

HMDA PRICING PERFORMANCE, FIRST LIEN, 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		Percentage Points Above Treasury					
	No Pricing Data Reported	Pricing Data Reported	3.00-3.99	4.00-4.99	5.00-5.99	6.00-6.99	7.00-7.99	8.00 or More
<u>Borrower Race</u>								
American Indian or Alaskan Native	17 0.17%	1 0.01%	1 5.56%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Asian	152 1.48%	10 0.10%	7 4.32%	2 1.23%	0 0.00%	1 0.62%	0 0.00%	0 0.00%
Black or African American	457 4.46%	62 0.60%	43 8.29%	7 1.35%	1 0.19%	4 0.77%	4 0.77%	3 0.58%
Native Hawaiian or Other Pacific Islander	29 0.28%	1 0.01%	1 3.33%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
White-Hispanic or Latino	1,257 12.26%	146 1.42%	116 8.27%	11 0.78%	4 0.29%	3 0.21%	4 0.29%	8 0.57%
White-Not Hispanic or Latino	5,296 51.64%	329 3.21%	253 4.50%	25 0.44%	22 0.39%	14 0.25%	5 0.09%	10 0.18%
2 or More Minority Races	1 0.01%	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)	182 1.77%	5 0.05%	4 2.14%	1 0.53%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Race Not Available	2,135 20.82%	176 1.72%	130 5.63%	13 0.56%	13 0.56%	8 0.35%	9 0.39%	3 0.13%
<u>Borrower Ethnicity</u>								
Hispanic	1,286 12.54%	150 1.46%	119 8.29%	11 0.77%	4 0.28%	3 0.21%	5 0.35%	8 0.56%
Non Hispanic	5,969 58.20%	400 3.90%	303 4.76%	34 0.53%	23 0.36%	19 0.30%	8 0.13%	13 0.20%
Joint (Hispanic/Non-Hispanic)	133 1.30%	5 0.05%	4 2.90%	1 0.72%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Ethnicity Not Available	2,138 20.85%	175 1.71%	129 5.58%	13 0.56%	13 0.56%	8 0.35%	9 0.39%	3 0.13%
<u>Borrower Gender</u>								
Male	3,097 30.20%	266 2.59%	202 6.01%	25 0.74%	11 0.33%	10 0.30%	7 0.21%	11 0.33%
Female	1,900 18.53%	175 1.71%	140 6.75%	13 0.63%	8 0.39%	5 0.24%	3 0.14%	6 0.29%
Joint (Male/Female)	2,386 23.26%	113 1.10%	84 3.36%	8 0.32%	7 0.28%	7 0.28%	3 0.12%	4 0.16%
Gender Not Available	2,143 20.90%	176 1.72%	129 5.56%	13 0.56%	14 0.60%	8 0.34%	9 0.39%	3 0.13%
<u>Disposition of All Minorities</u>								
Total Minority	2,095 20.43%	225 2.19%	172 7.41%	21 0.91%	5 0.22%	8 0.34%	8 0.34%	11 0.47%
<u>Disparity Ratios by Borrower Race</u>								
American Indian or Alaskan Native	17 1.00	1 0.95	1 1.24	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Asian	152 1.00	10 1.06	7 0.96	2 2.78	0 0.00	1 2.48	0 0.00	0 0.00
Black or African American	457 0.94	62 2.04	43 1.84	7 3.03	1 0.49	4 3.10	4 8.67	3 3.25
Native Hawaiian or Other Pacific Islander	29 1.03	1 0.57	1 0.74	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
White-Hispanic or Latino	1,257 0.95	146 1.78	116 1.84	11 1.76	4 0.73	3 0.86	4 3.21	8 3.21
White-Not Hispanic or Latino	5,296 1	329 1	253 1	25 1	22 1	14 1	5 1	10 1
2 or More Minority Races	1 1.06	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)	182 1.03	5 0.46	4 0.48	1 1.20	0 0.00	0 0.00	0 0.00	0 0.00
Race Not Available	2,135 0.98	176 1.30	130 1.25	13 1.27	13 1.44	8 1.39	9 4.38	3 0.73
<u>Disparity Ratios by Borrower Ethnicity</u>								
Hispanic	1,286 0.96	150 1.66	119 1.74	11 1.43	4 0.77	3 0.70	5 2.77	8 2.73
Non Hispanic	5,969 1	400 1	303 1	34 1	23 1	19 1	8 1	13 1
Joint (Hispanic/Non-Hispanic)	133 1.03	5 0.58	4 0.61	1 1.36	0 0.00	0 0.00	0 0.00	0 0.00
Ethnicity Not Available	2,138 0.99	175 1.20	129 1.17	13 1.05	13 1.56	8 1.16	9 3.10	3 0.64
<u>Overall Total</u>								
Total	9,526 92.88%	730 7.12%	555 5.41%	59 0.58%	40 0.39%	30 0.29%	22 0.21%	24 0.23%

HMDA PRICING PERFORMANCE, JUNIOR LIEN, 2006

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Borrower Characteristics	Totals		Percentage Points Above Treasury					
	No Pricing Data Reported	Pricing Data Reported	5.00-5.99	6.00-6.99	7.00-7.99	8.00-8.99	9.00-9.99	10.00 or More
<u>Borrower Race</u>								
American Indian or Alaskan Native	2 0.10%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Asian	29 1.44%	9 0.45%	0 0.00%	0 0.00%	3 7.89%	2 5.26%	2 5.26%	2 5.26%
Black or African American	75 3.73%	43 2.14%	9 7.63%	2 1.69%	2 1.69%	5 4.24%	8 6.78%	17 14.41%
Native Hawaiian or Other Pacific Islander	5 0.25%	4 0.20%	3 33.33%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	1 11.11%
White-Hispanic or Latino	204 10.14%	94 4.67%	18 6.04%	10 3.36%	5 1.68%	16 5.37%	14 4.70%	31 10.40%
White-Not Hispanic or Latino	885 43.99%	161 8.00%	39 3.73%	10 0.96%	19 1.82%	8 0.76%	26 2.49%	59 5.64%
2 or More Minority Races	1 0.05%	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)	35 1.74%	5 0.25%	2 5.00%	0 0.00%	1 2.50%	1 2.50%	0 0.00%	1 2.50%
Race Not Available	354 17.59%	106 5.27%	24 5.22%	9 1.96%	7 1.52%	9 1.96%	11 2.39%	46 10.00%
<u>Borrower Ethnicity</u>								
Hispanic	207 10.29%	98 4.87%	19 6.23%	10 3.28%	5 1.64%	17 5.57%	14 4.59%	33 10.82%
Non Hispanic	998 49.60%	216 10.74%	51 4.20%	12 0.99%	26 2.14%	14 1.15%	36 2.97%	77 6.34%
Joint (Hispanic/Non-Hispanic)	31 1.54%	3 0.15%	1 2.94%	0 0.00%	0 0.00%	1 2.94%	0 0.00%	1 2.94%
Ethnicity Not Available	354 17.59%	105 5.22%	24 5.23%	9 1.96%	6 1.31%	9 1.96%	11 2.40%	46 10.02%
<u>Borrower Gender</u>								
Male	558 27.73%	165 8.20%	31 4.29%	10 1.38%	14 1.94%	14 1.94%	30 4.15%	66 9.13%
Female	283 14.07%	103 5.12%	17 4.40%	10 2.59%	12 3.11%	15 3.89%	14 3.63%	35 9.07%
Joint (Male/Female)	393 19.53%	48 2.39%	23 5.22%	2 0.45%	5 1.13%	3 0.68%	5 1.13%	10 2.27%
Gender Not Available	356 17.69%	106 5.27%	24 5.19%	9 1.95%	6 1.30%	9 1.95%	12 2.60%	46 9.96%
<u>Disposition of All Minorities</u>								
Total Minority	351 17.45%	155 7.70%	32 6.32%	12 2.37%	11 2.17%	24 4.74%	24 4.74%	52 10.28%
<u>Disparity Ratios by Borrower Race</u>								
American Indian or Alaskan Native	2 1.18	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Asian	29 0.90	9 1.54	0 0.00	0 0.00	3 4.35	2 6.88	2 2.12	2 0.93
Black or African American	75 0.75	43 2.37	9 2.05	2 1.77	2 0.93	5 5.54	8 2.73	17 2.55
Native Hawaiian or Other Pacific Islander	5 0.66	4 2.89	3 8.94	0 0.00	0 0.00	0 0.00	0 0.00	1 1.97
White-Hispanic or Latino	204 0.81	94 2.05	18 1.62	10 3.51	5 0.92	16 7.02	14 1.89	31 1.84
White-Not Hispanic or Latino	885 1	161 1	39 1	10 1	19 1	8 1	26 1	59 1
2 or More Minority Races	1 1.18	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)	35 1.03	5 0.81	2 1.34	0 0.00	1 1.38	1 3.27	0 0.00	1 0.44
Race Not Available	354 0.91	106 1.50	24 1.40	9 2.05	7 0.84	9 2.56	11 0.96	46 1.77
<u>Disparity Ratios by Borrower Ethnicity</u>								
Hispanic	207 0.83	98 1.81	19 1.48	10 3.32	5 0.77	17 4.83	14 1.55	33 1.71
Non Hispanic	998 1	216 1	51 1	12 1	26 1	14 1	36 1	77 1
Joint (Hispanic/Non-Hispanic)	31 1.11	3 0.50	1 0.70	0 0.00	0 0.00	1 2.55	0 0.00	1 0.46
Ethnicity Not Available	354 0.94	105 1.29	24 1.24	9 1.98	6 0.61	9 1.70	11 0.81	46 1.58
<u>Overall Total</u>								
Total	1,590 79.03%	422 20.97%	95 4.72%	31 1.54%	37 1.84%	41 2.04%	61 3.03%	157 7.80%

HMDA PRICING PERFORMANCE, FIRST LIEN, 2006

DELTA FUNDING CORPORATION

Name of Reporting Institution

WOODBURY, NY 11797

7069000008

7

City, State, ZIP

Reporter's ID Number

Agency

Borrower Characteristics	Totals		Percentage Points Above Treasury					
	No Pricing Data Reported	Pricing Data Reported	3.00-3.99	4.00-4.99	5.00-5.99	6.00-6.99	7.00-7.99	8.00 or More
<u>Borrower Race</u>								
American Indian or Alaskan Native	6 0.04%	2 0.01%	0 0.00%	1 12.50%	1 12.50%	0 0.00%	0 0.00%	0 0.00%
Asian	5 0.03%	8 0.05%	3 23.08%	3 23.08%	1 7.69%	1 7.69%	0 0.00%	0 0.00%
Black or African American	639 4.35%	241 1.64%	44 5.00%	66 7.50%	82 9.32%	40 4.55%	9 1.02%	0 0.00%
Native Hawaiian or Other Pacific Islander	5 0.03%	5 0.03%	0 0.00%	3 30.00%	1 10.00%	0 0.00%	0 0.00%	0 0.00%
White-Hispanic or Latino	273 1.86%	170 1.16%	39 8.80%	62 14.00%	53 11.96%	16 3.61%	0 0.00%	0 0.00%
White-Not Hispanic or Latino	655 4.46%	306 2.08%	65 6.76%	106 11.03%	84 8.74%	36 3.75%	14 1.46%	1 0.10%
2 or More Minority Races	2 0.01%	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)	14 0.10%	7 0.05%	1 4.76%	2 9.52%	2 9.52%	2 9.52%	0 0.00%	0 0.00%
Race Not Available	10,721 72.95%	1,638 11.15%	446 3.61%	516 4.18%	429 3.47%	208 1.68%	35 0.28%	4 0.03%
<u>Borrower Ethnicity</u>								
Hispanic	550 3.74%	244 1.66%	59 7.43%	83 10.45%	76 9.57%	26 3.27%	0 0.00%	0 0.00%
Non Hispanic	1,269 8.63%	544 3.70%	111 6.12%	164 9.05%	169 9.32%	78 4.30%	22 1.21%	0 0.00%
Joint (Hispanic/Non-Hispanic)	9 0.06%	8 0.05%	1 5.88%	4 23.53%	2 11.76%	1 5.88%	0 0.00%	0 0.00%
Ethnicity Not Available	10,492 71.39%	1,581 10.76%	427 3.54%	508 4.21%	406 3.36%	199 1.65%	36 0.30%	5 0.04%
<u>Borrower Gender</u>								
Male	1,547 10.53%	522 3.55%	128 6.19%	160 7.73%	152 7.35%	72 3.48%	9 0.43%	1 0.05%
Female	1,370 9.32%	501 3.41%	104 5.56%	163 8.71%	157 8.39%	61 3.26%	14 0.75%	2 0.11%
Joint (Male/Female)	912 6.21%	316 2.15%	74 6.03%	99 8.06%	88 7.17%	44 3.58%	11 0.90%	0 0.00%
Gender Not Available	8,491 57.77%	1,038 7.06%	292 3.06%	337 3.54%	256 2.69%	127 1.33%	24 0.25%	2 0.02%
<u>Disposition of All Minorities</u>								
Total Minority	944 6.42%	433 2.95%	87 6.32%	137 9.95%	140 10.17%	60 4.36%	9 0.65%	0 0.00%
<u>Disparity Ratios by Borrower Race</u>								
American Indian or Alaskan Native	6 1.10	2 0.79	0 0.00	1 1.13	1 1.43	0 0.00	0 0.00	0 0.00
Asian	5 0.56	8 1.93	3 3.41	3 2.09	1 0.88	1 2.05	0 0.00	0 0.00
Black or African American	639 1.07	241 0.86	44 0.74	66 0.68	82 1.07	40 1.21	9 0.70	0 0.00
Native Hawaiian or Other Pacific Islander	5 0.73	5 1.57	0 0.00	3 2.72	1 1.14	1 2.67	0 0.00	0 0.00
White-Hispanic or Latino	273 0.90	170 1.21	39 1.30	62 1.27	53 1.37	16 0.96	0 0.00	0 0.00
White-Not Hispanic or Latino	655 1	306 1	65 1	106 1	84 1	36 1	14 1	1 1
2 or More Minority Races	2 1.47	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)	14 0.98	7 1.05	1 0.70	2 0.86	2 1.09	2 2.54	0 0.00	0 0.00
Race Not Available	10,721 1.27	1,638 0.42	446 0.53	516 0.38	429 0.40	208 0.45	35 0.19	4 0.31
<u>Disparity Ratios by Borrower Ethnicity</u>								
Hispanic	550 0.99	244 1.02	59 1.21	83 1.16	76 1.03	26 0.76	0 0.00	0 0.00
Non Hispanic	1,269 1	544 1	111 1	164 1	169 1	78 1	22 1	0 0.00
Joint (Hispanic/Non-Hispanic)	9 0.76	8 1.57	1 0.96	4 2.60	2 1.26	1 1.37	0 0.00	0 0.00
Ethnicity Not Available	10,492 1.24	1,581 0.44	427 0.58	508 0.47	406 0.36	199 0.38	36 0.25	5 0.00
<u>Overall Total</u>								
Total	12,320 83.83%	2,377 16.17%	598 4.07%	759 5.16%	653 4.44%	304 2.07%	58 0.39%	5 0.03%

HMDA PRICING PERFORMANCE, JUNIOR LIEN, 2006

DELTA FUNDING CORPORATION

Name of Reporting Institution

WOODBURY, NY 11797

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Borrower Characteristics	Totals		Percentage Points Above Treasury					
	No Pricing Data Reported	Pricing Data Reported	5.00-5.99	6.00-6.99	7.00-7.99	8.00-8.99	9.00-9.99	10.00 or More
<u>Borrower Race</u>								
American Indian or Alaskan Native	0 0.00%	1 0.07%	0 0.00%	1 100%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Asian	1 0.07%	1 0.07%	0 0.00%	0 0.00%	1 50.00%	0 0.00%	0 0.00%	0 0.00%
Black or African American	46 3.35%	21 1.53%	5 7.46%	7 10.45%	6 8.96%	3 4.48%	0 0.00%	0 0.00%
Native Hawaiian or Other Pacific Islander	3 0.22%	1 0.07%	0 0.00%	1 25.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
White-Hispanic or Latino	70 5.10%	46 3.35%	13 11.21%	16 13.79%	13 11.21%	3 2.59%	1 0.86%	0 0.00%
White-Not Hispanic or Latino	92 6.70%	60 4.37%	21 13.82%	25 16.45%	10 6.58%	3 1.97%	1 0.66%	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%
Joint (White/Minority Race)	1 0.07%	2 0.15%	1 33.33%	1 33.33%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Race Not Available	806 58.70%	222 16.17%	62 6.03%	82 7.98%	41 3.99%	22 2.14%	14 1.36%	1 0.10%
<u>Borrower Ethnicity</u>								
Hispanic	125 9.10%	63 4.59%	17 9.04%	23 12.23%	17 9.04%	5 2.66%	1 0.53%	0 0.00%
Non Hispanic	134 9.76%	85 6.19%	29 13.24%	32 14.61%	18 8.22%	5 2.28%	1 0.46%	0 0.00%
Joint (Hispanic/Non-Hispanic)	0 0.00%	2 0.15%	1 50.00%	0 0.00%	1 50.00%	0 0.00%	0 0.00%	0 0.00%
Ethnicity Not Available	760 55.35%	204 14.86%	55 5.71%	78 8.09%	35 3.63%	21 2.18%	14 1.45%	1 0.10%
<u>Borrower Gender</u>								
Male	193 14.06%	84 6.12%	20 7.22%	34 12.27%	20 7.22%	6 2.17%	4 1.44%	0 0.00%
Female	145 10.56%	74 5.39%	21 9.59%	28 12.79%	20 9.13%	4 1.83%	1 0.46%	0 0.00%
Joint (Male/Female)	90 6.55%	43 3.13%	18 13.53%	14 10.53%	5 3.76%	6 4.51%	0 0.00%	0 0.00%
Gender Not Available	591 43.04%	153 11.14%	43 5.78%	57 7.66%	26 3.49%	15 2.02%	11 1.48%	1 0.13%
<u>Disposition of All Minorities</u>								
Total Minority	121 8.81%	72 5.24%	19 9.84%	26 13.47%	20 10.36%	6 3.11%	1 0.52%	0 0.00%
<u>Disparity Ratios by Borrower Race</u>								
American Indian or Alaskan Native	0 0.00	1 2.53	0 0.00	1 6.08	0 0.00	0 0.00	0 0.00	0 NA
Asian	1 0.83	1 1.27	0 0.00	0 0.00	1 7.60	0 0.00	0 0.00	0 NA
Black or African American	46 1.13	21 0.79	5 0.54	7 0.64	6 1.36	3 2.27	0 0.00	0 NA
Native Hawaiian or Other Pacific Islander	3 1.24	1 0.63	0 0.00	1 1.52	0 0.00	0 0.00	0 0.00	0 NA
White-Hispanic or Latino	70 1.00	46 1.00	13 0.81	16 0.84	13 1.70	3 1.31	1 1.31	0 NA
White-Not Hispanic or Latino	92 1	60 1	21 1	25 1	10 1	3 1	1 1	0 NA
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 NA
Joint (White/Minority Race)	1 0.55	2 1.69	1 2.41	1 2.03	0 0.00	0 0.00	0 0.00	0 NA
Race Not Available	806 1.30	222 0.55	62 0.44	82 0.48	41 0.61	22 1.08	14 2.07	1 NA
<u>Disparity Ratios by Borrower Ethnicity</u>								
Hispanic	125 1.09	63 0.86	17 0.68	23 0.84	17 1.10	5 1.16	1 1.16	0 NA
Non Hispanic	134 1	85 1	29 1	32 1	18 1	5 1	1 1	0 NA
Joint (Hispanic/Non-Hispanic)	0 0.00	2 2.58	1 3.78	0 0.00	1 6.08	0 0.00	0 0.00	0 NA
Ethnicity Not Available	760 1.29	204 0.55	55 0.43	78 0.55	35 0.44	21 0.95	14 3.18	1 NA
<u>Overall Total</u>								
Total	1,019 74.22%	354 25.78%	102 7.43%	133 9.69%	71 5.17%	31 2.26%	16 1.17%	1 0.07%

HMDA PRICING PERFORMANCE, FIRST LIEN, 2006

MORTGAGEIT

Name of Reporting Institution
NEW YORK, NY 10038

1463600006

7

City, State, ZIP

Reporter's ID Number

Agency

Borrower Characteristics	Totals		Percentage Points Above Treasury					
	No Pricing Data Reported	Pricing Data Reported	3.00-3.99	4.00-4.99	5.00-5.99	6.00-6.99	7.00-7.99	8.00 or More
<u>Borrower Race</u>								
American Indian or Alaskan Native	14 0.14%	5 0.05%	3 15.79%	2 10.53%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Asian	312 3.13%	34 0.34%	28 8.09%	6 1.73%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Black or African American	686 6.88%	98 0.98%	63 8.04%	13 1.66%	2 0.26%	15 1.91%	5 0.64%	0 0.00%
Native Hawaiian or Other Pacific Islander	34 0.34%	6 0.06%	2 5.00%	1 2.50%	2 5.00%	1 2.50%	0 0.00%	0 0.00%
White-Hispanic or Latino	1,892 18.98%	274 2.75%	171 7.89%	41 1.89%	17 0.78%	35 1.62%	8 0.37%	2 0.09%
White-Not Hispanic or Latino	4,928 49.43%	436 4.37%	344 6.41%	46 0.86%	15 0.28%	20 0.37%	7 0.13%	4 0.07%
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%
Joint (White/Minority Race)	81 0.81%	3 0.03%	3 3.57%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Race Not Available	1,069 10.72%	98 0.98%	63 5.40%	12 1.03%	11 0.94%	6 0.51%	5 0.43%	1 0.09%
<u>Borrower Ethnicity</u>								
Hispanic	2,068 20.74%	290 2.91%	180 7.63%	43 1.82%	19 0.81%	37 1.57%	9 0.38%	2 0.08%
Non Hispanic	5,829 58.47%	564 5.66%	424 6.63%	63 0.99%	21 0.33%	38 0.59%	13 0.20%	5 0.08%
Joint (Hispanic/Non-Hispanic)	54 0.54%	3 0.03%	3 5.26%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Ethnicity Not Available	1,065 10.68%	97 0.97%	70 6.02%	15 1.29%	7 0.60%	2 0.17%	3 0.26%	0 0.00%
<u>Borrower Gender</u>								
Male	4,052 40.64%	475 4.76%	334 7.38%	69 1.52%	18 0.40%	38 0.84%	14 0.31%	2 0.04%
Female	2,787 27.95%	342 3.43%	238 7.61%	37 1.18%	19 0.61%	36 1.15%	9 0.29%	3 0.10%
Joint (Male/Female)	1,900 19.06%	115 1.15%	91 4.52%	10 0.50%	7 0.35%	3 0.15%	2 0.10%	2 0.10%
Gender Not Available	277 2.78%	22 0.22%	14 4.68%	5 1.67%	3 1.00%	0 0.00%	0 0.00%	0 0.00%
<u>Disposition of All Minorities</u>								
Total Minority	3,019 30.28%	420 4.21%	270 7.85%	63 1.83%	21 0.61%	51 1.48%	13 0.38%	2 0.06%
<u>Disparity Ratios by Borrower Race</u>								
American Indian or Alaskan Native	14 0.80	5 3.24	3 2.46	2 12.27	0 0.00	0 0.00	0 0.00	0 0.00
Asian	312 0.98	34 1.21	28 1.26	6 2.02	0 0.00	0 0.00	0 0.00	0 0.00
Black or African American	686 0.95	98 1.54	63 1.25	13 1.93	2 0.91	15 5.13	5 4.89	0 0.00
Native Hawaiian or Other Pacific Islander	34 0.93	6 1.85	2 0.78	1 2.92	2 17.88	1 6.70	0 0.00	0 0.00
White-Hispanic or Latino	1,892 0.95	274 1.56	171 1.23	41 2.21	17 2.81	35 4.33	8 2.83	2 1.24
White-Not Hispanic or Latino	4,928 1	436 1	344 1	46 1	15 1	20 1	7 1	4 1
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
Joint (White/Minority Race)	81 1.05	3 0.44	3 0.56	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Race Not Available	1,069 1.00	98 1.03	63 0.84	12 1.20	11 3.37	6 1.38	5 3.28	1 1.15
<u>Disparity Ratios by Borrower Ethnicity</u>								
Hispanic	2,068 0.96	290 1.39	180 1.15	43 1.85	19 2.45	37 2.64	9 1.88	2 1.08
Non Hispanic	5,829 1	564 1	424 1	63 1	21 1	38 1	13 1	5 1
Joint (Hispanic/Non-Hispanic)	54 1.04	3 0.60	3 0.79	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Ethnicity Not Available	1,065 1.01	97 0.95	70 0.91	15 1.31	7 1.83	2 0.29	3 1.27	0 0.00
<u>Overall Total</u>								
Total	9,016 90.43%	954 9.57%	677 6.79%	121 1.21%	47 0.47%	77 0.77%	25 0.25%	7 0.07%

HMDA PRICING PERFORMANCE, JUNIOR LIEN, 2006

MORTGAGEIT

Name of Reporting Institution
NEW YORK, NY 10038

1463600006

7

City, State, ZIP

Reporter's ID Number

Agency

Borrower Characteristics	Totals		Percentage Points Above Treasury					
	No Pricing Data Reported	Pricing Data Reported	5.00-5.99	6.00-6.99	7.00-7.99	8.00-8.99	9.00-9.99	10.00 or More
<u>Borrower Race</u>								
American Indian or Alaskan Native	0 0.00%	1 0.05%	1 100%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Asian	63 3.18%	16 0.81%	13 16.46%	1 1.27%	2 2.53%	0 0.00%	0 0.00%	0 0.00%
Black or African American	109 5.50%	29 1.46%	19 13.77%	6 4.35%	1 0.72%	3 2.17%	0 0.00%	0 0.00%
Native Hawaiian or Other Pacific Islander	5 0.25%	4 0.20%	1 11.11%	2 22.22%	0 0.00%	1 11.11%	0 0.00%	0 0.00%
White-Hispanic or Latino	437 22.06%	149 7.52%	87 14.85%	37 6.31%	20 3.41%	1 0.17%	3 0.51%	1 0.17%
White-Not Hispanic or Latino	745 37.61%	202 10.20%	143 15.10%	33 3.48%	17 1.80%	4 0.42%	1 0.11%	4 0.42%
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%
Joint (White/Minority Race)	18 0.91%	2 0.10%	1 5.00%	1 5.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Race Not Available	146 7.37%	55 2.78%	27 13.43%	14 6.97%	9 4.48%	4 1.99%	1 0.50%	0 0.00%
<u>Borrower Ethnicity</u>								
Hispanic	460 23.22%	163 8.23%	93 14.93%	43 6.90%	22 3.53%	1 0.16%	3 0.48%	1 0.16%
Non Hispanic	889 44.88%	243 12.27%	167 14.75%	40 3.53%	22 1.94%	9 0.80%	1 0.09%	4 0.35%
Joint (Hispanic/Non-Hispanic)	12 0.61%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Ethnicity Not Available	162 8.18%	52 2.62%	32 14.95%	11 5.14%	5 2.34%	3 1.40%	1 0.47%	0 0.00%
<u>Borrower Gender</u>								
Male	748 37.76%	240 12.12%	150 15.18%	51 5.16%	27 2.73%	9 0.91%	2 0.20%	1 0.10%
Female	468 23.62%	142 7.17%	88 14.43%	29 4.75%	16 2.62%	4 0.66%	1 0.16%	4 0.66%
Joint (Male/Female)	253 12.77%	61 3.08%	47 14.97%	10 3.18%	4 1.27%	0 0.00%	0 0.00%	0 0.00%
Gender Not Available	54 2.73%	15 0.76%	7 10.14%	4 5.80%	2 2.90%	0 0.00%	2 2.90%	0 0.00%
<u>Disposition of All Minorities</u>								
Total Minority	632 31.90%	201 10.15%	122 14.65%	47 5.64%	23 2.76%	5 0.60%	3 0.36%	1 0.12%
<u>Disparity Ratios by Borrower Race</u>								
American Indian or Alaskan Native	0 0.00	1 4.69	1 6.62	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Asian	63 1.01	16 0.95	13 1.09	1 0.36	2 1.41	0 0.00	0 0.00	0 0.00
Black or African American	109 1.00	29 0.99	19 0.91	6 1.25	1 0.40	3 5.15	0 0.00	0 0.00
Native Hawaiian or Other Pacific Islander	5 0.71	4 2.08	1 0.74	2 6.38	0 0.00	1 26.31	0 0.00	0 0.00
White-Hispanic or Latino	437 0.95	149 1.19	87 0.98	37 1.81	20 1.90	1 0.40	3 4.85	1 0.40
White-Not Hispanic or Latino	745 1	202 1	143 1	33 1	17 1	4 1	1 1	4 1
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
Joint (White/Minority Race)	18 1.14	2 0.47	1 0.33	1 1.43	0 0.00	0 0.00	0 0.00	0 0.00
Race Not Available	146 0.92	55 1.28	27 0.89	14 2.00	9 2.49	4 4.71	1 4.71	0 0.00
<u>Disparity Ratios by Borrower Ethnicity</u>								
Hispanic	460 0.94	163 1.22	93 1.01	43 1.95	22 1.82	1 0.20	3 5.45	1 0.45
Non Hispanic	889 1	243 1	167 1	40 1	22 1	9 1	1 1	4 1
Joint (Hispanic/Non-Hispanic)	12 1.27	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Ethnicity Not Available	162 0.96	52 1.13	32 1.01	11 1.45	5 1.20	3 1.76	1 5.29	0 0.00
<u>Overall Total</u>								
Total	1,523 76.88%	458 23.12%	292 14.74%	94 4.75%	49 2.47%	13 0.66%	5 0.25%	5 0.25%

HMDA PRICING PERFORMANCE, FIRST LIEN, 2006

QUICKEN LOANS

Name of Reporting Institution

LIVONIA, MI 48152

7197000003

7

City, State, ZIP

Reporter's ID Number

Agency

Borrower Characteristics	Totals		Percentage Points Above Treasury					
	No Pricing Data Reported	Pricing Data Reported	3.00-3.99	4.00-4.99	5.00-5.99	6.00-6.99	7.00-7.99	8.00 or More
<u>Borrower Race</u>								
American Indian or Alaskan Native	25 0.41%	3 0.05%	0 0.00%	1 3.57%	0 0.00%	2 7.14%	0 0.00%	0 0.00%
Asian	86 1.40%	7 0.11%	6 6.45%	1 1.08%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Black or African American	416 6.79%	61 1.00%	40 8.39%	5 1.05%	8 1.68%	8 1.68%	0 0.00%	0 0.00%
Native Hawaiian or Other Pacific Islander	27 0.44%	2 0.03%	1 3.45%	0 0.00%	0 0.00%	1 3.45%	0 0.00%	0 0.00%
White-Hispanic or Latino	426 6.96%	28 0.46%	26 5.73%	1 0.22%	0 0.00%	0 0.00%	1 0.22%	0 0.00%
White-Not Hispanic or Latino	3,904 63.76%	280 4.57%	173 4.13%	34 0.81%	28 0.67%	34 0.81%	9 0.22%	2 0.05%
2 or More Minority Races	5 0.08%	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)	142 2.32%	12 0.20%	10 6.49%	0 0.00%	2 1.30%	0 0.00%	0 0.00%	0 0.00%
Race Not Available	634 10.35%	65 1.06%	38 5.44%	5 0.72%	5 0.72%	14 2.00%	3 0.43%	0 0.00%
<u>Borrower Ethnicity</u>								
Hispanic	531 8.67%	36 0.59%	29 5.11%	1 0.18%	1 0.18%	4 0.71%	1 0.18%	0 0.00%
Non Hispanic	4,593 75.01%	365 5.96%	228 4.60%	41 0.83%	38 0.77%	47 0.95%	9 0.18%	2 0.04%
Joint (Hispanic/Non-Hispanic)	109 1.78%	11 0.18%	8 6.67%	0 0.00%	2 1.67%	1 0.83%	0 0.00%	0 0.00%
Ethnicity Not Available	432 7.06%	46 0.75%	29 6.07%	5 1.05%	2 0.42%	7 1.46%	3 0.63%	0 0.00%
<u>Borrower Gender</u>								
Male	2,203 35.98%	181 2.96%	124 5.20%	17 0.71%	14 0.59%	21 0.88%	5 0.21%	0 0.00%
Female	1,259 20.56%	124 2.03%	78 5.64%	15 1.08%	9 0.65%	20 1.45%	1 0.07%	1 0.07%
Joint (Male/Female)	1,892 30.90%	120 1.96%	74 3.68%	11 0.55%	15 0.75%	14 0.70%	5 0.25%	1 0.05%
Gender Not Available	311 5.08%	33 0.54%	18 5.23%	4 1.16%	5 1.45%	4 1.16%	2 0.58%	0 0.00%
<u>Disposition of All Minorities</u>								
Total Minority	1,127 18.41%	113 1.85%	83 6.69%	8 0.65%	10 0.81%	11 0.89%	1 0.08%	0 0.00%
<u>Disparity Ratios by Borrower Race</u>								
American Indian or Alaskan Native	25 0.96	3 1.60	0 0.00	1 4.39	0 0.00	2 8.79	0 0.00	0 0.00
Asian	86 0.99	7 1.12	6 1.56	1 1.32	0 0.00	0 0.00	0 0.00	0 0.00
Black or African American	416 0.93	61 1.91	40 2.03	5 1.29	8 2.51	8 2.06	0 0.00	0 0.00
Native Hawaiian or Other Pacific Islander	27 1.00	2 1.03	1 0.83	0 0.00	0 0.00	1 4.24	0 0.00	0 0.00
White-Hispanic or Latino	426 1.01	28 0.92	26 1.39	1 0.27	0 0.00	0 0.00	1 1.02	0 0.00
White-Not Hispanic or Latino	3,904 1	280 1	173 1	34 1	28 1	34 1	9 1	2 1
2 or More Minority Races	5 1.07	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)	142 0.99	12 1.16	10 1.57	0 0.00	2 1.94	0 0.00	0 0.00	0 0.00
Race Not Available	634 0.97	65 1.39	38 1.31	5 0.88	5 1.07	14 2.46	3 2.00	0 0.00
<u>Disparity Ratios by Borrower Ethnicity</u>								
Hispanic	531 1.01	36 0.86	29 1.11	1 0.21	1 0.23	4 0.74	1 0.97	0 0.00
Non Hispanic	4,593 1	365 1	228 1	41 1	38 1	47 1	9 1	2 1
Joint (Hispanic/Non-Hispanic)	109 0.98	11 1.25	8 1.45	0 0.00	2 2.17	1 0.88	0 0.00	0 0.00
Ethnicity Not Available	432 0.98	46 1.31	29 1.32	5 1.26	2 0.55	7 1.54	3 3.46	0 0.00
<u>Overall Total</u>								
Total	5,665 92.52%	458 7.48%	294 4.80%	47 0.77%	43 0.70%	59 0.96%	13 0.21%	2 0.03%

HMDA PRICING PERFORMANCE, JUNIOR LIEN, 2006

QUICKEN LOANS

Name of Reporting Institution

LIVONIA, MI 48152

7197000003

7

City, State, ZIP

Reporter's ID Number

Agency

Borrower Characteristics	Totals		Percentage Points Above Treasury					
	No Pricing Data Reported	Pricing Data Reported	5.00-5.99	6.00-6.99	7.00-7.99	8.00-8.99	9.00-9.99	10.00 or More
<u>Borrower Race</u>								
American Indian or Alaskan Native	8 0.31%	2 0.08%	1 10.00%	1 10.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
Asian	36 1.39%	4 0.15%	0 0.00%	0 0.00%	1 2.50%	3 7.50%	0 0.00%	0 0.00%
Black or African American	154 5.94%	49 1.89%	17 8.37%	12 5.91%	12 5.91%	7 3.45%	1 0.49%	0 0.00%
Native Hawaiian or Other Pacific Islander	9 0.35%	1 0.04%	0 0.00%	1 10.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%
White-Hispanic or Latino	161 6.21%	42 1.62%	17 8.37%	9 4.43%	11 5.42%	5 2.46%	0 0.00%	0 0.00%
White-Not Hispanic or Latino	1,412 54.50%	336 12.97%	154 8.81%	73 4.18%	66 3.78%	43 2.46%	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%
Joint (White/Minority Race)	64 2.47%	16 0.62%	5 6.25%	3 3.75%	5 6.25%	2 2.50%	1 1.25%	0 0.00%
Race Not Available	251 9.69%	46 1.78%	22 7.41%	5 1.68%	13 4.38%	6 2.02%	0 0.00%	0 0.00%
<u>Borrower Ethnicity</u>								
Hispanic	202 7.80%	51 1.97%	19 7.51%	11 4.35%	14 5.53%	7 2.77%	0 0.00%	0 0.00%
Non Hispanic	1,651 63.72%	409 15.79%	181 8.79%	87 4.22%	83 4.03%	57 2.77%	1 0.05%	0 0.00%
Joint (Hispanic/Non-Hispanic)	55 2.12%	12 0.46%	4 5.97%	3 4.48%	3 4.48%	1 1.49%	1 1.49%	0 0.00%
Ethnicity Not Available	187 7.22%	24 0.93%	12 5.69%	3 1.42%	8 3.79%	1 0.47%	0 0.00%	0 0.00%
<u>Borrower Gender</u>								
Male	825 31.84%	207 7.99%	84 8.14%	50 4.84%	43 4.17%	30 2.91%	0 0.00%	0 0.00%
Female	426 16.44%	133 5.13%	55 9.84%	24 4.29%	29 5.19%	25 4.47%	0 0.00%	0 0.00%
Joint (Male/Female)	726 28.02%	142 5.48%	71 8.18%	28 3.23%	33 3.80%	8 0.92%	2 0.23%	0 0.00%
Gender Not Available	118 4.55%	14 0.54%	6 4.55%	2 1.52%	3 2.27%	3 2.27%	0 0.00%	0 0.00%
<u>Disposition of All Minorities</u>								
Total Minority	432 16.67%	114 4.40%	40 7.33%	26 4.76%	29 5.31%	17 3.11%	2 0.37%	0 0.00%
<u>Disparity Ratios by Borrower Race</u>								
American Indian or Alaskan Native	8 0.99	2 1.04	1 1.14	1 2.39	0 0.00	0 0.00	0 NA	0 NA
Asian	36 1.11	4 0.52	0 0.00	0 0.00	1 0.66	3 3.05	0 NA	0 NA
Black or African American	154 0.94	49 1.26	17 0.95	12 1.42	12 1.57	7 1.40	1 NA	0 NA
Native Hawaiian or Other Pacific Islander	9 1.11	1 0.52	0 0.00	1 2.39	0 0.00	0 0.00	0 NA	0 NA
White-Hispanic or Latino	161 0.98	42 1.08	17 0.95	9 1.06	11 1.44	5 1.00	0 NA	0 NA
White-Not Hispanic or Latino	1,412 1	336 1	154 1	73 1	66 1	43 1	0 NA	0 NA
2 or More Minority Races	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	0 NA	0 NA
Joint (White/Minority Race)	64 0.99	16 1.04	5 0.71	3 0.90	5 1.66	2 1.02	1 NA	0 NA
Race Not Available	251 1.05	46 0.81	22 0.84	5 0.40	13 1.16	6 0.82	0 NA	0 NA
<u>Disparity Ratios by Borrower Ethnicity</u>								
Hispanic	202 1.00	51 1.02	19 0.85	11 1.03	14 1.37	7 1.00	0 NA	0 NA
Non Hispanic	1,651 1	409 1	181 1	87 1	83 1	57 1	1 NA	0 NA
Joint (Hispanic/Non-Hispanic)	55 1.02	12 0.90	4 0.68	3 1.06	3 1.11	1 0.54	1 NA	0 NA
Ethnicity Not Available	187 1.11	24 0.57	12 0.65	3 0.34	8 0.94	1 0.17	0 NA	0 NA
<u>Overall Total</u>								
Total	2,095 80.86%	496 19.14%	216 8.34%	104 4.01%	108 4.17%	66 2.55%	2 0.08%	0 0.00%

Selection Summary:

Comparator:

HomeBANC MORTGAGE CORPORATION Volume (31930)

Peer Group:

Homebanc Closest Peers FL

Filter:

((GSA = Florida))