

HMDA SUBMISSION SUMMARY ANALYSIS, 2006

HOME Banc MORTGAGE CORPORATION

1 of 3

Name of Reporting Institution

ATLANTA, GA 30319

1565900005

7

City, State, ZIP

Reporter's ID Number

Agency

Category	Dispersion			
<u>Action Type Breakdown</u>				
Loan originated	10,292	83.89%	\$2,368,939	83.78%
Application approved but not accepted	219	1.79%	\$76,166	2.69%
Application denied by financial institution	755	6.15%	\$154,263	5.46%
Application withdrawn by applicant	954	7.78%	\$216,890	7.67%
File closed for incompleteness	48	0.39%	\$11,401	0.40%
Loan purchased by your institution	0	0.00%	\$0	0.00%
Preapproval request denied by financial institution	0	0.00%	\$0	0.00%
Preapproval request approved but not accepted	0	0.00%	\$0	0.00%
<u>Type Purchaser Dispersion</u>				
Loan not originated or sold in report year	2,779	22.65%	\$621,976	22.00%
Fannie Mae (FNMA)	2,567	20.92%	\$523,753	18.52%
Ginnie Mae (GNMA)	0	0.00%	\$0	0.00%
Freddie Mac (FHLMC)	578	4.71%	\$134,710	4.76%
Farmer Mac (FAMC)	0	0.00%	\$0	0.00%
Private securitization	2,795	22.78%	\$662,720	23.44%
Commercial bank, savings bank or savings association	2,251	18.35%	\$624,075	22.07%
Life insurance co., credit union, mortgage bank or finance co.	629	5.13%	\$99,529	3.52%
Affiliate institution	669	5.45%	\$160,896	5.69%
Other type of purchaser	0	0.00%	\$0	0.00%
<u>Racial Dispersion</u>				
American Indian or Alaskan Native	20	0.16%	\$4,169	0.15%
Asian	200	1.63%	\$41,480	1.47%
Black or African American	637	5.19%	\$117,367	4.15%
Native Hawaiian or Other Pacific Islander	39	0.32%	\$6,478	0.23%
White-Hispanic or Latino	1,701	13.87%	\$348,234	12.32%
White-Not Hispanic or Latino	6,671	54.38%	\$1,642,741	58.10%
2 or More Minority Races	2	0.02%	\$191	0.01%
Joint (White/Minority Race)	227	1.85%	\$59,195	2.09%
Race Not Available	2,771	22.59%	\$607,804	21.49%
<u>Ethnicity Dispersion</u>				
Hispanic	1,741	14.19%	\$357,358	12.64%
Non Hispanic	7,583	61.81%	\$1,817,730	64.28%
Joint (Hispanic/Non-Hispanic)	172	1.40%	\$43,939	1.55%
Ethnicity Not Available	2,772	22.60%	\$608,632	21.52%
<u>Loan Type Dispersion</u>				
Conventional	12,180	99.28%	\$2,811,200	99.42%
FHA (Federal Housing Administration)	63	0.51%	\$10,771	0.38%
VA (Veterans Administration)	25	0.20%	\$5,688	0.20%
FSA/RHS (Farm Service Agency or Rural Housing Service)	0	0.00%	\$0	0.00%
<u>Loan Purpose Dispersion</u>				
Home purchase	9,843	80.23%	\$2,116,226	74.84%
Home improvement	0	0.00%	\$0	0.00%
Refinancing	2,425	19.77%	\$711,433	25.16%
<u>Property Type Dispersion</u>				
One to Four Family	12,247	99.83%	\$2,825,348	99.92%
Manufactured Housing	21	0.17%	\$2,311	0.08%
Multifamily	0	0.00%	\$0	0.00%
<u>Rate Spread Dispersion</u>				
Greater than Equal to 3% on First Lien	730	5.95%	\$158,544	5.61%
Greater than Equal to 5% on Second Lien	422	3.44%	\$25,698	0.91%
Not Applicable	11,116	90.61%	\$2,643,417	93.48%
<u>Borrower Income</u>				
Income Not Available	1,076	8.77%	\$219,637	7.77%

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Category	Dispersion			
Less than 30% of MSA/MD Median	35	0.29%	\$3,856	0.14%
30% to less than 50% of MSA/MD Median	194	1.58%	\$22,435	0.79%
50% to less than 80% of MSA/MD Median	1,078	8.79%	\$154,016	5.45%
80% to less than 100% of MSA/MD Median	1,042	8.49%	\$161,521	5.71%
100% to less than 120% of MSA/MD Median	1,077	8.78%	\$185,279	6.55%
120% or more of MSA/MD Median	7,766	63.30%	\$2,080,915	73.59%
<u>Census Tract Income</u>				
Income Not Available	4	0.03%	\$793	0.03%
Low Income	136	1.11%	\$22,994	0.81%
Moderate Income	1,498	12.21%	\$260,804	9.22%
Middle Income	5,826	47.49%	\$1,187,549	42.00%
Upper Income	4,804	39.16%	\$1,355,519	47.94%
<u>Census Tract Racial Composition</u>				
Less than 10% Minority	2,870	23.39%	\$765,468	27.07%
10-19% Minority	3,082	25.12%	\$764,739	27.04%
20-49% Minority	4,709	38.38%	\$973,637	34.43%
50-79% Minority	1,081	8.81%	\$228,754	8.09%
80-100% Minority	526	4.29%	\$95,061	3.36%
Minority Percentage Not Available	0	0.00%	\$0	0.00%
<u>State Dispersion</u>				
Alabama	0	0.00%	\$0	0.00%
Alaska	0	0.00%	\$0	0.00%
Arizona	0	0.00%	\$0	0.00%
Arkansas	0	0.00%	\$0	0.00%
California	0	0.00%	\$0	0.00%
Colorado	0	0.00%	\$0	0.00%
Connecticut	0	0.00%	\$0	0.00%
Delaware	0	0.00%	\$0	0.00%
District of Columbia	0	0.00%	\$0	0.00%
Florida	12,268	100%	\$2,827,659	100%
Georgia	0	0.00%	\$0	0.00%
Hawaii	0	0.00%	\$0	0.00%
Idaho	0	0.00%	\$0	0.00%
Illinois	0	0.00%	\$0	0.00%
Indiana	0	0.00%	\$0	0.00%
Iowa	0	0.00%	\$0	0.00%
Kansas	0	0.00%	\$0	0.00%
Kentucky	0	0.00%	\$0	0.00%
Louisiana	0	0.00%	\$0	0.00%
Maine	0	0.00%	\$0	0.00%
Maryland	0	0.00%	\$0	0.00%
Massachusetts	0	0.00%	\$0	0.00%
Michigan	0	0.00%	\$0	0.00%
Minnesota	0	0.00%	\$0	0.00%
Mississippi	0	0.00%	\$0	0.00%
Missouri	0	0.00%	\$0	0.00%
Montana	0	0.00%	\$0	0.00%
Nebraska	0	0.00%	\$0	0.00%
Nevada	0	0.00%	\$0	0.00%
New Hampshire	0	0.00%	\$0	0.00%
New Jersey	0	0.00%	\$0	0.00%
New Mexico	0	0.00%	\$0	0.00%
New York	0	0.00%	\$0	0.00%
North Carolina	0	0.00%	\$0	0.00%
North Dakota	0	0.00%	\$0	0.00%
Ohio	0	0.00%	\$0	0.00%
Oklahoma	0	0.00%	\$0	0.00%
Oregon	0	0.00%	\$0	0.00%
Pennsylvania	0	0.00%	\$0	0.00%
Rhode Island	0	0.00%	\$0	0.00%

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Agency

Category	Dispersion			
South Carolina	0	0.00%	\$0	0.00%
South Dakota	0	0.00%	\$0	0.00%
Tennessee	0	0.00%	\$0	0.00%
Texas	0	0.00%	\$0	0.00%
Utah	0	0.00%	\$0	0.00%
Vermont	0	0.00%	\$0	0.00%
Virginia	0	0.00%	\$0	0.00%
Washington	0	0.00%	\$0	0.00%
West Virginia	0	0.00%	\$0	0.00%
Wisconsin	0	0.00%	\$0	0.00%
Wyoming	0	0.00%	\$0	0.00%
American Samoa	0	0.00%	\$0	0.00%
Federated States of Micronesia	0	0.00%	\$0	0.00%
Guam	0	0.00%	\$0	0.00%
Marshall Islands	0	0.00%	\$0	0.00%
Northern Mariana Islands	0	0.00%	\$0	0.00%
Palau	0	0.00%	\$0	0.00%
Puerto Rico	0	0.00%	\$0	0.00%
US Minor Outlying Islands	0	0.00%	\$0	0.00%
Virgin Islands	0	0.00%	\$0	0.00%

HMDA SUBMISSION SUMMARY ANALYSIS, 2006

DELTA FUNDING CORPORATION

1 of 3

Name of Reporting Institution

WOODBURY, NY 11797

7069000008

7

City, State, ZIP

Reporter's ID Number

Agency

Category	Dispersion			
<u>Action Type Breakdown</u>				
Loan originated	3,096	19.25%	\$458,721	19.43%
Application approved but not accepted	2,520	15.67%	\$433,673	18.37%
Application denied by financial institution	2,254	14.02%	\$310,362	13.15%
Application withdrawn by applicant	8,200	51.00%	\$1,156,640	48.99%
File closed for incompleteness	0	0.00%	\$0	0.00%
Loan purchased by your institution	9	0.06%	\$1,463	0.06%
Preapproval request denied by financial institution	0	0.00%	\$0	0.00%
Preapproval request approved but not accepted	0	0.00%	\$0	0.00%
<u>Type Purchaser Dispersion</u>				
Loan not originated or sold in report year	13,301	82.72%	\$1,952,241	82.69%
Fannie Mae (FNMA)	0	0.00%	\$0	0.00%
Ginnie Mae (GNMA)	0	0.00%	\$0	0.00%
Freddie Mac (FHLMC)	0	0.00%	\$0	0.00%
Farmer Mac (FAMC)	0	0.00%	\$0	0.00%
Private securitization	2,332	14.50%	\$342,039	14.49%
Commercial bank, savings bank or savings association	341	2.12%	\$53,342	2.26%
Life insurance co., credit union, mortgage bank or finance co.	105	0.65%	\$13,237	0.56%
Affiliate institution	0	0.00%	\$0	0.00%
Other type of purchaser	0	0.00%	\$0	0.00%
<u>Racial Dispersion</u>				
American Indian or Alaskan Native	9	0.06%	\$1,555	0.07%
Asian	15	0.09%	\$2,896	0.12%
Black or African American	951	5.91%	\$152,665	6.47%
Native Hawaiian or Other Pacific Islander	14	0.09%	\$2,742	0.12%
White-Hispanic or Latino	559	3.48%	\$109,168	4.62%
White-Not Hispanic or Latino	1,114	6.93%	\$192,591	8.16%
2 or More Minority Races	2	0.01%	\$572	0.02%
Joint (White/Minority Race)	24	0.15%	\$3,730	0.16%
Race Not Available	13,391	83.28%	\$1,894,940	80.26%
<u>Ethnicity Dispersion</u>				
Hispanic	982	6.11%	\$191,790	8.12%
Non Hispanic	2,036	12.66%	\$339,276	14.37%
Joint (Hispanic/Non-Hispanic)	19	0.12%	\$3,162	0.13%
Ethnicity Not Available	13,042	81.11%	\$1,826,631	77.37%
<u>Loan Type Dispersion</u>				
Conventional	16,079	100%	\$2,360,859	100%
FHA (Federal Housing Administration)	0	0.00%	\$0	0.00%
VA (Veterans Administration)	0	0.00%	\$0	0.00%
FSA/RHS (Farm Service Agency or Rural Housing Service)	0	0.00%	\$0	0.00%
<u>Loan Purpose Dispersion</u>				
Home purchase	1,283	7.98%	\$251,977	10.67%
Home improvement	225	1.40%	\$37,133	1.57%
Refinancing	14,571	90.62%	\$2,071,749	87.75%
<u>Property Type Dispersion</u>				
One to Four Family	16,024	99.66%	\$2,352,268	99.64%
Manufactured Housing	39	0.24%	\$3,928	0.17%
Multifamily	16	0.10%	\$4,663	0.20%
<u>Rate Spread Dispersion</u>				
Greater than Equal to 3% on First Lien	2,377	14.78%	\$376,498	15.95%
Greater than Equal to 5% on Second Lien	354	2.20%	\$21,508	0.91%
Not Applicable	13,348	83.02%	\$1,962,853	83.14%
<u>Borrower Income</u>				
Income Not Available	411	2.56%	\$64,834	2.75%

Name of Reporting Institution

WOODBURY, NY 11797

7069000008

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City, State, ZIP

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Agency

Category	Dispersion			
Less than 30% of MSA/MD Median	800	4.98%	\$75,409	3.19%
30% to less than 50% of MSA/MD Median	2,046	12.72%	\$200,838	8.51%
50% to less than 80% of MSA/MD Median	3,809	23.69%	\$443,101	18.77%
80% to less than 100% of MSA/MD Median	2,283	14.20%	\$309,380	13.10%
100% to less than 120% of MSA/MD Median	1,695	10.54%	\$255,761	10.83%
120% or more of MSA/MD Median	5,035	31.31%	\$1,011,536	42.85%
<u>Census Tract Income</u>				
Income Not Available	3	0.02%	\$812	0.03%
Low Income	608	3.78%	\$67,280	2.85%
Moderate Income	4,444	27.64%	\$565,512	23.95%
Middle Income	8,545	53.14%	\$1,231,081	52.15%
Upper Income	2,479	15.42%	\$496,174	21.02%
<u>Census Tract Racial Composition</u>				
Less than 10% Minority	2,425	15.08%	\$369,393	15.65%
10-19% Minority	3,178	19.76%	\$467,011	19.78%
20-49% Minority	4,948	30.77%	\$722,473	30.60%
50-79% Minority	2,556	15.90%	\$389,498	16.50%
80-100% Minority	2,972	18.48%	\$412,484	17.47%
Minority Percentage Not Available	0	0.00%	\$0	0.00%
<u>State Dispersion</u>				
Alabama	0	0.00%	\$0	0.00%
Alaska	0	0.00%	\$0	0.00%
Arizona	0	0.00%	\$0	0.00%
Arkansas	0	0.00%	\$0	0.00%
California	0	0.00%	\$0	0.00%
Colorado	0	0.00%	\$0	0.00%
Connecticut	0	0.00%	\$0	0.00%
Delaware	0	0.00%	\$0	0.00%
District of Columbia	0	0.00%	\$0	0.00%
Florida	16,079	100%	\$2,360,859	100%
Georgia	0	0.00%	\$0	0.00%
Hawaii	0	0.00%	\$0	0.00%
Idaho	0	0.00%	\$0	0.00%
Illinois	0	0.00%	\$0	0.00%
Indiana	0	0.00%	\$0	0.00%
Iowa	0	0.00%	\$0	0.00%
Kansas	0	0.00%	\$0	0.00%
Kentucky	0	0.00%	\$0	0.00%
Louisiana	0	0.00%	\$0	0.00%
Maine	0	0.00%	\$0	0.00%
Maryland	0	0.00%	\$0	0.00%
Massachusetts	0	0.00%	\$0	0.00%
Michigan	0	0.00%	\$0	0.00%
Minnesota	0	0.00%	\$0	0.00%
Mississippi	0	0.00%	\$0	0.00%
Missouri	0	0.00%	\$0	0.00%
Montana	0	0.00%	\$0	0.00%
Nebraska	0	0.00%	\$0	0.00%
Nevada	0	0.00%	\$0	0.00%
New Hampshire	0	0.00%	\$0	0.00%
New Jersey	0	0.00%	\$0	0.00%
New Mexico	0	0.00%	\$0	0.00%
New York	0	0.00%	\$0	0.00%
North Carolina	0	0.00%	\$0	0.00%
North Dakota	0	0.00%	\$0	0.00%
Ohio	0	0.00%	\$0	0.00%
Oklahoma	0	0.00%	\$0	0.00%
Oregon	0	0.00%	\$0	0.00%
Pennsylvania	0	0.00%	\$0	0.00%
Rhode Island	0	0.00%	\$0	0.00%

Name of Reporting Institution

WOODBURY, NY 11797

7069000008

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City, State, ZIP

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Agency

Category	Dispersion			
South Carolina	0	0.00%	\$0	0.00%
South Dakota	0	0.00%	\$0	0.00%
Tennessee	0	0.00%	\$0	0.00%
Texas	0	0.00%	\$0	0.00%
Utah	0	0.00%	\$0	0.00%
Vermont	0	0.00%	\$0	0.00%
Virginia	0	0.00%	\$0	0.00%
Washington	0	0.00%	\$0	0.00%
West Virginia	0	0.00%	\$0	0.00%
Wisconsin	0	0.00%	\$0	0.00%
Wyoming	0	0.00%	\$0	0.00%
American Samoa	0	0.00%	\$0	0.00%
Federated States of Micronesia	0	0.00%	\$0	0.00%
Guam	0	0.00%	\$0	0.00%
Marshall Islands	0	0.00%	\$0	0.00%
Northern Mariana Islands	0	0.00%	\$0	0.00%
Palau	0	0.00%	\$0	0.00%
Puerto Rico	0	0.00%	\$0	0.00%
US Minor Outlying Islands	0	0.00%	\$0	0.00%
Virgin Islands	0	0.00%	\$0	0.00%

HMDA SUBMISSION SUMMARY ANALYSIS, 2006

MORTGAGEIT

1 of 3

Name of Reporting Institution

NEW YORK, NY 10038

1463600006

7

City, State, ZIP

Reporter's ID Number

Agency

Category	Dispersion			
<u>Action Type Breakdown</u>				
Loan originated	7,170	55.51%	\$1,455,343	54.73%
Application approved but not accepted	1,650	12.77%	\$346,655	13.04%
Application denied by financial institution	2,376	18.40%	\$503,128	18.92%
Application withdrawn by applicant	302	2.34%	\$62,362	2.35%
File closed for incompleteness	453	3.51%	\$107,425	4.04%
Loan purchased by your institution	965	7.47%	\$184,213	6.93%
Preapproval request denied by financial institution	0	0.00%	\$0	0.00%
Preapproval request approved but not accepted	0	0.00%	\$0	0.00%
<u>Type Purchaser Dispersion</u>				
Loan not originated or sold in report year	4,846	37.52%	\$1,032,085	38.81%
Fannie Mae (FNMA)	0	0.00%	\$0	0.00%
Ginnie Mae (GNMA)	0	0.00%	\$0	0.00%
Freddie Mac (FHLMC)	0	0.00%	\$0	0.00%
Farmer Mac (FAMC)	0	0.00%	\$0	0.00%
Private securitization	0	0.00%	\$0	0.00%
Commercial bank, savings bank or savings association	0	0.00%	\$0	0.00%
Life insurance co., credit union, mortgage bank or finance co.	0	0.00%	\$0	0.00%
Affiliate institution	0	0.00%	\$0	0.00%
Other type of purchaser	8,070	62.48%	\$1,627,041	61.19%
<u>Racial Dispersion</u>				
American Indian or Alaskan Native	22	0.17%	\$4,977	0.19%
Asian	442	3.42%	\$94,764	3.56%
Black or African American	988	7.65%	\$182,645	6.87%
Native Hawaiian or Other Pacific Islander	52	0.40%	\$10,723	0.40%
White-Hispanic or Latino	3,077	23.82%	\$609,333	22.91%
White-Not Hispanic or Latino	6,798	52.63%	\$1,436,046	54.00%
2 or More Minority Races	0	0.00%	\$0	0.00%
Joint (White/Minority Race)	122	0.94%	\$27,866	1.05%
Race Not Available	1,415	10.96%	\$292,772	11.01%
<u>Ethnicity Dispersion</u>				
Hispanic	3,323	25.73%	\$658,102	24.75%
Non Hispanic	8,090	62.64%	\$1,690,510	63.57%
Joint (Hispanic/Non-Hispanic)	80	0.62%	\$17,368	0.65%
Ethnicity Not Available	1,423	11.02%	\$293,146	11.02%
<u>Loan Type Dispersion</u>				
Conventional	12,755	98.75%	\$2,629,168	98.87%
FHA (Federal Housing Administration)	74	0.57%	\$12,209	0.46%
VA (Veterans Administration)	87	0.67%	\$17,749	0.67%
FSA/RHS (Farm Service Agency or Rural Housing Service)	0	0.00%	\$0	0.00%
<u>Loan Purpose Dispersion</u>				
Home purchase	5,731	44.37%	\$1,135,750	42.71%
Home improvement	312	2.42%	\$20,262	0.76%
Refinancing	6,873	53.21%	\$1,503,114	56.53%
<u>Property Type Dispersion</u>				
One to Four Family	12,915	99.99%	\$2,659,046	100.
Manufactured Housing	1	0.01%	\$80	0.00%
Multifamily	0	0.00%	\$0	0.00%
<u>Rate Spread Dispersion</u>				
Greater than Equal to 3% on First Lien	954	7.39%	\$219,187	8.24%
Greater than Equal to 5% on Second Lien	458	3.55%	\$22,756	0.86%
Not Applicable	11,504	89.07%	\$2,417,183	90.90%
<u>Borrower Income</u>				
Income Not Available	1,551	12.01%	\$322,899	12.14%

Name of Reporting Institution

NEW YORK, NY 10038

1463600006

7

City, State, ZIP

Reporter's ID Number

Agency

Category	Dispersion			
Less than 30% of MSA/MD Median	202	1.56%	\$35,954	1.35%
30% to less than 50% of MSA/MD Median	203	1.57%	\$21,199	0.80%
50% to less than 80% of MSA/MD Median	985	7.63%	\$126,808	4.77%
80% to less than 100% of MSA/MD Median	1,055	8.17%	\$148,539	5.59%
100% to less than 120% of MSA/MD Median	1,124	8.70%	\$173,460	6.52%
120% or more of MSA/MD Median	7,796	60.36%	\$1,830,267	68.83%
<u>Census Tract Income</u>				
Income Not Available	1	0.01%	\$357	0.01%
Low Income	157	1.22%	\$19,438	0.73%
Moderate Income	2,187	16.93%	\$346,109	13.02%
Middle Income	6,396	49.52%	\$1,233,199	46.38%
Upper Income	4,175	32.32%	\$1,060,023	39.86%
<u>Census Tract Racial Composition</u>				
Less than 10% Minority	2,630	20.36%	\$650,804	24.47%
10-19% Minority	2,776	21.49%	\$573,204	21.56%
20-49% Minority	4,302	33.31%	\$837,448	31.49%
50-79% Minority	1,704	13.19%	\$338,774	12.74%
80-100% Minority	1,504	11.64%	\$258,896	9.74%
Minority Percentage Not Available	0	0.00%	\$0	0.00%
<u>State Dispersion</u>				
Alabama	0	0.00%	\$0	0.00%
Alaska	0	0.00%	\$0	0.00%
Arizona	0	0.00%	\$0	0.00%
Arkansas	0	0.00%	\$0	0.00%
California	0	0.00%	\$0	0.00%
Colorado	0	0.00%	\$0	0.00%
Connecticut	0	0.00%	\$0	0.00%
Delaware	0	0.00%	\$0	0.00%
District of Columbia	0	0.00%	\$0	0.00%
Florida	12,916	100%	\$2,659,126	100%
Georgia	0	0.00%	\$0	0.00%
Hawaii	0	0.00%	\$0	0.00%
Idaho	0	0.00%	\$0	0.00%
Illinois	0	0.00%	\$0	0.00%
Indiana	0	0.00%	\$0	0.00%
Iowa	0	0.00%	\$0	0.00%
Kansas	0	0.00%	\$0	0.00%
Kentucky	0	0.00%	\$0	0.00%
Louisiana	0	0.00%	\$0	0.00%
Maine	0	0.00%	\$0	0.00%
Maryland	0	0.00%	\$0	0.00%
Massachusetts	0	0.00%	\$0	0.00%
Michigan	0	0.00%	\$0	0.00%
Minnesota	0	0.00%	\$0	0.00%
Mississippi	0	0.00%	\$0	0.00%
Missouri	0	0.00%	\$0	0.00%
Montana	0	0.00%	\$0	0.00%
Nebraska	0	0.00%	\$0	0.00%
Nevada	0	0.00%	\$0	0.00%
New Hampshire	0	0.00%	\$0	0.00%
New Jersey	0	0.00%	\$0	0.00%
New Mexico	0	0.00%	\$0	0.00%
New York	0	0.00%	\$0	0.00%
North Carolina	0	0.00%	\$0	0.00%
North Dakota	0	0.00%	\$0	0.00%
Ohio	0	0.00%	\$0	0.00%
Oklahoma	0	0.00%	\$0	0.00%
Oregon	0	0.00%	\$0	0.00%
Pennsylvania	0	0.00%	\$0	0.00%
Rhode Island	0	0.00%	\$0	0.00%

Name of Reporting Institution

NEW YORK, NY 10038

1463600006

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City, State, ZIP

Reporter's ID Number

Agency

Category	Dispersion			
South Carolina	0	0.00%	\$0	0.00%
South Dakota	0	0.00%	\$0	0.00%
Tennessee	0	0.00%	\$0	0.00%
Texas	0	0.00%	\$0	0.00%
Utah	0	0.00%	\$0	0.00%
Vermont	0	0.00%	\$0	0.00%
Virginia	0	0.00%	\$0	0.00%
Washington	0	0.00%	\$0	0.00%
West Virginia	0	0.00%	\$0	0.00%
Wisconsin	0	0.00%	\$0	0.00%
Wyoming	0	0.00%	\$0	0.00%
American Samoa	0	0.00%	\$0	0.00%
Federated States of Micronesia	0	0.00%	\$0	0.00%
Guam	0	0.00%	\$0	0.00%
Marshall Islands	0	0.00%	\$0	0.00%
Northern Mariana Islands	0	0.00%	\$0	0.00%
Palau	0	0.00%	\$0	0.00%
Puerto Rico	0	0.00%	\$0	0.00%
US Minor Outlying Islands	0	0.00%	\$0	0.00%
Virgin Islands	0	0.00%	\$0	0.00%

HMDA SUBMISSION SUMMARY ANALYSIS, 2006
QUICKEN LOANS

1 of 3

Name of Reporting Institution

LIVONIA, MI 48152

7197000003

7

City, State, ZIP

Reporter's ID Number

Agency

Category	Dispersion			
<u>Action Type Breakdown</u>				
Loan originated	6,290	72.18%	\$1,061,753	70.49%
Application approved but not accepted	665	7.63%	\$116,741	7.75%
Application denied by financial institution	1,753	20.12%	\$326,954	21.71%
Application withdrawn by applicant	4	0.05%	\$685	0.05%
File closed for incompleteness	2	0.02%	\$157	0.01%
Loan purchased by your institution	0	0.00%	\$0	0.00%
Preapproval request denied by financial institution	0	0.00%	\$0	0.00%
Preapproval request approved but not accepted	0	0.00%	\$0	0.00%
<u>Type Purchaser Dispersion</u>				
Loan not originated or sold in report year	3,300	37.87%	\$599,165	39.78%
Fannie Mae (FNMA)	0	0.00%	\$0	0.00%
Ginnie Mae (GNMA)	0	0.00%	\$0	0.00%
Freddie Mac (FHLMC)	0	0.00%	\$0	0.00%
Farmer Mac (FAMC)	0	0.00%	\$0	0.00%
Private securitization	152	1.74%	\$9,459	0.63%
Commercial bank, savings bank or savings association	880	10.10%	\$193,182	12.83%
Life insurance co., credit union, mortgage bank or finance co.	3,959	45.43%	\$610,127	40.51%
Affiliate institution	0	0.00%	\$0	0.00%
Other type of purchaser	423	4.85%	\$94,357	6.26%
<u>Racial Dispersion</u>				
American Indian or Alaskan Native	38	0.44%	\$4,787	0.32%
Asian	133	1.53%	\$22,319	1.48%
Black or African American	680	7.80%	\$106,477	7.07%
Native Hawaiian or Other Pacific Islander	39	0.45%	\$6,701	0.44%
White-Hispanic or Latino	657	7.54%	\$117,266	7.79%
White-Not Hispanic or Latino	5,932	68.07%	\$1,031,341	68.47%
2 or More Minority Races	5	0.06%	\$1,327	0.09%
Joint (White/Minority Race)	234	2.69%	\$41,168	2.73%
Race Not Available	996	11.43%	\$174,904	11.61%
<u>Ethnicity Dispersion</u>				
Hispanic	820	9.41%	\$143,539	9.53%
Non Hispanic	7,018	80.54%	\$1,205,983	80.06%
Joint (Hispanic/Non-Hispanic)	187	2.15%	\$33,441	2.22%
Ethnicity Not Available	689	7.91%	\$123,327	8.19%
<u>Loan Type Dispersion</u>				
Conventional	8,714	100%	\$1,506,290	100%
FHA (Federal Housing Administration)	0	0.00%	\$0	0.00%
VA (Veterans Administration)	0	0.00%	\$0	0.00%
FSA/RHS (Farm Service Agency or Rural Housing Service)	0	0.00%	\$0	0.00%
<u>Loan Purpose Dispersion</u>				
Home purchase	1,557	17.87%	\$297,589	19.76%
Home improvement	0	0.00%	\$0	0.00%
Refinancing	7,157	82.13%	\$1,208,701	80.24%
<u>Property Type Dispersion</u>				
One to Four Family	8,710	99.95%	\$1,505,592	99.95%
Manufactured Housing	4	0.05%	\$698	0.05%
Multifamily	0	0.00%	\$0	0.00%
<u>Rate Spread Dispersion</u>				
Greater than Equal to 3% on First Lien	458	5.26%	\$89,390	5.93%
Greater than Equal to 5% on Second Lien	496	5.69%	\$25,612	1.70%
Not Applicable	7,760	89.05%	\$1,391,288	92.37%
<u>Borrower Income</u>				
Income Not Available	553	6.35%	\$98,773	6.56%

Name of Reporting Institution

LIVONIA, MI 48152

7197000003

7

City, State, ZIP

Reporter's ID Number

Agency

Category	Dispersion			
Less than 30% of MSA/MD Median	35	0.40%	\$3,446	0.23%
30% to less than 50% of MSA/MD Median	205	2.35%	\$19,907	1.32%
50% to less than 80% of MSA/MD Median	1,055	12.11%	\$124,252	8.25%
80% to less than 100% of MSA/MD Median	1,052	12.07%	\$140,437	9.32%
100% to less than 120% of MSA/MD Median	1,070	12.28%	\$148,145	9.84%
120% or more of MSA/MD Median	4,744	54.44%	\$971,330	64.48%
<u>Census Tract Income</u>				
Income Not Available	1	0.01%	\$30	0.00%
Low Income	76	0.87%	\$11,224	0.75%
Moderate Income	1,114	12.78%	\$153,024	10.16%
Middle Income	4,924	56.51%	\$774,256	51.40%
Upper Income	2,599	29.83%	\$567,756	37.69%
<u>Census Tract Racial Composition</u>				
Less than 10% Minority	2,293	26.31%	\$451,924	30.00%
10-19% Minority	2,387	27.39%	\$404,778	26.87%
20-49% Minority	2,892	33.19%	\$463,519	30.77%
50-79% Minority	747	8.57%	\$123,283	8.18%
80-100% Minority	395	4.53%	\$62,786	4.17%
Minority Percentage Not Available	0	0.00%	\$0	0.00%
<u>State Dispersion</u>				
Alabama	0	0.00%	\$0	0.00%
Alaska	0	0.00%	\$0	0.00%
Arizona	0	0.00%	\$0	0.00%
Arkansas	0	0.00%	\$0	0.00%
California	0	0.00%	\$0	0.00%
Colorado	0	0.00%	\$0	0.00%
Connecticut	0	0.00%	\$0	0.00%
Delaware	0	0.00%	\$0	0.00%
District of Columbia	0	0.00%	\$0	0.00%
Florida	8,714	100%	\$1,506,290	100%
Georgia	0	0.00%	\$0	0.00%
Hawaii	0	0.00%	\$0	0.00%
Idaho	0	0.00%	\$0	0.00%
Illinois	0	0.00%	\$0	0.00%
Indiana	0	0.00%	\$0	0.00%
Iowa	0	0.00%	\$0	0.00%
Kansas	0	0.00%	\$0	0.00%
Kentucky	0	0.00%	\$0	0.00%
Louisiana	0	0.00%	\$0	0.00%
Maine	0	0.00%	\$0	0.00%
Maryland	0	0.00%	\$0	0.00%
Massachusetts	0	0.00%	\$0	0.00%
Michigan	0	0.00%	\$0	0.00%
Minnesota	0	0.00%	\$0	0.00%
Mississippi	0	0.00%	\$0	0.00%
Missouri	0	0.00%	\$0	0.00%
Montana	0	0.00%	\$0	0.00%
Nebraska	0	0.00%	\$0	0.00%
Nevada	0	0.00%	\$0	0.00%
New Hampshire	0	0.00%	\$0	0.00%
New Jersey	0	0.00%	\$0	0.00%
New Mexico	0	0.00%	\$0	0.00%
New York	0	0.00%	\$0	0.00%
North Carolina	0	0.00%	\$0	0.00%
North Dakota	0	0.00%	\$0	0.00%
Ohio	0	0.00%	\$0	0.00%
Oklahoma	0	0.00%	\$0	0.00%
Oregon	0	0.00%	\$0	0.00%
Pennsylvania	0	0.00%	\$0	0.00%
Rhode Island	0	0.00%	\$0	0.00%

QUICKEN LOANS

Name of Reporting Institution

LIVONIA, MI 48152

7197000003

7

City, State, ZIP

Reporter's ID Number

Agency

Category	Dispersion			
South Carolina	0	0.00%	\$0	0.00%
South Dakota	0	0.00%	\$0	0.00%
Tennessee	0	0.00%	\$0	0.00%
Texas	0	0.00%	\$0	0.00%
Utah	0	0.00%	\$0	0.00%
Vermont	0	0.00%	\$0	0.00%
Virginia	0	0.00%	\$0	0.00%
Washington	0	0.00%	\$0	0.00%
West Virginia	0	0.00%	\$0	0.00%
Wisconsin	0	0.00%	\$0	0.00%
Wyoming	0	0.00%	\$0	0.00%
American Samoa	0	0.00%	\$0	0.00%
Federated States of Micronesia	0	0.00%	\$0	0.00%
Guam	0	0.00%	\$0	0.00%
Marshall Islands	0	0.00%	\$0	0.00%
Northern Mariana Islands	0	0.00%	\$0	0.00%
Palau	0	0.00%	\$0	0.00%
Puerto Rico	0	0.00%	\$0	0.00%
US Minor Outlying Islands	0	0.00%	\$0	0.00%
Virgin Islands	0	0.00%	\$0	0.00%

Selection Summary:

Comparator:

HomeBANC MORTGAGE CORPORATION Volume (31930)

Peer Group:

Homebanc Closest Peers FL

Filter:

((GSA = Florida))