

Montana Report 5: Borrower Income Profile by County and Census Tract

Based on 2004 HMDA Data Released by the Federal Reserve September, 2005

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
BEAVERHEAD COUNTY															
0001.00	Moderate	6.25%	16	0	1	8	6	1	2.39%	1,211	0	29	496	633	53
0002.00	Middle	16.67%	90	1	14	28	44	3	10.88%	10,217	36	1,076	2,970	5,935	200
0003.00	Middle	26.51%	83	4	18	20	36	5	22.10%	7,729	297	1,411	1,657	3,806	558
BEAVERHEAD COUNTY			20.11%	189	5	33	56	86	14.87%	19,157	333	2,516	5,123	10,374	811
BIG HORN COUNTY															
0001.00	Middle	31.25%	112	14	21	27	44	6	24.13%	7,997	704	1,226	1,990	3,585	492
9403.00	Moderate	50.00%	4	0	2	1	1	0	21.82%	110	0	24	7	79	0
9405.00	Moderate	23.08%	13	0	3	2	6	2	25.93%	937	0	243	191	292	211
9406.00	Middle	33.33%	9	1	2	2	4	0	44.89%	352	64	94	13	181	0
9407.00	Moderate	50.00%	6	0	3	0	3	0	20.08%	528	0	106	0	422	0
BIG HORN COUNTY			31.94%	144	15	31	32	58	24.80%	9,924	768	1,693	2,201	4,559	703
BLAINE COUNTY															
0001.00	Middle	20.00%	10	1	1	3	4	1	5.60%	2,017	76	37	154	215	1,535
0002.00	Middle	26.67%	45	5	7	10	20	3	19.57%	3,372	202	458	803	1,763	146
9401.00	Moderate	0.00%	3	0	0	3	0	0	0.00%	127	0	0	127	0	0
BLAINE COUNTY			24.14%	58	6	8	16	24	14.01%	5,516	278	495	1,084	1,978	1,681
BROADWATER COUNTY															
0001.00	Middle	24.19%	62	2	13	26	19	2	24.99%	4,553	112	1,026	1,927	1,290	198
0002.00	Middle	24.44%	90	9	13	19	45	4	15.48%	10,436	546	1,070	2,119	6,128	573
BROADWATER COUNTY			24.34%	152	11	26	45	64	18.37%	14,989	658	2,096	4,046	7,418	771

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

CARBON COUNTY

0001.00	Middle	19.44%	72	4	10	22	33	3	14.34%	7,441	387	680	1,978	4,049	347	
0002.00	Moderate	41.03%	39	6	10	7	13	3	33.98%	3,172	415	663	578	1,189	327	
0003.00	Middle	29.69%	128	12	26	25	60	5	23.20%	13,166	880	2,174	2,925	6,744	443	
0004.00	Middle	21.01%	119	11	14	19	71	4	12.24%	20,001	802	1,647	2,224	14,940	388	
0005.00	Moderate	18.52%	27	3	2	8	13	1	10.41%	2,978	139	171	1,039	1,493	136	
CARBON COUNTY			25.45%	385	36	62	81	190	16	17.02%	46,758	2,623	5,335	8,744	28,415	1,641

CARTER COUNTY

0003.00	Middle	40.00%	5	0	2	0	3	0	14.48%	449	0	65	0	384	0	
CARTER COUNTY			40.00%	5	0	2	0	3	0	14.48%	449	0	65	0	384	0

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

CASCADE COUNTY

0001.00	Middle	30.83%	120	8	29	37	42	4	19.11%	10,162	275	1,667	2,880	3,881	1,459
0002.00	Middle	32.34%	201	21	44	58	61	17	27.42%	14,758	753	3,294	4,422	4,931	1,358
0003.00	Middle	36.81%	182	22	45	50	53	12	32.04%	13,531	1,117	3,218	3,743	4,096	1,357
0004.00	Moderate	45.35%	86	19	20	16	25	6	39.05%	5,675	927	1,289	1,131	1,802	526
0005.00	Moderate	26.87%	67	8	10	21	24	4	26.14%	4,932	467	822	1,605	1,584	454
0006.00	Low	9.09%	11	1	0	3	4	3	2.25%	1,824	41	0	489	422	872
0007.00	Moderate	52.33%	86	13	32	20	17	4	49.33%	5,110	667	1,854	1,356	995	238
0008.00	Moderate	42.86%	63	8	19	13	17	6	43.44%	4,593	578	1,417	700	1,356	542
0009.00	Middle	42.75%	138	15	44	47	25	7	38.18%	10,200	970	2,924	3,993	1,888	425
0010.00	Upper	30.05%	193	19	39	62	58	15	26.00%	15,080	944	2,977	5,030	4,674	1,455
0011.00	Middle	23.72%	215	7	44	79	66	19	22.35%	16,379	388	3,272	6,209	4,926	1,584
0012.00	Middle	33.33%	3	0	1	2	0	0	37.41%	294	0	110	184	0	0
0016.00	Moderate	48.43%	159	29	48	45	25	12	44.49%	10,783	1,388	3,409	2,897	1,736	1,353
0017.00	Middle	30.91%	110	14	20	22	45	9	20.29%	8,839	494	1,299	2,189	4,168	689
0018.00	Middle	27.08%	192	10	42	62	62	16	24.11%	16,240	527	3,389	4,824	6,089	1,411
0019.00	Middle	24.05%	291	14	56	84	123	14	16.66%	28,883	627	4,186	8,192	14,365	1,513
0021.00	Middle	15.32%	124	4	15	34	65	6	10.37%	13,222	299	1,072	3,388	7,719	744
0022.00	Middle	35.52%	259	29	63	78	72	17	25.93%	22,595	1,608	4,252	6,124	9,167	1,444
0023.00	Upper	12.76%	439	12	44	103	251	29	7.81%	54,060	659	3,561	11,314	34,525	4,001
0101.00	Middle	31.14%	167	9	43	53	51	11	23.11%	14,213	464	2,821	4,521	5,454	953
0104.00	Middle	15.07%	73	5	6	17	37	8	10.04%	8,573	372	489	1,592	5,005	1,115
0106.00	Middle	22.79%	136	8	23	29	62	14	12.91%	15,684	371	1,654	2,436	10,211	1,012
0107.00	Middle	26.00%	150	7	32	37	65	9	16.44%	15,040	322	2,150	3,385	8,347	836

CASCADE COUNTY		28.89%	3,465	282	719	972	1,250	242	21.05%	310,670	14,258	51,126	82,604	137,341	25,341
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CHOUTEAU COUNTY

0101.00	Middle	28.57%	21	2	4	4	8	3	20.15%	1,826	63	305	367	925	166
0102.00	Middle	29.03%	31	2	7	9	11	2	15.29%	3,356	112	401	757	1,223	863

CHOUTEAU COUNTY		28.85%	52	4	11	13	19	5	17.00%	5,182	175	706	1,124	2,148	1,029
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CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

CUSTER COUNTY

9613.00	Middle	18.92%	37	2	5	10	18	2	6.93%	4,947	70	273	635	2,388	1,581
9615.00	Middle	39.02%	41	3	13	13	9	3	34.83%	1,582	76	475	502	335	194
9616.00	Middle	32.89%	76	7	18	23	23	5	25.00%	4,596	201	948	1,489	1,708	250
9618.00	Upper	28.17%	71	5	15	26	22	3	22.71%	4,461	210	803	1,703	1,543	202
9619.00	Middle	24.29%	70	3	14	12	32	9	16.66%	5,282	137	743	893	2,559	950
9620.00	Middle	38.98%	59	8	15	17	16	3	29.55%	2,887	311	542	838	990	206

CUSTER COUNTY		30.51%	354	28	80	101	120	25	20.16%	23,755	1,005	3,784	6,060	9,523	3,383
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DANIELS COUNTY

0201.00	Middle	16.00%	25	2	2	9	10	2	8.69%	2,197	79	112	573	1,300	133
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DANIELS COUNTY		16.00%	25	2	2	9	10	2	8.69%	2,197	79	112	573	1,300	133
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DAWSON COUNTY

0001.00	Middle	27.78%	18	0	5	4	8	1	25.61%	1,484	0	380	225	820	59
0002.00	Middle	17.74%	62	4	7	15	31	5	14.23%	4,000	241	328	899	2,191	341
0003.00	Middle	29.07%	86	10	15	28	26	7	19.60%	5,310	337	704	1,670	2,314	285

DAWSON COUNTY		24.70%	166	14	27	47	65	13	18.44%	10,794	578	1,412	2,794	5,325	685
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DEER LODGE COUNTY

0001.00	Middle	42.11%	19	0	8	6	4	1	34.48%	1,746	0	602	535	489	120
0002.00	Middle	12.82%	39	0	5	16	16	2	9.07%	4,091	0	371	1,302	2,342	76
0003.00	Middle	54.00%	50	9	18	12	9	2	44.88%	2,645	367	820	672	612	174
0004.00	Middle	26.61%	109	7	22	33	46	1	20.63%	7,649	307	1,271	2,211	3,805	55

DEER LODGE COUNTY		31.80%	217	16	53	67	75	6	23.17%	16,131	674	3,064	4,720	7,248	425
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FALLON COUNTY

0001.00	Middle	18.00%	50	2	7	15	22	4	14.34%	3,446	53	441	916	1,650	386
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FALLON COUNTY		18.00%	50	2	7	15	22	4	14.34%	3,446	53	441	916	1,650	386
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COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

FERGUS COUNTY

0301.00	Middle	23.53%	68	2	14	18	31	3	13.57%	6,745	144	771	1,830	3,754	246
0302.00	Middle	38.10%	168	19	45	41	53	10	27.31%	11,970	858	2,411	3,155	4,686	860

FERGUS COUNTY		33.90%	236	21	59	59	84	13	22.36%	18,715	1,002	3,182	4,985	8,440	1,106
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FLATHEAD COUNTY

0001.00	Middle	17.76%	107	3	16	24	56	8	9.00%	18,077	266	1,361	2,935	12,582	933
0002.00	Middle	26.37%	421	16	95	123	155	32	18.57%	50,787	1,023	8,408	13,776	23,325	4,255
0003.00	Middle	8.52%	270	1	22	45	184	18	3.22%	70,076	23	2,236	7,868	55,973	3,976
0004.00	Middle	16.29%	313	10	41	56	181	25	9.20%	56,126	925	4,241	7,563	37,695	5,702
0005.00	Middle	14.44%	277	10	30	76	147	14	10.54%	47,476	983	4,019	10,013	29,439	3,022
0006.00	Upper	9.09%	264	2	22	65	154	21	5.19%	46,503	114	2,300	8,753	31,090	4,246
0007.00	Middle	29.51%	183	8	46	59	56	14	23.86%	19,358	489	4,129	6,223	6,767	1,750
0008.00	Upper	9.27%	248	4	19	45	148	32	6.71%	41,311	508	2,262	6,115	27,969	4,457
0009.00	Middle	17.00%	253	12	31	55	141	14	13.16%	28,870	807	2,992	6,013	17,702	1,356
0010.00	Middle	19.15%	47	2	7	17	19	2	15.35%	5,109	113	671	2,056	2,005	264
0011.00	Middle	29.77%	262	7	71	81	93	10	24.73%	26,892	503	6,147	8,650	10,526	1,066
0012.00	Middle	24.92%	297	17	57	83	122	18	19.46%	33,619	1,170	5,373	9,223	15,778	2,075
0013.00	Middle	13.03%	353	6	40	70	216	21	7.86%	66,748	434	4,814	9,335	48,818	3,347
0014.00	Middle	12.62%	214	6	21	52	119	16	6.09%	43,236	413	2,221	7,007	30,576	3,019
9401.00	Moderate	100.00%	1	0	1	0	0	0	100.00%	67	0	67	0	0	0

FLATHEAD COUNTY		17.75%	3,510	104	519	851	1,791	245	10.65%	554,255	7,771	51,241	105,530	350,245	39,468
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CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

GALLATIN COUNTY

0001.00	Upper	13.78%	813	10	102	230	426	45	9.83%	123,059	944	11,155	27,067	77,503	6,390
0002.00	Middle	11.79%	441	13	39	125	245	19	9.25%	61,002	1,055	4,589	15,056	38,037	2,265
0003.00	Middle	36.22%	127	9	37	32	46	3	32.12%	12,514	506	3,513	2,933	5,111	451
0004.00	Middle	16.78%	143	6	18	39	67	13	9.53%	23,032	401	1,794	4,902	13,953	1,982
0005.00	Upper	7.97%	753	9	51	126	524	43	4.26%	158,076	992	5,736	18,633	124,118	8,597
0006.00	Middle	25.00%	60	3	12	15	29	1	14.61%	8,767	204	1,077	2,239	5,239	8
0007.00	Middle	15.69%	561	14	74	126	313	34	11.78%	76,940	1,155	7,907	15,880	47,203	4,795
0008.00	Upper	17.58%	91	4	12	5	64	6	7.99%	25,261	396	1,622	748	20,841	1,654
0009.00	Middle	17.21%	122	2	19	29	64	8	13.83%	15,817	114	2,074	3,196	9,472	961
0010.00	Upper	9.94%	332	12	21	62	220	17	5.42%	60,595	894	2,393	8,834	45,325	3,149
0011.00	Moderate	12.12%	66	3	5	22	32	4	5.15%	12,661	176	476	3,257	7,345	1,407
0012.00	Upper	12.02%	258	5	26	53	160	14	6.99%	55,973	711	3,199	8,158	40,420	3,485
0013.00	Upper	4.71%	403	3	16	30	329	25	1.40%	133,646	284	1,588	4,111	116,122	11,541
0014.00	Upper	0.00%	2	0	0	1	1	0	0.00%	533	0	0	137	396	0

GALLATIN COUNTY		12.58%	4,172	93	432	895	2,520	232	7.16%	767,876	7,832	47,123	115,151	551,085	46,685
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GARFIELD COUNTY

0001.00	Moderate	40.00%	5	0	2	1	1	1	44.83%	145	0	65	34	21	25
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GARFIELD COUNTY		40.00%	5	0	2	1	1	1	44.83%	145	0	65	34	21	25
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GLACIER COUNTY

9401.00	Moderate	27.27%	11	0	3	2	5	1	17.45%	1,020	0	178	193	473	176
9402.00	Moderate	42.86%	7	2	1	2	2	0	49.37%	395	110	85	72	128	0
9760.00	Middle	22.94%	109	8	17	37	45	2	16.00%	6,923	292	816	2,215	3,469	131
9763.00	Upper	33.33%	3	0	1	0	2	0	29.91%	351	0	105	0	246	0

GLACIER COUNTY		24.62%	130	10	22	41	54	3	18.25%	8,689	402	1,184	2,480	4,316	307
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GOLDEN VALLEY COUNTY

0001.00	Middle	50.00%	14	0	7	2	4	1	30.62%	957	0	293	226	385	53
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GOLDEN VALLEY COUNTY		50.00%	14	0	7	2	4	1	30.62%	957	0	293	226	385	53
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CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

GRANITE COUNTY

9917.00	Middle	24.39%	82	5	15	26	33	3	9.50%	13,589	395	896	2,190	9,831	277
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GRANITE COUNTY		24.39%	82	5	15	26	33	3	9.50%	13,589	395	896	2,190	9,831	277
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HILL COUNTY

0401.00	Middle	52.63%	19	1	9	1	8	0	16.96%	2,866	1	485	57	2,323	0
0402.00	Middle	9.30%	43	1	3	11	25	3	2.69%	5,621	54	97	1,081	4,193	196
0403.00	Moderate	44.71%	85	23	15	17	22	8	30.20%	4,848	829	635	1,017	2,120	247
0404.00	Middle	16.28%	129	8	13	48	56	4	12.40%	10,785	432	905	3,704	5,514	230
0405.00	Upper	20.99%	81	3	14	18	43	3	13.56%	6,784	146	774	1,577	4,013	274
9402.00	Moderate	0.00%	3	0	0	1	2	0	0.00%	172	0	0	18	154	0

HILL COUNTY		25.00%	360	36	54	96	156	18	14.02%	31,076	1,462	2,896	7,454	18,317	947
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JEFFERSON COUNTY

9822.01	Upper	7.91%	139	1	10	35	82	11	7.49%	20,505	82	1,453	4,369	13,346	1,255
9822.02	Middle	22.34%	94	5	16	25	42	6	14.36%	9,620	259	1,122	2,500	5,016	723
9823.00	Middle	24.53%	106	7	19	38	35	7	17.46%	10,470	456	1,372	3,912	4,140	590

JEFFERSON COUNTY		17.11%	339	13	45	98	159	24	11.69%	40,595	797	3,947	10,781	22,502	2,568
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JUDITH BASIN COUNTY

0001.00	Middle	22.22%	18	2	2	8	5	1	11.52%	1,615	106	80	448	957	24
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JUDITH BASIN COUNTY		22.22%	18	2	2	8	5	1	11.52%	1,615	106	80	448	957	24
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COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

LAKE COUNTY

0001.00	Middle	18.67%	75	4	10	11	48	2	11.69%	15,625	752	1,074	1,262	12,004	533
0002.00	Middle	13.75%	80	2	9	11	52	6	6.94%	17,623	189	1,034	1,355	13,756	1,289
9401.00	Moderate	25.00%	4	0	1	1	2	0	23.96%	576	0	138	140	298	0
9402.00	Middle	5.66%	53	1	2	8	38	4	2.33%	16,373	2	380	1,239	13,877	875
9403.00	Middle	17.98%	228	9	32	45	128	14	8.96%	36,554	692	2,584	5,816	25,806	1,656
9404.00	Moderate	21.88%	32	1	6	8	16	1	14.82%	4,594	106	575	694	3,037	182
9405.00	Middle	31.67%	60	4	15	22	17	2	25.98%	6,651	385	1,343	2,441	2,347	135
9406.00	Middle	22.73%	44	0	10	11	21	2	14.75%	6,222	0	918	1,349	3,515	440
9407.00	Middle	34.78%	46	4	12	10	16	4	25.57%	6,058	334	1,215	1,218	2,446	845

LAKE COUNTY		19.61%	622	25	97	127	338	35	10.63%	110,276	2,460	9,261	15,514	77,086	5,955
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LEWIS AND CLARK COUNT

0001.00	Middle	20.59%	68	3	11	18	32	4	16.29%	6,440	173	876	1,546	3,403	442
0002.00	Upper	18.52%	162	1	29	61	64	7	15.30%	18,075	5	2,760	6,140	8,256	914
0003.00	Middle	7.69%	91	1	6	17	59	8	4.10%	13,472	36	516	2,450	9,368	1,102
0004.00	Upper	16.84%	190	6	26	54	94	10	10.17%	20,050	393	1,647	5,047	12,127	836
0005.00	Upper	14.33%	335	4	44	74	185	28	10.67%	35,336	208	3,564	7,696	21,309	2,559
0006.00	Upper	15.96%	94	1	14	24	50	5	10.14%	12,118	70	1,159	2,590	7,844	455
0007.00	Upper	11.82%	220	5	21	63	113	18	8.67%	24,072	346	1,741	5,990	14,342	1,653
0008.00	Upper	17.14%	70	3	9	18	34	6	9.84%	9,069	129	763	1,654	4,361	2,162
0009.00	Middle	28.41%	88	6	19	27	31	5	23.85%	7,301	458	1,283	2,490	2,650	420
0010.00	Upper	16.31%	141	2	21	34	73	11	13.13%	13,711	90	1,710	2,983	7,917	1,011
0011.00	Upper	15.65%	115	7	11	30	62	5	11.65%	13,401	512	1,049	2,906	8,395	539
0012.00	Middle	20.49%	366	9	66	109	163	19	15.28%	38,372	626	5,238	9,760	21,065	1,683

LEWIS AND CLARK COUN TV		16.75%	1,940	48	277	529	960	126	11.99%	211,417	3,046	22,306	51,252	121,037	13,776
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LIBERTY COUNTY

0501.00	Middle	42.86%	21	2	7	4	6	2	31.62%	1,265	40	360	303	529	33
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LIBERTY COUNTY		42.86%	21	2	7	4	6	2	31.62%	1,265	40	360	303	529	33
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COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)							
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	
LINCOLN COUNTY																
0001.00	Middle	31.25%	80	6	19	30	22	3	21.51%	7,944	409	1,300	2,720	3,161	354	
0002.00	Moderate	50.00%	46	5	18	5	11	7	46.30%	2,864	183	1,143	247	881	410	
0003.00	Middle	25.26%	95	6	18	25	36	10	18.53%	9,632	269	1,516	2,424	4,427	996	
0004.00	Middle	24.39%	164	15	25	41	75	8	15.45%	17,084	731	1,908	3,375	9,576	1,494	
0005.00	Moderate	20.00%	50	3	7	13	20	7	15.99%	4,854	195	581	1,283	2,113	682	
LINCOLN COUNTY			28.05%	435	35	87	114	164	35	19.43%	42,378	1,787	6,448	10,049	20,158	3,936
MADISON COUNTY																
0001.00	Middle	13.00%	100	2	11	16	65	6	6.12%	18,092	189	919	1,795	14,656	533	
0002.00	Middle	15.00%	60	1	8	14	35	2	8.15%	8,580	79	620	1,797	5,891	193	
0003.00	Middle	19.23%	52	2	8	17	21	4	10.54%	7,587	155	645	1,763	3,898	1,126	
MADISON COUNTY			15.09%	212	5	27	47	121	12	7.61%	34,259	423	2,184	5,355	24,445	1,852
MCCONE COUNTY																
9540.00	Middle	5.00%	20	0	1	8	9	2	5.95%	1,211	0	72	364	611	164	
MCCONE COUNTY			5.00%	20	0	1	8	9	2	5.95%	1,211	0	72	364	611	164
MEAGHER COUNTY																
0001.00	Middle	35.29%	34	5	7	6	14	2	18.56%	3,147	243	341	542	1,819	202	
MEAGHER COUNTY			35.29%	34	5	7	6	14	2	18.56%	3,147	243	341	542	1,819	202
MINERAL COUNTY																
9945.00	Middle	34.44%	90	7	24	20	32	7	20.38%	9,125	301	1,559	1,481	4,457	1,327	
9946.00	Middle	44.00%	75	10	23	20	20	2	27.69%	7,117	288	1,683	1,912	3,123	111	
MINERAL COUNTY			38.79%	165	17	47	40	52	9	23.59%	16,242	589	3,242	3,393	7,580	1,438

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

MISSOULA COUNTY

0001.00	Upper	19.49%	277	13	41	67	140	16	14.69%	42,668	1,226	5,044	9,923	24,344	2,131
0002.01	Moderate	46.29%	229	34	72	54	57	12	38.95%	26,031	2,826	7,314	5,120	7,083	3,688
0002.02	Middle	29.58%	480	36	106	137	181	20	19.81%	68,135	2,704	10,796	17,358	31,034	6,243
0003.00	Moderate	31.25%	32	3	7	3	14	5	16.08%	5,156	232	597	326	2,410	1,591
0004.00	Middle	42.00%	150	15	48	56	26	5	37.48%	14,743	953	4,573	5,825	3,016	376
0005.00	Middle	8.57%	140	4	8	31	92	5	6.81%	25,997	420	1,351	5,766	17,869	591
0007.00	Middle	28.75%	80	2	21	18	29	10	24.60%	9,870	126	2,302	2,121	3,815	1,506
0008.00	Moderate	41.16%	294	27	94	80	73	20	32.34%	34,951	2,260	9,044	9,719	9,679	4,249
0009.00	Middle	19.23%	338	12	53	83	165	25	10.59%	55,860	486	5,428	12,033	34,340	3,573
0010.00	Moderate	34.02%	244	22	61	70	70	21	28.95%	28,193	1,841	6,322	7,985	9,588	2,457
0011.00	Middle	28.95%	152	11	33	47	50	11	24.42%	19,029	1,057	3,589	5,386	6,910	2,087
0012.00	Middle	28.50%	207	12	47	46	89	13	21.15%	27,777	790	5,086	6,055	12,789	3,057
0013.01	Middle	20.58%	588	28	93	185	250	32	14.45%	86,202	2,110	10,343	23,751	43,296	6,702
0013.02	Upper	16.95%	348	10	49	89	187	13	11.24%	57,418	1,168	5,288	12,512	36,804	1,646
0014.00	Middle	29.28%	304	30	59	77	125	13	17.50%	41,278	1,597	5,626	8,317	23,587	2,151
0015.00	Middle	29.28%	345	19	82	111	124	9	22.10%	46,212	1,361	8,853	13,696	21,297	1,005
0016.00	Middle	21.89%	402	19	69	110	183	21	14.44%	56,932	1,355	6,867	14,814	30,958	2,938
0017.00	Middle	27.73%	220	11	50	59	91	9	16.50%	33,438	875	4,642	7,464	19,213	1,244
9407.00	Middle	10.53%	19	0	2	6	10	1	4.79%	3,486	0	167	1,032	2,190	97

MISSOULA COUNTY		26.87%	4,849	308	995	1,329	1,956	261	18.53%	683,376	23,387	103,232	169,203	340,222	47,332
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MUSSELSHELL COUNTY

0001.00	Middle	29.82%	57	2	15	17	20	3	21.73%	5,334	51	1,108	1,639	2,291	245
0002.00	Moderate	27.87%	61	5	12	21	23	0	19.15%	4,172	142	657	1,600	1,773	0

MUSSELSHELL COUNTY		28.81%	118	7	27	38	43	3	20.60%	9,506	193	1,765	3,239	4,064	245
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PARK COUNTY

0001.00	Middle	25.40%	63	2	14	18	27	2	14.91%	8,981	59	1,280	2,605	4,845	192
0002.00	Middle	9.04%	166	3	12	30	106	15	4.52%	32,405	213	1,253	4,384	23,609	2,946
0003.00	Middle	27.78%	162	8	37	37	68	12	19.86%	15,200	441	2,577	3,295	7,698	1,189
0004.00	Middle	24.62%	260	13	51	70	105	21	20.40%	24,299	870	4,088	6,230	11,071	2,040
0005.00	Middle	20.63%	63	1	12	13	31	6	13.80%	8,493	15	1,157	1,285	5,168	868
0006.00	Upper	0.00%	1	0	0	0	1	0	0.00%	212	0	0	0	212	0

PARK COUNTY		21.40%	715	27	126	168	338	56	13.34%	89,590	1,598	10,355	17,799	52,603	7,235
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COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
PETROLEUM COUNTY															
0001.00	Middle	0.00%	1	0	0	0	1	0	0.00%	15	0	0	0	15	0
PETROLEUM COUNTY		0.00%	1	0	0	0	1	0	0.00%	15	0	0	0	15	0
PHILLIPS COUNTY															
0601.00	Middle	27.45%	51	5	9	17	18	2	23.69%	3,702	293	584	1,302	1,417	106
PHILLIPS COUNTY		27.45%	51	5	9	17	18	2	23.69%	3,702	293	584	1,302	1,417	106
PONDERA COUNTY															
9403.00	Moderate	0.00%	1	0	0	1	0	0	0.00%	65	0	0	65	0	0
9770.00	Middle	29.52%	105	5	26	30	40	4	17.86%	8,147	104	1,351	2,012	4,322	358
9771.00	Middle	31.58%	19	1	5	4	7	2	21.01%	1,204	40	213	247	618	86
PONDERA COUNTY		29.60%	125	6	31	35	47	6	18.14%	9,416	144	1,564	2,324	4,940	444
POWDER RIVER COUNTY															
0001.00	Middle	27.50%	40	5	6	12	10	7	6.49%	6,399	156	259	806	2,180	2,998
POWDER RIVER COUNTY		27.50%	40	5	6	12	10	7	6.49%	6,399	156	259	806	2,180	2,998
POWELL COUNTY															
0001.00	Middle	24.00%	25	1	5	7	11	1	20.03%	2,706	122	420	469	1,480	215
0002.00	Middle	30.77%	65	8	12	23	19	3	19.75%	4,809	366	584	1,797	1,887	175
POWELL COUNTY		28.89%	90	9	17	30	30	4	19.85%	7,515	488	1,004	2,266	3,367	390
PRAIRIE COUNTY															
0001.00	Middle	33.33%	15	2	3	3	7	0	23.98%	905	24	193	201	487	0
PRAIRIE COUNTY		33.33%	15	2	3	3	7	0	23.98%	905	24	193	201	487	0

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

RAVALLI COUNTY

0001.00	Upper	12.50%	240	4	26	66	130	14	8.98%	36,693	220	3,075	8,985	22,191	2,222
0002.00	Middle	19.79%	576	24	90	158	266	38	13.94%	79,754	1,984	9,131	20,204	43,949	4,486
0003.00	Middle	25.69%	144	14	23	49	56	2	15.88%	19,472	779	2,313	5,828	10,352	200
0004.00	Middle	21.34%	328	11	59	75	162	21	13.44%	49,609	674	5,993	10,761	28,509	3,672
0005.00	Middle	27.76%	245	12	56	62	108	7	18.64%	31,996	859	5,105	7,216	17,834	982
0006.00	Middle	20.46%	259	12	41	79	112	15	14.08%	34,137	706	4,102	9,600	18,034	1,695
0007.00	Moderate	23.46%	81	5	14	23	34	5	13.68%	13,010	458	1,322	2,749	7,794	687
0008.00	Middle	17.74%	62	6	5	11	34	6	10.73%	9,016	266	701	1,442	5,540	1,067

RAVALLI COUNTY		20.78%	1,935	88	314	523	902	108	13.77%	273,687	5,946	31,742	66,785	154,203	15,011
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RICHLAND COUNTY

0701.00	Middle	46.15%	13	0	6	2	4	1	53.60%	444	0	238	113	67	26
0702.00	Middle	35.71%	14	0	5	6	1	2	33.29%	703	0	234	354	49	66
0703.00	Middle	18.57%	70	4	9	19	33	5	12.99%	4,904	97	540	1,210	2,850	207
0704.00	Middle	57.14%	49	4	24	6	15	0	50.67%	2,317	96	1,078	325	818	0

RICHLAND COUNTY		35.62%	146	8	44	33	53	8	27.28%	8,368	193	2,090	2,002	3,784	299
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ROOSEVELT COUNTY

0801.00	Middle	27.27%	11	2	1	3	4	1	20.49%	610	61	64	139	296	50
9402.00	Moderate	20.00%	5	0	1	2	2	0	7.12%	351	0	25	153	173	0
9403.00	Middle	0.00%	3	0	0	0	3	0	0.00%	1,007	0	0	0	1,007	0
9404.00	Moderate	35.48%	31	3	8	6	13	1	28.14%	2,008	146	419	498	873	72

ROOSEVELT COUNTY		30.00%	50	5	10	11	22	2	17.98%	3,976	207	508	790	2,349	122
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ROSEBUD COUNTY

0001.00	Middle	32.35%	34	4	7	12	10	1	27.47%	1,689	137	327	684	467	74
0002.00	Middle	9.52%	21	0	2	6	10	3	7.09%	1,156	0	82	347	551	176
0003.00	Upper	16.22%	74	5	7	23	35	4	5.62%	3,951	73	149	1,048	2,174	507
9404.00	Moderate	41.67%	12	1	4	4	3	0	5.58%	233	1	12	88	132	0

ROSEBUD COUNTY		21.28%	141	10	20	45	58	8	11.11%	7,029	211	570	2,167	3,324	757
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COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)							
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	
SANDERS COUNTY																
0001.00	Middle	29.37%	126	11	26	36	45	8	18.66%	14,193	623	2,026	4,002	6,925	617	
0002.00	Middle	22.44%	156	13	22	40	70	11	11.96%	19,220	632	1,667	4,265	11,149	1,507	
9401.00	Moderate	26.09%	23	3	3	3	12	2	12.68%	2,074	91	172	308	1,383	120	
SANDERS COUNTY			25.57%	305	27	51	79	127	21	14.68%	35,487	1,346	3,865	8,575	19,457	2,244
SHERIDAN COUNTY																
0901.00	Middle	33.33%	9	1	2	4	1	1	30.16%	368	3	108	181	37	39	
0902.00	Middle	34.38%	64	8	14	19	19	4	22.25%	2,431	159	382	694	1,003	193	
9401.00	Middle	0.00%	2	0	0	0	2	0	0.00%	164	0	0	0	164	0	
SHERIDAN COUNTY			33.33%	75	9	16	23	22	5	22.00%	2,963	162	490	875	1,204	232
SILVER BOW COUNTY																
0001.00	Moderate	44.62%	65	15	14	17	16	3	37.30%	3,386	477	786	1,009	848	266	
0002.00	Middle	24.35%	115	10	18	37	42	8	19.35%	7,503	436	1,016	2,677	2,927	447	
0003.00	Middle	40.21%	97	7	32	36	21	1	31.20%	6,314	355	1,615	2,308	1,962	74	
0004.00	Middle	33.91%	115	10	29	47	29	0	28.59%	7,428	402	1,722	3,112	2,192	0	
0005.00	Upper	33.33%	156	17	35	50	49	5	28.11%	10,980	860	2,226	3,727	3,769	398	
0006.00	Middle	23.08%	104	5	19	36	39	5	15.06%	8,062	155	1,059	2,679	3,893	276	
0007.00	Upper	10.89%	101	4	7	27	56	7	6.78%	12,177	231	595	2,720	7,967	664	
0008.00	Upper	17.74%	124	5	17	27	65	10	12.34%	15,336	284	1,608	2,291	9,886	1,267	
SILVER BOW COUNTY			27.82%	877	73	171	277	317	39	19.42%	71,186	3,200	10,627	20,523	33,444	3,392
STILLWATER COUNTY																
9662.00	Middle	0.00%	8	0	0	2	6	0	0.00%	771	0	0	171	600	0	
9663.00	Middle	20.00%	85	5	12	27	36	5	11.99%	9,998	263	936	2,880	5,386	533	
9964.00	Middle	17.89%	123	3	19	32	63	6	14.49%	13,630	176	1,799	3,567	7,364	724	
9965.00	Upper	18.06%	72	3	10	18	36	5	11.22%	8,087	209	698	1,888	4,571	721	
STILLWATER COUNTY			18.06%	288	11	41	79	141	16	12.56%	32,486	648	3,433	8,506	17,921	1,978

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

SWEET GRASS COUNTY

9670.00	Middle	13.76%	109	2	13	30	57	7	8.44%	13,821	164	1,002	2,970	8,777	908
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SWEET GRASS COUNTY		13.76%	109	2	13	30	57	7	8.44%	13,821	164	1,002	2,970	8,777	908
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TETON COUNTY

0001.00	Middle	26.92%	52	2	12	19	18	1	21.11%	4,722	99	898	2,030	1,646	49
0002.00	Middle	26.23%	61	8	8	15	26	4	21.60%	4,796	478	558	1,021	2,343	396
0003.00	Middle	31.58%	38	6	6	13	11	2	21.75%	2,745	219	378	1,042	931	175

TETON COUNTY		27.81%	151	16	26	47	55	7	21.45%	12,263	796	1,834	4,093	4,920	620
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TOOLE COUNTY

0001.00	Middle	12.50%	24	1	2	8	12	1	6.64%	1,642	24	85	595	886	52
0002.00	Middle	24.42%	86	9	12	24	33	8	17.23%	6,055	451	592	1,475	3,079	458

TOOLE COUNTY		21.82%	110	10	14	32	45	9	14.97%	7,697	475	677	2,070	3,965	510
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TREASURE COUNTY

9635.00	Middle	13.33%	15	0	2	2	9	2	6.72%	1,086	0	73	90	472	451
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TREASURE COUNTY		13.33%	15	0	2	2	9	2	6.72%	1,086	0	73	90	472	451
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VALLEY COUNTY

1001.00	Middle	27.78%	18	2	3	3	9	1	24.62%	1,328	85	242	284	687	30
1002.00	Middle	17.65%	34	0	6	13	13	2	11.46%	3,246	0	372	1,177	1,454	243
1003.00	Middle	15.79%	19	1	2	8	6	2	7.84%	1,416	32	79	630	563	112
1004.00	Middle	24.24%	33	3	5	10	12	3	19.73%	2,017	136	262	712	719	188
9405.00	Moderate	0.00%	5	0	0	2	3	0	0.00%	295	0	0	145	150	0

VALLEY COUNTY		20.18%	109	6	16	36	43	8	14.55%	8,302	253	955	2,948	3,573	573
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COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
WHEATLAND COUNTY															
0001.00	Middle	40.91%	22	2	7	5	7	1	27.81%	1,158	53	269	252	562	22
WHEATLAND COUNTY		40.91%	22	2	7	5	7	1	27.81%	1,158	53	269	252	562	22
WIBAUX COUNTY															
0001.00	Middle	66.67%	6	0	4	2	0	0	86.71%	173	0	150	23	0	0
WIBAUX COUNTY		66.67%	6	0	4	2	0	0	86.71%	173	0	150	23	0	0

COUNTY			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

YELLOWSTONE COUNTY

0002.00	Moderate	45.92%	98	19	26	22	27	4	34.73%	7,461	943	1,648	1,707	2,800	363
0003.00	Low	57.14%	98	25	31	26	10	6	52.75%	6,447	1,363	2,038	1,630	606	810
0004.00	Middle	36.80%	250	31	61	59	78	21	29.70%	23,717	2,302	4,741	5,797	8,850	2,027
0005.00	Middle	40.66%	182	19	55	50	50	8	38.50%	17,654	1,452	5,344	4,903	5,303	652
0006.00	Upper	19.83%	116	5	18	32	50	11	13.38%	14,850	351	1,636	3,434	8,057	1,372
0007.01	Middle	22.03%	286	16	47	73	127	23	16.04%	33,675	903	4,499	8,094	17,391	2,788
0007.02	Middle	25.07%	379	21	74	124	140	20	22.37%	39,259	1,490	7,293	14,284	14,393	1,799
0007.03	Middle	33.00%	300	24	75	87	96	18	25.95%	30,432	1,410	6,487	8,979	10,219	3,337
0007.04	Upper	17.94%	223	8	32	61	105	17	16.04%	25,659	621	3,495	6,113	13,639	1,791
0008.00	Middle	31.82%	176	20	36	58	47	15	13.34%	31,772	949	3,288	4,764	5,316	17,455
0009.01	Moderate	51.40%	107	21	34	33	12	7	46.73%	8,330	1,385	2,508	2,684	1,257	496
0009.02	Moderate	47.12%	191	37	53	52	35	14	46.10%	14,155	2,085	4,440	3,953	2,645	1,032
0010.00	Moderate	43.92%	189	38	45	55	35	16	41.78%	14,771	2,469	3,703	4,037	3,004	1,558
0011.00	Middle	38.29%	269	29	74	86	61	19	34.90%	24,128	2,023	6,397	8,459	5,427	1,822
0012.00	Middle	33.85%	130	10	34	35	43	8	22.41%	16,904	779	3,010	3,321	4,884	4,910
0013.00	Upper	16.78%	304	11	40	84	144	25	12.79%	41,857	1,091	4,263	10,356	22,599	3,548
0014.00	Middle	16.29%	669	24	85	155	364	41	10.10%	99,810	1,592	8,490	19,198	64,640	5,890
0015.00	Middle	25.32%	387	30	68	118	157	14	18.58%	43,344	1,609	6,446	12,650	21,049	1,590
0016.00	Middle	15.21%	309	11	36	93	139	30	10.46%	39,970	727	3,453	10,566	21,731	3,493
0017.01	Middle	28.30%	424	34	86	141	137	26	21.26%	46,203	2,249	7,574	13,815	14,895	7,670
0017.02	Middle	31.75%	211	17	50	76	51	17	30.95%	19,777	1,445	4,676	7,395	4,761	1,500
0018.01	Upper	5.67%	247	3	11	39	179	15	3.00%	47,243	407	1,011	5,355	37,811	2,659
0018.02	Upper	16.10%	267	12	31	70	140	14	10.83%	41,047	979	3,465	8,276	19,723	8,604
0018.03	Middle	37.29%	118	10	34	39	25	10	35.02%	11,005	771	3,083	4,131	2,357	663
0018.04	Upper	26.09%	138	8	28	41	52	9	24.30%	13,275	786	2,440	4,273	4,900	876
0019.00	Middle	32.19%	407	42	89	129	125	22	24.90%	38,511	2,758	6,831	12,390	14,528	2,004
9405.00	Middle	9.09%	22	1	1	4	13	3	4.68%	3,395	66	93	462	2,356	418

YELLOWSTONE COUNTY		27.40%	6,497	526	1,254	1,842	2,442	433	19.53%	754,651	35,005	112,352	191,026	335,141	81,127
Montana		23.21%	34,417	2,004	5,985	9,104	15,207	2,117	14.69%	4,371,432	124,779	517,559	966,875	2,439,418	322,801

GeoDataVision has extracted and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.