CITY OF LAGUNA NIGUEL

Analysis of Impediments to Fair Housing Choice (AI)

FY 2010-2015

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EQUAL HOUSING OPPORTUNITY

City of Laguna Niguel 27781 La Paz Road, Laguna Niguel, CA 92677

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EXECUTIVE SUMMARY

The Analysis of Impediments (AI) to Fair Housing Choice provides an overview of access to housing in Laguna Niguel. Specifically, it provides a review of policies, procedures, and practices within the community (in the public and private sectors) that affect the location, availability/accessibility of housing, and current residential patterns and conditions related to fair housing choice.

The City of Laguna Niguel provides the Fair Housing Council of Orange County (FHCOC) with CDBG funds to establish, maintain, and further fair housing choices on an annual basis. The Compliance Division of the Council addresses complaints regarding all protected classes of discrimination under federal and state laws. Specifically, the Fair Housing Council of Orange County provides residents of Laguna Niguel with fair housing services such as:

- Education and outreach to provide information about tenant/landlord and fair housing rights and obligations
- Landlord/tenant dispute resolution
- Resolution of conflicts involving alleged housing discrimination

The Consolidated Plan requires the City to certify that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within its jurisdiction and take appropriate action to overcome the effects of any identified impediments. The City of Laguna Niguel completed its last *Analysis of Impediments to Fair Housing Choice* (AI) in 2004 and this update will be implemented during the FY 2010-2015 Consolidated Plan period.

The City's FY 2010-2015 Consolidated Plan provides a detailed analysis of the City's housing market and overall community development needs, which provides the foundation and background information used to analyze trends in this AI. Thus, the Consolidated Plan must be read prior to this Analysis of Impediments to gain a full understanding of housing choice in the City of Laguna Niguel.

A. Conclusions and Impediments

The following is a list of conclusions made during the City's Analysis of Impediments to Fair Housing Choice that impact fair and affordable housing within Laguna Niguel, with impediments illustrated in boldface type. Further detail pertaining to information provided under the bullets for demographics, income, and housing can be found in the City's FY 2010-2015 Consolidated Plan.

- **Demographics:** While the City's FY 2010-2015 Consolidated Plan indicated that the City has grown rapidly in the last 20 years, the racial and ethnic composition of Laguna Niguel changed only gradually between 1990 and 2000. The majority of residents were White (77 percent), which is higher than the County (65 percent); though in 1990 Whites made 83 percent of the population. The two largest minority groups in the City were Hispanic households (10 percent) and Asian households (8 percent). Hispanics increased by two percentage points from 1990 to 2000, while African Americans remained at one percent and Asians at eight percent. The dissimilarity index indicated that Laguna Niguel appeared more integrated than the

County of Orange as a whole. In August of 2009, the unemployment rate was 7.6 percent (2,900 workers); significantly lower than the County's unemployment rate of 12.6 percent during the same timeframe, though it was still higher than during 2005 when it was approximately four percent.

- **Income:** Median income reported in the 2000 Census was $80,733, much higher than the County median of $58,820 and surrounding cities. While the median income of each minority group in the City was lower than the overall median, they were substantially higher than those of minority groups in the County. Low- and moderate-income households comprised 21 percent of the City's total households and elderly households made up a significant proportion of extremely low- and low-income households within in the City. **The proportion of low- and moderate-income households varied somewhat by ethnicity with Hispanics and African Americans disproportionately impacted (40 percent of Hispanics and 35 percent of African Americans were low-and moderate-income compared to 19 percent of Whites).** Concentrations of low- and moderate-income households were disbursed along the north, eastern and central portions of the City. These areas also corresponded with the racial/ethnic concentrations, which appear consistent with data showing these groups tended to make lower median incomes than other racial and ethnic groups. While the existing concentrations illustrate that patterns have developed, there do not appear to be specific reasons other than socio-economic reasons for the trend.
- **Housing:** The 2000 Census showed that the percentage of overcrowded households was significantly higher for minority households, though it is not apparent that discrimination or any particular public policy is causing this. While only two percent of White non-Hispanic households were reported as overcrowded, 41 percent of Some Other Race Alone, 26 percent of Hispanic households, 7 percent of African American households, and 6 percent of Asian households were overcrowded. Additionally, low- and moderate-income households experienced the greatest percentage of problems (overpayment and overcrowding), especially renters. **CHAS data further indicated that Hispanics and Asians were disproportionately affected by housing problems.** According to the State Community Care Licensing Division, **there are currently no licensed adult day care facilities, adult residential care facilities, group homes, or small family homes located in Laguna Niguel to serve the disabled population.** Thus, there is a need to increase capacity for these types of facilities. The disabled population may also need fair housing services, as disability discrimination is generally on the rise in California.
- **Fair Housing and Landlord/Tenant Issues:** Approximately 400 tenant/landlords complaints per year were received from Laguna Niguel residents for a total of 1,569 complaints in four years. Of these complaints, about 100 percent of residents affected were low- and moderate-income. Consistent with the City's demographics, the majority of complaints were from non-Hispanic Whites (70 percent) followed by Hispanics (9 percent), "Others" (8 percent), and Asians (6 percent); however, **African Americans appear to be slightly overrepresented given they represent only one percent of the population and 5 percent of complaints.** Special needs groups were reported as follows: 15 percent of complaints were from single- parents, 12 percent were seniors, and 10 percent were disabled. The majority of complaints were related to notices (20 percent), rental agreements (12 percent), and security deposits (8 percent).
- **Public Sector Practices:** It was noted that **the City's Housing Element is outdated**; though it is in the process of being updated. While **little affordable**

housing has been built in the last few years, sites are currently being identified to accommodate the RHNA. The City does not administer its own housing programs; however, they have partnered with the County to address housing needs. There is little diversity in the membership of public representatives; however, the overall demographics of the City have likely been responsible for this trend; not any intentional discriminatory practices.

- **Private Sector:** Home prices have escalated considerably over the past few years and have recently declined; however, housing is still fairly expensive in Laguna Niguel. This has priced many lower income residents out of the housing market, with many lower income residents experiencing a high housing cost burden and overcrowded living conditions. Within the rental market, rental prices have increased while vacancy rates have decreased. Few apartments with three or more units were advertised for rent, indicating that finding appropriately sized rental housing for large households is difficult.
- **Lending:** According to the 2008 HMDA data, there were 1,577 conventional loan applications received for the purchase of homes in Laguna Niguel, with 55 percent approved, 12 percent denied, and 14 percent withdrawn or closed. Comparing approval rates by ethnicity in Laguna Niguel shows little disparity between Hispanic, White, Asian and African Americans, as rates were in the low 60's and were within a few percentage points of each other. Yet a substantial number of applicant race/ethnicity categories were reported as "not available" and had a high denial rate (36 percent) Pacific Islanders also had a low rate of 50 percent; though there were few applications from this group. **Refinancing applications showed lower approval rates for minorities. In addition, the current housing market has resulted in many new concerns for the City not present in the last AI, that may provide opportunities for discrimination including: foreclosures, loan modifications, short sales, and real estate owned (REO) properties that have flooded the market.**
- **Survey/Outreach:** While the majority of responses from the City's Fair Housing Survey indicate residents have not experienced discrimination in the City, **there may be potential concern for the City to consider, regarding the few survey responses that alluded to potential discriminatory attitudes within the City**.

B. Recommendations and Proposed Actions to Address Impediments

Proposed actions to address the impediments to fair housing choice identified within the City are as follows and assume the City will continue to allocate funds annually for the provision of fair housing services:

Action 1: Increase Fair Housing Education and Outreach Collaboration: The City should collaborate and coordinate with multiple agencies, including lenders, realtors, and cultural groups to provide increased efforts in educating residents on potential sources of discrimination and avenues to address fair housing. The City should target this education and outreach to various special needs groups including, but not limited to: the disabled, elderly, persons living with HIV/AIDS, low- and moderate-income large families, and minorities.

- **Timeframe:** By the end of FY 2010-2011, and annually thereafter.

Action 2: Provide Networking Opportunities, Homeownership Education, and Credit Counseling for Minority Groups: The City should partner with an agency that provides networking opportunities, homeownership education, and credit counseling targeted to minority and special needs groups.

- **Timeframe:** By the end of FY 2010-2011, and annually thereafter.

Action 3: Increase Fair Housing Services to Include Periodic Testing and Outreach Efforts within the City Limits: The City should collaborate with their fair housing service provider to increase the Scope of Work to provide period testing throughout the City, particularly in the rental market. In addition, education and outreach efforts should be conducted within the City limits.

- **Timeframe:** By the end of FY 2010-2011, and annually thereafter.

Action 4: Study the Feasibility of Providing Housing Programs: The City should collaborate and coordinate with multiple agencies to provide various housing programs to address affordability needs of low-and moderate-income households and the special needs of the disabled population that could benefit from down payment assistance, accommodation improvements, and/or low cost home improvements.

- **Timeframe:** By the end of FY 2011-12.

Action 5: Update the City's Housing Element: The City should continue to work towards updating its housing element in compliance with State Law.

- **Timeframe:** Continue the process annually until completed.

Action 6: Collaborate with Affordable Housing Developers: The City should collaborate with various affordable housing developers to facilitate a variety of housing choices within the City and meet the City's allocation.

- **Timeframe:** Continue the process in FY 2010-2011, and annually thereafter.

I. INTRODUCTION

As a recipient of Community Development Block Grant (CDBG) funds, the City of Laguna Niguel has certified in its Consolidated Plan, per the requirements of 24CFR 570.601(a), that it will:

- Actively further fair housing;
- Conduct an Analysis of Impediments to Fair Housing Choice (AI); and
- Take appropriate actions to overcome the effects of any impediments identified.

The following Analysis of Impediments to Fair Housing Choice (AI) study represents the City's efforts to meet these requirements.

A. Purpose of the Analysis of Impediments to Fair Housing Choice (AI)

As, required by the U.S. Department of Housing and Urban Development (HUD), the AI provides a review of policies, procedures, and practices within the community (in the public and private sectors) that affect the location, availability and accessibility of housing and current residential patterns and conditions related to fair housing choice[1]. For purposes of this report, "fair housing choice" is the ability of persons of similar income to have available to them the same housing choices regardless of race, color, age, religion, sex, disability, familial status, marital status, source of income, sexual orientation, national origin, ancestry, or any other arbitrary factors[2]. This definition reflects both federal and State of California fair housing laws described below.

B. Fair Housing Laws[3]

Fair housing laws seek to protect against discrimination in the housing market, both in property rentals and sales. Discrimination is defined as "action or policies based on prejudice or partiality", and to discriminate is to "make a distinction in favor or against a person on the basis of the group or class to which the person belongs, rather than according to merit"[4]. As described below, federal and state laws combined, cover a variety of fair housing issues and protected classes.

1. Federal Law

Federal fair housing laws prohibit discrimination based on: race, color, religion, national origin, sex/gender, handicap/disability, and familial status. Specific federal legislation and court rulings include:

- **The Civil Rights Act of 1866**- covers only race and was the first legislation of its kind.
- **The Federal Fair Housing Act 1968**- covers refusal to rent, sell, or finance.

[1] US Department of Housing and Urban Development, Fair Housing Planning Guide, March 1996.
[2] US Department of Housing and Urban Development, Fair Housing Planning Guide, March 1996.
[3] Anthony Schools, California Real Estate Law 2000 and Agency, Ethics, Fair Housing and Trust Fund Handling, 2002.
[4] Random House Webster's College Dictionary, 1997

- **The Fair Housing Amendment Act of 1988**- added the protected classes of handicap and familial status.
- **The Americans with Disabilities Act (ADA)**- covers public accommodations in both businesses and in multi-family housing developments.
- ***Shelly v. Kramer 1948***- made it unconstitutional to use deed restrictions to exclude individuals from housing.
- ***Jones v. Mayer 1968***- made restrictive covenants illegal and unenforceable.

2. California State Law

California state fair housing laws protect the same classes as the federal laws with the addition of marital status, ancestry, source of income, sexual orientation, and arbitrary discrimination. Specific State legislation and regulations include:

- **Unruh Civil Rights Act**- extends to businesses and covers age and arbitrary discrimination.
- **California Fair Employment and Housing Act (Rumford Act)**- covers the area of employment and housing, with the exception of single-family houses with no more than one roomer/boarder.
- **California Civil Code Section 53**- takes measures against restrictive covenants.
- **Department of Real Estate Commissioner's Regulations 2780-2782**- defines disciplinary actions for discrimination, prohibits panic selling and affirms the broker's duty to supervise.
- **Business and Professions Code**- covers people who hold licenses, including real estate agents, brokers and loan officers.

3. Exemptions/Exceptions

Individuals who own three houses or less are exempt from Federal Fair Housing Laws as long as the sale or rental is accomplished without a real estate broker and without discriminatory advertising.[5] This is especially important given that many homeowners attempt to rent or sell their homes without the use of real estate agents (commonly referred to as For-Sale-By-Owners/FSBO's). Discrimination may occur in these types of rentals or sales, without the availability of fair housing enforcement, unless there is discriminatory advertising involved.

In addition, senior housing complexes that meet specific criteria are exempt from federal fair housing age restriction regulations.

4. Definition of Impediment

HUD's Fair Housing Planning Guide defines impediments to fair housing choice as follows:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin (California Law also includes marital status, ancestry, age, source of income, sexual orientation, or any other arbitrary factor) which restrict housing choices or the availability of housing choices.

[5] Anthony Schools, Agency, Ethics, Fair Housing and Trust Fund Handling, 2002.

- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of the above mentioned protected classes.

C. Data Preparation and Funding

Laguna Niguel's Community Development Department is responsible for the administration of Community Development Block Grant (CDBG) funds, preparation of the Consolidated Plan, and all associated reports, including the Analysis of Impediments to Fair Housing Choice (AI). This 2010 AI was prepared in collaboration with B-Adair Consulting and Administrative Services, and was funded with CDBG funds.

D. Methodology

The methodology of the City's AI is based on recommendations and the suggested format provided in the Fair Housing Planning Guide Volume 1 developed by HUD's Office of Fair Housing and Equal Opportunity. Components of the methodology include: participants and consultation, interviews, review of various data sources, a community survey, a community workshop and public review, as described below.

1. Participants and Consultation

The following agencies were consulted and participated in the preparation of this document:

- The Fair Housing Council of Orange County (FHCOC) and the Fair Housing Foundation (FHF) were contacted to obtain information on fair housing complaint data, services provided, and general fair housing related trends.
- HUD's Office of Fair Housing and Equal Opportunity (FHEO) was contacted to obtain information on fair housing complaints and cases filed within the State of California.
- The State Department of Fair Employment and Housing (DFEH) was contacted to obtain information on fair housing complaints and cases filed within the State of California.
- The County of Orange Health Care Agency was contacted to obtain information on housing programs, statistics pertaining to the number of people living with AIDS, and the number of Childhood Lead Poisoning Cases.
- The Planning Departments of each city were contacted to provide data pertaining to public policies, housing constraints data, and general planning information.
- The Orange County Housing Authority (OCHA) was contacted to obtain information on housing vouchers and demographics of those on the waiting list.
- The AIDS Services Foundation (ASF) of Orange County was contacted for information on housing for those with AIDS.
- The Public Law Center (PLC) was contacted for statistics and general information on services they provide related to discrimination and affordable housing.
- The Legal Aid Society was contacted for statistics and general information on services they provide related to discrimination.
- Orange County Human Relations was contacted for statistics and general information on services they provide related to discrimination.
- Home Aid OC was contacted for homeless shelter information.
- OC Partnership was contacted for homeless shelter information.

- The City of Laguna Niguel's Chamber of Commerce was contacted to provide information on real estate agents, lenders, and insurance companies within the City.
- The Planning Department was contacted to provide data pertaining to public policies, housing constraints data, and general planning information.

2. Data Sources

Data sources used in the report include both quantitative and qualitative sources as follows:

a. Quantitative

- Marquis Software Solutions Centrax program was used to provide Home Mortgage Disclosure Act (HMDA) data.
- The Federal Bureau of Investigation (FBI) website was accessed to obtain hate crime data.
- The US Census (1990 and 2000), California State Department of Finance Population Estimates and Comprehensive Housing Affordability Strategy (CHAS) data were used to assess demographic, income, and housing trends.
- The California Association of Realtors (CAR) website was accessed to obtain information on current market trends.
- Chicago Title was contacted to provide notice of default information.
- The Fair Housing Council of Orange County, OC Human Relations, and the Public Law Center were contacted to provide statistical data on complaints, services, and trends.
- The City of Laguna Niguel Housing Element and Development Code were reviewed to provide insight on zoning and land use policies.
- The City of Laguna Niguel FY 2005-2010 Consolidated Plan was used to provide supporting data on demographics, and City programs and strategies.

b. Qualitative

- The AI Survey was used along with written comments to provide information on experiences within the City.
- Workshop notes were used to provide insight into the experiences of various participants.
- Interviews with staff from the Fair Housing Council of Orange County, ASF, and the Public Law Center provide further detail into trends within the City.
- Staff responded to the zoning survey recommended by HUD
- Various written documents were used throughout the analysis, which are cited through footnotes.

3. Community Survey

The City conducted a fair housing survey from December 2009 through February 2010. Appendix A presents the survey form used. Approximately 560 surveys were distributed as shown in Table 1 below.

Table 1: Survey Distribution

Location	# of Surveys
Families Forward	50
Laura's House	Emailed
South County Outreach	100
South Coast YMCA	100
South County Senior Services	50
Women's Transitional Living Center	10
Senior Center	200
Capistrano Unified School District	Listserv
City of Laguna Niguel - Council Meetings	N/A
City of Laguna Niguel Website	N/A
Total Distributed:	**560**

Source: City of Laguna Niguel, 2010

A total of 82 surveys were returned; 40 submitted online and 42 returned on paper (a return rate of one percent); nearly all of which (76) responded that they had not experienced housing discrimination in the City. Three people reported that yes they had experienced discrimination in the City and three were unsure. Ethnicities and income levels of the respondents were as follows:

Race/Ethnicity	Total	Percent
White	57	70%
Black/ African American	2	2%
Asian	4	5%
Hispanic/ Latino Ethnicity	8	10%
Asian AND White	2	2%
Black/African American AND White	1	1%
Other	1	1%
N/A Skipped	7	9%
Totals	**82**	**100%**

Income Level	Total	Percent
<$10,000	5	6%
$10,000 - $20,000	4	5%
$20,000 - $30,000	5	6%
$30,000 - $40,000	6	7%
$40,000 - $50,000	4	5%
$50,000 - $60,000	5	6%
$60,000 - $70,000	3	4%
$70,000 - $80,000	4	5%
$80,000+	29	35%
N/A Skipped	17	21%
Totals	**82**	**100%**

These percentages are reflective of the City's overall ethnic makeup. Of the surveys returned, that indicated the respondent had experienced discrimination; none reported the incident to a local, State or federal agency, citing "don't believe it makes a difference" and "too much trouble" as reasons.

Details pertaining to discrimination experienced in the City from the "Yes" responses stated:

1. It was not so much us as the neighborhood in general; when we were house-hunting, our first agent made several remarks about certain neighborhoods not being "quite as comfortable for us" because of the "complexion of the neighborhood." The implication was clear, and we were offended in spite of being

WASPs [White Anglo Saxon Protestants] ourselves. (We switched agents.) The respondent was White earning an annual income of $80,000+ per year. It occurred in a house by a real estate agent. Did not report because "Do not believe it makes a difference".

2. There was an ad for an available apartment at the Laguna Serrano community. I called to verify if it was still available and told the manager I was coming to look at it. Once my husband and I were there, the manager saw that we were a white and black interracial couple. She quickly told me that she didn't have any apartments available to show us. It was obvious that she was lying because I had called and confirmed with her earlier. She just didn't want a black person to live in her community. The respondent was African American earning an annual income between $70,000 and $80,000 per year. It occurred in an apartment by a landlord based on race and color. Did not report because "Do not believe it makes a difference".

3. Elderly needs to change faucet in the shower and not bathtub in the bathroom. The respondent was Hispanic earning an annual income between $10,000 and $20,000 per year. It occurred in an apartment by a landlord based on age and disability. Did not report because "Did not know where to report".

Two "Not Sure" respondents were reported as follows:

1. Incident occurred in a condo by a property management company based on ancestry, gender, marital status, and familial status. Respondent was Asian and White earning an annual income of less than $10,000. The respondent did not report the incident, because "it is too much trouble".

2. No information was given other than they were not sure. Respondent was Hispanic earning an annual income between $20,000 and $30,000 per year. Did not report the incident, because "it is too much trouble".

Four respondents had witnessed discriminatory advertising, but did not provide further detail other than one was White. The examples provided were: "No Children allowed"; "For rentals – Seniors"; "It happens all the time, mostly the no children part ".

When asked if they knew of someone who had experienced discrimination one respondent stated "I had a friend who was losing her home because of a job loss. She applied for an apartment and she felt that after telling the manager about her three children that the dates for availability seemed to change. And she felt that they wanted too much information just to make it difficult for her to rent, like previous taxes, banks account balances, reference letters." The respondent was African American earning an annual income between $70,000 and $80,000 per year.

When asked about hate crime experiences, the two "Yes" responses provided the following details:

1. Someone described [intent to commit a hate crime] on the paper and put it in my postbox. The incident was reported to the police. The respondent was Asian earning an annual income between $60,000 and $70,000 per year.

2. "Well if looks could kill then I would say every person in Laguna Niguel who gives me a dirty look is guilty of a hate crime. I go to a store, I get stared at, or the movies, or to get coffee. I get dirty looks as if I shouldn't be there." No additional information was provided. The respondent was African American earning an annual income between $70,000 and $80,000 per year.

While the majority of responses indicate residents have not experienced discrimination in the City, there may be potential concern for the City to consider based on the responses reported above. Had there been a larger sample, the results may have been higher for Yes responses. Moreover, if a majority of residents don't know where to report, feel that reporting is too difficult, or feel like reporting does not make a difference, then the Fair Housing Council may not be receiving as many complaints as it would otherwise. It should also be noted that many of the surveys received came from seniors that may or may not have had the same experiences as other single or family households.

4. Community Workshop

The City of Laguna Niguel held a public workshop on February 16, 2010 at 5:00 pm in the Council Chambers to solicit input on the AI. One person was in attendance. A copy of the City's workshop presentation and survey can be found in Appendix A.

5. Public Review

The Draft AI was available for a 30-day public review from March 25, 2010 through April 23, 2010 at the following locations: The City Clerk's Office, the Community Development Department, the Crown Valley Library, and the Sea Country Senior and Community Center.

The City held three public meetings; on February 16, 2010, April 20, 2010 and May 4, 2010 to solicit input and adopt the AI. Notices of the 30-day comment period and public meetings were published in the February 4, 2010, March 16, 2010, and April 22, 2010 editions of the *Laguna Niguel* newspaper, which can be found in Appendix C.

The following public comments were received during the 30-day comment period and/or at the public meetings: No comments were received, other than during the April 20, 2010 meeting a Council member asked for clarification on periodic testing [as stated in the recommended actions to overcome identified impediments]. During the last AI, no comments were provided.

II. Current Fair Housing Services and Trends

This section provides an overview of the institutional structure of the housing industry in governing fair housing practices of its members. Fair Housing services available to Laguna Niguel residents and recent fair housing complaints, violations, and suits to determine trends or patterns in the City are also assessed. Typically, fair housing services include the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach including the dissemination of fair housing information such as written material, workshops, and seminars. Landlord/tenant counseling services involves informing landlords and tenants of the rights and responsibilities under the California Civil Code and mediation conflicts between tenants and landlords.

A. Previous Analysis of Impediments (AI)

The City's previous AI was adopted by the City Council, in May of 2005. The following recommendations to overcome or eliminate impediments to fair housing choice were made and statuses are included per the City's FY 2008-09 CAPER:

Public Outreach: Many of the factors that limit housing choice are related to lack of education about laws, regulations and policies, as well as limited information about available public and private programs. Typically, small property managers/owners are the major violators of fair housing laws due to their lack of understanding of fair housing laws. Problems of adequate training and dissemination of fair housing information are made more difficult by turnover in management companies and staff. Certain segments of the population are more susceptible to housing discrimination due to their special circumstances or needs.

- **Large households:** Large households often face discrimination in the housing market, particularly in the rental housing market on the basis of excess wear and tear to the units and potential safety and liability issues due to presence of children. According to the 2000 Census, 2,273 large households resided in Laguna Niguel. In addition, CHAS data indicated that 65 percent of large renter-households experienced housing problems compared to 44 percent of large owner-households.
- **Elderly:** In a tight housing market, the elderly are very vulnerable to housing discrimination due to their fixed income and potential liability issues (e.g. a fall on the building premise). The 2000 Census indicated that approximately 5,500 elderly persons (65 years of age and older) resided in Laguna Niguel, approximately 9 percent of the total population.
- **Disability:** Fair housing choice for persons with disabilities can be compromised based on the nature of their disability. Persons with physical disabilities may face discrimination primarily due to the use of wheelchairs, need for home modifications to improve accessibility, or other forms of assistance. Mentally ill tenants also face the barrier of stigmatization and biases.
- **Persons with HIV/AIDS:** Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. Stigmatism associated with their illness and sexual orientation can adds to the difficulty of obtaining and maintaining housing.

Recommendation: Public outreach in regard to fair housing and other housing issues can be improved by:

1. Providing links to fair housing and other housing resources on the City's website. Public counters should also prominently display fair housing information.
2. Continue working with the Fair Housing Council of Orange County to provide fair housing workshops to residents, realtors, and property managers/owners. Efforts are needed to expand community participation in these workshops, including participation by City staff and by residential property managers/owners, and particularly those of smaller rental projects. Ensure that a workshop is held at least annually in Laguna Niguel.
3. Target fair housing education and outreach materials to segments of the population most affected by limited-housing choice. This can include the disabled, the elderly, persons living with HIV/AIDS, and low- and moderate-income families.
4. Continue working with the Apartment Association of Orange County to increase membership by Laguna Niguel owners and managers, and to increase training through the Association's Certified Apartment Manager's Seminar, which could significantly improve the landlord/tenant relationship.
5. Using community events to promote diversity and tolerance with the aim of reducing the incidence of hate crimes in the City.

    - Status: The City includes fair housing and other housing resources on the City's website and provides brochures provided by the Fair Housing Council at the Planning counter. The City contracted with the Fair Housing Council of Orange County to provide fair housing workshops to residents, realtors, and property managers/owners on an annual basis since becoming and entitlement jurisdiction.

Public Policies and Programs: The City does not have a formal reasonable accommodations ordinance or policy, however, the City works with residents and businesses on a case-by-case basis to resolve accessibility issues when they arise.

1. Continue to implement the Managed Care Overlay District that permits senior and handicapped housing facilities in specified non-residential zones.
2. Encourage apartment owners to list available rental units with the Orange County Housing Authority for the Section 8 rental assistance program.
3. Continue support of the administration and enforcement of State and federal fair housing laws.

    - Status: The City continues to implement the Managed Care Overlay District that permits senior and handicapped housing facilities in specified non-residential zones. Apartment owners are informed about and encouraged to participate in the County's Section 8 rental assistance program. The City continues to support the administration and enforcement of fair housing laws by annually funding the Fair Housing Council of Orange County to provide enforcement, compliance and outreach/education.

Lending Practices: Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of loan applicants. Approval and denial rates within Laguna Niguel varied among different racial/ethnic groups. Native American applicants had the

highest approval rating with an approval rate at 85.7 percent, followed by Asian applicants with an approval rating of 84.3, White applicants achieving an approval rate of 81.7 percent and Black applicants at 76.9 percent. Hispanic applicants had the lowest approval rate in the City at 75.9 percent. However, the number of minority applicants is limited and therefore, these rates may be skewed. As is typical nationwide, home improvement loans have much a lower origination rate than mortgage loans in Laguna Niguel. Origination refers to loans approved by the lending institution and accepted by the applicant. The withdraw/closed rate was highest for low income households (25 percent), compared to moderate income households (13 percent) and middle and upper income households (9.8 and 9.1 percent). The HMDA data also indicate that the denial rate was highest for Black applicants at 19 percent, compared to 9 percent for Whites and 10 percent for Asians. Only a minute number of loans were government-back loans. Many of the reasons for loan denials are not directly related to fair housing discrimination. Application denials may relate to credit history and financial management factors. The City's overriding impediment is the cost of housing set by private market factors, which the City has limited ability to mitigate.

Recommendation: To further housing choice in the Laguna Niguel and increase the rate of loan origination, the City can:

1. Collaborate with service providers or local lenders to provide education and outreach on the home purchase and home rehabilitation loan process, credit history and financial management.
2. Disseminate information to lower income and minority households regarding homebuyer assistance programs and government-backed lending opportunities.

    - Status: The City contracts with the Fair Housing Council of Orange County who solicits local banking and lending industry personnel to attend fair housing education that emphasizes the coverage of home mortgage activities by fair housing laws. FHCOC will continue to examine regional HMDA data to look for statistically significant indicators of discriminatory lending practices. FHCOC will continue to investigate complaints or apparent instances of differential treatment on a protected class basis and, where possible, inform local jurisdictions of these occurrences. If resources are made available, FHCOC will develop a fair housing educational curriculum for banking and lending personnel.

Housing Affordability: Most of the housing problems in Laguna Niguel are the result of high housing costs and the overall lack of affordable housing. While housing affordability per se is not a fair housing concern, lack of affordable housing creates a competitive market condition that may foster housing discrimination. Also, housing affordability tends to disproportionately affect the minority population. In this regard, housing affordability is a fair housing concern.

Recommendation: The City of Laguna Niguel is committed to expanding affordable housing opportunities. While this is difficult given the City's location in one of the most expensive areas of the region for housing and the fact that the majority of the City's future development has already been entitled by development agreements, the City can facilitate the expansion of affordable housing options by:

1. Continue to support the policies outlined in the Housing Element of the General Plan related to the promotion of affordable housing and fair housing objectives.
2. As part of the Housing Element update, incorporate policies and programs specific to fair housing goals.
3. Continue participation in the County of Orange Mortgage Credit Certificate Program, as a means of providing financial assistance for the purchase of single-family housing.
4. Continue participation in the Section 8 program and facilitating use of the Section 8 program by advertising to owners and residents.
5. Make information available to developers about the range of funding sources and programs available for developments that include affordable units.
6. The City will continue to encourage the production of housing designed specifically for special needs population groups in conjunction with density bonuses and/or regulatory incentives.
7. Contact the owners of the six properties at-risk between 2005 and 2010 to determine their willingness to maintain their rental units as affordable housing in exchange for appropriate financial incentives.
8. The City should pursue opportunities to participate in homeownership assistance programs offered by the County, State, and Federal agencies, as well as by private lenders.

    - Status: The City continued to support the polices outlined in the Housing Element of the General Plan related to the promotion of affordable housing and fair housing objectives, to participate in the County of Orange Mortgage Credit Certificate Program and Section 8 program. The City was able to permanently preserve 10 affordable condominium units at the Seaview Summit property.

The Analysis of Impediments conducted prior to the 2005 document was conducted in 2000. Impediments listed in the 2000 AI were as follows:

Public Outreach: Fair Housing workshops are provided by the Fair Housing Council of Orange County and available to Laguna Niguel residents, Realtors, and property managers/owners. Efforts are needed to expand community participation in these workshops, including participation by City staff and by residential property managers/owners, and particularly those of smaller rental projects.

Because individual property managers are the direct link between housing units and renter households, they most directly affect fair housing law. Typically, small property managers/owners are the major violators of fair housing laws due to their lack of understanding of fair housing laws. Problems of adequate training and dissemination of fair housing information is made more difficult by turnover in management companies and staff. The City should work in conjunction with the Apartment Association of Orange County to increase membership by Laguna Niguel owners and managers, and to increase training through the Association's Certified Apartment Manager's Seminar which could significantly improve the landlord/tenant relationship.

The City will make information available to developers about the range of funding sources and programs available for development that include affordable units.

In order to encourage greater homeowner participation in the Senior Shared Housing Program, the City will help continue to support existing shared housing providers and will encourage them to publicize this program throughout the community.

- Status: The City worked with the Apartment Association of Orange County to increase membership by Laguna Niguel owners and managers, and to increase training through the Association's Certified Apartment Manager's Seminar which could significantly improve the landlord/tenant relationships. Efforts were also coordinated with the Fair Housing Council of Orange County to provide education and outreach efforts to the public, and the City made affordable housing information available to developers at the Planning counter.

Key Housing Program & Actions Affecting Access to Housing and Fair Housing Choice: The City has identified housing sites for the production of 1,236 dwelling units, which will be made available through appropriate land use designations and zoning for construction of housing units for a variety of income levels in order to meet the City's regional housing need over the next five years.

The City will continue to implement the Managed Care Overlay District that permits senior and handicapped housing facilities in specified non-residential zones.

The City will provide a density bonus of at least 25 percent and one other incentive if a developer agrees to provide at least 10 percent of the dwelling units in a development at prices/rents affordable to Very Low-income households, or 20 percent of the units affordable to Low-income households, or 50 percent of the units for senior citizen households.

The City will encourage developers of remaining residential sites to use available state and federal funding and/or tax credits for the construction of low and moderate income housing on these sites by considering the modification of development standards, or one or more other financial incentives consistent with State Law. The City will assist interested developers in accessing funding for private, local, state, or federal programs if needed to develop a low or moderate income project.

The City will continue to encourage the production of housing designed specifically for special needs population groups in conjunction with density bonuses and/or regulatory incentives.

The City will contact the owners of the remaining vacant land designated for multi-family use to determine their interest in using regulatory and financial incentives to construct one or more projects that include dwelling units affordable to lower income households. In addition, the City will assist in obtaining private, state or federal funding for the construction of affordable units.

The City will evaluate vacant properties covered by vested subdivision maps to determine opportunities for amending these agreements to consolidate individual lots to create an affordable multi-family housing development.

The City will conserve rental units currently affordable to Very Low- and Low-income households that are at-risk of converting to market rate housing between 2000 and 2005. The City's strategy will be:

1. Contact the owners of the six properties at-risk between 2000 and 2005 to determine their willingness to maintain their rental units as affordable housing in exchange for appropriate financial incentives.

2. Ascertain the rehabilitation needs and cost, if any, of at-risk rental projects.

3. Contact nonprofit housing organizations with experience in the Orange County housing market that may have an interest in acquiring and managing properties whose owners do not wish to continue as affordable housing.

4. Assist current property owners and/or interested nonprofit housing organizations in accessing funding to maintain at-risk unit as affordable housing.

The City will encourage apartment owners to list available rental units with the Orange County Housing Authority for the Section 8 rental assistance program.

The City will require the replacement of low-income units converted or removed in the Coastal Zone according to the requirements of Government Code Section 65590. The program will also include a component to monitor the construction, demolition, and conversion of units affordable to Low- and Moderate-income households in Coastal Zone.

- Status: The City has taken all of the steps outlined above during the last 10 years.

Lending Practices: The 1998 HMDA statistics illustrate a higher loan denial rate for Hispanics applying for home purchase loans. Lending institutions should review their approval process to address this difference.

Lower income households have difficulty in obtaining home financing. The City should continue to participate in the Mortgage Credit Certificate Program and should explore other opportunities to expand homeownership through such avenues as the Lease-Purchase Program.

Lower income households have a high percentage of incomplete mortgage loan applications. The City should discuss this concern with area lenders and with the Fair Housing Council of Orange County to conduct homebuyer workshops.

The City should pursue opportunities to participate in homeownership assistance programs offered by the County, State, and Federal agencies, as well as by private lenders.

The City should use the information contained in the AI regarding the practices of individual lenders as leverage when selecting institutions to receive City contracts.

- Status: The City has taken all of the steps outlined above during the last 10 years.

In conclusion, it appears that the City has actively carried out and applied the recommended actions from the two previous AI's; however, many of the conclusions and recommendations were general and still apply in the current market. Thus, the City will continue to utilize many of these actions to affirmatively further fair housing in the future.

B. Fair Housing Services

The City of Laguna Niguel provides annual funding of approximately $8,500 to the Fair Housing Council of Orange County (FHCOC) to provide fair housing services in the City. These services include: fair housing counseling and training, investigation of housing discrimination complaints, referrals to government enforcement agencies Landlord/Tenant services, and Mediation. The mediation program has been discontinued as of July 1, 2009 and residents are referred to the OC Human Relations Commission (HRC). Services are available in English, Spanish and Vietnamese.

C. Fair Housing Statistics/Complaints

The Fair Housing Council of Orange County (FHCOC) is the primary agency that handles fair housing complaints filed by Laguna Niguel residents. The following discussion summarizes results of fair housing services provided in Laguna Niguel by the Fair Housing Council of Orange County and evaluates the nature and extent of fair housing complaints within the City.

Analyzing the number and type of fair housing complaints received by a service provider typically serves as an indicator of fair housing related trends in the City; however, the FHCOC did not report discrimination biases and/or related information specific to discrimination complaints in their annual reports from FY 2005-06 through FY 2008-09 to the City. Instead, they reported general housing complaints, of which there were 16 discrimination related complaints over the last four years.

The last AI reported 34 complaints on discrimination from 2001 through 2003. While this shows a decrease in complaints filed, it does not necessarily indicate a decrease in discriminatory practices. Complaints from the last AI were mainly based on national origin (27 percent), disability (24 percent), race (23 percent), and familial status (22 percent).

D. Discrimination Cases

According to the Fair Housing Council of Orange County, a total of five cases were opened during the past four years (about one percent of all complaints). Findings and dispositions of the cases were not reported.

E. Testing/Audits

The Fair Housing Council of Orange County periodically conducts audits, which are random investigations without a bonafide complainant. Audits are an educational tool used to reveal potential discrimination for specific classes in predominately-underrepresented areas. Audits are not reported on in the quarterly reports submitted to the City, and are currently not included in the work-scope of the agreement with the City.

F. Landlord/Tenant Statistics

The Fair Housing Council of Orange County also provides landlord/tenant counseling and resolution services, which is typically where many discrimination complaints are detected.

Between FY 2005-06 and FY 2008-09, approximately 400 tenant/landlords complaints per year were received from Laguna Niguel residents for a total of 1,569 complaints in four years.

Of these complaints, about 100 percent of residents affected were low- and moderate-income. Consistent with the City's demographics, the majority of complaints were from non-Hispanic Whites (70 percent) followed by Hispanics (9 percent), "Others" (8 percent), and Asians (6 percent); however, African Americans appear to be somewhat overrepresented given they represent only one percent of the population and 5 percent of complaints.

Special needs groups were reported as follows: 15 percent of complaints were from single- parents, 12 percent were seniors, and 10 percent were disabled.

The majority of complaints were related to notices (20 percent), rental agreements (12 percent), and security deposits (8 percent); the FHCOC reported that all were resolved without a referral.

The last AI reported approximately 386 complaints were processed from 2001 to 2003, about 130 per year. The increased number of complaints received by the Council since the last AI may be due to increased efforts in the area of education and outreach or possible from an influx of new managers resulting from the real estate boom of 2002 through 2006. Data reliability may have also been an issue.

Table 2: Landlord/Tenant Complaints

	FY 2005-06	FY 2006-07	FY 2007-08	FY 2008-09	Total	Percent
Issues:	**443**	**376**	**300**	**450**	**1,569**	**100%**
Rental Agreement		44	42	105	**191**	**12%**
Repairs	13	35	20	16	**84**	**5%**
3 Day Quit	4	3	11	13	**31**	**2%**
3 Day Pay	16	15	14	31	**76**	**5%**
Security Deposit	26	32	21	53	**132**	**8%**
UD	22	18	18	22	**80**	**5%**
30 Day Notice	23	20	30	28	**101**	**6%**
60 Day Notice	12	5	10	15	**42**	**3%**
Substandard Conditions	31	13	9	7	**60**	**4%**
Other	77	18	14	25	**134**	**9%**
Entry by LL	11	9	10	7	**37**	**2%**
Defective Notice	8	1	6	7	**22**	**1%**
Utilities	6	3	3	1	**13**	**1%**
Sheriff's Notice	5	5	8	8	**26**	**2%**
Rent Increase	13	9	4	2	**28**	**2%**
Marshals Notice	1	0	0	0	**1**	**0%**
Personal Belongings	0	3	4	1	**8**	**1%**
Lockout	4	6	7	7	**24**	**2%**
Break Lease	2	12	12	19	**45**	**3%**
Retaliation	16	7	6	3	**32**	**2%**
Nuisance	5	13	5	7	**30**	**2%**
Sub-Tenant	4	3	1	4	**12**	**1%**
Harassment	9	11	8	10	**38**	**2%**
Changing Terms	7	8	4	4	**23**	**1%**
Self-Help Eviction	4	3	1	4	**12**	**1%**
Disabled	12	30	13	2	**57**	**4%**
Pets	2	0	3	5	**10**	**1%**
Housing Assistance	9	12	4	14	**39**	**2%**
Maintenance	2	3	3	5	**13**	**1%**
Reimbursement	11	6	3	6	**26**	**2%**
3 Day Perform	4	2	0	6	**12**	**1%**
7 Day Notice	1	0	0	0	**1**	**0%**
90 Day Notice	0	2	0	4	**6**	**0%**
Late Fees	4	4	1	3	**12**	**1%**
Receipts	1	0	0	2	**3**	**0%**
Holding Deposit	2	2	0	2	**6**	**0%**
Guests	1	0	0	1	**2**	**0%**
Discrimination	4	7	4	1	**16**	**1%**
Lease	62	6	0	0	**68**	**4%**
Parking	7	3	0	0	**10**	**1%**
Abandonment	2	3	1	0	**6**	**0%**
Resolutions:	**443**	**376**	**300**	**450**	**1,569**	**100%**
Resolution W/O Ref	443	376	300	450	**1,569**	**100%**

Housing Categories	**163**	**137**	**95**	**160**	**555**	**100%**
Apartment	105	72	44	63	**284**	**51%**
House	13	27	24	43	**107**	**19%**
Condo	28	30	19	42	**119**	**21%**
Townhouse	11	4	6	9	**30**	**5%**
Rented Room	4	4	2	3	**13**	**2%**
Studio	1	0	0	0	**1**	**0%**
Duplex	1	0	0	0	**1**	**0%**
Mobile Home	0	0	1	0	**1**	**0%**
Income Levels	**163**	**137**	**96**	**160**	**556**	**100%**
Extremely Low	93	59	53	111	**316**	**57%**
Very Low	32	36	15	33	**116**	**21%**
Low	24	23	20	8	**75**	**13%**
Moderate	14	19	8	8	**49**	**9%**
Single Parent Female	**163**	**137**	**96**	**160**	**556**	**100%**
NO	126	119	89	141	**475**	**85%**
YES	37	18	7	19	**81**	**15%**
Ethnic Groups*	**163**	**137**	**94**	**160**	**554**	**100%**
NHBW	0	0	1	0	**1**	**0%**
NHAW	0	0	1	0	**1**	**0%**
NHW	112	92	68	116	**388**	**70%**
NHO	15	11	11	8	**45**	**8%**
NHB	6	8	3	9	**26**	**5%**
HO	20	11	1	8	**40**	**7%**
NHA	4	11	2	14	**31**	**6%**
HW	5	4	1	2	**12**	**2%**
HA	0	0	1	1	**2**	**0%**
NHI	0	0	6	1	**7**	**1%**
NHNW	1	0	1	1	**3**	**1%**
Age Group	**163**	**137**	**96**	**160**	**556**	**100%**
Under 62	144	116	92	135	**487**	**88%**
62 and Over	19	21	4	25	**69**	**12%**
Disabled	**163**	**137**	**96**	**160**	**556**	**35%**
NO	151	111	83	158	**503**	**32%**
YES	12	26	13	2	**53**	**3%**
LAGUNA NIGUEL City Totals:	**165**	**123**	**88**	**141**	**517**	**100%**
Total LL/T Calls	163	137	96	160	**556**	**N/A**
Duplicated Calls	0	-15	-9	-20	**-44**	**N/A**
Discrimination Cases Filed	2	1	1	1	**5**	**1%**

Source: Fair Housing Council of Orange County, Annual Statistics Reports FY 2005-06 through FY 2008-09
*NH=Non-Hispanic; H=Hispanic; BW=Black and White; AW=Asian and White; W=White; O=Other; B=Black; A=Asian; I= Islander; NW=Native and White

G. Outreach

A large component of services provided by the Fair Housing Council of Orange County are outreach and education related. From FY 2005-06 through FY 2008-09, FHCOC provided education and outreach efforts throughout Orange County; however, the majority of efforts were conducted in the surrounding cities other than Laguna Niguel. Examples of specific activities include staffing of booths, attending community meetings and events, literature distribution, training to housing providers, presentations to city staff and community organizations, workshops for tenants, workshops for housing industry, and Foreclosure Prevention Outreach. The closest events to the City were held in Laguna Hills (OC Association of Realtors office) and Irvine.

H. Fair Housing Initiatives Program (FHIP) Grants

The Fair Housing Initiatives program (FHIP) was established by the HCD Act of 1987 (amended in 1992), and provides funding to public and private entities formulating or carrying out programs to prevent or eliminate discriminatory housing practices.

The Fair Housing Council of Orange County (FHCOC) has received several FHIP Grants to benefit residents in the County. For each year that the Council received a grant it stated that "the project is an expansion of their existing broad-based, full service, complaint-driven private enforcement program. They stated that they will expand enforcement activities to focus on Fair Housing Act violations against minority, immigrant [including LEP] and disabled housing seekers. Particular emphasis will be on steering or discouragement by realtors, leasing agents and possibly homebuilders that result in denial of housing opportunities to the public. Other activities will include conducting a variety of fair housing tests, and their evaluation and mediation, where appropriate. Broad-based program activities will include fair housing education and counseling".

Below is a brief synopsis of the grants and allocation amounts received by FHCOC, along with any additional actions for each respective year[6]; however, accomplishment data pertaining to FHIP grant activities undertaken by FHCOC was not provided to the City:

- **2004:** FHCOC received $123,600 to include in their service particular emphasis on identifying and taking action against steering or discouragement by real estate agents and brokers, and possibly home builders, resulting in denial of housing opportunities to persons in minority groups or persons with disabilities. The expanded activities will include 25 paired systemic sales tests, 20 paired complaint-based sales and non-sales tests, 12 paired telephone tests, and 20 non-paired site visits.
- **2006:** FHCOC received $157,500 to launch a testing campaign of real estate and leasing agents for evidence of steering based on race, ethnicity, or disability. In addition, FHCOC will continue to receive, investigate, and attempt to mediate housing discrimination complaints. If warranted, FHCOC will refer complaints to HUD for enforcement.
- **2007:** FHCOC received $162,700 to focus on the prevention of steering and discouraging discrimination in real estate brokerage services against immigrants with Limited English Proficiency and persons with disabilities. Additional activities

[6] http://www.hud.gov/offices/fheo/partners/FHIP/fhip.cfm

will involve at least 40 paired on-site tests, 12 paired telephone tests, and 15 single tester accessibility tests.

- **2008:** FHCOC received $175,000 to include in their service particular emphasis on steering or discouragement by realtors, leasing agents and possibly homebuilders that result in denial of housing opportunities to the public.

I. Enforcement of Fair Housing Laws

Federal: The US Department of Housing and Urban Development (HUD) is responsible for enforcing Federal fair housing laws. In particular, the Office of Fair Housing and Equal Opportunity (FHEO) administers federal laws and establishes national policies that make sure all Americans have equal access to the housing of their choice. Many of the cases received by FHEO are referred to the Fair Housing Assistance Program (FHAP) Partners, which for California includes only the Department of Fair Employment and Housing (DFEH), discussed further under State Enforcement.

According to the San Francisco FHEO Office, 13 cases in Laguna Niguel have been filed (two with HUD and 11 with FHAP) from January 1, 2005 to October 13, 2009. The majority of cases involved disability (54 percent), followed by national origin and retaliation (18 percent each), race and sex (8 percent each). There were no cases based on color, familial status, and religion.

In contrast, 45 cases were filed with HUD from residents the County of Orange and 262 cases were filed with FHAP during the same timeframe. The majority of biases in the County involved disability (43 percent), race (22 percent), and familial status (20 percent). Thus, Laguna Niguel makes up approximately one percent of the County's cases and it appears that race and familial status are not as common of a bias as they are in the County.

In addition the US Department of Justice, Civil Rights Division, works to address discrimination in education, employment, credit, housing, public accommodations, voting, state, and local government programs, and certain federally funded and conducted programs. This Division also prosecutes hates crimes, misconduct by public officials, human trafficking crimes, and criminal interference with those obtaining reproductive health services, coordinates enforcement efforts of federal agencies whose programs are covered by various civil rights laws, and assists federal agencies in identifying and removing discriminatory provisions in their policies and programs.[7]

The U.S. Department of Justice has filed a few lawsuits in Orange County over the last few years, including one in Garden Grove, alleging a pattern or practice of discriminating against Hispanic tenants in favor of Vietnamese tenants and one against Yoder-Shrader Management Company, a large apartment management company discriminated against apartment seekers on the basis of race and national origin (against Hispanics and African Americans), in violation of the Fair Housing Act. It also alleged that they discriminated against families with children. [8]

[7] http://www.justice.gov/crt/activity.php
[8] http://www.justice.gov/crt/housing/fairhousing/caseslist.htm

The Department of Justice offers a myriad of information on its website. Specifically there are links for ADA compliance http://www.ada.gov/ and Victims of Crime http://www.ojp.usdoj.gov/ovc/help/ that would be beneficial for the City and its residents.

State: The California Department of Fair Employment and Housing (DFEH) is responsible for enforcing State fair housing laws under the Rumford Act and Unruh Act. DFEH receives, investigates, conciliates complaints, and may render administrative opinions, though a complainant may also file the complaint in court. Complaints must be received within 60 days of the alleged violation.

According to DFEH, 12 cases were received from Laguna Niguel from 2005 to 2009, of which five declined to state their race/ethnicity; three were filed by Hispanics, two African Americans, one Chinese/Asian and one Caucasian. The majority of complaints were based on disability (four), followed by race/color and national origin (three cases each). The most common alleged acts were: eviction, unequal terms, and refusal to rent (three cases each). Percentages don't equal 100 percent due to more than one act being reported. From the cases received, 10 cases had no probable cause to prove the violation, one was withdrawn with a resolution and one was a successful conciliation. The last AI reported similar statistics, with DFEH reporting eight complaints received from 2000 through 2004.

Local: The California Department of Real Estate (DRE) is responsible for regulating real estate licensees, as discrimination is a violation of the Business and Professions Code. Currently, statistics pertaining to fair housing discrimination by licensees are not readily available.

These statistics indicate that while the number of cases may be relatively low, discrimination is occurring, which will require monitoring and enforcement.

J. Hate Crimes

Hate crimes become a fair housing concern when residents are intimidated or harassed at their residence or neighborhood, which is where the majority of hate crimes occur. Fair housing violations due to hate crimes also occur when people will not consider moving into certain neighborhoods, or have been run out of their homes for fear of harassment or physical harm. Hate crimes are crimes that are committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation's (FBI) Uniform Crime Reporting Program collects statistics on these incidents.

According to the FBI, between 2003 and 2008, no hate crimes were reported in Laguna Niguel. In contrast, 24 hate crimes occurred within the County of Orange (67 percent race, 21 percent religion, 8 percent sexual orientation, and 4 percent ethnicity, and none for disability). The last AI reported that between 1999 and 2003, 10 hate crimes were reported in the City of Laguna Niguel.

As stated in the last AI, caution should be used when using hate crime statistics, because reporting hate crimes is voluntary on the part of the local jurisdictions. Some states started submitting data only recently, and not all jurisdictions are represented in the reports. Many jurisdictions, including those with well-documented histories of racial

prejudice, reported zero hate crimes. Another obstacle to gaining an accurate count of hate crimes is the reluctance of many victims to report such attacks.

The Center Orange County advocates for social justice, in particular for the Orange County Lesbian, Gay, Bi-Sexual and Transgender (LGBT) community, though they also deal with immigration, HIV/AIDS, discrimination, hate crimes, health care issues and more. They provide diversity training, assistance with reporting hate crimes, and provide information in Spanish on their website.[9]

K. Additional Service Providers

Several agencies exist throughout Orange County address discrimination in some capacity. Three of the most prominent groups include the following:

- **Orange County Human Relations (OCHR):** is an official governmental commission by the Board of Supervisors in collaboration with the Orange County Division of the League of California Cities. Their mission is to deal with intergroup tensions; to foster mutual understanding among all residents of Orange County; to promote measures to eliminate prejudice, intolerance and discrimination against any individual or group. Their Bridges Program is a multi-year program that improves inter-group relations by partnering with schools and communities to create, advocate, and sustain a safe, inclusive and equitable campus climate that respects society's diversity. According to the roster for 2009-10, none of the schools in Laguna Niguel are participating.
- **The Public Law Center (PLC):** provides free civil legal services, including counseling, individual representation, community education, and strategic litigation and advocacy to challenge societal injustices. Legal services include: Advocacy & Impact Litigation, AIDS Legal Assistance Project (ALAP), Bankruptcy, Civil Legal Assistance, Community Organization Legal Assistance Project (COLAP), Consumer Law, Foreclosure/Homeownership, Family Law Outreach, Homeless Advocacy Project, Housing Project, Immigration, and the Southeast Asian Legal Assistance Project (SEALOP).[10]
- **The Legal Aid Society of Orange County (LASOC):** provides free, civil legal services to low-income persons and seniors. Services include a Hotline, intake system, self-help clinics, workshops, on-line court forms, and in-depth legal services ranging from preparation of legal documents to legal representation. Housing services provided include: Free Loan Modifications, Evictions, Foreclosure/Loan Modifications, Subsidized Housing, Substandard Housing, and Other Tenant Issues.[11]

L. NIMBYism

Not-in-My-Back-Yard (NIMBY) is a term used to describe opposition by local residents to construction, typically of affordable housing, though also in public facilities. In Orange County NIMBY sentiment has also been seen regarding transportation improvements. Every city has its share of high profile projects that bring residents to meetings and

[9] http://www.thecenteroc.org/
[10] http://www.publiclawcenter.org/general.php?category=Our+Services&headline=Legal+Services
[11] http://www.lasoc.com/

illustrate NIMBY sentiments; however, in Laguna Niguel, there have not been any significant affordable housing development projects proposed during the last few years.

III. PUBLIC SECTOR POLICIES

Public policies may affect the pattern of housing development, availability of housing choices, as well as access to housing. This section of the AI reviews the various policies that may impact fair housing choices in the City. Documents including the Housing Element, General Plan, Planning and Zoning Code, Consolidated Plan and other documents have been reviewed to evaluate the following potential impediments to fair housing choice and affordable housing development as follows: local zoning, building, occupancy, health, and safety codes; public policies and building approvals that add to the cost of housing development; moratoriums or growth management plans; residential development fees; administrative policies affecting housing activities; policies that restrict housing or community development resources for areas of minority concentration, or policies that inhibit employment of minorities or individuals with disabilities; Interdepartmental coordination between local agencies that provide housing or community development resources to areas of minority concentration or to individuals with disabilities; Availability and siting of public transportation and social services for persons with disabilities; and community representation on planning and zoning boards and commissions.

In identifying impediments to housing, it should be noted that *regulatory* impediments are based on specific Code provisions and *practice* impediments describe practices by the jurisdiction.

A. Development Code Definitions

A community's Zoning Ordinance/Development Code can restrict access to housing for relations failing to qualify as a "family" by the definition specified in the Code. According to California Housing Element Law, one of the ways communities can promote fair housing is to remove definitions of family that are restrictive. The Laguna Niguel Zoning Code defines a family as follows:

"One or more related or unrelated persons occupying one dwelling unit. The word "family" includes the occupants of residential care facilities, as defined herein, serving six or fewer persons which are permitted or licensed by the state. The word "family" does not include occupants of a fraternity, sorority, boardinghouse, lodging house, club or motel". [12]

Although a recent federal court case upheld the definition of a family in the zoning code, California court cases have ruled that an ordinance that defines a "family" as (a) an individual, (b) two or more persons related by blood, marriage or adoption, or (c) a group of not more than a certain number of unrelated persons as a single housekeeping unit, is invalid. California court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the city, and therefore violates rights of privacy under the California Constitution. A zoning ordinance also cannot regulate residency by discrimination between biologically related and unrelated persons.

The Laguna Niguel's definition of family encompasses a wide range of household types and does not serve to impede access to housing.

[12] http://search.municode.com/html/12544/index.html

B. Care Facilities

Persons with special needs such as the elderly and those with disabilities must also have access to housing in a community. Community care facilities provide a supportive housing environment to persons with special needs in a group situation. Restrictions that prevent this type of housing represent a fair housing concern since lack of such housing impedes special needs groups from access to adequate housing.

Laguna Niguel defines managed care facility as follows[13]:

- **Assisted living facilities:** Facilities providing care on a monthly basis or longer which are the primary residence of the people served. Such facilities provide services to residents such as the following: dining, housekeeping, security, medical, transportation and recreation. Any commercial services provided are for the exclusive use of the occupants of the facility. Such facilities may be located in more than one building and/or on contiguous parcels within the building site.
- **Convalescent hospitals**: Facilities licensed by the state department of health services which provide bed and ambulatory care for seven or more patients with postoperative convalescent, chronic illness or dietary problems and persons unable to care for themselves, including persons undergoing psychiatric care and treatment both as inpatients and outpatients, but not including persons with contagious diseases or afflictions. A "convalescent hospital" may also be known as a nursing home, convalescent home, rest home, or home for the aged.
- **Residential care facilities for the elderly**: Facilities defined in section 1569.2 of the state health and safety code, plus Alzheimer's care facilities. The Lanterman Developmental Disabilities Services Act (Sections 5115 and 5116) of the California Welfare and Institutions Code declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of six or fewer disabled persons is a residential use for the purpose of zoning. A State-authorized, certified or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted by right in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes.
- **Residential care facility:** means a residential facility which is licensed by the state to provide living and treatment facilities on a monthly or longer basis for six or fewer of the following: wards of the juvenile court, elderly persons, mentally disordered persons, developmentally disabled persons, persons undergoing treatment for alcohol or drug abuse, handicapped persons, or dependent and neglected children. Such a facility is permitted in all types of residences by operation of state law. (See also managed care facility)

Laguna Niguel's Municipal Code indicates that facilities serving six or fewer patients are permitted without discretionary action in all residential districts and are considered a residential use of the property for zoning purposes. Managed care facilities serving seven or more persons are prohibited in all residential zones accept the multi-family district, where a use permit is required. The Zoning Code contains specific provisions for

[13] http://search.municode.com/html/12544/index.html

community care facilities with more than six persons as part of the City's Managed Care Overlay District. Community care facilities are subject to applicable provisions of the Uniform Building Code and State Health and Safety Codes. As previously stated, 40 licensed community care facilities for the elderly (mostly for six or fewer persons) are located in Laguna Niguel.

C. Planning and Zoning Boards

An important strategy for expanding housing choices for all residents is to ensure that resident concerns are heard. A jurisdiction must create avenues through which residents can voice concerns. The City has established a number of commissions/committees with representation from the community. The role of these commissions/committees is discussed below. The current composition of the City Council is four males and one female. The Laguna Niguel Planning Commission reviews and makes decisions on a variety of land use matters such as subdivisions, conditional use permits, community plans, design reviews, and variances. The current composition of the Commission is four males and one female. The CDBG Ad-Hoc committee is responsible for reviewing service provider applications for the City's CDBG program. The committee is made up of two City Council members who serve on a rotating basis as well as city staff. The current composition of the Commission is 4 males and one female.

D. Housing Programs

The City of Laguna Niguel does not currently offers housing programs to assist residents with affordable housing. Instead, the City collaborates with the County, State, and other non-profit programs. The City provides links on its website and offer referrals as requested. Given the shortage of affordable housing opportunities within the City and no local programs to address needs, it appears that a gap exists to meet the needs of low- and moderate-income persons and those with special needs.

The City's current Housing Element was adopted in 2000. The City has indicated that an update is in progress pending the completion of the Gateway Specific Plan update; at which time a variety of housing programs will be established.

E. Consolidated Plan Summary of Policies and Zoning Survey

The City's FY 2010-2015 Consolidated Plan contains an assessment of housing and community development needs, as well as, a summary of public sector policies that affect housing development. In addition to analyzing the City's policies in that document, the City's Planning Department completed HUD's recommended Zoning Survey, which is provided below:

FAIR HOUSING IMPEDIMENT STUDY
Review of Public Policies and Practices (Zoning and Planning Codes)

Name of Jurisdiction: City of Laguna Niguel
Reviewing Agency: City of Laguna Niguel
Reviewer: Erich List
Date: 3-25-10

The Fair Housing Impediments Study reviews the Zoning and Planning Code and identifies land use and zoning regulations, practices and procedures that act as barriers to the development, the site and the use of housing for individuals with disabilities. The Study analyzes the Code and other documents related to land use and zoning decision-making provided by the participating jurisdiction. Additional information should be provided through interviews with Planning and Building and Safety Department staff and non-profit developers of special needs housing. In identifying impediments to housing for individuals with disabilities, the Study should distinguish between regulatory impediments based on specific Code provisions and practice impediments, which describe practices by the jurisdiction.

Zoning Regulation Impediment: Does the Code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement? Yes _____ No __x__

Zoning Regulation Impediment: Does the Code definition of "disability" the same as the Fair Housing Act.? Yes _____ No __x__ Not defined in code.

Practice Impediment: Are personal characteristics of the residents considered?
Yes _____ No __x__

Practice Impediment: Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a "boarding or rooming house" or "hotel"? Yes _____ No __x__

Practice Impediment: Does the zoning ordinance deny housing opportunities for disability individuals with on site housing supporting services?
Yes _____ No __x__

Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?
Yes _____ No __x__

Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing? Yes _____ No __x__

Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants? Yes _____ No _x__
Hearings are required for all applicants.

Does the zoning ordinance address mixed uses? Yes _____ No __x__
How are the residential land uses discussed? _____

_____

What standards apply? _____

_____

Does the zoning ordinance describe any areas in this jurisdiction as exclusive?
Yes _____ No __x__ Are there exclusions or discussions of limiting housing to any of the following groups? No ___x_
If yes, check all of the following that apply:
Race _____ Color _____ Sex _____ Religion _____ Age _____ Disability _____
Marital or Familial Status _____ Creed of National Origin _____

Are there any restrictions for Senior Housing in the zoning ordinance? Yes _____ No __x__ If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)? Yes _____ No _____ If No, explain:

_____

_____

Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities? Yes _____ No __x__

Does the zoning ordinance establish occupancy standards or maximum occupancy limits? Yes _____ No _____ Do the restrictions exceed those imposed by state law? Yes _____ No __x__ N/A_____

Does the zoning ordinance include a discussion of fair housing?
Yes ___ No __x__ If yes, how does the jurisdiction propose to further fair housing?

_____

_____

Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking.

With 5 or more units, handicap parking spaces are based on the total number of parking spaces.

Does the zoning code distinguishes senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup).? Yes _____ No _x___

Does the zoning code distinguishes handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup).? Yes _____ No __x__

How are "special group residential housing" defined in the jurisdiction zoning code?

_____

_____

Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act? Yes _____ No __x__ . Is there any provision for monitoring compliance? Yes _____ No _x___

The jurisdiction should conduct a study of new housing construction over the last ten years to review compliance with the accessibility guidelines contained in the Fair Housing Act.

Further information pertaining to public sector practices that were analyzed in conjunction with this Chapter of the AI can be found in the City's FY 2010-2015 Consolidated Plan.

IV. PRIVATE SECTOR PRACTICES

A. Lending

Equal access to financing for the purchase or improvement of a home is essential to fair housing choice. Home mortgage interest rates have remained relatively low throughout the past five years and a variety of programs are available to many people who would not have qualified in the past. A fixed rate 30-year loan for a home purchase has an interest rate from four to seven percent depending on the credit score of the applicant. In recent years, lenders have been creative with financing and have offered many different types of programs including adjustable rate mortgages (ARM's), interest- only mortgages, reverse mortgages, stated income qualification, 100 percent or Zero Down payment, and many others. When lenders meet with applicants there are several opportunities when discrimination may occur. Examples of discrimination in mortgage lending include:[14]

- Refusal to make a mortgage loan.
- Refusal to provide information regarding loans.
- Imposing different terms or conditions on a loan, such as different interest rates, points, or fees.
- Discrimination in appraising property.
- Refusal to purchase a loan or set different terms or conditions for purchasing a loan.

Given the recent economic downturn and financial crisis in lending and real estate, access to financing will likely be a challenge for many people seeking to own their home. Current trends indicate that banks have become extremely strict in their underwriting guidelines due to the high number of foreclosures resulting from the sub-prime industry and leniency throughout the past five years.

According to the 2008 HMDA, there were a total of 867 applications denied in Laguna Niguel for the following reasons:

- Cash, PMI or Bad Data (25 percent)
- Debt-to-Income Ratio (24 percent)
- Collateral (23 percent)
- Other (21 percent)
- Credit History (8 percent)
- Employment History (2 percent)

1. Home Mortgage Disclosure Act (HMDA)

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and is implemented by the Federal Reserve Board's Regulation C. This regulation provides public loan data that can be used to assist in the following:[15]

- Determining whether financial institutions are serving the housing needs of their communities;

[14] HUD/FHEO website http://www.hud.gov/offices/fheo/lending/index.cfm
[15] http://www.ffiec.gov/hmda/history.htm

- Distributing public-sector investments so as to attract private investment to areas where it is needed; and
- Identifying possible discriminatory lending patterns.

Using the loan data submitted by these financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area (MA) that are available to the public.[16]

This AI analyzes 2008 HMDA data to identify possible discriminatory lending patterns and to determine if access to financing is available in the City. The data cannot be used to reach definite conclusions or discriminatory practices. It should also be noted that the income categories utilized in the HMDA reporting process are different than the income limits established by HUD. Income categories reported by HMDA are defined as follows:

- Low Income: < 50%
- Moderate Income: 50% to < 80%
- Middle Income: 80% to < 100%
- Upper Income: 100% to < 120%
- High Income >= 120%

2. Top Lenders in the City

According to the 2008 HMDA data, the top ten mortgage lenders in the City of Laguna Niguel were:

1. JP Morgan Chase Bank
2. Wells Fargo Bank, N.A
3. Countrywide Bank FSB
4. Bank of America, N.A.
5. Citimortgage, Inc.
6. Wachovia Mortgage FSB
7. Amtrust Bank
8. GMAC Mortgage LLC
9. Schoolsfirst FCU
10. Suntrust Mortgage, Inc.

Combined, these lenders originated approximately 63 percent of all loan applications in Laguna Niguel. With the exception of Suntrust Mortgage, these are also the same top lenders in the County of Orange, though in a slightly different order. The majority of these lenders are direct lenders as opposed to brokerages that tend to charge higher fees and are often associated with sub-prime lending. However, direct lenders tend to have stricter requirements, which may not serve the needs of those with lower credit scores and/or income. Countrywide and World Savings were also noted as top lenders in the last AI.

As shown in Table 3, even though these lenders received the largest number of applications, overall only 47 percent were approved and some lenders approved very few of the applications received. While Suntrust Mortgage received the least amount of applications, they had the highest approval rate (84 percent). Amtrust Bank had the

[16] http://www.ffiec.gov/hmda/history.htm

second highest approval rate at 79 percent, followed by Wells Fargo Bank and Bank of America with 65 percent each. In contrast, JPMorgan Chase had the highest number of applications with only a 19 percent approval rate.

Table 3: Top Lenders (2008)

Race/Ethnic Group	Total		Approved		Denied		Withdrawn/Closed	
	#	% of Total	#	% of Total	#	% of Total	#	% of Total
JP Morgan Chase Bank	670	21.3%	126	19%	74	11%	20	3%
Wells Fargo Bank, N.A	552	17.5%	358	65%	89	16%	104	19%
Countrywide Bank FSB	517	16.4%	278	54%	73	14%	77	15%
Bank of America, N.A.	390	12.4%	252	65%	76	19%	52	13%
Citimortgage, Inc.	335	10.6%	109	33%	35	10%	65	19%
Wachovia Mortgage FSB	275	8.7%	127	46%	66	24%	52	19%
Amtrust Bank	136	4.3%	108	79%	8	6%	13	10%
GMAC Mortgage LLC	124	3.9%	14	11%	14	11%	50	40%
Schoolsfirst FCU	76	2.4%	39	51%	18	24%	19	25%
Suntrust Mortgage, Inc.	74	2.3%	62	84%	5	7%	0	0%
Total	**3,149**	100.0%	**1473**	47%	**458**	15%	**452**	14%

Source: HMDA data obtained through Marquis Software Solutions, Centrax, 2008. Total percentages of loans do not total 100 percent, because not all categories are included in the table.

All of these lenders were listed as the top lenders in the last AI though Washington Mutual and ABN AMRO Mortgage Group fell off of the list.

3. Community Reinvestment Act

The Community Reinvestment Act (CRA) was enacted in 1977 to encourage financial institutions to help meet the credit needs of their communities, including low and moderate income neighborhoods, consistent with safe and sound lending practices.[17]

According to CRA data[18], the City's top lenders received either outstanding or satisfactory ratings. There was no data available for Countrywide, Citimortgage, or SunTrust Mortgage, as these companies have been closed or merged.

4. Conventional Financing

A conventional loan is any loan that is not underwritten or insured by the government. One way home loans are differentiated is by their loan amount size. Any loan below $417,000 is considered a "conforming loan", whereas any loan amount over $417,000 is considered a "jumbo loan". A conforming loan is also known as a conventional loan[19]. These loans typically require large down payments, good credit scores, and income requirements. The conforming loan max was extended to $729,750 through 2010[20].

According to the 2008 HMDA data, 1,577 conventional loan applications were received for the purchase of homes in Laguna Niguel, with 55 percent approved, 12 percent denied,

[17] Office of Thrift Supervision, US Department of the Treasury
[18] http://www.ffiec.gov/craratings/default.aspx
[19] http://www.thetruthaboutmortgage.com/mortgage-loan-types-home-loan-types/
[20] http://en.wikipedia.org/wiki/Jumbo_mortgage

and 14 percent withdrawn or closed. These patterns are consistent with County-wide patterns, where approval rates were 52 percent, 14 percent of the applications were denied, and 12 percent were withdrawn or closed. During the last AI, which analyzed the 2003 HMDA data, 3,489 applications households applied for conventional home purchase loans, with an approval rate of 80 percent, denial rate of 10 percent, and a withdrawn/closed rate of 10 percent. The number of loan applications received in 2008 is approximately 300 applications less than those analyzed in the last AI, though the market today is more favorable in terms of lower prices and affordability. The decrease in loan applications and lower approval rates is likely due to the economy and real estate market; whereas in 2003, lenders were just beginning to get creative with financing products and employment was higher.

Comparing approval rates by ethnicity in Laguna Niguel shows little disparity between Hispanic, White, Asian and African Americans, as rates were in the low 60's and were within a few percentage points of each other. Yet a substantial number of applicant race/ethnicity categories were reported as "not available" and had a high denial rate (36 percent) Pacific Islanders also had a low rate of 50 percent; though there were only four applications from this group. It is also interesting to note the low number of applications received by Hispanic residents (three percent) given they make up about 10 percent of the population. Thus, it appears that additional efforts may needed to increase opportunities for these groups within the City. As lending is largely a referral based industry, incorporating networking opportunities for lenders to access underserved groups and minorities can gain knowledge and contacts to apply for loans may be one alternative for the City to consider. Table 4 illustrates conventional home purchase applications by race.

Table 4: Conventional Home Purchase Applications by Race/Ethnicity (2008)

Race/Ethnic Group	Total		Approved		Denied		Withdrawn/Closed	
	#	% of Total	#	% of Total	#	% of Total	#	% of Total
Native American	2	0%	0	0%	1	50%	1	50%
Asian	114	7%	69	61%	17	15%	13	11%
Black	8	1%	5	63%	1	13%	0	0%
Pacific Islander	4	0%	2	50%	0	0%	1	25%
2 or More	0	0%	0	0%	0	0%	0	0%
Joint	32	2%	21	66%	4	13%	5	16%
Not Available	420	27%	153	36%	39	9%	52	12%
Hispanic	47	3%	28	60%	6	13%	9	19%
White	950	60%	597	63%	122	13%	132	14%
Total	**1,577**	100%	**875**	55%	**190**	12%	**213**	14%

Source: HMDA data obtained through Marquis Software Solutions, Centrax, 2008. Total percentages of loans do not total 100 percent, because not all categories are included in the table.

Table 5 compares approval and denial rates by applicant income level for Laguna Niguel. As shown, those earning less than 50 percent of the AMI had the lowest approval rates (40 percent) and highest denial rates (23 percent); though they only represented 30 applications. It is unlikely that this group would have enough income to qualify, which may be one reason for the lack of applications. Approval rates amongst the other income categories were within a few percentage points of each other, indicating little disparity

among income levels. The majority of applications came from those earning above 120 percent of the AMI (64 percent of the applications).

Data from the last AI show similar percentages received from each group, though approval rates were much higher ranging from 71 to 81 percent.

Table 5: Conventional Home Purchase Applications by Income (2008)

Applicant Income	Total		Approved		Denied		Withdrawn/ Closed	
	#	% of Total	#	% of Total	#	% of Total	#	% of Total
< 50%	30	2%	12	40%	7	23%	5	17%
50% to < 80%	135	8%	88	65%	14	10%	10	7%
80% to < 100%	104	6%	68	65%	4	4%	17	16%
100% to < 120%	98	6%	56	57%	16	16%	14	14%
> = 120%	1,022	64%	654	64%	148	14%	163	16%
Not Available	212	13%	10	5%	3	1%	7	3%
Total	**1,601**	100%	**888**	55%	**192**	12%	**216**	13%

Source: HMDA data obtained through Marquis Software Solutions, Centrax, 2008. Total percentages of loans do not total 100 percent, because not all categories are included in the table.

Further analysis is shown in Table 6, which compares approval rates by race/ethnicity, while controlling for income. The 2008 HMDA data shows that in Laguna Niguel there is little disparity amongst minority groups. The last AI did not analyze by race and income, thus, an analysis of improved conditions cannot be made.

Table 6: Conventional Home Purchase Applications Race/Ethnicity and Income (2008)

Income Level	Hispanic		Asian		Black		White	
	Total Apps	% approved	Total Apps	% approved	Total Apps	% approved	Total Apps	% approved
< 50%	2	100%	3	67%	0	0%	20	35%
50% to < 80%	11	73%	5	80%	0	0%	84	71%
80% to < 100%	5	60%	7	71%	1	100%	54	72%
100% to < 120%	4	75%	14	57%	0	0%	61	61%
> = 120%	21	57%	74	65%	5	80%	662	68%
Not Available	4	0%	9	11%	1	0%	69	9%
Total	**47**	**60%**	**112**	**61%**	**7**	**71%**	**950**	**63%**

Source: HMDA data obtained through Marquis Software Solutions, Centrax, 2008. Total percentages of loans do not total 100 percent, because not all categories are included in the table.

Analysis by Census Tract and low- and moderate-income area (LMA) is shown in Table 7. As shown, several applications came from the LMA and there is little disparity amongst Census Tracts.

Table 7: Loan Applications by Census Tract and LMA (2008)

Tract #	LMA	Total Apps	Percent	Approved	Percent	Denied	Percent	Withdrawn	Percent
0423.15	Yes	394	8%	193	49%	82	21%	50	13%
0423.17	No	220	4%	119	54%	39	18%	30	14%
0423.19	No	194	4%	94	48%	36	19%	32	16%
0423.20	No	317	6%	168	53%	53	17%	43	14%
0423.24	No	278	6%	125	45%	53	19%	39	14%
0423.25	No	267	5%	129	48%	47	18%	46	17%
0423.26	Yes	292	6%	137	47%	56	19%	39	13%
0423.29	No	234	5%	121	52%	41	18%	39	17%
0423.30	Yes	201	4%	111	55%	26	13%	25	12%
0423.31	Yes	290	6%	145	50%	51	18%	43	15%
0423.32	No	376	8%	195	52%	58	15%	58	15%
0423.33	No	228	5%	106	46%	39	17%	32	14%
0423.34	Yes	267	5%	140	52%	46	17%	32	12%
0423.35	Yes	437	9%	216	49%	79	18%	59	14%
0423.36	No	308	6%	137	44%	59	19%	43	14%
0423.37	No	252	5%	118	47%	40	16%	32	13%
0626.33	No	419	8%	232	55%	62	15%	52	12%
	Totals	**4,974**	**100%**	**2,486**	**50%**	**867**	**17%**	**694**	**14%**

Source: HMDA data obtained through Marquis Software Solutions, Centrax, 2008. Total percentages of loans do not total 100 percent, because not all categories are included in the table.

5. Government- Insured Financing

FHA loans are mortgages insured by the Federal Housing Administration (FHA) that can be issued by any federally qualified lender. The FHA established the mortgage program in 1934 to help lower income borrowers obtain a mortgage who would otherwise have trouble qualifying. Since, FHA loans are government-backed, which protect lenders against defaults, making it possible to offer prospective borrowers lower interest rates. FHA doesn't actually lend money to borrowers, nor does the agency set the interest rates on FHA loans, it simply insures them[21].

In Laguna Niguel, there were 179 applications for FHA home purchase financing of which 54 percent were approved, 10 percent were denied and 13 percent were withdrawn or closed. As housing prices increased in the mid 2000's and financing became more creative in the sub-prime market, these types of loans were seldom marketed by lenders. The income limits and caps on home values for these government-insured loan programs meant that few applicants and homes for sale in the highly inflated housing market of the mid-2000's would meet the requirements. However, in the midst of the current market downturn, FHA and other government backed programs revised their guidelines and are regularly being marketed and used by lenders. In fact, there is no longer 100 percent or zero down-payment products available, with the exception of the VA loan program and FHA is one of the lowest down-payment products available (only three percent was required during 2008, and it increased to 3.5 percent in 2009).

[21] http://www.thetruthaboutmortgage.com/fha-loans/

Issues with government-insured financing that are not evident through HMDA analysis include: stricter appraisal requirements, longer time frame needed to close, lack of knowledge by lenders of the product, and agent/investor dislike for the product; all of which contribute to the lower amount of loan originations and reasons behind the product not being marketed. A trend in 2008 and 2009 has been that Real Estate Owned (REO) and short sale listings will reject offers without 20 percent down conventional or all cash financing. This practice is keeping many potential buyers, regardless of race or income, from securing ownership and undermines the whole concept of offering lower down-payment loan products. Down-payment assistance programs offered by various cities have even experienced rejection, as lenders, realtors and many equity sellers do not want to hassle with the longer escrows and extra paperwork.

Only 41 homeowners in Laguna Niguel obtained home purchase loans from government-backed financing in 2003; however the approval rate was higher for government-backed loans (87 percent) then compared to conventional loans (79 percent). The home prices in Laguna Niguel preclude many households from using government-backed loans.

6. Refinancing

Consistent with the national trend, refinance loan applications were filed in record numbers with 2,822 applications received in Laguna Niguel (compared to only 1,601 home purchase applications). As shown in Table 8, minorities had noticeably lower approval rates than Whites, which was not the case in the purchase market.

The number of refinance loan applications has decreased in the last few years as the housing market has declined and the lower housing values will not support refinancing. While many people who refinanced in the last few years may have obtained more favorable loan types and likely cash from their homes, many people drained all of the equity out of their homes and if forced to sell would have to short sale their homes without a profit to put on a new purchase.

Table 8: Conventional Refinancing Applications by Race/Ethnicity (2008)

Race/Ethnicity	Total		Approved		Denied		Withdrawn/Closed	
	#	# of Total	#	%	#	%	#	%
Native American	2	0%	1	50%	1	50%	0	0%
Asian	160	6%	71	44%	33	21%	24	15%
Black	8	0%	3	38%	3	38%	1	13%
Pacific Islander	20	1%	5	25%	6	30%	6	30%
2 or More	0	0%	0	0%	0	0%	0	0%
Joint	40	1%	25	63%	5	13%	7	18%
Not Available	764	27%	266	35%	143	19%	92	12%
Hispanic	107	4%	53	50%	29	27%	15	14%
White	1,721	61%	915	53%	331	19%	252	15%
Total	**2,822**	100%	**1,339**	47%	**551**	20%	**397**	14%

Source: HMDA data obtained through Marquis Software Solutions, Centrax HMDA 2008. Total percentages of loans do not total 100 percent, because the loans purchased category in not included in the table.

7. Predatory and Sub-prime Lending

Predatory mortgage lending involves a wide array of abusive practices. According to the Center for Responsible Lending, the seven signs of predatory lending are:[22]

- Excessive fees
- Abusive prepayment penalties
- Kickbacks to brokers
- Loan flipping
- Unnecessary products
- Mandatory arbitration
- Steering and targeting

Predatory lending is a fair housing issue because of unequal lending terms. Without access to detailed lending data that provides loan terms for each application, assessment of predatory lending is not feasible. However, according to the Department of Real Estate, most predatory lending occurs in the 'sub-prime mortgage market', which refers to the segment of the mortgage market dedicated to borrowers who do not qualify for prime rates due to prior or present credit problems.[23]

HUD released a study in 2000, *Unequal Burden: Income and Racial Disparities in Subprime Lending in America,* which showed the number of subprime home loans skyrocketed in predominantly black neighborhoods and low-income neighborhoods. While expanded access to credit is critical, there is growing evidence that some lenders may be engaged in predatory lending that is making homeownership far more costly for blacks and poor families than for whites and middle-class families. Based on this study, given the limited number of low-and moderate-income neighborhoods in the City and a Black population of less than one percent (less than 700 people), this issue is not likely to be a major concern in Laguna Niguel. Moreover, 2005 data compiled by HUD on subprime lenders, indicate that none of the City's top lenders specialize in subprime lending[24]. In fact, many sub-prime lenders have gone out of business with the recent market downturn and housing/economic crisis. In July of 2002, Governor Gray Davis signed AB 489, the Predatory Lending Bill, which prohibited predatory lending practices. Thus, predatory lending may not be as significant of an issue as it was in the past; though the effects of previous sub-prime lending is a current issue as discussed further below and in the foreclosure section.

According to one study, *The Roots of the Financial Crisis: Who Is to Blame?*:

- Most of the top subprime lenders were high-volume, "non-bank" retail lenders that advertised heavily, generated huge profits, and flamed out when Wall Street benefactors yanked their funding.
- Nine of the top 10 lenders were based in California — seven were located in either Los Angeles or Orange counties.
- Twenty of the top 25 subprime lenders have closed, stopped lending, or been sold to avoid bankruptcy.

[22] Center for Responsible Lending, 2006
[23] Real Estate Bulletin, Spring 2002
[24] http://www.huduser.org/portal/datasets/manu.html

- The five banks on the list that are still lending are Wells Fargo, JPMorgan Chase, GMAC LLC, Citigroup, and AIG.
- Countrywide was number one on the list of the top 25 sub-prime lenders responsible for the economic crisis, though it signed off [was acquired by Bank of America] in 2008 they were the mother of all predatory lending settlements. After being sued by 11 states, the company agreed to provide more than $8.6 billion of home loan and foreclosure relief. [25].

8. Foreclosure

The escalating housing prices between 2000 and 2005 led many homebuyers to seek risky financing alternatives offered by sub-prime lenders in order to purchase a home. Many of these loans involved adjustable rates, zero down-payment, and/or negative amortization, which in the short-term might have afforded many households the opportunity to purchase a home, but in the long-term often put these buyers at risk of foreclosure. As interest rates continue to rise and home prices decrease, many households are faced with unexpected increases in mortgage payments but are unable to sell the homes for prices that would cover their remaining loan balances. Foreclosure is imminent to many of these households. In addition to foreclosures resulting from the sub-prime lending melt down and overall housing market crisis, there has also been general economic crisis resulting in many people losing their jobs as companies close or go bankrupt leaving many homeowners unable to pay their mortgages.

According to Chicago Title, there were 54 notices of default filed in the City of Laguna Niguel in a one month period of September 1, 2009 through October 31, 2009. Of these 54 notices of default, all but seven were for owner-occupied homes. The majority were for three- and four –bedroom homes (five were two-bedrooms). US Bank had the largest number of five filed, though they were not one of the top lenders during the last AI or the current AI. JP Morgan Chase had four filed, while Chase, Onewest Bank FSB (formerly Indymac), and Wells Fargo each had three. Bank of America had two and Countrywide had one. None of the other top lenders had filed notices of default during the same time period.

According to a study conducted by Freddie Mac and Roper Public Affairs and Media, more than 60 percent of late-paying borrowers are unaware of the payment options available to them to help avoid foreclosure on their homes. While more than 75 percent of delinquent borrowers recall being contacted by their mortgage lender, many chose not to respond because they did not believe their lender could help them, or they did not have enough funds to make their payment. Embarrassment and fear also factored into the decision not to seek help[26].

[25] http://www.publicintegrity.org/investigations/economic_meltdown/articles/entry/1286/
[26] California Association of Realtors, 2005

9. Alternatives to Foreclosure

Popular alternatives to foreclosure include short- selling and loan modification. Short-sales happen when a person wants to sell their home for less than the amount owed on their loan. Typically a homeowner will list their home for sale and try to negotiate with their lender to accept a lesser payoff amount. There are tax and credit score consequences associated with this alternative, as there are with foreclosure. Loan modification entails an owner contacting their lender to negotiate the terms of their loan, which does not affect credit. Yet, loan modifications have provided another means for predators to make money at the expense of unwary homeowners. Many companies, in particular lawyers, have come under fire for charging excessive fees to modify home loans for those facing foreclosure or for charging fees without providing an actual service. The State Bar of California actually identified the names of 16 attorneys under investigation for misconduct related to loan modification[27].

The article further states that "about one-quarter (almost 800 cases) of the active investigations in the Office of Chief Trial Counsel (OTC) are related to foreclosure complaints. The office has experienced a 58 percent increase in active investigations over 2008 due in large part to the huge increase in complaints against attorneys offering loan modification services."

Lenders doing the modifications have also come under scrutiny, with one report suggesting that the type of modification matters. "Six months after receiving a modification, homeowners who got a "traditional modification" — where past due amounts and fees are added to the loan and the payment rises — had a 60 percent higher rate of delinquency than those whose modification led to a reduced payment. Homeowners who obtained a rate reduction were about 13 percent less likely to re-default than similar borrowers in similar situations who received a traditional modification, and those whose rate reduction was accompanied by a principal reduction were 19 percent less likely to re-default."[28]

HUD's Annual Fair Housing Report to Congress included a case regarding discrimination in a loan modification for a Hispanic couple that included forgiveness of the entire amount of the second loan, approximately $75,000; provision of a 5 percent fixed interest-rate mortgage; and waiver of all closing costs, points, and fees associated with the loan modification[29].

10. Manufactured and Mobile Home Financing

While manufactured and mobile homes offer an affordable form of housing based on relatively lower listing prices, financing costs associated with the purchase of mobile homes are usually higher than conventional homes. Manufactured home mortgage financing is usually structured as personal consumer loans, which carry higher interest rates and shorter terms than real estate loans. In addition, these loans often contain predatory terms in the form of single-premium credit insurance, high points and fees, kickbacks, and fraudulent applications.[30] In addition, space rents are factored into the

[27] http://www.calbar.ca.gov/state/calbar/calbar_generic.jsp?cid=10144&n=96395
[28] http://www.consumeraffairs.com/news04/2009/03/reducing_foreclosures.html
[29] http://www.hud.gov/news/release.cfm?content=pr09-081.cfm
[30] Center for Responsible Lending, 2006

monthly payment, often making the cost to own a manufactured or mobile home comparable to a conventional mortgage or apartment rental. Since Laguna Niguel does not contain any mobile home parks, this issue not likely to be a concern.

11. Home Improvement Loans

According to the 2008 HMDA data, 210 conventional loan applications for home improvement were received for Laguna Niguel, of which 48 percent were approved. Typically, approval rates for home improvement loans are lower than for home purchases because many homeowners already have high debt-to-income ratios as a result of the purchase loans.

Laguna Niguel has a relatively new housing stock, with approximately 77 percent of its housing units built between 1980 and 1998. Asian applicants had a higher approval rate for home improvement loans than White applicants (67 percent and 51 percent respectively); however, there were only six Asian loan applicants. Hispanics had a significantly lower approval rate of 36 percent; though there were only 14 applicants. Table 9 illustrates conventional home improvement applications by race/ethnicity.

Table 9: Conventional Home Improvement Applications by Race/Ethnicity (2008)

Race/Ethnicity	Total		Approved		Denied		Withdrawn/Closed	
	#	% of Total	#	% of Total	#	% of Total	#	% of Total
Native American	3	1%	3	100%	0	0%	0	0%
Asian	6	3%	4	67%	0	0%	0	0%
Black	0	0%	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%	0	0%
2 or More	0	0%	0	0%	0	0%	0	0%
Joint	9	4%	3	33%	1	11%	2	22%
Not Available	54	26%	22	41%	14	26%	7	13%
Hispanic	14	7%	5	36%	5	36%	2	14%
White	124	59%	63	51%	30	24%	16	13%
Total	**210**	100%	**100**	48%	**50**	24%	**27**	13%

Source: HMDA data obtained through Marquis Software Solutions, Centrax, 2008. Total percentages of loans do not total 100 percent, because not all categories are included in the table.

Only 4 applicants applied for government-backed home improvement loans compared to 210 applicants for conventional improvement loans.

12. Interest Rates and Credit Scores

Interest rates and credit scores are a major part of obtaining financing. Interest rates are determined by national polices and economic conditions. Credit scores also affect loan approval, interest rates associated with the loan, as well as the type of loan an applicant will be given. Applicants with higher credit scores are generally given conventional loans with desirable terms, while applicants with lower and moderate credit ratings may revert to government-insured loans and/or receive higher fees and less favorable loan terms. Applicants with lower scores typically receive higher interest rates as a result of being perceived as a higher risk to the lender. While local governments are limited in how they can influence interest rates and/or the terms of the loans, education and outreach efforts

can be made to inform residents of their financial risks and responsibilities. Many cities offer interest buy-down programs or down-payment and closing cost assistance to help offset the burden of higher interest rates and fees to first-time homebuyers.

13. Appraisals

Appraisal reports are used by banks to determine whether or not a property is worth the amount of the loan they will be funding. Appraisals are typically based on the comparable sales of properties in the surrounding neighborhood. Other factors taken into consideration include: the age of the structure, any improvements made, location, purchase price of the contract, and seller concessions. Some neighborhoods with higher concentrations of minorities may appraise lower than like properties in neighborhoods with lower concentrations. Unfortunately, this practice is geared toward a neighborhood not an applicant and therefore, not a direct violation of fair housing law that can easily be addressed. One impact of this practice, however, is that it tends to keep property values lower in a given neighborhood, thereby restricting the amount of equity and capital available to those residents.

B. Real Estate

According to the National Fair Housing Alliance (NFHA), at least 3.7 million instances of housing discrimination occur each year, but more than 99 percent go unreported. In addition, NFHA has determined three patterns of discrimination in the housing market:[31]

1. Denial of services to African- Americans and Latinos;
2. Offering financial incentives to Whites but not African Americans or Hispanics; and
3. Steering potential homebuyers on the basis of race.

Based on statistics provided by fair housing service provider, there have been no complaints received in Laguna Niguel based on refusal to sell or pertaining to real estate professionals.

1. Real Estate Associations and Organizations

Many avenues related to fair housing are available to regulate the real estate market, which include:

- **National Association of Realtors (NAR):** The National Association of Realtors (NAR) has developed a Fair Housing Program to provide resources and guidance to Realtors in ensuring equal professional services for all people.

- **California Association of Realtors (CAR):** The sellers must sign the Residential Listing Agreement and Seller's Advisory forms to disclose their understanding of fair housing laws and practice of nondiscrimination. However, enforcement is difficult because a seller may have multiple offers and choose one based on bias.

[31] CAR Newsline, April 2006

- **Realtor Code of Ethics:** Article 10 of the NAR Code of Ethics provides that "Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin." Only real estate agents that belong to NAR are allowed to use the Realtor® designation.

  Additionally, Standard of Practice Article 10-1 states that "REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. REALTORS® shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin."[32]

- **Realtor Associations:** Realtor associations are generally the first line of contact for real estate agents to obtain fair housing education. Complaints involving agents or brokers may be filed with these associations. Statistical data on the nature and extent of discriminatory practices is not available to the public. The City of Laguna Niguel is served by the Orange County Association of Realtors (OCAR) and the Pacific West Association of Realtors, (PWAOR). PWAOR actually has a link on its website dedicated to culture, which contains pertinent information for agents, buyers, and sellers including: information on fair housing, lists of various cultural organizations and translation service providers. http://www.pwaor.com/Main/CultureInRealEstate.aspx. OCAR also has several links on its website to provide access to information on affordable housing http://www.ocar.org/consumer/housingAffordability.asp and connects fellow OCAR members who are fluent in a particular language with consumers, affiliate service providers, and other REALTORS® for the benefit of all parties involved in a real estate transaction. The link http://www.ocar.org/consumer/IRNConsumer.asp provides access to the network to search for REALTORS® and/or who "speak their language," giving people more of a choice when choosing a real estate professional.

- **Department of Real Estate (DRE):** Investigates complaints against real estate brokers and salespersons accused of misleading or defrauding consumers. They also investigate complaints against sub-dividers accused of violating subdivision laws and provide a variety of consumer educational materials including foreclosure, loan modification, and a brief overview of the rights, duties and responsibilities of both associations and individual owners in common interest developments. The DRE recently created a one-stop-shop for information through its Los Angeles Enforcement Office that includes a multicultural information section. Consumers can now call (213) 576-6878 to speak to a representative in Spanish to file complaints or request information on foreclosure prevention, and can log on to a newly reorganized Spanish language web page at http://www.dre.ca.gov/espanol.html. Various information is also provided in Chinese on their website at http://www.dre.ca.gov/cons_chinese.html

[32] NAR Website

- **Multiple Listing Service (MLS) Participation:** No one can be denied access to the MLS based on the protected classes covered by fair housing laws. Each local realtor association provides access to various multiple listing services (MLS) depending on the specific area they serve. While many brokers have arrangements that allow their agents to access the MLS systems used by other associations, the exclusive use of only one MLS limits the properties an agent will find for his/her clients, which might lead to the perception of steering.

  The City of Laguna Niguel is served by the Orange County Association of Realtors and SoCal MLS. An example of how limited MLS access may affect residents is: If a buyer wants to purchase a home in Laguna Niguel, but uses an agent who only has access to the Barstow MLS, chances are that he/she would be shown very few listings in the area of choice and may be perceived as steering.
- **Apartment Association:** The California Apartment Association (CAA) is the country's largest statewide trade association for rental property owners and managers. The CAA serves rental property owners and managers throughout California. Under the umbrella agency, various apartment associations cover specific geographic areas. The Cities of Costa Mesa, Mission Viejo, San Clemente, and Tustin are served by the Apartment Association of Orange County (AAOC). AAOC provides a wide range of services to its members including legislative advocacy, resident screening, property management information and counseling, along with a variety of seminars on topics such as legal issues, maintenance techniques, and continuing education.[33] Fair housing information and training is also provided to property management companies by this organization.

2. Advertising

Language in advertising has recently become an issue in the real estate market. Advertisements cannot include discriminatory references such as describing residents or the neighborhood in racial/ethnic terms. Other forms of discrimination in advertising include phrases such as: "perfect for couples with no children (familial status)", "Christians preferred (religion)", and/or "must speak English (race/national origin)".

One major Southern California publisher has settled potential fair housing claims by ending a policy of printing landlords' classified ads that indicate discrimination based on source of income (e.g. advertising containing the phrase: "No Section 8").[34] Section 8 recipients often include the elderly, people with disabilities, people trying to transition from welfare to work, and working families with low and moderate incomes have especially been impacted by this type of discriminatory advertising.

3. Insurance

According to the Urban Institute, recent studies have shown that, compared to homeowners in predominantly White-occupied neighborhoods, homeowners in minority neighborhoods are less likely to have private home insurance, are more likely to have policies that provide less coverage in case of a loss, and are likely to pay more for similar policies. This study explores one possible source of these differences by testing for discrimination on the part of home insurance agents against homebuyers in minority

[33] http://www.aaoc.com/eduopportunity.php, 2010
[34] National Fair Housing Advocate Online, 2002.

neighborhoods who seek insurance quotes. Examples of areas where differential treatment may occur include:

- Quotes
- Policy type
- Replacement cost coverage on the dwelling (which pays, up to a limit, the cost of rebuilding the home when it is damaged)
- All-perils coverage (which covers damage to the dwelling under most circumstances)
- Optional coverage
- Replacement cost coverage on contents (which pays the cost of replacing personal property in case of damage)
- Guaranteed replacement cost coverage on the dwelling (which pays, with no limit, the cost of rebuilding the home when it is damaged)
- Premiums
- Requirements to obtain quotes (i.e. Agents in Phoenix were three percentage points more likely to tell testers with homes in Hispanic neighborhoods that a quote "was not guaranteed without an inspection")
- Service (written and verbal quotes rather than verbal quotes alone)

Additional information pertaining to insurance redlining can be found below in the Steering and Redlining, Section 10.

4. Blockbusting

Blockbusting involves an agent claiming that property values will drop because members of minority groups are moving into the neighborhood. The agent tries to persuade the homeowner to let him/her sell the house before the values drop, and the agent then gains a commission. Over the last three years, HUD's Fair Housing Division had received 45 complaints of blockbusting throughout the country though none was proven.[35] While these complaints were not proven nor were they cited as occurring in California, they indicate that the perception and/or practice of blockbusting may exist.

5. Steering and Redlining

Steering and redlining are practices that discriminate in both rental and ownership housing markets. Steering is the practice of directing a home-seeker into or out of a particular neighborhood or complex based on the race of the home-seeker and the predominant racial makeup in the neighborhood. An example of steering is a real estate agent saying to a home-seeker, "You would be better off living in this area of town – the schools are nearly all White there," or "I don't think you would like this neighborhood – there are not any other Asians living here."

Another form of steering, which may be found in the rental market, would be steering applicants to one building or floor based on their disabilities or perceived disabilities. Statements and policies such as, "We like to put all of our wheelchair and walker tenants on one floor, so the other tenants don't feel that they are living in a nursing home" or

[35] Holloway, Lynette New York Times, 2006.

"You don't want that apartment near the pool and tennis courts because it will be too noisy for you and you won't use the facilities anyhow" violate the law.[36]

Redlining is the act of eliminating particular areas from the business of renting or selling, or from receiving certain services, such as financing and insurance. For example, it is illegal to refuse to provide financing for the sale of a house merely because of the racial composition of the neighborhood where the house is located.[37] State regulations require insurers to file certain basic data to verify whether an insurer is heeding or violating prohibitions against redlining. Under current law, the California State Department of Insurance must issue an annual report summarizing the data filed for the previous calendar year. The reports summarize each insurer's record in all underserved zip codes combined, which makes it difficult to pinpoint where individual companies may be engaged in redlining. The Insurance Department reports have shown great disparities between the rate at which insurance companies write policies in minority and low-income communities versus the rate at which they write policies elsewhere in the state[38].

According to the 2005 Commissioners Report on Underserved Communities, Laguna Niguel's zip code is not listed as one of 147 underserved communities identified in California.[39] A more current version of the report was not available to determine if this is still the case.

6. Covenants, Conditions and Restrictions (CC&Rs)

Covenants, Conditions, and Restrictions (CC&Rs) are restrictive covenants that involve voluntary agreements, which run with the land they are associated with. The Statute of Frauds (Civil Code Section 1624) requires them to be in writing, because they involve real property. They must also be recorded in the County where the property is located in order to bind future owners. Owners of parcels may agree amongst themselves as to the restrictions on use, but in order to be enforceable they must be reasonable. *Shelly v. Kraemer* (1948) held that racial restrictions are void and unenforceable, as they violate the equal protection clause of the Fourteenth Amendment[40].

In the past, Covenants, Conditions, and Restrictions (CC&Rs) were used to exclude certain groups such as minorities from equal access to housing within a community. Today, any discriminatory use of CC&Rs would not be as blatant; however other provisions such as rules affecting families with children and disabled persons needing accommodations may be present. The California Department of Real Estate (DRE) reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law. The review must be completed and approved before the DRE will issue a final subdivision public report. This report is required before a real estate broker can sell the units and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the DRE will issue a "deficiency notice", requiring the real estate broker to revise the CC&Rs.

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[36] http://www.bazelon.org/issues/housing/moreresources/articles/10-03trial.htm
[37] Fair Housing Hotline Project, March 2004
[38] Consumers Union, 2003
[39] http://www.insurance.ca.gov/0400-news/0200-studies-reports/0800-underserved-comm/2005/index.cfm
[40] California Real Estate Law, 2000

Communities with old subdivisions or condominium developments may still contain CC&Rs that do not comply with the fair housing law. However, provisions in the CC&Rs that violate the fair housing law are not enforceable.

7. Homeowner Associations

Homeowner associations and management companies enact rules to protect the quality of life for their residents, but sometimes these rules may be discriminatory. Typical rules and restrictions that are considered discriminatory include: restricting children to certain portions of an Association's common area and setting age limitations on certain facilities inside the Association. Despite the fact that associations and their governing entities are private, nonprofit corporations or organizations, California State and Federal courts have applied anti-discrimination statutes such that condominium associations are bound by statutes such as the Fair Housing Act, California Government Code § 12955, and California Civil Code §§ 51-52. Under such statutes, associations cannot discriminate against families or children, unless there is a legitimate health, safety, or business reason.[41]

In a recent federal case, *Housing Rights Center, et al. v. Rivera Town Homes, et al., CV02-5163PA*, the Housing Rights Center and seven families sued a condominium association, and its property management company, alleging they discriminated against the Plaintiffs on the basis of familial status. More specifically, the plaintiffs alleged that Rivera Town Homes enforced a rule prohibiting children from playing in the Association's common areas, which included grass covered yards and balconies.[42]

The California Association of Homeowners Associations provides Community Associations, Condominiums and Common Interest Developments,' Boards of Directors and homeowners with complete, comprehensive and professional information pertaining to this industry. In Laguna Niguel, there are several homeowner associations, however the City does not maintain a list, nor do they monitoring their activities.

8. Planned Unit Developments

The City of Laguna Niguel was the establishment of the Laguna Niguel Corporation in 1959 by Cabot, Cabot and Forbes, making it one of the first master planned communities in California. During the early years of development in Laguna Niguel, the Laguna Niguel Homeowner Association, later to become the Laguna Niguel Community Council, served in an advisory capacity to the Orange County Board of Supervisors on land use issues[43].

Nearly one-quarter of California's housing stock is located within common interest developments (CIDs), which include planned unit developments (PUDs).[44] These types of developments provide many goods and services traditionally supplied by local governments, including garbage collection, street cleaning, street lighting, and security patrol. Their homeowner associations also levy assessments, adjudicate disputes and regulate land use and other aspects of community life within their boundaries. On average, their residents are older, more prosperous and less racially and ethnically

[41] Discrimination Considerations of Homeowner Associations, Brian D. Moreno, Esq., 2004
[42] Discrimination Considerations of Homeowner Associations, Brian D. Moreno, Esq., 2004
[43] http://www.ci.laguna-niguel.ca.us/index.aspx?NID=388
[44] PPIC Research Brief #83, 2004

diverse than residents in comparable neighborhoods. Income diversity in planned developments is greater than might be expected. Although planned developments do not contribute significantly to the state's overall residential segregation, the author warns that this pattern may change over time as CIDs account for more of the state's total housing stock.[45]

The City of Laguna Niguel has several planned unit developments, which may need to be monitored at some point to ensure segregated patterns or other disparity is not occurring. These include: Beacon Hill, Bear Brand Ranch, Coronado Pointe, Crest De Ville, El Niguel, Hillcrest Estates, Kite Hill, Laguna Heights, Laguna Sur, Laguna Woods, Links Pointe, Marina Hills, Monarch Point, Niguel Hills, Niguel Summit, Niguel West, Ocean Ranch, Pacesetter, Pacific Island Village, Palmilla, Rancho Niguel, Rolling Hills, San Joaquin Hills, San Marin, Seacall, South Peak, and Vista del Niguel.

[45] PPIC Research Brief #83, 2004

V. FINDINGS AND RECOMMENDATIONS

The City's FY 2010-2015 Consolidated Plan provided a detailed analysis of the City's housing market and overall community development needs, which also provided the foundation and background information used to analyze trends in this AI. Thus, the Consolidated Plan must be read prior to this Analysis of Impediments to gain a full understanding of housing choice in the City of Laguna Niguel.

The earlier sections of the AI identified common problems and barriers to fair housing choice in Laguna Niguel. This section summarizes demographic trends and housing information contained in the City's FY 2010-2015 Consolidated Plan, findings from the previous Chapters of the AI, and provides recommendations for the City to address impediments to the fair housing issues identified.

A. Conclusions and Impediments

The following is a list of conclusions made during the City's Analysis of Impediments to Fair Housing Choice that impact fair and affordable housing within Laguna Niguel, with impediments illustrated in boldface type.

- **Demographic:** While the City's FY 2010-2015 Consolidated Plan indicated that the City has grown rapidly in the last 20 years, the racial and ethnic composition of Laguna Niguel changed only gradually between 1990 and 2000. The majority of residents were White (77 percent), which is higher than the County (65 percent); though in 1990 Whites made 83 percent of the population. The two largest minority groups in the City were Hispanic households (10 percent) and Asian households (8 percent). Hispanics increased by two percentage points from 1990 to 2000, while African Americans remained at one percent and Asians at eight percent. The dissimilarity index indicated that Laguna Niguel appeared more integrated than the County of Orange as a whole. In August of 2009, the unemployment rate was 7.6 percent (2,900 workers); significantly lower than the County's unemployment rate of 12.6 percent during the same timeframe, though it was still higher than during 2005 when it was approximately four percent.
- **Income:** Median income reported in the 2000 Census was $80,733, much higher than the County median of $58,820 and surrounding cities. While the median income of each minority group in the City was lower than the overall median, they were substantially higher than those of minority groups in the County. Low- and moderate-income households comprised 21 percent of the City's total households and elderly households made up a significant proportion of extremely low- and low-income households within in the City. **The proportion of low- and moderate-income households varied somewhat by ethnicity with Hispanics and African Americans disproportionately impacted (40 percent of Hispanics and 35 percent of African Americans were low-and moderate-income compared to 19 percent of Whites).** Concentrations of low- and moderate-income households were disbursed along the north, eastern and central portions of the City. These areas also corresponded with the racial/ethnic concentrations, which appear consistent with data showing these groups tended to make lower median incomes than other racial and ethnic groups. While the existing concentrations illustrate that patterns have developed, there do not appear to be specific reasons other than socio-economic reasons for the trend.

- **Housing:** The 2000 Census showed that the percentage of overcrowded households was significantly higher for minority households, though it is not apparent that discrimination or any particular public policy is causing this. While only two percent of White non-Hispanic households were reported as overcrowded, 41 percent of Some Other Race Alone, 26 percent of Hispanic households, 7 percent of African American households, and 6 percent of Asian households were overcrowded. Additionally, low- and moderate-income households experienced the greatest percentage of problems (overpayment and overcrowding), especially renters. **CHAS data further indicated that Hispanics and Asians were disproportionately affected by housing problems.** According to the State Community Care Licensing Division, **there are currently no licensed adult day care facilities, adult residential care facilities, group homes, or small family homes located in Laguna Niguel to serve the disabled population.** Thus, there is a need to increase capacity for these types of facilities. The disabled population may also need fair housing services, as disability discrimination is generally on the rise in California.
- **Fair Housing and Landlord/Tenant Issues:** Approximately 400 tenant/landlords complaints per year were received from Laguna Niguel residents for a total of 1,569 complaints in four years. Of these complaints, about 100 percent of residents affected were low- and moderate-income. Consistent with the City's demographics, the majority of complaints were from non-Hispanic Whites (70 percent) followed by Hispanics (9 percent), "Others" (8 percent), and Asians (6 percent); however, **African Americans appear to be slightly overrepresented given they represent only one percent of the population and 5 percent of complaints.** Special needs groups were reported as follows: 15 percent of complaints were from single- parents, 12 percent were seniors, and 10 percent were disabled. The majority of complaints were related to notices (20 percent), rental agreements (12 percent), and security deposits (8 percent).
- **Public Sector Practices:** It was noted that **the City's Housing Element is outdated**; though it is in the process of being updated. While **little affordable housing has been built in the last few years**, sites are currently being identified to accommodate the RHNA. The City does not administer its own housing programs; however, they have partnered with the County to address housing needs. There is little diversity in the membership of public representatives; however, the overall demographics of the City have likely been responsible for this trend; not any intentional discriminatory practices.
- **Private Sector:** Home prices have escalated considerably over the past few years and have recently declined; however, housing is still fairly expensive in Laguna Niguel. This has priced many lower income residents out of the housing market, with many lower income residents experiencing a high housing cost burden and overcrowded living conditions. Within the rental market, rental prices have increased while vacancy rates have decreased. Few apartments with three or more units were advertised for rent, indicating that finding appropriately sized rental housing for large households is difficult.
- **Lending:** According to the 2008 HMDA data, there were 1,577 conventional loan applications received for the purchase of homes in Laguna Niguel, with 55 percent approved, 12 percent denied, and 14 percent withdrawn or closed. Comparing approval rates by ethnicity in Laguna Niguel shows little disparity between Hispanic, White, Asian and African Americans, as rates were in the low 60's and were within a few percentage points of each other. Yet a substantial number of applicant race/ethnicity categories were reported as "not available" and had a high denial

rate (36 percent) Pacific Islanders also had a low rate of 50 percent; though there were few applications from this group. **Refinancing applications showed lower approval rates for minorities. In addition, the current housing market has resulted in many new concerns for the City not present in the last AI, that may provide opportunities for discrimination including: foreclosures, loan modifications, short sales, and real estate owned (REO) properties that have flooded the market.**

- **Survey/Outreach:** While the majority of responses from the City's Fair Housing Survey indicate residents have not experienced discrimination in the City, **there may be potential concern for the City to consider, regarding the few survey responses that alluded to potential discriminatory attitudes within the City.**

B. Recommendations and Proposed Actions to Address Impediments

Proposed actions to address the impediments to fair housing choice identified within the City are as follows and assumes the City will continue to allocate funds annually for the provision of fair housing services:

Action 1: Increase Fair Housing Education and Outreach Collaboration: The City should collaborate and coordinate with multiple agencies, including lenders, realtors, and cultural groups to provide increased efforts in educating residents on potential sources of discrimination and avenues to address fair housing. The City should target this education and outreach to various special needs groups including, but not limited to: the disabled, elderly, persons living with HIV/AIDS, low- and moderate-income large families, and minorities.

- **Timeframe:** By the end of FY 2010-2011, and annually thereafter.

Action 2: Provide Networking Opportunities, Homeownership Education, and Credit Counseling for Minority Groups: The City should partner with an agency that provides networking opportunities, homeownership education, and credit counseling targeted to minority and special needs groups.

- **Timeframe:** By the end of FY 2010-2011, and annually thereafter.

Action 3: Increase Fair Housing Services to Include Periodic Testing and Outreach Efforts within the City Limits: The City should collaborate with their fair housing service provider to increase the Scope of Work to provide period testing throughout the City, particularly in the rental market. In addition, education and outreach efforts should be conducted within the City limits.

- **Timeframe:** By the end of FY 2010-2011, and annually thereafter.

Action 4: Study the Feasibility of Providing Housing Programs: The City should collaborate and coordinate with multiple agencies to provide various housing programs to address affordability needs of low-and moderate-income households and the special needs of the disabled population that could benefit from down payment assistance, accommodation improvements, and/or low cost home improvements.

- **Timeframe:** By the end of FY 2011-12.

Action 5: Update the City's Housing Element: The City should continue to work towards updating its housing element in compliance with State Law.

- **Timeframe:** Continue the process annually until completed.

Action 6: Collaborate with Affordable Housing Developers: The City should collaborate with various affordable housing developers to facilitate a variety of housing choices within the City and meet the City's allocation.

- **Timeframe:** Continue the process in FY 2010-2011, and annually thereafter.

VI. SIGNATURE PAGE

I, Timothy J. Casey, hereby certify that this Analysis of Impediments to Fair Housing Choice (AI) for the City of Laguna Niguel represents the City's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Timothy J. Casey

Timothy J. Casey
City Manager, City of Laguna Niguel

5/11/10

Date

Appendix A
Survey, Workshop, and Proof of Consultation

The City of Laguna Niguel is conducting a study to evaluate fair housing conditions within its jurisdiction. Fair Housing laws seek to prevent discrimination in housing. This survey is being used to determine conditions present within the City that may prevent equal access to housing. Your input is greatly needed to provide a clear picture of the situation within the area.

Please complete the survey below and return it by **January 31, 2010**

1. Have you ever experienced housing discrimination in the City of Laguna Niguel?

☐ YES ☐ NO ☐ NOT SURE

2. If yes, which of the following best describes the person responsible for discriminating against you?

☐ A landlord/property manager
☐ A real estate agent
☐ A lending institution
☐ A mortgage insurance agency
☐ City staff
☐ Other:_____

Examples of discrimination include:

- A rental advertisement says, "Perfect for men without children" or "No Section 8".
- A real estate agent shows you houses in neighborhoods different than the ones you have requested and/or makes references to the ethnic composition of the neighborhood as a place you would feel more comfortable.
- A landlord refuses to let you install a ramp in your shower (at your own expense) to accommodate your disability.

3. Which of the following best describes the location the act of discrimination occurred?

☐ an apartment complex
☐ a house
☐ a trailer/mobile home park
☐ a condo
☐ a public or subsidized housing project
☐ when applying for City programs

4. Explain 'how' you were discriminated against:_____

_____

5. On what basis do you believe you were discriminated against (check all that apply)?

☐ Race ☐ Color ☐Religion ☐ National Origin ☐Ancestry
☐ Gender ☐Marital Status ☐Sexual Orientation ☐ Age ☐Disability
☐ Family Status (because of your children) ☐ Source of Income (i.e. welfare)
☐ Other: _____

6. Did you report the incident?

☐ YES (If Yes, who did you contact?)_____
☐ NO (If No – Why not?)
☐ don't know where to report
☐ don't believe it makes any difference
☐ other:_____
☐ afraid of retaliation
☐ too much trouble

7. Have you ever witnessed discriminatory advertising?

☐ YES ☐ NO

If Yes, describe?_____

_____

8. **Do you know of someone who has experienced housing discrimination in the City of Laguna Niguel?**

☐ YES ☐ NO

If Yes, describe_____

_____

9. **Were you a victim a hate crime?**

☐ YES ☐ NO

If Yes, describe_____

_____

10. **Did you report the incident?**

☐ YES (If Yes, who did you contact?)_____
☐ NO (If No – Why not?)
☐ don't know where to report ☐ afraid of retaliation
☐ don't believe it makes any difference ☐ too much trouble ☐ other:_____

For statistical purposes please check the following that best describes you:

Race/Ethnicity

☐ White
☐ Black/ African American
☐ Asian
☐ American Indian or Alaska Native
☐ Native Hawaiian or Pacific Islander
☐ Hispanic/ Latino Ethnicity
☐ American Indian or Alaska Native AND White
☐ Asian AND White
☐ Black/African American AND White
☐ American Indian/ Alaska Native and Black/African American
☐ Other

Annual Household Income

☐ >$10,000
☐ $10,000 - $20,000
☐ $20,000 - $30,000
☐ $30,000 - $40,000
☐ $40,000 - $50,000
☐ $50,000 - $60,000
☐ $60,000 - $70,000
☐ $70,000 - $80,000
☐ $80,000+

Please bring the completed survey to the Fair Housing Workshop (see attached flyer) or deliver the completed survey to the City by mail:

Attention: Erich List, Associate Planner
City of Laguna Niguel
27781 La Paz Rd.
Laguna Niguel, CA 92677

You may also fax the completed survey Attention: Erich List to (949) 362-4369 or email elist@ci.laguna-niguel.ca.us

If you have any questions regarding this survey/study, please call (949) 362-4322.

City of Laguna Niguel

Fair Housing Workshop

December 14, 2009

What is an AI?

- Analysis of Impediments to Fair Housing Choice (AI)
  - Identifies impediments to fair housing
  - Recommends appropriate actions to overcome the effects of impediments
  - Is part of the Five-year Consolidated Plan, though a separate document
  - Is required by and reported annually to HUD

What is Fair Housing?

- Fair Housing
  - A condition in which individuals of similar income levels in the same housing market have a like range of choices available to them regardless of race, color, ancestry, national origin, religion, sex, disability, familial status, marital status, sexual orientation, source of income, or any other arbitrary factor.

Components

- Introduction/Community Profile
- Lending Practices
- Public Policies
- Fair Housing Practices Assessment
- Conclusion
- Consultation
- Citizen Participation
  - 30-day public review and comment period
  - Community Workshop
  - Survey

Fair Housing Survey

- Released in December 2009
- Distributed to over 10,000 people
- Used to foster Citizen Participation and establish fair housing and related needs

Survey Results

None as of yet

Issues Addressed in the AI

- Tenant/Landlord relations
- Real estate practices
- Lending /Insurance practices
- Housing choice
- Housing affordability/availability
- Public policies
- Accessibility for persons with disabilities
- Hate crimes
- Others

Discussion Period

- Establish Needs
- Distribute and Complete Survey
- Accept Comments and Questions

City of
LAGUNA NIGUEL CA

Celebrating 20 Years
With Friends & Neighbors

January 8, 2010

Community Needs and Fair Housing Surveys

The Cityss Community Development Department is seeking resident input to assess local community needs and evaluate Fair Housing conditions within the City of Laguna Niguel. Residents are invited to complete two short surveys, available on the City's website at CDBG Surveys. The surveys can also be downloaded online and should be returned to City Hall by January 31, 2010.

The City is preparing for the next grant cycle of the Community Development Block Grant Program (CDBG) and obtaining public input is an important part of this process. The CDBG program is a Federal Housing and Urban Development Department (HUD) grant for the purpose of "the development of viable urban communities by providing decent housing, a suitable environment and expanding economic opportunities principally for persons of low and moderate income". The Fair Housing Conditions survey will be used to determine conditions present within the City that may prevent equal access to housing. The Community Needs Survey will be used to help identify what residents consider to be the most important neighborhood needs.

For more information, contact Erich List at 949-362-4322 or elist@ci.laguna-niguel.ca.us.

City Commends Mark Montgomery For Service As Chairman of the Laguna Niguel Chamber of Commerce

On Tuesday, January 5th, the Laguna Niguel City Council adopted a Resolution commending Mark Montgomery for his service as Chairman of the Laguna Niguel Chamber of Commerce. Mayor Linda Lindholm presented the Resolution to Mr. Montgomery at the Chambers Annual Installation of Officers Breakfast on Friday, January 8th at the Ritz Carlton. Mark served as Chair of the Chamber from January to December 2009. During his term, Mark was dedicated to promoting the community, creating a strong local economy, providing networking opportunities and representing the interests of business with government.

Water News - Efficient Water Use Critical January 25-31

While conservation and efficient water use is important at any time, it will be critical during the week of January 25-31, when the Regional Water Plant that provides Moulton Niguel Water District's entire water supply, will shut down for scheduled maintenance. Learn more.

Shred Identity Theft Free Document Shredding Event

Identity theft and fraud remain the fastest growing crimes in America. Taking simple pro-active crime prevention steps can greatly reduce your chances of becoming a victim. Learn more.

Upcoming Events

Jan. 18
Snow Summit Snowboard & Ski Trip

Jan. 21
Military Support Committee Meeting

Jan. 21
Money Basics For Teens

We respect your online time and privacy. If you no longer wish to receive our e-mails, please complete the unsubscribe form on our website to request the removal of your e-mail from our distribution list. To update your e-mail address, please complete the change of e-mail form on our website. Your request may take up to 72 hours to take effect.

Questions? Please visit www.ci.laguna-niguel.ca.us or e-mail info-ln@ci.laguna-niguel.ca.us.
27801 La Paz Road, Laguna Niguel, CA 92677

Add info-ln@ci.laguna-niguel.ca.us to your address book to ensure delivery of the City of Laguna Niguel, CA e-mails.

Published: Jan. 25, 2010 11:12 a.m.

Briefly: Laguna Niguel seeks public input for community needs

By LINDSEY BAGUIO
THE ORANGE COUNTY REGISTER

Story Highlights
The Community Development Department is conducting a survey to evaluate fair housing conditions and community needs though Jan. 31.

ARTICLE

LAGUNA NIGUEL Have an opinion on fair housing and community needs in the city?

The Community Development Department is conducting a survey to evaluate fair housing conditions and community needs though Jan. 31.

ADVERTISEMENT

The survey will help identify what residents consider to be important neighborhood needs and determine conditions within the city that may prevent equal access to housing.

The public input provided will help the city prepare for the next grant cycle of the Community Development Block Grant Program.

Download the form at www.cityoflagunaniguel.org/index.aspx?nid=516.

Reader Comments

Comments are encouraged, but you must follow our User Agreement.
1. Keep it civil and stay on topic.
2. No profanity, vulgarity, racial slurs or personal attacks.
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Community Development Department
27781 La Paz Road • Laguna Niguel, California 92677
Phone/949•362•4360 Fax/949•362•4369

CITY COUNCIL
Joe Brown
Gary G. Capata
Paul G. Glaab
Linda Lindholm
Robert Ming

January 4, 2010

Dear Laguna Niguel Resident:

The City of Laguna Niguel needs your opinion! The City is preparing for the next grant cycle of the Community Development Block Grant Program (CDBG). The CDBG program is a Federal Housing and Urban Development Department (HUD) grant for the purpose of "the development of viable urban communities by providing decent housing, a suitable environment and expanding economic opportunities principally for persons of low and moderate income." An important part of this process is to ask residents and other stakeholders what you think are the most important needs in your neighborhood. The surveys will also evaluate fair housing conditions that may prevent equal access to housing. **Please return the surveys to City Hall or the Senior Center by January 31, 2010**. You may also fill them out online at the City website http://www.ci.laguna-niguel.ca.us

Sincerely,
COMMUNITY DEVELOPMENT DEPARTMENT
Dan Fox, Director

Erich List
Associate Planner
Direct Phone: 949-362-4322
E-mail: elist@ci.laguna-niguel.ca.us

CITY of LAGUNA NIGUEL
Community Development Department
27781 La Paz Road • Laguna Niguel, California 92677
Phone/949•362•4360 Fax/949•362•4369

CITY COUNCIL
Joe Brow
Gary G. Capat
Paul G. Glaa
Linda Lindholm
Robert Min

CITY LAGUNA NIGUEL
RECEIVED
DEC 28 2010
COMMUNITY DEVELOPMENT

January 5, 2010

Dear Service Provider:

The City of Laguna Niguel is conducting two surveys to support the upcoming 3-year Consolidated Plan. Please ask your clients who are residents of Laguna Niguel to fill out the surveys. Online versions are also available:

- Community Needs Survey www.surveymonkey.com/s/LNneedsGroup
- Fair Housing Conditions Survey www.surveymonkey.com/s/LNHousingGroup

Please return the surveys before January 31st. Either return in the postage paid envelope or contact us to pick them up. Your assistance is appreciated.

Sincerely,

Erich List
Associate Planner

Hi Erich,

I apologize we weren't able to collect too many surveys for you since our food pantry was closed for renovation.

Sincerely,
Kelly

KELLY BANKS
Resource Coordinator
kbanks@families-forward.org
Direct: 949.716.5864

9221 Irvine Boulevard • Irvine, CA
PH: 949.552.2727 • FX: 949.552
www.families-forward.org

CITY of LAGUNA NIGUEL
Community Development Department
27781 La Paz Road • Laguna Niguel, California 92677
Phone/949•362•4360 Fax/949•362•4369

CITY COUNCIL
Joe Brown
Gary G. Capata
Paul G. Glaab
Linda Lindholm
Robert Ming

B-Adair Consulting and Administrative Services
12156 Cunningham Lane
Garden Grove, CA 92841

February 2, 2010

Brandy:

Here are the completed surveys from Families Forward, SCO, WTLC, and the senior center. Still waiting to hear from the YMCA and SCSS.

Thanks,

Erich List
Associate Planner

B-Adair
Consulting & Administrative Services
12156 Cunningham Lane
Garden Grove, CA 92841
(714) 539-8414

July 28, 2009

Tracee Carpenter
Department of Records
Department of Fair Employment and Housing
2218 Kausen Drive Suite 100
Elk Grove, CA 95758

Subject: California Public Records Request (Fair Housing Statistics for the City of Laguna Niguel, and Orange County)

Dear Ms. Carpenter:

I am currently under contract with the City of Laguna Niguel to perform an "Analysis of Impediments to Fair Housing Choice" study, as required of the city by the US Department of Housing and Urban Development.

As such, I am requesting the following information for zip codes: 92607 and 92677

1. Number of cases from 2005 to present (each year listed individually)
2. For each of the cases (by year):

- the ethnicity of the complainants
- income level of the complainants
- protected class
- prohibited acts
- closing categories

I would also like the same information for Orange County as a whole to use as a comparison/reference from the same time periods.

If you need any clarification please contact me at (714) 539-8414.

Sincerely,

Brandy Adair
B-Adair Consulting and Administrative Services
Owner/Sole Proprietor

brandy.adair@sbcglobal.net

B-Adair
Consulting & Administrative Services
12156 Cunningham Lane
Garden Grove, CA 92841
(714) 539-8414

October 16, 2009

Karen Gilbert
Department of Records
Department of Fair Employment and Housing
2218 Kausen Drive Suite 100
Elk Grove, CA 95758

Subject: California Public Records Request (Fair Housing Statistics for the City of Laguna Niguel, and Orange County)

Dear Ms. Gilbert:

I am currently under contract with the City of Laguna Niguel to perform an "Analysis of Impediments to Fair Housing Choice" study, as required of the city by the US Department of Housing and Urban Development.

As such, I am requesting the following information for zip codes: 92607 and 92677

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- closing categories

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If you need any clarification please contact me at (714) 539-8414.

Sincerely,

Brandy Adair
B-Adair Consulting and Administrative Services
Owner/Sole Proprietor

brandy.adair@sbcglobal.net

STATE OF CALIFORNIA -- State and Consumer Services Agency

ARNOLD SCHWARZENEGGER, Governor

DEPARTMENT OF FAIR EMPLOYMENT & HOUSING
2218 Kausen Drive, Suite 100, Elk Grove, CA 95758
(916) 478-7251 TTY (800) 700-2320 Fax (916) 478-7329
www.dfeh.ca.gov

November 4, 2009

Brandy Adair
B-Adair Consulting and Administrative Services
12156 Cunningham Lane
Garden Grove, CA 92641

RE: Housing Complaints Filed

Dear Ms. Adair:

This is in response to your request regarding housing discrimination complaints filed in zip codes 92607 and 92677 and Orange County for 2005 to 2009.

Attached are the charts with the complaints filed in the requested areas. I have also attached the conversion sheets for the ethnicities, bases, acts and closing categories.

There were also one additional complaint of discrimination filed in zip code 92677 and 19 filed in Orange County which are currently open which are not included in the charts. These records are exempt from disclosure at this time pursuant to Government Code section 6255.

Please feel free to contact me if you have any further questions or concerns.

Sincerely,

Karen Gilbert

Karen Gilbert
Research Analyst

Attachments

California Department of Fair Employment and Housing
Housing Cases Filed by Respondent Zip Code - 92607
2005 to Present

11/5/2009
1:23 PM

Respondent Zip	Base 1	Act 1	Filed	Closing Date	Closing Category	Complainant Ethnicity
92607	01	02	6/14/2005	10/21/2005	19	01
92607	01	07	6/29/2005	1/5/2006	42	28

California Department of Fair Employment and Housing
Housing Cases Filed by Respondent Zip Code - 92677
2005 to Present

11/5/2009
1:28 PM

Respondent Zip	Base 1	Base 2	Base 3	Base 4	Act 1	Act 2	Filed	Closing Category	Closing Category	Complainant Ethnicity
92677	01				07		1/12/2005	3/30/2005	20	01
92677	43				08		6/2/2005	11/30/2005	20	05
92677	99	16	18	21	01		8/30/2005	2/17/2006	20	09
92677	60				01		10/17/2005	12/22/2005	20	28
92677	MX				08		9/1/2006	7/20/2007	20	09
92677	MX				08		9/15/2006	7/20/2007	20	09
92677	EG	1E			01		3/6/2007	2/14/2008	20	28
92677	26				02		7/12/2007	11/19/2007	20	18
92677	23				15		8/1/2008	12/31/2008	20	28
92677	26				15	02	8/11/2008	1/30/2009	20	28

YAHOO! MAIL Classic

RE: Complaints for Laguna Niguel Tuesday, October 13, 2009 8:56 AM

From: "Hauptman, Chuck E" <Chuck.E.Hauptman@hud.gov>
To: "'Brandy Adair'" <brandy.adair@sbcglobal.net>
1 File (17KB)

Filed Co...

From: Brandy Adair [mailto:brandy.adair@sbcglobal.net]
Sent: Tuesday, October 13, 2009 8:41 AM
To: Hauptman, Chuck E
Subject: Complaints for Laguna Niguel

Can you please provide me the number of complaints received for the City of Laguna Niguel from 2005 through the present; I am under contract to prepare their Analysis of Impediments to Fair Housing Choice, thank you.

As of Date: 10/13/09

Title VIII Cases Filed During Period of 1/1/05 to 10/13/09

City & State	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
State & Calendar Year - California 2005											
Laguna Niguel, CA	0	2	2	0	0	0	0	2	0	0	0
State & Calendar Year - California 2006											
Laguna Niguel, CA	1	3	4	1	0	2	1	0	0	0	0
State & Calendar Year - California 2007											
Laguna Niguel, CA	0	2	2	0	0	0	0	2	0	0	0
State & Calendar Year - California 2008											
Laguna Niguel, CA	1	1	2	0	0	0	0	2	0	0	0
State & Calendar Year - California 2009											
Laguna Niguel, CA	0	1	1	0	0	0	0	0	0	0	1
	2	9	11	1	0	2	1	6	0	0	1

Hi, Brandy Sign Out All-New Mail Help at&t Mail

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Trash [Empty]

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My Attachments

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5 Online Contacts [Add]
Eric Tims
Jaclyn Cali
Lashawn Vaughn
Ms. ES - Idle
Regina Collins
Not Listed? New Chat
3 Mobile Contacts [Add]
FrogLady 714-715-2646
Kraz 714-369-7533
WhiteBrandy 562-212-
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gardena (18)

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FW: DASH meeting reminder Wednesday, April 14, 2010 12:04 PM

From: "Kollmer, Dolores" <dkollmer@daylemc.org>
To: brandy.adair@sbcglobal.net
Cc: "Rivera, Matthew" <mrivera@daylemc.org>

Hi Brandy,
Here is the information about the next DASH meeting – I have asked Matt Rivera to make sure you are on the list serve regarding this group. Thank you!

Dolores Kollmer
Executive Director
Dayle McIntosh Center
(714) 621-3300 ext 339
Fax (714) 663-2094
email - dkollmer@daylemc.org

Mission: To advance the empowerment, equality, integration and full participation of people with disabilities in the community

From: Johnson, Rashenda
Sent: Wednesday, April 14, 2010 9:27 AM
To: Johnson, Rashenda
Subject: DASH meeting reminder

The DASH meeting is scheduled for this ***Thursday, APRIL 15TH***, 10:00A.M. – 11:30 P.M.

DASH MEETING:

At:
The Dayle McIntosh Center
13272 Garden Grove Blvd.
Garden Grove, CA. 92843

(Large Conference Room)
The agenda will be made available to you at the meeting

The mission of Disabilities Access Solutions for Housing (DASH) is to develop a collaborative network for the purpose of educating and advocating solutions for housing needs of individuals and families with disabilities.

Due to a campaign event scheduled at 11:30 our meeting will be shorten by 30 minutes

If you have any questions please contact Rashenda Johnson at (714) 621-3300 ext. 346 or email to: rjohnson@daylemc.org.

We look forward to seeing you this month!

Rashenda Johnson
Transitions Coordinator,Olmstead Services Program
Dayle McIntosh Center
13272 Garden Grove Blvd
Garden Grove , CA 92843
714.621-3300
Fax: 714.663-2094

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Final Regional Housing Need Allocation Plan - Planning Period (January 1, 2006 - June 30, 2014)
for Jurisdictions within the Six-County SCAG Region (approved by the SCAG Regional Council on July 12, 2007)

County	City	% very low income households	% low income households	% moderate income households	% above moderate income households	% total	Number of very low income households	Number of low income households	Number of moderate income households	Number of above moderate income households	Total
Los Angeles	Walnut city	26.1%	16.5%	17.9%	39.5%	100%	153	97	105	232	587
Los Angeles	West Covina city	25.6%	15.8%	16.9%	41.7%	100%	631	388	417	1,026	2,461
Los Angeles	West Hollywood city	24.4%	15.5%	16.9%	43.2%	100%	142	91	99	252	584
Los Angeles	Westlake Village city	26.9%	17.3%	17.3%	38.5%	100%	14	9	9	20	52
Los Angeles	Whittier city	25.2%	15.7%	17.0%	42.1%	100%	225	140	151	375	892
Los Angeles	Unincorporated	25.2%	15.9%	17.2%	41.7%	100%	14,425	9,073	9,816	23,862	57,176
Orange	Aliso Viejo city	22.6%	18.0%	19.4%	40.0%	100%	208	165	179	367	919
Orange	Anaheim city	20.8%	17.0%	19.7%	42.5%	100%	1,971	1,618	1,874	4,035	9,498
Orange	Brea city	21.5%	17.4%	19.7%	41.4%	100%	441	356	404	847	2,048
Orange	Buena Park city	21.0%	17.1%	19.5%	42.3%	100%	142	116	132	286	677
Orange	Costa Mesa city	21.0%	17.2%	19.6%	42.2%	100%	353	289	330	710	1,682
Orange	Cypress city	21.7%	17.5%	19.7%	41.0%	100%	98	79	89	185	450
Orange	Dana Point city	22.1%	17.6%	19.1%	41.2%	100%	15	12	13	28	69
Orange	Fountain Valley city	22.1%	17.7%	19.7%	40.5%	100%	103	83	92	189	466
Orange	Fullerton city	20.9%	17.2%	19.7%	42.2%	100%	398	329	376	806	1,910
Orange	Garden Grove city	20.7%	17.1%	19.6%	42.5%	100%	116	96	110	238	560
Orange	Huntington Beach city	21.7%	17.6%	19.8%	40.9%	100%	454	369	414	855	2,092
Orange	Irvine city	21.7%	18.0%	20.0%	40.3%	100%	7,735	6,408	7,139	14,378	35,660
Orange	La Habra city	20.7%	17.2%	19.5%	42.6%	100%	53	44	50	110	258
Orange	La Palma city	25.0%	18.8%	18.8%	37.5%	100%	4	3	3	6	16
Orange	Laguna Beach city	23.3%	16.7%	20.0%	40.0%	100%	7	5	6	12	30
Orange	Laguna Hills city	25.0%	12.5%	25.0%	37.5%	100%	2	1	2	3	8
Orange	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Orange	Laguna Woods city	18.7%	17.2%	20.1%	44.0%	100%	25	23	27	60	135
Orange	Lake Forest city	20.7%	17.2%	20.7%	41.4%	100%	6	5	6	12	29
Orange	Los Alamitos city	22.0%	17.1%	19.5%	41.5%	100%	9	7	8	17	41
Orange	Mission Viejo city	22.6%	17.8%	19.9%	39.7%	100%	33	26	29	59	147
Orange	Newport Beach city	22.0%	18.0%	20.3%	39.7%	100%	392	322	362	708	1,784
Orange	Orange city	21.4%	17.5%	19.8%	41.4%	100%	1,086	887	1,004	2,102	5,079
Orange	Placentia city	21.6%	17.5%	19.6%	41.2%	100%	21	17	19	40	98
Orange	Rancho Santa Margarita city	22.8%	17.9%	19.5%	39.8%	100%	28	22	24	49	124

Note: There is a one unit rounding difference in some localities between the total housing need and the sum of the 4 income groups.
In such cases, communities may choose which of the income categories it will adjust by one unit to maintain consistency with the approved total housing need.

Total 90 4m

0-30 31-50 51-80 80+

	CITY	ADDRESS	ZIP	TYPE OF UNITS	AFFORDABLE UNITS	TOTAL UNITS	CONTACT INFORMATION
Also	Laguna Beach	21544 Wesley Dr.	92651	Senior 62+/Disabled 18 – Studio 52 – 1 Bedroom	70	71	Waiting List Closed (Temporarily) Onsite (949) 499-5581
Rancho Niguel/Rancho Moulton	Laguna Hills	25952 Via Lomas	92653	Family 40 – 2 Bedroom 6 – 3 Bedroom 5 – 4 Bedroom	51	51	10 Year Waiting List Onsite (949) 831-8486 (Yolando Southerland)
Rancho Moulton	Laguna Hills	25705 Via Lomas	92653	Family 40 – 2 Bedroom 6 – 3 Bedroom 5 – 4 Bedroom	51	51	10 Year Waiting List Onsite (949) 831-8486 (Yolando Southerland)
Alicia Park Apartments	Laguna Niguel	23681 Cambridge Cir.	92677	Family 2, 3 & 4 Bedroom	55	56	5 Year Waiting List Onsite (949) 495-5131
Hidden Hills	Laguna Niguel	30041 Tessier St.	92677	Family 1 & 2 Bedroom	66	324	Waiting List Onsite (949) 249-1939
Laguna Serrano	Laguna Niguel	30001 Golden Lantern	92677	Family 1, 2 & 3 Bedroom	68	336	Onsite (949) 495-7041
Niguel Summit	Laguna Niguel	30252 Pacific Island Dr.	92677	Family 1, 2 & 3 Bedroom	34	170	Onsite (949) 495-3575
Pointe Niguel Apartments	Laguna Niguel	29781 Niguel Rd.	92677	Family 1 & 2 Bedroom	65	324	2 Year Waiting List Onsite (949) 495-9542
Seaview Summit Apartments	Laguna Niguel	102 Calais St.	92677	Family 1 & 2 Bedroom	20	100	(949) 499-1864
Village La Paz	Laguna Niguel	24275 Avenida Breve	92677	Family 80 – 2 Bedroom 12 – 3 Bedroom 8 – 4 Bedroom	100	100	6 Year Waiting List Onsite (949) 831-1534
Alexan Bellecour	Lake Forest	21041 Osterman Rd.	92630	Family 1 Bedroom	6	131	(949) 855-9915
Arbors	Lake Forest	26356 Vintage Woods Rd.	92630	Family 1 & 2 Bedroom	22	328	Waiting List Onsite (949) 586-8940
Emerald Court	Lake Forest	21141 Canada Rd.	92630	Family Jr., 1 & 2 Bedroom	58	288	6 Month – 1 Year Waiting List Onsite (949) 472-4474
Spring Lakes	Lake Forest	21641 Canada Rd.	92630	Family Jr., 1 & 2 Bedroom	36	180	1.5 Year Waiting List Onsite (949) 472-3553
Trabuco Woods	Lake Forest	22159 Rimhurst Dr.	92630	Family 1 & 2 Bedroom	15	72	First Come, First Serve (949) 380-7593
Westridge	Lake Forest	26571 Normadale Dr.	92630	Family & Senior 1 & 2 Bedroom	78	390	1 Year Waiting List (949) 380-7324

If you have any revisions/updates to this list, please call Cindy Wolfe at (714) 480-2791.
Visit OC Community Services Website at: www.ochousing.org

Housing Element Compliance Report
Orange County, California

Jurisdiction	Received by HCD	HCD Review	Status	Approved	Where to obtain a copy of the draft Housing Element
Aliso Viejo	September 17, 2009		In Review		Erica Roess, Contract Senior Planner, [eroess@cityofalisoviejo.com]
Anaheim	August 19, 2009		In	September 2, 2009	http://www.anaheim.net/article.asp?id=1545
Brea	November 3, 2008		In	January 30, 2009	http://www.ci.brea.ca.us/article.cfm?id=1775
Buena Park	May 11, 2009		In	July 14, 2009	Ron Yoshiki: (714) 562-3620
Costa Mesa	September 4, 2008		In	September 17, 2008	http://www.ci.costa-mesa.ca.us/docs/housing/2008-2014-proposed-housing-element.pdf
County of Orange	February 3, 2009	May 4, 2009	Out		Ruby Maldonado: (714) 834-4414
Cypress	December 2, 2008		In	January 9, 2009	http://www.ci.cypress.ca.us/community_develpmnt/housing_element.htm
Dana Point	June 15, 2009		In	July 1, 2009	Christy Teague (949) 248-3519
Fountain Valley	July 23, 2009	October 21, 2009	Out		Planning Department: (714) 593-4425
Fullerton	April 24, 2009	June 16, 2009	Out		http://www.cityoffullerton.com/depts/dev_serv/general_plan_update/housing_element.asp
Garden Grove	July 20, 2009	July 22, 2009	Out		http://www.gardengrovefuture.info/
Huntington Beach	June 26, 2008		In	July 29, 2008	http://www.surfcity-hb.org/government/departments/planning/major/HousingElementUpdate.cfm
Irvine			Due		
La Habra	March 16, 2009	May 14, 2009	Out		http://lahabracity.org/images/Site03/Community%20Development/Microsoft%20Word%20-%20FINAL%20Draft%20Master%20-%20La%20Habra%20Hsg%20Element-5.pdf
La Palma	October 12, 2009		In Review		http://www.cityoflapalma.org/index.asp?nid=123
Laguna Beach	September 15, 2008	November 14, 2008	Out		www.lagunabeachcity.net/development/informationguides/DraftHousingElement2006-2014.pdf
Laguna Hills	July 20, 2009	October 16, 2009	Out		Vern Jones (949) 707-2600
Laguna Niguel			Due		
Laguna Woods	February 2, 2009		In	February 27, 2009	Sam Rake: (949) 639-0521
Lake Forest	September 3, 2009		In Review		Cheryl Kuta: (949) 461-3479
Los Alamitos	July 20, 2009	September 15, 2009	Out		http://www.ci.los-alamitos.ca.us/community/-housing%20Element_Full%20Document%20031009.pdf
Mission Viejo	July 27, 2009		In	August 10, 2009	http://cityofmissionviejo.org/WorkArea/showcontent.aspx?id=3544
Newport Beach	August 25, 2008	October 24, 2008	Out		http://www.city.newport-beach.ca.us/PLN/Planning.html
Orange	May 21, 2009	June 19, 2009	Out		http://www.cityoforange.org/depts/commdev/default.asp
Placentia	July 23, 2009	September 15, 2009	Out		
Rancho Santa Margarita	May 21, 2009	July 15, 2009	Out		http://www.cityofrsm.org/depts/development/planning/general.asp
San Clemente	March 4, 2009	May 1, 2009	Out		http://san-clemente.org/sc/standard.aspx?pageid=197
San Juan Capistrano	October 19, 2009		In Review		Douglas Dunhart: (949) 443-6324
Santa Ana	July 2, 2009	August 28, 2009	In		http://www.ci.santa-ana.ca.us/news/GeneralPlanUpdate-Housing_Element.asp
Seal Beach			Due		
Stanton	May 22, 2009		In	June 19, 2009	Omar Dadabhoy:(714) 379-9222 ext. 213
Tustin	June 25, 2009		In	July 9, 2009	http://www.tustinca.org/citydept/CommDev/index.htm#planningZoning
Villa Park	June 27, 2008	August 26, 2008	Out		Jason Carson: (714) 998-1500
Westminster	December 1, 2008		In	December 30, 2008	http://www.ci.westminster.ca.us/news/displaynews.asp?NewsID=149
Yorba Linda	October 6, 2009		In Review		http://www.ci.yorba-linda.ca.us/government/Housing%20Element%20update%20home.ph

Cities with open General Plans

The Kennedy Commission
October 26, 2009

YAHOO! MAIL Classic

RE: data request for Laguna Niguel Friday, January 22, 2010 9:49 AM

From: "Mares, Rebecca" <RMares@ochca.com>
To: "Brandy Adair" <brandy.adair@sbcglobal.net>, "Jones, Tamarra" <TJones@ochca.com>
1 File (27KB)

LAGUNA ...

And here is the Laguna Niguel one.

Have a good weekend.
Rebecca

From: Brandy Adair [mailto:brandy.adair@sbcglobal.net]
Sent: Thursday, January 21, 2010 2:04 PM
To: Jones, Tamarra
Cc: Mares, Rebecca
Subject: data request for Laguna Niguel

Per my dicussion with Rebecca this morning, I am working on a Consolidated Plan and an Analysis of Impediments to Fair Housing study for the City of Laguna Niguel. If you can please provide me statistics for the most current number of persons living with AIDS by gender, age group, race/ethnicity and exposure category specific to this jurisdiction so we can analyze potential housing needs within the city.

Thank you!

B-Adair Consulting and Administrative Services
Brandy Adair

12156 Cunningham Lane
Garden Grove, CA 92841
(714) 539-8414
brandy.adair@sbcglobal.net

City of Laguna Niguel, AIDS cases reported and Persons Living with AIDS (PLWA)

	Number	Rate per 100,000 population (67,201)
Cases reported since 1981	201	299.1
PLWA	102	151.8
Cases diagnosed in 2009	*	*

*Fewer than 5

SOURCE: HIV/AIDS Case Registry, Data as of December 31, 2009; State of California, Department of Finance, E-1 population Estimates for Cities, Counties and the State with Annual Percent Change — January 1, 2008 and 2009. Sacramento, California, May 2009.

PREPARED BY: County of Orange, Health Care Agency, HIV/AIDS Surveillance, January 2010/RM

City of Laguna Niguel, PLWA by Race/Ethnicity

	Number	Percent
White	79	77.5%
Black	*	*
Hispanic	18	17.6%
Other/Unknown	*	*
Total	102	100.0%

*Fewer than 5

SOURCE: HIV/AIDS Case Registry, Data as of December 31, 2009.

PREPARED BY: County of Orange, Health Care Agency, HIV/AIDS Surveillance, January 2010/RM

City of Laguna Niguel, PLWA by Gender

	Number	Percent
Male	97	95.1%
Female	5	4.9%
Total	102	100.0%

SOURCE: HIV/AIDS Case Registry, Data as of December 31, 2009.

PREPARED BY: County of Orange, Health Care Agency, HIV/AIDS Surveillance, January 2010/RM

City of Laguna Niguel, PLWA by Age at Diagnosis

	Number	Percent
0-29	16	15.7%
30-39	39	38.2%
40-49	35	34.3%
50+	12	11.8%
Total	102	100.0%

SOURCE: HIV/AIDS Case Registry, Data as of December 31, 2009.

PREPARED BY: County of Orange, Health Care Agency, HIV/AIDS Surveillance, January 2010/RM

City of Laguna Niguel, PLWA by Mode of Exposure

	Number	Percent
MSM	87	85.3%
IDU	5	4.9%
MSM/IDU	6	0.0%
Heterosexual	*	*
Other/Unknown	*	*

Total	102	100.0%

*Fewer than 5

SOURCE: HIV/AIDS Case Registry, Data as of December 31, 2009.
PREPARED BY: County of Orange, Health Care Agency, HIV/AIDS Surveillance, January 2010/RM

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Ahoy Matey!

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3 Online Contacts [Add]
alice4656
Danielle villalpando
Eric Tims
Not Listed? New Chat
3 Mobile Contacts [Add]
FrogLady 714-719-2649
Kraz 714-369-7623
WhiteBrandy 562-212
Not Listed? New Text
Settings

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carol (5)
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compton
gardena (18)

Love Runs Deep
verizon > Learn More

RE: data request Friday, January 15, 2010 10:41 AM

From: "Vincent, Vickie" <Vickie.Vincent@occr.ocgov.com>

To: "Brandy Adair" <brandy.adair@sbcglobal.net>

Cc: "Vu, Marie" <Marie.Vu@occr.ocgov.com>, "Halamuda, Candy" <Candy.Halamuda@occr.ocgov.com>

1 File (15KB)

January-1

Hi Brandy,

The attachment contains the City of Laguna Niguel's statistics as of January 4 2010 Also, below are OCHA's Waiting List statistics.

For Waiting List:

9749 - total remaining on waiting list
Laguna Niguel
81 Total on WL consisting of:
39 Families (not elderly or disabled)
21 Disabled (not elderly)
12 Elderly (not disabled)
9 Elderly & Disabled

This is the data we can provide as you requested

Vickie Vincent
Special Housing Programs
Orange County Housing Authority
OC Community Services
OC Community Resources
(714) 480-2741
(714) 480-2812 Fax
Vickie.Vincent@occr.ocgov.com

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-----Original Message-----
From: Brandy Adair [mailto:brandy.adair@sbcglobal.net]
Sent: Tuesday, January 12, 2010 5:43 PM
To: Vincent, Vickie
Subject: RE: data request

Hopefully sometime before the end of the month, but whenever you can provide it, thanks.

B-Adair Consulting and Administrative Services
Brandy Adair

12156 Cunningham Lane
Garden Grove, CA 92841
(714) 539-8414
brandy.adair@sbcglobal.net

— On Tue, 1/12/10, Vincent, Vickie <*Vickie.Vincent@occr.ocgov.com*> wrote:

From: Vincent, Vickie <Vickie.Vincent@occr.ocgov.com>
Subject: RE: data request
To: "Brandy Adair" <brandy.adair@sbcglobal.net>
Date: Tuesday, January 12, 2010, 5:05 PM

Hi Adair,

By when do you need this information?

Vickie Vincent
Special Housing Programs
Orange County Housing Authority
OC Community Services
OC Community Resources
(714) 480-2741
(714) 480-2812 Fax
Vickie.Vincent@occr.ocgov.com
Confidentiality Notice: This email message, including any attachments, is for the sole use of intended recipient(s), and may contain confidential and protected information. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message.

-----Original Message-----
From: Brandy Adair [mailto:brandy.adair@sbcglobal.net]
Sent: Monday, January 11, 2010 5:22 PM
To: Vincent, Vickie
Subject: data request

Hi, I am working on a Consolidated Plan and AI for the City of Laguna Niguel and need to know the total number of vouchers they have by race/ethnicity and also by bedroom. I have a list you gave out at a meeting by type (elderly, disabled, etc.) from Erich List. Also if you can give me some information on your waiting list, i.e. how many are on it, how many residents are from Laguna Niguel are on it, and any other demographic information you might be able to pull to make my reports more meaningful:) Also, do you have an affirmative marketing strategy that I could revelw/discuss. Thanks!

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Assisted Households by City

City	Family	Disabled	Elderly	Total
Aliso Viejo	17	11	16	44
Brea	26	9	116	151
Buena Park	164	100	98	362
Capistrano Beach	12	6	4	22
Costa Mesa	140	178	162	480
Cypress	36	21	52	109
Dana Point	7	21	10	38
Foothill Ranch	3	0	0	3
Fountain Valley	72	57	293	422
Fullerton	190	174	196	560
Huntington Beach	324	202	366	892
Irvine	262	207	294	763
La Habra	61	56	65	182
La Mirada	1	0	0	1
La Palma	11	3	40	54
Ladera Ranch	2	4	20	26
Laguna Beach	1	7	22	30
Laguna Hills	6	5	7	18
Laguna Niguel	17	29	66	112
Laguna Woods	0	12	73	85
Lake Forest	62	70	59	191
Los Alamitos	5	7	3	15
Midway City	67	34	168	269
Mission Viejo	53	108	126	287
Newport Beach	51	24	55	130
Orange	166	126	243	535
Placentia	54	28	75	157
Rancho Santa Margarita	34	33	62	129
San Clemente	31	27	68	126
San Juan Capistrano	6	11	57	
Seal Beach	1	3	3	
Silverado	1	0	0	
Stanton	104	65	251	

Assisted Households by City

City	Family	Disabled	Elderly	Total
Sunset Beach	1	0	0	1
Trabuco Canyon	1	1	1	3
Tustin	127	91	115	333
Westminster	606	257	1,045	1,908
Yorba Linda	16	8	58	82
Yorba Linda	0	1	0	1
Total OCHA Leases	2,738	1,996	4,289	9,023
Portability	28	27	20	75
Mobility	251	159	227	637
Total Leased Tenants	3,017	2,182	4,536	9,735

YAHOO! MAIL Classic

RE: Data request for the City of Laguna Niguel Tuesday, January 19, 2010 1:33 PM

From: "Shoda, Jan" <JShoda@ochca.com>
To: "Brandy Adair" <brandy.adair@sbcglobal.net>
2 Files (140KB)

Elevated ... Elevated ...

Hello Brandy,

Attached is the data you requested for the City of Laguna Niguel .

I have also attached a zip code chart for Orange County . However, please note that the zip code chart includes data for children less than 16 years of age with blood lead levels of 10 mcg/dL or greater.

I'm sorry, but I do not have ethnicity information for any data except for actual children meeting case definition and we are cleaning up that data right now. Since there were no cases in the City of Laguna Niguel , the ethnicity data would not apply.

Thank you.

Jan

Jan Shoda, Supervising Public Health Nurse I/Lead Coordinator
Childhood Lead Poisoning Prevention Program
County of Orange, CA/Health Care Agency
1725 W. 17th Street
Santa Ana, CA 92706
Telephone: (714) 834-8485
Fax: (714) 834-7948
email: jshoda@ochca.com

From: Brandy Adair [mailto:brandy.adair@sbcglobal.net]
Sent: Tuesday, January 19, 2010 10:50 AM
To: Shoda, Jan
Subject: data request for the City of Laguna Niguel

Hi Jan, thanks for returning my call. I am working on a Consolidated Plan and AI for the City of Laguna Niguel and need to know the total number of lead poisoning cases (elevated blood levels 15+ mg/dl) in the City for children under 6 years of age from 2005 to the present (listed by year), as well as the ethnic breackdown for the total cases. I would like the same data for the County as a whole for comparison. Thank you!

B-Adair Consulting and Administrative Services
Brandy Adair
12156 Cunningham Lane
Garden Grove , CA 92841

(714) 539-8414
brandy.adair@sbcglobal.net

County of Orange, California/Health Care Agency
Childhood Lead Poisoning Prevention Program

City of Laguna Niguel

Elevated Blood Lead Levels
15 mcg/dL or Greater for Children Less Than 6 years Old
2005 – 2010 Year-to-date

January 19, 2010

Calendar Year	# Children less than 6 y.o. w/ BLL greater than 15 mcg/dL* (includes children who are cases)	# Children less than 6 y.o. meeting case definition**
2005	0	0
2006	0	0
2007	0	0
2008	0	0
2009	0	0
2010 (year-to-date)	0	0
6-year total	**0**	**0**

BLL = blood lead level
CDC = Centers for Disease Control and Prevention
mcg/dL = micrograms per deciliter

*The CDC has determined the "level of concern" or "elevated" BLL to be 10 mcg/dL or greater.

**A "case" is defined as a child who has had one BLL of 20 mcg/dL or greater or two BLLs between 15 mcg/dL – 19 mcg/dL drawn at least 30 days apart.

Data was obtained from the Childhood Lead Poisoning Prevention Program Response And Surveillance System for Childhood Lead Exposure (RASSCLE) Database.

Appendix B
HMDA Data

2008 Market Share Analysis - Institution Level by Action

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions - Top 10

Analysis Perspective: HMDA

Institution Detail			Total Applications						Originated						Approved/not Accepted					
Rank	ID/Agency	Name	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
1	0000000008/1	JPMORGAN CHASE BANK, NA	670	21.28	13.47	429,822	28.06	18.31	114	8.98	17.01	52,822	9.74	12.29	12	6.19	1.79	5,662	6.95	1.32
2	0000001741/1	WELLS FARGO BANK, NA	552	17.53	11.10	252,993	16.52	10.77	291	22.93	52.72	125,199	23.09	49.49	67	34.54	12.14	31,476	38.62	12.44
3	0000018039/4	COUNTRYWIDE BANK, FSB	517	16.42	10.39	236,453	15.44	10.07	258	20.33	49.90	114,462	21.11	48.41	10	5.15	1.93	4,310	5.29	1.82
4	0000013044/1	BANK OF AMERICA, N.A.	390	12.38	7.84	166,420	10.86	7.09	212	16.71	54.36	84,886	15.66	51.01	40	20.62	10.26	14,145	17.35	8.50
5	13-3222578/1	CITIMORTGAGE, INC	335	10.64	6.74	152,716	9.97	6.50	98	7.72	29.25	44,448	8.20	29.11	11	5.67	3.28	5,422	6.65	3.55
6	0000012642/4	WACHOVIA MORTGAGE FSB	275	8.73	5.53	155,977	10.18	6.64	104	8.20	37.82	57,563	10.62	36.90	23	11.86	8.36	8,799	10.80	5.64
7	0000004072/4	AMTRUST BANK	136	4.32	2.73	52,201	3.41	2.22	96	7.57	70.59	36,428	6.72	69.78	12	6.19	8.82	5,040	6.18	9.65
8	4216200005/7	GMAC MORTGAGE LLC	124	3.94	2.49	44,947	2.93	1.91	12	0.95	9.68	4,022	0.74	8.95	2	1.03	1.61	965	1.18	2.15
9	0000024212/5	SCHOOLSFIRST FCU	76	2.41	1.53	14,144	0.92	0.60	38	2.99	50.00	6,540	1.21	46.24	1	0.52	1.32	14	0.02	0.10
10	0001072246/2	SUNTRUST MORTGAGE, INC	74	2.35	1.49	26,188	1.71	1.12	46	3.62	62.16	15,811	2.92	60.37	16	8.25	21.62	5,676	6.96	21.67
		Group Totals	3,149		63.31	1,531,861		65.24	1,269		40.30	542,181		35.39	194		6.16	81,509		5.32
		Other Institutions	1,825		36.69	816,142		34.76	759		41.59	324,644		39.78	264		14.47	117,690		14.42
		Market Totals	4,974		100.00	2,348,003		100.00	2,028		40.77	866,825		36.92	458		9.21	199,199		8.48

NOTE: Balances are in thousands.

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2008 Market Share Analysis - Institution Level by Action

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions - Top 10

Analysis Perspective: HMDA

Institution Detail			Denied						Withdrawn						Closed For Incompleteness					
Rank	ID/Agency	Name	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
1	0000000008/1	JPMORGAN CHASE BANK, NA	74	16.16	11.04	36,807	15.58	8.56	8	2.42	1.19	4,864	3.01	1.13	12	9.92	1.79	7,297	10.56	1.70
2	0000001741/1	WELLS FARGO BANK, NA	89	19.43	16.12	41,345	17.50	16.34	95	28.70	17.21	49,041	30.31	19.38	9	7.44	1.63	5,531	8.00	2.19
3	0000018039/4	COUNTRYWIDE BANK, FSB	73	15.94	14.12	39,819	16.86	16.84	73	22.05	14.12	37,869	23.41	16.02	4	3.31	0.77	4,485	6.49	1.90
4	0000013044/1	BANK OF AMERICA, N.A.	76	16.59	19.49	37,444	15.85	22.50	44	13.29	11.28	21,767	13.45	13.08	8	6.61	2.05	6,295	9.11	3.78
5	13-3222578/1	CITIMORTGAGE, INC	35	7.64	10.45	21,767	9.21	14.25	30	9.06	8.96	14,383	8.89	9.42	35	28.93	10.45	20,850	30.17	13.65
6	0000012642/4	WACHOVIA MORTGAGE FSB	66	14.41	24.00	45,165	19.12	28.96	18	5.44	6.55	11,126	6.88	7.13	34	28.10	12.36	18,796	27.20	12.05
7	0000004072/4	AMTRUST BANK	8	1.75	5.88	3,625	1.53	6.94	13	3.93	9.56	4,729	2.92	9.06	0	0.00	0.00	0	0.00	0.00
8	42162000005/7	GMAC MORTGAGE LLC	14	3.06	11.29	5,384	2.28	11.98	38	11.48	30.65	14,800	9.15	32.93	12	9.92	9.68	4,483	6.49	9.97
9	0000024212/5	SCHOOLSFIRST FCU	18	3.93	23.68	3,015	1.28	21.32	12	3.63	15.79	3,205	1.98	22.66	7	5.79	9.21	1,370	1.98	9.69
10	0001072246/2	SUNTRUST MORTGAGE, INC	5	1.09	6.76	1,862	0.79	7.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
		Group Totals	458		14.54	236,233		15.42	331		10.51	161,784		10.56	121		3.84	69,107		4.51
		Other Institutions	409		22.41	203,984		24.99	184		10.08	84,860		10.40	58		3.18	27,562		3.38
		Market Totals	867		17.43	440,217		18.75	515		10.35	246,644		10.50	179		3.60	96,669		4.12

NOTE: Balances are in thousands.

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2008 - Decline Summary

act Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions

Analysis Perspective: HMDA

Segment	Total Applications Denied		Debt-to-Income Ratio		Employment History		Credit History		Collateral		Cash, PMI, or Bad Data (6, 7 & 8)		Other	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	
R...e:														
Native	2	0.3	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ian	51	7.2	15	29.4	2	3.9	5	9.8	15	29.4	12	23.5	11	21.6
ack	5	0.7	1	20.0	0	0.0	1	20.0	1	20.0	2	40.0	2	40.0
Pac. Island	6	0.9	0	0.0	0	0.0	0	0.0	1	16.7	3	50.0	0	0.0
hite	583	82.7	139	23.8	9	1.5	33	5.7	137	23.5	141	24.2	128	22.0
or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
oint	11	1.6	1	9.1	1	9.1	1	9.1	2	18.2	3	27.3	1	9.1
Not Applicable	209	29.6	51	24.4	2	1.0	26	12.4	46	22.0	57	27.3	37	17.7
E...icity:														
...sp./Latino	45	6.4	16	35.6	0	0.0	5	11.1	4	8.9	11	24.4	7	15.6
Not Hisp./Latino	588	83.4	133	22.6	11	1.9	33	5.6	146	24.8	139	23.6	130	22.1
int	21	3.0	3	14.3	2	9.5	3	14.3	2	9.5	5	23.8	4	19.0
ot Applicable	213	30.2	56	26.3	1	0.5	25	11.7	50	23.5	63	29.6	38	17.8
Minority Status:														
hite Non-Hispanic	515	73.0	115	22.3	7	1.4	24	4.7	128	24.9	123	23.9	115	22.3
thers Incl. Hispanic	135	19.1	36	26.7	5	3.7	15	11.1	25	18.5	33	24.4	25	18.5
Gender:														
Joint	318	45.1	70	22.0	6	1.9	22	6.9	72	22.6	89	28.0	59	18.6
ale	230	32.6	58	25.2	3	1.3	10	4.3	55	23.9	58	25.2	58	25.2
emale	189	26.8	49	25.9	4	2.1	14	7.4	41	21.7	42	22.2	42	22.2
Not Applicable	130	18.4	31	23.8	1	0.8	20	15.4	34	26.2	29	22.3	20	15.4
...licant Income:														
50%	32	4.5	17	53.1	2	6.3	1	3.1	3	9.4	4	12.5	8	25.0
50% to < 80%	75	10.6	26	34.7	0	0.0	5	6.7	8	10.7	24	32.0	7	9.3
80% to < 100%	77	10.9	21	27.3	0	0.0	9	11.7	13	16.9	14	18.2	12	15.6
00% to < 120%	85	12.1	29	34.1	2	2.4	10	11.8	16	18.8	16	18.8	13	15.3
>=120%	577	81.8	112	19.4	10	1.7	40	6.9	157	27.2	154	26.7	133	23.1
Not Available	21	3.0	3	14.3	0	0.0	1	4.8	5	23.8	6	28.6	6	28.6
ct Income:														
ow	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
iddle	204	28.9	50	24.5	4	2.0	17	8.3	47	23.0	58	28.4	39	19.1
pper	663	94.0	158	23.8	10	1.5	49	7.4	155	23.4	160	24.1	140	21.1
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:														
: 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	237	33.6	68	28.7	3	1.3	13	5.5	54	22.8	61	25.7	53	22.4
>= 20% to < 50%	630	89.4	140	22.2	11	1.7	53	8.4	148	23.5	157	24.9	126	20.0
>= 50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

...l denial reasons were selected.

There were also 162 Declined Applications with no reason given.

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2008 - Decline Summary

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions

Analysis Perspective: HMDA

Segment	Total Applications Denied		Debt-to-Income Ratio		Employment History		Credit History		Collateral		Cash, PMI, or Bad Data (6, 7 & 8)		Other	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	
TOTALS:	867	123.0	208	24.0	14	1.6	66	7.6	202	23.3	218	25.1	179	20.6

All denial reasons were selected.

There were also 162 Declined Applications with no reason given.

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2008 - LAR Summary

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	2	0.1	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	114	7.1	55	48.2	14	12.3	17	14.9	9	7.9	4	3.5	15	13.2	0	0.0	0	0.0
Black	8	0.5	4	50.0	1	12.5	1	12.5	0	0.0	0	0.0	2	25.0	0	0.0	0	0.0
Pac. Island	4	0.2	2	50.0	0	0.0	0	0.0	1	25.0	0	0.0	1	25.0	0	0.0	0	0.0
White	1,021	63.8	527	51.6	111	10.9	130	12.7	119	11.7	25	2.4	108	10.6	1	0.1	0	0.0
2 or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	32	2.0	17	53.1	4	12.5	4	12.5	4	12.5	1	3.1	2	6.3	0	0.0	0	0.0
Not Applicable	420	26.2	120	28.6	33	7.9	39	9.3	45	10.7	7	1.7	176	41.9	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	47	2.9	24	51.1	4	8.5	6	12.8	7	14.9	2	4.3	4	8.5	0	0.0	0	0.0
Not Hisp./Latino	1,121	70.0	577	51.5	125	11.2	144	12.8	128	11.4	29	2.6	117	10.4	1	0.1	0	0.0
Joint	19	1.2	8	42.1	3	15.8	2	10.5	2	10.5	0	0.0	4	21.1	0	0.0	0	0.0
Not Applicable	414	25.9	116	28.0	31	7.5	40	9.7	42	10.1	6	1.4	179	43.2	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	950	59.3	491	51.7	106	11.2	122	12.8	110	11.6	22	2.3	98	10.3	1	0.1	0	0.0
Others Incl. Hispanic	222	13.9	108	48.6	25	11.3	30	13.5	24	10.8	7	3.2	28	12.6	0	0.0	0	0.0
Gender:																		
Joint	574	35.9	298	51.9	65	11.3	68	11.8	66	11.5	16	2.8	61	10.6	0	0.0	0	0.0
Male	435	27.2	213	49.0	50	11.5	61	14.0	58	13.3	12	2.8	40	9.2	1	0.2	0	0.0
Female	285	17.8	147	51.6	35	12.3	37	13.0	25	8.8	7	2.5	34	11.9	0	0.0	0	0.0
Not Applicable	307	19.2	67	21.8	13	4.2	26	8.5	30	9.8	2	0.7	169	55.0	0	0.0	0	0.0
Applicant Income:																		
< 50%	30	1.9	12	40.0	0	0.0	7	23.3	5	16.7	0	0.0	6	20.0	0	0.0	0	0.0
50% to < 80%	135	8.4	62	45.9	26	19.3	14	10.4	8	5.9	2	1.5	23	17.0	0	0.0	0	0.0
80% to < 100%	104	6.5	60	57.7	8	7.7	4	3.8	14	13.5	3	2.9	15	14.4	0	0.0	0	0.0
100% to < 120%	98	6.1	52	53.1	4	4.1	16	16.3	14	14.3	0	0.0	11	11.2	1	1.0	0	0.0
>=120%	1,022	63.8	529	51.8	125	12.2	148	14.5	131	12.8	32	3.1	57	5.6	0	0.0	0	0.0
Not Available	212	13.2	10	4.7	0	0.0	3	1.4	7	3.3	0	0.0	192	90.6	0	0.0	0	0.0

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2008 - LAR Summary

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle	478	29.9	219	45.8	54	11.3	68	14.2	44	9.2	8	1.7	84	17.6	1	0.2	0	0.0
Upper	1,123	70.1	506	45.1	109	9.7	124	11.0	135	12.0	29	2.6	220	19.6	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	439	27.4	183	41.7	54	12.3	44	10.0	58	13.2	16	3.6	84	19.1	0	0.0	0	0.0
>= 20% to < 50%	1,162	72.6	542	46.6	109	9.4	148	12.7	121	10.4	21	1.8	220	18.9	1	0.1	0	0.0
>= 50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	1,601	100.0	725	45.3	163	10.2	192	12.0	179	11.2	37	2.3	304	19.0	1	0.1	0	0.0

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2008 - LAR Summary

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	3	1.4	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	6	2.8	2	33.3	2	33.3	0	0.0	0	0.0	0	0.0	2	33.3	0	0.0	0	0.0
Black	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Pac. Island	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
White	145	66.8	61	42.1	8	5.5	38	26.2	16	11.0	5	3.4	17	11.7	0	0.0	0	0.0
2 or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	9	4.1	3	33.3	0	0.0	1	11.1	1	11.1	1	11.1	3	33.3	0	0.0	0	0.0
Not Applicable	54	24.9	17	31.5	5	9.3	14	25.9	6	11.1	1	1.9	11	20.4	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	14	6.5	3	21.4	2	14.3	5	35.7	2	14.3	0	0.0	2	14.3	0	0.0	0	0.0
Not Hisp./Latino	139	64.1	61	43.9	10	7.2	31	22.3	14	10.1	4	2.9	19	13.7	0	0.0	0	0.0
Joint	10	4.6	4	40.0	0	0.0	2	20.0	2	20.0	1	10.0	1	10.0	0	0.0	0	0.0
Not Applicable	54	24.9	17	31.5	4	7.4	15	27.8	5	9.3	2	3.7	11	20.4	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	124	57.1	55	44.4	8	6.5	30	24.2	13	10.5	3	2.4	15	12.1	0	0.0	0	0.0
Others Incl. Hispanic	37	17.1	12	32.4	3	8.1	8	21.6	5	13.5	2	5.4	7	18.9	0	0.0	0	0.0
Gender:																		
Joint	78	35.9	36	46.2	3	3.8	19	24.4	6	7.7	4	5.1	10	12.8	0	0.0	0	0.0
Male	50	23.0	15	30.0	4	8.0	14	28.0	6	12.0	0	0.0	11	22.0	0	0.0	0	0.0
Female	46	21.2	23	50.0	4	8.7	9	19.6	8	17.4	1	2.2	1	2.2	0	0.0	0	0.0
Not Applicable	43	19.8	11	25.6	5	11.6	11	25.6	3	7.0	2	4.7	11	25.6	0	0.0	0	0.0
Applicant Income:																		
< 50%	4	1.8	2	50.0	1	25.0	0	0.0	0	0.0	0	0.0	1	25.0	0	0.0	0	0.0
50% to < 80%	12	5.5	5	41.7	2	16.7	4	33.3	1	8.3	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	25	11.5	12	48.0	0	0.0	6	24.0	3	12.0	1	4.0	3	12.0	0	0.0	0	0.0
100% to < 120%	19	8.8	5	26.3	1	5.3	8	42.1	3	15.8	0	0.0	2	10.5	0	0.0	0	0.0
>=120%	142	65.4	61	43.0	11	7.7	34	23.9	16	11.3	6	4.2	14	9.9	0	0.0	0	0.0
Not Available	15	6.9	0	0.0	1	6.7	1	6.7	0	0.0	0	0.0	13	86.7	0	0.0	0	0.0

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2008 - LAR Summary

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle	40	18.4	13	32.5	2	5.0	11	27.5	6	15.0	1	2.5	7	17.5	0	0.0	0	0.0
Upper	177	81.6	72	40.7	14	7.9	42	23.7	17	9.6	6	3.4	26	14.7	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	60	27.6	25	41.7	4	6.7	11	18.3	6	10.0	1	1.7	13	21.7	0	0.0	0	0.0
>= 20% to < 50%	157	72.4	60	38.2	12	7.6	42	26.8	17	10.8	6	3.8	20	12.7	0	0.0	0	0.0
>= 50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	217	100.0	85	39.2	16	7.4	53	24.4	23	10.6	7	3.2	33	15.2	0	0.0	0	0.0

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Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	2	0.1	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	160	5.5	56	35.0	15	9.4	33	20.6	16	10.0	8	5.0	32	20.0	0	0.0	0	0.0
Black	8	0.3	3	37.5	0	0.0	3	37.5	1	12.5	0	0.0	1	12.5	0	0.0	0	0.0
Pac. Island	20	0.7	4	20.0	1	5.0	6	30.0	4	20.0	2	10.0	3	15.0	0	0.0	0	0.0
White	1,891	65.5	821	43.4	180	9.5	377	19.9	193	10.2	81	4.3	239	12.6	0	0.0	0	0.0
2 or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	40	1.4	19	47.5	6	15.0	5	12.5	3	7.5	4	10.0	3	7.5	0	0.0	0	0.0
Not Applicable	764	26.5	203	26.6	63	8.2	143	18.7	68	8.9	24	3.1	263	34.4	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	107	3.7	33	30.8	20	18.7	29	27.1	10	9.3	5	4.7	10	9.3	0	0.0	0	0.0
Not Hisp./Latino	1,951	67.6	843	43.2	181	9.3	378	19.4	203	10.4	87	4.5	259	13.3	0	0.0	0	0.0
Joint	52	1.8	20	38.5	2	3.8	16	30.8	5	9.6	5	9.6	4	7.7	0	0.0	0	0.0
Not Applicable	775	26.9	211	27.2	62	8.0	145	18.7	67	8.6	22	2.8	268	34.6	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	1,721	59.7	755	43.9	160	9.3	331	19.2	178	10.3	74	4.3	223	13.0	0	0.0	0	0.0
Others Incl. Hispanic	374	13.0	132	35.3	43	11.5	88	23.5	37	9.9	22	5.9	52	13.9	0	0.0	0	0.0
Gender:																		
Joint	1,135	39.3	512	45.1	100	8.8	209	18.4	112	9.9	53	4.7	149	13.1	0	0.0	0	0.0
Male	614	21.3	232	37.8	60	9.8	139	22.6	75	12.2	27	4.4	81	13.2	0	0.0	0	0.0
Female	611	21.2	253	41.4	65	10.6	133	21.8	55	9.0	31	5.1	74	12.1	0	0.0	0	0.0
Not Applicable	525	18.2	110	21.0	40	7.6	87	16.6	43	8.2	8	1.5	237	45.1	0	0.0	0	0.0
Applicant Income:																		
< 50%	60	2.1	18	30.0	7	11.7	23	38.3	7	11.7	0	0.0	5	8.3	0	0.0	0	0.0
50% to < 80%	215	7.5	89	41.4	28	13.0	51	23.7	22	10.2	9	4.2	16	7.4	0	0.0	0	0.0
80% to < 100%	240	8.3	107	44.6	18	7.5	57	23.8	28	11.7	10	4.2	20	8.3	0	0.0	0	0.0
100% to < 120%	253	8.8	112	44.3	27	10.7	51	20.2	28	11.1	8	3.2	27	10.7	0	0.0	0	0.0
>=120%	1,701	59.0	756	44.4	177	10.4	375	22.0	193	11.3	91	5.3	109	6.4	0	0.0	0	0.0
Not Available	416	14.4	25	6.0	8	1.9	11	2.6	7	1.7	1	0.2	364	87.5	0	0.0	0	0.0

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Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle	590	20.5	233	39.5	59	10.0	114	19.3	54	9.2	23	3.9	107	18.1	0	0.0	0	0.0
Upper	2,295	79.5	874	38.1	206	9.0	454	19.8	231	10.1	96	4.2	434	18.9	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	847	29.4	325	38.4	79	9.3	171	20.2	86	10.2	30	3.5	156	18.4	0	0.0	0	0.0
>= 20% to < 50%	2,038	70.6	782	38.4	186	9.1	397	19.5	199	9.8	89	4.4	385	18.9	0	0.0	0	0.0
>= 50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	2,885	100.0	1,107	38.4	265	9.2	568	19.7	285	9.9	119	4.1	541	18.8	0	0.0	0	0.0

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Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	14	7.8	7	50.0	0	0.0	0	0.0	1	7.1	1	7.1	5	35.7	0	0.0	0	0.0
Black	5	2.8	2	40.0	1	20.0	0	0.0	0	0.0	0	0.0	2	40.0	0	0.0	0	0.0
Pac. Island	1	0.6	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
White	128	71.5	63	49.2	8	6.3	16	12.5	15	11.7	3	2.3	22	17.2	1	0.8	0	0.0
2 or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	4	2.2	2	50.0	0	0.0	1	25.0	0	0.0	0	0.0	1	25.0	0	0.0	0	0.0
Not Applicable	27	15.1	12	44.4	0	0.0	1	3.7	4	14.8	1	3.7	9	33.3	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	13	7.3	3	23.1	1	7.7	3	23.1	3	23.1	1	7.7	2	15.4	0	0.0	0	0.0
Not Hisp./Latino	130	72.6	67	51.5	7	5.4	13	10.0	13	10.0	3	2.3	26	20.0	1	0.8	0	0.0
Joint	6	3.4	4	66.7	0	0.0	1	16.7	1	16.7	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	30	16.8	13	43.3	1	3.3	1	3.3	3	10.0	1	3.3	11	36.7	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	108	60.3	55	50.9	7	6.5	12	11.1	12	11.1	2	1.9	19	17.6	1	0.9	0	0.0
Others Incl. Hispanic	43	24.0	19	44.2	2	4.7	5	11.6	5	11.6	2	4.7	10	23.3	0	0.0	0	0.0
Gender:																		
Joint	75	41.9	41	54.7	4	5.3	7	9.3	9	12.0	1	1.3	13	17.3	0	0.0	0	0.0
Male	42	23.5	18	42.9	4	9.5	4	9.5	4	9.5	2	4.8	9	21.4	1	2.4	0	0.0
Female	49	27.4	24	49.0	1	2.0	7	14.3	5	10.2	1	2.0	11	22.4	0	0.0	0	0.0
Not Applicable	13	7.3	4	30.8	0	0.0	0	0.0	2	15.4	1	7.7	6	46.2	0	0.0	0	0.0
Applicant Income:																		
< 50%	2	1.1	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	28	15.6	12	42.9	1	3.6	2	7.1	3	10.7	1	3.6	9	32.1	0	0.0	0	0.0
80% to < 100%	24	13.4	11	45.8	1	4.2	2	8.3	4	16.7	0	0.0	6	25.0	0	0.0	0	0.0
100% to < 120%	34	19.0	17	50.0	3	8.8	5	14.7	1	2.9	1	2.9	6	17.6	1	2.9	0	0.0
>=120%	78	43.6	40	51.3	4	5.1	7	9.0	11	14.1	3	3.8	13	16.7	0	0.0	0	0.0
Not Available	13	7.3	7	53.8	0	0.0	1	7.7	0	0.0	0	0.0	5	38.5	0	0.0	0	0.0

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Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle	87	48.6	43	49.4	4	4.6	3	3.4	12	13.8	2	2.3	22	25.3	1	1.1	0	0.0
Upper	92	51.4	44	47.8	5	5.4	15	16.3	8	8.7	3	3.3	17	18.5	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	26	14.5	9	34.6	1	3.8	4	15.4	1	3.8	2	7.7	9	34.6	0	0.0	0	0.0
>= 20% to < 50%	153	85.5	78	51.0	8	5.2	14	9.2	19	12.4	3	2.0	30	19.6	1	0.7	0	0.0
>= 50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	179	100.0	87	48.6	9	5.0	18	10.1	20	11.2	5	2.8	39	21.8	1	0.6	0	0.0

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Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Black	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Pac. Island	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
White	3	75.0	1	33.3	0	0.0	1	33.3	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
2 or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Hisp./Latino	4	100.0	2	50.0	0	0.0	1	25.0	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	3	75.0	1	33.3	0	0.0	1	33.3	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
Others Incl. Hispanic	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Gender:																		
Joint	2	50.0	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
Male	1	25.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Female	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Applicant Income:																		
< 50%	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	3	75.0	1	33.3	0	0.0	1	33.3	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1	25.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Upper	3	75.0	2	66.7	0	0.0	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	2	50.0	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 20% to < 50%	2	50.0	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	4	100.0	2	50.0	0	0.0	1	25.0	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0

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2008 - LAR Summary

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	1	1.4	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Black	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Pac. Island	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
White	54	77.1	10	18.5	5	9.3	20	37.0	6	11.1	8	14.8	5	9.3	0	0.0	0	0.0
2 or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	15	21.4	1	6.7	0	0.0	10	66.7	0	0.0	3	20.0	1	6.7	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	6	8.6	1	16.7	1	16.7	2	33.3	1	16.7	1	16.7	0	0.0	0	0.0	0	0.0
Not Hisp./Latino	50	71.4	10	20.0	4	8.0	19	38.0	5	10.0	7	14.0	5	10.0	0	0.0	0	0.0
Joint	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	14	20.0	0	0.0	0	0.0	10	71.4	0	0.0	3	21.4	1	7.1	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	48	68.6	9	18.8	4	8.3	18	37.5	5	10.4	7	14.6	5	10.4	0	0.0	0	0.0
Others Incl. Hispanic	7	10.0	1	14.3	1	14.3	3	42.9	1	14.3	1	14.3	0	0.0	0	0.0	0	0.0
Gender:																		
Joint	31	44.3	6	19.4	3	9.7	13	41.9	2	6.5	3	9.7	4	12.9	0	0.0	0	0.0
Male	18	25.7	1	5.6	2	11.1	11	61.1	2	11.1	2	11.1	0	0.0	0	0.0	0	0.0
Female	14	20.0	4	28.6	0	0.0	3	21.4	2	14.3	4	28.6	1	7.1	0	0.0	0	0.0
Not Applicable	7	10.0	0	0.0	0	0.0	4	57.1	0	0.0	2	28.6	1	14.3	0	0.0	0	0.0
Applicant Income:																		
< 50%	4	5.7	2	50.0	0	0.0	1	25.0	0	0.0	1	25.0	0	0.0	0	0.0	0	0.0
50% to < 80%	9	12.9	1	11.1	0	0.0	4	44.4	1	11.1	3	33.3	0	0.0	0	0.0	0	0.0
80% to < 100%	9	12.9	0	0.0	0	0.0	8	88.9	0	0.0	1	11.1	0	0.0	0	0.0	0	0.0
100% to < 120%	7	10.0	1	14.3	0	0.0	5	71.4	0	0.0	1	14.3	0	0.0	0	0.0	0	0.0
>=120%	37	52.9	7	18.9	4	10.8	10	27.0	5	13.5	5	13.5	6	16.2	0	0.0	0	0.0
Not Available	4	5.7	0	0.0	1	25.0	3	75.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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2008 - LAR Summary

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle	19	27.1	1	5.3	3	15.8	6	31.6	3	15.8	5	26.3	1	5.3	0	0.0	0	0.0
Upper	51	72.9	10	19.6	2	3.9	25	49.0	3	5.9	6	11.8	5	9.8	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	16	22.9	2	12.5	1	6.3	7	43.8	2	12.5	2	12.5	2	12.5	0	0.0	0	0.0
>= 20% to < 50%	54	77.1	9	16.7	4	7.4	24	44.4	4	7.4	9	16.7	4	7.4	0	0.0	0	0.0
>= 50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	70	100.0	11	15.7	5	7.1	31	44.3	6	8.6	11	15.7	6	8.6	0	0.0	0	0.0

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)08 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

ıalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
TIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	1	2.1	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	2.1	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	1	2.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	10	21.3	6	60.0	1	10.0	1	10.0	1	10.0	0	0.0	1	10.0	0	0.0	0	0.0
)% to < 100%	5	10.6	3	60.0	0	0.0	0	0.0	2	40.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	4	8.5	3	75.0	0	0.0	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	18	38.3	7	38.9	3	16.7	2	11.1	4	22.2	2	11.1	0	0.0	0	0.0	0	0.0
ot Available	3	6.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	0	0.0	0	0.0
TALS:	41	87.2	20	48.8	4	9.8	4	9.8	7	17.1	2	4.9	4	9.8	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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)08 - Applicant Race by Applicant Income

'ract Group: LAGUNA NIGUEL

ıalysis Criteria:

Institution(s):	All Institutions
Analysis Perspective:	HMDA
Ethnicity Joint:	Hispanic/Latino
HMDA Loan Type:	Conventional
HMDA Purpose:	Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
'ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
T APPLICABLE:																		
50%	1	2.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	2.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	3	6.4	2	66.7	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
'ALS:	5	10.6	4	80.0	0	0.0	1	20.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
TIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	0.1	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	0.1	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	3	0.3	2	66.7	0	0.0	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	5	0.4	4	80.0	0	0.0	0	0.0	1	20.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	7	0.6	4	57.1	1	14.3	0	0.0	0	0.0	1	14.3	1	14.3	0	0.0	0	0.0
)0% to < 120%	14	1.2	7	50.0	1	7.1	4	28.6	1	7.1	0	0.0	1	7.1	0	0.0	0	0.0
=120%	74	6.6	37	50.0	11	14.9	12	16.2	6	8.1	3	4.1	5	6.8	0	0.0	0	0.0
ot Available	9	0.8	1	11.1	0	0.0	0	0.0	0	0.0	0	0.0	8	88.9	0	0.0	0	0.0
TALS:	112	10.0	55	49.1	13	11.6	16	14.3	9	8.0	4	3.6	15	13.4	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	5	0.4	3	60.0	1	20.0	1	20.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
TALS:	7	0.6	4	57.1	1	14.3	1	14.3	0	0.0	0	0.0	1	14.3	0	0.0	0	0.0

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)08 - Applicant Race by Applicant Income

ıract Group: LAGUNA NIGUEL

ıalysis Criteria:

Institution(s):	All Institutions
Analysis Perspective:	HMDA
Ethnicity Joint:	Not Hispanic/Latino
HMDA Loan Type:	Conventional
HMDA Purpose:	Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
:IFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
:120%	2	0.2	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
'ALS:	4	0.4	2	50.0	0	0.0	0	0.0	1	25.0	0	0.0	1	25.0	0	0.0	0	0.0
ITE:																		
50%	20	1.8	7	35.0	0	0.0	6	30.0	3	15.0	0	0.0	4	20.0	0	0.0	0	0.0
)% to < 80%	84	7.5	39	46.4	21	25.0	9	10.7	5	6.0	2	2.4	8	9.5	0	0.0	0	0.0
)% to < 100%	54	4.8	35	64.8	4	7.4	3	5.6	6	11.1	1	1.9	5	9.3	0	0.0	0	0.0
)0% to < 120%	61	5.4	35	57.4	2	3.3	10	16.4	11	18.0	0	0.0	2	3.3	1	1.6	0	0.0
:120%	662	59.1	369	55.7	79	11.9	93	14.0	80	12.1	19	2.9	22	3.3	0	0.0	0	0.0
ɔt Available	69	6.2	6	8.7	0	0.0	1	1.4	5	7.2	0	0.0	57	82.6	0	0.0	0	0.0
'ALS:	950	84.7	491	51.7	106	11.2	122	12.8	110	11.6	22	2.3	98	10.3	1	0.1	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
:120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
'ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	26	2.3	13	50.0	3	11.5	4	15.4	4	15.4	1	3.8	1	3.8	0	0.0	0	0.0
ot Available	1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
TALS:	29	2.6	15	51.7	3	10.3	4	13.8	4	13.8	1	3.4	2	6.9	0	0.0	0	0.0
T APPLICABLE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	3	0.3	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	14	1.2	7	50.0	1	7.1	1	7.1	3	21.4	2	14.3	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	18	1.6	10	55.6	2	11.1	1	5.6	3	16.7	2	11.1	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
TIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	2	14.3	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	2	14.3	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	7.1	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	7.1	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
t Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	1	7.1	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	5	35.7	1	20.0	0	0.0	3	60.0	1	20.0	0	0.0	0	0.0	0	0.0	0	0.0
t Available	2	14.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	0	0.0
TALS:	8	57.1	1	12.5	0	0.0	4	50.0	1	12.5	0	0.0	2	25.0	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
t Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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)08 - Applicant Race by Applicant Income

'ract Group: LAGUNA NIGUEL

ıalysis Criteria:

Institution(s):	All Institutions
Analysis Perspective:	HMDA
Ethnicity Joint:	Hispanic/Latino
HMDA Loan Type:	Conventional
HMDA Purpose:	Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
:120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
'ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
T APPLICABLE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	7.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	1	7.1	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
:120%	1	7.1	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
'ALS:	3	21.4	1	33.3	0	0.0	1	33.3	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
TIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	0.7	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
t Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	0.7	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	3	2.2	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
t Available	2	1.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	0	0.0
TALS:	5	3.6	2	40.0	1	20.0	0	0.0	0	0.0	0	0.0	2	40.0	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
t Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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)08 - Applicant Race by Applicant Income

'ract Group: LAGUNA NIGUEL

ıalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
:IFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
'ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	4	2.9	2	50.0	1	25.0	0	0.0	0	0.0	0	0.0	1	25.0	0	0.0	0	0.0
)% to < 80%	6	4.3	2	33.3	0	0.0	3	50.0	1	16.7	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	19	13.7	12	63.2	0	0.0	4	21.1	1	5.3	1	5.3	1	5.3	0	0.0	0	0.0
)0% to < 120%	11	7.9	3	27.3	0	0.0	4	36.4	2	18.2	0	0.0	2	18.2	0	0.0	0	0.0
=120%	77	55.4	36	46.8	6	7.8	19	24.7	9	11.7	2	2.6	5	6.5	0	0.0	0	0.0
ɔt Available	7	5.0	0	0.0	1	14.3	0	0.0	0	0.0	0	0.0	6	85.7	0	0.0	0	0.0
'ALS:	124	89.2	55	44.4	8	6.5	30	24.2	13	10.5	3	2.4	15	12.1	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
'ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	1	0.7	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	6	4.3	2	33.3	0	0.0	0	0.0	1	16.7	1	16.7	2	33.3	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	7	5.0	2	28.6	0	0.0	1	14.3	1	14.3	1	14.3	2	28.6	0	0.0	0	0.0
T APPLICABLE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	0.7	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	0.7	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	2	1.4	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
TIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	1	0.9	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	0.9	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	1	0.9	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
TALS:	1	0.9	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	0.9	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	0.9	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	0.9	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	1	0.9	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	0.9	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	3	2.8	0	0.0	0	0.0	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	5	4.7	1	20.0	0	0.0	3	60.0	1	20.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	11	10.3	3	27.3	5	45.5	2	18.2	1	9.1	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	13	12.1	3	23.1	2	15.4	6	46.2	2	15.4	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	15	14.0	8	53.3	1	6.7	3	20.0	2	13.3	0	0.0	1	6.7	0	0.0	0	0.0
=120%	42	39.3	17	40.5	9	21.4	7	16.7	3	7.1	4	9.5	2	4.8	0	0.0	0	0.0
ot Available	5	4.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	0	0.0	0	0.0
TALS:	91	85.0	32	35.2	17	18.7	21	23.1	9	9.9	4	4.4	8	8.8	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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)08 - Applicant Race by Applicant Income

'ract Group: LAGUNA NIGUEL

ıalysis Criteria:

Institution(s):	All Institutions
Analysis Perspective:	HMDA
Ethnicity Joint:	Hispanic/Latino
HMDA Loan Type:	Conventional
HMDA Purpose:	Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	0.9	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
'ALS:	1	0.9	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
T APPLICABLE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	0.9	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	3	2.8	0	0.0	1	33.3	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	4	3.7	0	0.0	1	25.0	3	75.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔt Available	1	0.9	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
'ALS:	9	8.4	0	0.0	2	22.2	5	55.6	0	0.0	1	11.1	1	11.1	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
TIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
t Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	3	0.2	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	0	0.0
)% to < 80%	9	0.5	2	22.2	1	11.1	4	44.4	0	0.0	1	11.1	1	11.1	0	0.0	0	0.0
)% to < 100%	9	0.5	4	44.4	1	11.1	1	11.1	3	33.3	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	10	0.5	6	60.0	0	0.0	2	20.0	1	10.0	1	10.0	0	0.0	0	0.0	0	0.0
=120%	95	4.9	39	41.1	11	11.6	23	24.2	11	11.6	6	6.3	5	5.3	0	0.0	0	0.0
t Available	26	1.3	4	15.4	0	0.0	0	0.0	0	0.0	0	0.0	22	84.6	0	0.0	0	0.0
TALS:	152	7.8	56	36.8	13	8.6	31	20.4	15	9.9	8	5.3	29	19.1	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	2	0.1	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	3	0.2	0	0.0	0	0.0	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
t Available	1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
TALS:	7	0.4	2	28.6	0	0.0	3	42.9	1	14.3	0	0.0	1	14.3	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	3	0.2	1	33.3	0	0.0	1	33.3	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	3	0.2	1	33.3	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
=120%	8	0.4	2	25.0	0	0.0	3	37.5	1	12.5	2	25.0	0	0.0	0	0.0	0	0.0
t Available	3	0.2	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	0	0.0	0	0.0
TALS:	17	0.9	4	23.5	1	5.9	4	23.5	3	17.6	2	11.8	3	17.6	0	0.0	0	0.0
ITE:																		
50%	37	1.9	11	29.7	6	16.2	13	35.1	4	10.8	0	0.0	3	8.1	0	0.0	0	0.0
)% to < 80%	136	7.0	65	47.8	17	12.5	28	20.6	13	9.6	7	5.1	6	4.4	0	0.0	0	0.0
)% to < 100%	152	7.8	82	53.9	9	5.9	30	19.7	19	12.5	5	3.3	7	4.6	0	0.0	0	0.0
)0% to < 120%	147	7.5	75	51.0	19	12.9	22	15.0	14	9.5	6	4.1	11	7.5	0	0.0	0	0.0
=120%	1,078	55.3	510	47.3	105	9.7	234	21.7	124	11.5	55	5.1	50	4.6	0	0.0	0	0.0
t Available	171	8.8	12	7.0	4	2.3	4	2.3	4	2.3	1	0.6	146	85.4	0	0.0	0	0.0
TALS:	1,721	88.2	755	43.9	160	9.3	331	19.2	178	10.3	74	4.3	223	13.0	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
t Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	2	0.1	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0
=120%	24	1.2	13	54.2	4	16.7	3	12.5	2	8.3	2	8.3	0	0.0	0	0.0	0	0.0
ɔl Available	2	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	0	0.0
TALS:	29	1.5	14	48.3	5	17.2	3	10.3	2	6.9	2	6.9	3	10.3	0	0.0	0	0.0
T APPLICABLE:																		
50%	2	0.1	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	3	0.2	1	33.3	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	4	0.2	1	25.0	0	0.0	3	75.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	3	0.2	3	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	11	0.6	4	36.4	1	9.1	2	18.2	3	27.3	1	9.1	0	0.0	0	0.0	0	0.0
ɔl Available	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	24	1.2	11	45.8	2	8.3	6	25.0	4	16.7	1	4.2	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ITVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔl Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔl Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔl Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	4	30.8	1	25.0	0	0.0	1	25.0	0	0.0	0	0.0	2	50.0	0	0.0	0	0.0
)% to < 100%	1	7.7	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	5	38.5	1	20.0	1	20.0	2	40.0	0	0.0	1	20.0	0	0.0	0	0.0	0	0.0
=120%	1	7.7	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	1	7.7	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	12	92.3	3	25.0	1	8.3	3	25.0	2	16.7	1	8.3	2	16.7	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
T APPLICABLE:																		
50%	1	7.7	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	7.7	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ITIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	0.8	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	2	1.5	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0
)0% to < 120%	4	3.1	3	75.0	0	0.0	0	0.0	0	0.0	0	0.0	1	25.0	0	0.0	0	0.0
=120%	6	4.6	1	16.7	0	0.0	0	0.0	1	16.7	1	16.7	3	50.0	0	0.0	0	0.0
ot Available	1	0.8	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	14	10.8	7	50.0	0	0.0	0	0.0	1	7.1	1	7.1	5	35.7	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	2	1.5	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	2	1.5	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	0.8	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	0.8	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	1	0.8	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	18	13.8	8	44.4	1	5.6	1	5.6	3	16.7	1	5.6	4	22.2	0	0.0	0	0.0
)% to < 100%	15	11.5	7	46.7	1	6.7	1	6.7	2	13.3	0	0.0	4	26.7	0	0.0	0	0.0
)0% to < 120%	16	12.3	8	50.0	1	6.3	2	12.5	1	6.3	0	0.0	3	18.8	1	6.3	0	0.0
=120%	55	42.3	31	56.4	4	7.3	6	10.9	6	10.9	1	1.8	7	12.7	0	0.0	0	0.0
ot Available	3	2.3	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	0	0.0
TALS:	108	83.1	55	50.9	7	6.5	12	11.1	12	11.1	2	1.9	19	17.6	1	0.9	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	1	0.8	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	0.8	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
ot Available	2	1.5	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	4	3.1	2	50.0	0	0.0	1	25.0	0	0.0	0	0.0	1	25.0	0	0.0	0	0.0
T APPLICABLE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	0.8	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	0.8	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ITIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
-120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
T APPLICABLE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
-120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ITVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	2	50.0	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	3	75.0	1	33.3	0	0.0	1	33.3	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔl Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
T APPLICABLE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ɔl Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ITIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s):	All Institutions
Analysis Perspective:	HMDA
Ethnicity Joint:	Hispanic/Latino
HMDA Loan Type:	FHA
HMDA Purpose:	Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	1	16.7	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	1	16.7	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	4	66.7	1	25.0	1	25.0	1	25.0	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	6	100.0	1	16.7	1	16.7	2	33.3	1	16.7	1	16.7	0	0.0	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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)08 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

ıalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
T APPLICABLE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
TIVE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
AN:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	2.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	2.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ACK:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
CIFIC ISLAND:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ITE:																		
50%	2	4.0	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	7	14.0	1	14.3	0	0.0	3	42.9	1	14.3	2	28.6	0	0.0	0	0.0	0	0.0
)% to < 100%	5	10.0	0	0.0	0	0.0	5	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	5	10.0	1	20.0	0	0.0	3	60.0	0	0.0	1	20.0	0	0.0	0	0.0	0	0.0
=120%	27	54.0	5	18.5	3	11.1	6	22.2	4	14.8	4	14.8	5	18.5	0	0.0	0	0.0
ot Available	2	4.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	48	96.0	9	18.8	4	8.3	18	37.5	5	10.4	7	14.6	5	10.4	0	0.0	0	0.0
R MORE MINORITY:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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008 - Applicant Race by Applicant Income

Tract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NT:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
T APPLICABLE:																		
50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
)0% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
=120%	1	2.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	1	2.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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)08 Market Share Analysis - Institution Level by Action

late/County: 06/059 - Orange County

ıalysis Criteria:

Institution(s): All Institutions - Top 10

Analysis Perspective: HMDA

Institution Detail			Total Applications						Originated						Approved/not Accepted					
ınk	ID/Agency	Name	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
	0000000008/1	JPMORGAN CHASE BANK, NA	16,247	20.61	11.94	9,203,921	27.54	16.44	3,019	10.14	18.58	1,272,618	11.02	13.83	267	5.69	1.64	109,576	6.11	1.19
	0000018039/4	COUNTRYWIDE BANK, FSB	14,074	17.86	10.34	5,462,968	16.35	9.76	6,014	20.20	42.73	2,304,459	19.95	42.18	253	5.40	1.80	94,238	5.25	1.73
	0000013044/1	BANK OF AMERICA, N.A.	11,102	14.09	8.16	4,009,669	12.00	7.16	5,547	18.63	49.96	2,055,616	17.80	51.27	1,009	21.52	9.09	316,705	17.66	7.90
	0000001741/1	WELLS FARGO BANK, NA	10,901	13.83	8.01	4,576,273	13.69	8.18	5,799	19.48	53.20	2,412,037	20.89	52.71	1,594	33.99	14.62	676,387	37.71	14.78
	13-3222578/1	CITIMORTGAGE, INC	8,728	11.07	6.41	3,461,480	10.36	6.18	2,330	7.83	26.70	999,804	8.66	28.88	218	4.65	2.50	104,775	5.84	3.03
	0000012642/4	WACHOVIA MORTGAGE FSB	5,935	7.53	4.36	3,005,806	8.99	5.37	1,952	6.56	32.89	956,908	8.29	31.84	529	11.28	8.91	212,221	11.83	7.06
	4216200005/7	GMAC MORTGAGE LLC	3,948	5.01	2.90	1,331,965	3.99	2.38	373	1.25	9.45	118,889	1.03	8.93	47	1.00	1.19	14,465	0.81	1.09
	0000024212/5	SCHOOLSFIRST FCU	3,058	3.88	2.25	650,058	1.95	1.16	1,685	5.66	55.10	366,314	3.17	56.35	76	1.62	2.49	11,136	0.62	1.71
	0000004072/4	AMTRUST BANK	2,733	3.47	2.01	983,116	2.94	1.76	1,838	6.17	67.25	646,787	5.60	65.79	283	6.04	10.35	104,552	5.83	10.63
	0000008412/4	FLAGSTAR BANK	2,087	2.65	1.53	736,365	2.20	1.32	1,210	4.06	57.98	415,492	3.60	56.42	413	8.81	19.79	149,480	8.33	20.30
		Group Totals	78,813		57.92	33,421,621		59.71	29,767		37.77	11,548,924		34.56	4,689		5.95	1,793,535		5.37
		Other Institutions	57,251		42.08	22,549,494		40.29	22,745		39.73	9,077,032		40.25	7,185		12.55	2,623,172		11.63
		Market Totals	136,064		100.00	55,971,115		100.00	52,512		38.59	20,625,956		36.85	11,874		8.73	4,416,707		7.89

'E: Balances are in thousands.

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008 Market Share Analysis - Institution Level by Action

tate/County: 06/059 - Orange County

nalysis Criteria:

Institution(s): All Institutions - Top 10

Analysis Perspective: HMDA

Institution Detail			Denied						Withdrawn						Closed For Incompleteness					
nk	ID/Agency	Name	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
	0000000008/1	JPMORGAN CHASE BANK, NA	1,758	14.39	10.82	748,856	14.48	8.14	123	1.57	0.76	70,444	2.18	0.77	267	10.71	1.64	152,325	13.03	1.66
	0000018039/4	COUNTRYWIDE BANK, FSB	2,137	17.50	15.18	923,583	17.86	16.91	1,970	25.22	14.00	854,457	26.45	15.64	56	2.25	0.40	48,478	4.15	0.89
	0000013044/1	BANK OF AMERICA, N.A.	2,175	17.81	19.59	847,801	16.39	21.14	1,224	15.67	11.03	465,542	14.41	11.61	247	9.91	2.22	97,381	8.33	2.43
	0000001741/1	WELLS FARGO BANK, NA	1,749	14.32	16.04	694,917	13.44	15.19	1,621	20.75	14.87	747,028	23.13	16.32	108	4.33	0.99	34,300	2.93	0.75
	13-3222578/1	CITIMORTGAGE, INC	808	6.62	9.26	436,414	8.44	12.61	641	8.21	7.34	273,514	8.47	7.90	671	26.92	7.69	312,728	26.75	9.03
	0000012642/4	WACHOVIA MORTGAGE FSB	1,601	13.11	26.98	919,652	17.78	30.60	345	4.42	5.81	187,831	5.82	6.25	669	26.84	11.27	378,779	32.40	12.60
	4216200005/7	GMAC MORTGAGE LLC	643	5.26	16.29	236,133	4.57	17.73	1,212	15.52	30.70	425,016	13.16	31.91	310	12.43	7.85	105,665	9.04	7.93
	0000024212/5	SCHOOLSFIRST FCU	765	6.26	25.02	136,841	2.65	21.05	369	4.72	12.07	97,065	3.01	14.93	163	6.54	5.33	38,702	3.31	5.95
	0000004072/4	AMTRUST BANK	198	1.62	7.24	84,921	1.64	8.64	306	3.92	11.20	108,992	3.37	11.09	0	0.00	0.00	0	0.00	0.00
	0000008412/4	FLAGSTAR BANK	380	3.11	18.21	142,454	2.75	19.35	0	0.00	0.00	0	0.00	0.00	2	0.08	0.10	640	0.05	0.09
		Group Totals	12,214		15.50	5,171,572		15.47	7,811		9.91	3,229,889		9.66	2,493		3.16	1,168,998		3.50
		Other Institutions	14,542		25.40	6,006,176		26.64	5,504		9.61	2,233,896		9.91	1,588		2.77	649,304		2.88
		Market Totals	26,756		19.66	11,177,748		19.97	13,315		9.79	5,463,785		9.76	4,081		3.00	1,818,302		3.25

TE: Balances are in thousands.

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2008 - Decline Summary

State/County: 06/059 - Orange County

Analysis Criteria:

Institution(s): All Institutions

Analysis Perspective: HMDA

Segment	Total Applications Denied		Debt-to-Income Ratio		Employment History		Credit History		Collateral		Cash, PMI, or Bad Data (6, 7 & 8)		Other	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	
Race:														
Native	563	2.9	81	14.4	1	0.2	44	7.8	55	9.8	44	7.8	43	7.6
Asian	3,203	16.4	699	21.8	53	1.7	231	7.2	724	22.6	822	25.7	637	19.9
Black	364	1.9	69	19.0	3	0.8	45	12.4	39	10.7	41	11.3	43	11.8
Pac. Island	290	1.5	59	20.3	4	1.4	18	6.2	60	20.7	32	11.0	28	9.7
White	16,603	85.1	3,752	22.6	166	1.0	1,638	9.9	3,272	19.7	3,353	20.2	2,803	16.9
2 or More Minority	33	0.2	5	15.2	0	0.0	1	3.0	5	15.2	1	3.0	3	9.1
Joint	493	2.5	80	16.2	4	0.8	43	8.7	103	20.9	86	17.4	76	15.4
Not Applicable	5,207	26.7	1,233	23.7	61	1.2	807	15.5	1,003	19.3	972	18.7	846	16.2
Ethnicity:														
Hisp./Latino	5,739	29.4	1,386	24.2	46	0.8	662	11.5	1,110	19.3	937	16.3	891	15.5
Not Hisp./Latino	15,759	80.7	3,374	21.4	190	1.2	1,330	8.4	3,122	19.8	3,419	21.7	2,740	17.4
Joint	604	3.1	122	20.2	7	1.2	64	10.6	113	18.7	87	14.4	82	13.6
Not Applicable	4,654	23.8	1,096	23.5	49	1.1	771	16.6	916	19.7	908	19.5	766	16.5
Minority Status:														
White Non-Hispanic	11,205	57.4	2,417	21.6	120	1.1	986	8.8	2,166	19.3	2,377	21.2	1,913	17.1
Others Incl. Hispanic	10,590	54.3	2,388	22.5	115	1.1	1,054	10.0	2,123	20.0	1,994	18.8	1,744	16.5
Gender:														
Joint	9,853	50.5	2,249	22.8	107	1.1	925	9.4	1,980	20.1	1,998	20.3	1,600	16.2
Male	8,112	41.6	1,721	21.2	101	1.2	722	8.9	1,611	19.9	1,712	21.1	1,504	18.5
Female	5,979	30.6	1,358	22.7	63	1.1	640	10.7	1,135	19.0	1,206	20.2	971	16.2
Not Applicable	2,812	14.4	650	23.1	21	0.7	540	19.2	535	19.0	435	15.5	404	14.4
Applicant Income:														
< 50%	1,907	9.8	777	40.7	31	1.6	256	13.4	168	8.8	203	10.6	174	9.1
50% to < 80%	4,150	21.3	1,200	28.9	44	1.1	506	12.2	530	12.8	580	14.0	487	11.7
80% to < 100%	3,373	17.3	748	22.2	34	1.0	376	11.1	571	16.9	610	18.1	506	15.0
100% to < 120%	2,921	15.0	670	22.9	29	1.0	291	10.0	560	19.2	518	17.7	429	14.7
>=120%	13,902	71.2	2,471	17.8	143	1.0	1,353	9.7	3,371	24.2	3,322	23.9	2,731	19.6
Not Available	503	2.6	112	22.3	11	2.2	45	8.9	61	12.1	118	23.5	152	30.2
Tract Income:														
Low	614	3.1	130	21.2	9	1.5	88	14.3	122	19.9	124	20.2	103	16.8
Moderate	6,879	35.2	1,450	21.1	70	1.0	772	11.2	1,397	20.3	1,226	17.8	1,140	16.6
Middle	8,752	44.8	1,846	21.1	88	1.0	975	11.1	1,675	19.1	1,613	18.4	1,329	15.2
Upper	10,510	53.8	2,552	24.3	125	1.2	991	9.4	2,067	19.7	2,388	22.7	1,907	18.1
Not Available	1	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0
Tract Minority:														
< 10%	472	2.4	118	25.0	3	0.6	40	8.5	116	24.6	129	27.3	132	28.0
>= 10% to < 20%	4,023	20.6	1,067	26.5	44	1.1	397	9.9	813	20.2	1,006	25.0	783	19.5
>= 20% to < 50%	12,288	63.0	2,728	22.2	135	1.1	1,240	10.1	2,366	19.3	2,404	19.6	1,974	16.1
>= 50% to < 80%	7,119	36.5	1,437	20.2	78	1.1	788	11.1	1,369	19.2	1,281	18.0	1,056	14.8
>= 80%	2,854	14.6	628	22.0	32	1.1	362	12.7	597	20.9	531	18.6	534	18.7
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

All denial reasons were selected.

There were also 7221 Declined Applications with no reason given.

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2008 - Decline Summary

State/County: 06/059 - Orange County

Analysis Criteria:

Institution(s): All Institutions

Analysis Perspective: HMDA

Segment	Total Applications Denied		Debt-to-Income Ratio		Employment History		Credit History		Collateral		Cash, PMI, or Bad Data (6, 7 & 8)		Other	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	
TOTALS:	26,756	137.1	5,978	22.3	292	1.1	2,827	10.6	5,261	19.7	5,351	20.0	4,479	16.7

All denial reasons were selected.

There were also 7221 Declined Applications with no reason given.

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008 - LAR Summary

State/County: 06/059 - Orange County

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
e:																		
ative	195	0.4	74	37.9	20	10.3	46	23.6	26	13.3	7	3.6	22	11.3	0	0.0	0	0.0
sian	10,321	23.2	4,838	46.9	979	9.5	1,268	12.3	1,192	11.5	282	2.7	1,762	17.1	0	0.0	0	0.0
ack	271	0.6	117	43.2	30	11.1	57	21.0	33	12.2	2	0.7	32	11.8	0	0.0	0	0.0
ac. Island	232	0.5	108	46.6	21	9.1	34	14.7	30	12.9	7	3.0	32	13.8	0	0.0	0	0.0
hite	22,489	50.4	10,941	48.7	2,361	10.5	3,721	16.5	2,252	10.0	549	2.4	2,662	11.8	3	0.0	0	0.0
or More Minority	31	0.1	20	64.5	1	3.2	5	16.1	3	9.7	0	0.0	2	6.5	0	0.0	0	0.0
int	845	1.9	458	54.2	72	8.5	109	12.9	85	10.1	15	1.8	106	12.5	0	0.0	0	0.0
t Applicable	10,196	22.9	2,557	25.1	646	6.3	1,017	10.0	848	8.3	198	1.9	4,930	48.4	0	0.0	0	0.0
nicity:																		
sp./Latino	4,863	10.9	1,790	36.8	690	14.2	1,187	24.4	488	10.0	151	3.1	556	11.4	1	0.0	0	0.0
t Hisp./Latino	28,942	64.9	14,424	49.8	2,776	9.6	3,984	13.8	3,109	10.7	701	2.4	3,946	13.6	2	0.0	0	0.0
int	777	1.7	413	53.2	72	9.3	113	14.5	60	7.7	17	2.2	102	13.1	0	0.0	0	0.0
t Applicable	9,998	22.4	2,486	24.9	592	5.9	973	9.7	812	8.1	191	1.9	4,944	49.4	0	0.0	0	0.0
ority Status:																		
hite Non-Hispanic	17,138	38.4	8,843	51.6	1,650	9.6	2,483	14.5	1,747	10.2	382	2.2	2,031	11.9	2	0.0	0	0.0
hers Incl. Hispanic	17,162	38.5	7,654	44.6	1,851	10.8	2,750	16.0	1,863	10.9	474	2.8	2,569	15.0	1	0.0	0	0.0
ıder:																		
int	16,245	36.4	8,380	51.6	1,595	9.8	2,161	13.3	1,654	10.2	384	2.4	2,071	12.7	0	0.0	0	0.0
ale	12,760	28.6	5,677	44.5	1,356	10.6	2,212	17.3	1,477	11.6	372	2.9	1,664	13.0	2	0.0	0	0.0
emale	8,265	18.5	3,794	45.9	866	10.5	1,359	16.4	862	10.4	201	2.4	1,182	14.3	1	0.0	0	0.0
t Applicable	7,310	16.4	1,262	17.3	313	4.3	525	7.2	476	6.5	103	1.4	4,631	63.4	0	0.0	0	0.0
licant Income:																		
50%	1,174	2.6	427	36.4	114	9.7	312	26.6	107	9.1	17	1.4	197	16.8	0	0.0	0	0.0
% to < 80%	5,556	12.5	2,473	44.5	583	10.5	856	15.4	503	9.1	87	1.6	1,053	19.0	1	0.0	0	0.0
% to < 100%	5,272	11.8	2,403	45.6	554	10.5	809	15.3	558	10.6	116	2.2	831	15.8	1	0.0	0	0.0
0% to < 120%	4,457	10.0	2,144	48.1	446	10.0	628	14.1	483	10.8	87	2.0	668	15.0	1	0.0	0	0.0
=120%	22,969	51.5	11,392	49.6	2,390	10.4	3,517	15.3	2,689	11.7	739	3.2	2,242	9.8	0	0.0	0	0.0
t Available	5,152	11.6	274	5.3	43	0.8	135	2.6	129	2.5	14	0.3	4,557	88.5	0	0.0	0	0.0

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008 - LAR Summary

tate/County: 06/059 - Orange County

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ct Income:																		
w	814	1.8	230	28.3	86	10.6	177	21.7	81	10.0	20	2.5	220	27.0	0	0.0	0	0.0
oderate	10,890	24.4	4,248	39.0	1,033	9.5	1,686	15.5	1,006	9.2	239	2.2	2,676	24.6	2	0.0	0	0.0
iddle	14,048	31.5	6,134	43.7	1,218	8.7	1,986	14.1	1,339	9.5	307	2.2	3,063	21.8	1	0.0	0	0.0
pper	18,822	42.2	8,499	45.2	1,792	9.5	2,408	12.8	2,042	10.8	493	2.6	3,588	19.1	0	0.0	0	0.0
t Available	6	0.0	2	33.3	1	16.7	0	0.0	1	16.7	1	16.7	1	16.7	0	0.0	0	0.0
ct Minority:																		
10%	944	2.1	457	48.4	89	9.4	133	14.1	92	9.7	24	2.5	149	15.8	0	0.0	0	0.0
= 10% to < 20%	7,101	15.9	3,100	43.7	681	9.6	1,039	14.6	741	10.4	194	2.7	1,346	19.0	0	0.0	0	0.0
= 20% to < 50%	21,092	47.3	9,598	45.5	1,885	8.9	2,703	12.8	2,147	10.2	506	2.4	4,252	20.2	1	0.0	0	0.0
= 50% to < 80%	11,473	25.7	4,642	40.5	1,060	9.2	1,584	13.8	1,102	9.6	227	2.0	2,856	24.9	2	0.0	0	0.0
= 80%	3,970	8.9	1,316	33.1	415	10.5	798	20.1	387	9.7	109	2.7	945	23.8	0	0.0	0	0.0
t Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	44,580	100.0	19,113	42.9	4,130	9.3	6,257	14.0	4,469	10.0	1,060	2.4	9,548	21.4	3	0.0	0	0.0

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008 - LAR Summary

State/County: 06/059 - Orange County

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
e:																		
ative	172	2.2	38	22.1	7	4.1	100	58.1	9	5.2	8	4.7	10	5.8	0	0.0	0	0.0
sian	639	8.0	189	29.6	47	7.4	240	37.6	62	9.7	44	6.9	57	8.9	0	0.0	0	0.0
ack	91	1.1	23	25.3	4	4.4	45	49.5	12	13.2	5	5.5	2	2.2	0	0.0	0	0.0
ac. Island	51	0.6	10	19.6	4	7.8	25	49.0	7	13.7	3	5.9	2	3.9	0	0.0	0	0.0
hite	4,659	58.3	1,835	39.4	334	7.2	1,399	30.0	474	10.2	200	4.3	417	9.0	0	0.0	0	0.0
or More Minority	8	0.1	0	0.0	0	0.0	3	37.5	3	37.5	2	25.0	0	0.0	0	0.0	0	0.0
int	128	1.6	44	34.4	5	3.9	45	35.2	20	15.6	3	2.3	11	8.6	0	0.0	0	0.0
t Applicable	2,239	28.0	713	31.8	221	9.9	630	28.1	114	5.1	69	3.1	492	22.0	0	0.0	0	0.0
nicity:																		
sp./Latino	1,273	15.9	338	26.6	96	7.5	551	43.3	109	8.6	60	4.7	119	9.3	0	0.0	0	0.0
t Hisp./Latino	4,385	54.9	1,720	39.2	298	6.8	1,310	29.9	477	10.9	211	4.8	369	8.4	0	0.0	0	0.0
int	212	2.7	88	41.5	9	4.2	64	30.2	18	8.5	18	8.5	15	7.1	0	0.0	0	0.0
t Applicable	2,117	26.5	706	33.3	219	10.3	562	26.5	97	4.6	45	2.1	488	23.1	0	0.0	0	0.0
ority Status:																		
hite Non-Hispanic	3,452	43.2	1,439	41.7	240	7.0	956	27.7	371	10.7	154	4.5	292	8.5	0	0.0	0	0.0
hers Incl. Hispanic	2,381	29.8	686	28.8	162	6.8	962	40.4	231	9.7	133	5.6	207	8.7	0	0.0	0	0.0
der:																		
int	2,906	36.4	1,235	42.5	170	5.8	771	26.5	309	10.6	148	5.1	273	9.4	0	0.0	0	0.0
ale	1,821	22.8	553	30.4	131	7.2	702	38.6	177	9.7	95	5.2	163	9.0	0	0.0	0	0.0
male	1,577	19.7	537	34.1	136	8.6	569	36.1	152	9.6	63	4.0	120	7.6	0	0.0	0	0.0
t Applicable	1,683	21.1	527	31.3	185	11.0	445	26.4	63	3.7	28	1.7	435	25.8	0	0.0	0	0.0
licant Income:																		
50%	668	8.4	199	29.8	67	10.0	315	47.2	42	6.3	20	3.0	25	3.7	0	0.0	0	0.0
)% to < 80%	1,259	15.8	446	35.4	115	9.1	468	37.2	120	9.5	42	3.3	68	5.4	0	0.0	0	0.0
)% to < 100%	1,014	12.7	365	36.0	89	8.8	339	33.4	103	10.2	44	4.3	74	7.3	0	0.0	0	0.0
)0% to < 120%	864	10.8	368	42.6	77	8.9	262	30.3	66	7.6	32	3.7	59	6.8	0	0.0	0	0.0
=120%	3,533	44.2	1,426	40.4	271	7.7	1,090	30.9	362	10.2	191	5.4	193	5.5	0	0.0	0	0.0
t Available	649	8.1	48	7.4	3	0.5	13	2.0	8	1.2	5	0.8	572	88.1	0	0.0	0	0.0

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008 - LAR Summary

tate/County: 06/059 - Orange County

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ct Income:																		
ow	144	1.8	33	22.9	9	6.3	54	37.5	18	12.5	7	4.9	23	16.0	0	0.0	0	0.0
oderate	1,736	21.7	507	29.2	142	8.2	667	38.4	131	7.5	65	3.7	224	12.9	0	0.0	0	0.0
iddle	2,819	35.3	1,033	36.6	208	7.4	887	31.5	226	8.0	100	3.5	365	12.9	0	0.0	0	0.0
pper	3,287	41.2	1,279	38.9	262	8.0	879	26.7	326	9.9	162	4.9	379	11.5	0	0.0	0	0.0
ot Available	1	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ct Minority:																		
10%	144	1.8	56	38.9	8	5.6	31	21.5	25	17.4	10	6.9	14	9.7	0	0.0	0	0.0
= 10% to < 20%	1,014	12.7	378	37.3	67	6.6	287	28.3	93	9.2	59	5.8	130	12.8	0	0.0	0	0.0
= 20% to < 50%	4,092	51.2	1,582	38.7	329	8.0	1,163	28.4	357	8.7	165	4.0	496	12.1	0	0.0	0	0.0
= 50% to < 80%	2,063	25.8	662	32.1	164	7.9	751	36.4	165	8.0	63	3.1	258	12.5	0	0.0	0	0.0
= 80%	674	8.4	174	25.8	54	8.0	255	37.8	61	9.1	37	5.5	93	13.8	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	7,987	100.0	2,852	35.7	622	7.8	2,487	31.1	701	8.8	334	4.2	991	12.4	0	0.0	0	0.0

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008 - LAR Summary

State/County: 06/059 - Orange County

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
e:																		
ative	710	1.0	121	17.0	47	6.6	401	56.5	87	12.3	18	2.5	36	5.1	0	0.0	0	0.0
sian	7,118	9.6	2,707	38.0	752	10.6	1,571	22.1	765	10.7	291	4.1	1,032	14.5	0	0.0	0	0.0
ack	573	0.8	153	26.7	56	9.8	221	38.6	61	10.6	14	2.4	68	11.9	0	0.0	0	0.0
ac. Island	569	0.8	169	29.7	44	7.7	217	38.1	57	10.0	18	3.2	64	11.2	0	0.0	0	0.0
hite	43,778	59.2	18,143	41.4	4,210	9.6	10,257	23.4	4,320	9.9	1,369	3.1	5,479	12.5	0	0.0	0	0.0
or More Minority	60	0.1	28	46.7	1	1.7	22	36.7	7	11.7	2	3.3	0	0.0	0	0.0	0	0.0
int	1,130	1.5	483	42.7	85	7.5	291	25.8	127	11.2	24	2.1	120	10.6	0	0.0	0	0.0
t Applicable	19,963	27.0	5,120	25.6	1,346	6.7	3,168	15.9	1,687	8.5	574	2.9	8,068	40.4	0	0.0	0	0.0
nicity:																		
sp./Latino	9,747	13.2	2,833	29.1	1,149	11.8	3,495	35.9	934	9.6	315	3.2	1,021	10.5	0	0.0	0	0.0
t Hisp./Latino	43,650	59.1	18,607	42.6	4,028	9.2	9,494	21.8	4,469	10.2	1,407	3.2	5,645	12.9	0	0.0	0	0.0
int	1,441	1.9	632	43.9	113	7.8	367	25.5	133	9.2	45	3.1	151	10.5	0	0.0	0	0.0
t Applicable	19,063	25.8	4,852	25.5	1,251	6.6	2,792	14.6	1,575	8.3	543	2.8	8,050	42.2	0	0.0	0	0.0
ority Status:																		
hite Non-Hispanic	33,695	45.6	14,873	44.1	3,035	9.0	7,047	20.9	3,387	10.1	1,035	3.1	4,318	12.8	0	0.0	0	0.0
hers Incl. Hispanic	20,377	27.6	6,896	33.8	2,174	10.7	6,098	29.9	2,063	10.1	704	3.5	2,442	12.0	0	0.0	0	0.0
der:																		
int	28,918	39.1	12,988	44.9	2,664	9.2	6,104	21.1	2,787	9.6	842	2.9	3,533	12.2	0	0.0	0	0.0
ale	17,348	23.5	6,000	34.6	1,756	10.1	4,697	27.1	1,913	11.0	673	3.9	2,309	13.3	0	0.0	0	0.0
emale	14,241	19.3	5,322	37.4	1,377	9.7	3,718	26.1	1,479	10.4	504	3.5	1,841	12.9	0	0.0	0	0.0
t Applicable	13,394	18.1	2,614	19.5	744	5.6	1,629	12.2	932	7.0	291	2.2	7,184	53.6	0	0.0	0	0.0
licant Income:																		
50%	3,278	4.4	1,051	32.1	231	7.0	1,168	35.6	364	11.1	61	1.9	403	12.3	0	0.0	0	0.0
)% to < 80%	9,428	12.8	3,478	36.9	936	9.9	2,463	26.1	951	10.1	193	2.0	1,407	14.9	0	0.0	0	0.0
)% to < 100%	8,274	11.2	3,333	40.3	880	10.6	1,924	23.3	843	10.2	241	2.9	1,053	12.7	0	0.0	0	0.0
)0% to < 120%	7,565	10.2	3,053	40.4	780	10.3	1,797	23.8	809	10.7	217	2.9	909	12.0	0	0.0	0	0.0
=120%	35,796	48.4	15,188	42.4	3,574	10.0	8,525	23.8	3,927	11.0	1,548	4.3	3,034	8.5	0	0.0	0	0.0
t Available	9,560	12.9	821	8.6	140	1.5	271	2.8	217	2.3	50	0.5	8,061	84.3	0	0.0	0	0.0

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008 - LAR Summary

State/County: 06/059 - Orange County

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ct Income:																		
ow	1,082	1.5	229	21.2	132	12.2	320	29.6	96	8.9	33	3.0	272	25.1	0	0.0	0	0.0
oderate	14,326	19.4	4,089	28.5	1,342	9.4	3,931	27.4	1,302	9.1	427	3.0	3,235	22.6	0	0.0	0	0.0
iddle	23,387	31.6	8,433	36.1	2,068	8.8	5,249	22.4	2,303	9.8	731	3.1	4,603	19.7	0	0.0	0	0.0
pper	35,105	47.5	14,173	40.4	2,999	8.5	6,647	18.9	3,410	9.7	1,119	3.2	6,757	19.2	0	0.0	0	0.0
ot Available	1	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ct Minority:																		
10%	1,681	2.3	678	40.3	132	7.9	295	17.5	166	9.9	59	3.5	351	20.9	0	0.0	0	0.0
= 10% to < 20%	12,840	17.4	5,112	39.8	1,078	8.4	2,538	19.8	1,247	9.7	402	3.1	2,463	19.2	0	0.0	0	0.0
= 20% to < 50%	37,453	50.7	14,576	38.9	3,227	8.6	7,561	20.2	3,656	9.8	1,168	3.1	7,265	19.4	0	0.0	0	0.0
= 50% to < 80%	16,562	22.4	5,215	31.5	1,526	9.2	4,199	25.4	1,556	9.4	501	3.0	3,565	21.5	0	0.0	0	0.0
= 80%	5,365	7.3	1,343	25.0	578	10.8	1,555	29.0	486	9.1	180	3.4	1,223	22.8	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	73,901	100.0	26,924	36.4	6,541	8.9	16,148	21.9	7,111	9.6	2,310	3.1	14,867	20.1	0	0.0	0	0.0

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008 - LAR Summary

State/County: 06/059 - Orange County

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
e:																		
ative	56	0.8	27	48.2	4	7.1	9	16.1	11	19.6	0	0.0	5	8.9	0	0.0	0	0.0
sian	523	7.7	230	44.0	26	5.0	80	15.3	52	9.9	16	3.1	118	22.6	1	0.2	0	0.0
ack	121	1.8	58	47.9	12	9.9	15	12.4	10	8.3	2	1.7	24	19.8	0	0.0	0	0.0
ac. Island	73	1.1	39	53.4	4	5.5	7	9.6	7	9.6	0	0.0	15	20.5	1	1.4	0	0.0
hite	4,854	71.0	2,290	47.2	292	6.0	652	13.4	400	8.2	127	2.6	1,088	22.4	5	0.1	0	0.0
or More Minority	4	0.1	3	75.0	0	0.0	0	0.0	0	0.0	0	0.0	1	25.0	0	0.0	0	0.0
int	206	3.0	94	45.6	13	6.3	28	13.6	18	8.7	7	3.4	46	22.3	0	0.0	0	0.0
t Applicable	999	14.6	254	25.4	52	5.2	129	12.9	111	11.1	21	2.1	431	43.1	1	0.1	0	0.0
nicity:																		
sp./Latino	1,924	28.1	772	40.1	97	5.0	334	17.4	156	8.1	79	4.1	485	25.2	2	0.1	0	0.0
t Hisp./Latino	3,760	54.9	1,854	49.4	255	6.8	457	12.2	329	8.8	73	1.9	777	20.7	5	0.1	0	0.0
int	313	4.6	155	49.5	15	4.8	27	8.6	31	9.9	7	2.2	78	24.9	0	0.0	0	0.0
t Applicable	849	12.4	214	25.2	36	4.2	102	12.0	94	11.1	14	1.6	388	45.7	1	0.1	0	0.0
ority Status:																		
hite Non-Hispanic	2,840	41.5	1,441	50.7	192	6.8	326	11.5	249	8.8	50	1.8	579	20.4	3	0.1	0	0.0
hers Incl. Hispanic	3,087	45.2	1,314	42.6	166	5.4	481	15.6	263	8.5	108	3.5	751	24.3	4	0.1	0	0.0
der:																		
int	3,468	50.7	1,670	48.2	213	6.1	417	12.0	285	8.2	71	2.0	809	23.3	3	0.1	0	0.0
ale	1,837	26.9	762	41.5	121	6.6	298	16.2	200	10.9	55	3.0	397	21.6	4	0.2	0	0.0
male	1,025	15.0	482	47.0	55	5.4	158	15.4	91	8.9	36	3.5	203	19.8	0	0.0	0	0.0
t Applicable	506	7.4	81	16.0	14	2.8	47	9.3	33	6.5	11	2.2	319	63.0	1	0.2	0	0.0
licant Income:																		
50%	173	2.5	64	37.0	6	3.5	36	20.8	25	14.5	11	6.4	31	17.9	0	0.0	0	0.0
)% to < 80%	1,043	15.3	440	42.2	51	4.9	188	18.0	107	10.3	31	3.0	222	21.3	4	0.4	0	0.0
)% to < 100%	1,132	16.6	495	43.7	67	5.9	173	15.3	98	8.7	34	3.0	264	23.3	1	0.1	0	0.0
)0% to < 120%	987	14.4	452	45.8	66	6.7	110	11.1	85	8.6	28	2.8	244	24.7	2	0.2	0	0.0
=120%	3,112	45.6	1,467	47.1	201	6.5	365	11.7	269	8.6	65	2.1	744	23.9	1	0.0	0	0.0
t Available	389	5.7	77	19.8	12	3.1	48	12.3	25	6.4	4	1.0	223	57.3	0	0.0	0	0.0

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008 - LAR Summary

tate/County: 06/059 - Orange County

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ct Income:																		
w	185	2.7	66	35.7	5	2.7	44	23.8	17	9.2	9	4.9	44	23.8	0	0.0	0	0.0
oderate	2,364	34.6	986	41.7	134	5.7	357	15.1	192	8.1	77	3.3	613	25.9	5	0.2	0	0.0
iddle	2,454	35.9	1,112	45.3	139	5.7	290	11.8	229	9.3	49	2.0	633	25.8	2	0.1	0	0.0
per	1,832	26.8	831	45.4	124	6.8	229	12.5	171	9.3	38	2.1	438	23.9	1	0.1	0	0.0
t Available	1	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ct Minority:																		
10%	22	0.3	9	40.9	1	4.5	4	18.2	3	13.6	2	9.1	3	13.6	0	0.0	0	0.0
= 10% to < 20%	503	7.4	223	44.3	35	7.0	62	12.3	56	11.1	12	2.4	115	22.9	0	0.0	0	0.0
= 20% to < 50%	3,065	44.8	1,409	46.0	199	6.5	367	12.0	273	8.9	51	1.7	764	24.9	2	0.1	0	0.0
= 50% to < 80%	2,311	33.8	1,009	43.7	118	5.1	308	13.3	202	8.7	62	2.7	606	26.2	6	0.3	0	0.0
= 80%	935	13.7	345	36.9	50	5.3	179	19.1	75	8.0	46	4.9	240	25.7	0	0.0	0	0.0
t Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	6,836	100.0	2,995	43.8	403	5.9	920	13.5	609	8.9	173	2.5	1,728	25.3	8	0.1	0	0.0

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008 - LAR Summary

tate/County: 06/059 - Orange County

alysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
e:																		
ative	1	1.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
sian	6	6.6	3	50.0	0	0.0	2	33.3	1	16.7	0	0.0	0	0.0	0	0.0	0	0.0
ack	2	2.2	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0
ac. Island	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
hite	49	53.8	17	34.7	2	4.1	10	20.4	10	20.4	1	2.0	9	18.4	0	0.0	0	0.0
or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
int	3	3.3	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0
t Applicable	30	33.0	18	60.0	1	3.3	5	16.7	2	6.7	3	10.0	1	3.3	0	0.0	0	0.0
nicity:																		
sp./Latino	18	19.8	4	22.2	0	0.0	5	27.8	5	27.8	0	0.0	4	22.2	0	0.0	0	0.0
t Hisp./Latino	62	68.1	33	53.2	2	3.2	10	16.1	7	11.3	4	6.5	6	9.7	0	0.0	0	0.0
int	1	1.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
t Applicable	10	11.0	4	40.0	1	10.0	2	20.0	2	20.0	0	0.0	1	10.0	0	0.0	0	0.0
ority Status:																		
hite Non-Hispanic	34	37.4	15	44.1	2	5.9	7	20.6	5	14.7	1	2.9	4	11.8	0	0.0	0	0.0
hers Incl. Hispanic	31	34.1	10	32.3	0	0.0	7	22.6	7	22.6	0	0.0	7	22.6	0	0.0	0	0.0
der:																		
int	31	34.1	16	51.6	1	3.2	5	16.1	5	16.1	0	0.0	4	12.9	0	0.0	0	0.0
ale	20	22.0	5	25.0	2	10.0	5	25.0	6	30.0	0	0.0	2	10.0	0	0.0	0	0.0
male	15	16.5	5	33.3	0	0.0	3	20.0	1	6.7	1	6.7	5	33.3	0	0.0	0	0.0
t Applicable	25	27.5	15	60.0	0	0.0	4	16.0	2	8.0	3	12.0	1	4.0	0	0.0	0	0.0
licant Income:																		
50%	27	29.7	19	70.4	0	0.0	3	11.1	2	7.4	3	11.1	0	0.0	0	0.0	0	0.0
% to < 80%	12	13.2	6	50.0	0	0.0	1	8.3	3	25.0	0	0.0	2	16.7	0	0.0	0	0.0
% to < 100%	11	12.1	5	45.5	0	0.0	2	18.2	2	18.2	0	0.0	2	18.2	0	0.0	0	0.0
0% to < 120%	8	8.8	1	12.5	1	12.5	2	25.0	2	25.0	0	0.0	2	25.0	0	0.0	0	0.0
=120%	31	34.1	10	32.3	2	6.5	8	25.8	5	16.1	1	3.2	5	16.1	0	0.0	0	0.0
t Available	2	2.2	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0

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008 - LAR Summary

tate/County: 06/059 - Orange County

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ct Income:																		
ow	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
oderate	22	24.2	10	45.5	1	4.5	5	22.7	5	22.7	1	4.5	0	0.0	0	0.0	0	0.0
iddle	40	44.0	16	40.0	2	5.0	9	22.5	3	7.5	2	5.0	8	20.0	0	0.0	0	0.0
pper	29	31.9	15	51.7	0	0.0	3	10.3	6	20.7	1	3.4	4	13.8	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ct Minority:																		
10%	1	1.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
= 10% to < 20%	16	17.6	7	43.8	1	6.3	1	6.3	3	18.8	1	6.3	3	18.8	0	0.0	0	0.0
= 20% to < 50%	47	51.6	20	42.6	1	2.1	12	25.5	5	10.6	2	4.3	7	14.9	0	0.0	0	0.0
= 50% to < 80%	21	23.1	9	42.9	1	4.8	4	19.0	4	19.0	1	4.8	2	9.5	0	0.0	0	0.0
= 80%	6	6.6	4	66.7	0	0.0	0	0.0	2	33.3	0	0.0	0	0.0	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	91	100.0	41	45.1	3	3.3	17	18.7	14	15.4	4	4.4	12	13.2	0	0.0	0	0.0

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008 - LAR Summary

tate/County: 06/059 - Orange County

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
e:																		
ative	17	0.8	2	11.8	1	5.9	7	41.2	4	23.5	2	11.8	1	5.9	0	0.0	0	0.0
sian	107	4.8	5	4.7	11	10.3	42	39.3	26	24.3	17	15.9	6	5.6	0	0.0	0	0.0
ack	47	2.1	8	17.0	2	4.3	20	42.6	10	21.3	3	6.4	4	8.5	0	0.0	0	0.0
ac. Island	18	0.8	6	33.3	0	0.0	6	33.3	2	11.1	1	5.6	3	16.7	0	0.0	0	0.0
hite	1,421	63.3	302	21.3	94	6.6	540	38.0	242	17.0	116	8.2	127	8.9	0	0.0	0	0.0
or More Minority	3	0.1	1	33.3	0	0.0	2	66.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
int	46	2.0	7	15.2	2	4.3	20	43.5	8	17.4	3	6.5	6	13.0	0	0.0	0	0.0
t Applicable	585	26.1	64	10.9	36	6.2	248	42.4	85	14.5	56	9.6	96	16.4	0	0.0	0	0.0
nicity:																		
sp./Latino	428	19.1	79	18.5	30	7.0	160	37.4	63	14.7	56	13.1	40	9.3	0	0.0	0	0.0
t Hisp./Latino	1,236	55.1	247	20.0	90	7.3	482	39.0	219	17.7	90	7.3	108	8.7	0	0.0	0	0.0
int	63	2.8	13	20.6	0	0.0	30	47.6	11	17.5	6	9.5	3	4.8	0	0.0	0	0.0
t Applicable	517	23.0	56	10.8	26	5.0	213	41.2	84	16.2	46	8.9	92	17.8	0	0.0	0	0.0
ority Status:																		
hite Non-Hispanic	981	43.7	215	21.9	70	7.1	370	37.7	174	17.7	65	6.6	87	8.9	0	0.0	0	0.0
hers incl. Hispanic	696	31.0	116	16.7	44	6.3	276	39.7	114	16.4	85	12.2	61	8.8	0	0.0	0	0.0
nder:																		
int	987	44.0	200	20.3	70	7.1	374	37.9	162	16.4	80	8.1	101	10.2	0	0.0	0	0.0
ale	477	21.3	83	17.4	31	6.5	187	39.2	97	20.3	48	10.1	31	6.5	0	0.0	0	0.0
emale	430	19.2	85	19.8	27	6.3	170	39.5	71	16.5	41	9.5	36	8.4	0	0.0	0	0.0
t Applicable	350	15.6	27	7.7	18	5.1	154	44.0	47	13.4	29	8.3	75	21.4	0	0.0	0	0.0
licant Income:																		
50%	133	5.9	19	14.3	1	0.8	72	54.1	20	15.0	18	13.5	3	2.3	0	0.0	0	0.0
% to < 80%	341	15.2	46	13.5	16	4.7	166	48.7	54	15.8	41	12.0	18	5.3	0	0.0	0	0.0
% to < 100%	280	12.5	41	14.6	19	6.8	120	42.9	42	15.0	33	11.8	25	8.9	0	0.0	0	0.0
0% to < 120%	276	12.3	51	18.5	17	6.2	118	42.8	45	16.3	19	6.9	26	9.4	0	0.0	0	0.0
120%	1,091	48.6	210	19.2	85	7.8	384	35.2	208	19.1	81	7.4	123	11.3	0	0.0	0	0.0
t Available	123	5.5	28	22.8	8	6.5	25	20.3	8	6.5	6	4.9	48	39.0	0	0.0	0	0.0

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008 - LAR Summary

tate/County: 06/059 - Orange County

nalysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
ct Income:																		
ow	38	1.7	4	10.5	3	7.9	17	44.7	7	18.4	3	7.9	4	10.5	0	0.0	0	0.0
oderate	562	25.0	101	18.0	29	5.2	221	39.3	88	15.7	55	9.8	68	12.1	0	0.0	0	0.0
iddle	784	34.9	139	17.7	50	6.4	315	40.2	128	16.3	65	8.3	87	11.1	0	0.0	0	0.0
pper	859	38.3	151	17.6	64	7.5	332	38.6	153	17.8	75	8.7	84	9.8	0	0.0	0	0.0
ot Available	1	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
ct Minority:																		
10%	11	0.5	0	0.0	0	0.0	9	81.8	1	9.1	1	9.1	0	0.0	0	0.0	0	0.0
= 10% to < 20%	234	10.4	40	17.1	19	8.1	92	39.3	39	16.7	23	9.8	21	9.0	0	0.0	0	0.0
= 20% to < 50%	1,176	52.4	217	18.5	69	5.9	459	39.0	210	17.9	94	8.0	127	10.8	0	0.0	0	0.0
= 50% to < 80%	640	28.5	109	17.0	44	6.9	262	40.9	94	14.7	57	8.9	74	11.6	0	0.0	0	0.0
= 80%	183	8.2	29	15.8	14	7.7	63	34.4	33	18.0	23	12.6	21	11.5	0	0.0	0	0.0
ot Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TALS:	2,244	100.0	395	17.6	146	6.5	885	39.4	377	16.8	198	8.8	243	10.8	0	0.0	0	0.0

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008 Census Tract Analysis - Institution Level by Action

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / [illegible] / Upper Inc. / 20-50% Min.																		
0000000006/1 JPMORGAN CHASE BANK, NA	44	11.17	0.88	20,276	14.74	0.86	10	8.13	22.73	4,500	8.35	22.19	1	3.33	2.27	417	3.89	2.06
0000018039/4 COUNTRYWIDE BANK, FSB	42	10.66	0.84	14,518	10.56	0.82	30	18.40	71.43	10,797	20.03	74.37	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	37	9.39	0.74	11,783	8.57	0.50	20	12.27	54.05	6,314	11.71	53.59	4	13.33	10.81	1,370	12.78	11.63
13-3222578/1 CITIMORTGAGE, INC	29	7.36	0.58	8,858	6.44	0.38	11	6.75	37.93	3,264	6.05	36.84	0	0.00	0.00	0	0.00	0.00
0000012642/4 WACHOVIA MORTGAGE FSB	27	6.85	0.54	12,279	8.93	0.52	8	4.91	29.63	3,092	5.73	25.18	2	6.67	7.41	475	4.43	3.87
0000013044/1 BANK OF AMERICA, N.A.	23	5.84	0.46	6,847	4.98	0.29	12	7.36	52.17	3,290	6.10	48.05	0	0.00	0.00	0	0.00	0.00
42152000005/7 GMAC MORTGAGE LLC	12	3.05	0.24	3,428	2.49	0.15	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004072/4 AMTRUST BANK	10	2.54	0.20	3,348	2.43	0.14	7	4.29	70.00	2,141	3.97	63.95	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	9	2.28	0.18	1,418	1.03	0.06	5	3.07	55.56	875	1.62	61.71	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FIN'L CALIFORNIA	8	2.03	0.16	914	0.66	0.04	1	0.61	12.50	88	0.16	9.63	0	0.00	0.00	0	0.00	0.00
99-0006189/1 DOWNEY SAVINGS AND LOAN	7	1.78	0.14	2,981	2.17	0.13	2	1.23	28.57	1,077	2.00	38.13	1	3.33	14.29	212	1.98	7.11
0000006412/4 FLAGSTAR BANK	7	1.78	0.14	2,709	1.97	0.12	3	1.84	42.86	1,015	1.88	37.47	1	3.33	14.29	288	2.69	10.63
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	5	1.27	0.10	2,724	1.98	0.12	3	1.84	60.00	1,415	2.62	51.95	1	3.33	20.00	634	5.91	23.27
0001072248/2 SUNTRUST MORTGAGE, INC	5	1.27	0.10	1,821	1.32	0.08	1	0.61	20.00	400	0.74	21.97	3	10.00	60.00	1,221	11.38	67.05
0001644643/2 COUNTRYWIDE HOME LOANS	5	1.27	0.10	1,722	1.25	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	5	1.27	0.10	1,454	1.06	0.06	2	1.23	40.00	570	1.06	39.20	1	3.33	20.00	245	2.28	16.85
78109000004/7 PROVIDENT FUNDING ASSOCIATES	5	1.27	0.10	1,295	0.92	0.05	4	2.45	80.00	1,125	2.09	86.93	0	0.00	0.00	0	0.00	0.00
33-0419158/7 TRUST ONE MORTGAGE CORPORATION	4	1.02	0.08	1,387	1.01	0.06	2	1.23	50.00	609	1.13	43.91	1	3.33	25.00	561	5.23	40.45
70922000007/7 CRESTLINE FUNDING CORP.	4	1.02	0.08	1,150	0.84	0.05	1	0.61	25.00	122	0.23	10.61	1	3.33	25.00	230	2.15	20.00
0000001461/1 CITIBANK, N.A.	4	1.02	0.08	610	0.44	0.03	1	0.61	25.00	300	0.56	49.18	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	3	0.76	0.06	1,454	1.06	0.06	0	0.00	0.00	0	0.00	0.00	1	3.33	33.33	78	0.73	5.36
0001881195/2 BENEFICIAL COMPANY LLC	3	0.76	0.06	1,450	1.05	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000336/1 FIRST TENNESSEE BANK NA	3	0.76	0.06	1,143	0.83	0.05	2	1.23	66.67	827	1.53	72.35	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY	3	0.76	0.06	1,081	0.79	0.05	2	1.23	66.67	834	1.55	77.15	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	3	0.76	0.06	876	0.64	0.04	1	0.61	33.33	275	0.51	31.39	1	3.33	33.33	381	3.55	43.49
7515900006/7 FREEDOM MORTGAGE CORP.	3	0.76	0.06	867	0.63	0.04	3	1.84	100.00	867	1.61	100.00	0	0.00	0.00	0	0.00	0.00
1057300006/7 BENCHMARK LENDING GROUP, INC.	3	0.76	0.06	773	0.56	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

TE: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

Tract Group: LAGUNA NIGUEL

Analysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 0423.15 / Upper Inc. / 20-50% Min.																		
3027500990/7 PHH MORTGAGE CORPORATION	3	0.76	0.06	849	0.47	0.03	1	0.61	33.33	85	0.16	13.10	1	3.33	33.33	214	2.00	32.97
0002752527/2 EQUIFIRST CORPORATION	2	0.51	0.04	1,354	0.98	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015762/4 ING BANK, FSB	2	0.51	0.04	1,218	0.89	0.05	1	0.61	50.00	483	0.90	39.66	0	0.00	0.00	0	0.00	0.00
7489100006/7 TAYLOR, BEAN & WHITAKER	2	0.51	0.04	1,134	0.82	0.05	2	1.23	100.00	1,134	2.10	100.00	0	0.00	0.00	0	0.00	0.00
0000014695/1 CITY NATIONAL CORPORATION	2	0.51	0.04	1,000	0.73	0.04	0	0.00	0.00	0	0.00	0.00	2	6.67	100.00	1,000	9.33	100.00
0000006857/4 GATEWAY BANK, FSB	2	0.51	0.04	848	0.62	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023446/1 US BANK NORTH DAKOTA	2	0.51	0.04	838	0.61	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000765/1 NATIONAL CITY BANK	2	0.51	0.04	812	0.59	0.03	2	1.23	100.00	812	1.51	100.00	0	0.00	0.00	0	0.00	0.00
78584000005/7 SIMONICH CORPORATION	2	0.51	0.04	800	0.58	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	2	0.51	0.04	642	0.47	0.03	1	0.61	50.00	226	0.42	35.20	1	3.33	50.00	416	3.88	64.80
7055000000/7 SIERRA PACIFIC MORTGAGE CO INC	2	0.51	0.04	621	0.45	0.03	1	0.61	50.00	204	0.38	32.85	1	3.33	50.00	417	3.89	67.15
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	2	0.51	0.04	531	0.39	0.02	1	0.61	50.00	261	0.48	49.15	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING, INC.	2	0.51	0.04	478	0.35	0.02	1	0.61	50.00	265	0.49	55.44	0	0.00	0.00	0	0.00	0.00
0003197956/2 HFC COMPANY LLC	2	0.51	0.04	423	0.31	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2065300005/7 FIRST RESIDENTIAL MORTGAGE	2	0.51	0.04	405	0.29	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CA	1	0.25	0.02	937	0.68	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1691200009/7 WILMINGTON FINANCE, INC.	1	0.25	0.02	680	0.49	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014640/4 STATE FARM BANK	1	0.25	0.02	655	0.48	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000002227/5 PENTAGON FEDERAL CREDIT UNION	1	0.25	0.02	650	0.47	0.03	1	0.61	100.00	650	1.21	100.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	1	0.25	0.02	605	0.44	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0308242/7 CMG MORTGAGE, INC.	1	0.25	0.02	584	0.42	0.02	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	584	5.45	100.00
0000005669/4 LEHMAN BROTHERS BANK, FSB	1	0.25	0.02	552	0.40	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7880300009/7 NL INC	1	0.25	0.02	485	0.35	0.02	1	0.61	100.00	485	0.90	100.00	0	0.00	0.00	0	0.00	0.00
0000024583/1 RABOBANK, N.A.	1	0.25	0.02	459	0.33	0.02	1	0.61	100.00	459	0.85	100.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	1	0.25	0.02	417	0.30	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	1	0.25	0.02	417	0.30	0.02	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	417	3.89	100.00
41-1914032/1 HOMESERVICES LENDING, LLC	1	0.25	0.02	417	0.30	0.02	1	0.61	100.00	417	0.77	100.00	0	0.00	0.00	0	0.00	0.00

TE: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.15 / Upper Inc. / 20-50% Min.																		
0000084165 ORANGE COUNTY'S CREDIT UNION	1	0.25	0.02	417	0.30	0.02	1	0.61	100.00	417	0.77	100.00	0	0.00	0.00	0	0.00	0.00
20-5041533/7 BRIDGELOCK CAPITAL	1	0.25	0.02	410	0.30	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4607423/7 HMS CAPITAL, INC.	1	0.25	0.02	397	0.29	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1856000004/7 HOME LOAN CENTER	1	0.25	0.02	390	0.28	0.02	1	0.61	100.00	390	0.72	100.00	0	0.00	0.00	0	0.00	0.00
0000015406/4 LYDIAN PRIVATE BANK	1	0.25	0.02	388	0.28	0.02	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	388	3.62	100.00
1882000057/7 REUNION MORTGAGE, INC	1	0.25	0.02	374	0.27	0.02	1	0.61	100.00	374	0.69	100.00	0	0.00	0.00	0	0.00	0.00
0000055385 NFCU	1	0.25	0.02	372	0.27	0.02	1	0.61	100.00	372	0.69	100.00	0	0.00	0.00	0	0.00	0.00
38-4327857/7 GUARANTEED RATE INC	1	0.25	0.02	352	0.26	0.01	1	0.61	100.00	352	0.65	100.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	1	0.25	0.02	350	0.25	0.01	1	0.61	100.00	350	0.65	100.00	0	0.00	0.00	0	0.00	0.00
0000060122/1 UBS AG, TAMPA BRANCH	1	0.25	0.02	333	0.24	0.01	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	333	3.11	100.00
20225000097/7 EMPIREAMERICA, LLC	1	0.25	0.02	325	0.24	0.01	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	325	3.03	100.00
7116100007/7 ESSEX MORTGAGE	1	0.25	0.02	315	0.23	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
87-0825007/7 RESIDENTIAL ACCEPTANCE NETWORK	1	0.25	0.02	315	0.23	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7143200008/7 GOLDEN EMPIRE MORTGAGE INC	1	0.25	0.02	301	0.22	0.01	1	0.61	100.00	301	0.56	100.00	0	0.00	0.00	0	0.00	0.00
7246500008/7 LAND / HOME FINANCIAL SERVICES	1	0.25	0.02	295	0.21	0.01	1	0.61	100.00	295	0.55	100.00	0	0.00	0.00	0	0.00	0.00
7223000004/7 FIRST GUARANTY FINANCIAL CORPO	1	0.25	0.02	294	0.21	0.01	1	0.61	100.00	294	0.55	100.00	0	0.00	0.00	0	0.00	0.00
0000008051/4 PROVIDENT SAVINGS BANK, FSB	1	0.25	0.02	290	0.21	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	1	0.25	0.02	280	0.20	0.01	1	0.61	100.00	280	0.52	100.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	1	0.25	0.02	274	0.20	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0330753187 CLEARINGHOUSE	1	0.25	0.02	273	0.20	0.01	1	0.61	100.00	273	0.51	100.00	0	0.00	0.00	0	0.00	0.00
73-1722807/7 OLYMPIAWEST MORTGAGE GROUP LLC	1	0.25	0.02	270	0.20	0.01	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	270	2.52	100.00
0471800009/7 GUILD MORTGAGE COMPANY	1	0.25	0.02	264	0.19	0.01	1	0.61	100.00	264	0.49	100.00	0	0.00	0.00	0	0.00	0.00
0000028348/3 IMPERIAL CAPITAL BANK	1	0.25	0.02	247	0.18	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7809100003/7 HOMECOMINGS FINANCIAL LLC	1	0.25	0.02	245	0.18	0.01	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	245	2.29	100.00
0003364401/2 ELOAN	1	0.25	0.02	230	0.17	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008534/4 GUARANTY BANK	1	0.25	0.02	216	0.16	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057073/3 GEORGIA BANKING COMPANY	1	0.25	0.02	187	0.14	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 0423.15 / Upper Inc. / 20-50% Min.																		
0000084675 FINANCIAL PARTNERS CU	1	0.25	0.02	180	0.13	0.01	1	0.61	100.00	180	0.33	100.00	0	0.00	0.00	0	0.00	0.00
0000016454/4 BANK OF INTERNET USA	1	0.25	0.02	150	0.11	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000042503/3 GATEWAY BUSINESS BANK	1	0.25	0.02	148	0.11	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017823/5 HONDA FEDERAL CREDIT UNION	1	0.25	0.02	145	0.11	0.01	1	0.61	100.00	145	0.27	100.00	0	0.00	0.00	0	0.00	0.00
16-1246395/1 HSBC MORTGAGE CORP	1	0.25	0.02	140	0.10	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1764421/1 WELLS FARGO FUNDING, INC	1	0.25	0.02	130	0.09	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015909/4 AMERICAN STERLING BANK	1	0.25	0.02	130	0.09	0.01	1	0.61	100.00	130	0.24	100.00	0	0.00	0.00	0	0.00	0.00
0000024571/1 RBS CITIZENS, N.A.	1	0.25	0.02	126	0.09	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0001405/1 PFF BANK & TRUST	1	0.25	0.02	108	0.08	0.00	1	0.61	100.00	108	0.20	100.00	0	0.00	0.00	0	0.00	0.00
33-0807813/7 EASTLAND FINANCIAL CORPORATION	1	0.25	0.02	100	0.07	0.00	1	0.61	100.00	100	0.19	100.00	0	0.00	0.00	0	0.00	0.00
0000013669/1 CAPITAL ONE, NA	1	0.25	0.02	12	0.01	0.00	1	0.61	100.00	12	0.02	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	7.92	7.92	137,519	5.86	5.86	[redacted]	8.04	41.37	53,915	8.22	39.21	[redacted]	8.55	7.81	10,721	5.38	7.80
ct: 06 / 059 / 42044 / [redacted] Upper Inc. / 10-20% Min.																		
0000000006/1 JPMORGAN CHASE BANK, NA	37	18.82	0.74	28,906	24.10	1.23	10	10.99	27.03	5,729	13.13	19.82	1	3.57	2.70	952	8.88	3.29
0000001741/1 WELLS FARGO BANK, NA	33	16.80	0.66	15,822	13.19	0.67	17	18.68	51.52	7,382	16.92	45.88	7	25.00	21.21	3,429	23.97	21.67
0000018039/4 COUNTRYWIDE BANK, FSB	22	10.00	0.44	15,405	12.84	0.88	10	10.99	45.45	6,481	14.81	41.94	2	7.14	9.09	1,310	9.16	8.50
0000013044/1 BANK OF AMERICA, N.A.	15	6.82	0.30	6,070	5.06	0.28	10	10.99	66.67	3,901	8.94	64.27	0	0.00	0.00	0	0.00	0.00
0000012843/4 WACHOVIA MORTGAGE FSB	14	6.36	0.28	9,730	8.11	0.41	6	6.59	42.86	3,631	8.32	37.32	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	14	6.36	0.28	7,523	6.27	0.32	4	4.40	28.57	1,712	3.92	22.76	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	5	2.27	0.10	2,570	2.14	0.11	2	2.20	40.00	1,075	3.94	65.18	1	3.57	20.00	255	1.78	9.92
99-0006189/1 DOWNEY SAVINGS AND LOAN	5	2.27	0.10	1,906	1.59	0.08	2	2.20	40.00	891	2.04	46.75	1	3.57	20.00	720	5.03	37.78
30275090007 PHH MORTGAGE CORPORATION	5	2.27	0.10	1,256	1.05	0.05	1	1.10	20.00	227	0.52	18.07	1	3.57	20.00	316	2.21	25.16
0000018077/4 CHARLES SCHWAB BANK	4	1.82	0.08	2,233	1.86	0.10	2	2.20	50.00	648	1.49	29.06	2	7.14	50.00	1,584	11.07	70.94
0000004072/4 AMTRUST BANK	4	1.82	0.08	1,458	1.22	0.06	4	4.40	100.00	1,458	3.34	100.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	3	1.36	0.06	2,605	2.17	0.11	1	1.10	33.33	555	1.27	21.31	1	3.57	33.33	1,000	6.99	38.39
0000000336/1 FIRST TENNESSEE BANK NA	3	1.36	0.06	1,202	1.00	0.05	3	3.30	100.00	1,202	2.76	100.00	0	0.00	0.00	0	0.00	0.00
1775000005/7 AMERICAN HOME EQUITY	3	1.36	0.06	983	0.83	0.04	2	2.20	66.67	576	1.32	58.61	1	3.57	33.33	417	2.92	41.99

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

rket Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 0423.17 / Upper Inc. / 18-29% Min.																		
7909100002/7	HOMECOMINGS FINANCIAL LLC	3	1.38	0.06	895	0.75	0.04	0	0.00	0.00	0	0.00	0.00	1	3.57	33.33	255	1.78	28.40
4216200005/7	GMAC MORTGAGE LLC	2	0.91	0.04	2,035	1.70	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1	UNION BANK OF CALIFORNIA, N.A.	2	0.91	0.04	1,582	1.30	0.07	1	1.10	50.00	1,000	2.29	64.02	1	3.57	50.00	582	3.93	36.98
72-1545376/7	FIRST CALIFORNIA MORTGAGE CO	2	0.91	0.04	1,374	1.15	0.06	0	0.00	0.00	0	0.00	0.00	1	3.57	50.00	845	4.51	48.94
7810900004/7	PROVIDENT FUNDING ASSOCIATES	2	0.91	0.04	717	0.60	0.03	1	1.10	50.00	417	0.96	58.16	0	0.00	0.00	0	0.00	0.00
7515900008/7	FREEDOM MORTGAGE CORP.	2	0.91	0.04	700	0.58	0.03	1	1.10	50.00	283	0.65	40.43	0	0.00	0.00	0	0.00	0.00
26-0021318/7	AMERISAVE MORTGAGE CORPORATION	2	0.91	0.04	580	0.47	0.02	1	1.10	50.00	310	0.71	55.35	0	0.00	0.00	0	0.00	0.00
0000000015/1	WACHOVIA BANK NA	2	0.91	0.04	488	0.41	0.02	0	0.00	0.00	0	0.00	0.00	2	7.14	100.00	488	3.41	100.00
7092200000/7	CRESTLINE FUNDING CORP.	2	0.91	0.04	475	0.40	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7	TRUST ONE MORTGAGE CORPORATION	2	0.91	0.04	425	0.36	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7197000003/7	QUICKEN LOANS	2	0.91	0.04	416	0.35	0.02	1	1.10	50.00	115	0.26	27.64	0	0.00	0.00	0	0.00	0.00
0001947275/2	WELLS FARGO FINL CALIFORNIA	2	0.91	0.04	150	0.13	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014761/1	KEYBANK NATIONAL ASSOCIATION	1	0.45	0.02	1,238	1.03	0.05	1	1.10	100.00	1,238	2.84	100.00	0	0.00	0.00	0	0.00	0.00
0000006301/1	BNY MELLON N.A.	1	0.45	0.02	1,000	0.83	0.04	1	1.10	100.00	1,000	2.29	100.00	0	0.00	0.00	0	0.00	0.00
0000014460/4	MERRILL LYNCH BK&TC FSB	1	0.45	0.02	910	0.76	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008069/4	LEHMAN BROTHERS BANK, FSB	1	0.45	0.02	856	0.71	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005538/5	NFCU	1	0.45	0.02	822	0.69	0.04	1	1.10	100.00	822	1.88	100.00	0	0.00	0.00	0	0.00	0.00
2022500009/7	EMPIREAMERICA, LLC	1	0.45	0.02	729	0.61	0.03	0	0.00	0.00	0	0.00	0.00	1	3.57	100.00	729	5.10	100.00
0000008412/4	FLAGSTAR BANK	1	0.45	0.02	645	0.54	0.03	0	0.00	0.00	0	0.00	0.00	1	3.57	100.00	645	4.51	100.00
0000000024/1	US BANK, N.A.	1	0.45	0.02	417	0.35	0.02	1	1.10	100.00	417	0.96	100.00	0	0.00	0.00	0	0.00	0.00
0000007975/4	USAA FEDERAL SAVINGS BANK	1	0.45	0.02	417	0.35	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004142/5	KINECTA FEDERAL CREDIT UNION	1	0.45	0.02	417	0.35	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1698200005/7	REUNION MORTGAGE, INC	1	0.45	0.02	417	0.35	0.02	0	0.00	0.00	0	0.00	0.00	1	3.57	100.00	417	2.92	100.00
99-0001405/1	PFF BANK & TRUST	1	0.45	0.02	417	0.35	0.02	1	1.10	100.00	417	0.96	100.00	0	0.00	0.00	0	0.00	0.00
0000003052/4	HOME SAVINGS OF AMERICA	1	0.45	0.02	416	0.35	0.02	1	1.10	100.00	416	0.95	100.00	0	0.00	0.00	0	0.00	0.00
7118100002/7	ESSEX MORTGAGE	1	0.45	0.02	409	0.34	0.02	1	1.10	100.00	409	0.94	100.00	0	0.00	0.00	0	0.00	0.00
52-2001594/7	AMERICAN INTERNET MORTGAGE, IN	1	0.45	0.02	400	0.33	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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008 Census Tract Analysis - Institution Level by Action

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Institution(s): All Institutions - Top 100

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ct: 06 / 059 / 42944 / 0423.17 / Upper Inc. / 18-29% Min.																		
0000017936/4	GUARANTY BANK, FSB	1	0.45	0.02	380	0.32	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0481290152/4	GB MORTGAGE, LLC	1	0.45	0.02	380	0.32	0.02	1	1.10	100.00	380	0.87	100.00	0	0.00	0.00	0	0.00	0.00
75-2921540/7	NATIONSTAR MORTGAGE LLC	1	0.45	0.02	378	0.32	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000051/4	PROVIDENT SAVINGS BANK, FSB	1	0.45	0.02	340	0.29	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1	WELLS FARGO FUNDING, INC	1	0.45	0.02	283	0.24	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1522600000/7	WR STARKEY MORTGAGE, LLP	1	0.45	0.02	250	0.21	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7058000000/7	SIERRA PACIFIC MORTGAGE CO INC	1	0.45	0.02	225	0.19	0.01	0	0.00	0.00	0	0.00	0.00	1	3.57	100.00	225	1.57	100.00
94-2797787/7	REDWOOD MORTGAGE CORP.	1	0.45	0.02	220	0.18	0.01	1	1.10	100.00	220	0.50	100.00	0	0.00	0.00	0	0.00	0.00
0000014470/4	CITICORP TRUST BANK, FSB	1	0.45	0.02	185	0.15	0.01	0	0.00	0.00	0	0.00	0.00	1	3.57	100.00	185	1.29	100.00
1485800008/7	MORTGAGEIT, INC	1	0.45	0.02	169	0.14	0.01	0	0.00	0.00	0	0.00	0.00	1	3.57	100.00	169	1.18	100.00
0133040009/4	MERRILL LYNCH CREDIT CORP.	1	0.45	0.02	64	0.05	0.00	1	1.10	100.00	64	0.15	100.00	0	0.00	0.00	0	0.00	0.00
0000003566/5	NUVISION FEDERAL CREDIT UNION	1	0.45	0.02	57	0.05	0.00	1	1.10	100.00	57	0.13	100.00	0	0.00	0.00	0	0.00	0.00
0000013669/1	CAPITAL ONE, NA	1	0.45	0.02	13	0.01	0.00	1	1.10	100.00	13	0.03	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	4.42	4.42	119,951	5.11	5.11	[redacted]	4.49	41.36	43,628	5.03	36.37	[redacted]	8.11	12.73	14,303	7.18	11.92
ct: 06 / 059 / 42944 / [redacted] pper Inc. / 29-50% Min.																		
0000000006/1	JPMORGAN CHASE BANK, NA	29	14.05	0.58	15,426	18.01	0.68	4	4.94	13.79	1,564	4.78	10.14	0	0.00	0.00	0	0.00	0.00
0000017451/1	WELLS FARGO BANK, NA	25	12.09	0.50	11,222	13.10	0.48	11	13.58	44.00	4,575	13.98	40.77	5	38.46	20.00	2,806	46.76	23.22
0000013044/1	BANK OF AMERICA, N.A.	23	11.06	0.46	9,079	10.60	0.39	11	13.58	47.83	4,104	12.55	45.20	2	15.38	8.70	906	15.95	9.98
13-3222578/1	CITIMORTGAGE, INC	15	7.73	0.30	7,380	8.61	0.31	7	8.64	46.67	3,067	9.38	41.56	0	0.00	0.00	0	0.00	0.00
0000018039/4	COUNTRYWIDE BANK, FSB	11	5.67	0.22	4,038	4.71	0.17	8	9.88	72.73	2,856	8.73	70.73	0	0.00	0.00	0	0.00	0.00
0000012842/4	WACHOVIA MORTGAGE FSB	9	4.64	0.18	4,396	5.13	0.19	5	6.17	55.56	1,622	4.96	36.90	0	0.00	0.00	0	0.00	0.00
7810900006/7	PROVIDENT FUNDING ASSOCIATES	5	2.58	0.10	1,938	2.26	0.08	3	3.70	60.00	1,505	4.60	77.74	0	0.00	0.00	0	0.00	0.00
0000024212/5	SCHOOLSFIRST FCU	5	2.58	0.10	1,812	2.12	0.08	2	2.47	40.00	895	2.74	49.39	0	0.00	0.00	0	0.00	0.00
4216200005/7	GMAC MORTGAGE LLC	5	2.58	0.10	1,734	2.02	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004072/4	AMTRUST BANK	5	2.58	0.10	1,477	1.72	0.06	4	4.94	80.00	1,127	3.45	76.30	0	0.00	0.00	0	0.00	0.00
0000016782/4	ING BANK, FSB	4	2.06	0.08	1,309	1.53	0.06	1	1.23	25.00	653	2.00	49.89	1	7.69	25.00	219	4.10	16.73
0003197858/2	HFC COMPANY LLC	3	1.55	0.06	2,315	2.70	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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008 Census Tract Analysis - Institution Level by Action

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Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 4294 / 0423.19 / Upper Inc. / 20-50% Min.																		
0001981185/2	BENEFICIAL COMPANY LLC	3	1.55	0.06	1,886	1.97	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1	US BANK, N.A.	3	1.55	0.08	1,410	1.65	0.06	2	2.47	66.67	1,110	3.39	78.72	0	0.00	0.00	0	0.00	0.00
75-2921540/7	NATIONSTAR MORTGAGE LLC	3	1.55	0.06	1,277	1.49	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7	SIERRA PACIFIC MORTGAGE CO INC	3	1.55	0.08	1,067	1.25	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1	WELLS FARGO FUNDING, INC	2	1.03	0.04	1,277	1.49	0.05	2	2.47	100.00	1,277	3.90	100.00	0	0.00	0.00	0	0.00	0.00
0000001792/4	FIRST FEDERAL BANK OF CA	2	1.03	0.04	1,255	1.46	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1	METLIFE BANK, N.A.	2	1.03	0.04	1,184	1.38	0.05	1	1.23	50.00	684	2.08	57.77	0	0.00	0.00	0	0.00	0.00
33-0970039/1	AMERICANMTGNETWORKDBAVERTICE	2	1.03	0.04	805	1.04	0.04	2	2.47	100.00	805	2.74	100.00	0	0.00	0.00	0	0.00	0.00
17753000005/7	AMERICAN HOME EQUITY	2	1.03	0.04	858	1.00	0.04	2	2.47	100.00	858	2.62	100.00	0	0.00	0.00	0	0.00	0.00
1259400007/7	CCSF, LLC	2	1.03	0.04	808	0.94	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000578003/3	GMAC BANK	2	1.03	0.04	640	0.75	0.03	2	2.47	100.00	640	1.96	100.00	0	0.00	0.00	0	0.00	0.00
0001072246/2	SUNTRUST MORTGAGE, INC	2	1.03	0.04	583	0.68	0.02	2	2.47	100.00	583	1.78	100.00	0	0.00	0.00	0	0.00	0.00
0001847275/2	WELLS FARGO FINL CALIFORNIA	2	1.03	0.04	150	0.18	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4	CITICORP TRUST BANK, FSB	1	0.52	0.02	772	0.90	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006051/4	PROVIDENT SAVINGS BANK, FSB	1	0.52	0.02	760	0.89	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7	PHH MORTGAGE CORPORATION	1	0.52	0.02	694	0.81	0.03	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	694	13.06	100.00
0000004143/5	KINECTA FEDERAL CREDIT UNION	1	0.52	0.02	625	0.73	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5741925/7	GENEQUITY MORTGAGE	1	0.52	0.02	621	0.72	0.03	1	1.23	100.00	621	1.90	100.00	0	0.00	0.00	0	0.00	0.00
1333800009/7	PMC BANCORP	1	0.52	0.02	608	0.71	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0133088068/4	MERRILL LYNCH CREDIT CORP.	1	0.52	0.02	588	0.69	0.03	1	1.23	100.00	588	1.80	100.00	0	0.00	0.00	0	0.00	0.00
0000015732/5	WESTERN FEDERAL CREDIT UNION	1	0.52	0.02	558	0.65	0.02	1	1.23	100.00	558	1.71	100.00	0	0.00	0.00	0	0.00	0.00
0000014460/4	MERRILL LYNCH BK&TC FSB	1	0.52	0.02	525	0.61	0.02	1	1.23	100.00	525	1.61	100.00	0	0.00	0.00	0	0.00	0.00
0000016456/4	BANK OF INTERNET USA	1	0.52	0.02	508	0.59	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
23177000005/7	PHH HOME LOANS	1	0.52	0.02	480	0.56	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000336/1	FIRST TENNESSEE BANK NA	1	0.52	0.02	417	0.49	0.02	1	1.23	100.00	417	1.28	100.00	0	0.00	0.00	0	0.00	0.00
0000018077/4	CHARLES SCHWAB BANK	1	0.52	0.02	417	0.49	0.02	1	1.23	100.00	417	1.28	100.00	0	0.00	0.00	0	0.00	0.00
99-0006169/1	DOWNEY SAVINGS AND LOAN	1	0.52	0.02	415	0.49	0.02	1	1.23	100.00	415	1.27	100.00	0	0.00	0.00	0	0.00	0.00

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ct: 06 / 059 / 4294 / 0423.19 / Upper Inc. / 20-50% Min.																		
0000021541/1	UNION BANK OF CALIFORNIA, N.A.	1	0.52	0.02	300	0.36	0.01	1	1.23	100.00	300	0.94	100.00	0	0.00	0.00	0	0.00	0.00
87-0697287/5	PATRION MORTGAGE, LLC	1	0.52	0.02	300	0.36	0.01	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	300	5.79	100.00
0000007975/4	USAA FEDERAL SAVINGS BANK	1	0.52	0.02	300	0.36	0.01	1	1.23	100.00	300	0.82	100.00	0	0.00	0.00	0	0.00	0.00
20-2386773/7	MANHATTAN FINANCIAL GROUP, INC	1	0.52	0.02	300	0.36	0.01	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	300	5.61	100.00
7092200000/7	CRESTLINE FUNDING CORP.	1	0.52	0.02	248	0.29	0.01	1	1.23	100.00	248	0.78	100.00	0	0.00	0.00	0	0.00	0.00
20-5041532/7	BRIDGELOCK CAPITAL	1	0.52	0.02	240	0.28	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7450700000/7	BROADVIEW MORTGAGE CORPORATION	1	0.52	0.02	192	0.22	0.01	1	1.23	100.00	192	0.59	100.00	0	0.00	0.00	0	0.00	0.00
1856900004/7	HOME LOAN CENTER	1	0.52	0.02	175	0.20	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015008/4	AMERICAN STERLING BANK	1	0.52	0.02	167	0.19	0.01	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	167	3.12	100.00
1710100002/7	PLAZA HOME MORTGAGE, INC.	1	0.52	0.02	140	0.16	0.01	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	140	2.62	100.00
0000001461/1	CITIBANK, N.A.	1	0.52	0.02	100	0.12	0.00	1	1.23	100.00	100	0.31	100.00	0	0.00	0.00	0	0.00	0.00
	Tract Totals	[redacted]	3.90	3.90	85,868	3.65	3.65	[redacted]	3.90	41.75	32,705	3.77	38.18	[redacted]	2.84	6.70	5,346	2.88	8.24
ct: 06 / 059 / 4294 / [redacted] / Middle Inc. / 20-50% Min.																		
0000018039/4	COUNTRYWIDE BANK, FSB	51	18.08	1.03	12,024	15.28	0.51	25	18.52	49.02	5,657	18.01	47.05	2	8.06	3.92	402	5.38	3.34
0000001741/1	WELLS FARGO BANK, NA	32	10.09	0.64	8,031	10.20	0.34	17	12.59	53.13	4,644	14.78	57.83	3	9.09	9.38	792	10.59	9.86
0000013044/1	BANK OF AMERICA, N.A.	24	7.57	0.48	5,684	7.22	0.24	15	11.11	62.50	3,030	9.65	53.31	4	12.12	16.67	914	12.22	16.08
13-3222578/1	CITIMORTGAGE, INC	23	7.26	0.46	5,889	7.48	0.25	4	2.96	17.39	1,208	3.85	20.50	0	0.00	0.00	0	0.00	0.00
0000000008/1	JPMORGAN CHASE BANK, NA	19	5.99	0.38	4,945	6.28	0.21	4	2.96	21.05	1,072	3.41	21.68	2	6.06	10.53	568	7.34	11.10
0000012842/4	WACHOVIA MORTGAGE FSB	13	4.10	0.26	4,170	5.30	0.18	4	2.96	30.77	842	2.68	20.19	1	3.03	7.69	235	3.14	5.64
0000008412/4	FLAGSTAR BANK	11	3.47	0.22	2,574	3.27	0.11	5	3.70	45.45	986	3.14	38.31	4	12.12	36.36	901	12.05	35.00
4218200005/7	GMAC MORTGAGE LLC	9	2.84	0.18	2,885	3.67	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004072/4	AMTRUST BANK	8	2.52	0.16	1,677	2.13	0.07	6	4.44	75.00	1,130	3.60	67.38	0	0.00	0.00	0	0.00	0.00
0000024212/5	SCHOOLS FIRST FCU	8	2.52	0.16	1,118	1.42	0.05	4	2.96	50.00	584	1.86	52.24	1	3.03	12.50	14	0.19	1.25
0001072246/2	SUNTRUST MORTGAGE, INC	7	2.21	0.14	1,746	2.22	0.07	5	3.70	71.43	1,177	3.75	67.33	0	0.00	0.00	0	0.00	0.00
0000000336/1	FIRST TENNESSEE BANK NA	7	2.21	0.14	1,644	2.09	0.07	5	3.70	71.43	1,150	3.66	69.95	0	0.00	0.00	0	0.00	0.00
0000057803/3	GMAC BANK	4	1.26	0.08	1,107	1.41	0.05	3	2.22	75.00	905	2.88	81.75	1	3.03	25.00	202	2.70	18.25
0001847275/2	WELLS FARGO FINL CALIFORNIA	4	1.26	0.08	960	1.22	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.20 / Middle Inc. / 20-50% Min.																		
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	4	1.26	0.08	911	1.16	0.04	3	2.22	75.00	660	2.10	72.45	0	0.00	0.00	0	0.00	0.00
0000015609/4 AMERICAN STERLING BANK	3	0.95	0.06	949	1.21	0.04	0	0.00	0.00	0	0.00	0.00	2	6.06	66.67	549	7.34	57.85
7499100000/7 TAYLOR, BEAN & WHITAKER	3	0.95	0.06	911	1.16	0.04	2	1.48	66.67	620	1.97	68.06	0	0.00	0.00	0	0.00	0.00
3027509000/7 PHH MORTGAGE CORPORATION	3	0.95	0.06	874	1.11	0.04	0	0.00	0.00	0	0.00	0.00	2	6.06	66.67	559	7.47	63.98
33-0375529/7 PARAMOUNT RESIDENTIAL MORTGAGE	3	0.95	0.06	783	0.97	0.03	2	1.48	66.67	563	1.79	73.78	1	3.03	33.33	200	2.67	26.21
7810000004/7 PROVIDENT FUNDING ASSOCIATES	3	0.95	0.06	712	0.90	0.03	1	0.74	33.33	209	0.64	29.09	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY	3	0.95	0.06	705	0.90	0.03	1	0.74	33.33	316	1.01	44.82	1	3.03	33.33	102	1.36	14.47
41-1704421/1 WELLS FARGO FUNDING, INC	3	0.95	0.06	510	0.65	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001861185/2 BENEFICIAL COMPANY LLC	2	0.63	0.04	881	1.12	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	2	0.63	0.04	705	0.90	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	2	0.63	0.04	634	0.81	0.03	0	0.00	0.00	0	0.00	0.00	1	3.03	50.00	224	3.00	35.33
7459700000/7 BROADVIEW MORTGAGE CORPORATION	2	0.63	0.04	555	0.71	0.02	0	0.00	0.00	0	0.00	0.00	2	6.06	100.00	555	7.42	100.00
7840400007/7 SHEA MORTGAGE INC.	2	0.63	0.04	544	0.69	0.02	1	0.74	50.00	344	1.10	63.24	1	3.03	50.00	200	2.67	36.76
52-1714506/7 NATIONS HOME FUNDING, INC	2	0.63	0.04	517	0.66	0.02	2	1.48	100.00	517	1.65	100.00	0	0.00	0.00	0	0.00	0.00
0133000068/4 MERRILL LYNCH CREDIT CORP.	2	0.63	0.04	510	0.65	0.02	1	0.74	50.00	320	1.02	62.75	0	0.00	0.00	0	0.00	0.00
2569000027/7 JMAC LENDING, INC.	2	0.63	0.04	510	0.65	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000789/1 NATIONAL CITY BANK	2	0.63	0.04	481	0.61	0.02	1	0.74	50.00	225	0.72	46.78	0	0.00	0.00	0	0.00	0.00
7056000007/7 SIERRA PACIFIC MORTGAGE CO INC	2	0.63	0.04	472	0.60	0.02	2	1.48	100.00	472	1.50	100.00	0	0.00	0.00	0	0.00	0.00
7909100027/7 HOMECOMINGS FINANCIAL LLC	2	0.63	0.04	448	0.57	0.02	1	0.74	50.00	244	0.78	54.71	1	3.03	50.00	202	2.70	45.29
0000000024/1 US BANK, N.A.	2	0.63	0.04	415	0.53	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200007/7 CRESTLINE FUNDING CORP.	2	0.63	0.04	412	0.52	0.02	2	1.48	100.00	412	1.31	100.00	0	0.00	0.00	0	0.00	0.00
0000056703/5 WESCOM CREDIT UNION	2	0.63	0.04	404	0.51	0.02	2	1.48	100.00	404	1.29	100.00	0	0.00	0.00	0	0.00	0.00
91-0006180/1 DOWNEY SAVINGS AND LOAN	2	0.63	0.04	404	0.51	0.02	1	0.74	50.00	154	0.49	38.12	0	0.00	0.00	0	0.00	0.00
0471809999/7 GUILD MORTGAGE COMPANY	2	0.63	0.04	306	0.39	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	2	0.63	0.04	245	0.31	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-8544805/7 NATIONS DIRECT MORTGAGE, LLC	1	0.32	0.02	689	0.86	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
8443809000/7 SUN WEST MORTGAGE COMPANY INC.	1	0.32	0.02	423	0.54	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.20 / Middle Inc. / 20-50% Min.																		
0000008534/4 GUARANTY BANK	1	0.32	0.02	400	0.51	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
36-4328477/7 PROFESSIONAL MORTGAGE PARTNERS	1	0.32	0.02	400	0.51	0.02	1	0.74	100.00	400	1.27	100.00	0	0.00	0.00	0	0.00	0.00
0000030809/4 LEHMAN BROTHERS BANK, FSB	1	0.32	0.02	385	0.49	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784800005/7 FRANKLIN AMERICAN MORTGAGE CO	1	0.32	0.02	371	0.47	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023448/1 US BANK NORTH DAKOTA	1	0.32	0.02	367	0.47	0.02	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	367	4.91	100.00
1057300006/7 BENCHMARK LENDING GROUP, INC.	1	0.32	0.02	367	0.47	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005539/5 NFCU	1	0.32	0.02	360	0.46	0.02	1	0.74	100.00	360	1.15	100.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	1	0.32	0.02	350	0.44	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2015594/7 AMERICAN INTERNET MORTGAGE, IN	1	0.32	0.02	350	0.44	0.01	1	0.74	100.00	350	1.11	100.00	0	0.00	0.00	0	0.00	0.00
2085300005/7 FIRST RESIDENTIAL MORTGAGE	1	0.32	0.02	328	0.42	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001644643/2 COUNTRYWIDE HOME LOANS	1	0.32	0.02	300	0.38	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003187956/2 HFC COMPANY LLC	1	0.32	0.02	298	0.38	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7197000007/7 QUICKEN LOANS	1	0.32	0.02	285	0.36	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005051/4 PROVIDENT SAVINGS BANK, FSB	1	0.32	0.02	257	0.33	0.01	1	0.74	100.00	257	0.82	100.00	0	0.00	0.00	0	0.00	0.00
0000008047/5 PACIFIC COMMUNITY CREDIT UNION	1	0.32	0.02	250	0.32	0.01	1	0.74	100.00	250	0.80	100.00	0	0.00	0.00	0	0.00	0.00
33-0970030/1 AMERICANMTGNETWORKDBAVERTICE	1	0.32	0.02	248	0.32	0.01	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	248	3.32	100.00
8430800000/7 FIRST MORTGAGE CORP	1	0.32	0.02	246	0.31	0.01	1	0.74	100.00	246	0.78	100.00	0	0.00	0.00	0	0.00	0.00
7185300006/7 ACCREDITED HOME LENDERS, INC	1	0.32	0.02	225	0.29	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7880000008/7 HOME CONSULTANTS	1	0.32	0.02	224	0.28	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 METROCITIES MORTGAGE LLC	1	0.32	0.02	221	0.28	0.01	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	221	2.95	100.00
7107500004/7 CHERRY CREEK MORTGAGE	1	0.32	0.02	213	0.27	0.01	1	0.74	100.00	213	0.68	100.00	0	0.00	0.00	0	0.00	0.00
1710190002/7 PLAZA HOME MORTGAGE, INC.	1	0.32	0.02	212	0.27	0.01	1	0.74	100.00	212	0.67	100.00	0	0.00	0.00	0	0.00	0.00
7118100009/7 ESSEX MORTGAGE	1	0.32	0.02	204	0.26	0.01	1	0.74	100.00	204	0.65	100.00	0	0.00	0.00	0	0.00	0.00
0000034250/3 GATEWAY BUSINESS BANK	1	0.32	0.02	195	0.25	0.01	1	0.74	100.00	195	0.62	100.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	0.32	0.02	186	0.24	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	0.32	0.02	175	0.22	0.01	1	0.74	100.00	175	0.56	100.00	0	0.00	0.00	0	0.00	0.00
0330735318/7 CLEARINGHOUSE	1	0.32	0.02	172	0.22	0.01	1	0.74	100.00	172	0.55	100.00	0	0.00	0.00	0	0.00	0.00

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008 Census Tract Analysis - Institution Level by Action

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Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 842324 / Middle Inc. / 20-59% Min.																		
41-2258563/1 BANKERS FUNDING COMPANY, LLC	1	0.32	0.02	170	0.22	0.01	1	0.74	100.00	170	0.54	100.00	0	0.00	0.00	0	0.00	0.00
0000016409/4 LYDIAN PRIVATE BANK	1	0.32	0.02	131	0.17	0.01	1	0.74	100.00	131	0.42	100.00	0	0.00	0.00	0	0.00	0.00
0000084155/5 SOUTHLAND CREDIT UNION	1	0.32	0.02	130	0.17	0.01	1	0.74	100.00	130	0.41	100.00	0	0.00	0.00	0	0.00	0.00
75528000007 WALL STREET MORTGAGE BANKERS L	1	0.32	0.02	111	0.14	0.00	1	0.74	100.00	111	0.35	100.00	0	0.00	0.00	0	0.00	0.00
0000084165/5 ORANGE COUNTY'S CREDIT UNION	1	0.32	0.02	100	0.13	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75-2921540/7 NATIONSTAR MORTGAGE LLC	1	0.32	0.02	75	0.10	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000084575/5 FINANCIAL PARTNERS CU	1	0.32	0.02	50	0.06	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000014/1 WACHOVIA BANK NA	1	0.32	0.02	43	0.05	0.00	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	43	0.57	100.00
0000013968/1 CAPITAL ONE, NA	1	0.32	0.02	5	0.01	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	6.37	6.37	78,709	3.35	3.35	[redacted]	[redacted]	42.59	31,412	3.82	39.91	[redacted]	7.21	10.41	7,479	3.75	9.50
ct: 06 / 059 / 42044 / [redacted] Upper Inc. / 10-20% Min.																		
0000000009/1 JPMORGAN CHASE BANK, NA	51	18.35	1.03	51,850	21.28	2.20	2	2.15	3.92	1,914	2.51	3.71	0	0.00	0.00	0	0.00	0.00
0000016039/4 COUNTRYWIDE BANK, FSB	31	11.15	0.62	33,485	13.78	1.43	14	15.05	45.16	14,672	19.24	43.82	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	27	9.71	0.54	16,372	6.74	0.70	15	16.13	55.56	8,849	11.60	54.05	5	15.63	18.52	2,758	13.68	18.85
13-3222578/1 CITIMORTGAGE, INC	20	7.19	0.40	19,019	7.83	0.81	7	7.53	35.00	7,115	9.33	37.41	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	18	6.47	0.36	23,675	9.74	1.01	10	10.75	55.56	12,913	16.93	54.54	1	3.13	5.56	404	2.00	1.71
0000012842/4 WACHOVIA MORTGAGE FSB	13	4.68	0.26	10,463	4.31	0.45	5	5.38	38.46	4,719	6.18	45.10	2	6.25	15.38	1,207	5.88	11.54
0000016782/4 ING BANK, FSB	13	4.68	0.26	10,439	4.30	0.44	2	2.15	15.38	2,735	3.58	26.20	6	18.75	46.15	3,943	19.53	37.77
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	8	2.88	0.16	11,307	4.65	0.48	2	2.15	25.00	2,575	3.36	22.77	3	9.38	37.50	4,180	20.68	36.79
0000017824/4 FIRST FEDERAL BANK OF CA	6	2.16	0.12	5,568	2.29	0.24	3	3.23	50.00	2,136	2.80	38.36	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	5	1.80	0.10	2,547	1.05	0.11	0	0.00	0.00	0	0.00	0.00	3	9.38	60.00	1,713	8.48	67.28
0000008412/4 FLAGSTAR BANK	5	1.80	0.10	2,445	1.01	0.10	3	3.23	60.00	1,241	1.63	50.76	1	3.13	20.00	417	2.07	17.08
75054000057 STEARNS LENDING, INC.	4	1.44	0.08	3,057	1.51	0.16	1	1.08	25.00	400	0.53	13.13	1	3.13	25.00	840	4.16	22.97
79091000007 HOMECOMINGS FINANCIAL LLC	4	1.44	0.08	1,813	0.75	0.08	1	1.08	25.00	100	0.13	5.52	3	9.38	75.00	1,713	8.48	94.48
42182000057 GMAC MORTGAGE LLC	4	1.44	0.08	1,348	0.55	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001881185/2 BENEFICIAL COMPANY LLC	3	1.08	0.06	2,435	1.00	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000046724/4 AMTRUST BANK	3	1.08	0.06	1,017	0.42	0.04	2	2.15	66.67	600	0.79	59.06	0	0.00	0.00	0	0.00	0.00

*E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 842324 / Upper Inc. / 10-20% Min.																		
0000024213/5 SCHOOLS FIRST FCU	3	1.08	0.06	429	0.18	0.02	2	2.15	66.67	372	0.49	86.71	0	0.00	0.00	0	0.00	0.00
0000008247/4 LA JOLLA BANK	2	0.72	0.04	5,595	2.30	0.24	1	1.08	50.00	2,445	3.21	43.70	0	0.00	0.00	0	0.00	0.00
89-0006189/1 DOWNEY SAVINGS AND LOAN	2	0.72	0.04	4,295	1.77	0.18	1	1.08	50.00	1,295	1.70	30.15	0	0.00	0.00	0	0.00	0.00
0000015115/4 EVERBANK	2	0.72	0.04	1,574	0.65	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70022000007 CRESTLINE FUNDING CORP.	2	0.72	0.04	1,313	0.54	0.06	1	1.08	50.00	584	0.77	44.48	0	0.00	0.00	0	0.00	0.00
17753000057 AMERICAN HOME EQUITY	2	0.72	0.04	1,148	0.47	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0970030/1 AMERICAN MTG NETWORK DBA VERTICE	2	0.72	0.04	1,080	0.44	0.05	1	1.08	50.00	736	0.97	68.43	1	3.13	50.00	324	1.80	30.57
30275000007 PHH MORTGAGE CORPORATION	2	0.72	0.04	832	0.34	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	2	0.72	0.04	832	0.34	0.04	2	2.15	100.00	832	1.08	100.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	2	0.72	0.04	744	0.31	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74081000007 TAYLOR, BEAN & WHITAKER	2	0.72	0.04	735	0.30	0.03	2	2.15	100.00	735	0.96	100.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	2	0.72	0.04	722	0.30	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	2	0.72	0.04	582	0.24	0.02	0	0.00	0.00	0	0.00	0.00	1	3.13	50.00	417	2.07	71.65
71626000007 21ST MORTGAGE	2	0.72	0.04	212	0.09	0.01	0	0.00	0.00	0	0.00	0.00	1	3.13	50.00	69	0.30	28.30
0000013968/1 CAPITAL ONE, NA	2	0.72	0.04	15	0.01	0.00	2	2.15	100.00	15	0.02	100.00	0	0.00	0.00	0	0.00	0.00
20-5041532/7 BRIDGELOCK CAPITAL	1	0.36	0.02	3,055	1.26	0.13	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
11-3324993/1 STERLING NATIONAL MORTGAGE CO.	1	0.36	0.02	3,000	1.23	0.13	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014460/4 MERRILL LYNCH BK&TC FSB	1	0.36	0.02	1,950	0.80	0.08	1	1.08	100.00	1,950	2.58	100.00	0	0.00	0.00	0	0.00	0.00
0001648432/2 COUNTRYWIDE HOME LOANS	1	0.36	0.02	1,688	0.70	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006301/1 BNY MELLON N.A.	1	0.36	0.02	1,500	0.62	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007869/4 LUTHER BURBANK SAVINGS	1	0.36	0.02	1,050	0.43	0.04	1	1.08	100.00	1,050	1.38	100.00	0	0.00	0.00	0	0.00	0.00
0000020852/3 CALIFORNIA BANK & TRUST	1	0.36	0.02	1,000	0.41	0.04	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	1,000	4.95	100.00
0000003052/4 HOME SAVINGS OF AMERICA	1	0.36	0.02	975	0.40	0.04	1	1.08	100.00	975	1.28	100.00	0	0.00	0.00	0	0.00	0.00
0000024522/1 HSBC BANK USA, NA	1	0.36	0.02	920	0.38	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	1	0.36	0.02	920	0.38	0.04	1	1.08	100.00	920	1.21	100.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	1	0.36	0.02	730	0.30	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057621/5 LONG BEACH FIREMEN'S CREDIT U	1	0.36	0.02	700	0.29	0.03	1	1.08	100.00	700	0.92	100.00	0	0.00	0.00	0	0.00	0.00

*E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 042324 / Upper Inc. / 10-29% Min.																		
20-8544005/7 NATIONS DIRECT MORTGAGE, LLC	1	0.36	0.02	675	0.28	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	1	0.36	0.02	650	0.27	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0875529/7 PARAMOUNT RESIDENTIAL MORTGAGE	1	0.36	0.02	642	0.26	0.03	1	1.08	100.00	642	0.84	100.00	0	0.00	0.00	0	0.00	0.00
0000000788/1 NATIONAL CITY BANK	1	0.36	0.02	595	0.24	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0521440008/4 B. F. SAUL MORTGAGE COMPANY	1	0.36	0.02	563	0.23	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000038051/4 PROVIDENT SAVINGS BANK, FSB	1	0.36	0.02	503	0.21	0.02	1	1.08	100.00	503	0.66	100.00	0	0.00	0.00	0	0.00	0.00
0000003336/1 FIRST TENNESSEE BANK NA	1	0.36	0.02	417	0.17	0.02	1	1.08	100.00	417	0.55	100.00	0	0.00	0.00	0	0.00	0.00
0000001413/2 COMERICA BANK	1	0.36	0.02	417	0.17	0.02	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	417	2.07	100.00
7058000000/7 SIERRA PACIFIC MORTGAGE CO INC	1	0.36	0.02	417	0.17	0.02	1	1.08	100.00	417	0.55	100.00	0	0.00	0.00	0	0.00	0.00
7591300002/7 WHOLESALE CAPITAL CORPORATION	1	0.36	0.02	417	0.17	0.02	1	1.08	100.00	417	0.55	100.00	0	0.00	0.00	0	0.00	0.00
7840400007/7 SHEA MORTGAGE INC.	1	0.36	0.02	417	0.17	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1914032/1 HOMESERVICES LENDING, LLC	1	0.36	0.02	417	0.17	0.02	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	417	2.07	100.00
1392000005/7 METROCITIES MORTGAGE LLC	1	0.36	0.02	400	0.16	0.02	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	400	1.98	100.00
0000007975/4 USAA FEDERAL SAVINGS BANK	1	0.36	0.02	379	0.15	0.02	1	1.08	100.00	379	0.50	100.00	0	0.00	0.00	0	0.00	0.00
41-2258583/1 BANKERS FUNDING COMPANY, LLC	1	0.36	0.02	343	0.14	0.01	1	1.08	100.00	343	0.45	100.00	0	0.00	0.00	0	0.00	0.00
72-1545378/7 FIRST CALIFORNIA MORTGAGE CO	1	0.36	0.02	327	0.13	0.01	1	1.08	100.00	327	0.43	100.00	0	0.00	0.00	0	0.00	0.00
10573000009/7 BENCHMARK LENDING GROUP, INC.	1	0.36	0.02	207	0.09	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	1	0.36	0.02	200	0.08	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000071769/2 FARMERS & MERCHANTS BANK OF LB	1	0.36	0.02	161	0.07	0.01	1	1.08	100.00	161	0.21	100.00	0	0.00	0.00	0	0.00	0.00
0000005538/5 NFCU	1	0.36	0.02	1	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	5.59	5.59	242,979	10.35	10.35	[redacted]	5.59	33.45	78,264	8.80	31.38	[redacted]	6.99	11.51	20,190	10.14	8.31
ct: 06 / 059 / 42044 / [redacted] / Upper Inc. / 10-29% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	35	13.48	0.72	24,968	17.65	1.06	5	5.21	13.89	1,828	4.12	7.71	1	3.03	2.78	1,140	6.29	4.57
0000001745/1 WELLS FARGO BANK, NA	33	12.36	0.68	17,051	12.05	0.73	12	12.50	36.36	5,035	10.77	29.53	1	3.03	3.03	400	2.21	2.35
0000018039/4 COUNTRYWIDE BANK, FSB	33	12.36	0.68	15,065	10.65	0.64	13	13.54	39.39	5,261	11.25	34.92	1	3.03	3.03	375	2.07	2.40
0000013044/1 BANK OF AMERICA, N.A.	28	10.49	0.58	11,568	8.18	0.49	10	10.42	35.71	4,217	9.02	36.46	4	12.12	14.29	1,022	5.64	6.94
0000012642/4 WACHOVIA MORTGAGE FSB	18	6.99	0.32	8,979	6.35	0.38	5	5.21	31.25	2,505	5.36	27.90	2	6.06	12.50	831	4.59	9.25

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 042325 / Upper Inc. / 10-29% Min.																		
13-3222578/1 CITIMORTGAGE, INC	15	5.82	0.30	7,365	5.22	0.31	3	3.13	20.00	2,042	4.37	27.95	2	6.06	13.33	1,223	6.75	16.56
0000040724 AMTRUST BANK	8	3.00	0.16	2,884	1.90	0.11	5	5.21	62.50	1,577	3.37	58.78	2	6.06	25.00	900	4.97	33.53
08-0006189/1 DOWNEY SAVINGS AND LOAN	6	2.25	0.12	2,905	2.05	0.12	2	2.08	33.33	1,010	2.16	34.77	4	12.12	66.67	1,895	10.46	65.23
0000018077/4 CHARLES SCHWAB BANK	4	1.50	0.08	3,689	2.61	0.16	2	2.08	50.00	586	1.25	15.89	1	3.03	25.00	1,590	8.78	40.66
0000018782/4 ING BANK, FSB	4	1.50	0.08	2,588	1.84	0.11	2	2.08	50.00	1,615	3.46	62.16	1	3.03	25.00	439	2.42	16.90
0000057803/3 GMAC BANK	4	1.50	0.08	2,054	1.46	0.09	0	0.00	0.00	0	0.00	0.00	1	3.03	25.00	404	2.23	19.67
3027509000/7 PHH MORTGAGE CORPORATION	4	1.50	0.08	2,038	1.44	0.09	1	1.04	25.00	391	0.84	19.19	2	6.06	50.00	1,332	7.35	65.36
0000003001/1 WACHOVIA BANK NA	3	1.12	0.06	4,156	2.93	0.18	0	0.00	0.00	0	0.00	0.00	2	6.06	66.67	3,500	19.32	84.34
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	3	1.12	0.06	3,220	2.28	0.14	1	1.04	33.33	1,575	3.37	48.91	0	0.00	0.00	0	0.00	0.00
7810800004/7 PROVIDENT FUNDING ASSOCIATES	3	1.12	0.06	1,367	0.96	0.06	1	1.04	33.33	670	1.43	48.31	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	3	1.12	0.06	1,181	0.83	0.05	2	2.08	66.67	834	1.78	70.62	0	0.00	0.00	0	0.00	0.00
4218200005/7 GMAC MORTGAGE LLC	3	1.12	0.06	1,062	0.75	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006412/4 FLAGSTAR BANK	3	1.12	0.06	994	0.70	0.04	2	2.08	66.67	834	1.78	83.90	0	0.00	0.00	0	0.00	0.00
0133098068/4 MERRILL LYNCH CREDIT CORP.	2	0.75	0.04	2,182	1.54	0.09	1	1.04	50.00	1,850	3.96	84.78	1	3.03	50.00	332	1.83	15.22
0001644643/2 COUNTRYWIDE HOME LOANS	2	0.75	0.04	1,457	1.03	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	2	0.75	0.04	972	0.69	0.04	2	2.08	100.00	972	2.08	100.00	0	0.00	0.00	0	0.00	0.00
0000000335/1 FIRST TENNESSEE BANK NA	2	0.75	0.04	864	0.62	0.04	1	1.04	50.00	175	0.37	19.90	0	0.00	0.00	0	0.00	0.00
33-0419158/7 TRUST ONE MORTGAGE CORPORATION	2	0.75	0.04	836	0.59	0.04	1	1.04	50.00	476	1.02	56.94	0	0.00	0.00	0	0.00	0.00
33-0577115/7 WESTCAL MORTGAGE CORPORATION	2	0.75	0.04	828	0.59	0.04	2	2.08	100.00	828	1.77	100.00	0	0.00	0.00	0	0.00	0.00
7490100008/7 TAYLOR, BEAN & WHITAKER	2	0.75	0.04	797	0.56	0.03	1	1.04	50.00	465	0.87	50.82	0	0.00	0.00	0	0.00	0.00
0000019078/5 ADDISON AVENUE FEDERAL CREDIT	2	0.75	0.04	737	0.52	0.03	1	1.04	50.00	320	0.68	43.42	0	0.00	0.00	0	0.00	0.00
0000008457/5 FINANCIAL PARTNERS CU	2	0.75	0.04	686	0.48	0.03	2	2.08	100.00	686	1.47	100.00	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	2	0.75	0.04	670	0.47	0.03	2	2.08	100.00	670	1.43	100.00	0	0.00	0.00	0	0.00	0.00
0000034250/3 GATEWAY BUSINESS BANK	2	0.75	0.04	428	0.30	0.02	2	2.08	100.00	428	0.92	100.00	0	0.00	0.00	0	0.00	0.00
0000001143/2 COMERICA BANK	1	0.37	0.02	2,175	1.54	0.09	1	1.04	100.00	2,175	4.65	100.00	0	0.00	0.00	0	0.00	0.00
0000001782/4 FIRST FEDERAL BANK OF CA	1	0.37	0.02	1,485	1.05	0.06	1	1.04	100.00	1,485	3.18	100.00	0	0.00	0.00	0	0.00	0.00
0000210434/2 THE NORTHERN TRUST COMPANY	1	0.37	0.02	1,200	0.85	0.05	1	1.04	100.00	1,200	2.57	100.00	0	0.00	0.00	0	0.00	0.00

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Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42944 / 6423.25 / Upper Inc. / 10-20% Min.																		
0000007060/4 LUTHER BURBANK SAVINGS	1	0.37	0.02	1,050	0.74	0.04	1	1.04	100.00	1,050	2.25	100.00	0	0.00	0.00	0	0.00	0.00
0003197956/2 HFC COMPANY LLC	1	0.37	0.02	892	0.63	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	1	0.37	0.02	811	0.57	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
8443600000/7 SUN WEST MORTGAGE COMPANY INC.	1	0.37	0.02	709	0.50	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004051/4 PROVIDENT SAVINGS BANK, FSB	1	0.37	0.02	663	0.47	0.03	1	1.04	100.00	663	1.42	100.00	0	0.00	0.00	0	0.00	0.00
7165300008/7 ACCREDITED HOME LENDERS, INC	1	0.37	0.02	634	0.45	0.03	1	1.04	100.00	634	1.36	100.00	0	0.00	0.00	0	0.00	0.00
0001881185/2 BENEFICIAL COMPANY LLC	1	0.37	0.02	615	0.43	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000010104/5 SAN DIEGO COUNTY CREDIT UNION	1	0.37	0.02	417	0.29	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	0.37	0.02	417	0.29	0.02	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	417	2.30	100.00
0000023877/1 BANCO POPULAR NATIONAL ASSOC	1	0.37	0.02	417	0.29	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7042200000/7 CRESTLINE FUNDING CORP.	1	0.37	0.02	417	0.29	0.02	1	1.04	100.00	417	0.89	100.00	0	0.00	0.00	0	0.00	0.00
1333000008/7 PMC BANCORP	1	0.37	0.02	417	0.29	0.02	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	417	2.30	100.00
33-0818610/7 AMERICAN INTERBANC	1	0.37	0.02	417	0.29	0.02	1	1.04	100.00	417	0.89	100.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	0.37	0.02	417	0.29	0.02	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	417	2.30	100.00
33-0075529/7 PARAMOUNT RESIDENTIAL MORTGAGE	1	0.37	0.02	410	0.28	0.02	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	410	2.26	100.00
0000000227/5 PENTAGON FEDERAL CREDIT UNION	1	0.37	0.02	400	0.28	0.02	1	1.04	100.00	400	0.86	100.00	0	0.00	0.00	0	0.00	0.00
7900100000/7 HOMECOMINGS FINANCIAL LLC	1	0.37	0.02	393	0.27	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-2095530/1 CAPITAL ONE HOME LOANS, LLC	1	0.37	0.02	365	0.25	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002738291/2 BANCO POPULAR NORTH AMERICA	1	0.37	0.02	340	0.23	0.01	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	340	1.93	100.00
0000007060/1 NATIONAL CITY BANK	1	0.37	0.02	305	0.22	0.01	1	1.04	100.00	305	0.65	100.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO INC	1	0.37	0.02	300	0.21	0.01	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	300	1.86	100.00
7784800005/7 FRANKLIN AMERICAN MORTGAGE CO	1	0.37	0.02	300	0.21	0.01	1	1.04	100.00	300	0.64	100.00	0	0.00	0.00	0	0.00	0.00
95-4769929/7 COMMUNITY MORTGAGE FUNDING,LLC	1	0.37	0.02	275	0.19	0.01	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	275	1.52	100.00
20-5236443/7 HIGHTECHLENDING INC	1	0.37	0.02	270	0.19	0.01	1	1.04	100.00	270	0.58	100.00	0	0.00	0.00	0	0.00	0.00
0000022015/1 BANK MIDWEST, N.A.	1	0.37	0.02	240	0.17	0.01	0	0.00	0.00	0	0.00	0.00	1	3.03	100.00	240	1.32	100.00
68-0308243/7 CMG MORTGAGE, INC.	1	0.37	0.02	236	0.17	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015115/4 EVERBANK	1	0.37	0.02	218	0.15	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

'E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42944 / 6423.25 / Upper Inc. / 10-20% Min.																		
0000014939/4 AIG FEDERAL SAVINGS BANK	1	0.37	0.02	218	0.15	0.01	1	1.04	100.00	218	0.47	100.00	0	0.00	0.00	0	0.00	0.00
0000088947/5 EAGLE COMMUNITY CREDIT UNION	1	0.37	0.02	168	0.12	0.01	1	1.04	100.00	168	0.36	100.00	0	0.00	0.00	0	0.00	0.00
33-0543469/7 MEMBERS LOAN SERVICES INC	1	0.37	0.02	168	0.12	0.01	1	1.04	100.00	168	0.36	100.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	1	0.37	0.02	165	0.12	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000050847/5 PACIFIC COMMUNITY CREDIT UNION	1	0.37	0.02	50	0.04	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014070/4 NATIONWIDE BANK	1	0.37	0.02	50	0.04	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	5.37	5.37	141,472	8.03	8.03	[redacted]	4.73	35.96	48,754	5.38	33.05	[redacted]	7.21	12.36	18,118	9.10	12.81
ct: 06 / 059 / 42944 / [redacted] / Upper Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	45	15.41	0.90	23,983	18.75	1.02	9	6.04	20.00	4,027	8.58	16.86	1	4.00	2.22	81	0.95	0.38
0000001741/1 WELLS FARGO BANK, NA	27	9.25	0.54	10,443	8.63	0.44	18	14.29	58.28	5,802	13.90	55.56	2	8.00	7.41	1,365	14.30	13.07
0000013944/1 BANK OF AMERICA, N.A.	25	8.56	0.50	10,323	8.53	0.44	10	8.93	40.00	3,039	7.23	29.44	4	16.00	16.00	2,008	21.03	18.45
13-3222578/1 CITIMORTGAGE, INC	21	7.19	0.42	8,466	7.01	0.36	6	5.36	28.57	2,828	6.72	33.39	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK, FSB	21	7.19	0.42	7,734	6.39	0.33	12	10.71	57.14	3,821	9.09	49.41	1	4.00	4.76	400	4.19	5.17
0000012642/4 WACHOVIA MORTGAGE FSB	14	4.79	0.28	6,342	5.24	0.27	6	5.36	42.86	3,118	7.40	49.04	2	8.00	14.29	773	8.10	12.19
42182000007/7 GMAC MORTGAGE LLC	10	3.42	0.20	3,035	2.51	0.13	2	1.79	20.00	700	1.67	23.06	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLS FIRST FCU	6	2.05	0.12	1,195	0.99	0.05	4	3.57	66.67	535	1.27	44.77	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	5	1.71	0.10	1,032	1.80	0.08	2	1.79	40.00	687	1.63	35.56	2	8.00	40.00	828	8.67	42.86
0000004072/4 AMTRUST BANK	5	1.71	0.10	1,783	1.40	0.08	4	3.57	80.00	1,461	3.52	82.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	5	1.71	0.10	1,671	1.30	0.07	2	1.79	40.00	464	1.08	27.77	0	0.00	0.00	0	0.00	0.00
0000004412/4 FLAGSTAR BANK	5	1.71	0.10	1,461	1.22	0.06	4	3.57	80.00	1,186	2.83	74.88	1	4.00	20.00	375	3.93	25.32
0000019077/4 CHARLES SCHWAB BANK	4	1.37	0.08	3,436	2.84	0.15	2	1.79	50.00	1,540	3.66	44.82	1	4.00	25.00	744	7.79	21.65
1057300008/7 BENCHMARK LENDING GROUP, INC.	4	1.37	0.08	1,890	1.56	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0005180/1 DOWNEY SAVINGS AND LOAN	4	1.37	0.08	1,435	1.19	0.06	3	2.68	75.00	1,091	2.60	76.03	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	3	1.03	0.06	2,840	2.35	0.12	1	0.89	33.33	940	2.24	33.10	0	0.00	0.00	0	0.00	0.00
0003394401/2 ELOAN	3	1.03	0.06	1,696	1.40	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0133098008/4 MERRILL LYNCH CREDIT CORP.	3	1.03	0.06	1,583	1.32	0.07	2	1.79	66.67	1,065	2.53	66.95	1	4.00	33.33	528	5.53	33.15
3027500000/7 PHH MORTGAGE CORPORATION	3	1.03	0.06	1,465	1.18	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

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Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 9423.26 / Upper Inc. / 20-50% Min.																		
75-29215407 NATIONSTAR MORTGAGE LLC	3	1.03	0.06	1,353	1.13	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	3	1.03	0.06	1,147	0.95	0.05	1	0.80	33.33	612	1.46	53.38	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	3	1.03	0.06	1,106	0.91	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	3	1.03	0.06	1,029	0.85	0.04	2	1.79	66.67	679	1.62	65.99	1	4.00	33.33	350	3.67	34.01
0002752077/2 CITIFINANCIAL SERVICES, INC.	3	1.03	0.06	332	0.27	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013688/1 CAPITAL ONE, NA	3	1.03	0.06	23	0.02	0.00	0	0.00	0.00	0	0.00	0.00	2	8.00	66.67	9	0.09	39.13
20-2086530/1 CAPITAL ONE HOME LOANS, LLC	2	0.68	0.04	1,409	1.16	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	2	0.68	0.04	1,273	1.05	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1914033/1 HOMESERVICES LENDING, LLC	2	0.68	0.04	902	0.75	0.04	2	1.79	100.00	902	2.15	100.00	0	0.00	0.00	0	0.00	0.00
0003197059/2 HFC COMPANY LLC	2	0.68	0.04	861	0.71	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	2	0.68	0.04	700	0.58	0.03	0	0.00	0.00	0	0.00	0.00	1	4.00	50.00	350	3.67	50.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	0.68	0.04	665	0.55	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810000004/7 PROVIDENT FUNDING ASSOCIATES	2	0.68	0.04	655	0.54	0.03	2	1.79	100.00	655	1.56	100.00	0	0.00	0.00	0	0.00	0.00
68-0302424/7 CMG MORTGAGE, INC.	2	0.68	0.04	655	0.54	0.03	0	0.00	0.00	0	0.00	0.00	2	8.00	100.00	655	6.66	100.00
16-1245395/1 HSBC MORTGAGE CORP	2	0.68	0.04	650	0.54	0.03	1	0.80	50.00	300	0.71	46.15	1	4.00	50.00	350	3.67	53.85
1891200009/7 WILMINGTON FINANCE, INC.	2	0.68	0.04	648	0.54	0.03	0	0.00	0.00	0	0.00	0.00	1	4.00	50.00	339	3.55	52.23
0000003396/1 FIRST TENNESSEE BANK NA	2	0.68	0.04	628	0.52	0.03	2	1.79	100.00	628	1.49	100.00	0	0.00	0.00	0	0.00	0.00
7490100008/7 TAYLOR, BEAN & WHITAKER	2	0.68	0.04	586	0.48	0.02	1	0.80	50.00	310	0.74	52.90	0	0.00	0.00	0	0.00	0.00
7116100002/7 ESSEX MORTGAGE	2	0.68	0.04	583	0.47	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	2	0.68	0.04	548	0.45	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000093052/4 HOME SAVINGS OF AMERICA	1	0.34	0.02	975	0.81	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	1	0.34	0.02	840	0.69	0.04	1	0.80	100.00	840	2.00	100.00	0	0.00	0.00	0	0.00	0.00
0000017832/4 FIRST FEDERAL BANK OF CA	1	0.34	0.02	828	0.68	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	1	0.34	0.02	815	0.67	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000095053/5 LOS ANGELES FIREMEN'S CR. UN.	1	0.34	0.02	700	0.58	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	1	0.34	0.02	538	0.44	0.02	1	0.80	100.00	538	1.26	100.00	0	0.00	0.00	0	0.00	0.00
7708000002/7 BANKERSWEST FUNDING CORPORATIO	1	0.34	0.02	530	0.44	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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ct: 06 / 059 / 42044 / 9423.26 / Upper Inc. / 20-50% Min.																		
33-0807819/7 EASTLAND FINANCIAL CORPORATION	1	0.34	0.02	512	0.42	0.02	1	0.80	100.00	512	1.22	100.00	0	0.00	0.00	0	0.00	0.00
20-8717323/7 DBA HOMEPOINT LENDING	1	0.34	0.02	489	0.40	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1810200006/7 MEGASTAR FINANCIAL CORP	1	0.34	0.02	417	0.34	0.02	1	0.80	100.00	417	0.99	100.00	0	0.00	0.00	0	0.00	0.00
0002752572/2 EQUIFIRST CORPORATION	1	0.34	0.02	415	0.34	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2065300005/7 FIRST RESIDENTIAL MORTGAGE	1	0.34	0.02	400	0.33	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015115/4 EVERBANK	1	0.34	0.02	388	0.32	0.02	1	0.80	100.00	388	0.92	100.00	0	0.00	0.00	0	0.00	0.00
11-3324993/1 STERLING NATIONAL MORTGAGE CO.	1	0.34	0.02	366	0.30	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000058457/5 FINANCIAL PARTNERS CU	1	0.34	0.02	355	0.29	0.02	1	0.80	100.00	355	0.84	100.00	0	0.00	0.00	0	0.00	0.00
2225800006/7 RESIDENTIAL FUNDING CORP. LLC	1	0.34	0.02	354	0.29	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015909/4 AMERICAN STERLING BANK	1	0.34	0.02	350	0.29	0.01	1	0.80	100.00	350	0.83	100.00	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY	1	0.34	0.02	327	0.27	0.01	1	0.80	100.00	327	0.78	100.00	0	0.00	0.00	0	0.00	0.00
0000023160/1 CHASE MANHATTAN BANK USA, NA	1	0.34	0.02	315	0.26	0.01	1	0.80	100.00	315	0.75	100.00	0	0.00	0.00	0	0.00	0.00
7784000005/7 FRANKLIN AMERICAN MORTGAGE CO	1	0.34	0.02	315	0.26	0.01	1	0.80	100.00	315	0.75	100.00	0	0.00	0.00	0	0.00	0.00
0500085344/4 GUARANTY BANK	1	0.34	0.02	287	0.24	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	0.34	0.02	287	0.24	0.01	1	0.80	100.00	287	0.68	100.00	0	0.00	0.00	0	0.00	0.00
7459700000/7 BROADVIEW MORTGAGE CORPORATION	1	0.34	0.02	282	0.23	0.01	1	0.80	100.00	282	0.67	100.00	0	0.00	0.00	0	0.00	0.00
0000034250/3 GATEWAY BUSINESS BANK	1	0.34	0.02	281	0.23	0.01	1	0.80	100.00	281	0.67	100.00	0	0.00	0.00	0	0.00	0.00
0000000786/1 NATIONAL CITY BANK	1	0.34	0.02	270	0.22	0.01	0	0.00	0.00	0	0.00	0.00	1	4.00	100.00	270	2.85	100.00
0000007975/4 USAA FEDERAL SAVINGS BANK	1	0.34	0.02	262	0.22	0.01	1	0.80	100.00	262	0.62	100.00	0	0.00	0.00	0	0.00	0.00
33-0816610/7 AMERICAN INTERBANC	1	0.34	0.02	210	0.17	0.01	1	0.80	100.00	210	0.50	100.00	0	0.00	0.00	0	0.00	0.00
5135800007/7 CTX MORTGAGE COMPANY, LLC	1	0.34	0.02	197	0.16	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7162800002/7 21ST MORTGAGE	1	0.34	0.02	111	0.09	0.00	0	0.00	0.00	0	0.00	0.00	1	4.00	100.00	111	1.15	100.00
0000001461/1 CITIBANK, N.A.	1	0.34	0.02	75	0.06	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023057/5 AMERICAN AIRLINES FEDERAL CU	1	0.34	0.02	70	0.06	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005870/5 WESCOM CREDIT UNION	1	0.34	0.02	50	0.04	0.00	1	0.80	100.00	50	0.12	100.00	0	0.00	0.00	0	0.00	0.00
0000005536/5 NFCU	1	0.34	0.02	11	0.01	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	5.87	5.87	120,084	5.15	5.15	[redacted]	5.52	38.36	42,039	4.85	34.75	[redacted]	8.48	8.58	9,546	4.79	7.89

'E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42844 / [redacted] Upper Inc. / 20-50% Min.																		
0000001741/1 WELLS FARGO BANK, NA	34	14.53	0.68	14,617	16.02	0.62	20	19.61	58.82	7,264	21.06	49.70	3	15.79	8.82	1,213	15.97	8.30
0000000006/1 JPMORGAN CHASE BANK, NA	26	11.11	0.52	11,931	13.08	0.51	4	3.92	15.38	1,025	2.97	8.59	1	5.26	3.85	138	1.93	1.16
0000018039/4 COUNTRYWIDE BANK, FSB	21	8.97	0.42	7,987	8.76	0.34	13	12.75	61.90	5,208	15.10	65.21	0	0.00	0.00	0	0.00	0.00
0000012842/4 WACHOVIA MORTGAGE FSB	17	7.26	0.34	8,682	9.52	0.37	8	7.84	47.06	3,482	10.04	39.88	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	13	5.56	0.26	4,281	4.69	0.18	5	4.90	38.46	1,288	3.73	30.09	3	15.79	23.08	918	12.82	21.40
0000004072/4 AMTRUST BANK	10	4.27	0.20	3,286	3.60	0.14	10	9.80	100.00	3,286	9.53	100.00	0	0.00	0.00	0	0.00	0.00
42162000057 GMAC MORTGAGE LLC	8	3.42	0.16	2,841	3.11	0.12	3	2.94	37.50	1,048	3.04	36.89	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	7	2.99	0.14	2,494	2.73	0.11	2	1.96	28.57	533	1.55	21.37	1	5.26	14.29	350	4.90	14.03
0003187956/2 HFC COMPANY LLC	6	2.56	0.12	2,117	2.32	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	5	2.14	0.10	802	0.88	0.03	3	2.94	60.00	478	1.39	59.60	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	4	1.71	0.08	1,820	2.00	0.08	1	0.98	25.00	417	1.21	22.91	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	4	1.71	0.08	1,786	1.96	0.08	2	1.96	50.00	603	1.75	33.76	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	4	1.71	0.08	1,723	1.89	0.07	3	2.94	75.00	1,273	3.69	73.88	1	5.26	25.00	450	6.30	26.12
0000000399/1 FIRST TENNESSEE BANK NA	4	1.71	0.08	1,696	1.83	0.07	3	2.94	75.00	1,257	3.64	75.45	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	4	1.71	0.08	1,351	1.46	0.06	0	0.00	0.00	0	0.00	0.00	1	5.26	25.00	312	4.37	23.09
0001847275/2 WELLS FARGO FINL CALIFORNIA	4	1.71	0.08	989	1.08	0.04	1	0.98	25.00	53	0.15	5.36	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	4	1.71	0.08	385	0.42	0.02	0	0.00	0.00	0	0.00	0.00	1	5.26	25.00	150	2.10	38.96
0001861185/2 BENEFICIAL COMPANY LLC	3	1.28	0.06	1,373	1.51	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	3	1.28	0.06	1,107	1.21	0.05	2	1.96	66.67	692	2.01	62.51	0	0.00	0.00	0	0.00	0.00
78108000047 PROVIDENT FUNDING ASSOCIATES	3	1.28	0.06	667	0.73	0.03	3	2.94	100.00	667	1.93	100.00	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CA	2	0.85	0.04	1,140	1.25	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0006168/1 DOWNEY SAVINGS AND LOAN	2	0.85	0.04	1,082	1.19	0.05	1	0.98	50.00	417	1.21	38.54	1	5.26	50.00	665	9.30	61.46
0000015782/4 ING BANK, FSB	2	0.85	0.04	923	1.01	0.04	0	0.00	0.00	0	0.00	0.00	1	5.26	50.00	403	5.64	43.66
33-0470030/1 AMERICANMTGNETWORKDBAVERTICE	2	0.85	0.04	832	0.91	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74991000087 TAYLOR, BEAN & WHITAKER	2	0.85	0.04	754	0.83	0.03	2	1.96	100.00	754	2.19	100.00	0	0.00	0.00	0	0.00	0.00
79091000027 HOMECOMINGS FINANCIAL LLC	2	0.85	0.04	713	0.78	0.03	0	0.00	0.00	0	0.00	0.00	1	5.26	50.00	312	4.37	43.78
72455000087 LAND / HOME FINANCIAL SERVICES	2	0.85	0.04	606	0.66	0.03	1	0.98	50.00	401	1.16	66.17	0	0.00	0.00	0	0.00	0.00

'E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42844 / 0423.29 / Upper Inc. / 20-50% Min.																		
41-1704421/1 WELLS FARGO FUNDING, INC	2	0.85	0.04	539	0.59	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	2	0.85	0.04	538	0.59	0.02	2	1.96	100.00	538	1.56	100.00	0	0.00	0.00	0	0.00	0.00
87-0697287/5 PATRION MORTGAGE, LLC	1	0.43	0.02	935	1.02	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
23177000057 PHH HOME LOANS	1	0.43	0.02	700	0.77	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023448/1 US BANK NORTH DAKOTA	1	0.43	0.02	675	0.74	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000568/5 NUVISION FEDERAL CREDIT UNION	1	0.43	0.02	658	0.72	0.03	1	0.98	100.00	658	1.91	100.00	0	0.00	0.00	0	0.00	0.00
0000015953/4 PACIFIC TRUST BANK	1	0.43	0.02	548	0.60	0.02	0	0.00	0.00	0	0.00	0.00	1	5.26	100.00	548	7.67	100.00
10573000087 BENCHMARK LENDING GROUP, INC.	1	0.43	0.02	538	0.59	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000028045/5 BOEING EMPLOYEES' CREDIT UNION	1	0.43	0.02	500	0.55	0.02	0	0.00	0.00	0	0.00	0.00	1	5.26	100.00	500	7.00	100.00
73548000087 GREENLIGHT FINANCIAL SERVICES	1	0.43	0.02	490	0.54	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001846439/2 COUNTRYWIDE HOME LOANS	1	0.43	0.02	480	0.53	0.02	0	0.00	0.00	0	0.00	0.00	1	5.26	100.00	480	6.72	100.00
0000000001/1 WACHOVIA BANK NA	1	0.43	0.02	417	0.46	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023624/5 DIGITAL FEDERAL CREDIT UNION	1	0.43	0.02	417	0.46	0.02	1	0.98	100.00	417	1.21	100.00	0	0.00	0.00	0	0.00	0.00
0000056703/5 WESCOM CREDIT UNION	1	0.43	0.02	417	0.46	0.02	1	0.98	100.00	417	1.21	100.00	0	0.00	0.00	0	0.00	0.00
71970000037 QUICKEN LOANS	1	0.43	0.02	417	0.46	0.02	1	0.98	100.00	417	1.21	100.00	0	0.00	0.00	0	0.00	0.00
25399000037 JAAC LENDING, INC.	1	0.43	0.02	417	0.46	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068404/5 FIRST FINANCIAL CREDIT UNION	1	0.43	0.02	400	0.44	0.02	0	0.00	0.00	0	0.00	0.00	1	5.26	100.00	400	5.60	100.00
20-5282261/7 TITAN WHOLESALE	1	0.43	0.02	400	0.44	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008657/4 GATEWAY BANK, FSB	1	0.43	0.02	380	0.39	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003394401/2 ELOAN	1	0.43	0.02	395	0.37	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017939/4 GUARANTY BANK, FSB	1	0.43	0.02	325	0.36	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0481290152/4 GB MORTGAGE, LLC	1	0.43	0.02	325	0.36	0.01	1	0.98	100.00	325	0.94	100.00	0	0.00	0.00	0	0.00	0.00
3027509000/7 PHH MORTGAGE CORPORATION	1	0.43	0.02	318	0.35	0.01	1	0.98	100.00	318	0.92	100.00	0	0.00	0.00	0	0.00	0.00
70660000007 SIERRA PACIFIC MORTGAGE CO INC	1	0.43	0.02	312	0.34	0.01	1	0.98	100.00	312	0.90	100.00	0	0.00	0.00	0	0.00	0.00
18862000057 REUNION MORTGAGE, INC	1	0.43	0.02	310	0.34	0.01	0	0.00	0.00	0	0.00	0.00	1	5.26	100.00	310	4.34	100.00
68-0309242/7 CMG MORTGAGE, INC.	1	0.43	0.02	300	0.33	0.01	1	0.98	100.00	300	0.87	100.00	0	0.00	0.00	0	0.00	0.00
0000007835/5 SCE FEDERAL CREDIT UNION	1	0.43	0.02	240	0.26	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

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Census Tract / Institution Detail		Total Applications						Originated						Approved/not Accepted					
		Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.23 / Upper Inc. / 20-50% Min.																			
95-4769026/7	COMMUNITY MORTGAGE FUNDING,LLC	1	0.43	0.02	240	0.26	0.01	1	0.98	100.00	240	0.70	100.00	0	0.00	0.00	0	0.00	0.00
00000684165	ORANGE COUNTY'S CREDIT UNION	1	0.43	0.02	237	0.26	0.01	1	0.98	100.00	237	0.69	100.00	0	0.00	0.00	0	0.00	0.00
0000084855	AMERICAN FIRST CREDIT UNION	1	0.43	0.02	150	0.16	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002093723/2	HSBC CREDIT CENTER INC	1	0.43	0.02	140	0.15	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014635	F&A FEDERAL CREDIT UNION	1	0.43	0.02	100	0.11	0.00	1	0.98	100.00	100	0.29	100.00	0	0.00	0.00	0	0.00	0.00
71828000027	21ST MORTGAGE	1	0.43	0.02	81	0.09	0.00	1	0.98	100.00	81	0.23	100.00	0	0.00	0.00	0	0.00	0.00
0000013069/1	CAPITAL ONE, NA	1	0.43	0.02	12	0.01	0.00	1	0.98	100.00	12	0.03	100.00	0	0.00	0.00	0	0.00	0.00
	Tract Totals	[redacted]	4.70	4.70	91,224	3.89	3.89	[redacted]	5.03	43.59	34,498	3.98	37.82	[redacted]	8.15	8.12	7,147	3.59	7.83
ct: 06 / 059 / 42044 / [redacted] / Middle Inc. / 20-50% Min.																			
0000001744/1	WELLS FARGO BANK, NA	25	12.44	0.50	18,526	12.97	0.45	16	16.67	80.00	6,278	17.87	58.54	3	14.29	12.00	1,428	15.37	13.55
0000000008/1	JPMORGAN CHASE BANK, NA	23	11.44	0.46	10,753	13.25	0.46	4	4.44	17.39	1,733	4.93	18.12	1	4.76	4.35	355	3.83	3.30
0000018039/4	COUNTRYWIDE BANK, FSB	23	11.44	0.46	8,257	11.41	0.39	12	13.33	52.17	5,102	14.52	55.12	0	0.00	0.00	0	0.00	0.00
0000013044/1	BANK OF AMERICA, N.A.	12	5.97	0.24	3,954	4.87	0.17	8	8.89	66.67	2,673	7.61	67.60	1	4.76	8.33	177	1.91	4.48
13-3222578/1	CITIMORTGAGE, INC	11	5.47	0.22	4,198	5.06	0.17	4	4.44	36.36	1,630	4.64	38.86	1	4.76	9.09	417	4.49	10.15
0000012842/4	WACHOVIA MORTGAGE FSB	10	4.98	0.20	4,902	6.04	0.21	3	3.33	30.00	1,237	3.52	25.23	0	0.00	0.00	0	0.00	0.00
0000004072/4	AMTRUST BANK	10	4.98	0.20	4,062	5.03	0.17	7	7.78	70.00	3,156	8.98	77.32	0	0.00	0.00	0	0.00	0.00
0001072246/2	SUNTRUST MORTGAGE, INC	6	2.99	0.12	1,969	2.43	0.08	2	2.22	33.33	665	1.89	33.77	3	14.29	50.00	862	10.58	49.67
41-1704421/1	WELLS FARGO FUNDING, INC	5	2.49	0.18	1,905	2.35	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78108000047	PROVIDENT FUNDING ASSOCIATES	4	1.99	0.08	1,298	1.60	0.05	3	3.33	75.00	818	2.33	67.72	0	0.00	0.00	0	0.00	0.00
0000016782/4	ING BANK, FSB	3	1.49	0.06	1,804	2.22	0.08	1	1.11	33.33	585	1.67	32.43	0	0.00	0.00	0	0.00	0.00
42192000057	GMAC MORTGAGE LLC	3	1.49	0.06	1,721	2.12	0.07	0	0.00	0.00	0	0.00	0.00	1	4.76	33.33	715	7.70	41.55
33-0419159/7	TRUST ONE MORTGAGE CORPORATION	3	1.49	0.06	1,493	1.84	0.06	1	1.11	33.33	469	1.34	31.41	1	4.76	33.33	408	4.41	27.30
74981000087	TAYLOR, BEAN & WHITAKER	3	1.49	0.06	864	1.06	0.04	2	2.22	66.67	724	2.06	83.80	0	0.00	0.00	0	0.00	0.00
72-1545378/7	FIRST CALIFORNIA MORTGAGE CO	2	1.00	0.04	1,140	1.40	0.05	0	0.00	0.00	0	0.00	0.00	1	4.76	50.00	570	6.14	50.00
0000000024/1	US BANK, N.A.	2	1.00	0.04	1,037	1.28	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70560000007	SIERRA PACIFIC MORTGAGE CO INC	2	1.00	0.04	1,032	1.27	0.04	1	1.11	50.00	344	0.98	33.33	1	4.76	50.00	688	7.41	66.67
0000057803/3	GMAC BANK	2	1.00	0.04	1,013	1.25	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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008 Census Tract Analysis - Institution Level by Action

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Census Tract / Institution Detail		Total Applications						Originated						Approved/not Accepted					
		Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.30 / Middle Inc. / 20-50% Min.																			
99-0006169/1	DOWNEY SAVINGS AND LOAN	2	1.00	0.04	789	0.97	0.03	2	2.22	100.00	789	2.25	100.00	0	0.00	0.00	0	0.00	0.00
77840000057	FRANKLIN AMERICAN MORTGAGE CO	2	1.00	0.04	677	0.83	0.03	2	2.22	100.00	677	1.93	100.00	0	0.00	0.00	0	0.00	0.00
13920000057	METROCITIES MORTGAGE LLC	2	1.00	0.04	672	0.83	0.03	2	2.22	100.00	672	1.91	100.00	0	0.00	0.00	0	0.00	0.00
58-0817171/1	WACHOVIA MORTGAGE CORP	2	1.00	0.04	592	0.73	0.03	1	1.11	50.00	178	0.51	30.07	1	4.76	50.00	414	4.48	69.93
0001081165/2	BENEFICIAL COMPANY LLC	2	1.00	0.04	520	0.64	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847227/2	WELLS FARGO FINL CALIFORNIA	2	1.00	0.04	387	0.48	0.02	1	1.11	50.00	155	0.44	42.23	0	0.00	0.00	0	0.00	0.00
0000024212/5	SCHOOLSFIRST FCU	2	1.00	0.04	294	0.36	0.01	1	1.11	50.00	60	0.17	20.41	0	0.00	0.00	0	0.00	0.00
2027509000/7	PHH MORTGAGE CORPORATION	1	0.50	0.02	671	0.83	0.03	1	1.11	100.00	671	1.91	100.00	0	0.00	0.00	0	0.00	0.00
0000023448/1	US BANK NORTH DAKOTA	1	0.50	0.02	652	0.80	0.03	0	0.00	0.00	0	0.00	0.00	1	4.76	100.00	652	7.03	100.00
0003884338/2	SOLSTICE CAPITAL GROUP INC	1	0.50	0.02	850	0.80	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0001405/1	PFF BANK & TRUST	1	0.50	0.02	640	0.78	0.03	0	0.00	0.00	0	0.00	0.00	1	4.76	100.00	640	6.90	100.00
0000008045/4	BANKUNITED, FSB	1	0.50	0.02	638	0.79	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008069/4	LEHMAN BROTHERS BANK, FSB	1	0.50	0.02	638	0.79	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1814032/1	HOMESERVICES LENDING, LLC	1	0.50	0.02	620	0.76	0.03	1	1.11	100.00	620	1.77	100.00	0	0.00	0.00	0	0.00	0.00
0000014470/4	CITICORP TRUST BANK, FSB	1	0.50	0.02	608	0.75	0.03	0	0.00	0.00	0	0.00	0.00	1	4.76	100.00	608	6.55	100.00
34-1719015/7	SIRVA MORTGAGE, INC.	1	0.50	0.02	596	0.73	0.03	1	1.11	100.00	596	1.70	100.00	0	0.00	0.00	0	0.00	0.00
0000015909/4	AMERICAN STERLING BANK	1	0.50	0.02	583	0.72	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000084465/5	STAR ONE CREDIT UNION	1	0.50	0.02	500	0.62	0.02	1	1.11	100.00	500	1.42	100.00	0	0.00	0.00	0	0.00	0.00
0003044012	ELOAN	1	0.50	0.02	432	0.53	0.02	1	1.11	100.00	432	1.23	100.00	0	0.00	0.00	0	0.00	0.00
0000086579/5	PATELCO CREDIT UNION	1	0.50	0.02	432	0.53	0.02	0	0.00	0.00	0	0.00	0.00	1	4.76	100.00	432	4.66	100.00
0000015115/4	EVERBANK	1	0.50	0.02	417	0.51	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71181000027	ESSEX MORTGAGE	1	0.50	0.02	417	0.51	0.02	1	1.11	100.00	417	1.19	100.00	0	0.00	0.00	0	0.00	0.00
65-4762204/7	LENOX FINANCIAL MORTGAGE CORP	1	0.50	0.02	417	0.51	0.02	1	1.11	100.00	417	1.19	100.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7	AKT AMERICAN CAPITAL, INC	1	0.50	0.02	417	0.51	0.02	1	1.11	100.00	417	1.19	100.00	0	0.00	0.00	0	0.00	0.00
64300000007	FIRST MORTGAGE CORP	1	0.50	0.02	409	0.50	0.02	1	1.11	100.00	409	1.16	100.00	0	0.00	0.00	0	0.00	0.00
23177000057	PHH HOME LOANS	1	0.50	0.02	396	0.48	0.02	1	1.11	100.00	396	1.13	100.00	0	0.00	0.00	0	0.00	0.00
0000006412/4	FLAGSTAR BANK	1	0.50	0.02	389	0.48	0.02	1	1.11	100.00	389	1.11	100.00	0	0.00	0.00	0	0.00	0.00

'E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.38 / Middle Inc. / 28-50% Min.																		
0133009068/4 MERRILL LYNCH CREDIT CORP.	1	0.50	0.02	382	0.47	0.02	1	1.11	100.00	382	1.09	100.00	0	0.00	0.00	0	0.00	0.00
33-0577115/7 WESTCAL MORTGAGE CORPORATION	1	0.50	0.02	380	0.47	0.02	1	1.11	100.00	380	1.08	100.00	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY	1	0.50	0.02	357	0.44	0.02	0	0.00	0.00	0	0.00	0.00	1	4.76	100.00	357	3.65	100.00
33-0216385/7 BAYSIDE FIRST MORTGAGE INC	1	0.50	0.02	356	0.44	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068467/5 FINANCIAL PARTNERS CU	1	0.50	0.02	350	0.43	0.01	1	1.11	100.00	350	1.00	100.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	1	0.50	0.02	348	0.43	0.01	0	0.00	0.00	0	0.00	0.00	1	4.76	100.00	348	3.75	100.00
71970000007 QUICKEN LOANS	1	0.50	0.02	335	0.41	0.01	1	1.11	100.00	335	0.95	100.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	1	0.50	0.02	277	0.34	0.01	1	1.11	100.00	277	0.79	100.00	0	0.00	0.00	0	0.00	0.00
0000000336/1 FIRST TENNESSEE BANK NA	1	0.50	0.02	239	0.29	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197956/2 HFC COMPANY LLC	1	0.50	0.02	230	0.28	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023246/1 TEXAS CAPITAL BANK	1	0.50	0.02	182	0.22	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	0.50	0.02	175	0.22	0.01	1	1.11	100.00	175	0.50	100.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	1	0.50	0.02	125	0.15	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	1	0.50	0.02	90	0.11	0.00	0	0.00	0.00	0	0.00	0.00	1	4.76	100.00	90	0.97	100.00
7364000009/7 GREENLIGHT FINANCIAL SERVICES	1	0.50	0.02	75	0.09	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001403/5 FAA FEDERAL CREDIT UNION	1	0.50	0.02	63	0.08	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068416/5 ORANGE COUNTY'S CREDIT UNION	1	0.50	0.02	50	0.06	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013868/1 CAPITAL ONE, NA	1	0.50	0.02	18	0.02	0.00	1	1.11	100.00	18	0.05	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[illegible]	4.04	4.04	81,143	3.46	3.46	[illegible]	44.44	44.78	35,126	4.05	43.29	[illegible]	4.59	10.45	8,280	4.66	11.44
ct: 06 / 059 / 42044 / [illegible] / Upper Inc. / 29-50% Min.																		
0000018038/4 COUNTRYWIDE BANK, FSB	32	11.03	0.64	14,915	11.72	0.64	17	14.41	53.13	7,643	15.35	51.24	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	30	10.34	0.60	13,499	10.61	0.57	14	11.86	46.67	5,803	11.66	42.99	4	14.81	13.33	1,852	15.86	12.31
0000000008/1 JPMORGAN CHASE BANK, NA	25	8.62	0.50	11,945	9.39	0.51	8	6.78	32.00	2,838	5.70	23.76	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	24	8.28	0.48	8,057	6.80	0.37	8	6.78	33.33	2,735	5.49	31.59	1	3.70	4.17	238	2.27	2.75
0000013044/1 BANK OF AMERICA, N.A.	18	6.21	0.36	7,061	5.55	0.30	9	7.63	50.00	3,676	7.38	52.08	5	18.52	27.78	1,704	17.14	25.41
0000012842/4 WACHOVIA MORTGAGE FSB	16	5.52	0.32	10,152	7.98	0.43	3	2.54	18.75	2,190	4.40	21.57	1	3.70	6.25	485	4.83	4.79
42162000005/7 GMAC MORTGAGE LLC	15	5.17	0.30	5,953	4.68	0.25	3	2.54	20.00	1,057	2.12	17.76	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 8423.31 / Upper Inc. / 29-50% Min.																		
0000004072/4 AMTRUST BANK	8	2.76	0.18	4,171	3.28	0.18	5	4.24	62.50	2,709	5.44	64.95	1	3.70	12.50	417	3.89	10.00
09-0006189/1 DOWNEY SAVINGS AND LOAN	6	2.07	0.12	3,586	2.83	0.15	1	0.85	16.67	1,000	2.01	27.79	2	7.41	33.33	502	4.80	13.95
0001672249/2 SUNTRUST MORTGAGE, INC	6	2.07	0.12	3,100	2.44	0.13	4	3.39	66.67	2,012	4.04	64.90	1	3.70	16.67	375	3.58	12.10
7082200000/7 CRESTLINE FUNDING CORP.	6	2.07	0.12	2,078	1.63	0.09	2	1.69	33.33	672	1.35	32.37	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	5	1.72	0.10	1,679	1.32	0.07	3	2.54	60.00	992	1.99	59.08	2	7.41	40.00	687	6.57	40.92
52-2001594/7 AMERICAN INTERNET MORTGAGE, IN	4	1.38	0.08	2,177	1.71	0.09	3	2.54	75.00	1,446	2.91	66.51	0	0.00	0.00	0	0.00	0.00
33-0816610/7 AMERICAN INTERBANC	4	1.38	0.08	1,338	1.05	0.06	4	3.39	100.00	1,338	2.69	100.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	4	1.38	0.08	890	0.70	0.04	2	1.69	50.00	458	0.92	51.46	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	4	1.38	0.08	735	0.58	0.03	2	1.69	50.00	400	0.80	54.42	0	0.00	0.00	0	0.00	0.00
0000016783/4 ING BANK, FSB	3	1.03	0.06	2,510	1.97	0.11	0	0.00	0.00	0	0.00	0.00	2	7.41	66.67	1,660	15.86	66.14
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	3	1.03	0.06	2,135	1.68	0.09	3	2.54	100.00	2,135	4.29	100.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	3	1.03	0.06	1,827	1.44	0.08	1	0.85	33.33	730	1.47	39.96	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	3	1.03	0.06	1,699	1.34	0.07	1	0.85	33.33	850	1.71	38.26	0	0.00	0.00	0	0.00	0.00
0001644043/2 COUNTRYWIDE HOME LOANS	3	1.03	0.06	1,538	1.21	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000336/1 FIRST TENNESSEE BANK NA	3	1.03	0.06	1,146	0.90	0.05	1	0.85	33.33	375	0.75	32.75	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	3	1.03	0.06	947	0.74	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752077/2 CITIFINANCIAL SERVICES, INC.	3	1.03	0.06	899	0.71	0.04	1	0.85	33.33	383	0.77	42.60	1	3.70	33.33	124	1.19	13.79
0000013868/1 CAPITAL ONE, NA	3	1.03	0.06	29	0.02	0.00	0	0.00	0.00	0	0.00	0.00	1	3.70	33.33	8	0.06	20.69
0000000001/1 WACHOVIA BANK NA	2	0.69	0.04	1,856	1.30	0.07	0	0.00	0.00	0	0.00	0.00	1	3.70	50.00	750	7.17	45.29
0000023448/1 US BANK NORTH DAKOTA	2	0.69	0.04	1,252	0.88	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003394401/2 ELOAN	2	0.69	0.04	1,130	0.80	0.05	0	0.00	0.00	0	0.00	0.00	1	3.70	50.00	713	6.81	63.10
0001861185/2 BENEFICIAL COMPANY LLC	2	0.69	0.04	924	0.73	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	2	0.69	0.04	867	0.68	0.04	1	0.85	50.00	450	0.90	51.90	0	0.00	0.00	0	0.00	0.00
28-0021318/7 AMERISAVE MORTGAGE CORPORATION	2	0.69	0.04	859	0.68	0.04	1	0.85	50.00	409	0.82	47.61	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	2	0.69	0.04	834	0.66	0.04	1	0.85	50.00	417	0.84	50.00	1	3.70	50.00	417	3.90	50.00
33-0418159/7 TRUST ONE MORTGAGE CORPORATION	2	0.69	0.04	805	0.63	0.03	1	0.85	50.00	285	0.57	35.40	0	0.00	0.00	0	0.00	0.00
23177000057 PHH HOME LOANS	2	0.69	0.04	777	0.61	0.03	2	1.69	100.00	777	1.56	100.00	0	0.00	0.00	0	0.00	0.00

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

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Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / M23.31 / Upper Inc. / 20-50% Min.																		
70560000007 SIERRA PACIFIC MORTGAGE CO INC	2	0.69	0.04	732	0.58	0.03	0	0.00	0.00	0	0.00	0.00	1	3.70	50.00	315	3.01	43.03
74901000007 TAYLOR, BEAN & WHITAKER	2	0.69	0.04	732	0.58	0.03	1	0.85	50.00	315	0.63	43.03	0	0.00	0.00	0	0.00	0.00
04718099997 GUILD MORTGAGE COMPANY	2	0.69	0.04	648	0.51	0.03	1	0.85	50.00	360	0.72	55.56	0	0.00	0.00	0	0.00	0.00
30276099997 PHH MORTGAGE CORPORATION	2	0.69	0.04	575	0.45	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78091000027 HOMECOMINGS FINANCIAL LLC	2	0.69	0.04	552	0.43	0.02	2	1.69	100.00	552	1.11	100.00	0	0.00	0.00	0	0.00	0.00
77846000057 FRANKLIN AMERICAN MORTGAGE CO	2	0.69	0.04	551	0.43	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13320000057 METROCITIES MORTGAGE LLC	2	0.69	0.04	416	0.33	0.02	1	0.85	50.00	160	0.32	38.46	1	3.70	50.00	256	2.46	61.54
0001847275/2 WELLS FARGO FDYL CALIFORNIA	2	0.69	0.04	145	0.11	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	1	0.34	0.02	1,000	0.79	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000087955/5 ALLIANT CREDIT UNION	1	0.34	0.02	784	0.60	0.03	1	0.85	100.00	784	1.53	100.00	0	0.00	0.00	0	0.00	0.00
00031979592 HFC COMPANY LLC	1	0.34	0.02	660	0.52	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
10573000067 BENCHMARK LENDING GROUP, INC.	1	0.34	0.02	625	0.49	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017747/5 TENET FEDERAL CREDIT UNION	1	0.34	0.02	527	0.41	0.02	1	0.85	100.00	527	1.06	100.00	0	0.00	0.00	0	0.00	0.00
0000024571/1 RBS CITIZENS, N.A.	1	0.34	0.02	525	0.41	0.02	1	0.85	100.00	525	1.05	100.00	0	0.00	0.00	0	0.00	0.00
0000008301/1 BNY MELLON N.A.	1	0.34	0.02	520	0.41	0.02	1	0.85	100.00	520	1.04	100.00	0	0.00	0.00	0	0.00	0.00
17753000057 AMERICAN HOME EQUITY	1	0.34	0.02	417	0.33	0.02	1	0.85	100.00	417	0.84	100.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	1	0.34	0.02	417	0.33	0.02	1	0.85	100.00	417	0.84	100.00	0	0.00	0.00	0	0.00	0.00
95-4807423/7 HMS CAPITAL, INC.	1	0.34	0.02	397	0.31	0.02	1	0.85	100.00	397	0.80	100.00	0	0.00	0.00	0	0.00	0.00
87-0687287/5 PATRION MORTGAGE, LLC	1	0.34	0.02	384	0.30	0.02	1	0.85	100.00	384	0.77	100.00	0	0.00	0.00	0	0.00	0.00
33-0218385/7 BAYSIDE FIRST MORTGAGE INC	1	0.34	0.02	370	0.29	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75528000007 WALL STREET MORTGAGE BANKERS L	1	0.34	0.02	358	0.28	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000055536/5 NFCU	1	0.34	0.02	325	0.26	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20853000057 FIRST RESIDENTIAL MORTGAGE	1	0.34	0.02	324	0.25	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	0.34	0.02	315	0.25	0.01	1	0.85	100.00	315	0.63	100.00	0	0.00	0.00	0	0.00	0.00
14838000067 MORTGAGEIT, INC	1	0.34	0.02	310	0.24	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000086574 GATEWAY BANK, FSB	1	0.34	0.02	245	0.19	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
84438099997 SUN WEST MORTGAGE COMPANY INC.	1	0.34	0.02	244	0.19	0.01	1	0.85	100.00	244	0.48	100.00	0	0.00	0.00	0	0.00	0.00

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Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / M23.31 / Upper Inc. / 20-50% Min.																		
0000084845/5 AMERICAN FIRST CREDIT UNION	1	0.34	0.02	240	0.19	0.01	1	0.85	100.00	240	0.48	100.00	0	0.00	0.00	0	0.00	0.00
0000003514/3 BANK OF THE WEST	1	0.34	0.02	63	0.05	0.00	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	63	0.60	100.00
0000001461/1 CITIBANK, N.A.	1	0.34	0.02	61	0.05	0.00	1	0.85	100.00	61	0.12	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	5.83	5.83	127,221	5.42	5.42	[redacted]	5.82	40.68	49,780	5.74	39.13	[redacted]	5.90	9.31	10,464	5.25	8.23
ct: 06 / 059 / 42044 / [redacted] Upper Inc. / 10-20% Min.																		
0000018039/4 COUNTRYWIDE BANK, FSB	52	13.83	1.05	25,765	12.11	1.10	29	17.79	55.77	15,312	18.18	59.43	2	6.25	3.85	1,112	8.28	4.32
0000000009/1 JPMORGAN CHASE BANK, NA	51	13.56	1.03	45,707	21.48	1.95	7	4.29	13.73	6,176	7.33	13.51	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	47	12.50	0.94	28,047	13.18	1.19	25	15.34	53.19	13,745	16.32	48.01	6	18.75	12.77	2,753	20.51	9.62
13-3222578/1 CITIMORTGAGE, INC	28	7.45	0.56	13,555	6.37	0.58	8	4.91	28.57	2,050	3.51	21.84	1	3.13	3.57	417	3.11	3.08
0000013044/1 BANK OF AMERICA, N.A.	25	6.65	0.50	14,194	6.67	0.60	13	7.98	52.00	7,812	9.28	55.04	4	12.50	16.00	1,210	9.01	8.52
0000012647/4 WACHOVIA MORTGAGE FSB	24	6.38	0.48	13,419	6.31	0.57	10	6.13	41.67	6,049	7.18	45.08	4	12.50	16.67	1,607	12.64	12.85
0000004072/4 AMTRUST BANK	10	2.66	0.20	4,535	2.13	0.19	7	4.29	70.00	2,986	3.55	65.84	0	0.00	0.00	0	0.00	0.00
4218200005/7 GMAC MORTGAGE LLC	9	2.39	0.18	3,361	1.58	0.14	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016783/4 ING BANK, FSB	7	1.86	0.14	5,299	2.49	0.23	4	2.45	57.14	2,388	2.84	45.07	1	3.13	14.29	511	3.81	9.64
41-1704421/1 WELLS FARGO FUNDING, INC	6	1.60	0.12	3,195	1.50	0.14	2	1.23	33.33	1,285	1.53	40.22	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	6	1.60	0.12	2,569	1.21	0.11	1	0.61	16.67	417	0.50	16.23	2	6.25	33.33	1,081	8.05	42.08
0000024212/5 SCHOOLSFIRST FCU	6	1.60	0.12	1,228	0.58	0.05	3	1.84	50.00	485	0.58	39.50	0	0.00	0.00	0	0.00	0.00
0000000788/1 NATIONAL CITY BANK	5	1.33	0.10	3,283	1.53	0.14	2	1.23	40.00	834	0.99	25.58	0	0.00	0.00	0	0.00	0.00
78100000047 PROVIDENT FUNDING ASSOCIATES	5	1.33	0.10	1,933	0.77	0.07	3	1.84	60.00	1,025	1.22	62.77	0	0.00	0.00	0	0.00	0.00
30275099997 PHH MORTGAGE CORPORATION	5	1.33	0.10	1,458	0.69	0.06	3	1.84	60.00	741	0.88	50.82	1	3.13	20.00	417	3.11	28.60
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	4	1.06	0.08	3,021	1.42	0.13	2	1.23	50.00	1,435	1.70	47.50	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	4	1.06	0.08	1,895	0.78	0.07	3	1.84	75.00	835	0.99	59.15	1	3.13	25.00	830	6.19	43.85
70922000007 CRESTLINE FUNDING CORP.	3	0.80	0.06	1,446	0.68	0.06	1	0.61	33.33	417	0.50	28.84	0	0.00	0.00	0	0.00	0.00
75054000005/7 STEARNS LENDING, INC.	3	0.80	0.06	1,188	0.55	0.05	1	0.61	33.33	315	0.37	26.97	0	0.00	0.00	0	0.00	0.00
70560000007 SIERRA PACIFIC MORTGAGE CO INC	3	0.80	0.06	915	0.43	0.04	1	0.61	33.33	390	0.46	42.62	1	3.13	33.33	122	0.91	13.33
0000006412/4 FLAGSTAR BANK	3	0.80	0.06	716	0.34	0.03	3	1.84	100.00	716	0.85	100.00	0	0.00	0.00	0	0.00	0.00
0000015732/5 WESTERN FEDERAL CREDIT UNION	2	0.53	0.04	1,380	0.65	0.06	2	1.23	100.00	1,380	1.64	100.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
et: 06 / 059 / 42844 / 9423.32 / Upper Inc. / 10-20% Min.																		
0133997275/4 ASTORIA FEDERAL MORTGAGE CORP.	2	0.53	0.04	1,215	0.57	0.05	2	1.23	100.00	1,215	1.44	100.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	2	0.53	0.04	1,100	0.52	0.05	1	0.61	50.00	854	1.01	77.64	0	0.00	0.00	0	0.00	0.00
41-1914032/1 HOMESERVICES LENDING, LLC	2	0.53	0.04	1,045	0.49	0.04	2	1.23	100.00	1,045	1.24	100.00	0	0.00	0.00	0	0.00	0.00
7909100003/7 HOMECOMINGS FINANCIAL LLC	2	0.53	0.04	1,038	0.49	0.04	0	0.00	0.00	0	0.00	0.00	1	3.13	50.00	417	3.11	40.25
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	2	0.53	0.04	1,015	0.48	0.04	1	0.61	50.00	465	0.55	45.81	0	0.00	0.00	0	0.00	0.00
0000057709/3 AMERICAN ENTERPRISE BANK OF FL	2	0.53	0.04	985	0.47	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003304401/2 ELOAN	2	0.53	0.04	865	0.41	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005539/5 NFCU	2	0.53	0.04	845	0.40	0.04	1	0.61	50.00	26	0.02	2.37	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	2	0.53	0.04	810	0.38	0.03	1	0.61	50.00	440	0.52	54.32	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	2	0.53	0.04	750	0.35	0.03	2	1.23	100.00	750	0.89	100.00	0	0.00	0.00	0	0.00	0.00
2065300005/7 FIRST RESIDENTIAL MORTGAGE	2	0.53	0.04	620	0.29	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	2	0.53	0.04	562	0.26	0.02	1	0.61	50.00	359	0.43	63.88	1	3.13	50.00	203	1.51	36.12
7890300009/7 NL INC	2	0.53	0.04	462	0.21	0.02	2	1.23	100.00	462	0.54	100.00	0	0.00	0.00	0	0.00	0.00
0000087703/5 WESCOM CREDIT UNION	2	0.53	0.04	174	0.08	0.01	1	0.61	50.00	87	0.10	50.00	0	0.00	0.00	0	0.00	0.00
0000013088/1 CAPITAL ONE, NA	2	0.53	0.04	24	0.01	0.00	2	1.23	100.00	24	0.03	100.00	0	0.00	0.00	0	0.00	0.00
0000005001/4 UNIVERSAL BANK	1	0.27	0.02	2,800	1.32	0.12	1	0.61	100.00	2,800	3.32	100.00	0	0.00	0.00	0	0.00	0.00
0000014761/1 KEYBANK NATIONAL ASSOCIATION	1	0.27	0.02	1,878	0.88	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CA	1	0.27	0.02	1,775	0.83	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
62-1714606/7 NATIONS HOME FUNDING, INC	1	0.27	0.02	1,000	0.47	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0133088068/4 MERRILL LYNCH CREDIT CORP.	1	0.27	0.02	999	0.47	0.04	1	0.61	100.00	998	1.19	100.00	0	0.00	0.00	0	0.00	0.00
0000023446/1 US BANK NORTH DAKOTA	1	0.27	0.02	950	0.45	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000227/5 PENTAGON FEDERAL CREDIT UNION	1	0.27	0.02	918	0.43	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1686200005/7 REUNION MORTGAGE, INC	1	0.27	0.02	854	0.40	0.04	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	854	6.36	100.00
0000024522/1 HSBC BANK USA, NA	1	0.27	0.02	729	0.34	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245385/1 HSBC MORTGAGE CORP	1	0.27	0.02	729	0.34	0.03	1	0.61	100.00	729	0.87	100.00	0	0.00	0.00	0	0.00	0.00
0000004115/4 ASTORIA FEDERAL SAVINGS & LOAN	1	0.27	0.02	680	0.32	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1577000003/7 THORNBURG MORTGAGE HOME LOAN	1	0.27	0.02	675	0.32	0.03	1	0.61	100.00	675	0.80	100.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
et: 06 / 059 / 42844 / 9423.32 / Upper Inc. / 10-20% Min.																		
0000007990/4 LUTHER BURBANK SAVINGS	1	0.27	0.02	664	0.31	0.03	1	0.61	100.00	664	0.79	100.00	0	0.00	0.00	0	0.00	0.00
0000057820/3 LEGACY BANK	1	0.27	0.02	628	0.30	0.03	1	0.61	100.00	628	0.75	100.00	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY	1	0.27	0.02	616	0.29	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000067955/5 ALLIANT CREDIT UNION	1	0.27	0.02	610	0.29	0.03	1	0.61	100.00	610	0.72	100.00	0	0.00	0.00	0	0.00	0.00
95-4482959/7 AKT AMERICAN CAPITAL, INC	1	0.27	0.02	535	0.25	0.02	1	0.61	100.00	535	0.64	100.00	0	0.00	0.00	0	0.00	0.00
99-0008168/1 DOWNEY SAVINGS AND LOAN	1	0.27	0.02	528	0.25	0.02	1	0.61	100.00	528	0.63	100.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	0.27	0.02	460	0.21	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	1	0.27	0.02	438	0.21	0.02	1	0.61	100.00	438	0.52	100.00	0	0.00	0.00	0	0.00	0.00
0000008045/4 BANKUNITED, FSB	1	0.27	0.02	417	0.20	0.02	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	417	3.11	100.00
0000068467/5 FINANCIAL PARTNERS CU	1	0.27	0.02	417	0.20	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
56-0811711/1 WACHOVIA MORTGAGE CORP	1	0.27	0.02	417	0.20	0.02	1	0.61	100.00	417	0.50	100.00	0	0.00	0.00	0	0.00	0.00
2022500009/7 EMPIREAMERICA, LLC	1	0.27	0.02	411	0.19	0.02	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	411	3.06	100.00
95-4807429/7 HMS CAPITAL, INC.	1	0.27	0.02	386	0.18	0.02	1	0.61	100.00	386	0.46	100.00	0	0.00	0.00	0	0.00	0.00
0000095059/5 LOS ANGELES FIREMEN'S CR. UN.	1	0.27	0.02	350	0.16	0.01	1	0.61	100.00	350	0.42	100.00	0	0.00	0.00	0	0.00	0.00
95-4762204/7 LENOX FINANCIAL MORTGAGE CORP	1	0.27	0.02	350	0.16	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
28-0591420/1 CITI RESIDENTIAL LENDING INC.	1	0.27	0.02	340	0.16	0.01	1	0.61	100.00	340	0.40	100.00	0	0.00	0.00	0	0.00	0.00
0000015115/4 EVERBANK	1	0.27	0.02	300	0.14	0.01	1	0.61	100.00	300	0.36	100.00	0	0.00	0.00	0	0.00	0.00
0000008051/4 PROVIDENT SAVINGS BANK, FSB	1	0.27	0.02	277	0.13	0.01	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	277	2.06	100.00
0000023820/1 UMB BANK, NA	1	0.27	0.02	260	0.12	0.01	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	260	1.94	100.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	1	0.27	0.02	247	0.12	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	1	0.27	0.02	223	0.10	0.01	1	0.61	100.00	223	0.26	100.00	0	0.00	0.00	0	0.00	0.00
0330735318/7 CLEARINGHOUSE	1	0.27	0.02	218	0.10	0.01	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	218	1.62	100.00
7426000000/7 MOUNTAIN WEST FINANCIAL, INC.	1	0.27	0.02	217	0.10	0.01	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	217	1.62	100.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	1	0.27	0.02	180	0.08	0.01	1	0.61	100.00	180	0.21	100.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	1	0.27	0.02	109	0.05	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752077/2 CITIFINANCIAL SERVICES, INC.	1	0.27	0.02	108	0.05	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	7.58	7.58	212,785	9.08	9.08	[redacted]	8.04	43.35	84,216	9.72	39.58	[redacted]	8.69	8.51	13,424	6.74	8.31

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / [redacted] Upper Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	48	20.18	0.82	45,742	26.28	1.95	7	7.87	15.22	5,434	8.95	11.88	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	24	10.53	0.48	18,343	10.54	0.78	14	15.73	58.33	9,783	16.12	53.30	0	0.00	0.00	0	0.00	0.00
0000012842/4 WACHOVIA MORTGAGE FSB	22	9.65	0.44	19,940	11.46	0.85	12	13.48	54.55	9,385	15.42	46.97	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK, FSB	17	7.46	0.34	9,758	5.61	0.42	9	10.11	52.94	5,024	8.27	51.49	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	14	6.14	0.28	6,750	3.88	0.29	10	11.24	71.43	4,924	8.11	72.95	3	17.65	21.43	1,726	20.06	25.57
13-3222578/1 CITIMORTGAGE, INC	9	3.95	0.18	6,744	3.87	0.29	1	1.12	11.11	782	1.25	11.30	1	5.88	11.11	450	5.23	6.67
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	7	3.07	0.14	8,728	5.01	0.37	3	3.37	42.86	3,680	6.07	42.20	1	5.88	14.29	980	11.39	11.23
0000018762/4 ING BANK, FSB	7	3.07	0.14	5,538	3.18	0.24	3	3.37	42.86	2,288	3.77	41.31	2	11.76	28.57	1,270	14.76	22.93
0000040720/4 AMTRUST BANK	6	2.63	0.12	2,350	1.35	0.10	1	1.12	16.67	683	1.12	29.06	3	17.65	50.00	980	11.18	40.85
88-0006189/1 DOWNEY SAVINGS AND LOAN	5	2.19	0.10	5,619	3.23	0.24	2	2.25	40.00	2,797	4.60	49.78	1	5.88	20.00	860	7.87	11.75
42152000057/7 GMAC MORTGAGE LLC	5	2.19	0.10	2,477	1.42	0.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	4	1.75	0.08	1,888	0.98	0.07	3	3.37	75.00	1,345	2.21	80.64	1	5.88	25.00	323	3.75	19.36
0000000338/1 FIRST TENNESSEE BANK NA	3	1.32	0.06	2,228	1.28	0.09	3	3.37	100.00	2,226	3.66	100.00	0	0.00	0.00	0	0.00	0.00
0000023445/1 US BANK NORTH DAKOTA	3	1.32	0.06	1,658	0.95	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	3	1.32	0.06	1,194	0.69	0.05	1	1.12	33.33	365	0.60	30.57	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	3	1.32	0.06	642	0.37	0.03	1	1.12	33.33	137	0.23	21.34	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CA	2	0.88	0.04	2,988	1.54	0.11	1	1.12	50.00	1,080	1.78	40.18	0	0.00	0.00	0	0.00	0.00
0133988068/4 MERRILL LYNCH CREDIT CORP.	2	0.88	0.04	2,536	1.46	0.11	1	1.12	50.00	931	1.53	36.71	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	2	0.88	0.04	1,812	1.04	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	2	0.88	0.04	1,725	0.99	0.07	0	0.00	0.00	0	0.00	0.00	1	5.88	50.00	525	6.10	30.43
0000018072/4 CHARLES SCHWAB BANK	2	0.88	0.04	1,621	0.93	0.07	1	1.12	50.00	839	1.38	51.76	1	5.88	50.00	782	9.09	48.24
75054000057/7 STEARNS LENDING, INC.	2	0.88	0.04	1,216	0.70	0.05	1	1.12	50.00	260	0.43	21.38	0	0.00	0.00	0	0.00	0.00
0000024571/1 RBS CITIZENS, N.A.	2	0.88	0.04	1,034	0.59	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008145/4 CHEVY CHASE BANK, F.S.B.	1	0.44	0.02	2,625	1.51	0.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014460/4 MERRILL LYNCH BK&TC FSB	1	0.44	0.02	1,235	0.71	0.05	1	1.12	100.00	1,235	2.03	100.00	0	0.00	0.00	0	0.00	0.00
0001644643/2 COUNTRYWIDE HOME LOANS	1	0.44	0.02	1,050	0.60	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1227300009/7 METROPOLITAN HOME MORTGAGE, IN	1	0.44	0.02	973	0.56	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

*E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 0423.33 / Upper Inc. / 20-50% Min.																		
0001842803/2 EQUITY ONE	1	0.44	0.02	925	0.53	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	0.44	0.02	874	0.50	0.04	1	1.12	100.00	874	1.44	100.00	0	0.00	0.00	0	0.00	0.00
0000005665/5 NUVISION FEDERAL CREDIT UNION	1	0.44	0.02	869	0.50	0.04	1	1.12	100.00	869	1.43	100.00	0	0.00	0.00	0	0.00	0.00
3027509900/7 PHH MORTGAGE CORPORATION	1	0.44	0.02	830	0.48	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004115/4 ASTORIA FEDERAL SAVINGS & LOAN	1	0.44	0.02	800	0.46	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0113389072/4 ASTORIA FEDERAL MORTGAGE CORP.	1	0.44	0.02	800	0.46	0.03	1	1.12	100.00	800	1.32	100.00	0	0.00	0.00	0	0.00	0.00
0000023623/3 THE WASHINGTON TRUST COMPANY	1	0.44	0.02	750	0.43	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008089/4 LEHMAN BROTHERS BANK, FSB	1	0.44	0.02	750	0.43	0.03	1	1.12	100.00	750	1.23	100.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	1	0.44	0.02	730	0.42	0.03	1	1.12	100.00	730	1.20	100.00	0	0.00	0.00	0	0.00	0.00
0001072245/2 SUNTRUST MORTGAGE, INC	1	0.44	0.02	710	0.41	0.03	1	1.12	100.00	710	1.17	100.00	0	0.00	0.00	0	0.00	0.00
0000875333/2 SUNTRUST BANKS, INC	1	0.44	0.02	710	0.41	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5295249/1 CARNEGIE MORTGAGE	1	0.44	0.02	687	0.39	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017401/1 NORTHERN TRUST, NA	1	0.44	0.02	650	0.37	0.03	1	1.12	100.00	650	1.07	100.00	0	0.00	0.00	0	0.00	0.00
20-5041532/7 BRIDGELOCK CAPITAL	1	0.44	0.02	553	0.32	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000048167/5 BAXTER CREDIT UNION	1	0.44	0.02	500	0.29	0.02	0	0.00	0.00	0	0.00	0.00	1	5.88	100.00	500	5.81	100.00
0000000227/5 PENTAGON FEDERAL CREDIT UNION	1	0.44	0.02	450	0.26	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78091000007/7 HOMECOMINGS FINANCIAL LLC	1	0.44	0.02	417	0.24	0.02	1	1.12	100.00	417	0.80	100.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	0.44	0.02	417	0.24	0.02	1	1.12	100.00	417	0.80	100.00	0	0.00	0.00	0	0.00	0.00
1057300007/7 BENCHMARK LENDING GROUP, INC.	1	0.44	0.02	417	0.24	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000007/7 SIERRA PACIFIC MORTGAGE CO INC	1	0.44	0.02	400	0.23	0.02	1	1.12	100.00	400	0.86	100.00	0	0.00	0.00	0	0.00	0.00
7784000057/7 FRANKLIN AMERICAN MORTGAGE CO	1	0.44	0.02	400	0.23	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0304242/7 CMG MORTGAGE, INC.	1	0.44	0.02	400	0.23	0.02	0	0.00	0.00	0	0.00	0.00	1	5.88	100.00	400	4.65	100.00
0000000788/1 NATIONAL CITY BANK	1	0.44	0.02	353	0.20	0.02	1	1.12	100.00	353	0.58	100.00	0	0.00	0.00	0	0.00	0.00
04812901524 GB MORTGAGE, LLC	1	0.44	0.02	323	0.19	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
9001881185/2 BENEFICIAL COMPANY LLC	1	0.44	0.02	300	0.17	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2085300005/7 FIRST RESIDENTIAL MORTGAGE	1	0.44	0.02	284	0.16	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
56-0811711/1 WACHOVIA MORTGAGE CORP	1	0.44	0.02	280	0.16	0.01	1	1.12	100.00	280	0.46	100.00	0	0.00	0.00	0	0.00	0.00

*E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.33 / Upper Inc. / 20-50% Min.																		
0000007075/4 USAA FEDERAL SAVINGS BANK	1	0.44	0.02	188	0.11	0.01	1	1.12	100.00	188	0.31	100.00	0	0.00	0.00	0	0.00	0.00
0000003514/3 BANK OF THE WEST	1	0.44	0.02	144	0.08	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001403/5 F&A FEDERAL CREDIT UNION	1	0.44	0.02	125	0.07	0.01	1	1.12	100.00	125	0.21	100.00	0	0.00	0.00	0	0.00	0.00
0000061850/5 THE GOLDEN 1 CREDIT UNION	1	0.44	0.02	93	0.05	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752078/2 CITIFINANCIAL SERVICES, INC.	1	0.44	0.02	30	0.02	0.00	0	0.00	0.00	0	0.00	0.00	1	5.88	100.00	30	0.35	100.00
Tract Totals	[redacted]	4.58	4.58	174,059	7.41	7.41	[redacted]	4.39	39.04	60,743	7.01	34.90	[redacted]	3.71	7.46	8,806	4.32	4.94
ct: 06 / 059 / 42044 / [redacted] / Middle Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	33	12.36	0.88	12,842	14.89	0.55	7	6.08	21.21	2,060	5.91	15.82	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	33	12.36	0.88	11,866	13.76	0.51	15	13.04	45.45	5,175	14.85	43.54	6	24.00	18.18	2,459	29.17	20.69
0000013044/1 BANK OF AMERICA, N.A.	32	11.99	0.84	9,986	11.58	0.42	18	15.65	56.25	5,520	15.84	55.39	1	4.00	3.13	635	7.53	6.37
0000018033/4 COUNTRYWIDE BANK, FSB	23	8.61	0.48	7,595	8.76	0.32	11	9.57	47.83	3,549	10.18	46.90	0	0.00	0.00	0	0.00	0.00
0000012842/4 WACHOVIA MORTGAGE FSB	16	5.99	0.32	5,295	6.13	0.23	6	5.22	37.50	1,666	4.78	31.48	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	15	5.62	0.30	4,503	5.21	0.19	8	5.22	40.00	1,856	5.33	41.22	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	8	3.00	0.18	2,015	2.33	0.09	5	4.35	62.50	1,386	3.98	68.78	2	8.00	25.00	486	5.76	24.12
0000024212/5 SCHOOLSFIRST FCU	6	2.25	0.12	606	0.70	0.03	4	3.48	66.67	426	1.22	70.30	0	0.00	0.00	0	0.00	0.00
0000040072/4 AMTRUST BANK	5	1.87	0.10	1,424	1.65	0.06	5	4.35	100.00	1,424	4.09	100.00	0	0.00	0.00	0	0.00	0.00
0000006412/4 FLAGSTAR BANK	4	1.50	0.08	1,467	1.70	0.06	1	0.87	25.00	390	1.12	26.58	2	8.00	50.00	677	8.03	48.15
0001847276/2 WELLS FARGO FINL CALIFORNIA	4	1.50	0.08	939	1.08	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001881185/2 BENEFICIAL COMPANY LLC	3	1.12	0.06	1,790	2.07	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	3	1.12	0.06	1,224	1.42	0.05	1	0.87	33.33	346	0.99	28.27	1	4.00	33.33	530	6.29	43.30
0000016782/4 ING BANK, FSB	3	1.12	0.06	1,158	1.34	0.05	2	1.74	66.67	673	1.93	58.12	1	4.00	33.33	485	5.75	41.88
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	3	1.12	0.06	1,099	1.27	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008534/4 GUARANTY BANK	3	1.12	0.06	1,007	1.17	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	3	1.12	0.06	973	1.13	0.04	2	1.74	66.67	773	2.22	79.45	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	3	1.12	0.06	903	1.05	0.04	2	1.74	66.67	652	1.87	72.20	0	0.00	0.00	0	0.00	0.00
7245500008/7 LAND / HOME FINANCIAL SERVICES	3	1.12	0.06	892	1.03	0.04	1	0.87	33.33	218	0.63	24.44	2	8.00	66.67	674	7.99	75.55
41-1704421/1 WELLS FARGO FUNDING, INC	3	1.12	0.06	889	1.03	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

'E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.34 / Middle Inc. / 20-50% Min.																		
0000005665/5 NUVISION FEDERAL CREDIT UNION	2	0.75	0.04	1,001	1.18	0.04	2	1.74	100.00	1,001	2.87	100.00	0	0.00	0.00	0	0.00	0.00
05917248/9/4 EVERHOME MORTGAGE COMPANY	2	0.75	0.04	878	1.02	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	2	0.75	0.04	717	0.83	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	2	0.75	0.04	674	0.78	0.03	2	1.74	100.00	674	1.93	100.00	0	0.00	0.00	0	0.00	0.00
4218200005/7 GMAC MORTGAGE LLC	2	0.75	0.04	649	0.75	0.03	1	0.87	50.00	238	0.68	36.67	0	0.00	0.00	0	0.00	0.00
0481290152/4 GB MORTGAGE, LLC	2	0.75	0.04	638	0.74	0.03	0	0.00	0.00	0	0.00	0.00	1	4.00	50.00	417	4.95	65.36
0000000338/1 FIRST TENNESSEE BANK NA	2	0.75	0.04	618	0.71	0.03	1	0.87	50.00	272	0.78	44.18	0	0.00	0.00	0	0.00	0.00
0003394401/2 ELOAN	2	0.75	0.04	585	0.65	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO INC	2	0.75	0.04	564	0.65	0.02	1	0.87	50.00	280	0.75	49.10	1	4.00	50.00	304	3.61	53.90
0471809009/7 GUILD MORTGAGE COMPANY	2	0.75	0.04	422	0.49	0.02	0	0.00	0.00	0	0.00	0.00	1	4.00	50.00	222	2.63	52.61
0000000758/1 NATIONAL CITY BANK	2	0.75	0.04	412	0.48	0.02	2	1.74	100.00	412	1.18	100.00	0	0.00	0.00	0	0.00	0.00
0003197658/2 HFC COMPANY LLC	1	0.37	0.02	611	0.71	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-8544005/7 NATIONS DIRECT MORTGAGE, LLC	1	0.37	0.02	558	0.65	0.02	1	0.87	100.00	558	1.60	100.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	1	0.37	0.02	426	0.49	0.02	1	0.87	100.00	426	1.22	100.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	1	0.37	0.02	417	0.48	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000086703/5 WESCOM CREDIT UNION	1	0.37	0.02	417	0.48	0.02	1	0.87	100.00	417	1.20	100.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	0.37	0.02	417	0.48	0.02	1	0.87	100.00	417	1.20	100.00	0	0.00	0.00	0	0.00	0.00
0001646643/2 COUNTRYWIDE HOME LOANS	1	0.37	0.02	417	0.48	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-2096539/1 CAPITAL ONE HOME LOANS, LLC	1	0.37	0.02	417	0.48	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2317700005/7 PHH HOME LOANS	1	0.37	0.02	400	0.46	0.02	1	0.87	100.00	400	1.15	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	0.37	0.02	358	0.41	0.02	1	0.87	100.00	358	1.03	100.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	1	0.37	0.02	355	0.41	0.02	0	0.00	0.00	0	0.00	0.00	1	4.00	100.00	355	4.21	100.00
56-0611719/1 WACHOVIA MORTGAGE CORP	1	0.37	0.02	351	0.41	0.01	0	0.00	0.00	0	0.00	0.00	1	4.00	100.00	351	4.18	100.00
33-0577115/7 WESTCAL MORTGAGE CORPORATION	1	0.37	0.02	350	0.41	0.01	1	0.87	100.00	350	1.00	100.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	1	0.37	0.02	320	0.37	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000034250/3 GATEWAY BUSINESS BANK	1	0.37	0.02	315	0.36	0.01	1	0.87	100.00	315	0.90	100.00	0	0.00	0.00	0	0.00	0.00
7784900005/7 FRANKLIN AMERICAN MORTGAGE CO	1	0.37	0.02	300	0.35	0.01	1	0.87	100.00	300	0.86	100.00	0	0.00	0.00	0	0.00	0.00

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Census Tract / Institution Detail		Total Applications						Originated						Approved/not Accepted					
		Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Rev	Amount	% Grp	% Rev	Number	% Grp	% Rev	Amount	% Grp	% Rev
ct: 06 / 059 / 42944 / 0423.34 / Middle Inc. / 20-50% Min.																			
20035000009/7	AMERICASH	1	0.37	0.02	285	0.33	0.01	1	0.87	100.00	285	0.82	100.00	0	0.00	0.00	0	0.00	0.00
93-1190071/7	W.J. BRADLEY MORTGAGE CAPITAL	1	0.37	0.02	270	0.31	0.01	1	0.87	100.00	270	0.77	100.00	0	0.00	0.00	0	0.00	0.00
64539000007/7	SIERRA PACIFIC HOME LOANS, INC	1	0.37	0.02	268	0.31	0.01	1	0.87	100.00	268	0.77	100.00	0	0.00	0.00	0	0.00	0.00
0000000605/4	PROVIDENT SAVINGS BANK, FSB	1	0.37	0.02	264	0.31	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74250000007/7	MOUNTAIN WEST FINANCIAL, INC.	1	0.37	0.02	251	0.29	0.01	1	0.87	100.00	251	0.72	100.00	0	0.00	0.00	0	0.00	0.00
25900000027/7	JMAC LENDING, INC.	1	0.37	0.02	250	0.29	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-2657027/7	AVELO MORTGAGE DBA SENDERA	1	0.37	0.02	246	0.28	0.01	1	0.87	100.00	246	0.71	100.00	0	0.00	0.00	0	0.00	0.00
0000015009/4	AMERICAN STERLING BANK	1	0.37	0.02	245	0.28	0.01	0	0.00	0.00	0	0.00	0.00	1	4.00	100.00	245	2.91	100.00
30275000007/7	PHH MORTGAGE CORPORATION	1	0.37	0.02	235	0.27	0.01	0	0.00	0.00	0	0.00	0.00	1	4.00	100.00	235	2.79	100.00
20853000057/7	FIRST RESIDENTIAL MORTGAGE	1	0.37	0.02	215	0.25	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000305/4	HOME SAVINGS OF AMERICA	1	0.37	0.02	207	0.24	0.01	1	0.87	100.00	207	0.59	100.00	0	0.00	0.00	0	0.00	0.00
73848000007/7	GREENLIGHT FINANCIAL SERVICES	1	0.37	0.02	205	0.24	0.01	1	0.87	100.00	205	0.59	100.00	0	0.00	0.00	0	0.00	0.00
0000008341/5	ORANGE COUNTY'S CREDIT UNION	1	0.37	0.02	204	0.24	0.01	1	0.87	100.00	204	0.58	100.00	0	0.00	0.00	0	0.00	0.00
0000007975/4	USAA FEDERAL SAVINGS BANK	1	0.37	0.02	200	0.23	0.01	0	0.00	0.00	0	0.00	0.00	1	4.00	100.00	200	2.37	100.00
84-1358707/7	CLARION MORTGAGE CAPITAL, INC	1	0.37	0.02	174	0.20	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1914032/1	HOMESERVICES LENDING, LLC	1	0.37	0.02	160	0.19	0.01	1	0.87	100.00	160	0.46	100.00	0	0.00	0.00	0	0.00	0.00
12584000007/7	CCSF, LLC	1	0.37	0.02	143	0.17	0.01	0	0.00	0.00	0	0.00	0.00	1	4.00	100.00	143	1.70	100.00
52-2091584/7	AMERICAN INTERNET MORTGAGE, IN	1	0.37	0.02	143	0.17	0.01	1	0.87	100.00	143	0.41	100.00	0	0.00	0.00	0	0.00	0.00
0002603723/2	HSBC CREDIT CENTER INC	1	0.37	0.02	105	0.12	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005853/5	GENISYS CREDIT UNION	1	0.37	0.02	100	0.12	0.00	1	0.87	100.00	100	0.29	100.00	0	0.00	0.00	0	0.00	0.00
71629000027/7	21ST MORTGAGE	1	0.37	0.02	65	0.08	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752071/2	CITIFINANCIAL SERVICES, INC.	1	0.37	0.02	17	0.02	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013968/1	CAPITAL ONE, NA	1	0.37	0.02	13	0.02	0.00	0	0.00	0.00	0	0.00	0.00	1	4.00	100.00	13	0.15	100.00
	Tract Totals	[redacted]	5.37	5.37	86,364	3.88	3.88	[redacted]	57	43.07	34,850	4.02	40.35	[redacted]	46	9.36	8,431	4.23	9.76

*E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail		Total Applications						Originated						Approved/not Accepted					
		Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Rev	Amount	% Grp	% Rev	Number	% Grp	% Rev	Amount	% Grp	% Rev
ct: 06 / 059 / 42944 / [redacted] Middle Inc. / 20-50% Min.																			
0000000008/1	JPMORGAN CHASE BANK, NA	64	14.05	1.29	29,024	15.48	1.24	9	5.20	14.06	3,558	5.11	12.26	1	2.33	1.56	228	1.21	0.79
0000018039/4	COUNTRYWIDE BANK, FSB	49	11.21	0.99	18,778	10.02	0.80	22	12.72	44.90	8,387	12.04	44.66	0	0.00	0.00	0	0.00	0.00
0000001741/1	WELLS FARGO BANK, NA	46	10.53	0.92	21,950	11.71	0.93	20	11.56	43.48	8,773	12.60	38.97	9	20.93	19.57	4,153	21.98	18.92
0000013044/1	BANK OF AMERICA, N.A.	35	8.01	0.70	12,494	6.66	0.53	20	11.56	57.14	5,308	7.62	42.47	1	2.33	2.86	332	1.76	2.66
13-3222578/1	CITIMORTGAGE, INC	24	5.49	0.48	10,001	5.81	0.48	7	4.05	29.17	2,865	4.14	28.47	1	2.33	4.17	350	1.85	3.21
0000012642/4	WACHOVIA MORTGAGE FSB	20	4.58	0.40	12,814	6.89	0.55	8	4.62	40.00	5,208	7.48	40.34	1	2.33	5.00	170	0.90	1.32
0000021541/1	UNION BANK OF CALIFORNIA, N.A.	16	3.66	0.32	9,643	5.00	0.41	5	2.89	31.25	3,033	4.36	31.78	5	11.63	31.25	3,851	20.38	40.35
42162000057/7	GMAC MORTGAGE LLC	16	3.66	0.32	5,351	2.85	0.23	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004072/4	AMTRUST BANK	13	2.97	0.26	5,847	3.12	0.25	8	4.62	61.54	4,101	5.89	70.14	1	2.33	7.69	862	3.66	14.74
0000057803/3	GMAC BANK	10	2.29	0.20	4,793	2.56	0.20	4	2.31	40.00	1,567	2.25	32.69	2	4.65	20.00	1,099	5.82	22.93
0001072249/2	SUNTRUST MORTGAGE, INC	9	2.06	0.18	2,823	1.40	0.11	7	4.05	77.78	2,180	3.13	83.11	2	4.65	22.22	443	2.34	16.89
99-0006189/1	DOWNEY SAVINGS AND LOAN	8	1.83	0.16	3,584	1.91	0.15	4	2.31	50.00	2,188	3.16	61.33	2	4.65	25.00	638	3.38	17.80
41-1704421/1	WELLS FARGO FUNDING, INC	7	1.60	0.14	2,915	1.55	0.12	2	1.16	28.57	949	1.36	32.56	0	0.00	0.00	0	0.00	0.00
30275000007/7	PHH MORTGAGE CORPORATION	7	1.60	0.14	2,237	1.19	0.10	1	0.58	14.29	234	0.34	10.46	4	9.30	57.14	1,045	5.53	46.71
0000001703/4	FIRST FEDERAL BANK OF CA	6	1.37	0.12	5,126	2.73	0.22	3	1.73	50.00	2,924	4.20	57.04	0	0.00	0.00	0	0.00	0.00
0000000024/1	US BANK, N.A.	5	1.14	0.10	1,977	1.05	0.08	4	2.31	80.00	1,801	2.59	91.10	0	0.00	0.00	0	0.00	0.00
0000008412/4	FLAGSTAR BANK	5	1.14	0.10	1,533	0.82	0.07	5	2.89	100.00	1,533	2.20	100.00	0	0.00	0.00	0	0.00	0.00
0000024212/5	SCHOOLS FIRST FCU	5	1.14	0.10	1,021	0.54	0.04	2	1.16	40.00	158	0.23	15.48	0	0.00	0.00	0	0.00	0.00
0000018782/4	ING BANK, FSB	4	0.92	0.08	3,237	1.73	0.14	2	1.16	50.00	1,405	2.02	43.40	2	4.65	50.00	1,832	9.70	56.60
0000041426/5	KINECTA FEDERAL CREDIT UNION	4	0.92	0.08	2,256	1.20	0.10	1	0.58	25.00	923	1.33	40.91	0	0.00	0.00	0	0.00	0.00
70580000007/7	SIERRA PACIFIC MORTGAGE CO INC	4	0.92	0.08	2,031	1.08	0.08	3	1.73	75.00	1,089	1.46	48.68	1	2.33	25.00	1,022	5.41	50.32
78108000047/7	PROVIDENT FUNDING ASSOCIATES	4	0.92	0.08	1,051	0.56	0.04	3	1.73	75.00	751	1.06	71.46	0	0.00	0.00	0	0.00	0.00
74991000007/7	TAYLOR, BEAN & WHITAKER	3	0.69	0.06	1,025	0.55	0.04	3	1.73	100.00	1,025	1.47	100.00	0	0.00	0.00	0	0.00	0.00
0000056703/5	WESCOM CREDIT UNION	3	0.69	0.06	441	0.24	0.02	2	1.16	66.67	391	0.56	88.66	0	0.00	0.00	0	0.00	0.00
0000000227/5	PENTAGON FEDERAL CREDIT UNION	2	0.46	0.04	1,343	0.72	0.06	2	1.16	100.00	1,343	1.93	100.00	0	0.00	0.00	0	0.00	0.00
0002738291/2	BANCO POPULAR NORTH AMERICA	2	0.46	0.04	1,149	0.61	0.05	1	0.58	50.00	150	0.22	13.05	0	0.00	0.00	0	0.00	0.00
0003197655/2	HFC COMPANY LLC	2	0.46	0.04	941	0.50	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

*E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 6423.35 / Middle Inc. / 20-50% Min.																		
0133098058/4 MERRILL LYNCH CREDIT CORP.	2	0.46	0.04	928	0.50	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
23177000057 PHH HOME LOANS	2	0.46	0.04	902	0.48	0.04	0	0.00	0.00	0	0.00	0.00	2	4.65	100.00	902	4.77	100.00
17753000057 AMERICAN HOME EQUITY	2	0.46	0.04	828	0.33	0.03	1	0.58	50.00	300	0.43	47.77	1	2.33	50.00	328	1.74	52.23
0000003338/1 FIRST TENNESSEE BANK NA	2	0.46	0.04	584	0.31	0.02	2	1.16	100.00	584	0.84	100.00	0	0.00	0.00	0	0.00	0.00
0000084657/5 FINANCIAL PARTNERS CU	2	0.46	0.04	563	0.30	0.02	1	0.58	50.00	283	0.38	48.71	0	0.00	0.00	0	0.00	0.00
75054000057 STEARNS LENDING, INC.	2	0.46	0.04	434	0.23	0.02	1	0.58	50.00	292	0.42	67.28	1	2.33	50.00	142	0.75	32.72
75-2821540/7 NATIONSTAR MORTGAGE LLC	2	0.46	0.04	331	0.18	0.01	1	0.58	50.00	100	0.14	30.21	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	2	0.46	0.04	175	0.09	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000079604 LUTHER BURBANK SAVINGS	1	0.23	0.02	1,125	0.60	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0581420/1 CITI RESIDENTIAL LENDING INC.	1	0.23	0.02	1,009	0.53	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023877/1 BANCO POPULAR NATIONAL ASSOC	1	0.23	0.02	999	0.53	0.04	1	0.58	100.00	999	1.43	100.00	0	0.00	0.00	0	0.00	0.00
1333000009/7 PMC BANCORP	1	0.23	0.02	770	0.41	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057542/3 TOYOTA FINANCIAL SAVINGS BANK	1	0.23	0.02	730	0.39	0.03	1	0.58	100.00	730	1.05	100.00	0	0.00	0.00	0	0.00	0.00
87-0692600/7 RESIDENTIAL ACCEPTANCE NETWORK	1	0.23	0.02	700	0.37	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003944401/2 ELOAN	1	0.23	0.02	660	0.35	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5282261/7 TITAN WHOLESALE	1	0.23	0.02	650	0.35	0.03	1	0.58	100.00	650	0.93	100.00	0	0.00	0.00	0	0.00	0.00
0000057706/3 AMERICAN ENTERPRISE BANK OF FL	1	0.23	0.02	600	0.32	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20953000057 FIRST RESIDENTIAL MORTGAGE	1	0.23	0.02	575	0.31	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000501105/2 M&T BANK	1	0.23	0.02	417	0.22	0.02	1	0.58	100.00	417	0.60	100.00	0	0.00	0.00	0	0.00	0.00
87-0697287/5 PATRION MORTGAGE, LLC	1	0.23	0.02	417	0.22	0.02	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	417	2.21	100.00
72230000047 FIRST GUARANTY FINANCIAL CORPO	1	0.23	0.02	414	0.22	0.02	1	0.58	100.00	414	0.59	100.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	1	0.23	0.02	378	0.20	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017269/3 UMPQUA BANK	1	0.23	0.02	378	0.20	0.02	1	0.58	100.00	378	0.54	100.00	0	0.00	0.00	0	0.00	0.00
79091000027 HOMECOMINGS FINANCIAL LLC	1	0.23	0.02	370	0.20	0.02	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	370	1.98	100.00
0000914604/4 STATE FARM BANK	1	0.23	0.02	351	0.19	0.01	1	0.58	100.00	351	0.50	100.00	0	0.00	0.00	0	0.00	0.00
73548000087 GREENLIGHT FINANCIAL SERVICES	1	0.23	0.02	340	0.18	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78500000017 RESIDENTIAL MORTGAGE CAPITAL	1	0.23	0.02	336	0.18	0.01	1	0.58	100.00	336	0.48	100.00	0	0.00	0.00	0	0.00	0.00

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008 Census Tract Analysis - Institution Level by Action

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Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 6423.35 / Middle Inc. / 20-50% Min.																		
0000034250/3 GATEWAY BUSINESS BANK	1	0.23	0.02	331	0.18	0.01	1	0.58	100.00	331	0.48	100.00	0	0.00	0.00	0	0.00	0.00
20980000037 CAMBRIDGE FUNDING GROUP, INC.	1	0.23	0.02	317	0.17	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005536/5 NFCU	1	0.23	0.02	313	0.17	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0218365/7 BAYSIDE FIRST MORTGAGE INC	1	0.23	0.02	301	0.16	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	1	0.23	0.02	300	0.16	0.01	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	300	1.59	100.00
20-5296249/1 CARNEGIE MORTGAGE	1	0.23	0.02	300	0.16	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
12273000097 METROPOLITAN HOME MORTGAGE, IN	1	0.23	0.02	283	0.16	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008634/4 GUARANTY BANK	1	0.23	0.02	282	0.15	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006051/4 PROVIDENT SAVINGS BANK, FSB	1	0.23	0.02	269	0.15	0.01	1	0.58	100.00	269	0.42	100.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	1	0.23	0.02	264	0.14	0.01	1	0.58	100.00	264	0.38	100.00	0	0.00	0.00	0	0.00	0.00
18569000047 HOME LOAN CENTER	1	0.23	0.02	238	0.13	0.01	1	0.58	100.00	238	0.34	100.00	0	0.00	0.00	0	0.00	0.00
0000024522/1 HSBC BANK USA, NA	1	0.23	0.02	222	0.12	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	1	0.23	0.02	222	0.12	0.01	1	0.58	100.00	222	0.32	100.00	0	0.00	0.00	0	0.00	0.00
33-0875529/7 PARAMOUNT RESIDENTIAL MORTGAGE	1	0.23	0.02	220	0.12	0.01	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	220	1.16	100.00
0000008957/4 GATEWAY BANK, FSB	1	0.23	0.02	188	0.10	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	0.23	0.02	188	0.10	0.01	1	0.58	100.00	188	0.27	100.00	0	0.00	0.00	0	0.00	0.00
41-2258563/1 BANKERS FUNDING COMPANY, LLC	1	0.23	0.02	176	0.09	0.01	1	0.58	100.00	176	0.25	100.00	0	0.00	0.00	0	0.00	0.00
0001881895/2 BENEFICIAL COMPANY LLC	1	0.23	0.02	172	0.09	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0816610/7 AMERICAN INTERBANC	1	0.23	0.02	138	0.07	0.01	1	0.58	100.00	138	0.20	100.00	0	0.00	0.00	0	0.00	0.00
95-4859941/7 EZ FUNDING CORPORATION	1	0.23	0.02	135	0.07	0.01	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	135	0.71	100.00
77868000027 BANKERSWEST FUNDING CORPORATIO	1	0.23	0.02	125	0.07	0.01	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	125	0.66	100.00
0000001461/1 CITIBANK, N.A.	1	0.23	0.02	115	0.06	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2323166/7 GUIDANCE RESIDENTIAL, LLC	1	0.23	0.02	110	0.06	0.00	1	0.58	100.00	110	0.16	100.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	1	0.23	0.02	100	0.05	0.00	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	100	0.53	100.00
0000068485/5 AMERICAN FIRST CREDIT UNION	1	0.23	0.02	86	0.05	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014693/5 F&A FEDERAL CREDIT UNION	1	0.23	0.02	70	0.04	0.00	1	0.58	100.00	70	0.10	100.00	0	0.00	0.00	0	0.00	0.00
0000068419/5 ORANGE COUNTY'S CREDIT UNION	1	0.23	0.02	70	0.04	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.35 / Middle Inc. / 20-50% Min.																		
00027520772 CITIFINANCIAL SERVICES, INC.	1	0.23	0.02	50	0.03	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
00028037372 HSBC CREDIT CENTER INC	1	0.23	0.02	6	0.00	0.00	1	0.58	100.00	6	0.01	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[illegible]	8.70	8.70	197,470	7.98	7.98	[illegible]	8.53	39.59	69,838	8.03	37.15	[illegible]	9.39	9.84	18,804	9.48	10.08
ct: 06 / 059 / 42044 / [illegible] / Upper Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	38	12.34	0.76	20,040	15.97	0.85	4	3.51	10.53	1,158	2.78	5.78	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK, FSB	31	10.06	0.62	12,098	10.36	0.55	8	7.02	25.81	3,609	8.65	27.77	1	4.35	3.23	342	4.28	2.83
0000013044/1 BANK OF AMERICA, N.A.	29	9.42	0.58	8,771	6.90	0.37	20	17.54	68.97	6,125	14.69	68.83	2	8.70	6.90	583	6.29	5.73
13-3222578/1 CITIMORTGAGE, INC	26	8.44	0.52	12,576	10.02	0.54	4	3.51	15.38	1,486	3.51	11.66	1	4.35	3.85	417	5.21	3.32
0000001741/1 WELLS FARGO BANK, NA	24	7.79	0.48	10,238	8.16	0.44	15	13.16	62.50	6,490	15.56	63.40	1	4.35	4.17	417	5.21	4.07
0000012824/4 WACHOVIA MORTGAGE FSB	11	3.57	0.22	5,584	4.45	0.24	2	1.75	18.18	1,230	2.95	22.03	3	13.04	27.27	720	9.00	12.89
42152000057 GMAC MORTGAGE LLC	8	2.60	0.16	2,663	2.14	0.11	2	1.75	25.00	567	1.36	21.13	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	6	1.95	0.12	2,235	1.78	0.10	2	1.75	33.33	639	1.53	28.59	2	8.70	33.33	827	10.34	37.00
0001847275/2 WELLS FARGO FIN'L CALIFORNIA	6	1.95	0.12	2,082	1.66	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75-2921540/7 NATIONSTAR MORTGAGE LLC	5	1.62	0.10	1,898	1.59	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004072/4 AMTRUST BANK	5	1.62	0.10	1,822	1.45	0.08	5	4.39	100.00	1,822	4.37	100.00	0	0.00	0.00	0	0.00	0.00
99-0006169/1 DOWNEY SAVINGS AND LOAN	4	1.30	0.08	2,008	1.60	0.09	1	0.88	25.00	590	1.41	29.38	2	8.70	50.00	981	12.27	48.85
17753000057 AMERICAN HOME EQUITY	4	1.30	0.08	1,430	1.14	0.06	3	2.63	75.00	1,038	2.49	72.59	1	4.35	25.00	392	4.90	27.41
0001072248/2 SUNTRUST MORTGAGE, INC	4	1.30	0.08	1,400	1.12	0.06	2	1.75	50.00	828	1.98	59.14	2	8.70	50.00	572	7.15	40.86
0000057803/3 GMAC BANK	4	1.30	0.08	1,395	1.11	0.06	1	0.88	25.00	370	0.89	26.52	0	0.00	0.00	0	0.00	0.00
20-5282261/7 TITAN WHOLESALE	4	1.30	0.08	1,161	0.93	0.05	3	2.63	75.00	744	1.78	64.08	1	4.35	25.00	417	5.21	35.92
0000013688/1 CAPITAL ONE, NA	4	1.30	0.08	58	0.05	0.00	3	2.63	75.00	43	0.10	72.88	0	0.00	0.00	0	0.00	0.00
0001681185/2 BENEFICIAL COMPANY LLC	3	0.97	0.06	2,183	1.74	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0133089068/4 MERRILL LYNCH CREDIT CORP.	3	0.97	0.06	1,535	1.22	0.07	2	1.75	66.67	855	2.05	55.70	0	0.00	0.00	0	0.00	0.00
75054000057 STEARNS LENDING, INC.	3	0.97	0.06	1,463	1.16	0.06	2	1.75	66.67	698	1.67	47.07	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	3	0.97	0.06	1,433	1.14	0.06	1	0.88	33.33	1,208	2.90	84.30	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	3	0.97	0.06	1,285	1.02	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74991000097 TAYLOR, BEAN & WHITAKER	3	0.97	0.06	1,124	0.90	0.05	1	0.88	33.33	360	0.86	32.03	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.36 / Upper Inc. / 20-50% Min.																		
30275099007 PHH MORTGAGE CORPORATION	3	0.97	0.06	1,099	0.88	0.05	1	0.88	33.33	535	1.28	48.68	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	3	0.97	0.06	327	0.26	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78404000077 SHEA MORTGAGE INC.	2	0.65	0.04	1,716	1.37	0.07	2	1.75	100.00	1,716	4.11	100.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	2	0.65	0.04	1,127	0.90	0.05	1	0.88	50.00	407	0.98	36.11	0	0.00	0.00	0	0.00	0.00
0000005848/4 E*TRADE BANK	2	0.65	0.04	967	0.77	0.04	2	1.75	100.00	967	2.32	100.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	2	0.65	0.04	917	0.73	0.04	0	0.00	0.00	0	0.00	0.00	2	8.70	100.00	917	11.47	100.00
0000003338/1 FIRST TENNESSEE BANK NA	2	0.65	0.04	854	0.68	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4782204/7 LENOX FINANCIAL MORTGAGE CORP	2	0.65	0.04	803	0.64	0.03	2	1.75	100.00	803	1.93	100.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	2	0.65	0.04	782	0.61	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
25998000027 JMAC LENDING, INC.	2	0.65	0.04	717	0.57	0.03	2	1.75	100.00	717	1.72	100.00	0	0.00	0.00	0	0.00	0.00
77848000057 FRANKLIN AMERICAN MORTGAGE CO	2	0.65	0.04	673	0.54	0.03	1	0.88	50.00	323	0.77	47.99	0	0.00	0.00	0	0.00	0.00
0003486438/2 SOLSTICE CAPITAL GROUP INC	2	0.65	0.04	532	0.42	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20453000057 FIRST RESIDENTIAL MORTGAGE	2	0.65	0.04	530	0.42	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	2	0.65	0.04	506	0.40	0.02	1	0.88	50.00	147	0.35	29.05	1	4.35	50.00	359	4.49	70.95
0000007975/4 USAA FEDERAL SAVINGS BANK	2	0.65	0.04	441	0.35	0.02	0	0.00	0.00	0	0.00	0.00	1	4.35	50.00	350	4.38	79.37
0000000024/1 US BANK, N.A.	2	0.65	0.04	432	0.34	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1258400007/7 CCSF, LLC	2	0.65	0.04	432	0.34	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	2	0.65	0.04	301	0.24	0.01	1	0.88	50.00	51	0.12	16.94	1	4.35	50.00	250	3.13	83.06
0000001481/1 CITIBANK, N.A.	2	0.65	0.04	189	0.15	0.01	1	0.88	50.00	75	0.18	39.68	0	0.00	0.00	0	0.00	0.00
0001648439/2 COUNTRYWIDE HOME LOANS	1	0.32	0.02	1,000	0.80	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000227/5 PENTAGON FEDERAL CREDIT UNION	1	0.32	0.02	900	0.72	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023446/1 US BANK NORTH DAKOTA	1	0.32	0.02	732	0.58	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	0.32	0.02	634	0.51	0.03	1	0.88	100.00	634	1.52	100.00	0	0.00	0.00	0	0.00	0.00
33-0419150/7 TRUST ONE MORTGAGE CORPORATION	1	0.32	0.02	633	0.50	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	0.32	0.02	612	0.49	0.03	1	0.88	100.00	612	1.47	100.00	0	0.00	0.00	0	0.00	0.00
0003167956/2 HFC COMPANY LLC	1	0.32	0.02	591	0.47	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CA	1	0.32	0.02	590	0.47	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

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alysis Criteria:

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Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 6423.36 / Upper Inc. / 20-50% Min.																		
22-3840451/7 MACQUARIE MORTGAGES USA, INC.	1	0.32	0.02	585	0.45	0.02	1	0.88	100.00	585	1.35	100.00	0	0.00	0.00	0	0.00	0.00
0000000788/1 NATIONAL CITY BANK	1	0.32	0.02	417	0.33	0.02	1	0.88	100.00	417	1.00	100.00	0	0.00	0.00	0	0.00	0.00
0000010988/5 LOCKHEED FEDERAL CREDIT UNION	1	0.32	0.02	417	0.33	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78108000047 PROVIDENT FUNDING ASSOCIATES	1	0.32	0.02	417	0.33	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016406/4 LYDIAN PRIVATE BANK	1	0.32	0.02	417	0.33	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008341/5 FIRST FUTURE CREDIT UNION	1	0.32	0.02	417	0.33	0.02	1	0.88	100.00	417	1.00	100.00	0	0.00	0.00	0	0.00	0.00
33-0970030/1 AMERICANMTGNETWORKDBAVERTICE	1	0.32	0.02	417	0.33	0.02	0	0.00	0.00	0	0.00	0.00	1	4.35	100.00	417	5.21	100.00
28-0021316/7 AMERISAVE MORTGAGE CORPORATION	1	0.32	0.02	417	0.33	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0308242/7 CMG MORTGAGE, INC.	1	0.32	0.02	417	0.33	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	1	0.32	0.02	400	0.32	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
64-0380000/7 SUN WEST MORTGAGE COMPANY INC.	1	0.32	0.02	367	0.29	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5268249/1 CARNEGIE MORTGAGE	1	0.32	0.02	360	0.29	0.02	1	0.88	100.00	360	0.85	100.00	0	0.00	0.00	0	0.00	0.00
0000014723/5 AEROSPACE FEDERAL CREDIT UNION	1	0.32	0.02	356	0.28	0.02	1	0.88	100.00	356	0.85	100.00	0	0.00	0.00	0	0.00	0.00
0000015609/4 AMERICAN STERLING BANK	1	0.32	0.02	350	0.28	0.01	1	0.88	100.00	350	0.84	100.00	0	0.00	0.00	0	0.00	0.00
71075000047 CHERRY CREEK MORTGAGE	1	0.32	0.02	325	0.26	0.01	1	0.88	100.00	325	0.78	100.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	1	0.32	0.02	322	0.26	0.01	1	0.88	100.00	322	0.77	100.00	0	0.00	0.00	0	0.00	0.00
75159000097 FREEDOM MORTGAGE CORP.	1	0.32	0.02	310	0.25	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
18559000047 HOME LOAN CENTER	1	0.32	0.02	306	0.24	0.01	1	0.88	100.00	306	0.73	100.00	0	0.00	0.00	0	0.00	0.00
87-0697287/5 PATRION MORTGAGE, LLC	1	0.32	0.02	258	0.21	0.01	1	0.88	100.00	258	0.62	100.00	0	0.00	0.00	0	0.00	0.00
0000020852/3 CALIFORNIA BANK & TRUST	1	0.32	0.02	240	0.19	0.01	1	0.88	100.00	240	0.58	100.00	0	0.00	0.00	0	0.00	0.00
52199000097 MOUNTAIN STATES MORTGAGE	1	0.32	0.02	210	0.17	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71070000097 QUICKEN LOANS	1	0.32	0.02	200	0.16	0.01	1	0.88	100.00	200	0.48	100.00	0	0.00	0.00	0	0.00	0.00
70560000007 SIERRA PACIFIC MORTGAGE CO INC	1	0.32	0.02	200	0.16	0.01	1	0.88	100.00	200	0.48	100.00	0	0.00	0.00	0	0.00	0.00
0000004544/4 THIRD FEDERAL SAVINGS AND LOAN	1	0.32	0.02	169	0.13	0.01	1	0.88	100.00	169	0.41	100.00	0	0.00	0.00	0	0.00	0.00
0000024571/1 RBS CITIZENS, N.A.	1	0.32	0.02	160	0.13	0.01	1	0.88	100.00	160	0.38	100.00	0	0.00	0.00	0	0.00	0.00
0002752070/2 CITIFINANCIAL SERVICES, INC.	1	0.32	0.02	135	0.11	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068452/5 NORTH ISLAND CREDIT UNION	1	0.32	0.02	127	0.10	0.01	1	0.88	100.00	127	0.30	100.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

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Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 6423.36 / Upper Inc. / 20-50% Min.																		
16862000097 REUNION MORTGAGE, INC	1	0.32	0.02	117	0.09	0.00	0	0.00	0.00	0	0.00	0.00	1	4.35	100.00	117	1.46	100.00
78803000097 NL INC	1	0.32	0.02	99	0.08	0.00	1	0.88	100.00	99	0.24	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	6.19	6.19	125,453	5.34	5.34	[redacted]	2.82	37.61	41,707	4.61	33.25	[redacted]	5.02	7.47	7,696	4.02	6.36
ct: 06 / 059 / 42044 / [redacted] / Upper Inc. / 10-20% Min.																		
0000000009/1 JPMORGAN CHASE BANK, NA	51	20.24	1.03	41,595	30.10	1.77	8	7.69	15.69	3,448	7.24	8.29	1	7.14	1.96	375	3.95	0.90
0000017441/1 WELLS FARGO BANK, NA	29	11.51	0.58	12,871	9.31	0.55	18	17.31	62.07	7,422	15.58	57.66	4	28.57	13.79	2,890	28.36	20.69
0000018039/4 COUNTRYWIDE BANK, FSB	23	9.13	0.46	9,840	7.12	0.42	10	9.62	43.48	3,787	7.95	38.49	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	22	8.73	0.44	9,180	6.64	0.39	6	5.77	27.27	3,463	7.26	37.61	1	7.14	4.55	1,000	10.54	10.00
0000013044/1 BANK OF AMERICA, N.A.	21	8.33	0.42	11,003	7.96	0.47	11	10.58	52.38	5,392	11.32	49.00	0	0.00	0.00	0	0.00	0.00
0000012842/4 WACHOVIA MORTGAGE FSB	10	3.97	0.20	6,098	4.41	0.26	5	4.81	50.00	3,439	7.21	58.27	0	0.00	0.00	0	0.00	0.00
42162000097 GMAC MORTGAGE LLC	6	2.38	0.12	2,027	1.47	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004072/4 AMTRUST BANK	5	1.98	0.10	2,354	1.70	0.10	2	1.92	40.00	781	1.64	33.18	1	7.14	20.00	417	4.40	17.71
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	4	1.59	0.08	2,465	1.78	0.10	1	0.96	25.00	700	1.47	28.40	1	7.14	25.00	610	6.43	24.75
00010722462/2 SUNTRUST MORTGAGE, INC	4	1.59	0.08	1,610	1.16	0.07	3	2.88	75.00	1,000	2.10	62.11	0	0.00	0.00	0	0.00	0.00
70560000007 SIERRA PACIFIC MORTGAGE CO INC	4	1.59	0.08	1,373	0.99	0.06	3	2.88	75.00	737	1.55	53.68	0	0.00	0.00	0	0.00	0.00
78108000047 PROVIDENT FUNDING ASSOCIATES	4	1.59	0.08	989	0.71	0.04	3	2.88	75.00	552	1.16	55.97	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	4	1.59	0.08	709	0.51	0.03	2	1.92	50.00	130	0.27	18.34	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	3	1.19	0.06	1,710	1.24	0.07	2	1.92	66.67	1,210	2.54	70.76	1	7.14	33.33	500	5.27	29.24
00031976562 HFC COMPANY LLC	3	1.19	0.08	1,595	1.15	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003044012 ELOAN	3	1.19	0.08	1,502	1.09	0.06	1	0.96	33.33	720	1.51	47.94	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	3	1.19	0.08	1,290	0.93	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	3	1.19	0.06	1,132	0.82	0.05	2	1.92	66.67	802	1.68	70.85	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	3	1.19	0.06	560	0.41	0.02	3	2.88	100.00	560	1.18	100.00	0	0.00	0.00	0	0.00	0.00
0133080036/4 MERRILL LYNCH CREDIT CORP.	2	0.79	0.04	8,465	6.08	0.36	0	0.00	0.00	0	0.00	0.00	1	7.14	50.00	2,405	25.36	28.61
23177000097 PHH HOME LOANS	2	0.79	0.04	1,255	0.91	0.05	2	1.92	100.00	1,255	2.63	100.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	2	0.79	0.04	1,238	0.90	0.05	2	1.92	100.00	1,238	2.60	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	2	0.79	0.04	1,053	0.76	0.04	1	0.96	50.00	636	1.33	60.40	1	7.14	50.00	417	4.40	39.60

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 8423.37 / Upper Inc. / 10-20% Min.																		
0000000024/1 US BANK, N.A.	2	0.79	0.04	871	0.63	0.04	1	0.96	50.00	417	0.88	47.88	0	0.00	0.00	0	0.00	0.00
0000000857/4 GATEWAY BANK, FSB	2	0.79	0.04	871	0.63	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	2	0.78	0.04	807	0.58	0.03	2	1.92	100.00	807	1.69	100.00	0	0.00	0.00	0	0.00	0.00
0000000339/1 FIRST TENNESSEE BANK NA	2	0.79	0.04	528	0.38	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	2	0.79	0.04	518	0.37	0.02	1	0.96	50.00	270	0.57	52.12	1	7.14	50.00	248	2.61	47.88
0000001870/5 WESCOM CREDIT UNION	2	0.79	0.04	480	0.35	0.02	2	1.92	100.00	480	1.01	100.00	0	0.00	0.00	0	0.00	0.00
0000000841/4 FLAGSTAR BANK	2	0.79	0.04	459	0.33	0.02	1	0.96	50.00	272	0.57	59.26	1	7.14	50.00	187	1.97	40.74
0001847275/2 WELLS FARGO FINL CALIFORNIA	2	0.79	0.04	400	0.29	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013988/1 CAPITAL ONE, NA	2	0.79	0.04	18	0.01	0.00	2	1.92	100.00	18	0.04	100.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	1	0.40	0.02	2,445	1.77	0.10	1	0.96	100.00	2,445	5.13	100.00	0	0.00	0.00	0	0.00	0.00
0000003514/3 BANK OF THE WEST	1	0.40	0.02	1,760	1.27	0.07	1	0.96	100.00	1,760	3.69	100.00	0	0.00	0.00	0	0.00	0.00
7999000006/7 HOME CONSULTANTS	1	0.40	0.02	732	0.53	0.03	1	0.96	100.00	732	1.54	100.00	0	0.00	0.00	0	0.00	0.00
7927200007/7 IFREEDOM DIRECT CORPORATION	1	0.40	0.02	670	0.48	0.03	1	0.96	100.00	670	1.41	100.00	0	0.00	0.00	0	0.00	0.00
20-5298249/1 CARNEGIE MORTGAGE	1	0.40	0.02	636	0.46	0.03	0	0.00	0.00	0	0.00	0.00	1	7.14	100.00	636	6.71	100.00
0000001792/4 FIRST FEDERAL BANK OF CA	1	0.40	0.02	512	0.37	0.02	1	0.96	100.00	512	1.07	100.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	1	0.40	0.02	432	0.31	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000020852/3 CALIFORNIA BANK & TRUST	1	0.40	0.02	417	0.30	0.02	1	0.96	100.00	417	0.88	100.00	0	0.00	0.00	0	0.00	0.00
0002752527/2 EQUIFIRST CORPORATION	1	0.40	0.02	417	0.30	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0543169/7 MEMBERS LOAN SERVICES INC	1	0.40	0.02	417	0.30	0.02	1	0.96	100.00	417	0.88	100.00	0	0.00	0.00	0	0.00	0.00
95-4762204/7 LENOX FINANCIAL MORTGAGE CORP	1	0.40	0.02	410	0.30	0.02	1	0.96	100.00	410	0.86	100.00	0	0.00	0.00	0	0.00	0.00
33-0970039/1 AMERICANWGNETWORKDBAVERTICE	1	0.40	0.02	408	0.30	0.02	1	0.96	100.00	408	0.86	100.00	0	0.00	0.00	0	0.00	0.00
0001881185/2 BENEFICIAL COMPANY LLC	1	0.40	0.02	400	0.29	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0006189/1 DOWNEY SAVINGS AND LOAN	1	0.40	0.02	365	0.26	0.02	1	0.96	100.00	365	0.77	100.00	0	0.00	0.00	0	0.00	0.00
7784000005/7 FRANKLIN AMERICAN MORTGAGE CO	1	0.40	0.02	360	0.26	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	1	0.40	0.02	300	0.22	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16400000027/7 J&R LENDING INC.	1	0.40	0.02	300	0.22	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7364000008/7 GREENLIGHT FINANCIAL SERVICES	1	0.40	0.02	264	0.19	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.37 / Upper Inc. / 10-20% Min.																		
0000084805/5 AMERICAN FIRST CREDIT UNION	1	0.40	0.02	150	0.11	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068457/5 FINANCIAL PARTNERS CU	1	0.40	0.02	47	0.03	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002693723/2 HSBC CREDIT CENTER INC	1	0.40	0.02	4	0.00	0.00	0	0.00	0.00	0	0.00	0.00	[redacted]	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	5.07	5.07	138,210	5.80	5.80	[redacted]	5.13	41.27	47,053	5.50	34.48	[redacted]	3.06	5.56	9,485	4.78	6.86
ct: 06 / 059 / 42044 / [redacted] / Upper Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	52	12.41	1.05	30,079	15.28	1.28	12	8.35	23.08	4,657	5.69	15.48	2	4.65	3.85	1,417	7.17	4.71
0000001741/1 WELLS FARGO BANK, NA	48	10.98	0.92	20,292	10.31	0.86	27	14.29	56.70	11,846	14.46	58.38	4	9.30	8.70	1,983	10.03	9.77
0000018038/4 COUNTRYWIDE BANK, FSB	35	8.35	0.70	17,321	8.80	0.74	15	7.94	42.86	7,317	8.93	42.24	1	2.33	2.86	369	1.87	2.13
0000013044/1 BANK OF AMERICA, N.A.	35	8.35	0.70	14,702	7.47	0.63	20	10.58	57.14	7,678	9.37	52.21	5	11.63	14.29	1,598	8.08	10.67
13-3222578/1 CITIMORTGAGE, INC	32	7.64	0.64	15,477	7.86	0.66	10	5.29	31.25	4,934	6.02	31.88	1	2.33	3.13	580	2.93	3.62
0000012643/4 WACHOVIA MORTGAGE FSB	23	5.49	0.46	12,634	6.42	0.54	8	4.23	34.78	4,204	5.13	33.28	5	11.63	21.74	2,206	11.15	17.46
0000004072/4 AMTRUST BANK	21	5.01	0.42	8,875	4.51	0.38	14	7.41	66.67	5,965	7.28	67.21	4	9.30	19.05	1,654	8.37	18.64
0000000841/4 FLAGSTAR BANK	11	2.63	0.22	3,567	1.81	0.15	9	4.76	81.82	2,892	3.53	81.06	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	8	1.91	0.16	3,556	1.81	0.15	5	2.65	62.50	1,994	2.43	56.07	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	8	1.91	0.16	3,116	1.58	0.13	1	0.53	12.50	686	0.84	22.02	0	0.00	0.00	0	0.00	0.00
4218200005/7 GMAC MORTGAGE LLC	7	1.67	0.14	2,341	1.19	0.10	1	0.53	14.29	412	0.50	17.60	1	2.33	14.29	250	1.28	10.68
0000024212/5 SCHOOLS FIRST FCU	7	1.67	0.14	1,808	0.95	0.08	3	1.59	42.86	1,005	1.23	52.95	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	6	1.43	0.12	2,945	1.50	0.13	1	0.53	16.67	308	0.38	10.46	4	9.30	66.67	2,187	11.06	74.26
7499100006/7 TAYLOR, BEAN & WHITAKER	6	1.43	0.12	2,271	1.15	0.10	3	1.59	50.00	912	1.11	40.16	0	0.00	0.00	0	0.00	0.00
0000578093/3 GMAC BANK	6	1.43	0.12	1,869	0.95	0.08	1	0.53	16.67	188	0.23	8.99	1	2.33	16.67	417	2.11	22.31
0003394401/2 ELOAN	5	1.19	0.10	3,118	1.58	0.13	0	0.00	0.00	0	0.00	0.00	1	2.33	20.00	580	2.93	18.60
99-0006189/1 DOWNEY SAVINGS AND LOAN	5	1.19	0.10	3,058	1.55	0.13	4	2.12	80.00	2,808	3.43	91.82	1	2.33	20.00	250	1.26	8.18
3027509900/7 PHH MORTGAGE CORPORATION	5	1.19	0.10	3,014	1.53	0.13	2	1.06	40.00	802	0.98	26.61	3	6.98	60.00	2,212	11.19	73.38
7810600004/7 PROVIDENT FUNDING ASSOCIATES	5	1.19	0.10	1,810	0.92	0.08	3	1.59	60.00	1,058	1.29	58.45	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	4	0.95	0.08	2,877	1.46	0.12	3	1.59	75.00	2,277	2.78	79.14	0	0.00	0.00	0	0.00	0.00
0000068457/5 FINANCIAL PARTNERS CU	3	0.72	0.06	2,050	1.04	0.09	2	1.06	66.67	930	1.14	45.37	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	3	0.72	0.06	1,415	0.72	0.06	1	0.53	33.33	140	0.17	9.89	0	0.00	0.00	0	0.00	0.00

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008 Census Tract Analysis - Institution Level by Action

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Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
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ct: 06 / 059 / 42044 / 0626.33 / Upper Inc. / 20-50% Min.																		
0000008336/1 FIRST TENNESSEE BANK NA	3	0.72	0.06	1,338	0.60	0.06	3	1.50	100.00	1,338	1.63	100.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	3	0.72	0.06	1,338	0.60	0.05	1	0.50	33.33	347	0.42	30.55	0	0.00	0.00	0	0.00	0.00
0000000786/1 NATIONAL CITY BANK	3	0.72	0.06	1,061	0.55	0.05	2	1.00	66.67	696	0.82	61.69	0	0.00	0.00	0	0.00	0.00
1333800000/7 PMC BANCORP	3	0.72	0.06	1,047	0.53	0.04	2	1.00	66.67	747	0.91	71.35	1	2.33	33.33	300	1.52	28.65
7909100000/7 HOMECOMINGS FINANCIAL LLC	3	0.72	0.06	1,032	0.52	0.04	0	0.00	0.00	0	0.00	0.00	1	2.33	33.33	417	2.11	40.41
2317700005/7 PHH HOME LOANS	3	0.72	0.06	905	0.46	0.04	3	1.50	100.00	905	1.11	100.00	0	0.00	0.00	0	0.00	0.00
0001644643/2 COUNTRYWIDE HOME LOANS	2	0.48	0.04	2,000	1.02	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001782/4 FIRST FEDERAL BANK OF CA	2	0.48	0.04	1,975	1.00	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	2	0.48	0.04	1,279	0.65	0.05	1	0.50	50.00	595	0.73	46.52	0	0.00	0.00	0	0.00	0.00
7456700000/7 BROADVIEW MORTGAGE CORPORATION	2	0.48	0.04	1,180	0.59	0.05	2	1.00	100.00	1,180	1.43	100.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	2	0.48	0.04	1,147	0.58	0.05	0	0.00	0.00	0	0.00	0.00	1	2.33	50.00	730	3.69	63.64
0000018077/4 CHARLES SCHWAB BANK	2	0.48	0.04	1,089	0.55	0.05	1	0.50	50.00	892	1.09	81.91	1	2.33	50.00	197	1.00	18.09
1858000004/7 HOME LOAN CENTER	2	0.48	0.04	1,043	0.53	0.04	1	0.50	50.00	705	0.86	67.59	0	0.00	0.00	0	0.00	0.00
33-0970030/1 AMERICANMTGNETWORKDBAVERTICE	2	0.48	0.04	1,025	0.52	0.04	2	1.00	100.00	1,025	1.25	100.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO INC	2	0.48	0.04	933	0.47	0.04	2	1.00	100.00	933	1.14	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	0.48	0.04	834	0.42	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	2	0.48	0.04	834	0.42	0.04	2	1.00	100.00	834	1.02	100.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	2	0.48	0.04	834	0.42	0.04	2	1.00	100.00	834	1.02	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	2	0.48	0.04	833	0.42	0.04	2	1.00	100.00	833	1.02	100.00	0	0.00	0.00	0	0.00	0.00
75-2021540/7 NATIONSTAR MORTGAGE LLC	2	0.48	0.04	732	0.37	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL, INC	2	0.48	0.04	654	0.33	0.03	1	0.50	50.00	284	0.35	43.43	0	0.00	0.00	0	0.00	0.00
0000023160/1 CHASE MANHATTAN BANK USA, NA	1	0.24	0.02	940	0.48	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0501420/1 CITI RESIDENTIAL LENDING INC.	1	0.24	0.02	940	0.48	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400000/7 STEARNS LENDING, INC.	1	0.24	0.02	759	0.39	0.03	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	759	3.84	100.00
1775300005/7 AMERICAN HOME EQUITY	1	0.24	0.02	759	0.39	0.03	1	0.50	100.00	758	0.93	100.00	0	0.00	0.00	0	0.00	0.00
7223200000/7 IDEAL MORTGAGE BANKERS, LTD	1	0.24	0.02	730	0.37	0.03	1	0.50	100.00	730	0.89	100.00	0	0.00	0.00	0	0.00	0.00
0000024369/1 AMERICAN BANK & TRUST COMPANY	1	0.24	0.02	729	0.37	0.03	1	0.50	100.00	729	0.89	100.00	0	0.00	0.00	0	0.00	0.00

*E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0626.33 / Upper Inc. / 20-50% Min.																		
33-0577115/7 WESTCAL MORTGAGE CORPORATION	1	0.24	0.02	833	0.32	0.03	1	0.50	100.00	833	0.77	100.00	0	0.00	0.00	0	0.00	0.00
0000024292/5 NORTHROP GRUMMAN FEDERAL CREDI	1	0.24	0.02	800	0.30	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	0.24	0.02	580	0.30	0.03	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	580	2.98	100.00
0002725252/2 EQUIFIRST CORPORATION	1	0.24	0.02	500	0.25	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000069/4 LEHMAN BROTHERS BANK, FSB	1	0.24	0.02	480	0.24	0.02	1	0.50	100.00	480	0.58	100.00	0	0.00	0.00	0	0.00	0.00
0000000051/4 PROVIDENT SAVINGS BANK, FSB	1	0.24	0.02	417	0.21	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0593008823/4 PRICELINE MORTGAGE COMPANY LLC	1	0.24	0.02	417	0.21	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015909/4 AMERICAN STERLING BANK	1	0.24	0.02	417	0.21	0.02	1	0.50	100.00	417	0.51	100.00	0	0.00	0.00	0	0.00	0.00
95-4782204/7 LENOX FINANCIAL MORTGAGE CORP	1	0.24	0.02	417	0.21	0.02	1	0.50	100.00	417	0.51	100.00	0	0.00	0.00	0	0.00	0.00
33-0816610/7 AMERICAN INTERBANC	1	0.24	0.02	417	0.21	0.02	1	0.50	100.00	417	0.51	100.00	0	0.00	0.00	0	0.00	0.00
0000057365/2 HANMI BANK	1	0.24	0.02	415	0.21	0.02	1	0.50	100.00	415	0.51	100.00	0	0.00	0.00	0	0.00	0.00
1999400005/7 MLD MORTGAGE INC	1	0.24	0.02	415	0.21	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4807423/7 HMS CAPITAL, INC.	1	0.24	0.02	414	0.21	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000653/4 GUARANTY BANK	1	0.24	0.02	400	0.20	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008876/4 COLORADO FEDERAL SAVINGS BANK	1	0.24	0.02	400	0.20	0.02	1	0.50	100.00	400	0.48	100.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	1	0.24	0.02	390	0.20	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2698000003/7 CAMBRIDGE FUNDING GROUP, INC.	1	0.24	0.02	388	0.20	0.02	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	388	1.96	100.00
2699000003/7 JMAC LENDING, INC.	1	0.24	0.02	375	0.19	0.02	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	375	1.90	100.00
16-1245395/1 HSBC MORTGAGE CORP	1	0.24	0.02	370	0.19	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008527/4 NCB, FSB	1	0.24	0.02	353	0.18	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008652/3 CALIFORNIA BANK & TRUST	1	0.24	0.02	341	0.17	0.01	1	0.50	100.00	341	0.42	100.00	0	0.00	0.00	0	0.00	0.00
1586200005/7 REUNION MORTGAGE, INC	1	0.24	0.02	335	0.17	0.01	1	0.50	100.00	335	0.41	100.00	0	0.00	0.00	0	0.00	0.00
0000017823/5 HONDA FEDERAL CREDIT UNION	1	0.24	0.02	300	0.15	0.01	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	300	1.52	100.00
33-0607813/7 EASTLAND FINANCIAL CORPORATION	1	0.24	0.02	287	0.15	0.01	1	0.50	100.00	287	0.35	100.00	0	0.00	0.00	0	0.00	0.00
0000005053/5 LOS ANGELES FIREMEN'S CR. UN.	1	0.24	0.02	155	0.08	0.01	1	0.50	100.00	155	0.19	100.00	0	0.00	0.00	0	0.00	0.00
0000000027/5 PENTAGON FEDERAL CREDIT UNION	1	0.24	0.02	141	0.07	0.01	1	0.50	100.00	141	0.17	100.00	0	0.00	0.00	0	0.00	0.00
0003197958/2 HFC COMPANY LLC	1	0.24	0.02	96	0.05	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

*E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100
Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0626.33 / Upper Inc. / 28-50% Min.																		
0000001461/1 CITIBANK, N.A.	1	0.24	0.02	80	0.04	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000065703/5 WESCOM CREDIT UNION	1	0.24	0.02	70	0.04	0.00	1	0.53	100.00	70	0.09	100.00	0	0.00	0.00	0	0.00	0.00
99-0001405/1 PFF BANK & TRUST	1	0.24	0.02	70	0.04	0.00	1	0.53	100.00	70	0.09	100.00	0	0.00	0.00	0	0.00	0.00
0001861185/2 BENEFICIAL COMPANY LLC	1	0.24	0.02	40	0.02	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	1	0.24	0.02	30	0.02	0.00	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	30	0.15	100.00
Tract Totals	[illegible]	8.42	8.42	196,814	8.38	8.38	[illegible]	9.32	45.11	81,807	9.45	41.61	[illegible]	8.30	10.26	19,758	9.92	10.04
County Totals	4,974	100.00	100.00	2,348,003	100.00	100.00	2,028	100.00	40.77	866,825	100.00	36.92	458	100.00	9.21	199,199	100.00	8.48

TE: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

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alysis Criteria:

Institution(s): All Institutions - Top 100
Analysis Perspective: HMDA

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Group Totals	4,974		100.00	2,348,003		100.00	2,028		40.77	866,825		36.92	458		9.21	199,199		8.48
Other Institutions	0		0.00	0		0.00	0		0.00	0		0.00	0		0.00	0		0.00
Market Totals	4,974		100.00	2,348,003		100.00	2,028		40.77	866,825		36.92	458		9.21	199,199		8.48

TE: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42844 / [redacted] / Upper Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	7	8.54	15.91	2,289	7.33	11.34	1	2.78	2.27	417	3.59	2.08	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK, FSB	4	4.88	9.52	1,708	5.44	11.76	2	5.56	4.76	418	3.60	2.88	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	5	6.10	13.51	1,522	4.85	12.92	6	16.67	16.22	2,352	20.23	18.06	2	14.29	5.41	225	5.62	1.91
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	1	2.78	3.45	410	3.53	4.63	1	7.14	3.45	508	12.63	5.71
0000012642/4 WACHOVIA MORTGAGE FSB	9	10.98	33.33	5,453	17.38	44.41	0	0.00	0.00	0	0.00	0.00	1	7.14	3.70	650	16.23	5.29
0000013044/1 BANK OF AMERICA, N.A.	7	8.54	30.43	2,228	7.10	32.54	1	2.78	4.35	704	6.06	10.28	1	7.14	4.35	164	4.09	2.40
42162000057 GMAC MORTGAGE LLC	2	2.44	18.67	670	2.13	19.56	5	13.89	41.67	1,364	11.73	39.81	1	7.14	8.33	187	4.67	5.46
0000040724/4 AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	3	8.33	30.00	1,207	10.38	36.05	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	1	1.22	11.11	120	0.38	8.46	1	2.78	11.11	145	1.25	10.23	2	14.29	22.22	278	6.94	19.61
0001647275/2 WELLS FARGO FINL CALIFORNIA	6	7.32	75.00	678	2.15	73.86	1	2.78	12.50	150	1.29	16.41	0	0.00	0.00	0	0.00	0.00
99-0006189/1 DOWNEY SAVINGS AND LOAN	4	4.88	57.14	1,692	5.39	56.76	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003412/4 FLAGSTAR BANK	3	3.66	42.86	1,406	4.48	51.80	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	7.14	20.00	675	16.85	24.78
0001072246/2 SUNTRUST MORTGAGE, INC	1	1.22	20.00	200	0.64	10.98	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001644843/2 COUNTRYWIDE HOME LOANS	4	4.88	80.00	1,461	4.66	84.84	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810900004/7 PROVIDENT FUNDING ASSOCIATES	1	1.22	20.00	140	0.45	11.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	1	1.22	25.00	217	0.69	15.65	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200007/7 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	2	5.56	50.00	798	6.86	69.30	0	0.00	0.00	0	0.00	0.00
0000001481/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	2	5.56	50.00	260	2.24	42.62	1	7.14	25.00	58	1.25	8.20
0000000001/1 WACHOVIA BANK NA	2	2.44	66.67	1,376	4.38	84.84	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001801185/2 BENEFICIAL COMPANY LLC	2	2.44	66.67	705	2.25	48.62	1	2.78	33.33	746	6.41	51.38	0	0.00	0.00	0	0.00	0.00
0000000038/1 FIRST TENNESSEE BANK NA	1	1.22	33.33	316	1.01	27.65	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY	1	1.22	33.33	247	0.79	22.85	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	1.22	33.33	229	0.70	25.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7515900006/7 FREEDOM MORTGAGE CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1057300006/7 BENCHMARK LENDING GROUP, INC.	1	1.22	33.33	310	0.99	40.19	2	5.56	66.67	463	3.98	59.90	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

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Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42844 / 0423.15 / Upper Inc. / 20-50% Min.																		
3027500006/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002762527/2 EQUIFIRST CORPORATION	1	1.22	50.00	704	2.24	51.99	0	0.00	0.00	0	0.00	0.00	1	7.14	50.00	650	16.23	48.01
0000015782/4 ING BANK, FSB	1	1.22	50.00	735	2.34	60.34	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014695/1 CITY NATIONAL CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	1	1.22	50.00	429	1.37	50.71	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023448/1 US BANK NORTH DAKOTA	1	1.22	50.00	648	2.06	77.27	0	0.00	0.00	0	0.00	0.00	1	7.14	50.00	190	4.74	22.73
0000007868/1 NATIONAL CITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7858400006/7 SIMONICH CORPORATION	0	0.00	0.00	0	0.00	0.00	2	5.56	100.00	808	6.88	100.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000006/7 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	1	2.78	50.00	270	2.32	50.85	0	0.00	0.00	0	0.00	0.00
2599000002/7 JMAC LENDING, INC.	1	1.22	50.00	213	0.68	44.68	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197059/2 HFC COMPANY LLC	2	2.44	100.00	423	1.36	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2045300005/7 FIRST RESIDENTIAL MORTGAGE	2	2.44	100.00	405	1.29	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007792/4 FIRST FEDERAL BANK OF CA	1	1.22	100.00	937	2.98	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1691200009/7 WILMINGTON FINANCE, INC.	1	1.22	100.00	680	2.17	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014840/4 STATE FARM BANK	1	1.22	100.00	655	2.09	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000227/5 PENTAGON FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
28-0021319/7 AMERISAVE MORTGAGE CORPORATION	1	1.22	100.00	865	1.83	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0309242/7 CMG MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006069/4 LEHMAN BROTHERS BANK, FSB	1	1.22	100.00	552	1.76	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7880300009/7 NL INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024583/1 RABO BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1914032/1 HOMESERVICES LENDING, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 6423.15 / Upper Inc. / 20-50% Min.																		
0000064165 ORANGE COUNTY'S CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5041527 BRIDGELOCK CAPITAL	1	1.22	100.00	410	1.31	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4607423/7 HMS CAPITAL, INC.	0	0.00	0.00	0	0.00	0.00	1	2.78	100.00	397	3.42	100.00	0	0.00	0.00	0	0.00	0.00
18569000047 HOME LOAN CENTER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018406/4 LYDIAN PRIVATE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16862000057 REUNION MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005535/5 NFCU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38-4327855/7 GUARANTEED RATE INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000090122/1 UBS AG, TAMPA BRANCH	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20225000097 EMPIREAMERICA, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71161000097 ESSEX MORTGAGE	1	1.22	100.00	315	1.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
87-0862609/7 RESIDENTIAL ACCEPTANCE NETWORK	1	1.22	100.00	315	1.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71432000097 GOLDEN EMPIRE MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72455000097 LAND / HOME FINANCIAL SERVICES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72230000047 FIRST GUARANTY FINANCIAL CORPO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000805/4 PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	7.14	100.00	290	7.24	100.00
52-2081594/7 AMERICAN INTERNET MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71970000037 QUICKEN LOANS	1	1.22	100.00	274	0.87	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0330753187 CLEARINGHOUSE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
73-1722607/7 OLYMPIAWEST MORTGAGE GROUP LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0471809997 GUILD MORTGAGE COMPANY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000028348/3 IMPERIAL CAPITAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
790910000097 HOMECOMINGS FINANCIAL LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003394401/2 ELOAN	0	0.00	0.00	0	0.00	0.00	1	2.78	100.00	230	1.98	100.00	0	0.00	0.00	0	0.00	0.00
0000035334/4 GUARANTY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000070713/3 GEORGIA BANKING COMPANY	0	0.00	0.00	0	0.00	0.00	1	2.78	100.00	197	1.69	100.00	0	0.00	0.00	0	0.00	0.00

'E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 6423.15 / Upper Inc. / 20-50% Min.																		
0000084157/5 FINANCIAL PARTNERS CU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016459/4 BANK OF INTERNET USA	0	0.00	0.00	0	0.00	0.00	1	2.78	100.00	150	1.29	100.00	0	0.00	0.00	0	0.00	0.00
0000034250/3 GATEWAY BUSINESS BANK	0	0.00	0.00	0	0.00	0.00	1	2.78	100.00	148	1.27	100.00	0	0.00	0.00	0	0.00	0.00
0000017623/5 HONDA FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	7.14	100.00	148	3.50	100.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015904/4 AMERICAN STERLING BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024571/1 RBS CITIZENS, N.A.	1	1.22	100.00	120	0.36	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0001405/1 PFF BANK & TRUST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0607813/7 EASTLAND FINANCIAL CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013868/1 CAPITAL ONE, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Total Totals	[redacted]	1.48	20.81	31,364	7.13	22.92	[redacted]	1.99	9.14	11,625	4.71	8.45	[redacted]	7.82	3.55	4,005	4.14	2.91
ct: 06 / 059 / 42044 / [redacted] / Upper Inc. / 10-20% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	4	10.26	10.81	1,788	8.31	6.12	1	4.17	2.70	318	2.34	1.09	1	16.67	2.70	932	26.16	3.22
0000001741/1 WELLS FARGO BANK, NA	4	10.26	12.12	2,007	9.43	12.58	5	20.83	15.15	3,004	22.20	18.89	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK, FSB	5	12.82	22.73	4,558	21.43	29.56	3	12.50	13.64	2,250	16.63	14.61	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	5	12.82	33.33	2,169	10.20	35.73	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000012642/4 WACHOVIA MORTGAGE FSB	5	12.82	35.71	4,642	21.82	47.71	1	4.17	7.14	805	5.95	8.27	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	4	16.67	28.57	2,366	17.49	31.45	3	50.00	21.43	1,862	52.30	24.75
0000057803/3 GMAC BANK	2	5.13	40.00	648	3.01	24.90	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0006189/1 DOWNEY SAVINGS AND LOAN	2	5.13	40.00	295	1.39	15.48	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3927509990/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004072/4 AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	1	2.56	33.33	1,050	4.94	40.31	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003398/1 FIRST TENNESSEE BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17753000097 AMERICAN HOME EQUITY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42844 / 8423.17 / Upper Inc. / 10-20% Min.																		
79091000003/7 HOMECOMINGS FINANCIAL LLC	2	5.13	66.67	648	3.01	71.51	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
42162000005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	2	8.33	100.00	2,035	15.04	100.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	2.56	50.00	729	3.43	53.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78108000004/7 PROVIDENT FUNDING ASSOCIATES	1	2.56	50.00	300	1.41	41.84	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75159000009/7 FREEDOM MORTGAGE CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	16.67	50.00	417	11.71	59.57
26-0021319/7 AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	1	4.17	50.00	250	1.85	44.64	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70922000007/7 CRESTLINE FUNDING CORP.	1	2.56	50.00	58	0.27	12.21	1	4.17	50.00	417	3.08	87.79	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	2	5.13	100.00	428	2.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71970000003/7 QUICKEN LOANS	1	2.56	50.00	301	1.41	72.36	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FIN'L CALIFORNIA	0	0.00	0.00	0	0.00	0.00	2	8.33	100.00	150	1.11	100.00	0	0.00	0.00	0	0.00	0.00
0000014761/1 KEYBANK NATIONAL ASSOCIATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006301/1 BNY MELLON N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014480/4 MERRILL LYNCH BK&TC FSB	0	0.00	0.00	0	0.00	0.00	1	4.17	100.00	910	6.73	100.00	0	0.00	0.00	0	0.00	0.00
0000006069/4 LEHMAN BROTHERS BANK, FSB	1	2.56	100.00	856	4.02	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005536/5 NFCU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20225000009/7 EMPIREAMERICA, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000084124/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	1	2.56	100.00	417	1.96	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004142/5 KINECTA FEDERAL CREDIT UNION	1	2.56	100.00	417	1.96	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16862000057/7 REUNION MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0001405/1 PFF BANK & TRUST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71161000007/7 ESSEX MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	1	4.17	100.00	400	2.96	100.00	0	0.00	0.00	0	0.00	0.00

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Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42844 / 8423.17 / Upper Inc. / 10-20% Min.																		
0000017035/4 GUARANTY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
04812901523/4 GS MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75-2921540/7 NATIONSTAR MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	1	4.17	100.00	378	2.79	100.00	0	0.00	0.00	0	0.00	0.00
0000000051/4 PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	16.67	100.00	340	9.88	100.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
15228000007/7 WR STARKEY MORTGAGE, LLP	0	0.00	0.00	0	0.00	0.00	1	4.17	100.00	250	1.85	100.00	0	0.00	0.00	0	0.00	0.00
70560000007/7 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
94-2479775/7 REDWOOD MORTGAGE CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1463600008/7 MORTGAGEIT, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0133098088/4 MERRILL LYNCH CREDIT CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000598/5 NUVISION FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013588/1 CAPITAL ONE, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	4.50	17.73	21,275	4.83	17.74	[redacted]	4.66	10.91	13,531	5.49	11.28	[redacted]	3.35	2.73	3,550	3.08	2.97
ct: 06 / 059 / 42844 / [redacted] / Upper Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	4	11.11	13.79	1,495	9.04	9.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	4	11.11	16.00	1,632	9.87	14.54	4	18.18	16.00	1,408	15.82	12.58	1	10.00	4.00	1,000	17.84	8.91
0000013044/1 BANK OF AMERICA, N.A.	6	16.67	26.09	2,012	12.17	22.16	4	18.18	17.39	2,057	23.09	22.66	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	1	4.55	6.67	720	8.08	9.78	3	30.00	20.00	2,133	37.63	28.90
0000018039/4 COUNTRYWIDE BANK, FSB	1	2.78	9.09	731	4.42	18.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000012843/4 WACHOVIA MORTGAGE FSB	2	5.56	22.22	1,210	7.32	27.53	1	4.55	11.11	778	8.73	17.70	0	0.00	0.00	0	0.00	0.00
78108000047/7 PROVIDENT FUNDING ASSOCIATES	2	5.56	40.00	431	2.61	22.28	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	1	2.78	20.00	100	0.60	5.52	1	4.55	20.00	400	4.49	22.08	1	10.00	20.00	417	7.36	23.01
42162000005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	3	13.64	60.00	1,097	12.32	63.26	0	0.00	0.00	0	0.00	0.00
0000004072/4 AMTRUST BANK	1	2.78	20.00	350	2.12	23.70	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016792/4 ING BANK, FSB	2	5.56	50.00	437	2.64	33.38	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197552/2 HFC COMPANY LLC	3	8.33	100.00	2,315	14.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

TE: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 8423.19 / Upper Inc. / 20-50% Min.																		
0001981185/2 BENEFICIAL COMPANY LLC	3	8.33	100.00	1,685	10.20	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75-2921540/7 NATIONSTAR MORTGAGE LLC	2	5.56	66.67	1,021	6.18	79.95	1	4.55	33.33	256	2.97	20.05	0	0.00	0.00	0	0.00	0.00
70560000007/7 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	1	4.55	33.33	417	4.84	39.08	2	20.00	66.67	650	11.47	60.92
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CA	2	5.56	100.00	1,255	7.59	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	1	4.55	50.00	500	5.81	42.23	0	0.00	0.00	0	0.00	0.00
33-0470030/1 AMERICANMTGNETWORKDBAVERTICE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17753000057/7 AMERICAN HOME EQUITY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1259400007/7 CCSF, LLC	0	0.00	0.00	0	0.00	0.00	2	9.09	100.00	808	9.67	100.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	0	0.00	0.00	0	0.00	0.00	1	4.55	50.00	50	0.58	33.33	1	10.00	50.00	100	1.76	66.67
0000014470/4 CITICORP TRUST BANK, FSB	1	2.78	100.00	772	4.87	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000051/4 PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	10.00	100.00	760	13.41	100.00
3027509000/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000041403/5 KINECTA FEDERAL CREDIT UNION	1	2.78	100.00	625	3.78	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5741925/7 GENEQUITY MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333800087/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	10.00	100.00	608	10.73	100.00
0133098068/4 MERRILL LYNCH CREDIT CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015732/5 WESTERN FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014460/4 MERRILL LYNCH BK&TO FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016456/4 BANK OF INTERNET USA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
23177000057/7 PHH HOME LOANS	1	2.78	100.00	480	2.78	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000336/1 FIRST TENNESSEE BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018073/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0009189/1 DOWNEY SAVINGS AND LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 8423.19 / Upper Inc. / 20-50% Min.																		
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
87-0697267/5 PATRION MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000078754/4 USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-2389773/7 MANHATTAN FINANCIAL GROUP, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200007/7 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5041532/7 BRIDGELOCK CAPITAL	0	0.00	0.00	0	0.00	0.00	1	4.55	100.00	240	2.80	100.00	0	0.00	0.00	0	0.00	0.00
7458700007/7 BROADVIEW MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1856900047/7 HOME LOAN CENTER	0	0.00	0.00	0	0.00	0.00	1	4.55	100.00	175	1.96	100.00	0	0.00	0.00	0	0.00	0.00
0000015009/4 AMERICAN STERLING BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100007/7 PLAZA HOME MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001481/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	4.15	18.56	18,532	3.78	19.30	[redacted]	4.27	11.34	8,907	3.61	10.40	[redacted]	5.59	5.15	5,698	5.96	8.62
ct: 06 / 059 / 42944 / [redacted] Inc. / 20-50% Min.																		
0000019033/4 COUNTRYWIDE BANK, FSB	8	15.09	15.09	2,024	14.00	18.83	5	16.67	9.80	1,212	18.05	10.08	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	6	11.32	18.75	955	7.02	11.89	6	20.00	18.75	1,640	21.72	20.42	0	0.00	0.00	0	0.00	0.00
0000012004/1 BANK OF AMERICA, N.A.	3	5.66	12.50	1,038	7.63	18.26	0	0.00	0.00	0	0.00	0.00	2	15.38	8.33	702	13.77	12.35
13-3222578/1 CITIMORTGAGE, INC	1	1.89	4.35	218	1.60	3.71	2	6.67	8.70	570	7.55	9.71	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	1.89	5.26	98	0.73	2.08	1	3.33	5.26	217	2.87	4.38	1	7.69	5.26	251	4.92	5.08
0000012842/4 WACHOVIA MORTGAGE FSB	1	1.89	7.69	190	1.40	4.56	2	6.67	15.38	775	10.26	18.59	4	30.77	30.77	1,521	29.84	36.47
0000008412/4 FLAGSTAR BANK	2	3.77	18.18	687	5.05	26.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
42152000057/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	3	10.00	33.33	922	12.21	31.96	2	15.38	22.22	823	16.15	28.53
0000040724/4 AMTRUST BANK	2	3.77	25.00	547	4.02	32.62	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	2	3.77	25.00	289	2.12	25.76	1	3.33	12.50	232	3.07	20.75	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	1	1.89	14.29	221	1.63	12.84	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000336/1 FIRST TENNESSEE BANK NA	1	1.89	14.29	248	1.82	15.09	1	3.33	14.29	248	3.28	14.98	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	2	3.77	50.00	510	3.75	53.13	1	3.33	25.00	100	1.32	10.42	1	7.69	25.00	350	6.87	36.46

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.20 / Middle Inc. / 20-50% Min.																			
33-0419159/7	TRUST ONE MORTGAGE CORPORATION	1	1.89	25.00	251	1.85	27.55	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015609/4	AMERICAN STERLING BANK	1	1.89	33.33	400	2.94	42.15	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100009/7	TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7	PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	1	3.33	33.33	315	4.17	36.04	0	0.00	0.00	0	0.00	0.00
33-0975529/7	PARAMOUNT RESIDENTIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810000004/7	PROVIDENT FUNDING ASSOCIATES	2	3.77	66.67	512	3.76	71.91	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1775300005/7	AMERICAN HOME EQUITY	1	1.89	33.33	287	2.11	40.71	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1	WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001881165/2	BENEFICIAL COMPANY LLC	2	3.77	100.00	861	6.48	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016762/4	ING BANK, FSB	2	3.77	100.00	705	5.18	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
18-1245315/1	HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	7.69	50.00	410	8.04	84.67
7450700007/7	BROADVIEW MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7840400007/7	SHEA MORTGAGE INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
62-1714806/7	NATIONS HOME FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0133098058/4	MERRILL LYNCH CREDIT CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599900002/7	JMAC LENDING, INC.	1	1.89	50.00	221	1.63	43.33	1	3.33	50.00	289	3.83	56.67	0	0.00	0.00	0	0.00	0.00
0000000786/1	NATIONAL CITY BANK	0	0.00	0.00	0	0.00	0.00	1	3.33	50.00	256	3.39	53.22	0	0.00	0.00	0	0.00	0.00
7059000007/7	SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7990100002/7	HOMECOMINGS FINANCIAL LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1	US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7062200007/7	CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068703/5	WESCOM CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0008189/1	DOWNEY SAVINGS AND LOAN	1	1.89	50.00	250	1.84	61.98	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0471809009/7	GUILD MORTGAGE COMPANY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1	CITIBANK, N.A.	2	3.77	100.00	245	1.80	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-6544935/7	NATIONS DIRECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	699	13.13	100.00
8443806600/7	SUN WEST MORTGAGE COMPANY INC.	1	1.89	100.00	423	3.11	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

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Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.20 / Middle Inc. / 20-50% Min.																			
0000008534/4	GUARANTY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
36-4326471/7	PROFESSIONAL MORTGAGE PARTNERS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000809/4	LEHMAN BROTHERS BANK, FSB	1	1.89	100.00	385	2.83	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784900005/7	FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	371	7.28	100.00
0000023448/1	US BANK NORTH DAKOTA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1057300006/7	BENCHMARK LENDING GROUP, INC.	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	367	4.86	100.00	0	0.00	0.00	0	0.00	0.00
0000055385	NFCU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4	CITICORP TRUST BANK, FSB	1	1.89	100.00	350	2.57	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2001584/7	AMERICAN INTERNET MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2085300005/7	FIRST RESIDENTIAL MORTGAGE	1	1.89	100.00	328	2.41	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001844643/2	COUNTRYWIDE HOME LOANS	1	1.89	100.00	300	2.21	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197958/2	HFC COMPANY LLC	1	1.89	100.00	290	2.13	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7197000007/7	QUICKEN LOANS	1	1.89	100.00	285	2.10	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008051/4	PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000090847/5	PACIFIC COMMUNITY CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0970030/1	AMERICANMTGNETWORKDBAVERTICE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
8430800007/7	FIRST MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7185300006/7	ACCREDITED HOME LENDERS, INC	1	1.89	100.00	225	1.65	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7988600006/7	HOME CONSULTANTS	1	1.89	100.00	224	1.65	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1382000005/7	METROCITIES MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7107500004/7	CHERRY CREEK MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100002/7	PLAZA HOME MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7116100002/7	ESSEX MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
6000034250/3	GATEWAY BUSINESS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1	CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	198	2.46	100.00	0	0.00	0.00	0	0.00	0.00
7505400005/7	STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0330753518/7	CLEARINGHOUSE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 8423.20 / Middle Inc. / 20-50% Min.																			
41-2258563/1	BANKERS FUNDING COMPANY, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018406/4	LYDIAN PRIVATE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068415/5	SOUTHLAND CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75528000007	WALL STREET MORTGAGE BANKERS L	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068416/5	ORANGE COUNTY'S CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	180	1.32	100.00	0	0.00	0.00	0	0.00	0.00
75-2921540/7	NATIONSTAR MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	75	0.55	100.00	0	0.00	0.00	0	0.00	0.00
0000068457/5	FINANCIAL PARTNERS CU	0	0.00	0.00	0	0.00	0.00	1	3.33	100.00	50	0.66	100.00	0	0.00	0.00	0	0.00	0.00
0000000001/1	WACHOVIA BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013689/1	CAPITAL ONE, NA	1	1.89	100.00	5	0.04	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	Tract Totals	[illegible]	6.11	18.72	13,600	3.09	17.28	[illegible]	5.83	9.46	7,552	3.06	9.54	[illegible]	4.10		5,097	5.27	6.48
ct: 06 / 059 / 42044 / [illegible] / Upper Inc. / 10-20% Min.																			
0000000008/1	JPMORGAN CHASE BANK, NA	6	11.32	11.76	2,740	5.58	5.38	1	3.70	1.96	1,600	3.17	1.94	2	16.67	3.92	1,781	13.63	3.47
0000018039/4	COUNTRYWIDE BANK, FSB	8	15.09	25.81	7,105	14.42	21.22	4	14.81	12.90	6,900	21.92	20.63	2	16.67	6.45	3,448	26.23	10.29
0000001741/1	WELLS FARGO BANK, NA	4	7.55	14.81	1,863	3.78	11.38	3	11.11	11.11	2,902	9.21	17.73	0	0.00	0.00	0	0.00	0.00
13-3222578/1	CITIMORTGAGE, INC	4	7.55	20.00	7,245	14.70	38.09	2	7.41	10.00	875	2.78	4.80	2	16.67	10.00	1,907	14.51	19.03
0000013044/1	BANK OF AMERICA, N.A.	2	3.77	11.11	2,836	5.75	11.97	4	14.81	22.22	5,138	16.30	21.70	1	8.33	5.56	2,365	18.15	10.07
0000012842/4	WACHOVIA MORTGAGE FSB	3	5.66	23.08	3,101	6.29	29.64	0	0.00	0.00	0	0.00	0.00	3	25.00	23.08	1,436	10.93	13.72
0000016782/4	ING BANK, FSB	5	9.43	38.46	3,781	7.63	36.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1	UNION BANK OF CALIFORNIA, N.A.	2	3.77	25.00	2,572	5.22	22.75	1	3.70	12.50	2,000	6.34	17.68	0	0.00	0.00	0	0.00	0.00
0000001793/4	FIRST FEDERAL BANK OF CA	3	5.66	50.00	3,432	6.96	61.64	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3	GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4	FLAGSTAR BANK	1	1.89	20.00	787	1.60	32.19	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75054000007/7	STEARNS LENDING, INC.	2	3.77	50.00	2,337	4.74	63.99	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
79091000027	HOMECOMINGS FINANCIAL LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
42162000057/7	GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	1	3.70	25.00	417	1.32	30.98	0	0.00	0.00	0	0.00	0.00
0001808192/2	BENEFICIAL COMPANY LLC	3	5.66	100.00	2,435	4.94	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000040724/4	AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	1	3.70	33.33	417	1.32	41.00	0	0.00	0.00	0	0.00	0.00

'E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

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Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 8423.24 / Upper Inc. / 10-20% Min.																			
0000024213/5	SCHOOLS FIRST FCU	1	1.89	33.33	57	0.12	13.29	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008247/4	LA JOLLA BANK	0	0.00	0.00	0	0.00	0.00	1	3.70	50.00	3,150	9.99	58.30	0	0.00	0.00	0	0.00	0.00
99-0006189/1	DOWNEY SAVINGS AND LOAN	1	1.89	50.00	3,000	6.09	69.85	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015115/4	EVERBANK	2	3.77	100.00	1,574	3.19	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70922000007	CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	1	3.70	50.00	729	2.31	55.52	0	0.00	0.00	0	0.00	0.00
17753000057	AMERICAN HOME EQUITY	1	1.89	50.00	378	0.76	32.81	1	3.70	50.00	770	2.44	67.19	0	0.00	0.00	0	0.00	0.00
33-0670030/1	AMERICANMTGNETWORKDBAVERTICE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
30275000007	PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4	CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4	GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74900000007	TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1	US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072248/2	SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74828000007	21ST MORTGAGE	1	1.89	50.00	152	0.31	71.70	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013689/1	CAPITAL ONE, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5041533/7	BRIDGELOCK CAPITAL	1	1.89	100.00	3,055	6.20	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
11-3324293/1	STERLING NATIONAL MORTGAGE CO.	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	3,000	9.52	100.00	0	0.00	0.00	0	0.00	0.00
0000014460/4	MERRILL LYNCH BK&TC FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001646432/2	COUNTRYWIDE HOME LOANS	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	1,698	5.39	100.00	0	0.00	0.00	0	0.00	0.00
0000008301/1	BNY MELLON N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	8.33	100.00	1,500	11.42	100.00
0000007860/4	LUTHER BURBANK SAVINGS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000020852/3	CALIFORNIA BANK & TRUST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000030052/4	HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024522/1	HSBC BANK USA, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1	HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2091540/7	AMERICAN INTERNET MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	739	2.34	100.00	0	0.00	0.00	0	0.00	0.00
0000087921/5	LONG BEACH FIREMEN'S CREDIT U	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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t: 06 / 059 / 42044 / 8423.24 / Upper Inc. / 10-20% Min.																		
20-8544805/7 NATIONS DIRECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	8.33	100.00	675	5.14	100.00
1233000006/7 PMC BANCORP	1	1.89	100.00	650	1.32	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0475529/7 PARAMOUNT RESIDENTIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000768/1 NATIONAL CITY BANK	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	595	1.89	100.00	0	0.00	0.00	0	0.00	0.00
0521440006/4 B. F. SAUL MORTGAGE COMPANY	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	583	1.79	100.00	0	0.00	0.00	0	0.00	0.00
0000008051/4 PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000336/1 FIRST TENNESSEE BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000060143/2 COMERICA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000003/7 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7591900002/7 WHOLESALE CAPITAL CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7840400007/7 SHEA MORTGAGE INC.	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	417	1.32	100.00	0	0.00	0.00	0	0.00	0.00
41-1914033/1 HOMESERVICES LENDING, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 METROCITIES MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-2251563/1 BANKERS FUNDING COMPANY, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1546378/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1057300006/7 BENCHMARK LENDING GROUP, INC.	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	207	0.66	100.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FIN'L CALIFORNIA	1	1.89	100.00	200	0.41	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000871769/2 FARMERS & MERCHANTS BANK OF LB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005536/5 NFCU	1	1.89	100.00	1	0.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	11.11	12.08	49,278	11.19	20.28	[redacted]	5.24	9.71	31,528	12.78	12.97	[redacted]	3.70	4.32	13,140	13.59	5.41
t: 06 / 059 / 42044 / [redacted] Upper Inc. / 10-20% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	6	12.77	18.67	3,097	13.10	12.40	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001744/1 WELLS FARGO BANK, NA	6	12.77	18.18	2,350	9.94	13.78	14	35.00	42.42	9,286	40.62	54.34	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK, FSB	6	12.77	18.18	2,801	11.85	18.58	6	15.00	18.18	3,703	16.23	24.58	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	6	12.77	21.43	2,764	11.78	24.07	8	20.00	28.57	3,543	15.53	30.63	0	0.00	0.00	0	0.00	0.00
0000012842/4 WACHOVIA MORTGAGE FSB	5	10.64	31.25	3,550	15.02	39.54	0	0.00	0.00	0	0.00	0.00	1	16.67	6.25	626	19.09	8.97

*E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
t: 06 / 059 / 42044 / 8423.25 / Upper Inc. / 10-20% Min.																		
13-3222578/1 CITIMORTGAGE, INC	2	4.26	13.33	748	3.16	10.13	2	5.00	13.33	1,159	5.08	15.68	1	16.67	6.67	855	20.60	6.67
0000004072/4 AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0006189/1 DOWNEY SAVINGS AND LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	1	2.50	25.00	1,603	7.03	42.45	0	0.00	0.00	0	0.00	0.00
0000018782/4 ING BANK, FSB	1	2.13	25.00	544	2.30	20.84	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	2	4.26	50.00	1,233	5.22	60.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509000/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	1	2.13	33.33	1,050	4.44	32.61	0	0.00	0.00	0	0.00	0.00	1	16.67	33.33	595	18.72	18.48
7810600004/7 PROVIDENT FUNDING ASSOCIATES	2	4.26	66.67	717	3.03	51.98	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	1	2.13	33.33	347	1.47	29.38	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4218200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	1	2.50	33.33	405	1.78	38.14	1	16.67	33.33	244	7.68	22.98
0000008412/4 FLAGSTAR BANK	1	2.13	33.33	180	0.88	18.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0133090684/4 MERRILL LYNCH CREDIT CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001644843/2 COUNTRYWIDE HOME LOANS	1	2.13	50.00	815	3.45	55.94	0	0.00	0.00	0	0.00	0.00	1	16.67	50.00	842	20.20	44.06
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000336/1 FIRST TENNESSEE BANK NA	1	2.13	50.00	709	3.00	80.20	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0416156/7 TRUST ONE MORTGAGE CORPORATION	1	2.13	50.00	360	1.52	43.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0577115/7 WESTCAL MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7490100008/7 TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	1	2.50	50.00	392	1.72	49.18	0	0.00	0.00	0	0.00	0.00
0000019878/5 ADDISON AVENUE FEDERAL CREDIT	0	0.00	0.00	0	0.00	0.00	1	2.50	50.00	417	1.83	58.58	0	0.00	0.00	0	0.00	0.00
0000084657/5 FINANCIAL PARTNERS CU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072240/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000034250/3 GATEWAY BUSINESS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000060143/2 COMERICA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001782/4 FIRST FEDERAL BANK OF CA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000210434/2 THE NORTHERN TRUST COMPANY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

*E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.25 / Upper Inc. / 10-20% Min.																		
0000007960/4 LUTHER BURBANK SAVINGS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197858/2 HFC COMPANY LLC	1	2.13	100.00	802	3.77	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	1	2.13	100.00	811	3.43	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
6443099000/7 SUN WEST MORTGAGE COMPANY INC.	0	0.00	0.00	0	0.00	0.00	1	2.50	100.00	709	3.11	100.00	0	0.00	0.00	0	0.00	0.00
0000008051/4 PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71853000087 ACCREDITED HOME LENDERS, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001881185/2 BENEFICIAL COMPANY LLC	0	0.00	0.00	0	0.00	0.00	1	2.50	100.00	615	2.70	100.00	0	0.00	0.00	0	0.00	0.00
0000060104/5 SAN DIEGO COUNTY CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	2.50	100.00	417	1.83	100.00	0	0.00	0.00	0	0.00	0.00
75054000057 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023877/1 BANCO POPULAR NATIONAL ASSOC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	16.67	100.00	417	13.12	100.00
70922000007 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13338000087 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0816510/7 AMERICAN INTERBANC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000227/5 PENTAGON FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75091000037 HOMECOMINGS FINANCIAL LLC	1	2.13	100.00	383	1.62	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-2065301/1 CAPITAL ONE HOME LOANS, LLC	0	0.00	0.00	0	0.00	0.00	1	2.50	100.00	365	1.60	100.00	0	0.00	0.00	0	0.00	0.00
0002736201/2 BANCO POPULAR NORTH AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000786/1 NATIONAL CITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70580000007 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
77840000057 FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4769929/7 COMMUNITY MORTGAGE FUNDING,LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5238443/7 HIGHTECHLENDING INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000022015/1 BANK MIDWEST, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
63-0309249/7 CMG MORTGAGE, INC.	1	2.13	100.00	238	1.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015115/4 EVERBANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

'E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.25 / Upper Inc. / 10-20% Min.																		
0000014039/4 AIG FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068943/5 EAGLE COMMUNITY CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0543498/7 MEMBERS LOAN SERVICES INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	1	2.50	100.00	165	0.72	100.00	0	0.00	0.00	0	0.00	0.00
0000060847/5 PACIFIC COMMUNITY CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	2.50	100.00	50	0.22	100.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 NATIONWIDE BANK	1	2.13	100.00	50	0.21	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	5.42	17.60	23,637	5.37	18.71	[redacted]	7	14.98	22,808	9.25	16.12	[redacted]	3.36	2.25	3,179	3.29	2.25
ct: 06 / 059 / 42044 / [redacted] Upper Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	3	5.36	6.67	2,353	9.75	9.86	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	6	10.71	22.22	2,182	9.04	20.89	3	9.38	11.11	1,094	8.29	10.49	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	5	8.93	20.00	3,198	13.25	30.98	4	12.50	16.00	944	7.15	9.14	1	14.29	4.00	809	27.50	8.08
13-3222578/1 CITIMORTGAGE, INC	4	7.14	19.05	1,267	5.25	14.93	2	6.25	9.52	727	5.51	8.57	2	28.57	9.52	639	17.58	7.53
0000018038/4 COUNTRYWIDE BANK, FSB	2	3.57	9.52	730	3.02	8.44	2	6.25	9.52	1,221	9.26	15.79	0	0.00	0.00	0	0.00	0.00
0000012843/4 WACHOVIA MORTGAGE FSB	2	3.57	14.29	806	3.87	13.97	2	6.25	14.29	804	6.10	12.88	0	0.00	0.00	0	0.00	0.00
42182000057 GMAC MORTGAGE LLC	2	3.57	20.00	420	1.74	13.84	3	9.38	30.00	1,080	8.33	36.21	1	14.29	10.00	270	7.43	8.90
0000024212/5 SCHOOLSFIRST FCU	2	3.57	33.33	860	2.73	55.23	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	1	3.13	20.00	417	3.16	21.58	0	0.00	0.00	0	0.00	0.00
0000004072/4 AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	1	3.13	20.00	312	2.37	17.40	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	1	1.79	20.00	315	1.31	18.85	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	1	1.79	25.00	1,152	4.77	33.53	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
10573000097 BENCHMARK LENDING GROUP, INC.	0	0.00	0.00	0	0.00	0.00	4	12.50	100.00	1,890	14.33	100.00	0	0.00	0.00	0	0.00	0.00
09-0006180/1 DOWNEY SAVINGS AND LOAN	1	1.79	25.00	344	1.43	23.97	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	1	1.79	33.33	850	3.54	33.45	0	0.00	0.00	0	0.00	0.00	1	14.29	33.33	850	26.15	33.45
0003394401/2 ELOAN	2	3.57	66.67	1,086	4.51	64.15	1	3.13	33.33	608	4.61	35.95	0	0.00	0.00	0	0.00	0.00
0133098088/4 MERRILL LYNCH CREDIT CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027500009/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

'E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

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Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.26 / Upper Inc. / 20-50% Min.																			
75-2921540/7	NATIONSTAR MORTGAGE LLC	1	1.79	33.33	349	1.46	25.61	2	6.25	66.67	1,014	7.69	74.39	0	0.00	0.00	0	0.00	0.00
0000016782/4	ING BANK, FSB	2	3.57	66.67	535	2.22	48.64	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2	WELLS FARGO FIN'L CALIFORNIA	2	3.57	66.67	768	3.17	68.26	1	3.13	33.33	340	2.58	30.74	0	0.00	0.00	0	0.00	0.00
0001072248/2	SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752077/2	CITIFINANCIAL SERVICES, INC.	3	5.36	100.00	332	1.38	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013868/1	CAPITAL ONE, NA	1	1.79	33.33	14	0.06	60.87	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-2906530/1	CAPITAL ONE HOME LOANS, LLC	0	0.00	0.00	0	0.00	0.00	2	6.25	100.00	1,409	10.68	100.00	0	0.00	0.00	0	0.00	0.00
0000014470/4	CITICORP TRUST BANK, FSB	2	3.57	100.00	1,273	5.27	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1914032/1	HOMESERVICES LENDING, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197059/2	HFC COMPANY LLC	2	3.57	100.00	861	3.57	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200000/7	CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	1	3.13	50.00	350	2.65	50.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1	WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810000004/7	PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0306243/7	CMG MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1	HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1891200009/7	WILMINGTON FINANCE, INC.	1	1.79	50.00	310	1.28	47.77	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000338/1	FIRST TENNESSEE BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100009/7	TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	1	3.13	50.00	276	2.09	47.10	0	0.00	0.00	0	0.00	0.00
7118100002/7	ESSEX MORTGAGE	2	3.57	100.00	563	2.33	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3	GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4	HOME SAVINGS OF AMERICA	1	1.79	100.00	975	4.04	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021316/7	AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001792/4	FIRST FEDERAL BANK OF CA	1	1.79	100.00	828	3.43	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1	WACHOVIA BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000050535/5	LOS ANGELES FIREMEN'S CR. UN.	1	1.79	100.00	700	2.90	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7497000009/7	QUICKEN LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7786000002/7	BANKERSWEST FUNDING CORPORATIO	1	1.79	100.00	530	2.20	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.26 / Upper Inc. / 20-50% Min.																			
33-0607813/7	EASTLAND FINANCIAL CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-9717323/7	DBA HOMEPOINT LENDING	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	466	3.71	100.00	0	0.00	0.00	0	0.00	0.00
1813200009/7	MEGASTAR FINANCIAL CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752527/2	EQUIFIRST CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	415	11.42	100.00
2095300005/7	FIRST RESIDENTIAL MORTGAGE	1	1.79	100.00	400	1.88	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015115/4	EVERBANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
11-3324693/1	STERLING NATIONAL MORTGAGE CO.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	360	9.91	100.00
0000068457/5	FINANCIAL PARTNERS CU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2205809997	RESIDENTIAL FUNDING CORP. LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015094/4	AMERICAN STERLING BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17753000057	AMERICAN HOME EQUITY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023180/1	CHASE MANHATTAN BANK USA, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784000057	FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006534/4	GUARANTY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75054000057	STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74587000007	BROADVIEW MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000034250/3	GATEWAY BUSINESS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007869/1	NATIONAL CITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4	USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0816610/7	AMERICAN INTERBANC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
6135809997/7	CTX MORTGAGE COMPANY, LLC	0	0.00	0.00	0	0.00	0.00	1	3.13	100.00	187	1.49	100.00	0	0.00	0.00	0	0.00	0.00
7182800003/7	21ST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001481/1	CITIBANK, N.A.	1	1.79	100.00	75	0.31	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023957/5	AMERICAN AIRLINES FEDERAL CU	1	1.79	100.00	70	0.29	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000066703/5	WESCOM CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000055365/5	NFCU	1	1.79	100.00	11	0.05	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	Tract Totals	[redacted]	8.48	18.18	24,137	5.48	18.95	[redacted]	5.21	10.86	13,181	5.35	10.90	[redacted]	8.91	2.40	3,633	3.76	3.00

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42844 [redacted] / Upper Inc. / 20-50% Min.																		
0000001741/1 WELLS FARGO BANK, NA	3	7.32	8.92	1,572	8.81	10.75	7	22.58	20.59	2,568	21.85	17.57	1	12.50	2.94	2,000	37.93	13.68
0000000008/1 JPMORGAN CHASE BANK, NA	5	12.20	19.23	1,758	9.85	14.73	0	0.00	0.00	0	0.00	0.00	1	12.50	3.85	580	10.82	4.69
0000018039/4 COUNTRYWIDE BANK, FSB	4	9.76	19.05	1,742	9.76	21.81	2	6.45	9.52	425	3.62	5.32	0	0.00	0.00	0	0.00	0.00
0000012642/4 WACHOVIA MORTGAGE FSB	2	4.88	11.76	1,208	6.77	13.81	2	6.45	11.76	1,323	11.25	15.24	3	37.50	17.65	1,630	31.08	19.88
0000013044/1 BANK OF AMERICA, N.A.	3	7.32	23.08	1,472	8.25	34.38	1	3.23	7.69	355	3.02	8.29	0	0.00	0.00	0	0.00	0.00
0000000407/4 AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	2	6.45	25.00	750	6.38	26.40	1	12.50	12.50	417	7.91	14.68
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	12.50	14.29	417	7.91	16.72
0003197956/2 HFC COMPANY LLC	2	4.88	33.33	400	2.24	18.69	4	12.90	66.67	1,717	14.61	81.11	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	1	2.44	20.00	84	0.47	10.47	0	0.00	0.00	0	0.00	0.00	1	12.50	20.00	240	4.55	29.93
70922000007 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	3	9.68	75.00	1,403	11.94	77.09	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	2	4.88	50.00	1,183	6.63	68.24	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000009412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000338/1 FIRST TENNESSEE BANK NA	1	2.44	25.00	409	2.29	24.55	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	1	2.44	25.00	401	2.25	29.68	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001947275/2 WELLS FARGO FINL CALIFORNIA	0	0.00	0.00	0	0.00	0.00	3	9.68	75.00	938	7.98	94.64	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	2	4.88	50.00	210	1.18	54.55	1	3.23	25.00	25	0.21	6.49	0	0.00	0.00	0	0.00	0.00
0001881185/2 BENEFICIAL COMPANY LLC	3	7.32	100.00	1,373	7.69	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	1	2.44	33.33	415	2.32	37.49	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017824 FIRST FEDERAL BANK OF CA	2	4.88	100.00	1,140	6.39	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0006189/1 DOWNEY SAVINGS AND LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018782/4 ING BANK, FSB	1	2.44	50.00	520	2.91	56.34	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0970030/1 AMERICANMTGNETWORKDBAVERTICE	1	2.44	50.00	417	2.34	50.12	1	3.23	50.00	415	3.53	48.98	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7909100002/7 HOMECOMINGS FINANCIAL LLC	1	2.44	50.00	401	2.25	58.24	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7245500008/7 LAND / HOME FINANCIAL SERVICES	1	2.44	50.00	205	1.15	33.83	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
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ct: 06 / 059 / 42844 / 042329 / Upper Inc. / 20-50% Min.																		
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
87-0697275 PATRIOT MORTGAGE, LLC	1	2.44	100.00	935	5.24	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2317700005/7 PHH HOME LOANS	1	2.44	100.00	700	3.92	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023448/1 US BANK NORTH DAKOTA	1	2.44	100.00	675	3.78	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005565/5 NUVISION FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015953/4 PACIFIC TRUST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1057300008/7 BENCHMARK LENDING GROUP, INC.	0	0.00	0.00	0	0.00	0.00	1	3.23	100.00	538	4.56	100.00	0	0.00	0.00	0	0.00	0.00
0000028045/5 BOEING EMPLOYEES' CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7364800009/7 GREENLIGHT FINANCIAL SERVICES	1	2.44	100.00	400	2.75	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001846843/2 COUNTRYWIDE HOME LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023521/5 DIGITAL FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006703/5 WESCOM CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71970000003/7 QUICKEN LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2580600002/7 JMAC LENDING, INC.	0	0.00	0.00	0	0.00	0.00	1	3.23	100.00	417	3.55	100.00	0	0.00	0.00	0	0.00	0.00
0000068404/5 FIRST FINANCIAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5282261/7 TITAN WHOLESALE	0	0.00	0.00	0	0.00	0.00	1	3.23	100.00	400	3.40	100.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003384401/2 ELOAN	0	0.00	0.00	0	0.00	0.00	1	3.23	100.00	335	2.85	100.00	0	0.00	0.00	0	0.00	0.00
0000017036/4 GUARANTY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0481290152/4 GB MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509000/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000007/7 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1686200005/7 REUNION MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0309242/7 CMG MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007835/5 SCE FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

'E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.29 / Upper Inc. / 20-50% Min.																		
95-4769297 COMMUNITY MORTGAGE FUNDING,LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000030641/5 ORANGE COUNTY'S CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000000949/5 AMERICAN FIRST CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	3.23	100.00	150	1.28	100.00	0	0.00	0.00	0	0.00	0.00
000283723/2 HSBC CREDIT CENTER INC	1	2.44	100.00	140	0.78	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000000146/5 F&A FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7162800027 21ST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000001388/1 CAPITAL ONE, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[illegible]	5.73	17.52	17,050	4.05	10.57	[illegible]	2.02	13.25	11,755	4.77	12.89	[illegible]	3.47	3.42	5,273	5.46	5.78
ct: 06 / 059 / 42044 / [illegible] / Middle Inc. / 20-50% Min.																		
0000001741/1 WELLS FARGO BANK, NA	3	11.54	12.00	1,046	10.45	8.94	4	17.39	16.00	1,776	19.78	16.87	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	2	7.69	8.70	874	8.73	8.13	0	0.00	0.00	0	0.00	0.00	1	50.00	4.35	417	45.23	3.88
0000018039/4 COUNTRYWIDE BANK, FSB	3	11.54	13.04	1,269	12.67	13.71	5	21.74	21.74	1,673	18.61	18.07	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	3	13.04	25.00	1,104	12.28	27.92	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	1	4.35	9.09	417	4.64	10.15	0	0.00	0.00	0	0.00	0.00
0000012843/4 WACHOVIA MORTGAGE FSB	4	15.38	40.00	1,087	10.84	40.53	1	4.35	10.00	409	4.55	8.34	1	50.00	10.00	585	54.77	10.30
0000004072/4 AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	1	4.35	10.00	296	3.29	7.25	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810000004/7 PROVIDENT FUNDING ASSOCIATES	1	3.85	25.00	300	3.00	32.28	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	2	7.69	66.67	1,219	12.17	87.57	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
42162000057 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	1	3.85	33.33	615	6.14	41.19	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545378/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	1	4.35	50.00	570	6.34	50.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	1	4.35	50.00	417	4.64	40.21	0	0.00	0.00	0	0.00	0.00
7058000007/7 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

'E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.39 / Middle Inc. / 20-50% Min.																		
99-0006189/1 DOWNEY SAVINGS AND LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784000057 FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000057 METROCITIES MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
56-0611711/1 WACHOVIA MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001881105/2 BENEFICIAL COMPANY LLC	1	3.85	50.00	45	0.45	8.85	1	4.35	50.00	475	5.28	91.35	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	0	0.00	0.00	0	0.00	0.00	1	4.35	50.00	212	2.36	57.77	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	1	3.85	50.00	144	1.44	70.59	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509980/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023448/1 US BANK NORTH DAKOTA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003488438/2 SOLSTICE CAPITAL GROUP INC	0	0.00	0.00	0	0.00	0.00	1	4.35	100.00	850	7.23	100.00	0	0.00	0.00	0	0.00	0.00
99-0001405/1 PFF BANK & TRUST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000045/4 BANKUNITED, FSB	1	3.85	100.00	638	6.37	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000066/4 LEHMAN BROTHERS BANK, FSB	1	3.85	100.00	638	6.37	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1914032/1 HOMESERVICES LENDING, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
34-1710816/7 SIRVA MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015009/4 AMERICAN STERLING BANK	0	0.00	0.00	0	0.00	0.00	1	4.35	100.00	583	6.49	100.00	0	0.00	0.00	0	0.00	0.00
0000009485/5 STAR ONE CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003944012 ELOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008578/5 PATELCO CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015115/4 EVERBANK	1	3.85	100.00	417	4.16	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7116100027 ESSEX MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4762204/7 LENOX FINANCIAL MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4482959/7 AKT AMERICAN CAPITAL, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
6430000007/7 FIRST MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2317700005/7 PHH HOME LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.30 / Middle Inc. / 20-50% Min.																		
0133098068/4	MERRILL LYNCH CREDIT CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0577115/7	WESTCAL MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1775300005/7	AMERICAN HOME EQUITY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0218385/7	BAYSIDE FIRST MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	1	4.35	100.00	356	3.96	100.00	0	0.00	0.00	0	0.00	0.00
00000684575	FINANCIAL PARTNERS CU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245385/1	HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71970000037	QUICKEN LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70922000007	CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000336/1	FIRST TENNESSEE BANK NA	1	3.85	100.00	230	2.30	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197559/2	HFC COMPANY LLC	1	3.85	100.00	230	2.30	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023248/1	TEXAS CAPITAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7	STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4	USAA FEDERAL SAVINGS BANK	1	3.85	100.00	125	1.25	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4	CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7364800008/7	GREENLIGHT FINANCIAL SERVICES	1	3.85	100.00	75	0.75	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001403/5	F&A FEDERAL CREDIT UNION	1	3.85	100.00	63	0.63	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068418/5	ORANGE COUNTY'S CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	4.35	100.00	50	0.58	100.00	0	0.00	0.00	0	0.00	0.00
0000013668/1	CAPITAL ONE, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	Tract Totals	[redacted]	3.00	12.94	10,014	2.27	12.34	[redacted]	4.47	11.44	8,988	3.84	11.08	[redacted]	1.12	1.00	922	0.95	1.14
ct: 06 / 059 / 4204[redacted] Upper Inc. / 20-50% Min.																			
0000018039/4	COUNTRYWIDE BANK, FSB	6	11.78	18.75	2,905	11.01	19.49	3	8.57	9.38	1,458	9.86	9.78	0	0.00	0.00	0	0.00	0.00
0000001174/1	WELLS FARGO BANK, NA	9	17.65	30.00	4,825	18.68	38.48	3	8.57	10.00	1,109	7.50	8.22	0	0.00	0.00	0	0.00	0.00
0000000008/1	JPMORGAN CHASE BANK, NA	3	5.88	12.00	1,530	5.80	12.81	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1	CITIMORTGAGE, INC	1	1.96	4.17	459	1.70	5.20	6	17.14	25.00	2,588	17.57	30.01	3	37.50	12.50	1,297	31.47	14.98
0000013044/1	BANK OF AMERICA, N.A.	2	3.92	11.11	558	2.11	7.87	2	5.71	11.11	1,035	7.00	14.08	0	0.00	0.00	0	0.00	0.00
0000012842/4	WACHOVIA MORTGAGE FSB	7	13.73	43.75	4,387	16.66	43.31	2	5.71	12.50	1,256	8.50	12.37	1	12.50	6.25	800	21.35	6.67
42152000057	GMAC MORTGAGE LLC	2	3.92	13.33	1,112	4.21	18.68	4	11.43	26.67	1,952	13.27	32.96	0	0.00	0.00	0	0.00	0.00

*E: Originations Include Purchased Loans.

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Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.31 / Upper Inc. / 20-50% Min.																		
0000000407/4	AMTRUST BANK	1	1.96	12.50	730	2.77	17.50	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0006189/1	DOWNEY SAVINGS AND LOAN	3	5.88	50.00	2,098	7.94	58.25	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072249/2	SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70922000007	CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	4	11.43	66.67	1,404	9.50	67.63	0	0.00	0.00	0	0.00	0.00
0000018077/4	CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7	AMERICAN INTERNET MORTGAGE, IN	1	1.96	25.00	729	2.76	33.48	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0618610/7	AMERICAN INTERBANC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3	GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024212/5	SCHOOLSFIRST FCU	1	1.96	25.00	29	0.11	3.95	1	2.86	25.00	306	2.07	41.83	0	0.00	0.00	0	0.00	0.00
0000016782/4	ING BANK, FSB	1	1.96	33.33	850	3.22	33.86	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1	UNION BANK OF CALIFORNIA, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1	US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78108000047	PROVIDENT FUNDING ASSOCIATES	2	3.92	66.67	1,048	3.97	61.74	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001644843/2	COUNTRYWIDE HOME LOANS	0	0.00	0.00	0	0.00	0.00	1	2.86	33.33	650	4.40	42.26	0	0.00	0.00	0	0.00	0.00
0000000336/1	FIRST TENNESSEE BANK NA	1	1.96	33.33	353	1.34	30.83	1	2.86	33.33	417	2.82	36.42	0	0.00	0.00	0	0.00	0.00
41-1704421/1	WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752577/2	CITIFINANCIAL SERVICES, INC.	1	1.96	33.33	392	1.49	43.80	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013668/1	CAPITAL ONE, NA	2	3.92	66.67	23	0.09	79.31	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1	WACHOVIA BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023448/1	US BANK NORTH DAKOTA	1	1.96	50.00	752	2.85	60.06	0	0.00	0.00	0	0.00	0.00	1	12.50	50.00	500	12.13	39.94
0003394401/2	ELOAN	1	1.96	50.00	417	1.58	36.90	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001881185/2	BENEFICIAL COMPANY LLC	1	1.96	50.00	820	3.11	88.74	1	2.86	50.00	104	0.70	11.26	0	0.00	0.00	0	0.00	0.00
0000008412/4	FLAGSTAR BANK	1	1.96	50.00	417	1.58	48.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7	AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	1	2.86	50.00	450	3.04	52.39	0	0.00	0.00	0	0.00	0.00
7505400005/7	STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7	TRUST ONE MORTGAGE CORPORATION	1	1.96	50.00	520	1.97	64.90	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
23177000057	PHH HOME LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

*E: Originations Include Purchased Loans.

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)08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

ıalysis Criteria:

Institution(s): All Institutions - Top 100
Analysis Perspective: HMDA

Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.31 / Upper Inc. / 20-50% Min.																			
7056000000/7	SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	1	2.86	50.00	417	2.82	50.97	0	0.00	0.00	0	0.00	0.00
7499100000/7	TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0471800999/7	GUILD MORTGAGE COMPANY	0	0.00	0.00	0	0.00	0.00	1	2.86	50.00	288	1.95	44.44	0	0.00	0.00	0	0.00	0.00
3027509999/7	PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7609100002/7	HOMECOMINGS FINANCIAL LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784900005/7	FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7	METROCITIES MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2	WELLS FARGO FINL CALIFORNIA	0	0.00	0.00	0	0.00	0.00	1	2.86	50.00	10	0.07	6.90	1	12.50	50.00	135	3.28	93.10
16-1245395/1	HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	12.50	100.00	1,000	24.26	100.00
0000067955/5	ALLIANT CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197958/2	HFC COMPANY LLC	1	1.96	100.00	880	2.50	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1057300006/7	BENCHMARK LENDING GROUP, INC.	0	0.00	0.00	0	0.00	0.00	1	2.86	100.00	625	4.23	100.00	0	0.00	0.00	0	0.00	0.00
0000017747/5	TENET FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024571/1	RBS CITIZENS, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006301/1	BNY MELLON N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1776300005/7	AMERICAN HOME EQUITY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7	COAST 2 COAST FUNDING GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4807423/7	HMS CAPITAL, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
97-0097287/5	PATRION MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0218985/7	BAYSIDE FIRST MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	1	2.86	100.00	370	2.50	100.00	0	0.00	0.00	0	0.00	0.00
7552800000/7	WALL STREET MORTGAGE BANKERS L	1	1.96	100.00	359	1.36	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005538/5	NFCU	0	0.00	0.00	0	0.00	0.00	1	2.86	100.00	325	2.20	100.00	0	0.00	0.00	0	0.00	0.00
2085300003/7	FIRST RESIDENTIAL MORTGAGE	1	1.96	100.00	324	1.23	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1	METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1463800006/7	MORTGAGEIT, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	12.50	100.00	310	7.52	100.00
0000008657/4	GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
8443800999/7	SUN WEST MORTGAGE COMPANY INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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)08 Census Tract Analysis - Institution Level by Action

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ıalysis Criteria:

Institution(s): All Institutions - Top 100
Analysis Perspective: HMDA

Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.31 / Upper Inc. / 20-50% Min.																			
0000069485/5	AMERICAN FIRST CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003514/3	BANK OF THE WEST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1	CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	Tract Totals	[redacted]	[redacted]	17.58	28,384	6.00	20.75	[redacted]	[redacted]	12.07	14,784	5.98	11.62	[redacted]	4.47	2.78	4,122	4.38	3.24
ct: 06 / 059 / 42044[redacted]pper Inc. / 10-20% Min.																			
0000018039/4	COUNTRYWIDE BANK, FSB	2	3.45	3.85	2,098	5.35	8.14	8	18.60	15.38	2,887	13.03	11.24	1	6.67	1.92	417	4.66	1.92
0000000008/1	JPMORGAN CHASE BANK, NA	4	6.90	7.84	2,728	6.96	5.97	1	2.33	1.96	1,243	5.59	2.72	1	6.67	1.96	854	9.54	1.87
0000001741/1	WELLS FARGO BANK, NA	8	13.79	17.02	5,935	15.14	21.16	7	16.28	14.89	5,064	22.77	18.06	1	6.67	2.13	550	6.14	1.96
13-3222578/1	CITIMORTGAGE, INC	8	13.79	28.57	4,208	10.74	31.05	3	6.98	10.71	1,385	6.23	10.22	4	26.67	14.29	3,252	36.33	23.99
0000013044/1	BANK OF AMERICA, N.A.	4	6.90	16.00	3,811	9.72	28.85	3	6.98	12.00	944	4.25	6.85	1	6.67	4.00	417	4.66	2.94
0000012842/4	WACHOVIA MORTGAGE FSB	4	6.90	16.67	2,802	7.15	20.89	2	4.65	8.33	891	4.01	6.64	3	20.00	12.50	1,513	16.90	11.28
0000004072/4	AMTRUST BANK	1	1.72	10.00	715	1.82	15.77	2	4.65	20.00	834	3.75	18.39	0	0.00	0.00	0	0.00	0.00
4215200005/7	GMAC MORTGAGE LLC	1	1.72	11.11	875	2.23	25.88	4	9.30	44.44	1,305	5.87	38.60	1	6.67	11.11	335	3.74	9.91
0000018782/4	ING BANK, FSB	2	3.45	28.57	2,450	6.12	45.29	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1	WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	1	2.33	16.67	1,000	4.50	31.39	0	0.00	0.00	0	0.00	0.00
0000057803/3	GMAC BANK	1	1.72	16.67	619	1.58	24.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024212/5	SCHOOLSFIRST FCU	1	1.72	16.67	200	0.51	16.29	2	4.65	33.33	543	2.44	44.22	0	0.00	0.00	0	0.00	0.00
0000000784/1	NATIONAL CITY BANK	0	0.00	0.00	0	0.00	0.00	2	4.65	40.00	1,429	6.43	43.79	1	6.67	20.00	1,000	11.17	30.65
7810800004/7	PROVIDENT FUNDING ASSOCIATES	2	3.45	40.00	608	1.55	37.23	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509999/7	PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1	UNION BANK OF CALIFORNIA, N.A.	2	3.45	50.00	1,588	4.05	52.50	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072248/2	SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200000/7	CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	2	4.65	66.67	1,028	4.63	71.16	0	0.00	0.00	0	0.00	0.00
7505400005/7	STEARNS LENDING, INC.	1	1.72	33.33	588	1.50	50.43	0	0.00	0.00	0	0.00	0.00	1	6.67	33.33	264	2.95	22.60
7056000000/7	SIERRA PACIFIC MORTGAGE CO INC	1	1.72	33.33	403	1.03	44.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4	FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015732/5	WESTERN FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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08 Census Tract Analysis - Institution Level by Action

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Institution(s): All Institutions - Top 100

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Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.32 / Upper Inc. / 10-29% Min.																		
0113397254 ASTORIA FEDERAL MORTGAGE CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100009/7 TAYLOR, BEAN & WHITAKER	1	1.72	50.00	248	0.63	22.36	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1914032/1 HOMESERVICES LENDING, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
79001000027 HOMECOMINGS FINANCIAL LLC	1	1.72	50.00	619	1.59	50.75	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	1	2.33	50.00	550	2.47	54.19	0	0.00	0.00	0	0.00	0.00
0000057709/3 AMERICAN ENTERPRISE BANK OF FL	2	3.45	100.00	995	2.54	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003394401/2 ELOAN	0	0.00	0.00	0	0.00	0.00	2	4.65	100.00	860	3.86	100.00	0	0.00	0.00	0	0.00	0.00
0000005539/5 NFCU	0	0.00	0.00	0	0.00	0.00	1	2.33	50.00	825	3.71	97.63	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2085300005/7 FIRST RESIDENTIAL MORTGAGE	2	3.45	100.00	620	1.58	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7880300009/7 NL INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0900067035/5 WESCOM CREDIT UNION	1	1.72	50.00	87	0.22	50.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000139099/1 CAPITAL ONE, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005601/4 UNIVERSAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014761/1 KEYBANK NATIONAL ASSOCIATION	1	1.72	100.00	1,878	4.78	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017924/4 FIRST FEDERAL BANK OF CA	1	1.72	100.00	1,775	4.53	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
62-1714607 NATIONS HOME FUNDING, INC	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	1,000	4.50	100.00	0	0.00	0.00	0	0.00	0.00
0133080084/4 MERRILL LYNCH CREDIT CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023440/1 US BANK NORTH DAKOTA	1	1.72	100.00	950	2.42	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000002275 PENTAGON FEDERAL CREDIT UNION	1	1.72	100.00	918	2.34	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1698200005/7 REUNION MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024522/1 HSBC BANK USA, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004115/4 ASTORIA FEDERAL SAVINGS & LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1577800003/7 THORNBURG MORTGAGE HOME LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.32 / Upper Inc. / 10-29% Min.																		
0000007060/4 LUTHER BURBANK SAVINGS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057820/3 LEGACY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY	1	1.72	100.00	618	1.57	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000076955/5 ALLIANT CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
09-0008189/1 DOWNEY SAVINGS AND LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	1.72	100.00	450	1.15	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000079754 USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000080454 BANKUNITED, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000084575 FINANCIAL PARTNERS CU	0	0.00	0.00	0	0.00	0.00	1	2.33	100.00	417	1.86	100.00	0	0.00	0.00	0	0.00	0.00
56-0811711/1 WACHOVIA MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2022500009/7 EMPIREAMERICA, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4807423/7 HMS CAPITAL, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000095053/5 LOS ANGELES FIREMEN'S CR. UN.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4782204/7 LENOX FINANCIAL MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	6.67	100.00	350	3.91	100.00
26-0591420/1 CITI RESIDENTIAL LENDING INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015115/4 EVERBANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000605/4 PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023020/1 UMB BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	1	1.72	100.00	247	0.63	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
9330735318/7 CLEARINGHOUSE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7420000009/7 MOUNTAIN WEST FINANCIAL, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	1	1.72	100.00	169	0.28	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0902752977/2 CITIFINANCIAL SERVICES, INC.	1	1.72	100.00	108	0.28	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	15.43		39,196	8.90	18.42	[redacted]	11.44		22,236	9.02	10.45	[redacted]	3.98		8,652	9.26	4.21

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100
Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 96 / 059 / 4204[redacted]Upper Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	4	10.26	8.70	3,220	10.19	7.04	0	0.00	0.00	0	0.00	0.00	1	10.00	2.17	417	4.90	0.91
0000001741/1 WELLS FARGO BANK, NA	4	10.26	18.87	3,657	11.57	19.94	6	27.27	25.00	4,893	27.84	26.56	0	0.00	0.00	0	0.00	0.00
0000012842/4 WACHOVIA MORTGAGE FSB	8	20.51	38.36	7,890	24.96	39.57	1	4.55	4.55	1,775	10.10	8.90	1	10.00	4.55	910	10.69	4.56
0000018039/4 COUNTRYWIDE BANK, FSB	4	10.26	23.53	2,499	7.90	25.61	2	9.09	11.76	1,547	8.80	15.85	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	1	4.55	7.14	100	0.57	1.48	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	2	20.00	22.22	2,258	26.52	33.48
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	1	2.56	14.29	1,515	4.79	17.36	0	0.00	0.00	0	0.00	0.00	2	20.00	28.57	2,541	29.84	29.12
0000016782/4 ING BANK, FSB	2	5.13	28.57	1,980	6.26	35.75	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004072/4 AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0008189/1 DOWNEY SAVINGS AND LOAN	2	5.13	40.00	2,162	6.84	38.48	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216290005/7 GMAC MORTGAGE LLC	1	2.56	20.00	417	1.32	18.63	2	9.09	40.00	914	5.20	36.90	1	10.00	20.00	729	8.56	28.43
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000336/1 FIRST TENNESSEE BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023446/1 US BANK NORTH DAKOTA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	3	30.00	100.00	1,659	19.49	100.00
7092200000/7 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	2	9.09	66.67	829	4.72	68.43	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	1	2.56	33.33	330	1.04	51.40	1	4.55	33.33	175	1.00	27.26	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CA	1	2.56	50.00	1,608	5.09	50.82	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0133000068/4 MERRILL LYNCH CREDIT CORP.	1	2.56	50.00	1,605	5.08	63.29	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	1	2.56	50.00	191	0.60	10.54	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	1	2.56	50.00	1,200	3.80	60.57	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	2.56	50.00	956	3.02	78.62	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024571/1 RBS CITIZENS, N.A.	0	0.00	0.00	0	0.00	0.00	1	4.55	50.00	900	5.12	87.04	0	0.00	0.00	0	0.00	0.00
0000006145/4 CHEVY CHASE BANK, F.S.B.	0	0.00	0.00	0	0.00	0.00	1	4.55	100.00	2,625	14.94	100.00	0	0.00	0.00	0	0.00	0.00
0000014460/4 MERRILL LYNCH BK&TC FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001644643/2 COUNTRYWIDE HOME LOANS	0	0.00	0.00	0	0.00	0.00	1	4.55	100.00	1,050	5.98	100.00	0	0.00	0.00	0	0.00	0.00
1227300008/7 METROPOLITAN HOME MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	1	4.55	100.00	973	5.54	100.00	0	0.00	0.00	0	0.00	0.00

'E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100
Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 96 / 059 / 42044 / 0423.33 / Upper Inc. / 20-50% Min.																		
0001942802/2 EQUITY ONE	0	0.00	0.00	0	0.00	0.00	1	4.55	100.00	925	5.26	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000588/5 NUVISION FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004115/4 ASTORIA FEDERAL SAVINGS & LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0113397257/4 ASTORIA FEDERAL MORTGAGE CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000923623/3 THE WASHINGTON TRUST COMPANY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006069/4 LEHMAN BROTHERS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000675332/2 SUNTRUST BANKS, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5290249/1 CARNEGIE MORTGAGE	1	2.56	100.00	687	2.17	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017487/1 NORTHERN TRUST, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5041532/7 BRIDGELOCK CAPITAL	1	2.56	100.00	553	1.75	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068187/5 BAXTER CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000227/5 PENTAGON FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	4.55	100.00	460	2.56	100.00	0	0.00	0.00	0	0.00	0.00
7909100003/7 HOMECOMINGS FINANCIAL LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1057300006/7 BENCHMARK LENDING GROUP, INC.	0	0.00	0.00	0	0.00	0.00	1	4.55	100.00	417	2.37	100.00	0	0.00	0.00	0	0.00	0.00
7056000300/7 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784800005/7 FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0309242/7 CMG MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000758/1 NATIONAL CITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0481290152/4 GB MORTGAGE, LLC	1	2.56	100.00	323	1.02	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001981185/2 BENEFICIAL COMPANY LLC	1	2.56	100.00	300	0.95	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2085300005/7 FIRST RESIDENTIAL MORTGAGE	1	2.56	100.00	284	0.90	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
56-0611711/1 WACHOVIA MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

'E: Originations Include Purchased Loans.

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08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.33 / Upper Inc. / 20-50% Min.																		
00000079754 USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
00000035143 BANK OF THE WEST	1	2.56	100.00	144	0.46	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
00000014935 F&A FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
00000615505 THE GOLDEN 1 CREDIT UNION	1	2.56	100.00	83	0.29	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752077/2 CITIFINANCIAL SERVICES, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	4.50	17.11	31,614	7.18	18.18	[redacted]	27	9.95	17,573	7.12	18.10	[redacted]	5.59	4.39	8,514	8.81	4.80
ct: 06 / 059 / 42044 / [redacted] / Middle Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	5	10.87	15.15	1,858	12.52	14.36	2	9.52	6.06	1,008	14.77	7.78	2	18.18	6.06	800	16.41	4.84
0000001741/1 WELLS FARGO BANK, NA	6	13.04	18.18	1,710	11.52	14.39	5	23.81	15.15	1,979	29.80	16.65	1	9.09	3.03	563	15.40	4.74
0000013044/1 BANK OF AMERICA, N.A.	6	13.04	18.75	2,007	13.52	20.14	5	23.81	15.63	1,447	21.20	14.52	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK, FSB	1	2.17	4.35	491	3.31	6.48	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000012824/4 WACHOVIA MORTGAGE FSB	2	4.35	12.50	550	3.71	10.39	1	4.76	6.25	80	1.17	1.51	3	27.27	18.75	1,271	34.78	24.00
13-3222578/1 CITIMORTGAGE, INC	1	2.17	6.67	269	1.81	5.07	2	9.52	13.33	525	7.69	11.56	1	9.09	6.67	417	11.41	9.26
0001072248/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	1	2.17	16.67	60	0.40	9.90	0	0.00	0.00	0	0.00	0.00	1	9.09	16.67	120	3.28	19.80
0000004072/4 AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	2.17	25.00	400	2.69	27.27	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	3	6.52	75.00	910	6.13	97.85	1	4.76	25.00	20	0.29	2.15	0	0.00	0.00	0	0.00	0.00
0001881185/2 BENEFICIAL COMPANY LLC	3	6.52	100.00	1,790	12.06	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001447/4 CITICORP TRUST BANK, FSB	1	2.17	33.33	348	2.34	28.43	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	3	14.28	100.00	1,099	18.10	100.00	0	0.00	0.00	0	0.00	0.00
0000008534/4 GUARANTY BANK	1	2.17	33.33	32	0.22	3.18	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78108000047 PROVIDENT FUNDING ASSOCIATES	1	2.17	33.33	200	1.35	20.55	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74085000087 TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72465000087 LAND / HOME FINANCIAL SERVICES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.34 / Middle Inc. / 20-50% Min.																		
0000005685 NUVISION FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0501724879/4 EVERHOME MORTGAGE COMPANY	2	4.35	100.00	878	5.91	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	1	2.17	50.00	411	2.77	83.33	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0481290152/4 GB MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	9.09	50.00	221	6.04	34.84
0000000338/1 FIRST TENNESSEE BANK NA	1	2.17	50.00	344	2.32	55.84	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003944012 ELOAN	2	4.35	100.00	585	3.91	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70560000007 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0471809869/7 GUILD MORTGAGE COMPANY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	9.09	50.00	200	5.47	47.39
0000000788/1 NATIONAL CITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197958/2 HFC COMPANY LLC	1	2.17	100.00	611	4.12	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-8544905/7 NATIONS DIRECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	1	2.17	100.00	417	2.81	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000067039/5 WESCOM CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001846463/2 COUNTRYWIDE HOME LOANS	0	0.00	0.00	0	0.00	0.00	1	4.76	100.00	417	6.11	100.00	0	0.00	0.00	0	0.00	0.00
20-2086530/1 CAPITAL ONE HOME LOANS, LLC	1	2.17	100.00	417	2.81	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
23177000005/7 PHH HOME LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
56-0611711/1 WACHOVIA MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0577115/7 WESTGAL MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008657/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000034250/3 GATEWAY BUSINESS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
77848000057 FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 8423.34 / Middle Inc. / 20-50% Min.																		
20035000007 AMERICASH	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
93-1190071/7 W.J. BRADLEY MORTGAGE CAPITAL	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
6453909890/7 SIERRA PACIFIC HOME LOANS, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000051/4 PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	9.09	100.00	254	7.22	100.00
74260000007 MOUNTAIN WEST FINANCIAL, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
25993000007 JMAC LENDING, INC.	0	0.00	0.00	0	0.00	0.00	1	4.76	100.00	250	3.66	100.00	0	0.00	0.00	0	0.00	0.00
20-2857087/7 AVELO MORTGAGE DBA SENDERA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015009/4 AMERICAN STERLING BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
30275000007 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20863000007 FIRST RESIDENTIAL MORTGAGE	1	2.17	100.00	215	1.45	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
73848000007 GREENLIGHT FINANCIAL SERVICES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068416/5 ORANGE COUNTY'S CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
84-1356707/7 CLARION MORTGAGE CAPITAL, INC	1	2.17	100.00	174	1.17	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1914032/1 HOMESERVICES LENDING, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
12504000007/7 COSF, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002093723/2 HSBC CREDIT CENTER INC	1	2.17	100.00	105	0.71	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000069536/5 GENISYS CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71821000007/7 21ST MORTGAGE	1	2.17	100.00	65	0.44	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752077/2 CITIFINANCIAL SERVICES, INC.	1	2.17	100.00	17	0.11	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013668/1 CAPITAL ONE, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	5.31	17.23	14,844	3.37	17.19	[redacted]	3.08	7.87	6,825	2.77	7.90	[redacted]	5.15	4.12	3,656	3.78	4.25

E: Originations include Purchased Loans.

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08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / [redacted] Middle Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	11	13.92	17.19	5,022	12.57	17.30	1	2.17	1.56	663	3.48	2.28	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK, FSB	7	8.86	14.29	3,663	9.87	20.57	12	26.08	24.49	4,683	24.62	24.50	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	5	6.33	10.87	2,512	8.29	11.44	10	21.74	21.74	5,286	27.74	24.06	1	7.69	2.17	825	12.11	3.78
0000013044/1 BANK OF AMERICA, N.A.	9	11.39	25.71	4,861	11.58	37.31	1	2.17	2.86	799	3.72	5.67	1	7.69	2.86	862	12.50	6.82
13-3222578/1 CITIMORTGAGE, INC	5	6.33	20.83	3,375	8.44	30.96	0	0.00	0.00	0	0.00	0.00	3	23.08	12.50	1,286	18.81	11.83
0000012624/4 WACHOVIA MORTGAGE FSB	5	6.33	25.00	3,473	8.88	28.89	2	4.35	10.00	1,742	9.14	13.49	4	30.77	20.00	2,320	34.05	17.86
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	4	5.06	25.00	1,883	4.81	20.57	2	4.35	12.50	696	3.65	7.29	0	0.00	0.00	0	0.00	0.00
42182000007 GMAC MORTGAGE LLC	2	2.53	12.50	532	1.33	9.94	5	10.87	31.25	1,503	8.38	28.77	0	0.00	0.00	0	0.00	0.00
0000004072/4 AMTRUST BANK	2	2.53	15.38	750	1.88	12.83	2	4.35	15.38	304	1.60	5.20	0	0.00	0.00	0	0.00	0.00
0000057809/3 GMAC BANK	1	1.27	10.00	690	1.73	14.40	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072465/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0006189/1 DOWNEY SAVINGS AND LOAN	2	2.53	25.00	748	1.87	28.87	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	2.53	28.57	1,117	2.79	38.32	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
30275000007 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	1	2.17	14.29	804	3.64	31.02	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CA	3	3.80	50.00	2,202	5.51	42.96	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000084124/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLS FIRST FCU	2	2.53	40.00	618	1.55	60.53	1	2.17	20.00	245	1.29	24.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000041425/5 KINECTA FEDERAL CREDIT UNION	2	2.53	50.00	1,034	2.59	45.83	1	2.17	25.00	299	1.57	13.25	0	0.00	0.00	0	0.00	0.00
70560000007 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78100000047 PROVIDENT FUNDING ASSOCIATES	1	1.27	25.00	300	0.75	28.54	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74391000007 TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068703/5 WESCOM CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	2.17	33.33	50	0.26	11.34	0	0.00	0.00	0	0.00	0.00
0000000227/5 PENTAGON FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002736291/2 BANCO POPULAR NORTH AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197856/2 HFC COMPANY LLC	2	2.53	100.00	941	2.35	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 8423.35 / Middle Inc. / 20-50% Min.																		
01330000094 MERRILL LYNCH CREDIT CORP.	1	1.27	50.00	511	1.28	55.06	1	2.17	50.00	417	2.19	44.94	0	0.00	0.00	0	0.00	0.00
23177000057 PHH HOME LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17753000057 AMERICAN HOME EQUITY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000339/1 FIRST TENNESSEE BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000089457/5 FINANCIAL PARTNERS CU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	7.69	50.00	300	4.40	53.29
75054000057 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75-2921540/7 NATIONSTAR MORTGAGE LLC	1	1.27	50.00	231	0.58	69.79	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	1	1.27	50.00	75	0.19	42.86	0	0.00	0.00	0	0.00	0.00	1	7.69	50.00	100	1.47	57.14
0000007980/4 LUTHER BURBANK SAVINGS	1	1.27	100.00	1,125	2.81	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0501420/1 CITI RESIDENTIAL LENDING INC.	1	1.27	100.00	1,000	2.50	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000029877/1 BANCO POPULAR NATIONAL ASSOC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333000008/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	770	11.30	100.00
0000057542/3 TOYOTA FINANCIAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
87-0882600/7 RESIDENTIAL ACCEPTANCE NETWORK	1	1.27	100.00	700	1.75	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003364401/2 ELOAN	1	1.27	100.00	660	1.65	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5282261/7 TITAN WHOLESALE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057709/3 AMERICAN ENTERPRISE BANK OF FL	0	0.00	0.00	0	0.00	0.00	1	2.17	100.00	600	3.15	100.00	0	0.00	0.00	0	0.00	0.00
20653000057 FIRST RESIDENTIAL MORTGAGE	1	1.27	100.00	575	1.44	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000501105/2 M&T BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
87-0897267/5 PATRION MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72230000047 FIRST GUARANTY FINANCIAL CORPO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2001594/7 AMERICAN INTERNET MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	379	5.56	100.00
0000017286/3 UMPQUA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
76091000027 HOMECOMINGS FINANCIAL LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014640/4 STATE FARM BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
73648000097 GREENLIGHT FINANCIAL SERVICES	1	1.27	100.00	360	0.85	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
78500000017 RESIDENTIAL MORTGAGE CAPITAL	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42944 / 8423.35 / Middle Inc. / 20-50% Min.																		
60000342503 GATEWAY BUSINESS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20980000037 CAMBRIDGE FUNDING GROUP, INC.	0	0.00	0.00	0	0.00	0.00	1	2.17	100.00	317	1.66	100.00	0	0.00	0.00	0	0.00	0.00
0000005698/5 NFCU	1	1.27	100.00	313	0.78	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0218365/7 BAYSIDE FIRST MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	1	2.17	100.00	301	1.58	100.00	0	0.00	0.00	0	0.00	0.00
0000014470/4 CITICORP TRUST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5298249/1 CARNEGIE MORTGAGE	1	1.27	100.00	300	0.75	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
12273000097 METROPOLITAN HOME MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	1	2.17	100.00	293	1.54	100.00	0	0.00	0.00	0	0.00	0.00
0000005634/4 GUARANTY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000601/4 PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
18569000047 HOME LOAN CENTER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024522/1 HSBC BANK USA, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245315/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1543378/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-2258563/1 BANKERS FUNDING COMPANY, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001861185/2 BENEFICIAL COMPANY LLC	1	1.27	100.00	172	0.43	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0818610/7 AMERICAN INTERBANC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
65-4859841/7 EZ FUNDING CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
77868000097 BANKERSWEST FUNDING CORPORATIO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001481/1 CITIBANK, N.A.	1	1.27	100.00	115	0.28	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2322198/7 GUIDANCE RESIDENTIAL, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008485/5 AMERICAN FIRST CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	2.17	100.00	86	0.45	100.00	0	0.00	0.00	0	0.00	0.00
0000001493/5 FIA FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000084185/5 ORANGE COUNTY'S CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	2.17	100.00	70	0.37	100.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.35 / Middle Inc. / 20-50% Min.																		
0002752077/2 CITIFINANCIAL SERVICES, INC.	1	1.27	100.00	50	0.13	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002693723/2 HSBC CREDIT CENTER INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[illegible]	[illegible]	18.08	39,058	9.08	21.32	[illegible]	[illegible]	10.53	19,058	7.73	10.17	[illegible]	[illegible]	2.97	8,814	7.05	3.53
ct: 06 / 059 / 42044 / [illegible] / Upper Inc. / 20-50% Min.																		
0000000008/1 JPMORGAN CHASE BANK, NA	2	3.39	5.26	1,209	4.65	6.03	0	0.00	0.00	0	0.00	0.00	1	6.25	2.63	725	11.04	3.62
0000016039/4 COUNTRYWIDE BANK, FSB	7	11.86	22.58	3,065	11.78	23.58	7	25.93	22.58	2,706	24.37	20.77	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	5	8.47	17.24	1,846	7.07	20.98	2	7.41	6.90	303	2.74	3.45	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	2	3.39	7.69	1,618	6.98	14.44	1	3.70	3.85	1,485	13.41	11.81	3	18.75	11.54	1,373	20.91	10.92
0000001741/1 WELLS FARGO BANK, NA	3	5.08	12.50	1,204	4.93	12.54	5	18.52	20.83	2,038	18.40	19.91	0	0.00	0.00	0	0.00	0.00
0000012643/4 WACHOVIA MORTGAGE FSB	1	1.69	9.09	730	2.81	13.07	1	3.70	9.09	468	4.41	8.74	3	18.75	27.27	1,628	24.78	29.15
4216200005/7 GMAC MORTGAGE LLC	2	3.39	25.00	640	2.46	23.05	0	0.00	0.00	0	0.00	0.00	1	6.25	12.50	417	6.35	15.54
0000008412/4 FLAGSTAR BANK	1	1.69	16.67	417	1.60	18.96	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	2	3.39	33.33	850	3.27	40.63	0	0.00	0.00	0	0.00	0.00	4	25.00	66.67	1,232	18.76	59.17
75-2821540/7 NATIONSTAR MORTGAGE LLC	5	8.47	100.00	1,998	7.68	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000040723/4 AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
09-0006189/1 DOWNEY SAVINGS AND LOAN	1	1.69	25.00	437	1.68	21.76	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17753000005/7 AMERICAN HOME EQUITY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072245/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5282261/7 TITAN WHOLESALE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013688/1 CAPITAL ONE, NA	1	1.69	25.00	16	0.06	27.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001881185/2 BENEFICIAL COMPANY LLC	3	5.08	100.00	2,183	8.39	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0133068008/4 MERRILL LYNCH CREDIT CORP.	1	1.69	33.33	680	2.61	44.30	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75054000005/7 STEARNS LENDING, INC.	1	1.69	33.33	785	3.02	52.83	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	2	3.39	66.67	225	0.86	15.70	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74901000007/7 TAYLOR, BEAN & WHITAKER	1	1.69	33.33	574	2.21	51.87	1	3.70	33.33	190	1.72	16.90	0	0.00	0.00	0	0.00	0.00

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Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.36 / Upper Inc. / 20-50% Min.																		
3027506008/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	1	1.69	33.33	50	0.19	15.28	2	7.41	66.67	277	2.50	84.71	0	0.00	0.00	0	0.00	0.00
7840400007/7 SHEA MORTGAGE INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2081584/7 AMERICAN INTERNET MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	1	3.70	50.00	720	6.50	63.69	0	0.00	0.00	0	0.00	0.00
0000005844/4 E*TRADE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000338/1 FIRST TENNESSEE BANK NA	2	3.39	100.00	864	3.28	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4782204/7 LENOX FINANCIAL MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000657/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599000002/7 JMAC LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784000005/7 FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	6.25	50.00	350	5.33	52.01
0003484389/2 SOLSTICE CAPITAL GROUP INC	2	3.39	100.00	532	2.04	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2085300005/7 FIRST RESIDENTIAL MORTGAGE	2	3.39	100.00	539	2.04	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018072/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	1	1.69	50.00	91	0.35	20.63	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	2	3.39	100.00	432	1.68	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1259400007/7 CCSF, LLC	0	0.00	0.00	0	0.00	0.00	2	7.41	100.00	432	3.90	100.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001481/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	6.25	50.00	114	1.74	60.32
0001846843/2 COUNTRYWIDE HOME LOANS	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	1,000	9.03	100.00	0	0.00	0.00	0	0.00	0.00
0000002227/5 PENTAGON FEDERAL CREDIT UNION	1	1.69	100.00	900	3.46	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023446/1 US BANK NORTH DAKOTA	1	1.69	100.00	732	2.81	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	1	1.69	100.00	633	2.43	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1543787/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003118795/2 HFC COMPANY LLC	1	1.69	100.00	591	2.27	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017924/4 FIRST FEDERAL BANK OF CA	1	1.69	100.00	580	2.27	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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)08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s):	All Institutions - Top 100
Analysis Perspective:	HMDA

Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.36 / Upper Inc. / 20-50% Min.																			
22-3840451/7	MACQUARIE MORTGAGES USA, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000786/1	NATIONAL CITY BANK	0	0.00	0.00	0	0.08	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001989/5	LOCKHEED FEDERAL CREDIT UNION	1	1.69	100.00	417	1.60	100.00	0	0.00	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810800004/7	PROVIDENT FUNDING ASSOCIATES	1	1.69	100.00	417	1.80	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016406/4	LYDIAN PRIVATE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	6.25	100.00	417	6.35	100.00
0000088341/5	FIRST FUTURE CREDIT UNION	0	0.00	0.00	0	0.00	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0970030/1	AMERICANMTGNETWORKDBAVERTICE	0	0.00	0.00	0	0.00	0.06	0	0.00	0.00	0	0.00	0.09	0	0.00	0.00	0	0.00	0.00
26-0021318/7	AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	417	3.78	100.00	0	0.00	0.00	0	0.00	0.00
68-0309243/7	CMG MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	417	3.78	100.00	0	0.00	0.00	0	0.00	0.00
7082200000/7	CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	400	3.61	100.00	0	0.00	0.00	0	0.00	0.00
8443600990/7	SUN WEST MORTGAGE COMPANY INC.	1	1.69	100.00	387	1.41	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5298249/1	CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014723/5	AEROSPACE FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015809/4	AMERICAN STERLING BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7107500004/7	CHERRY CREEK MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
9000003052/4	HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7515900008/7	FREEDOM MORTGAGE CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	6.25	100.00	310	4.72	100.00
1856900004/7	HOME LOAN CENTER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
87-0897287/5	PATRION MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000020853/3	CALIFORNIA BANK & TRUST	0	0.00	0.00	0	0.00	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.09	0	0.00	0.00
5219900990/7	MOUNTAIN STATES MORTGAGE	0	0.00	0.00	0	0.00	0.00	1	3.70	100.00	210	1.90	100.00	0	0.00	0.00	0	0.00	0.00
7197000003/7	QUICKEN LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7	SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004544/4	THIRD FEDERAL SAVINGS AND LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024571/1	RBS CITIZENS, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752077/2	CITIFINANCIAL SERVICES, INC.	1	1.69	100.00	136	0.52	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0009088452/5	NORTH ISLAND CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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)08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s):	All Institutions - Top 100
Analysis Perspective:	HMDA

Census Tract / Institution Detail		Denied						Withdrawn						Closed For Incompleteness					
		Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0423.36 / Upper Inc. / 20-50% Min.																			
1696200005/7	REUNION MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7880300009/7	NL INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	Tract Totals	[redacted]	.01	19.16	26,021	5.01	20.74	[redacted]	.24	8.77	11,077	4.49	8.83	[redacted]	8.94	5.19	6,566	6.79	5.23
ct: 06 / 059 / 42044 / [redacted] Upper Inc. / 10-20% Min.																			
0000000008/1	JPMORGAN CHASE BANK, NA	4	10.00	7.84	2,409	10.99	5.98	0	0.00	0.00	0	0.00	0.00	1	8.33	1.96	750	14.27	1.80
0000001741/1	WELLS FARGO BANK, NA	2	5.00	6.90	855	3.78	6.64	4	20.00	13.79	1,644	18.18	12.77	1	8.33	3.45	260	4.95	2.02
0000018039/4	COUNTRYWIDE BANK, FSB	4	10.00	17.39	1,745	7.71	17.73	3	15.00	13.04	1,611	17.82	18.37	0	0.00	0.00	0	0.00	0.00
13-3222578/1	CITIMORTGAGE, INC	4	10.00	18.18	920	4.06	10.82	2	10.00	9.09	733	8.11	7.98	2	16.67	9.09	767	14.59	8.38
0000013044/1	BANK OF AMERICA, N.A.	7	17.50	33.33	3,526	15.57	32.05	2	10.00	9.52	2,039	22.55	18.53	0	0.00	0.00	0	0.00	0.00
0000012842/4	WACHOVIA MORTGAGE FSB	2	5.00	20.00	690	3.05	11.32	0	0.00	0.00	0	0.00	0.00	3	25.00	30.00	1,978	37.80	32.41
4216200005/7	GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	1	5.00	16.67	230	2.54	11.35	3	25.00	50.00	1,061	20.19	52.34
0000004072/4	AMTRUST BANK	0	0.00	0.00	0	0.00	0.00	1	5.00	20.00	636	7.03	27.02	0	0.00	0.00	0	0.00	0.00
0000021541/1	UNION BANK OF CALIFORNIA, N.A.	2	5.00	50.00	1,155	5.10	48.86	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072248/2	SUNTRUST MORTGAGE, INC	1	2.50	25.00	810	2.60	37.99	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7	SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	1	5.00	25.00	636	7.03	46.32	0	0.00	0.00	0	0.00	0.00
7810800004/7	PROVIDENT FUNDING ASSOCIATES	1	2.50	25.00	417	1.84	43.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.09	0	0.00	0.00
0000024212/5	SCHOOLSFIRST FCU	0	0.00	0.00	0	0.00	0.09	1	5.00	25.00	554	6.13	78.14	1	8.33	25.00	25	0.48	3.53
0000018782/4	ING BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197958/2	HFC COMPANY LLC	3	7.50	100.00	1,585	7.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003384401/2	ELOAN	1	2.50	33.33	420	1.86	27.86	1	5.00	33.33	362	4.00	24.10	0	0.00	0.00	0	0.00	0.00
41-1704421/1	WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3	GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1	CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0131098068/4	MERRILL LYNCH CREDIT CORP.	1	2.50	50.00	6,000	26.50	71.39	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2317700005/7	PHH HOME LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000001/1	WACHOVIA BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1	METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations Include Purchased Loans.

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08 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.37 / Upper Inc. / 10-20% Min.																		
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000009857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200003/7 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000338/1 FIRST TENNESSEE BANK NA	2	5.00	100.00	528	2.33	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000067035/5 WESCOM CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000084124/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	0	0.00	0.00	0	0.00	0.00	2	10.00	100.00	400	4.42	100.00	0	0.00	0.00	0	0.00	0.00
0000013968/1 CAPITAL ONE, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003514/3 BANK OF THE WEST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7888000008/7 HOME CONSULTANTS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7927200007/7 FREEDOM DIRECT CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5218245/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021319/7 AMERISAVE MORTGAGE CORPORATION	1	2.50	100.00	432	1.91	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000020852/3 CALIFORNIA BANK & TRUST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752522/2 EQUIFIRST CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	8.33	100.00	417	7.93	100.00
33-0543867 MEMBERS LOAN SERVICES INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4782204/7 LENOX FINANCIAL MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0970030/1 AMERICANMTGNETWORKDBAVERITICE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001881165/2 BENEFICIAL COMPANY LLC	1	2.50	100.00	400	1.77	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0006189/1 DOWNEY SAVINGS AND LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784800005/7 FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	1	2.50	100.00	300	1.33	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1640000007/7 J&R LENDING INC.	1	2.50	100.00	300	1.33	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7364800006/7 GREENLIGHT FINANCIAL SERVICES	1	2.50	100.00	264	1.17	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

*E: Originations include Purchased Loans.

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08 Census Tract Analysis - Institution Level by Action

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Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 8423.37 / Upper Inc. / 10-20% Min.																		
0000084865/5 AMERICAN FIRST CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	5.00	100.00	150	1.68	100.00	0	0.00	0.00	0	0.00	0.00
0000084867/5 FINANCIAL PARTNERS CU	0	0.00	0.00	0	0.00	0.00	1	5.00	100.00	47	0.52	100.00	0	0.00	0.00	0	0.00	0.00
0002693723/2 HSBC CREDIT CENTER INC	1	2.50	100.00	4	0.02	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	[redacted]	15.87	22,640	5.14	18.38	[redacted]	[redacted]	7.94	9,042	3.67	6.54	[redacted]	6.70	4.76	5,258	5.44	3.80
ct: 06 / 059 / 42044 / [redacted] / Upper Inc. / 20-50% Min.																		
0000000006/1 JPMORGAN CHASE BANK, NA	3	4.84	5.77	2,287	7.12	7.64	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	11	17.74	23.91	5,338	16.77	28.31	3	8.33	6.52	1,017	6.29	5.01	1	6.25	2.17	198	1.30	0.53
0000018039/4 COUNTRYWIDE BANK, FSB	1	1.61	2.86	484	1.52	2.79	9	25.00	25.71	5,152	31.87	29.74	1	6.25	2.86	622	7.48	3.58
0000013044/1 BANK OF AMERICA, N.A.	6	9.68	17.14	3,307	10.39	22.49	3	8.33	8.57	1,345	8.32	9.15	1	6.25	2.86	778	9.34	5.28
13-3222578/1 CITIMORTGAGE, INC	3	4.84	8.38	1,250	3.93	8.08	1	2.78	3.13	413	2.55	2.87	4	25.00	12.50	2,099	25.25	13.56
0000012542/4 WACHOVIA MORTGAGE FSB	4	6.45	17.39	2,406	7.56	19.04	0	0.00	0.00	0	0.00	0.00	3	18.75	13.04	1,821	23.11	15.21
0000004072/4 AMTRUST BANK	1	1.61	4.76	533	1.67	8.01	2	5.56	9.52	723	4.47	8.15	0	0.00	0.00	0	0.00	0.00
0000084124/4 FLAGSTAR BANK	1	1.61	8.00	275	0.86	7.71	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	1.61	12.50	416	1.31	11.70	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001847275/2 WELLS FARGO FINL CALIFORNIA	5	8.06	62.50	1,750	5.50	58.16	1	2.78	12.50	30	0.19	0.96	1	6.25	12.50	850	7.82	20.86
4218200005/7 GMAC MORTGAGE LLC	1	1.61	14.29	307	0.98	13.11	2	5.56	28.57	797	4.97	30.20	0	0.00	0.00	0	0.00	0.00
0000024212/5 SCHOOLSFIRST FCU	2	3.23	28.57	275	0.86	14.40	1	2.78	14.29	328	2.03	17.28	1	6.25	14.29	290	3.49	15.28
0000016782/4 ING BANK, FSB	1	1.61	16.67	450	1.41	15.28	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	1	1.61	16.67	637	2.00	28.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 GMAC BANK	2	3.23	33.33	615	1.93	32.81	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003944012 ELOAN	0	0.00	0.00	0	0.00	0.00	4	11.11	80.00	2,536	15.70	81.40	0	0.00	0.00	0	0.00	0.00
99-0006189/1 DOWNEY SAVINGS AND LOAN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027500080/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	2	3.23	40.00	752	2.36	41.55	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK OF CALIFORNIA, N.A.	1	1.61	25.00	600	1.88	20.86	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000084867/5 FINANCIAL PARTNERS CU	1	1.61	33.33	1,120	3.52	54.63	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	1	2.78	33.33	586	3.63	41.41	1	6.25	33.33	880	8.29	48.69

*E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 9626.33 / Upper Inc. / 20-50% Min.																		
0000000338/1 FIRST TENNESSEE BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70922000007 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	2	5.56	66.67	789	4.86	69.45	0	0.00	0.00	0	0.00	0.00
0000000788/1 NATIONAL CITY BANK	0	0.00	0.00	0	0.00	0.00	1	2.78	33.33	412	2.55	38.11	0	0.00	0.00	0	0.00	0.00
13338000097 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
79091000097 HOMECOMINGS FINANCIAL LLC	2	3.23	66.67	615	1.93	59.59	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
23177000097 PHH HOME LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001644643/2 COUNTRYWIDE HOME LOANS	2	3.23	100.00	2,000	6.29	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001782/4 FIRST FEDERAL BANK OF CA	2	3.23	100.00	1,975	6.20	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0419159/7 TRUST ONE MORTGAGE CORPORATION	1	1.61	50.00	684	2.15	53.48	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
74507000007 BROADVIEW MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
18569000047 HOME LOAN CENTER	0	0.00	0.00	0	0.00	0.00	1	2.78	50.00	338	2.09	32.41	0	0.00	0.00	0	0.00	0.00
33-0970030/1 AMERICANMTGNETWORKDBAVERTICE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
70560000007 SIERRA PACIFIC MORTGAGE CO INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75-2921540/7 NATIONSTAR MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	2	5.56	100.00	732	4.53	100.00	0	0.00	0.00	0	0.00	0.00
95-4482959/7 AKT AMERICAN CAPITAL, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	6.25	50.00	370	4.45	58.57
0000023160/1 CHASE MANHATTAN BANK USA, NA	1	1.61	100.00	940	2.95	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0591420/1 CITI RESIDENTIAL LENDING INC.	1	1.61	100.00	940	2.95	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75054000057 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17753000057 AMERICAN HOME EQUITY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72232000097 IDEAL MORTGAGE BANKERS, LTD	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024369/1 AMERICAN BANK & TRUST COMPANY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

alysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 9626.33 / Upper Inc. / 20-50% Min.																		
33-0577115/7 WESTCAL MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024292/5 NORTHROP GRUMMAN FEDERAL CREDI	0	0.00	0.00	0	0.00	0.00	1	2.78	100.00	800	3.71	100.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0002752237/2 EQUIFIRST CORPORATION	1	1.61	100.00	500	1.57	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006061/4 LEHMAN BROTHERS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006051/4 PROVIDENT SAVINGS BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	6.25	100.00	417	5.02	100.00
0593808223/4 PRICELINE MORTGAGE COMPANY LLC	1	1.61	100.00	417	1.31	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015909/4 AMERICAN STERLING BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4762204/7 LENOX FINANCIAL MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0816610/7 AMERICAN INTERBANC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057365/2 HANMI BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13984000057 MLD MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	1	2.78	100.00	415	2.57	100.00	0	0.00	0.00	0	0.00	0.00
95-4807423/7 HMS CAPITAL, INC.	1	1.61	100.00	414	1.30	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006534/4 GUARANTY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004876/4 COLORADO FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
71970000097 QUICKEN LOANS	1	1.61	100.00	390	1.23	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20980000097 CAMBRIDGE FUNDING GROUP, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
25989000097 JMAC LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	6.25	100.00	370	4.45	100.00
0000018527/4 NCB, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000028523/3 CALIFORNIA BANK & TRUST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
15862000057 REUNION MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000017823/5 HONDA FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0807813/7 EASTLAND FINANCIAL CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000025053/5 LOS ANGELES FIREMEN'S CR. UN.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000227/5 PENTAGON FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0003197958/2 HFC COMPANY LLC	1	1.61	100.00	96	0.30	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

E: Originations include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
ct: 06 / 059 / 42044 / 0426.33 / Upper Inc. / 20-50% Min.																		
0000001461/1 CITIBANK, N.A.	1	1.61	100.00	80	0.25	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000066703/5 WESCOM CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
99-0001405/1 PFF BANK & TRUST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001861185/2 BENEFICIAL COMPANY LLC	0	0.00	0.00	0	0.00	0.00	1	2.70	100.00	40	0.25	100.00	0	0.00	0.00	0	0.00	0.00
0000000001/1 WACHOVIA BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	[redacted]	7.15	14.80	31,833	7.23	16.17	[redacted]	8.00	8.50	16,185	6.55	8.21	[redacted]	8.94	3.82	8,312	8.60	4.22
County Totals	867	100.00	17.43	440,217	100.00	18.75	515	100.00	10.35	246,644	100.00	10.50	179	100.00	3.60	96,669	100.00	4.12

E: Originations Include Purchased Loans.

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008 Census Tract Analysis - Institution Level by Action

ract Group: LAGUNA NIGUEL

nalysis Criteria:

Institution(s): All Institutions - Top 100

Analysis Perspective: HMDA

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Group Totals	867		17.43	440,217		18.75	515		10.35	246,644		10.50	179		3.60	96,669		4.12
Other Institutions	0		0.00	0		0.00	0		0.00	0		0.00	0		0.00	0		0.00
Market Totals	867		17.43	440,217		18.75	515		10.35	246,644		10.50	179		3.60	96,669		4.12

E: Originations Include Purchased Loans.

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Appendix C
Proof of Publication

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CITY OF LAGUNA NIGUEL

AFFIDAVIT OF PUBLICATION

STATE OF CALIFORNIA,)
) ss.
County of Orange)

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal clerk of the **Laguna Niguel News**, a newspaper that has been adjudged to be a newspaper of general circulation by the Superior Court of the County of Orange, State of California, on February 17, 1998, Case No. A-190535 in and for the City of Laguna Niguel, County of Orange, State of California; that the notice, of which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

Dec 17, 2009 Jan 7, 2010

"I certify (or declare) under the penalty of perjury under the laws of the State of California that the foregoing is true and correct":

Executed at Santa Ana, Orange County, California, on

Date: Jan 7, 2010

Signature

Laguna Niguel News
625 N. Grand Ave.
Santa Ana, CA 92701
(714) 796-7000 ext. 3002

PROOF OF PUBLICATION

PUBLIC NOTICE
CITY OF LAGUNA NIGUEL
NOTICE OF AVAILABILITY
OF COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS FOR FISCAL YEAR (FY) 2010/2011

NOTICE IS HEREBY GIVEN that the City of Laguna Niguel is currently accepting applications for eligible CDBG funded projects or services.

PROPOSAL: The primary objective of the Federal Housing and Urban Development Department's (HUD) CDBG program is "the development of viable urban communities by providing decent housing, a suitable environment and expanding economic opportunities principally for persons of low and moderate income." The City of Laguna Niguel anticipates receiving approximately $336,000 from HUD, of which approximately $50,000 will be granted to applicants providing eligible social service projects and programs.

The City is requesting proposals from interested, tax-exempt California non-profit organizations that provide eligible CDBG services and/or projects benefiting the residents of Laguna Niguel. All eligible applications will be reviewed by an Ad-Hoc Committee of the City Council. This committee will make recommendations to the City Council on funding allocations to service providers. The Ad-Hoc Committee will meet during a public hearing in February 2010 (date to be announced), to make funding recommendations. The City Council will hold a public hearing on April 20, 2010 at 7pm to review the draft CDBG Action Plan at the City of Laguna Niguel City Council Chambers, 27841 La Paz Road, Laguna Niguel.

Eligible service providers must complete an application package. Applications are available on the City's Website or at the City of Laguna Niguel, Community Development Department, 27781 La Paz Road, Laguna Niguel.

Applications will be accepted until 5:00 P.M. on Friday, January 29, 2010 at the City of Laguna Niguel office. Applications may not be sent by facsimile and no extension of the deadline will be granted. Applications may be photocopied, but must be signed by the official authorized to act on behalf of the applicant.

Questions regarding this request for proposal should be directed to Erich List, with the City of Laguna Niguel at (949) 362-4380.

Juana Laur
Deputy City Clerk

Published Laguna Niguel News Dec 17, 2009 Jan 7, 2010
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CITY OF LAGUNA NIGUEL

AFFIDAVIT OF PUBLICATION

STATE OF CALIFORNIA,)
) ss.
County of Orange)

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal clerk of the **Laguna Niguel News**, a newspaper that has been adjudged to be a newspaper of general circulation by the Superior Court of the County of Orange, State of California, on February 17, 1998, Case No. A-190535 in and for the City of Laguna Niguel, County of Orange, State of California; that the notice, of which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

Feb 4, 2010

"I certify (or declare) under the penalty of perjury under the laws of the State of California that the foregoing is true and correct":

Executed at Santa Ana, Orange County, California, on

Date: Feb 4, 2010

Signature

Laguna Niguel News
625 N. Grand Ave.
Santa Ana, CA 92701
(714) 796-7000 ext. 3002

PROOF OF PUBLICATION

PUBLIC NOTICE
CITY OF LAGUNA NIGUEL
FY 2010-2011 CDBG GRANT AD-HOC COMMITTEE
NOTICE OF PUBLIC MEETING

NOTICE IS HEREBY GIVEN that the CDBG Grant Ad-Hoc Committee of the City of Laguna Niguel will conduct a Public Meeting to consider the Service Provider applications for the City's FY 2010-2011 Community Development Block Grant (CDBG) Applications.

Date of Hearing: February 16th, 2010

Time of Hearing: 4:00 P.M., or as soon thereafter as possible

Location of Hearing:
City Council Chambers
City of Laguna Niguel
27801 La Paz Road
Laguna Niguel, CA 92677

PROPOSAL: The primary objective of the Federal Housing and Urban Development Department's (HUD) CDBG program is "the development of viable urban communities by providing decent housing, a suitable environment and expanding economic opportunities principally for persons of low and moderate income." The City of Laguna Niguel anticipates receiving approximately $336,000 from HUD, of which approximately $50,000 will be granted to Service Provider applicants providing eligible social service projects and programs.

The Grants Ad-Hoc Committee will consider all CDBG Service Provider applications and make recommendations for funding to the City Council, which will meet on April 20, 2010 to consider the draft CDBG Action Plan. The City Council will make the final funding decisions.

INVITATION TO BE HEARD

All applicants and interested persons are invited to the Public Meeting to comment on their applications. In addition, written comments may be submitted to the Laguna Niguel Community Development Department prior to the public hearing.

Information on the City's CDBG program is available for public review at the Community Development Department of the City of Laguna Niguel, 27781 La Paz Road, Laguna Niguel, California 92677, (949) 362-4380. The Ad-Hoc Committee staff report will be available Friday afternoon, February 12, 2010, and a copy may be obtained at the Community Development Department. Those desiring a copy of the staff report or requesting further information should contact Erich List, of the Community Development Department at (949) 362-4380.

Date of Publishing: Feb 4, 2010 Laguna Niguel News
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2010 FEB 24 AM 10: 09

CITY OF LAGUNA NIGUEL

AFFIDAVIT OF PUBLICATION

STATE OF CALIFORNIA,)
) ss.
County of Orange)

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Feb 4, 2010

"I certify (or declare) under the penalty of perjury under the laws of the State of California that the foregoing is true and correct":

Executed at Santa Ana, Orange County, California, on

Date: Feb 4, 2010

Signature

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625 N. Grand Ave.
Santa Ana, CA 92701
(714) 796-7000 ext. 3002

PROOF OF PUBLICATION

PUBLIC NOTICE

CITY OF LAGUNA NIGUEL
FY 2010-2014 CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

PUBLIC NOTICE IS HEREBY GIVEN THAT the City of Laguna Niguel will hold a joint consultation workshop to receive public input regarding the FY 2010-2014 Consolidated Plan and fair housing issues in Laguna Niguel.

PUBLIC NOTICE IS HEREBY FURTHER GIVEN THAT the City is undertaking an assessment of housing and community development needs that affects the use of CDBG funds for the next five years and an analysis of potential impediments that may affect fair housing choice in the City based on race, color, ancestry, national origin, religion, sex, disability, familial status, marital status, source of income, sexual orientation, or any arbitrary factor.

DATE OF PUBLIC MEETING: Tuesday, February 16, 2010

TIME OF PUBLIC MEETING: 5:00 P.M., or as soon thereafter as possible

LOCATION OF PUBLIC MEETING:
City Council Chambers
City of Laguna Niguel
27641 La Paz Rd
Laguna Niguel, CA 92677

Consolidated Plan

The proposed 2010-2014 Consolidated Plan for the City of Laguna Niguel describes housing and community development needs as well as activities to address those needs through the use of federal funding. As required by HUD, the Consolidated Plan serves as the planning and application document of the Community Development Block Grant (CDBG) program. The Consolidated Plan includes a needs assessment and a five-year strategy. The CDBG program is intended to benefit primarily low and moderate income persons and persons with special needs through affordable housing; economic development and job creation; public facilities and infrastructure improvements; and community and supportive services, among other activities.

Analysis of Impediments to Fair Housing Choice

The analysis of impediments reviews and analyzes the following information and issues/concerns:

1. Analysis of demographic profile, income distribution, housing stock characteristics, and access to public transportation to determine the development of housing patterns in relation to race, ethnicity, income, and other characteristics;

2. Evaluation of fair housing complaints and violations to identify trends and patterns;

3. Analysis of public and private activities that may impede fair housing choice in Laguna Niguel, including, but not limited to:

- Housing brokerage services and financing assistance;
- Public policies and actions affecting the construction of affordable housing; and
- Administrative policies concerning community development and housing activities;

4. Assessment of current public and private fair housing programs and activities;

5. Provision of conclusions and recommendations to further fair housing choice in Laguna Niguel.

PUBLIC NOTICE IS HEREBY FURTHER GIVEN THAT the joint consultation workshop will be conducted on February, 2010 from 5:00 to 6:00 pm in the Council Chambers. All persons interested in this matter or subjects related thereto may attend the consultation workshop and may present any comments or requests deemed relevant to the housing and community development needs assessment and/or the fair housing analysis. If you require special arrangements, please contact Erich Liel of the Community Development Department at (949) 362-4380.

Date of Publishing: February 4, 2010 Laguna Niguel News
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2010 APR -1 PM 2:18

CITY OF LAGUNA NIGUEL

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STATE OF CALIFORNIA,)
) ss.
County of Orange)

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal clerk of the **Laguna Niguel News**, a newspaper that has been adjudged to be a newspaper of general circulation by the Superior Court of the County of Orange, State of California, on February 17, 1998, Case No. A-190535 in and for the City of Laguna Niguel, County of Orange, State of California; that the notice, of which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

Mar 25, 2010

"I certify (or declare) under the penalty of perjury under the laws of the State of California that the foregoing is true and correct":

Executed at Santa Ana, Orange County, California, on

Date: Mar 25, 2010

Signature

Laguna Niguel News
625 N. Grand Ave.
Santa Ana, CA 92701
(714) 796-7000 ext. 3002

PROOF OF PUBLICATION

PUBLIC NOTICE
CITY OF LAGUNA NIGUEL
CITY COUNCIL

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the City of Laguna Niguel will conduct a 30-day public review from March 25 to April 23, 2010 and the City Council of the City of Laguna Niguel will conduct a Public Hearing to consider the use of Community Development Block Grant (CDBG) funds in the City's five-year Consolidated Plan (2010-2015), a one year Action Plan FY 2010/2011 the FY 2010-2015 Analysis of Impediments to Fair Housing Choice in Laguna Niguel, and the Citizens Participation Plan.

Date of Hearing: April 20, 2010
Time of Hearing: 7:00 P.M., or as soon thereafter as possible
Location of Hearing:
City Council Chambers, City of Laguna Niguel
27841 La Paz Road
Laguna Niguel, CA 92677

PROPOSAL

The U.S. Department of Housing and Urban Development (HUD) periodically requires the City of Laguna Niguel to prepare and adopt a Consolidated Plan for the City's CDBG Program. The Consolidated Plan is a long-term strategy for the use of the City's CDBG funds over the next five years (2010-2015). The Consolidated Plan identifies prioritized programs to assist the City in providing decent housing and suitable living environments, addressing community service and facility needs, and expanding economic opportunities for primarily low and moderate income persons.

Along with the five year Consolidated Plan, HUD requires an annual Action Plan outlining the City's use of CDBG funds for one year. The City of Laguna Niguel is eligible to receive from the Department of Housing and Urban Development (HUD) an amount of $337,274 in Community Development Block Grant (CDBG) funds in FY 2010/2011. The City may allocate a maximum of 15 percent (15%) of the annual CDBG funds to public service providers. Therefore, a total of $50,591 is potentially available to the public service providers. The remainder of the funds are allocated to the City initiated projects in low and moderate income Census Block areas (85%) and administrative costs (20%). The CDBG funds are designed to assist the City in providing decent housing and a suitable living environment, addressing community service and facility needs, and expanding economic opportunities for primarily low and moderate income persons.

The City Council has established an Ad-Hoc Committee to review public service providers applications for FY 2010/2011 CDBG funds. At the April 20, 2010 meeting, the City Council will consider the recommendations of the Ad-Hoc Committee and will then select the service providers and set the funding levels for inclusion in the Draft Action Plan for FY 2010/2011. Additionally, the Draft Action Plan will describe how the CDBG funds will be spent for City-initiated capital improvement projects.

The City of Laguna Niguel is undertaking an analysis of potential impediments that may affect fair housing choice in the City based on race, color, ancestry, national origin, religion, sex, disability, familial status, marital status, source of income, sexual orientation, or any arbitrary factor.

Analysis of Impediments to Fair Housing Choice

The analysis of impediments reviews and analyzes the following information and issues/concerns:

1. Analysis of demographic profile, income distribution, housing stock characteristics, and access to public transportation to determine the development of housing patterns in relation to race, ethnicity, income, and other characteristics.

2. Evaluation of fair housing complaints and violations to identify trends and patterns.

3. Analysis of public and private activities that may impede fair housing choice in Laguna Niguel, including, but not limited to:

-Housing brokerage services and financing assistance;
-Public policies and actions affecting the construction of affordable housing; and
-Administrative policies concerning community development and housing activities.

4. Assessment of current public and private fair housing programs and activities.

5. Provision of conclusions and recommendations to further fair housing choice in Laguna Niguel.

HUD also requires the City to develop a citizen participation process to ensure full compliance with these Federal regulations. The Citizen Participation Plan (CPP) appears in the appendix of the Consolidated Plan and provides a strategy for the City to ensure the participation of all citizens in the development of the Consolidated Plan and related documents.

The Draft Consolidated Plan, including the FY 2010/2011 Draft Action Plan, and the Citizens Participation Plan along with the Analysis of Impediments to Fair Housing Choice, will be available for public review at the following locations between March 25 and April 23, 2010:

City Hall, 27841 La Paz Road
Community Development Department, 27781 La Paz Road
Crown Valley Public Library, 23615 Crown Valley Parkway
San Country Senior and Community Center, 24032 Aliso Creek Road

The Laguna Niguel City Council will consider all comments received during the public review period. The five year Consolidated Plan, the FY 2010/2011 Action plan, the Citizens Participation Plan and the Analysis of Impediments to Fair Housing Choice are scheduled for final adoption at the May 4, 2010 City Council Meeting.

INVITATION TO BE HEARD

All interested persons are invited to the Public Hearing to comment on the City's proposed CDBG allocations. In addition, written comments may be submitted to the Laguna Niguel Community Development Department prior to the public hearing.

If you wish to challenge the action taken on this proposal in court, you may be limited to raising only those issues you or someone else raised at the Public Hearing described in this notice, or in written correspondence delivered to the City at or prior to the Public Hearing.

Information on the City's CDBG program is available for public review at the Community Development Department of the City of Laguna Niguel, 27781 La Paz Road, Laguna Niguel, California 92677, (949) 362-4300. The City Council staff report will be available Friday afternoon, April 16, 2010, and a copy may be obtained at the Community Development Department. Those desiring a copy of the staff report or requesting further information should contact Erich List of the Community Development Department at the above address and telephone number.

March 25, 2010 Laguna Niguel News 9218928

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2010 APR 16 PM 12: 23

CITY OF LAGUNA NIGUEL

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STATE OF CALIFORNIA,)
) ss.
County of Orange)

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Apr 1, 8, 2010

"I certify (or declare) under the penalty of perjury under the laws of the State of California that the foregoing is true and correct":

Executed at Santa Ana, Orange County, California, on

Date: Apr 8, 2010

Signature

Laguna Niguel News
625 N. Grand Ave.
Santa Ana, CA 92701
(714) 796-7000 ext. 3002

PROOF OF PUBLICATION

PUBLIC NOTICE
CITY OF LAGUNA NIGUEL
CITY COUNCIL

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the City Council of the City of Laguna Niguel will conduct a Public Hearing to consider a substantial amendment to the Community Development Block Grant (CDBG) Action Plan for FY 2008/2009 to re-allocate approximately $91,104 in funding from the American Recovery and Reinvestment Act of 2009 (CDBG-R) to the FY 2010/2011 Niguel Woods street reconstruction project.

Date of Hearing: April 20, 2010
Time of Hearing: 7:00 P.M., or as soon thereafter as possible
Location of Hearing:
City Council Chambers, City of Laguna Niguel
27841 La Paz Road
Laguna Niguel, CA 92677

PROPOSAL

The American Recovery and Reinvestment Act of 2009 (Recovery Act) was signed into law by President Obama on February 17th, 2009. The City of Laguna Niguel expects to receive approximately $91,104 in additional funding to be used for projects that emphasize job creation and economic benefit. The City's Citizen Participation Plan requires the City to make a substantial amendment to reallocate funds greater than 50% of the original allocation. The funds were originally allocated to the Senior Center expansion project in 2008 but the funds were not able to be spent. Therefore the City would like to reallocate the funds to the 2010/2011 Niguel Woods street reconstruction project. A public hearing for the FY 2008/2009 substantial amendment for CDBG-R funds will be considered at the April 20, 2010 City Council meeting. The final FY 2008/2009 substantial amendment for CDBG-R funds is scheduled for final adoption, on the consent calendar, at the May 04, 2010 City Council Meeting.

INVITATION TO BE HEARD

All interested persons are invited to the Public Hearing to comment on the City's proposed FY 2008/2009 substantial amendment for CDBG-R funds. In addition, written comments may be submitted to the Laguna Niguel Community Development Department prior to the public hearing.

If you wish to challenge the action taken on this proposal in court, you may be limited to raising only those issues you or someone else raised at the Public Hearing described in this notice, or in written correspondence delivered to the City at or prior to the Public Hearing.

Information on the City's CDBG program is available for public review at the Community Development Department of the City of Laguna Niguel, 27781 La Paz Road, Laguna Niguel, California 92677, (949) 362-4360. The City Council staff report will be available Friday afternoon, April 16, 2010, and a copy may be obtained at the Community Development Department. Those desiring a copy of the staff report or requesting further information should contact Erich List, of the Community Development Department at the above address and telephone number.

Publish Laguna Niguel News Apr 8, 2010 9224652