

2009

Any Bank USA: 2008 Portfolio Fair Lending Reports

Comparison of minority and non-minority mortgage activity

These Reports are intended to provide insight into Fair Lending issues pertinent to the Minority Mortgage activity for Any Bank USA

Reports Compiled by:
GeoDataVision
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The following Tables are contained in the Portfolio Fair Lending Reports Suite:

- **Series 100 Portfolio Outcomes Comparisons Tables:** These tables extract data from your HMDA LAR and summarize and compare Minority and non-Minority mortgage application “Outcomes” including origination rates, denial rates and “dropout” rates.
 - Each table compiles outcome comparisons based on a selection of “focal points” including (1) Mortgage Type, (2) Mortgage Purpose and (3) Lien Status as reflected in each Table Header. This allows comparison of your Minority and non-Minority mortgage activity results overall and for portfolio subsets just like examiners do
- **Series 200 Individual Application Potential Fair Lending Risk Tables:** These reports identify any Minority mortgage application that was (1) denied or (2) qualified as a “rate-spread” mortgage and compares those applications to non-Minority applications with similar characteristics that were originated or below the rate-spread. The tables focus on *records that fall within an adjustable range* of specified (1) income and (2) loan size parameters. *This allows for quick identification of any potential Fair Lending violation and comparison of the most important application variables including FICO score, LTV, Debt Ratio, etc.*

Report 100

Fair Lending Variance Summary Report

Any Bank USA Records

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate	Minority Rate Spread Units	Minority "Rate Spread" Incidence
83	49	59.04%	18	21.69%	16	19.28%	5	6.02%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate	White Rate Spread Units	White "Rate Spread" Incidence
279	180	64.52%	51	18.28%	48	17.20%	18	6.45%

Outcome Comparisons

	Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance	"Rate Spread" Incidence Variance
Negative Comparison	0.92	1.19	1.12	0.93

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for adverse actions (denials and dropouts) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation

Report 101

Fair Lending Variance Summary Report

Any Bank USA Records

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: First Mortgages

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate	Minority Rate Spread Units	Minority "Rate Spread" Incidence
31	18	58.06%	5	16.13%	8	25.81%	3	9.68%

White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate	White Rate Spread Units	White "Rate Spread" Incidence
75	52	69.33%	8	10.67%	15	20.00%	3	4.00%

Outcome Comparisons

	Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance	"Rate Spread" Incidence Variance
Negative Comparison	0.84	1.51	1.29	2.42

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for adverse actions (denials and dropouts) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation

Report 102

Fair Lending Variance Summary Report Any Bank USA Records

Focal Points:
Mortgage Type: Conventional Mortgages
Mortgage Purpose: Refinance
Lien Position: First Mortgages

Any Bank USA

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate	Minority Rate Spread Units	Minority "Rate Spread" Incidence
36	21	58.33%	10	27.78%	5	13.89%	2	5.56%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate	White Rate Spread Units	White "Rate Spread" Incidence
136	86	63.24%	27	19.85%	23	16.91%	12	8.82%
Outcome Comparisons		Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance	"Rate Spread" Incidence Variance			
Negative Comparison	0.92	Negative Comparison	1.40	Positive Comparison	0.82	Positive Comparison	0.63	

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for adverse actions (denials and dropouts) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation

Report 103

Fair Lending Variance Summary Report Any Bank USA Records

Focal Points:
Mortgage Type: Conventional Mortgages
Mortgage Purpose: Home Improvement
Lien Position: First Mortgages

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate	Minority Rate Spread Units	Minority "Rate Spread" Incidence
2	1	50.00%	0	0.00%	1	50.00%	0	0.00%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate	White Rate Spread Units	White "Rate Spread" Incidence
19	14	73.68%	1	5.26%	4	21.05%	2	10.53%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance		"Rate Spread" Incidence Variance
	Negative Comparison	0.68	Positive Comparison	0.00	Negative Comparison	2.38	Positive Comparison	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for adverse actions (denials and dropouts) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation

Report 104

Fair Lending Variance Summary Report

Any Bank USA Records

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Purchase
 Lien Position: Second Mortgages

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate	Minority Rate Spread Units	Minority "Rate Spread" Incidence
2	2	100.00%	0	0.00%	0	0.00%	0	0.00%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate	White Rate Spread Units	White "Rate Spread" Incidence
5	4	80.00%	0	0.00%	1	20.00%	0	0.00%
Outcome Comparisons		Origination Incidence Variance		Denial Incidence Variance		Dropout Incidence Variance		"Rate Spread" Incidence Variance
	Positive Comparison	1.25	Not Applicable	0.00	Positive Comparison	0.00	Not Applicable	0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for adverse actions (denials and dropouts) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation

Report 105

**Fair Lending Variance Summary Report
Any Bank USA Records**

Focal Points:
Mortgage Type: Conventional Mortgages
Mortgage Purpose: Refinance
Lien Position: Second Mortgages

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate	Minority Rate Spread Units	Minority "Rate Spread" Incidence
9	7	77.78%	1	11.11%	1	11.11%	0	0.00%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate	White Rate Spread Units	White "Rate Spread" Incidence
25	14	56.00%	9	36.00%	2	8.00%	1	4.00%

Outcome Comparisons

Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance	"Rate Spread" Incidence Variance
Positive Comparison 1.39	Positive Comparison 0.31	Negative Comparison 1.39	Positive Comparison 0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for adverse actions (denials and dropouts) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation

Report 106

Fair Lending Variance Summary Report

Any Bank USA Records

Focal Points:
 Mortgage Type: Conventional Mortgages
 Mortgage Purpose: Home Improvement
 Lien Position: Second Mortgages

Minority Applications	Minority Originations	Minority Origination Rate	Minority Denials	Minority Denial Rate	Minority Dropouts	Minority Dropout Rate	Minority Rate Spread Units	Minority "Rate Spread" Incidence
3	0	0.00%	2	66.67%	1	33.33%	0	0.00%
White Applications	White Originations	White Origination Rate	White Denials	White Denial Rate	White Dropouts	White Dropout Rate	White Rate Spread Units	White "Rate Spread" Incidence
19	10	52.63%	6	31.58%	3	15.79%	0	0.00%

Outcome Comparisons

	Origination Incidence Variance	Denial Incidence Variance	Dropout Incidence Variance	"Rate Spread" Incidence Variance
Negative Comparison	0.00	Negative Comparison 2.11	Negative Comparison 2.11	Not Applicable 0.00

Outcomes are compared based on the relative incidence of various outcomes. For example, the relative percentage of minority applications resulting in originations ("Origination Rate") is compared to the relative percentage of white mortgage applications resulting in originations. A perfect correlation is "1", meaning that the same percentage of minority applications were originated as majority applications. Results greater than "1" indicate a higher incidence of minority mortgage applications resulted in the outcome and results less than "1" indicate a lower incidence of minority applications with the outcome. For origination rate comparisons, a high number is a positive comparison whereas for adverse actions (denials and dropouts) and rate spread a number higher than "1" is an unfavorable ("negative") comparison. "Rate Spread" refers to mortgages whose rate met or exceeded the rate spread threshold as defined by the Regulation

Report 110

**Redlining Risk: Application Results
by Tract Income Class and Number
Any Bank USA Records**

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

LOW

FAIRFIELD COUNTY

09001021400	5	2	2	1
09001021500	3	1	1	1
09001022200	4	4	0	0
09001070900	1	0	1	0
09001071100	1	1	0	0
09001071400	1	1	0	0
09001073900	1	0	0	1
Totals for FAIRFIELD COUNTY	16	9	4	3

ORIGINATION, DENIAL AND DROPOUT RATES FOR LOW INCOME CLASS TRACTS IN FAIRFIELD COUNTY

56.3%

25.0%

18.8%

NEW HAVEN COUNTY

09009142300	2	1	1	0
09009142500	2	2	0	0
09009351700	1	0	1	0
Totals for NEW HAVEN COUNTY	5	3	2	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR LOW INCOME CLASS TRACTS IN NEW HAVEN COUNTY

60.0%

40.0%

0.0%

CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

LOW

TOTAL UNITS FOR LOW INCOME CLASS TRACTS

21

12

6

3

ORIGINATION, DENIAL AND DROPOUT RATES FOR LOW INCOME CLASS TRACTS

57.1%

28.6%

14.3%

CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

MODERATE

FAIRFIELD COUNTY

09001010500	2	0	0	2
09001021700	9	3	4	2
09001021802	12	5	6	1
09001022000	2	0	1	1
09001022100	5	4	0	1
09001022300	8	6	0	2
09001043200	1	1	0	0
09001043400	1	1	0	0
09001043800	5	3	1	1
09001044000	2	1	1	0
09001044200	2	1	1	0
09001044400	5	3	1	1
09001070100	1	0	1	0
09001072300	1	1	0	0
09001072500	1	1	0	0
09001072700	1	0	1	0
09001073100	1	1	0	0
09001073300	1	1	0	0
Totals for FAIRFIELD COUNTY	60	32	17	11

ORIGINATION, DENIAL AND DROPOUT RATES FOR MODERATE INCOME CLASS TRACTS IN FAIRFIELD COUNTY

53.3%

28.3%

18.3%

HARTFORD COUNTY

09003416700	1	1	0	0
Totals for HARTFORD COUNTY	1	1	0	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR MODERATE INCOME CLASS TRACTS IN HARTFORD COUNTY

100.0%

0.0%

0.0%

NEW HAVEN COUNTY

09009140600	2	1	1	0
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CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

MODERATE

09009141600

2

2

0

0

09009154400

1

1

0

0

Totals for NEW HAVEN COUNTY

5

4

1

0

ORIGINATION, DENIAL AND DROPOUT RATES FOR MODERATE INCOME CLASS TRACTS IN NEW HAVEN COUNTY

80.0%

20.0%

0.0%

NEW LONDON COUNTY

09011696700

1

1

0

0

Totals for NEW LONDON COUNTY

1

1

0

0

ORIGINATION, DENIAL AND DROPOUT RATES FOR MODERATE INCOME CLASS TRACTS IN NEW LONDON COUNTY

100.0%

0.0%

0.0%

TOTAL UNITS FOR MODERATE INCOME CLASS TRACTS

67

38

18

11

ORIGINATION, DENIAL AND DROPOUT RATES FOR MODERATE INCOME CLASS TRACTS

56.7%

26.9%

16.4%

CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

MIDDLE

FAIRFIELD COUNTY

09001010400	2	1	1	0
09001010700	1	1	0	0
09001011300	2	1	1	0
09001020600	14	11	2	1
09001020700	6	1	1	4
09001020900	11	6	2	3
09001021000	7	6	1	0
09001021100	7	6	1	0
09001021200	4	3	0	1
09001021300	8	4	2	2
09001021600	3	3	0	0
09001021801	7	4	3	0
09001021900	9	7	0	2
09001042600	2	1	1	0
09001042700	5	2	2	1
09001042800	5	4	1	0
09001043000	2	1	0	1
09001043300	1	1	0	0
09001043500	7	4	2	1
09001043600	1	1	0	0
09001043900	4	2	1	1
09001044300	3	3	0	0
09001060800	1	0	1	0
09001061200	1	1	0	0
09001061300	1	0	1	0
09001061600	1	1	0	0
09001080800	1	1	0	0
09001081200	1	0	1	0
09001081300	1	0	0	1

CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

MIDDLE

09001090200	2	2	0	0
09001090400	2	1	1	0
09001110202	2	1	1	0
09001110400	1	1	0	0
Totals for FAIRFIELD COUNTY	125	81	26	18

ORIGINATION, DENIAL AND DROPOUT RATES FOR MIDDLE INCOME CLASS TRACTS IN FAIRFIELD COUNTY	64.8%	20.8%	14.4%
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LITCHFIELD COUNTY

09005261100	1	0	1	0
09005296100	1	1	0	0
Totals for LITCHFIELD COUNTY	2	1	1	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR MIDDLE INCOME CLASS TRACTS IN LITCHFIELD COUNTY	50.0%	50.0%	0.0%
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MIDDLESEX COUNTY

09007610100	1	1	0	0
Totals for MIDDLESEX COUNTY	1	1	0	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR MIDDLE INCOME CLASS TRACTS IN MIDDLESEX COUNTY	100.0%	0.0%	0.0%
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NEW HAVEN COUNTY

09009130200	4	1	1	2
09009141800	1	0	1	0
09009150200	3	2	0	1
09009150400	1	1	0	0
09009151100	2	2	0	0
09009154700	2	1	0	1
09009154800	1	1	0	0
09009154900	1	0	1	0
09009165600	1	0	0	1
09009180400	1	1	0	0

CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

MIDDLE

09009184400	1	1	0	0
09009186200	1	1	0	0
09009341100	2	2	0	0
09009350900	1	1	0	0
Totals for NEW HAVEN COUNTY	22	14	3	5

ORIGINATION, DENIAL AND DROPOUT RATES FOR MIDDLE INCOME CLASS TRACTS IN NEW HAVEN COUNTY

63.6%	13.6%	22.7%
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NEW LONDON COUNTY

09011696600	1	1	0	0
09011700100	1	1	0	0
Totals for NEW LONDON COUNTY	2	2	0	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR MIDDLE INCOME CLASS TRACTS IN NEW LONDON COUNTY

100.0%	0.0%	0.0%
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TOLLAND COUNTY

09013535200	1	1	0	0
Totals for TOLLAND COUNTY	1	1	0	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR MIDDLE INCOME CLASS TRACTS IN TOLLAND COUNTY

100.0%	0.0%	0.0%
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TOTAL UNITS FOR MIDDLE INCOME CLASS TRACTS

153	100	30	23
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ORIGINATION, DENIAL AND DROPOUT RATES FOR MIDDLE INCOME CLASS TRACTS

65.4%	19.6%	15.0%
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CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

UPPER

FAIRFIELD COUNTY

09001010101	1	0	1	0
09001010201	1	0	1	0
09001010202	1	1	0	0
09001010800	2	1	0	1
09001011000	1	1	0	0
09001020200	3	2	0	1
09001020300	7	6	0	1
09001020400	3	2	1	0
09001020500	10	7	0	3
09001020800	1	1	0	0
09001022400	5	5	0	0
09001030100	2	2	0	0
09001030200	1	0	0	1
09001030300	4	3	0	1
09001030400	2	0	1	1
09001030500	5	2	0	3
09001035100	5	2	1	2
09001035300	2	1	0	1
09001035400	1	0	0	1
09001042500	1	1	0	0
09001043100	2	1	0	1
09001044600	1	0	0	1
09001045102	3	3	0	0
09001045300	2	2	0	0
09001045400	4	1	3	0
09001050100	1	1	0	0
09001050200	1	0	1	0
09001050300	5	3	1	1
09001050400	1	1	0	0

CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

UPPER

09001050500	2	1	0	1
09001050600	5	2	2	1
09001055100	3	3	0	0
09001055200	3	2	0	1
09001060400	1	1	0	0
09001061500	2	2	0	0
09001090700	3	0	0	3
09001100300	1	1	0	0
09001230100	1	0	1	0
09001230500	1	1	0	0
09001240100	3	2	0	1
09001245400	1	1	0	0
09001245500	1	1	0	0
Totals for FAIRFIELD COUNTY	105	66	13	26

ORIGINATION, DENIAL AND DROPOUT RATES FOR UPPER INCOME CLASS TRACTS IN FAIRFIELD COUNTY

62.9%

12.4%

24.8%

HARTFORD COUNTY

09003460201	1	1	0	0
Totals for HARTFORD COUNTY	1	1	0	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR UPPER INCOME CLASS TRACTS IN HARTFORD COUNTY

100.0%

0.0%

0.0%

MIDDLESEX COUNTY

09007640100	1	1	0	0
Totals for MIDDLESEX COUNTY	1	1	0	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR UPPER INCOME CLASS TRACTS IN MIDDLESEX COUNTY

100.0%

0.0%

0.0%

NEW HAVEN COUNTY

09009150600	1	1	0	0
09009150700	1	1	0	0

CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

Tract Income Class

UPPER

09009150800	1	1	0	0
09009150900	2	2	0	0
09009151000	2	1	1	0
09009157200	2	2	0	0
09009165300	2	1	0	1
09009167100	1	1	0	0
09009346101	1	0	1	0
Totals for NEW HAVEN COUNTY	13	10	2	1

ORIGINATION, DENIAL AND DROPOUT RATES FOR UPPER INCOME CLASS TRACTS IN NEW HAVEN COUNTY

76.9%

15.4%

7.7%

NEW LONDON COUNTY

09011650100	1	1	0	0
Totals for NEW LONDON COUNTY	1	1	0	0

ORIGINATION, DENIAL AND DROPOUT RATES FOR UPPER INCOME CLASS TRACTS IN NEW LONDON COUNTY

100.0%

0.0%

0.0%

TOTAL UNITS FOR UPPER INCOME CLASS TRACTS

121

79

15

27

ORIGINATION, DENIAL AND DROPOUT RATES FOR UPPER INCOME CLASS TRACTS

65.3%

12.4%

22.3%

CountyName

Fair Lending Reports for:

Any Bank USA

CompleteTractNumber

Number of Applications

Originated Units

Denied Units

Dropout Units

TOTALS FOR ANY BANK USA

362

229

69

64

ORIGINATION, DENIAL AND DROPOUT RATES FOR ANY BANK USA

63.3%

19.1%

17.7%

COMPARISON OF ORIGINATION, DENIAL AND DROPOUT RATES BY TRACT INCOME CLASS

	APPLICATIONS	ORIGINATION RATE	DENIAL RATE	DROPOUT RATE
LOW-INCOME CLASS TRACTS	21	57.1%	28.6%	14.3%
MODERATE-INCOME CLASS TRACTS	67	56.7%	26.9%	16.4%
MIDDLE-INCOME CLASS TRACTS	153	65.4%	19.6%	15.0%
UPPER-INCOME CLASS TRACTS	121	65.3%	12.4%	22.3%

Report 200

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-01-001722	1	389	64	86.45	86.45	0	57.545
Comparable White Application(s) Originated							
08-07-002137	1	125	63	67.57	67.57	727	15.303
08-03-001904	1	100	68	95	95	677	16.665
08-06-002108	1	168	69	80	80	781	27.255
08-04-001966	1	181	64	79.92	79.92	788	30.281
08-06-002072	1	202	62	80	90.22	736	36.004
08-11-002330	1	233	68	94.9	94.9	740	35.448
08-08-002218	1	108	69	90	90	687	17.582
08-10-002294	1	157	58	39.15	39.15	811	31.7
08-08-002198	1	232	62	80	80	813	34.98
08-08-002190	1	163	63	80	80	727	7.094
08-06-002111	1	212	63	80	80	658	32.844

Report 200

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001793	1	925	647	79.95	79.95	566	11.553
Comparable White Application(s) Originated							
08-06-002098	1	850	666	11.41	11.41	759	22.825

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001810	1	300	76	61.86	61.86	545	33.019
Comparable White Application(s) Originated							
08-06-002067	2	50	79	13.89	13.89	773	37.901
08-09-002276	1	309	81	68.67	68.67	741	37.568
08-09-002235	1	456	77	62.9	62.9	792	51.389
08-08-002218	1	108	69	90	90	687	17.582
08-09-002243	1	270	83	68.35	68.35	739	31.622
08-02-001852	1	330	77	69.48	69.48	759	42.736
08-09-002229	1	135	73	60.27	60.27	772	24.015
08-06-002108	1	168	69	80	80	781	27.255
08-07-002185	1	168	76	46.67	46.67	720	26.1
08-01-001763	1	205	79	37.62	37.62	709	33.684

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001866	1	200	NA	44.45	44.45	787	0
Comparable White Application(s) Originated							
08-06-002079	1	417	NA	50.55	60	787	0
CL080105	1	625	NA	0	0	0	0
08-01-001758	1	245	NA	51.05	56.02	802	0
CL080213	1	1125	NA	0	0	0	0
07-12-001705	1	51	NA	6.78	6.78	783	0
08-02-001834	1	38	NA	9.46	9.46	721	0
08-03-001874	2	15	NA	2.19	45.24	798	0
08-01-001771	1	292	NA	50.7	50.7	726	0
08-01-001786	2	60	NA	11.57	35.97	660	0
08-05-002025	1	172	NA	31	31	773	0
08-02-001822	1	142	NA	21.04	34.23	682	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001866	1	200	NA	44.45	44.45	787	0
Comparable White Application(s) Originated							
08-02-001816	1	270	NA	55.79	55.79	770	0
08-02-001842	2	26	NA	4.69	48.92	0	0
08-01-001720	1	100	NA	18.91	18.91	812	0
CL080070	1	814	NA	0	0	0	0
CL080077	1	279	NA	0	0	0	0
CL080061	1	1500	NA	0	0	0	0
CL080101	1	550	NA	0	0	0	0
08-01-001770	1	300	NA	16.44	19.51	756	0
08-02-001791	1	270	NA	33.55	33.55	773	0
08-01-001749	1	331	NA	55.92	55.92	800	0
CL080058	1	250	NA	0	0	0	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001866	1	200	NA	44.45	44.45	787	0
Comparable White Application(s) Originated							
08-07-002156	2	30	NA	5.5	49.92	800	0
CL080206	1	3354	NA	0	0	0	0
08-04-001935	1	225	NA	43.19	43.19	810	0
08-04-001959	1	234	NA	45.44	45.44	647	0
CL080151	1	94	NA	0	0	0	0
08-02-001860	1	100	NA	35.98	35.98	798	0
08-03-001909	1	290	NA	55.77	55.77	708	0
CL080201	1	1245	NA	0	0	0	0
08-02-001850	1	140	NA	19.64	60	662	0
CL080056	1	1077	NA	0	0	0	0
08-02-001797	1	200	NA	0	0	0	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001866	1	200	NA	44.45	44.45	787	0
Comparable White Application(s) Originated							
08-04-001949	1	40	NA	10.13	40	643	0
08-03-001920	1	120	NA	31.17	31.17	695	0
08-04-001955	1	145	NA	46.78	46.78	748	0
08-01-001764	1	70	NA	13.79	13.79	793	0
08-02-001859	1	70	NA	25.46	58.19	652	0
08-01-001719	2	50	NA	9.1	41.2	761	0
CL080191	1	500	NA	0	0	0	0
08-03-001910	1	170	NA	41.98	41.98	810	0
08-07-002144	2	50	NA	12.83	13.25	713	0
08-03-001885	1	370	NA	46.25	55.63	784	0
08-07-002148	2	25	NA	7.47	50.34	783	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001866	1	200	NA	44.45	44.45	787	0
Comparable White Application(s) Originated							
08-02-001823	1	297	NA	60	60	788	0
08-01-001725	2	76	NA	14.08	48.01	794	0
08-07-002174	1	450	NA	22.5	58.1	633	0
08-02-001845	2	40	NA	5.34	36.83	776	0
08-01-001754	1	230	NA	48.43	48.43	823	0
08-03-001906	2	60	NA	9.6	24.83	801	0
08-02-001832	2	50	NA	15.63	15.63	731	0
08-07-002175	2	100	NA	16.84	33.33	812	0
08-02-001813	1	98	NA	19.03	19.03	670	0
08-03-001908	2	75	NA	19.77	40.71	762	0
07-11-001685	1	85	NA	54.84	54.84	751	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001866	1	200	NA	44.45	44.45	787	0
Comparable White Application(s) Originated							
08-04-001948	1	240	NA	54.55	54.55	749	0
07-12-001717	1	85	NA	15.05	15.05	704	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-03-001902	1	417	161	66.72	89.12	790	30.351
Comparable White Application(s) Originated							
08-04-001940	2	95	159	14.62	78.77	764	27.518
08-06-002104	1	600	152	80	80	745	39.218
08-12-002380	1	540	176	80	80	723	26.97
07-11-001668	1	417	163	48.49	75	730	37.798
08-04-001936	1	417	159	65.16	80	764	27.266
08-08-002195	1	250	164	64.11	64.11	744	14.987
08-05-002008	1	709	154	76.63	76.63	758	40.168
08-09-002258	1	450	171	30.1	33.44	749	32.546
08-09-002279	1	650	160	69.22	69.22	742	33.832
08-01-001756	1	243	145	50.64	55.21	808	18.685
08-01-001787	1	404	176	80	80	732	20.713

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-03-001902	1	417	161	66.72	89.12	790	30.351
Comparable White Application(s) Originated							
08-05-002031	1	580	175	71.7	71.7	757	34.356
08-06-002074	1	560	156	80	80	756	36.487
07-11-001671	2	228	163	26.52	26.52	730	37.79

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-06-002060	1	232	NA	80	80	586	0
Comparable White Application(s) Originated							
08-01-001770	1	300	NA	16.44	19.51	756	0
08-02-001797	1	200	NA	0	0	0	0
CL080151	1	94	NA	0	0	0	0
CL080105	1	625	NA	0	0	0	0
CL080077	1	279	NA	0	0	0	0
CL080058	1	250	NA	0	0	0	0
08-01-001749	1	331	NA	55.92	55.92	800	0
08-04-001935	1	225	NA	43.19	43.19	810	0
08-01-001720	1	100	NA	18.91	18.91	812	0
CL080191	1	500	NA	0	0	0	0
CL080061	1	1500	NA	0	0	0	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-06-002060	1	232	NA	80	80	586	0
Comparable White Application(s) Originated							
CL080070	1	814	NA	0	0	0	0
08-02-001842	2	26	NA	4.69	48.92	0	0
08-02-001816	1	270	NA	55.79	55.79	770	0
08-04-001959	1	234	NA	45.44	45.44	647	0
08-02-001791	1	270	NA	33.55	33.55	773	0
08-01-001764	1	70	NA	13.79	13.79	793	0
07-12-001717	1	85	NA	15.05	15.05	704	0
08-01-001754	1	230	NA	48.43	48.43	823	0
08-03-001910	1	170	NA	41.98	41.98	810	0
08-07-002175	2	100	NA	16.84	33.33	812	0
08-06-002079	1	417	NA	50.55	60	787	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-06-002060	1	232	NA	80	80	586	0
Comparable White Application(s) Originated							
08-01-001771	1	292	NA	50.7	50.7	726	0
08-02-001860	1	100	NA	35.98	35.98	798	0
08-02-001859	1	70	NA	25.46	58.19	652	0
CL080201	1	1245	NA	0	0	0	0
08-04-001955	1	145	NA	46.78	46.78	748	0
08-03-001920	1	120	NA	31.17	31.17	695	0
08-04-001949	1	40	NA	10.13	40	643	0
CL080206	1	3354	NA	0	0	0	0
CL080056	1	1077	NA	0	0	0	0
08-07-002156	2	30	NA	5.5	49.92	800	0
08-01-001719	2	50	NA	9.1	41.2	761	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-06-002060	1	232	NA	80	80	586	0
Comparable White Application(s) Originated							
08-07-002144	2	50	NA	12.83	13.25	713	0
08-07-002174	1	450	NA	22.5	58.1	633	0
08-01-001725	2	76	NA	14.08	48.01	794	0
08-03-001874	2	15	NA	2.19	45.24	798	0
08-03-001885	1	370	NA	46.25	55.63	784	0
08-02-001822	1	142	NA	21.04	34.23	682	0
08-02-001845	2	40	NA	5.34	36.83	776	0
08-03-001906	2	60	NA	9.6	24.83	801	0
08-02-001832	2	50	NA	15.63	15.63	731	0
08-02-001813	1	98	NA	19.03	19.03	670	0
08-03-001908	2	75	NA	19.77	40.71	762	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-06-002060	1	232	NA	80	80	586	0
Comparable White Application(s) Originated							
07-11-001685	1	85	NA	54.84	54.84	751	0
08-04-001948	1	240	NA	54.55	54.55	749	0
CL080213	1	1125	NA	0	0	0	0
08-02-001850	1	140	NA	19.64	60	662	0
CL080101	1	550	NA	0	0	0	0
07-12-001705	1	51	NA	6.78	6.78	783	0
08-03-001909	1	290	NA	55.77	55.77	708	0
08-01-001758	1	245	NA	51.05	56.02	802	0
08-02-001834	1	38	NA	9.46	9.46	721	0
08-05-002025	1	172	NA	31	31	773	0
08-02-001823	1	297	NA	60	60	788	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-06-002060	1	232	NA	80	80	586	0
Comparable White Application(s) Originated							
08-07-002148	2	25	NA	7.47	50.34	783	0
08-01-001786	2	60	NA	11.57	35.97	660	0

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-07-002179	2	25	62	7.58	79.46	736	42.206
Comparable White Application(s) Originated							
08-02-001870	1	200	56	66.67	66.67	690	37.238
08-03-001904	1	100	68	95	95	677	16.665
08-08-002198	1	232	62	80	80	813	34.98
08-10-002294	1	157	58	39.15	39.15	811	31.7
08-11-002330	1	233	68	94.9	94.9	740	35.448
08-04-001966	1	181	64	79.92	79.92	788	30.281
08-06-002111	1	212	63	80	80	658	32.844
08-08-002190	1	163	63	80	80	727	7.094
08-06-002072	1	202	62	80	90.22	736	36.004
08-07-002137	1	125	63	67.57	67.57	727	15.303

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-07-002182	1	659	76	65.9	65.9	603	60.785
Comparable White Application(s) Originated							
08-07-002185	1	168	76	46.67	46.67	720	26.1
08-02-001852	1	330	77	69.48	69.48	759	42.736
08-09-002243	1	270	83	68.35	68.35	739	31.622
08-09-002235	1	456	77	62.9	62.9	792	51.389
08-09-002276	1	309	81	68.67	68.67	741	37.568
08-06-002067	2	50	79	13.89	13.89	773	37.901
08-06-002108	1	168	69	80	80	781	27.255
08-09-002229	1	135	73	60.27	60.27	772	24.015
08-08-002218	1	108	69	90	90	687	17.582
08-01-001763	1	205	79	37.62	37.62	709	33.684

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-09-002233	2	130	95	41.94	80.08	687	28.484
Comparable White Application(s) Originated							
08-02-001800	1	120	98	22.1	22.1	749	20.398
08-05-002004	1	270	96	53.47	53.47	764	27.341
08-06-002097	1	168	94	80	80	727	10.221
08-08-002200	1	175	94	64.82	64.82	750	22.631
08-06-002123	1	280	86	80	80	786	35.637
08-04-001947	2	103	91	14.51	73.24	768	53.778
08-05-002003	1	300	103	80	90	786	29.447
08-03-001876	1	90	95	37.5	79.17	704	18.767
08-07-002127	1	165	87	78.95	78.95	743	20.54
08-01-001723	1	386	87	88.74	88.74	699	41.947
08-03-001889	1	261	98	90	90	747	29.548

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-09-002233	2	130	95	41.94	80.08	687	28.484
Comparable White Application(s) Originated							
08-09-002231	1	120	101	56.48	56.48	766	13.541
07-12-001708	1	462	95	80	80	768	43.438
08-01-001738	1	166	90	39.06	39.06	785	30.319
08-09-002240	1	256	99	76.42	76.42	773	29.591
08-04-001946	1	417	91	64.16	80	768	53.778
08-09-002234	1	300	97	39.74	39.74	815	44.449
08-09-002286	1	367	92	66.97	66.97	700	40.967
08-04-001989	1	120	87	22.43	22.43	705	20.236

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-09-002265	1	316	84	79	79	537	33.977
Comparable White Application(s) Originated							
08-07-002127	1	165	87	78.95	78.95	743	20.54
08-06-002103	1	273	85	70	70	810	34.758
08-04-001946	1	417	91	64.16	80	768	53.778
08-07-002185	1	168	76	46.67	46.67	720	26.1
08-06-002123	1	280	86	80	80	786	35.637
08-04-001947	2	103	91	14.51	73.24	768	53.778
08-02-001852	1	330	77	69.48	69.48	759	42.736
08-01-001763	1	205	79	37.62	37.62	709	33.684
08-09-002286	1	367	92	66.97	66.97	700	40.967
08-09-002235	1	456	77	62.9	62.9	792	51.389
08-06-002067	2	50	79	13.89	13.89	773	37.901

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Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-09-002265	1	316	84	79	79	537	33.977
Comparable White Application(s) Originated							
08-09-002276	1	309	81	68.67	68.67	741	37.568
08-09-002243	1	270	83	68.35	68.35	739	31.622
08-01-001723	1	386	87	88.74	88.74	699	41.947
08-01-001738	1	166	90	39.06	39.06	785	30.319
08-04-001989	1	120	87	22.43	22.43	705	20.236

Report 200

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-10-002307	2	55	57	39.29	132.77	799	38.873
Comparable White Application(s) Originated							
08-01-001765	1	50	55	8.7	10.69	778	11.545
08-06-002056	1	50	52	18.12	18.12	818	21.964
08-06-002072	1	202	62	80	90.22	736	36.004
08-08-002198	1	232	62	80	80	813	34.98
08-07-002171	1	183	54	79.57	79.57	817	42.436
08-02-001870	1	200	56	66.67	66.67	690	37.238
08-10-002294	1	157	58	39.15	39.15	811	31.7

Report 200

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-11-002345	1	212	62	80	80	686	36.418
Comparable White Application(s) Originated							
08-08-002190	1	163	63	80	80	727	7.094
08-04-001966	1	181	64	79.92	79.92	788	30.281
08-07-002137	1	125	63	67.57	67.57	727	15.303
08-11-002330	1	233	68	94.9	94.9	740	35.448
08-06-002111	1	212	63	80	80	658	32.844
08-10-002294	1	157	58	39.15	39.15	811	31.7
08-08-002198	1	232	62	80	80	813	34.98
08-03-001904	1	100	68	95	95	677	16.665
08-02-001870	1	200	56	66.67	66.67	690	37.238
08-06-002072	1	202	62	80	90.22	736	36.004

Report 200

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-11-002359	1	100	44	62.5	62.5	636	36.248
Comparable White Application(s) Originated							
08-02-001835	1	137	40	63.14	63.14	799	48.97
08-08-002220	1	100	40	42.38	42.38	816	28.927

Report 200

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-12-002385	1	135	31	44.26	44.26	703	49.262
Comparable White Application(s) Originated							
08-07-002170	1	35	31	13.11	13.11	779	40.526
08-05-002041	2	15	33	10	90	759	43.012

Report 200

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-12-002413	1	185	68	98.93	98.93	735	32.591
Comparable White Application(s) Originated							
08-06-002108	1	168	69	80	80	781	27.255
08-09-002229	1	135	73	60.27	60.27	772	24.015
08-08-002190	1	163	63	80	80	727	7.094
08-03-001904	1	100	68	95	95	677	16.665
08-08-002198	1	232	62	80	80	813	34.98
08-08-002218	1	108	69	90	90	687	17.582
08-06-002111	1	212	63	80	80	658	32.844
08-11-002330	1	233	68	94.9	94.9	740	35.448
08-06-002072	1	202	62	80	90.22	736	36.004
08-04-001966	1	181	64	79.92	79.92	788	30.281
08-07-002137	1	125	63	67.57	67.57	727	15.303

Report 200

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-12-002415	1	380	129	69.09	69.09	700	29.802
Comparable White Application(s) Originated							
08-06-002052	1	528	137	80	90	770	37.948
08-02-001828	1	392	133	70	70	768	28.043
08-12-002408	2	92	120	21.55	79.99	802	32.519
08-02-001863	1	288	129	52.75	52.75	544	27.265
08-01-001726	1	378	134	64.29	64.29	709	25.271
08-09-002271	2	100	118	21.05	77.28	720	30.699
08-09-002254	1	148	120	65.78	65.78	766	14.693
08-04-001981	1	417	138	53.26	80	747	38.574
08-01-001779	1	400	121	50.01	50.01	812	33.679
08-07-002181	2	32	138	7.57	7.57	737	7.348
08-02-001841	1	298	135	70	70	761	9.754

Report 200

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-12-002415	1	380	129	69.09	69.09	700	29.802
Comparable White Application(s) Originated							
08-09-002236	1	360	139	80	80	668	24.733

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001793	1	925	647	79.95	79.95	566	11.553
Comparable White Application(s) Originated							
08-06-002098	1	850	666	11.41	11.41	759	22.825

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001810	1	300	76	61.86	61.86	545	33.019
Comparable White Application(s) Originated							
08-02-001852	1	330	77	69.48	69.48	759	42.736
08-09-002276	1	309	81	68.67	68.67	741	37.568
08-09-002243	1	270	83	68.35	68.35	739	31.622

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-02-001866	1	200	NA	44.45	44.45	787	0
Comparable White Application(s) Originated							
08-01-001754	1	230	NA	48.43	48.43	823	0
08-04-001948	1	240	NA	54.55	54.55	749	0
08-04-001935	1	225	NA	43.19	43.19	810	0
08-02-001797	1	200	NA	0	0	0	0
08-03-001910	1	170	NA	41.98	41.98	810	0
08-05-002025	1	172	NA	31	31	773	0
08-04-001959	1	234	NA	45.44	45.44	647	0

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-03-001902	1	417	161	66.72	89.12	790	30.351
Comparable White Application(s) Originated							
08-04-001936	1	417	159	65.16	80	764	27.266
08-09-002258	1	450	171	30.1	33.44	749	32.546
08-01-001787	1	404	176	80	80	732	20.713
07-11-001668	1	417	163	48.49	75	730	37.798

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-06-002060	1	232	NA	80	80	586	0
Comparable White Application(s) Originated							
08-04-001959	1	234	NA	45.44	45.44	647	0
08-04-001935	1	225	NA	43.19	43.19	810	0
08-02-001797	1	200	NA	0	0	0	0
08-01-001754	1	230	NA	48.43	48.43	823	0
CL080058	1	250	NA	0	0	0	0
08-02-001791	1	270	NA	33.55	33.55	773	0
08-02-001816	1	270	NA	55.79	55.79	770	0
08-01-001758	1	245	NA	51.05	56.02	802	0
08-04-001948	1	240	NA	54.55	54.55	749	0

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-09-002233	2	130	95	41.94	80.08	687	28.484
Comparable White Application(s) Originated							
08-04-001989	1	120	87	22.43	22.43	705	20.236
08-09-002231	1	120	101	56.48	56.48	766	13.541
08-02-001800	1	120	98	22.1	22.1	749	20.398

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-09-002265	1	316	84	79	79	537	33.977
Comparable White Application(s) Originated							
08-06-002123	1	280	86	80	80	786	35.637
08-06-002103	1	273	85	70	70	810	34.758
08-09-002286	1	367	92	66.97	66.97	700	40.967
08-09-002276	1	309	81	68.67	68.67	741	37.568
08-09-002243	1	270	83	68.35	68.35	739	31.622
08-02-001852	1	330	77	69.48	69.48	759	42.736

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-10-002307	2	55	57	39.29	132.77	799	38.873
Comparable White Application(s) Originated							
08-01-001765	1	50	55	8.7	10.69	778	11.545
08-06-002056	1	50	52	18.12	18.12	818	21.964

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-11-002345	1	212	62	80	80	686	36.418
Comparable White Application(s) Originated							
08-06-002072	1	202	62	80	90.22	736	36.004
08-04-001966	1	181	64	79.92	79.92	788	30.281
08-11-002330	1	233	68	94.9	94.9	740	35.448
08-06-002111	1	212	63	80	80	658	32.844
08-08-002198	1	232	62	80	80	813	34.98
08-02-001870	1	200	56	66.67	66.67	690	37.238

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
 Mortgage Type: All
 Mortgage Purpose: All
 Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-11-002359	1	100	44	62.5	62.5	636	36.248
Comparable White Application(s) Originated							
08-08-002220	1	100	40	42.38	42.38	816	28.927

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-12-002413	1	185	68	98.93	98.93	735	32.591
Comparable White Application(s) Originated							
08-04-001966	1	181	64	79.92	79.92	788	30.281
08-06-002108	1	168	69	80	80	781	27.255
08-08-002190	1	163	63	80	80	727	7.094
08-06-002111	1	212	63	80	80	658	32.844
08-06-002072	1	202	62	80	90.22	736	36.004

Report 201

Review of Any Bank USA Records to Compare Denied Minority Applications Against Originated White Application(s) with Loan Amounts Within 20% and Incomes Within 10% of Denied Application

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	LTV	CLTV	FICO	DEBT RATIO
08-12-002415	1	380	129	69.09	69.09	700	29.802
Comparable White Application(s) Originated							
08-02-001828	1	392	133	70	70	768	28.043
08-04-001981	1	417	138	53.26	80	747	38.574
08-01-001779	1	400	121	50.01	50.01	812	33.679
08-01-001726	1	378	134	64.29	64.29	709	25.271
08-09-002236	1	360	139	80	80	668	24.733

Report 202

Review of Any Bank USA Records to Compare Originated Minority Applications with Rate Spread Against Originated White Application(s) Without Rate Spread but With Loan Amounts Within 20% and Incomes Within 10% of Minority Rate Spread Loan Record

Focal Points:
Mortgage Type: All
Mortgage Purpose: All
Lien Position: All

Denied Minority Application Number	Lien Status	LoanAmount (thousands)	Income (thousands)	Loan Term	Rate Spread	LTV	CLTV	FICO	DEBT RATIO
08-04-001992	1	262	75	360	3.033	46.79	50.72	664	34.167
Comparable White Application(s) Originated									
08-11-002330	1	233	68	360	2.804	94.9	94.9	740	35.448
08-09-002276	1	309	81	360	2.014	68.67	68.67	741	37.568

The rate spreads reflected in this report are the amount by which the loan's annual percentage rate exceeded the Treasury yield.

For a minority record to qualify for this report as a Rate Spread Loan, the loan must either be a first lien mortgage with a rate spread of greater than or equal to 3.0 or a second lien mortgage with a rate spread of greater then or equal to 5.0. These minority Rate Spread Loans are compared to similar loans to non-minority applicants without a qualifying rate spread (1st lien >= 3 or 2nd lien >=5).