

2006, HMDA FUNDED MARKET SHARE BY APPLICANT INCOME CHARACTERISTICS, MACRO, COUNTS

HOME Banc MORTGAGE CORPORATION

Name of Reporting Institution

ATLANTA, GA 30319

1565900005

7

City, State, ZIP

Reporter's ID Number

Agency

Geography	Demographics		Borrower Income																				
			Totals			Extremely Low Income (less than 30% MSA/MD MFI)			Low Income (30%-49% MSA/MD MFI)			Moderate Income (50%-79% MSA/MD MFI)			Lower Middle Income (80%-99% MSA/MD MFI)			Upper Middle Income (100%-119% MSA/MD MFI)			Upper Income (120% or more MSA/MD MFI)		
			Number of Lenders	Number of Loans / Compar	% of Market Served	Number of Lenders	Number of Loans / Compar	% of Market Served	Number of Lenders	Number of Loans / Compar	% of Market Served	Number of Lenders	Number of Loans / Compar	% of Market Served	Number of Lenders	Number of Loans / Compar	% of Market Served	Number of Lenders	Number of Loans / Compar	% of Market Served	Number of Lenders	Number of Loans / Compar	% of Market Served
15980 - Cape Coral-Fort Myers, FL	16.88%	54112	375	0.69%	120	0	0.00%	709	1	0.14%	4070	38	0.93%	4717	25	0.53%	6163	31	0.50%	38333	280	0.73%	
12 - Florida	16.88%	54112	375	0.69%	120	0	0.00%	709	1	0.14%	4070	38	0.93%	4717	25	0.53%	6163	31	0.50%	38333	280	0.73%	
071 - Lee	16.88%	54112	375	0.69%	120	0	0.00%	709	1	0.14%	4070	38	0.93%	4717	25	0.53%	6163	31	0.50%	38333	280	0.73%	
19660 - Deltona-Daytona Beach-Ormond Beach, FL	19.58%	30203	140	0.46%	146	0	0.00%	1014	3	0.30%	4318	7	0.16%	4053	9	0.22%	3768	8	0.21%	16904	113	0.67%	
12 - Florida	19.58%	30203	140	0.46%	146	0	0.00%	1014	3	0.30%	4318	7	0.16%	4053	9	0.22%	3768	8	0.21%	16904	113	0.67%	
127 - Volusia	19.58%	30203	140	0.46%	146	0	0.00%	1014	3	0.30%	4318	7	0.16%	4053	9	0.22%	3768	8	0.21%	16904	113	0.67%	
22744 - Fort Lauderdale-Pompano Beach-Deerfield	41.32%	114124	1563	1.37%	351	7	1.99%	2418	39	1.61%	12345	180	1.46%	13371	153	1.14%	14194	187	1.32%	71445	997	1.40%	
12 - Florida	41.32%	114124	1563	1.37%	351	7	1.99%	2418	39	1.61%	12345	180	1.46%	13371	153	1.14%	14194	187	1.32%	71445	997	1.40%	
011 - Broward	41.32%	114124	1563	1.37%	351	7	1.99%	2418	39	1.61%	12345	180	1.46%	13371	153	1.14%	14194	187	1.32%	71445	997	1.40%	
23020 - Fort Walton Beach-Crestview-Destin, FL	19.18%	10404	9	0.09%	40	0	0.00%	367	0	0.00%	1714	1	0.06%	1247	0	0.00%	1306	0	0.00%	5730	8	0.14%	
12 - Florida	19.18%	10404	9	0.09%	40	0	0.00%	367	0	0.00%	1714	1	0.06%	1247	0	0.00%	1306	0	0.00%	5730	8	0.14%	
091 - Okaloosa	19.18%	10404	9	0.09%	40	0	0.00%	367	0	0.00%	1714	1	0.06%	1247	0	0.00%	1306	0	0.00%	5730	8	0.14%	
23540 - Gainesville, FL	30.06%	9327	13	0.14%	47	0	0.00%	387	1	0.26%	1450	1	0.07%	1083	0	0.00%	1039	1	0.10%	5321	10	0.19%	
12 - Florida	30.06%	9327	13	0.14%	47	0	0.00%	387	1	0.26%	1450	1	0.07%	1083	0	0.00%	1039	1	0.10%	5321	10	0.19%	
001 - Alachua	30.06%	9327	13	0.14%	47	0	0.00%	387	1	0.26%	1450	1	0.07%	1083	0	0.00%	1039	1	0.10%	5321	10	0.19%	
27260 - Jacksonville, FL	32.95%	80171	838	1.05%	591	3	0.51%	4075	15	0.37%	15318	118	0.77%	11637	101	0.87%	9868	98	0.99%	38682	503	1.30%	
12 - Florida	32.95%	80171	838	1.05%	591	3	0.51%	4075	15	0.37%	15318	118	0.77%	11637	101	0.87%	9868	98	0.99%	38682	503	1.30%	
003 - Baker	16.36%	916	3	0.33%	17	0	0.00%	73	0	0.00%	209	0	0.00%	167	1	0.60%	135	0	0.00%	315	2	0.63%	
019 - Clay	15.02%	12529	108	0.86%	65	1	1.54%	432	2	0.46%	2183	24	1.10%	1890	15	0.79%	1796	21	1.17%	6163	45	0.73%	
031 - Duval	39.53%	51145	444	0.87%	440	1	0.23%	3118	11	0.35%	11177	77	0.69%	8021	72	0.90%	6461	54	0.84%	21928	229	1.04%	
089 - Nassau	11.02%	3880	81	2.09%	25	0	0.00%	157	1	0.64%	538	5	0.93%	489	1	0.20%	450	5	1.11%	2221	69	3.11%	
109 - St Johns	13.53%	11701	202	1.73%	44	1	2.27%	295	1	0.34%	1211	12	0.99%	1070	12	1.12%	1026	18	1.75%	8055	158	1.96%	
29460 - Lakeland-Winter Haven, FL	27.68%	35354	122	0.35%	132	0	0.00%	988	0	0.00%	4582	11	0.24%	4544	11	0.24%	4414	16	0.36%	20694	84	0.41%	
12 - Florida	27.68%	35354	122	0.35%	132	0	0.00%	988	0	0.00%	4582	11	0.24%	4544	11	0.24%	4414	16	0.36%	20694	84	0.41%	
105 - Polk	27.68%	35354	122	0.35%	132	0	0.00%	988	0	0.00%	4582	11	0.24%	4544	11	0.24%	4414	16	0.36%	20694	84	0.41%	
33124 - Miami-Miami Beach-Kendall, FL	78.63%	147258	623	0.42%	144	1	0.69%	884	1	0.11%	5671	14	0.25%	9577	28	0.29%	11198	39	0.35%	119784	540	0.45%	
12 - Florida	78.63%	147258	623	0.42%	144	1	0.69%	884	1	0.11%	5671	14	0.25%	9577	28	0.29%	11198	39	0.35%	119784	540	0.45%	
086 - Miami-dade	78.63%	147258	623	0.42%	144	1	0.69%	884	1	0.11%	5671	14	0.25%	9577	28	0.29%	11198	39	0.35%	119784	540	0.45%	
34940 - Naples-Marco Island, FL	24.92%	20317	176	0.87%	49	0	0.00%	336	1	0.30%	1542	10	0.65%	1786	18	1.01%	1882	14	0.74%	14722	133	0.90%	
12 - Florida	24.92%	20317	176	0.87%	49	0	0.00%	336	1	0.30%	1542	10	0.65%	1786	18	1.01%	1882	14	0.74%	14722	133	0.90%	
021 - Collier	24.92%	20317	176	0.87%	49	0	0.00%	336	1	0.30%	1542	10	0.65%	1786	18	1.01%	1882	14	0.74%	14722	133	0.90%	
36100 - Ocala, FL	21.22%	17216	27	0.16%	68	0	0.00%	513	0	0.00%	2171	1	0.05%	2078	3	0.14%	2180	4	0.18%	10206	19	0.19%	
12 - Florida	21.22%	17216	27	0.16%	68	0	0.00%	513	0	0.00%	2171	1	0.05%	2078	3	0.14%	2180	4	0.18%	10206	19	0.19%	
083 - Marion	21.22%	17216	27	0.16%	68	0	0.00%	513	0	0.00%	2171	1	0.05%	2078	3	0.14%	2180	4	0.18%	10206	19	0.19%	
36740 - Orlando-Kissimmee, FL	34.56%	143263	1327	0.93%	579	3	0.52%	3708	25	0.67%	18342	134	0.73%	18160	156	0.86%	17192	124	0.72%	85282	885	1.04%	
12 - Florida	34.56%	143263	1327	0.93%	579	3	0.52%	3708	25	0.67%	18342	134	0.73%	18160	156	0.86%	17192	124	0.72%	85282	885	1.04%	
069 - Lake	15.93%	17642	208	1.18%	121	1	0.83%	664	4	0.60%	2617	15	0.57%	2439	34	1.39%	2264	18	0.80%	9537	136	1.43%	
095 - Orange	39.94%	75924	784	1.03%	270	0	0.00%	1860	12	0.65%	9594	87	0.91%	9506	95	1.00%	8840	75	0.85%	45854	515	1.12%	
097 - Osceola	38.12%	23293	84	0.36%	86	2	2.33%	545	0	0.00%	2704	7	0.26%	3004	4	0.13%	2970	5	0.17%	13984	66	0.47%	
117 - Seminole	27.35%	26404	251	0.95%	102	0	0.00%	639	9	1.41%	3427	25	0.73%	3211	23	0.72%	3118	26	0.83%	15907	168	1.06%	
37340 - Palm Bay-Melbourne-Titusville, FL	16.19%	31999	77	0.24%	228	0	0.00%	1411	0	0.00%	5543	8	0.14%	4775	9	0.19%	3885	5	0.13%	16157	55	0.34%	
12 - Florida	16.19%	31999	77	0.24%	228	0	0.00%	1411	0	0.00%	5543	8	0.14%	4775	9	0.19%	3885	5	0.13%	16157	55	0.34%	

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009 - Brevard	16.19%	31999	77	0.24%	228	0	0.00%	1411	0	0.00%	5543	8	0.14%	4775	9	0.19%	3885	5	0.13%	16157	55	0.34%	
37460 - Panama City-Lynn Haven, FL	20.13%	9330	11	0.12%	40	0	0.00%	250	0	0.00%	1117	1	0.09%	957	0	0.00%	927	0	0.00%	6039	10	0.17%	
12 - Florida	20.13%	9330	11	0.12%	40	0	0.00%	250	0	0.00%	1117	1	0.09%	957	0	0.00%	927	0	0.00%	6039	10	0.17%	
005 - Bay	20.13%	9330	11	0.12%	40	0	0.00%	250	0	0.00%	1117	1	0.09%	957	0	0.00%	927	0	0.00%	6039	10	0.17%	
37860 - Pensacola-Ferry Pass-Brent, FL	28.16%	20810	13	0.06%	106	0	0.00%	965	0	0.00%	3733	0	0.00%	2799	4	0.14%	2604	0	0.00%	10603	9	0.08%	
12 - Florida	28.16%	20810	13	0.06%	106	0	0.00%	965	0	0.00%	3733	0	0.00%	2799	4	0.14%	2604	0	0.00%	10603	9	0.08%	
033 - Escambia	33.99%	12808	7	0.05%	84	0	0.00%	749	0	0.00%	2646	0	0.00%	1820	3	0.16%	1571	0	0.00%	5938	4	0.07%	
113 - Santa Rosa	10.36%	8002	6	0.07%	22	0	0.00%	216	0	0.00%	1087	0	0.00%	979	1	0.10%	1033	0	0.00%	4665	5	0.11%	
38940 - Port St. Lucie-Fort Pierce, FL	21.81%	27620	207	0.75%	103	1	0.97%	598	4	0.67%	2787	24	0.86%	2807	26	0.93%	3264	23	0.70%	18061	129	0.71%	
12 - Florida	21.81%	27620	207	0.75%	103	1	0.97%	598	4	0.67%	2787	24	0.86%	2807	26	0.93%	3264	23	0.70%	18061	129	0.71%	
085 - Martin	14.12%	6486	46	0.71%	19	0	0.00%	138	1	0.72%	615	4	0.65%	553	4	0.72%	582	2	0.34%	4579	35	0.76%	
111 - St Lucie	26.93%	21134	161	0.76%	84	1	1.19%	460	3	0.65%	2172	20	0.92%	2254	22	0.98%	2682	21	0.78%	13482	94	0.70%	
39460 - Punta Gorda, FL	10.23%	10608	32	0.30%	36	0	0.00%	273	0	0.00%	1329	1	0.08%	1147	2	0.17%	1250	6	0.48%	6573	23	0.35%	
12 - Florida	10.23%	10608	32	0.30%	36	0	0.00%	273	0	0.00%	1329	1	0.08%	1147	2	0.17%	1250	6	0.48%	6573	23	0.35%	
015 - Charlotte	10.23%	10608	32	0.30%	36	0	0.00%	273	0	0.00%	1329	1	0.08%	1147	2	0.17%	1250	6	0.48%	6573	23	0.35%	
42260 - Sarasota-Bradenton-Venice, FL	12.95%	39417	339	0.86%	161	0	0.00%	1168	8	0.68%	4746	43	0.91%	4502	15	0.33%	4518	22	0.49%	24322	251	1.03%	
12 - Florida	12.95%	39417	339	0.86%	161	0	0.00%	1168	8	0.68%	4746	43	0.91%	4502	15	0.33%	4518	22	0.49%	24322	251	1.03%	
081 - Manatee	17.45%	17435	224	1.28%	70	0	0.00%	547	4	0.73%	2147	29	1.35%	1965	10	0.51%	1975	17	0.86%	10731	164	1.53%	
115 - Sarasota	9.71%	21982	115	0.52%	91	0	0.00%	621	4	0.64%	2599	14	0.54%	2537	5	0.20%	2543	5	0.20%	13591	87	0.64%	
42680 - Sebastian-Vero Beach, FL	14.75%	7497	107	1.43%	29	0	0.00%	299	1	0.33%	1018	10	0.98%	918	4	0.44%	853	7	0.82%	4380	85	1.94%	
12 - Florida	14.75%	7497	107	1.43%	29	0	0.00%	299	1	0.33%	1018	10	0.98%	918	4	0.44%	853	7	0.82%	4380	85	1.94%	
061 - Indian River	14.75%	7497	107	1.43%	29	0	0.00%	299	1	0.33%	1018	10	0.98%	918	4	0.44%	853	7	0.82%	4380	85	1.94%	
45220 - Tallahassee, FL	41.22%	11603	35	0.30%	54	0	0.00%	501	0	0.00%	1963	3	0.15%	1507	3	0.20%	1326	1	0.08%	6252	28	0.45%	
12 - Florida	41.22%	11603	35	0.30%	54	0	0.00%	501	0	0.00%	1963	3	0.15%	1507	3	0.20%	1326	1	0.08%	6252	28	0.45%	
073 - Leon	41.22%	11603	35	0.30%	54	0	0.00%	501	0	0.00%	1963	3	0.15%	1507	3	0.20%	1326	1	0.08%	6252	28	0.45%	
45300 - Tampa-St. Petersburg-Clearwater, FL	25.20%	166070	2296	1.38%	745	3	0.40%	5435	29	0.53%	23184	196	0.85%	21443	206	0.96%	20022	221	1.10%	95241	1641	1.72%	
12 - Florida	25.20%	166070	2296	1.38%	745	3	0.40%	5435	29	0.53%	23184	196	0.85%	21443	206	0.96%	20022	221	1.10%	95241	1641	1.72%	
053 - Hernando	11.21%	11205	35	0.31%	81	0	0.00%	556	1	0.18%	1929	1	0.05%	1642	1	0.06%	1513	4	0.26%	5484	28	0.51%	
057 - Hillsborough	36.60%	73992	1377	1.86%	259	1	0.39%	1719	14	0.81%	9103	106	1.16%	9197	112	1.22%	8923	130	1.46%	44791	1014	2.26%	
101 - Pasco	9.88%	30457	325	1.07%	164	1	0.61%	1205	2	0.17%	4399	28	0.64%	3912	38	0.97%	3743	39	1.04%	17034	217	1.27%	
103 - Pinellas	18.03%	50416	559	1.11%	241	1	0.41%	1955	12	0.61%	7753	61	0.79%	6692	55	0.82%	5843	48	0.82%	27932	382	1.37%	
48424 - West Palm Beach-Boca Raton-Boynton	29.11%	74079	1101	1.49%	300	6	2.00%	2098	21	1.00%	8800	113	1.28%	8274	123	1.49%	8597	106	1.23%	46010	732	1.59%	
12 - Florida	29.11%	74079	1101	1.49%	300	6	2.00%	2098	21	1.00%	8800	113	1.28%	8274	123	1.49%	8597	106	1.23%	46010	732	1.59%	
099 - Palm Beach	29.11%	74079	1101	1.49%	300	6	2.00%	2098	21	1.00%	8800	113	1.28%	8274	123	1.49%	8597	106	1.23%	46010	732	1.59%	
NA - Non-Metropolitan Area	20.66%	36940	87	0.24%	148	0	0.00%	901	0	0.00%	3713	4	0.11%	3383	4	0.12%	3140	2	0.06%	25655	77	0.30%	
12 - Florida	20.66%	36940	87	0.24%	148	0	0.00%	901	0	0.00%	3713	4	0.11%	3383	4	0.12%	3140	2	0.06%	25655	77	0.30%	
017 - Citrus	6.61%	6678	4	0.06%	30	0	0.00%	235	0	0.00%	933	1	0.11%	796	0	0.00%	635	0	0.00%	4049	3	0.07%	
023 - Columbia	24.13%	1406	3	0.21%	13	0	0.00%	46	0	0.00%	192	1	0.52%	174	0	0.00%	167	0	0.00%	814	2	0.25%	
035 - Flagler	16.46%	7708	13	0.17%	8	0	0.00%	72	0	0.00%	380	0	0.00%	512	1	0.20%	546	0	0.00%	6190	12	0.19%	
037 - Franklin	19.12%	602	1	0.17%	1	0	0.00%	12	0	0.00%	55	0	0.00%	45	0	0.00%	49	0	0.00%	440	1	0.23%	
043 - Glades	28.96%	206	2	0.97%	0	0	0.00%	9	0	0.00%	25	0	0.00%	21	0	0.00%	22	0	0.00%	129	2	1.55%	
045 - Gulf	22.10%	642	3	0.47%	3	0	0.00%	20	0	0.00%	70	0	0.00%	55	0	0.00%	48	0	0.00%	446	3	0.67%	

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	Census Tract Income Level	Minority %																					
	049 - Hardee	45.41%	471	1	0.21%	1	0	0.00%	20	0	0.00%	83	0	0.00%	75	0	0.00%	51	0	0.00%	241	1	0.41%
	055 - Highlands	24.82%	3818	15	0.39%	20	0	0.00%	134	0	0.00%	526	0	0.00%	439	3	0.68%	471	0	0.00%	2228	12	0.54%
	059 - Holmes	9.34%	446	1	0.22%	11	0	0.00%	30	0	0.00%	100	0	0.00%	70	0	0.00%	54	0	0.00%	181	1	0.55%
	075 - Levy	17.38%	1266	1	0.08%	12	0	0.00%	68	0	0.00%	231	0	0.00%	165	0	0.00%	162	0	0.00%	628	1	0.16%
	087 - Monroe	20.94%	3261	13	0.40%	3	0	0.00%	3	0	0.00%	20	0	0.00%	42	0	0.00%	49	0	0.00%	3144	13	0.41%
	093 - Okeechobee	29.20%	1453	3	0.21%	8	0	0.00%	40	0	0.00%	179	0	0.00%	186	0	0.00%	176	1	0.57%	864	2	0.23%
	107 - Putnam	25.53%	2030	2	0.10%	16	0	0.00%	87	0	0.00%	347	1	0.29%	301	0	0.00%	219	0	0.00%	1060	1	0.09%
	119 - Sumter	19.59%	2730	2	0.07%	10	0	0.00%	67	0	0.00%	285	0	0.00%	261	0	0.00%	286	1	0.35%	1821	1	0.05%
	123 - Taylor	24.80%	426	1	0.23%	3	0	0.00%	21	0	0.00%	79	1	1.27%	50	0	0.00%	46	0	0.00%	227	0	0.00%
	131 - Walton	14.36%	3797	22	0.58%	9	0	0.00%	37	0	0.00%	208	0	0.00%	191	0	0.00%	159	0	0.00%	3193	22	0.69%
Totals		33.04%	10912	9518	0.87%	4217	24	0.57%	29298	149	0.51%	129456	918	0.71%	124765	900	0.72%	123590	915	0.74%	686396	6612	0.96%

Selection Summary:

Comparator:
HOMEBANC MORTGAGE CORPORATION Volume (31930)

Peer Group:
All HUD Reporters

Filter:
((GSA = Florida))