

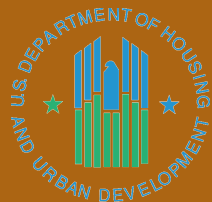


2016-2020

# ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



**Housing and Community  
Development Division**  
525 East South Street  
Orlando, Florida 32801



## **Acknowledgements**



### **Orange County Mayor Teresa Jacobs**

District 1 Commissioner: S. Scott Boyd

District 2 Commissioner: Bryan Nelson

District 3 Commissioner: Pete Clarke

District 4 Commissioner: Jennifer Thompson

District 5 Commissioner: Ted Edwards

District 6 Commissioner: Victoria P. Siplin

### **Housing and Community Development Division Staff**

#### **Mitchell Glasser, Manager**

Nancy Sharifi, Assistant Manager

Janna Souvorova, Ph.D., AICP, Program Manager

Pat Redman, Senior Planning and Development Assistant

Inalbert Ramos, Senior Planning and Development Assistant

Gonzalo Loayza, Community Planning Technician

## Table of Contents

<b>I.</b>	<b>Introduction and Executive Summary</b> .....	<b>4</b>
	A. Background .....	4
	B. Who Conducted .....	4
	C. Fair Housing Certification .....	5
	D. Participants .....	7
	E. Methodology Used .....	9
	F. Conclusions .....	10
<b>II.</b>	<b>Jurisdictional Background Data</b> .....	<b>12</b>
	A. Demographic Data .....	12
	B. Income Data .....	17
	C. Employment Data .....	20
	D. Housing Profile .....	25
	E. Special Populations .....	35
	F. Summary .....	40
<b>III.</b>	<b>Identification of Impediments to Fair Housing Choice</b> .....	<b>42</b>
	A. Public Sector .....	42
	B. Private Sector .....	52
	C. Public and Private Sector .....	53
<b>IV.</b>	<b>Assessment of Fair Housing Programs and Activities</b> .....	<b>58</b>
<b>V.</b>	<b>Conclusions and Recommendations</b> .....	<b>68</b>
<b>VI.</b>	<b>References</b> .....	<b>69</b>
<b>VII.</b>	<b>Appendixes</b> .....	<b>70</b>
	A. Fair Housing Focus Group Meeting .....	70
	B. Summary of Discrimination Laws .....	74
	C. Public Notices .....	76
	D. Orange County Fair Housing Ordinance .....	80
	E. 2015 Population Information – FFIEC Census Report .....	93
	F. 2015 Demographic Information – FFIEC Census Report .....	94
	G. 2015 Housing Information – FFIEC Census Report .....	95
	H. 2015 Income Information – FFIEC Census Report .....	96
	I. 2014 Disposition of Loan Applications by Location and Type (HMDA Data) .....	97

## List of Tables

<b>Table 1. Orange County Demographics: Population by Age and Sex.....</b>	<b>12</b>
<b>Table 2. Orange County Demographics: Projected Population Growth.....</b>	<b>13</b>
<b>Table 3. Orange County Demographics: Race and Hispanic Origin.....</b>	<b>13</b>
<b>Table 4. Orange County Demographics: Residence, Place of Birth, Language Spoken...15</b>	<b>15</b>
<b>Table 5. Orange County Demographics: Disabilities by Type, Age, and Race.....</b>	<b>16</b>
<b>Table 6. Orange County: Household Income and Benefits.....</b>	<b>17</b>
<b>Table 7. Orange County: Families Below Poverty Level.....</b>	<b>18</b>
<b>Table 8. Orange County: Educational Attainment.....</b>	<b>20</b>
<b>Table 9. Orange County: Poverty Rate and Education (25 Years and Over).....</b>	<b>21</b>
<b>Table 10. Orange County: Employment Demographics.....</b>	<b>21</b>
<b>Table 11. Orange County Employment: Occupation.....</b>	<b>22</b>
<b>Table 12. Orange County Employment: Commuting to Work.....</b>	<b>24</b>
<b>Table 13. Orlando MSA – Top Employers.....</b>	<b>24</b>
<b>Table 14. Orange County Demographics: Household Composition.....</b>	<b>25</b>
<b>Table 15. Orange County Housing: Demographics of Occupied Units.....</b>	<b>26</b>
<b>Table 16. Orange County Housing: Overall Characteristics.....</b>	<b>27</b>
<b>Table 17. Orange County Housing: Rooms and Bedrooms.....</b>	<b>28</b>
<b>Table 18. Orange County Housing: Home Values.....</b>	<b>30</b>
<b>Table 19. Orange County Housing Affordability: Owner-Occupied.....</b>	<b>31</b>
<b>Table 20. Orange County Housing Affordability: Renter-Occupied.....</b>	<b>31</b>
<b>Table 21. Orange County Housing Affordability: Overall Characteristics.....</b>	<b>32</b>
<b>Table 22. Orange County Housing Affordability: Cost Burden.....</b>	<b>34</b>
<b>Table 23. Orange County Housing Affordability: Cost Burden and Median Income.....</b>	<b>34</b>
<b>Table 24. Housing Affordability: Orlando Market Area Average Rents.....</b>	<b>34</b>
<b>Table 25. Orange County Elderly Households: Cost Burden.....</b>	<b>36</b>
<b>Table 26. Orange County: Areas of Minority and Low Income Concentration.....</b>	<b>49</b>
<b>Table 27. Orange County FY 2014-2015: Rental Housing Activities.....</b>	<b>59</b>
<b>Table 28. Orange County FY 2014-2015: Owner-Occupied Housing Activities.....</b>	<b>60</b>
<b>Table 29. Orange County FY 2014-2015: Number of Disabled Residents Served.....</b>	<b>61</b>
<b>Table 30. Orange County FY 2014-2015: Racial Profile of Clients Served.....</b>	<b>62</b>
<b>Table 31. 2011-2016 Plan of Action: Assessment of Progress.....</b>	<b>63</b>

## List of Maps

<b>Map 1. Orange County: Concentration of Racial/Ethnic Minority.....</b>	<b>14</b>
<b>Map 2. Orange County: Poverty and Demographics.....</b>	<b>19</b>
<b>Map 3. Orange County: Housing Burden and Race/Ethnicity.....</b>	<b>35</b>
<b>Map 4. Orange County: Demographics and Poverty.....</b>	<b>50</b>
<b>Map 5. Orange County: Publicly Supported Housing and Race/Ethnicity.....</b>	<b>51</b>

## **I. Introduction and Executive Summary**

### **A. Background**

Orange County continuously undertakes various housing and community development programs intended to develop viable urban communities with decent housing and a suitable living environment, and to expand economic opportunities, especially for low- to moderate-income persons. To carry out those programs and associated activities, the County seeks funding from the United States Department of Housing and Urban Development (HUD) under 24 CFR Parts 91 and 570, the Consolidated Planning process. The Consolidated Planning process combines major federal grants such as the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME) and the Emergency Solutions Grant (ESG).

The U.S. Department of Housing and Urban Development (HUD) has a commitment to eliminate discriminatory practices in housing and an obligation under Section 808 of the Fair Housing Act, to encourage the adoption and enforcement of fair housing laws in federally funded housing and community development programs. Title VIII of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.) and implementing regulations in 24 CFR part 1, prohibit discrimination in any program or activity funded in whole or in part with federal funds made available under this part. In addition to its responsibility for enforcing other Federal statutes prohibiting discrimination in housing, HUD has a statutory obligation under Section 109 of the HCD Act of 1974, Title I, prohibiting discrimination on the basis of race, color, national origin, disability, age, religion, and sex within Community Development Block Grant (CDBG) programs or activities.

As a requirement for receiving these entitlement funds, jurisdictions must submit a certification to HUD to Affirmatively Further Fair Housing, the prerequisite to which is the completion of an Analysis of Impediments (AI) to Fair Housing Choice.

### **B. Who Conducted**

This 2016-2020 Analysis of Impediments to Fair Housing Choice (AI) is an update to the 2011-2016 Analysis of Impediments that reflects changes in the jurisdictional background data, assesses progress towards overcoming fair housing impediments and challenges identified for both, public and private sectors, by the previous 2011 analysis, and it states whether or not recommended actions to overcome identified impediments were taken. This

analysis also describes any new impediments that have been identified based on the analysis of the latest data and provides an updated list of recommended actions to overcome each of these impediments.

Similarly to the previous AI, this document was developed with broad involvement and guidance from the City of Orlando and Orange County staff, housing advocacy groups and community representatives. The Orange County Housing and Community Development Division staff coordinated collection and analysis of data for the final report, oversaw the overall planning process, and it will monitor progress on the recommended actions for Orange County over the next five year period.

The 2016-2020 Analysis of Impediments to Fair Housing Choice is structured as follows:

- Introduction and Executive Summary (includes a list of participants, methodology used, assessment of actions recommended by the 2011-2016 Analysis of Impediments, any new impediments found and recommended actions to overcome them)
- Jurisdictional Background Data (includes demographic, income, and employment data, housing profile, etc.)
- Identification of Impediments to Fair Housing Choice (includes public and private sector impediments)
- Assessment of Fair Housing Programs and Activities
- Conclusions and Recommendations

This document also has numerous appendixes, including relevant maps, a summary of fair housing laws and resources, maintenance of records procedures, etc.

### **C. Fair Housing Certification**



## Orange County

In Orange County, the designated entity for the submission of the Consolidated Plan and the Analysis of Impediments to Fair Housing is the Housing and Community Development Division. Orange County's last Analysis of Impediments to Fair Housing Choice was completed in 2003.

### **The mission of the Orange County Housing and Community Development Division is:**

To create and maintain a viable urban community by providing affordable housing opportunities, neighborhood improvements, human services and expanded opportunities principally for low and moderate income residents of Orange County.

### **Commitment to Fair Housing:**

In accordance with the applicable statutes and the regulations governing the Consolidated Plan, Orange County certifies that it will ***affirmatively further fair housing***. This means that the jurisdiction has conducted an analysis of impediments to fair housing choice within the jurisdiction, will take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

---

Orange County Mayor Teresa Jacobs  
or Authorized Representative

---

Date

#### **D. Participants**

To develop a comprehensive Analysis of impediments to Fair Housing Choice, The orange County Housing and Community Development Division has collaborated with a number of private and public entities on collecting data and coordinating the analysis portion of the document.

In a joint effort to affirmatively further fair housing, both, Orange County and the City of Orlando have incorporated into their documents information and recommendations received from the City of Orlando's Office of Community Affairs-Human Relations, the Fair Housing Continuum, and Community Legal Services. Most of the coordination was done via email communication; however, some one-on-one meetings also took place.

Collaboration with private and public entities, including non-profit agencies, was done using an online survey tool (via *SurveyMonkey*) and in a focus group setting, both of which are described below.

In November of 2015, a survey was distributed by the City of Orlando (via *SurveyMonkey*) to a broad spectrum of organizations representing affordable housing agencies, research institutions, social services, finance, education and job training, employment services, and healthcare, many of whom serve and advocate on behalf of protected classes. Of the 125 organizations that received the survey, the following 22 agencies submitted responses:

1. Ability Housing
2. Attain, Inc.
3. Blueprint
4. City Year
5. Coalition for the Homeless of Central Florida
6. Community Builders Group
7. Early Learning Coalition of Orange County
8. Easter Seals
9. Grand Avenue Economic Community Development Corp.
10. H.A.N.D.S.
11. Harbor House
12. Heart to Heart Homes
13. Homeless Services Network
14. Idignity
15. Orlando Neighborhood Improvement Corp.
16. Primrose Center, Inc.



17. Salvation Army
18. Second Harvest Food Bank of Central Florida
19. Shimberg Center
20. Wayne Densch Center
21. Wells Fargo
22. Xtending Hands

While the online survey was developed for a broader topic of consolidated planning, most of the survey questions were about areas of low-income and racial/ethnic minority concentration, their market characteristics and potential assets and opportunities, and planned actions for fostering and maintaining affordable housing in the community.

Additionally, a number of private entities involved in provision of housing to low-to moderate income persons and housing finance were invited to participate in the Fair Housing Focus Group meeting conducted on February 18, 2016. The purpose of this meeting was to facilitate communication among fair housing advocacy groups, non-profit organizations and jurisdictions, to obtain input for this document, and to discuss and prioritize actions that should be taken to address needs of underserved areas, foster and maintain affordable housing, reduce the number of poverty-level families, and enhance coordination between public and private housing and social service agencies. The meeting was hosted by the Orlando Housing Authority. The following agencies were present:

1. Ability Housing
2. BB&T
3. Center for Multicultural Wellness and Prevention
4. Community Builders Group
5. Consumer Credit Counseling Services
6. Embrace Home Loans
7. Fair Housing Continuum
8. Family Promise of Greater Orlando
9. Habitat for Humanity of Graeter Orlando
10. Hamilton Group Funding, Inc.
11. H.A.N.D.S.
12. Harbor House of Central Florida, Inc.
13. Home Foundation Mortgage
14. Homeless Services Network of Central Florida
15. JFS Orlando
16. Miracle of Love
17. Osceola County Government

18. Picerne Development
19. Premium Properties Real Estate
20. Primeco, LLC
21. Professional Management, Inc.
22. Prospect Mortgage
23. Life Concepts, Inc. (dba Quest)
24. Sagamore Home Mortgage
25. Seminole County Government
26. The Salvation Army
27. United Global Outreach
28. Weather Consultants

The Focus Group meeting discussion was structured around five primary topics: 1) each organization's knowledge of Fair Housing policies and their implementation; 2) housing affordability and its effect on the community; 3) lending practices in minority neighborhoods; 4) housing market characteristics in areas of racial/ethnic minority concentration and ways to improve them; and 5) actions that should be taken to address needs of underserved areas, foster and maintain affordable housing, reduce the number of poverty-level families, and enhance coordination between public and private housing and social service agencies. More details on the results of the Focus Group meeting are provided in the following section and in Appendix A.

#### **E. Methodology Used**

This Analysis of Impediments to Fair Housing Choice was developed using several methods of data collection and data analysis. This methodology includes the following:

- **Literature review:** staff reviewed various published articles and reports to identifying the latest research on the issues of fair housing, housing affordability, lending practices, and housing market trends;
- **Quantitative data:** staff collected and analyzed demographic, income, and housing data from the U.S. Census Bureau ([www.census.gov](http://www.census.gov)), American Community Survey (<http://factfinder.census.gov>), and the U.S. Department of Housing and Community Development ([www.hudexchange.info](http://www.hudexchange.info)); and
- **Qualitative data:** staff obtained qualitative data through the Focus Group meeting, an online survey (via *SurveyMonkey*), and additional one-on-one meetings with representative of public and private agencies involved in provision of housing to low- to moderate persons and households.

## F. Conclusions

The analysis of quantitative and qualitative data for Orange County indicates that fair housing issues are still present, even if not severe. The number of fair housing complaints has declined over the past few years, from 106 complaints in 2012 to 34 complaints in 2015. Overview of the fair housing complaints filed in the County indicates that the primary target group for housing discrimination is persons with disabilities requesting accommodations. Additionally, families with children and women continue to experience discrimination in housing choice.

Analysis of economic, demographic, income, and housing data, combined with published research and results of the Fair Housing Focus Group discussion indicates certain impediments to fair housing choice still exist in the County, and actions need to be taken to address them. For the purpose of this analysis, impediments are defined as actions, omissions, or decisions that adversely impact fair housing choice.

### **Impediments Found**

The following impediments were found in the public sector:

- Insufficient supply of affordable housing units, especially for the elderly, persons with disabilities, and large families.
- Lack of affordable housing options, including rental and homeownership opportunities, for very low and low income households.
- Lack of fair housing information and training for the new County residents, especially immigrants.
- Lack of sufficient public transportation options that are accessible and cost permissive.
- Limited supply of public housing.
- Need for continuous fair housing education and training among elected and appointed public officials and Boards involved in the land development approval process.
- Need to create a comprehensive policy network supporting various affordable housing options, such as mixed income development, infill development, and transit-oriented development, in the County.

The following impediments were found in the private sector:

- Need for fair housing education and training, including information on enforcement mechanisms and penalties involved.

- History of discriminatory lending practiced and heightened lending standards that make it difficult for minority populations and low income households to obtain mortgages.
- Need for advance education of property management companies administering rental applications, including training on creditworthiness, previous evictions, and criminal history as standards most affecting ability of minority and low income individuals to obtain rental housing.

The following impediments were found in both public and private sectors:

- Need for expanded diversity training, to include training on discrimination on the basis of sexual orientation, among property managers and subrecipients of federal funds.
- Continuous education about new and emerging fair housing issues is necessary for public and non-profit agencies, financial institutions and property management companies, and developers of affordable housing units.

### **Recommended Actions to Address Impediments**

1. Continue to support and fund affordable housing projects, including those that serve disabled populations, the elderly, and families with children.
2. Continue to promote Fair Housing Month in order to raise awareness about housing discrimination in the community.
3. Conduct fair housing testing in the local housing industry on a regular basis.
4. Expand fair housing training to include public officials, property management companies, future first-time home buyers, and Section 8 residents.
5. Simplify access to information about fair housing and affordable housing projects for those looking to rent or buy.
6. Develop new fair housing outreach materials that include any new issues of concerns related to fair housing practices, as well as references to additional information.
7. Expand fair housing outreach efforts to include hard-to-reach populations and Non-English speakers.

## II. Jurisdictional Background Data

### A. Demographic Data

Orange County is one of the most populated and fast growing counties in the State of Florida. It is close 1,000 square mile in size, contains thirteen municipalities, and it is located in the heart of the Central Florida region. The County is currently home to more than 1,200,000 people, and it experiences a continuous influx of people from other states and countries, who come here for the Florida's weather and its economic opportunities.

Table 1 below summarizes the County's demographic information broken down by sex and age. The table indicates that a large part of the County's total population, more than 44%, fall within the 25-54 age groups, more than 34% are 24 years of age or younger, and 21.5% are over the age of 55.

**Table 1. Orange County Demographics: Population by Age and Sex**

Subject	Orange County, Florida	
	Estimate	Percent
SEX AND AGE		
Total population	1,253,001	100%
Male	616,363	49.2%
Female	636,638	50.8%
Under 5 years	78,311	6.2%
5 to 9 years	81,567	6.5%
10 to 14 years	76,870	6.1%
15 to 19 years	86,052	6.9%
20 to 24 years	106,593	8.5%
25 to 34 years	204,941	16.4%
35 to 44 years	175,876	14.0%
45 to 54 years	171,966	13.7%
55 to 59 years	74,344	5.9%
60 to 64 years	61,414	4.9%
65 to 74 years	79,420	6.3%
75 to 84 years	38,027	3.0%
85 years and over	17,620	1.4%
Median age (years)	34.5	

Source: 2014 American Community Survey 1 –Year Estimates

The population projections completed by the University of Florida Bureau of Economic and Business Research are presented in Table 2 below. It is customary to use medium population projections as they have proven to be more accurate in the past. Based on the medium projection, Orange County's population is expected to increase by 12% by the year 2020, and by more

than 52% by the year 2040. Therefore, the County will continue to grow at a steady pace and will have to house many more people as a result.

**Table 2. Orange County Demographics: Projected Population Growth**

County and State	Projected Population Growth					
	2020	2025	2030	2035	2040	2045
ORANGE						
Low	1,315,800	1,384,700	1,446,100	1,495,100	1,530,900	1,549,700
Medium	1,407,600	1,551,400	1,679,700	1,799,100	1,908,000	2,004,000
High	1,475,900	1,669,000	1,864,000	2,062,500	2,262,100	2,455,400

Source: University of Florida, Bureau of Economic and Business Research, 1/29/2016

Table 3 describes the County's racial composition and percentage of the total population that identify themselves as Hispanics. The majority of Orange County's population, or close to 68%, are White, followed by 22% of African American population, 6% of Asian population, and 6% of population of some other race. More than 29% of the County's population is Hispanic, of which close to 14% are Puerto Ricans. The latter is consistent with recent studies and publications on the increased migration of Puerto Ricans to Florida, and Central Florida in particular.

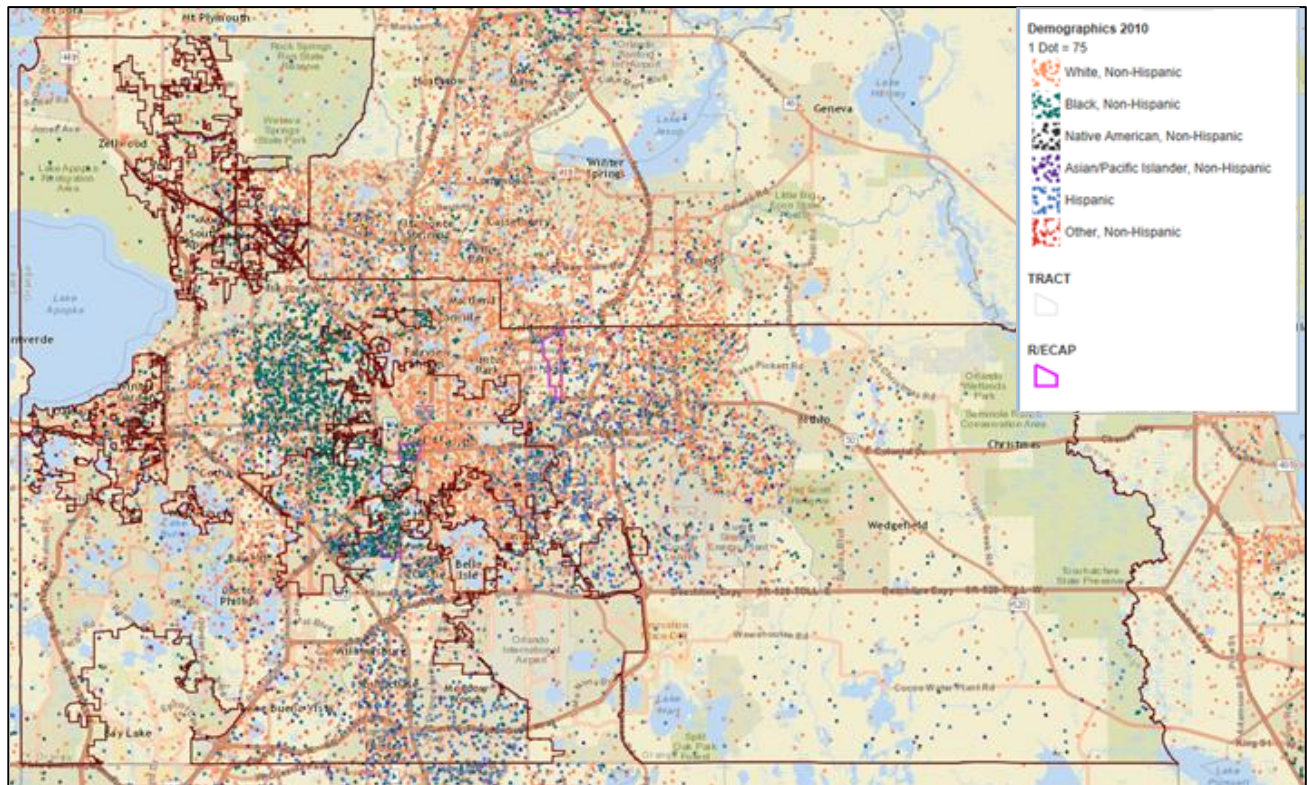
**Table 3. Orange County Demographics: Race and Hispanic Origin**

Subject	Orange County, Florida	
	Estimate	Percent
<b>RACE</b>		
Total population	1,253,001	100%
One race	1,214,778	96.9%
Two or more races	38,223	3.1%
Total population	1,253,001	1,253,001
White	849,852	67.8%
Black or African American	278,457	22.2%
American Indian and Alaska Native	8,793	0.7%
Asian	77,992	6.2%
Native Hawaiian and Other Pacific Islander	2,693	0.2%
Some other race	77,206	6.2%
<b>HISPANIC OR LATINO AND RACE</b>		
Total population	1,253,001	100%
Hispanic or Latino (of any race)	365,422	29.2%
Mexican	41,481	3.3%
Puerto Rican	173,669	13.9%
Cuban	34,049	2.7%
Other Hispanic or Latino	116,223	9.3%
Not Hispanic or Latino	887,579	70.8%

Source: 2014 American Community Survey 1 – Year Estimates

As can be seen from Map 1, the African American population is mostly concentrated along west side of Downtown Orlando, in areas known as Pine Hills and Holden Heights, while Hispanic population is clustered around the Orlando International Airport, along Semoran Boulevard and East Colonial Drive, and in Azalea Park.

**Map 1. Orange County: Concentration of Racial/Ethnic Minority**



Source: AFFH Data and Mapping Tool, HUD, [www.hudexchange.info](http://www.hudexchange.info)

Table 4 summarizes the data on in-migration and national origin of the County residents. It indicates that close to 10% of the County population has moved into the County recently, within the last year – either from another county of state, or from abroad. Approximately 21% of the total population is foreign born, with another 8% born in Puerto Rico. Almost 16% of the County total foreign born population and 18% of the County’s residents born in Puerto Rico have moved into the County in the last five years (2010 or later). Of residents born abroad, 17% were born in Asia and 70% in Latin America. Of the total Orange County population 5 years and over, more than 35% speak a language other than English at home, with majority of those speaking Spanish. Close to 27% of the County residents speak English less than “very well.”

**Table 4. Orange County Demographics: Residence, Place of Birth, Language Spoken**

Subject	Orange County, Florida	
	Estimate	Percent
<b>RESIDENCE 1 YEAR AGO</b>		
Population 1 year and over	1,238,843	100%
Same house	1,002,032	80.9%
Different house in the U.S.	217,121	17.5%
Same county	129,026	10.4%
Different county	88,095	7.1%
Same state	50,721	4.1%
Different state	37,374	3.0%
Abroad	19,690	1.6%
<b>PLACE OF BIRTH</b>		
Total population	1,253,001	100%
Native	995,102	79.4%
Born in United States	896,415	71.5%
State of residence	459,252	36.7%
Different state	437,163	34.9%
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	98,687	7.9%
Foreign born	257,899	20.6%
<b>YEAR OF ENTRY</b>		
Population born outside the United States	356,586	356,586
Native	98,687	98,687
Entered 2010 or later	17,901	18.1%
Entered before 2010	80,786	81.9%
Foreign born	257,899	257,899
Entered 2010 or later	40,942	15.9%
Entered before 2010	216,957	84.1%
<b>WORLD REGION OF BIRTH OF FOREIGN BORN</b>		
Foreign-born population, excluding born at sea	257,767	257,767
Europe	21,925	8.5%
Asia	44,058	17.1%
Africa	8,629	3.3%
Oceania	466	0.2%
Latin America	179,948	69.8%
Northern America	2,741	1.1%
<b>LANGUAGE SPOKEN AT HOME</b>		
Population 5 years and over	1,174,690	1,174,690
English only	760,862	64.8%
Language other than English	413,828	35.2%
Speak English less than "very well"	156,881	13.4%
Spanish	288,142	24.5%
Speak English less than "very well"	112,470	9.6%
Other Indo-European languages	81,085	6.9%



Speak English less than "very well"	24,197	2.1%
Asian and Pacific Islander languages	32,581	2.8%
Speak English less than "very well"	15,461	1.3%
Other languages	12,020	1.0%
Speak English less than "very well"	4,753	0.4%

Source: 2014 American Community Survey 1 – Year Estimates

Table 5 provides characteristics of Orange County residents with disabilities, by disability type, age group and race (please note that the overall population totals might be different, due to differences in datasets). Based on the information below, approximately 10% of the County residents have one or more disability. The age group of 65 years and over is the most affected, with more than 35% of this population living with a disability. There are no significant gender differences among those with disabilities; Asian and Native American populations have the lowest percentages of people with disabilities.

**Table 5. Orange County Demographics: Disabilities by Type, Age, and Race**

Subject	Orange County, Florida		
	Total	With a disability	Percent with a disability
	Estimate	Estimate	Estimate
Total civilian noninstitutionalized population	1,188,523	117,427	9.9%
Population under 5 years	75,995	328	0.4%
With a hearing difficulty		152	0.2%
With a vision difficulty		274	0.4%
Population 5 to 17 years	200,252	11,378	5.7%
With a hearing difficulty		1,096	0.5%
With a vision difficulty		1,339	0.7%
With a cognitive difficulty		9,284	4.6%
With an ambulatory difficulty		1,232	0.6%
With a self-care difficulty		1,890	0.9%
Population 18 to 64 years	792,862	63,229	8.0%
With a hearing difficulty		9,903	1.2%
With a vision difficulty		11,874	1.5%
With a cognitive difficulty		25,597	3.2%
With an ambulatory difficulty		30,887	3.9%
With a self-care difficulty		10,586	1.3%
With an independent living difficulty		22,366	2.8%
Population 65 years and over	119,414	42,492	35.6%
With a hearing difficulty		13,947	11.7%
With a vision difficulty		9,009	7.5%
With a cognitive difficulty		11,246	9.4%
With an ambulatory difficulty		28,580	23.9%

With a self-care difficulty		9,722	8.1%
With an independent living difficulty		19,122	16.0%
SEX			
Male	581,993	55,639	9.6%
Female	606,530	61,788	10.2%
RACE AND HISPANIC OR LATINO ORIGIN			
One Race	1,151,431	113,844	9.9%
White alone	773,892	79,186	10.2%
Black or African American alone	245,154	25,130	10.3%
American Indian and Alaska Native alone	3,051	275	9.0%
Asian alone	60,249	2,897	4.8%
Native Hawaiian and Other Pacific Islander alone	1,477	70	4.7%
Some other race alone	67,608	6,286	9.3%
Two or more races	37,092	3,583	9.7%
White alone, not Hispanic or Latino	526,534	54,778	10.4%
Hispanic or Latino (of any race)	335,743	33,039	9.8%

Source: 2010-2014 American Community Survey 5 – Year Estimates

Detailed information on the concentration of ethnic minority census tracts, by income levels, can be found in Appendix D of this document.

## B. Income Data

The following set of tables provides information of income and poverty for Orange County. The Fiscal Year 2015 Area Median Income for Orange County was listed at \$58,300 (HUD, 2015). Table 8 below indicates that close of 53% of the County households make less than \$50,000 in annual income, and another 19% make between \$50,000 and \$75,000.

**Table 6: Orange County: Household Income and Benefits**

Subject	Orange County, Florida	
	Estimate	Percent
INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED DOLLARS)		
Total households	444,543	100%
Less than \$10,000	36,039	8.1%
\$10,000 to \$14,999	21,238	4.8%
\$15,000 to \$24,999	54,638	12.3%
\$25,000 to \$34,999	52,701	11.9%
\$35,000 to \$49,999	68,821	15.5%
\$50,000 to \$74,999	87,148	19.6%
\$75,000 to \$99,999	42,856	9.6%
\$100,000 to \$149,999	44,620	10.0%

\$150,000 to \$199,999	17,799	4.0%
\$200,000 or more	18,683	4.2%
Median household income (dollars)	47,055	
Mean household income (dollars)	67,719	
With earnings	368,592	82.9%
Mean earnings (dollars)	68,044	
With Social Security	101,796	22.9%
Mean Social Security income (dollars)	17,072	
With retirement income	54,563	12.3%
Mean retirement income (dollars)	24,328	
With Supplemental Security Income	20,850	4.7%
Mean Supplemental Security Income (dollars)	9,194	
With cash public assistance income	10,195	2.3%
Mean cash public assistance income (dollars)	2,424	
With Food Stamp/SNAP benefits in the past 12 months	70,848	15.9%

Source: 2014 American Community Survey 1 – Year Estimates

Overall, more than 18% of the County’s population and more than 13% of all families live below the poverty level. 11% of elderly population and more than 53% of related children 17 years of age and younger live in poverty.

**Table 7: Orange County: Families Below Poverty Level**

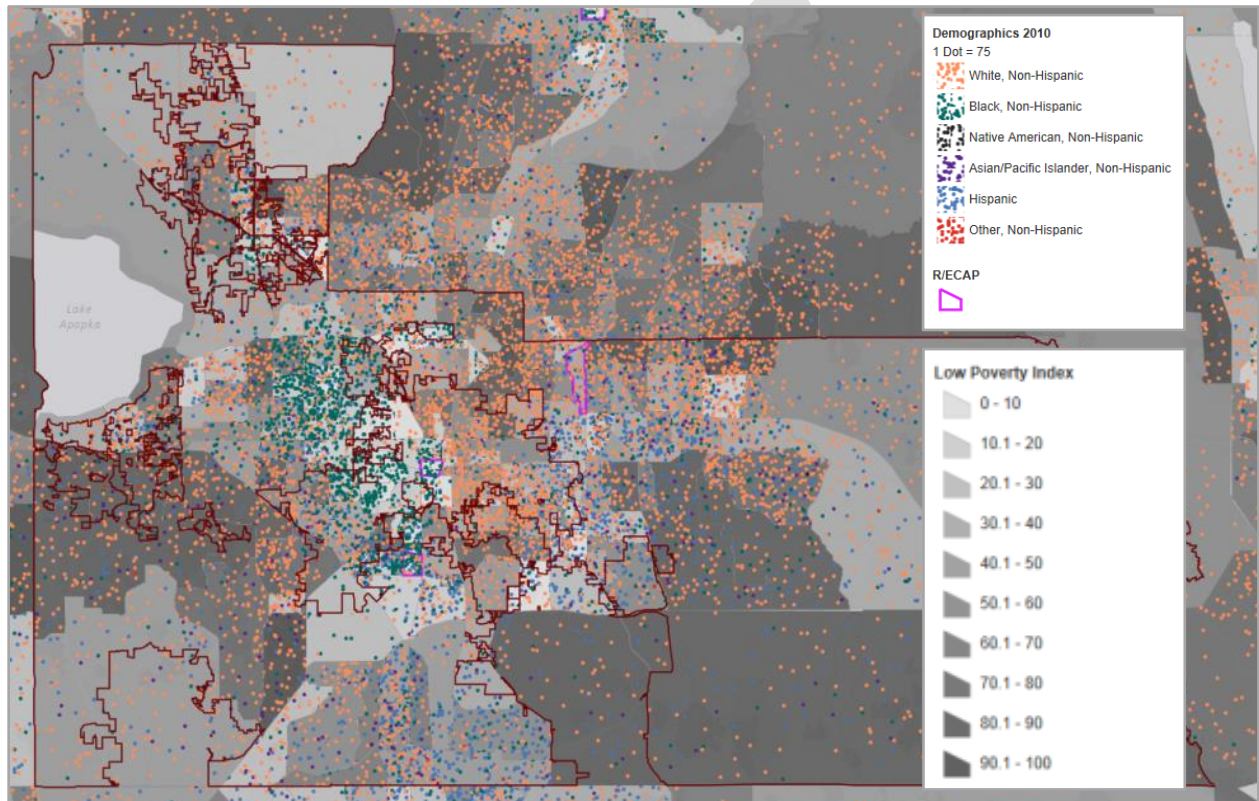
Subject	Orange County, Florida
	Percent
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL	
All families	13.5%
With related children under 18 years	20.7%
With related children under 5 years only	17.7%
Married couple families	7.8%
With related children under 18 years	12.3%
With related children under 5 years only	8.2%
Families with female householder, no husband present	28.1%
With related children under 18 years	35.7%
With related children under 5 years only	38.1%
All people	18.3%
Under 18 years	25.5%
Related children under 18 years	25.2%
Related children under 5 years	30.0%
Related children 5 to 17 years	23.3%
18 years and over	16.2%
18 to 64 years	17.0%

65 years and over	11.2%
People in families	15.6%
Unrelated individuals 15 years and over	28.8%

Source: 2014 American Community Survey 1 –Year Estimates

Areas depicted in lighter grey color on the map below indicated higher poverty concentrations. These areas generally overlap with high concentrations of African American population, on the west side of Downtown Orlando.

**Map 2. Orange County: Poverty and Demographics**



Source: AFFH Data and Mapping Tool, HUD, [www.hudexchange.info](http://www.hudexchange.info)

Additional high-poverty areas are located along Semoran Boulevard, where Hispanic population is clustered, and east and south of the University of Central Florida (UCF), where a mix of White and Hispanic populations lives. An area near UCF is known as Bithlo community; areas west of Orlando and Interstate 4 are Holden heights, Pine Hills, and the Town of Eatonville. Additional low-income area with a small concentration of African American population is located in the City of Apopka; it is also known as South Apopka community.

Finally, the 2015 Point-in-Time count of sheltered and unsheltered homeless persons in Orange, Osceola, and Seminole counties (conducted on January

29, 2015 by the Homeless Services Network of Central Florida) identified 2,112 individuals. Of those, 86% were sheltered and 14% unsheltered. 63% of homeless individuals were men, and 37% were women. Overall, families represented 10% of the total homeless population, children accounted for 22%, and veterans for 15%. Close to 400 homeless persons reported a serious mental illness or a substance use disorder, 74 persons reported HIV/AIDS, and 278 persons reported being victims of domestic violence. 97% of the homeless individuals who reported living with a serious mental illness, a substance abuse disorder, HIV/AIDS, or who reported being a victim of domestic violence were surveyed in emergency or transitional shelters.

According to the Point-in-Time counts, the number of homeless persons continued to decrease over the years, and the new 2016 numbers that are just coming out confirm this trend.

### C. Employment Data

Tables 8 and 9 show educational attainment and poverty for Orange County population 25 year and over. Close to 88% of the County residents 25 years of age or older have obtained at least a high school diploma and higher degree, with 31% graduating with a bachelor's degree or higher. 12% of Orange County residents do not have a high school diploma.

**Table 8: Orange County: Educational Attainment**

Subject	Orange County, Florida	
	Estimate	Percent
EDUCATIONAL ATTAINMENT		
Population 25 years and over	823,608	100%
Less than 9th grade	42,932	5.2%
9th to 12th grade, no diploma	56,654	6.9%
High school graduate (includes equivalency)	207,858	25.2%
Some college, no degree	161,727	19.6%
Associate's degree	95,527	11.6%
Bachelor's degree	170,560	20.7%
Graduate or professional degree	88,350	10.7%
Percent high school graduate or higher		87.9%
Percent bachelor's degree or higher		31.4%

Source: 2014 American Community Survey 1 – Year Estimates

Analysis of correlation between poverty and educational attainment indicates that those with bachelor's degree or higher have a much lower poverty rate, in comparison to any other group. Surprisingly, not much difference in poverty

level exists among those with no high school diploma, high school graduates, and persons with some college education, as the poverty rate is between 25.2% and 31.2%.

**Table 9: Orange County: Poverty Rate and Education (25 Years and Over)**

Subject	Orange County, Florida	
	Estimate	Percent
Total:	815,225	
Income in the past 12 months below poverty level:	116,814	100%
Less than high school graduate	29,417	25.2%
High school graduate (includes equivalency)	36,416	31.2%
Some college, associate's degree	33,302	28.5%
Bachelor's degree or higher	17,679	15.1%

Source: 2014 American Community Survey 1 – Year Estimates

The majority of Orange County population over 16 years of age is in the labor force. The unemployment rate in the County has dropped significantly in the past few years, and it is currently at 7.9%. It should be noted that employment rate differs among residents. For instance, the highest unemployment rate of 12.1% is for African American population, it is 9.3% for Hispanics, but only 6.4% for White population and 4.4% for Asian population. Only 44% of those below poverty level are employed, and only 33% of persons with disabilities have jobs. Based on the level of education, the unemployment rate is the highest for persons without a high school diploma (11.8%).

**Table 10: Orange County: Employment Demographics**

Subject	Orange County, Florida			
	Total	In labor force	Employed	Unemployed
	Estimate	Estimate	Estimate	Estimate
Population 16 years and over	998,797	66.8%	61.5%	7.9%
<b>AGE</b>				
16 to 19 years	68,596	27.0%	18.4%	31.9%
20 to 24 years	106,593	71.0%	63.6%	10.4%
25 to 44 years	380,817	84.4%	78.2%	7.3%
45 to 54 years	171,966	81.1%	75.5%	6.9%
55 to 64 years	135,758	66.0%	62.1%	5.9%
65 to 74 years	79,420	25.1%	24.1%	4.1%
75 years and over	55,647	5.3%	5.1%	5.2%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>				
One race				
White	671,639	66.3%	62.1%	6.4%
Black or African American	195,996	68.0%	59.8%	12.1%
American Indian and Alaska Native	N	N	N	N
Asian	54,372	61.3%	58.6%	4.4%

Native Hawaiian and Other Pacific Islander	N	N	N	N
Some other race	52,307	74.2%	65.2%	12.1%
Two or more races	21,609	69.1%	60.9%	11.9%
Hispanic or Latino origin (of any race)	278,749	66.9%	60.7%	9.3%
White alone, not Hispanic or Latino	454,606	66.3%	62.6%	5.6%
<b>POVERTY STATUS IN THE PAST 12 MONTHS</b>				
Below poverty level	129,055	57.5%	44.1%	23.3%
<b>DISABILITY STATUS</b>				
With any disability	64,760	41.9%	33.5%	20.1%
<b>EDUCATIONAL ATTAINMENT</b>				
Population 25 to 64 years	688,541	80.0%	74.4%	7.0%
Less than high school graduate	70,926	63.4%	55.9%	11.8%
High school graduate (includes equivalency)	166,889	76.6%	69.6%	9.1%
Some college or associate's degree	226,557	81.1%	75.5%	6.9%
Bachelor's degree or higher	224,169	86.6%	82.7%	4.4%

Source: 2014 American Community Survey 1 – Year Estimates

Of those employed, the majority (36%) works in management, business, science, art occupations, followed by sales and office occupations (27%), and service occupations (22%).

**Table 11: Orange County Employment: Occupation**

Subject	Orange County, Florida	
	Estimate	Percent
<b>OCCUPATION</b>		
Civilian employed population 16 years and over	614,454	614,454
Management, business, science, and arts occupations	220,716	35.9%
Service occupations	133,416	21.7%
Sales and office occupations	164,154	26.7%
Natural resources, construction, and maintenance occupations	39,242	6.4%
Production, transportation, and material moving occupations	56,926	9.3%
<b>INDUSTRY</b>		
Civilian employed population 16 years and over	614,454	614,454
Agriculture, forestry, fishing and hunting, and mining	2,023	0.3%
Construction	35,374	5.8%
Manufacturing	28,992	4.7%

Wholesale trade	15,287	2.5%
Retail trade	78,195	12.7%
Transportation and warehousing, and utilities	33,855	5.5%
Information	14,440	2.4%
Finance and insurance, and real estate and rental and leasing	39,285	6.4%
Professional, scientific, and management, and administrative and waste management services	89,075	14.5%
Educational services, and health care and social assistance	115,161	18.7%
Arts, entertainment, and recreation, and accommodation and food services	116,861	19.0%
Other services, except public administration	28,593	4.7%
Public administration	17,313	2.8%
CLASS OF WORKER		
Civilian employed population 16 years and over	614,454	614,454
Private wage and salary workers	534,049	86.9%
Government workers	55,177	9.0%
Self-employed in own not incorporated business workers	24,787	4.0%
Unpaid family workers	441	0.1%

Source: 2014 American Community Survey 1 – Year Estimates

As for the industry types, the highest percentage – 19% of residents – are employed in the leisure and hospitality industry, followed by education, health care, and social assistance (almost 19%). Professional and administrative jobs account for 14.5% of all workers, and retail jobs account for 13%. It is important to point out that leisure and hospitality industry jobs, as well as retail jobs, are traditionally lower paid positions. Furthermore, those jobs are often located in the tourist areas of the County, such as International Drive, Universal Orlando area, Downtown Orlando, and close to the Orlando International Airport. Affordable housing that is suitable for lower income residents might not always be available in close proximity to these primary job centers, and transportation can often be an issue.

Table 12 below indicates that it takes County residents, on average, close to half an hour to get to work. Most residents (79%) commute by car alone, with less than 3% of workers using public transportation. This data does not, however, take into consideration a SunRail commuter rail system that opened on May 1, 2014. The SunRail, being a rather affordable transportation option and connecting together three counties in its Phase I, can potentially expand employment options for Orange County residents, especially those residents with lower income living in close proximity to SunRail.



**Table 12: Orange County Employment: Commuting to Work**

Subject	Orange County, Florida	
	Estimate	Percent
COMMUTING TO WORK		
Workers 16 years and over	603,757	603,757
Car, truck, or van -- drove alone	476,296	78.9%
Car, truck, or van -- carpooled	62,789	10.4%
Public transportation (excluding taxicab)	17,507	2.9%
Walked	6,826	1.1%
Other means	11,065	1.8%
Worked at home	29,274	4.8%
Mean travel time to work (minutes)	27.5	

Source: 2014 American Community Survey 1 –Year Estimates

Below is the list of largest employers in Orange County, excluding government and retail operations. Of the top ten employers, six companies represent leisure and hospitality industry. Another two major employers are hospital, and both of them now have SunRail stations on their campuses, and, therefore, their employees get easier access to jobs, should they chose not to drive.

**Table 13: Orlando MSA – Top Employers\***

Company	City	County	Industry	Employment
Walt Disney World Resort	Lake Buena Vista	Orange	Leisure & Hospitality	74,000
Universal Orlando (Comcast)	Orlando	Orange	Leisure & Hospitality	20,000
Adventist Health System/ Florida Hospital	Various	Various	Healthcare	19,304
Orlando Health	Orlando	Orange	Healthcare	14,000
Lockheed Martin	Orlando	Orange	Aerospace/Defense	7,000
Westgate Resorts	Orlando	Orange	Leisure & Hospitality	6,500
SeaWorld Parks & Entertainment	Orlando	Orange	Leisure & Hospitality	6,032
Darden Restaurants	Orlando	Orange	Restaurants	5,221
Siemens	Orlando	Orange	Advanced Manufacturing	4,448
Rosen Hotels & Resorts	Orlando	Orange	Leisure & Hospitality	4,322
Wyndham Worldwide	Orlando	Orange	Leisure & Hospitality	3,509
AT&T	Various	Various	Telecommunications	3,063
JP Morgan Chase	Orlando	Orange	Finance & Insurance	3,053
Bright House Networks	Various	Various	Diversified Communication Services	3,000
Hospital Corporation of America	Winter Park	Orange	Healthcare	2,950
Mears Transportation	Orlando	Orange	Transportation	2,825
FedEx	Various	Various	Transportation & Business Services	2,821
Loews	Orlando	Orange	Leisure & Hospitality	2,756
Central Florida Health Alliance	Leesburg	Lake	Healthcare	2,686
SunTrust Bank	Various	Various	Finance & Insurance	2,670
Hilton Grand Vacations	Orlando	Orange	Leisure & Hospitality	2,591
Marriott Vacations Worldwide	Orlando	Orange	Leisure & Hospitality	2,458
Southwest Airlines	Orlando	Orange	Transportation	2,400
Walgreens Customer Care Center	Orlando	Orange	Healthcare	2,400
Starwood Hotels & Resorts Worldwide	Orlando	Orange	Leisure & Hospitality	2,375
Optum	Orlando	Orange	Business Services	2,331
Orange Lake Resorts & Holiday Inn Vacation Clubs	Kissimmee	Osceola	Leisure & Hospitality	2,250
CenturyLink	Apopka	Orange	Telecommunications	2,213
Full Sail University	Orlando	Orange	Education	2,150
Consulate Health Care LLC	Maitland	Seminole	Healthcare	2,000

Source: Orlando Economic Development Commission, March 2016

\*Note: Excludes government and retail operations

## D. Housing Profile

Table 14 provides basic information of the County's household composition. There is a total of 444,543 households in Orange County, with an average household size of 2.75 persons. According to Census definition, a household includes all the people who occupy a housing unit. Almost 64% of households are families, and 36% are non-family households. More than 30,000 County residents, or 6.5% of households are older adults (65 years and over) living alone.

**Table 14. Orange County Demographics: Household Composition**

Subject	Orange County, Florida	
	Estimate	Percent
HOUSEHOLDS BY TYPE		
Total households	444,543	100%
Family households (families)	283,682	63.8%
With own children under 18 years	130,223	29.3%
Married-couple family	196,235	44.1%
With own children under 18 years	83,543	18.8%
Male householder, no wife present, family	23,607	5.3%
With own children under 18 years	10,418	2.3%
Female householder, no husband present, family	63,840	14.4%
With own children under 18 years	36,262	8.2%
Nonfamily households	160,861	36.2%
Householder living alone	123,350	27.7%
65 years and over	29,078	6.5%
Average household size	2.75	
Average family size	3.40	

Source: 2014 American Community Survey 1 – Year Estimates

There is a total of 495,966 housing units in Orange County, of which 14.6% are vacant. The vacancy rate is 2.6% for owner-occupied units and 9.6% for renter-occupied units. Of all units 56% are owner-occupied, and 44% are renter-occupied. The vast majority of households that own a home in Orange County (75.9%) are White, followed by Hispanics (18.3%) and African Americans (13.4%). The households that are renting are also predominantly White (62.2%), who are once again followed by Hispanics (32.4%) and African American households (25.3%). This statistic is consistent with the overall racial and ethnic composition of the County's population. It is, however, important to note that while White and Asian households predominantly own their homes, African American and Hispanic households are primarily renters. This might be associated with housing affordability and changed lending standards that make it difficult to purchase a home.

Householders who are 44 years of age or younger are more likely to rent, while those who are over 44 are more likely to own a house. Finally, the lowest homeownership rate are among householders with the lowest educational attainment, less than high school diploma (8.3%), followed by those who only have a high school diploma or its equivalent (19.7%). There is also a high degree of mobility among renters, with the vast majority of them (84.2%) moving in 2010 or later; most homeowners moved into their houses between 2000 and 2009 (41.4%).

**Table 15. Orange County Housing: Demographics of Occupied Units**

Subject	Orange County, Florida		
	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units
	Estimate	Estimate	Estimate
Occupied housing units	444,543	235,470	209,073
<b>RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER</b>			
One race --			
White	69.4%	75.9%	62.2%
Black or African American	19.0%	13.4%	25.3%
American Indian and Alaska Native	0.2%	0.2%	0.2%
Asian	5.0%	5.7%	4.1%
Native Hawaiian and Other Pacific Islander	0.0%	N	N
Some other race	4.4%	2.9%	6.1%
Two or more races	2.0%	2.0%	1.9%
Hispanic or Latino origin	24.9%	18.3%	32.4%
White alone, not Hispanic or Latino	49.7%	60.9%	37.2%
<b>AGE OF HOUSEHOLDER</b>			
Under 35 years	24.5%	11.2%	39.4%
35 to 44 years	19.9%	16.8%	23.4%
45 to 54 years	21.8%	24.3%	19.0%
55 to 64 years	16.9%	22.5%	10.6%
65 to 74 years	10.0%	14.8%	4.7%
75 to 84 years	5.0%	7.6%	2.1%
85 years and over	1.9%	2.8%	0.9%
<b>EDUCATIONAL ATTAINMENT OF HOUSEHOLDER</b>			
Less than high school graduate	9.6%	8.3%	11.1%
High school graduate (includes equivalency)	21.5%	19.7%	23.5%
Some college or associate's degree	33.7%	30.0%	38.0%
Bachelor's degree or higher	35.2%	42.1%	27.4%

YEAR HOUSEHOLDER MOVED INTO UNIT			
Moved in 2010 or later	52.5%	24.4%	84.2%
Moved in 2000 to 2009	28.1%	41.4%	13.2%
Moved in 1990 to 1999	11.4%	19.8%	1.9%
Moved in 1980 to 1989	4.6%	8.1%	0.6%
Moved in 1970 to 1979	2.2%	4.0%	0.1%
Moved in 1969 or earlier	1.2%	2.3%	0.0%

Source: 2014 American Community Survey 1 – Year Estimates

Single-family detached accounts for almost 57% of the County’s housing stock, mobile homes account for 4%, with the rest being single-family attached/townhomes (~6%), duplexes/triplexes/quadrplexes (~5%), and apartment complexes (28%). The majority of housing units, about 68%, were constructed after 1980; another 21% were constructed between 1960 and 1980; and about 11% of housing units were built prior to 1960. Therefore, the County’s housing stock is relatively new.

**Table 16. Orange County Housing: Overall Characteristics**

Subject	Orange County, Florida	
	Estimate	Percent
<b>HOUSING OCCUPANCY</b>		
Total housing units	495,966	100%
Occupied housing units	423,609	85.4%
Vacant housing units	72,357	14.6%
Homeowner vacancy rate	2.6	
Rental vacancy rate	9.6	
<b>UNITS IN STRUCTURE</b>		
Total housing units	495,966	100%
1-unit, detached	280,086	56.5%
1-unit, attached	31,979	6.4%
2 units	7,685	1.5%
3 or 4 units	18,159	3.7%
5 to 9 units	32,055	6.5%
10 to 19 units	48,536	9.8%
20 or more units	57,095	11.5%
Mobile home	20,145	4.1%
Boat, RV, van, etc.	226	0.0%
<b>YEAR STRUCTURE BUILT</b>		
Total housing units	495,966	495,966
Built 2010 or later	5,727	1.2%
Built 2000 to 2009	128,260	25.9%
Built 1990 to 1999	101,131	20.4%
Built 1980 to 1989	102,679	20.7%
Built 1970 to 1979	64,615	13.0%
Built 1960 to 1969	38,843	7.8%

Built 1950 to 1959	38,235	7.7%
Built 1940 to 1949	8,822	1.8%
Built 1939 or earlier	7,654	1.5%
<b>HOUSING TENURE</b>		
Occupied housing units	423,609	423,609
Owner-occupied	237,326	56.0%
Renter-occupied	186,283	44.0%

Source: 2010-2014 American Community Survey 5-Year Estimates

According to the data presented in Table 17, almost 61% of total housing units have three bedrooms or more and are, therefore, suitable for large families. However, this data is not broken down by the housing unit type, and it is not clear if a sufficient number of large housing units is available in the price range where the need for those exists. The over-crowding problem does not appear to be significant, as the large majority of housing units (97.4%) has 1 occupant per room or less. Of all housing units 3.5% lack complete plumbing or kitchen facilities, or have no telephone service available.

**Table 17. Orange County Housing: Rooms and Bedrooms**

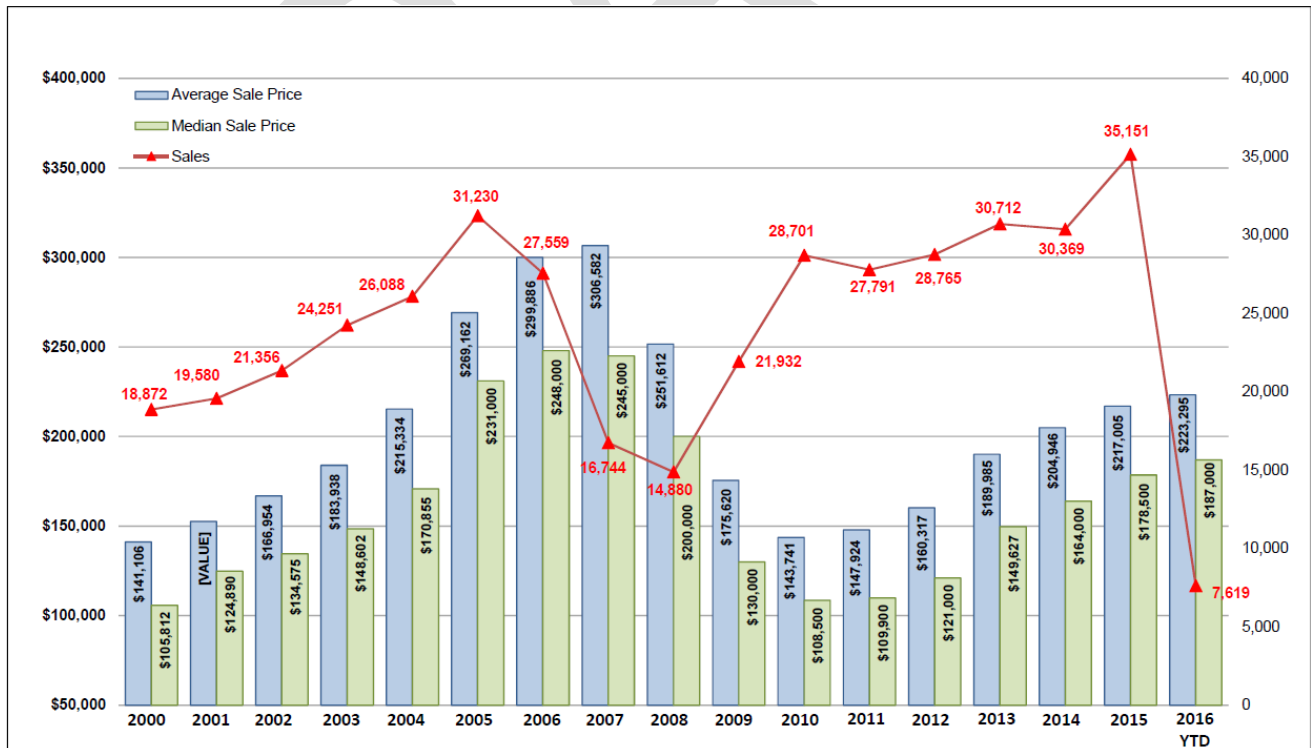
Subject	Orange County, Florida	
	Estimate	Percent
<b>ROOMS</b>		
Total housing units	495,966	100%
1 room	9,015	1.8%
2 rooms	9,410	1.9%
3 rooms	44,559	9.0%
4 rooms	92,575	18.7%
5 rooms	109,597	22.1%
6 rooms	89,463	18.0%
7 rooms	59,664	12.0%
8 rooms	38,835	7.8%
9 rooms or more	42,848	8.6%
Median rooms	5.3	
<b>BEDROOMS</b>		
Total housing units	495,966	100%
No bedroom	10,264	2.1%
1 bedroom	53,526	10.8%
2 bedrooms	129,839	26.2%
3 bedrooms	188,901	38.1%
4 bedrooms	94,438	19.0%
5 or more bedrooms	18,998	3.8%
<b>SELECTED CHARACTERISTICS</b>		
Occupied housing units	423,609	423,609
Lacking complete plumbing facilities	898	0.2%
Lacking complete kitchen facilities	2,269	0.5%

No telephone service available	11,713	2.8%
OCCUPANTS PER ROOM		
Occupied housing units	423,609	423,609
1.00 or less	412,501	97.4%
1.01 to 1.50	8,332	2.0%
1.51 or more	2,776	0.7%

Source: 2010-2014 American Community Survey 5 – Year Estimates

According to the Florida Department of Revenue, the average sales price of a single-family home in Orange County in 2014 was \$266,377, while the median sales price was \$207,000 (compared to a statewide median sales price of \$185,000).

The chart below provides the sales recap for the Orlando metro area. This data includes both, single-family attached and detached sales. According to this information from the Orlando Regional Realtor Association, the average and median sale price of homes continues its steady increase. The median home sale price has increase from \$108,500 in 2010 to \$187,000 in 2016, representing a 72% increase, while the average sale price has increased from \$143,741 in 2010 to \$223,295 in 2016, representing a 55% increase.



Source: Orlando Regional Realtor Association, May 2016 ([www.orlandorealtors.org](http://www.orlandorealtors.org))

As the price of housing continues to increase, housing affordability for potential home buyers continues to decline, driving up demand for rental units and resulting in their higher costs.

In terms of the housing values of owner-occupied units in Orange County, 26% are valued at below \$100,000, 37% are valued over \$100,000 but below \$200,000, close to 20% are valued over \$200,000 and below \$300,000, with the rest 17% valued at above \$300,000.

**Table 18. Orange County Housing: Home Values**

Subject	Orange County, Florida	
	Estimate	Percent
VALUE		
Owner-occupied units	237,326	237,326
Less than \$50,000	18,683	7.9%
\$50,000 to \$99,999	43,379	18.3%
\$100,000 to \$149,999	43,743	18.4%
\$150,000 to \$199,999	44,110	18.6%
\$200,000 to \$299,999	46,731	19.7%
\$300,000 to \$499,999	26,876	11.3%
\$500,000 to \$999,999	9,886	4.2%
\$1,000,000 or more	3,918	1.7%
Median (dollars)	161,900	
MORTGAGE STATUS		
Owner-occupied units	237,326	237,326
Housing units with a mortgage	173,806	73.2%
Housing units without a mortgage	63,520	26.8%

Source: 2010-2014 American Community Survey 5 – Year Estimates

In the past several years, the Central Florida region has been experiencing significant economic growth, which resulted in the influx of new residents and increased residential construction. Due to the high demand, prices on residential real estate continue to claim up. The national foreclosure crisis that preceded this housing boom led to stricter lending practices, which made it difficult for low- to moderate income households to qualify for a mortgage loan. Such difficulties forced many people to rent, which, in turn, resulted in shortage of rental housing and higher prices. As affordability of housing in Orange County continues to decline, many households at or below 80% average median income have difficulty trying to find affordable units and end up being cost-burdened by the price of housing.

The majority of Orange County homeowners, or 53.9%, have a mortgage payment between \$1,000 and \$2,000, with another 28.9% paying \$2,000 or more monthly for their home.

**Table 19. Orange County Housing Affordability: Owner-Occupied**

Subject	Orange County, Florida	
	Estimate	Percent
<b>SELECTED MONTHLY OWNER COSTS</b>		
Housing units with a mortgage	173,806	100%
Less than \$300	187	0.1%
\$300 to \$499	1,750	1.0%
\$500 to \$699	5,647	3.2%
\$700 to \$999	22,313	12.8%
\$1,000 to \$1,499	52,966	30.5%
\$1,500 to \$1,999	40,689	23.4%
\$2,000 or more	50,254	28.9%
Median (dollars)	1,546	
Housing units without a mortgage	63,520	63,520
Less than \$100	563	0.9%
\$100 to \$199	3,928	6.2%
\$200 to \$299	7,713	12.1%
\$300 to \$399	11,645	18.3%
\$400 or more	39,671	62.5%
Median (dollars)	469	

Source: 2010-2014 American Community Survey 5-Year Estimates

Of those who rent, 40.5% pay between \$1,000 and \$1,499 in a monthly rent, and another 13.3% pay more than \$1,500. Households that pay more than 30% of income for rent or mortgage costs are considered to be cost-burdened. Table 20 below indicates that more than 60% of households that rent are currently cost-burdened.

**Table 20. Orange County Housing Affordability: Renter-Occupied**

Subject	Orange County, Florida	
	Estimate	Percent
<b>GROSS RENT</b>		
Occupied units paying rent	181,180	100%
Less than \$200	494	0.3%
\$200 to \$299	1,433	0.8%
\$300 to \$499	4,089	2.3%
\$500 to \$749	21,556	11.9%
\$750 to \$999	56,009	30.9%
\$1,000 to \$1,499	73,460	40.5%
\$1,500 or more	24,139	13.3%
Median (dollars)	1,036	



No rent paid	5,103	
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)		
Occupied units paying rent (excluding units where GRAPI cannot be computed)	176,805	176,805
Less than 15.0 percent	12,186	6.9%
15.0 to 19.9 percent	17,452	9.9%
20.0 to 24.9 percent	20,904	11.8%
25.0 to 29.9 percent	20,646	11.7%
30.0 to 34.9 percent	16,523	9.3%
35.0 percent or more	89,094	50.4%

Source: 2010-2014 American Community Survey 5-Year Estimates

**Table 21. Orange County Housing Affordability: Overall Characteristics**

Subject	Orange County, Florida		
	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units
	Estimate	Estimate	Estimate
Occupied housing units	444,543	235,470	209,073
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION-ADJUSTED DOLLARS)			
Less than \$5,000	4.3%	3.4%	5.4%
\$5,000 to \$9,999	3.8%	2.5%	5.2%
\$10,000 to \$14,999	4.8%	2.8%	7.0%
\$15,000 to \$19,999	5.7%	3.5%	8.2%
\$20,000 to \$24,999	6.6%	4.3%	9.2%
\$25,000 to \$34,999	11.9%	9.8%	14.1%
\$35,000 to \$49,999	15.5%	13.2%	18.1%
\$50,000 to \$74,999	19.6%	20.9%	18.1%
\$75,000 to \$99,999	9.6%	12.2%	6.8%
\$100,000 to \$149,999	10.0%	14.3%	5.3%
\$150,000 or more	8.2%	13.1%	2.7%
Median household income (dollars)	47,055	60,637	35,606
MONTHLY HOUSING COSTS			
Less than \$100	0.2%	0.3%	0.0%
\$100 to \$199	1.5%	2.6%	0.4%
\$200 to \$299	2.5%	3.9%	1.0%
\$300 to \$399	3.5%	5.7%	1.0%
\$400 to \$499	3.9%	6.3%	1.2%
\$500 to \$599	3.5%	4.8%	2.0%
\$600 to \$699	5.5%	5.2%	5.9%
\$700 to \$799	6.4%	5.2%	7.8%
\$800 to \$899	8.8%	5.0%	13.2%
\$900 to \$999	9.0%	5.4%	13.1%
\$1,000 to \$1,499	31.1%	24.5%	38.5%
\$1,500 to \$1,999	13.8%	15.7%	11.7%

\$2,000 or more	9.2%	15.4%	2.2%
No cash rent	0.9%		2.0%
Median (dollars)	1,063	1,107	1,036
MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS			
Less than \$20,000 (Extremely low)	16.1%	10.4%	22.6%
Less than 20 percent	0.6%	1.0%	0.1%
20 to 29 percent	0.8%	0.9%	0.8%
30 percent or more	14.7%	8.5%	21.7%
\$20,000 to \$34,999 (Low Income)	18.3%	14.1%	23.0%
Less than 20 percent	2.0%	3.4%	0.5%
20 to 29 percent	2.2%	2.7%	1.7%
30 percent or more	14.0%	8.0%	20.8%
\$35,000 to \$49,999 (Moderate Income)	15.4%	13.2%	17.9%
Less than 20 percent	2.7%	4.2%	1.1%
20 to 29 percent	5.5%	3.5%	7.6%
30 percent or more	7.2%	5.4%	9.1%
\$50,000 to \$74,999	19.4%	20.9%	17.7%
Less than 20 percent	6.7%	8.7%	4.6%
20 to 29 percent	8.1%	6.3%	10.2%
30 percent or more	4.5%	5.9%	2.9%
\$75,000 or more	27.9%	39.6%	14.7%
Less than 20 percent	21.1%	29.5%	11.6%
20 to 29 percent	5.7%	8.2%	2.9%
30 percent or more	1.1%	1.8%	0.2%
Zero or negative income	2.0%	1.8%	2.2%
No cash rent	0.9%		2.0%

Source: 2014 American Community Survey 1–Year Estimates

Table 21 indicates that the median household income for owner-occupied units is \$60,637, while it is only \$35,606 for renter-occupied units. Overall, of all households with extremely low income (\$20,000 or less), 14.7% are cost-burdened, with 21.7% of extremely low income renters paying 30% or more in their housing costs. 14% of low income households (\$20,000 to \$34,999) are cost burdened, with 20.8% of low-income renters paying 30% or more in housing costs.

Tables 22 and 23 show the number of households, owner occupied and renter occupied, who are cost burdened, or pay 30-50% of their income for housing, as well as severely cost burdened households, who pay 50% or more of their income for housing. Table 23 indicates that 110,517 of Orange County households are severely cost burdened, and the majority of them are renters. Additionally, those who are severely cost burdened mostly fall into the extremely low and very low income categories, with 74,452 households in

those categories paying 50% or more of their income in housing costs; 21,346 low income households are also severely cost burdened.

**Table 22. Orange County Housing Affordability: Cost Burden**

	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Total Households	240,211	106,279	110,517
Owner	161,414	56,224	49,071
Renter	78,797	50,055	61,446

Source: University of Florida, Shimberg Center for Housing Studies

**Table 23. Orange County Housing Affordability: Cost Burden and Median Income**

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI (Extremely Low Income)	2,714	2,649	42,085
30.01-50% AMI (Very Low Income)	6,952	11,187	32,367
50.01-80% AMI (Low Income)	21,039	35,618	21,346
80.01+% AMI	209,506	56,825	14,719
Total	240,211	106,279	110,517

Source: University of Florida, Shimberg Center for Housing Studies

The average rent for a two-bedroom apartment in the Orlando market area, which is part of Orange County, is \$1,003, while an affordable rent for the same unit would be significantly lower - \$665. The *Out of Reach 2016* report, published by the National Low Income Housing Coalition, states that in order to afford this level of rent and utilities, without paying more than 30% of income for housing, a household must earn more than \$41,000 annually, or close to \$20 per hour. At the Florida minimum wage of \$8.05, the average renter wage of \$14.49, and predominance of leisure and hospitality industry in Orange County, the housing affordability becomes an issue of great concern.

**Table 24. Housing Affordability: Orlando Market Area Average Rents**

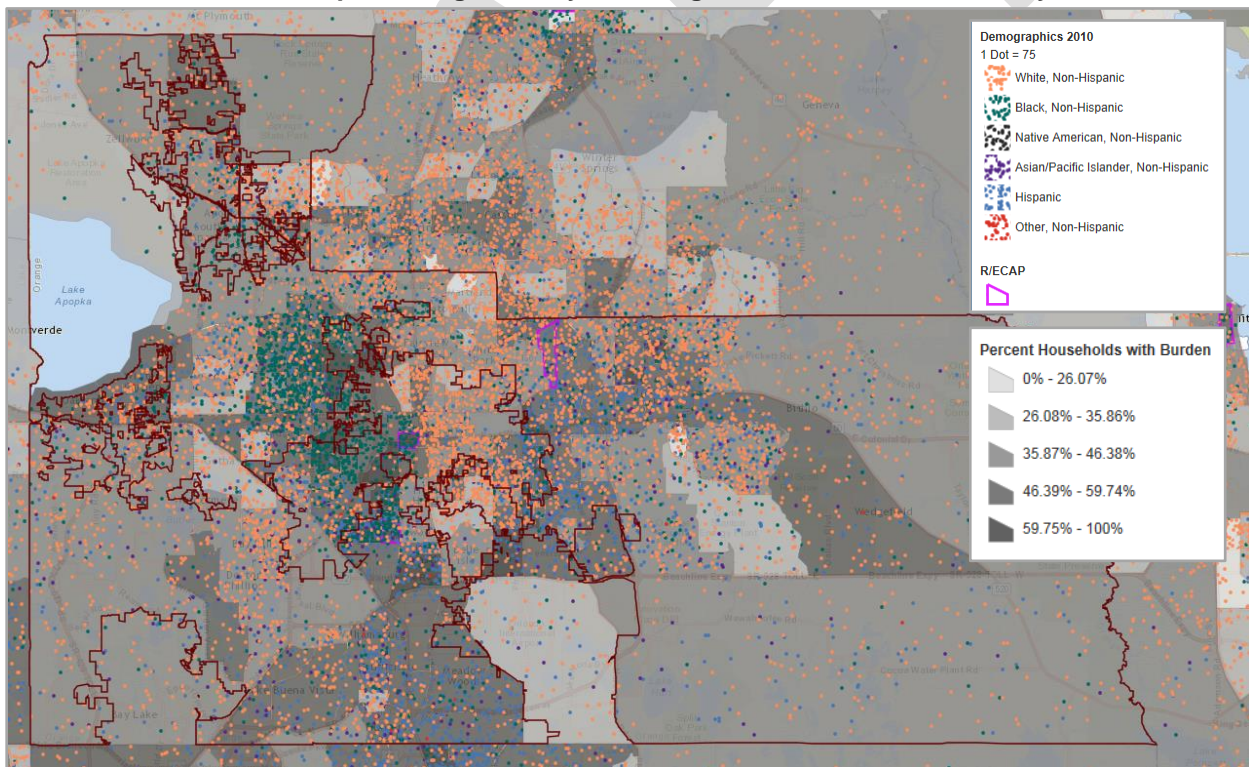
Number of Bedrooms	2016 Affordable Rents	2016 Average Rents
1	\$564	\$835
2	\$665	\$1,003
3	\$762	\$1,332

Source: U.S. Department of Housing and Urban Development (HUD), FY 2016 FMRs

The National Association of Realtors measure housing affordability for the purpose of figuring out whether or not a typical family (a family earning the median family income) could qualify for a mortgage loan. According to their latest statistics, the Orlando metro area has an affordability index of 170%, meaning that a family earning \$33,610 can purchase a home valued at \$191,900, as it can easily afford making a monthly payment of \$700.22 (Source: [www.orlandorealtors.org](http://www.orlandorealtors.org)). However, this affordability index assumes a down payment of 20%, which is rarely feasible for a low income family, and such down payment standard continues to be a barrier in homeownership for many low income families.

Map 3 below shows housing burden by race and ethnicity. This map indicates that minority heavy communities are the most cost burdened. Hispanics and African American populations carry the most burden associated with housing costs.

**Map 3. Orange County: Housing Burden and Race/Ethnicity**



Source: AFFH Data and Mapping Tool, HUD, [www.hudexchange.info](http://www.hudexchange.info)

## E. Special Populations

The following section addresses the barriers to fair housing choice that special populations may encounter in the Orlando MSA. These special populations include the elderly, persons with physical and developmental

disabilities, victims of domestic violence, persons with HIV/AIDS, large families, and persons with different sexual orientation.

**Elderly:** There are 135,067 seniors (age 65 or older) in Orange County living in 79,238 households, and they represent 10.7% of the County’s population and 17.3% of the County’s households. Approximately 35% of seniors have some type of disability and might need special accommodations; 29% of seniors are still employed; and 11% of seniors live below the poverty level. Of elderly households 78% own their homes, and about 6.5% of seniors live alone. Seniors often spend a significant amount of their limited income for housing. Although the federal guidelines suggest that 30% of income be spent on housing for renters and 40% for homeowners, housing costs consume a high percentage of income earned by Florida’s elder homeowners and tenants. Seniors are more resource constrained due to the fact that they are likely to have higher health care costs and in-home care costs. Data shows that 43% of elderly households pay more than 30% of income for rent or mortgage costs.

**Table 25. Orange County Elderly Households: Cost Burden**

Age of Householder	Households by Amount of Income Paid for Housing		
	0-30%	30-49.9%	50+ %
65 or more	44,963	15,581	18,694

Source: University of Florida, Shimberg Center for Housing Studies

Affordable rental housing is also in short supply for low-income elder households in Orange County. Elders have a difficult time finding rental housing to suit their incomes and needs, which include mobility and accessibility, support services such as meals and transportation, and the placement of housing close to services and community functions. Providing community-based affordable housing allows elders to live independently and be integrated with the community. Subsidized assisted living units for low-income seniors remain at full occupancy due to the high demand for these units.

A recent analysis, *Affordable Housing for Older Adults: The Florida Picture*, conducted by the Shimberg Center for Housing Studies, concluded that the total number of elderly households in Florida is projected to increase and account for 37% of the total state population. At the same time, the number of cost burdened elderly households that rent will also continue to increase.

Therefore, there will be an increased need for both, preservation and construction of additional affordable housing for this population.

**Persons with Disabilities:** Housing affordability and accessibility is a significant problem for persons with disabilities. There is an estimated 117,427 residents with disabilities in Orange County, and almost 24% of them, or 28,028 residents, live below poverty level. The unemployment rate among people with disabilities is 20%, which is much higher than for people with no disabilities. Several local non-profit agencies work with people with disabilities to provide them with work training and help with job placement. Physical barriers such as narrow doorways, lack of ramps, high counter heights, and appliance design limit the supply of housing available to this group.

**Victims of Domestic Violence:** Based on the data from local non-profit agencies and statistics from the Florida Coalition Against Domestic Violence, Orange County has an estimated 132,000 incidents of domestic violence annually, as an estimated 80% of incidents still going unreported. The County has second highest per capita incidence of domestic violence in Florida. The Florida Department of Children and Families reported that domestic violence is the leading cause of children abuse. In 2013, one third of all homicides in Orange County were a result of domestic violence.

Survivors of domestic violence can access local shelters but due to safety issues, these locations are kept confidential. After spending time at these shelters, a few survivors may be able to move into the transitional housing located on-site or qualify for a rapid re-housing program. However, there are very limited transitional facilities, and there are few options for homeless families with children. Victims of domestic violence face many obstacles in the search for housing; and finding safe, affordable housing is the number one concern for women in domestic violence shelters throughout the state.

Harbor House of Central Florida, located in Orange County, is one of the largest domestic violence shelters in the State of Florida. It currently has 102 beds and plans to expand to 150 beds in August 2016. In 2014-2015, Harbor House provided shelter to more than 1,900 men, women, and children for a total of 42,300 bed nights.

**Sexual Orientation.** In 2006, Orange County and the City of Orlando have adopted Fair Housing laws which include discrimination based on a person's

sexual orientation. In 2010, the U.S. Department of Housing and Urban Development (HUD) began requiring grant applicants seeking HUD funding to comply with state and/or local anti-discrimination laws that protect lesbian, gay, bi-sexual, and transgender (LGBT) individuals.

The *Discrimination Against Transgender Women Seeking Access to Homeless Shelters* Study, published in January 2016 by the Equal Rights Center, concluded that only 30% of shelters surveyed were willing to properly accommodate transgender women by properly housing them with other women (the Study did not include the State of Florida). Also, shelters in states with LGBT protections were twice as likely to house transgender women as states without LGBT protections. Women's shelters were more likely to be willing to house transgender women than mixed-gender shelters. Another study conducted by the Housing Research and Advocacy Center also concluded that members of LGBT community are 35% more likely to experience housing discrimination, with same-sex female couples experiences more likely to experience differential treatment than same-sex male couples. Both studies highlight the need for additional fair housing education and training, especially among providers of housing and agencies that shelter homeless population, as well as among members of the LGBT community.

**Persons with HIV/AIDS:** Over a million Americans are now HIV positive. Data from the Florida Department of Health indicates that, for the period of 2012-2014, Orange County had 723 registered cases of AIDS, compare to the total of 8,189 cases in the State of Florida for the same reporting period. Both, Orange County and the State of Florida rate of AIDS cases per 100,000 residents continue to decline.

Public funding available to support Persons Living with AIDS/HIV (PLWA/H's) is distributed among three grant programs, including Housing Opportunities for Persons with AIDS (HOPWA). The City of Orlando administers the HOPWA program as the Formula Grantee for the Orlando Eligible Metropolitan Statistical Area (EMSA), which encompasses Orange, Osceola, Lake and Seminole Counties. HOPWA funds may be used for a wide range of housing, social services, program planning and development costs. These include, but are not limited to, the acquisition, rehabilitation or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds may also be used for health care and mental health services, chemical dependency

treatment, nutritional services, case management, assistance with daily living, and other supportive services.

A broad range of services for persons living with HIV/AIDS, such as medical care, case management, pharmaceuticals, mental health, and other supportive services are financed through the federal Ryan White HIV/AIDS Program. The City of Orlando, as a recipient of the FY 2015 Ryan White Part A Grant award, received \$9,356,965. The funding is primarily allocated to direct health and supportive services within the Orlando EMSA.

Central Florida also receives funding through the Ryan White HIV/AIDS Part B. Heart of Florida United Way is the lead agency for program implementation, and it receives more than \$2.2 million from the Florida Department of Health to fund patient care and support provided through a network of eight AIDS organizations and more than 200 service providers. Program dollars are targeted for underserved groups, such as people who may be uninsured or unable to pay for expensive HIV/AIDS treatments. Provided services include medical care, case management, pharmaceutical assistance, transportation, mental health services, home health care, food baskets and more. The Central Florida AIDS Planning (CFAP) Consortium, composed of individuals from Brevard, Orange, Osceola and Seminole counties, assesses and prioritizes the needs of the HIV/AIDS community in the East Central Florida region. The Consortium makes recommendations to the Heart of Florida United Way on Ryan white Part B federal funding.

**Large Families:** – Large families are also a group that has traditionally been identified as a group with housing affordability challenges. Large families are defined as families with five or more family members living together. Approximately 63.8% of Orange County’s households are families, and 29.3% are families with children under 18 years of age. While only 13.5% of all families live below the poverty level, 20.7% of families with children under 18 years of age live below the poverty level. While almost 61% of the County’s overall housing stock is three bedrooms or more, the majority of large housing units are owner occupied. Large low-income families, who are more likely to rent than own their home, often experience difficulty in finding suitable living arrangements since less than 15% of the of the County’s total rental units are three bedrooms or more. Additionally, the average 2016 rate for a 3-bedroom apartment in Orange County is \$1,332, which is less than affordable for many families.



## F. Summary

Analysis of the County's demographic, income, employment, and housing data can be summarized as follows:

- Orange County, with 2014 population of 1,253,001, is one of the most populated and fast growing counties in the State of Florida. Number of its residents is expected to increase by 12% by the year 2020, and by more than 52% by the year 2040. Therefore, the County will continue to grow at a steady pace and will have to house many more people as a result.
- The majority of Orange County's population, or close to 68%, are White, followed by 22% of African American population, 6% of Asian population, and 6% of population of some other race. More than 29% of the County's population is Hispanic, of which close to 14% are Puerto Ricans.
- Close to 10% of the County population has moved into the County recently, within the last year – either from another county of state, or from abroad. Approximately 21% of the total population is foreign born, with another 8% born in Puerto Rico.
- More than 35% of the County residents speak a language other than English at home, with majority of those speaking Spanish.
- Approximately 10% of the County residents have one or more disability. The age group of 65 years and over is the most affected, with more than 35% of this population living with a disability.
- The Fiscal Year 2015 Area Median Income for Orange County was listed at \$58,300 (HUD, 2015). Close of 53% of the County households make less than \$50,000 in annual income, and another 19% make between \$50,000 and \$75,000.
- Overall, more than 18% of the County's population and more than 13% of all families live below the poverty level. Additionally, 11% of elderly population lives below the poverty level.
- The 2015 Point-in-Time count of homeless persons in Orange, Osceola, and Seminole counties identified 2,112 individuals. Of those, 86% were sheltered and 14% unsheltered.
- The unemployment rate in the County has dropped significantly in the past few years, and it is currently at 7.9%. The highest unemployment rate of 12.1% is for African American population, and it is 9.3% for Hispanics. Only 44% of those below poverty level are employed, and only 33% of persons with disabilities have jobs.
- The highest number of County residents is employed in the leisure and hospitality industry, followed by education, health care, and social assistance.

- There are 444,543 households in Orange County, with an average household size of 2.75 persons. Almost 64% of households are families, and 6.5% of households are older adults (65 years and over) living alone.
- There are 495,966 housing units in Orange County, of which 14.6% are vacant. The vacancy rate is 2.6% for owner-occupied units and 9.6% for renter-occupied units. 56% of all units are owner-occupied, and 44% are renter-occupied.
- The vast majority of households that own a home in Orange County (75.9%) are White, followed by Hispanics (18.3%) and African Americans (13.4%). While White and Asian households predominantly own their homes, African American and Hispanic households are primarily renters.
- Single-family detached accounts for almost 57% of the County's housing stock, mobile homes account for 4%, with the rest being single-family attached/townhomes (~6%), duplexes/triplexes/quadrplexes (~5%), and apartment complexes (28%).
- According to the Florida Department of Revenue, the average sales price of a single-family home in Orange County in 2014 was \$266,377, while the median sales price was \$207,000 (compared to a statewide median sales price of \$185,000).
- More than 60% of households that rent are currently cost-burdened. Of all households with extremely low income (\$20,000 or less), 14.7% are cost-burdened, with 21.7% of extremely low income renters paying 30% or more in their housing costs. 14% of low income households (\$20,000 to \$34,999) are cost burdened, with 20.8% of low-income renters paying 30% or more in housing costs.
- The number of elderly households is projected to increase and, at the same time, the number of cost burdened elderly households that rent will also continue to increase. Therefore, there will be an increased need for both, preservation and construction of additional affordable housing for this population.
- There is a need for additional fair housing education and training (specifically on discrimination based on a person's sexual orientation), especially among providers of housing and agencies that shelter homeless population.
- Large low-income families, who are more likely to rent than own their home, often experience difficulty in finding suitable living arrangements since only a small percentage of the of the County's total rental units are three bedrooms or more.

### III. Identification of Impediments to Fair Housing Choice

#### A. Public Sector

##### **Affordable Housing – Programs Available**

One of the most critical issues identified by the analysis of demographic, income, housing, and employment data for Orange County, as well as during the Fair Housing Focus Group meeting, was an insufficient supply of affordable housing units. Based on the housing information presented in the previous section of this Analysis, more than 47% of Orange County households are cost burdened, paying 30-50% of their income for housing, or severely cost burdened, paying 50% or more of their income for housing costs. The majority of severely cost burdened households are renters.

Provision of affordable, sustainable, and decent housing is one of the goals of the Orange County Consolidated Plan. This goal is accomplished through rental and homeownership strategies under the CDBG, HOME and NSP programs. Orange County has also developed a Local Housing Assistance plan for the purpose of developing and implementing policies and programs that meet the housing needs of very low, low and moderate income households. There are several programs in place to encourage stabilization of low income neighborhoods and assist low-to moderate income households with finding an affordable rental unit or purchasing an affordable home. These programs are summarized below.

- ***Neighborhood Stabilization Program (NSP)***: The Neighborhood Stabilization Program or NSP was created by the Housing and Economic Recovery Act of 2008 to respond to rising residential foreclosures and property abandonment. The main purpose of the NSP is to stabilize neighborhoods negatively impacted by foreclosures; therefore, it focuses on the neighborhoods that were hit the hardest by the foreclosure crisis. In Orange County, five geographical areas were selected to participate in the NSP-1 and NSP-3 programs for home purchase and mortgage assistance: Pine Hills, Azalea Park, Union Park, Holden Heights/Oak Ridge and Meadow Woods. The County uses NSP funds to acquire, renovate, and sell foreclosed homes at affordable prices to eligible families.

In Fiscal Year 2014-2015, Orange County sold 32 NSP homes and continues rehabilitation on additional 20 homes. 3 NSP homes are currently listed for sale.

The City of Orlando's NSP-1 and NSP-3 programs are also for home acquisition, rehabilitation, resale and rental to low- to moderate income households. The programs are implemented in the following geographic areas: Southwest Orlando, Rosemont, and East Orlando. The City partnered with three non- profit organizations to implement the programs.

- **Down Payment Assistance Programs:** Low to moderate income families can participate in local down payment assistance programs in the City of Orlando and Orange County. The City of Orlando provides up to \$15,000, while Orange County provides up to \$30,000, depending on the funding source and household income. Down payment programs require participating homebuyers to attend homebuyer education classes where they learn about homeownership issues, including those related to housing discrimination. Down payment assistance is mostly provided using the HOME Investment Partnership Program and State Housing Initiatives Partnership Program (SHIP) funds.

In Orange County, the SHIP program assisted a total of 149 households, each below 80% of the area's median income, with down payment assistance. Of those households, 19 were very low income, 57 were low income, and 73 were moderate income households.

- **Rental Subsidies and Rental Assistance:** The County's Section 8 Housing Choice Voucher Program administers rental housing subsidies for low income households. By the end of Fiscal Year 2014-2015, rental subsidies were provided to approximately 1,198 households, in addition to 40 veterans under the Veterans Administration Supportive Housing (VASH).

Another rental assistance program administered by Orange County is the Shelter Plus Care (SPC) program through the Family Services Department. This program provides rental subsidies for chronic homeless individuals with chronic disabilities, and it assists on average 90 clients.

The Tenant Based Rental Assistance, funded under the HOME Program, is also an important component of the County's affordable housing strategies. This activity is targeted for very low income persons with disabilities or seniors. The program provided rent subsidies to an average of 204 households during Fiscal year 2014-2015. The number of households varies based on the number of active leases.

- **Housing Rehabilitation:** To help residents stay in homes they already own, City and County housing rehabilitation programs offer minor repairs, emergency repairs or major rehabilitation services for qualified homeowners. The property must be deteriorating or have minor or major code violations. In addition, Orange County operates a weatherization program funded by the State of Florida to help reduce high utility costs for low-income families. Qualified homes are inspected and low cost repairs are made to ensure energy efficiency. These repairs include weather-stripping, caulking, replacing windows, doors, heating/cooling units and other minor repairs. These services are provided through the use of HOME Investment Partnership and Community Development Block Grant (CDBG) program funds. The services are available to residents who meet income guidelines and eligibility requirements regardless of their race, color, national origin, religion, sex, familial status, and disability.

In Fiscal Year 2014-2015, Orange County housing rehabilitation services funded under CDBG included 154 units (91 completed and 63 under rehabilitation) by Orange County's housing rehabilitation program, and 57 homes completed by Seniors First, Inc. (funded through CDBG). Additionally, homeowners' housing rehabilitation activities funded by the HOME program included 17 completed homes for very-low and extremely-low income homeowners, with over 40 rehabilitation homes currently underway. Another 7 very low income homeowners received rehabilitation assistance through the SHIP program. Furthermore, 52 homes for persons with disabilities received assistance with minor repair through the Center for Independent Living, Inc. Housing rehabilitation services were provided to facilities serving special populations. Orange County's weatherization Program, funded through the State of Florida, assisted additional 59 units.

Orange County also utilizes HOME funds for the rehabilitation of affordable rental units. In October 2013, HOME funds from Fiscal Year 2011-2012, along with SHIP and private financing, were designated to acquire and rehabilitate 48 affordable units. The apartments were renovated utilizing energy efficient standards. The project was completed in May 2015.

The City of Orlando also administers the Housing Opportunities for Persons with AIDS (HOPWA) Program. The program funds are used to provide short-term rent, mortgage and utility assistance; tenant-based rental assistance; permanent housing placement; facility-based operations; and supportive services.

- ***Homeless Prevention and Rapid Re-Housing:*** Both, the City of Orlando and Orange County, administer Emergency Solutions Grant (ESG) Program to fund homeless activities, including prevention and re-housing. Homeless prevention activities provide rental assistance and stabilization services for families at risk of homelessness; rapid re-housing activities aim at re-housing and stabilizing households who have become homeless. The total number of Orange County clients assisted in Fiscal Year 2014-2015 was 202 households for homeless prevention and 122 households for rapid re-housing.

Recognizing that there is a shortage of affordable housing for low and very low-income households in Orange County, the County plans to tackle the growing affordable housing problem by allotting \$5 million through *INVEST*. The County will provide incentives to encourage the development of affordable housing and require some of those units be set-aside for homeless families ready to enter the housing market. The goal will be to accelerate the production of affordable rental housing for Orange County and increase access to such housing for families in need. Several projects that plan to use *INVEST* funds are currently underway.

### **Affordable Housing – Regulatory Barriers**

Review of the Orange County policies and standards reveals that a number of comprehensive plan policies that promote affordable housing and workforce housing are already in place, but are rarely being used. Several policies in the Future Land Use Element and Housing Element of the County' Comprehensive Plan provide density and intensity bonuses for construction of affordable or workforce housing units; other policies

encourage public private partnerships, creation of a community land trust, or a linkage fee to help subsidize development of affordable housing units. Additional incentives suggested in the policies include impact fee credits and subsidies for affordable and workforce units, as well all the expedited permitting. Some of these suggested incentives have been codified.

Orange County offers impact fee subsidies to affordable housing projects. Additionally, both the County and the City of Orlando have set up an expedited process for regulatory review of affordable housing development proposals. The process may reduce by 60 or more days the combined length of development review time required by the various divisions involved, such as Board of Zoning Adjustments (BZA), Planning and Zoning and the Development Review Committee (DRC). Development applications that are certified as affordable housing are entitled to review in the expedited manner.

The City of Orlando also offers impact fee grants, density bonuses, and alternative design standards to developers of affordable housing; however, these incentives largely have not been taken advantage of.

Based on this review, it seems necessary to evaluate existing affordable housing incentives to assess their effectiveness and to look for additional incentives that will be more appealing to the affordable housing developers in the changed market conditions.

### **Public Transportation**

An issue of access to public transportation, as well as transportation in general, has come up multiple times during the Focus Group discussions. It is seen as a major impediment to housing choice, housing affordability, and betterment of the low income communities and their residents. The cost of public transportation, its reliability and timeliness, as well as its availability have a profound effect on an overall ability of low income persons who lack a personal vehicle to get to work or obtain better jobs.

The Census data indicates that it takes County residents, on average, close to half an hour to get to work. Most residents (79%) commute by car alone, with less than 3% of workers using public transportation. In May of 2014, the SunRail commuter rail became operational. The SunRail connected three counties – Volusia, Seminole, and Orange – in it Phase I.

Phase II will become operational in the next couple of years, and it will provide an additional connection to Osceola County.

While the SunRail connects residents to some of the major employment centers (Downtown Orlando, Florida Hospital, and Orlando Health) and increases public transportation options in the County, it might have certain limitations. First, the cost of using SunRail, even with the purchase of a monthly pass, might not be feasible for some low income and extremely low income families. As a result, additional employer subsidies for transportation might be necessary to compensate employees in need for their transportation costs. Second, for those residents who do not work near SunRail stations, the secondary connections, such as a LYNX bus, might not be available to actually get them to their final destination. Therefore, the overall public transportation system in Orange County needs to be improved to truly affect transportation and employment access in a meaningful way. Finally, locating affordable housing units near or in close proximity to the transit stations might be another option, which is also known as transit-oriented development.

The *Fair Housing and Equity Assessment* (2015) conducted by the East Central Florida Regional Planning Council under the HUD's Sustaining Communities Regional Planning Grant recommended considering the cost of transportation in tandem with housing costs when determining whether a household is cost burdened. The assessment also included maps of racially and ethnically concentrated areas of poverty near SunRail stations.

Another study, *Affordable Housing Study: The Housing Suitability Model*, prepared by the University of Florida Shimberg Center for Housing Studies, analyzed the location suitability and demand for affordable housing around the twelve stations of the first phase of the new SunRail commuter rail system in East Central Florida. In addition to an analysis of housing suitability, the Shimberg Center also assessed the demand for housing by low-moderate income households, or workforce housing. Both, suitability and demand, were analyzed for the station areas, as well as for twenty different clusters of assisted multi-family properties located across the region, and are available for review. The analysis also provided strategies to lessen the household cost burden and included recommendations that stressed the need for preserving existing affordable



housing units and importance of developing additional affordable housing units around the SunRail stations.

### **Public Housing**

There are two public housing authorities operating within the County boundary – Orlando Housing Authority (OHA) and Winter Park Housing Authority (WPHA).

The OHA operates a total of 1,496 housing units in 14 apartment complexes, 86% of which are located within the City of Orlando (11 apartment complexes). Of 1,496 units, 74 units are accessible. In terms of the racial composition, the OHA residents are predominantly White and African American, with a large concentration of Hispanics. The majority of program participants are either elderly or disabled families. As of April 2016, there were 21,947 families of the OHA's public housing pre-application waiting list. Of this number, 3,058 indicated that they or a member of their family is a person with a disability that needs an accessible unit. The OHA also runs the housing choice voucher program that has 19,073 families of the pre-application waiting list, with 1,984 of them indicating a need for an accessible unit.

The WPHA owns and operates 171 units of public housing located at two sites. 52 of the units are designated for elderly/disabled. The majority of the residents of these two apartment complexes are African American, with less than 20% of residents being Hispanic. In addition to public housing, the WPHA also owns 536 units in four complexes, with one complex being located in unincorporated Orange County. Due to the difference in the application process, the WPHA does not become aware of the need for an accessible unit until later in the process. In general, the WPHA indicated that fully accessible units are rarely requested, while certain modifications are requested more frequently.

Overall, two public housing authorities provide significant accommodations to elderly households and persons with disabilities. However, the overall supply of affordable units available through these entities is not sufficient to meet the demand for affordable housing in Orange County.

### **Areas of Minority and Low Income Concentrations**

Orange County continues to experience concentrations of minority and low income population throughout the County area. According to the

Federal Financial Institutions Examination Council 2015 data, the areas identified in the following Table are areas with the lowest income levels (20% of Census Tract population or more live below the poverty line) and high minority concentration (50% or more of the Census Tract population) in Orange County.

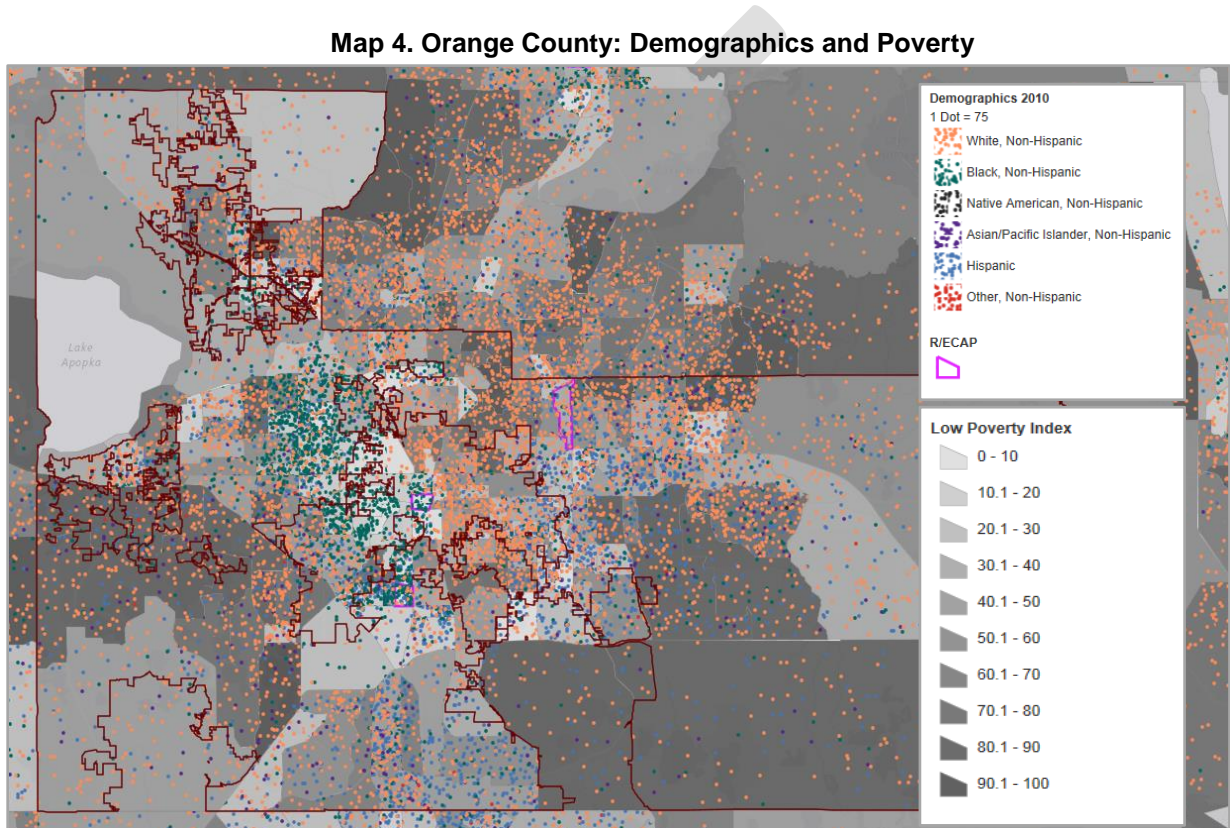
**Table 26: Orange County: Areas of Minority and Low Income Concentration**

Tract Code	Tract Income Level	2015 Est. Tract Median Family Income	% Below Poverty Line	Tract Population	Tract Minority %	Minority Population
104	Low	\$25,127	49.14	1262	98.42	1242
105	Low	\$16,983	37.21	1224	97.63	1195
116	Moderate	\$31,779	28.43	4203	79.87	3357
117.01	Moderate	\$32,590	30.58	4145	97.23	4030
117.02	Low	\$23,874	38.25	4094	99.36	4068
120	Moderate	\$32,829	29.31	5696	90.29	5143
121	Moderate	\$35,499	20.15	5488	86.64	4755
123.07	Moderate	\$38,630	25.24	6194	85.86	5318
124.01	Moderate	\$35,254	22.14	8260	81.56	6737
124.02	Moderate	\$36,764	22.04	4720	77.39	3653
134.03	Moderate	\$36,752	27.93	3390	72.74	2466
135.03	Moderate	\$31,307	23.87	2157	81.59	1760
135.1	Moderate	\$37,265	21.46	1946	70.35	1369
135.12	Moderate	\$35,213	21.35	5270	78.84	4155
136.06	Low	\$28,136	28.76	3705	69.64	2580
143.02	Moderate	\$33,021	28.83	5091	78.47	3995
146.01	Moderate	\$33,114	27.14	7597	96.85	7358
146.08	Moderate	\$37,726	22.26	4445	86.43	3842
147.01	Moderate	\$38,472	26.61	5058	74.81	3784
148.05	Moderate	\$34,135	20.71	4985	73.78	3678
149.04	Moderate	\$39,994	20.95	4510	85.61	3861
151.05	Middle	\$51,537	20.6	3553	52.15	1853
152.02	Moderate	\$42,926	24.86	5754	60.27	3468
159.01	Moderate	\$38,181	38.4	2056	57.44	1181
164.02	Moderate	\$43,142	30.27	2491	55.88	1392
164.1	Moderate	\$46,086	20.36	7586	54.23	4114
165.11	Middle	\$64,935	27.81	4610	50.69	2337
167.12	Moderate	\$36,694	30.07	8680	66.51	5773
167.24	Moderate	\$41,789	20.79	5239	68.62	3595
169.07	Moderate	\$29,488	24.6	6337	88.8	5627
176	Moderate	\$46,057	23.72	4885	83.75	4091

183	Moderate	\$41,399	23.32	2971	81.93	2434
185	Moderate	\$30,264	38.18	3465	71.49	2477
187	Moderate	\$32,432	38.19	5629	79.82	4493
189	Moderate	\$32,001	40.55	7599	51.76	3933

Source: Federal Financial Institutions Examination Council, 2015

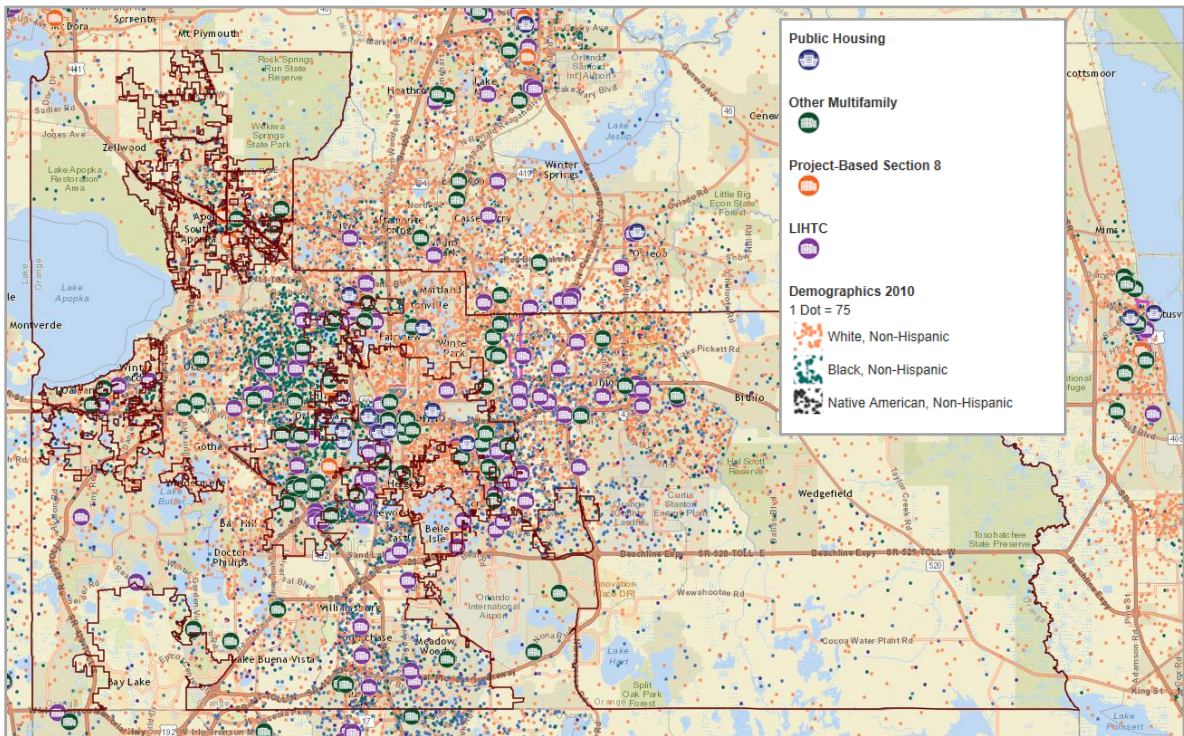
Map 4 below graphically depicts poverty concentrations (shown in lighted grey color) and the surrounding demographic composition.



Source: AFFH Data and Mapping Tool, HUD, [www.hudexchange.info](http://www.hudexchange.info)

There is a lot of public-supported housing projects within Orange County (Low Income Housing Tax Credit – LIHTC), which are located throughout Orange County, but clusters of them exist in West Orlando (Pine Hills, Holden Heights, Town of Eatonville), along East Colonial Drive and Semoran Boulevard, and near Orlando International Airport. Overall, these projects are well distributed within the County. Map 5 below shows locations of LIHTC projects, public housing, and Section 8 projects.

**Map 5. Orange County: Publicly Supported Housing and Race/Ethnicity**



Source: AFFH Data and Mapping Tool, HUD, [www.hudexchange.info](http://www.hudexchange.info)

### **Accessibility**

Analysis of Census data for Orange County indicates that approximately 10% of County residents, or 117,427 individuals, have one or more disability. The age group of 65 years and over is the most affected, with more than 35% of this population living with a disability. Often those with disabilities require special housing accommodations, such as handrails, ramps, and wider doorways, among others. Additionally, some elderly population without disabilities may benefit from such improvements as well. Orange County utilizes the Florida Building Code, which provides ADA specifications (improvements required by the Americans with Disabilities Act) for all new construction and qualified redevelopment or residential and non-residential properties. Furthermore, the County regularly uses CDBG programs funds designated for capital improvements and housing activities to provide ADA improvements to qualified facilities.

### **Planning and Zoning Boards**

In Orange County, land development approvals for land use and zoning changes, as well as master planned communities, are heard by the Planning and Zoning Commission (PZC), which also serves as the Local Planning Agency (LPA), while variances and special exemptions are

heard by the Board of Zoning Adjustments (BZA). Final approvals/denials of land use decisions and made by the Board of County Commissioners composed of representatives of six commission districts and the County Mayor.

To ensure that land use decisions do not encourage discriminatory practices, not add to existing segregation patterns, and not contribute to concentrated areas of poverty, it is necessary to constantly educate members of these boards on fair housing laws and any new fair housing issues that might be emerging in the future. Continuous education and training process is essential due to the fact that members of the boards are term limited, and new members need to be kept up to speed of the Fair Housing Laws and associated requirements.

## **B. Private Sector**

### **Lending Policies and Practices**

Studies such as *A House Divided: How Race Colors the Path to Homeownership* (by Zillow, 2014) and *Discriminatory Effects of Credit Scoring on Communities of Color* (by National Fair Housing Alliance, 2012), as well as the data from the Home Mortgage Disclosure Act (HMDA), have shown the difference between race and homeownership. (Home Mortgage Disclosure Act data is summarized in Appendix I.) The national data shows that Whites have a 73.4% share of successful mortgage applications compare to minority populations. This data takes many different factors, such as education level, income, and credit score, into account. Although all the factors have a correlation with minorities and the lack of homeownership accessibility, the discriminatory lending practices also play a role in preventing minorities from becoming homeowners.

Orange County's demographic composition is 69% White, 22% Black/African American, 6% Asian, and 6% some other race; 29% the County's population are Hispanics. The home loan approval gap between whites and minorities, especially Hispanics and African Americans, is alarming. Because of this, minorities such as Hispanic and African Americans tend to rent instead of buying. The Census data for Orange County confirms that African American and Hispanic households, especially those with low incomes, are more likely to rent than own.

During the Fair Housing focus group meeting, the discussion topics pertaining to lending institutions were: 1) the amount of discrimination towards minorities applying for home loans, and 2) the lack of fair housing education that lending organizations were exposed to. The focus group participants mentioned that lending rules needed to be softened in order to help more individuals get approved for home loans. Additional topics of discussion were the new lending standards and how they exclude minorities because of the 10-20% down payment and higher credit score requirements. While the low-income households have access to down payment assistance programs in both, Orange County and the City of Orlando, they may not necessarily be able to find a house they can purchase due to the lack of affordable housing.

### **C. Public and Private Sector**

#### **Fair Housing Enforcement**

*The U.S. department of Housing and Urban Development (HUD)* has the mission to promote non-discrimination and ensure fair and equal housing opportunities for all. In an ongoing effort to provide services and activities on a nondiscriminatory manner and to affirmatively further fair housing, HUD is charged by law to implement and enforce a wide array of civil rights laws, not only for members of the public in search of fair housing, but for HUD funded grant recipients as well. HUD is also charged with ensuring the successful operation of specific enforcement of housing programs. The array of laws, executive orders, regulations, etc. are collectively known as civil rights requirements and called "Civil Rights Related Program Requirements (CRRPRs)."

HUD-funded grant recipients are obligated under various laws not to discriminate in housing or services directly or indirectly on the basis of race, color, religion, sex, national origin, age, familial status, or disability. HUD rules further require that recipients of Federal financial assistance comply with civil rights-related program requirements that affect nearly every aspect of each program. HUD's non-discrimination requirements are compiled from several different federal laws designed to protect each individual's right to fair housing and equal opportunity.

A strong commitment to affirmatively further fair housing is not only one of the Department of HUD's guiding principles; it is a requirement for participating in HUD's many housing and community development

programs. The Fair Housing Act specifies that the Secretary of Housing and Urban Development shall administer programs and activities relating to housing and urban development in a manner that affirmatively furthers the policies outlined in Section 808 (e) 5.

More information can be found at:

[http://portal.hud.gov/hudportal/HUD?src=/topics/housing\\_discrimination](http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination)

Orange County Housing and Community Development Division partners with several local agencies in order to carry out the Fair Housing Laws mandates. In addition to being a continuous sponsor of the annual Fair Housing Summit that takes place in April, the County staff encourages fair housing education and training by providing its sub recipient agencies with fair housing training opportunities. However, it is necessary to expand such opportunities to regularly educate housing providers and financial institutions about current fair housing laws and any new and emerging fair housing issues.

The following agencies are responsible for Fair Housing monitoring and enforcement activities in Orange County.

**Community Legal Services of Mid-Florida (CLSMF)** is a HUD funded non-profit organization offering services related to fair housing, landlord/tenant issues, foreclosures, housing code violations, repair contracts, public housing, Section 8 and affordable housing. CLSMF's HUD funded Fair Housing Project promotes equal opportunity in housing for all persons through education, investigation, and enforcement. Services are available free to any person who experiences discrimination in Citrus, Flagler, Hernando, Lake, Marion, Orange, Putnam or Sumter Counties, regardless of income. Educational presentations are available to employees, churches, temples, synagogues or community groups. The organization can supply pamphlets for distribution. Brochures are available in English, Spanish and Vietnamese.

For more information, please visit: [www.clsmf.org](http://www.clsmf.org); or contact:

Kimberly Sanchez, Executive Director  
Community Legal Services of Mid-Florida  
122 East Colonial Drive, Suite 200 Orlando, FL 32801  
(407) 841-7777 ext. 2115 Fax: (407) 246-1661

Email: [kimberlys@clsmf.org](mailto:kimberlys@clsmf.org)

**Fair Housing Continuum** is a HUD funded nonprofit agency, located in Brevard County and which carries out fair housing education and testing in Central Florida (Brevard, Indian River, Orange, Seminole, Osceola and Volusia Counties). The Continuum focuses on a variety of fair housing issues, including those concerning persons with disabilities and immigrant populations. The Continuum provides fair housing enforcement and conducts education and outreach.

The organization also recruits and trains testers, as well as completes systemic and/or complaint-based tests. As significant force in fair housing awareness, it conducts annual Fair Housing Month activities and carries out media campaigns. One of its significant activities is to test new construction for regulatory compliance and accessibility.

For more information, please visit: [www.fairhousingcontinuum.org](http://www.fairhousingcontinuum.org); or contact:

David L. Baade, President/CEO  
Fair Housing Continuum, Inc.  
4760 N U.S. Highway 1, Suite 203  
Melbourne, FL 32935-7200  
321-757-3532 or 888-264-5619  
Email: [fairhousing32922@bellsouth.net](mailto:fairhousing32922@bellsouth.net)

**City of Orlando Office of Community Affairs and Human Relations** conducts education and outreach in order to increase citizens' awareness of their rights and the remedies available to them under existing discrimination laws. The Office of Community Affairs and Human Relations is also charged with as enforcing federal, state and local fair housing laws. The Office staff consistently engages in at least one educational outreach activity per month throughout Central Florida by disseminating brochures, facilitating/conducting workshops, and staffing/participating at local events. The Office also provides fair housing counseling and information to the general public by phone, walk-ins, and email.

The Office of Community Affairs and Human Relations is a contractual agent of both the US Equal Employment Opportunity Commission (EEOC)



and the US Department of HUD. In this dual role, it is responsible for the investigation and resolution of discrimination charges in public accommodations, employment and housing. More specifically, as an agent of HUD, the office is responsible for carrying out the federal Fair Housing mandates as well as the requirements under Article V of the City of Orlando's Municipal Code.

For more information, please visit: [www.cityoforlando.net/oca](http://www.cityoforlando.net/oca); or contact:

Orlando City Hall  
400 South Orange Avenue, Second Floor  
Orlando, Florida 32801  
Main Number: 407.246.2122  
Fax Number: 407.246.3508  
TTY: 407.246.3454  
Email: [HumanRelations@cityoforlando.net](mailto:HumanRelations@cityoforlando.net)

### **Informational Programs**

Orange County staff participated in the planning and implementation of four (4) workshops to provide guidance and information to new families relocating to Orange County. These workshops were conducted in partnership with the Orange County Library System, Career Source and other nonprofit organizations. The workshops included affordable housing information, fraud prevention, landlord/tenant education and fair housing information. Fair housing brochures were also distributed to over 200 total attendees. Fair Housing posters are displayed in the County offices and distributed to subrecipients of federal funds.

Additionally, Orange County staff was invited to speak on affordable housing and fair housing topics every quarter at a local Spanish Radio Show called "Malula con la Comunidad" aired weekly on 1440 AM. Other speaking engagements included local churches and with neighborhood groups in Pine Hills, Holden Heights and South Apopka. Fair housing information was exchanged at these meetings and events. Staff plans to continue participating in outreach events to educate Orange County residents on fair housing issues affecting our community.

Orange County is also one of the main sponsors and organizers of the annual Fair Housing Summit. The event provides fair housing trainings for housing and community professionals. Orange County staff, from

Department Managers to housing assistance personnel, attends workshops covering a variety of fair housing topics with emphasis on discrimination against persons with disabilities.

The 2016 Fair Housing Summit that took place on April 28, 2016, during the Fair Housing Month, attracted more than 300 real estate practitioners, government officials, and neighborhood leaders from Central Florida. In an effort to broaden its fair housing outreach activities and provide its sub recipients with an overview of the fair housing laws and requirements, Orange County has extended an invitation to participate in the Summit to ten (10) of the subrecipient agencies involved in provision of housing and housing finance and counseling. The County has offered to cover registration cost for up to two members of each organization. Of ten agencies invited, four agencies registered to participate in the Summit.

#### **Fair Housing Complaints**

- **City of Orlando:** Since 2011, there have been 76 Fair Housing complaints filed under Chapter 57 of the City Code and Title VIII of the Civil Rights Act. Of those 76 complaints, close to 50% (36 cases) were for disability discrimination; 16 for race, or 21% of cases; 11 for national origin, or 14% of cases; eight for retaliation; four due to familial status; and one for sex. Seven cases were issued cause findings; of these, six were settled by conciliation. One case was administratively closed. Sixty-seven received no cause findings. One case was withdrawn by the complainant with private resolution and one was simply withdrawn by the complainant.
- **Orange County:** Between January 1, 2015 and June 8, 2016, 15 Fair Housing Discrimination Complaints were received in Orange County. Of those, 7 of those complaints were related to Disability and Requests for Reasonable Accommodations (47%); 3 were Allegations of Racial/National Origin discrimination (20%); 2 complaints were allegations of Gender discrimination (13%); and 3 complaints were related to Familial Status (30%).

Overall, the number of alleged fair housing complaints in Orange County is continuing to decrease. There were 106 complaints filed in 2012; 89 complaints filled in 2013; 39 complaints filed in 2014; 34 complaints filled in 2015; and 15 complaints filled in 2016 (as of June, 2016).

#### **IV. Assessment of Fair Housing Programs and Activities**

This section will summaries activities Orange County undertakes to provide housing and services to low- to moderate income populations and populations with special needs. It will also provide an overview of activities that were recommended in the 2011-2016 Analysis of Impediments to Fair Housing Choice and review progress of each of the recommended activities.

##### **Housing Activities**

According to the recently released “Make Room” report by Enterprise Community Partners, Florida has the largest share of renters – 31 percent – who spend more than half of their income on housing. However, Florida also has one of the best models for funding and producing affordable housing in the nation. The State Housing Initiatives Partnership (SHIP) is a local housing trust fund with a proven track record. Orange County is among the 67 counties benefiting from the program. SHIP is the main source of funding for affordable housing in Orange County with a funding allocation that fluctuates between \$4M and \$5M annually.

The County’s Consolidated Plan goal related to affordable housing includes homeownership and rental housing strategies, both of which are specifically targeted for low to moderate income households. The NSP and SHIP programs are currently the primary funding resource to expand homeownership opportunities for low to moderate income households through down payment assistance, acquisition and resale of foreclosed homes and other financial incentives in Orange County.

The HOME program also provides for affordable rental housing activities that include funding for community housing development organizations, tenant based rental assistance, funding for rental housing development and housing rehabilitation for low income homeowners. These efforts have mainly benefitted vulnerable populations such as seniors, disabled, homeless and extremely low- and very-low income households with urgent housing needs.

Another example of leverage is the State of Florida weatherization program which assists senior homeowners by providing energy efficiency upgrades and minor repairs on their homes. During Fiscal Year 2014-2015, there were 59 households assisted with weatherization services.

Housing activities for extremely low to low income renters are primarily based on providing subsidized housing. These activities are the Housing Choice Voucher program, the Tenant Based Rental Assistance (TBRA) program and the Shelter

Plus Care (SPC) program. The Housing Choice Voucher Program has a different fiscal year, beginning on January 1, and ending on December 31 of each year. The Section 8 Voucher Program reported 1,198 housing vouchers (rental subsidies) during FY 2014-2015. An additional 204 households were served with TBRA. The Shelter Plus Care program provided rental assistance to an average of 90 chronically homeless persons in Orange County.

Other affordable rental activities include the utilization of HOME federal resources for rental rehabilitation projects. In Fiscal Year 2014-2015, Orange County completed Dean Woods, a 95-unit affordable housing multifamily development with 24 HOME set-aside units.

**Table 27: Orange County FY 2014-2015: Rental Housing Activities**

Activity	Extremely Low Income (30% AMI)	Very Low Income (30-50% AMI)	Low Income (over 50% AMI)	Accomplishments
Multi-Family Rental Housing	5	19	0	24 units completed
Section 8 Vouchers	800	325	73	1,198 households assisted
TBRA	56	135	13	204 households assisted
Shelter Plus Care	90	0	0	90 households assisted
Total	951	479	86	1,516

*Source: Orange County, Housing and Community Development Division, May 2016*

Since the inception of the CDBG program, it has been Orange County's policy that all CDBG activities are targeted for households earning up to 80% of AMI (Low Income Households). However, some activities are designated to serve those households in most need. One example is the Homeowners' rehabilitation assistance program which provides housing repairs to seniors, disabled and families earning up to 50% of the AMI.

The Orange County Housing Rehabilitation Program uses a variety of funding sources that includes CDBG, SHIP, HOME, and the State of Florida's Weatherization Grant funds. CDBG funds the administration of the Orange County Housing Rehabilitation Program to implement rehabilitation services that include minor repairs, emergency repairs, substantial repairs, weatherization and sewer/water connections. During fiscal year 2014-2015, a total of 345 homeowner households received rehabilitation services all funding sources.

Homeownership activities allow benefits to households in the moderate income range. Homeownership programs are primarily funded by the State funded SHIP program and the NSP program. The SHIP program provided financial assistance to assist 149 households with down payment assistance. Additionally, the SHIP program provided funds to counsel 2,351 individuals with pre-purchase counseling. Table below describes the assistance provided using federal and local funds.

**Table 28: Orange County FY 2014-2015: Owner-Occupied Housing Activities**

Activity	Source of Funds	Very Low-Income 0-50% AMI	Low-Income 51-80% AMI	Moderate Income 80%-120%	Totals
Homeownership Assistance	NSP SHIP	19	60	73	152
Home buying Counseling	SHIP	n/a	n/a	2,351	2,351
Housing Rehabilitation Homeowners	CDBG HOME SHIP	345	0	0	345
Weatherization	WAP	59	0	0	59
<b>TOTAL</b>		<b>213</b>	<b>60</b>	<b>2,424</b>	<b>2,697</b>

Source: Orange County, Housing and Community Development Division, May 2016

In terms of providing assistance to homeless population, during the Fiscal Year 2014-2015 Orange County continued to provide funding for homeless prevention activities through United Way. Homeless prevention consists of rental financial assistance, case management and related services to households with incomes no greater than 30% AMI, who are at risk of homelessness. These organizations assisted in stabilizing 202 individuals in Orange County who were at risk of homelessness and an additional 122 who were homeless in need of re-housing. A total of 1,047 homeless individuals were assisted.

The S+C program provided rental assistance to an average cumulative number of 90 chronically homeless persons with either mental illness, substance abuse, and/or both. CDBG also provided funding to pay for case management for Shelter Care Plus clients through public service funding to the Homeless Services Network.

**Public Service Activities**

Orange County has a good track record in serving special populations. Federal programs such as CDBG and HOME have a history of serving the special needs populations. Due to the fact that people with disabilities are considered to be the segment of the population with highest unemployment rates, CDBG funding is

instrumental in providing job training and job placement through various agencies. These efforts will provide employability and independent living skills to persons with physical and mental disabilities in Orange County. Last year, 189 persons with disabilities were assisted and 149 of them received job training.

Additionally, CDBG funds Seniors First Meals on Wheels to deliver meals to homebound elderly with disabilities.

Table 29 below states the number of disabled clients served, the total dollar amount spent during FY 2014-2015, and the source of federal funding allocated.

**Table 29: Orange County FY 2014-2015: Number of Disabled Residents Served**

Agency	Project/Activity	Funding Source	Clients Assisted FY 2014-2015
Life Concepts dba Quest, Inc.	Self-sufficiency training, case management and independent living skills for mentally disabled persons.	CDBG Public Services	40 clients with disabilities
Primrose Center	Job training and placement for persons with disabilities.	CDBG Public Services	24 clients with disabilities
Center for Independent Living	Job preparedness for persons with disabilities	CDBG Public Services	40 individuals with disabilities
Lighthouse Central Florida	Job training and placement for persons with visual impairment	CDBG Public Services	85 individuals with visual impairment
HOME Tenant-Based Rental Assistance (TBRA)	Subsidized rental housing for disabled clients and/or elderly persons	HOME	204 seniors or Individuals with disabilities
Shelter Plus Care	Housing assistance and case management for chronically disabled homeless	Shelter Plus Care (SPC) 1, 2 &3	An average of 90 chronically disabled homeless individuals

Source: Orange County, Housing and Community Development Division, May 2016

The following table illustrates the racial profile of clients served under public service activities and other federal housing and community development projects during FY 2014-2015. Capital Improvement Projects (CIPs) typically serve block groups, which also tend to have multiple racial categories and are not included in the table.

**Table 30: Orange County FY 2014-2015: Racial Profile of Clients Served**

Race	CDBG	ESG	HOME	Total
White	668	418	140	1,226
African American/ Black	665	604	98	1,367
Asian	7	13	3	23
American Indian/Alaskan Native	2	8	1	11
Native Hawaiian/ Pacific Islander	1	6	0	7
American Indian/ Alaskan Native	1	0	0	1

Asian & white	2	0	1	3
Black African American and White	18	0	0	18
American Indian/Alaskan Native & African American/ Black	0	0	0	0
Other Multi-Racial	71	42	2	115
Hispanic Households (regardless of race)	236	284	100	620

*Source: Orange County, Housing and Community Development Division, May 2016*

### **Overview of Previously Recommended Strategies**

The 2011-2016 Analysis of Impediments to Fair Housing Choice identified a number of public sector and private sector fair housing impediments and outlined recommended actions to overcome them. The City of Orlando Office of Community Affairs-Human Relations was pursuing two (2) major impediments to fair housing: Improving the agency’s reporting timeliness and addressing the lack of public awareness and education concerning fair housing rights. To address these two major impediments, in addition to impediments identified by the jurisdictions, the Analysis proposed a Plan of Action with four goals, outlined recommended actions for each of the goals, identified a responsible party for carrying out those actions, and determined a time period for completion.

- Goal 1: Promote collaborations with local governments, fair housing agencies, advocacy groups and the housing industry to eliminate barriers to fair housing choice
- Goal 2: Monitor court cases, complaints and current trends pertaining to fair housing laws
- Goal 3: Increase public awareness and education concerning fair housing rights
- Goal 4: Provide training and technical assistance to advocacy groups, housing providers and others in the housing industry

Table below summarizes progress of each of the recommended actions.

Table 31. 2011-2016 Plan of Action: Assessment of Progress

<b>Goal 1: Promote collaborations with local governments, fair housing agencies, advocacy groups and the housing industry to eliminate barriers to fair housing choice.</b>				
<b>Recommended Action</b>	<b>Type of Impediment</b>	<b>Responsible Party</b>	<b>Time Period for Completion</b>	<b>Progress</b>
Comply with HUD's requirement to close cases within 100 days thereby eliminating case reactivation and maximizing revenue to the City of Orlando.	Improving reporting timeliness	City of Orlando FHIP agency	Year 1-5	Reports provided by the City of Orlando indicate that all complaints were investigated within the 100-day standard timeframe.
Initiate working collaboration with the City of Orlando's FHIP agency, Orange County and local fair housing agencies that informally create roles for the provision of testing, public education, professional training, and investigation of complaints, resolutions and data exchange.	Lack of centralized system for intake of fair housing complaints	Local governments, Local Fair Housing and FHIP Agencies	Year 1-2	The City of Orlando and Fair Housing Continuum are the two centralized agencies that conduct intake of fair housing complaints in Orange County. Local jurisdictions and fair housing agencies are responsible for public outreach and regular educational activities aimed at increasing awareness of fair housing issues.
Continue efforts among local fair housing agencies to conduct paired fair housing testing in the local housing industry for both rental and sales transactions.	Lack of testing for discriminatory actions	Local Fair Housing Agencies	Year 1- 5	(Awaiting information from the CFLS)
Streamline fair housing intake process and formalize the reporting, information sharing and record keeping elements among local governments, fair housing and FHIP agencies.	Lack of centralized system for intake of fair housing complaints	Local fair housing and FHIP Agencies	Year 1-2	The City of Orlando and Fair Housing Continuum have been designated as intake agencies for fair housing complaints in Orange County.



<b>Goal 2: Monitor court cases, complaints and current trends pertaining to fair housing laws.</b>				
<b>Recommended Action</b>	<b>Type of Impediment</b>	<b>Responsible Party</b>	<b>Time Period for Completion</b>	<b>Progress</b>
Increase coordination and collaboration among the legal community, real estate groups, and community groups to raise awareness of fair housing laws and housing discrimination.	Limited collaboration among Fair Housing groups	Local fair housing agencies, Local governments, Advocacy Groups, Housing Industry Partners	Year 1-5	Orange County continues to coordinate with the City of Orlando, Fair Housing Continuum, as well as other jurisdictions in the Central Florida region and development community to advance understanding and raise awareness of the fair housing issues.
Conduct an annual fair housing roundtable	Limited collaboration among Fair Housing groups	Local fair housing agencies, Local governments, Advocacy Groups, Housing Industry Partners	Year 1-5	The annual Florida Fair Housing Summit, which started to take place in 2012, serves as a forum for discussing issues of fair housing and housing discrimination with housing providers, lending institutions, local governments, and non-profit advocacy groups.
Improve communication and collaboration among local government divisions and departments to address barriers to fair housing choice.	Lack of communication within government to address fair housing choice issues	Local governments	Year 2-5	Orange County Housing and Community Development Division utilizes internal round table discussions, such as an affordable housing initiative, to further understanding of housing discrimination among the County Divisions and Departments

<b>Goal 3: Increase public awareness and education concerning fair housing rights</b>				
<b>Recommended Action</b>	<b>Type of Impediment</b>	<b>Responsible Party</b>	<b>Time Period for Completion</b>	<b>Progress</b>
Create a supportive and collaborative atmosphere to deal with the foreclosure and financing crisis to help bring back a solid housing market.	Housing Market crisis, High foreclosure market, Tight credit market, Uncoordinated efforts to address foreclosure crisis	Nonprofit organizations, Advocacy Groups	Year 2-5	Orange County was able to successfully implement a neighborhood stabilization program (NSP) to stabilize five neighborhoods that were highly impacted by foreclosures.
Design fair housing trainings for advocacy groups, housing industry partners and other community groups.	Lack of understanding about housing discrimination	Local fair housing agencies	Year 1- 5	Fair housing information was provided to Section 8 landlords, and subrecipients of federal grants.

Reach out to populations that are hard to reach due to cultural, language and social barriers (i.e. non English speakers, minority groups, groups protected under sexual orientation) with outreach strategies that include HUD approved forms (i.e. multiple languages) and marketing materials.	Lack of understanding about housing discrimination	Local fair housing agencies	Year 1 - 5	Orange County staff has participated in multiple outreach activities and event, including workshops at the Orange County Library, community meetings, technical assistance workshops, and an annual Regional Fair Housing Summit.
Design fair housing protection awareness efforts specifically targeting hard to reach populations (i.e. groups protected under sexual orientation, non-English speaking, minorities, elderly, persons with disabilities)	Lack of understanding about housing discrimination LGBT community unaware of fair housing protections	Local fair housing agencies	Year 1 - 5	Orange County staff participated in minority radio talk shows to provide awareness and information, and to answer questions about fair housing.
Partner with local advocacy entities to disseminate fair housing information	Lack of understanding about housing discrimination; Persons with disabilities, minorities, LGBT, unaware of fair housing protections	Local governments and advocacy groups Local Fair Housing Agencies	Year 1 - 5	Both, the City of Orlando and Orange County, utilize the annual Florida Fair Housing Summit platform to collaborate with Fair Housing agencies in distributing information and educational brochures on fair housing and housing discrimination.
Enhance educational opportunities to make the community aware of domestic violence issues and how they affect fair housing choice	LGBT community unaware of domestic violence fair housing protections; Lack of public awareness and education	Local governments and advocacy groups Local Fair Housing Agencies	Year 1-5	Orange County staff coordinated with the local provider of shelter for victims of domestic violence, Harbor House of Central Florida, and other agencies to ensure that information about fair housing laws and fair housing choice is available to their clients.
Promote fair housing month in April to raise awareness about housing discrimination	Lack of public awareness and education	Local fair housing agencies, Local governments, Advocacy Groups, Housing Industry Partners	Year 1-5	Every April, Orange County and the City of Orlando participate in sponsoring the Florida Fair Housing Summit to promote awareness of housing discrimination among housing providers, local governments, and general public

**Goal 4: Provide training and technical assistance to advocacy groups, housing providers and others in the housing industry.**

<b>Recommended Action</b>	<b>Type of Impediment</b>	<b>Responsible Party</b>	<b>Time Period for Completion</b>	<b>Progress</b>
Continue to support and seek funding for affordable housing programs especially those serving persons with disabilities and persons at risk of homelessness.	Budget cuts, Lack of affordable housing, shortage of accessible housing, Insufficient funding	Local governments	Year 1- 5	Both, Orange County and the City of Orlando, continue to undertake initiatives, such as down payment assistance, housing rehabilitation, land acquisition, construction, and related regulatory changes, to promote provision of affordable housing. The City of Orlando also provides public housing through the Orlando Housing Authority.
Support housing and financial counseling programs to assist households secure decent affordable housing.	Credit issues of potential home-buyers, Tight credit market, Economic crisis, Lack of funding for counseling programs	Local governments, nonprofits and advocacy groups	Year 1-5	Both, Orange County and the City of Orlando, provide down payment assistance to the low to moderate income households, part of which includes mandatory training. Additionally, both jurisdictions have utilized the Neighborhood Stabilization Program (NSP) funds to rehabilitate foreclosed properties in the target areas and sell them to the low to moderate income persons.
Create a supportive and collaborative atmosphere to deal with the foreclosure and financing crisis to help bring back a solid housing market.	Housing Market crisis, High foreclosure market, Tight credit market, Uncoordinated efforts to address foreclosure crisis	Local governments and advocacy groups	Year 2-5	Orange County was able to successfully implement a Neighborhood Stabilization Program (NSP) to stabilize neighborhoods that were highly impacted by foreclosures. The County also provided housing counseling to approximately 1,500 persons annually.
Support housing and financial counseling programs to assist households secure decent affordable housing.	Credit issues of potential home-buyers, Tight credit market, Economic crisis	Local governments, nonprofits and advocacy groups	Year 1-5	Local jurisdictions, as well as a number of housing advocacy groups in the Central Florida Region, work collaboratively to provide down payment assistance and homebuyer education to promote home ownership among low to moderate income households

<p>Create targeted educational fair housing campaigns to further fair housing education and outreach.</p>	<p>Lack of understanding about housing discrimination</p>	<p>Local governments, nonprofits and advocacy groups</p>	<p>Year 1-5</p>	<p>Local jurisdictions, nonprofits, and housing advocacy groups partner to provide trainings, regularly conduct outreach and distribute educational materials to promote fair housing awareness and better explain housing discrimination issues</p>
<p>Provide training on fair housing protections to local domestic violence providers</p>	<p>Lack of understanding about housing discrimination</p>	<p>Local fair housing agencies</p>	<p>Year 1- 5</p>	<p>The County staff shared information on fair housing issues with Harbor House of Greater Orlando, the local domestic violence shelter provider.</p>

DRAFT

## **V. Conclusions and Recommendations**

The 2016-2020 Analysis of Impediments to Fair Housing Choice included review of the research literature on affordable housing supply and demand, discriminatory lending and housing practices, and importance of transportation to housing affordability. Quantitative data on the Orange County demographic and income composition, housing and employment was collected to provide the basis for the identification of fair housing challenges. In addition, qualitative data from the Fair Housing Focus Group was analyzed and included in the summary of impediments. All impediments were divided into public, private, and both.

Of all impediments identified, addressing the public awareness and education concerning fair housing rights remains the top priority. Furthermore, expanding fair housing education to include emerging issues and topics is also essential. More specifically, the following actions are recommended to address the identified impediments:

1. Continue to support and fund affordable housing projects, including those that serve disabled populations, the elderly, and families with children.
2. Continue to promote Fair Housing Month in order to raise awareness about housing discrimination in the community.
3. Conduct fair housing testing in the local housing industry on a regular basis.
4. Expand fair housing training to include public officials, property management companies, future first-time home buyers, and Section 8 residents.
5. Simplify access to information about fair housing and affordable housing projects for those looking to rent or buy.
6. Develop new fair housing outreach materials that include any new issues of concerns related to fair housing practices, as well as references to additional information.
7. Expand fair housing outreach efforts to include hard-to-reach populations and Non-English speakers.

Further review of identified impediments and assessment of progress on the recommended actions will be done annually, as part of the Consolidated Annual Performance Evaluation Report (CAPER), which is submitted to the Department of Housing and Urban Development on December 31<sup>st</sup> of each year.

## VI. References

- 2013 Rental Market Study: Affordable Housing Needs*, University of Florida, Shimberg Center for Housing Studies, April 2013 // [http://www.shimberg.ufl.edu/publications/Full\\_RMS\\_Needs.pdf](http://www.shimberg.ufl.edu/publications/Full_RMS_Needs.pdf)
- A House Divided: How Race Colors the Path to Homeownership*, by Zillow, Inc. , January 2014 // <http://www.zillow.com/research/minority-mortgage-access-6127/>
- Affordable Housing for Older Adults: The Florida Picture*, Shimberg Center for Housing Studies, University of Florida, September 2015 // [http://www.shimberg.ufl.edu/publications/Older\\_Adults\\_Housing\\_Need.pdf](http://www.shimberg.ufl.edu/publications/Older_Adults_Housing_Need.pdf)
- Affordable Housing Study: The Housing Suitability Model*, University of Florida, Shimberg Center for Housing Studies, April 2015.
- Affordable Rental Housing Needs: Orlando Area*, University of Florida, Shimberg Center for Housing Studies, April 2015 // [http://www.shimberg.ufl.edu/publications/orlando\\_area\\_factsheet.pdf](http://www.shimberg.ufl.edu/publications/orlando_area_factsheet.pdf)
- Discrimination Against Transgender Women Seeking Access to Homeless Shelters*, The Center for American Progress and the Equal Rights Center, January 2016 // <https://cdn.americanprogress.org/wp-content/uploads/2016/01/06113001/HomelessTransgender.pdf>
- Discriminatory Effects of Credit Scoring on Communities of Color*, Lisa Rice and Dedre Swesnik, National Fair Housing Alliance, June 2012 // <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=yg7AvRgwh%2F4%3D&tabid=3917&mid=5418>
- Equity and Opportunity in East Central Florida: Fair Housing and Equity Assessment*, East Central Florida Regional Planning Council, November 2015
- Foreign In-Migration to Florida, 2005-2014*, Y. Wang and S. Rayer, published on April 15, 2016 // <http://www.bebr.ufl.edu/population/publications/foreign-migration-florida-2005%E2%80%932014>
- Out of Reach 2016*, National Low Income Housing Coalition // [http://nlihc.org/sites/default/files/oor/OOR\\_2016.pdf](http://nlihc.org/sites/default/files/oor/OOR_2016.pdf)
- Sexual Orientation and Gender Identity Housing Discrimination in Cuyahoga County*, L. Healy, K. Keniray, and M. Lepley, The Housing Research & Advocacy Center, January 2016 // <http://www.thehousingcenter.org/wp-content/uploads/2016/02/LGBTQ-Housing-Discrimination-Report-Revised.pdf>

## VII. Appendixes

### A. Fair Housing Focus Group Meeting

A number of private entities involved in provision of housing to low-to moderate income persons and housing finance were invited to participate in the Fair Housing Focus Group meeting conducted on February 18, 2016. The purpose of this meeting was to facilitate communication among fair housing advocacy groups, non-profit organizations and jurisdictions, to obtain input for this document, and to discuss and prioritize actions that should be taken to address needs of underserved areas, foster and maintain affordable housing, reduce the number of poverty-level families, and enhance coordination between public and private housing and social service agencies. The meeting was hosted by the Orlando Housing Authority.

The Focus Group meeting discussion was structured around five primary topics: 1) each organization's knowledge of Fair Housing policies and their implementation; 2) housing affordability and its effect on the community; 3) lending practices in minority neighborhoods; 4) housing market characteristics in areas of racial/ethnic minority concentration and ways to improve them; and 5) actions that should be taken to address needs of underserved areas, foster and maintain affordable housing, reduce the number of poverty-level families, and enhance coordination between public and private housing and social service agencies. A summary of discussion points for each of the five primary topics is presented below.

#### ***1. Is your organization's staff fully trained in Fair Housing policies? How are they followed?***

- Staff mostly trained
- Departments dealing with fair housing are trained; organizations as a whole are not
- Property managers are adequately trained
- One issue is not having enough realtor's training other than training to pass the exams
- Clients and social agency's staff needs more training
- Community needs more fair housing education
- More education of the law and penalty enforcement if law is not followed
- Fair housing authorities should embed training across all sectors/communities

**2. How is affordability of housing likely to change considering changes to home values and/or rents? And how will they affect our community?**

- Affordability is likely to worsen rather than get better due to population increase, affordable housing shortage, and low wages
- SHIP funding
- Rental levels are high
- Need to focus on transitional housing with agencies (local governments are too strained)
- Lack of housing leads to more selective qualification criteria
- Housing options are very limited with long waiting lists
- Generational renters seem to be at an all-time high (trends towards rental housing vs. homeownership)
- Workforce housing should be introduced again (create awareness of housing instability among low paid workers)
- Enforcing federal, state/local ordinances that preserve land for affordable development.
- Post purchase education
- HUDs regulations for felons, etc.
- Low inventory of affordable housing
- Create lease-to-purchase program
- Lending rules need to be softened
- More smaller units need to be provided

**3. How do you perceive lending institutions marketing the availability of mortgage and home improvement loans in minority neighborhoods and encouraging protected classes to apply (defined as race, ethnicity, national origin, disability, sex, familial status, marital status)?**

- No known cases among group of discrimination but other concerns and limitations; e.g.: qualifications SHIP; qualifying for down payment assistance does not necessarily mean you will be able to actually find a home you can purchase
- New lending standard have disproportionally excluded many minorities from the market (10% - 20% down payment, higher credit requirements)
- Personal finance education needed
- HMDA data on bank loans to protect classes
- Better but only due to CRA (Community Rating Act)
- Lenders bear all the risk of “riskier” loans (no government backup)



**4. What do you believe are the characteristics of the housing market in areas of racial/ethnic minority concentration? What can be done to improve housing conditions in these areas?**

- Rehabs are needed. Housing in some areas don't have water, heating, etc., next to neighborhoods affecting income levels in census tracts
- Extended use of contractors and possible use of vouchers by home owners (for some type of work) would help
- Treat all neighborhoods equally and provide basic infrastructure; work on breaking stereotypes and language barriers (homeownership classes, etc.)
- Improvements needed
- Access to recreation areas/sidewalks
- More internet access—classes/libraries
- Create outreach programs targeting new immigrants—basic skills—tools to integrate them
- No healthy growth to economic development
- Educate buyers on how to be a home owner and taking care of their property
- Create tax credits

**5. Discuss and prioritize actions that should be taken in consideration to address the following needs:**

**A. Addressing the social needs of underserved areas (underserved areas, according to HUD, are those which are distressed, lack economic opportunities, or are low-income areas)**

**B. Fostering and maintaining affordable housing**

**C. Reducing the number of poverty-level families**

**D. Enhancing coordination between public and private housing and social service agencies**

- Foster development of CD corporation (nonprofit CDC's)
- After school care
- Education and awareness about programs
- Drop-in centers
- Target education, job training
- Support public/private partnerships
- Reducing number of those below the poverty level
- Coordinated, multi-faceted approach

- Improve quality of housing and mixed income
- Attracting more businesses into low income areas
- Social agencies must expand their boundaries—reach out to create new alliances
- Reduce the lack of parks/green spaces
- Public transportation: expensive or not direct at times; outside of city
- Some populations need supportive services along with affordable housing

DRAFT

## B. Summary of Discrimination Laws

Federal Regulations		
Regulation	Description	Responsible Agency
<b>Fair Housing Acts and its Amendments</b>	This protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination due to race, color, national origin, religion, sex, disability and the presence of children.	The United States Departments of Housing and Urban Development (HUD)
<b>Title VI of the Civil Rights Act</b>	Prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.	
<b>Title VIII of the Civil Rights Act</b>	Prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.	
<b>Title II of the Americans with Disabilities Act</b>	Prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.	
<b>Age Discrimination in Employment Act</b>	Prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.	
<b>Equal Pay Act (EPA)</b>	This makes it illegal to discriminate against employees on the basis of sex by paying wages to employees at a lower rate than the rate at which the opposite sex is paid for equal work on jobs, the performance of which requires equal skill, effort, and responsibility, and which are performed under similar working conditions.	

<b>State Regulations</b>		
<b>Regulation</b>	<b>Description</b>	<b>Responsible Agency</b>
<b>Chapter 760, Florida Statutes</b>	Addresses housing and employment discrimination based on race, color, religion, familial status, sex, handicap, national origin, and marital status. Section 760.20 through 760.37 covers fair housing and section 760.23 covers "discrimination in the sale or rental of housing and other prohibited practices." Section 760.24 covers "Discrimination in the provision of brokerage services," Section 760.25 addresses "discrimination in the financing of housing or in residential real estate transactions," and Section 760.29 covers exemptions to Sections 760.23 through 760.25.	The Commission 1-(800)342-8170
<b>Florida Civil Rights Act (FCRA)</b>	This law prohibits discrimination due to race, color, religion, national origin, sex, Age, marital status, familial status and disability in employment, housing and public accommodations.	Florida Commission on Human Relations (FCHR)

<b>Local Regulations</b>		
<b>Regulation</b>	<b>Description</b>	<b>Responsible Agency</b>
<b>Orange County Fair Housing Ordinance</b>	This protects citizens from discrimination in sale or rental of housing by prohibiting discrimination on the basis of race, color, national origin, religion, sex, sexual orientation, disability, and familial status.	Local Court, Community Legal Services of Mid Florida, Florida Commission on Human Relations in Tallahassee, or (if within Orlando City limits) City of Orlando Office of Community Affairs-Human Relations.
<b>Chapter 57 of the City of Orlando Code</b>	This makes it illegal to discriminate against an individual because of race, color, religion, national origin, sex, age, marital status, disability, familial status, or sexual orientation in employment, the sale or rental of residential housing, and, public accommodation.	

## C. Public Notices

**PUBLIC HEARING NOTICE**  
**2016-2020 ORANGE COUNTY CONSOLIDATED PLAN;**  
**2016-2017 ONE-YEAR ACTION PLAN;**  
**2016-2020 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE;**  
**AND**  
**ORANGE COUNTY CITIZEN PARTICIPATION PLAN**

A public hearing will be conducted on June 15, 2016 at 6:00 p.m. at the Largo Training Room located on the 1<sup>st</sup> Floor of the Orange County Internal Operations Centre I (450 E. South St, Orlando, Florida 32801). Representatives from the Orange County Housing and Community Development Division and the Community Development Advisory Board will conduct the Public Hearing to receive citizen comments on the priority needs and proposed activities to be included in the 2016-2020 Orange County Consolidated Plan and the 2016-2017 One-Year Action Plan, as well as any comments on the 2016-2020 Analysis of Impediments to Fair Housing Choice and the updated Orange County Citizen Participation Plan. All citizen comments received will be incorporated into the final documents in accordance to 24 CFR Part 91, and submitted to the U.S. Department of Housing and Urban Development on or about August 15, 2016.

The Consolidated Plan is the Strategic Plan for housing and community development activities in Orange County for the period starting October 1, 2016 through September 30, 2020. The 2016-2020 Orange County Consolidated Plan lists three goals, which are based on the needs analysis: 1) provision of affordable housing for low- to moderate-income households; 2) enhanced quality of life for low- to moderate income residents; and 3) elimination and prevention of homelessness. The Consolidated Plan also identifies a number of objectives and associated activities for each of the three goals.

The Action Plan is the annual operating plan designed to identify specific activities that Orange County intends to pursue through the Community Development Block Grant (CDBG), HOME Investment Partnerships, Emergency Solutions Grant (ESG), and other state and local housing and community development programs, to address the objectives identified in the Consolidated Plan. The Action Plan will cover the period starting October 1, 2016 through September 30, 2017. A list of proposed activities and anticipated funding sources included in the 2016-2017 One-Year Action Plan are provided below.

### **COMMUNITY DEVELOPMENT BLOCK GRANT (B16UC12015)**

#### ***CAPITAL PROJECTS***

##### *Clearance/Demolition*

Harbor House of Central Florida, Inc. \$ 80,000

##### *Construction of Public Facilities*

Health Care Center for the Homeless, Inc. \$ 500,000

##### *Rehabilitation of Public Facilities*

Jewish Family Services of Greater Orlando, Inc. \$ 75,804

Pathways Drop-In Center, Inc. \$ 80,000

Life Concepts, Inc. \$ 100,000

**Total Capital Projects \$ 835,804**

#### ***HOUSING PROJECTS***

##### *Land Acquisition for Affordable Housing*

Habitat for Humanity of Greater Orlando, Inc. \$ 476,000

Habitat for Humanity of Seminole County and Greater

Apopka, Inc.	\$ 330,000
<i>Housing Rehabilitation</i>	
Grand Avenue Economic Community Development Corp.	\$ 296,675
Multi-Family Rental Housing Rehabilitation Projects	\$ 200,000
Single Family Homeowners Rehabilitation	\$ 987,014
Lead Based Paint Hazard Program	\$ 100,000
Housing Rehabilitation Administration	<u>\$ 400,000</u>
<b>Total Housing Projects</b>	<b>\$ 2,789,689</b>

***PUBLIC SERVICES***

Aspire Health Partners, Inc.	\$ 52,000
Boys and Girls Clubs of Central Florida, Inc.	\$ 38,000
Center for Independent Living in Central Florida, Inc.	\$ 36,000
Coalition for the Homeless of Central Florida, Inc.	\$ 45,000
Community Coordinated Care for Children, Inc.	\$ 186,000
Community Initiatives, Inc.	\$ 30,000
Covenant House Florida, Inc.	\$ 30,000
Grand Avenue Economic Community Development Corp.	\$ 30,000
Harbor House of Central Florida, Inc.	\$ 30,000
Health Care Center for the Homeless, Inc.	\$ 43,000
Jewish Family Services of Greater Orlando, Inc.	\$ 48,000
Life Concepts, Inc.	\$ 48,000
LifeStream Behavioral Center, Inc.	\$ 35,000
Lighthouse Central Florida, Inc.	\$ 40,000
Primrose Center, Inc.	\$ 30,000
Seniors First, Inc.	<u>\$ 115,000</u>
<b>Total Public Services</b>	<b>\$ 836,000</b>

***CDBG ADMINISTRATION***

Fair Housing Activities and Training	\$ 10,000
General Administration	<u>\$ 1,105,373</u>
<b>Total Administration</b>	<b><u>\$ 1,115,373</u></b>
<b>TOTAL CDBG</b>	<b>\$ 5,576,866</b>

**HOME INVESTMENT PARTNERSHIPS (HOME) (M16UC120015)**

Tenant Based Rental Assistance	\$ 1,100,000
Housing Rehabilitation	\$ 100,000
Rental Rehabilitation	\$ 222,348
Community Housing Development Organizations	\$ 284,470
Administration	<u>\$ 189,646</u>
<b>TOTAL HOME</b>	<b>\$ 1,896,464</b>

**EMERGENCY SOLUTIONS GRANT (E16UC120015)**

**SHELTER OPERATIONS**

Coalition for the Homeless of Central Florida, Inc.	\$ 125,000
Covenant House Florida, Inc.	\$ 60,000
Harbor House of Central Florida, Inc.	\$ 60,749
Family Promise of Greater Orlando, Inc.	<u>\$ 49,000</u>
<b>Total Shelter Operations</b>	<b>\$ 294,749</b>

<b>RAPID REHOUSING AND STABILIZATION SERVICES</b>	
Heart of Florida United Way, Inc.	\$ 180,000
<b>HOMELESS MANAGEMENT INFORMATION SYSTEMS (HMIS)</b>	
Homeless Services Network of Central Florida, Inc.	\$ 15,000
<b>ESG ADMINISTRATION</b>	<u>\$ 1,500</u>
<b>TOTAL ESG</b>	<b>\$ 491,249</b>
<b>TOTAL 2016-2017 ONE-YEAR ACTION PLAN BUDGET</b>	<b>\$7,964,579</b>
<b>REPROGRAMMED CDBG FUNDS (Residual funds prior to FY 2014)</b>	
Holden Heights Phase IV	\$ 600,000
Public Facility Access – ADA Improvements (Orange County HCD)	<u>\$ 350,000</u>
<b>Total Reprogrammed CDBG Funds</b>	<b>\$ 950,000</b>
<b>FINAL 2016-2017 BUDGET (including reprogrammed funds)</b>	<b>\$ 8,914,579</b>

**2016-2020 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

The 2016-2020 Analysis of Impediments to Fair Housing Choice is a five-year plan addressing barriers to fair housing choice and outlining actions to overcome those barriers. The Analysis of Impediments focuses on identifying and eliminating housing discrimination in Orange County, promoting fair housing choice and opportunities for inclusive housing occupancy and housing accessibility, and fostering compliance with provisions of the Fair Housing Act, which prohibits discrimination on the basis of race, color, religion, sex, familial status, disability, and national origin.

**ORANGE COUNTY CITIZEN PARTICIPATION PLAN**

Orange County is also in the process of updating its Citizen Participation Plan, which is required by the U.S. Department of Housing and Urban Development for all participants in the Community Development Block Grant (CDBG), HOME Investment Partnerships, and Emergency Solutions Grant (ESG) programs. The Citizen Participation Plan aims to encourage and facilitate input by community residents, and it establishes standards and procedures for the public participation process.

The public will have the opportunity to review and comment on the proposed Consolidated Plan, Action Plan, Analysis of Impediments to Fair Housing Choice Plan, and the updated Citizen Participation Plan beginning June 13, 2016 through July 13, 2016. The draft documents will be available for review at the following locations and online:

Orange County Housing and Community Development Division  
525 E. South Street, Orlando, FL 32801  
(407) 836-5150

Orange County Public Library  
Planning and Local Government Section, Third Floor  
101 E. Central Ave., Orlando, FL 32801

Orange County Housing and Community Development web page -  
<http://www.ocfl.net/NeighborsHousing/CommunityDevelopment.aspx>

All comments regarding these documents should be submitted to:  
Nancy Sharifi, Assistant Manager  
Housing and Community Development Division  
525 E. South Street  
Orlando, FL 32801  
(407) 836-5170  
E-mail: Nancy.Sharifi@ocfl.net

Section 286.0105, Florida Statutes states that if a person decides to appeal any decision made by a board, agency, or commission with respect to any matter considered at a meeting or hearing, he will need a record of the proceedings, and that, for such purpose, he may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

In accordance with the Americans with Disabilities ACT (ADA), if any person with a disability as defined by the ADA needs special accommodation to participate in this proceeding, then not later than two (2) business days prior to the proceeding, he or she should contact Elizabeth Rico, with the Housing and Community Development Division, at (407) 836-5191.

Para más información referente a esta audiencia publica, por favor llame al 407-836-5191.





## D. Orange County Fair Housing Ordinance

### DIVISION 1. - GENERALLY

[Sec. 22-50. - Generally.](#)

[Sec. 22-51. - Definitions.](#)

[Sec. 22-52. - Discrimination in the sale or rental of housing and prohibited practices.](#)

[Sec. 22-53. - Discrimination in the provision of brokerage services.](#)

[Sec. 22-54. - Discrimination in the financing of housing or in residential real estate transactions.](#)

[Sec. 22-55. - Exemptions.](#)

#### **Sec. 22-50. - Generally.**

The general purpose of this article is to promote through fair, orderly, and lawful procedure the opportunity for each individual so desiring to obtain housing of such individual's choice in Orange County without regard to race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation, and, to that end, to prohibit discrimination in housing by any person.

(Ord. No. 2010-15, § 5, 11-23-10)

#### **Sec. 22-51. - Definitions.**

The following words, terms and phrases, when used in this article, shall have the following meanings ascribed to them in this section, except where the context clearly indicates a different meaning:

*Conciliation* shall mean the attempted resolution of issues raised by an aggrieved individual or by the investigation of a discriminatory practice through informal negotiation involving the aggrieved individual, the respondent and manager and/or manager's designee.

*Conciliation agreement* shall mean an agreement entered into between an aggrieved individual and a respondent resolving the alleged discriminatory practice and which may require the respondent to take affirmative action and to refrain from committing a discriminatory practice.

*Covered multifamily dwelling* shall mean (i) a building which consists of four (4) or more units and has an elevator; or (ii) the ground floor of a building which consists of four (4) or more units and does not have an elevator.

*Dwelling* shall mean any building or structure, or portion thereof, which is occupied as, or designed or intended for occupancy as, a residence by one (1) or more families, and any vacant land which is offered for sale or lease for the construction or location on the land of any such building or structure, or portion thereof.

*Family* shall include a single individual.

*FCHR* shall mean Florida Commission on Human Relations or any of its successor organizations.

*Lending institution* shall mean any bank, insurance company, savings and loan association or any other person or organization regularly engaged in the business of lending money, guaranteeing loans, or sources of credit information, including, but not limited to, credit bureaus.

*Manager* shall mean the manager of the housing and community development division of the county, and/or the manager's designee.

*To rent* shall include to lease, to sublease, to let, and otherwise to grant for a consideration the right to occupy premises not owned by the occupant.

(Ord. No. 2010-15, § 5, 11-23-10)

**Sec. 22-52. - Discrimination in the sale or rental of housing and prohibited practices.**

(a) It shall be unlawful to refuse to sell or rent after the making of a bona fide offer, to refuse to negotiate for the sale or rental of, or otherwise to make unavailable or deny a dwelling to any individual because of age, race, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(b) It shall be unlawful to discriminate against any individual in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation. Prohibited actions under this subsection include, but are not limited to:

(1) Using different provisions in leases or contracts of sale, such as those relating to rental charges, security deposits and the terms of a lease and those relating to down payment and closing requirements, because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(2) Failing or delaying maintenance or repairs of sale or rental dwellings because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(3) Failing to process an offer for the sale or rental of a dwelling or to communicate an offer accurately because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(4) Limiting the use of privileges, services or facilities associated with a dwelling because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation of an owner, tenant or a person associated with him or her.

(5) Denying or limiting services or facilities in connection with the sale or rental of a dwelling, because an individual failed or refused to provide sexual favors.

(c) It shall be unlawful to make, print, or publish, or cause to be made, printed, or published, any notice, statement, or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation, or an intention to make any such preference, limitation, or discrimination. The prohibitions in this subsection shall apply to all written or oral notices or statements by a person engaged in the sale or rental of a dwelling. Written notices and statements include any applications, flyers, brochures, deeds, signs, banners, posters, billboards or any documents used with respect to the sale or rental of a dwelling. Discriminatory notices, statements and advertisements include, but are not limited to:

(1) Using words, phrases, photographs, illustrations, symbols or forms which convey that dwellings are available or not available to a particular group of individuals because of age,

race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(2) Expressing to agents, brokers, employees, prospective sellers or renters or any other individuals a preference for or limitation on any purchaser or renter because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation of such individuals.

(3) Selecting media or locations for advertising the sale or rental of dwellings which deny particular segments of the housing market information about housing opportunities because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(4) Refusing to publish advertising for the sale or rental of dwellings or requiring different charges or terms for such advertising because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(d) It shall be unlawful to represent to any individual because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so available.

(e) It is unlawful, for profit, to induce or attempt to induce any individual to sell or rent any dwelling by a representation regarding the entry or prospective entry into the neighborhood of an individual or individuals of a particular age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(f) It shall be unlawful, because of age, race, color, religion, national origin, marital status, familial status, disability, sex, or sexual orientation, to restrict or attempt to restrict the choices of an individual by word or conduct in connection with seeking, negotiating for, buying or renting a dwelling so as to perpetuate, or tend to perpetuate, segregated housing patterns, or to discourage or obstruct choices in a community, neighborhood or development. Prohibited actions under this subsection that are generally referred to as unlawful steering practices include, but are not limited to:

(1) Discouraging any individual from inspecting, purchasing or renting a dwelling because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation, or because of the age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation of individuals in a community, neighborhood or development.

(2) Discouraging the purchase or rental of a dwelling because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation, by exaggerating drawbacks or failing to inform any individual of desirable features of a dwelling or of a community, neighborhood, or development.

(3) Communicating to any prospective purchaser that he or she would not be comfortable or compatible with existing residents of a community, neighborhood or development because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(4) Assigning any individual to a particular section of a community, neighborhood or development, or to a particular floor of a building, because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(g) It shall be unlawful, because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation, to engage in any conduct relating to the provision of housing or of services and facilities in connection therewith that otherwise makes unavailable or denies dwellings to individuals. Prohibited activities relating to dwellings under this subsection include, but are not limited to:

(1) Discharging or taking other adverse action against an employee, broker or agent because he or she refused to participate in a discriminatory housing practice.

(2) Employing codes or other devices to segregate or reject applicants, purchasers or renters, refusing to take or to show listings of dwellings in certain areas because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation, or refusing to deal with certain brokers or agents because they or one (1) or more of their clients are of a particular age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(3) Denying or delaying the processing of an application made by a purchaser or renter or refusing to approve such an individual for occupancy in a cooperative or condominium dwelling because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(4) Refusing to provide municipal services or property or hazard insurance for dwellings or providing such services or insurance differently because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(h) The protections afforded under this article against discrimination on the basis of familial status apply to any individual who is pregnant or is in the process of securing legal custody of any individual who has not attained the age of eighteen (18) years.

(i) It shall be unlawful to discriminate in the sale or rental of, or to otherwise make unavailable or deny, a dwelling to any buyer or renter because of a disability of:

(1) That buyer or renter;

(2) An individual residing in or intending to reside in that dwelling after it is sold, rented, or made available; or

(3) Any person associated with the buyer or renter.

(j) It shall be unlawful to discriminate against any individual in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection with such dwelling, because of a disability of:

(1) That buyer or renter;

(2) An individual residing in or intending to reside in that dwelling after it is sold, rented, or made available; or

(3) Any individual associated with the buyer or renter.

(k) For purposes of subsections (i) and (j), discrimination includes:

(1) A refusal to permit, at the expense of the disabled individual, reasonable modifications of existing premises occupied or to be occupied by such individual if such

modifications may be necessary to afford such individual full enjoyment of the premises; or

(2) A refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such individual equal opportunity to use and enjoy a dwelling.

(l) Covered multifamily dwellings as defined herein which are intended for first occupancy after March 13, 1991, shall be designed and constructed to have at least one (1) building entrance on an accessible route unless it is impractical to do so because of the terrain or unusual characteristics of the site as determined by FCHR rule. Such buildings shall also be designed and constructed in such a manner that:

(1) The public use and common use portions of such dwellings are readily accessible to and usable by disabled individuals.

(2) All doors designed to allow passage into and within all premises within such dwellings are sufficiently wide enough to allow passage by an individual in a wheelchair.

(3) All premises within such dwellings contain the following features of adaptive design:

a. An accessible route into and through the dwelling.

b. Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations.

c. Reinforcements in bathroom walls to allow later installation of grab bars.

d. Usable kitchens and bathrooms such that a person in a wheelchair can maneuver about the space.

(4) For purposes of subsection (3), compliance with the appropriate requirements of the American National Standards Institute for buildings and facilities providing accessibility and usability for physically handicapped people, commonly cited as ANSI A117.1-1986, or as such standards may thereafter be amended, suffices to satisfy the requirements therein.

(5) State agencies with building construction regulation responsibility or local governments, as appropriate, shall review plans and specifications for the construction of covered multifamily dwellings to determine consistency with the requirements of subsection (1).

(Ord. No. 2010-15, § 5, 11-23-10)

**Sec. 22-53. - Discrimination in the provision of brokerage services.**

It shall be unlawful to deny any individual access to, or membership or participation in, any multiple-listing service, real estate brokers' organization, or other service, organization, or facility relating to the business of selling or renting dwellings, or to discriminate against him or her in the terms or conditions of such access, membership, or participation, on the basis of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(Ord. No. 2010-15, § 5, 11-23-10)

**Sec. 22-54. - Discrimination in the financing of housing or in residential real estate transactions.**

(a) It shall be unlawful for any bank, building and loan association, insurance company, or other corporation, association, firm, or enterprise the business of which consists in whole or in part of the making of commercial real estate loans to deny a loan or other financial assistance to an individual applying for the loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or to discriminate against him or her in the fixing of the amount, interest rate, duration, or other term or condition of such loan or other financial assistance, because of the age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation of such individual or of any individual associated with him or her in connection with such loan or other financial assistance or the purposes of such loan or other financial assistance, or because of the age, race, color, religion, national origin, disability, marital status, familial status, sex or sexual orientation of the present or prospective owners, lessees, tenants, or occupants of the dwelling or dwellings in relation to which such loan or other financial assistance is to be made or given.

(b) Residential real estate transactions.

(1) It shall be unlawful for any person or entity whose business includes engaging in residential real estate transactions to discriminate against any individual in making available such a transaction, or in the terms or conditions of such a transaction, because of age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(2) As used in this subsection, the term "residential estate transaction" means any of the following;

a. The making or purchasing of loans or providing other financial assistance (i) for purchasing, constructing, improving, repairing, or maintaining a dwelling; or (ii) secured by residential real property.

b. The selling, brokering, or appraising of residential real property.

(Ord. No. 2010-15, § 5, 11-23-10)

**Sec. 22-55. - Exemptions.**

(a) Single-family and multifamily dwellings.

(1) Nothing in this article applies to:

a. Any single-family house sold or rented by its owner, provided such private individual owner does not own more than three (3) single-family houses at any one (1) time. In case of the sale of a single-family house by a private individual owner who does not reside in such house at the time of the sale or who was not the most recent resident of the house prior to sale, the exemption granted by this subsection applies only with respect to one (1) sale within any 24-month period. In addition, the bona fide private individual owner shall not own any interest in, nor shall there be owned or reserved on his or her behalf, under any express or voluntary agreement, title to, or any right to all or portion of the proceeds from the sale or rental of, more than three (3) single-family houses at any one (1) time. The sale or rental of any single-family house shall be excepted from the application of this article only if the house is sold or

rented:

1. Without the use in any manner of sales or rental facilities or the sales or rental services of any real estate licensee or such facilities or services of any person in the business of selling or renting dwellings, or of any employee or agent of any such licensee or person; and
  2. Without the publication, posting, or mailing, after notice, of any advertisement or written notice in violation of section 22-52(c). Nothing in this provision prohibits the use of attorneys, escrow agents, abstractors, title companies and other professional assistance as is necessary to perfect or transfer the title.
- b. Rooms or units in dwellings containing living quarters occupied or intended to be occupied by no more than four (4) families living independently of each other, if the owner actually maintains and occupies one (1) of such living quarters as his or her residence.
- (2) For the purposes of subsection (1), a person is deemed to be in the business of selling or renting dwellings if the person:
- a. Has, within the preceding twelve (12) months, participated in three (3) or more transactions involving the sale or rental of any dwelling or interest therein;
  - b. Has, within the preceding twelve (12) months, participated as agent, other than in the sale of his or her own personal residence, in providing sales or rental facilities or sales or rental services in two (2) or more transactions involving the sale or rental of any dwelling or interest therein; or
  - c. If the owner of any dwelling designed or intended for occupancy by, or occupied by, five (5) or more families.
- (b) Nothing in this article prohibits a religious organization or any nonprofit institution or organization operated, supervised, or controlled by or in conjunction with a religious organization from limiting the sale, rental, or occupancy of any dwelling which it owns or operates for other than a commercial purpose to individuals of same religion or from giving preference to such individuals, unless membership in such religion is restricted on account of race, color, or national origin.
- (c) Nothing in this article prohibits a private club not in fact open to the public, which as an incident to its primary purpose or purposes provides lodgings which it owns or operates for other than a commercial activity, from limiting the rental or occupancy of such lodgings to its members or from giving preference to members,
- (d) Nothing in this article requires any person renting or selling a dwelling constructed for first occupancy before March 13, 1991, to modify, alter, or adjust the dwelling in order to provide physical accessibility except as otherwise required by law.
- (e) Housing for older persons.
- (1) Any provision of this article regarding age or familial status does not apply with respect to housing for older persons.

(2) Nothing in this subsection is intended to limit the applicability of any reasonable local, state, or federal restrictions regarding the maximum number of occupants permitted to occupy a dwelling.

(3) As used in this subsection, the term "housing for older persons" means housing:

a. Provided under any state or federal program that is determined by state or federal rule to be specifically designed and operated to assist elderly persons, as defined in the state or federal program;

b. Intended for, and solely occupied by, persons sixty-two (62) years of age or older;

c. Intended and operated for occupancy by persons fifty-five (55) years of age or older.

(4) In order for housing to qualify as being intended and operated for occupancy by persons fifty-five (55) years of age or older in accordance with subsection (3)c., such housing must meet the following requirements:

a. The housing facility or community publishes and adheres to policies and procedures that demonstrate the intent required under this subsection. If the housing facility or community meets the requirements of subsections (5) and subsection b. and the recorded governing documents provide for an adult, senior, or retirement housing facility or community and the governing documents lack an amendatory procedure, prohibit amendments, or restrict amendments until a specified future date, then that housing facility or community shall be deemed housing for older persons intended and operated for occupancy by persons fifty-five (55) years of age or older. If those documents further provide a prohibition against residents sixteen (16) years of age or younger, that provision be construed, for purposes of this article, to only apply to residents eighteen (18) years of age or younger, in order to conform with federal law requirements. Governing documents which can be amended at a future date must be amended and properly recorded within one (1) year after that date to reflect the requirements for consideration as housing for older persons, if that housing facility or community intends to continue as housing for older persons.

b. The housing facility or community complies with rules made by the Secretary of the United States Department of Housing and Urban Development pursuant to 24 C.F.R. Part 100, or as that part may be thereafter amended, for verification of occupancy, which rules provide for verification by reliable surveys and affidavits and include examples of the types of policies and procedures relevant to a determination of compliance with the requirements of subsection a. Such surveys and affidavits are admissible in administrative and judicial proceedings for the purposes of such verification.

(5) In order for housing to qualify as being intended and operated for occupancy by persons fifty-five (55) years of age or older in accordance with subsection (3)c., at least eighty (80) percent of the occupied units shall be occupied by at least one (1) person fifty-five (55) years of age or older.

a. For purposes of subsection (5), occupied unit means (i) a dwelling unit that is actually occupied by one (1) or more persons on the date that the exemption is claimed; or (ii) a temporarily vacant unit, if the primary occupant has resided in the



unit during the past year and intends to return on a periodic basis.

b. For purposes of subsection (5), occupied by at least one (1) person fifty-five (55) years of age or older means that on the date the exemption for housing designed for persons who are fifty-five (55) years of age or older is claimed (i) at least one (1) occupant of the dwelling unit is fifty-five (55) years of age or older; or (ii) if the dwelling unit is temporarily vacant, at least one (1) of the occupants immediately prior to the date on which the unit was temporarily vacated was fifty-five (55) years of age or older.

c. Newly constructed housing for first occupancy after March 12, 1989, need not comply with the requirements of subsection (5) until at least twenty-five (25) percent of the units are occupied. For purposes of this subsection c., newly constructed housing includes a facility or community that has been wholly unoccupied for at least ninety (90) days prior to reoccupancy due to renovation or rehabilitation.

d. Housing satisfies the requirements of subsection (5) even though:

1. On September 13, 1988, under eighty (80) percent of the occupied units in the housing facility or community were occupied by at least one (1) person fifty-five (55) years of age or older, provided that at least eighty (80) percent of the units occupied by new occupants after September 13, 1988, are occupied by at least one (1) person fifty-five (55) years of age or older.

2. There are unoccupied units, provided that at least eighty (80) percent of the occupied units are occupied by at least one (1) person fifty-five (55) years of age or older.

3. There are units occupied by employees of the housing facility or community (and family members residing in the same unit) who are under fifty-five (55) years of age, provided the employees perform substantial duties related to the management or maintenance of the facility or community.

4. There are units occupied by persons who are necessary to provide a reasonable accommodation to disabled residents and who are under the age of fifty-five (55).

5. For a period expiring one (1) year from the effective date of 24 C.F.R. Part 100, Subpart E, there are insufficient units occupied by at least one (1) person fifty-five (55) years of age or older, but the housing facility or community, at the time the exemption is asserted (i) has reserved all unoccupied units for occupancy by at least one (1) person fifty-five (55) years of age or older until at least eighty (80) percent of the units are occupied by at least one (1) person who is fifty-five (55) years of age or older; and (ii) meets the requirements of this subsection (5).

e. For purposes of the transition provision described in subsection (d)(5), a housing facility or community may not evict, refuse to renew leases, or otherwise penalize families with children who reside in the facility or community in order to achieve occupancy of at least eighty (80) percent of the occupied units by at least one (1) person fifty-five (55) years of age or older.

f. Where application of the eighty (80) percent rule results in a fraction of a unit,

that unit shall be considered to be included in the units that must be occupied by at least one (1) person fifty-five (55) years of age or older.

g. Each housing facility or community may determine the age restriction, if any, for units that are not occupied by at least one (1) person fifty-five (55) years of age or older, so long as the housing facility or community complies with the provisions of subsection (6).

(6) In order for housing to qualify as being intended and operated for occupancy by persons fifty-five (55) years of age or older in accordance with subsection (3)c., it must publish and adhere to policies and procedures that demonstrate its intent to operate as housing for persons fifty-five (55) years of age or older.

a. For purposes of subsection (6), the following factors, among others, are considered relevant in determining whether the housing facility or community has complied with this requirement:

1. The manner in which the housing facility or community is described to prospective residents;
2. Any advertising designed to attract prospective residents;
3. Lease provisions;
4. Written rules, regulations, covenants, deed or other restrictions;
5. The maintenance and consistent application of relevant procedures;
6. Actual practices of the housing facility or community; and
7. Public posting in common areas of statements describing the facility or community as for persons fifty-five (55) years of age or older.

b. Phrases such as "adult living," "adult community," or similar statements in any written advertisement or prospectus are not consistent with the intent that the housing facility or community intends to operate as housing for persons fifty-five (55) years of age or older.

c. If there is language in deed or other community or facility documents which is inconsistent with the intent to provide housing to persons who are fifty-five (55) years of age or older, consideration shall be given to documented evidence of a good-faith attempt to remove such language in determining whether the housing facility or community complies with the requirements of this section in conjunction with other evidence of intent.

d. A housing facility or community may allow occupancy by families with children as long as it meets the requirements of subsection (5) and subsection a.

(7) In order for housing to qualify as being intended and operated for occupancy by persons fifty-five (55) years of age or older in accordance with subsection (3)c., it must be able to produce, in response to a complaint filed under this article, verification of compliance with subsection (5) through reliable surveys and affidavits.

a. For purposes of subsection (7), a facility or community shall, within one hundred-

eighty (180) days of the effective date of this rule, develop procedures for routinely determining the occupancy of each unit, including the identification of whether at least one (1) occupant of each unit is fifty-five (55) years of age or older. Such procedures may be part of a normal leasing or purchasing arrangement.

b. The procedures described in subsection a. must provide for regular updates, through surveys or other means, of the initial information supplied by the occupants of the housing facility or community. Such updates must take place at least once every two (2) years. A survey may include information regarding whether any units are occupied by persons described in subsections (5)d.1., (5)d.3., and (5)d.4.

c. Any of the following documents are considered reliable documentation of the age of the occupants of the housing facility or community:

1. Driver's license;
2. Birth certificate;
3. Passport;
4. Immigration card;
5. Military identification;
6. Any other state, local, national, or international official documents containing a birth date of comparable reliability; or
7. A certification in a lease, application, affidavit, or other document signed by any member of the household age eighteen (18) or older asserting that at least one (1) person in the unit is fifty-five (55) years of age or older.

d. A facility or community shall consider any one (1) of the forms of verification identified above as adequate for verification of age, provided that it contains specific information about current age or date of birth.

e. The housing facility or community must establish and maintain appropriate policies to require that occupants comply with the age verification procedures required by this subsection (7).

f. If the occupants of a particular dwelling unit refuse to comply with the age verification procedures, the housing facility or community may, if it has sufficient evidence, consider the unit to be occupied by at least one (1) person fifty-five (55) years of age or older. Such evidence may include:

1. Government records or documents, such as a local household census;
2. Prior forms or applications; or
3. A statement from an individual who has personal knowledge of the age of the occupants. The individual's statement must set forth the basis for such knowledge and be signed under the penalty of perjury.

g. Surveys and verification procedures which comply with the requirements of this subsection (7) shall be admissible in administrative and judicial proceedings for the

purpose of verifying occupancy.

h. A summary of occupancy surveys shall be available for inspection upon reasonable notice and request by any person.

(8) Housing shall not fail to be considered housing for older persons if:

a. An individual who resides in such housing on or after September 13, 1988, does not meet the age requirements of this subsection (e), provided that any new occupant meets such age requirements;

b. One (1) or more units are unoccupied, provided that any unoccupied units are reserved for occupancy by individuals who meet the age requirements of this subsection (e); or

c. There are units occupied by employees of the housing (and family members residing in the same unit) who do not meet the age requirements of this subsection (e), provided they perform substantial duties directly related to the management or maintenance of the housing.

(9) A person shall not be personally liable for monetary damages for a violation of this subsection (e) if such person reasonably relied in good faith on the application of the exemption under this subsection relating to housing for older persons.

a. For purposes of this subsection (9), a person claiming the good-faith belief defense must have actual knowledge that the housing facility or community has, through an authorized representative, asserted in writing that it qualifies for a housing for older persons exemption.

b. Before the date on which the discrimination is claimed to have occurred, a community or facility, through its authorized representatives, must certify, in writing and under oath or affirmation, to the person subsequently claiming the defense that it complies with the requirements for such an exemption as housing for persons fifty-five (55) years of age or older in order for such person to claim the defense.

c. For purposes of this subsection (9), an authorized representative of a housing facility or community means the individual, committee, management company, owner, or other entity having the responsibility for adherence to the requirements established by this subsection (e).

d. For purposes of this subsection (9), a person means a natural person.

e. A person shall not be entitled to the good faith defense if the person has actual knowledge that the housing facility or community does not, or will not, qualify as housing for persons fifty-five (55) years of age or older. Such a person will be ineligible for the good faith defense regardless of whether the person received the written assurance described in this subsection (9).

(10) A facility or community claiming an exemption under this subsection (e) shall register with the FCHR in accordance with F.S. (2010) § 760.29(4)(e), or as that section may thereafter be amended. The information provided to the FCHR will be available to the public in accordance with the provisions of F.S. (2010) § 760.29(4)(e), or as that section may thereafter be amended. The registration and documentation required by this

subsection shall not substitute for proof of compliance with the requirements of this subsection. Failure to comply with the requirements of this subsection shall not disqualify a facility or community that otherwise qualifies for the exemption provided in this subsection.

(f) Nothing in this article:

(1) Prohibits a person engaged in the business of furnishing appraisals of real property from taking into consideration factors other than age, race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation.

(2) Limits the applicability of any reasonable local restriction regarding the maximum number of occupants permitted to occupy a dwelling.

(3) Requires that a dwelling be made available to an individual whose tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy would result in substantial physical damage to the property of others.

(4) Prohibits conduct against an individual because such individual has been convicted by any court of competent jurisdiction of the illegal manufacture or distribution of a controlled substance as defined under F.S. (2010) ch. 893, or as that chapter may thereafter be amended.

(Ord. No. 2010-15, § 5, 11-23-10)

**E. 2015 Population Information – FFIEC Census Report**

DRAFT

2015 FFIEC Census Report - Summary Census Population Information

State: 12 - FLORIDA (FL)

County: 095 - ORANGE COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
12	095	0102.00	4707	21.67	534	2467	3687	1020	8	151	225	515	121
12	095	0103.00	2709	20.60	480	1871	2151	558	3	49	119	354	33
12	095	0104.00	1262	98.42	274	448	20	1242	3	8	1066	147	18
12	095	0105.00	1224	97.63	238	539	29	1195	3	8	1115	61	8
12	095	0108.02	3173	19.63	632	1587	2550	623	9	158	78	309	69
12	095	0110.00	3167	35.05	601	1557	2057	1110	6	89	269	686	60
12	095	0111.00	3142	27.40	688	1422	2281	861	7	57	180	576	41
12	095	0112.00	3285	17.14	852	1463	2722	563	9	60	93	340	61
12	095	0113.00	4644	17.20	940	1975	3845	799	7	88	171	443	90
12	095	0116.00	4203	79.87	1004	1620	846	3357	21	59	2779	404	94
12	095	0117.01	4145	97.23	1030	1538	115	4030	6	12	3808	162	42
12	095	0117.02	4094	99.36	1042	1642	26	4068	11	24	3820	137	76
12	095	0120.00	5696	90.29	1312	2005	553	5143	24	262	4148	578	131
12	095	0121.00	5488	86.64	1436	2157	733	4755	15	136	3620	808	176
12	095	0122.01	4716	87.87	964	1450	572	4144	22	136	3374	430	182
12	095	0122.02	4539	86.12	1203	1558	630	3909	13	116	3073	506	201
12	095	0123.03	6429	82.53	1797	2098	1123	5306	30	411	3872	748	245
12	095	0123.04	6295	91.88	1602	2081	511	5784	13	176	4636	786	173
12	095	0123.05	6806	85.82	1697	2603	965	5841	6	382	3790	1488	175
12	095	0123.06	3193	82.99	782	1066	543	2650	13	95	1971	429	142
12	095	0123.07	6194	85.86	1652	2188	876	5318	4	126	4066	978	144
12	095	0124.01	8260	81.56	1957	3126	1523	6737	28	170	5451	869	219
12	095	0124.02	4720	77.39	943	1998	1067	3653	5	65	2528	944	111
12	095	0124.03	4263	78.54	1111	1682	915	3348	13	82	2599	562	92
12	095	0125.00	2247	15.40	592	1237	1901	346	9	37	79	185	36
12	095	0126.00	4968	11.96	1290	2142	4374	594	14	88	118	284	90
12	095	0127.01	4665	15.03	1287	2450	3964	701	4	121	163	331	82
12	095	0128.00	3688	8.08	1030	1615	3390	298	8	61	25	165	39
12	095	0129.00	3197	24.62	740	1431	2410	787	11	149	153	405	69
12	095	0132.01	4358	68.93	1137	1477	1354	3004	11	128	183	2643	39
12	095	0132.02	5126	75.40	1297	1824	1261	3865	2	265	504	3000	94
12	095	0133.00	6451	51.06	1631	2612	3157	3294	18	82	374	2723	97
12	095	0134.02	2904	65.29	679	1038	1008	1896	5	68	192	1584	47
12	095	0134.03	3390	72.74	717	1175	924	2466	11	38	250	2119	48
12	095	0134.05	2055	76.93	645	915	474	1581	6	43	204	1296	32
12	095	0134.06	3464	77.86	848	1458	767	2697	4	80	259	2312	42
12	095	0135.03	2157	81.59	484	990	397	1760	8	27	368	1327	30
12	095	0135.05	3968	65.70	869	1576	1361	2607	5	61	302	2196	43
12	095	0135.07	5957	70.76	1105	2512	1742	4215	9	191	689	3193	133
12	095	0135.08	1968	81.91	443	867	356	1612	4	29	193	1356	30
12	095	0135.09	1128	43.79	315	526	634	494	1	21	87	370	15
12	095	0135.10	1946	70.35	424	1060	577	1369	1	39	241	1049	39

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
12	095	0135.11	4492	56.12	1240	1808	1971	2521	15	99	118	2231	58
12	095	0135.12	5270	78.84	977	1875	1115	4155	7	84	492	3486	86
12	095	0136.03	4683	48.41	1286	2155	2416	2267	9	124	287	1740	107
12	095	0136.04	5656	46.92	1219	2643	3002	2654	13	206	469	1814	152
12	095	0136.05	3349	46.40	906	1399	1795	1554	2	115	353	1005	79
12	095	0136.06	3705	69.64	826	1245	1125	2580	13	123	300	2078	66
12	095	0136.07	5312	38.44	1344	1965	3270	2042	11	105	295	1545	86
12	095	0137.01	4143	47.69	904	1905	2167	1976	8	77	437	1368	86
12	095	0137.02	4420	42.26	1281	2295	2552	1868	12	94	360	1307	95
12	095	0138.01	2180	25.41	506	940	1626	554	6	24	169	307	48
12	095	0138.02	2665	16.14	710	1089	2235	430	3	50	54	293	30
12	095	0138.03	2543	20.72	744	1103	2016	527	7	58	91	331	40
12	095	0139.00	3921	20.63	874	1749	3112	809	7	60	284	402	56
12	095	0140.00	6165	11.19	1687	2538	5475	690	1	77	78	457	77
12	095	0141.00	5709	21.35	1494	2143	4490	1219	12	112	192	816	87
12	095	0142.00	10041	76.34	2536	3111	2376	7665	34	505	1518	5350	258
12	095	0143.01	4314	53.25	1097	1747	2017	2297	19	330	708	1126	114
12	095	0143.02	5091	78.47	973	1692	1096	3995	11	146	827	2957	54
12	095	0144.00	3102	40.59	625	1123	1843	1259	9	76	602	518	54
12	095	0145.02	5065	89.87	944	1666	513	4552	14	38	3291	1067	142
12	095	0145.03	3841	79.98	615	1716	769	3072	8	25	2219	736	84
12	095	0145.04	8042	61.30	411	1117	3112	4930	4	225	2809	1723	169
12	095	0146.01	7597	96.85	1954	2538	239	7358	10	108	6338	734	168
12	095	0146.05	4305	99.26	1220	1440	32	4273	2	15	4117	93	46
12	095	0146.06	6604	68.73	1298	3001	2065	4539	22	255	1940	1994	328
12	095	0146.07	4618	59.44	837	2506	1873	2745	6	221	934	1409	175
12	095	0146.08	4445	86.43	972	1637	603	3842	10	27	3176	454	175
12	095	0146.09	4688	78.86	1022	1808	991	3697	6	74	2514	865	238
12	095	0147.01	5058	74.81	1329	1761	1274	3784	30	345	2030	1071	308
12	095	0147.02	4870	65.22	1226	2386	1694	3176	12	206	1499	1170	289
12	095	0147.03	2055	67.54	483	910	667	1388	15	69	560	589	155
12	095	0147.04	10808	54.63	2503	5000	4904	5904	17	870	1737	2590	690
12	095	0148.04	5645	50.59	1320	2175	2789	2856	13	319	1175	1186	163
12	095	0148.05	4985	73.78	1317	1961	1307	3678	6	392	1881	1071	328
12	095	0148.06	4582	38.78	1225	1638	2805	1777	21	344	573	631	208
12	095	0148.07	6347	49.41	2008	2578	3211	3136	21	746	934	1100	335
12	095	0148.08	10349	27.86	2906	3307	7466	2883	14	891	635	1035	308
12	095	0148.09	2925	14.56	826	1038	2499	426	1	150	61	176	38
12	095	0148.10	5865	28.56	1798	1979	4190	1675	10	519	260	702	184
12	095	0148.11	5504	27.60	1519	1936	3985	1519	8	404	234	714	159
12	095	0148.12	4803	50.39	1002	2029	2383	2420	14	453	622	1146	185
12	095	0148.13	3466	36.73	808	1266	2193	1273	4	483	136	544	106
12	095	0149.04	4510	85.61	1166	1818	649	3861	15	106	2862	734	144
12	095	0149.06	5638	46.51	1453	1919	3016	2622	8	282	1268	882	182
12	095	0149.08	5979	87.96	1494	2021	720	5259	18	328	3997	758	158



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
12	095	0149.09	2807	72.46	750	923	773	2034	17	146	1322	358	191
12	095	0150.01	1662	63.06	371	423	614	1048	1	2	76	953	16
12	095	0150.02	4915	44.37	1242	1510	2734	2181	14	68	209	1784	106
12	095	0150.03	6137	41.80	1644	1982	3572	2565	14	145	471	1814	121
12	095	0150.04	8041	52.02	2189	2735	3858	4183	29	543	2053	1210	348
12	095	0151.03	6201	44.94	1642	2560	3414	2787	27	311	1090	1220	139
12	095	0151.04	4806	52.39	1127	1876	2288	2518	14	115	1063	1175	151
12	095	0151.05	3553	52.15	1021	1297	1700	1853	7	69	1161	519	97
12	095	0151.06	7080	76.36	1759	2305	1674	5406	24	208	3823	1138	213
12	095	0152.01	6925	50.17	1126	3069	3451	3474	17	399	1696	1170	192
12	095	0152.02	5754	60.27	1138	2109	2286	3468	16	185	2047	1072	148
12	095	0153.00	3787	21.73	725	1526	2964	823	9	176	219	333	86
12	095	0154.02	2129	19.96	464	1135	1704	425	4	47	95	210	69
12	095	0155.01	5165	28.42	1310	1994	3697	1468	3	103	744	515	103
12	095	0156.01	2019	10.75	636	738	1802	217	1	39	39	119	19
12	095	0156.02	2285	7.18	644	824	2121	164	1	28	16	106	13
12	095	0157.01	1896	10.02	519	868	1706	190	4	30	31	99	26
12	095	0157.02	1671	12.09	483	624	1469	202	2	30	28	122	20
12	095	0158.01	1694	9.39	476	617	1535	159	0	20	50	65	24
12	095	0158.02	2549	10.12	658	954	2291	258	8	40	40	139	31
12	095	0159.01	2056	57.44	365	1108	875	1181	1	23	931	180	46
12	095	0159.02	1610	19.63	377	797	1294	316	4	63	81	143	25
12	095	0160.01	2016	14.24	144	544	1729	287	2	33	97	118	37
12	095	0160.02	2387	9.84	752	957	2152	235	1	64	25	109	36
12	095	0161.00	4294	8.69	1013	2191	3921	373	3	103	36	190	41
12	095	0162.00	6339	21.04	1528	2653	5005	1334	10	182	318	699	125
12	095	0163.01	5510	29.00	1075	2635	3912	1598	8	202	338	899	151
12	095	0163.02	3878	48.76	706	1438	1987	1891	8	99	447	1238	99
12	095	0164.02	2491	55.88	477	983	1099	1392	21	115	196	991	69
12	095	0164.06	1935	41.60	313	933	1130	805	10	74	182	489	50
12	095	0164.07	5130	46.61	835	2365	2739	2391	9	254	605	1384	139
12	095	0164.08	2154	38.12	511	979	1333	821	2	136	149	502	32
12	095	0164.09	3325	24.63	926	1155	2506	819	8	195	121	447	48
12	095	0164.10	7586	54.23	1646	2953	3472	4114	19	476	644	2824	151
12	095	0164.11	3033	49.39	769	1270	1535	1498	6	90	306	1041	55
12	095	0164.12	4671	45.99	1234	1762	2523	2148	8	363	224	1452	101
12	095	0165.03	6748	43.94	1103	1915	3783	2965	5	471	907	1430	152
12	095	0165.04	5146	47.55	1237	1739	2699	2447	17	324	385	1603	118
12	095	0165.05	2852	44.18	625	1221	1592	1260	6	139	201	861	53
12	095	0165.07	12471	34.52	1418	1948	8166	4305	29	659	1106	2286	225
12	095	0165.08	8744	42.96	1282	2368	4988	3756	26	299	724	2566	141
12	095	0165.09	4461	31.50	1056	2034	3056	1405	22	130	185	1006	62
12	095	0165.10	4540	41.06	376	1365	2676	1864	11	469	612	699	73
12	095	0165.11	4610	50.69	563	1265	2273	2337	14	378	730	1101	114
12	095	0166.01	10418	34.95	2701	3180	6777	3641	30	427	673	2244	267

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
12	095	0166.02	9241	37.13	2417	3072	5810	3431	30	384	675	2073	269
12	095	0167.04	14527	49.49	3000	3918	7337	7190	35	1104	1082	4602	367
12	095	0167.09	6665	75.65	1647	2047	1623	5042	11	172	405	4372	82
12	095	0167.10	4303	64.05	1142	1355	1547	2756	2	326	392	1944	92
12	095	0167.12	8680	66.51	1835	3241	2907	5773	28	377	899	4305	164
12	095	0167.13	7597	70.82	1938	2560	2217	5380	15	305	579	4313	168
12	095	0167.14	2976	61.19	829	1044	1155	1821	5	88	284	1381	63
12	095	0167.15	6581	66.95	1728	2282	2175	4406	9	279	487	3497	134
12	095	0167.16	5442	37.98	1663	1906	3375	2067	4	245	291	1432	95
12	095	0167.17	2743	61.14	668	949	1066	1677	9	222	249	1111	86
12	095	0167.23	4789	57.34	1415	1641	2043	2746	19	227	307	2059	134
12	095	0167.24	5239	68.62	1360	1906	1644	3595	7	182	623	2672	111
12	095	0167.27	9678	55.35	1996	3880	4321	5357	12	556	956	3624	209
12	095	0167.28	4914	36.89	1260	1606	3101	1813	7	222	323	1124	137
12	095	0167.29	15553	53.17	3651	4831	7283	8270	19	895	1634	5306	416
12	095	0167.30	28398	46.08	6848	8670	15313	13085	49	2100	2239	7886	811
12	095	0167.31	5736	48.69	852	1022	2943	2793	8	163	1255	1268	99
12	095	0167.32	14801	58.13	3522	4776	6197	8604	12	1293	1295	5640	364
12	095	0167.33	5351	58.14	1364	1938	2240	3111	6	302	405	2308	90
12	095	0167.34	11811	65.92	2972	3719	4025	7786	33	934	991	5530	298
12	095	0168.02	6141	51.96	1305	1781	2950	3191	8	310	343	2420	110
12	095	0168.03	2814	70.26	713	883	837	1977	1	252	380	1268	76
12	095	0168.04	4697	65.11	1179	1428	1639	3058	19	313	511	2109	106
12	095	0168.06	12476	84.38	3072	3505	1949	10527	13	444	1419	8394	257
12	095	0168.07	17017	84.47	3949	4620	2642	14375	24	1098	1909	10828	516
12	095	0169.02	5162	81.75	970	1584	942	4220	11	247	1282	2600	80
12	095	0169.03	14558	83.87	2769	4153	2348	12210	27	606	4659	6495	423
12	095	0169.04	4390	92.55	926	1144	327	4063	8	350	1953	1630	122
12	095	0169.06	4009	93.02	936	1442	280	3729	9	38	2330	1282	70
12	095	0169.07	6337	88.80	1110	1983	710	5627	19	147	2906	2372	183
12	095	0170.01	2889	81.10	696	794	546	2343	3	33	1896	354	57
12	095	0170.04	4568	35.29	1040	2081	2956	1612	19	257	220	997	119
12	095	0170.06	3987	64.94	986	1367	1398	2589	6	531	319	1612	121
12	095	0170.08	8160	71.84	1958	2731	2298	5862	5	547	879	4190	241
12	095	0170.11	5675	73.15	1648	1888	1524	4151	8	577	705	2673	188
12	095	0170.12	2856	53.64	708	850	1324	1532	2	459	284	715	72
12	095	0170.13	7463	69.56	1913	2444	2272	5191	10	603	796	3580	202
12	095	0170.14	12144	62.52	2850	4336	4551	7593	18	1048	994	5137	396
12	095	0170.15	7342	48.46	1736	2265	3784	3558	5	541	443	2379	190
12	095	0170.16	8268	45.37	2115	2935	4517	3751	6	879	378	2234	254
12	095	0170.17	12179	48.67	974	2444	6251	5928	25	2621	828	2190	264
12	095	0171.03	11629	39.28	2089	3465	7061	4568	23	917	682	2668	278
12	095	0171.04	22670	40.97	6024	6924	13381	9289	32	1986	3089	3362	820
12	095	0171.05	12286	32.24	2849	3375	8325	3961	19	996	788	1851	307
12	095	0171.07	7794	39.59	2121	2605	4708	3086	9	1462	271	1032	312

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
12	095	0171.08	6397	30.64	1638	2205	4437	1960	13	571	294	926	156
12	095	0171.09	6015	23.47	1825	2147	4603	1412	7	614	128	535	128
12	095	0172.00	3352	38.34	644	995	2067	1285	7	72	667	449	90
12	095	0173.00	9890	44.85	2264	3708	5454	4436	24	171	1030	3001	210
12	095	0174.00	10826	50.65	2570	3314	5343	5483	21	327	2518	2336	281
12	095	0175.01	8914	61.93	2008	2902	3394	5520	44	444	3399	1413	220
12	095	0175.03	6150	59.12	1537	2291	2514	3636	10	98	772	2660	96
12	095	0175.04	7347	50.14	1904	2823	3663	3684	32	179	1501	1791	181
12	095	0176.00	4885	83.75	928	1432	794	4091	8	16	2864	1138	65
12	095	0177.01	5186	56.32	1490	1778	2265	2921	8	141	1108	1536	128
12	095	0177.02	2292	27.88	638	831	1653	639	6	77	181	335	40
12	095	0177.03	4386	51.12	1051	1463	2144	2242	11	62	436	1660	73
12	095	0178.02	14252	45.06	3613	4876	7830	6422	11	553	2684	2869	305
12	095	0178.04	9079	35.31	2289	3019	5873	3206	27	345	1008	1648	178
12	095	0178.05	2916	26.06	872	1118	2156	760	10	66	192	421	71
12	095	0178.06	4709	25.95	1374	1691	3487	1222	23	106	374	624	95
12	095	0178.07	3634	50.06	888	1167	1815	1819	3	61	299	1380	76
12	095	0178.08	3603	21.54	1166	1420	2827	776	6	145	160	400	65
12	095	0179.01	3286	42.82	587	855	1879	1407	5	43	653	670	36
12	095	0179.02	6465	33.81	1396	2226	4279	2186	14	113	912	1049	98
12	095	0180.00	2976	69.25	705	1166	915	2061	6	79	1573	350	53
12	095	0181.00	3257	32.05	952	1158	2213	1044	3	130	417	431	63
12	095	0182.00	10188	35.26	1784	3641	6596	3592	22	582	679	2063	246
12	095	0183.00	2971	81.93	570	990	537	2434	12	59	1997	301	65
12	095	0184.00	2295	36.69	480	1075	1453	842	4	98	97	587	56
12	095	0185.00	3465	71.49	609	1079	988	2477	13	51	1852	489	72
12	095	0187.00	5629	79.82	1517	2265	1136	4493	11	20	3976	409	77
12	095	0188.00	2629	23.28	551	1475	2017	612	6	186	110	247	63
12	095	0189.00	7599	51.76	1068	2953	3666	3933	23	252	2517	981	160
12	095	9900.00	0	0.00	0	0	0	0	0	0	0	0	0

**F. 2015 Demographic Information – FFIEC Census Report**

DRAFT

## 2015 FFIEC Census Report - Summary Census Demographic Information

State: 12 - FLORIDA (FL)

County: 095 - ORANGE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2015 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	095	0102.00	Upper	No	138.20	\$58,300	\$80,571	\$80,814	4707	21.67	1020	821	1619
12	095	0103.00	Middle	No	114.87	\$58,300	\$66,969	\$67,170	2709	20.60	558	425	1040
12	095	0104.00	Low	No	43.10	\$58,300	\$25,127	\$25,208	1262	98.42	1242	47	249
12	095	0105.00	Low	No	29.13	\$58,300	\$16,983	\$17,037	1224	97.63	1195	9	462
12	095	0108.02	Middle	No	117.26	\$58,300	\$68,363	\$68,571	3173	19.63	623	877	1730
12	095	0110.00	Moderate	No	78.51	\$58,300	\$45,771	\$45,912	3167	35.05	1110	658	1549
12	095	0111.00	Middle	No	117.95	\$58,300	\$68,765	\$68,971	3142	27.40	861	739	856
12	095	0112.00	Upper	No	150.86	\$58,300	\$87,951	\$88,214	3285	17.14	563	1096	1654
12	095	0113.00	Upper	No	133.23	\$58,300	\$77,673	\$77,909	4644	17.20	799	1264	2155
12	095	0116.00	Moderate	No	54.51	\$58,300	\$31,779	\$31,875	4203	79.87	3357	849	1484
12	095	0117.01	Moderate	No	55.90	\$58,300	\$32,590	\$32,687	4145	97.23	4030	806	1521
12	095	0117.02	Low	No	40.95	\$58,300	\$23,874	\$23,947	4094	99.36	4068	579	1297
12	095	0120.00	Moderate	No	56.31	\$58,300	\$32,829	\$32,927	5696	90.29	5143	1129	1828
12	095	0121.00	Moderate	No	60.89	\$58,300	\$35,499	\$35,606	5488	86.64	4755	1085	1726
12	095	0122.01	Moderate	No	68.01	\$58,300	\$39,650	\$39,773	4716	87.87	4144	886	1161
12	095	0122.02	Moderate	No	62.40	\$58,300	\$36,379	\$36,488	4539	86.12	3909	828	1471
12	095	0123.03	Middle	No	102.24	\$58,300	\$59,606	\$59,788	6429	82.53	5306	1803	2261
12	095	0123.04	Moderate	No	67.78	\$58,300	\$39,516	\$39,634	6295	91.88	5784	986	1541
12	095	0123.05	Middle	No	85.85	\$58,300	\$50,051	\$50,202	6806	85.82	5841	1739	2164
12	095	0123.06	Middle	No	102.94	\$58,300	\$60,014	\$60,196	3193	82.99	2650	903	1165
12	095	0123.07	Moderate	No	66.26	\$58,300	\$38,630	\$38,750	6194	85.86	5318	1143	1854
12	095	0124.01	Moderate	No	60.47	\$58,300	\$35,254	\$35,362	8260	81.56	6737	1189	2324
12	095	0124.02	Moderate	No	63.06	\$58,300	\$36,764	\$36,875	4720	77.39	3653	396	611
12	095	0124.03	Moderate	No	79.53	\$58,300	\$46,366	\$46,510	4263	78.54	3348	1095	1524
12	095	0125.00	Upper	No	135.95	\$58,300	\$79,259	\$79,500	2247	15.40	346	792	1055
12	095	0126.00	Upper	No	148.53	\$58,300	\$86,593	\$86,853	4968	11.96	594	1692	2218

\* Will automatically be included in the 2016 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2015 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	095	0127.01	Middle	No	118.64	\$58,300	\$69,167	\$69,375	4665	15.03	701	1386	2440
12	095	0128.00	Upper	No	185.74	\$58,300	\$108,286	\$108,611	3688	8.08	298	1356	1651
12	095	0129.00	Middle	No	116.69	\$58,300	\$68,030	\$68,239	3197	24.62	787	881	1118
12	095	0132.01	Moderate	No	76.00	\$58,300	\$44,308	\$44,442	4358	68.93	3004	1002	1501
12	095	0132.02	Moderate	No	69.51	\$58,300	\$40,524	\$40,647	5126	75.40	3865	834	1152
12	095	0133.00	Middle	No	84.70	\$58,300	\$49,380	\$49,529	6451	51.06	3294	1710	2218
12	095	0134.02	Moderate	No	72.86	\$58,300	\$42,477	\$42,607	2904	65.29	1896	745	942
12	095	0134.03	Moderate	No	63.04	\$58,300	\$36,752	\$36,866	3390	72.74	2466	436	890
12	095	0134.05	Moderate	No	74.55	\$58,300	\$43,463	\$43,598	2055	76.93	1581	304	478
12	095	0134.06	Moderate	No	69.83	\$58,300	\$40,711	\$40,833	3464	77.86	2697	576	1187
12	095	0135.03	Moderate	No	53.70	\$58,300	\$31,307	\$31,406	2157	81.59	1760	6	455
12	095	0135.05	Moderate	No	76.92	\$58,300	\$44,844	\$44,980	3968	65.70	2607	954	1307
12	095	0135.07	Moderate	No	78.23	\$58,300	\$45,608	\$45,750	5957	70.76	4215	165	386
12	095	0135.08	Moderate	No	63.76	\$58,300	\$37,172	\$37,287	1968	81.91	1612	75	209
12	095	0135.09	Middle	No	95.78	\$58,300	\$55,840	\$56,010	1128	43.79	494	405	300
12	095	0135.10	Moderate	No	63.92	\$58,300	\$37,265	\$37,378	1946	70.35	1369	267	298
12	095	0135.11	Moderate	No	72.35	\$58,300	\$42,180	\$42,308	4492	56.12	2521	1297	1862
12	095	0135.12	Moderate	No	60.40	\$58,300	\$35,213	\$35,319	5270	78.84	4155	606	1046
12	095	0136.03	Moderate	No	77.00	\$58,300	\$44,891	\$45,027	4683	48.41	2267	1101	997
12	095	0136.04	Middle	No	83.94	\$58,300	\$48,937	\$49,087	5656	46.92	2654	1508	1318
12	095	0136.05	Middle	No	97.26	\$58,300	\$56,703	\$56,875	3349	46.40	1554	538	726
12	095	0136.06	Low	No	48.26	\$58,300	\$28,136	\$28,225	3705	69.64	2580	469	841
12	095	0136.07	Middle	No	91.50	\$58,300	\$53,345	\$53,505	5312	38.44	2042	1505	1928
12	095	0137.01	Middle	No	109.73	\$58,300	\$63,973	\$64,167	4143	47.69	1976	700	1237
12	095	0137.02	Moderate	No	76.88	\$58,300	\$44,821	\$44,957	4420	42.26	1868	835	1501
12	095	0138.01	Upper	No	120.66	\$58,300	\$70,345	\$70,556	2180	25.41	554	575	868
12	095	0138.02	Upper	No	128.49	\$58,300	\$74,910	\$75,135	2665	16.14	430	828	1163
12	095	0138.03	Upper	No	127.87	\$58,300	\$74,548	\$74,773	2543	20.72	527	809	951
12	095	0139.00	Upper	No	131.02	\$58,300	\$76,385	\$76,618	3921	20.63	809	1182	1364

\* Will automatically be included in the 2016 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2015 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	095	0140.00	Upper	No	192.44	\$58,300	\$112,193	\$112,528	6165	11.19	690	2245	2474
12	095	0141.00	Upper	No	133.72	\$58,300	\$77,959	\$78,194	5709	21.35	1219	1718	2381
12	095	0142.00	Moderate	No	78.44	\$58,300	\$45,731	\$45,871	10041	76.34	7665	1858	2615
12	095	0143.01	Middle	No	95.78	\$58,300	\$55,840	\$56,010	4314	53.25	2297	1090	1507
12	095	0143.02	Moderate	No	56.64	\$58,300	\$33,021	\$33,125	5091	78.47	3995	673	1160
12	095	0144.00	Middle	No	109.90	\$58,300	\$64,072	\$64,263	3102	40.59	1259	857	1213
12	095	0145.02	Moderate	No	59.03	\$58,300	\$34,414	\$34,521	5065	89.87	4552	220	672
12	095	0145.03	Moderate	No	59.82	\$58,300	\$34,875	\$34,982	3841	79.98	3072	699	1403
12	095	0145.04	Middle	No	95.79	\$58,300	\$55,846	\$56,016	8042	61.30	4930	250	468
12	095	0146.01	Moderate	No	56.80	\$58,300	\$33,114	\$33,214	7597	96.85	7358	933	1857
12	095	0146.05	Moderate	No	66.17	\$58,300	\$38,577	\$38,693	4305	99.26	4273	1133	1691
12	095	0146.06	Moderate	No	66.65	\$58,300	\$38,857	\$38,973	6604	68.73	4539	371	1095
12	095	0146.07	Middle	No	81.18	\$58,300	\$47,328	\$47,470	4618	59.44	2745	725	402
12	095	0146.08	Moderate	No	64.71	\$58,300	\$37,726	\$37,843	4445	86.43	3842	598	1003
12	095	0146.09	Moderate	No	69.11	\$58,300	\$40,291	\$40,417	4688	78.86	3697	357	348
12	095	0147.01	Moderate	No	65.99	\$58,300	\$38,472	\$38,589	5058	74.81	3784	988	1848
12	095	0147.02	Middle	No	82.92	\$58,300	\$48,342	\$48,491	4870	65.22	3176	551	912
12	095	0147.03	Moderate	No	70.91	\$58,300	\$41,341	\$41,467	2055	67.54	1388	160	168
12	095	0147.04	Middle	No	88.68	\$58,300	\$51,700	\$51,855	10808	54.63	5904	942	821
12	095	0148.04	Middle	No	87.46	\$58,300	\$50,989	\$51,144	5645	50.59	2856	1000	1226
12	095	0148.05	Moderate	No	58.55	\$58,300	\$34,135	\$34,240	4985	73.78	3678	846	1455
12	095	0148.06	Upper	No	141.01	\$58,300	\$82,209	\$82,458	4582	38.78	1777	1506	1691
12	095	0148.07	Middle	No	118.32	\$58,300	\$68,981	\$69,188	6347	49.41	3136	1772	2324
12	095	0148.08	Upper	No	206.83	\$58,300	\$120,582	\$120,943	10349	27.86	2883	2801	3265
12	095	0148.09	Upper	No	178.02	\$58,300	\$103,786	\$104,100	2925	14.56	426	915	1170
12	095	0148.10	Upper	No	182.60	\$58,300	\$106,456	\$106,774	5865	28.56	1675	1873	2051
12	095	0148.11	Upper	No	149.15	\$58,300	\$86,954	\$87,216	5504	27.60	1519	1807	2173
12	095	0148.12	Middle	No	83.26	\$58,300	\$48,541	\$48,688	4803	50.39	2420	741	1032

\* Will automatically be included in the 2016 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2015 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	095	0148.13	Upper	No	132.72	\$58,300	\$77,376	\$77,611	3466	36.73	1273	958	1411
12	095	0149.04	Moderate	No	68.60	\$58,300	\$39,994	\$40,119	4510	85.61	3861	335	587
12	095	0149.06	Upper	No	123.71	\$58,300	\$72,123	\$72,344	5638	46.51	2622	1618	2051
12	095	0149.08	Middle	No	81.08	\$58,300	\$47,270	\$47,416	5979	87.96	5259	1532	2256
12	095	0149.09	Middle	No	97.51	\$58,300	\$56,848	\$57,022	2807	72.46	2034	798	1045
12	095	0150.01	Moderate	No	60.22	\$58,300	\$35,108	\$35,216	1662	63.06	1048	186	440
12	095	0150.02	Moderate	No	71.77	\$58,300	\$41,842	\$41,970	4915	44.37	2181	1124	1686
12	095	0150.03	Middle	No	100.23	\$58,300	\$58,434	\$58,611	6137	41.80	2565	1600	2123
12	095	0150.04	Upper	No	130.25	\$58,300	\$75,936	\$76,168	8041	52.02	4183	2505	2858
12	095	0151.03	Middle	No	105.86	\$58,300	\$61,716	\$61,903	6201	44.94	2787	1710	2218
12	095	0151.04	Moderate	No	77.35	\$58,300	\$45,095	\$45,234	4806	52.39	2518	1338	1819
12	095	0151.05	Middle	No	88.40	\$58,300	\$51,537	\$51,694	3553	52.15	1853	1076	1345
12	095	0151.06	Middle	No	81.35	\$58,300	\$47,427	\$47,569	7080	76.36	5406	1772	2155
12	095	0152.01	Middle	No	102.91	\$58,300	\$59,997	\$60,176	6925	50.17	3474	1108	1246
12	095	0152.02	Moderate	No	73.63	\$58,300	\$42,926	\$43,056	5754	60.27	3468	779	1574
12	095	0153.00	Upper	No	121.84	\$58,300	\$71,033	\$71,250	3787	21.73	823	1113	1763
12	095	0154.02	Upper	No	143.06	\$58,300	\$83,404	\$83,654	2129	19.96	425	542	1067
12	095	0155.01	Upper	No	155.71	\$58,300	\$90,779	\$91,053	5165	28.42	1468	1575	1790
12	095	0156.01	Upper	No	206.97	\$58,300	\$120,664	\$121,029	2019	10.75	217	732	768
12	095	0156.02	Upper	No	213.05	\$58,300	\$124,208	\$124,583	2285	7.18	164	715	850
12	095	0157.01	Upper	No	215.64	\$58,300	\$125,718	\$126,094	1896	10.02	190	765	698
12	095	0157.02	Upper	No	166.24	\$58,300	\$96,918	\$97,212	1671	12.09	202	513	735
12	095	0158.01	Upper	No	268.87	\$58,300	\$156,751	\$157,222	1694	9.39	159	530	692
12	095	0158.02	Upper	No	283.45	\$58,300	\$165,251	\$165,750	2549	10.12	258	843	1012
12	095	0159.01	Moderate	No	65.49	\$58,300	\$38,181	\$38,295	2056	57.44	1181	427	851
12	095	0159.02	Upper	No	120.37	\$58,300	\$70,176	\$70,388	1610	19.63	316	287	591
12	095	0160.01	Upper	No	234.53	\$58,300	\$136,731	\$137,143	2016	14.24	287	258	193
12	095	0160.02	Upper	No	286.98	\$58,300	\$167,309	\$167,813	2387	9.84	235	897	1122
12	095	0161.00	Upper	No	215.66	\$58,300	\$125,730	\$126,106	4294	8.69	373	1394	1694

\* Will automatically be included in the 2016 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2015 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	095	0162.00	Middle	No	110.64	\$58,300	\$64,503	\$64,700	6339	21.04	1334	1717	2307
12	095	0163.01	Upper	No	125.85	\$58,300	\$73,371	\$73,592	5510	29.00	1598	1230	1638
12	095	0163.02	Middle	No	84.79	\$58,300	\$49,433	\$49,583	3878	48.76	1891	446	972
12	095	0164.02	Moderate	No	74.00	\$58,300	\$43,142	\$43,272	2491	55.88	1392	257	599
12	095	0164.06	Moderate	No	65.36	\$58,300	\$38,105	\$38,224	1935	41.60	805	208	379
12	095	0164.07	Middle	No	113.70	\$58,300	\$66,287	\$66,490	5130	46.61	2391	669	1048
12	095	0164.08	Middle	No	116.57	\$58,300	\$67,960	\$68,164	2154	38.12	821	433	651
12	095	0164.09	Upper	No	146.10	\$58,300	\$85,176	\$85,431	3325	24.63	819	1022	1217
12	095	0164.10	Moderate	No	79.05	\$58,300	\$46,086	\$46,226	7586	54.23	4114	1407	2025
12	095	0164.11	Middle	No	91.25	\$58,300	\$53,199	\$53,359	3033	49.39	1498	556	944
12	095	0164.12	Middle	No	105.34	\$58,300	\$61,413	\$61,600	4671	45.99	2148	1478	1883
12	095	0165.03	Middle	No	100.25	\$58,300	\$58,446	\$58,625	6748	43.94	2965	1188	1562
12	095	0165.04	Middle	No	99.39	\$58,300	\$57,944	\$58,119	5146	47.55	2447	938	1541
12	095	0165.05	Middle	No	85.60	\$58,300	\$49,905	\$50,054	2852	44.18	1260	568	746
12	095	0165.07	Upper	No	131.27	\$58,300	\$76,530	\$76,761	12471	34.52	4305	1648	2206
12	095	0165.08	Moderate	No	68.25	\$58,300	\$39,790	\$39,914	8744	42.96	3756	1190	2605
12	095	0165.09	Middle	No	95.76	\$58,300	\$55,828	\$55,995	4461	31.50	1405	1850	2271
12	095	0165.10	Low	No	45.71	\$58,300	\$26,649	\$26,731	4540	41.06	1864	21	520
12	095	0165.11	Middle	No	111.38	\$58,300	\$64,935	\$65,133	4610	50.69	2337	612	1174
12	095	0166.01	Middle	No	112.95	\$58,300	\$65,850	\$66,050	10418	34.95	3641	2569	3680
12	095	0166.02	Middle	No	113.63	\$58,300	\$66,246	\$66,449	9241	37.13	3431	2356	3505
12	095	0167.04	Upper	No	142.12	\$58,300	\$82,856	\$83,106	14527	49.49	7190	2871	4441
12	095	0167.09	Moderate	No	78.97	\$58,300	\$46,040	\$46,179	6665	75.65	5042	1615	2283
12	095	0167.10	Upper	No	120.48	\$58,300	\$70,240	\$70,455	4303	64.05	2756	1191	1477
12	095	0167.12	Moderate	No	62.94	\$58,300	\$36,694	\$36,806	8680	66.51	5773	1334	1979
12	095	0167.13	Moderate	No	59.85	\$58,300	\$34,893	\$35,000	7597	70.82	5380	1734	2600
12	095	0167.14	Middle	No	89.60	\$58,300	\$52,237	\$52,396	2976	61.19	1821	730	962
12	095	0167.15	Middle	No	99.20	\$58,300	\$57,834	\$58,008	6581	66.95	4406	1732	2202

\* Will automatically be included in the 2016 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2015 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	095	0167.16	Upper	No	129.50	\$58,300	\$75,499	\$75,724	5442	37.98	2067	1678	2045
12	095	0167.17	Middle	No	115.60	\$58,300	\$67,395	\$67,596	2743	61.14	1677	821	1036
12	095	0167.23	Middle	No	88.55	\$58,300	\$51,625	\$51,784	4789	57.34	2746	1334	1778
12	095	0167.24	Moderate	No	71.68	\$58,300	\$41,789	\$41,920	5239	68.62	3595	802	1239
12	095	0167.27	Moderate	No	78.20	\$58,300	\$45,591	\$45,729	9678	55.35	5357	926	1423
12	095	0167.28	Upper	No	134.88	\$58,300	\$78,635	\$78,875	4914	36.89	1813	1469	1862
12	095	0167.29	Middle	No	99.87	\$58,300	\$58,224	\$58,401	15553	53.17	8270	3028	3910
12	095	0167.30	Upper	No	155.60	\$58,300	\$90,715	\$90,991	28398	46.08	13085	6886	9464
12	095	0167.31	Upper	No	123.46	\$58,300	\$71,977	\$72,197	5736	48.69	2793	746	1076
12	095	0167.32	Upper	No	141.21	\$58,300	\$82,325	\$82,573	14801	58.13	8604	3921	5012
12	095	0167.33	Middle	No	101.15	\$58,300	\$58,970	\$59,148	5351	58.14	3111	1777	2108
12	095	0167.34	Middle	No	103.69	\$58,300	\$60,451	\$60,637	11811	65.92	7786	2622	3373
12	095	0168.02	Upper	No	120.06	\$58,300	\$69,995	\$70,208	6141	51.96	3191	1347	2184
12	095	0168.03	Middle	No	94.18	\$58,300	\$54,907	\$55,074	2814	70.26	1977	634	985
12	095	0168.04	Middle	No	85.94	\$58,300	\$50,103	\$50,255	4697	65.11	3058	1157	1552
12	095	0168.06	Moderate	No	68.21	\$58,300	\$39,766	\$39,889	12476	84.38	10527	2272	3086
12	095	0168.07	Middle	No	91.40	\$58,300	\$53,286	\$53,446	17017	84.47	14375	3368	5332
12	095	0169.02	Moderate	No	70.90	\$58,300	\$41,335	\$41,463	5162	81.75	4220	712	1287
12	095	0169.03	Moderate	No	63.47	\$58,300	\$37,003	\$37,114	14558	83.87	12210	1062	1687
12	095	0169.04	Moderate	No	61.46	\$58,300	\$35,831	\$35,941	4390	92.55	4063	603	825
12	095	0169.06	Moderate	No	56.49	\$58,300	\$32,934	\$33,036	4009	93.02	3729	174	230
12	095	0169.07	Moderate	No	50.58	\$58,300	\$29,488	\$29,580	6337	88.80	5627	228	649
12	095	0170.01	Middle	No	84.56	\$58,300	\$49,298	\$49,451	2889	81.10	2343	612	992
12	095	0170.04	Middle	No	92.27	\$58,300	\$53,793	\$53,955	4568	35.29	1612	1191	1789
12	095	0170.06	Upper	No	121.13	\$58,300	\$70,619	\$70,833	3987	64.94	2589	580	820
12	095	0170.08	Middle	No	91.09	\$58,300	\$53,105	\$53,264	8160	71.84	5862	1576	2286
12	095	0170.11	Middle	No	97.75	\$58,300	\$56,988	\$57,163	5675	73.15	4151	1521	1900
12	095	0170.12	Upper	No	161.85	\$58,300	\$94,359	\$94,643	2856	53.64	1532	691	1048
12	095	0170.13	Middle	No	98.93	\$58,300	\$57,676	\$57,851	7463	69.56	5191	1552	2345

\* Will automatically be included in the 2016 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2015 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	095	0170.14	Middle	No	93.77	\$58,300	\$54,668	\$54,836	12144	62.52	7593	1810	2341
12	095	0170.15	Upper	No	150.38	\$58,300	\$87,672	\$87,935	7342	48.46	3558	1592	2090
12	095	0170.16	Upper	No	120.15	\$58,300	\$70,047	\$70,258	8268	45.37	3751	2256	3013
12	095	0170.17	Moderate	No	69.68	\$58,300	\$40,623	\$40,750	12179	48.67	5928	68	175
12	095	0171.03	Middle	No	116.90	\$58,300	\$68,153	\$68,359	11629	39.28	4568	1720	3138
12	095	0171.04	Upper	No	170.80	\$58,300	\$99,576	\$99,877	22670	40.97	9289	6133	7918
12	095	0171.05	Upper	No	176.31	\$58,300	\$102,789	\$103,099	12286	32.24	3961	2816	3822
12	095	0171.07	Upper	No	195.51	\$58,300	\$113,982	\$114,327	7794	39.59	3086	2080	2677
12	095	0171.08	Upper	No	198.17	\$58,300	\$115,533	\$115,882	6397	30.64	1960	1700	1932
12	095	0171.09	Upper	No	224.30	\$58,300	\$130,767	\$131,161	6015	23.47	1412	2037	2438
12	095	0172.00	Middle	No	119.99	\$58,300	\$69,954	\$70,167	3352	38.34	1285	568	930
12	095	0173.00	Moderate	No	73.73	\$58,300	\$42,985	\$43,115	9890	44.85	4436	2094	3384
12	095	0174.00	Middle	No	102.72	\$58,300	\$59,886	\$60,068	10826	50.65	5483	2675	3693
12	095	0175.01	Middle	No	116.37	\$58,300	\$67,844	\$68,049	8914	61.93	5520	2183	3368
12	095	0175.03	Middle	No	103.24	\$58,300	\$60,189	\$60,372	6150	59.12	3636	1228	1603
12	095	0175.04	Middle	No	104.03	\$58,300	\$60,649	\$60,833	7347	50.14	3684	2457	2895
12	095	0176.00	Moderate	No	79.00	\$58,300	\$46,057	\$46,200	4885	83.75	4091	782	1474
12	095	0177.01	Middle	No	105.92	\$58,300	\$61,751	\$61,937	5186	56.32	2921	1550	1836
12	095	0177.02	Upper	No	141.08	\$58,300	\$82,250	\$82,500	2292	27.88	639	743	889
12	095	0177.03	Moderate	No	79.21	\$58,300	\$46,179	\$46,322	4386	51.12	2242	1016	1601
12	095	0178.02	Upper	No	121.83	\$58,300	\$71,027	\$71,239	14252	45.06	6422	4265	5130
12	095	0178.04	Upper	No	152.41	\$58,300	\$88,855	\$89,122	9079	35.31	3206	2764	3343
12	095	0178.05	Upper	No	127.65	\$58,300	\$74,420	\$74,643	2916	26.06	760	963	1166
12	095	0178.06	Upper	No	128.54	\$58,300	\$74,939	\$75,163	4709	25.95	1222	1617	1751
12	095	0178.07	Middle	No	99.35	\$58,300	\$57,921	\$58,098	3634	50.06	1819	919	1306
12	095	0178.08	Upper	No	138.30	\$58,300	\$80,629	\$80,875	3603	21.54	776	1258	1497
12	095	0179.01	Upper	No	135.94	\$58,300	\$79,253	\$79,494	3286	42.82	1407	737	1128
12	095	0179.02	Middle	No	89.83	\$58,300	\$52,371	\$52,528	6465	33.81	2186	2016	2632

\* Will automatically be included in the 2016 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2015 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	095	0180.00	Moderate	No	70.25	\$58,300	\$40,956	\$41,082	2976	69.25	2061	500	990
12	095	0181.00	Upper	No	125.05	\$58,300	\$72,904	\$73,125	3257	32.05	1044	1038	1175
12	095	0182.00	Upper	No	137.60	\$58,300	\$80,221	\$80,461	10188	35.26	3592	1605	2865
12	095	0183.00	Moderate	No	71.01	\$58,300	\$41,399	\$41,525	2971	81.93	2434	418	850
12	095	0184.00	Middle	No	107.42	\$58,300	\$62,626	\$62,813	2295	36.69	842	615	920
12	095	0185.00	Moderate	No	51.91	\$58,300	\$30,264	\$30,355	3465	71.49	2477	367	1364
12	095	0187.00	Moderate	No	55.63	\$58,300	\$32,432	\$32,534	5629	79.82	4493	738	1340
12	095	0188.00	Upper	No	132.60	\$58,300	\$77,306	\$77,542	2629	23.28	612	590	1097
12	095	0189.00	Moderate	No	54.89	\$58,300	\$32,001	\$32,100	7599	51.76	3933	767	1293
12	095	9900.00	Unknown	No	0.00	\$58,300	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2016 Distressed or Underserved Tract List

**G. 2015 Housing Information – FFIEC Census Report**

DRAFT

2015 FFIEC Census Report - Summary Census Housing Information

State: 12 - FLORIDA (FL)

County: 095 - ORANGE COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
12	095	0102.00	3202	1619	38	Yes	821	735	493	1646
12	095	0103.00	2017	1040	39	Yes	425	146	391	1446
12	095	0104.00	551	249	48	Yes	47	103	47	401
12	095	0105.00	663	462	48	Yes	9	124	9	530
12	095	0108.02	1764	1730	57	Yes	877	177	877	710
12	095	0110.00	1839	1549	52	Yes	658	282	638	899
12	095	0111.00	1628	856	42	Yes	739	206	666	683
12	095	0112.00	1654	1654	54	Yes	1096	191	1096	367
12	095	0113.00	2302	2155	57	Yes	1264	327	1221	711
12	095	0116.00	1857	1484	42	Yes	849	237	849	771
12	095	0117.01	1751	1521	45	Yes	806	213	806	732
12	095	0117.02	2021	1297	46	Yes	579	379	579	1063
12	095	0120.00	2297	1828	40	Yes	1129	292	1129	876
12	095	0121.00	2493	1726	48	No	1085	336	973	1072
12	095	0122.01	1653	1161	35	No	886	203	886	564
12	095	0122.02	1842	1471	45	No	828	284	828	730
12	095	0123.03	2269	2261	12	No	1803	171	1803	295
12	095	0123.04	2254	1541	21	No	986	173	986	1095
12	095	0123.05	2784	2164	27	No	1739	181	1658	864
12	095	0123.06	1165	1165	31	No	903	99	903	163
12	095	0123.07	2651	1854	40	No	1143	463	1143	1045
12	095	0124.01	3697	2324	24	Yes	1189	571	1159	1937
12	095	0124.02	2637	611	24	Yes	396	639	356	1602
12	095	0124.03	2014	1524	34	Yes	1095	332	1043	587
12	095	0125.00	1318	1055	45	Yes	792	81	677	445
12	095	0126.00	2365	2218	57	Yes	1692	223	1692	450
12	095	0127.01	2581	2440	55	Yes	1386	131	1342	1064
12	095	0128.00	1685	1651	53	Yes	1356	70	1356	259
12	095	0129.00	1521	1118	52	Yes	881	90	820	550
12	095	0132.01	1742	1501	41	Yes	1002	265	1002	475
12	095	0132.02	2119	1152	19	No	834	295	834	990
12	095	0133.00	3007	2218	41	Yes	1710	395	1567	902
12	095	0134.02	1179	942	49	Yes	745	141	745	293
12	095	0134.03	1330	890	45	Yes	436	155	436	739
12	095	0134.05	1019	478	31	Yes	304	104	245	611
12	095	0134.06	1537	1187	30	Yes	576	79	576	882
12	095	0135.03	1145	455	33	Yes	6	155	6	984
12	095	0135.05	2030	1307	21	Yes	954	454	716	622
12	095	0135.07	3076	386	11	Yes	165	564	93	2347
12	095	0135.08	1275	209	28	Yes	75	408	26	792
12	095	0135.09	1002	300	24	Yes	405	476	242	121
12	095	0135.10	1231	298	26	Yes	267	171	119	793

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
12	095	0135.11	1919	1862	26	Yes	1297	111	1297	511
12	095	0135.12	2327	1046	22	Yes	606	452	606	1269
12	095	0136.03	2503	997	28	Yes	1101	348	789	1054
12	095	0136.04	3029	1318	23	Yes	1508	386	962	1135
12	095	0136.05	1649	726	24	Yes	538	250	527	861
12	095	0136.06	1343	841	20	Yes	469	98	469	776
12	095	0136.07	2137	1928	31	Yes	1505	172	1461	460
12	095	0137.01	2542	1237	32	Yes	700	637	700	1205
12	095	0137.02	2859	1501	36	Yes	835	564	804	1460
12	095	0138.01	1008	868	39	Yes	575	68	560	365
12	095	0138.02	1163	1163	46	Yes	828	74	828	261
12	095	0138.03	1161	951	35	Yes	809	58	789	294
12	095	0139.00	2097	1364	39	Yes	1182	348	903	567
12	095	0140.00	2764	2474	37	Yes	2245	226	2121	293
12	095	0141.00	2423	2381	37	No	1718	280	1718	425
12	095	0142.00	3697	2615	33	No	1858	586	1848	1253
12	095	0143.01	2073	1507	36	No	1090	326	1063	657
12	095	0143.02	1901	1160	40	No	673	209	611	1019
12	095	0144.00	1281	1213	44	Yes	857	158	857	266
12	095	0145.02	2375	672	34	Yes	220	709	144	1446
12	095	0145.03	2225	1403	33	Yes	699	509	553	1017
12	095	0145.04	2426	468	9	Yes	250	1309	160	867
12	095	0146.01	2921	1857	19	Yes	933	383	933	1605
12	095	0146.05	1738	1691	43	Yes	1133	298	1133	307
12	095	0146.06	3439	1095	24	Yes	371	438	322	2630
12	095	0146.07	3262	402	23	Yes	725	756	190	1781
12	095	0146.08	1860	1003	27	Yes	598	223	598	1039
12	095	0146.09	2373	348	14	Yes	357	565	299	1451
12	095	0147.01	2072	1848	36	No	988	311	988	773
12	095	0147.02	2803	912	21	Yes	551	417	429	1835
12	095	0147.03	1202	168	12	Yes	160	292	115	750
12	095	0147.04	5974	821	9	Yes	942	974	366	4058
12	095	0148.04	2538	1226	15	No	1000	363	989	1175
12	095	0148.05	2094	1455	21	No	846	133	846	1115
12	095	0148.06	1691	1691	21	No	1506	53	1506	132
12	095	0148.07	2825	2324	19	Yes	1772	247	1772	806
12	095	0148.08	3549	3265	13	No	2801	242	2801	506
12	095	0148.09	1170	1170	25	No	915	132	915	123
12	095	0148.10	2061	2051	24	No	1873	82	1863	106
12	095	0148.11	2173	2173	26	Yes	1807	237	1807	129
12	095	0148.12	2474	1032	25	Yes	741	445	579	1288
12	095	0148.13	1706	1411	19	Yes	958	440	858	308
12	095	0149.04	2057	587	15	No	335	239	335	1483
12	095	0149.06	2246	2051	21	No	1618	327	1593	301
12	095	0149.08	2256	2256	30	No	1532	235	1532	489
12	095	0149.09	1045	1045	23	No	798	122	798	125

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
12	095	0150.01	485	440	25	No	186	62	186	237
12	095	0150.02	1686	1686	27	No	1124	176	1124	386
12	095	0150.03	2123	2123	28	No	1600	141	1600	382
12	095	0150.04	2858	2858	13	No	2505	123	2505	230
12	095	0151.03	2700	2218	24	No	1710	140	1651	850
12	095	0151.04	2019	1819	32	No	1338	143	1338	538
12	095	0151.05	1348	1345	22	No	1076	51	1076	221
12	095	0151.06	2483	2155	19	No	1772	178	1768	533
12	095	0152.01	3626	1246	15	No	1108	557	865	1961
12	095	0152.02	2451	1574	39	Yes	779	342	750	1330
12	095	0153.00	1785	1763	54	Yes	1113	259	1113	413
12	095	0154.02	1307	1067	50	Yes	542	172	494	593
12	095	0155.01	2333	1790	34	No	1575	339	1450	419
12	095	0156.01	768	768	45	No	732	30	732	6
12	095	0156.02	850	850	44	No	715	26	715	109
12	095	0157.01	1084	698	40	No	765	216	575	103
12	095	0157.02	743	735	39	No	513	119	505	111
12	095	0158.01	692	692	45	No	530	75	530	87
12	095	0158.02	1042	1012	32	No	843	88	820	111
12	095	0159.01	1272	851	37	No	427	164	310	681
12	095	0159.02	922	591	42	No	287	125	219	510
12	095	0160.01	782	193	44	No	258	238	114	286
12	095	0160.02	1122	1122	36	No	897	165	897	60
12	095	0161.00	2322	1694	43	No	1394	131	1259	797
12	095	0162.00	3217	2307	42	No	1717	564	1607	936
12	095	0163.01	3044	1638	40	No	1230	409	980	1405
12	095	0163.02	1882	972	35	No	446	444	446	992
12	095	0164.02	1122	599	26	No	257	139	257	726
12	095	0164.06	1123	379	25	No	208	190	144	725
12	095	0164.07	2882	1048	26	No	669	517	616	1696
12	095	0164.08	1114	651	32	No	433	135	433	546
12	095	0164.09	1217	1217	26	No	1022	62	1022	133
12	095	0164.10	3398	2025	27	No	1407	445	1393	1546
12	095	0164.11	1507	944	24	No	556	237	517	714
12	095	0164.12	1883	1883	22	No	1478	121	1478	284
12	095	0165.03	2184	1562	17	No	1188	269	1188	727
12	095	0165.04	1916	1541	23	No	938	177	938	801
12	095	0165.05	1362	746	20	No	568	141	568	653
12	095	0165.07	2206	2206	11	No	1648	258	1648	300
12	095	0165.08	3011	2605	22	No	1190	643	1190	1178
12	095	0165.09	2271	2271	23	No	1850	237	1850	184
12	095	0165.10	1557	520	19	No	21	192	21	1344
12	095	0165.11	1677	1174	20	No	612	412	557	653
12	095	0166.01	3715	3680	11	No	2569	535	2569	611
12	095	0166.02	3544	3505	14	No	2356	472	2317	716
12	095	0167.04	5107	4441	6	Yes	2871	1189	2832	1047



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
12	095	0167.09	2296	2283	25	Yes	1615	249	1615	432
12	095	0167.10	1509	1477	10	Yes	1191	154	1159	164
12	095	0167.12	3967	1979	21	No	1334	726	1183	1907
12	095	0167.13	2913	2600	19	No	1734	353	1721	826
12	095	0167.14	1099	962	27	No	730	55	730	314
12	095	0167.15	2483	2202	25	No	1732	201	1732	550
12	095	0167.16	2055	2045	26	No	1678	149	1668	228
12	095	0167.17	1036	1036	17	No	821	87	821	128
12	095	0167.23	1778	1778	30	No	1334	137	1334	307
12	095	0167.24	2196	1239	16	No	802	290	802	1104
12	095	0167.27	4550	1423	11	No	926	670	876	2954
12	095	0167.28	1862	1862	17	No	1469	256	1469	137
12	095	0167.29	5245	3910	9	No	3028	414	3028	1803
12	095	0167.30	10088	9464	8	No	6886	1418	6839	1784
12	095	0167.31	1440	1076	7	No	746	418	735	276
12	095	0167.32	5191	5012	9	Yes	3921	415	3921	855
12	095	0167.33	2248	2108	13	Yes	1777	310	1700	161
12	095	0167.34	4193	3373	10	Yes	2622	474	2514	1097
12	095	0168.02	2293	2184	9	Yes	1347	512	1347	434
12	095	0168.03	1003	985	14	No	634	120	634	249
12	095	0168.04	1552	1552	10	Yes	1157	124	1157	271
12	095	0168.06	4294	3086	13	Yes	2272	789	2138	1233
12	095	0168.07	5430	5332	11	No	3368	810	3356	1252
12	095	0169.02	1801	1287	38	Yes	712	217	712	872
12	095	0169.03	5207	1687	14	Yes	1062	1054	1042	3091
12	095	0169.04	1433	825	25	No	603	289	581	541
12	095	0169.06	2125	230	27	No	174	683	102	1268
12	095	0169.07	2468	649	24	No	228	485	221	1755
12	095	0170.01	1083	992	49	Yes	612	289	612	182
12	095	0170.04	2441	1789	28	No	1191	360	1191	890
12	095	0170.06	1529	820	12	No	580	162	580	787
12	095	0170.08	3359	2286	22	No	1576	628	1500	1155
12	095	0170.11	1998	1900	15	No	1521	110	1521	367
12	095	0170.12	1048	1048	15	No	691	198	691	159
12	095	0170.13	2674	2345	19	No	1552	230	1552	892
12	095	0170.14	5059	2341	14	No	1810	723	1643	2526
12	095	0170.15	2772	2090	14	No	1592	507	1585	673
12	095	0170.16	3562	3013	14	No	2256	627	2256	679
12	095	0170.17	4225	175	17	No	68	1781	13	2376
12	095	0171.03	4782	3138	8	No	1720	1317	1705	1745
12	095	0171.04	8024	7918	8	No	6133	1100	6106	791
12	095	0171.05	4018	3822	7	No	2816	643	2807	559
12	095	0171.07	3863	2677	13	No	2080	1258	2037	525
12	095	0171.08	2513	1932	9	No	1700	308	1671	505
12	095	0171.09	2474	2438	23	No	2037	327	2028	110
12	095	0172.00	1145	930	20	No	568	150	568	427

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
12	095	0173.00	4195	3384	22	No	2094	487	2035	1614
12	095	0174.00	3807	3693	19	No	2675	493	2620	639
12	095	0175.01	3438	3368	17	No	2183	536	2113	719
12	095	0175.03	2427	1603	21	No	1228	136	1228	1063
12	095	0175.04	2895	2895	21	No	2457	72	2457	366
12	095	0176.00	1787	1474	37	No	782	355	782	650
12	095	0177.01	1836	1836	16	No	1550	58	1550	228
12	095	0177.02	889	889	19	No	743	58	743	88
12	095	0177.03	1695	1601	32	No	1016	232	993	447
12	095	0178.02	5391	5130	10	No	4265	515	4162	611
12	095	0178.04	3343	3343	11	No	2764	324	2764	255
12	095	0178.05	1166	1166	23	No	963	48	963	155
12	095	0178.06	1751	1751	24	No	1617	60	1617	74
12	095	0178.07	1329	1306	26	No	919	162	919	248
12	095	0178.08	1497	1497	22	No	1258	77	1258	162
12	095	0179.01	1138	1128	27	No	737	283	737	118
12	095	0179.02	2650	2632	25	No	2016	424	2016	210
12	095	0180.00	1327	990	42	No	500	161	500	666
12	095	0181.00	1254	1175	21	No	1038	96	989	120
12	095	0182.00	4415	2865	9	Yes	1605	774	1457	2036
12	095	0183.00	1178	850	49	Yes	418	188	399	572
12	095	0184.00	1138	920	52	Yes	615	63	615	460
12	095	0185.00	1404	1364	56	Yes	367	325	367	712
12	095	0187.00	2443	1340	37	Yes	738	178	701	1527
12	095	0188.00	1849	1097	51	Yes	590	374	513	885
12	095	0189.00	3851	1293	30	Yes	767	898	353	2186
12	095	9900.00	0	0	0	No	0	0	0	0

**H. 2015 Income Information – FFIEC Census Report**

DRAFT

2015 FFIEC Census Report - Summary Census Income Information

State: 12 - FLORIDA (FL)

County: 095 - ORANGE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2010 MSA/MD Statewide non-MSA/MD Median Family Income	2015 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2010 Tract Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Household Income
12	095	0102.00	Upper	\$58,474	\$58,300	10.18	138.20	\$80,814	\$80,571	\$55,133
12	095	0103.00	Middle	\$58,474	\$58,300	14.52	114.87	\$67,170	\$66,969	\$44,335
12	095	0104.00	Low	\$58,474	\$58,300	49.14	43.10	\$25,208	\$25,127	\$14,385
12	095	0105.00	Low	\$58,474	\$58,300	37.21	29.13	\$17,037	\$16,983	\$15,863
12	095	0108.02	Middle	\$58,474	\$58,300	6.88	117.26	\$68,571	\$68,363	\$52,140
12	095	0110.00	Moderate	\$58,474	\$58,300	20.52	78.51	\$45,912	\$45,771	\$42,181
12	095	0111.00	Middle	\$58,474	\$58,300	13.31	117.95	\$68,971	\$68,765	\$52,381
12	095	0112.00	Upper	\$58,474	\$58,300	4.98	150.86	\$88,214	\$87,951	\$61,996
12	095	0113.00	Upper	\$58,474	\$58,300	9.25	133.23	\$77,909	\$77,673	\$67,902
12	095	0116.00	Moderate	\$58,474	\$58,300	28.43	54.51	\$31,875	\$31,779	\$29,091
12	095	0117.01	Moderate	\$58,474	\$58,300	30.58	55.90	\$32,687	\$32,590	\$26,289
12	095	0117.02	Low	\$58,474	\$58,300	38.25	40.95	\$23,947	\$23,874	\$19,278
12	095	0120.00	Moderate	\$58,474	\$58,300	29.31	56.31	\$32,927	\$32,829	\$33,910
12	095	0121.00	Moderate	\$58,474	\$58,300	20.15	60.89	\$35,606	\$35,499	\$33,639
12	095	0122.01	Moderate	\$58,474	\$58,300	12.24	68.01	\$39,773	\$39,650	\$32,430
12	095	0122.02	Moderate	\$58,474	\$58,300	19.87	62.40	\$36,488	\$36,379	\$35,595
12	095	0123.03	Middle	\$58,474	\$58,300	5.36	102.24	\$59,788	\$59,606	\$58,280
12	095	0123.04	Moderate	\$58,474	\$58,300	15.82	67.78	\$39,634	\$39,516	\$42,581
12	095	0123.05	Middle	\$58,474	\$58,300	15.92	85.85	\$50,202	\$50,051	\$36,258
12	095	0123.06	Middle	\$58,474	\$58,300	10.90	102.94	\$60,196	\$60,014	\$60,548
12	095	0123.07	Moderate	\$58,474	\$58,300	25.24	66.26	\$38,750	\$38,630	\$34,150
12	095	0124.01	Moderate	\$58,474	\$58,300	22.14	60.47	\$35,362	\$35,254	\$36,411
12	095	0124.02	Moderate	\$58,474	\$58,300	22.04	63.06	\$36,875	\$36,764	\$34,084
12	095	0124.03	Moderate	\$58,474	\$58,300	11.07	79.53	\$46,510	\$46,366	\$40,648
12	095	0125.00	Upper	\$58,474	\$58,300	8.38	135.95	\$79,500	\$79,259	\$44,920
12	095	0126.00	Upper	\$58,474	\$58,300	7.90	148.53	\$86,853	\$86,593	\$72,881
12	095	0127.01	Middle	\$58,474	\$58,300	7.42	118.64	\$69,375	\$69,167	\$56,481
12	095	0128.00	Upper	\$58,474	\$58,300	3.68	185.74	\$108,611	\$108,286	\$96,964
12	095	0129.00	Middle	\$58,474	\$58,300	6.14	116.69	\$68,239	\$68,030	\$61,975
12	095	0132.01	Moderate	\$58,474	\$58,300	16.27	76.00	\$44,442	\$44,308	\$42,378
12	095	0132.02	Moderate	\$58,474	\$58,300	19.82	69.51	\$40,647	\$40,524	\$35,926
12	095	0133.00	Middle	\$58,474	\$58,300	12.04	84.70	\$49,529	\$49,380	\$38,578
12	095	0134.02	Moderate	\$58,474	\$58,300	13.96	72.86	\$42,607	\$42,477	\$36,111
12	095	0134.03	Moderate	\$58,474	\$58,300	27.93	63.04	\$36,866	\$36,752	\$32,148
12	095	0134.05	Moderate	\$58,474	\$58,300	11.57	74.55	\$43,598	\$43,463	\$40,451
12	095	0134.06	Moderate	\$58,474	\$58,300	19.09	69.83	\$40,833	\$40,711	\$36,029
12	095	0135.03	Moderate	\$58,474	\$58,300	23.87	53.70	\$31,406	\$31,307	\$26,360
12	095	0135.05	Moderate	\$58,474	\$58,300	10.71	76.92	\$44,980	\$44,844	\$39,900
12	095	0135.07	Moderate	\$58,474	\$58,300	17.59	78.23	\$45,750	\$45,608	\$38,846
12	095	0135.08	Moderate	\$58,474	\$58,300	8.30	63.76	\$37,287	\$37,172	\$37,043
12	095	0135.09	Middle	\$58,474	\$58,300	8.51	95.78	\$56,010	\$55,840	\$44,500

State Code	County Code	Tract Code	Tract Income Level	2010 MSA/MD Statewide non-MSA/MD Median Family Income	2015 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2010 Tract Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Household Income
12	095	0135.10	Moderate	\$58,474	\$58,300	21.46	63.92	\$37,378	\$37,265	\$40,965
12	095	0135.11	Moderate	\$58,474	\$58,300	19.89	72.35	\$42,308	\$42,180	\$38,576
12	095	0135.12	Moderate	\$58,474	\$58,300	21.35	60.40	\$35,319	\$35,213	\$35,029
12	095	0136.03	Moderate	\$58,474	\$58,300	18.43	77.00	\$45,027	\$44,891	\$35,522
12	095	0136.04	Middle	\$58,474	\$58,300	10.33	83.94	\$49,087	\$48,937	\$45,822
12	095	0136.05	Middle	\$58,474	\$58,300	8.33	97.26	\$56,875	\$56,703	\$43,094
12	095	0136.06	Low	\$58,474	\$58,300	28.76	48.26	\$28,225	\$28,136	\$28,899
12	095	0136.07	Middle	\$58,474	\$58,300	8.02	91.50	\$53,505	\$53,345	\$51,455
12	095	0137.01	Middle	\$58,474	\$58,300	16.76	109.73	\$64,167	\$63,973	\$39,936
12	095	0137.02	Moderate	\$58,474	\$58,300	16.63	76.88	\$44,957	\$44,821	\$34,668
12	095	0138.01	Upper	\$58,474	\$58,300	6.94	120.66	\$70,556	\$70,345	\$50,971
12	095	0138.02	Upper	\$58,474	\$58,300	7.20	128.49	\$75,135	\$74,910	\$61,250
12	095	0138.03	Upper	\$58,474	\$58,300	7.63	127.87	\$74,773	\$74,548	\$54,464
12	095	0139.00	Upper	\$58,474	\$58,300	12.39	131.02	\$76,618	\$76,385	\$49,638
12	095	0140.00	Upper	\$58,474	\$58,300	1.97	192.44	\$112,528	\$112,193	\$66,957
12	095	0141.00	Upper	\$58,474	\$58,300	17.94	133.72	\$78,194	\$77,959	\$64,141
12	095	0142.00	Moderate	\$58,474	\$58,300	16.12	78.44	\$45,871	\$45,731	\$44,171
12	095	0143.01	Middle	\$58,474	\$58,300	6.75	95.78	\$56,010	\$55,840	\$49,747
12	095	0143.02	Moderate	\$58,474	\$58,300	28.83	56.64	\$33,125	\$33,021	\$25,107
12	095	0144.00	Middle	\$58,474	\$58,300	15.80	109.90	\$64,263	\$64,072	\$60,219
12	095	0145.02	Moderate	\$58,474	\$58,300	19.52	59.03	\$34,521	\$34,414	\$27,008
12	095	0145.03	Moderate	\$58,474	\$58,300	13.99	59.82	\$34,982	\$34,875	\$28,333
12	095	0145.04	Middle	\$58,474	\$58,300	7.82	95.79	\$56,016	\$55,846	\$50,323
12	095	0146.01	Moderate	\$58,474	\$58,300	27.14	56.80	\$33,214	\$33,114	\$31,033
12	095	0146.05	Moderate	\$58,474	\$58,300	15.67	66.17	\$38,693	\$38,577	\$36,229
12	095	0146.06	Moderate	\$58,474	\$58,300	15.95	66.65	\$38,973	\$38,857	\$38,318
12	095	0146.07	Middle	\$58,474	\$58,300	9.05	81.18	\$47,470	\$47,328	\$45,282
12	095	0146.08	Moderate	\$58,474	\$58,300	22.26	64.71	\$37,843	\$37,726	\$32,384
12	095	0146.09	Moderate	\$58,474	\$58,300	14.86	69.11	\$40,417	\$40,291	\$36,244
12	095	0147.01	Moderate	\$58,474	\$58,300	26.61	65.99	\$38,589	\$38,472	\$35,239
12	095	0147.02	Middle	\$58,474	\$58,300	18.51	82.92	\$48,491	\$48,342	\$39,788
12	095	0147.03	Moderate	\$58,474	\$58,300	11.29	70.91	\$41,467	\$41,341	\$41,992
12	095	0147.04	Middle	\$58,474	\$58,300	13.30	88.68	\$51,855	\$51,700	\$51,312
12	095	0148.04	Middle	\$58,474	\$58,300	9.49	87.46	\$51,144	\$50,989	\$44,303
12	095	0148.05	Moderate	\$58,474	\$58,300	20.71	58.55	\$34,240	\$34,135	\$46,372
12	095	0148.06	Upper	\$58,474	\$58,300	4.59	141.01	\$82,458	\$82,209	\$81,264
12	095	0148.07	Middle	\$58,474	\$58,300	8.81	118.32	\$69,188	\$68,981	\$67,807
12	095	0148.08	Upper	\$58,474	\$58,300	1.27	206.83	\$120,943	\$120,582	\$112,220
12	095	0148.09	Upper	\$58,474	\$58,300	3.04	178.02	\$104,100	\$103,786	\$86,667
12	095	0148.10	Upper	\$58,474	\$58,300	2.21	182.60	\$106,774	\$106,456	\$102,417
12	095	0148.11	Upper	\$58,474	\$58,300	3.15	149.15	\$87,216	\$86,954	\$85,250
12	095	0148.12	Middle	\$58,474	\$58,300	11.18	83.26	\$48,688	\$48,541	\$42,217
12	095	0148.13	Upper	\$58,474	\$58,300	9.63	132.72	\$77,611	\$77,376	\$54,052
12	095	0149.04	Moderate	\$58,474	\$58,300	20.95	68.60	\$40,119	\$39,994	\$35,789
12	095	0149.06	Upper	\$58,474	\$58,300	6.99	123.71	\$72,344	\$72,123	\$66,176

State Code	County Code	Tract Code	Tract Income Level	2010 MSA/MD Statewide non-MSA/MD Median Family Income	2015 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2010 Tract Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Household Income
12	095	0149.08	Middle	\$58,474	\$58,300	8.45	81.08	\$47,416	\$47,270	\$45,279
12	095	0149.09	Middle	\$58,474	\$58,300	2.61	97.51	\$57,022	\$56,848	\$62,771
12	095	0150.01	Moderate	\$58,474	\$58,300	17.11	60.22	\$35,216	\$35,108	\$36,418
12	095	0150.02	Moderate	\$58,474	\$58,300	16.75	71.77	\$41,970	\$41,842	\$43,785
12	095	0150.03	Middle	\$58,474	\$58,300	11.92	100.23	\$58,611	\$58,434	\$50,823
12	095	0150.04	Upper	\$58,474	\$58,300	3.92	130.25	\$76,168	\$75,936	\$70,550
12	095	0151.03	Middle	\$58,474	\$58,300	3.86	105.86	\$61,903	\$61,716	\$55,833
12	095	0151.04	Moderate	\$58,474	\$58,300	16.67	77.35	\$45,234	\$45,095	\$44,554
12	095	0151.05	Middle	\$58,474	\$58,300	20.60	88.40	\$51,694	\$51,537	\$50,509
12	095	0151.06	Middle	\$58,474	\$58,300	14.75	81.35	\$47,569	\$47,427	\$46,286
12	095	0152.01	Middle	\$58,474	\$58,300	5.38	102.91	\$60,176	\$59,997	\$51,406
12	095	0152.02	Moderate	\$58,474	\$58,300	24.86	73.63	\$43,056	\$42,926	\$30,982
12	095	0153.00	Upper	\$58,474	\$58,300	13.54	121.84	\$71,250	\$71,033	\$62,338
12	095	0154.02	Upper	\$58,474	\$58,300	19.06	143.06	\$83,654	\$83,404	\$37,625
12	095	0155.01	Upper	\$58,474	\$58,300	10.78	155.71	\$91,053	\$90,779	\$61,970
12	095	0156.01	Upper	\$58,474	\$58,300	0.00	206.97	\$121,029	\$120,664	\$116,154
12	095	0156.02	Upper	\$58,474	\$58,300	2.26	213.05	\$124,583	\$124,208	\$110,074
12	095	0157.01	Upper	\$58,474	\$58,300	15.53	215.64	\$126,094	\$125,718	\$97,803
12	095	0157.02	Upper	\$58,474	\$58,300	5.59	166.24	\$97,212	\$96,918	\$77,286
12	095	0158.01	Upper	\$58,474	\$58,300	19.02	268.87	\$157,222	\$156,751	\$124,336
12	095	0158.02	Upper	\$58,474	\$58,300	7.42	283.45	\$165,750	\$165,251	\$101,964
12	095	0159.01	Moderate	\$58,474	\$58,300	38.40	65.49	\$38,295	\$38,181	\$34,713
12	095	0159.02	Upper	\$58,474	\$58,300	13.67	120.37	\$70,388	\$70,176	\$36,948
12	095	0160.01	Upper	\$58,474	\$58,300	23.84	234.53	\$137,143	\$136,731	\$38,611
12	095	0160.02	Upper	\$58,474	\$58,300	1.11	286.98	\$167,813	\$167,309	\$136,964
12	095	0161.00	Upper	\$58,474	\$58,300	8.83	215.66	\$126,106	\$125,730	\$76,140
12	095	0162.00	Middle	\$58,474	\$58,300	8.03	110.64	\$64,700	\$64,503	\$56,932
12	095	0163.01	Upper	\$58,474	\$58,300	15.74	125.85	\$73,592	\$73,371	\$37,646
12	095	0163.02	Middle	\$58,474	\$58,300	24.58	84.79	\$49,583	\$49,433	\$34,359
12	095	0164.02	Moderate	\$58,474	\$58,300	30.27	74.00	\$43,272	\$43,142	\$37,118
12	095	0164.06	Moderate	\$58,474	\$58,300	37.88	65.36	\$38,224	\$38,105	\$31,799
12	095	0164.07	Middle	\$58,474	\$58,300	32.75	113.70	\$66,490	\$66,287	\$29,261
12	095	0164.08	Middle	\$58,474	\$58,300	26.87	116.57	\$68,164	\$67,960	\$47,686
12	095	0164.09	Upper	\$58,474	\$58,300	8.25	146.10	\$85,431	\$85,176	\$75,057
12	095	0164.10	Moderate	\$58,474	\$58,300	20.36	79.05	\$46,226	\$46,086	\$36,120
12	095	0164.11	Middle	\$58,474	\$58,300	29.51	91.25	\$53,359	\$53,199	\$46,193
12	095	0164.12	Middle	\$58,474	\$58,300	15.36	105.34	\$61,600	\$61,413	\$61,841
12	095	0165.03	Middle	\$58,474	\$58,300	29.19	100.25	\$58,625	\$58,446	\$42,775
12	095	0165.04	Middle	\$58,474	\$58,300	15.37	99.39	\$58,119	\$57,944	\$48,482
12	095	0165.05	Middle	\$58,474	\$58,300	26.20	85.60	\$50,054	\$49,905	\$35,673
12	095	0165.07	Upper	\$58,474	\$58,300	8.03	131.27	\$76,761	\$76,530	\$69,583
12	095	0165.08	Moderate	\$58,474	\$58,300	28.53	68.25	\$39,914	\$39,790	\$36,003
12	095	0165.09	Middle	\$58,474	\$58,300	5.78	95.76	\$55,995	\$55,828	\$38,712
12	095	0165.10	Low	\$58,474	\$58,300	46.11	45.71	\$26,731	\$26,649	\$22,013
12	095	0165.11	Middle	\$58,474	\$58,300	27.81	111.38	\$65,133	\$64,935	\$34,114

State Code	County Code	Tract Code	Tract Income Level	2010 MSA/MD Statewide non-MSA/MD Median Family Income	2015 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2010 Tract Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Household Income
12	095	0166.01	Middle	\$58,474	\$58,300	10.37	112.95	\$66,050	\$65,850	\$59,741
12	095	0166.02	Middle	\$58,474	\$58,300	9.38	113.63	\$66,449	\$66,246	\$60,302
12	095	0167.04	Upper	\$58,474	\$58,300	5.48	142.12	\$83,106	\$82,856	\$78,229
12	095	0167.09	Moderate	\$58,474	\$58,300	11.11	78.97	\$46,179	\$46,040	\$44,083
12	095	0167.10	Upper	\$58,474	\$58,300	10.05	120.48	\$70,455	\$70,240	\$69,250
12	095	0167.12	Moderate	\$58,474	\$58,300	30.07	62.94	\$36,806	\$36,694	\$40,083
12	095	0167.13	Moderate	\$58,474	\$58,300	18.94	59.85	\$35,000	\$34,893	\$41,042
12	095	0167.14	Middle	\$58,474	\$58,300	17.60	89.60	\$52,396	\$52,237	\$49,677
12	095	0167.15	Middle	\$58,474	\$58,300	7.46	99.20	\$58,008	\$57,834	\$53,681
12	095	0167.16	Upper	\$58,474	\$58,300	2.81	129.50	\$75,724	\$75,499	\$73,900
12	095	0167.17	Middle	\$58,474	\$58,300	10.39	115.60	\$67,596	\$67,395	\$72,443
12	095	0167.23	Middle	\$58,474	\$58,300	8.09	88.55	\$51,784	\$51,625	\$50,456
12	095	0167.24	Moderate	\$58,474	\$58,300	20.79	71.68	\$41,920	\$41,789	\$40,714
12	095	0167.27	Moderate	\$58,474	\$58,300	19.53	78.20	\$45,729	\$45,591	\$41,983
12	095	0167.28	Upper	\$58,474	\$58,300	4.97	134.88	\$78,875	\$78,635	\$67,321
12	095	0167.29	Middle	\$58,474	\$58,300	12.76	99.87	\$58,401	\$58,224	\$51,895
12	095	0167.30	Upper	\$58,474	\$58,300	7.42	155.60	\$90,991	\$90,715	\$82,500
12	095	0167.31	Upper	\$58,474	\$58,300	15.69	123.46	\$72,197	\$71,977	\$67,206
12	095	0167.32	Upper	\$58,474	\$58,300	7.26	141.21	\$82,573	\$82,325	\$73,966
12	095	0167.33	Middle	\$58,474	\$58,300	12.71	101.15	\$59,148	\$58,970	\$54,563
12	095	0167.34	Middle	\$58,474	\$58,300	9.21	103.69	\$60,637	\$60,451	\$59,136
12	095	0168.02	Upper	\$58,474	\$58,300	6.51	120.06	\$70,208	\$69,995	\$72,760
12	095	0168.03	Middle	\$58,474	\$58,300	8.64	94.18	\$55,074	\$54,907	\$54,940
12	095	0168.04	Middle	\$58,474	\$58,300	7.19	85.94	\$50,255	\$50,103	\$50,216
12	095	0168.06	Moderate	\$58,474	\$58,300	13.96	68.21	\$39,889	\$39,766	\$41,785
12	095	0168.07	Middle	\$58,474	\$58,300	10.75	91.40	\$53,446	\$53,286	\$53,333
12	095	0169.02	Moderate	\$58,474	\$58,300	18.30	70.90	\$41,463	\$41,335	\$36,633
12	095	0169.03	Moderate	\$58,474	\$58,300	18.36	63.47	\$37,114	\$37,003	\$36,604
12	095	0169.04	Moderate	\$58,474	\$58,300	13.11	61.46	\$35,941	\$35,831	\$36,071
12	095	0169.06	Moderate	\$58,474	\$58,300	16.15	56.49	\$33,036	\$32,934	\$30,938
12	095	0169.07	Moderate	\$58,474	\$58,300	24.60	50.58	\$29,580	\$29,488	\$29,030
12	095	0170.01	Middle	\$58,474	\$58,300	16.29	84.56	\$49,451	\$49,298	\$47,500
12	095	0170.04	Middle	\$58,474	\$58,300	15.47	92.27	\$53,955	\$53,793	\$39,556
12	095	0170.06	Upper	\$58,474	\$58,300	7.29	121.13	\$70,833	\$70,619	\$64,327
12	095	0170.08	Middle	\$58,474	\$58,300	11.20	91.09	\$53,264	\$53,105	\$47,229
12	095	0170.11	Middle	\$58,474	\$58,300	9.85	97.75	\$57,163	\$56,988	\$60,316
12	095	0170.12	Upper	\$58,474	\$58,300	3.51	161.85	\$94,643	\$94,359	\$82,069
12	095	0170.13	Middle	\$58,474	\$58,300	6.14	98.93	\$57,851	\$57,676	\$57,226
12	095	0170.14	Middle	\$58,474	\$58,300	7.86	93.77	\$54,836	\$54,668	\$54,307
12	095	0170.15	Upper	\$58,474	\$58,300	6.24	150.38	\$87,935	\$87,672	\$78,814
12	095	0170.16	Upper	\$58,474	\$58,300	5.23	120.15	\$70,258	\$70,047	\$67,018
12	095	0170.17	Moderate	\$58,474	\$58,300	17.89	69.68	\$40,750	\$40,623	\$42,535
12	095	0171.03	Middle	\$58,474	\$58,300	7.85	116.90	\$68,359	\$68,153	\$61,087
12	095	0171.04	Upper	\$58,474	\$58,300	3.33	170.80	\$99,877	\$99,576	\$95,221
12	095	0171.05	Upper	\$58,474	\$58,300	2.85	176.31	\$103,099	\$102,789	\$97,656

State Code	County Code	Tract Code	Tract Income Level	2010 MSA/MD Statewide non-MSA/MD Median Family Income	2015 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2010 Tract Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Household Income
12	095	0171.07	Upper	\$58,474	\$58,300	5.72	195.51	\$114,327	\$113,982	\$111,130
12	095	0171.08	Upper	\$58,474	\$58,300	4.57	198.17	\$115,882	\$115,533	\$92,171
12	095	0171.09	Upper	\$58,474	\$58,300	8.96	224.30	\$131,161	\$130,767	\$123,185
12	095	0172.00	Middle	\$58,474	\$58,300	8.64	119.99	\$70,167	\$69,954	\$47,270
12	095	0173.00	Moderate	\$58,474	\$58,300	12.12	73.73	\$43,115	\$42,985	\$40,492
12	095	0174.00	Middle	\$58,474	\$58,300	12.43	102.72	\$60,068	\$59,886	\$54,571
12	095	0175.01	Middle	\$58,474	\$58,300	14.29	116.37	\$68,049	\$67,844	\$48,000
12	095	0175.03	Middle	\$58,474	\$58,300	13.22	103.24	\$60,372	\$60,189	\$45,442
12	095	0175.04	Middle	\$58,474	\$58,300	5.54	104.03	\$60,833	\$60,649	\$53,788
12	095	0176.00	Moderate	\$58,474	\$58,300	23.72	79.00	\$46,200	\$46,057	\$31,087
12	095	0177.01	Middle	\$58,474	\$58,300	10.55	105.92	\$61,937	\$61,751	\$61,213
12	095	0177.02	Upper	\$58,474	\$58,300	5.36	141.08	\$82,500	\$82,250	\$78,438
12	095	0177.03	Moderate	\$58,474	\$58,300	10.85	79.21	\$46,322	\$46,179	\$41,594
12	095	0178.02	Upper	\$58,474	\$58,300	5.88	121.83	\$71,239	\$71,027	\$67,517
12	095	0178.04	Upper	\$58,474	\$58,300	9.75	152.41	\$89,122	\$88,855	\$67,156
12	095	0178.05	Upper	\$58,474	\$58,300	4.33	127.65	\$74,643	\$74,420	\$67,353
12	095	0178.06	Upper	\$58,474	\$58,300	7.37	128.54	\$75,163	\$74,939	\$74,269
12	095	0178.07	Middle	\$58,474	\$58,300	7.41	99.35	\$58,098	\$57,921	\$55,934
12	095	0178.08	Upper	\$58,474	\$58,300	7.16	138.30	\$80,875	\$80,629	\$78,846
12	095	0179.01	Upper	\$58,474	\$58,300	12.42	135.94	\$79,494	\$79,253	\$68,036
12	095	0179.02	Middle	\$58,474	\$58,300	6.48	89.83	\$52,528	\$52,371	\$41,111
12	095	0180.00	Moderate	\$58,474	\$58,300	15.28	70.25	\$41,082	\$40,956	\$41,053
12	095	0181.00	Upper	\$58,474	\$58,300	5.84	125.05	\$73,125	\$72,904	\$71,364
12	095	0182.00	Upper	\$58,474	\$58,300	16.51	137.60	\$80,461	\$80,221	\$63,540
12	095	0183.00	Moderate	\$58,474	\$58,300	23.32	71.01	\$41,525	\$41,399	\$38,600
12	095	0184.00	Middle	\$58,474	\$58,300	8.97	107.42	\$62,813	\$62,626	\$52,813
12	095	0185.00	Moderate	\$58,474	\$58,300	38.18	51.91	\$30,355	\$30,264	\$26,119
12	095	0187.00	Moderate	\$58,474	\$58,300	38.19	55.63	\$32,534	\$32,432	\$26,899
12	095	0188.00	Upper	\$58,474	\$58,300	7.97	132.60	\$77,542	\$77,306	\$61,969
12	095	0189.00	Moderate	\$58,474	\$58,300	40.55	54.89	\$32,100	\$32,001	\$30,039
12	095	9900.00	Unknown	\$58,474	\$58,300	0.00	0.00	\$0	\$0	\$0



**I. 2014 Disposition of Loan Applications by Location and Type (HMDA Data)**

DRAFT

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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

1ST ADVANTAGE MORTGAGE	1ST ALLIANCE LENDING, LLC	1ST UNITED BANK
21ST MORTGAGE	360 MORTGAGE GROUP LLC	5 ARCH FUNDING CORP
ABSOLUTE HOME MORTGAGE CORPORA	ACADEMY MORTGAGE CORPORATION	ACOPIA
ALKAN MORTGAGE CORPORATION	ALLIED MORTGAGE GROUP	AMERICAN ADVISORS GROUP
AMERICAN BANCSHARES MORTGAGE	AMERICAN EQUITY MORTGAGE, INC.	American Finance House LARIBA
AMERICAN FINANCIAL NETWORK INC	AMERICAN FINANCIAL RESOURCES	AMERICAN INTERNET MORTGAGE INC
AMERICAN MOMENTUM BANK	AMERICAN NEIGHBORHOOD MORTGAGE	American Portfolio Mortgage Co
AMERICAN SOUTHWEST MORTGAGE CO	AMERIFIRST FINANCIAL CORPORATI	AMERIHOM MORTGAGE COMPANY, LL
AMERISAVE MORTGAGE CORPORATION	ANGEL OAK HOME LOANS LLC	ANHEUSER-BUSCH EMPLOYEES' CU
ARK-LA-TEX FINANCIAL SERVICES	ARVEST MORTGAGE COMPANY	AXIOM BANK
BANCO POPULAR NORTH AMERICA	BANK OF AMERICA, N.A.	BANKUNITED
BARRONS MORTGAGE GROUP LTD	BAY CAPITAL MORTGAGE CORPORATI	BBMC MORTGAGE, LLC
BERKADIA COMMERCIAL MORTG LLC	BERKELEY POINT CAPITAL LLC	BMO HARRIS BANK N.A.
BRANCH BANKING AND TRUST CO	BRAND MORTGAGE GROUP LLC	BROKER SOLUTIONS INC
CALIBER HOME LOANS	CARDINAL FINANCIAL COMPANY, LP	CARRINGTON MORTGAGE SERVICES
CENT MTG CO DBA CENTURY LEND	CENTENNIAL BANK	CENTERSTATE BANK OF FLORIDA NA
Central Florida Educators' FCU	CENTRAL FLORIDA POSTAL CU	CHRISTENSEN FINANCIAL, INC.
CHURCHILL MORTGAGE CORPORATION	CIS FINANCIAL SERVICES INC.	CITADEL SERVICING CORPORATION
CITIMORTGAGE, INC	CITIZENS BANK OF FLORIDA	CITIZENS FIRST BANK
CITIZENS FIRST WHOLESALE MORTG	CITY NATIONAL BANK OF FLORIDA	CITYWORTH MORTGAGE LLC
CMG MORTGAGE, INC.	CNLBANK	COLE TAYLOR BANK
COMMERCE NATIONAL BANK & TRUST	CONTINENTAL HOME LOANS INC.	COUNTRYPLACE MORTGAGE, LTD
CRESCENT MORTGAGE COMPANY	Crosscountry Mortgage	DHI MORTGAGE COMPANY LIMITED
DIAMOND RESIDENTIAL MTG CORP	DIRECT MORTGAGE CORP	DISCOVER HOME LOANS, INC
DITECH MORTGAGE CORP	E MORTGAGE MANAGEMENT, LLC	EMBRACE HOME LOANS, INC.
ENVOY MORTGAGE, LTD.	EQUITY LOANS LLC	EQUITY MORTGAGE BANKERS LLC
EVERETT FINANCIAL INC	F&B FINANCIAL GROUP, LLC	FAIRWAY FUNDING GROUP, INC
FAIRWAY INDEPENDENT MORT CORP	FAIRWINDS CREDIT UNION	FBC MORTGAGE, LLC
FEARON FINANCIAL, LLC	FIDELITY BANK	FIDELITY BANK OF FLORIDA, N.A.
FIDELITY FUNDING MORTGAGE CORP	FIFTH THIRD BANK	FIFTH THIRD MORTGAGE COMPANY
FIRST CHOICE LOAN SERVICES INC	FIRST COMMUNITY MORTGAGE	FIRST EQUITY MORTGAGE BANKERS
FIRST FLORIDA CU	FIRST GREEN BANK	FIRST GUARANTY MORTGAGE CORP
FIRST NATIONAL ACCEPTANCE CO.,	FIRST OPTION MORTGAGE, LLC	FIRSTBANK PUERTO RICO
FIRSTKEY MORTGAGE, LLC	FLORIDA BANK OF COMMERCE	FLORIDA CAPITAL BANK, NA
FLORIDA COMMUNITY BANK, N.A.	FLORIDIAN BANK	FOUNDATION MORTGAGE CORPORATIO
FRANKLIN AMERICAN MORTGAGE CO	FRANKLIN FIRST FINANCIAL, LTD.	FREEDOM MORTGAGE CORPORATION
GATEWAY FUNDING DMS, LP	GATEWAY MORTGAGE GROUP LLC	GEORGE MASON MORTGAGE LLC
GMH MORTGAGE SERVICES LLC	GOLD STAR FINANCIAL GROUP	GREENBOX LOANS, INC.
GROUP ONE MORTGAGE, INC	GSF MORTGAGE CORPORATION	GTE FEDERAL CREDIT UNION
GUARANTEED RATE INC	GUARANTY TRUST COMPANY	GUIDANCE RESIDENTIAL, LLC
GUILD MORTGAGE COMPANY	HAMILTON GROUP FUNDING, INC	HARBOR COMMUNITY BANK
HOME COMMUNITY MORTGAGE LLC	HOMEAMERICAN MORTGAGE CORPORAT	HOME Banc, N.A.
HOME BRIDGE FINANCIAL SERVICES,	HOME PROMISE CORPORATION	Homestar Financial Corporation
HOMEWARD RESIDENTIAL INC	IBERIABANK MORTGAGE COMPANY	IFREEDOM DIRECT CORPORATION
IMPAC MORTGAGE CORP.	INLANTA MORTGAGE, INC.	INSIGHT CREDIT UNION
INTERSTATE HOME LOAN CENTER	ISERVE RESIDENTIAL LENDING LLC	JPMORGAN CHASE BANK, NA

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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

K. HOVNIANIAN AMERICAN MORTGAGE	KONDAUR CAPITAL CORP	LAKEVIEW LOAN SERVICING, LLC
LAND HOME FINANCIAL SERVICES	LEND SMART MORTGAGE	LENOX FINANCIAL MORTGAGE CORP
LIBERTY HOME EQUITY SOLUTIONS,	LOAN SIMPLE INC.	LOANDEPOT.COM, LLC
LSI MORTGAGE PLUS	M/I FINANCIAL, LLC	MARTIN FEDERAL CREDIT UNION
MATTAMY HOME FUNDING, LLC	MAVERICK FUNDING CORP	MCCOY FEDERAL CREDIT UNION
METROPOLITAN HOME MORTGAGE, IN	MICHAEL J EWELL	MICHIGAN MUTUAL, INC.
MID AMERICA MORTGAGE, INC.	MIDWEST EQUITY MORTGAGE, LLC	MILEND, INC.
MILITARY FAMILY HOME LOANS, LL	MORTGAGE EQUITY PARTNERS	MORTGAGE LENDERS OF AMERICA
MORTGAGE MASTER	MORTGAGE RESEARCH CENTER	MORTGAGE SERVICES III, LLC
MORTGAGE SOLUTIONS OF COLORADO	MOVEMENT MORTGAGE, LLC	NATIONS DIRECT MORTGAGE LLC
NATIONS LENDING CORP	NATIONSTAR MORTGAGE LLC	NATIONWIDE ADVANTAGE MORTGAGE
NETWORK CAPITAL FUNDING CORP	NETWORK FUNDING LP	NEW DAY FINANCIAL, LLC
NEW PENN FINANCIAL, LLC	NEW TRADITIONS BANK	NFCU
NFM, INC.	NORCOM MORTGAGE	NTFN, INC.
NVR MORTGAGE FINANCE INC	NYCB MORTGAGE COMPANY LLC	OAKTREE FUNDING CORPORATION
OCEANSIDE MORTGAGE COMPANY	OCMBC, INC.	OCWEN LOAN SERVICING LLC
OLD FLORIDA BANK	ON Q FINANCIAL INC	ONE REVERSE MORTGAGE, LLC
OPEN MORTGAGE LLC	ORLANDO FEDERAL CREDIT UNION	PACIFIC UNION FINANCIAL, LLC
PARAMOUNT EQUITY MORTGAGE	PARAMOUNT RESIDENTIAL MORTGAGE	PARTNERS FEDERAL CREDIT UNION
PATRIOT BANK MORTGAGE	PENNYMAC LOAN SERVICES LLC	PEOPLES HOME EQUITY, INC
PHH HOME LOANS	PHH MORTGAGE CORPORATION	PLANET HOME LENDING, LLC
PLATINUM MORTGAGE, INC.	PLAZA HOME MORTGAGE, INC.	PMAC LENDING SERVICES, INC
PNC BANK N.A.	PREMIA MORTGAGE, LLC	PREMIER HOME MORTGAGE, INC.
PRIMARY CAPITAL MORTGAGE, LLC	PRIMARY RESIDENTIAL MORTGAGE	PRIMELENDING
PROFICIO BANK	PROSPECT MORTGAGE LLC	PROVIDENT FUNDING ASSOCIATES
PUBLIX EMPLOYEES FCU	PULTE MORTGAGE LLC	QUICKEN LOANS
R M K FINANCIAL CORP	R P FUNDING, INC	REGIONS BANK
RELIANCE FIRST CAPITAL LLC	RESIDENTIAL ACCEPTANCE CORPORA	RESIDENTIAL HOME FUNDING CORP.
RESMAC, INC.	REUNION BANK OF FLORIDA	REVERSE MORTGAGE SOLUTIONS, IN
RMC MORTGAGE CORPORATION	RMC VANGUARD	ROUNDPOINT MORTGAGE COMPANY
ROYAL UNITED MORTGAGE LLC	RUSHMORE LOAN MANAGEMENT SRV	SEACOAST NATIONAL BANK
SEASIDE NATIONAL BANK & TRUST	SECURITYNATIONAL MORTGAGE COMP	SHEA MORTGAGE INC.
SHELTER MORTGAGE COMPANY, LLC	SIERRA PACIFIC MORTGAGE CO INC	SILVERTON MORTGAGE SPECIALIST
SIRVA MORTGAGE, INC.	SKYLINE FINANCIAL CORP.	SOUTHWEST STAGE FUNDING LLC
STANDARD PACIFIC MORTGAGE	STEARNS LENDING	STONEGATE MORTGAGE CORPORATION
SUBURBAN MORTGAGE CO OF NM	SUCCESS MORTGAGE PARTNERS, INC	SUMMIT MORTGAGE CORPORATION
SUN WEST MORTGAGE COMPANY, INC	SUNTRUST BANK, INC	SUNTRUST MORTGAGE, INC
SWBC MORTGAGE CORPORATION	SYNOVUS MORTGAGE CORPORATION	TAYLOR MORRISON HOME FUNDING
TBI Mortgage Company	TD BANK N.A.	THE FNB OF MOUNT DORA
THE MONEY SOURCE INC.	THE MORTGAGE FIRM, INC.	Top Flite Financial Inc
TOTAL MORTGAGE SERVICES, LLC	TRUGROCER FEDERAL CREDIT UNION	TRUHOME SOLUTIONS, LLC
UNITED LEGACY BANK	UNITED MORTGAGE CORP.	United Security Financial
UNITED SHORE FINANCIAL SERVICE	UNITED SOUTHERN BANK	UNIVERSAL AMERICAN MTG. CO.LLC
UNIVERSAL MORTGAGE AND FINANCE	UNIVERSITY ISLAMIC FINANCIAL	URBAN FINANCIAL GROUP, INC
VALLEY NATIONAL BANK	VANDERBILT MORTGAGE	VANDYK MORTGAGE CORPORATION
VANGUARD FUNDING LLC	VELOCITY COMMERCIAL CAPITAL	VENTA FINANCIAL GROUP, INC

---

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

---

VILLAGE CAPITAL & INVESTMENT  
WATERSTONE MORTGAGE CORP.  
WESTSTAR MORTGAGE, INC.  
WYNDHAM CAPITAL MORTGAGE

W. J. BRADLEY MORTGAGE CAPITAL  
WATSON MORTGAGE CORP.  
WHITNEY BANK

WALKER & DUNLOP, LLC  
WELLS FARGO BANK, NA  
WINGS FINANCIAL CREDIT UNION

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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

1ST 2ND MORTGAGE CO. OF NJ INC	1ST CONSTITUTION BANK	1ST MARINER BANK
1ST PORTFOLIO LENDING CORP.	ABERDEEDN PROVING GROUND FCU	ACCESS NATIONAL BANK
ACHIEVA CREDIT UNION	ADMIRALS BANK	ADVANCIAL FEDERAL CREDIT UNION
ADVISORS MORTGAGE GROUP, LLC	AFFILIATED BANK	AFFILIATED MORTGAGE COMPANY
AFFINITY FEDERAL CREDIT UNION	ALERUS FINANCIAL, N.A.	ALLIANT CREDIT UNION
ALLY BANK	ALTRA FEDERAL CREDIT UNION	AMERICAN AIRLINES FCU
AMERICAN BANK	AMERICAN BANK OF MISSOURI	AMERICAN FINANCING CORPORATION
AMERICAN FIRST C.U.	AMERICAN MORTGAGE & EQUITY CONS	AMERICASH
AMERIPRO FUNDING, INC	AMERIS BANK	AMERISPHERE MULTI FINANCE
ANDREWS FEDERAL CREDIT UNION	APCI FEDERAL CREDIT UNION	APEX HOME LOANS, INC.
ARIZONA BANK & TRUST	ARMED FORCES BANK, NA	ARMY AVIATION CENTER FCU
ASCEND FEDERAL CREDIT UNION	ASPIRE FINANCIAL INC	ASSOCIATED BANK NA
ASSOCIATED CREDIT UNION	ATLANTA POSTAL CREDIT UNION	ATLANTIC BAY MORTGAGE GRP LLC
ATLANTIC COAST BANK	ATLANTIC PACIFIC MORTGAGE CORP	AVIDIA BANK
BANC OF CALIFORNIA, NA	BANCODO BRASIL AMERICAS	BANCORPSOUTH BANK
BANK FUND STAFF FCU	BANK OF AMERICAN FORK	BANK OF ENGLAND
BANK OF MANHATTAN	BANK OF SPRINGFIELD	BANK OF TENNESSEE
BANKERS MORTGAGE LENDING	BANKORION	BANKSOUTH
BAR HARBOR BANK & TRUST	BARRINGTON BANK AND TRUST	BAXTER CREDIT UNION
BAY EQUITY LLC	BAYCOAST BANK	BBCN BANK
Benchmark Bank	BERKSHIRE BANK	BETHPAGE FEDERAL CREDIT UNION
BISCAYNE BANK	BLUELEAF LENDING, LLC	BNC NATIONAL BANK
BNY MELLON N.A.	BOFI FEDERAL BANK	C.U. MORTGAGE SERVICES, INC.
C1 BANK	CADENCE BANK, N.A.	CAMPUS USA CREDIT UNION
CANANDAIGUA NATIONAL BANK	CAPITAL BANK, NA	CAPITAL BANK, NA
CAPITAL CITY BANK	CAPITAL ONE, NA	CAPITAL PARTNERS MORTGAGE, LLC
CAROLINA BANK	CARROLLTON BANK	CASTLE & COOKE MORTGAGE, LLC
CBC NATIONAL BANK	CELTIC BANK	CENTERLINE FINANCE CORPORATION
CENTERLINE MORTGAGE CAPITAL	CENTRA CREDIT UNION	CENTRAL BANK OF ST. LOUIS
CENTRIC BANK	CENTURY FEDERAL CREDIT UNION	CERTUSBANK, N.A.
CHARLES SCHWAB BANK	CHARTWAY FEDERAL CREDIT UNION	CHEMICAL BANK
CHEVRON FEDERAL CREDIT UNION	CHICAGO MORTGAGE SOLUTIONS	CITIBANK, N.A.
CITIZENS BANK AND TRUST	CITIZENS BANK OF PENNSYLVANIA	CITIZENS BANK, NA
CITIZENS STATE BANK	CITY 1ST MORTGAGE SERVICES, LC	CITYWIDE HOME LOANS
CNB BANK	CNB MORTGAGE COMPANY	COASTALSTATES BANK
COASTWAY COMMUNITY BANK	COLONIAL SAVINGS, F.A.	COLORADO FEDERAL SAVINGS BANK
COMERICA BANK	COMMUNITY BANK & TRUST OF FLOR	COMMUNITY BANK CORPORATION
COMMUNITY CREDIT UNION OF FLOR	COMMUNITY FIRST CU OF FL	COMMUNITY SOUTHERN BANK
COMMUNITY TRUST BANK	COMPASS BANK	CONGRESSIONAL FEDERAL CREDIT U
CONSTELLATION FCU	CORNERSTONE BANK	CORNERSTONE HOME LENDING, INC.
CORNING FEDERAL CREDIT UNION	CREDIT SUISSE LENDING, LLC	CRESCOM BANK
CROSSLINE CAPITAL, INC.	CUSTOMERS BANK	DAS ACQUISITION COMPANY, LLC
DEERE EMPLOYEES CREDIT UNION	DELTA COMMUNITY CREDIT UNION	DESJARDINS BANK
DEVON BANK	DHCU COMMUNITY CREDIT UNION	DIGITAL FEDERAL CREDIT UNION
DIRECTORS FINANCIAL GROUP	DISCOVER BANK	DUBUQUE BANK & TRUST CO.
EAST COAST CAPITAL CORP	EASTMAN CREDIT UNION	EMERY FEDERAL CREDIT UNION

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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

EMIGRANT MORTGAGE COMPANY, INC	EMPOWER FEDERAL CREDIT UNION	ENT FEDERAL CREDIT UNION
ENTERPRISE BANK & TRUST	ENVISION CREDIT UNION	EQUITABLE MORTGAGE CORPORATION
EQUITY RESOURCES INC	ESL FEDERAL CREDIT UNION	ESPIRITO SANTO BANK
EVERBANK	EVOLVE BANK & TRUST	FARMERS BANK AND TRUST
FARMERS INSURANCE GROUP FCU	FBT MORTGAGE, LLC	FIDELITY BANK
FINANCIAL RESOURCES F.C.U.	FINEMARK NATIONAL BANK & TRUST	FIRST ALLIANCE HOME MORTGAGE
FIRST AMERICAN MORTGAGE TRUST	FIRST AVENUE NATIONAL BANK	FIRST BANK
FIRST BANK	FIRST CENTENNIAL MORTGAGE CORP	FIRST CENTRAL STATE BANK
FIRST CENTURY BANK, N.A.	FIRST CITIZENS BANK	FIRST COMMERCE CREDIT UNION
FIRST COMMONWEALTH BANK	FIRST COMMUNITY BANK	FIRST COMMUNITY BANK OF E TN
FIRST FARMERS & MERCHANTS BANK	FIRST FEDERAL BANK OF FLORIDA	FIRST FEDERAL BANK, FSB
FIRST FEDERAL OF LAKEWOOD	FIRST FEDERAL SVG BANK BOSTON	FIRST FINANCIAL BANK, N.A.
FIRST FLORIDA BANK	FIRST FLORIDA INTEGRITY BANK	FIRST HOME BANK
FIRST HOME MORTGAGE	FIRST HOPE MORTGAGES INC	FIRST INDEPENDENCE BANK
FIRST INTERNET BANK OF INDIANA	FIRST MERCHANTS BANK, NA	FIRST NATIONAL BANK & TRUST CO
FIRST NATIONAL BANK IN STAUNTO	FIRST NATIONAL BANK MORTGAGE	FIRST NATIONAL BANK OF AMERICA
FIRST NATIONAL BANK OF LAYTON	FIRST NATIONAL BANK OF OTTAWA	FIRST NATIONAL BANK OF WATERLO
FIRST NIAGARA BANK	FIRST REPUBLIC BANK	FIRST SAVINGS BANK OF PERKASIE
FIRST SAVINGS MORTGAGE CORPORA	FIRST SOUTHERN NATIONAL BANK	FIRST STATE BANK OF ST CHARLES
FIRST TECHNOLOGY FEDERAL CU	FIRST TENNESSEE BANK NA	FIRSTBANK
FIRSTMERIT BANK NA	FIRSTMERIT MORTGAGE CORP	FIRSTTRUST
FLAGSTAR BANK	FLORIDA BANK	FLORIDA CENTRAL CREDIT UNION
FLORIDA CREDIT UNION	FNCB	FRANDSEN BANK & TRUST
FRB FEDERAL CREDIT UNION	FRIENDS BANK	FSGBANK, N.A.
GATEWAY BANK F.S.B	GATEWAY BANK MORTGAGE INC.	GENERAL ELECTRIC EMPLOYEES FCU
GENERATION MORTGAGE COMPANY	GEORGETOWN BANK	GFI MORTGAGE BANKERS, INC.
GLADEWATER NATIONAL BANK	GMFS LLC	GOLD COAST BANK
GOLDMAN SACHS BANK USA	GOLDWATER BANK	GRANDBRIDGE REAL EST CAPITAL
Great Lakes Credit Union	GREAT PLAINS NATIONAL BANK	GREAT SOUTHERN BANK
GREEN BANK, N.A.	GROW FINANCIAL FCU	GS COMMERCIAL REAL ESTATE LP
GUARANTY BANK	GUARDHILL FINANCIAL CORP	GUARDIAN SAVINGS BANK, FSB
HALLMARK HOME MORTGAGE, LLC	HAMILTON NATIONAL MORTGAGE COM	HANSCOM FEDERAL CREDIT UNION
HEARTLAND BANK	Heartland National Bank	HELM BANK USA
Heritage Trust Federal Credit	HERITAGEBANK OF THE SOUTH	HIGHTECHLENDING, INC.
HILLS BANK AND TRUST COMPANY	HIWAY FEDERAL CREDIT UNION	HOME FINANCING CENTER, INC.
HOME LOAN INVESTMENT BANK	HOME STATE BANK, N.A.	HOMEOWNERS MORTGAGE ENT., INC
HOMESERVICES LENDING, LLC	HOWARD BANK	HSBC BANK USA, NA
HUDSON HERITAGE FEDERAL CU	IBERIABANK	IBM SOUTHEAST EMP CREDIT UNION
ILLINI BANK	INDEPENDENCE BANK OF KENTUCKY	INLAND BANK AND TRUST
INTERLINC MORTGAGE SERVICES	INTERNATIONAL FINANCE BANK	INTGRITY FIRST FINANCIAL GROUP
J VIRGIL INC	JOHNSON BANK	JUSTICE FEDERAL CREDIT UNION
KEYBANK NATIONAL ASSOCIATION	KINECTA FEDERAL CREDIT UNION	KS STATEBANK
LANDMARK NATIONAL BANK	LAUNCH FEDERAL CU	LAYTON STATE BANK
LEADER BANK	LEGACYTEXAS BANK	LENDERLIVE NETWORK, INC.
LIBERTY SAVINGS BANK, FSB	LOGIX FEDERAL CREDIT UNION	M&T BANK
M&T REAL ESTATE TRUST	MACKINAC SAVINGS BANK FSB	MAGNOLIA BANK

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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

MAGNOLIA STATE BANK	MAINSTREET COMMUNITY BK OF FLA	MARINE BANK & TRUST COMPANY
MARKETPLACE HOME MORTGAGE, LLC	MARRIOTT EMPLOYEES' FCU	MB FINANCIAL BANK NA
MCGCLONE MORTGAGE COMPANY, INC.	MCLEAN MORTGAGE CORPORATION	MCS MORTGAGE BANKERS, INC.
MEADOWBROOK FINANCIAL MORTGAGE	MECU	MEMBER FIRST MORTGAGE, LLC
MERCHANTS BANK OF INDIANA	MERIDIAN RESIDENTIAL CAPITAL	MERIT BANK
MERRIMACK MORTGAGE COMPANY, IN	MID-HUDSON VALLEY FEDERAL C.U.	MID-ISLAND MORTGAGE CORP.
MIDCOUNTRY BANK	MIDFIRST BANK	MIDFLORIDA CREDIT UNION
MIDWEST BANK OF WESTERN ILLINO	MIDWEST COMMUNITY BANK	MIDWEST LOAN SERVICES INC
MORGAN STANLEY PRIVATE BANK, N	MORTGAGE 1 INCORPORATED	MORTGAGE ASSURANCE INC
MORTGAGE CENTER LLC	MORTGAGE ENTERPRISE, LTD	MORTGAGE NETWORK
MORTGAGE WORLD BANKERS, INC	MUTUAL OF OMAHA BANK	MVB MORTGAGE
MWABANK	MYCUMORTGAGE, LLC	NAPUS Federal Credit Union
NASA FEDERAL CREDIT UNION	NATBANK, N.A.	NATIONAL BANK OF COMMERCE
NATIONAL BANK OF KANSAS CITY	NATIONWIDE BANK	NATIONWIDE EQUITIES CORP.
NBT BANK NA	NEW WAVE LOANS RESIDENTIAL LLC	NJ LENDERS CORP
NORTH AMERICAN SAVINGS BANK	NORTHEAST BANK	NORTHPOINTE BANK
NORTHROP GRUMMAN FEDERAL CREDI	NORTHWEST FEDERAL CREDIT UNION	NUMARK CREDIT UNION
NXT CAPITAL, LLC	OAK MORTGAGE COMPANY LLC	OCEANSIDE CHRISTOPHER FCU
OCULINA BANK	OLD POINT NATIONAL BANK	ONEUNITED BANK
ONEWEST BANK	PARAMOUNT MORTGAGE COMPANY	PARKSIDE LENDING, LLC
PENFED CREDIT UNION	PEOPLE'S UNITED BANK	PEOPLES BANK
PEOPLES NATIONAL BANK	PERL MORTGAGE, INC.	PHILADELPHIA FEDERAL CREDIT UN
PILLAR MULTIFAMILY LLC	PINNACLE BANK	PINNACLE FEDERAL CREDIT UNION
PLATINUM FEDERAL CREDIT UNION	PLATINUM HOME MORTGAGE CORP	POLI MORTGAGE GROUP
PRAIRIE STATE BANK & TRUST	PREMIER AMERICA CREDIT UNION	PREMIUM MORTGAGE CORP
PRESIDENTIAL BANK, F.S.B.	PROFESSIONAL FEDERAL CU	PROPONENT FEDERAL CREDIT UNION
PROVIDENCE BANK	PROVINCIAL BANK	PULASKI BANK
PURDUE FEDERAL CREDIT UNION	QUONTIC BANK	RADIUS FINANCIAL GROUP INC
RANLife, Inc.	RAYMOND JAMES BANK, NA	RBC BANK (GEORGIA), N.A.
RED RIVER BANK	Regency Mortgage Corporation	RELIANT BANK
REPUBLIC BANK & TRUST COMPANY	REPUBLIC BANK OF CHICAGO	REPUBLIC MORTGAGE HOME LOANS
RESIDENTIAL MTG SVC, INC.	REVERSE MORTGAGE FUNDING LLC	SABADELL UNITED BANK NA
SABINE STATE BANK & TRUST CO.	SAGE BANK	SAN ANTONIO FEDERAL CREDIT UNI
SANTANDER BANK N.A.	SB1 FEDERAL CREDIT UNION	Self Reliance (NY) FCU
SELF-HELP FEDERAL CREDIT UNION	SEMPER HOME LOANS, INC	SHAREPLUS BANK
SHARONVIEW FEDERAL CU	SHELTER LENDING SERVICES, LLC	SOUTH SOUTH BANK
SOUTHERN BANK OF TENNESSEE	SOUTHERN HERITAGE BANK	Southwest Airlines Federal Cre
SOUTHWEST FUNDING, LP	SPACE COAST CREDIT UNION	STATE BANK AND TRUST COMPANY
STATE DEPARTMENT FCU	STATE FARM BANK	STATE INVESTORS BANK
STEARNS BANK NA	STERLING NATIONAL BANK	STERLING STATE BANK
STIFEL BANK & TRUST	STOCK YARDS BANK & TRUST COMPA	STOCKMAN BANK
STONEGATE BANK	SUNCOAST CREDIT UNION	SUNFLOWER BANK, N.A.
SUNRISE BANK	SUTHERLAND MORTGAGE SERVICES	SYNERGY ONE LENDING, INC.
SYNOVUS BANK	TALMER BANK AND TRUST	TAMPA BAY FCU
TEACHERS FEDERAL CREDIT UNION	TENNESSEE VALLEY FEDERAL C U	THE AMERICAN EAGLE MORTGAGE
THE ANDERSON FINANCIAL GROUP	THE BANK OF EDWARDSVILLE	THE BANK OF GEORGIA

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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

THE BRAND BANKING COMPANY  
THE FEDERAL SAVINGS BANK  
THE HUNTINGTON NATIONAL BANK  
THE PRIVATEBANK AND TRUST CO.  
THINK MUTUAL BANK  
THRIVENT FEDERAL CREDIT UNION  
TOMPKINS TRUST COMPANY  
TRADITION MORTGAGE LLC  
TRULIANT FEDERAL CREDIT UNION  
TRUSTMARK NATIONAL BANK  
UBS AG, TAMPA BRANCH  
UNITED COMMUNITY BANK  
UNITED NATIONS FEDERAL CU  
UNIVERSITY LENDING GROUP, LLC  
US FEDERAL CREDIT UNION  
USAMERIBANK  
VYSTAR CREDIT UNION  
WE FLORIDA FINANCIAL  
WEST COMMUNITY CREDIT UNION  
WRIGHT-PATT CREDIT UNION

THE BRYN MAWR TRUST COMPANY  
THE FLORIDA MORTGAGE FIRM  
THE MORTGAGE COMPANY  
THE SAVINGS BANK  
THIRD FEDERAL SAVINGS AND LOAN  
TIAA-CREF TRUST COMPANY, FSB  
TOWER FEDERAL CREDIT UNION  
TROPICAL FINANCIAL CREDIT UNIO  
TRUMARK FINANCIAL CU  
TWIN OAKS SAVINGS BANK  
UBS BANK, USA  
UNITED FEDERAL CREDIT UNION  
UNITED NORTHERN MORTGAGE BANKE  
UNIVERSITY OF IOWA COMMUNITY C  
US MORTGAGE CORPORATIOIN  
USF FEDERAL CREDIT UNION  
WASHINGTON TRUST BANK  
WEBSTER BANK, N.A.  
WEST TOWN BANK & TRUST  
XCEED FINANCIAL FEDERAL CREDIT

THE FARMERS BANK  
THE GUERNSEY BANK  
THE NORTHERN TRUST COMPANY  
THE WHITE HOUSE FCU  
THOMASVILLE NATIONAL BANK  
TIDEWATER MORTGAGE SERVICES  
TOWNE MORTGAGE COMPANY  
TRUITY FEDERAL CREDIT UNION  
TRUSTLINE MORTGAGE, INC.  
TYNDALL FEDERAL CREDIT UNION  
UNION CAPITAL MORTGAGE CORP.  
UNITED HOME LOANS  
UNITED STATES SENATE FCU  
US BANK, N.A.  
USAA FEDERAL SAVINGS BANK  
VICTORIAN FINANCE, LLC  
WATERMARK CAPITAL, INC.  
WEI MORTGAGE CORPORATION  
WESTFIELD BANK FSB



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		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						
	FHA, FSA/RHS & VA		Conventional			D				G						
	A		B		C		D		E				F			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
FL/LAKE COUNTY/0313.11														48	82	
APPS WITHDRAWN	16	2911	30	4030	42	6848	2	253			21	3276	2	190		
APPS DENIED	21	3817	32	4262	65	10847	43	807			41	4269	6	386		
LOANS ORIGINATED	126	23721	177	25833	92	13528	18	933			97	13398	10	1015		
APPS APPROVED, NOT ACCEPTED	5	966	6	559	5	626					5	460	3	163		
FILES CLOSED FOR INCOMPLETENESS	2	425	4	710	9	2330	3	269			3	599				
FL/ORANGE COUNTY/0102.00															22	138
APPS WITHDRAWN	6	1480	13	3024	11	2517					7	1298				
APPS DENIED	2	411	13	2550	13	2864	3	432	2	920	4	945				
LOANS ORIGINATED			81	24839	34	8583	4	210	2	926	26	7082				
APPS APPROVED, NOT ACCEPTED			7	2411	4	751			1	619	7	2373				
FILES CLOSED FOR INCOMPLETENESS			6	1481	3	904					3	550				
FL/ORANGE COUNTY/0103.00															21	115
APPS DENIED			6	2529	8	1714	1	5			4	803				
APPS WITHDRAWN	1	280	7	1124	4	892					1	91				
FILES CLOSED FOR INCOMPLETENESS			1	417	2	373					1	417				
LOANS ORIGINATED	2	527	26	7372	12	4874	2	700			5	1015				
APPS APPROVED, NOT ACCEPTED			1	232	1	241					1	241				
FL/ORANGE COUNTY/0104.00															98	43
APPS WITHDRAWN																
APPS DENIED					2	207	2	26			1	25				
LOANS ORIGINATED			2	120												
APPS APPROVED, NOT ACCEPTED																
FILES CLOSED FOR INCOMPLETENESS																
FL/ORANGE COUNTY/0105.00															98	29
APPS WITHDRAWN					1	118										
APPS DENIED					1	51	3	14			1	3				
LOANS ORIGINATED					1	117			1	31350						
APPS APPROVED, NOT ACCEPTED																
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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		
	FHA, FSA/RHS & VA		Conventional			D			F				G		
	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		
FL/ORANGE COUNTY/0108.02														20	117
FILES CLOSED FOR INCOMPLETENESS			3	665											
LOANS ORIGINATED	15	3089	72	14159	42	6755	6	590	1	330	18	2884			
APPS APPROVED, NOT ACCEPTED			2	473	3	438	1	3			2	443			
APPS DENIED	3	552	7	1953	8	1255	5	76			3	148			
APPS WITHDRAWN			6	1536	11	1689					2	352			
FL/ORANGE COUNTY/0110.00														35	79
LOANS ORIGINATED	10	1539	33	6883	22	3425	2	216			14	2172			
APPS APPROVED, NOT ACCEPTED			1	244											
FILES CLOSED FOR INCOMPLETENESS			2	438	5	1187					2	600			
APPS DENIED	2	675	5	799	15	4224	2	26			2	424			
APPS WITHDRAWN	4	983			9	2563	1	200			1	216			
FL/ORANGE COUNTY/0111.00														27	118
APPS WITHDRAWN					4	682	1	85	2	21000					
APPS DENIED	1	187	6	1094	7	1057	5	121			2	145			
APPS APPROVED, NOT ACCEPTED							2	13			1	5			
FILES CLOSED FOR INCOMPLETENESS					3	552	1	8							
LOANS ORIGINATED	4	826	24	4228	19	2773	2	162	1	30400	3	319			
FL/ORANGE COUNTY/0112.00														17	151
APPS DENIED	3	466	4	943	11	2614	8	454			7	962			
APPS WITHDRAWN	6	1475	8	1872	5	850									
LOANS ORIGINATED	16	3049	47	10648	31	6203	3	449			7	1028			
APPS APPROVED, NOT ACCEPTED	2	216	1	260	2	322									
FILES CLOSED FOR INCOMPLETENESS			2	412	2	143									
FL/ORANGE COUNTY/0113.00														17	133
FILES CLOSED FOR INCOMPLETENESS	2	418	3	844	6	1722	1	50			3	351			
APPS WITHDRAWN	4	894	27	9319	12	3076					4	800			
LOANS ORIGINATED	15	3727	101	28103	39	12469	7	120			18	3544			
APPS APPROVED, NOT ACCEPTED	1	310	7	2300	2	366	1	3			2	431			
APPS DENIED	4	940	17	6052	23	4819	2	11			10	1799			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	A		B		C		D		E				F		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
FL/ORANGE COUNTY/0116.00														80	55
FILES CLOSED FOR INCOMPLETENESS					1	108									
LOANS ORIGINATED	7	812	7	972	8	656	2	56		1	64				
APPS APPROVED, NOT ACCEPTED	2	226	1	45						1	45				
APPS DENIED			3	546	12	1413	8	42		6	126				
APPS WITHDRAWN			2	264	1	18				1	164				
FL/ORANGE COUNTY/0117.01														97	56
LOANS ORIGINATED	3	277	3	218	9	812	2	14		3	265				
APPS DENIED	2	130	1	63	10	749	10	125		4	134				
APPS APPROVED, NOT ACCEPTED					1	124	1	6		1	124				
FILES CLOSED FOR INCOMPLETENESS					2	133									
APPS WITHDRAWN	1	88	1	86	5	672				1	86				
FL/ORANGE COUNTY/0117.02														99	41
FILES CLOSED FOR INCOMPLETENESS															
LOANS ORIGINATED	1	84	2	116	3	576	5	32		2	116				
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	1	119	1	97	9	1015	12	253		5	166				
APPS WITHDRAWN	1	59	1	84	1	30	2	50		2	114				
FL/ORANGE COUNTY/0120.00														90	56
FILES CLOSED FOR INCOMPLETENESS					4	244				1	34				
LOANS ORIGINATED	10	814	5	449	8	723	1	10		2	198				
APPS APPROVED, NOT ACCEPTED					4	319				2	171				
APPS DENIED	2	141	3	236	16	1380	17	140		5	362				
APPS WITHDRAWN			2	133	6	444	3	138		5	280				
FL/ORANGE COUNTY/0121.00														87	61
APPS WITHDRAWN	1	85			8	551				3	152				
FILES CLOSED FOR INCOMPLETENESS			2	104	1	37				1	76				
LOANS ORIGINATED	6	503	7	1088	5	361	1	27		3	141				
APPS APPROVED, NOT ACCEPTED			1	65	4	232	1	4				1	65		
APPS DENIED			1	51	17	1413	17	122		8	238				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings		Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional		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
FL/ORANGE COUNTY/0122.01											88	68				
LOANS ORIGINATED	18	1910	8	491	5	365					7	518				
APPS APPROVED, NOT ACCEPTED																
FILES CLOSED FOR INCOMPLETENESS	1	126	1	54							1	54				
APPS WITHDRAWN	9	1024	1	86	4	381					1	86				
APPS DENIED	8	999	4	287	18	2090	6	26			5	288				
FL/ORANGE COUNTY/0122.02											86	62				
LOANS ORIGINATED	19	1818	5	222	8	538	1	4			4	247				
APPS APPROVED, NOT ACCEPTED					2	107										
APPS DENIED	6	604	2	122	15	1459	10	112			1	38				
APPS WITHDRAWN	12	1185	3	115	3	351										
FILES CLOSED FOR INCOMPLETENESS					4	450	1	10			1	80				
FL/ORANGE COUNTY/0123.03											83	102				
APPS WITHDRAWN	9	1243	5	530	10	1353	1	100			3	246				
APPS DENIED	11	1501	9	1347	38	5320	19	429			7	822				
LOANS ORIGINATED	40	6015	26	3100	30	4001	6	335			10	1199				
APPS APPROVED, NOT ACCEPTED	3	494	1	137	5	783					1	137				
FILES CLOSED FOR INCOMPLETENESS	5	796	2	203	9	1186					3	289				
FL/ORANGE COUNTY/0123.04											92	68				
APPS WITHDRAWN	3	389	3	370	5	552	1	14			1	69				
FILES CLOSED FOR INCOMPLETENESS			1	53	7	621					1	57				
LOANS ORIGINATED	23	2821	15	1445	18	1838	1	64	1	8700	2	184				
APPS APPROVED, NOT ACCEPTED			3	234	1	108										
APPS DENIED	7	913	4	352	18	2166	12	287			5	324				
FL/ORANGE COUNTY/0123.05											86	86				
APPS DENIED	7	606	3	176	24	2415	17	135			6	268	1	1		
LOANS ORIGINATED	29	2955	11	1001	25	2627					7	699				
APPS APPROVED, NOT ACCEPTED	1	68			3	316					2	184				
FILES CLOSED FOR INCOMPLETENESS			1	94	4	531	2	11			1	103				
APPS WITHDRAWN	2	208	6	488	8	819					3	262				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings														% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans								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					
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans									
	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			
FL/ORANGE COUNTY/0123.06															83	103
APPS WITHDRAWN	5	547	1	80	5	331					1	54				
FILES CLOSED FOR INCOMPLETENESS	1	88	1	417	1	48										
LOANS ORIGINATED	15	1573	4	322	14	1419	2	15			4	284				
APPS APPROVED, NOT ACCEPTED	1	86	1	104	1	82										
APPS DENIED	5	451	3	163	10	2057	3	37			5	271	1	34		
FL/ORANGE COUNTY/0123.07															86	66
APPS WITHDRAWN	5	481	3	192	2	220	1	125			3	250				
APPS DENIED	7	623	3	253	13	1144	6	73			3	83				
LOANS ORIGINATED	16	1516	9	681	10	826	1	15	1	7000	5	455				
APPS APPROVED, NOT ACCEPTED																
FILES CLOSED FOR INCOMPLETENESS	1	100	1	64	5	484	1	10			1	64				
FL/ORANGE COUNTY/0124.01															82	60
APPS APPROVED, NOT ACCEPTED																
FILES CLOSED FOR INCOMPLETENESS	1	105			1	70										
APPS WITHDRAWN	6	765	7	469	9	694					3	246				
APPS DENIED	14	1781	13	884	15	1778	16	97			16	662	1	15		
LOANS ORIGINATED	26	3098	13	1355	18	1800	5	53	3	23610	6	540				
FL/ORANGE COUNTY/0124.02															77	63
LOANS ORIGINATED	3	316	5	741	7	872	2	19	1	22240	1	137				
APPS APPROVED, NOT ACCEPTED	1	135			4	524										
APPS DENIED			1	100	7	1174	4	42								
APPS WITHDRAWN	2	186	3	2310	3	344					1	2000				
FILES CLOSED FOR INCOMPLETENESS	1	195			1	53	1	177								
FL/ORANGE COUNTY/0124.03															79	80
APPS APPROVED, NOT ACCEPTED	1	63	1	112	2	157					1	86				
FILES CLOSED FOR INCOMPLETENESS	1	88			5	475					1	70				
APPS WITHDRAWN	5	748			8	836					2	192				
APPS DENIED	4	344	7	912	16	1954	10	143			6	577	1	3		
LOANS ORIGINATED	16	1700	12	1629	9	786					1	49				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional			D			F				G	
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0125.00											15	136		
LOANS ORIGINATED	4	553	24	7504	26	8507	4	377			5	614		
APPS APPROVED, NOT ACCEPTED			3	352							2	288		
FILES CLOSED FOR INCOMPLETENESS			3	616	2	540								
APPS WITHDRAWN	2	176	9	1312	3	530					2	247		
APPS DENIED	1	172	5	812	9	1919	3	12						
FL/ORANGE COUNTY/0126.00											12	149		
FILES CLOSED FOR INCOMPLETENESS			3	613	2	656					1	52		
APPS WITHDRAWN	5	1111	13	3906	14	3088	1	50			5	1042		
APPS DENIED	3	544	13	3882	20	4254	13	401			8	781		
LOANS ORIGINATED	14	3280	91	26038	48	11810	7	663			19	3140		
APPS APPROVED, NOT ACCEPTED			2	288	1	288								
FL/ORANGE COUNTY/0127.01											15	119		
LOANS ORIGINATED	8	2050	87	21707	52	12148	8	1268	1	88	14	2251		
APPS APPROVED, NOT ACCEPTED			6	2164	1	38					2	598		
FILES CLOSED FOR INCOMPLETENESS	1	199	4	941	4	762					1	110		
APPS DENIED			6	1183	15	2815	3	218			6	765		
APPS WITHDRAWN	3	730	8	1939	10	2303	3	253			2	366		
FL/ORANGE COUNTY/0128.00											8	186		
APPS DENIED	2	457	12	5573	19	5940	4	248			2	362		
APPS WITHDRAWN	1	369	14	5070	5	1574	2	701			1	156		
LOANS ORIGINATED	3	539	62	22050	42	16862	5	584			9	1390		
APPS APPROVED, NOT ACCEPTED	4	904	3	2048	1	254	1	10						
FILES CLOSED FOR INCOMPLETENESS			2	778	1	403	1	20			1	206		
FL/ORANGE COUNTY/0129.00											25	117		
APPS WITHDRAWN	4	652	2	393	6	911					1	109		
FILES CLOSED FOR INCOMPLETENESS			1	300	2	310					2	464		
LOANS ORIGINATED	10	1912	51	9932	35	5702	4	489			13	1732		
APPS APPROVED, NOT ACCEPTED	1	207	4	532	1	138								
APPS DENIED	2	330	6	1056	14	2180	3	140			8	824		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	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		
FL/ORANGE COUNTY/0132.01														69	76
APPS WITHDRAWN	5	574	2	281	5	481					1	60			
APPS DENIED	8	793	7	492	10	854	2	10			5	246			
FILES CLOSED FOR INCOMPLETENESS	1	162			5	353					1	81			
LOANS ORIGINATED	20	1993	9	962	18	1449	3	102			6	456			
APPS APPROVED, NOT ACCEPTED					3	169									
FL/ORANGE COUNTY/0132.02														75	70
FILES CLOSED FOR INCOMPLETENESS	2	170													
APPS WITHDRAWN	4	552	5	488	4	641			1	9680	1	105			
LOANS ORIGINATED	15	2112	12	1180	24	2435	2	105			6	435			
APPS APPROVED, NOT ACCEPTED			1	155											
APPS DENIED	6	668	3	283	24	2498	5	25			4	231			
FL/ORANGE COUNTY/0133.00														51	85
LOANS ORIGINATED	26	4312	26	4208	30	3462	3	98			6	737			
APPS APPROVED, NOT ACCEPTED					2	225			1	1235					
FILES CLOSED FOR INCOMPLETENESS	1	92	3	485	3	477					2	340			
APPS DENIED	2	260	4	579	14	1906	3	30			1	54			
APPS WITHDRAWN	6	1106	7	1038	5	706					2	190			
FL/ORANGE COUNTY/0134.02														65	73
APPS WITHDRAWN	7	822	1	105	4	266									
APPS DENIED	5	545	2	135	10	1036	3	25			5	499			
LOANS ORIGINATED	20	2206	6	1136	9	883	2	70			6	1230			
APPS APPROVED, NOT ACCEPTED			1	146											
FILES CLOSED FOR INCOMPLETENESS	1	114			1	136					1	136			
FL/ORANGE COUNTY/0134.03														73	63
APPS WITHDRAWN	3	318	2	184	7	821	1	58			3	349			
APPS DENIED	3	329	1	92	4	425	6	99			2	32	1	10	
LOANS ORIGINATED	15	1729	13	1159	11	1124	1	5			2	204			
APPS APPROVED, NOT ACCEPTED			1	72											
FILES CLOSED FOR INCOMPLETENESS															

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	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		
FL/ORANGE COUNTY/0134.05														77	75
APPS WITHDRAWN					2	194									
APPS APPROVED, NOT ACCEPTED					1	70									
FILES CLOSED FOR INCOMPLETENESS					1	97									
LOANS ORIGINATED	1	127	2	228	6	541	1	10		3	354				
APPS DENIED					8	721	1	25		2	158				
FL/ORANGE COUNTY/0134.06														78	70
LOANS ORIGINATED	12	1262	10	823	6	410	1	5		5	358				
APPS APPROVED, NOT ACCEPTED			1	84	2	178	1	5		2	183				
FILES CLOSED FOR INCOMPLETENESS			1	52	1	112									
APPS WITHDRAWN	4	359	2	203	2	108									
APPS DENIED	2	205	5	326	6	563	5	36		5	233				
FL/ORANGE COUNTY/0135.03														82	54
FILES CLOSED FOR INCOMPLETENESS															
LOANS ORIGINATED									1	1430					
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	108			3	8		2	6				
APPS WITHDRAWN															
FL/ORANGE COUNTY/0135.05														66	77
LOANS ORIGINATED	14	1817	27	6309	22	2476	1	6	1	4725	19	5234			
APPS APPROVED, NOT ACCEPTED			1	567	2	226	1	30			1	567			
FILES CLOSED FOR INCOMPLETENESS					1	130									
APPS WITHDRAWN			4	483	9	877					4	405			
APPS DENIED	2	248	5	449	15	1789	7	69		4	164				
FL/ORANGE COUNTY/0135.07														71	78
LOANS ORIGINATED	9	1439	6	482	3	418	3	18		4	248				
APPS APPROVED, NOT ACCEPTED			2	252	1	79				2	252				
APPS DENIED	1	186	12	1119	2	135	4	22		9	628	1	25		
APPS WITHDRAWN	1	172	4	306	4	470				1	108				
FILES CLOSED FOR INCOMPLETENESS	1	168	2	104	1	152				1	48				



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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				
	FHA, FSA/RHS & VA		Conventional			D		E		F		G				
	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		
FL/ORANGE COUNTY/0135.08															82	64
LOANS ORIGINATED							1	6	1	32224	1	6				
APPS APPROVED, NOT ACCEPTED																
FILES CLOSED FOR INCOMPLETENESS							1	36								
APPS WITHDRAWN					1	145					1	145				
APPS DENIED			3	111	1	24	6	18			8	125				
FL/ORANGE COUNTY/0135.09															44	96
APPS WITHDRAWN	2	158	1	45	2	109					3	154				
FILES CLOSED FOR INCOMPLETENESS																
LOANS ORIGINATED			8	493	5	368	1	8			8	479				
APPS APPROVED, NOT ACCEPTED			1	48							1	48				
APPS DENIED			5	323	2	155	1	6			5	305				
FL/ORANGE COUNTY/0135.10															70	64
APPS DENIED			2	98	1	122	2	7			1	5				
APPS WITHDRAWN			2	109			1	20								
LOANS ORIGINATED			2	101	1	77	1	5			1	77				
APPS APPROVED, NOT ACCEPTED							1	2								
FILES CLOSED FOR INCOMPLETENESS																
FL/ORANGE COUNTY/0135.11															56	72
APPS WITHDRAWN	3	302	1	114	3	271					1	50	1	133		
APPS DENIED	2	174	37	1243	4	420	10	130			3	22	40	1211		
LOANS ORIGINATED	8	1027	12	833	7	642	2	12			2	123	9	531		
APPS APPROVED, NOT ACCEPTED			5	208									5	208		
FILES CLOSED FOR INCOMPLETENESS			3	89	2	200							3	89		
FL/ORANGE COUNTY/0135.12															79	60
APPS WITHDRAWN					4	427										
APPS DENIED	1	142	19	1044	10	1087	7	64			6	458	18	864		
FILES CLOSED FOR INCOMPLETENESS	1	70	1	50	3	282					1	78				
LOANS ORIGINATED	6	738	12	1218	7	686	2	12			3	287	4	145		
APPS APPROVED, NOT ACCEPTED			3	219	3	286					1	151	2	170		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
FL/ORANGE COUNTY/0136.03													48	77		
LOANS ORIGINATED	15	2078	33	3770	21	2459	3	213	1	16480	12	1296				
APPS APPROVED, NOT ACCEPTED			1	77	2	176					3	253				
APPS DENIED	2	360	6	802	12	1131	6	33			4	217				
APPS WITHDRAWN	3	508	6	628	8	1107	1	18	1	4500	1	72				
FILES CLOSED FOR INCOMPLETENESS			1	100	3	365					2	250				
FL/ORANGE COUNTY/0136.04													47	84		
APPS DENIED	3	422	7	783	13	1416	2	13			5	321				
LOANS ORIGINATED	13	2370	41	5529	31	4254	2	133			16	1708				
APPS APPROVED, NOT ACCEPTED	1	215	1	60							1	60				
FILES CLOSED FOR INCOMPLETENESS			1	68	5	841										
APPS WITHDRAWN	3	661	4	645	5	656	2	336			1	55				
FL/ORANGE COUNTY/0136.05													46	97		
APPS DENIED	1	215	2	386	2	258	6	49			2	8				
APPS WITHDRAWN	2	456	5	1123	4	643										
LOANS ORIGINATED	11	2411	18	3823	19	3223	3	86								
APPS APPROVED, NOT ACCEPTED					1	109										
FILES CLOSED FOR INCOMPLETENESS			1	160												
FL/ORANGE COUNTY/0136.06													70	48		
APPS DENIED	2	264	1	157	2	508	11	88			3	7	2	12		
LOANS ORIGINATED	7	914	9	1507	10	1961	2	70			3	333				
APPS APPROVED, NOT ACCEPTED			1	214												
FILES CLOSED FOR INCOMPLETENESS			1	187	2	371					1	187				
APPS WITHDRAWN	3	399	2	201	4	699					3	377				
FL/ORANGE COUNTY/0136.07													38	92		
APPS DENIED	5	811	9	1133	23	3296	7	40			6	579	1	26		
APPS WITHDRAWN	8	1102	5	764	7	1006	1	40			3	358	1	53		
LOANS ORIGINATED	31	4686	29	4315	43	5734	4	69			7	727	3	504		
APPS APPROVED, NOT ACCEPTED	1	113	1	267	4	419										
FILES CLOSED FOR INCOMPLETENESS			1	151	1	132										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	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		
FL/ORANGE COUNTY/0137.01														48	110
LOANS ORIGINATED	9	1730	26	3670	18	2198	1	5			3	317			
APPS APPROVED, NOT ACCEPTED			1	136	1	132									
FILES CLOSED FOR INCOMPLETENESS	1	167	1	142	1	148									
APPS DENIED	1	147	3	410	10	1422	4	20			3	293	1	127	
APPS WITHDRAWN	2	338	5	695	2	335	1	80			1	140			
FL/ORANGE COUNTY/0137.02														42	77
LOANS ORIGINATED	12	2323	26	5704	30	4554	7	153			6	781			
APPS APPROVED, NOT ACCEPTED			2	614	4	712	2	75			1	130			
FILES CLOSED FOR INCOMPLETENESS			2	649			1	120							
APPS WITHDRAWN	1	172	4	1068	8	1276									
APPS DENIED	2	361	5	1112	11	1633	6	24			4	424			
FL/ORANGE COUNTY/0138.01														25	121
FILES CLOSED FOR INCOMPLETENESS			1	148	2	534	1	220							
APPS WITHDRAWN	2	417	1	190	5	728									
LOANS ORIGINATED	5	1041	19	2849	18	2675	3	34			9	1099			
APPS APPROVED, NOT ACCEPTED					1	100									
APPS DENIED	1	124	4	569	5	743	4	32			1	158			
FL/ORANGE COUNTY/0138.02														16	128
LOANS ORIGINATED	11	1985	26	4408	20	3113	7	116	1	692	6	816			
APPS APPROVED, NOT ACCEPTED															
FILES CLOSED FOR INCOMPLETENESS					1	174									
APPS DENIED	1	149	2	267	17	2294	8	152			2	57			
APPS WITHDRAWN	1	280	1	127	8	1279									
FL/ORANGE COUNTY/0138.03														21	128
APPS WITHDRAWN	1	114	5	1151	2	297	3	36							
APPS DENIED	2	238	2	382	7	2193	6	79			2	78			
LOANS ORIGINATED	15	2256	28	4992	17	2355	3	320			7	955			
APPS APPROVED, NOT ACCEPTED			1	176	1	156									
FILES CLOSED FOR INCOMPLETENESS					2	344									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		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						
	FHA, FSA/RHS & VA		Conventional			D				G						
	A		B		C		D		E				F			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
FL/ORANGE COUNTY/0139.00														21	131	
APPS APPROVED, NOT ACCEPTED			2	378	2	421										
FILES CLOSED FOR INCOMPLETENESS	1	221	1	50	5	698										
LOANS ORIGINATED	9	1877	34	7024	23	4636	4	353			5	594				
APPS DENIED			5	1238	13	2451	10	522			5	531				
APPS WITHDRAWN	1	128	5	570	7	1352					2	244				
FL/ORANGE COUNTY/0140.00														11	192	
APPS DENIED	2	408	15	3615	31	8476	2	25			4	554				
FILES CLOSED FOR INCOMPLETENESS			2	317	9	3842										
LOANS ORIGINATED	23	5024	73	19618	48	9155	2	50			8	1282				
APPS APPROVED, NOT ACCEPTED			4	1182	1	197										
APPS WITHDRAWN	2	405	5	1055	13	2466	1	40								
FL/ORANGE COUNTY/0141.00														21	134	
APPS DENIED	6	1123	12	2101	28	5010	7	912			10	1468				
LOANS ORIGINATED	18	3688	62	16272	56	10591	5	528			9	1295				
APPS APPROVED, NOT ACCEPTED	2	410	2	373	8	2276					1	250				
APPS WITHDRAWN	2	568	9	2107	9	2689	1	79			1	100				
FILES CLOSED FOR INCOMPLETENESS			3	1041	6	1465	2	80								
FL/ORANGE COUNTY/0142.00														76	78	
FILES CLOSED FOR INCOMPLETENESS			2	313	5	458					1	28				
LOANS ORIGINATED	34	4180	27	3571	28	2647	5	224			11	1243				
APPS APPROVED, NOT ACCEPTED			1	110	7	605					1	26				
APPS WITHDRAWN	12	1431	5	560	17	1592					4	272				
APPS DENIED	19	2093	9	1039	37	3790	20	167			11	715				
FL/ORANGE COUNTY/0143.01														53	96	
FILES CLOSED FOR INCOMPLETENESS	1	147	1	150	2	671										
LOANS ORIGINATED	12	1753	21	4305	28	4271	4	72			4	365				
APPS APPROVED, NOT ACCEPTED			2	531	2	255										
APPS WITHDRAWN	1	241	2	213	7	1490					1	53				
APPS DENIED	3	394	4	989	15	2767	6	39			5	774				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings	Home Improvement Loans		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			
	FHA, FSA/RHS & VA		Conventional			D			F		G			
	A		B		C		D		E		F			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0143.02													78	57
APPS DENIED	6	602	4	351	6	578	4	89	1	999	1	80		
APPS WITHDRAWN	2	172	1	114	3	395			1	900	1	114		
LOANS ORIGINATED	12	1315	3	280	6	515	1	1	1	715	1	76		
APPS APPROVED, NOT ACCEPTED					1	66								
FILES CLOSED FOR INCOMPLETENESS					1	118								
FL/ORANGE COUNTY/0144.00													41	110
LOANS ORIGINATED	19	3130	19	3136	13	2100	2	133			2	291		
APPS APPROVED, NOT ACCEPTED					6	782					1	160		
FILES CLOSED FOR INCOMPLETENESS	1	103	1	182										
APPS WITHDRAWN			8	1195	10	1268	1	123			1	116		
APPS DENIED	2	284			17	3727	10	305			4	679		
FL/ORANGE COUNTY/0145.02													90	59
APPS WITHDRAWN	1	53			3	666								
APPS DENIED	1	79			5	427	9	33			9	249		
FILES CLOSED FOR INCOMPLETENESS					1	104					1	104		
LOANS ORIGINATED	2	205			1	131	1	10	1	25540	1	10		
APPS APPROVED, NOT ACCEPTED														
FL/ORANGE COUNTY/0145.03													80	60
APPS APPROVED, NOT ACCEPTED			2	70			1	10			2	70	2	70
FILES CLOSED FOR INCOMPLETENESS					3	199								
LOANS ORIGINATED	2	139	2	49	2	184	1	6					2	49
APPS DENIED			6	270	3	232	10	39			4	13	7	277
APPS WITHDRAWN			1	315	5	365								
FL/ORANGE COUNTY/0145.04													61	96
APPS WITHDRAWN			4	345	2	382					1	50		
APPS DENIED	1	221	4	671	7	1008	6	15						
LOANS ORIGINATED	4	828	4	548	16	2425	1	98			11	1793		
APPS APPROVED, NOT ACCEPTED			1	185										
FILES CLOSED FOR INCOMPLETENESS			1	117	1	178					1	178		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
FL/ORANGE COUNTY/0146.01															97	57
LOANS ORIGINATED	16	2297	26	4855	8	483	2	13	2	16250	8	685				
APPS APPROVED, NOT ACCEPTED	1	64			1	67	1	10								
FILES CLOSED FOR INCOMPLETENESS	1	273			3	255					1	52				
APPS DENIED	2	150	4	356	11	1239	15	117			11	348	1	3		
APPS WITHDRAWN	1	88	1	234	4	295										
FL/ORANGE COUNTY/0146.05															99	66
APPS DENIED	1	103			8	597	14	179			2	21				
APPS WITHDRAWN					11	1092					1	58				
FILES CLOSED FOR INCOMPLETENESS	1	73			2	100	1	50								
LOANS ORIGINATED	2	169	1	304	8	576	4	48			1	66				
APPS APPROVED, NOT ACCEPTED					1	55	1	3								
FL/ORANGE COUNTY/0146.06															69	67
LOANS ORIGINATED	3	736	17	2707	7	640	1	5	3	32452	10	1551				
APPS APPROVED, NOT ACCEPTED			1	59	1	39					1	39				
FILES CLOSED FOR INCOMPLETENESS					1	59					1	59				
APPS WITHDRAWN			2	106	2	143			1	17505	2	124				
APPS DENIED			7	1259	7	797	5	25			7	647	1	66		
FL/ORANGE COUNTY/0146.07															59	81
APPS DENIED	7	1462	17	2162	10	815	5	91			15	1378	1	75		
LOANS ORIGINATED	14	2548	98	21217	18	1908	2	32			76	16251				
APPS APPROVED, NOT ACCEPTED			1	233	1	60					1	233				
APPS WITHDRAWN	3	470	9	1133	1	244					4	240				
FILES CLOSED FOR INCOMPLETENESS			1	52	3	208					1	99				
FL/ORANGE COUNTY/0146.08															86	65
FILES CLOSED FOR INCOMPLETENESS			1	219	1	37					1	219				
APPS WITHDRAWN			2	501	3	285										
LOANS ORIGINATED			5	1335	3	243					3	422				
APPS APPROVED, NOT ACCEPTED			1	61	1	75										
APPS DENIED	4	375	3	440	5	470	7	139			6	484	1	2		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		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						
	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			
FL/ORANGE COUNTY/0146.09														79	69	
APPS WITHDRAWN			6	1109	1	157					4	716				
APPS DENIED	2	348	2	465	2	265	5	31			2	8				
FILES CLOSED FOR INCOMPLETENESS					1	124					1	124				
LOANS ORIGINATED	3	906	13	3073	6	485					5	877				
APPS APPROVED, NOT ACCEPTED			1	81			2	21			1	81				
FL/ORANGE COUNTY/0147.01														75	66	
APPS WITHDRAWN	3	354			5	323										
APPS DENIED	5	501	3	214	9	972	10	148			3	69	2	58		
FILES CLOSED FOR INCOMPLETENESS	1	117			3	302	1	40			1	84				
LOANS ORIGINATED	8	822	10	1081	13	1017	5	32			3	219	3	81		
APPS APPROVED, NOT ACCEPTED			1	39									1	39		
FL/ORANGE COUNTY/0147.02														65	83	
LOANS ORIGINATED	10	1102	11	856	12	1295					9	868				
APPS APPROVED, NOT ACCEPTED	1	107	1	76	4	450					2	171				
FILES CLOSED FOR INCOMPLETENESS	1	107			3	276					2	240				
APPS DENIED	3	402	1	112	5	437	3	53			4	341				
APPS WITHDRAWN	5	684			4	301					2	140				
FL/ORANGE COUNTY/0147.03														68	71	
FILES CLOSED FOR INCOMPLETENESS																
APPS WITHDRAWN					2	121					1	40				
APPS DENIED			2	136	3	270					3	270				
LOANS ORIGINATED	2	159	1	58	2	221					1	76				
APPS APPROVED, NOT ACCEPTED																
FL/ORANGE COUNTY/0147.04														55	89	
LOANS ORIGINATED	4	927	37	4639	11	1619	1	6			21	2800				
APPS APPROVED, NOT ACCEPTED			7	904	4	534					6	639				
APPS DENIED	3	605	14	1775	11	1809	9	148			16	1378	1	413		
APPS WITHDRAWN	1	160	9	1186	7	1136					6	707				
FILES CLOSED FOR INCOMPLETENESS	2	589	1	244	4	386					1	82				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	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		
FL/ORANGE COUNTY/0148.04														51	87
APPS DENIED	1	101	5	1710	18	3443	10	153			5	717			
LOANS ORIGINATED	14	2772	41	13633	22	4238					6	1943			
APPS APPROVED, NOT ACCEPTED			2	832			1	25							
FILES CLOSED FOR INCOMPLETENESS	1	275	5	2078	6	1482					1	58			
APPS WITHDRAWN	1	138	4	912	9	1708					1	40			
FL/ORANGE COUNTY/0148.05														74	59
FILES CLOSED FOR INCOMPLETENESS	1	108			3	300	1	82							
LOANS ORIGINATED	15	2217	12	1539	15	1491	6	352			5	446			
APPS APPROVED, NOT ACCEPTED	1	110	1	80	2	120	1	15			1	80			
APPS DENIED	4	689	9	1089	7	1009	4	20			2	108			
APPS WITHDRAWN	3	376	1	133	5	715	1	162							
FL/ORANGE COUNTY/0148.06														39	141
APPS WITHDRAWN	5	1270	9	1818	17	3106					5	856			
APPS DENIED	8	1821	11	2415	24	4436	12	970			5	570	1	70	
LOANS ORIGINATED	16	4025	55	11508	41	6357	5	654			9	1312			
APPS APPROVED, NOT ACCEPTED			3	722	1	165	2	8			2	312			
FILES CLOSED FOR INCOMPLETENESS			1	264	3	373	1	40			1	70			
FL/ORANGE COUNTY/0148.07														49	118
APPS DENIED	9	1717	13	2620	36	6833	11	299			8	860			
APPS WITHDRAWN	12	1941	8	1739	18	4056					6	1287			
FILES CLOSED FOR INCOMPLETENESS	1	156	3	791	9	1693					2	476			
LOANS ORIGINATED	24	4619	47	9712	45	7890	5	240	1	16650	25	3824			
APPS APPROVED, NOT ACCEPTED	4	852	2	412	6	1198					3	505			
FL/ORANGE COUNTY/0148.08														28	207
LOANS ORIGINATED	26	7542	161	57190	92	27855	11	977	1	50400	22	5831	1	55	
APPS APPROVED, NOT ACCEPTED			3	859			1	30							
FILES CLOSED FOR INCOMPLETENESS	1	244	4	1485	10	2423	1	25							
APPS WITHDRAWN	5	1869	23	7484	21	7168	5	509			2	373	1	55	
APPS DENIED	10	3074	29	11218	45	13207	9	1067			5	1197	1	10	



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings		Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional		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
FL/ORANGE COUNTY/0148.09											15	178				
APPS WITHDRAWN	2	542	3	832	7	4507	1	250								
FILES CLOSED FOR INCOMPLETENESS			1	650	3	1396										
APPS DENIED	1	231	8	8440	8	5163	6	97			2	2346				
LOANS ORIGINATED	1	280	37	33487	30	16352	3	432			5	2824				
APPS APPROVED, NOT ACCEPTED			1	2000	2	695										
FL/ORANGE COUNTY/0148.10											29	183				
FILES CLOSED FOR INCOMPLETENESS			1	347	9	2076	1	15								
LOANS ORIGINATED	13	3045	53	16012	43	8630	7	661			10	2116				
APPS APPROVED, NOT ACCEPTED	1	338	2	567	4	636	2	340			2	434				
APPS WITHDRAWN			6	1304	15	3777	1	180			3	630				
APPS DENIED			8	3099	28	8766	6	83			6	687				
FL/ORANGE COUNTY/0148.11											28	149				
APPS DENIED	4	989	10	1776	25	5440	5	190			6	1049				
APPS WITHDRAWN	3	871	12	2755	12	2460					4	691				
LOANS ORIGINATED	15	3369	59	14637	41	7912	2	334			12	2464				
APPS APPROVED, NOT ACCEPTED	1	275	3	650	3	552										
FILES CLOSED FOR INCOMPLETENESS			2	237	8	1398										
FL/ORANGE COUNTY/0148.12											50	83				
APPS DENIED			3	841	10	1144	5	80			3	60				
APPS WITHDRAWN	1	116	4	711	6	1037					2	163				
LOANS ORIGINATED	2	343	14	3442	13	2317					3	604				
APPS APPROVED, NOT ACCEPTED			1	350	2	286										
FILES CLOSED FOR INCOMPLETENESS			2	90	4	520					3	268				
FL/ORANGE COUNTY/0148.13											37	133				
FILES CLOSED FOR INCOMPLETENESS					12	2336					2	538				
LOANS ORIGINATED	9	2016	30	6875	28	5481	1	125			18	3197				
APPS APPROVED, NOT ACCEPTED			1	147	3	419					2	328				
APPS WITHDRAWN	1	163	8	1731	9	1890					6	1261				
APPS DENIED	2	399	11	2663	16	3864	4	255			8	1995				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional		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
FL/ORANGE COUNTY/0149.04													86	69		
LOANS ORIGINATED	21	3318	8	1243	8	960	4	39	2	47884	2	316				
APPS APPROVED, NOT ACCEPTED	1	142					1	23	1	2400						
FILES CLOSED FOR INCOMPLETENESS					4	548										
APPS DENIED	2	279	4	565	2	129	6	68			5	228				
APPS WITHDRAWN	3	444	1	166	3	567										
FL/ORANGE COUNTY/0149.06													47	124		
APPS DENIED	13	2022	5	751	18	2666	18	397			3	288	1	10		
APPS WITHDRAWN	11	1820	8	1178	15	2160	1	35								
LOANS ORIGINATED	41	6770	39	5579	53	7814	2	330			10	1334				
APPS APPROVED, NOT ACCEPTED	2	178	3	329	5	797					1	124				
FILES CLOSED FOR INCOMPLETENESS	1	153	3	439	6	717					2	214				
FL/ORANGE COUNTY/0149.08													88	81		
FILES CLOSED FOR INCOMPLETENESS					4	396					1	125				
LOANS ORIGINATED	24	2809	11	1183	20	1923	7	107			9	1023	1	9		
APPS APPROVED, NOT ACCEPTED	2	270			2	191										
APPS WITHDRAWN	6	665	2	188	11	1000					3	260	2	123		
APPS DENIED	5	662	1	133	21	1959	16	132			4	217	2	13		
FL/ORANGE COUNTY/0149.09													72	98		
FILES CLOSED FOR INCOMPLETENESS			2	180	9	1087					3	244				
LOANS ORIGINATED	16	2234	13	1389	21	2656	1	10			5	558				
APPS APPROVED, NOT ACCEPTED			1	143	1	93	1	6								
APPS DENIED	4	569			13	1875	3	113			1	93				
APPS WITHDRAWN	4	539	4	513	10	1268					1	82				
FL/ORANGE COUNTY/0150.01													63	60		
LOANS ORIGINATED	3	478	3	544			1	3			1	238				
APPS APPROVED, NOT ACCEPTED																
FILES CLOSED FOR INCOMPLETENESS					1	57					1	57				
APPS WITHDRAWN	1	183	1	269												
APPS DENIED					5	646	2	92			2	158				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		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						
	FHA, FSA/RHS & VA		Conventional			D				G						
	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			
FL/ORANGE COUNTY/0150.02														44	72	
APPS DENIED	6	739	4	503	17	2327	13	196			3	157	2	129		
APPS WITHDRAWN	4	420	2	127	4	435					3	243				
FILES CLOSED FOR INCOMPLETENESS	1	410	4	395	7	1002					1	96				
LOANS ORIGINATED	32	5366	40	7815	26	2851	4	126			5	527				
APPS APPROVED, NOT ACCEPTED			4	970	2	193	2	100			2	477				
FL/ORANGE COUNTY/0150.03														42	100	
LOANS ORIGINATED	32	5024	29	3831	32	3463	2	40			10	770				
APPS APPROVED, NOT ACCEPTED	3	393	3	299	5	498	1	50			2	95	1	55		
FILES CLOSED FOR INCOMPLETENESS			1	204	7	692	1	116								
APPS WITHDRAWN	7	1066	2	230	12	1537					4	234				
APPS DENIED	8	815	3	470	21	2608	6	48			2	201				
FL/ORANGE COUNTY/0150.04														52	130	
APPS DENIED	15	2263	13	1935	43	6076	14	291			9	1042				
APPS WITHDRAWN	12	1840	11	1750	19	2636					4	658				
FILES CLOSED FOR INCOMPLETENESS	3	505	3	770	9	1337	1	15			1	123				
LOANS ORIGINATED	83	13363	70	10479	56	7787	5	476			14	1910				
APPS APPROVED, NOT ACCEPTED	2	322	1	140	3	418	3	41			2	282				
FL/ORANGE COUNTY/0151.03														45	106	
LOANS ORIGINATED	32	3967	28	3518	37	4728	3	140			10	1050				
APPS APPROVED, NOT ACCEPTED			1	86												
FILES CLOSED FOR INCOMPLETENESS			1	301	8	787										
APPS WITHDRAWN	3	401	8	827	9	1207					2	106				
APPS DENIED	4	588	7	520	9	1269	8	69			5	155				
FL/ORANGE COUNTY/0151.04														52	77	
LOANS ORIGINATED	13	1420	13	1281	20	1903	4	55			6	388	1	5		
APPS APPROVED, NOT ACCEPTED	2	315	1	82	2	53					1	82				
FILES CLOSED FOR INCOMPLETENESS			1	87	1	132					1	87				
APPS DENIED	2	200	6	513	17	1571	8	56			6	404	1	20		
APPS WITHDRAWN	4	419	3	385	5	496										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings	Home Improvement Loans		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			
	FHA, FSA/RHS & VA		Conventional			D			F		G			
	A		B		C		D		E		F			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0151.05													52	88
APPS DENIED	4	396	11	1244	11	1436	6	31			1	75	7	187
LOANS ORIGINATED	11	1438	14	2682	10	1173	2	364			5	753		
APPS APPROVED, NOT ACCEPTED	1	162			4	329								
FILES CLOSED FOR INCOMPLETENESS	1	163	3	598	3	565	1	6					1	6
APPS WITHDRAWN	3	496	1	156	2	379								
FL/ORANGE COUNTY/0151.06													76	81
APPS DENIED	12	1572	7	650	27	2573	15	117			10	344		
APPS WITHDRAWN	4	502	4	374	16	1825					2	162		
LOANS ORIGINATED	37	4672	12	1163	37	3726	3	63			8	719		
APPS APPROVED, NOT ACCEPTED	2	293	1	85	5	517					1	85		
FILES CLOSED FOR INCOMPLETENESS	3	397	1	111	2	268								
FL/ORANGE COUNTY/0152.01													50	103
APPS WITHDRAWN	2	207	5	603	7	827	2	127			6	549		
FILES CLOSED FOR INCOMPLETENESS	1	157	1	83	3	394					2	183		
APPS DENIED	2	406	6	604	18	2480	9	256			13	1475		
LOANS ORIGINATED	20	3608	31	5057	21	2565	1	10	1	29360	13	1520		
APPS APPROVED, NOT ACCEPTED	3	300	3	381	1	143					1	143		
FL/ORANGE COUNTY/0152.02													60	74
APPS DENIED	6	808	1	59	16	1994	6	380	1	300	8	1185		
APPS WITHDRAWN	4	459	1	79	9	912	1	30			2	136		
FILES CLOSED FOR INCOMPLETENESS					8	819	1	60			2	261		
LOANS ORIGINATED	20	2642	18	1878	29	3157	4	75			3	209		
APPS APPROVED, NOT ACCEPTED			1	120	2	155	1	10			2	155		
FL/ORANGE COUNTY/0153.00													22	122
APPS DENIED	3	339	7	972	15	2887	3	109			2	115		
APPS WITHDRAWN	1	161	9	1804	12	2583					2	596		
LOANS ORIGINATED	16	2633	36	5753	25	4372	5	140			8	753		
APPS APPROVED, NOT ACCEPTED					4	909					1	195		
FILES CLOSED FOR INCOMPLETENESS	1	219	2	122	3	329					3	201		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		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						
	FHA, FSA/RHS & VA		Conventional			D				G						
	A		B		C		D		E				F			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
FL/ORANGE COUNTY/0154.02														20	143	
FILES CLOSED FOR INCOMPLETENESS					2	349					1	184				
APPS WITHDRAWN	3	602	7	1300	5	982					3	304				
LOANS ORIGINATED	7	1050	31	6639	14	1923					12	1420				
APPS APPROVED, NOT ACCEPTED			2	162	2	281					1	94				
APPS DENIED			6	1408	10	2403	4	188			2	221				
FL/ORANGE COUNTY/0155.01														28	156	
LOANS ORIGINATED	6	1773	47	15074	25	6188	1	300			7	1312				
APPS APPROVED, NOT ACCEPTED					2	588										
FILES CLOSED FOR INCOMPLETENESS					3	744										
APPS WITHDRAWN	1	387	9	2816	8	2164					3	317				
APPS DENIED	1	166	5	969	13	2034	3	202			4	526				
FL/ORANGE COUNTY/0156.01														11	207	
APPS WITHDRAWN	2	824	9	3032	4	1661	1	268								
FILES CLOSED FOR INCOMPLETENESS			1	365	5	2030										
LOANS ORIGINATED	8	2582	28	10341	19	5371	6	876			4	1186				
APPS APPROVED, NOT ACCEPTED	1	280	1	172												
APPS DENIED	1	88	2	721	6	1356	3	151			1	2				
FL/ORANGE COUNTY/0156.02														7	213	
LOANS ORIGINATED	4	1114	31	9306	12	2646	1	150			1	160				
APPS APPROVED, NOT ACCEPTED					2	613										
FILES CLOSED FOR INCOMPLETENESS	1	284			2	534	1	240								
APPS WITHDRAWN			6	1633	6	1976	2	660								
APPS DENIED	2	466	7	2248	7	1547	1	10								
FL/ORANGE COUNTY/0157.01														10	216	
APPS WITHDRAWN			4	746	5	3307	1	50	1	12080	1	179				
APPS DENIED	1	76	1	550	5	1856	3	116			2	185				
LOANS ORIGINATED	4	945	19	7653	17	9429			1	15300	4	1003				
APPS APPROVED, NOT ACCEPTED	1	241	1	296	1	105					1	105				
FILES CLOSED FOR INCOMPLETENESS			1	42	1	939										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	A		B		C		D		E				F		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
FL/ORANGE COUNTY/0157.02														12	166
APPS APPROVED, NOT ACCEPTED	1	280	1	600	1	367	1	48							
FILES CLOSED FOR INCOMPLETENESS			2	597	2	402				1	88				
LOANS ORIGINATED	5	1011	41	16486	15	2624	4	1178		3	854				
APPS DENIED	1	360	3	1200	4	1287				2	289				
APPS WITHDRAWN	1	236	9	2382	7	1131				4	504				
FL/ORANGE COUNTY/0158.01														9	269
APPS WITHDRAWN			8	4608	5	2638				1	648				
APPS DENIED			2	1210	5	5573									
LOANS ORIGINATED			23	17159	9	3732	1	100		3	690				
APPS APPROVED, NOT ACCEPTED					1	243									
FILES CLOSED FOR INCOMPLETENESS					1	111				1	111				
FL/ORANGE COUNTY/0158.02														10	283
APPS APPROVED, NOT ACCEPTED					1	69									
FILES CLOSED FOR INCOMPLETENESS			4	3108	1	750	1	252		1	197				
LOANS ORIGINATED	1	479	53	34049	18	8343	4	775		4	834				
APPS DENIED			7	3070	13	5952	1	5		1	628				
APPS WITHDRAWN			4	2532	8	7179				1	232				
FL/ORANGE COUNTY/0159.01														57	65
FILES CLOSED FOR INCOMPLETENESS			1	120	1	99				1	120				
APPS APPROVED, NOT ACCEPTED	1	123	1	417	1	239				1	417				
LOANS ORIGINATED	2	339	30	9590	3	323	2	6		10	2848				
APPS DENIED	1	185	6	1181	2	276	3	35		3	246				
APPS WITHDRAWN			8	1561	3	1226				1	128				
FL/ORANGE COUNTY/0159.02														20	120
LOANS ORIGINATED	4	710	13	2000	15	2678				5	617				
APPS APPROVED, NOT ACCEPTED			1	193			1	385		1	385				
FILES CLOSED FOR INCOMPLETENESS			1	234											
APPS WITHDRAWN			3	580	3	672				2	250				
APPS DENIED			3	884	4	1072	1	35		2	456				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings		Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional		C		D		E				F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number			\$000's	Number	\$000's	
FL/ORANGE COUNTY/0160.01															14	235
FILES CLOSED FOR INCOMPLETENESS					1	193										
LOANS ORIGINATED			11	4137	3	848					4	1669				
APPS APPROVED, NOT ACCEPTED					3	665										
APPS DENIED			5	976	4	1119	1	360			2	378				
APPS WITHDRAWN			3	2543	2	382										
FL/ORANGE COUNTY/0160.02															10	287
LOANS ORIGINATED	1	624	40	25016	31	13989	2	590			8	1779				
APPS APPROVED, NOT ACCEPTED			1	265	2	5200										
FILES CLOSED FOR INCOMPLETENESS			1	160	6	2148					1	160				
APPS WITHDRAWN			12	6584	4	2906	1	575								
APPS DENIED			6	2082	8	2230	1	3			2	270				
FL/ORANGE COUNTY/0161.00															9	216
APPS DENIED	1	398	12	5567	6	1756	3	60			4	1694				
APPS WITHDRAWN			19	8151	10	3590	1	30			2	363				
FILES CLOSED FOR INCOMPLETENESS			2	569	2	846	1	25								
LOANS ORIGINATED			81	39878	44	20961	6	570			13	3892				
APPS APPROVED, NOT ACCEPTED			1	390	3	308										
FL/ORANGE COUNTY/0162.00															21	111
APPS DENIED	4	1077	8	1998	25	4547	6	746			3	273				
LOANS ORIGINATED	17	4407	73	17123	56	9842	6	234			10	1547				
APPS APPROVED, NOT ACCEPTED	1	183			4	880	1	12			1	115				
FILES CLOSED FOR INCOMPLETENESS			2	653	7	1181					1	108				
APPS WITHDRAWN	5	1198	5	1201	12	2017	2	314	1	21920	1	176				
FL/ORANGE COUNTY/0163.01															29	126
APPS WITHDRAWN	1	208	10	1562	11	1646					3	587				
FILES CLOSED FOR INCOMPLETENESS					3	279										
LOANS ORIGINATED	19	3464	28	5744	26	3503	4	263			5	399				
APPS APPROVED, NOT ACCEPTED			1	219	3	290	1	6			1	159				
APPS DENIED	1	111	6	2678	15	2261	6	212			6	1343				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		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			
	FHA, FSA/RHS & VA		Conventional			D		E		F			G			
	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			
FL/ORANGE COUNTY/0163.02														49	85	
LOANS ORIGINATED	7	990	13	2483	8	904			3	63840	2	167				
APPS APPROVED, NOT ACCEPTED			1	311												
FILES CLOSED FOR INCOMPLETENESS			1	260												
APPS WITHDRAWN	4	540	2	561	1	42					1	144				
APPS DENIED			5	1381	5	572	6	60			3	177				
FL/ORANGE COUNTY/0164.02														56	74	
APPS WITHDRAWN			1	42	1	75			1	200	1	42				
APPS DENIED	1	105			2	222	2	108								
APPS APPROVED, NOT ACCEPTED	1	136														
FILES CLOSED FOR INCOMPLETENESS					4	585					1	55				
LOANS ORIGINATED	4	411	4	468	9	934	1	9	1	38775	5	482				
FL/ORANGE COUNTY/0164.06														42	65	
APPS DENIED			3	188	3	291	3	28			2	70				
LOANS ORIGINATED	3	532	10	629	7	625	1	10			9	683				
APPS WITHDRAWN	1	165	2	106	1	50					1	48				
APPS APPROVED, NOT ACCEPTED							1	10								
FILES CLOSED FOR INCOMPLETENESS					1	174										
FL/ORANGE COUNTY/0164.07														47	114	
APPS WITHDRAWN	2	300	2	176	1	107					1	107				
APPS DENIED	6	1047	8	1168	9	1173	2	11			2	120				
FILES CLOSED FOR INCOMPLETENESS					6	2347					1	76				
LOANS ORIGINATED	12	1741	13	2157	16	1852	2	105	1	41134	7	696				
APPS APPROVED, NOT ACCEPTED			2	349	1	97					1	73				
FL/ORANGE COUNTY/0164.08														38	117	
APPS DENIED					6	1214	4	200			1	132				
LOANS ORIGINATED	6	1166	10	2105	12	2455										
APPS WITHDRAWN	2	391	1	200	1	71	1	160								
APPS APPROVED, NOT ACCEPTED					4	486					2	157				
FILES CLOSED FOR INCOMPLETENESS																



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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				
	FHA, FSA/RHS & VA		Conventional			D				G				
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0164.09											25	146		
APPS WITHDRAWN	1	172	3	779	18	3697				2	421			
APPS DENIED			3	792	22	4987	3	56		1	125			
FILES CLOSED FOR INCOMPLETENESS	1	250			3	280	1	75						
LOANS ORIGINATED	14	2794	23	5650	35	6128	2	116		1	176			
APPS APPROVED, NOT ACCEPTED			1	415	2	479	1	25						
FL/ORANGE COUNTY/0164.10											54	79		
APPS DENIED	6	928	5	902	19	2608	13	530		8	603			
LOANS ORIGINATED	29	4985	14	1955	47	7252	4	60	1	12500	11	1274		
APPS APPROVED, NOT ACCEPTED	1	112	1	99	5	713	1	10		1	99			
APPS WITHDRAWN	5	726	3	493	10	2387	1	130		1	341			
FILES CLOSED FOR INCOMPLETENESS	4	652	1	93	4	1393				2	330			
FL/ORANGE COUNTY/0164.11											49	91		
LOANS ORIGINATED	8	1747	18	2880	15	1992	2	35	2	35045	6	747	1	24
APPS APPROVED, NOT ACCEPTED					1	183								
FILES CLOSED FOR INCOMPLETENESS			1	84	3	527				1	84			
APPS DENIED	1	275	6	535	9	1458	1	10		2	176	2	58	
APPS WITHDRAWN			1	176	4	726	1	14		1	90			
FL/ORANGE COUNTY/0164.12											46	105		
APPS WITHDRAWN	2	431	4	513	12	1967				4	436			
APPS DENIED	1	196	10	1033	15	1932	5	175		3	379			
FILES CLOSED FOR INCOMPLETENESS					2	204				1	93			
APPS APPROVED, NOT ACCEPTED	1	76	2	344	3	206				2	139			
LOANS ORIGINATED	10	1410	25	3681	42	4992	6	468		15	1608			
FL/ORANGE COUNTY/0165.03											44	100		
LOANS ORIGINATED	17	2732	25	4494	29	4453	5	229		8	951			
APPS APPROVED, NOT ACCEPTED	2	390			3	517								
FILES CLOSED FOR INCOMPLETENESS			2	231	5	875								
APPS DENIED	7	1267	5	663	21	3443	3	30		3	372			
APPS WITHDRAWN	6	1071	4	440	5	750				1	86			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
FL/ORANGE COUNTY/0165.04													48	99		
FILES CLOSED FOR INCOMPLETENESS					5	836										
LOANS ORIGINATED	10	1231	19	3136	21	2653	2	99	1	25680	2	77				
APPS APPROVED, NOT ACCEPTED					4	981										
APPS DENIED	1	167	2	311	16	2502	7	373			5	453	1	91		
APPS WITHDRAWN	1	114	2	198	10	1746	1	10			3	320				
FL/ORANGE COUNTY/0165.05													44	86		
FILES CLOSED FOR INCOMPLETENESS	1	62			3	306										
APPS WITHDRAWN	1	62	1	65	6	720	1	37			1	75				
APPS DENIED	4	371	1	44	9	871	6	194			1	50				
LOANS ORIGINATED	10	1271	6	450	6	685	1	110			2	136				
APPS APPROVED, NOT ACCEPTED	1	83														
FL/ORANGE COUNTY/0165.07													35	131		
LOANS ORIGINATED	25	4974	46	8452	68	10552	5	188			25	3397				
APPS APPROVED, NOT ACCEPTED			1	150	4	331					2	190				
APPS DENIED	5	977	7	1252	21	3660	3	224			12	1834				
APPS WITHDRAWN	5	951	9	1712	18	3111	1	35			12	1986				
FILES CLOSED FOR INCOMPLETENESS	1	200	4	749	7	1353					2	428				
FL/ORANGE COUNTY/0165.08													43	68		
APPS WITHDRAWN	2	248	4	427	10	914	1	10			8	685				
APPS DENIED	5	479	11	718	17	1584	7	119	1	27502	10	712	5	103		
FILES CLOSED FOR INCOMPLETENESS					5	479					2	152				
LOANS ORIGINATED	27	3954	41	5007	28	2950	4	135	1	20270	22	2460				
APPS APPROVED, NOT ACCEPTED	1	268	4	244	4	394					3	305	1	25		
FL/ORANGE COUNTY/0165.09													32	96		
APPS DENIED	2	384	16	875	13	1373	12	98			3	283	23	670		
APPS WITHDRAWN	1	121	5	486	6	572	1	40			1	48	1	40		
FILES CLOSED FOR INCOMPLETENESS	1	136			2	289										
LOANS ORIGINATED	9	1290	25	1876	17	2379	9	208			12	1250	16	627		
APPS APPROVED, NOT ACCEPTED			3	157	1	111					3	157				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	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		
FL/ORANGE COUNTY/0165.10														41	46
APPS WITHDRAWN			2	184	1	210				2	184				
FILES CLOSED FOR INCOMPLETENESS					1	165									
LOANS ORIGINATED			1	90					1	33381	1	90			
APPS APPROVED, NOT ACCEPTED			1	40							1	40			
APPS DENIED							2	12			2	12			
FL/ORANGE COUNTY/0165.11														51	111
LOANS ORIGINATED	9	1410	11	1568	17	2241	1	3			11	1131			
APPS APPROVED, NOT ACCEPTED	1	103													
FILES CLOSED FOR INCOMPLETENESS					2	184					1	90			
APPS WITHDRAWN	1	187	3	428	1	204					3	428			
APPS DENIED	2	306	4	391	14	2791	5	20			7	583			
FL/ORANGE COUNTY/0166.01														35	113
APPS DENIED	16	3930	25	5693	58	11536	23	775			12	1922	12	780	
LOANS ORIGINATED	44	12112	92	25635	107	21391	11	325			23	4913	10	769	
APPS APPROVED, NOT ACCEPTED	5	1695	7	2133	10	1830					4	965	3	251	
FILES CLOSED FOR INCOMPLETENESS	3	581	4	1357	17	3428	1	20			1	380	2	198	
APPS WITHDRAWN	10	1647	11	3147	35	8013	2	153			6	1261	5	416	
FL/ORANGE COUNTY/0166.02														37	114
APPS WITHDRAWN	13	2912	16	4602	26	5068	1	117			5	1189	1	111	
FILES CLOSED FOR INCOMPLETENESS	2	503	5	1575	11	2108					3	1044			
LOANS ORIGINATED	74	16385	90	17513	84	15668	13	761			18	3056	3	271	
APPS APPROVED, NOT ACCEPTED	1	184	4	435	7	816	3	68			2	204	3	192	
APPS DENIED	19	4346	19	4121	45	8300	23	870			13	1488	9	385	
FL/ORANGE COUNTY/0167.04														49	142
FILES CLOSED FOR INCOMPLETENESS	1	280	4	1577	27	5515	5	407			3	751			
LOANS ORIGINATED	83	21270	323	89176	140	31499	23	1304			99	20895			
APPS APPROVED, NOT ACCEPTED	5	1170	19	4733	16	4201	2	60			13	2501			
APPS WITHDRAWN	10	2247	47	14345	44	11944	9	1031			13	2493			
APPS DENIED	21	4926	63	16470	85	19467	30	1341			36	5925	1	17	

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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		
	FHA, FSA/RHS & VA		Conventional			D			F				G		
	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		
FL/ORANGE COUNTY/0167.09														76	79
APPS WITHDRAWN	6	814	5	461	15	1493				6	531				
APPS DENIED	14	1565	8	1039	19	1838	13	91		9	792	1	46		
LOANS ORIGINATED	44	5364	27	2430	33	3268	2	82		18	1719				
APPS APPROVED, NOT ACCEPTED	2	243	1	100			1	30							
FILES CLOSED FOR INCOMPLETENESS	2	206	2	252	4	471	1	70				1	57		
FL/ORANGE COUNTY/0167.10														64	120
APPS WITHDRAWN	6	805	4	571	9	1747									
APPS DENIED	7	954	3	466	21	3548	6	69		4	611				
LOANS ORIGINATED	22	3326	29	4400	32	4401	7	80		7	934				
APPS APPROVED, NOT ACCEPTED	1	147													
FILES CLOSED FOR INCOMPLETENESS	1	127			6	1304				2	331				
FL/ORANGE COUNTY/0167.12														67	63
APPS DENIED	3	434	9	553	21	2248	10	122		16	716	4	53		
APPS WITHDRAWN	9	1108	3	399	12	1145	1	160		2	215				
APPS APPROVED, NOT ACCEPTED			1	123											
FILES CLOSED FOR INCOMPLETENESS	3	459	3	259	5	494	1	46		2	176				
LOANS ORIGINATED	21	2758	19	1930	18	2113	4	200		9	883				
FL/ORANGE COUNTY/0167.13														71	60
APPS DENIED	13	1769	7	782	32	3513	15	273		8	697				
LOANS ORIGINATED	34	4670	35	4805	44	4630	3	122	1	4000	21	2162			
APPS APPROVED, NOT ACCEPTED	1	196	2	218	3	301	2	225		2	191				
FILES CLOSED FOR INCOMPLETENESS					7	615	1	75		3	187				
APPS WITHDRAWN	12	1678	6	1067	10	1376				2	172				
FL/ORANGE COUNTY/0167.14														61	90
APPS APPROVED, NOT ACCEPTED	1	123					1	167							
FILES CLOSED FOR INCOMPLETENESS	2	314	1	149	2	188				1	86				
LOANS ORIGINATED	14	2188	6	769	23	2790	8	546		6	748				
APPS DENIED	4	536	2	186	10	1052	11	350		4	460				
APPS WITHDRAWN	3	485			2	403									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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				
	FHA, FSA/RHS & VA		Conventional			D				G				
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0167.15											67	99		
APPS DENIED	10	1383	3	357	24	2766	15	277			8	662		
APPS WITHDRAWN	5	724	5	502	14	2033	1	14	1	7455	7	867		
LOANS ORIGINATED	27	3825	32	4745	42	4818	5	187	1	15500	18	2201		
APPS APPROVED, NOT ACCEPTED			3	301	7	781					2	128		
FILES CLOSED FOR INCOMPLETENESS	1	77			5	729								
FL/ORANGE COUNTY/0167.16											38	130		
APPS DENIED	10	1537	7	1008	40	6720	11	711			7	1017	1	25
APPS WITHDRAWN	2	324	7	2020	21	3982	4	345			3	297		
APPS APPROVED, NOT ACCEPTED			2	301	3	448					2	247		
FILES CLOSED FOR INCOMPLETENESS			1	75	7	1303					1	148		
LOANS ORIGINATED	33	7317	44	8349	53	9420	9	805			9	1346		
FL/ORANGE COUNTY/0167.17											61	116		
APPS DENIED	6	972	2	382	17	2420	5	69			3	392		
LOANS ORIGINATED	23	3917	23	3543	34	5072	1	12			6	874	1	176
APPS APPROVED, NOT ACCEPTED	2	323	1	118	6	843					1	159	1	118
FILES CLOSED FOR INCOMPLETENESS	1	167	2	325	1	72					1	150		
APPS WITHDRAWN	3	594	5	944	10	1219	1	95			4	537		
FL/ORANGE COUNTY/0167.23											57	89		
LOANS ORIGINATED	20	3211	25	2938	25	2971	2	90			10	1106		
APPS DENIED	8	1163	14	1777	12	1479	5	41			7	646		
APPS WITHDRAWN	5	822	4	472	14	1880	2	165						
APPS APPROVED, NOT ACCEPTED	1	133	1	100	1	111	2	106			1	100		
FILES CLOSED FOR INCOMPLETENESS	2	462	1	152	3	254					2	260		
FL/ORANGE COUNTY/0167.24											69	72		
FILES CLOSED FOR INCOMPLETENESS	1	145			2	237								
APPS WITHDRAWN	7	1035	4	287	7	764					2	163		
APPS DENIED	3	511	6	734	5	550	10	213			4	170		
LOANS ORIGINATED	24	3530	23	3133	19	2150	1	41			3	286		
APPS APPROVED, NOT ACCEPTED	1	166	3	243	2	283					2	166		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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				
	FHA, FSA/RHS & VA		Conventional			D				G				
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0167.27												55	78	
LOANS ORIGINATED	22	3714	36	4673	30	3969	6	75	1	33200	18	1618		
APPS DENIED	1	312	5	514	24	3227	11	270			15	1023		
APPS WITHDRAWN	4	633	8	634	15	1996					4	358		
APPS APPROVED, NOT ACCEPTED	1	307	2	240	2	258	1	52			3	185		
FILES CLOSED FOR INCOMPLETENESS			1	75	1	135					1	75		
FL/ORANGE COUNTY/0167.28												37	135	
APPS DENIED	4	793	5	695	19	2984	6	112			2	306		
LOANS ORIGINATED	25	4984	53	8050	41	5953	4	399			14	1840		
APPS APPROVED, NOT ACCEPTED			1	80	3	372	1	7			1	80		
FILES CLOSED FOR INCOMPLETENESS			1	70	9	1859								
APPS WITHDRAWN	5	963	3	544	18	3002	1	180			2	227		
FL/ORANGE COUNTY/0167.29												53	100	
APPS WITHDRAWN	6	1485	10	1661	36	6503	2	220			3	335		
APPS APPROVED, NOT ACCEPTED	2	648	10	1496	6	982	2	110			4	553	3	96
FILES CLOSED FOR INCOMPLETENESS	3	596	1	128	8	1699	1	75			2	324		
LOANS ORIGINATED	86	20763	108	23072	83	14932	9	378			22	3513	4	200
APPS DENIED	10	2181	15	2032	31	5609	23	545	1	3434	5	210	10	312
FL/ORANGE COUNTY/0167.30												46	156	
APPS DENIED	34	7392	45	8098	137	26804	53	2303			47	7167		
APPS WITHDRAWN	27	6109	45	10555	107	22525	4	299			22	3386		
LOANS ORIGINATED	178	39781	344	71482	313	61653	37	2764			120	20291	1	95
APPS APPROVED, NOT ACCEPTED	10	2270	11	2818	23	4312	2	240			3	488		
FILES CLOSED FOR INCOMPLETENESS	6	1425	9	1584	66	13720	1	35			13	2044		
FL/ORANGE COUNTY/0167.31												49	123	
APPS WITHDRAWN	3	681	4	1051	10	1798					2	408		
APPS DENIED	3	547	3	488	16	3099	2	33			2	178		
LOANS ORIGINATED	21	4538	29	6226	20	3765	2	114	1	15700	3	447		
APPS APPROVED, NOT ACCEPTED			2	458	2	443	1	68			2	521		
FILES CLOSED FOR INCOMPLETENESS	1	194	1	185	4	1035								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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				
	FHA, FSA/RHS & VA		Conventional			D				G				
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0167.32													58	141
APPS WITHDRAWN	20	3737	22	4553	49	8350	1	250		9	1147			
FILES CLOSED FOR INCOMPLETENESS	2	449	13	2690	25	4638				6	982			
LOANS ORIGINATED	107	23175	206	43374	162	26599	13	788		42	6868			
APPS APPROVED, NOT ACCEPTED	1	149	4	891	15	2522	1	20		2	232			
APPS DENIED	29	6037	34	6524	85	14278	23	520		16	2356			
FL/ORANGE COUNTY/0167.33													58	101
LOANS ORIGINATED	35	6233	35	4830	43	5717	13	231		13	1679	8	307	
APPS APPROVED, NOT ACCEPTED			6	646	6	771				2	113	4	202	
FILES CLOSED FOR INCOMPLETENESS	1	146	2	186	6	1697				1	31			
APPS WITHDRAWN	5	738	9	1309	11	1639				2	340			
APPS DENIED	5	928	15	989	20	2901	8	68		4	606	13	489	
FL/ORANGE COUNTY/0167.34													66	104
APPS WITHDRAWN	6	1139	14	2277	34	5705	5	299		6	654	1	112	
APPS DENIED	16	2820	20	3199	51	7932	23	837		15	1716	1	15	
FILES CLOSED FOR INCOMPLETENESS	1	159	3	564	18	3081				2	311			
LOANS ORIGINATED	86	15007	71	11364	99	16101	11	687		32	4312			
APPS APPROVED, NOT ACCEPTED	1	192	7	1173	6	961				2	332	1	23	
FL/ORANGE COUNTY/0168.02													52	120
FILES CLOSED FOR INCOMPLETENESS	2	930	6	2106	8	3363				3	940			
LOANS ORIGINATED	78	22528	374	115556	77	20299	14	2567		117	32279			
APPS APPROVED, NOT ACCEPTED	1	340	17	5351	6	1641				7	1824	1	190	
APPS DENIED	18	5395	70	24003	40	13497	26	872		14	5091	2	410	
APPS WITHDRAWN	7	1817	51	15589	20	5821	1	125		16	3985	1	69	
FL/ORANGE COUNTY/0168.03													70	94
APPS DENIED	5	698	4	608	13	1715	6	222		1	5			
LOANS ORIGINATED	18	2927	17	2452	18	1995	3	178		6	756			
APPS APPROVED, NOT ACCEPTED			1	179	1	233				1	179			
FILES CLOSED FOR INCOMPLETENESS			1	134	1	115				1	134			
APPS WITHDRAWN	2	328			4	634								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	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		
FL/ORANGE COUNTY/0168.04														65	86
FILES CLOSED FOR INCOMPLETENESS					5	442									
LOANS ORIGINATED	27	4538	20	2415	29	3495	2	318		15	1800	1	28		
APPS APPROVED, NOT ACCEPTED	1	182	3	293	3	281	1	23				2	176		
APPS WITHDRAWN	7	924	3	447	9	1154				2	196	1	85		
APPS DENIED	8	1071	11	1498	14	1601	7	174		6	534	1	62		
FL/ORANGE COUNTY/0168.06														84	68
APPS DENIED	45	8847	46	7675	74	11039	33	962		26	2910	5	572		
APPS WITHDRAWN	19	3522	35	5712	39	5868	4	473		15	1860				
LOANS ORIGINATED	145	28836	193	35804	78	11020	5	280		80	12362				
APPS APPROVED, NOT ACCEPTED	9	1444	3	430	7	1118	2	131		3	365				
FILES CLOSED FOR INCOMPLETENESS	6	1272	8	1747	11	1646	1	20		4	505				
FL/ORANGE COUNTY/0168.07														84	91
APPS WITHDRAWN	25	4764	25	3346	53	7892	1	25		14	1904				
APPS DENIED	50	9749	37	5723	105	14487	26	1267		26	3070	1	14		
LOANS ORIGINATED	154	30650	198	33134	135	19538	10	487		124	20939				
APPS APPROVED, NOT ACCEPTED	6	1309	13	1949	7	978	1	10		10	1556				
FILES CLOSED FOR INCOMPLETENESS	5	985	4	882	26	3872				5	912				
FL/ORANGE COUNTY/0169.02														82	71
APPS DENIED	6	717	9	609	11	960	13	416		13	739				
LOANS ORIGINATED	10	1243	8	854	8	505	2	13		7	421	1	25		
APPS APPROVED, NOT ACCEPTED	2	174	1	217	1	60				1	217				
FILES CLOSED FOR INCOMPLETENESS					1	40				1	40				
APPS WITHDRAWN	6	529	4	397	4	414				1	204				
FL/ORANGE COUNTY/0169.03														84	63
LOANS ORIGINATED	14	1716	11	1185	18	1629	6	160		10	1054				
APPS DENIED	4	585	6	539	14	999	21	233		19	617				
APPS WITHDRAWN	1	84			12	1038	1	45		1	45				
FILES CLOSED FOR INCOMPLETENESS					2	135									
APPS APPROVED, NOT ACCEPTED					1	116									



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	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		
FL/ORANGE COUNTY/0169.04														93	61
FILES CLOSED FOR INCOMPLETENESS					3	224									
LOANS ORIGINATED	3	346	5	533	6	442	1	5		1	70				
APPS APPROVED, NOT ACCEPTED					2	146				1	55				
APPS DENIED	5	540	1	90	5	495	5	76		5	102				
APPS WITHDRAWN			1	115	3	331				1	115				
FL/ORANGE COUNTY/0169.06														93	56
LOANS ORIGINATED	4	392			2	341			2	49450	1	268			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	1	89	1	23			2	13		2	33				
APPS WITHDRAWN	2	295													
FILES CLOSED FOR INCOMPLETENESS															
FL/ORANGE COUNTY/0169.07														89	51
APPS APPROVED, NOT ACCEPTED	1	172													
FILES CLOSED FOR INCOMPLETENESS															
APPS WITHDRAWN	5	519			1	100									
APPS DENIED			2	240	2	162	11	76		7	160	1	8		
LOANS ORIGINATED			2	153	1	70	1	4		2	93				
FL/ORANGE COUNTY/0170.01														81	85
APPS APPROVED, NOT ACCEPTED			1	105	3	561				3	416				
FILES CLOSED FOR INCOMPLETENESS			1	347	8	1199				2	278				
LOANS ORIGINATED	3	193	14	2411	14	1909	3	23		21	3557				
APPS DENIED	4	302	3	341	15	1871	4	73		10	1250	1	50		
APPS WITHDRAWN			6	1212	9	1385				9	1666				
FL/ORANGE COUNTY/0170.04														35	92
APPS APPROVED, NOT ACCEPTED	4	627	1	102	1	143				1	102				
FILES CLOSED FOR INCOMPLETENESS					4	452	1	20		2	150				
APPS WITHDRAWN	6	902	5	706	12	1443				2	124				
APPS DENIED	10	1379	3	430	21	2114	1	5		3	261				
LOANS ORIGINATED	26	3724	47	5710	31	3473	5	453	1	33240	18	1879			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		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			
	FHA, FSA/RHS & VA		Conventional			D			F				G			
	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			
FL/ORANGE COUNTY/0170.06														65	121	
APPS DENIED	1	220	8	1438	17	2507	6	68			6	294				
APPS WITHDRAWN	1	220	2	248	6	933					1	108				
FILES CLOSED FOR INCOMPLETENESS			2	415	2	387	1	35								
LOANS ORIGINATED	7	1292	25	4261	18	2250					8	1199				
APPS APPROVED, NOT ACCEPTED	2	317	1	182	5	685					2	149				
FL/ORANGE COUNTY/0170.08														72	91	
LOANS ORIGINATED	37	5388	19	2184	31	3667			1	29444	7	828				
APPS APPROVED, NOT ACCEPTED	2	341	2	311	6	618	1	16			2	238				
FILES CLOSED FOR INCOMPLETENESS	2	251			5	686					1	121				
APPS WITHDRAWN	9	1267	4	415	10	1052					2	267				
APPS DENIED	16	1907	15	1676	24	2951	13	329			6	420				
FL/ORANGE COUNTY/0170.11														73	98	
APPS WITHDRAWN	2	442	3	524	13	2098					3	473				
APPS DENIED	2	289	9	1541	41	5822	7	65			4	256				
APPS APPROVED, NOT ACCEPTED			1	149	3	343	1	3			1	149				
FILES CLOSED FOR INCOMPLETENESS	1	182			3	322										
LOANS ORIGINATED	28	5022	26	4179	48	6328	2	23			16	2108				
FL/ORANGE COUNTY/0170.12														54	162	
APPS WITHDRAWN	1	241	7	1254	11	2062	1	115			3	406				
APPS APPROVED, NOT ACCEPTED					4	486										
FILES CLOSED FOR INCOMPLETENESS			1	150	6	1176										
LOANS ORIGINATED	13	2750	13	2340	22	3420	3	239			2	225				
APPS DENIED	4	828	4	546	26	4111	2	55			3	503				
FL/ORANGE COUNTY/0170.13														70	99	
APPS DENIED	6	925	7	920	30	3149	15	660			11	755				
LOANS ORIGINATED	31	4860	23	2825	62	7543	10	435			19	2658				
APPS APPROVED, NOT ACCEPTED	2	89	2	140	5	626	1	5			4	325				
FILES CLOSED FOR INCOMPLETENESS			3	368	8	1157	1	50			2	195				
APPS WITHDRAWN	7	1086	11	991	14	1504	3	569			2	152				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional			D			F				G	
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0170.14											63	94		
APPS APPROVED, NOT ACCEPTED	1	212	2	178	3	376	3	119			3	248		
FILES CLOSED FOR INCOMPLETENESS			4	422	6	1129					3	521		
LOANS ORIGINATED	30	7123	59	10351	53	8293	5	307	1	26121	35	4739	1	7
APPS DENIED	6	1475	13	1872	34	6475	14	518			9	840		
APPS WITHDRAWN	3	699	15	2631	9	1521	3	354			7	812		
FL/ORANGE COUNTY/0170.15											48	150		
APPS WITHDRAWN	3	753	15	3833	16	3450					5	1067		
APPS DENIED	1	171	12	2268	38	7360	5	341			10	1598		
LOANS ORIGINATED	19	5095	49	11214	59	12056	5	261	1	50600	19	4090		
APPS APPROVED, NOT ACCEPTED			2	308	7	1276					1	80		
FILES CLOSED FOR INCOMPLETENESS			2	449	10	1966					3	723		
FL/ORANGE COUNTY/0170.16											45	120		
APPS WITHDRAWN	7	1566	13	2607	15	2285					4	493		
APPS APPROVED, NOT ACCEPTED	2	418	3	546	2	391					1	150		
FILES CLOSED FOR INCOMPLETENESS			2	571	7	1249								
LOANS ORIGINATED	23	4931	70	13797	65	11219	10	627			24	4565		
APPS DENIED	4	1035	13	2430	41	7246	10	585			13	1937	1	62
FL/ORANGE COUNTY/0170.17											49	70		
APPS DENIED			4	803	7	1136	11	63			16	1246		
LOANS ORIGINATED			13	1596	7	1226					12	1302		
APPS APPROVED, NOT ACCEPTED			1	64	1	20					2	84		
FILES CLOSED FOR INCOMPLETENESS			2	100	1	215					1	62		
APPS WITHDRAWN	1	153	3	420	9	1532					10	1605		
FL/ORANGE COUNTY/0171.03											39	117		
APPS DENIED	16	4288	79	19546	48	10880	29	811			37	9728	19	748
APPS WITHDRAWN	6	1600	50	14954	34	7732	2	267			23	7476	1	28
LOANS ORIGINATED	69	18887	426	110363	104	23456	20	680			183	41512	12	483
APPS APPROVED, NOT ACCEPTED	5	1633	43	10317	9	2275	2	21			20	5661	10	397
FILES CLOSED FOR INCOMPLETENESS			9	3588	15	3770	1	68			10	2579		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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		C		D							
	A	B	C		D		E	F						
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0171.04													41	171
APPS APPROVED, NOT ACCEPTED	4	1226	32	11242	11	2492	4	515		6	1766			
FILES CLOSED FOR INCOMPLETENESS	4	844	21	8193	35	10111	2	130		7	2665			
LOANS ORIGINATED	98	27347	435	140834	222	54309	25	1913		82	20794			
APPS DENIED	29	8614	91	32633	139	36589	44	2823		29	5325	1	25	
APPS WITHDRAWN	16	5715	66	22470	62	16481	5	278		17	4042			
FL/ORANGE COUNTY/0171.05													32	176
APPS DENIED	30	7872	120	42913	77	23520	22	1349		40	10287			
LOANS ORIGINATED	107	30577	537	181477	128	41143	25	2984		155	41882			
APPS APPROVED, NOT ACCEPTED	6	1836	30	10184	8	4083	5	109	1	40000	7	3863		
FILES CLOSED FOR INCOMPLETENESS			16	5364	12	3278	1	50		2	341			
APPS WITHDRAWN	18	5686	70	20101	40	13385	5	929		16	3564			
FL/ORANGE COUNTY/0171.07													40	196
APPS WITHDRAWN	1	203	18	7800	17	5046				3	810			
APPS DENIED	2	531	20	8588	33	10321	8	106		12	3555			
LOANS ORIGINATED	6	1986	102	37509	74	19910	5	857		30	10536	1	96	
APPS APPROVED, NOT ACCEPTED	1	204	9	3092	4	1669	1	68		1	341	1	111	
FILES CLOSED FOR INCOMPLETENESS			2	1203	12	4233				4	1538			
FL/ORANGE COUNTY/0171.08													31	198
APPS DENIED	2	440	41	19254	16	7740	13	1867		14	3293	5	137	
LOANS ORIGINATED	15	4228	252	109054	48	25867	5	439		94	37189			
FILES CLOSED FOR INCOMPLETENESS			1	400	5	2228	2	730		1	520			
APPS APPROVED, NOT ACCEPTED			8	2518	5	2494	2	75		4	1293			
APPS WITHDRAWN	2	680	28	11205	14	6827				5	1239			
FL/ORANGE COUNTY/0171.09													23	224
APPS DENIED	3	855	22	13299	29	11975	9	648		11	3278			
APPS WITHDRAWN	1	360	20	8330	24	8184	1	20		8	2176			
FILES CLOSED FOR INCOMPLETENESS			3	1910	6	2927				1	247			
LOANS ORIGINATED	5	1275	86	37060	54	18348	8	2217		16	6560			
APPS APPROVED, NOT ACCEPTED			5	2494	7	3533	1	84		3	610			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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				
	FHA, FSA/RHS & VA		Conventional			D				G				
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0172.00											38	120		
APPS DENIED	6	1285	11	2064	16	3181	4	250			2	340		
LOANS ORIGINATED	21	5166	73	17524	16	3272	3	95			12	1403		
FILES CLOSED FOR INCOMPLETENESS	1	165	5	2070	7	1293					1	401		
APPS APPROVED, NOT ACCEPTED	1	482	2	445	2	343	2	55						
APPS WITHDRAWN	4	759	8	1556	6	1267					2	188		
FL/ORANGE COUNTY/0173.00											45	74		
APPS WITHDRAWN	5	801	5	1031	17	2662	1	2			2	196		
APPS DENIED	4	919	14	1768	34	4579	11	417	1	215	17	1210	4	177
LOANS ORIGINATED	17	3680	45	8502	45	6977	1	92			11	1492	4	139
APPS APPROVED, NOT ACCEPTED			6	541	2	366	3	72			1	60	4	158
FILES CLOSED FOR INCOMPLETENESS			2	151	5	778					1	57		
FL/ORANGE COUNTY/0174.00											51	103		
LOANS ORIGINATED	47	10955	82	16465	62	9266	7	263			9	1222		
APPS APPROVED, NOT ACCEPTED	1	267	4	1300	6	749	1	35			2	799		
FILES CLOSED FOR INCOMPLETENESS			1	214	8	1102					1	98		
APPS WITHDRAWN	5	992	9	1852	25	3798	1	130			1	88		
APPS DENIED	10	1978	22	4604	38	5761	20	356			14	1910	1	3
FL/ORANGE COUNTY/0175.01											62	116		
APPS DENIED	26	5601	32	6396	55	10103	24	487			18	2994	1	67
APPS WITHDRAWN	17	4148	18	3842	33	6864					4	797		
LOANS ORIGINATED	106	23573	119	25721	64	12351	10	198			31	6582	2	33
APPS APPROVED, NOT ACCEPTED	3	595	7	1494	6	1080	1	35			2	401		
FILES CLOSED FOR INCOMPLETENESS	1	416			7	1282	1	50						
FL/ORANGE COUNTY/0175.03											59	103		
LOANS ORIGINATED	15	2557	15	2289	20	2751	1	146			4	409		
APPS APPROVED, NOT ACCEPTED	1	217			2	350					1	187		
FILES CLOSED FOR INCOMPLETENESS					2	353								
APPS WITHDRAWN	3	440	2	205	6	990					1	94		
APPS DENIED	3	388	1	10	13	1684	4	30			3	300		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	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		
FL/ORANGE COUNTY/0175.04														50	104
LOANS ORIGINATED	47	6706	42	5082	37	4707	12	267			12	1184			
APPS APPROVED, NOT ACCEPTED			1	100	5	734	2	172			2	162			
FILES CLOSED FOR INCOMPLETENESS			1	96	10	1069					1	60			
APPS DENIED	10	1362	8	1100	30	3464	22	391			9	863			
APPS WITHDRAWN	9	1122	11	1290	16	1650	1	223			5	316			
FL/ORANGE COUNTY/0176.00														84	79
LOANS ORIGINATED	11	1276	6	458	7	581	2	10			2	203			
APPS APPROVED, NOT ACCEPTED															
FILES CLOSED FOR INCOMPLETENESS					3	248									
APPS DENIED	2	443	1	54	9	915	7	147			3	197			
APPS WITHDRAWN			2	264	3	274									
FL/ORANGE COUNTY/0177.01														56	106
APPS DENIED	4	523	4	610	26	3705	11	427			4	289			
APPS WITHDRAWN	7	1048	2	102	17	2127	1	117			2	133			
FILES CLOSED FOR INCOMPLETENESS	3	311	3	452	5	688									
LOANS ORIGINATED	24	3853	21	2724	37	5385	5	186			7	944			
APPS APPROVED, NOT ACCEPTED	1	130			5	901	1	27			1	153			
FL/ORANGE COUNTY/0177.02														28	141
APPS WITHDRAWN	5	961	3	407	5	651							1	65	
APPS DENIED	6	929	3	729	9	1653	2	25							
LOANS ORIGINATED	10	1847	15	3100	19	2816					5	797			
APPS APPROVED, NOT ACCEPTED															
FILES CLOSED FOR INCOMPLETENESS					4	710									
FL/ORANGE COUNTY/0177.03														51	79
FILES CLOSED FOR INCOMPLETENESS	1	64	1	108							1	108			
LOANS ORIGINATED	24	3608	12	1275	20	1820	3	134			4	378	1	71	
APPS APPROVED, NOT ACCEPTED					2	190					1	120			
APPS DENIED	6	792	1	155	12	1298	4	15			5	557			
APPS WITHDRAWN	8	1077	5	410	5	623					3	317			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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				
	FHA, FSA/RHS & VA		Conventional			D				G				
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
FL/ORANGE COUNTY/0178.02													45	122
LOANS ORIGINATED	137	31582	212	42801	156	25739	24	1074	1	4220	46	7430		
APPS APPROVED, NOT ACCEPTED	10	2112	12	2533	8	1421	3	62			2	427		
FILES CLOSED FOR INCOMPLETENESS	6	1313	7	839	23	4110	2	40			3	992		
APPS WITHDRAWN	20	3697	31	6156	46	7502	5	302			11	1610		
APPS DENIED	37	7742	23	4366	73	14216	29	879			8	1154		
FL/ORANGE COUNTY/0178.04													35	152
APPS WITHDRAWN	9	2351	14	3410	27	5668					5	1287	2	194
APPS DENIED	18	4442	19	4953	35	5962	15	603			4	652	2	67
LOANS ORIGINATED	51	12603	97	21913	61	11384	17	707			18	3503	2	40
APPS APPROVED, NOT ACCEPTED	2	515	4	506	3	604	4	291			2	240	3	141
FILES CLOSED FOR INCOMPLETENESS	3	404	2	326	12	1919								
FL/ORANGE COUNTY/0178.05													26	128
APPS APPROVED, NOT ACCEPTED			2	436	1	250	1	20						
FILES CLOSED FOR INCOMPLETENESS			2	468	6	891	1	116			1	144		
LOANS ORIGINATED	20	3214	17	2494	20	3273	2	55			9	1331		
APPS DENIED	3	368	4	484	17	3770	8	133			4	518		
APPS WITHDRAWN	7	1164	4	618	5	512					2	141		
FL/ORANGE COUNTY/0178.06													26	129
FILES CLOSED FOR INCOMPLETENESS	1	160			9	1722								
LOANS ORIGINATED	29	5908	34	5874	54	8787	3	271			10	1493		
APPS APPROVED, NOT ACCEPTED	2	530	1	74	4	729	1	35						
APPS WITHDRAWN	2	687	1	218	17	3583	1	5			3	340		
APPS DENIED	1	186	5	1063	18	3476	9	225			3	321		
FL/ORANGE COUNTY/0178.07													50	99
APPS WITHDRAWN	3	357	2	259	4	407					1	209		
APPS APPROVED, NOT ACCEPTED	1	103			1	44								
FILES CLOSED FOR INCOMPLETENESS					2	193							1	73
APPS DENIED	8	902	4	298	5	538	2	68			3	241		
LOANS ORIGINATED	13	1750	13	1445	14	1530	4	17			5	405		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	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		
FL/ORANGE COUNTY/0178.08														22	138
APPS DENIED	4	920	6	1301	11	2267	7	390			3	449			
APPS WITHDRAWN	2	415	5	931	8	1713					2	538			
FILES CLOSED FOR INCOMPLETENESS	1	162			5	926					1	112			
LOANS ORIGINATED	23	4639	37	7651	28	4465	1	8			5	731			
APPS APPROVED, NOT ACCEPTED			1	342	3	455	1	191							
FL/ORANGE COUNTY/0179.01														43	136
APPS WITHDRAWN	2	416	8	1781	2	275					1	185			
APPS DENIED	2	309	4	1118	5	785	2	65			1	187			
LOANS ORIGINATED	23	5469	37	50809	21	5235	3	53			4	43342			
APPS APPROVED, NOT ACCEPTED			2	779	2	253									
FILES CLOSED FOR INCOMPLETENESS	1	125	1	284	2	137									
FL/ORANGE COUNTY/0179.02														34	90
APPS DENIED	14	2898	13	1926	25	3553	7	184			3	349	10	681	
APPS WITHDRAWN	4	866	12	1753	8	980							2	74	
FILES CLOSED FOR INCOMPLETENESS			1	224	7	1275									
LOANS ORIGINATED	42	8962	48	8109	21	3451	4	281			6	973	7	286	
APPS APPROVED, NOT ACCEPTED	1	199	7	719									5	271	
FL/ORANGE COUNTY/0180.00														69	70
APPS DENIED	1	153	1	90	3	235	3	136			3	72	1	90	
APPS WITHDRAWN					3	407									
FILES CLOSED FOR INCOMPLETENESS					1	219					1	219			
LOANS ORIGINATED	4	601	3	462	9	1180					3	333			
APPS APPROVED, NOT ACCEPTED					1	45									
FL/ORANGE COUNTY/0181.00														32	125
APPS WITHDRAWN	4	630	7	1232	8	1402					2	255			
APPS DENIED	5	1075	10	1902	8	1944	6	442			1	84	1	10	
LOANS ORIGINATED	17	3336	21	3586	27	4460	2	82			5	601			
APPS APPROVED, NOT ACCEPTED	1	279			3	462									
FILES CLOSED FOR INCOMPLETENESS	1	236			3	301					1	50			



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings		Home Improvement Loans		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	
	FHA, FSA/RHS & VA		Conventional		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
FL/ORANGE COUNTY/0182.00															35	138
APPS DENIED	1	317	32	12206	30	8216	13	394			16	2105				
LOANS ORIGINATED	15	4056	168	57000	78	25511	4	318	1	17	34	6935				
APPS APPROVED, NOT ACCEPTED	1	97	7	1699	6	1583	1	4			3	549				
APPS WITHDRAWN	1	280	23	7112	22	6592	1	452			6	1625				
FILES CLOSED FOR INCOMPLETENESS			7	1876	8	1936					4	863				
FL/ORANGE COUNTY/0183.00															82	71
APPS DENIED	2	294	1	91	8	702	7	51			6	257				
APPS WITHDRAWN	1	98			1	123										
LOANS ORIGINATED	6	717	6	620	6	499					4	349				
APPS APPROVED, NOT ACCEPTED					4	367					3	287				
FILES CLOSED FOR INCOMPLETENESS					3	238					1	114				
FL/ORANGE COUNTY/0184.00															37	107
LOANS ORIGINATED	5	845	30	5908	27	4271	2	325	1	1350	13	1642				
APPS APPROVED, NOT ACCEPTED			1	102	1	209										
FILES CLOSED FOR INCOMPLETENESS			2	349							1	112				
APPS DENIED	2	205	4	774	5	540	3	63			3	226				
APPS WITHDRAWN	1	372	6	1296	7	1100	1	95			4	868				
FL/ORANGE COUNTY/0185.00															71	52
APPS DENIED	1	94	2	243	1	123	8	32			3	102	1	2		
APPS WITHDRAWN	3	418	2	224	5	439					3	165				
LOANS ORIGINATED	2	151	2	144	6	493					5	400				
APPS APPROVED, NOT ACCEPTED					1	109					1	109				
FILES CLOSED FOR INCOMPLETENESS			1	249	2	1098					2	1098				
FL/ORANGE COUNTY/0187.00															80	56
LOANS ORIGINATED	4	810	14	3458	7	1882					3	533				
APPS APPROVED, NOT ACCEPTED					2	243	1	10			1	119				
FILES CLOSED FOR INCOMPLETENESS					4	1056										
APPS DENIED	2	411	3	364	10	2342	14	467			5	217	1	10		
APPS WITHDRAWN			3	953	6	1511					2	238				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		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					
	FHA, FSA/RHS & VA		Conventional			D				G					
	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		
FL/ORANGE COUNTY/0188.00														23	133
APPS DENIED	3	784	11	2305	11	2264	3	68			10	1800			
APPS WITHDRAWN	1	215	7	2009	3	545	1	198			1	65			
LOANS ORIGINATED	5	1093	30	8360	25	4104	3	720			11	1583			
APPS APPROVED, NOT ACCEPTED			1	144	3	199					1	70			
FILES CLOSED FOR INCOMPLETENESS			1	399	1	34	1	5							
FL/ORANGE COUNTY/0189.00														52	55
APPS DENIED	3	254	15	3451	19	4184	10	612			16	2333			
APPS APPROVED, NOT ACCEPTED			2	1427	2	426					3	764			
LOANS ORIGINATED	7	1278	69	18496	32	7301	4	48			24	4028			
APPS WITHDRAWN	3	394	13	2183	5	758					4	777			
FILES CLOSED FOR INCOMPLETENESS	2	402	1	284	1	160					2	444			
FL/OSCEOLA COUNTY/0408.01														25	88
APPS DENIED	2	332	15	3980	6	1354	5	76			17	3937	1	2	
APPS WITHDRAWN	2	459	12	3417	2	692					10	2439			
FILES CLOSED FOR INCOMPLETENESS			5	1595	2	646					4	1240			
LOANS ORIGINATED	5	988	39	9450	7	1835	2	361			36	8733			
APPS APPROVED, NOT ACCEPTED			2	845	2	1360					3	1885			
FL/OSCEOLA COUNTY/0408.02														42	117
LOANS ORIGINATED	34	6808	393	100028	75	14891	7	187			358	89528			
APPS APPROVED, NOT ACCEPTED			22	4703	9	1806					20	4496			
FILES CLOSED FOR INCOMPLETENESS	4	1152	10	3015	12	2725	1	25			14	4228			
APPS WITHDRAWN	7	1068	56	13750	24	4669					50	11784			
APPS DENIED	17	3155	87	22498	50	11320	11	421			101	23295			
FL/OSCEOLA COUNTY/0408.03														20	185
FILES CLOSED FOR INCOMPLETENESS	1	280	2	704	12	4112					3	1042			
LOANS ORIGINATED	10	2916	162	53701	66	18415	5	93			81	23769			
APPS APPROVED, NOT ACCEPTED			8	2246	3	1236	1	30			5	764			
APPS DENIED	2	671	35	15505	43	12044	14	707			30	4386	1	30	
APPS WITHDRAWN	1	200	33	9418	37	14454	1	60			26	6313			

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		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
<b>BORROWER CHARACTERISTICS</b>																		
<b>RACE 5/</b>																		
AMERICAN INDIAN/ALASKA NATIVE	31	4283	38	6195	22	2870					12	2102	9	1497	3	388	3	354
ASIAN	547	107553	155	30335	485	93947			3	645	180	37002	123	25504	41	15790	55	11849
BLACK OR AFRICAN AMERICAN	566	95807	962	170631	358	58117			8	2408	359	59119	358	65719	44	7032	179	29150
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	26	4460	35	5821	20	2988					17	2644	21	3505	5	1876	15	2311
WHITE	8094	1485752	5841	1050454	5270	987191	5	674	159	48106	3405	697507	3138	638187	569	139913	1822	329346
2 OR MORE MINORITY RACES	3	403	10	1819	8	1653					5	1096	4	757	3	330	2	264
JOINT (WHITE/MINORITY RACE)	148	29493	179	35662	95	19167	1	139	5	957	62	12970	53	12230	12	3305	29	5709
RACE NOT AVAILABLE 6/	2826	854830	4289	879785	1909	808710			39	53236	410	77122	351	73186	155	108377	128	35658
<b>ETHNICITY 7/</b>																		
HISPANIC OR LATINO	1498	235956	2216	373086	1008	154814			46	8798	1028	165167	1023	181466	140	26717	489	79385
NOT HISPANIC OR LATINO	7796	1461736	4913	902828	5186	995127	5	674	137	44968	2954	632263	2638	551708	537	140004	1562	288091
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	240	48904	206	43190	159	31972	1	139	7	2956	98	20739	106	25918	14	2732	56	12095
ETHNICITY NOT AVAILABLE 6/	2707	835985	4174	861598	1814	792730			24	48630	370	71393	290	61493	141	107558	126	35070
<b>MINORITY STATUS 8/</b>																		
WHITE NON-HISPANIC	6456	1214607	3629	670132	4186	811202	5	674	120	40567	2341	520106	2087	444576	427	110483	1296	241057
OTHERS, INCLUDING HISPANIC	2985	514760	3641	637744	2101	357227	1	139	68	15753	1716	293521	1645	307068	258	57677	805	137523
<b>INCOME 9/</b>																		
LESS THAN 50% OF MSA/MD MEDIAN	568	50315	416	38141	353	33611			14	1212	209	17862	137	13814	32	2328	84	7745
50-79% OF MSA/MD MEDIAN	1403	165024	1627	209431	954	112870	2	211	23	2894	791	95555	691	94335	114	12135	454	54852
80-99% OF MSA/MD MEDIAN	1094	153654	1191	190197	704	99243	3	421	11	1320	610	93641	560	95211	80	11892	352	54291
100-119% OF MSA/MD MEDIAN	1129	173210	992	180553	759	117961			13	2246	516	89288	525	97992	87	14229	278	47805
120% OR MORE OF MSA/MD MEDIAN	6811	1468947	2760	643189	4517	992605	1	181	143	51628	2225	577375	2016	495117	492	159421	1018	230798
INCOME NOT AVAILABLE 6/	1236	571431	4523	919191	880	618353			10	46052	99	15841	128	24116	27	77006	47	19150
<b>CENSUS TRACT CHARACTERISTICS 10/</b>																		
<b>RACIAL/ETHNIC COMPOSITION 11/</b>																		
LESS THAN 10% MINORITY	419	72065	225	58717	221	41321			17	5791	76	22753	66	17333	20	15001	45	9495
10-19% MINORITY	1371	277520	969	179022	992	197970			19	7952	414	101221	347	80596	90	38919	241	45186
20-49% MINORITY	7446	1601897	5954	1175933	5013	1299756	5	731	122	78124	2563	543638	2341	500885	522	161319	1234	230934
50-79% MINORITY	2326	497974	3113	553671	1513	287118	1	82	46	12189	978	164313	934	162549	151	25358	548	96951
80-100% MINORITY	679	133125	1248	213359	428	148478			10	1296	419	57637	369	59222	49	36414	165	32075
<b>INCOME 12/ 13/</b>																		
LOW INCOME	27	6543	48	7226	22	36652					14	1926	9	1345	2	31541	6	674
MODERATE INCOME	1583	317599	2118	348007	953	248919			35	29749	732	100819	563	84780	128	17110	307	52372
MIDDLE INCOME	4899	956284	5934	1081174	3254	743494	6	813	79	33311	1890	328467	1908	345134	337	57464	1094	178822
UPPER INCOME	5732	1302155	3408	743979	3938	945578			100	42292	1814	458350	1577	389326	365	170896	826	182773
TOTAL 14/	12241	2582581	11509	2180702	8167	1974643	6	813	214	105352	4450	889562	4057	820585	832	277011	2233	414641

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		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/	9540	3	4861		6370		6		179		3596	106	3063	5	691		1684	55
REPORTED PRICING DATA	194		1483		61				18		624		954	1	87		477		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	164	NA	1135	NA	50	NA		NA		NA	499	NA	716	NA	65	NA	349	NA	
2.00 - 2.49	26	NA	281	NA	9	NA		NA	1	NA	106	NA	200	NA	19	NA	93	NA	
2.50 - 2.99	2	NA	39	NA	2	NA		NA		NA	8	NA	14	NA	3	NA	5	NA	
3.00 - 3.49	1	NA	21	NA		NA		NA		NA	1	NA	8	NA		NA	8	NA	
3.50 - 4.49	1		6						1		3		9	1				6	
4.50 - 5.49			1						4		6		1					7	
5.50 - 6.49									10		1		2					7	
6.50 OR MORE									2				4					2	
MEAN	1.76		1.84		1.77				6.22		1.85		1.89	3.66	1.85			2.01	
MEDIAN	1.68		1.74		1.66				5.82		1.75		1.75	3.66	1.79			1.78	
HOEPA LOANS 17/																			

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		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	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/	2091223	454	1041854		1631784		813		94581		775986	1106	649216	338	252348		335205	562	
REPORTED PRICING DATA	27832		224603		9085				4964		95205		162358	26	13228		76057		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	24094	NA	177767	NA	7587	NA		NA		NA	77494	NA	125300	NA	9828	NA	57656	NA	
2.00 - 2.49	3216	NA	38420	NA	1364	NA		NA	102	NA	13703	NA	30500	NA	2967	NA	12425	NA	
2.50 - 2.99	192	NA	4525	NA	134	NA		NA		NA	811	NA	2855	NA	433	NA	665	NA	
3.00 - 3.49	162	NA	3010	NA		NA		NA		NA	739	NA	1003	NA		NA	882	NA	
3.50 - 4.49	168		729						170		852		1829	26			543		
4.50 - 5.49			152						1229		1506		176				1843		
5.50 - 6.49									2512		100		256				1306		
6.50 OR MORE									951				439				737		
MEAN 30/	1.73		1.81		1.74				6.75		1.86		1.87	3.66	1.85		2.06		
MEDIAN 31/	1.66		1.71		1.64				5.96		1.73		1.74	3.66	1.79		1.76		
HOEPA LOANS 17/																			

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	41	6410	27	4341	1	94	11	1478	2	497		
MALE	21	3058	12	1812	1	94	6	655	2	497		
FEMALE	14	1966	11	1601			3	365				
JOINT (MALE/FEMALE)	6	1386	4	928			2	458				
ASIAN (TOTAL)	286	55434	186	35979	7	1271	56	11220	32	5989	5	975
MALE	122	23155	79	15225	6	987	21	4063	14	2562	2	318
FEMALE	76	14198	51	9249	1	284	12	2589	10	1692	2	384
JOINT (MALE/FEMALE)	88	18081	56	11505			23	4568	8	1735	1	273
BLACK OR AFRICAN AMERICAN (TOTAL)	1842	325908	1160	207340	42	7406	355	61638	252	43364	33	6160
MALE	737	133139	462	84222	19	3835	150	25746	89	15942	17	3394
FEMALE	650	99625	411	64019	11	1293	114	17716	102	14660	12	1937
JOINT (MALE/FEMALE)	449	91827	285	58690	12	2278	90	18097	58	11933	4	829
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	60	9423	46	7577	2	363	7	844	4	512	1	127
MALE	29	4726	21	3645	2	363	3	307	3	411		
FEMALE	18	2609	17	2498			1	111				
JOINT (MALE/FEMALE)	13	2088	8	1434			3	426	1	101	1	127
WHITE (TOTAL)	11103	2004006	7481	1375044	295	53460	1872	321114	1277	222452	178	31936
MALE	4793	854810	3186	579179	137	25508	839	142717	547	93085	84	14321
FEMALE	2635	412078	1714	271382	74	11053	486	74710	320	48242	41	6691
JOINT (MALE/FEMALE)	3657	734114	2570	522593	84	16899	543	103046	407	80652	53	10924
2 OR MORE MINORITY RACES (TOTAL)	20	4106	14	2795			4	878	1	183	1	250
MALE	7	1517	4	844			1	240	1	183	1	250
FEMALE	10	1951	10	1951								
JOINT (MALE/FEMALE)	3	638					3	638				
JOINT (WHITE/MINORITY RACE) (TOTAL)	244	51960	182	38683	3	615	29	6386	24	5162	6	1114
MALE	8	1722	4	815			1	260	2	463	1	184
FEMALE	8	1350	7	1071					1	279		
JOINT (MALE/FEMALE)	228	48888	171	36797	3	615	28	6126	21	4420	5	930
RACE NOT AVAILABLE (TOTAL) 6/	1300	248604	768	149258	38	8229	286	52440	180	32974	28	5703
MALE	287	54065	164	32733	8	1418	69	12119	34	5126	12	2669
FEMALE	152	24430	89	14433	8	1426	36	5785	12	1646	7	1140
JOINT (MALE/FEMALE)	230	47583	146	30395	12	3115	37	7861	32	5575	3	637

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	4955	832558	3135	538432	131	21026	1004	162222	593	94846	92	16032
MALE	2247	377387	1426	246335	59	9692	440	69948	273	42860	49	8552
FEMALE	1299	198526	809	126589	38	5319	285	42004	143	20851	24	3763
JOINT (MALE/FEMALE)	1399	254896	895	164723	34	6015	276	49652	175	30789	19	3717
NOT HISPANIC OR LATINO (TOTAL)	8453	1575000	5809	1094527	216	41937	1321	236828	975	177286	132	24422
MALE	3566	661292	2391	448527	106	21084	610	108580	396	71568	63	11533
FEMALE	2142	340013	1431	227594	51	7930	340	55006	286	43675	34	5808
JOINT (MALE/FEMALE)	2734	571644	1978	416635	59	12923	371	73242	291	61763	35	7081
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	392	82974	266	56646	10	1988	63	13639	45	8757	8	1944
MALE	9	1983	7	1408			2	575				
FEMALE	10	1697	6	1125			2	272	2	300		
JOINT (MALE/FEMALE)	372	79176	253	54113	10	1988	58	12674	43	8457	8	1944
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1096	215319	654	131412	31	6487	232	43309	159	30244	20	3867
MALE	182	35530	108	22205	8	1429	38	7004	23	3841	5	1051
FEMALE	112	17971	64	10896	5	807	25	3994	14	1693	4	581
JOINT (MALE/FEMALE)	169	38889	114	26871	8	1981	24	5652	18	3407	5	978
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6149	1153906	4325	821276	161	31631	884	158121	691	127258	88	15620
MALE	2671	498640	1829	345672	79	15899	429	77327	292	52753	42	6989
FEMALE	1424	225807	971	154129	39	6149	214	34177	180	27922	20	3430
JOINT (MALE/FEMALE)	2047	428230	1519	320373	43	9583	241	46617	218	46456	26	5201
OTHERS, INCLUDING HISPANIC (TOTAL)	7567	1321627	4834	859380	192	32203	1485	251360	914	152956	142	25728
MALE	3105	533587	1967	345460	85	14705	612	100079	372	60947	69	12396
FEMALE	2011	311284	1269	200220	49	6820	407	61897	249	36556	37	5791
JOINT (MALE/FEMALE)	2434	473572	1591	312506	58	10678	461	88569	288	54278	36	7541
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1045	103832	497	46123	33	2777	362	40530	137	12646	16	1756
50-79% OF MSA/MD MEDIAN	3638	483045	2315	304287	80	9991	712	100041	467	60199	64	8527
80-99% OF MSA/MD MEDIAN	2600	429224	1754	288426	66	11103	439	73919	302	49170	39	6606
100-119% OF MSA/MD MEDIAN	2123	400163	1446	272296	59	11804	360	69729	228	40702	30	5632
120% OR MORE OF MSA/MD MEDIAN	5378	1272418	3817	904662	147	35445	711	165846	602	143064	101	23401
INCOME NOT AVAILABLE 6/	112	17169	35	5223	3	318	36	5933	36	5352	2	343
TOTAL 14/	14896	2705851	9864	1821017	388	71438	2620	455998	1772	311133	252	46265

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	71	12939	32	6568	4	375	23	4098	8	1457	4	441
MALE	25	4372	11	2286	1	118	9	1055	3	857	1	56
FEMALE	28	4498	14	2493	2	178	6	1037	4	514	2	276
JOINT (MALE/FEMALE)	16	3337	6	1293	1	79	7	1770	1	86	1	109
ASIAN (TOTAL)	1785	413071	1176	272752	64	13362	308	71699	190	44191	47	11067
MALE	814	188760	541	124930	32	6643	137	31953	80	19379	24	5855
FEMALE	409	80977	270	54835	15	2706	66	12373	49	9241	9	1822
JOINT (MALE/FEMALE)	554	141780	360	91950	17	4013	103	27176	60	15251	14	3390
BLACK OR AFRICAN AMERICAN (TOTAL)	1282	285373	792	193456	48	10726	269	48702	152	29250	21	3239
MALE	513	99592	300	60202	19	4548	120	20970	64	12411	10	1461
FEMALE	441	72534	290	48969	17	2972	88	13888	39	5579	7	1126
JOINT (MALE/FEMALE)	321	111875	199	83865	11	2789	59	13609	48	10960	4	652
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	92	17629	58	10707	3	310	19	4367	11	1958	1	287
MALE	38	6048	24	3888	2	154	8	1182	4	824		
FEMALE	27	4114	19	2969	1	156	4	488	2	214	1	287
JOINT (MALE/FEMALE)	27	7467	15	3850			7	2697	5	920		
WHITE (TOTAL)	19970	4303208	14075	3102164	750	146336	2627	523260	2105	438691	413	92757
MALE	7604	1685138	5280	1190433	291	58004	1058	225069	801	171617	174	40015
FEMALE	4499	785565	3116	560690	160	25655	644	100522	469	78227	110	20471
JOINT (MALE/FEMALE)	7832	1828225	5663	1348725	297	62456	912	196364	831	188409	129	32271
2 OR MORE MINORITY RACES (TOTAL)	20	5149	10	2282			3	815	5	1242	2	810
MALE	8	1896	4	688			1	328	2	480	1	400
FEMALE	6	1339	2	432			2	487	2	420		
JOINT (MALE/FEMALE)	6	1914	4	1162					1	342	1	410
JOINT (WHITE/MINORITY RACE) (TOTAL)	339	84956	240	60842	12	2971	42	10219	33	7955	12	2969
MALE	8	1476	7	1375			1	101				
FEMALE	8	1273	3	515			3	551	2	207		
JOINT (MALE/FEMALE)	323	82207	230	58952	12	2971	38	9567	31	7748	12	2969
RACE NOT AVAILABLE (TOTAL) 6/	2964	691932	1795	435329	115	26988	544	114008	404	92310	106	23297
MALE	486	107063	270	60948	23	6003	111	23818	71	13880	11	2414
FEMALE	292	48194	163	29215	17	2671	60	8257	40	6371	12	1680
JOINT (MALE/FEMALE)	487	120271	304	80161	25	5735	78	14562	58	14990	22	4823



MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	4855	850834	3086	558050	227	36050	937	147909	484	84902	121	23923
MALE	2269	418190	1448	271657	113	19397	419	74572	234	42384	55	10180
FEMALE	1328	207192	847	141320	64	8571	255	31791	126	19353	36	6157
JOINT (MALE/FEMALE)	1247	224462	788	144761	50	8082	255	40868	124	23165	30	7586
NOT HISPANIC OR LATINO (TOTAL)	18336	4179997	13022	3018495	627	138086	2334	509660	1978	427845	375	85911
MALE	6839	1587335	4771	1119976	232	52045	943	211313	739	166656	154	37345
FEMALE	4143	752373	2895	535061	129	23634	569	99086	456	77423	94	17169
JOINT (MALE/FEMALE)	7316	1833320	5333	1358681	266	62407	813	197847	777	182988	127	31397
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	585	139373	406	98908	15	3293	78	17006	77	18171	9	1995
MALE	17	5446	13	4287			4	1159				
FEMALE	10	1524	8	1171			1	253			1	100
JOINT (MALE/FEMALE)	557	132303	384	93350	15	3293	73	15594	77	18171	8	1895
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2747	644053	1664	408647	127	23639	486	102593	369	86136	101	23038
MALE	371	83374	205	48830	23	4028	79	17432	52	10408	12	2676
FEMALE	229	37405	127	22566	19	2133	48	6473	25	3997	10	2236
JOINT (MALE/FEMALE)	446	106991	276	73166	32	4261	63	11436	57	14382	18	3746
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14760	3355340	10706	2466430	502	108918	1693	371367	1571	341382	288	67243
MALE	5410	1275789	3868	920958	178	39183	667	154864	578	131258	119	29526
FEMALE	3211	583007	2280	421020	97	17601	407	70885	354	60043	73	13458
JOINT (MALE/FEMALE)	6123	1494140	4550	1122964	227	52134	615	145140	635	149643	96	24259
OTHERS, INCLUDING HISPANIC (TOTAL)	8814	1770691	5675	1181064	367	66102	1624	295600	936	184257	212	43668
MALE	3632	716099	2316	463780	165	30670	683	128651	378	75156	90	17842
FEMALE	2214	368119	1430	249626	97	14389	412	59193	219	35143	56	9768
JOINT (MALE/FEMALE)	2940	681961	1916	465293	104	20626	517	106646	337	73338	66	16058
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1068	93606	504	41509	35	2727	387	37636	118	9932	24	1802
50-79% OF MSA/MD MEDIAN	3141	351383	2002	227903	126	11606	598	65707	343	37665	72	8502
80-99% OF MSA/MD MEDIAN	2415	339171	1608	229903	104	11245	370	51989	269	36442	64	9592
100-119% OF MSA/MD MEDIAN	2434	380300	1627	259060	94	13500	377	57825	279	41005	57	8910
120% OR MORE OF MSA/MD MEDIAN	17103	4559896	12248	3275019	632	160911	2008	544358	1832	474786	383	104822
INCOME NOT AVAILABLE 6/	362	89901	189	50706	5	1079	95	19653	67	17224	6	1239
TOTAL 14/	26523	5814257	18178	4084100	996	201068	3835	777168	2908	617054	606	134867

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	196	26998	81	11293	13	1814	67	8791	23	3519	12	1581
MALE	82	11900	34	5119	3	614	27	3358	12	2003	6	806
FEMALE	65	8461	28	3201	3	424	24	3544	5	638	5	654
JOINT (MALE/FEMALE)	45	6121	15	2457	7	776	16	1889	6	878	1	121
ASIAN (TOTAL)	1174	223521	444	87715	52	8457	372	68769	199	37860	107	20720
MALE	449	82016	167	31986	15	3026	154	27040	75	13455	38	6509
FEMALE	299	50700	101	17860	19	2695	104	16749	51	8747	24	4649
JOINT (MALE/FEMALE)	421	89983	174	37554	17	2661	112	24548	73	15658	45	9562
BLACK OR AFRICAN AMERICAN (TOTAL)	2370	368390	911	141092	95	13136	793	119533	405	67272	166	27357
MALE	832	137217	306	49144	41	5765	271	44233	154	27255	60	10820
FEMALE	782	105341	309	41198	23	2716	276	34987	116	17345	58	9095
JOINT (MALE/FEMALE)	752	125202	294	50319	31	4655	245	40233	134	22553	48	7442
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	119	20791	36	5109	6	2419	50	8000	16	3037	11	2226
MALE	41	5717	13	1893	2	257	15	1776	6	860	5	931
FEMALE	42	6268	12	1364	1	284	21	3089	5	854	3	677
JOINT (MALE/FEMALE)	36	8806	11	1852	3	1878	14	3135	5	1323	3	618
WHITE (TOTAL)	19006	3362995	9355	1640850	747	125724	4980	862897	2803	521133	1121	212391
MALE	6729	1209911	3073	548988	243	42720	1904	330621	1061	202067	448	85515
FEMALE	4476	650453	2162	307182	188	26366	1246	183963	629	91997	251	40945
JOINT (MALE/FEMALE)	7757	1495075	4102	781783	316	56638	1817	345482	1108	226467	414	84705
2 OR MORE MINORITY RACES (TOTAL)	37	5489	13	1770			9	995	8	1488	7	1236
MALE	8	1446	3	482					1	317	4	647
FEMALE	12	1503	5	694			5	403	1	191	1	215
JOINT (MALE/FEMALE)	17	2540	5	594			4	592	6	980	2	374
JOINT (WHITE/MINORITY RACE) (TOTAL)	454	84375	229	41782	17	3185	108	19927	63	12654	37	6827
MALE	17	3308	10	1968			4	706	3	634		
FEMALE	12	2093	6	876			1	188	5	1029		
JOINT (MALE/FEMALE)	425	78974	213	38938	17	3185	103	19033	55	10991	37	6827
RACE NOT AVAILABLE (TOTAL) 6/	4488	816549	1797	332944	145	28138	1330	238166	772	139476	444	77825
MALE	732	131096	271	49255	24	4795	224	40868	132	23658	81	12520
FEMALE	460	66282	161	21571	21	2822	176	26852	69	9863	33	5174
JOINT (MALE/FEMALE)	713	134949	315	59550	20	2818	186	34149	123	24736	69	13696

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	4218	616679	1760	254284	196	25537	1348	193448	650	100302	264	43108
MALE	1642	255080	650	101133	61	8493	550	82053	268	43627	113	19774
FEMALE	1152	149043	472	60218	59	7877	386	46943	176	25781	59	8224
JOINT (MALE/FEMALE)	1412	210752	635	92514	75	9064	408	63577	204	30735	90	14862
NOT HISPANIC OR LATINO (TOTAL)	19273	3477597	9270	1659545	757	129986	5138	910090	2876	544908	1232	233068
MALE	6785	1240007	3035	550654	254	45703	1923	343655	1099	211727	474	88268
FEMALE	4689	696500	2200	317142	188	26225	1356	205861	653	97317	292	49955
JOINT (MALE/FEMALE)	7736	1529925	4001	785352	314	57983	1841	357277	1122	235622	458	93691
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	569	113229	289	54723	16	4261	136	26643	98	21424	30	6178
MALE	3	557	3	557								
FEMALE	7	1286	4	827	1	180	1	180	1	99		
JOINT (MALE/FEMALE)	557	110966	281	53194	15	4081	134	26188	97	21325	30	6178
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3784	701603	1547	294003	106	23089	1087	196897	665	119805	379	67809
MALE	460	86967	189	36491	13	2981	126	22894	77	14895	55	9706
FEMALE	300	44272	108	15759	7	1025	110	16791	51	7467	24	3230
JOINT (MALE/FEMALE)	461	90007	212	41987	7	1483	114	22019	87	15904	41	8614
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14828	2718786	7542	1364276	571	100435	3690	669371	2154	415456	871	169248
MALE	5284	981723	2486	456381	191	35556	1424	259564	832	163020	351	67202
FEMALE	3451	515654	1729	250034	137	19185	910	142143	474	69533	201	34759
JOINT (MALE/FEMALE)	6066	1216332	3313	655447	243	45694	1349	265982	847	182800	314	66409
OTHERS, INCLUDING HISPANIC (TOTAL)	8834	1413753	3642	579856	379	56406	2786	432549	1407	237892	620	107050
MALE	2999	485591	1162	188609	119	17866	994	154641	502	85658	222	38817
FEMALE	2305	317038	913	123662	103	13798	795	103997	347	52641	147	22940
JOINT (MALE/FEMALE)	3503	606932	1555	265759	155	24564	989	172249	555	99315	249	45045
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2199	223200	773	71559	95	9088	908	96595	280	29109	143	16849
50-79% OF MSA/MD MEDIAN	3780	445745	1610	180262	148	15342	1252	153227	516	62588	254	34326
80-99% OF MSA/MD MEDIAN	2904	399495	1254	163036	108	13414	896	129810	439	61972	207	31263
100-119% OF MSA/MD MEDIAN	2703	405525	1291	184068	86	11534	771	121676	402	64308	153	23939
120% OR MORE OF MSA/MD MEDIAN	13135	2888527	6548	1404555	545	114528	3204	713608	1962	453119	876	202717
INCOME NOT AVAILABLE 6/	3123	546616	1390	259075	93	18967	678	112162	690	115343	272	41069
TOTAL 14/	27844	4909108	12866	2262555	1075	182873	7709	1327078	4289	786439	1905	350163

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	96	3303	23	792	3	282	69	2215	1	14		
MALE	46	1335	8	345	1	50	36	926	1	14		
FEMALE	31	1378	9	296	2	232	20	850				
JOINT (MALE/FEMALE)	19	590	6	151			13	439				
ASIAN (TOTAL)	188	11153	56	3820	11	394	110	5364	6	624	5	951
MALE	79	4931	25	1862	4	68	44	2382	4	494	2	125
FEMALE	70	3308	17	1067	6	209	46	1932	1	100		
JOINT (MALE/FEMALE)	39	2914	14	891	1	117	20	1050	1	30	3	826
BLACK OR AFRICAN AMERICAN (TOTAL)	749	16778	146	5504	21	780	553	8386	21	1715	8	393
MALE	305	7167	56	2438	10	404	224	3272	9	673	6	380
FEMALE	348	5753	67	1778	9	266	260	2809	10	887	2	13
JOINT (MALE/FEMALE)	92	3728	22	1258	2	110	66	2205	2	155		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	51	1242	12	354	3	361	36	527				
MALE	25	636	5	197	2	277	18	162				
FEMALE	19	340	5	44	1	84	13	212				
JOINT (MALE/FEMALE)	7	266	2	113			5	153				
WHITE (TOTAL)	4126	167893	1308	77612	154	5674	2423	62427	185	17771	56	4409
MALE	1674	61830	477	26798	63	2130	1041	24421	69	6899	24	1582
FEMALE	1291	36470	338	14686	41	1071	846	15957	53	4000	13	756
JOINT (MALE/FEMALE)	1155	69243	487	35778	50	2473	536	22049	63	6872	19	2071
2 OR MORE MINORITY RACES (TOTAL)	18	471	1	60	2	98	14	293	1	20		
MALE	9	359	1	60	1	88	7	211				
FEMALE	8	102					7	82	1	20		
JOINT (MALE/FEMALE)	1	10			1	10						
JOINT (WHITE/MINORITY RACE) (TOTAL)	61	3123	22	1726			37	1287	2	110		
MALE	1	10					1	10				
FEMALE	2	5					2	5				
JOINT (MALE/FEMALE)	57	3088	22	1726			33	1252	2	110		
RACE NOT AVAILABLE (TOTAL) 6/	752	34219	182	9378	34	2558	460	15326	52	5941	24	1016
MALE	114	4255	24	1362	2	31	73	1495	13	1287	2	80
FEMALE	78	3198	15	1213	4	426	54	1377	2	99	3	83
JOINT (MALE/FEMALE)	67	3635	16	1075	1	17	38	1877	8	467	4	199

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	1205	36912	260	11959	36	1309	857	19286	42	3888	10	470
MALE	554	15347	110	4230	22	662	398	8262	19	1973	5	220
FEMALE	432	11822	85	3914	7	455	325	6342	12	1031	3	80
JOINT (MALE/FEMALE)	219	9743	65	3815	7	192	134	4682	11	884	2	170
NOT HISPANIC OR LATINO (TOTAL)	4059	163012	1282	74801	156	6249	2387	60735	176	16272	58	4955
MALE	1615	61957	468	27872	60	2361	994	23595	67	6272	26	1857
FEMALE	1362	36448	355	14204	54	1615	885	15845	55	4075	13	709
JOINT (MALE/FEMALE)	1074	63910	455	32128	42	2273	504	21195	54	5925	19	2389
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	98	6197	33	3819	4	128	53	1435	5	348	3	467
MALE												
FEMALE	3	33					3	33				
JOINT (MALE/FEMALE)	95	6164	33	3819	4	128	50	1402	5	348	3	467
ETHNICITY NOT AVAILABLE (TOTAL) 6/	679	32061	175	8667	32	2461	405	14369	45	5687	22	877
MALE	84	3219	18	960	1	25	52	1022	10	1122	3	90
FEMALE	50	2251	11	966	2	218	35	1004			2	63
JOINT (MALE/FEMALE)	49	3657	16	1230	2	134	23	1746	6	477	2	70
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3009	128824	1055	63373	121	4684	1646	43554	143	13608	44	3605
MALE	1199	47795	386	23088	43	1476	700	16889	52	4990	18	1352
FEMALE	925	26537	269	11487	38	1045	565	10321	42	2988	11	696
JOINT (MALE/FEMALE)	882	54311	397	28617	40	2163	381	16344	49	5630	15	1557
OTHERS, INCLUDING HISPANIC (TOTAL)	2324	75916	516	26575	75	3051	1631	37354	76	6655	26	2281
MALE	956	28664	189	8675	39	1547	684	14627	31	3090	13	725
FEMALE	866	21718	170	6735	22	957	645	11895	24	2038	5	93
JOINT (MALE/FEMALE)	497	25384	156	11135	14	547	298	10712	21	1527	8	1463
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1157	14106	241	3222	22	350	859	8673	26	1481	9	380
50-79% OF MSA/MD MEDIAN	1247	25305	271	8525	29	434	896	13297	38	2649	13	400
80-99% OF MSA/MD MEDIAN	679	21688	174	8577	35	1473	428	9011	27	1847	15	780
100-119% OF MSA/MD MEDIAN	548	21689	157	8484	29	1150	323	9238	28	2359	11	458
120% OR MORE OF MSA/MD MEDIAN	2233	149576	881	68693	109	6203	1053	52310	146	17679	44	4691
INCOME NOT AVAILABLE 6/	177	5818	26	1745	4	537	143	3296	3	180	1	60
TOTAL 14/	6041	238182	1750	99246	228	10147	3702	95825	268	26195	93	6769

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	1467			1	468	1	999				
MALE	1	468			1	468						
FEMALE	1	999					1	999				
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	3	323	2	265	1	58						
MALE	2	240	1	182	1	58						
FEMALE												
JOINT (MALE/FEMALE)	1	83	1	83								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	123	1696646	85	1246449	8	139411	12	63300	18	247486		
MALE	1	266	1	266								
FEMALE												
JOINT (MALE/FEMALE)												

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	182	1	182								
MALE	1	182	1	182								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	4	1608	1	83	2	526	1	999				
MALE	2	526			2	526						
FEMALE	1	999					1	999				
JOINT (MALE/FEMALE)	1	83	1	83								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	123	1696646	85	1246449	8	139411	12	63300	18	247486		
MALE	1	266	1	266								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	141	1	83	1	58						
MALE	1	58			1	58						
FEMALE												
JOINT (MALE/FEMALE)	1	83	1	83								
OTHERS, INCLUDING HISPANIC (TOTAL)	3	1649	1	182	1	468	1	999				
MALE	2	650	1	182	1	468						
FEMALE	1	999					1	999				
JOINT (MALE/FEMALE)												
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/	128	1698436	87	1246714	10	139937	13	64299	18	247486		
TOTAL 14/	128	1698436	87	1246714	10	139937	13	64299	18	247486		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	67	6999	20	2500			37	3342	7	846	3	311
MALE	30	3064	9	1234			18	1482	2	286	1	62
FEMALE	20	2332	6	826			10	1010	3	356	1	140
JOINT (MALE/FEMALE)	17	1603	5	440			9	850	2	204	1	109
ASIAN (TOTAL)	1016	169896	551	97810	40	5714	250	39171	122	18319	53	8882
MALE	441	73582	252	43008	16	2662	109	17428	43	6546	21	3938
FEMALE	232	35198	118	19724	12	1572	56	6687	36	5397	10	1818
JOINT (MALE/FEMALE)	337	60330	177	34530	12	1480	83	14818	43	6376	22	3126
BLACK OR AFRICAN AMERICAN (TOTAL)	796	134646	351	93554	34	4933	305	21683	82	11403	24	3073
MALE	291	31759	111	15896	15	2169	127	8661	30	4236	8	797
FEMALE	307	32985	134	18918	10	1113	128	7882	25	3492	10	1580
JOINT (MALE/FEMALE)	195	69598	104	58526	9	1651	49	5050	27	3675	6	696
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	56	6368	21	3064	2	322	27	2072	6	910		
MALE	19	1706	6	892			11	510	2	304		
FEMALE	19	1847	7	827	1	156	9	610	2	254		
JOINT (MALE/FEMALE)	18	2815	8	1345	1	166	7	952	2	352		
WHITE (TOTAL)	7211	1112252	4253	716368	307	51100	1662	188246	777	120684	212	35854
MALE	3170	515313	1822	328577	133	25159	784	89456	334	54796	97	17325
FEMALE	1490	198232	817	125287	65	8784	412	35614	143	20092	53	8455
JOINT (MALE/FEMALE)	2540	397319	1610	262088	109	17157	462	62573	298	45527	61	9974
2 OR MORE MINORITY RACES (TOTAL)	9	883	2	249			5	117	2	517		
MALE	4	522					2	5	2	517		
FEMALE	4	197	1	85			3	112				
JOINT (MALE/FEMALE)	1	164	1	164								
JOINT (WHITE/MINORITY RACE) (TOTAL)	123	21898	77	15364	5	1394	25	3192	13	1620	3	328
MALE	11	1714	7	1073			3	536	1	105		
FEMALE	3	260	1	131			1	2	1	127		
JOINT (MALE/FEMALE)	109	19924	69	14160	5	1394	21	2654	11	1388	3	328
RACE NOT AVAILABLE (TOTAL) 6/	1571	269831	828	150097	75	16803	372	54233	207	34083	89	14615
MALE	227	33834	107	16331	10	1903	64	8808	32	4912	14	1880
FEMALE	150	18444	65	9057	9	1289	44	3545	19	2182	13	2371
JOINT (MALE/FEMALE)	226	40043	132	22544	9	1683	43	6469	30	6331	12	3016



MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	2552	381022	1452	245991	136	20381	650	64354	240	35706	74	14590
MALE	1287	201161	740	132969	73	11974	321	30923	118	18663	35	6632
FEMALE	644	87826	343	55784	33	4370	189	15383	58	8086	21	4203
JOINT (MALE/FEMALE)	618	91823	369	57238	30	4037	138	17920	63	8873	18	3755
NOT HISPANIC OR LATINO (TOTAL)	6762	1078994	3824	682913	254	43440	1679	196548	775	120042	230	36051
MALE	2758	438605	1504	263329	95	18727	757	91016	305	49634	97	15899
FEMALE	1477	189876	762	112653	59	8107	441	37787	158	22380	57	8949
JOINT (MALE/FEMALE)	2507	447906	1549	305916	100	16606	473	66572	310	47643	75	11169
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	156	24074	89	14672	6	1356	38	4565	18	2935	5	546
MALE	1	108	1	108								
FEMALE	6	548	3	440			2	8			1	100
JOINT (MALE/FEMALE)	148	23143	85	14124	6	1356	35	4282	18	2935	4	446
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1379	238683	738	135430	67	15089	316	46589	183	29699	75	11876
MALE	147	21620	69	10605	6	1192	40	4947	23	3405	9	1471
FEMALE	98	11245	41	5978	5	437	31	2284	13	1434	8	1112
JOINT (MALE/FEMALE)	170	28924	103	16519	9	1532	28	4592	22	4402	8	1879
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4720	735212	2800	468558	177	32040	1058	125727	542	85708	143	23179
MALE	1966	323168	1115	199908	65	14120	494	60779	225	37272	67	11089
FEMALE	900	115469	486	70256	36	5040	252	22059	91	12629	35	5485
JOINT (MALE/FEMALE)	1851	296080	1199	198394	76	12880	310	42579	225	35622	41	6605
OTHERS, INCLUDING HISPANIC (TOTAL)	4631	729997	2500	464640	215	32597	1280	134931	477	70622	159	27207
MALE	2037	308987	1111	192965	101	16406	569	58318	192	29979	64	11319
FEMALE	1198	158482	601	95611	55	7095	378	30937	122	17272	42	7567
JOINT (MALE/FEMALE)	1383	260951	782	175302	59	9096	327	44945	162	23287	53	8321
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	601	39173	152	15184	22	1831	360	15638	48	4420	19	2100
50-79% OF MSA/MD MEDIAN	866	75655	359	38539	34	2919	369	21121	73	8240	31	4836
80-99% OF MSA/MD MEDIAN	701	71302	327	35638	30	3440	229	19549	79	8890	36	3785
100-119% OF MSA/MD MEDIAN	736	84344	370	45544	28	3261	226	21848	83	9929	29	3762
120% OR MORE OF MSA/MD MEDIAN	7476	1356134	4648	885383	333	62958	1386	217948	861	144168	248	45677
INCOME NOT AVAILABLE 6/	469	96165	247	58718	16	5857	113	15952	72	12735	21	2903
TOTAL 14/	10849	1722773	6103	1079006	463	80266	2683	312056	1216	188382	384	63063

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	19	650	3	41	2	197	13	320	1	92		
MALE	6	164	1	4	1	118	4	42				
FEMALE	10	288	2	37			7	159	1	92		
JOINT (MALE/FEMALE)	3	198			1	79	2	119				
ASIAN (TOTAL)	12	690	1	18	1	39	6	313	3	229	1	91
MALE	7	348	1	18	1	39	2	62	3	229		
FEMALE	4	297					3	206			1	91
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	41	2074	4	348	6	346	28	1145	3	235		
MALE	13	337	1	58	1	69	11	210				
FEMALE	17	1061	1	10	4	241	9	575	3	235		
JOINT (MALE/FEMALE)	11	676	2	280	1	36	8	360				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	3	58	1	7			1	2	1	49		
MALE	1	2					1	2				
FEMALE	1	7	1	7								
JOINT (MALE/FEMALE)	1	49							1	49		
WHITE (TOTAL)	1470	82048	547	34345	171	9746	601	26283	128	10091	23	1583
MALE	452	25802	154	10798	53	3115	202	8385	38	3126	5	378
FEMALE	412	19631	139	6954	43	2295	188	7517	33	2312	9	553
JOINT (MALE/FEMALE)	592	35981	249	16382	75	4336	203	10024	56	4587	9	652
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	9	463	5	219			3	192	1	52		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	9	463	5	219			3	192	1	52		
RACE NOT AVAILABLE (TOTAL) 6/	213	12530	64	4002	31	2118	99	5086	16	1083	3	241
MALE	38	2359	10	508	6	339	19	1285	3	227		
FEMALE	33	1992	4	245	4	339	21	1173	4	235		
JOINT (MALE/FEMALE)	56	4079	24	1908	9	825	19	1008	4	338		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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)	266	12438	50	2439	32	2029	167	6925	13	899	4	146
MALE	78	3980	16	915	6	238	48	2324	7	493	1	10
FEMALE	97	4161	17	814	13	829	62	2175	4	286	1	57
JOINT (MALE/FEMALE)	85	4096	16	661	13	962	52	2274	2	120	2	79
NOT HISPANIC OR LATINO (TOTAL)	1242	70697	490	30775	122	7276	487	21488	125	9971	18	1187
MALE	404	22838	142	9854	42	2609	180	6976	36	3031	4	368
FEMALE	341	17132	120	5878	28	1541	150	6741	34	2385	9	587
JOINT (MALE/FEMALE)	489	30303	225	14935	52	3126	153	7521	54	4489	5	232
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	22	1520	8	722	1	33	11	686	2	79		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	22	1520	8	722	1	33	11	686	2	79		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	237	13858	77	5044	56	3108	86	4242	13	882	5	582
MALE	35	2194	9	617	14	833	11	686	1	58		
FEMALE	39	1983	10	561	10	505	16	714	3	203		
JOINT (MALE/FEMALE)	76	5527	31	2471	20	1155	19	1222	4	338	2	341
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1172	67274	477	30057	119	7093	445	19930	114	9098	17	1096
MALE	377	21797	138	9600	41	2540	162	6587	32	2702	4	368
FEMALE	314	15482	118	5864	26	1427	134	5802	28	1893	8	496
JOINT (MALE/FEMALE)	474	29616	218	14485	52	3126	146	7336	53	4437	5	232
OTHERS, INCLUDING HISPANIC (TOTAL)	356	17254	68	3605	42	2644	218	9182	23	1586	5	237
MALE	101	4768	18	977	9	464	63	2595	10	722	1	10
FEMALE	124	5748	20	861	17	1070	77	3056	8	613	2	148
JOINT (MALE/FEMALE)	124	6492	29	1718	16	1110	72	3334	5	251	2	79
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	368	13091	88	3260	20	894	222	6961	29	1471	9	505
50-79% OF MSA/MD MEDIAN	500	25919	185	10716	60	3097	216	9211	35	2699	4	196
80-99% OF MSA/MD MEDIAN	256	14680	94	5692	39	2152	98	4852	22	1768	3	216
100-119% OF MSA/MD MEDIAN	191	11880	81	5267	32	2140	64	3435	12	975	2	63
120% OR MORE OF MSA/MD MEDIAN	357	24301	136	9805	51	3138	124	7442	40	3237	6	679
INCOME NOT AVAILABLE 6/	95	8642	41	4240	9	1025	27	1440	15	1681	3	256
TOTAL 14/	1767	98513	625	38980	211	12446	751	33341	153	11831	27	1915

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	643	2	168			4	475				
ASIAN	21	1976	6	541	2	89	8	889	5	457		
BLACK OR AFRICAN AMERICAN	210	20829	105	9519	5	399	69	7865	26	2548	5	498
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	13	1248	9	825	1	103	2	219	1	101		
WHITE	723	71611	344	32220	24	2068	250	27807	95	8608	10	908
2 OR MORE MINORITY RACES	1	140					1	140				
JOINT (WHITE/MINORITY RACE)	2	214	2	214								
RACE NOT AVAILABLE 6/	69	7171	29	2636	1	118	28	3135	10	932	1	350
ETHNICITY 7/												
HISPANIC OR LATINO	479	48190	221	21165	15	1335	172	19018	66	6209	5	463
NOT HISPANIC OR LATINO	515	50380	255	23171	17	1324	169	19026	63	5566	11	1293
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	464	2	152			2	228	1	84		
ETHNICITY NOT AVAILABLE 6/	46	4798	19	1635	1	118	19	2258	7	787		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	281	27168	141	12752	9	733	92	10347	34	2891	5	445
OTHERS, INCLUDING HISPANIC	707	70500	332	31107	23	1926	246	27461	96	9045	10	961
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	15	1817	11	1331	1	94	3	392				
ASIAN	64	9843	37	5250	1	142	16	2885	8	1248	2	318
BLACK OR AFRICAN AMERICAN	535	72558	340	45244	9	1201	109	15896	67	8784	10	1433
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	17	2203	13	1693			2	288	2	222		
WHITE	2705	355154	1741	227369	66	8102	507	69738	346	43912	45	6033
2 OR MORE MINORITY RACES	2	237	2	237								
JOINT (WHITE/MINORITY RACE)	21	2885	13	1567			4	827	4	491		
RACE NOT AVAILABLE 6/	279	38348	158	21596	3	452	71	10015	40	5542	7	743
ETHNICITY 7/												
HISPANIC OR LATINO	1497	199127	924	122760	41	5327	312	42581	188	24311	32	4148
NOT HISPANIC OR LATINO	1884	248694	1246	162034	36	4212	337	48535	234	29583	31	4330
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	28	3764	14	1598			9	1433	5	733		
ETHNICITY NOT AVAILABLE 6/	229	31460	131	17895	3	452	54	7492	40	5572	1	49
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1297	168022	872	112244	28	3117	211	29360	166	20570	20	2731
OTHERS, INCLUDING HISPANIC	2098	281615	1302	172765	49	6422	443	62540	261	34141	43	5747

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	861	5	841			1	20				
ASIAN	45	7771	37	6347	1	206	7	1218				
BLACK OR AFRICAN AMERICAN	327	55974	211	35578	6	975	52	9668	54	8925	4	828
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	9	1797	8	1608					1	189		
WHITE	1959	320845	1329	217030	54	9157	329	54735	217	34854	30	5069
2 OR MORE MINORITY RACES	6	1014	5	831					1	183		
JOINT (WHITE/MINORITY RACE)	32	5028	24	3873	1	118	6	817	1	220		
RACE NOT AVAILABLE 6/	216	35934	135	22318	4	647	44	7461	28	4799	5	709
ETHNICITY 7/												
HISPANIC OR LATINO	959	157942	615	101433	24	4038	182	30306	123	19728	15	2437
NOT HISPANIC OR LATINO	1422	234610	1005	164641	36	6090	209	35524	155	25267	17	3088
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	51	8331	33	5419	2	317	11	1771	4	682	1	142
ETHNICITY NOT AVAILABLE 6/	168	28341	101	16933	4	658	37	6318	20	3493	6	939
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1015	165251	727	117697	27	4619	148	24595	99	15850	14	2490
OTHERS, INCLUDING HISPANIC	1400	233102	914	152031	34	5654	252	42716	180	29294	20	3407
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	521					1	332	1	189		
ASIAN	47	9451	34	6774			8	1773	5	904		
BLACK OR AFRICAN AMERICAN	223	43914	140	27723	7	1315	45	9130	27	5085	4	661
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	8	1618	5	1049	1	260	1	182			1	127
WHITE	1612	300286	1124	209824	42	8409	254	47984	173	30285	19	3784
2 OR MORE MINORITY RACES	4	919	3	672			1	247				
JOINT (WHITE/MINORITY RACE)	36	6367	27	4845			5	935	2	298	2	289
RACE NOT AVAILABLE 6/	191	37087	113	21409	9	1820	45	9146	20	3941	4	771
ETHNICITY 7/												
HISPANIC OR LATINO	724	136835	472	89276	20	3705	133	25870	87	15561	12	2423
NOT HISPANIC OR LATINO	1197	223855	854	159803	30	6232	182	34724	118	20921	13	2175
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	45	8491	28	5304	1	220	9	1936	6	874	1	157
ETHNICITY NOT AVAILABLE 6/	157	30982	92	17913	8	1647	36	7199	17	3346	4	877
MINORITY STATUS 8/												
WHITE NON-HISPANIC	893	163879	658	121234	22	4657	120	21910	86	14853	7	1225
OTHERS, INCLUDING HISPANIC	1061	203243	688	131744	29	5500	200	39909	125	22560	19	3530

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	2286	8	1861			1	117	1	308		
ASIAN	108	26243	72	17067	3	834	17	4455	13	3230	3	657
BLACK OR AFRICAN AMERICAN	539	131344	363	89016	15	3516	79	18916	72	17156	10	2740
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	11	2402	11	2402								
WHITE	4037	945514	2915	684502	106	25406	513	117484	430	102140	73	15982
2 OR MORE MINORITY RACES	7	1796	4	1055			2	491			1	250
JOINT (WHITE/MINORITY RACE)	150	36998	114	27819	2	497	13	3704	17	4153	4	825
RACE NOT AVAILABLE 6/	516	125835	330	80940	21	5192	86	20679	69	16077	10	2947
ETHNICITY 7/												
HISPANIC OR LATINO	1268	286142	895	202756	30	6461	194	42751	121	27613	28	6561
NOT HISPANIC OR LATINO	3382	809236	2427	581450	96	23998	411	96848	389	93564	59	13376
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	259	61350	187	43779	6	1374	31	8168	29	6384	6	1645
ETHNICITY NOT AVAILABLE 6/	469	115690	308	76677	15	3612	75	18079	63	15503	8	1819
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2624	623491	1909	454686	74	18424	303	70087	297	71725	41	8569
OTHERS, INCLUDING HISPANIC	2255	526141	1584	369532	55	12464	329	76586	237	55476	50	12083
TOTAL 14/	14896	2705851	9864	1821017	388	71438	2620	455998	1772	311133	252	46265

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	10	756	3	274	2	178	5	304				
ASIAN	77	8031	32	2563	4	418	31	3885	9	1105	1	60
BLACK OR AFRICAN AMERICAN	86	8340	38	3175	5	399	30	3479	10	1043	3	244
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	126	1	55			1	71				
WHITE	783	67422	389	31978	23	1699	270	25487	87	7160	14	1098
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	140	1	50			1	90				
RACE NOT AVAILABLE 6/	108	8791	40	3414	1	33	49	4320	12	624	6	400
ETHNICITY 7/												
HISPANIC OR LATINO	397	33871	190	16143	16	1197	151	13329	35	2813	5	389
NOT HISPANIC OR LATINO	566	51135	276	22317	14	1281	189	20006	73	6466	14	1065
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	710	3	190			3	339	2	181		
ETHNICITY NOT AVAILABLE 6/	97	7890	35	2859	5	249	44	3962	8	472	5	348
MINORITY STATUS 8/												
WHITE NON-HISPANIC	400	34537	201	16184	7	527	129	12695	53	4370	10	761
OTHERS, INCLUDING HISPANIC	566	50610	263	22083	26	2114	214	20772	54	4948	9	693
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	9	1044	4	438			3	412	2	194		
ASIAN	178	23124	119	15730	8	764	34	4608	14	1540	3	482
BLACK OR AFRICAN AMERICAN	212	22389	126	12968	6	834	55	5672	22	2690	3	225
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	21	1780	14	1461			4	250	3	69		
WHITE	2409	270610	1572	179688	99	9083	423	46742	256	28043	59	7054
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	10	890	4	341			3	323	2	112	1	114
RACE NOT AVAILABLE 6/	300	31317	161	17048	13	925	76	7700	44	5017	6	627
ETHNICITY 7/												
HISPANIC OR LATINO	889	98711	519	58562	43	4256	197	22097	100	10393	30	3403
NOT HISPANIC OR LATINO	1955	222005	1316	151620	62	6101	342	37497	202	22743	33	4044
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	30	3417	19	2303			3	337	7	663	1	114
ETHNICITY NOT AVAILABLE 6/	267	27250	148	15418	21	1249	56	5776	34	3866	8	941
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1541	173841	1055	121205	50	4658	245	26295	162	18032	29	3651
OTHERS, INCLUDING HISPANIC	1320	148733	794	90675	56	5738	291	33008	142	15088	37	4224

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	637	2	183	1	79	2	263	1	112		
ASIAN	123	20016	76	12061	4	832	22	3896	15	2299	6	928
BLACK OR AFRICAN AMERICAN	135	19422	88	13413	5	563	21	2885	20	2375	1	186
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	15	1649	11	1287			3	311	1	51		
WHITE	1893	263815	1293	183498	81	8780	273	37835	196	26304	50	7398
2 OR MORE MINORITY RACES	1	114	1	114								
JOINT (WHITE/MINORITY RACE)	10	1443	6	921			3	452	1	70		
RACE NOT AVAILABLE 6/	232	32075	131	18426	13	991	46	6347	35	5231	7	1080
ETHNICITY 7/												
HISPANIC OR LATINO	553	75536	342	47158	23	2728	114	15872	59	7754	15	2024
NOT HISPANIC OR LATINO	1626	231739	1133	163778	64	7518	207	29374	181	24773	41	6296
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	19	2632	14	1961			2	419	2	107	1	145
ETHNICITY NOT AVAILABLE 6/	217	29264	119	17006	17	999	47	6324	27	3808	7	1127
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1334	187797	947	135368	54	6035	162	22446	138	18922	33	5026
OTHERS, INCLUDING HISPANIC	840	118586	526	75240	33	4202	160	23209	98	12652	23	3283
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	12	1709	3	467	1	118	4	491	2	357	2	276
ASIAN	134	23110	90	15986	3	614	21	3170	15	2548	5	792
BLACK OR AFRICAN AMERICAN	137	20952	84	13001	3	460	29	4533	21	2958		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	9	1449	8	1407	1	42						
WHITE	1901	294680	1295	204649	77	11055	282	43064	203	29068	44	6844
2 OR MORE MINORITY RACES	3	795	1	187			1	328	1	280		
JOINT (WHITE/MINORITY RACE)	21	2931	13	1899			4	688	4	344		
RACE NOT AVAILABLE 6/	217	34674	133	21464	9	1211	36	5551	33	5450	6	998
ETHNICITY 7/												
HISPANIC OR LATINO	512	76260	311	47699	27	4011	100	14550	62	8359	12	1641
NOT HISPANIC OR LATINO	1675	265559	1167	187157	56	8345	236	37408	177	26402	39	6247
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	45	6978	27	4393			14	2110	4	475		
ETHNICITY NOT AVAILABLE 6/	202	31503	122	19811	11	1144	27	3757	36	5769	6	1022
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1364	215468	969	154830	50	7271	176	28025	137	20139	32	5203
OTHERS, INCLUDING HISPANIC	850	130775	523	82656	34	5203	168	25086	106	15121	19	2709



MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	33	8557	20	5206			8	2392	3	794	2	165
ASIAN	1259	336334	858	226186	45	10734	191	54682	134	36087	31	8645
BLACK OR AFRICAN AMERICAN	696	211488	450	149267	29	8470	126	31333	77	19834	14	2584
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	44	12422	23	6294	2	268	11	3735	7	1838	1	287
WHITE	12840	3374382	9476	2491190	468	115492	1331	359247	1324	339169	241	69284
2 OR MORE MINORITY RACES	14	4011	6	1752			2	487	4	962	2	810
JOINT (WHITE/MINORITY RACE)	295	79499	215	57578	12	2971	31	8666	26	7429	11	2855
RACE NOT AVAILABLE 6/	1922	533203	1200	337546	76	22976	308	83816	257	68673	81	20192
ETHNICITY 7/												
HISPANIC OR LATINO	2475	561801	1712	386703	117	23676	363	79961	225	55176	58	16285
NOT HISPANIC OR LATINO	12370	3376946	9084	2482058	430	114796	1308	374712	1305	338179	243	67201
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	479	124849	341	89894	15	3293	55	13401	61	16525	7	1736
ETHNICITY NOT AVAILABLE 6/	1779	496300	1111	316364	70	19146	282	76284	241	64906	75	19600
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10009	2716623	7497	2029490	340	90382	946	273448	1046	271599	180	51704
OTHERS, INCLUDING HISPANIC	5176	1311387	3548	906600	217	48663	762	188847	527	134859	122	32418
TOTAL 14/	26523	5814257	18178	4084100	996	201068	3835	777168	2908	617054	606	134867

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	25	2434	11	949	1	141	10	1006	1	134	2	204
ASIAN	100	11144	22	1885	6	745	52	6355	14	1625	6	534
BLACK OR AFRICAN AMERICAN	260	24488	83	6911	10	978	122	11405	23	2404	22	2790
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	18	1625	5	446			10	895	3	284		
WHITE	1450	145991	556	53138	63	5693	581	61490	175	17127	75	8543
2 OR MORE MINORITY RACES	2	270							1	50	1	220
JOINT (WHITE/MINORITY RACE)	14	1457	4	615	2	175	7	554	1	113		
RACE NOT AVAILABLE 6/	330	35791	92	7615	13	1356	126	14890	62	7372	37	4558
ETHNICITY 7/												
HISPANIC OR LATINO	604	55136	227	19892	28	2672	239	22195	78	7173	32	3204
NOT HISPANIC OR LATINO	1344	140268	478	45842	62	5896	569	62982	154	15857	81	9691
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11	2258	2	134			6	478	2	1574	1	72
ETHNICITY NOT AVAILABLE 6/	240	25538	66	5691	5	520	94	10940	46	4505	29	3882
MINORITY STATUS 8/												
WHITE NON-HISPANIC	919	97190	354	35096	42	3826	370	41716	108	11017	45	5535
OTHERS, INCLUDING HISPANIC	999	95909	344	30098	46	4570	428	41476	117	12741	64	7024
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	38	4256	13	1483	2	194	16	1608	4	554	3	417
ASIAN	158	19688	51	6059	5	573	55	7388	31	3702	16	1966
BLACK OR AFRICAN AMERICAN	381	43499	141	16287	15	1395	141	16205	62	6944	22	2668
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	24	2882	8	935	1	118	11	1273	2	373	2	183
WHITE	2571	298489	1174	128820	101	10039	821	101984	329	37920	146	19726
2 OR MORE MINORITY RACES	7	651	3	292			2	162	1	100	1	97
JOINT (WHITE/MINORITY RACE)	37	4181	14	1258	1	320	17	2028	4	402	1	173
RACE NOT AVAILABLE 6/	564	72099	206	25128	23	2703	189	22579	83	12593	63	9096
ETHNICITY 7/												
HISPANIC OR LATINO	806	90499	318	33858	36	3734	303	34900	95	11245	54	6762
NOT HISPANIC OR LATINO	2494	294297	1105	124105	97	9593	798	100503	350	40857	144	19239
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	39	4271	20	1972	2	386	9	862	6	841	2	210
ETHNICITY NOT AVAILABLE 6/	441	56678	167	20327	13	1629	142	16962	65	9645	54	8115
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1838	215942	870	96457	71	6941	555	71078	244	27867	98	13599
OTHERS, INCLUDING HISPANIC	1446	164924	557	61157	61	6400	533	62016	196	23079	99	12272

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	28	2942	9	984	3	256	12	1280	4	422		
ASIAN	100	14183	36	5273	8	784	35	4768	13	1945	8	1413
BLACK OR AFRICAN AMERICAN	243	31867	85	10910	12	1253	89	12449	39	5276	18	1979
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	10	1669	2	276			6	1100	1	72	1	221
WHITE	2041	279207	953	123674	76	10108	604	87827	292	40238	116	17360
2 OR MORE MINORITY RACES	5	860	2	416			1	33	1	184	1	227
JOINT (WHITE/MINORITY RACE)	35	4616	15	1756			7	881	11	1761	2	218
RACE NOT AVAILABLE 6/	442	64151	152	19747	9	1013	142	21472	78	12074	61	9845
ETHNICITY 7/												
HISPANIC OR LATINO	549	74800	225	28796	30	3514	171	24034	93	13637	30	4819
NOT HISPANIC OR LATINO	1952	265147	892	116220	71	8943	585	84054	279	38002	125	17928
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	41	6025	17	2078	1	180	17	2878	6	889		
ETHNICITY NOT AVAILABLE 6/	362	53523	120	15942	6	777	123	18844	61	9444	52	8516
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1529	207709	741	95859	52	6900	433	63310	214	28697	89	12943
OTHERS, INCLUDING HISPANIC	974	132523	381	49465	49	5655	327	45936	157	22590	60	8877
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	23	3083	8	1067			9	1056	5	850	1	110
ASIAN	126	20837	53	7755	5	500	38	7361	21	3720	9	1501
BLACK OR AFRICAN AMERICAN	256	37853	91	12259	11	1666	101	15639	39	6409	14	1880
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	13	1660	4	450			5	445	2	499	2	266
WHITE	1837	273492	943	134387	58	7543	484	76678	268	41868	84	13016
2 OR MORE MINORITY RACES	4	691	1	85			1	173	1	270	1	163
JOINT (WHITE/MINORITY RACE)	29	4254	13	1647	1	131	9	1486	4	667	2	323
RACE NOT AVAILABLE 6/	415	63655	178	26418	11	1694	124	18838	62	10025	40	6680
ETHNICITY 7/												
HISPANIC OR LATINO	440	63194	186	25945	17	2022	142	20831	72	10963	23	3433
NOT HISPANIC OR LATINO	1861	280355	921	130619	59	7934	518	84135	269	43459	94	14208
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	41	6454	25	3618	1	131	9	1825	6	880		
ETHNICITY NOT AVAILABLE 6/	361	55522	159	23886	9	1447	102	14885	55	9006	36	6298
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1425	214121	753	107427	42	5611	366	59577	200	31686	64	9820
OTHERS, INCLUDING HISPANIC	894	131925	370	51339	34	4319	295	45527	145	23391	50	7349

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	62	11265	31	5243	7	1223	17	3596	4	657	3	546
ASIAN	637	149253	267	64040	27	5643	176	40507	105	24721	62	14342
BLACK OR AFRICAN AMERICAN	796	157381	329	61007	34	5481	248	49655	139	29290	46	11948
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	47	11884	14	2554	5	2301	16	3960	6	1513	6	1556
WHITE	9289	2053048	4848	1043234	389	82458	2140	476784	1357	319825	555	130747
2 OR MORE MINORITY RACES	13	2262	7	977			3	531	2	539	1	215
JOINT (WHITE/MINORITY RACE)	268	56893	139	28171	12	2264	60	13706	33	8063	24	4689
RACE NOT AVAILABLE 6/	2023	446541	913	199329	71	15158	544	124869	316	68511	179	38674
ETHNICITY 7/												
HISPANIC OR LATINO	1349	257689	605	111166	68	11210	382	75141	211	41750	83	18422
NOT HISPANIC OR LATINO	9642	2157118	4939	1074749	404	86430	2287	516160	1402	334534	610	145245
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	366	79732	181	37422	10	3165	87	18934	65	14880	23	5331
ETHNICITY NOT AVAILABLE 6/	1778	393988	823	181218	63	13723	448	103373	284	61955	160	33719
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7740	1744402	4142	907316	319	69629	1715	390523	1103	266994	461	109940
OTHERS, INCLUDING HISPANIC	3434	707590	1517	302018	156	29915	969	202560	549	117131	243	55966
TOTAL 14/	27844	4909108	12866	2262555	1075	182873	7709	1327078	4289	786439	1905	350163

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	18	168	5	53			13	115				
ASIAN	27	491	8	88	1	3	17	350	1	50		
BLACK OR AFRICAN AMERICAN	239	2203	39	550	1	3	193	1419	3	170	3	61
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	11	101	6	46			5	55				
WHITE	758	8989	161	2124	17	157	559	5475	18	1064	3	169
2 OR MORE MINORITY RACES	3	15					3	15				
JOINT (WHITE/MINORITY RACE)	4	73	2	66			2	7				
RACE NOT AVAILABLE 6/	97	2066	20	295	3	187	67	1237	4	197	3	150
ETHNICITY 7/												
HISPANIC OR LATINO	300	4134	52	872	5	45	235	2642	6	519	2	56
NOT HISPANIC OR LATINO	768	7990	170	2074	14	118	563	4833	16	771	5	194
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	179	1	14			4	151	1	14		
ETHNICITY NOT AVAILABLE 6/	83	1803	18	262	3	187	57	1047	3	177	2	130
MINORITY STATUS 8/												
WHITE NON-HISPANIC	496	5289	118	1370	13	115	351	3090	12	581	2	133
OTHERS, INCLUDING HISPANIC	578	6991	105	1590	6	48	452	4533	10	703	5	117
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	26	469	6	90	2	80	18	299				
ASIAN	33	695	7	212	1	6	25	477				
BLACK OR AFRICAN AMERICAN	183	2420	29	624	3	14	146	1527	4	215	1	40
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	14	89	2	12	1	2	11	75				
WHITE	893	18904	212	7030	20	324	625	9282	27	1998	9	270
2 OR MORE MINORITY RACES	5	105	1	60			3	25	1	20		
JOINT (WHITE/MINORITY RACE)	4	68					4	68				
RACE NOT AVAILABLE 6/	89	2555	14	497	2	8	64	1544	6	416	3	90
ETHNICITY 7/												
HISPANIC OR LATINO	302	5456	58	1483	4	29	232	3089	6	714	2	141
NOT HISPANIC OR LATINO	863	17448	200	6669	23	397	606	8694	26	1519	8	169
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	120	1	25			6	95				
ETHNICITY NOT AVAILABLE 6/	75	2281	12	348	2	8	52	1419	6	416	3	90
MINORITY STATUS 8/												
WHITE NON-HISPANIC	629	13866	164	5715	17	297	420	6441	21	1284	7	129
OTHERS, INCLUDING HISPANIC	542	9113	95	2462	10	129	423	5392	11	949	3	181

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	5	348	1	180			4	168				
ASIAN	20	593	5	58	1	10	13	450			1	75
BLACK OR AFRICAN AMERICAN	85	1801	12	246	5	334	62	823	5	378	1	20
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	149	2	94			3	55				
WHITE	468	15830	137	6929	26	989	278	6229	19	1221	8	462
2 OR MORE MINORITY RACES	3	108			1	88	2	20				
JOINT (WHITE/MINORITY RACE)	8	90	2	35			6	55				
RACE NOT AVAILABLE 6/	85	2769	15	1035	2	52	60	1211	3	248	5	223
ETHNICITY 7/												
HISPANIC OR LATINO	162	5619	37	1652	7	409	112	3106	3	264	3	188
NOT HISPANIC OR LATINO	445	13721	123	5936	26	1012	267	5063	21	1335	8	375
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	322	1	174			6	25			1	123
ETHNICITY NOT AVAILABLE 6/	64	2026	13	815	2	52	43	817	3	248	3	94
MINORITY STATUS 8/												
WHITE NON-HISPANIC	332	10793	107	5417	19	580	185	3565	16	957	5	274
OTHERS, INCLUDING HISPANIC	279	8817	54	2345	14	841	197	4583	8	642	6	406
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	7	111					7	111				
ASIAN	21	1004	6	471	2	23	12	414			1	96
BLACK OR AFRICAN AMERICAN	55	1562	16	928	4	94	35	540				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	17					2	17				
WHITE	394	15917	124	6533	19	657	225	6787	19	1711	7	229
2 OR MORE MINORITY RACES	2	189					2	189				
JOINT (WHITE/MINORITY RACE)	4	155	1	3			3	152				
RACE NOT AVAILABLE 6/	63	2734	10	549	4	376	37	1028	9	648	3	133
ETHNICITY 7/												
HISPANIC OR LATINO	106	4643	24	1692	5	245	67	2059	8	597	2	50
NOT HISPANIC OR LATINO	382	14339	124	6247	21	669	218	6073	13	1075	6	275
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	369	1	111			4	83	1	175		
ETHNICITY NOT AVAILABLE 6/	54	2338	8	434	3	236	34	1023	6	512	3	133
MINORITY STATUS 8/												
WHITE NON-HISPANIC	295	11279	100	4732	15	552	163	4821	12	995	5	179
OTHERS, INCLUDING HISPANIC	193	7932	47	3200	11	362	123	3452	9	772	3	146

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	32	2150	11	469	1	202	19	1465	1	14		
ASIAN	86	8235	30	2991	6	352	42	3538	5	574	3	780
BLACK OR AFRICAN AMERICAN	151	8047	43	2763	6	168	90	3892	9	952	3	272
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	18	883	2	202	2	359	14	322				
WHITE	1531	105355	661	53947	71	3217	670	33245	100	11667	29	3279
2 OR MORE MINORITY RACES	2	45			1	10	1	35				
JOINT (WHITE/MINORITY RACE)	41	2737	17	1622			22	1005	2	110		
RACE NOT AVAILABLE 6/	372	22124	117	6699	22	1895	195	8808	29	4362	9	360
ETHNICITY 7/												
HISPANIC OR LATINO	293	16179	86	6080	15	581	173	7692	18	1791	1	35
NOT HISPANIC OR LATINO	1513	106594	648	52613	69	3556	666	35018	99	11465	31	3942
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	69	5199	29	3495	4	128	31	1073	3	159	2	344
ETHNICITY NOT AVAILABLE 6/	358	21604	118	6505	21	1938	183	8527	26	4264	10	370
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1211	85399	556	45270	56	2810	493	24745	81	9684	25	2890
OTHERS, INCLUDING HISPANIC	647	41415	205	16405	32	1504	364	18489	37	3586	9	1431
TOTAL 14/	6041	238182	1750	99246	228	10147	3702	95825	268	26195	93	6769

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, 2014

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	8	522	3	315			5	207				
ASIAN	32	3115	6	487	2	356	19	1961	5	311		
BLACK OR AFRICAN AMERICAN	104	3544	20	1357	1	60	76	1626	2	126	5	375
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	4	262					3	212	1	50		
WHITE	377	25319	102	10696	14	865	220	9587	31	2966	10	1205
2 OR MORE MINORITY RACES	2	5					2	5				
JOINT (WHITE/MINORITY RACE)	4	297	1	243			3	54				
RACE NOT AVAILABLE 6/	70	6109	20	2086	5	550	32	1986	9	967	4	520
ETHNICITY 7/												
HISPANIC OR LATINO	186	11731	43	4256	10	767	114	4959	16	1373	3	376
NOT HISPANIC OR LATINO	361	22985	92	9180	11	1012	219	9141	25	2333	14	1319
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	162					2	162				
ETHNICITY NOT AVAILABLE 6/	52	4295	17	1748	1	52	25	1376	7	714	2	405
MINORITY STATUS 8/												
WHITE NON-HISPANIC	220	15021	64	6887	8	596	124	4978	17	1731	7	829
OTHERS, INCLUDING HISPANIC	323	18912	70	6429	13	1183	209	8739	23	1810	8	751
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	8	432	2	123			6	309				
ASIAN	59	6604	25	3280	4	369	22	1922	6	783	2	250
BLACK OR AFRICAN AMERICAN	87	6148	30	3642	5	527	48	1514	3	362	1	103
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	11	513	4	285			7	228				
WHITE	579	49503	247	25599	20	1559	246	13883	49	5346	17	3116
2 OR MORE MINORITY RACES	2	42					2	42				
JOINT (WHITE/MINORITY RACE)	5	623	3	317			2	306				
RACE NOT AVAILABLE 6/	115	11790	48	5293	5	464	36	2917	15	1749	11	1367
ETHNICITY 7/												
HISPANIC OR LATINO	280	25519	116	12326	13	1242	117	7414	23	2626	11	1911
NOT HISPANIC OR LATINO	495	40824	208	22258	19	1501	220	11182	37	4120	11	1763
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	280	1	117			2	41	1	122		
ETHNICITY NOT AVAILABLE 6/	87	9032	34	3838	2	176	30	2484	12	1372	9	1162
MINORITY STATUS 8/												
WHITE NON-HISPANIC	327	26181	142	14240	10	680	139	6961	28	2890	8	1410
OTHERS, INCLUDING HISPANIC	444	39465	179	19960	21	2022	198	11435	32	3784	14	2264



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, 2014

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	5	575	2	315			1	108	2	152		
ASIAN	45	5200	20	2195	3	432	12	1175	5	677	5	721
BLACK OR AFRICAN AMERICAN	57	5041	18	1882	4	374	27	2068	6	518	2	199
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	310					4	238	1	72		
WHITE	501	50865	247	26660	16	1826	160	13892	55	6265	23	2222
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7	654	3	385			3	83	1	186		
RACE NOT AVAILABLE 6/	81	8657	37	4201	7	808	22	1985	9	1020	6	643
ETHNICITY 7/												
HISPANIC OR LATINO	219	23152	107	12139	8	925	72	6488	25	2864	7	736
NOT HISPANIC OR LATINO	419	41037	194	20350	15	1773	141	11355	46	5153	23	2406
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	126	1	121			1	5				
ETHNICITY NOT AVAILABLE 6/	61	6987	25	3028	7	742	15	1701	8	873	6	643
MINORITY STATUS 8/												
WHITE NON-HISPANIC	297	28615	144	14756	8	917	95	7658	34	3798	16	1486
OTHERS, INCLUDING HISPANIC	329	34340	149	16800	14	1693	114	9912	38	4279	14	1656
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	13	1106	3	223			8	681	1	62	1	140
ASIAN	68	9219	38	5677	2	211	18	2268	7	825	3	238
BLACK OR AFRICAN AMERICAN	68	6087	29	3220	2	174	28	1765	9	928		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	617	2	246			2	139	1	232		
WHITE	485	55380	251	30483	20	2368	141	13453	54	6605	19	2471
2 OR MORE MINORITY RACES	1	85	1	85								
JOINT (WHITE/MINORITY RACE)	2	284	2	284								
RACE NOT AVAILABLE 6/	94	11566	44	5326	4	508	29	3542	11	1277	6	913
ETHNICITY 7/												
HISPANIC OR LATINO	199	23008	88	11189	10	1202	72	7091	22	2758	7	768
NOT HISPANIC OR LATINO	449	50850	244	29558	14	1570	127	11998	47	5538	17	2186
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	434	1	186			2	87	1	161		
ETHNICITY NOT AVAILABLE 6/	84	10052	37	4611	4	489	25	2672	13	1472	5	808
MINORITY STATUS 8/												
WHITE NON-HISPANIC	299	33679	169	19702	10	1185	76	7309	31	3675	13	1808
OTHERS, INCLUDING HISPANIC	345	39510	159	20501	14	1587	122	11494	39	4782	11	1146

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	29	4083	10	1524			15	2027	3	423	1	109
ASIAN	801	144088	461	85945	29	4346	174	31135	96	15386	41	7276
BLACK OR AFRICAN AMERICAN	444	110350	246	82531	21	3691	107	13498	56	8632	14	1998
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	30	4663	15	2533	2	322	10	1252	3	556		
WHITE	5100	905783	3344	611046	228	43250	841	132126	553	93788	134	25573
2 OR MORE MINORITY RACES	4	751	1	164			1	70	2	517		
JOINT (WHITE/MINORITY RACE)	104	19886	67	13981	5	1394	17	2749	12	1434	3	328
RACE NOT AVAILABLE 6/	964	166530	504	87659	48	9955	221	35091	136	23432	55	10393
ETHNICITY 7/												
HISPANIC OR LATINO	1619	291973	1083	203920	93	15963	253	36554	148	25289	42	10247
NOT HISPANIC OR LATINO	4857	897053	3029	590467	187	36527	909	147192	579	96309	153	26558
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	139	22528	84	13943	6	1356	28	4031	16	2652	5	546
ETHNICITY NOT AVAILABLE 6/	861	144580	452	77053	47	9112	196	30171	118	19918	48	8326
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3453	611345	2234	403175	134	27712	591	95305	401	68383	93	16770
OTHERS, INCLUDING HISPANIC	3086	586321	1916	397182	150	25723	586	89334	331	54101	103	19981
TOTAL 14/	10849	1722773	6103	1079006	463	80266	2683	312056	1216	188382	384	63063

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	8	200	2	8			6	192				
ASIAN	5	216	1	18			2	31	2	167		
BLACK OR AFRICAN AMERICAN	11	376			4	166	5	87	2	123		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	7	1	7								
WHITE	298	10463	77	2873	15	695	178	5564	20	884	8	447
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	5					1	5				
RACE NOT AVAILABLE 6/	44	1824	7	354	1	33	30	1082	5	297	1	58
ETHNICITY 7/												
HISPANIC OR LATINO	69	2080	8	341	4	148	53	1397	2	127	2	67
NOT HISPANIC OR LATINO	254	8999	70	2522	11	497	144	4474	23	1126	6	380
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	64	1	64								
ETHNICITY NOT AVAILABLE 6/	44	1948	9	333	5	249	25	1090	4	218	1	58
MINORITY STATUS 8/												
WHITE NON-HISPANIC	235	8374	67	2434	10	494	134	4309	18	757	6	380
OTHERS, INCLUDING HISPANIC	91	2911	11	413	8	314	64	1700	6	417	2	67
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	49					1	49				
ASIAN	3	175			1	39	1	45			1	91
BLACK OR AFRICAN AMERICAN	15	376	1	58			14	318				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	49							1	49		
WHITE	409	21495	162	9596	48	2477	168	7081	28	2236	3	105
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	9	1	9								
RACE NOT AVAILABLE 6/	70	3766	21	1053	11	581	32	1718	6	414		
ETHNICITY 7/												
HISPANIC OR LATINO	89	4200	25	1429	5	278	54	2160	5	333		
NOT HISPANIC OR LATINO	336	17569	133	7834	35	1807	138	5658	26	2074	4	196
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	72					1	72				
ETHNICITY NOT AVAILABLE 6/	74	4078	27	1453	20	1012	23	1321	4	292		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	314	16660	130	7669	35	1807	122	5191	24	1888	3	105
OTHERS, INCLUDING HISPANIC	108	4804	27	1496	6	317	69	2567	5	333	1	91

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	4	137	1	33	1	79	2	25				
ASIAN	1	10					1	10				
BLACK OR AFRICAN AMERICAN	4	181					4	181				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	222	12646	84	5102	30	1590	83	3970	22	1768	3	216
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	16					1	16				
RACE NOT AVAILABLE 6/	24	1690	9	557	8	483	7	650				
ETHNICITY 7/												
HISPANIC OR LATINO	43	2364	7	222	8	557	24	1295	3	243	1	47
NOT HISPANIC OR LATINO	182	10614	78	4758	19	1116	65	3061	18	1510	2	169
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	15							1	15		
ETHNICITY NOT AVAILABLE 6/	30	1687	9	712	12	479	9	496				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	177	10560	78	4758	19	1116	60	3007	18	1510	2	169
OTHERS, INCLUDING HISPANIC	52	2634	8	255	9	636	30	1438	4	258	1	47
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	118			1	118						
ASIAN	1	195					1	195				
BLACK OR AFRICAN AMERICAN	4	195	1	10	1	111	2	74				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	166	10169	70	4671	27	1640	55	2820	12	975	2	63
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	171					1	171				
RACE NOT AVAILABLE 6/	18	1032	10	586	3	271	5	175				
ETHNICITY 7/												
HISPANIC OR LATINO	19	1035	3	67	5	399	9	467	1	70	1	32
NOT HISPANIC OR LATINO	140	8830	66	4445	19	1167	44	2346	10	841	1	31
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	610	2	175			4	371	1	64		
ETHNICITY NOT AVAILABLE 6/	25	1405	10	580	8	574	7	251				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	133	8296	63	4291	18	1056	41	2077	10	841	1	31
OTHERS, INCLUDING HISPANIC	32	2153	6	252	7	628	16	1107	2	134	1	32

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	1	37					1	37				
ASIAN												
BLACK OR AFRICAN AMERICAN	4	705	1	153	1	69	2	483				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	2					1	2				
WHITE	309	20906	124	8966	43	2512	101	5798	35	2951	6	679
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	156	3	104					1	52		
RACE NOT AVAILABLE 6/	38	2495	8	582	7	557	19	1122	4	234		
ETHNICITY 7/												
HISPANIC OR LATINO	43	2653	6	289	10	647	25	1591	2	126		
NOT HISPANIC OR LATINO	259	18285	115	8387	30	1857	76	4826	34	2877	4	338
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	493	3	217	1	33	6	243				
ETHNICITY NOT AVAILABLE 6/	45	2870	12	912	10	601	17	782	4	234	2	341
MINORITY STATUS 8/												
WHITE NON-HISPANIC	252	17586	113	8294	29	1788	73	4341	33	2825	4	338
OTHERS, INCLUDING HISPANIC	60	3845	11	599	12	749	34	2319	3	178		
TOTAL 14/	1767	98513	625	38980	211	12446	751	33341	153	11831	27	1915

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	270	40317	172	25566	13	1872	50	7593	32	4730	3	556
10-19% MINORITY	1238	235824	812	156694	36	7237	217	37406	152	30299	21	4188
20-49% MINORITY	7554	1473649	5106	1006308	204	40676	1238	235843	896	169522	110	21300
50-79% MINORITY	3995	683834	2642	462708	89	14869	712	115768	470	75890	82	14599
80-100% MINORITY	1839	272227	1132	169741	46	6784	403	59388	222	30692	36	5622
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	56	7868	31	4370	1	93	11	1520	12	1725	1	160
MODERATE INCOME	2940	411530	1840	261605	72	10512	567	77075	398	52091	63	10247
MIDDLE INCOME	7792	1371198	5135	913905	210	37353	1416	243151	906	154483	125	22306
UPPER INCOME	4107	914939	2857	640821	105	23480	626	134252	456	102834	63	13552
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	15	1811	8	984			4	428	3	399		
80-100% MINORITY	41	6057	23	3386	1	93	7	1092	9	1326	1	160
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	115	14789	76	10018	4	359	18	2451	17	1961		
20-49% MINORITY	33	3825	22	2348			7	695	2	285	2	497
50-79% MINORITY	317	48703	223	34468	3	428	41	6446	48	6781	2	580
80-100% MINORITY	1301	183453	808	115688	35	5632	240	32465	183	24091	35	5577
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1174	160760	711	99083	30	4093	261	35018	148	18973	24	3593
20-49% MINORITY	135	20057	87	12955	5	609	27	3821	14	2400	2	272
50-79% MINORITY	740	128991	470	82408	21	3734	147	24847	91	15893	11	2109
80-100% MINORITY	4071	714001	2670	472465	122	22450	717	124790	500	83251	62	11045
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2222	402739	1510	278805	47	7962	390	66415	236	42546	39	7011
20-49% MINORITY	457	95831	316	67231	7	1275	78	16460	48	8854	8	2011
50-79% MINORITY	19	5155	8	2277	4	904	5	1321	1	369	1	284
80-100% MINORITY	465	103008	320	71938	15	3503	63	11864	59	14121	8	1582
SMALL COUNTY												
ALL OTHER TRACTS 21/	1	316	1	316								
TOTAL 14/	14896	2705851	9864	1821017	388	71438	2620	455998	1772	311133	252	46265

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	912	226584	646	163368	33	4964	105	23755	115	32127	13	2370
10-19% MINORITY	2957	718629	2075	518830	143	27893	372	82621	307	72692	60	16593
20-49% MINORITY	15988	3751540	11166	2646842	572	128818	2150	494399	1750	395633	350	85848
50-79% MINORITY	5185	919199	3353	622421	198	33597	931	143967	565	96234	138	22980
80-100% MINORITY	1481	198305	938	132639	50	5796	277	32426	171	20368	45	7076
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	48	5366	24	2948	4	479	6	672	12	923	2	344
MODERATE INCOME	3430	467117	2122	308256	142	17891	685	77598	391	51539	90	11833
MIDDLE INCOME	10699	1876343	7238	1297740	463	78125	1631	260289	1116	190350	251	49839
UPPER INCOME	12345	3464927	8793	2474652	387	104573	1513	438609	1389	374242	263	72851
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	4	314	1	90	1	40			2	184		
50-79% MINORITY	17	2537	12	1778	1	214	1	157	2	201	1	187
80-100% MINORITY	27	2515	11	1080	2	225	5	515	8	538	1	157
MODERATE INCOME												
LESS THAN 10% MINORITY	216	20756	149	15561	12	843	27	1858	28	2494		
10-19% MINORITY	42	3872	30	3049	3	169	5	397	3	238	1	19
20-49% MINORITY	634	94819	413	62938	31	4697	106	14787	64	9167	20	3230
50-79% MINORITY	1606	228804	946	147013	68	9392	362	40522	188	26978	42	4899
80-100% MINORITY	932	118866	584	79695	28	2790	185	20034	108	12662	27	3685
MIDDLE INCOME												
LESS THAN 10% MINORITY	350	44979	259	33894	16	1418	39	5217	28	3587	8	863
10-19% MINORITY	1134	205311	769	145636	76	12167	174	26647	99	17139	16	3722
20-49% MINORITY	6139	1115575	4199	774412	246	44732	898	148808	656	117366	140	30257
50-79% MINORITY	2554	433554	1668	291934	105	17027	433	67740	278	45090	70	11763
80-100% MINORITY	522	76924	343	51864	20	2781	87	11877	55	7168	17	3234
UPPER INCOME												
LESS THAN 10% MINORITY	345	160345	237	113409	5	2703	39	16680	59	26046	5	1507
10-19% MINORITY	1781	509446	1276	370145	64	15557	193	55577	205	55315	43	12852
20-49% MINORITY	9211	2540832	6553	1809402	294	79349	1146	330804	1028	268916	190	52361
50-79% MINORITY	1008	254304	727	181696	24	6964	135	35548	97	23965	25	6131
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	1	504	1	504								
TOTAL 14/	26523	5814257	18178	4084100	996	201068	3835	777168	2908	617054	606	134867

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	744	170636	362	89065	41	10432	194	38182	113	24975	34	7982
10-19% MINORITY	2988	612635	1457	299994	108	17419	763	151749	483	103392	177	40081
20-49% MINORITY	15607	2968627	7530	1399896	584	111237	4043	772832	2350	468274	1100	216388
50-79% MINORITY	6197	890536	2687	379730	251	33960	1854	264915	985	147203	420	64728
80-100% MINORITY	2308	266674	830	93870	91	9825	855	99400	358	42595	174	20984
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	99	12694	41	5823	4	422	34	3695	12	1484	8	1270
MODERATE INCOME	4396	517832	1764	204554	174	17813	1461	171684	701	87156	296	36625
MIDDLE INCOME	11784	1805961	5339	805749	491	73515	3323	503280	1828	292295	803	131122
UPPER INCOME	11560	2571528	5721	1246251	406	91123	2889	648043	1746	404965	798	181146
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	375							1	210	1	165
50-79% MINORITY	24	3913	12	2113			6	730	4	699	2	371
80-100% MINORITY	73	8406	29	3710	4	422	28	2965	7	575	5	734
MODERATE INCOME												
LESS THAN 10% MINORITY	207	25447	97	11200	12	1299	58	8273	32	3537	8	1138
10-19% MINORITY	64	7755	26	3144	1	123	23	2978	12	1295	2	215
20-49% MINORITY	726	100058	339	45629	28	3245	209	27942	104	16701	46	6541
50-79% MINORITY	1938	227777	796	92197	72	7445	618	72109	318	38942	134	17084
80-100% MINORITY	1461	156795	506	52384	61	5701	553	60382	235	26681	106	11647
MIDDLE INCOME												
LESS THAN 10% MINORITY	298	45516	126	19497	20	2515	89	12487	49	8215	14	2802
10-19% MINORITY	1233	207034	567	94575	51	6421	338	55961	203	35557	74	14520
20-49% MINORITY	6056	942958	2844	434002	249	40309	1626	250926	913	147592	424	70129
50-79% MINORITY	3423	508980	1507	219899	145	20568	996	147853	547	85592	228	35068
80-100% MINORITY	774	101473	295	37776	26	3702	274	36053	116	15339	63	8603
UPPER INCOME												
LESS THAN 10% MINORITY	234	98580	138	58190	9	6618	45	17046	30	12684	12	4042
10-19% MINORITY	1691	397846	864	202275	56	10875	402	92810	268	66540	101	25346
20-49% MINORITY	8823	1925236	4347	920265	307	67683	2208	493964	1332	303771	629	139553
50-79% MINORITY	812	149866	372	65521	34	5947	234	44223	116	21970	56	12205
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	5	1093	1	178			2	376	2	539		
TOTAL 14/	27844	4909108	12866	2262555	1075	182873	7709	1327078	4289	786439	1905	350163



MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	265	9426	88	3996	10	149	143	2135	18	2589	6	557
10-19% MINORITY	717	33049	258	16915	36	1717	387	10320	29	2722	7	1375
20-49% MINORITY	3015	140588	959	60808	122	6127	1727	54969	151	14855	56	3829
50-79% MINORITY	1418	41830	344	14429	49	1858	961	20187	49	4533	15	823
80-100% MINORITY	626	13289	101	3098	11	296	484	8214	21	1496	9	185
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	52	839	7	102	1	100	41	537	3	100		
MODERATE INCOME	1392	28233	270	6897	51	1394	1008	16104	43	2798	20	1040
MIDDLE INCOME	2705	87328	792	35807	89	2906	1685	37909	108	8682	31	2024
UPPER INCOME	1892	121782	681	56440	87	5747	968	41275	114	14615	42	3705
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	12					2	12				
50-79% MINORITY	17	184	2	70			15	114				
80-100% MINORITY	33	643	5	32	1	100	24	411	3	100		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	121	1773	40	675	4	36	72	836	4	125	1	101
20-49% MINORITY	26	420	8	242	3	25	15	153				
50-79% MINORITY	222	4538	46	1530	13	330	149	1901	10	564	4	213
80-100% MINORITY	579	13197	118	2965	23	822	415	7794	14	1024	9	592
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	444	8305	58	1485	8	181	357	5420	15	1085	6	134
20-49% MINORITY	110	3077	33	1327	5	103	62	978	8	498	2	171
50-79% MINORITY	422	13632	146	6616	18	653	240	4800	17	1219	1	344
80-100% MINORITY	1332	44650	393	19039	42	1160	827	19369	49	3805	21	1277
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	692	21628	182	7244	22	975	453	10379	31	2849	4	181
20-49% MINORITY	149	4341	38	1581	2	15	103	2383	3	311	3	51
50-79% MINORITY	34	4576	15	1994	1	10	9	321	6	1966	3	285
80-100% MINORITY	269	18997	104	10057	15	1039	132	5367	12	1503	6	1031
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	6041	238182	1750	99246	228	10147	3702	95825	268	26195	93	6769

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	4	36508	3	27908	1	8600						
10-19% MINORITY	6	28684	4	16410			1	194	1	12080		
20-49% MINORITY	65	991904	41	644914	7	127702	8	58972	9	160316		
50-79% MINORITY	34	349940	21	268482	1	1235	4	5133	8	75090		
80-100% MINORITY	19	291400	18	289000	1	2400						
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	71331	3	68031					1	3300		
MODERATE INCOME	52	572883	38	474257	1	2400	6	30141	7	66085		
MIDDLE INCOME	42	609398	30	477859	3	9893	2	7434	7	114212		
UPPER INCOME	30	444824	16	226567	6	127644	5	26724	3	63889		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	33381	1	33381								
50-79% MINORITY	2	6600	1	3300					1	3300		
80-100% MINORITY	1	31350	1	31350								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	3000	1	3000								
20-49% MINORITY	9	113292	4	48850			3	28442	2	36000		
50-79% MINORITY	24	196541	16	164757			3	1699	5	30085		
80-100% MINORITY	18	260050	17	257650	1	2400						
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	33508	2	24908	1	8600						
20-49% MINORITY	2	418	2	418								
50-79% MINORITY	29	428673	22	352108	1	58	1	4000	5	72507		
80-100% MINORITY	8	146799	4	100425	1	1235	1	3434	2	41705		
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	28266	2	15992					1	12080		
20-49% MINORITY	26	416558	14	210575	6	127644	4	26530	2	51809		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	128	1698436	87	1246714	10	139937	13	64299	18	247486		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	260	32735	183	23811	7	560	40	4157	25	3457	5	750
10-19% MINORITY	702	103607	405	64753	31	5194	175	20469	71	11057	20	2134
20-49% MINORITY	6027	1089087	3537	693860	248	50896	1360	187579	679	117615	203	39137
50-79% MINORITY	2743	377761	1450	228593	128	17989	739	73384	311	42109	115	15686
80-100% MINORITY	1117	119583	528	67989	49	5627	369	26467	130	14144	41	5356
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	45	3101	11	1118	2	140	20	794	11	862	1	187
MODERATE INCOME	2263	234764	1040	127378	104	11789	769	54161	260	30014	90	11422
MIDDLE INCOME	5152	769745	3016	478182	223	39683	1183	139976	556	83474	174	28430
UPPER INCOME	3389	715163	2036	472328	134	28654	711	117125	389	74032	119	23024
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	6	326	1	90	1	40	2	12	2	184		
50-79% MINORITY	11	908	3	333			4	11	3	377	1	187
80-100% MINORITY	28	1867	7	695	1	100	14	771	6	301		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	87	7510	58	5326	4	282	12	774	13	1128		
20-49% MINORITY	22	2116	15	1434			5	460	2	222		
50-79% MINORITY	362	34680	180	20054	17	1722	115	7162	38	4329	12	1413
80-100% MINORITY	1060	122543	477	65622	53	6817	359	27934	120	15439	51	6731
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	732	67915	310	34942	30	2968	278	17831	87	8896	27	3278
20-49% MINORITY	124	13344	91	10574	3	278	20	1057	8	1162	2	273
50-79% MINORITY	327	41995	184	26329	20	3318	85	7238	33	4677	5	433
80-100% MINORITY	2978	475633	1754	290268	120	24843	678	88347	324	52921	102	19254
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1366	188972	776	118659	62	8685	323	35469	154	19767	51	6392
20-49% MINORITY	357	49801	211	32352	18	2559	77	7865	37	4947	14	2078
50-79% MINORITY	49	11881	34	7911			8	2326	4	1167	3	477
80-100% MINORITY	353	59496	206	36990	11	1876	85	12771	36	6158	15	1701
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	10849	1722773	6103	1079006	463	80266	2683	312056	1216	188382	384	63063

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	404	25355	208	14633	35	2026	110	4709	46	3714	5	273
10-19% MINORITY	397	24286	145	8604	63	4021	150	8227	32	2649	7	785
20-49% MINORITY	638	32712	202	12065	74	3872	300	12294	54	3922	8	559
50-79% MINORITY	297	14641	66	3504	37	2402	171	7207	16	1230	7	298
80-100% MINORITY	31	1519	4	174	2	125	20	904	5	316		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	12					2	12				
MODERATE INCOME	553	30582	220	14684	52	2827	220	8668	52	3865	9	538
MIDDLE INCOME	1045	57773	353	20816	134	7884	457	21196	86	6813	15	1064
UPPER INCOME	167	10146	52	3480	25	1735	72	3465	15	1153	3	313
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	2	12					2	12				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	270	18394	154	11523	20	1186	61	2831	33	2701	2	153
10-19% MINORITY	43	2388	21	1206	5	187	11	612	4	217	2	166
20-49% MINORITY	49	1633	12	343	8	355	24	725	5	210		
50-79% MINORITY	170	6912	30	1447	17	974	111	3728	7	544	5	219
80-100% MINORITY	21	1255	3	165	2	125	13	772	3	193		
MIDDLE INCOME												
LESS THAN 10% MINORITY	134	6961	54	3110	15	840	49	1878	13	1013	3	120
10-19% MINORITY	300	17900	107	6045	48	3049	121	6502	22	1998	2	306
20-49% MINORITY	480	25600	155	9595	52	2757	224	9627	41	3062	8	559
50-79% MINORITY	121	7048	36	2057	19	1238	56	3057	8	617	2	79
80-100% MINORITY	10	264	1	9			7	132	2	123		
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	54	3998	17	1353	10	785	18	1113	6	434	3	313
20-49% MINORITY	109	5479	35	2127	14	760	52	1942	8	650		
50-79% MINORITY	4	669			1	190	2	410	1	69		
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1767	98513	625	38980	211	12446	751	33341	153	11831	27	1915

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	%
<b>RACE 5/</b>																				
AMERICAN INDIAN/ALASKA NATIVE	3	30			2	20	1	10	3	30	1	10							10	100
ASIAN	12	30	2	5	10	25	1	3	4	10	2	5	8	20			1	3	40	100
BLACK OR AFRICAN AMERICAN	110	33	14	4	88	26	18	5	22	7	16	5	29	9			40	12	337	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	33			2	33	1	17	1	17									6	100
WHITE	476	29	66	4	371	23	195	12	92	6	109	7	146	9	2	0	173	11	1630	100
2 OR MORE MINORITY RACES	3	43	1	14	2	29	1	14											7	100
JOINT (WHITE/MINORITY RACE)	9	32			4	14	1	4	2	7	1	4	3	11			8	29	28	100
RACE NOT AVAILABLE 6/	80	32	11	4	59	24	27	11	14	6	13	5	27	11			16	6	247	100
<b>ETHNICITY 7/</b>																				
HISPANIC OR LATINO	292	34	35	4	185	21	92	11	53	6	63	7	73	8	1	0	73	8	867	100
NOT HISPANIC OR LATINO	322	27	49	4	300	25	126	11	68	6	65	5	110	9	1	0	143	12	1184	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	15	26	2	4	11	19	5	9	4	7	5	9	6	11			9	16	57	100
ETHNICITY NOT AVAILABLE 6/	66	34	8	4	42	21	22	11	13	7	9	5	24	12			13	7	197	100
<b>MINORITY STATUS 8/</b>																				
WHITE NON-HISPANIC	199	25	31	4	195	25	103	13	40	5	46	6	72	9	1	0	98	12	785	100
OTHERS, INCL. HISPANIC	427	33	54	4	296	23	118	9	84	6	86	7	116	9	1	0	126	10	1308	100
<b>GENDER 19/</b>																				
MALE	305	32	43	5	210	22	102	11	59	6	59	6	79	8	1	0	94	10	952	100
FEMALE	170	29	21	4	131	22	72	12	40	7	47	8	60	10	1	0	53	9	595	100
JOINT (MALE/FEMALE)	178	28	25	4	168	27	54	9	31	5	33	5	58	9			82	13	629	100
GENDER NOT AVAILABLE 6/	42	33	5	4	29	22	17	13	8	6	3	2	16	12			9	7	129	100
<b>INCOME 9/</b>																				
LESS THAN 50% OF MSA/MD MEDIAN	166	48	18	5	46	13	30	9	22	6	25	7	17	5	1	0	24	7	349	100
50-79% OF MSA/MD MEDIAN	214	33	26	4	126	19	78	12	41	6	46	7	59	9			61	9	651	100
80-99% OF MSA/MD MEDIAN	122	31	23	6	92	24	43	11	19	5	21	5	31	8			39	10	390	100
100-119% OF MSA/MD MEDIAN	72	24	9	3	95	31	28	9	16	5	19	6	28	9	1	0	37	12	305	100
120% OR MORE OF MSA/MD MEDIAN	111	19	15	3	171	30	66	11	38	7	27	5	74	13			75	13	577	100
INCOME NOT AVAILABLE 6/	10	30	3	9	8	24			2	6	4	12	4	12			2	6	33	100

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	10	37			6	22	2	7	1	4	1	4	2	7			5	19	27	100
ASIAN	105	34	14	4	36	12	40	13	30	10	23	7	26	8			39	12	313	100
BLACK OR AFRICAN AMERICAN	77	30	3	1	58	22	33	13	22	8	11	4	26	10	4	2	27	10	261	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	11			7	39	5	28	2	11							2	11	18	100
WHITE	629	26	64	3	403	17	401	17	180	7	152	6	296	12	12	0	285	12	2422	100
2 OR MORE MINORITY RACES	1	25											2	50			1	25	4	100
JOINT (WHITE/MINORITY RACE)	12	29			8	20	5	12	3	7			8	20			5	12	41	100
RACE NOT AVAILABLE 6/	106	22	7	1	85	18	104	22	21	4	36	7	65	14	2	0	55	11	481	100
ETHNICITY 7/																				
HISPANIC OR LATINO	239	29	20	2	157	19	118	14	62	7	60	7	67	8	3	0	108	13	834	100
NOT HISPANIC OR LATINO	590	27	59	3	348	16	371	17	170	8	126	6	290	13	13	1	251	11	2218	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	19	24	1	1	22	28	8	10	7	9	6	8	7	9			10	13	80	100
ETHNICITY NOT AVAILABLE 6/	94	22	8	2	76	17	93	21	20	5	31	7	61	14	2	0	50	11	435	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	391	25	43	3	247	16	288	18	115	7	89	6	227	14	10	1	177	11	1587	100
OTHERS, INCL. HISPANIC	451	30	37	2	275	18	205	13	123	8	99	7	130	9	6	0	193	13	1519	100
GENDER 19/																				
MALE	339	25	40	3	225	17	211	16	107	8	95	7	160	12	8	1	169	12	1354	100
FEMALE	224	28	24	3	132	17	131	17	64	8	45	6	74	9	4	1	93	12	791	100
JOINT (MALE/FEMALE)	313	28	18	2	196	17	186	16	77	7	66	6	147	13	4	0	123	11	1130	100
GENDER NOT AVAILABLE 6/	66	23	6	2	50	17	62	21	11	4	17	6	44	15	2	1	34	12	292	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	158	44	14	4	60	17	30	8	21	6	21	6	23	6	4	1	30	8	361	100
50-79% OF MSA/MD MEDIAN	164	33	12	2	92	19	75	15	39	8	28	6	37	7	1	0	48	10	496	100
80-99% OF MSA/MD MEDIAN	91	28	9	3	56	17	51	16	34	10	12	4	38	12	2	1	32	10	325	100
100-119% OF MSA/MD MEDIAN	98	28	12	3	45	13	52	15	31	9	22	6	37	11	4	1	43	13	344	100
120% OR MORE OF MSA/MD MEDIAN	406	21	28	1	320	17	367	19	131	7	128	7	285	15	7	0	256	13	1928	100
INCOME NOT AVAILABLE 6/	25	22	13	12	30	27	15	13	3	3	12	11	5	4			10	9	113	100

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	27			15	29	7	13	6	12	2	4	2	4			6	12	52	100
ASIAN	66	26	4	2	49	19	37	14	10	4	19	7	38	15			35	14	258	100
BLACK OR AFRICAN AMERICAN	102	20	3	1	140	27	91	18	27	5	26	5	68	13			60	12	517	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	10	29	1	3	8	24	9	26	2	6			2	6			2	6	34	100
WHITE	790	23	45	1	805	23	602	17	134	4	139	4	525	15	3	0	404	12	3447	100
2 OR MORE MINORITY RACES	1	14			1	14			2	29	1	14					2	29	7	100
JOINT (WHITE/MINORITY RACE)	12	16	2	3	23	31	10	13	6	8	3	4	13	17			6	8	75	100
RACE NOT AVAILABLE 6/	184	19	3	0	212	22	152	16	36	4	46	5	203	21			110	12	946	100
ETHNICITY 7/																				
HISPANIC OR LATINO	237	26	8	1	255	28	114	13	42	5	45	5	98	11			111	12	910	100
NOT HISPANIC OR LATINO	769	22	43	1	792	23	637	18	150	4	150	4	556	16	3	0	412	12	3512	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	18	18	4	4	16	16	18	18	4	4	6	6	21	21			11	11	98	100
ETHNICITY NOT AVAILABLE 6/	155	19	3	0	190	23	139	17	27	3	35	4	176	22			91	11	816	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	565	22	34	1	565	22	479	19	102	4	98	4	425	17	3	0	300	12	2571	100
OTHERS, INCL. HISPANIC	442	24	21	1	485	26	277	15	89	5	100	5	231	12			225	12	1870	100
GENDER 19/																				
MALE	404	24	23	1	377	22	274	16	78	5	71	4	252	15	2	0	214	13	1695	100
FEMALE	317	25	13	1	306	24	205	16	61	5	54	4	169	13			149	12	1274	100
JOINT (MALE/FEMALE)	344	20	20	1	435	25	325	18	64	4	85	5	290	16	1	0	198	11	1762	100
GENDER NOT AVAILABLE 6/	114	19	2	0	135	22	104	17	20	3	26	4	140	23			64	11	605	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	249	39	4	1	135	21	71	11	21	3	27	4	59	9	1	0	69	11	636	100
50-79% OF MSA/MD MEDIAN	275	32	8	1	201	24	116	14	36	4	28	3	105	12			80	9	849	100
80-99% OF MSA/MD MEDIAN	155	25	5	1	142	23	91	15	26	4	30	5	87	14			86	14	622	100
100-119% OF MSA/MD MEDIAN	109	22	8	2	125	26	93	19	13	3	17	4	72	15			48	10	485	100
120% OR MORE OF MSA/MD MEDIAN	358	15	26	1	511	22	508	22	103	4	117	5	425	18	2	0	287	12	2337	100
INCOME NOT AVAILABLE 6/	33	8	7	2	139	34	29	7	24	6	17	4	103	25			55	14	407	100

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	%	
	<b>RACE 5/</b>																				
AMERICAN INDIAN/ALASKA NATIVE	15	23			43	66	3	5	1	2							3	5	65	100	
ASIAN	27	24			67	59	8	7	1	1	3	3	1	1			7	6	114	100	
BLACK OR AFRICAN AMERICAN	153	22	1	0	463	67	22	3			7	1	5	1			36	5	687	100	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	16	30	1	2	29	55	4	8									3	6	53	100	
WHITE	735	26	22	1	1690	59	145	5	22	1	39	1	36	1	1	0	179	6	2869	100	
2 OR MORE MINORITY RACES	4	22			13	72			1	6									18	100	
JOINT (WHITE/MINORITY RACE)	13	28			26	55	3	6	2	4			1	2			2	4	47	100	
RACE NOT AVAILABLE 6/	127	23	6	1	305	56	42	8	2	0	8	1	12	2			46	8	548	100	
<b>ETHNICITY 7/</b>																					
HISPANIC OR LATINO	262	25	12	1	650	63	34	3	4	0	11	1	10	1	1	0	54	5	1038	100	
NOT HISPANIC OR LATINO	715	25	12	0	1680	59	149	5	24	1	38	1	30	1			176	6	2824	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	14	22			42	66	3	5					2	3			3	5	64	100	
ETHNICITY NOT AVAILABLE 6/	99	21	6	1	264	56	41	9	1	0	8	2	13	3			43	9	475	100	
<b>MINORITY STATUS 8/</b>																					
WHITE NON-HISPANIC	500	26	11	1	1108	57	114	6	19	1	28	1	23	1			126	7	1929	100	
OTHERS, INCL. HISPANIC	480	24	13	1	1251	64	70	4	9	0	21	1	19	1	1	0	105	5	1969	100	
<b>GENDER 19/</b>																					
MALE	389	23	11	1	1040	62	76	5	13	1	20	1	26	2			107	6	1682	100	
FEMALE	438	29	9	1	915	60	60	4	6	0	18	1	8	1	1	0	79	5	1534	100	
JOINT (MALE/FEMALE)	198	23	7	1	488	57	64	8	9	1	14	2	11	1			59	7	850	100	
GENDER NOT AVAILABLE 6/	65	19	3	1	193	58	27	8	1	0	5	1	10	3			31	9	335	100	
<b>INCOME 9/</b>																					
LESS THAN 50% OF MSA/MD MEDIAN	301	28	8	1	651	61	23	2	2	0	19	2	6	1			58	5	1068	100	
50-79% OF MSA/MD MEDIAN	273	25	6	1	706	65	31	3	8	1	6	1	4	0			52	5	1086	100	
80-99% OF MSA/MD MEDIAN	136	27	2	0	300	60	26	5	4	1	6	1	3	1			23	5	500	100	
100-119% OF MSA/MD MEDIAN	94	25			220	59	25	7	5	1	3	1	5	1			22	6	374	100	
120% OR MORE OF MSA/MD MEDIAN	272	22	14	1	632	52	117	10	10	1	23	2	37	3	1	0	118	10	1224	100	
INCOME NOT AVAILABLE 6/	14	9			127	85	5	3									3	2	149	100	



MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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																					
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																					
WHITE																					
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/	3	18			3	18	2	12	1	6	1	6			7	41	17	100			
ETHNICITY 7/																					
HISPANIC OR LATINO																					
NOT HISPANIC OR LATINO																					
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					
ETHNICITY NOT AVAILABLE 6/	3	18			3	18	2	12	1	6	1	6			7	41	17	100			
MINORITY STATUS 8/																					
WHITE NON-HISPANIC																					
OTHERS, INCL. HISPANIC																					
GENDER 19/																					
MALE																					
FEMALE																					
JOINT (MALE/FEMALE)																					
GENDER NOT AVAILABLE 6/	3	18			3	18	2	12	1	6	1	6			7	41	17	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/	3	17			3	17	2	11	1	6	1	6			8	44	18	100			

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	6	21			14	50	3	11			3	11					2	7	28	100
ASIAN	59	26	4	2	35	16	40	18	15	7	19	8	24	11			29	13	225	100
BLACK OR AFRICAN AMERICAN	60	19	1	0	166	52	27	8	12	4	10	3	22	7			23	7	321	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	8	30	1	4	11	41	5	19	1	4							1	4	27	100
WHITE	372	25	16	1	460	30	194	13	53	4	73	5	148	10			193	13	1509	100
2 OR MORE MINORITY RACES	1	20			2	40					1	20	1	20					5	100
JOINT (WHITE/MINORITY RACE)	9	41			5	23	2	9			1	5	1	5			4	18	22	100
RACE NOT AVAILABLE 6/	84	24	4	1	60	17	68	19	16	5	17	5	50	14	1	0	55	15	355	100
ETHNICITY 7/																				
HISPANIC OR LATINO	180	29	8	1	190	30	75	12	29	5	32	5	46	7			67	11	627	100
NOT HISPANIC OR LATINO	333	22	14	1	502	33	199	13	56	4	76	5	152	10			183	12	1515	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	29			8	20	5	12	2	5	2	5	4	10			8	20	41	100
ETHNICITY NOT AVAILABLE 6/	74	24	4	1	53	17	60	19	10	3	14	5	44	14	1	0	49	16	309	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	198	21	10	1	296	32	125	13	28	3	44	5	101	11			125	13	927	100
OTHERS, INCL. HISPANIC	323	26	12	1	402	32	152	12	57	5	66	5	96	8			132	11	1240	100
GENDER 19/																				
MALE	225	22	14	1	341	33	134	13	49	5	48	5	98	9			129	12	1038	100
FEMALE	162	26	4	1	255	40	63	10	27	4	25	4	38	6			57	9	631	100
JOINT (MALE/FEMALE)	163	27	4	1	125	21	96	16	14	2	42	7	73	12			88	15	605	100
GENDER NOT AVAILABLE 6/	49	22	4	2	32	15	46	21	7	3	9	4	37	17	1	0	33	15	218	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	121	30	4	1	200	50	15	4	8	2	10	3	10	3			31	8	399	100
50-79% OF MSA/MD MEDIAN	101	27	4	1	192	51	22	6	11	3	17	5	16	4			14	4	377	100
80-99% OF MSA/MD MEDIAN	67	33	3	1	67	33	9	4	8	4	6	3	25	12			20	10	205	100
100-119% OF MSA/MD MEDIAN	51	27	1	1	53	28	33	17	11	6	4	2	17	9			21	11	191	100
120% OR MORE OF MSA/MD MEDIAN	246	20	11	1	201	16	246	20	56	5	83	7	171	14	1	0	210	17	1225	100
INCOME NOT AVAILABLE 6/	13	14	3	3	40	42	14	15	3	3	4	4	7	7			11	12	95	100

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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			8	53			2	13							2	13	15	100
ASIAN	2	29			4	57	1	14											7	100
BLACK OR AFRICAN AMERICAN	4	14			16	57	2	7	2	7							4	14	28	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	100													1	100
WHITE	101	19	2	0	257	49	59	11	24	5	11	2	9	2	1	0	63	12	527	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					2	100													2	100
RACE NOT AVAILABLE 6/	15	28			25	46	5	9	4	7	1	2	1	2			3	6	54	100
ETHNICITY 7/																				
HISPANIC OR LATINO	19	16			68	57	13	11	5	4	1	1	3	3			11	9	120	100
NOT HISPANIC OR LATINO	94	21	2	0	218	48	48	11	23	5	9	2	6	1	1	0	56	12	457	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					6	60	1	10			1	10					2	20	10	100
ETHNICITY NOT AVAILABLE 6/	12	26			21	45	5	11	4	9	1	2	1	2			3	6	47	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	85	21	2	0	193	47	45	11	21	5	9	2	6	1	1	0	52	13	414	100
OTHERS, INCL. HISPANIC	27	16			96	56	16	9	8	5	2	1	3	2			18	11	170	100
GENDER 19/																				
MALE	43	19	1	0	102	46	23	10	13	6	4	2	4	2			33	15	223	100
FEMALE	47	25			100	54	12	6	8	4	1	1	2	1			15	8	185	100
JOINT (MALE/FEMALE)	26	13	1	1	98	50	30	15	10	5	6	3	4	2	1	1	21	11	197	100
GENDER NOT AVAILABLE 6/	9	31			13	45	2	7	1	3	1	3					3	10	29	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	54	28	1	1	93	48	16	8	5	3	3	2	5	3			16	8	193	100
50-79% OF MSA/MD MEDIAN	34	20			89	53	19	11	6	4	3	2	1	1			17	10	169	100
80-99% OF MSA/MD MEDIAN	15	18	1	1	35	43	9	11	9	11			2	2			11	13	82	100
100-119% OF MSA/MD MEDIAN	4	8			22	42	7	13	5	10	2	4	1	2	1	2	10	19	52	100
120% OR MORE OF MSA/MD MEDIAN	18	16			54	47	15	13	6	5	4	3	1	1			17	15	115	100
INCOME NOT AVAILABLE 6/					20	87	1	4	1	4							1	4	23	100

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans On Manufactured Home Dwellings From Columns A,B,C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				Nonoccupant Loans From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		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
<b>2000 - 2010</b>														
LOANS ORIGINATED	3149	658946	6594	1668008	3489	713528	422	28591	4	21012	2411	501962	60	3976
APPLICAT'N APPROVED, NOT ACCEPTED	124	26256	361	85737	277	56552	53	3809	2	66500	161	34831	30	1767
APPLICATIONS DENIED	845	166375	1244	327880	2047	418991	841	29252	1	3434	741	123056	95	5316
APPLICATIONS WITHDRAWN	499	102512	978	242875	1214	263302	72	8347	2	60750	423	80239	26	1953
FILES CLOSED FOR INCOMPLETENESS	79	16962	202	51101	546	117182	29	2119			127	27211		
<b>1990-1999</b>														
LOANS ORIGINATED	2960	565081	4734	969153	3704	624900	479	25272	18	394977	1598	248764	189	11707
APPLICAT'N APPROVED, NOT ACCEPTED	134	25279	260	47693	307	46609	70	2734	3	36538	120	16436	68	4483
APPLICATIONS DENIED	823	153084	1073	191811	2297	381195	1000	27186	2	24924	731	81104	267	13048
APPLICATIONS WITHDRAWN	518	95274	740	143131	1202	210380	72	6519	2	34989	323	47725	48	3538
FILES CLOSED FOR INCOMPLETENESS	81	14838	170	35911	522	96122	15	780			93	14470	11	897
<b>1980-1989</b>														
LOANS ORIGINATED	2356	382465	3761	730507	3258	492021	492	23945	35	615808	1229	206110	350	22194
APPLICAT'N APPROVED, NOT ACCEPTED	85	13077	238	36852	266	39417	65	2107	2	526	99	12225	105	5841
APPLICATIONS DENIED	569	82986	893	137381	1930	294418	1072	21613	3	31717	658	54616	338	13316
APPLICATIONS WITHDRAWN	437	66613	606	102158	1083	172225	66	5294	5	40847	259	32467	71	6017
FILES CLOSED FOR INCOMPLETENESS	61	10024	113	20553	491	76668	25	1887			84	9748	15	986
<b>1970-1979</b>														
LOANS ORIGINATED	973	146915	1803	392026	1516	249554	224	11940	21	146725	506	65109	26	1103
APPLICAT'N APPROVED, NOT ACCEPTED	32	4352	92	19046	148	28273	28	1049	2	35138	53	10722	7	290
APPLICATIONS DENIED	254	34928	401	67255	938	146242	512	11492	5	3099	349	31523	45	1474
APPLICATIONS WITHDRAWN	210	28976	345	64315	513	89217	35	2661	5	64680	126	14498	8	323
FILES CLOSED FOR INCOMPLETENESS	19	2611	71	15731	240	40134	14	1484			46	5403	1	32
<b>1969 OR EARLIER</b>														
LOANS ORIGINATED	421	66622	1247	314956	892	180717	131	9137	9	68192	323	48328		
APPLICAT'N APPROVED, NOT ACCEPTED	13	2474	43	10895	75	10662	12	448	1	1235	27	4167	1	65
APPLICATIONS DENIED	127	18293	209	48861	491	84878	272	6206	2	1125	187	17820	5	185
APPLICATIONS WITHDRAWN	106	17299	227	61158	275	50623	23	3374	4	46220	75	11014		
FILES CLOSED FOR INCOMPLETENESS	12	1830	45	9976	104	19411	10	499			30	4991		
<b>AGE UNKNOWN</b>														
LOANS ORIGINATED	5	988	39	9450	7	1835	2	361			36	8733		
APPLICAT'N APPROVED, NOT ACCEPTED			2	845	2	1360					3	1885		
APPLICATIONS DENIED	2	332	15	3980	6	1354	5	76			17	3937	1	2
APPLICATIONS WITHDRAWN	2	459	12	3417	2	692					10	2439		
FILES CLOSED FOR INCOMPLETENESS			5	1595	2	646					4	1240		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

LOCATION CATEGORY	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans On Manufactured Home Dwellings From Columns A,B,C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				Nonoccupant Loans From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		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
PRINCIPAL CITY 24/														
LOANS ORIGINATED	2402	435251	4902	1063252	3137	546355	402	23007	33	306811	1761	288337	41	2219
APPLICAT'N APPROVED, NOT ACCEPTED	97	16843	249	51697	274	42351	40	1162	2	1854	144	23080	27	1727
APPLICATIONS DENIED	663	111882	1152	214653	2024	334938	999	22703	4	1945	871	91322	158	6880
APPLICATIONS WITHDRAWN	428	72844	793	168619	1097	187143	73	7567	6	79055	365	54435	17	1269
FILES CLOSED FOR INCOMPLETENESS	64	12255	181	34967	507	87851	22	1618			130	20264	5	219
MSA/MD LESS PRINCIPAL CITY 25/														
LOANS ORIGINATED	7462	1385766	13276	3020848	9729	1716200	1348	76239	54	939903	4342	790669	584	36761
APPLICAT'N APPROVED, NOT ACCEPTED	291	54595	747	149371	801	140522	188	8985	8	138083	319	57186	184	10719
APPLICATIONS DENIED	1957	344116	2683	562515	5685	992140	2703	73122	9	62354	1812	220734	593	26461
APPLICATIONS WITHDRAWN	1344	238289	2115	448435	3192	599296	195	18628	12	168431	851	133947	136	10562
FILES CLOSED FOR INCOMPLETENESS	188	34010	425	99900	1398	262312	71	5151			254	42799	22	1696

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/						MEAN	MEDIAN	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 #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	11	10	8	1	1				1.89	1.81	
ASIAN	91	61	51	8	2				1.76	1.69	
BLACK OR AFRICAN AMERICAN	328	485	364	109	11	1			1.85	1.79	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	17	14	11	3					1.82	1.88	
WHITE	2443	2457	1903	497	41	15	1		1.82	1.74	
2 OR MORE MINORITY RACES	4	4	3	1					1.75	1.68	
JOINT (WHITE/MINORITY RACE)	43	45	38	5	2				1.76	1.69	
RACE NOT AVAILABLE 6/	260	204	169	30	2	3			1.77	1.69	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	1002	1316	956	324	29	7			1.85	1.78	
NOT HISPANIC OR LATINO	1886	1730	1399	294	28	8	1		1.80	1.73	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	94	58	46	10		2			1.80	1.69	
ETHNICITY NOT AVAILABLE 6/	215	176	146	26	2	2			1.76	1.69	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	1423	1164	955	187	15	6	1		1.79	1.72	
OTHERS, INCLUDING HISPANIC	1539	1927	1436	439	42	10			1.84	1.77	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	156	284	184	90	8	2			1.92	1.87	
50-79% OF MSA/MD MEDIAN	735	1066	816	228	20	2			1.83	1.76	
80-99% OF MSA/MD MEDIAN	544	625	487	125	11	1	1		1.82	1.74	
100-119% OF MSA/MD MEDIAN	465	387	299	77	7	4			1.82	1.73	
120% OR MORE OF MSA/MD MEDIAN	1282	911	759	134	13	5			1.78	1.70	
INCOME NOT AVAILABLE 6/	15	7	2			5			2.86	3.31	
<b>GENDER 19/</b>											
MALE	1220	1245	958	254	27	6			1.83	1.76	
FEMALE	916	977	744	214	15	4			1.83	1.75	
JOINT (MALE/FEMALE)	939	934	738	171	16	8	1		1.81	1.73	
GENDER NOT AVAILABLE 6/	122	124	107	15	1	1			1.74	1.67	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	28	39	23	13	3				1.94	1.95	
10-19% MINORITY	274	181	139	40	2				1.83	1.75	
20-49% MINORITY	1667	1420	1166	220	23	10	1		1.79	1.72	
50-79% MINORITY	887	1062	803	233	19	7			1.83	1.76	
80-100% MINORITY	341	578	416	148	12	2			1.86	1.78	
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	7	16	10	5	1				1.92	1.94	
MODERATE INCOME	588	847	594	227	22	4			1.88	1.81	
MIDDLE INCOME	1536	1701	1335	326	28	11	1		1.82	1.74	
UPPER INCOME	1066	716	608	96	8	4			1.76	1.70	

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							HOEPA LOANS 17/ \$000's	
			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/		
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	1917	1448	1291	113	44					1.79	1.73
ASIAN	17595	10624	9077	1121	426					1.75	1.68
BLACK OR AFRICAN AMERICAN	58279	69295	53529	14110	1442		214			1.83	1.77
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2306	2043	1668	375						1.81	1.86
WHITE	445780	389817	311468	71461	4992	1847		49		1.80	1.73
2 OR MORE MINORITY RACES	911	656	569	87						1.70	1.64
JOINT (WHITE/MINORITY RACE)	8262	8230	7266	660	304					1.73	1.65
RACE NOT AVAILABLE 6/	47928	32812	27414	4590	243	565				1.76	1.68
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	175391	199502	147721	47083	3799	899				1.84	1.76
NOT HISPANIC OR LATINO	348267	274812	230491	39738	3534	1000		49		1.78	1.71
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	18819	11216	9098	1763		355				1.78	1.68
ETHNICITY NOT AVAILABLE 6/	40501	29395	24972	3933	118	372				1.74	1.67
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	263980	190779	162444	25885	1808	593		49		1.76	1.70
OTHERS, INCLUDING HISPANIC	274839	293026	223669	62489	5400	1468				1.83	1.75
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	15172	25985	17144	7982	694	165				1.91	1.85
50-79% OF MSA/MD MEDIAN	99110	137014	107960	26861	1950	243				1.81	1.75
80-99% OF MSA/MD MEDIAN	91597	97714	78142	18002	1398	123		49		1.80	1.73
100-119% OF MSA/MD MEDIAN	89401	68060	52553	13813	1059	635				1.82	1.72
120% OR MORE OF MSA/MD MEDIAN	285522	185258	156095	25859	2350	954				1.77	1.70
INCOME NOT AVAILABLE 6/	2176	894	388			506				2.58	3.06
<b>GENDER 19/</b>											
MALE	221323	193720	154231	35067	3524	898				1.81	1.74
FEMALE	154216	140392	109729	28587	1705	371				1.81	1.74
JOINT (MALE/FEMALE)	184917	159872	129900	26547	2148	1228		49		1.79	1.72
GENDER NOT AVAILABLE 6/	22522	20941	18422	2316	74	129				1.72	1.65
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	4346	5315	3296	1675	344					1.91	1.81
10-19% MINORITY	52575	31089	24784	6065	240					1.80	1.73
20-49% MINORITY	316550	240316	202365	33635	2953	1314		49		1.77	1.70
50-79% MINORITY	155214	160085	123986	32573	2480	1046				1.82	1.74
80-100% MINORITY	54293	78120	57851	18569	1434	266				1.84	1.76
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	1218	2061	1334	632	95					1.87	1.70
MODERATE INCOME	88577	107399	77339	27057	2574	429				1.86	1.79
MIDDLE INCOME	272633	268823	216187	47596	3412	1579		49		1.80	1.73
UPPER INCOME	220550	136642	117422	17232	1370	618				1.75	1.69

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN	MEDIAN	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	4											
ASIAN	24											
BLACK OR AFRICAN AMERICAN	286	1	1						1.51	1.51		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	11											
WHITE	1878	7	6	1					1.71	1.58		
2 OR MORE MINORITY RACES	6											
JOINT (WHITE/MINORITY RACE)	79											
RACE NOT AVAILABLE 6/	244	3	3						1.56	1.50		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	561	2	2						1.60	1.60		
NOT HISPANIC OR LATINO	1660	7	6	1					1.68	1.58		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	93											
ETHNICITY NOT AVAILABLE 6/	218	2	2						1.60	1.60		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	1291	6	5	1					1.71	1.58		
OTHERS, INCLUDING HISPANIC	1012	3	3						1.57	1.51		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	33											
50-79% OF MSA/MD MEDIAN	282	1	1						1.50	1.50		
80-99% OF MSA/MD MEDIAN	342	2	2						1.58	1.58		
100-119% OF MSA/MD MEDIAN	393											
120% OR MORE OF MSA/MD MEDIAN	1472	8	7	1					1.69	1.63		
INCOME NOT AVAILABLE 6/	10											
<b>GENDER 19/</b>												
MALE	1138	3	3						1.68	1.69		
FEMALE	185	2	2						1.63	1.63		
JOINT (MALE/FEMALE)	1095	6	5	1					1.65	1.56		
GENDER NOT AVAILABLE 6/	114											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	65											
10-19% MINORITY	235	2	2						1.58	1.58		
20-49% MINORITY	1482	8	7	1					1.69	1.63		
50-79% MINORITY	582											
80-100% MINORITY	168	1	1						1.51	1.51		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	8											
MODERATE INCOME	302											
MIDDLE INCOME	1273	7	7						1.64	1.58		
UPPER INCOME	948	4	3	1					1.68	1.52		



MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			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			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	720										
ASIAN	5892										
BLACK OR AFRICAN AMERICAN	69356	243	243					1.51	1.51		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2523										
WHITE	433415	1429	1161	268				1.72	1.58		
2 OR MORE MINORITY RACES	1228										
JOINT (WHITE/MINORITY RACE)	19872										
RACE NOT AVAILABLE 6/	58236	897	897					1.55	1.50		
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	122116	295	295					1.60	1.69		
NOT HISPANIC OR LATINO	392734	1513	1245	268				1.69	1.58		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	22983										
ETHNICITY NOT AVAILABLE 6/	53409	761	761					1.56	1.50		
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	302322	1270	1002	268				1.73	1.58		
OTHERS, INCLUDING HISPANIC	233056	538	538					1.56	1.51		
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	3378										
50-79% OF MSA/MD MEDIAN	42481	136	136					1.50	1.50		
80-99% OF MSA/MD MEDIAN	61174	334	334					1.58	1.58		
100-119% OF MSA/MD MEDIAN	79671										
120% OR MORE OF MSA/MD MEDIAN	402695	2099	1831	268				1.66	1.56		
INCOME NOT AVAILABLE 6/	1843										
<b>GENDER 19/</b>											
MALE	252704	580	580					1.66	1.69		
FEMALE	38690	456	456					1.62	1.56		
JOINT (MALE/FEMALE)	273290	1533	1265	268				1.64	1.53		
GENDER NOT AVAILABLE 6/	26558										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	11533										
10-19% MINORITY	56916	334	334					1.58	1.58		
20-49% MINORITY	362456	1992	1724	268				1.67	1.56		
50-79% MINORITY	127775										
80-100% MINORITY	32562	243	243					1.51	1.51		
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	1091										
MODERATE INCOME	54530										
MIDDLE INCOME	275662	1370	1370					1.63	1.58		
UPPER INCOME	259643	1199	931	268				1.66	1.50		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN	MEDIAN	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	25											
ASIAN	729	6	4	1					1	2.46	1.80	
BLACK OR AFRICAN AMERICAN	535	30	18	8	3				1	2.06	1.89	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	43	1	1							1.58	1.58	
WHITE	10291	297	180	56	20	11		9	21	2.38	1.79	
2 OR MORE MINORITY RACES	10											
JOINT (WHITE/MINORITY RACE)	180	4	3						1	2.91	1.77	
RACE NOT AVAILABLE 6/	1214	22	16	3	1				2	2.15	1.72	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	1737	83	54	13	4			3	9	2.41	1.77	
NOT HISPANIC OR LATINO	9811	247	143	53	19	11		6	15	2.37	1.86	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	343	8	8							1.69	1.72	
ETHNICITY NOT AVAILABLE 6/	1136	22	17	2	1				2	2.12	1.70	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	8289	213	122	45	16	11		6	13	2.40	1.85	
OTHERS, INCLUDING HISPANIC	3519	127	84	21	7			3	12	2.32	1.77	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	400	21	16	2	2	1				1.88	1.72	
50-79% OF MSA/MD MEDIAN	1605	47	29	12	1	2			3	2.20	1.84	
80-99% OF MSA/MD MEDIAN	1286	36	26	8	1				1	1.93	1.77	
100-119% OF MSA/MD MEDIAN	1273	31	22	6	1			1	1	2.26	1.67	
120% OR MORE OF MSA/MD MEDIAN	8421	221	128	40	16	8		8	21	2.50	1.84	
INCOME NOT AVAILABLE 6/	42	4	1		3					2.52	2.63	
<b>GENDER 19/</b>												
MALE	4440	116	71	16	8	4		5	12	2.46	1.78	
FEMALE	2881	85	55	20	8				2	1.98	1.73	
JOINT (MALE/FEMALE)	4979	145	85	30	7	7		4	12	2.52	1.87	
GENDER NOT AVAILABLE 6/	727	14	11	2	1					1.80	1.73	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	409	13	8	1	2	2				2.15	1.93	
10-19% MINORITY	1691	53	26	16	6	2			3	2.26	2.00	
20-49% MINORITY	8212	203	122	38	12	5		6	20	2.47	1.79	
50-79% MINORITY	2213	68	49	9	4	2		2	2	2.18	1.71	
80-100% MINORITY	502	23	17	4				1	1	2.08	1.72	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	15	1	1							1.50	1.50	
MODERATE INCOME	1237	62	40	11	5	3		1	2	2.08	1.72	
MIDDLE INCOME	4637	162	99	33	11	5		3	11	2.33	1.82	
UPPER INCOME	7137	135	82	24	8	3		5	13	2.50	1.83	

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	5502											
ASIAN	190664	1931	1577	240				114	1.90	1.51		
BLACK OR AFRICAN AMERICAN	112704	4979	3312	1017	490			160	2.03	1.87		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	8994	75	75						1.58	1.58		
WHITE	2462089	66058	38784	13685	4372	3298	2173	3746	2.33	1.86	271	
2 OR MORE MINORITY RACES	2282											
JOINT (WHITE/MINORITY RACE)	47196	2592	2192					400	2.33	1.50	400	
RACE NOT AVAILABLE 6/	324118	6108	4407	931	260			510	2.10	1.61	50	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	329795	15332	9984	1959	903		868	1618	2.43	1.78	204	
NOT HISPANIC OR LATINO	2428951	57650	32525	13461	3959	3298	1305	3102	2.31	1.87	467	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	86914	3283	3283						1.73	1.76		
ETHNICITY NOT AVAILABLE 6/	307889	5478	4555	453	260			210	1.87	1.57	50	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	2058009	49062	26066	12336	3469	3298	1305	2588	2.36	1.94	67	
OTHERS, INCLUDING HISPANIC	767495	27511	19874	3084	1393		868	2292	2.24	1.75	604	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	34449	1317	1114	100	81	22			1.79	1.67		
50-79% OF MSA/MD MEDIAN	197090	4334	2984	1029	40	79		202	2.06	1.75	140	
80-99% OF MSA/MD MEDIAN	199855	4285	3132	1003	57			93	1.91	1.79		
100-119% OF MSA/MD MEDIAN	220783	4595	3538	718	25		176	138	2.19	1.61		
120% OR MORE OF MSA/MD MEDIAN	2491500	65989	39319	13023	3956	3197	1997	4497	2.33	1.83	581	
INCOME NOT AVAILABLE 6/	9872	1223	260		963				2.51	2.60		
<b>GENDER 19/</b>												
MALE	1087839	26439	13885	5126	1826	1705	1286	2611	2.50	1.86	254	
FEMALE	549556	16244	10764	2968	1938			574	2.05	1.78		
JOINT (MALE/FEMALE)	1320668	36192	23543	7326	1098	1593	887	1745	2.27	1.78	467	
GENDER NOT AVAILABLE 6/	195486	2868	2155	453	260				1.82	1.72		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	135664	3207	2436	34	400	337			2.08	1.86		
10-19% MINORITY	452559	12327	6522	3747	882	351		825	2.23	1.78		
20-49% MINORITY	2051667	49030	30204	8643	3068	2148	1360	3607	2.34	1.78	721	
50-79% MINORITY	437117	13415	8357	2993	772	462	637	194	2.20	1.86		
80-100% MINORITY	76542	3764	2828	456			176	304	2.19	1.67		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	1909	154	154						1.50	1.50		
MODERATE INCOME	199447	10774	5799	2767	557	657	176	818	2.30	1.80		
MIDDLE INCOME	891164	28233	18090	5431	1631	747	727	1607	2.25	1.75	490	
UPPER INCOME	2060525	42582	26304	7675	2934	1894	1270	2505	2.30	1.83	231	

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN	MEDIAN	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	5											
BLACK OR AFRICAN AMERICAN	22											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2											
WHITE	151	2		1			1		4.81	4.81		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3											
RACE NOT AVAILABLE 6/	14											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	74											
NOT HISPANIC OR LATINO	106	2		1			1		4.81	4.81		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3											
ETHNICITY NOT AVAILABLE 6/	14											
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	75	2		1			1		4.81	4.81		
OTHERS, INCLUDING HISPANIC	107											
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	14											
50-79% OF MSA/MD MEDIAN	63	1		1					4.45	4.45		
80-99% OF MSA/MD MEDIAN	39											
100-119% OF MSA/MD MEDIAN	35											
120% OR MORE OF MSA/MD MEDIAN	44	1					1		5.17	5.17		
INCOME NOT AVAILABLE 6/	2											
<b>GENDER 19/</b>												
MALE	83											
FEMALE	58	1		1					4.45	4.45		
JOINT (MALE/FEMALE)	48	1					1		5.17	5.17		
GENDER NOT AVAILABLE 6/	8											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	2											
10-19% MINORITY	8											
20-49% MINORITY	113	2		1			1		4.81	4.81		
50-79% MINORITY	41											
80-100% MINORITY	33											
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	46											
MIDDLE INCOME	88	1		1					4.45	4.45		
UPPER INCOME	63	1					1		5.17	5.17		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							HOEPA LOANS 17/ \$000's
			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/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	326									
BLACK OR AFRICAN AMERICAN	210									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	20									
WHITE	4632	52		25		27			4.82	5.17
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	300									
RACE NOT AVAILABLE 6/	4345									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	737									
NOT HISPANIC OR LATINO	4576	52		25		27			4.82	5.17
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	30									
ETHNICITY NOT AVAILABLE 6/	4490									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	3730	52		25		27			4.82	5.17
OTHERS, INCLUDING HISPANIC	1603									
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	139									
50-79% OF MSA/MD MEDIAN	620	25		25					4.45	4.45
80-99% OF MSA/MD MEDIAN	386									
100-119% OF MSA/MD MEDIAN	565									
120% OR MORE OF MSA/MD MEDIAN	4563	27				27			5.17	5.17
INCOME NOT AVAILABLE 6/	3560									
<b>GENDER 19/</b>										
MALE	2724									
FEMALE	961	25		25					4.45	4.45
JOINT (MALE/FEMALE)	2006	27				27			5.17	5.17
GENDER NOT AVAILABLE 6/	4142									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	20									
10-19% MINORITY	4238									
20-49% MINORITY	4696	52		25		27			4.82	5.17
50-79% MINORITY	552									
80-100% MINORITY	327									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	452									
MIDDLE INCOME	1694	25		25					4.45	4.45
UPPER INCOME	7687	27				27			5.17	5.17

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN	MEDIAN	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	6											
ASIAN	12	5	5						1.61	1.58		
BLACK OR AFRICAN AMERICAN	97	21	12	4	2	2	1		2.12	1.75		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	1				1			3.57	3.57		
WHITE	591	136	83	22	3	26	2		2.16	1.83		
2 OR MORE MINORITY RACES	2											
JOINT (WHITE/MINORITY RACE)	22	2			1			1	4.10	4.10		
RACE NOT AVAILABLE 6/	144	9	8	1					1.69	1.58		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	154	32	17	9	2	4			2.11	1.90		
NOT HISPANIC OR LATINO	589	127	81	17	3	22	3	1	2.16	1.77		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	19	4	2			2			2.57	2.52		
ETHNICITY NOT AVAILABLE 6/	114	11	8	1	1	1			1.91	1.65		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	440	101	65	13	1	20	2		2.16	1.82		
OTHERS, INCLUDING HISPANIC	303	64	36	13	5	8	1	1	2.16	1.85		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	36	13	6	1	2	3		1	2.51	2.42		
50-79% OF MSA/MD MEDIAN	97	27	19	6		1	1		1.95	1.78		
80-99% OF MSA/MD MEDIAN	93	16	14	1	1				1.79	1.66		
100-119% OF MSA/MD MEDIAN	65	20	16	3		1			1.78	1.64		
120% OR MORE OF MSA/MD MEDIAN	168	45	32	7	2	4			1.96	1.76		
INCOME NOT AVAILABLE 6/	417	53	21	9	1	20	2		2.55	2.34		
<b>GENDER 19/</b>												
MALE	249	47	35	7	1	4			1.93	1.77		
FEMALE	270	51	34	6	3	7	1		2.09	1.78		
JOINT (MALE/FEMALE)	287	71	34	14	2	18	2	1	2.36	2.02		
GENDER NOT AVAILABLE 6/	70	5	5						1.59	1.56		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	14	6	1		1	4			3.06	3.32		
10-19% MINORITY	63	22	16	4		2			1.92	1.76		
20-49% MINORITY	463	80	51	10	2	15	1	1	2.17	1.82		
50-79% MINORITY	237	44	27	9	2	5	1		2.07	1.77		
80-100% MINORITY	99	22	13	4	1	3	1		2.16	1.81		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	6											
MODERATE INCOME	164	40	23	10	2	4	1		2.05	1.80		
MIDDLE INCOME	438	79	44	11	3	19	1	1	2.30	1.86		
UPPER INCOME	268	55	41	6	1	6	1		1.99	1.72		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	854											
ASIAN	2084	617	617							1.64	1.58	
BLACK OR AFRICAN AMERICAN	13719	3177	2221	491	148	211	106			1.97	1.67	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	379	69				69				3.57	3.57	
WHITE	90324	18586	12041	2905	337	3141	162			2.09	1.78	
2 OR MORE MINORITY RACES	329											
JOINT (WHITE/MINORITY RACE)	3901	181			29			152		5.02	5.46	
RACE NOT AVAILABLE 6/	21673	1356	1250	106						1.67	1.58	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	21305	3448	1920	928	233	367				2.08	1.88	
NOT HISPANIC OR LATINO	90870	18478	12644	2468	181	2765	268	152		2.07	1.75	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3209	522	335			187				2.31	1.82	
ETHNICITY NOT AVAILABLE 6/	17879	1538	1230	106	100	102				1.82	1.58	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	68983	14730	9933	1977	104	2554	162			2.08	1.76	
OTHERS, INCLUDING HISPANIC	44077	7945	5093	1419	410	765	106	152		2.08	1.78	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	2819	981	456	75	77	221		152		2.71	2.42	
50-79% OF MSA/MD MEDIAN	11187	2573	1848	543		76	106			1.95	1.83	
80-99% OF MSA/MD MEDIAN	13239	2028	1846	78	104					1.76	1.65	
100-119% OF MSA/MD MEDIAN	9505	2590	2066	464		60				1.75	1.63	
120% OR MORE OF MSA/MD MEDIAN	30638	8560	6583	1239	233	505				1.88	1.72	
INCOME NOT AVAILABLE 6/	65875	7254	3330	1103	100	2559	162			2.44	2.13	
<b>GENDER 19/</b>												
MALE	38063	6864	5289	818	139	618				1.93	1.76	
FEMALE	37379	6608	4795	688	242	777	106			2.01	1.74	
JOINT (MALE/FEMALE)	47119	9713	5244	1996	133	2026	162	152		2.24	1.85	
GENDER NOT AVAILABLE 6/	10702	801	801							1.58	1.56	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	2221	678	270		29	379				2.75	3.12	
10-19% MINORITY	9615	3751	2751	555		445				1.92	1.74	
20-49% MINORITY	76086	11541	7865	1432	204	1784	104	152		2.10	1.76	
50-79% MINORITY	33695	5503	3639	1066	187	553	58			2.00	1.77	
80-100% MINORITY	11646	2513	1604	449	94	260	106			2.08	1.74	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	969											
MODERATE INCOME	19833	4627	2740	1203	187	391	106			2.02	1.77	
MIDDLE INCOME	63626	10055	6093	1324	227	2201	58	152		2.22	1.83	
UPPER INCOME	48835	9304	7296	975	100	829	104			1.92	1.70	

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/						MEAN	MEDIAN	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 #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	8										
ASIAN	13										
BLACK OR AFRICAN AMERICAN	155	1	1					1.74	1.74		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	4										
WHITE	889	7	5				2	2.39	1.71		
2 OR MORE MINORITY RACES	2										
JOINT (WHITE/MINORITY RACE)	53										
RACE NOT AVAILABLE 6/	237										
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	195										
NOT HISPANIC OR LATINO	928	7	6				1	2.01	1.71		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	45	1					1	4.43	4.43		
ETHNICITY NOT AVAILABLE 6/	193										
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	691	6	5				1	2.05	1.67		
OTHERS, INCLUDING HISPANIC	451	2	1				1	3.09	3.09		
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	13										
50-79% OF MSA/MD MEDIAN	82	1	1					1.71	1.71		
80-99% OF MSA/MD MEDIAN	99	1	1					1.51	1.51		
100-119% OF MSA/MD MEDIAN	98	2	2					1.83	1.83		
120% OR MORE OF MSA/MD MEDIAN	354	3	2				1	2.52	1.62		
INCOME NOT AVAILABLE 6/	715	1					1	4.05	4.05		
<b>GENDER 19/</b>											
MALE	518	1	1					1.71	1.71		
FEMALE	81										
JOINT (MALE/FEMALE)	634	7	5				2	2.39	1.74		
GENDER NOT AVAILABLE 6/	128										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	36										
10-19% MINORITY	127	1	1					1.62	1.62		
20-49% MINORITY	776	6	4				2	2.52	1.81		
50-79% MINORITY	332										
80-100% MINORITY	90	1	1					1.74	1.74		
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	7										
MODERATE INCOME	184	2	2					1.73	1.73		
MIDDLE INCOME	654	2	2					1.71	1.71		
UPPER INCOME	516	4	2				2	2.90	2.84		



MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/					MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			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			
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE	1465									
ASIAN	3002									
BLACK OR AFRICAN AMERICAN	32047	53	53					1.74	1.74	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	870									
WHITE	176671	1765	922				843	2.86	1.91	
2 OR MORE MINORITY RACES	330									
JOINT (WHITE/MINORITY RACE)	10365									
RACE NOT AVAILABLE 6/	48297									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	36897									
NOT HISPANIC OR LATINO	185642	1401	975				426	2.36	1.62	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10151	417					417	4.43	4.43	
ETHNICITY NOT AVAILABLE 6/	40357									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	137080	1348	922				426	2.38	1.62	
OTHERS, INCLUDING HISPANIC	89895	470	53				417	4.13	4.43	
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	1725									
50-79% OF MSA/MD MEDIAN	10741	50	50					1.71	1.71	
80-99% OF MSA/MD MEDIAN	16474	288	288					1.51	1.51	
100-119% OF MSA/MD MEDIAN	17423	212	212					1.87	1.91	
120% OR MORE OF MSA/MD MEDIAN	82282	842	425				417	2.98	1.62	
INCOME NOT AVAILABLE 6/	144402	426					426	4.05	4.05	
<b>GENDER 19/</b>										
MALE	101538	50	50					1.71	1.71	
FEMALE	15640									
JOINT (MALE/FEMALE)	129924	1768	925				843	2.86	1.91	
GENDER NOT AVAILABLE 6/	25945									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	6942									
10-19% MINORITY	26704	179	179					1.62	1.62	
20-49% MINORITY	164623	1586	743				843	3.00	4.05	
50-79% MINORITY	60989									
80-100% MINORITY	13789	53	53					1.74	1.74	
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	1081									
MODERATE INCOME	27361	103	103					1.73	1.74	
MIDDLE INCOME	122500	405	405					1.66	1.50	
UPPER INCOME	122105	1310	467				843	3.28	4.05	

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN	MEDIAN	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	55											
ASIAN	301	3	1			1	1		3.24	3.86		
BLACK OR AFRICAN AMERICAN	486	12	5	2		4		1	2.71	2.13		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	21											
WHITE	6421	87	43	9	2	24	3	6	2.64	2.01	2	
2 OR MORE MINORITY RACES	7											
JOINT (WHITE/MINORITY RACE)	122	1	1						1.82	1.82		
RACE NOT AVAILABLE 6/	1064	8	4	3		1			2.07	1.96		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	1083	22	12	2		4	1	3	2.80	1.93	1	
NOT HISPANIC OR LATINO	6303	79	36	9	2	25	3	4	2.63	2.13	1	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	174	2	2						1.72	1.72		
ETHNICITY NOT AVAILABLE 6/	917	8	4	3		1			2.11	1.96		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	5296	64	30	7	2	20	2	3	2.59	2.13	1	
OTHERS, INCLUDING HISPANIC	2190	38	19	4		9	2	4	2.78	2.00	1	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	593	7	3	1	1	2			2.34	2.15		
50-79% OF MSA/MD MEDIAN	1202	29	16	3		9		1	2.48	1.81	1	
80-99% OF MSA/MD MEDIAN	897	11	5		1	5			2.61	2.64		
100-119% OF MSA/MD MEDIAN	960	14	8	2		1	3		2.48	1.98		
120% OR MORE OF MSA/MD MEDIAN	4760	50	22	8		13	1	6	2.76	2.14	1	
INCOME NOT AVAILABLE 6/	65											
<b>GENDER 19/</b>												
MALE	2457	32	17	4		8	1	2	2.50	1.85		
FEMALE	1981	36	16	3	2	9	2	4	2.87	2.20	1	
JOINT (MALE/FEMALE)	3395	38	19	5		12	1	1	2.51	2.00	1	
GENDER NOT AVAILABLE 6/	644	5	2	2		1			2.23	2.11		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	239	1	1						1.67	1.67		
10-19% MINORITY	1073	12	7	1		4			2.28	1.89		
20-49% MINORITY	5117	63	29	7		18	2	7	2.82	2.13	2	
50-79% MINORITY	1583	22	10	3	2	5	2		2.46	2.14		
80-100% MINORITY	465	13	7	3		3			2.25	1.99		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	26											
MODERATE INCOME	981	25	14	2	1	6	1	1	2.56	1.97	1	
MIDDLE INCOME	3273	46	22	8	1	10	1	4	2.59	2.06	1	
UPPER INCOME	4196	40	18	4		14	2	2	2.67	2.19		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	7302											
ASIAN	63421	426	77			132	217		3.68	4.35		
BLACK OR AFRICAN AMERICAN	72896	1411	422	210		254		525	3.64	3.50		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2520											
WHITE	1173760	12633	7180	1451	130	2608	468	796	2.44	1.82	167	
2 OR MORE MINORITY RACES	862											
JOINT (WHITE/MINORITY RACE)	22432	74	74						1.82	1.82		
RACE NOT AVAILABLE 6/	205065	1189	545	594		50			1.97	2.03		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	155474	2626	1444	418		296	33	435	2.67	1.99	47	
NOT HISPANIC OR LATINO	1177414	11625	6016	1243	130	2698	652	886	2.60	1.97	120	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	33733	224	224						1.69	1.62		
ETHNICITY NOT AVAILABLE 6/	181637	1258	614	594		50			1.98	2.03		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	1001766	9874	5603	1033	130	2312	435	361	2.39	1.80	120	
OTHERS, INCLUDING HISPANIC	350881	4518	1998	628		682	250	960	3.07	2.24	47	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	53733	322	163	64	26	69			2.17	1.72		
50-79% OF MSA/MD MEDIAN	133492	2248	1479	293		429		47	2.16	1.66	47	
80-99% OF MSA/MD MEDIAN	116230	963	529		104	330			2.44	1.83		
100-119% OF MSA/MD MEDIAN	136772	1794	1111	200		15	468		2.50	1.86		
120% OR MORE OF MSA/MD MEDIAN	1095561	10406	5016	1698		2201	217	1274	2.66	2.03	120	
INCOME NOT AVAILABLE 6/	12470											
<b>GENDER 19/</b>												
MALE	453339	5122	2811	1071		541	33	666	2.50	1.82		
FEMALE	283844	4419	2620	257	130	490	387	535	2.67	1.75	47	
JOINT (MALE/FEMALE)	682974	5776	2663	765		1963	265	120	2.53	2.13	120	
GENDER NOT AVAILABLE 6/	128101	416	204	162		50			2.10	2.11		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	71278	68	68						1.67	1.67		
10-19% MINORITY	235975	3270	1661	62		1547			2.43	1.97		
20-49% MINORITY	973834	8741	4733	1220		1032	435	1321	2.71	1.88	167	
50-79% MINORITY	218281	2438	1313	469	130	276	250		2.29	1.83		
80-100% MINORITY	48890	1216	523	504		189			2.22	2.00		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	3550											
MODERATE INCOME	112033	2103	1295	366	26	336	33	47	2.28	1.88	47	
MIDDLE INCOME	487290	5552	3047	1093	104	483	217	608	2.48	1.88	120	
UPPER INCOME	945207	8078	3956	796		2225	435	666	2.66	2.01		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN	MEDIAN	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	1											
ASIAN	2											
BLACK OR AFRICAN AMERICAN	6	3	2		1				3.98	3.50		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	66	13	6	2	3	1		1	4.23	4.00		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	15	2	2						3.50	3.50		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	11	3			2	1			4.79	4.77		
NOT HISPANIC OR LATINO	63	12	7	2	2			1	4.08	3.55		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	1	1						3.50	3.50		
ETHNICITY NOT AVAILABLE 6/	14	2	2						3.50	3.50		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	54	9	5	2	1			1	4.12	3.59		
OTHERS, INCLUDING HISPANIC	22	7	3		3	1			4.26	4.57		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	9	1	1						3.50	3.50		
80-99% OF MSA/MD MEDIAN	9	3	1			1		1	5.04	5.02		
100-119% OF MSA/MD MEDIAN	7	1		1					4.43	4.43		
120% OR MORE OF MSA/MD MEDIAN	60	13	8	1	4				3.91	3.50		
INCOME NOT AVAILABLE 6/	4											
<b>GENDER 19/</b>												
MALE	19	1	1						3.50	3.50		
FEMALE	17	4	3	1					3.76	3.55		
JOINT (MALE/FEMALE)	41	13	6	1	4	1		1	4.26	4.00		
GENDER NOT AVAILABLE 6/	13											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	2											
10-19% MINORITY	16	1	1						3.50	3.50		
20-49% MINORITY	48	10	5	2	2			1	4.19	3.75		
50-79% MINORITY	22	7	4		2	1			4.06	3.59		
80-100% MINORITY	2											
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	15	1			1				4.57	4.57		
MIDDLE INCOME	27	6	4		2				3.90	3.55		
UPPER INCOME	48	11	6	2	1	1		1	4.17	3.50		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							HOEPA LOANS 17/ \$000's
			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/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE	310									
ASIAN	205									
BLACK OR AFRICAN AMERICAN	243	67	38		29				4.12	3.50
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	3310	433	256	65	74	23	15		4.00	3.59
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	2499	65	65						3.50	3.50
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	809	79			56	23			4.79	4.77
NOT HISPANIC OR LATINO	3229	399	272	65	47		15		3.89	3.50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	55	22	22						3.50	3.50
ETHNICITY NOT AVAILABLE 6/	2474	65	65						3.50	3.50
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	2471	332	234	65	18			15	3.85	3.50
OTHERS, INCLUDING HISPANIC	1622	168	60		85	23			4.35	4.77
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	24									
50-79% OF MSA/MD MEDIAN	207	23	23						3.50	3.50
80-99% OF MSA/MD MEDIAN	278	101	63			23	15		4.35	3.59
100-119% OF MSA/MD MEDIAN	270	29		29					4.43	4.43
120% OR MORE OF MSA/MD MEDIAN	4047	412	273	36	103				3.85	3.50
INCOME NOT AVAILABLE 6/	1741									
<b>GENDER 19/</b>										
MALE	1659	92	92						3.50	3.50
FEMALE	592	130	101	29					3.75	3.59
JOINT (MALE/FEMALE)	1921	343	166	36	103	23	15		4.16	4.00
GENDER NOT AVAILABLE 6/	2395									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	155									
10-19% MINORITY	973	24	24						3.50	3.50
20-49% MINORITY	4229	320	193	65	47		15		3.97	3.50
50-79% MINORITY	1158	221	142		56	23			3.99	3.59
80-100% MINORITY	52									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	784	20			20				4.57	4.57
MIDDLE INCOME	3009	175	121		54				3.90	3.59
UPPER INCOME	2774	370	238	65	29	23	15		3.95	3.50

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN	MEDIAN	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	4	1				1				3.50	3.50	
ASIAN	11	1				1				3.50	3.50	
BLACK OR AFRICAN AMERICAN	19	2		1		1				2.84	2.84	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1											
WHITE	303	18	4	3	1	9		1		2.88	3.50	
2 OR MORE MINORITY RACES	1											
JOINT (WHITE/MINORITY RACE)	7	1							1	9.81	9.81	1
RACE NOT AVAILABLE 6/	28	2				2				3.47	3.47	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	53	2				1			1	6.66	6.66	1
NOT HISPANIC OR LATINO	284	20	4	4	1	10		1		2.88	3.50	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12											
ETHNICITY NOT AVAILABLE 6/	25	3				3				3.48	3.50	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	244	17	4	3	1	8		1		2.84	3.50	
OTHERS, INCLUDING HISPANIC	103	5		1		3			1	4.50	3.50	1
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	18	3		1		2				3.15	3.43	
50-79% OF MSA/MD MEDIAN	58	3	1	1		1				2.45	2.18	
80-99% OF MSA/MD MEDIAN	53	5	1			3		1		4.42	3.50	1
100-119% OF MSA/MD MEDIAN	43	2		1		1				2.91	2.91	
120% OR MORE OF MSA/MD MEDIAN	201	11	2	1		7		1		3.08	3.50	
INCOME NOT AVAILABLE 6/	1	1			1					2.63	2.63	
<b>GENDER 19/</b>												
MALE	107	6	1	1	1	3				2.88	3.07	
FEMALE	96	6	2	1		3				2.66	2.84	
JOINT (MALE/FEMALE)	156	11	1	2		6		1	1	3.74	3.50	1
GENDER NOT AVAILABLE 6/	15	2				2				3.47	3.47	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	15	1				1				3.50	3.50	
10-19% MINORITY	46	5	2	1		2				2.48	2.31	
20-49% MINORITY	234	13	2	2	1	7		1		3.02	3.50	
50-79% MINORITY	64	3				2			1	5.60	3.50	1
80-100% MINORITY	15	3		1		2				3.09	3.50	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	1											
MODERATE INCOME	40	4		1		3				3.17	3.50	
MIDDLE INCOME	159	14	2	3	1	6		1	1	3.42	3.47	1
UPPER INCOME	174	7	2			5				2.97	3.50	

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	481	41				41				3.50	3.50	
ASIAN	1783	32				32				3.50	3.50	
BLACK OR AFRICAN AMERICAN	1963	79		64		15				2.43	2.18	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	86											
WHITE	44599	1343	721	192	8	316	106			2.34	1.67	
2 OR MORE MINORITY RACES	60											
JOINT (WHITE/MINORITY RACE)	1039	27						27		9.81	9.81	27
RACE NOT AVAILABLE 6/	4469	106					106			3.49	3.50	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	5898	59				32		27		6.39	3.50	27
NOT HISPANIC OR LATINO	41819	1363	721	256	8	272	106			2.29	1.67	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2932											
ETHNICITY NOT AVAILABLE 6/	3831	206					206			3.49	3.50	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	36648	1243	721	192	8	216	106			2.25	1.59	
OTHERS, INCLUDING HISPANIC	13487	179		64		88		27		3.98	3.50	27
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1102	56		27		29				2.98	3.43	
50-79% OF MSA/MD MEDIAN	5105	104	25	64		15				2.25	2.18	
80-99% OF MSA/MD MEDIAN	5463	190	30			133		27		4.13	3.50	27
100-119% OF MSA/MD MEDIAN	4898	155		125		30				2.54	2.31	
120% OR MORE OF MSA/MD MEDIAN	37648	1115	666	40		303	106			2.35	1.59	
INCOME NOT AVAILABLE 6/	264	8			8					2.63	2.63	
<b>GENDER 19/</b>												
MALE	16247	183	25	27	8	123				3.06	3.50	
FEMALE	10753	599	377	64		158				2.11	1.50	
JOINT (MALE/FEMALE)	25146	726	319	165		109	106	27		2.72	2.31	27
GENDER NOT AVAILABLE 6/	2334	120				120				3.49	3.50	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	2580	50				50				3.50	3.50	
10-19% MINORITY	10212	838	666	125		47				1.77	1.59	
20-49% MINORITY	34981	552	55	67	8	316	106			3.30	3.50	
50-79% MINORITY	5583	100				73		27		5.20	3.50	27
80-100% MINORITY	1124	88		64		24				2.55	2.18	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	60											
MODERATE INCOME	3175	152		64		88				2.94	3.50	
MIDDLE INCOME	18060	934	377	192	8	224	106	27		2.71	2.31	27
UPPER INCOME	33185	542	344			198				2.29	1.59	

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN	MEDIAN	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	1	1	1							3.50	3.50	
ASIAN	4	1	1							3.88	3.88	
BLACK OR AFRICAN AMERICAN	4	4	3				1			3.96	3.50	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1											
WHITE	116	52	25	5	7	5	9	1		4.51	4.11	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3											
RACE NOT AVAILABLE 6/	22	15	11	1	1	1	1			3.99	3.50	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	23	6	2	1	1	1	1			4.59	4.45	
NOT HISPANIC OR LATINO	100	50	25	4	6	5	9	1		4.52	3.99	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	2	1	1						3.97	3.97	
ETHNICITY NOT AVAILABLE 6/	21	15	13		1	1				3.74	3.50	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	89	43	20	4	6	4	8	1		4.57	4.21	
OTHERS, INCLUDING HISPANIC	42	14	8	2	1	2	1			4.19	3.69	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1	1				1				5.35	5.35	
50-79% OF MSA/MD MEDIAN	9	2	1			1				4.32	4.32	
80-99% OF MSA/MD MEDIAN	10	2	1			1				4.56	4.56	
100-119% OF MSA/MD MEDIAN	16	7	2	2		2	1			4.60	4.33	
120% OR MORE OF MSA/MD MEDIAN	115	61	37	4	8	2	9	1		4.30	3.50	
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	51	22	7	2	4	2	6	1		4.92	4.67	
FEMALE	18	14	9	1		3	1			4.21	3.79	
JOINT (MALE/FEMALE)	69	24	14	3	3	1	3			4.22	3.50	
GENDER NOT AVAILABLE 6/	13	13	11		1	1				3.78	3.50	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	5	1	1							3.50	3.50	
10-19% MINORITY	23	10	6				3	1		4.84	3.84	
20-49% MINORITY	89	48	28	5	5	4	6			4.24	3.50	
50-79% MINORITY	30	12	5	1	3	2	1			4.47	4.45	
80-100% MINORITY	4	2	1			1				4.43	4.43	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	11	5			1	3	1			5.47	5.35	
MIDDLE INCOME	59	23	13	3	3	2	2			4.18	3.50	
UPPER INCOME	81	45	28	3	4	2	7	1		4.31	3.50	



MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	25	10	10							3.50	3.50	
ASIAN	177	44	44							3.88	3.88	
BLACK OR AFRICAN AMERICAN	72	140	110				30			3.90	3.50	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	27											
WHITE	5470	1809	856	203	329	111	298	12		4.43	4.21	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	70											
RACE NOT AVAILABLE 6/	756	593	465	30	28	30	40			3.92	3.50	
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	778	194	60	30	50	20	34			4.61	4.66	
NOT HISPANIC OR LATINO	4703	1776	892	168	279	121	304	12		4.43	3.98	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	220	54	19	35						4.11	4.44	
ETHNICITY NOT AVAILABLE 6/	896	572	514		28	30				3.68	3.50	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	4387	1522	708	168	279	91	264	12		4.46	4.21	
OTHERS, INCLUDING HISPANIC	1354	442	243	65	50	50	34			4.22	3.88	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	10	30				30				5.35	5.35	
50-79% OF MSA/MD MEDIAN	250	35	15			20				4.43	5.13	
80-99% OF MSA/MD MEDIAN	300	47	17			30				4.79	5.41	
100-119% OF MSA/MD MEDIAN	558	213	84	45		50	34			4.53	4.33	
120% OR MORE OF MSA/MD MEDIAN	5479	2271	1369	188	357	41	304	12		4.22	3.50	
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	2254	964	262	123	218	70	279	12		4.87	4.66	
FEMALE	591	418	315	30		60	13			4.00	3.60	
JOINT (MALE/FEMALE)	3257	707	459	80	111	11	46			4.02	3.50	
GENDER NOT AVAILABLE 6/	495	507	449		28	30				3.71	3.50	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	445	75	75							3.50	3.50	
10-19% MINORITY	1154	337	253				72	12		4.35	3.66	
20-49% MINORITY	4004	1692	974	203	184	110	221			4.22	3.50	
50-79% MINORITY	860	402	123	30	173	31	45			4.60	4.66	
80-100% MINORITY	134	90	60			30				4.12	3.50	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	347	121			50	51	20			5.27	5.35	
MIDDLE INCOME	1956	754	421	75	151	50	57			4.19	3.69	
UPPER INCOME	4294	1721	1064	158	156	70	261	12		4.24	3.50	

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	7	441	1	33	2	197	4	211				
ASIAN	5	227			1	39	3	107	1	81		
BLACK OR AFRICAN AMERICAN	18	1300	1	58	5	343	12	899				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	49							1	49		
WHITE	592	33063	211	13021	113	6202	230	11454	31	2187	7	199
<b>2 OR MORE MINORITY RACES</b>												
JOINT (WHITE/MINORITY RACE)	5	236	3	49			2	187				
RACE NOT AVAILABLE 6/	123	6889	31	1660	27	1825	59	3071	5	275	1	58
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	155	7570	25	1058	26	1741	98	4488	3	194	3	89
NOT HISPANIC OR LATINO	443	26144	180	11343	75	4314	155	8247	29	2130	4	110
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	760	3	143	1	33	6	505	2	79		
ETHNICITY NOT AVAILABLE 6/	141	7731	39	2277	46	2518	51	2689	4	189	1	58
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	418	24572	174	11023	73	4134	140	7342	27	1963	4	110
OTHERS, INCLUDING HISPANIC	196	10198	32	1330	35	2353	120	6072	6	354	3	89
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	120	5285	30	1491	9	436	72	3003	6	268	3	87
50-79% OF MSA/MD MEDIAN	241	12672	81	4855	46	2448	102	4620	11	717	1	32
80-99% OF MSA/MD MEDIAN	136	7783	49	2766	35	2005	46	2573	5	392	1	47
100-119% OF MSA/MD MEDIAN	98	6267	37	2257	24	1641	31	2015	4	291	2	63
120% OR MORE OF MSA/MD MEDIAN	145	9741	50	3452	33	2031	49	3306	12	924	1	28
INCOME NOT AVAILABLE 6/	11	457			1	45	10	412				
<b>GENDER 19/</b>												
MALE	183	10427	55	3625	41	2265	81	4189	4	319	2	29
FEMALE	212	11508	68	4003	35	1995	96	4785	12	694	1	31
JOINT (MALE/FEMALE)	305	17923	110	6471	63	3945	108	5885	20	1483	4	139
GENDER NOT AVAILABLE 6/	51	2347	14	722	9	401	25	1070	2	96	1	58
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	124	8532	70	5339	16	828	24	1339	12	963	2	63
10-19% MINORITY	145	9356	52	3312	45	2942	40	2549	7	534	1	19
20-49% MINORITY	302	14515	85	4092	56	2771	142	6590	17	976	2	86
50-79% MINORITY	174	9538	38	2044	29	1940	102	5346	2	119	3	89
80-100% MINORITY	6	264	2	34	2	125	2	105				
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
<b>LOW INCOME</b>												
MODERATE INCOME	225	12947	76	5543	32	1699	98	4484	15	1113	4	108
MIDDLE INCOME	449	24406	146	7723	98	5634	182	9629	19	1271	4	149
UPPER INCOME	77	4852	25	1555	18	1273	30	1816	4	208		

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/								MEAN	MEDIAN
			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 #			
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE		1								1	8.28	8.28
ASIAN												
BLACK OR AFRICAN AMERICAN		1		1							2.11	2.11
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	93	118	17	10	13	16	18	8	36	4.43	4.24	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)		3		1					2	6.16	6.38	
RACE NOT AVAILABLE 6/	14	17					2	2	2	11	6.44	6.50
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	5	20	1	1	2	2			1	13	5.87	6.55
NOT HISPANIC OR LATINO	90	90	16	11	10	13	18	5	17	3.90	3.60	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		3							3	6.62	6.49	
ETHNICITY NOT AVAILABLE 6/	12	27			1	3	2	4	17	6.39	6.50	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	89	85	16	9	10	13	17	4	16	3.84	3.57	
OTHERS, INCLUDING HISPANIC	5	27	1	3	2	2		1	18	5.92	6.49	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	19	11	1		3	1	2	1	3	4.56	4.50	
50-79% OF MSA/MD MEDIAN	38	43	4	6	2	5	2	2	22	5.22	6.01	
80-99% OF MSA/MD MEDIAN	18	31	5	1	2	5	5	3	10	4.60	4.23	
100-119% OF MSA/MD MEDIAN	14	23	3	2	1	1	4	3	9	5.00	5.26	
120% OR MORE OF MSA/MD MEDIAN	18	32	4	3	5	6	7	1	6	4.02	3.80	
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	25	30	7	2	5	4	3	1	8	4.01	3.40	
FEMALE	35	33	1	3	4	5	5	2	13	5.07	4.50	
JOINT (MALE/FEMALE)	42	68	9	7	4	8	10	5	25	4.73	4.57	
GENDER NOT AVAILABLE 6/	5	9				1	2	2	4	5.78	5.26	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	59	11	1	3			4	1	2	4.07	4.62	
10-19% MINORITY	23	29	6	1	4	4	5	1	8	4.07	3.96	
20-49% MINORITY	15	70	7	6	6	8	9	6	28	4.98	4.58	
50-79% MINORITY	10	28	3	2	3	6	2	2	10	4.70	4.07	
80-100% MINORITY		2							2	8.96	8.96	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	54	22	2	3	2	1	1	3	10	5.15	5.30	
MIDDLE INCOME	47	99	13	8	10	17	17	5	29	4.47	4.15	
UPPER INCOME	6	19	2	1	1		2	2	11	5.54	6.37	

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/	
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE		33								33	8.28	8.28
ASIAN												
BLACK OR AFRICAN AMERICAN		58		58							2.11	2.11
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	7234	5787	794	267	746	1062	928	431		1559	4.32	4.15
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)		49		29						20	4.59	2.30
RACE NOT AVAILABLE 6/	940	720					83	110	143	384	6.17	6.46
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	237	821	90	23	148	97			77	386	5.10	5.20
NOT HISPANIC OR LATINO	7089	4254	704	331	554	789	900		238	738	3.90	3.64
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		143								143	6.51	6.49
ETHNICITY NOT AVAILABLE 6/	848	1429			44	259		138	259	729	5.88	6.03
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	7009	4014	704	244	554	789	822		172	729	3.87	3.64
OTHERS, INCLUDING HISPANIC	237	1093	90	110	148	97			77	571	5.19	6.37
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1100	391	38		98	34	78		19	124	4.58	4.50
50-79% OF MSA/MD MEDIAN	2884	1971	232	185	147	289	123		132	863	4.84	5.01
80-99% OF MSA/MD MEDIAN	1296	1470	260	33	75	265	207		191	439	4.47	4.23
100-119% OF MSA/MD MEDIAN	1149	1108	94	37	96	76	319		155	331	4.91	4.78
120% OR MORE OF MSA/MD MEDIAN	1745	1707	170	99	330	481	311		77	239	3.95	3.84
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	1998	1627	401	87	234	354	184		12	355	3.84	3.84
FEMALE	2452	1551	38	90	319	225	193		147	539	4.79	4.31
JOINT (MALE/FEMALE)	3392	3079	355	177	193	532	589		273	960	4.61	4.53
GENDER NOT AVAILABLE 6/	332	390				34	72		142	142	5.65	5.26
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	4916	423	45	77				152	12	137	4.40	4.63
10-19% MINORITY	1803	1509	211	15	211	217	286		70	499	4.39	4.67
20-49% MINORITY	949	3143	373	175	317	439	457		338	1044	4.75	4.36
50-79% MINORITY	506	1538	165	87	218	489	143		154	282	4.15	3.85
80-100% MINORITY		34								34	8.56	8.12
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	4540	1003	135	96	148	63	71		166	324	4.65	4.67
MIDDLE INCOME	3033	4690	571	236	502	1082	824		318	1157	4.33	3.99
UPPER INCOME	601	954	88	22	96		143		90	515	5.35	6.12

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	25291	339	21244	279	1112	795	3579
FHA	9797	30	2834		74	50	17
VA	3649	5	3114		58		
FSA/RHS	1243	12	15				
LOANS ORIGINATED							
CONVENTIONAL	17657	200	10149	111	450	232	883
FHA	6479	18	1080		38	16	1
VA	2543	1	1404		25		
FSA/RHS	734	7	5				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	822	7	883	12	46	19	146
FHA	243	1	70		4		
VA	99		80		2		
FSA/RHS	39		3				
APPLICATIONS DENIED							
CONVENTIONAL	3431	60	5820	124	436	461	2510
FHA	1769	4	910		13	22	11
VA	525	4	714		20		
FSA/RHS	276	4	1				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2788	67	3066	20	133	63	26
FHA	1140	7	536		17	9	2
VA	416		603		9		
FSA/RHS	176	1	5				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	593	5	1326	12	47	20	14
FHA	166		238		2	3	3
VA	66		313		2		
FSA/RHS	18		1				

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	761	6	NA	NA	NA	NA	NA
FHA	280	2	NA	NA	NA	NA	NA
VA	163	1	NA	NA	NA	NA	NA
FSA/RHS	92	2	NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	13852	138	7889	2	187	4	1
FHA	6202	18	1011		37		
VA	2348	1	1260		22		
FSA/RHS	715	7	5				

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	893		243		36	4	308
FHA	125		86		6		
VA	34		29		2		
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	321		67		11		90
FHA	64		30		3		
VA	18		20		1		
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	167		17		2		9
FHA	4		6				
VA	2		4				
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	344		115		18	4	205
FHA	27		22		1		
VA	10		3		1		
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	53		32		4		3
FHA	29		25		2		
VA	3		2				
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	8		12		1		1
FHA	1		3				
VA	1						
FSA/RHS							

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	3		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	134		43		3		
FHA	64		30		3		
VA	17		19		1		
FSA/RHS							



MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	54		47		12	2	6
FHA			6		1		
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	34		35		8		5
FHA			5				
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	6		2		2		
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	4		5		2	1	1
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	10		5			1	
FHA			1		1		
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	17		21		3		
FHA			5				
VA							
FSA/RHS							

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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	119	NA	NA	NA	NA
ASIAN	45	10247	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	46	51494	NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	147	NA	NA	NA	NA
WHITE	590	123495	NA	NA	NA	NA
2 OR MORE MINORITY RACES	1	170	NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	9	2104	NA	NA	NA	NA
RACE NOT AVAILABLE 6/	67	14792	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO	138	22422	NA	NA	NA	NA
NOT HISPANIC OR LATINO	543	161018	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	18	4363	NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	62	14765	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	444	97437	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	252	89943	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	25	2132	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	101	11553	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	84	11666	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	74	12028	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	465	162624	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	12	2565	NA	NA	NA	NA
GENDER 19/						
MALE	268	59231	NA	NA	NA	NA
FEMALE	172	29384	NA	NA	NA	NA
JOINT (MALE/FEMALE)	295	106711	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	26	7242	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	21	6477	NA	NA	NA	NA
10-19% MINORITY	87	20140	NA	NA	NA	NA
20-49% MINORITY	476	149937	NA	NA	NA	NA
50-79% MINORITY	136	21471	NA	NA	NA	NA
80-100% MINORITY	41	4543	NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME	1	40	NA	NA	NA	NA
MODERATE INCOME	90	11144	NA	NA	NA	NA
MIDDLE INCOME	331	56968	NA	NA	NA	NA
UPPER INCOME	339	134416	NA	NA	NA	NA

MSA/MD: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL

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/	13027	197	8477	90	374	151	NA
PRICING REPORTED	360	2	111	18	25	73	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.35	4.81	2.61	4.10	3.25	4.35	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.79	4.81	2.01	3.55	3.50	3.66	NA
HOEPA STATUS							
HOEPA LOAN 17/	5		2		1		NA
NOT HOEPA LOAN	13382	199	8586	108	398	224	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	107		51		7		NA
PRICING REPORTED	140		12		3		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.72		3.04		3.58		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.52		2.68		3.84		NA
HOEPA STATUS							
HOEPA LOAN 17/	1						NA
NOT HOEPA LOAN	246		63		10		NA

