

**HMDA DISPOSITION PERFORMANCE ANALYSIS, 2006**

HOME Banc MORTGAGE CORPORATION

Name of Reporting Institution

ATLANTA, GA 30319

1565900005

7

City, State, ZIP

Reporter's ID Number

Agency

Borrower Characteristics	Totals		Action Type													
	All Applications		Originated	Approved Not Accepted	Denied	Withdrawn	Closed for Incompleteness	Purchased	Preapproval Denied	Preapproval Approved Not Accepted						
<b><u>Borrower Race</u></b>																
American Indian or Alaskan Native	20	0.16%	17	85.00%	0	0.00%	1	5.00%	2	10.00%	0	0.00%	0	0.00%	0	0.00%
Asian	200	1.63%	154	77.00%	1	0.50%	11	5.50%	33	16.50%	1	0.50%	0	0.00%	0	0.00%
Black or African American	637	5.19%	520	81.63%	9	1.41%	63	9.89%	43	6.75%	2	0.31%	0	0.00%	0	0.00%
Native Hawaiian or Other Pacific Islander	39	0.32%	36	92.31%	0	0.00%	2	5.13%	1	2.56%	0	0.00%	0	0.00%	0	0.00%
White-Hispanic or Latino	1,701	13.87%	1,332	78.31%	37	2.18%	178	10.46%	142	8.35%	12	0.71%	0	0.00%	0	0.00%
White-Not Hispanic or Latino	6,671	54.38%	5,733	85.94%	137	2.05%	322	4.83%	457	6.85%	22	0.33%	0	0.00%	0	0.00%
2 or More Minority Races	2	0.02%	1	50.00%	0	0.00%	0	0.00%	1	50.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	227	1.85%	201	88.55%	3	1.32%	11	4.85%	11	4.85%	1	0.44%	0	0.00%	0	0.00%
Race Not Available	2,771	22.59%	2,298	82.93%	32	1.15%	167	6.03%	264	9.53%	10	0.36%	0	0.00%	0	0.00%
<b><u>Borrower Ethnicity</u></b>																
Hispanic	1,741	14.19%	1,362	78.23%	39	2.24%	182	10.45%	146	8.39%	12	0.69%	0	0.00%	0	0.00%
Non Hispanic	7,583	61.81%	6,482	85.48%	143	1.89%	396	5.22%	537	7.08%	25	0.33%	0	0.00%	0	0.00%
Joint (Hispanic/Non-Hispanic)	172	1.40%	152	88.37%	3	1.74%	8	4.65%	8	4.65%	1	0.58%	0	0.00%	0	0.00%
Ethnicity Not Available	2,772	22.60%	2,296	82.83%	34	1.23%	169	6.10%	263	9.49%	10	0.36%	0	0.00%	0	0.00%
<b><u>Borrower Gender</u></b>																
Male	4,086	33.31%	3,392	83.02%	98	2.40%	257	6.29%	325	7.95%	14	0.34%	0	0.00%	0	0.00%
Female	2,461	20.06%	2,048	83.22%	46	1.87%	182	7.40%	174	7.07%	11	0.45%	0	0.00%	0	0.00%
Joint (Male/Female)	2,940	23.96%	2,545	86.56%	45	1.53%	146	4.97%	191	6.50%	13	0.44%	0	0.00%	0	0.00%
Gender Not Available	2,781	22.67%	2,307	82.96%	30	1.08%	170	6.11%	264	9.49%	10	0.36%	0	0.00%	0	0.00%
<b><u>Disposition of All Minorities</u></b>																
Total Minority	2,826	23.04%	2,261	80.01%	50	1.77%	266	9.41%	233	8.24%	16	0.57%	0	0.00%	0	0.00%
<b><u>Disparity Ratios by Borrower Race</u></b>																
American Indian or Alaskan Native	20	0.00	17	0.99	0	0.00	1	1.04	2	1.46	0	0.00	0	0.00	0	0.00
Asian	200	0.03	154	0.90	1	0.24	11	1.14	33	2.41	1	1.52	0	0.00	0	0.00
Black or African American	637	0.10	520	0.95	9	0.69	63	2.05	43	0.99	2	0.95	0	0.00	0	0.00
Native Hawaiian or Other Pacific Islander	39	0.01	36	1.07	0	0.00	2	1.06	1	0.37	0	0.00	0	0.00	0	0.00
White-Hispanic or Latino	1,701	0.25	1,332	0.91	37	1.06	178	2.17	142	1.22	12	2.14	0	0.00	0	0.00
White-Not Hispanic or Latino	6,671	1	5,733	1	137	1	322	1	457	1	22	1	0	0.00	0	0.00
2 or More Minority Races	2	0.00	1	0.58	0	0.00	0	0.00	1	7.30	0	0.00	0	0.00	0	0.00
Joint (White/Minority Race)	227	0.03	201	1.03	3	0.64	11	1.00	11	0.71	1	1.34	0	0.00	0	0.00
Race Not Available	2,771	0.42	2,298	0.96	32	0.56	167	1.25	264	1.39	10	1.09	0	0.00	0	0.00
<b><u>Disparity Ratios by Borrower Ethnicity</u></b>																
Hispanic	1,741	0.23	1,362	0.92	39	1.19	182	2.00	146	1.18	12	2.09	0	0.00	0	0.00
Non Hispanic	7,583	1	6,482	1	143	1	396	1	537	1	25	1	0	0.00	0	0.00
Joint (Hispanic/Non-Hispanic)	172	0.02	152	1.03	3	0.92	8	0.89	8	0.66	1	1.76	0	0.00	0	0.00
Ethnicity Not Available	2,772	0.37	2,296	0.97	34	0.65	169	1.17	263	1.34	10	1.09	0	0.00	0	0.00
<b><u>Overall Total</u></b>																
Total	12,268	100%	10,292	83.89%	219	1.79%	755	6.15%	954	7.78%	48	0.39%	0	0.00%	0	0.00%

**HMDA DISPOSITION PERFORMANCE ANALYSIS, 2006**

DELTA FUNDING CORPORATION

Name of Reporting Institution

WOODBURY, NY 11797

7069000008

7

City, State, ZIP

Reporter's ID Number

Agency

Borrower Characteristics	Totals		Action Type													
	All Applications		Originated	Approved Not Accepted	Denied	Withdrawn	Closed for Incompleteness	Purchased	Preapproval Denied	Preapproval Approved Not Accepted						
<b><u>Borrower Race</u></b>																
American Indian or Alaskan Native	9	0.06%	3	33.33%	3	33.33%	0	0.00%	3	33.33%	0	0.00%	0	0.00%	0	0.00%
Asian	15	0.09%	9	60.00%	3	20.00%	0	0.00%	3	20.00%	0	0.00%	0	0.00%	0	0.00%
Black or African American	947	5.89%	279	29.46%	364	38.44%	91	9.61%	213	22.49%	0	0.00%	4	0.42%	0	0.00%
Native Hawaiian or Other Pacific Islander	14	0.09%	6	42.86%	3	21.43%	2	14.29%	3	21.43%	0	0.00%	0	0.00%	0	0.00%
White-Hispanic or Latino	559	3.48%	246	44.01%	235	42.04%	29	5.19%	49	8.77%	0	0.00%	0	0.00%	0	0.00%
White-Not Hispanic or Latino	1,113	6.93%	406	36.48%	361	32.43%	93	8.36%	253	22.73%	0	0.00%	1	0.09%	0	0.00%
2 or More Minority Races	2	0.01%	0	0.00%	1	50.00%	0	0.00%	1	50.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	24	0.15%	11	45.83%	9	37.50%	1	4.17%	3	12.50%	0	0.00%	0	0.00%	0	0.00%
Race Not Available	13,387	83.30%	2,136	15.96%	1,541	11.51%	2,038	15.22%	7,672	57.31%	0	0.00%	4	0.03%	0	0.00%
<b><u>Borrower Ethnicity</u></b>																
Hispanic	982	6.11%	348	35.44%	405	41.24%	90	9.16%	139	14.15%	0	0.00%	0	0.00%	0	0.00%
Non Hispanic	2,032	12.64%	692	34.06%	711	34.99%	193	9.50%	436	21.46%	0	0.00%	4	0.20%	0	0.00%
Joint (Hispanic/Non-Hispanic)	19	0.12%	11	57.89%	5	26.32%	0	0.00%	3	15.79%	0	0.00%	0	0.00%	0	0.00%
Ethnicity Not Available	13,037	81.13%	2,045	15.69%	1,399	10.73%	1,971	15.12%	7,622	58.46%	0	0.00%	5	0.04%	0	0.00%
<b><u>Borrower Gender</u></b>																
Male	2,346	14.60%	670	28.56%	790	33.67%	218	9.29%	668	28.47%	0	0.00%	3	0.13%	0	0.00%
Female	2,090	13.01%	641	30.67%	693	33.16%	186	8.90%	570	27.27%	0	0.00%	2	0.10%	0	0.00%
Joint (Male/Female)	1,361	8.47%	426	31.30%	340	24.98%	126	9.26%	469	34.46%	0	0.00%	1	0.07%	0	0.00%
Gender Not Available	10,273	63.93%	1,359	13.23%	697	6.78%	1,724	16.78%	6,493	63.20%	0	0.00%	3	0.03%	0	0.00%
<b><u>Disposition of All Minorities</u></b>																
Total Minority	1,570	9.77%	554	35.29%	618	39.36%	123	7.83%	275	17.52%	0	0.00%	4	0.25%	0	0.00%
<b><u>Disparity Ratios by Borrower Race</u></b>																
American Indian or Alaskan Native	9	0.01	3	0.91	3	1.03	0	0.00	3	1.47	0	0.00	0	0.00	0	0.00
Asian	15	0.01	9	1.64	3	0.62	0	0.00	3	0.88	0	0.00	0	0.00	0	0.00
Black or African American	947	0.85	279	0.81	364	1.19	91	1.15	213	0.99	0	0.00	4	4.70	0	0.00
Native Hawaiian or Other Pacific Islander	14	0.01	6	1.17	3	0.66	2	1.71	3	0.94	0	0.00	0	0.00	0	0.00
White-Hispanic or Latino	559	0.50	246	1.21	235	1.30	29	0.62	49	0.39	0	0.00	0	0.00	0	0.00
White-Not Hispanic or Latino	1,113	1	406	1	361	1	93	1	253	1	0	0.00	1	1	0	0.00
2 or More Minority Races	2	0.00	0	0.00	1	1.54	0	0.00	1	2.20	0	0.00	0	0.00	0	0.00
Joint (White/Minority Race)	24	0.02	11	1.26	9	1.16	1	0.50	3	0.55	0	0.00	0	0.00	0	0.00
Race Not Available	13,387	12.03	2,136	0.44	1,541	0.35	2,038	1.82	7,672	2.52	0	0.00	4	0.33	0	0.00
<b><u>Disparity Ratios by Borrower Ethnicity</u></b>																
Hispanic	982	0.48	348	1.04	405	1.18	90	0.96	139	0.66	0	0.00	0	0.00	0	0.00
Non Hispanic	2,032	1	692	1	711	1	193	1	436	1	0	0.00	4	1	0	0.00
Joint (Hispanic/Non-Hispanic)	19	0.01	11	1.70	5	0.75	0	0.00	3	0.74	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	13,037	6.42	2,045	0.46	1,399	0.31	1,971	1.59	7,622	2.72	0	0.00	5	0.19	0	0.00
<b><u>Overall Total</u></b>																
Total	16,070	100%	3,096	19.27%	2,520	15.68%	2,254	14.03%	8,200	51.03%	0	0.00%	9	0.06%	0	0.00%

**HMDA DISPOSITION PERFORMANCE ANALYSIS, 2006**

**MORTGAGEIT**

Name of Reporting Institution

NEW YORK, NY 10038

1463600006

7

City, State, ZIP

Reporter's ID Number

Agency

Borrower Characteristics	Totals		Action Type															
	All Applications		Originated	Approved Not Accepted	Denied	Withdrawn	Closed for Incompleteness	Purchased	Preapproval Denied	Preapproval Approved Not Accepted								
<b><u>Borrower Race</u></b>																		
American Indian or Alaskan Native	20	0.17%	13	65.00%	0	0.00%	3	15.00%	3	15.00%	1	5.00%	2	10.00%	0	0.00%	0	0.00%
Asian	425	3.56%	259	60.94%	45	10.59%	102	24.00%	4	0.94%	15	3.53%	17	4.00%	0	0.00%	0	0.00%
Black or African American	922	7.71%	471	51.08%	149	16.16%	243	26.36%	25	2.71%	34	3.69%	66	7.16%	0	0.00%	0	0.00%
Native Hawaiian or Other Pacific Islander	49	0.41%	28	57.14%	6	12.24%	13	26.53%	1	2.04%	1	2.04%	3	6.12%	0	0.00%	0	0.00%
White-Hispanic or Latino	2,752	23.03%	1,539	55.92%	435	15.81%	599	21.77%	47	1.71%	132	4.80%	325	11.81%	0	0.00%	0	0.00%
White-Not Hispanic or Latino	6,311	52.81%	4,092	64.84%	805	12.76%	1,078	17.08%	125	1.98%	211	3.34%	487	7.72%	0	0.00%	0	0.00%
2 or More Minority Races	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	104	0.87%	59	56.73%	18	17.31%	19	18.27%	3	2.88%	5	4.81%	18	17.31%	0	0.00%	0	0.00%
Race Not Available	1,368	11.45%	709	51.83%	192	14.04%	319	23.32%	94	6.87%	54	3.95%	47	3.44%	0	0.00%	0	0.00%
<b><u>Borrower Ethnicity</u></b>																		
Hispanic	2,981	24.94%	1,658	55.62%	469	15.73%	658	22.07%	56	1.88%	140	4.70%	342	11.47%	0	0.00%	0	0.00%
Non Hispanic	7,525	62.97%	4,765	63.32%	959	12.74%	1,389	18.46%	160	2.13%	252	3.35%	565	7.51%	0	0.00%	0	0.00%
Joint (Hispanic/Non-Hispanic)	69	0.58%	40	57.97%	13	18.84%	13	18.84%	1	1.45%	2	2.90%	11	15.94%	0	0.00%	0	0.00%
Ethnicity Not Available	1,376	11.51%	707	51.38%	209	15.19%	316	22.97%	85	6.18%	59	4.29%	47	3.42%	0	0.00%	0	0.00%
<b><u>Borrower Gender</u></b>																		
Male	5,515	46.15%	3,248	58.89%	753	13.65%	1,140	20.67%	145	2.63%	229	4.15%	416	7.54%	0	0.00%	0	0.00%
Female	3,739	31.29%	2,218	59.32%	546	14.60%	768	20.54%	70	1.87%	137	3.66%	316	8.45%	0	0.00%	0	0.00%
Joint (Male/Female)	2,329	19.49%	1,545	66.34%	312	13.40%	364	15.63%	41	1.76%	67	2.88%	222	9.53%	0	0.00%	0	0.00%
Gender Not Available	368	3.08%	159	43.21%	39	10.60%	104	28.26%	46	12.50%	20	5.43%	11	2.99%	0	0.00%	0	0.00%
<b><u>Disposition of All Minorities</u></b>																		
Total Minority	4,272	35.75%	2,369	55.45%	653	15.29%	979	22.92%	83	1.94%	188	4.40%	431	10.09%	0	0.00%	0	0.00%
<b><u>Disparity Ratios by Borrower Race</u></b>																		
American Indian or Alaskan Native	20	0.00	13	1.00	0	0.00	3	0.88	3	7.57	1	1.50	2	1.30	0	0.00	0	0.00
Asian	425	0.07	259	0.94	45	0.83	102	1.41	4	0.48	15	1.06	17	0.52	0	0.00	0	0.00
Black or African American	922	0.15	471	0.79	149	1.27	243	1.54	25	1.37	34	1.10	66	0.93	0	0.00	0	0.00
Native Hawaiian or Other Pacific Islander	49	0.01	28	0.88	6	0.96	13	1.55	1	1.03	1	0.61	3	0.79	0	0.00	0	0.00
White-Hispanic or Latino	2,752	0.44	1,539	0.86	435	1.24	599	1.27	47	0.86	132	1.43	325	1.53	0	0.00	0	0.00
White-Not Hispanic or Latino	6,311	1	4,092	1	805	1	1,078	1	125	1	211	1	487	1	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint (White/Minority Race)	104	0.02	59	0.87	18	1.36	19	1.07	3	1.46	5	1.44	18	2.24	0	0.00	0	0.00
Race Not Available	1,368	0.22	709	0.80	192	1.10	319	1.37	94	3.47	54	1.18	47	0.45	0	0.00	0	0.00
<b><u>Disparity Ratios by Borrower Ethnicity</u></b>																		
Hispanic	2,981	0.40	1,658	0.88	469	1.23	658	1.20	56	0.88	140	1.40	342	1.53	0	0.00	0	0.00
Non Hispanic	7,525	1	4,765	1	959	1	1,389	1	160	1	252	1	565	1	0	0.00	0	0.00
Joint (Hispanic/Non-Hispanic)	69	0.01	40	0.92	13	1.48	13	1.02	1	0.68	2	0.87	11	2.12	0	0.00	0	0.00
Ethnicity Not Available	1,376	0.18	707	0.81	209	1.19	316	1.24	85	2.91	59	1.28	47	0.45	0	0.00	0	0.00
<b><u>Overall Total</u></b>																		
Total	11,951	100%	7,170	59.99%	1,650	13.81%	2,376	19.88%	302	2.53%	453	3.79%	965	8.07%	0	0.00%	0	0.00%

HMDA DISPOSITION PERFORMANCE ANALYSIS, 2006

QUICKEN LOANS

Name of Reporting Institution

LIVONIA, MI 48152

7197000003

7

City, State, ZIP

Reporter's ID Number

Agency

	Totals		Action Type													
	All Applications		Originated	Approved Not Accepted	Denied	Withdrawn	Closed for Incompleteness	Purchased	Preapproval Denied	Preapproval Approved Not Accepted						
<b><u>Borrower Race</u></b>																
American Indian or Alaskan Native	38	0.44%	32	84.21%	2	5.26%	4	10.53%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Asian	133	1.53%	90	67.67%	13	9.77%	30	22.56%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Black or African American	680	7.80%	437	64.26%	49	7.21%	194	28.53%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Native Hawaiian or Other Pacific Islander	39	0.45%	26	66.67%	2	5.13%	11	28.21%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
White-Hispanic or Latino	657	7.54%	463	70.47%	46	7.00%	148	22.53%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
White-Not Hispanic or Latino	5,932	68.07%	4,390	74.01%	450	7.59%	1,088	18.34%	3	0.05%	1	0.02%	0	0.00%	0	0.00%
2 or More Minority Races	5	0.06%	3	60.00%	2	40.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	234	2.69%	174	74.36%	17	7.26%	43	18.38%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Race Not Available	996	11.43%	675	67.77%	84	8.43%	235	23.59%	1	0.10%	1	0.10%	0	0.00%	0	0.00%
<b><u>Borrower Ethnicity</u></b>																
Hispanic	820	9.41%	573	69.88%	61	7.44%	186	22.68%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Non Hispanic	7,018	80.54%	5,101	72.68%	535	7.62%	1,378	19.64%	3	0.04%	1	0.01%	0	0.00%	0	0.00%
Joint (Hispanic/Non-Hispanic)	187	2.15%	143	76.47%	16	8.56%	28	14.97%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Ethnicity Not Available	689	7.91%	473	68.65%	53	7.69%	161	23.37%	1	0.15%	1	0.15%	0	0.00%	0	0.00%
<b><u>Borrower Gender</u></b>																
Male	3,416	39.20%	2,393	70.05%	284	8.31%	738	21.60%	0	0.00%	1	0.03%	0	0.00%	0	0.00%
Female	1,942	22.29%	1,360	70.03%	151	7.78%	429	22.09%	2	0.10%	0	0.00%	0	0.00%	0	0.00%
Joint (Male/Female)	2,880	33.05%	2,232	77.50%	184	6.39%	463	16.08%	1	0.03%	0	0.00%	0	0.00%	0	0.00%
Gender Not Available	476	5.46%	305	64.08%	46	9.66%	123	25.84%	1	0.21%	1	0.21%	0	0.00%	0	0.00%
<b><u>Disposition of All Minorities</u></b>																
Total Minority	1,786	20.50%	1,225	68.59%	131	7.33%	430	24.08%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b><u>Disparity Ratios by Borrower Race</u></b>																
American Indian or Alaskan Native	38	0.01	32	1.14	2	0.69	4	0.57	0	0.00	0	0.00	0	0.00	0	0.00
Asian	133	0.02	90	0.91	13	1.29	30	1.23	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	680	0.11	437	0.87	49	0.95	194	1.56	0	0.00	0	0.00	0	0.00	0	0.00
Native Hawaiian or Other Pacific Islander	39	0.01	26	0.90	2	0.68	11	1.54	0	0.00	0	0.00	0	0.00	0	0.00
White-Hispanic or Latino	657	0.11	463	0.95	46	0.92	148	1.23	0	0.00	0	0.00	0	0.00	0	0.00
White-Not Hispanic or Latino	5,932	1	4,390	1	450	1	1,088	1	3	1	1	1	0	0.00	0	0.00
2 or More Minority Races	5	0.00	3	0.81	2	5.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint (White/Minority Race)	234	0.04	174	1.00	17	0.96	43	1.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	996	0.17	675	0.92	84	1.11	235	1.29	1	1.99	1	5.96	0	0.00	0	0.00
<b><u>Disparity Ratios by Borrower Ethnicity</u></b>																
Hispanic	820	0.12	573	0.96	61	0.98	186	1.16	0	0.00	0	0.00	0	0.00	0	0.00
Non Hispanic	7,018	1	5,101	1	535	1	1,378	1	3	1	1	1	0	0.00	0	0.00
Joint (Hispanic/Non-Hispanic)	187	0.03	143	1.05	16	1.12	28	0.76	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	689	0.10	473	0.94	53	1.01	161	1.19	1	3.40	1	10.19	0	0.00	0	0.00
<b><u>Overall Total</u></b>																
Total	8,714	100%	6,290	72.18%	665	7.63%	1,753	20.12%	4	0.05%	2	0.02%	0	0.00%	0	0.00%

Selection Summary:

Comparator:

HomeBANC MORTGAGE CORPORATION Volume (31930)

Peer Group:

Homebanc Closest Peers FL

Filter:

(( GSA = Florida ))