped in resolving accident causes.
- Funding is the biggest issue. Every five years the transportation department does a new comprehensive plan. Every route is cost accounted. There are financial decisions that have to be made, but you always look at the demographics.
- Coordination and connectivity of transportation is important. If residents take the Annapolis bus to Greyhound station, they can go anywhere.
- There is a need for multi-modal approaches.

City of Annapolis, MD

Public Hearing

Tuesday, November 18th, 2014 @ 7:30 pm

In Attendance:

Jon Haglund	*Consultant*
Yevola Peters	*New Town Community Development Corporation*
Anna Ziehl	*ARC of the Chesapeake*
Rhonda Pindell –Charles	*City Council*

- The City of Annapolis has seen long-term employment issues. There is a need to develop micro-enterprises. For some unemployed workers, a micro-enterprise may be the only way to create income; i.e., child care, lawn care, cooking/catering, etc.
- There is a need to continue to support micro-enterprises.
- There is a need to focus on young people and entrepreneurship. The City should come up with ways to encourage middle and high school students to think differently.
- There is a need for the City to create after-school and summer programs for the City's youth. They school system is out of City Government's control, but the City can influence students before and after. Middle school and high school aged kids need activities and programs.
- The ARC of the Chesapeake received CDBG funds for housing in the past. The ARC has two supported housing units in Annapolis.
- There is a need for affordable housing for persons with disabilities.
- The City has heard complaints of creating a two-tier town. There is a need to make the City affordable for all income levels.

The City of ANNAPOLIS Maryland

City of Annapolis, MD FY 2016-2020 Five-Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice

Public Needs Hearing, Tuesday, November 18, 2014, City Council, 160 Duke of Gloucester Street, 7:30 PM

Name	Organization	Phone Number	Home ~~Email~~ Address
Raegan Parker	Ward 4 AHS Student	443-603-8853	902-G Royal Street Ann. MD 21401
Yulonda Johnson (mom)	"	4102677294	"
Anna Ziehl	The Arc Central Chesapeake	410-269-1883	931 Spa Road Annapolis, MD 21401
Yevola Peters	Newtowne Community Development Corp	410-353-9182	885 Marengo St. Annapolis, MD 21401

City of Annapolis, MD

Meeting with the County Human Relations and Minority Affairs

Wednesday, November 19th, 2014 @ 8:30 am

In Attendance:

Jon Haglund	*Consultant*
Yevola Peters	*Special Assistant*

- Generational poverty is an issue in the City of Annapolis; often related to behavioral and mental health issues, and substance abuse.
- There is a lack of quality and affordable housing.
- There is a lot of subsidized housing. People are staying in subsidized housing because there is nowhere else to go.
- There is fear of losing safety nets and a lack of back up resources.
- There have been success stories of people moving to Baltimore County.
- There is not enough of a supply of starter homes.
- Habitat for Humanity has filled some need.
- With subsidized housing, there is some lack of quality.
- There is a need to help people progress. If you are living in a unit that is sub-standard, it affects the psyche.
- There is a need for improvements with residence services programs and subsidized housing. There seems to be a lack of communication to residents.
- HCV residents need additional services.
- The Housing Authority of the City of Annapolis needs additional capacity, which is a money issue.
- There is a need for more services to change the mindset. You can't just give housing to people, but must work to develop people.
- Annapolis Gardens is more restrictive and has less problems. Whereas, Obery Court and College Creek are less restrictive, but have more problems.
- There is a need to provide those with criminal records, housing and assistance finding a legitimate source of income. Micro-enterprises are a good match for these people because with a criminal record, it can be difficult to get job.
- There is a need for the City to get different religious groups to work together. Church groups should be nurtured to provide social services for families in need; the City should find a project, organize it, and give them the capacity to run it.
- Financial literacy programs are not taught in school, so it has to happen outside the community. We need to give the youth knowledge and mentors.

City of Annapolis, MD

Meeting with the Department of Neighborhood and Environmental Programs

Wednesday, November 19th, 2014 @ 8:30 am

In Attendance:

Jon Haglund	*Consultant*
Maria Broadbent	*Director*

- The Department of Neighborhood and Environmental Programs, is made up of two divisions: Code Enforcement and Environmental Programs. Code Enforcement is responsible for licensing, permitting and inspections relating to all facets of code enforcement including, but not limited to, construction, rental housing, zoning, construction trades and wastewater pretreatment. Environmental Programs is responsible for the enhancement of the environment through projects and programs including, but not limited to, urban forest, "Clean Air Initiatives", "Keep It Clean" campaign, storm water management and trail systems.
- A municipalities' ability to collect taxes is based on quality of housing.
- Rental licensing –International Property Maintenance Code compliant, under state lead law compliance (MD Law).
- The Maryland Lead Law has become over burdensome. $100/unit in place over with over 10 units. The program pays for itself.
- The department has three building inspectors; three property maintenance and rental, one plan reviewer, one electrician, one plumber, one mechanical, and one after hours inspector.
- The Code Enforcement Department will do neighborhood walks, by Alderman request or around inspections. If a complaint is filed, anonymity needs exist.
- Housing rehab programs have helped to improve overall quality of homes.
- Clay Street is a great example of improvement. The neighborhood has to buy in for it to work. They have been very happy to see people stay in grandmother's house and this has been facilitated.
- CDBG funds have rehabbed 44 homes through Homes for America and Habitat for Humanity.
- All abandoned housed are in court because either no one is on the deed or title. One of the biggest problems is people that don't have wills in place. Their homes become owned by multiple owners with no one on the deed or title.
- The Fire Marshall used a third party reviewer for plan review.
- Unsafe, sanitary conditions are handled through the Department of Neighborhood and Environmental Programs. Heat is high priority in senior housing.
- Public housing is not inspected by the City.
- Section 8 housing is inspected by the City based on City code.

- If the tenant lets in the inspector, an inspection will be completed. It is typically scheduled by the landlord.
- Neighborhoods inspects themselves. There are about a handful per month of notifications about unlicensed rental units.
- Code is not a CDBG project.
- Short term rental program, like vacation rentals, must be licensed.
- Storm water management – forestry requirements
- Residential building permits - still climbing out of poor economy – very busy; economy has turned – 2009 projects
- New buildings and new properties are being built now.
- Town houses – There is not a lot of land for the development of multifamily complexes.
- Discussions concerning the Housing Authority of the City of Annapolis are very important.
- Department would like to see vacant properties demolished in neighborhoods that could use new housing.

City of Annapolis, MD

Meeting with the Fire Department

Wednesday, November 19th, 2014 @ 8:30 am

In Attendance:

Jon Haglund	*Consultant*
David L. Stokes, Sr.	*Fire Chief*
Douglas Remaley	*Deputy Fire Chief*

- The City of Annapolis is a small City with close resources.
- There is no one population that is tasking services.
- Officer of Emergency Management, Chief Simmons, is very hands-on with the homeless population. He works with local community groups. He opens warming centers by partnering with agencies, like homeless shelters, the We Care Foundation, the Stanton Center is used (only at night), and the recreation center.
- Vacant houses are not a problem in the City. Most properties don't say vacant for long.
- The City works with the Fire Marshall and the Code Planning and Zoning department. It is an easy process and they have a nice partnership.
- Lower Eastport had been blighted, but turned around.
- The Code Department inspects all legal rentals.
- No residential properties no legal authority
- The City has a voluntary smoke detector program.
- Hoarding issues are referred to Code Department.
- When medical calls are received and an absence of smoke detectors is notice, they first offer to install and then refer the case to the Code Department. If it is a rental property, then they refer directly to Code Department.
- The Fire Department received a BG&E grant for $10,000.
- The Fire Department started in a low-income section of the City, knocking door-to-door checking for smoke detectors. They installed the smoke detectors, with a ten year battery life, for free. Very few residents said no.
- The Fire Department also inspects apartment complexes' common areas.
- Living conditions – Some public housing buildings didn't have air conditioning. The Fire Department inspected the buildings and resolved the issue.
- 126 firemen can't afford to live in Annapolis. The have to travel to work, which so far has not been a major issue.
- There is a need for workforce housing.
- The local skateboard park was in bad shape.
- The local ball fields and recreation centers are in good shape.
- The Housing Authority of the City of Annapolis has done a good job redeveloping.
- Many of the City's "bad" areas have been addressed.

City of Annapolis, MD

Meeting with the Planning and Zoning Department

Wednesday, November 19th, 2014 @ 2:30 pm

In Attendance:

Jon Haglund	*Consultant*
Sally Nash	*Chief of Comprehensive Planning*

- There is a need for affordable housing, particularly for the middle-class (between 80%-120% AMI)
- Laws require that 12% of the houses for sale in new subdivisions of 10 or more units be moderately priced dwelling units (MPDUs). This means that the sale price or rent is below the market rate for other units in the same development. This allowed for more density, but there is not a lot of land.
- There is a need to revise the Zoning Department definition of family – LAP.
- Small businesses are in need of financial support.
- The City has a good relationship with the Chamber of Commerce and markets nationwide to visit these businesses.
- Workforce development – There is a need for private, non-profit involvement in workforce development programs.
- Public schools have construction afterschool programs that are sponsored by the Builders Association. The schools do not offer other trade programs.
- Would like to see corporate stewardship for trade programs.

City of Annapolis, MD

Group Meeting

Wednesday, November 19th, 2014 @ 1:30 pm

- Much of the community is unfamiliar with Fair Housing laws, as well as, other laws. There is a need for education.
- There is a need for the translation of documents and also for housing staff available that speak other languages or have access to a translator.
- Often, Latinos are living in large households that do not meet code. With the Latino population increasing, the housing stock of 4 or more bedrooms is decreasing.
- Latinos access is complicated. Low-income persons don't have options.
- Public housing has closed due to substandard living conditions.
- The zoning code's definition of family needs to be revised.
- There is a need for fair housing advocacy. The City's Human Relations Department does this.
- There is a need or community outreach. One-on-one is often the best approach.
- There is a need for translated documents.
- There is a need for the City to have a resource page.
- There is a need for affordable housing.
- Rent is increasing at a higher rate than income.
- There is a need for streams of capital to develop and redevelop housing.
- The City should consider a housing fund for affordable housing.
- There is a need for housing for those below 30% AMI.
- There is a need for group homes that can house up to five unrelated persons.
- Public housing has a faster turnover rate and a faster rehabilitation process.
- Costs increase for utilities with poor conditions of housing units.
- There is a lack of financial literacy programs that focus on: paying bills, saving money, and paying rent.
- Scope of services issues are based on the difficultly of using programs. For example: someone is evicted for not paying rent. They owe $1,000, but most go to ten different agencies for $100.
- There is a need for Aging in Place programs and service at affordable housing units. There is a need for advocates for this group.
- There is a need for more mental health services and mental health beds. Currently, hospitals are frustrated and forced to discharge patients because there is not alternative.
- There is a need for programs for those with co-occurring disorders, like substance abuse and mental health issues.
- Services need to be tied together but there is no money for this.
- Agencies are constantly dealing with emergencies. There is no time or money for prevention.
- There are only three bi-lingual mental health counselors in the County.
- Latinos are often low-income, under-employed, and lack financial literacy.

- Education is difficult. Many parents don't want to be taught how to parent.
- There are generations of children raising children that need assistance. There is a need for social services to make sure those on assistance get help and guidance.
- There is also a need for programs to support grandparents raising kids – this is a real issue.
- The waiting lists for public housing, social services, transitional housing are long.
- In the City, market rents are not close to fair market rents; so if you have a voucher you can't afford rent.
- There is a need to make access to healthy food a reality.
- There is not enough programming for all children, especially in the summer. The community pool, for example, is not open every day.
- Neighborhood groups could help in this area.
- There is a need for transportation services to take kids to therapy or to extracurricular activities.
- Homes for America – used to do a lease to purchase program. They no longer have it due to a lack of funding and a lack of support. This should be added to strategies. Programs like this develop wealth.
- All funding has been cut. How do you serve with less money and more people? It seems the presumption is you can do more with less.

The City of ANNAPOLIS Maryland

City of Annapolis, MD FY 2016-2020 Five-Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice

Group Meeting, Wednesday, November 19, 2014, P&Z Conference Room, 145 Gorman Street, 1:30 PM

Name	Organization	Phone Number	Email Address
Mike Font	Homes for America	410-269-1222	mike@homesforamerica.org
ED Greene	OIC	443-433-5894	ed.oicaaco@comcast.net
Gretchen Huntley	AACCAA	410-626-1900 x1034	ghuntley@aaccaa.org
MARILYN AKHN	CPDC	202-885-9574	maklin@cpdc.org
Cate Sirko	CPDC	410-263-3009	csirko@cpdc.org
Loise Novochadlo	Center of Help	410-295-3434	loisenovochadlo@gmail.com
SASCHA LIPCZENICO	AACo Community Action Agency / Annapolis Youth Services Bureau	410-626-1880	aysb2001@yahoo.com
Shelynda Brown	CDDC	202 885 9552	sbbrown@cpdc.org

The City of ANNAPOLIS Maryland

City of Annapolis, MD FY 2016-2020 Five-Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice

Group Meeting, Wednesday, November 19, 2014, P&Z Conference Room, 145 Gorman Street, 1:30 PM

Name	Organization	Phone Number	Email Address
Pam Siemer	The Light House	443-569-4207	PSiemer@annapolislighthouse.org
John Palinski	Seed 4 Success, Inc.	202-441-5372	john.palinski.seed5@gmail.com

City of Annapolis, MD

Meeting with the Police Department

Wednesday, November 19th, 2014 at 3:30 pm

In Attendance:
Jon Haglund *Consultant*
Officer Kirchner

- The City of Annapolis Police Department receives at least one to two calls per day that are domestic related. Most of the domestic calls result from substance abuse or mental health problems.
- The suicide rate is higher during the holidays and in the spring.
- There is a need to address anxiety issues in kids
- The Police Department would love to have Crisis Unit to deal with mental health issues, especially among youth. The Crisis Unit could possibly exist in the high school. Often, mental health issues lead to substance abuse.
- There is a clear correlation between mental health and substance abuse.
- Heroine was a big problem last year. Heroine is more common among whites. It typically starts with oxycodone abuse. The City is using Narcan spray to treat heroin overdoses.
- The City has seen an increase in the number of non-residents coming to Annapolis and using heroine.
- The City is seeing younger kids drinking alcohol and smoking marijuana as early as middle-school.
- Most drug arrests are for possession.
- The homeless population is increasing. Businesses are welcoming. The homeless need to access to services, like transportation. They have worked with 100,000 homes – substance issues.
- The City of Annapolis has seen an increase in the Hispanic population.
- There is a need in the City for affordable housing.
- Most police officers do not live in the City. They are buying homes outside of the City where they are more affordable. This has not affected the Police Department's efficiency.
- There is a need for better facilities and public transportation for low-income persons.
- There is a need to combine exercise and education.
- There is a need to support parents and teach parenting skills.
- There is a need for a program for at-risk youth that have not committed a crime (ages 8-15).
- Programs exist for first time offenders. Juveniles that commit non-violent crimes can attend an informal hearing, write a letter to the victim, and receive 90 days of community service. They are monitored for one year, and if cleared, there record remains clean.
- The program is not effective. 90/10 repeat. There is social/economic peer pressure to fit in.
- Explorer Program – The Boy Scouts has an Explorer Program for youth ages 14-20. They must maintain a C average and have no criminal activity. It is similar to a youth

police academy. There program does not have any kids from the City. There were a few enrolled, but they dropped out.

- Other summer camps include: youth fishing, CSI, leadership, and soccer.
- The Police Department jumps onto other established programs and assists with the programs.
- Any new development should include a housing community center, where tenants can access the Internet and printers.
- There is a need in the City for physical health programs.

THE BALTIMORE SUN MEDIA GROUP

501 N. Calvert St., P.O. Box
1377
Baltimore, Maryland 21278-0001
tel: 410/332-6000
800/829-8000

WE HEREBY CERTIFY, that the annexed advertisement of Order No 2781652

Sold To:
City of Annapolis Dept of Planning & Zoning - CU00361074
145 Gorman St Fl 3
Annapolis,MD 21401

Bill To:
City of Annapolis Dept of Planning & Zoning - CU00361074
145 Gorman St Fl 3
Annapolis,MD 21401

Was published in "The Capital", "Daily", a newspaper printed and published in Anne Arundel County on the following dates:

Oct 23, 2014

The Baltimore Sun Media Group

By Karen Hogan

Subscribed and sworn to before me this _____ day of _____20___,

By _____

_____
Notary Public

My commission expires _____

PUBLIC HEARING NOTICE

CITY OF ANNAPOLIS, MARYLAND

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Notice is hereby given that the City of Annapolis Housing and Community Development Committee, Anne Arundel County, MD will hold a public hearing on Tuesday, November 18, at 7:30 p.m. in City Council Chambers, 160 Duke of Gloucester Street, Annapolis, MD 21401. City Hall and City Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please call Theresa Weliman at 410-263-7961 ext. 7798 to make those arrangements. Any handicapped person requiring an interpreter for the hearing impaired or the visually impaired should contact Ms. Weliman at least five (5) calendar days prior to the meeting and an interpreter will be provided. In addition, hearing-impaired persons may call Maryland Relay at 711. Any non-English speaking person wishing to attend the public hearing should contact Ms. Weliman at least five (5) calendar days prior to the meeting and a language interpreter will be provided.

The purpose of this public hearing is to discuss the needs of the community and to gather information for the City's FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice, which the City must submit to the U.S. Department of Housing and Urban Development for Community Development Block Grant (CDBG) Entitlement Funds.

The City of Annapolis anticipates, based on last fiscal year's allocation, that it will receive an estimated CDBG entitlement grant in the amount of approximately $247,696 for FY 2016. These funding levels are contingent upon the final approval of the Federal Budget for FY 2015. In order to receive those funds, the City of Annapolis must prepare a Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice for the use of CDBG funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of Annapolis. In preparing its CDBG application the City intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

The City is also soliciting applications from interested citizens and community groups in Annapolis for eligible activities and projects within the City. All activities and projects must benefit low and moderate-income persons. Applicants may obtain application forms from the Annapolis Planning and Zoning Department, 145 Gorman Street, Third Floor, Annapolis, MD, or the City of Annapolis website at http://tinyurl.com/q3nndd1. Applications are due to the Planning and Zoning Department by 4:30 PM on Thursday, December 4, 2014.

The following types of activities may be eligible for funding under the CDBG program: Acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; audit; and other miscellaneous activities.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

All interested citizens are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the needs of the City of Annapolis and the use of CDBG funds to address those needs over the next five (5) years. For those unable to attend, written comments may be addressed to Theresa C. Weliman, Community Development Administrator, City of Annapolis, Planning and Zoning Department, 145 Gorman Street, Annapolis, MD 21401.

Michael John Pantelides,
Mayor of the City of Annapolis

2781652 10/23

THE BALTIMORE SUN MEDIA GROUP

501 N. Calvert St., P.O. Box 1377
Baltimore, Maryland 21278-0001
tel: 410/332-6000
800/829-8000

WE HEREBY CERTIFY, that the annexed advertisement of Order No 3135299

Sold To:
City of Annapolis Dept of Planning & Zoning - CU00361074
145 Gorman St Fl 3
Annapolis,MD 21401

Bill To:
City of Annapolis Dept of Planning & Zoning - CU00361074
145 Gorman St Fl 3
Annapolis,MD 21401

Was published in "The Capital", "Daily", a newspaper printed and published in Anne Arundel County on the following dates:

Mar 18, 2015

The Baltimore Sun Media Group
By Nancy Conti

NOTICE OF DISPLAY

OF PLANS AND PUBLIC HEARING FOR FY 2016-2020 FIVE YEAR CONSOLIDATED PLAN, FY 2016 ANNUAL ACTION PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CITY OF ANNAPOLIS, MD

Notice is hereby given that the City of Annapolis, Anne Arundel County, MD has prepared a Five Year Consolidated Plan for FY 2016-2020, an Annual Action Plan for FY 2016, and an Analysis of Impediments to Fair Housing Choice. In accordance with the regulations and requirements of the U.S. Department of Housing and Urban Development (HUD), these plans will be on public display for a period of 30 days, beginning Wednesday, March 18, 2015 at the following locations:

Department of Planning and Zoning
145 Gorman Street Annapolis, MD 21401

Housing Authority of the City of Annapolis
1217 Madison Street Annapolis, MD 21403

Anne Arundel County Public Library
1410 West Street Annapolis MD 21401

These plans will be available for public inspection during normal business hours of operation. Written or oral comments will be accepted until April 27, 2015. Comments may be directed to Ms. Theresa C. Wellman, Community Development Administrator, City of Annapolis, Planning, and Zoning Department, 145 Gorman Street, Annapolis, MD 21401 (410) 263-7961 extension 7798. These documents will also be available on the city's web site http://www.annapolis.gov/government/city-departments/planning-and-zoning/community-development/cdbg-program.

A public hearing will be held on Tuesday, April 21, 2015 at 7:30 PM in the City Council Chambers of the Annapolis City Hall. The purpose of the public hearing is to present the FY 2016-2020 Five Year Consolidated Plan for the City's housing and community development needs, the FY 2016 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds in the amount of $248,644 and the 2016 Analysis of Impediments to Fair Housing Choice as the City's commitment to affirmatively further fair housing. The Annapolis City Hall Building and the City Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please Ms. Theresa C. Wellman, Community Development Administrator, at (410) 263-7961, to make those arrangements. In addition, hearing impaired persons may call Maryland Relay at 711. The City intends to submit these documents to HUD on or before May 15, 2015.

The Proposed Five Year Consolidated Plan and FY 2016 Annual Action Plan were prepared after conducting a public hearing on housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, meetings with the City's staff and officials, and the result of a community wide survey questionnaire.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted because of the use of CDBG Funds.

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and use of Federal funds under the FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice.

Written comments or oral comments may be addressed to Ms. Theresa C. Wellman, Community Development Administrator, City of Annapolis, Planning and Zoning Department, 145 Gorman Street, Annapolis, MD 21401

Michael Pantelides,
Mayor of the City of Annapolis

3135299 3/18

City of Annapolis

160 Duke Of Gloucester Street
Annapolis, MD 21401

Standing Committee Minutes

Tuesday, November 18, 2014

7:30 PM

Mayor John T. Chambers, Jr.
City Council Chambers

Housing and Human Welfare / Housing and Community Development

1. Call To Order

Also Present:

Theresa Von Adelung Bond - Board Member of Housing and Community Development

The Chair called the Meeting to order at 7:46 p.m.

Present: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

2. Business before Committee

a. Appointments and reappointments to Committees

AP-21-14 Appointment of Raegan Parker to the Education Commission

Attachments: Appointment Letter and Bio Reagan Parker

Ms. Reagan Parker of 902 G Water Street spoke on why she would like to be recommended to serve on the Education Commission as a student representative.

Alderman Kirby states he would like to applaud her efforts and her attitude toward serving on the Committee. Alderman Budge told the candidate that he is very impressed with her bio, and the initiative she has shown in her school, and wishes her the best. Alderman Littmann had a few questions for the candidate.

Alderman Littmann moved to recommend favorably . Seconded. CARRIED on voice vote.

Aye: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

3. General Discussion

ID-370-14 Briefing by Urban Design Ventures

Mr. Jon Haglund of Urban Design Ventures offered a report on the City's needs for the Community Development Block Grant.

Mr.Haglund also spoke of a resident survey that is available on the City's web site to garner community feedback on the needs for the city.

The Committee asked questions regarding Mr. Haglund's report. Alderman Kirby asked if the meeting this afternoon was well attended.

Alderman Littmann spoke about the pending legislation that may affect grant request.

This Informational Item was presented

ID-381-14 Public Hearing - CDBG 5- year Consolidated Plan and FY 2016 Action Plan

Yevola Peters of 885 Marengo Street, Annapolis Maryland here on behalf of the

Newtowne Community Development Corporation spoke on the Community Development Block Grant uses.

Anna Ziehl of 931 Spa Road Annapolis, Maryland here on behalf of The Arc of the Central Chesapeake Region talks about the need for Community Development Block Grant funds.

Alderman Kirby Closed the Public Hearing.

This Informational Item was presented

b. Approval of Minutes

HHW091614 Approval of minutes for the regular meeting

Attachments: September 16,2014

Alderman Littmann moved to approve. Seconded. CARRIED on voice vote.

Aye: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

ID-370-14 Briefing by Urban Design Ventures

Mr. Jon Haglund wanted to give some additional meeting dates to the committee.

4. Adjournment

Upon motion duly made, seconded and adopted, the meeting was adjourned at 8:43 PM.

City of Annapolis

160 Duke Of Gloucester Street
Annapolis, MD 21401

Standing Committee Minutes

Tuesday, December 16, 2014

7:30 PM

Mayor John T. Chambers, Jr.
City Council Chambers

Housing and Human Welfare / Housing and Community Development

1. Call To Order

The Chair called the Meeting to order at 7:43 p.m.

Present: 2 - Alderman Budge and Alderman Kirby

Absent: 1 - Alderman Littmann

Also present: Ms. Theresa Wellman- Staff Liaison, Ms. Sandra Chapman- (HACA) Housing Authority City of Annapolis, Ms. Jonette Hahn- (HCDC) Housing and Community Development and Theresa Bond also of (HCDC)

2. Legislation before Committee

3. Business before Committee

a. Approval of Minutes

HHW11814 Approval of minutes for the regular meeting

Attachments: November 18, 2014

Alderman Budge moved to approve. Seconded. CARRIED on voice vote.

Aye: 2 - Alderman Budge and Alderman Kirby

Absent: 1 - Alderman Littmann

b. Appointment/Reappointment

AP-27-14 The Appointment of Judy Gorski to the Annapolis Education Commission

Attachments: Appointment Letter & Resume

Ms. Gorski speaks with the committee regarding her qualification to serve on the Annapolis Education Commission. Alderman Budge thanks the potential appointee for her interest in the Annapolis Education Commission. Alderman Kirby speaks about the redistricting of Tyler Heights.

Alderman Budge moved to recommend favorably. Seconded. CARRIED on voice vote.

Aye: 2 - Alderman Budge and Alderman Kirby

Absent: 1 - Alderman Littmann

4. General Discussion

ID-428-14 Housing and Community Development Consolidated Plan FY16 - FY20

Chief of Community Development Wellman spoke regarding the grant applications packets.
Ms. Wellman would like suggestions from the Committee on how to disburse the CDBG funds. Ms. Wellman provided the Committee with a schedule of upcoming meetings. Alderman Kirby asked the status of Timothy Gardens and the redevelopment of Newtown. Ms. Wellman talks about the public/private partnership.

This Informational Item was presented

5. Adjournment

Upon motion duly made, seconded and adopted, the meeting was adjourned at 8:13 PM.

City of Annapolis

160 Duke Of Gloucester Street
Annapolis, MD 21401

Standing Committee Minutes

Tuesday, January 20, 2015

7:30 PM

Mayor John T. Chambers, Jr.
City Council Chambers

Housing and Human Welfare / Housing and Community Development

1. Call To Order

Chairman Kirby called the meeting to order at 7:35 p.m.

Roll Call

Present: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

Also in attendance: Theresa Bond from the Housing and Community Development Committee.

2. Legislation before Committee

3. Business before Committee

HHW121614 Approval of minutes for the regular meeting

Attachments: December 16, 2014

Alderman Budge moved to approve. Seconded. CARRIED on voice vote.

Aye: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

4. General Discussion

ID-479-15 Housing and Human Welfare Committee Chair Election/Meeting Dates

Alderman Littmann moved to recommend favorably the appointment of Alderman Kirby as chair of the Housing and Human Welfare Committee. No changes were noted in the scheduled meeting dates. Seconded. CARRIED on voice vote.

Aye: 2 - Alderman Budge and Alderman Littmann

Abstain: 1 - Alderman Kirby

ID-10-15 CDBG Application Update

Chief of Community Development Wellman gave an update on the status of the Community Development Block Grant Applications, and answered questions from the committee.

This Informational Item was presented

ID-12-15 Consolidated Plans Goals and Objectives

Chief of Community Development Wellman gave an overview of the Consolidated Plan Goals, and Objectives.

This Informational Item was presented

5. Adjournment

Upon motion duly made, seconded and adopted, the meeting was adjourned at 8:36 p.m.

Cyndi Gaines
City Council Associate

City of Annapolis

160 Duke Of Gloucester Street
Annapolis, MD 21401

Standing Committee Minutes

Monday, March 2, 2015

7:00 PM

Public Hearing

Mayor John T. Chambers, Jr.
City Council Chambers

Housing and Human Welfare / Housing and Community Development

1. Call To Order

Chairman Kirby called the meeting to order at 7:04 p.m.

Roll Call

Present: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

Also In Attendance: Jonetta Hahn, Theresa Bond, and Sandra Chapman

3. Business before Committee

HHW012015 Approval of Minutes for the Regular Meeting

Attachments: January 20, 2015

Alderman Littmann moved to approve. Seconded. CARRIED on voice vote.

Aye: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

4. Public Hearing

ID-54-15 Community Development Block Grant Program Funding Presentations FY2016

Attachments: Presentation Guidelines.docx

2015 CPD formula $$$ - HUD Baltimore Office breakout by grantee and program (1) (1).pdf
Presentation Schedule (1).pdf

Mike Drummond, Executive Director Arundel Lodge Inc., 2600 Solomons Island Road, Edgewater, Maryland 21037
gave a presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Rick Callaghan, Chief Operating Officer & Anna Ziehl, Property Manager Arc of the Central Chesapeake Region, 931 Spa Road, Annapolis, Maryland 21401 gave a presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Steven Cornett, CEO Boys and Girls Club, 1103 Smithville Street, Annapolis, Maryland 21401 gave a brief presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Shawn Griffith, 810 Brooke Ct., #A, Annapolis, Maryland 21401,Director of Operations & Housing Authority City of Annapolis, (HACA) gave a brief presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Yevola Peters, 885 Marengo Street, Annapolis, Maryland 21401, Board Member representing Newtowne Community Development Corporation gave a brief presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Elizabeth McKinney, Executive Director, Light House Shelter 10 Hudson Street, Annapolis, Maryland 21401 gave a brief presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Cheryl Menendez, 1411 Cedar Park, Annapolis, Maryland 21401, Executive Director Restoration Community Development Corporation gave a brief presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Robert Strupp, Executive Director, Baltimore Neighborhood Incorporated (BNI) 2530 N. Charles Street, Ste. 200, Baltimore, Maryland 21218 gave a brief presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Edward Green, Executive Director, Opportunities Industrialization Center (OIC) 2600 Solomons Island Road, Edgewater, Maryland 21037 gave a brief presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Michael Goldfader, Executive Director Samaritan House 2610 Greenbriar Lane, Annapolis, Maryland 21401 Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Delores Bullock, Vice President Blessed in Tech 302 Beach Drive, Annapolis, Maryland

21403 gave a brief presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

Loise Novochadlo, Executive Director Center of Help 906 Forest Drive Ste.,2B Annapolis, Maryland 21401 gave a brief presentation on the Community Development Block Grant (CDBG) Program Project Request for Fiscal Year 2016 Funds, and answered questions from the committee.

This Informational Item was presented

5. Adjournment

Upon motion duly made, seconded and adopted, the Public Hearing was adjourned at 9:29 p.m.

Cyndi Gaines
City Council Associate

City of Annapolis

160 Duke Of Gloucester Street
Annapolis, MD 21401

Standing Committee Minutes

Tuesday, March 17, 2015

7:30 PM

Mayor John T. Chambers, Jr.
City Council Chambers

Housing and Human Welfare / Housing and Community Development

1. Call To Order

Chairman Kirby called the meeting to order at 7:38 p.m.

Roll Call

Present: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

Also Present: Theresa Bond, Board Member, Housing and Community Development Committee.

2. Legislation before Committee

O-8-15 Keeping or Maintaining Chickens Within the City of Annapolis - For the purpose of eliminating the sunset provision set forth in Ordinance 53-11 Amended pertaining to keeping or maintaining chickens within the City of Annapolis.

Attachments: O-8-15 Chickens.doc
O-8-15 Staff Report.docx
O-8-15 Fiscal Impact.pdf
O-8-15 Rules Amendment.docx
O-8-15 Georgetown Elementary Favorable Testimony
O-8-15 Germantown Elementary Unfavorable Testimony
O-8-15 GE Supplemental Testimony For Chickens
O-8-15 GE Supplemental Testimony Against Chickens.pdf
O-8-15 Littmann Amendment.doc
O-8-15 Signed.pdf

Department of Neighborhood and Environmental Programs Director Broadbent gave a presentation on the legislation and answers questions from the committee. John Griffin, 307 B Monterey Avenue, Annapolis, Maryland 21401 was present and spoke on the legislation.

Alderman Budge moved to recommend favorably. Seconded. CARRIED on voice vote.

Aye: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

3. General Discussion

ID-115-15 Presentation by Urban Design Venture - Review of Draft 5 Year Consolidated Plan

Jon Haglund, 212 East 7th Ave, Homestead, Pennsylvania 15210 representing Urban Design Ventures gave a presentation on the discussion topic, and answered questions from the committee.

This Informational Item was presented

Legislation before Committee

O-7-15 City Grants to Non-Profit Organizations - For the purpose of revising City priorities for making operating and/or capital grants to non-profit organizations under the Community Grant Program; and revising the qualifying criteria and reporting process for recipients of operating and/or capital Community Grant Program grants.

Attachments: O-7-15 CommunityGrants.docx
O-7-15 Staff Report.docx
O-7-15 Fiscal Impact.pdf
O-7-15 Pindell Charles Amendment.docx
O-7-15 Finance Cmte Amendment.docx

Alderman Budge moved to recommend with amendments. Seconded. CARRIED on voice vote.

Aye: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

General Discussion

ID-117-15 CDBG- Funding Decisions

Alderman Budge moved to recommend favorably the grant disbursements as discussed. Seconded. CARRIED on voice vote.

Aye: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

4. Business before Committee

Approval of Minutes

HHW030215 Approval of Minutes for the Regular Meeting

Attachments: March 2, 2015

Alderman Budge moved to approve. Seconded. A roll call vote was taken. The motion CARRIED by the following vote:

Aye: 3 - Alderman Budge, Alderman Kirby and Alderman Littmann

5. Adjournment

Upon motion duly made, seconded and adopted, the meeting was adjourned at 9:33 p.m.

Cyndi Gaines
City Council Associate

City of Annapolis

160 Duke Of Gloucester Street
Annapolis, MD 21401

Standing Committee Minutes

Tuesday, April 21, 2015

7:30 PM

Mayor John T. Chambers, Jr.
City Council Chambers

Housing and Human Welfare / Housing and Community Development

1. Call To Order

Chairman Kirby called the meeting to order at 7:35 p.m.

Roll Call

Housing and Community Development Members present: Theresa Wellman, Jonetta Hahn, and Kate Rollason

Present: 2 - Alderman Budge and Alderman Kirby

Absent: 1 - Alderman Littmann

2. Business before Committee

Approval of Minutes

HHW031715 Approval of Minutes for the Regular Meeting

Attachments: March 17, 2015

Alderman Budge moved to approve. Seconded. CARRIED on voice vote.

Aye: 2 - Alderman Budge and Alderman Kirby

Absent: 1 - Alderman Littmann

3. Public Hearing

ID-177-15 Public Hearing- on 5 Year Consolidated Plan- Action Plan and Analysis to Impediments to Fair Housing

Chairman Kirby declared the public hearing closed at 7:36 p.m.

4. General Discussion

ID-178-15 Approval of Consolidated Plan- Action Plan and Analysis to Impediments to Fair Housing

Chief Community Development Wellman a brief presentation on the 5 year consolidated plan.

Alderman Budge moved to recommend favorably. Seconded. CARRIED on voice vote.

Aye: 2 - Alderman Budge and Alderman Kirby

Absent: 1 - Alderman Littmann

ID-179-15 Stanton Center Substantial Amendment Vote

Attachments: Proposed Substantial Amendment to fiscal Year 2015

Alderman Budge moved to approve the amendment. Seconded. CARRIED on voice vote.

Aye: 2 - Alderman Budge and Alderman Kirby

Absent: 1 - Alderman Littmann

5. Adjournment

Upon motion duly made, seconded and adopted, the meeting was adjourned at 7:48 p.m.

Cyndi Gaines
City Council Associate

City of Annapolis

Standing Committee

Speakers Please Sign in

Name	Address
Anna Ziehl	931 Spa Road / Arc-CCR
Rick Callahan	931 Spa Road / Arc-CCR
Delores Bullock	302 Beach Drive Annapolis MD 21403
Robert Stropp (BNI) Balt. Neighborhoods Inc	2530 N. Charles St Balt. MD 21218
Mike Drummond & Peter Palmquist	2600 Solomons Island Rd, Edgewater 21037
Yevola S. Peters	885 Marengo St., Annapolis, MD 21401
Ed Greene	OIC Rm 215 2650 Solomons Island Rd
Sheryl Menender RCDC	1411 Cedar Park Annapolis
Elizabeth Kinney	Light House 10 Hudson St
Pam Siemer	Light House "
Michael Goldfeder	Samaritan House 2610 Greenbriar Ln Annap. MD. 21401
Daphne Howard	1350 Hazelnut Ct Annapolis, 21401
Loise Novochadlo	1906 Forest Drive Suite 2B Annapolis, MD 21401

Community Development
CDBG Program
Clay Street Legacy
Emergency Shelter Grants
Home Repair
Rental Allowance Program
MPDU - Moderately Priced Dwelling Units
Stanton Center Substantial Amendment Action Plan 2015
Public Notice

Home / Government / City Departments / Planning and Zoning / Community Development / CDBG Program

Community Development Block Grant Program

The primary objective of the CDBG Program is the development of viable urban communities, by *providing decent housing* and a *suitable living environment* and *expanding economic opportunities*, principally for for low and moderate-income persons

Each year, the U S Department of Housing and Community Development (HUD) allocates funds to cities for their local community development projects The City of Annapolis distributes these funds to local organizations through the Community Development Block Grant (CDBG) program, based on its goals and objectives outlined in its **Five Year Consolidated Housing and Community Development Strategic Plan** For the past 30 plus years, the City has used its CDBG funds to provide homeownership opportunities, housing rehabilitation services, and support for various human service activities

The City's Community Development Division in the Planning and Zoning Department administers the CDBG program The City's Housing and Community Development Committee has oversight responsibility for the CDBG program and the use of CDBG funds Each year, the Committee recommends the funding to the City Council, which approves all CDBG-funded projects The approved projects then become the basis for the annual CDBG Action Plan

New Five Year Consolidated Plan and Action Plan

Analysis of Impediments to Fair Housing

The Consolidated Plan is a five-year planning document which 1) identifies housing needs and problems 2) analyzes market conditions and resources, 3) sets priorities and adopts strategies 4) allocates resources and, 5) contains an annual action plan The Annual Action Plan identifies the amount of CDBG funds the City expects to use, the activities that the City will fund and the goals the City will set for the number and type of households the City expects to assist In addition the City will complete an Analysis of Impediments to Fair Housing (AI) HUD requires this analysis to ensure communities receiving CDBG funds affirmatively further fair housing All three plans are now available for public comment The public comment period for all three plans begins March 18 2015 and ends April 17 2015

Please see the list of public meeting dates below and try to attend one or all of them Or if there is a specific affordable housing or community development need or issue you would like to comment on please email them to tcw@annapolis.gov or mail them to Attn Theresa Wellman Community Development Planning and Zoning 145 Gorman Street 3rd floor Annapolis MD 21401

Calendar for Consolidated Plan and Fair Housing Process	
Wednesday March 18 2015	Draft Plans completed - 30 Day Public comment period begins
Monday April 13 2015	City Council approves projects for the FY 2016 Action Plan
Friday April 17 2015	30-day comment period ends
Tuesday April 21 2015	Hearing on draft 5- year Consolidated, Action Plan and AI
Monday April 27 2015	Council approves all plans for submission to HUD
Thursday May 14 2015	All Plans due at HUD

If you require special accommodation(s) to attend the meetings below or submit comments, please contact Theresa C Wellman, Community Development Administrator at 410-263-7961 ext 7798 no later than 6 business days prior to the scheduled meeting date to make arrangements

Current **Annapolis FY2015 CDBG Action Plan**

In Fiscal Year 2015, which began July 1 2014, the City received $247,696 in CDBG Entitlement funds Of this amount the city spent 85 percent on capital projects and 15 percent on public service projects implemented by the following organizations

- Arundel Lodge Inc
- Center of Help
- Housing Authority of the City of Annapolis

- Housing Rehabilitation - Arundel Community Development Services
- Light House Shelter
- Newtowne Community Development Corporation
- OHLA

Consolidated Annual Performance and Evaluation Report (CAPER)

The Consolidated Annual Performance and Evaluation Report (CAPER) is a U S Department of Housing and Urban Development (HUD) mandated report for all communities receiving Community Development Block Grant (CDBG) funding. The CAPER reports the City of Annapolis success in meeting the housing and community development goals and objectives contained in its Five-year Consolidated Housing and Community Development Plan and FY 2014 Annual Action Plan (CAPER FY 2014)

For additional information about the CDBG Program please contact Ms Weltman at 410-263-7961 extension 7798 or tcw@annapolis gov

8+1

Survey Analysis

As a part of the planning process, The City of Annapolis created and distributed a Resident Survey. There were 42 surveys completed and returned to the City.

Notable Characteristics

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 83.33%.
- Most of the respondents (71.79%) are Black.
- The vast majority of respondents are over the age of 60 (91.89%).
- Of those that answered the question, 91.18% are low- to moderate-income for their family size.
- The majority, at 80.95%, come from one-person households.
- 85.71% are renters.
- 60.6% of respondents felt that residents of the City did not know, or were unsure of, how to report fair housing violations.

Notable Needs

Some of the notable needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Curbs/Sidewalks – 30.43%
- Traffic – 30.43%
- Parking – 26.09%
- Streets – 26.09%
- Handicap Access – 21.74%
- Storm Sewers – 17.39%
- Property Maintenance – 8.7%
- Public Safety – 8.7%
- Sanitary Sewers – 4.35%
- Litter – 0%

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Recreation:

- 30% said they would like community pools for the general public, but also for seniors, complete with swim teams.
- 25% mentioned a general desire for more senior-related activities.
- 20% would like existing and additional recreational facilities to be well-equipped and better maintained than current standards.
- 20% are concerned with affordability and accessibility for all residents, including ADA compliance.
- Other recreation needs included:
  - More health-related activities
  - Age-appropriate equipment
  - Updated tennis and basketball courts
  - More restrooms

Medical:

- 33.33% would like additional clinics in the area.
- 25% said that there should be more dental health options for the community.
- 16.7% state they would like more affordable community health centers.
- A few answers centered on medical transportation, and clinics for seniors only.

Social Services:

- 54.84% of respondents indicated that they use social services.
- 35.7% mentioned using food stamps
- 21.43% use medical-related services and assistance.
- 14.29% state that they use both the senior center and transportation for seniors attending medical appointments.

Programs that are Missing or Under-funded:

- 30% mentioned that senior programs are under-funded.
- 30% would like additional transportation programs, specifically for seniors.
- Other under-funded programs include employment and business development for minorities, job training for youth, along with youth activities, teen parenting and support programs, and homeless outreach.

Employment:

- 42.85% identified the lack of jobs with decent wages as the number one employment issue in Annapolis.
- 14.29% said that the city is lacking in employment opportunities for seniors.
- 14.29% are concerned with a lack of training programs, or lack of jobs that require less than a bachelor's degree.
- Other employment issues/needs included civil service and government position testing and summer internships for younger adults.

Housing:

- 47.37% said that the area would benefit from incorporating more affordable housing for low-income populations.
- 10.53% state that there are issues with public housing, including a long waiting list and unsafe conditions.
- 10.53% specifically mention a need for market-rate pricing for housing.
- One reply addresses the issue of denying housing to a felon "trying to live right."

Reasons Fair Housing Complaints Are Not Reported:

- 44% point to a fear of retaliation when reporting fair housing violations.
- 44% believe most people do not know how to file fair housing complaints.

The following situations result in further discriminations and/or barriers to fair housing in The City of Annapolis:

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	21.21%	33.33%	36.36%	9.09%	0.00%
Lack of affordable housing in certain areas	32.43%	48.65%	18.92%	0.00%	0.00%
Lack of accessible housing for persons with disabilities	25.00%	44.44%	27.78%	0.00%	2.78%
Lack of accessibility in neighborhoods (i.e. curb cuts)	8.82%	41.18%	44.12%	5.88%	0.00%
Lack of fair housing education	20.00%	25.71%	45.71%	5.71%	2.86%
Lack of fair housing organizations in the City	20.00%	28.57%	42.86%	8.57%	0.00%
State or Local laws and policies that limit housing choice	17.65%	35.29%	44.12%	2.94%	0.00%
Lack of knowledge among residents regarding fair housing	28.57%	31.43%	40.00%	0.00%	0.00%
Lack of knowledge among landlords and property managers regarding fair housing	14.29%	28.57%	45.71%	8.57%	2.86%
Lack of knowledge among real estate agents regarding fair housing	14.29%	22.86%	45.71%	14.29%	2.86%
Lack of knowledge among bankers/lenders regarding fair housing	9.09%	24.24%	48.48%	12.12%	6.06%
Other barriers	15.79%	15.79%	57.89%	10.53%	0.00%

Additional Comments or Concerns:

- "More needs to be done for seniors in the City of Annapolis."
- "Besides the unloading trucks on Smithville, the traffic has also increased due to drivers trying to avoid West St. & Circle congestion by detouring from Russel & West and using Somerville to get to Spa Road."
- "More free transportation for seniors."