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**APPENDIX 7.  
MORTGAGE LENDING BY CENSUS  
TRACT (HMDA)**

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## Appendix 7. Mortgage Lending by Census Tract (HMDA)

### LOAN APPLICATIONS BY CENSUS TRACT

2000 Census Tract (CT)	Applica-tions in CT	CT Applications as % of County	Denials in CT	CT Denial Rate	"Failures" in CT	CT "Failure" Rate	Orig-inations in CT	CT Origination Rate
3010	113	0.54%	20	17.70%	48	42.48%	65	57.52%
3020.02	492	2.36%	96	19.51%	199	40.45%	293	59.55%
3020.03	245	1.17%	44	17.96%	79	32.24%	166	67.76%
3020.04	712	3.41%	134	18.82%	302	42.42%	410	57.58%
3031	650	3.11%	130	20.00%	283	43.54%	367	56.46%
3032	1035	4.96%	171	16.52%	388	37.49%	647	62.51%
3040	490	2.35%	99	20.20%	209	42.65%	281	57.35%
3050	57	0.27%	14	24.56%	27	47.37%	30	52.63%
3060.01	130	0.62%	24	18.46%	45	34.62%	85	65.38%
3060.02	90	0.43%	14	15.56%	39	43.33%	51	56.67%
3071.01	96	0.46%	29	30.21%	47	48.96%	49	51.04%
3071.02	70	0.34%	13	18.57%	32	45.71%	38	54.29%
3072.01	43	0.21%	12	27.91%	24	55.81%	19	44.19%
3072.02	43	0.21%	7	16.28%	17	39.53%	26	60.47%
3072.04	104	0.50%	22	21.15%	41	39.42%	63	60.58%
3072.05	109	0.52%	23	21.10%	45	41.28%	64	58.72%
3080.01	164	0.79%	48	29.27%	87	53.05%	77	46.95%
3080.02	178	0.85%	41	23.03%	71	39.89%	107	60.11%
3090	76	0.36%	15	19.74%	29	38.16%	47	61.84%
3100	144	0.69%	40	27.78%	72	50.00%	72	50.00%
3110	93	0.45%	22	23.66%	45	48.39%	48	51.61%
3120	36	0.17%	7	19.44%	17	47.22%	19	52.78%
3131.01	121	0.58%	31	25.62%	64	52.89%	57	47.11%
3131.02	128	0.61%	31	24.22%	63	49.22%	65	50.78%
3131.03	218	1.04%	47	21.56%	93	42.66%	125	57.34%
3132.01	188	0.90%	52	27.66%	96	51.06%	92	48.94%
3132.02	174	0.83%	30	17.24%	72	41.38%	102	58.62%
3141.02	126	0.60%	36	28.57%	65	51.59%	61	48.41%
3141.03	76	0.36%	14	18.42%	33	43.42%	43	56.58%
3141.04	101	0.48%	35	34.65%	59	58.42%	42	41.58%
3142	79	0.38%	18	22.78%	33	41.77%	46	58.23%
3150	94	0.45%	13	13.83%	32	34.04%	62	65.96%
3160	4	0.02%		0.00%	3	75.00%	1	25.00%
3170	17	0.08%	3	17.65%	8	47.06%	9	52.94%

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2000 Census Tract (CT)	Applications in CT	CT Applications as % of County	Denials in CT	CT Denial Rate	"Failures" in CT	CT "Failure" Rate	Originations in CT	CT Origination Rate
3180	28	0.13%	2	7.14%	8	28.57%	20	71.43%
3190	81	0.39%	14	17.28%	35	43.21%	46	56.79%
3200.01	45	0.22%	9	20.00%	22	48.89%	23	51.11%
3200.02	131	0.63%	17	12.98%	38	29.01%	93	70.99%
3211.01	56	0.27%	9	16.07%	16	28.57%	40	71.43%
3211.02	95	0.46%	11	11.58%	29	30.53%	66	69.47%
3211.03	59	0.28%	2	3.39%	19	32.20%	40	67.80%
3212	57	0.27%	5	8.77%	16	28.07%	41	71.93%
3220	81	0.39%	7	8.64%	36	44.44%	45	55.56%
3230	60	0.29%	7	11.67%	20	33.33%	40	66.67%
3240	93	0.45%	14	15.05%	46	49.46%	47	50.54%
3250	77	0.37%	16	20.78%	31	40.26%	46	59.74%
3260	55	0.26%	9	16.36%	20	36.36%	35	63.64%
3270	161	0.77%	32	19.88%	80	49.69%	81	50.31%
3280	14	0.07%	4	28.57%	12	85.71%	2	14.29%
3290	111	0.53%	15	13.51%	51	45.95%	60	54.05%
3300	111	0.53%	14	12.61%	46	41.44%	65	58.56%
3310	140	0.67%	22	15.71%	55	39.29%	85	60.71%
3320	117	0.56%	17	14.53%	43	36.75%	74	63.25%
3331	117	0.56%	21	17.95%	54	46.15%	63	53.85%
3332	88	0.42%	15	17.05%	34	38.64%	54	61.36%
3340.01	66	0.32%	14	21.21%	25	37.88%	41	62.12%
3340.03	46	0.22%	7	15.22%	16	34.78%	30	65.22%
3340.04	104	0.50%	14	13.46%	33	31.73%	71	68.27%
3340.05	18	0.09%	2	11.11%	6	33.33%	12	66.67%
3350	56	0.27%	16	28.57%	25	44.64%	31	55.36%
3361.01	39	0.19%	13	33.33%	22	56.41%	17	43.59%
3361.02	73	0.35%	13	17.81%	29	39.73%	44	60.27%
3362	108	0.52%	26	24.07%	57	52.78%	51	47.22%
3371	40	0.19%	5	12.50%	15	37.50%	25	62.50%
3372	98	0.47%	13	13.27%	36	36.73%	62	63.27%
3373	94	0.45%	12	12.77%	40	42.55%	54	57.45%
3381	127	0.61%	22	17.32%	50	39.37%	77	60.63%
3382.01	61	0.29%	16	26.23%	25	40.98%	36	59.02%
3382.02	154	0.74%	20	12.99%	50	32.47%	104	67.53%
3383.01	36	0.17%	6	16.67%	15	41.67%	21	58.33%
3383.02	87	0.42%	12	13.79%	32	36.78%	55	63.22%
3390	135	0.65%	13	9.63%	42	31.11%	93	68.89%

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2000 Census Tract (CT)	Applica-tions in CT	CT Applications as % of County	Denials in CT	CT Denial Rate	"Failures" in CT	CT "Failure" Rate	Orig-inations in CT	CT Origination Rate
3400.01	97	0.46%	9	9.28%	36	37.11%	61	62.89%
3400.02	128	0.61%	17	13.28%	52	40.63%	76	59.38%
3410	70	0.34%	4	5.71%	22	31.43%	48	68.57%
3420	94	0.45%	16	17.02%	38	40.43%	56	59.57%
3430.01	56	0.27%	7	12.50%	23	41.07%	33	58.93%
3430.02	64	0.31%	10	15.63%	20	31.25%	44	68.75%
3430.03	66	0.32%	12	18.18%	30	45.45%	36	54.55%
3440	18	0.09%	3	16.67%	6	33.33%	12	66.67%
3451.01	121	0.58%	21	17.36%	49	40.50%	72	59.50%
3451.02	56	0.27%	8	14.29%	19	33.93%	37	66.07%
3451.03	78	0.37%	16	20.51%	33	42.31%	45	57.69%
3451.05	54	0.26%	8	14.81%	15	27.78%	39	72.22%
3451.07	134	0.64%	11	8.21%	38	28.36%	96	71.64%
3451.08	211	1.01%	27	12.80%	68	32.23%	143	67.77%
3451.09	234	1.12%	28	11.97%	95	40.60%	139	59.40%
3451.1	183	0.88%	32	17.49%	89	48.63%	94	51.37%
3452.01	130	0.62%	19	14.62%	55	42.31%	75	57.69%
3452.02	120	0.57%	19	15.83%	48	40.00%	72	60.00%
3461.01	43	0.21%	5	11.63%	16	37.21%	27	62.79%
3461.02	100	0.48%	18	18.00%	47	47.00%	53	53.00%
3462.01	93	0.45%	16	17.20%	40	43.01%	53	56.99%
3462.02	173	0.83%	28	16.18%	73	42.20%	100	57.80%
3470	72	0.34%	7	9.72%	22	30.56%	50	69.44%
3480	66	0.32%	4	6.06%	17	25.76%	49	74.24%
3490	47	0.23%	6	12.77%	16	34.04%	31	65.96%
3500	49	0.23%	3	6.12%	16	32.65%	33	67.35%
3511	159	0.76%	10	6.29%	30	18.87%	129	81.13%
3512	87	0.42%	7	8.05%	32	36.78%	55	63.22%
3521.01	26	0.12%	3	11.54%	10	38.46%	16	61.54%
3521.02	74	0.35%	12	16.22%	38	51.35%	36	48.65%
3522.01	72	0.34%	4	5.56%	25	34.72%	47	65.28%
3522.02	49	0.23%	4	8.16%	11	22.45%	38	77.55%
3530.01	70	0.34%	10	14.29%	30	42.86%	40	57.14%
3530.02	44	0.21%		0.00%	14	31.82%	30	68.18%
3540.01	33	0.16%	7	21.21%	18	54.55%	15	45.45%
3540.02	84	0.40%	13	15.48%	35	41.67%	49	58.33%
3551.01	654	3.13%	140	21.41%	277	42.35%	377	57.65%
3551.04	1838	8.80%	300	16.32%	829	45.10%	1009	54.90%

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2000 Census Tract (CT)	Applica-tions in CT	CT Applications as % of County	Denials in CT	CT Denial Rate	"Failures" in CT	CT "Failure" Rate	Orig-inations in CT	CT Origination Rate
3551.06	718	3.44%	192	26.74%	351	48.89%	367	51.11%
3552	238	1.14%	44	18.49%	100	42.02%	138	57.98%
3553.01	127	0.61%	9	7.09%	49	38.58%	78	61.42%
3553.02	45	0.22%	7	15.56%	16	35.56%	29	64.44%
3553.03	10	0.05%	2	20.00%	2	20.00%	8	80.00%
3553.04	107	0.51%	19	17.76%	29	27.10%	78	72.90%
3553.05	61	0.29%	12	19.67%	26	42.62%	35	57.38%
3560.01	65	0.31%	15	23.08%	31	47.69%	34	52.31%
3560.02	112	0.54%	33	29.46%	58	51.79%	54	48.21%
3570	30	0.14%	10	33.33%	15	50.00%	15	50.00%
3580	93	0.45%	21	22.58%	45	48.39%	48	51.61%
3591.01	379	1.82%	75	19.79%	172	45.38%	207	54.62%
3591.02	70	0.34%	8	11.43%	26	37.14%	44	62.86%
3592.02	77	0.37%	4	5.19%	25	32.47%	52	67.53%
3592.03	103	0.49%	19	18.45%	40	38.83%	63	61.17%
3592.04	71	0.34%	12	16.90%	30	42.25%	41	57.75%
3601	128	0.61%	20	15.63%	48	37.50%	80	62.50%
3602	70	0.34%	17	24.29%	31	44.29%	39	55.71%
3610	65	0.31%	5	7.69%	18	27.69%	47	72.31%
3620	36	0.17%	6	16.67%	11	30.56%	25	69.44%
3630	132	0.63%	35	26.52%	63	47.73%	69	52.27%
3640.01	115	0.55%	26	22.61%	60	52.17%	55	47.83%
3640.02	121	0.58%	23	19.01%	52	42.98%	69	57.02%
3650.01	299	1.43%	64	21.40%	137	45.82%	162	54.18%
3650.02	163	0.78%	52	31.90%	109	66.87%	54	33.13%
3660.01	91	0.44%	26	28.57%	48	52.75%	43	47.25%
3660.02	86	0.41%	15	17.44%	43	50.00%	43	50.00%
3671	105	0.50%	27	25.71%	60	57.14%	45	42.86%
3672	87	0.42%	18	20.69%	36	41.38%	51	58.62%
3680	120	0.57%	30	25.00%	64	53.33%	56	46.67%
3690.01	55	0.26%	14	25.45%	29	52.73%	26	47.27%
3690.02	50	0.24%	12	24.00%	25	50.00%	25	50.00%
3700	40	0.19%	5	12.50%	18	45.00%	22	55.00%
3710	82	0.39%	14	17.07%	33	40.24%	49	59.76%
3720	129	0.62%	23	17.83%	56	43.41%	73	56.59%
3730	66	0.32%	19	28.79%	37	56.06%	29	43.94%
3740	56	0.27%	7	12.50%	21	37.50%	35	62.50%
3750	45	0.22%	19	42.22%	29	64.44%	16	35.56%

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2000 Census Tract (CT)	Applications in CT	CT Applications as % of County	Denials in CT	CT Denial Rate	"Failures" in CT	CT "Failure" Rate	Originations in CT	CT Origination Rate
3760	79	0.38%	21	26.58%	43	54.43%	36	45.57%
3770	72	0.34%	26	36.11%	50	69.44%	22	30.56%
3780	74	0.35%	13	17.57%	35	47.30%	39	52.70%
3790	84	0.40%	17	20.24%	41	48.81%	43	51.19%
3800	142	0.68%	19	13.38%	55	38.73%	87	61.27%
3810	111	0.53%	40	36.04%	61	54.95%	50	45.05%
3820	97	0.46%	14	14.43%	44	45.36%	53	54.64%
3830	30	0.14%	3	10.00%	10	33.33%	20	66.67%
3840	51	0.24%	5	9.80%	14	27.45%	37	72.55%
3851	41	0.20%	6	14.63%	11	26.83%	30	73.17%
3852	25	0.12%	4	16.00%	11	44.00%	14	56.00%
3860	22	0.11%	3	13.64%	10	45.45%	12	54.55%
3870	15	0.07%	1	6.67%	6	40.00%	9	60.00%
3880	15	0.07%		0.00%	3	20.00%	12	80.00%
3891	16	0.08%	5	31.25%	6	37.50%	10	62.50%
3892	7	0.03%	1	14.29%	3	42.86%	4	57.14%
3901	29	0.14%	4	13.79%	8	27.59%	21	72.41%
3902	22	0.11%	1	4.55%	3	13.64%	19	86.36%
3910	29	0.14%	2	6.90%	7	24.14%	22	75.86%
3920	30	0.14%	3	10.00%	6	20.00%	24	80.00%
NA	75	0.36%	5	6.67%	25	33.33%	50	66.67%
<b>Total</b>	<b>20,875</b>	<b>100.00%</b>	<b>3,837</b>	<b>18.38%</b>	<b>8,823</b>	<b>42.27%</b>	<b>12,052</b>	<b>57.73%</b>

Source: Home Mortgage Disclosure Act, 2008 LAR and TS Raw Data

Note: Loan failure includes all loan applications not originated, including loan denial.

