



# **CITY OF MILWAUKEE**

## **Annual Review of Lending Practices of Financial Institutions**

**W. MARTIN MORICS**  
City Comptroller

**June, 2008**

**An Analysis of Lending Activity for Calendar Years 2005 & 2006**

## TABLE OF CONTENTS

		PAGE
I.	INTRODUCTION	
A.	Common Council Resolution	1
B.	Data Limitations	1 - 2
C.	Refinancing Loan Data Excluded	2
D.	Wisconsin Housing & Economic Development Authority (WHEDA)	2
E.	Definition of Income Area	2
II.	OVERVIEW	3 - 4
III.	CONCLUSIONS	
1.	For the First Time Since its Inception, the Target Area Boundaries Have Been Redrafted for the Report.	5 - 7
2.	From 1997 Through 2006, Gains in Target Area Conventional Loans Have Out-Paced Lending in the Metro Area as a Whole.	7 - 8
3.	Target Area Continues to Experience Gains in Residential Lending.	8 - 9
4.	Target Area Lending Growth Out-Paces Metro Area at All Income Levels.	9 - 11
5.	Although Disparity Rates Have Improved, Milwaukee Continues to Lead the US with the Highest Racial Denial Rate Disparity.	11 - 12
6.	In the Milwaukee Metro Area, the Racial Denial Rate Disparity for Residential Mortgage Loans Generally Increases as Incomes Rise.	12 - 13
7.	Certain Financial Institutions Consistently Provide More Loans to TA Residents than Others.	13 - 14
8.	The City, and WHEDA Continue To Offer Programs Aimed at Low Income and Central City Loan Applicants.	14 - 16
9.	As is True for Residential Lending, Significant Differences Exist Among Lenders in Their Portion of Business Loans in Low and Moderate Income Areas.	16 - 17

## TABLE OF CONTENTS (CONT)

NOTES	18
APPENDIX A	19
APPENDIX B	20 - 23
APPENDIX C	24 - 31
APPENDIX D	32
MAP OF CENSUS TRACTS & TARGET AREA	33

# REVIEW OF LENDING PRACTICES OF FINANCIAL INSTITUTIONS

## I. INTRODUCTION

### A. Common Council Resolution (#890493):

Council Resolution No. 890493 created the City of Milwaukee's Socially Responsible Investment Program. The resolution directed the Comptroller to annually prepare a Financial Institution Lending Report. The resolution also directed that data on lending activities should be requested from each financial institution as these activities relate to the lending goals adopted by the Common Council. This is the fourteenth such lending report issued by the Comptroller.

This Report focuses on lending in the City's Targeted Single Family Loan Program Area (TA). This area was chosen as a target because it has lower property values, houses lower income families, has less homeowners and a higher vacancy rate than the City as a whole.

This Report is based on the following data:

- 1994 through 2006 Home Mortgage Disclosure Act (HMDA) data
- 2000 census data
- 1996 through 2006 data from the Wisconsin Housing and Economic Development Authority (WHEDA)
- 2005 and 2006 Community Reinvestment Act small business lending data.

### B. Data Limitations:

1. Information in the Report is often shown on a per household basis. This information is calculated using 2000 Census statistics for the Milwaukee Metro Area.
2. Another major limitation is the timeliness of HMDA data. HMDA data for 2006 was not available until September of 2007. HMDA data also excludes information on pooled funds established by multiple financial institutions or other special programs aimed at increasing TA, low income and minority lending such as programs offered by WHEDA. However, State WHEDA data is presented in select graphs and tables within the report.
3. This Report includes non-refinancing residential loans originated where no race was indicated. In 2005, no race was reported for 5,787 applications (10.4%) and in 2006 no race was reported for 5,095 (9.6%) of Metro Area applications. This may affect the minority and white percentage increases in lending shown in this Report.
4. This Report includes an updated and redefined Target Area (TA). This is the first time the TA has changed since the report was created. The new Target Area is based on the same criteria used to draw the initial TA boundaries and account for changes in property values, family income and homeownership. The change to the TA is discussed extensively in point Number One in the body of the report.

5. Beginning with data collected and reported by HMDA for 2004, “Hispanic” is no longer classified as a race, but is instead classified as an “ethnicity.” Those individuals, who would have classified themselves racially as Hispanic, must now choose another race and then select Hispanic as an ethnicity, for example, White Hispanic or Black Hispanic. For the purposes of this report, those loan applicants that identified themselves as “White” were counted as White regardless of ethnicity. This approach was used because HMDA data categorizes applicants in this same manner. Every precaution has been taken in an attempt to keep data comparable with data from prior years.

C. Refinancing Loan Data Excluded

This report excludes refinancing loans. This was done to prevent refinancing activity, which is driven by decreases in interest rates, from distorting the trends in new home ownership and home improvement loan activity. Within the Milwaukee Metro Area, applications for conventional refinancing loans decreased from 82,263 in 2004 to 73,720 in 2006. Originations decreased from 45,324 in 2004 to 33,305 in 2006, an average annual decrease of 13.3%. Target Area refinancing applications increased from 5,423 in 2004 to 6,085 in 2006, an average annual increase of 6.1%. TA refinancing originations totaled 6.3% of the total Metropolitan Area refinancing originations in 2006, up from 5% in 2004. In the City of Milwaukee, excluding the TA, refinancing originations fell from 12,991 in 2004 to 11,642 in 2006, an average annual decrease of 5.2%.

D. Wisconsin Housing & Economic Development Authority (WHEDA)

WHEDA provided data on the HOME program, Home Improvement Loans program and Home Plus Program (formerly the Easy Closing EZ program). Like FHA and VA home improvement loans, WHEDA home improvement loans are not reported separately in this report. Within the Milwaukee Metro Area, WHEDA made 23 home improvement loans in 2005 and 18 home improvement loans in 2006. Data on the Home Plus Program is shown on pages 14 and 15.

E. Definition of Income Areas

Low to Moderate Income Areas are defined as those census tracts in which median family income is less than 80% of the median family income of the metropolitan area. Middle Income Areas are those census tracts in which median family income is between 80% to 120% of the median family income of the metropolitan area, and Upper Income Areas include only census tracts with median family income exceeding 120% of the metropolitan area’s median family income. Median family income for the Milwaukee Metro Area was \$65,200 in 2005 and \$66,800 in 2006.

## II. OVERVIEW

With the benefit of hindsight, it has become apparent that 2005 marked the end of the recent national housing “boom”. Housing sales and lending activity remained strong in the Milwaukee Metro Area in 2005, with over 31,000 conventional loans being made, up 13.9% over conventional loans made in 2004. In the City of Milwaukee, conventional loan activity increased by 23.7% in 2005 and in the Target Area conventional loan activity increased by a 13.8% rate, mirroring the Metro Area. But 2006 saw an almost 11% decrease in conventional loan activity within the Metro Area, and an 8 plus percent decrease in new conventional loans in the City of Milwaukee. In the Target Area, conventional loan activity decreased by just over 4% from 2005 to 2006.

Over the last several years, many new mortgage products were introduced to the market that were aimed at borrowers with little or questionable credit histories and those with small or, in some cases, no down payment. A great number of these mortgage products were based on the assumption that interest rates would remain stable or decline, that market values would continue to increase, and that potential buyers would continue to outnumber sellers.

Many lenders offered Adjustable Rate Mortgages (ARM) with very low introductory interest rates. Many home-buyers took advantage of these mortgages thinking that they would refinance their purchase later as interest rates decreased and the value of the home increased. Some buyers accepted these ARM instruments fully aware that their payments would increase in a short time, but the lower introductory rate allowed them to afford “more home” for their money. Other buyers were generally unaware of the potential for a drastic increase in their monthly payments.

Also during this time, many lenders were ignoring fundamental guidelines used to determine credit worthiness on the part of potential home-buyers. Many of these lending institutions are what is called “mortgage brokers” who shop for the lowest rates for borrowers from available funding sources. These types of lenders do not service loans, but rather sell the mortgage to another financial institution that makes its money from loan servicing. Generally, these mortgage brokers will only hold a mortgage note for thirty to sixty days before selling to a loan servicer. In addition, many conventional lenders also sold much of their mortgage loan portfolios to investment banks who “securitized” these loans for resale to investors. As such, these lenders are not concerned about long-term credit worthiness as would be a mortgage provider that plans to hold the mortgage and service the loan over its fifteen to thirty year life.

At the end of 2005 and into 2006, these risky practices began to impact the marketplace. Many borrowers of marginal credit worthiness began to default on their mortgages, unable to afford the higher payments brought on by the change in their ARM financing instrument. Coupled with this, the mortgage brokers offering loans without performing the proper income verifications found that many of the loans being originated were going into first-month default, making them unsellable to mortgage servicing companies. These “mortgage brokers” and investment banks, unequipped to service the loans they originated, now began to carry large debt loads that they could not sell. Consequently, they had little money to originate or purchase new loans and these institutions were the first to default. These were the first indicators of the impending mortgage crisis. Later, as rates on ARM instruments began to increase and values fell as potential sellers began to outnumber buyers, more borrowers began to see

payments increase to the point that their mortgages became unaffordable and they too began to fall into default.

Sufficient HMDA data are not yet available to gauge the impact of these recent events on homeownership within the City of Milwaukee and its Target Area. Moreover, in 2005 and 2006 this credit crisis is in its infancy. The year 2007 was by far the greatest for foreclosure actions in recent history, with many states seeing record numbers of foreclosures, and now into the first quarter of 2008 declining home values and sagging sales continue. We will see the impacts of this crisis in future Lending Reports, most notably the Reports that analyze 2007 and 2008 lending activity. Work will begin on analyzing the 2007 lending activity when data becomes available in the fall of 2008.

Possible solutions have been proposed by various agencies of the Federal, State and local government. The Comptroller's Office will continue to monitor the markets and update the progress in future editions of the Lending Report.

## **CONCLUSIONS**

### **1. For the First Time Since its Inception, the Target Area Boundaries Have Been Redefined for the Report.**

Common Council Resolution (#890493) created the City of Milwaukee's socially responsible investment program in 1991. Since that time, the census data has not been examined to identify if those census tracts originally included in the TA would still qualify.

Beginning with this report, which examines data from 2005 and 2006, the scope of the Target Area has been reexamined. It is anticipated that periodically, the Comptroller will reexamine Census data included in the Target Area to enable users to measure the progress of lending activity in City of Milwaukee in general and in the TA in particular. As a result of the changes to the Target Area boundaries, several tables and charts in this Report contain and compare information from the original and revised Target Area.

#### **Criteria Used**

In our examination of the Target Area, we used three criteria to determine if a census tract would qualify as part of the TA. All criteria were based upon statistics from the 2000 Census data. These three criteria were: 1) The median income of the residents of the census tract has to be less than 80% of the median income of the City of Milwaukee as a whole; 2) the owner occupancy rate for the tract had to be less than the owner occupancy rate of the City as a whole; 3) the vacancy rate for the census tract was 120% or more of the City's average vacancy rate.

All three of these criteria were used in establishing the original TA. These criteria were applied to all census tracts within the City of Milwaukee for 2005 and 2006. Because the criteria for defining the Target Area remains unchanged, we believe that the 2005 and 2006 data contained in this Report is comparable to the prior years data presented herein.

#### **Result**

Of the eighty census tracts originally included in the TA, 57 tracts currently meet the criteria. In some cases the difference is marginal, in others more substantial. Five census tracts not originally in the TA are now eligible. This loss of 18 census tracts as "Target Area" tracts could indicate improving economic conditions in Milwaukee's central area since 1991.

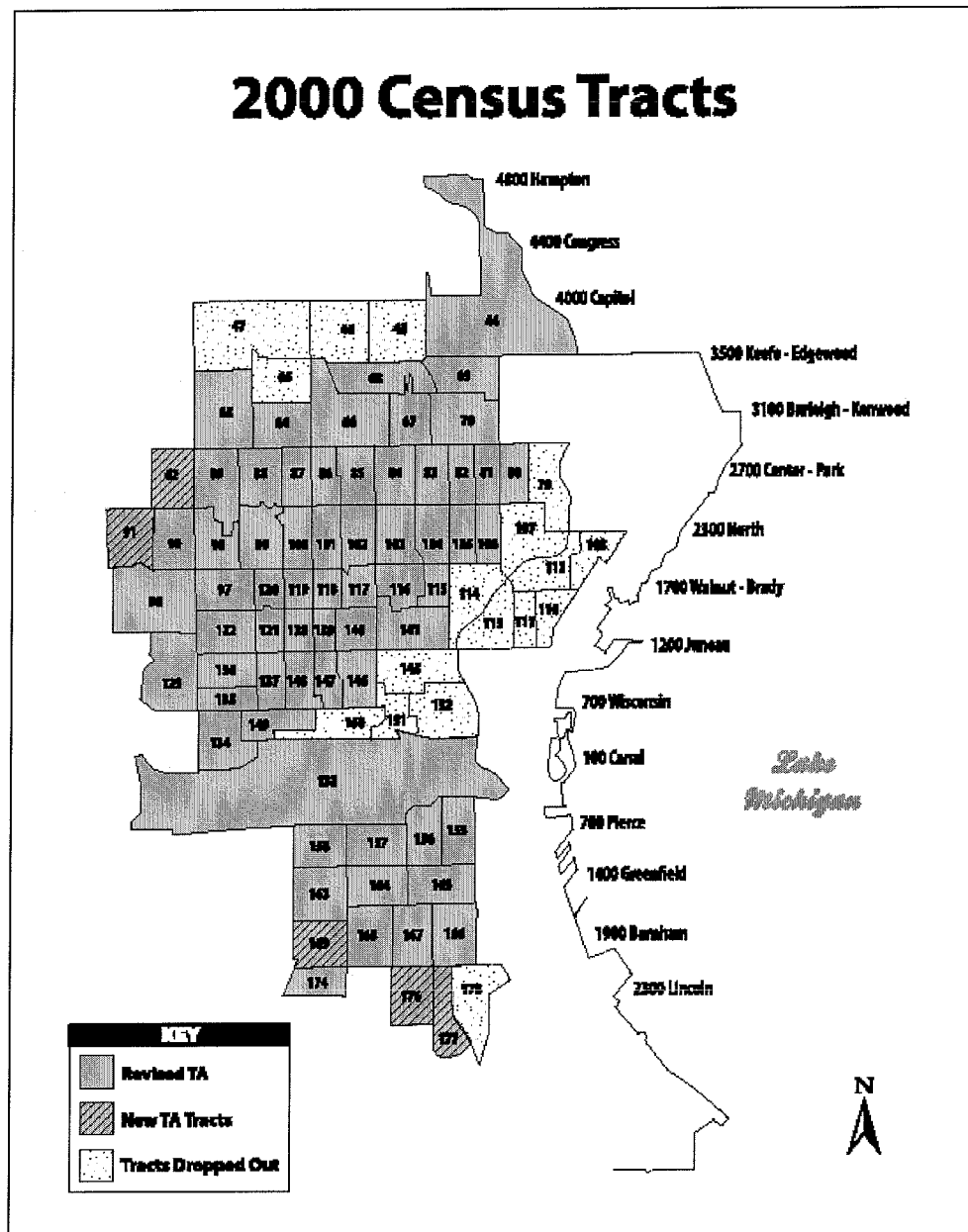
Four census tracts have fallen off from the TA's northern boundary, eight tracts from the eastern boundary, four tracts from the downtown area, and one from the southern TA boundary. In an effort to keep the boundaries of the Target Area contiguous, six census tracts that no longer meet all three criteria have been left in the TA. These tracts (117, 118, 119, 138, 148, and 156) would have left a hole in the center of the TA and created an island within the TA boundary.

In some cases, census tracts that did not qualify for Target Area designation missed inclusion by a narrow margin. In other cases, the changes in census tracts were more substantial. What is important to remember is that this is a dynamic process. This report will monitor census data every five years hoping to keep a close eye on the progress of Target Area tracts. It is quite possible that tracts that have fallen out of the Target Area for the purposes of this edition of the Lending Report may be back in the Target Area in a future edition of the report.



## Changes to TA

The ongoing redevelopment of downtown and near east side of Milwaukee is evident in the census tracts that no longer meet the Target Area criteria. New commercial development in the form of condominiums and retail establishments have raised the profile of these areas. The changes in the Third Ward are also very evident as a number of tracts in that area no longer meet the TA criteria. The illustration below demonstrates the differences in the original and revised Target Area.



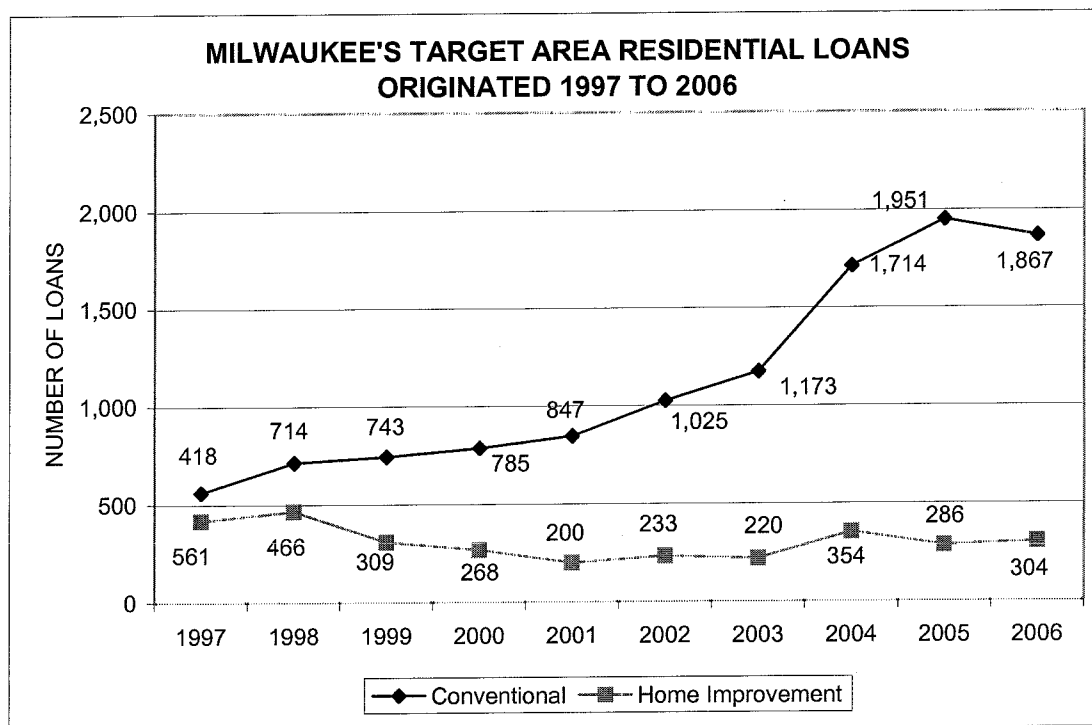
During the course of this downtown revitalization, the process of displacement and relocation have been kept to a minimum, due largely to the fact that the buildings that have been converted into higher end condominiums have been converted from some other commercial or manufacturing use. In the Third Ward in particular, all the buildings converted into housing had

some other manufacturing or commercial use. The improvements actually added residents to these otherwise commercial or manufacturing areas. Per the most recent population estimates the City has seen an increase in population, due in part to the creation of new living spaces in areas of the City where none, or very little, had previously existed.

**2. From 1997 Through 2006, Gains in Target Area Conventional Loans Have Outpaced Lending in the Metro Area as a Whole.**

From the period of 1997 through 2006, conventional loans originated have increased by 346% in the Target Area (418 to 1,867). Over the same period of time, conventional loans originated in the Metro Area (exclusive of the TA) have increased by 46.6% (17,646 to 25,864).

Even with the Target Area losing 12 census tracts (this total includes the addition of 6 census tracts which do not meet the “Target Area” criteria but are surrounded by TA census tracts), including the fastest-growing tracts in terms of new housing units in the City, conventional lending in the TA continued to increase from 2004 to 2006. Conventional loans originated in the TA grew to 1,867 in 2006, an increase of 8.9% (153 loans) over 2004, besting the Metro Area increase of just 1.2%. But in 2006, the TA experienced its first year to year decrease in loan activity since 1997 with 4.3% fewer conventional loans originated in the Target Area (1,951 to 1,867). This decrease in 2006 was no doubt a reflection of the overall mortgage market.



Data for 2005 and 2006 used the revised Target Area

In the City of Milwaukee, originated conventional loans grew to 10,367 in 2006, an increase of 13% over 2004 levels apparently indicating that the City remained an affordable option for area home-buyers. But the City also experienced a year to year decline in originations with 10,367 conventional loans originated in 2006, off 8.7% (985 loans) from 2005 levels.

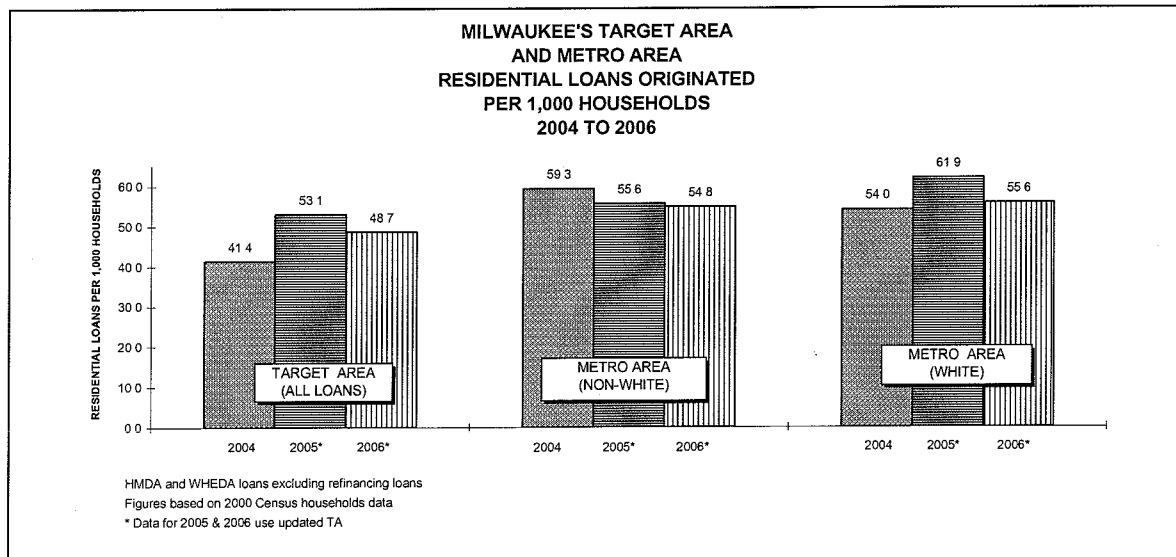
With home improvement loans, the general decreasing trend continues; the number of home improvement loans in the TA dropped by 45.8% (561 to 304) between 1997 and 2006.

Year	Conventional Loans Number of Loans Metropolitan Area		Home Improvement Loans Number of Loans Metropolitan Area		FHA, VA and Multi-Family Loans Number of Loans Metro Area	
	TA	Less TA	TA	Less TA	TA	Less TA
1997	561	17,646	418	6,143	152	2,010
1998	714	21,068	466	5,407	139	2,210
1999	743	20,834	309	5,449	120	2,272
2000	785	19,370	268	4,837	132	2,070
2001	847	21,018	200	4,115	172	2,623
2002	1,025	22,789	233	4,433	173	2,278
2003	1,173	23,931	220	5,036	185	2,153
2004	1,714	25,550	354	4,492	139	1,499
2005*	1,951	29,107	286	4,730	211	1,303
2006 *	1,867	25,864	304	5,058	76	1,147
Average Annual Percent Change	25.9%	5.2%	-3.0%	-2.0%	-5.6%	-4.8%

\* TARGET AREA boundaries changed in 2005

### 3. The Target Area Continues to Experience Gains in Residential Lending.

Residential lending per 1,000 households increased by 17.6% from 2004 to 2006 (41.4 per thousand in 2004; 48.7 per thousand in 2006) for Target Area borrowers irrespective of race.

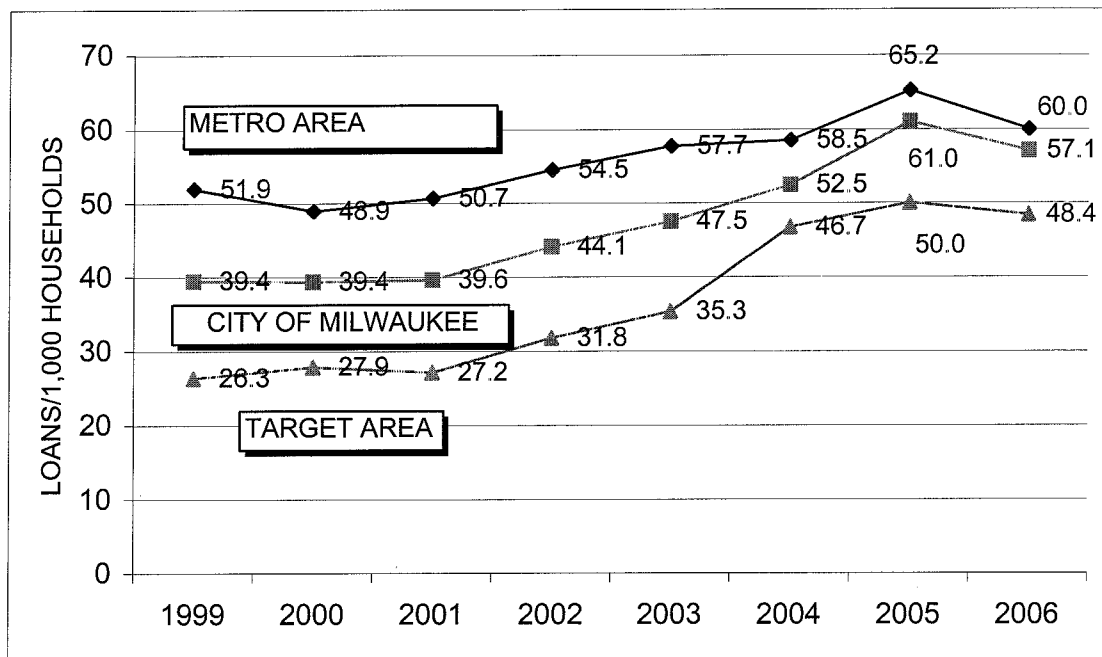


For Metro Area whites, residential lending per 1,000 households increased by just 3% (54 per thousand in 2004; 55.6 per thousand in 2006), a fraction of the rate of increase in TA lending. Unfortunately, Metro Area residential lending to non-white borrowers decreased by 7.6%, down from 59.3 per 1,000 households in 2004 to 54.8 loans per 1,000 households in 2006. Part of the explanation for this decrease could very well be the fact that HMDA no longer reports those “Hispanic” as a race. Instead, Hispanic is considered to be an “ethnicity” and individuals who identify themselves as ethnic Hispanics must also select a race, for example “white Hispanic” or

“black Hispanic.” Prior to 2005, HMDA reported “Hispanic” as a race. Undoubtedly, with some borrowers now identifying themselves as “white Hispanics”, this will have an impact on lending statistics based upon white and non-white lending. For the purposes of this report, those who have identified themselves as “White Hispanics” are counted as white as this is how HMDA reports these individuals in national statistics. Of the 27,731 conventional residential loans originated in 2006, 1,970 primary borrowers (7.1%) identified themselves as Hispanic.

When FHA, VA, and Home Improvement Loans are included with conventional loans, the Target Area saw growth in lending on a per 1,000 households basis continue. When compared to the City as a whole and the Metro Area, the TA fares very well. As the graph below illustrates, between 2004 and 2006 lending in the City increased 8.8% from 52.5 per thousand households to 57.1 per thousand households. Over the same period of time the TA increased by 3.6%, out-pacing the Metro Area’s 2.6% increase.

**MILWAUKEE METRO AREA  
RESIDENTIAL LOANS ORIGINATED PER 1,000 HOUSEHOLDS  
1999 - 2006**



Data for 2005 and 2006 used the revised Target Area

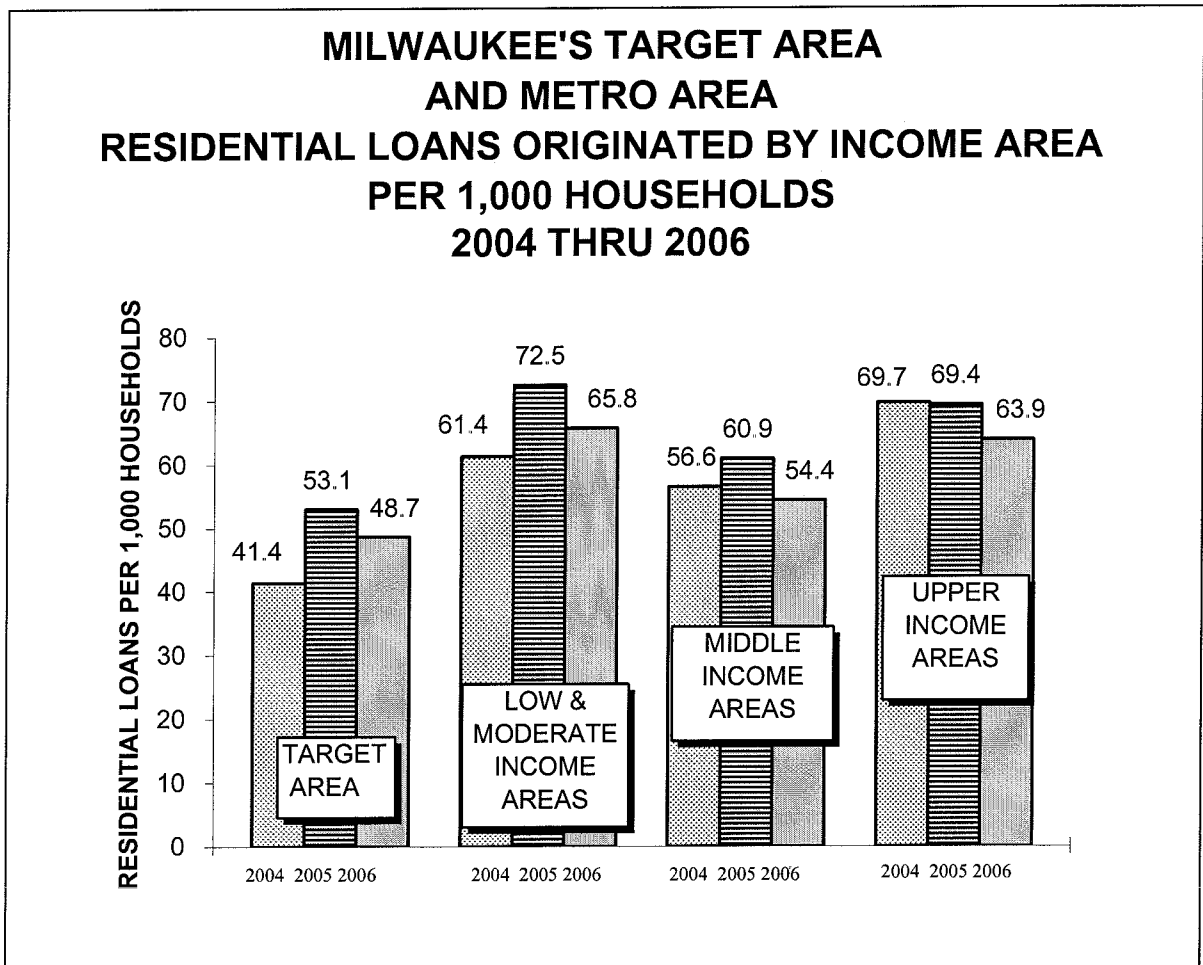
#### **4. Target Area Lending Growth Out-Paces Metro Area at All Income Levels**

Another way to look at lending is by the income characteristics of residents living in an area. The Community Reinvestment Act requires lenders to attempt to meet the financial needs of residents living in low and moderate income census tracts.\*

- The income characteristics of an area may not have any correlation to the income of any specific loan applicant living within that area. (Example: Upper and middle income applicants reside and apply for loans in low income areas.)

In 2004, TA lending was about 60% of the lending rate occurring in upper income areas (41.4 per thousand in TA, 69.7 per thousand in upper income areas), per the graph below. By 2006, TA lending had improved to 76% of lending in upper income areas (48.7 per thousand TA, 63.9 per thousand upper income areas).

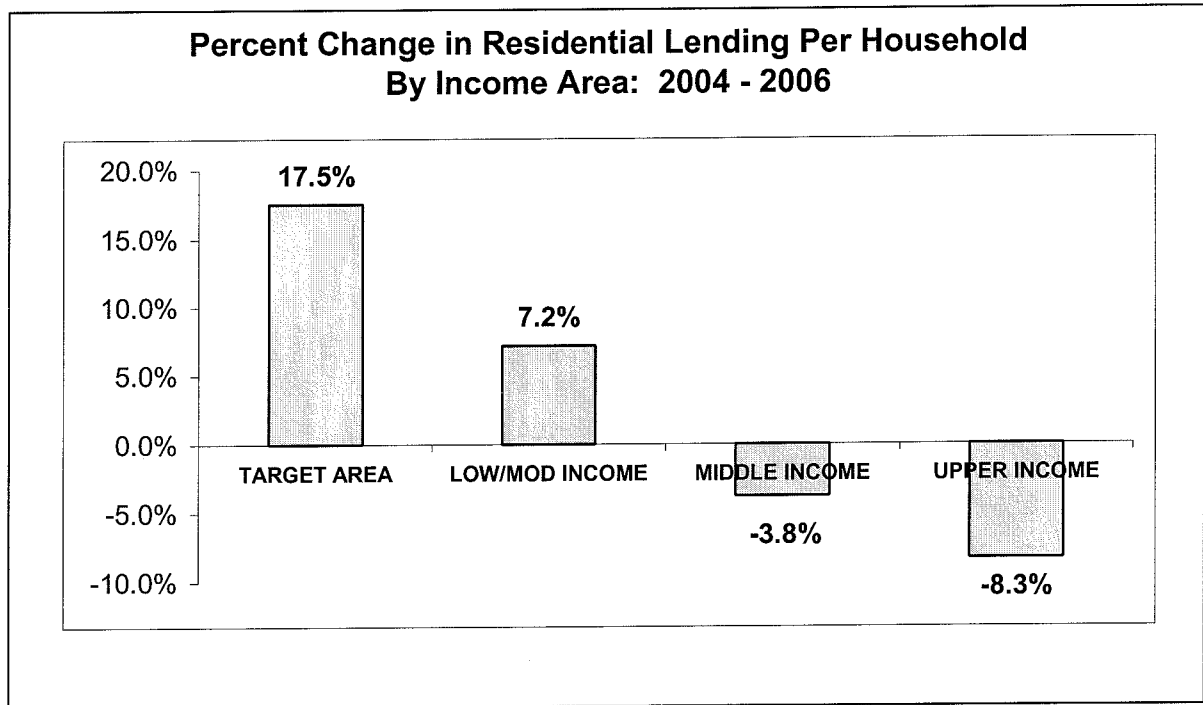
Lending in low and moderate income census tracts has also improved from 2004. Low and Moderate income lending totals increased from 61.4 loans per 1,000 households in 2004 to 65.8 per 1,000 in 2006. Upper income lending decreased from 69.7 in the 2004 Lending Report, to 63.9 loans per thousand in 2006, as illustrated by the graph below. Lending in Middle income areas also decreased slightly from 2004 to 2006.



Data for 2005 and 2006 used the revised Target Area

As data becomes available for 2007 and into 2008, a clearer picture should emerge as to the overall health of lending activity in the TA. If lending growth and values remain stable in the TA we should see continued health in the area as we begin to see the first round of resales of the condominiums that have come to dominate the downtown and near East Side.

The graph on the following page demonstrates the dramatic growth in TA per household lending between 2004 and 2006, as compared to the various income areas of the Metro area.



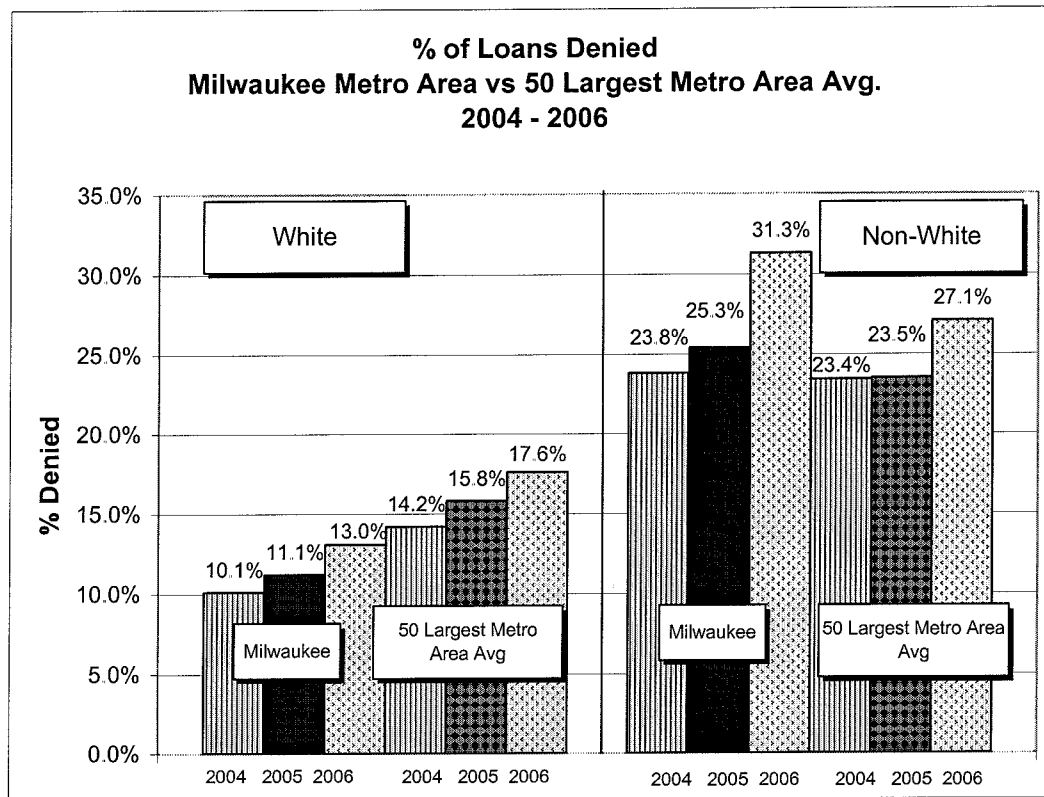
Is this positive news for the Target Area or could this be an indication of over-aggressive marketing of loans in the TA? Certainly, the number of housing units has been growing rapidly in the Target Area. This is one explanation as to why the TA outpaces area-wide lending in general.

5. **Although Disparity Rates Have Improved, Milwaukee Continues to Lead the US with the Highest Racial Denial Rate Disparity.**

Milwaukee continues to lead the US with the highest racial denial rate disparity of the 50 largest metropolitan areas. This racial disparity in loan denial rates in Milwaukee remained at 2.4 from 2004 to 2006. This means that non-white borrowers were denied loans at 2.4 times the rate of white borrowers.

In the Milwaukee Metro Area, the white loan denial rate increased from 10.1% in 2004 to 13.1% in 2006, but is still well below the 50 largest metropolitan area 2006 average of 17.6%. The Milwaukee Metro Area non-white loan denial rate increased from 23.8% in 2004 to 31.3% in 2006, while the average non-white denial rate for the 50 largest metro areas was 27.1% in 2006.

See Appendix A for a ranking of the white/non-white loan denial rate disparity of the fifty largest metro areas in the county. Appendix A takes into consideration lending in all categories: FHA/VA, Conventional, Rehabilitation, and Multifamily loans.



\*Data for 2005 and 2006 used the revised Target Area

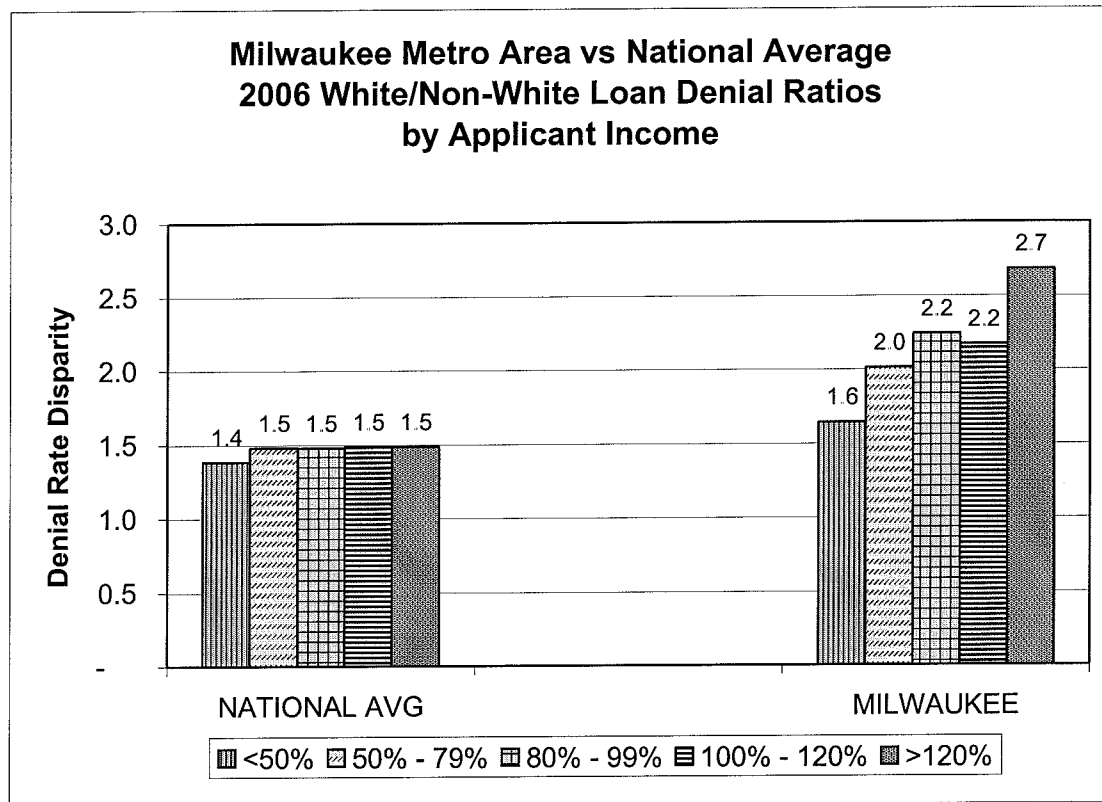
**6. In the Milwaukee Metro Area, the Racial Denial Rate Disparity for Residential Mortgage Loans Generally Increases as Incomes Rise.**

In the Milwaukee Metro Area, the racial denial rate disparity between non-white and white applicants rises from 1.6 for applicants with incomes under 50% of Metro Area median income to 2.7 for applicants with incomes over 120% of Metro Area median income.

MILWAUKEE METRO AREA 2006 HMDA WHITE/NON-WHITE LOAN DENIAL RATIOS BY MEDIAN INCOME OF LOAN APPLICANT					
(Excludes refinancing Loans)					
% of Metro Median Income	Less Than 50%	50% to 79%	80% to 99%	100% to 120%	More than 120%
Non-White	40.3%	33.0%	29.8%	27.3%	24.3%
White	24.5%	16.4%	13.3%	12.6%	9.1%
Denial Ratio Disparity	1.6	2.0	2.2	2.2	2.7

Loan disparity rates grow more rapidly in the Milwaukee Metro Area than in national averages. The chart below illustrates this growth. In the Milwaukee Metro Area, non-white applicants with incomes less than 50% of the Metro average are 1.6 times more likely to be

denied a loan than are white applicants in the same income strata. Non-white applicants with incomes of more than 120% of the Metro average are 2.7 times more likely to be denied a loan than their white counterparts. Nationally, the loan disparity rate changes little from lowest to highest income applicants.



Credit history remains the major stated reason for many loan denials. Loan denials based upon credit history does not necessarily mean that applicant's credit is poor. It could also be a lack of credit history that prevents loan applicants from receiving mortgage loans.

Credit history and credit scores are commonly misunderstood concepts. While most people understand that maintaining a good credit score and credit rating is important to obtaining financing, few understand what goes into a credit rating. More extensive credit counseling would no doubt improve applicants' understanding of this factor and provide ways to improve their credit score. A credit score is determined by five contributing factors; pattern of repayment, debt load, track record on past credit, recent credit checks, and credit mix.

**7. Certain Financial Institutions Consistently Provide More Loans to TA Residents than Others.**

The two tables on the following page show 2006 HMDA data for financial institutions with the five highest "Percentage-of-Lending" totals in the TA. A ranking of all financial institutions with loans originated in the Metro Area is shown in Appendix B, which is available to assist in implementation of Common Council resolution #980598. This resolution requires that potential public depositories place within the top half of the financial institutions ranking for TA residential lending in the Comptroller's Annual Lending Report.



**MILWAUKEE METRO AREA  
PERCENTAGE OF RESIDENTIAL LENDING TO THE TARGET AREA  
RANKED BY PERCENTAGE OF 2006 LENDING IN THE TA**

**Over \$15 Million in Residential Loans (Excludes Refinancing Loans)**

FINANCIAL INSTITUTION	2004 Total Loans	2006 Total Loans	2004 Target Area	2006 Target Area
ARGENT MORTGAGE COMPANY *	708	500	23.0%	25.0%
BNC MORTGAGE	0	164	0.0%	24.4%
CREVECOR MORTGAGE INC	0	178	0.0%	24.2%
FREMONT INVESTMENT & LOAN *	219	477	12.3%	24.1%
LONG BEACH MORTGAGE CO. *	220	354	19.5%	24.0%

**MILWAUKEE METRO AREA  
PERCENTAGE OF RESIDENTIAL LENDING TO THE TARGET AREA  
RANKED BY PERCENTAGE OF 2006 LENDING IN THE TA**

**Under \$15 Million in Residential Loans with 5 or More Loans (Excludes Refinancing)**

FINANCIAL INSTITUTION	2004 Total Loans	2006 Total Loans	2004 Target Area	2006 Target Area
CREDIT SUISSE FINANCIAL CORP	0	41	0.0%	58.5%
IMPAC FUNDING CORP *	0	11	0.0%	54.5%
LEGACY BANK INC	112	105	44.6%	42.9%
ENCORE CREDIT CORP *	19	7	0.0%	42.9%
SEBRING CAPITAL PARTNERS, LP *	14	45	0.0%	42.2%

HMDA loans excluding refinancing loans

\*HUD Identified Subprime Lender

**8. The City, and WHEDA Continue To Offer Programs Aimed at Low Income and Central City Loan Applicants.**

**CITY OF MILWAUKEE PROGRAMS**

The City of Milwaukee, through the Department of City Development, offers several programs aimed at assisting home owners with purchasing and rehabilitating homes.

The Home Rehabilitation Loan Program offers low-interest rehabilitation loans and technical assistance to owner-occupants residing in seven Targeted Investment Neighborhoods (TINs). Interest rate and terms are tied to the income and family size of the applicants. Priorities of the program are code-related repairs and energy conservation items.

Eligibility Guidelines are; 1) One-to-four family dwelling; and 2) Income limits subject to funding and program availability. Loan Terms include fixed interest rates between zero percent to current market rate for payback loans and 0 percent for Deferred Payment Loans (Interest rates are determined by the income and household size of the applicant); Deferred Payment Loans (not requiring payment until property is sold) are available to very low-income homeowners; Loan term from one to fifteen years; Monthly payment is based on affordability.

The-Buy-In-Your-Neighborhood Program is a special financing program which allows homeowners to purchase a rental property within a three block radius of the house they live in for only 10% down. The idea behind this program is that a rental property owned by a landlord who lives in the neighborhood will be a better-managed property than one that is managed by someone who lives further away. This program is advantageous because bank financing for the purchase of non owner-occupied rental property typically requires a large down payment of 25 to 30 percent of the purchase price. The Buy in Your Neighborhood Program allows homeowners to purchase the rental property for less of a down payment.

The City of Milwaukee Rental Rehabilitation Loan Program offers landlords forgivable loans for the rehabilitation of residential rental units of two or more bedrooms in seven Targeted Investment Neighborhoods. Eligible improvements include code items, energy conservation items, roofs, siding, electric, plumbing, heating, kitchen and bathroom remodeling and more. The property must meet building code requirements upon completion of the rehabilitation. The property must also pass re-inspections over a five-year period.

Forgivable loans are available for up to 50 percent of the cost of eligible improvements, but no more than \$8,000 for a two bedroom unit or \$10,000 for a three or more bedroom unit. The owner must provide the other 50 percent of the cost of rehabilitation with funds from another source (bank loan, your own cash, etc.). The program can also assist the owner in securing private financing.

**LENDING ACTIVITY FOR SELECTED  
DEPARTMENT OF CITY DEVELOPMENT (DCD)  
LENDING PROGRAMS**

	2004		2005		2006	
	Number of Loans	Amount of Loans	Number of Loans	Amount of Loans	Number of Loans	Amount of Loans
<b><u>OWNER-OCCUPIED LENDING</u></b>						
Home Rehabilitation Loan	106	\$1,756,015	175	\$1,905,612	113	\$1,429,411
<b><u>INVESTOR-OWNER LENDING</u></b>						
Buy In Your Neighborhood	53	\$1,228,730	21	\$407,665	11	\$446,246
<b>TOTAL DCD PROGRAMS</b>	<b>159</b>	<b>\$2,984,745</b>	<b>196</b>	<b>\$2,313,277</b>	<b>124</b>	<b>\$1,875,657</b>

Source: DCD - Neighborhood Improvement Development Corporation (NIDC)

**WHEDA PROGRAMS**

The Wisconsin Housing and Economic Development Authority (WHEDA) offers several programs aimed at assisting low to moderate income individuals to purchase and rehabilitate a home. The HOME Loan Program offers below-market fixed interest rate home financing to first-time homebuyers with low to moderate incomes. Features and benefits include; below market interest rate, lower mortgage insurance premium, fast turnaround time, 3% minimum down payment, and Mortgage Guardian payment protection in the event of involuntary job loss. Eligibility requirements are: applicants must be first-time home buyers, applicants cannot have had an ownership interest in a principal residence for three years. The two exceptions to these

general guidelines are: 1) The property is located in a target area; 2) The property will be the subject of a qualified major rehabilitation. Additional requirements are; 1) limits are placed on the combined income of all adults who will occupy the property and; 2) the purchase price cannot exceed the limits for the county in which the property is located, and; 3) the borrower must occupy the property within sixty days of loan closing and; 4) The property must be owner occupied for the entire life of the loan.

The Home Improvement Loan Program provides fixed interest rate financing with no equity requirement. Features and benefits of this program include; no equity required (borrowers can qualify even if they just bought their home) and fixed interest rate for up to 15 years. The combined income of all adults who occupy the property cannot exceed the limits for the county in which the property is located. The property can be a one- to four-unit building, but must be owner occupied and no more than 15% of the property can be used for trade or business purposes.

The HOME Plus Loan Program provides financing of up to \$10,000 for down payment and closing costs, and a line of credit for future home repairs. The features and benefits of this program are; a flexible line of credit for home improvements providing the borrower with available financing to handle unexpected repairs, loan proceeds can be used for down payment and closing costs, and interest only repayments for first two-years. Once again, income requirements apply.

**Milwaukee Metropolitan Area  
WHEDA LOAN ACTIVITY - 2006**

	<u>APPLICATIONS</u>	<u>ORIGINATIONS</u>	<u>% ORIGINATED</u>
Home Loan Program	1,009	945	93.7%
Home Plus Program	138	138	100.0%
Home Improvement Loans	40	18	45.0%

**9. As is True for Residential Lending, Significant Differences Exist Among Lenders in Their Portion of Business Loans in Low and Moderate Income Areas.**

In 2005, 34,620 business loans were issued in the Milwaukee Metro Area. In 2006, this number grew to 45,648, a 31.9% increase. Of this total, 6,929, or 15.2%, were issued in the low-to-moderate income areas, consistent with 2004 and 2005 activity. TA business loans comprise 5.8% of Metro Area business loans in 2005 and 6% in 2006.

**MILWAUKEE METRO AREA  
BUSINESS LOANS ORIGINATED BY INCOME AREA**

	<u>2004</u>	<u>2005</u>	<u>2006</u>
<b>LOW &amp; MODERATE INCOME AREAS</b>	6,333	5,206	6,929
<b>MIDDLE INCOME AREAS</b>	16,723	14,610	19,174
<b>UPPER INCOME AREAS</b>	15,668	13,770	18,456
<b>TOTAL BUSINESS LENDING*</b>	39,659	34,620	45,648
<b>TA BUSINESS LOANS</b>	2,582	1,999	2,720

\*Income Area not available for 1,089 loans (2.4%) in 2006.

The chart below ranks Milwaukee Metro Area business lenders by percentage of lending to low and moderate income areas. For the purposes of this report, we have used only those financial institutions with greater than four million dollars in lending activity.

**MILWAUKEE METROPOLITAN AREA  
PERCENTAGE OF BUSINESS LENDING TO LOW & MODERATE INCOME AREAS**

(Over \$4 million in 2006 Business Loans)

Ranked by LMI % 2006 Lending

<u>Institution</u>	<u>2005 Total Loans</u>	<u>2006 Total Loans</u>	<u>2005 Low &amp; Moderate Income Areas</u>	<u>2006 Low &amp; Moderate Income Areas</u>	<u># 2006 LMI Loans</u>
COMMUNITY BANK & TRUST	79	87	29.1%	32.2%	28
BANK MUTUAL	65	61	20.0%	26.2%	16
PARK BANK	426	476	23.9%	25.6%	122
TCF NATIONAL BANK WISCONSIN	109	91	23.9%	25.3%	23
GE CAPITAL FINANCIAL INC.	2,526	2,014	24.8%	22.4%	451
FIRST BANK FINANCIAL CENTRE	N/A	50	N/A	22.0%	11
NORTH SHORE BANK, FSB	80	87	20.0%	20.7%	18
BANK OF AMERICA, NA-USA	962	1,094	20.5%	19.4%	212
US BANK NORTH DAKOTA	2,038	2,216	15.8%	18.1%	400
US BANK, N.A.	765	916	19.7%	17.8%	163
CITIZENS BANK	50	40	20.0%	17.5%	7
M&I MARSHALL & ILSLEY BANK	3,621	3,454	16.3%	17.5%	603
WELLS FARGO BANK, NA	1,321	1,777	18.5%	17.4%	310
AMERICAN EXPRESS BK FSB	N/A	7,788	N/A	16.7%	1,301
WELLS FARGO BANK NORTHWEST, NA	345	305	15.9%	16.4%	50
AMCORE BANK, NA	50	39	14.0%	15.4%	6
JPMORGAN CHASE BANK	374	532	15.0%	14.7%	78
JOHNSON BANK	339	311	17.7%	14.1%	44
ASSOCIATED BANK, N.A.	861	1,083	12.9%	14.0%	152
ANCHORBANK S S B	70	100	12.9%	14.0%	14
FIA CARD SERVICES, N.A.	N/A	780	N/A	13.8%	108
CITIBANK ( South Dakota)	N/A	5,695	N/A	13.8%	785
CAPITAL ONE, F.S.B.	4,822	4,160	12.8%	13.7%	568
ADVANTA FINANCIAL CORPORATION	2,011	2,826	12.0%	12.9%	365
MID AMERICA BANK, FSB	450	414	15.3%	12.3%	51
CHASE MANHATTAN BANK USA, N.A.	4,379	7,144	9.5%	11.4%	813
MBNA AMERICA (DELAWARE), N.A.	2,592	1,073	12.3%	9.5%	102
NATIONAL EXCHANGE BANK & TRUST	129	119	3.9%	6.7%	9
TOWN BANK	89	79	5.6%	2.5%	2

## NOTES

1. The Common Council goals for the City of Milwaukee's Socially Responsible Investment Program.
  - A. Liquidity, safety and competitive returns on investments.
  - B. Increasing the amount and percentage of home mortgages made by financial institutions to non-white City residents.
  - C. Increasing the amount and percentage of home mortgages made by financial institutions to City residents in census tracts identified as eligible for the Targeted Area Single Family Mortgage Loan Program.
  - D. Increasing employment opportunities for non-white residents.
  - E. Increasing the amount of money available for small business loans in the Targeted Area Single Family Mortgage Loan Program area.
  - F. Increasing the amount of money available for student loans to residents of the Targeted Area Single Family Mortgage Loan Program area.
  - G. Increasing commitment by financial institutions to provide free technical assistance to potential home buyers and small business owners through existing home buying clinics and business incubators.
2. The TA used in this Report was the City's Targeted Single Family Loan Program area and includes census tracts which meet each of the following three criteria: (See list of census tracts on page 32 and map on page 33).
  - A. The median family income of the area is less than or equal to 80% of the median family income of the City of Milwaukee.
  - B. The proportion of owner-occupied dwellings in the area are less than or equal to 80% of the proportion of owner-occupied dwellings in the City of Milwaukee.
  - C. The vacancy rate of dwellings in the area is greater than or equal to 120% of the vacancy rate of dwellings in the City of Milwaukee.

**APPENDIX A**  
**FIFTY LARGEST METROPOLITAN AREAS**  
**% OF LOANS DEINED**

	2006 DENIAL RATE DISPARITY	2006 White Denial Rates	2006 Non-White Denial Rates	2005 DENIAL RATE DISPARITY	2005 White Denial Rates	2005 Non-White Denial Rates
MILWAUKEE, WI	2.4	13.0%	31.3%	2.3	11.1%	25.3%
RALEIGH-DURHAM-CHAPEL HILL, NC	2.2	10.0%	21.9%	1.9	10.4%	19.5%
MEMPHIS, TN-AR-MS	2.1	14.7%	31.3%	1.8	14.6%	25.8%
CLEVELAND, OH	2.1	18.0%	38.2%	1.1	21.9%	24.0%
PHILADELPHIA, PA-NJ	2.1	16.3%	34.5%	2.2	14.9%	32.0%
ST. LOUIS, MO-IL	2.1	15.6%	32.2%	2.0	14.2%	27.7%
RICHMOND-PETERSBURG, VA	2.0	12.0%	23.7%	1.9	11.3%	21.7%
ROCHESTER, NY	2.0	19.2%	37.9%	1.8	10.0%	18.2%
BUFFALO	1.9	21.5%	41.4%	2.3	18.5%	42.5%
NEW ORLEANS, LA	1.9	16.0%	30.9%	1.9	16.2%	30.7%
ATLANTA	1.9	13.8%	26.5%	1.9	12.8%	23.9%
MINNEAPOLIS-ST. PAUL, MN-WI	1.9	13.5%	25.8%	1.8	12.6%	22.9%
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	1.9	17.4%	32.8%	1.7	16.9%	29.2%
BOSTON	1.9	15.7%	29.5%	1.8	13.9%	25.0%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA	1.8	12.6%	23.3%	1.8	12.0%	21.4%
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	1.8	15.0%	27.4%	1.6	15.2%	24.1%
PITTSBURGH, PA	1.8	19.6%	35.8%	1.9	20.6%	39.0%
COLUMBUS, OH	1.8	16.7%	30.3%	1.7	16.1%	26.7%
CHARLOTTE	1.8	11.5%	20.7%	1.7	11.7%	20.1%
HARTFORD, CT	1.8	15.3%	27.4%	1.7	14.5%	24.6%
NASHVILLE, TN	1.8	13.6%	24.3%	1.5	14.0%	20.5%
INDIANAPOLIS, IN	1.8	17.2%	30.7%	1.8	17.5%	30.6%
CINCINNATI, OH-KY-IN	1.7	16.3%	28.1%	1.6	16.5%	26.2%
LOUISVILLE, KY-IN	1.7	17.2%	29.4%	1.7	17.0%	28.9%
WASHINGTON, DC-MD-VA	1.7	12.7%	21.8%	1.6	11.4%	18.5%
CHICAGO, IL	1.7	18.0%	30.1%	1.7	14.8%	25.2%
DENVER, CO	1.7	15.7%	26.1%	1.5	15.0%	21.8%
OKLAHOMA CITY, OK	1.7	16.8%	28.0%	1.5	16.7%	25.0%
JACKSONVILLE, FL	1.6	17.4%	28.4%	1.5	14.6%	22.4%
DETROIT, MI	1.6	26.0%	41.9%	1.6	21.7%	34.3%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	1.6	18.0%	28.7%	1.5	15.8%	24.3%
DALLAS, TX	1.5	16.5%	25.4%	1.5	16.1%	24.7%
WEST PALM BEACH-BOCA RATON, FL	1.5	18.9%	28.6%	1.4	16.2%	22.3%
HOUSTON, TX	1.4	18.7%	27.1%	1.4	18.5%	26.0%
KANSAS CITY, MO-KS	1.4	15.3%	21.8%	1.9	14.5%	27.0%
NEW YORK, NY	1.4	20.9%	29.7%	1.4	17.9%	24.3%
TAMPA-ST. PETERSBURG-CLEARWATER, FL	1.4	19.2%	26.4%	1.3	16.2%	22.1%
SAN ANTONIO, TX	1.3	18.7%	24.9%	1.2	18.9%	23.4%
AUSTIN-SAN MARCOS, TX	1.3	13.0%	17.3%	1.3	13.8%	18.4%
SACRAMENTO, CA	1.3	19.7%	26.1%	1.2	16.7%	20.5%
ORLANDO, FL	1.3	19.4%	24.5%	1.2	16.8%	20.5%
SAN FRANCISCO, CA	1.3	17.2%	21.6%	1.3	14.6%	19.6%
PORTLAND, OR	1.3	15.1%	19.0%	1.2	13.9%	16.5%
SEATTLE, WA	1.3	15.3%	19.1%	1.2	13.4%	16.3%
MIAMI-HIALEAH, FL	1.2	25.3%	31.3%	1.3	20.3%	26.2%
SAN DIEGO, CA	1.2	19.4%	23.7%	1.2	16.2%	19.3%
SALT LAKE CITY-OGDEN, UT	1.1	19.5%	22.1%	1.2	17.5%	20.9%
LAS VEGAS, NV-AZ	1.1	18.7%	20.6%	1.2	17.7%	20.5%
LOS ANGELES-LONG BEACH, CA	1.1	23.4%	25.8%	1.1	19.2%	21.2%
PHOENIX, AZ	1.0	19.0%	19.7%	1.1	15.5%	17.4%
<b>50 LARGEST METRO AREA AVG.</b>	<b>1.5</b>	<b>17.6%</b>	<b>27.1%</b>	<b>1.5</b>	<b>15.8%</b>	<b>23.5%</b>
<b>NATIONAL AGGREGATES</b>	<b>1.5</b>	<b>18.6%</b>	<b>27.6%</b>	<b>1.4</b>	<b>17.0%</b>	<b>24.3%</b>

**APPENDIX B**  
**2006 MILWAUKEE METROPOLITAN AREA**  
**PERCENTAGE OF RESIDENTIAL LENDING TO TARGET AREA**  
**RANKING BY % OF LENDING TO TARGET AREA**  
**HMDA DATA ONLY (5 LOANS MINIMUM)**

INSTITUTION	TOTAL LOANS	TA LOANS	% TO TA
1 DB HOME LENDING LLC	5	3	60.0%
2 CREDIT SUISSE FINANCIAL CORP	41	24	58.5%
3 IMPAC FUNDING CORP **	11	6	54.5%
4 ENCORE CREDIT CORP **	7	3	42.9%
5 LEGACY BANK INC	105	45	42.9%
6 SEBRING CAPITAL PARTNERS, LP **	45	19	42.2%
7 FIRST BANK	5	2	40.0%
8 FIRST GUARANTY MORTGAGE CORP	46	18	39.1%
9 MITCHELL BANK	85	32	37.6%
10 LENDERS DIRECT CAPITAL CORP **	8	3	37.5%
11 THE CIT GROUP/CONSUMER FINANCE **	8	3	37.5%
12 BANCO POPULAR NORTH AMERICA	19	7	36.8%
13 SUNSET DIRECT LENDING **	11	4	36.4%
14 AEGIS FUNDING CORPORATION **	9	3	33.3%
15 AMERITRUST MORTGAGE COMPANY LL **	6	2	33.3%
16 INVESTAID CORPORATION **	18	6	33.3%
17 STATE BANK OF CHILTON	9	3	33.3%
18 NOVASTAR MORTGAGE, INC. **	53	17	32.1%
19 PEOPLE'S CHOICE FINANCIAL CORP **	16	5	31.3%
20 DELTA FUNDING CORPORATION **	26	8	30.8%
21 BEAR STEARNS RESIDENTIAL MORTG	21	6	28.6%
22 OAK STREET MORTGAGE **	7	2	28.6%
23 ARGENT MORTGAGE COMPANY **	500	125	25.0%
24 GREAT WISCONSIN CREDIT UNION	8	2	25.0%
25 BNC MORTGAGE	164	40	24.4%
26 CREVECOR MORTGAGE INC	178	43	24.2%
27 FREMONT INVESTMENT & LOAN **	477	115	24.1%
28 LONG BEACH MORTGAGE CO. **	354	85	24.0%
29 MILA, INC **	146	35	24.0%
30 AAMES FUNDING CORPORATION **	17	4	23.5%
31 FIRST NLC FINANCIAL SERVICES, **	83	19	22.9%
32 SOUTHTRUST MORT DBA EQUIBANC	35	8	22.9%
33 LIME FINANCIAL SERVICES, LTD. **	9	2	22.2%
34 FIRST NATIONAL BANK OF ARIZONA	33	7	21.2%
35 CITIFINANCIAL, INC. **	124	26	21.0%
36 HOME123 CORPORATION	29	6	20.7%
37 WMC MORTGAGE COMPANY **	83	17	20.5%
38 EQUITY ONE, INC. **	5	1	20.0%
39 RESMAE MORTGAGE CORPORATION **	57	11	19.3%
40 LEHMAN BROTHERS BANK	87	16	18.4%
41 NEW CENTURY MORTGAGE CORPORATION	439	80	18.2%
42 CONCORD MORTGAGE COMPANY	11	2	18.2%
43 HOMECOMING FINANCIAL NETWORK	107	19	17.8%
44 FIRST STREET FINANCIAL, INC. **	6	1	16.7%
45 MWABANK	6	1	16.7%

**APPENDIX B**  
**2006 MILWAUKEE METROPOLITAN AREA**  
**PERCENTAGE OF RESIDENTIAL LENDING TO TARGET AREA**  
**RANKING BY % OF LENDING TO TARGET AREA**  
**HMDA DATA ONLY (5 LOANS MINIMUM)**

INSTITUTION	TOTAL LOANS	TA LOANS	% TO TA
46 AIG FEDERAL SAVINGS BANK	6	1	16.7%
47 CHASE MANHATTAN BANK USA, NA	118	18	15.3%
48 GSF MORTGAGE CORPORATION	204	31	15.2%
49 LAYTON STATE BANK	27	4	14.8%
50 SOUTHSTAR FUNDING, LLC **	61	9	14.8%
51 WAUWATOSA SAVINGS BANK	356	52	14.6%
52 PARAGON HOME LENDING, LLC	261	38	14.6%
53 LINCOLN STATE BANK	49	7	14.3%
54 MWBANK	49	7	14.3%
55 NORTH MILWAUKEE STATE BANK	7	1	14.3%
56 WEBSTER BANK, N.A.	7	1	14.3%
57 INTERVALE MORTGAGE	168	23	13.7%
58 DECISION ONE MORTGAGE	208	28	13.5%
59 FIRST MAGNUS FINANCIAL CORP	510	66	12.9%
60 PLATINUM COMMUNITY BANK	16	2	12.5%
61 EQUIFIRST CORPORATION **	238	29	12.2%
62 CONTINENTAL SAVINGS BANK, FSB	99	12	12.1%
63 ACCREDITED HOME LENDERS, INC **	60	7	11.7%
64 AMERICAN HOME MORTGAGE CORP.	129	15	11.6%
65 CHERRY CREEK MORTGAGE CO., INC	26	3	11.5%
66 FIFTH THIRD MORTGAGE COMPANY	28	3	10.7%
67 IRWIN MORTGAGE CORPORATION	19	2	10.5%
68 OPTION ONE MORTGAGE CORP **	204	21	10.3%
69 SAXON MORTGAGE **	20	2	10.0%
70 AMERICAS HOME LOAN	83	8	9.6%
71 NATIONAL CITY BANK	1,010	94	9.3%
72 DOMESTIC BANK	11	1	9.1%
73 WILMINGTON FINANCE, INC. **	23	2	8.7%
74 FMF CAPITAL LLC	199	17	8.5%
75 HFC COMPANY LLC	106	9	8.5%
76 AMC MORTGAGE SERVICES, INC. **	12	1	8.3%
77 CITIFINANCIAL MTG CO, INC **	12	1	8.3%
78 FIELDSTONE MORTGAGE COMPANY **	12	1	8.3%
79 BENEFICIAL COMPANY LLC	88	7	8.0%
80 NORTH SHORE BANK FSB	297	23	7.7%
81 COMMUNITY BANK & TRUST	39	3	7.7%
82 TAYLOR, BEAN & WHITAKER	13	1	7.7%
83 M&I BANK FSB **	58	4	6.9%
84 MERRILL LYNCH CREDIT CORP.	30	2	6.7%
85 WACHOVIA MORTGAGE	46	3	6.5%
86 AEGIS WHOLESALE CORPORATION	48	3	6.3%
87 GE MONEY BANK	64	4	6.3%
88 MARIBELLA MORTGAGE, LLC **	128	8	6.3%
89 STATE FARM BANK	16	1	6.3%
90 COUNTRYWIDE HOME LOANS	1,400	86	6.1%
91 WASHINGTON MUTUAL BANK	229	14	6.1%



**APPENDIX B**  
**2006 MILWAUKEE METROPOLITAN AREA**  
**PERCENTAGE OF RESIDENTIAL LENDING TO TARGET AREA**  
**RANKING BY % OF LENDING TO TARGET AREA**  
**HMDA DATA ONLY (5 LOANS MINIMUM)**

INSTITUTION	TOTAL LOANS	TA LOANS	% TO TA
92 TRI CITY NATIONAL BANK	269	16	5.9%
93 US BANK, N.A.	718	42	5.8%
94 AMERICAN MORTGAGE	35	2	5.7%
95 EDUCATORS CREDIT UNION	234	13	5.6%
96 AMERICAN STERLING BANK	37	2	5.4%
97 SUMMIT MORTGAGE CORPORATION	37	2	5.4%
98 WELLS FARGO BANK, NA	2,691	139	5.2%
99 M&I MARSHALL & ILSLEY BANK	881	45	5.1%
100 HOME LOAN CENTER, INC	40	2	5.0%
101 AMERIQUEST MORTGAGE COMPANY **	23	1	4.3%
102 UNIVERSAL SAVINGS BANK, FA	139	6	4.3%
103 WORLD SAVINGS BANK, FSB	70	3	4.3%
104 FIRST HORIZON HOME LOAN CORP	48	2	4.2%
105 COUNTRYWIDE BANK, N.A.	337	14	4.2%
106 NATIONAL EXCHANGE BANK	25	1	4.0%
107 SUNTRUST MORTGAGE, INC	326	13	4.0%
108 MIDAMERICA BANK, FSB	385	15	3.9%
109 US BANK NORTH DAKOTA	286	11	3.8%
110 ASSOCIATED BANK, N.A.	1,024	39	3.8%
111 MILLENNIA MORTGAGE CORPORATION	54	2	3.7%
112 UNIVERSAL MORTGAGE CORPORATION	578	21	3.6%
113 MORTGAGEIT	336	12	3.6%
114 WESTAMERICA MORTGAGE CORP	28	1	3.6%
115 GUARDIAN CREDIT UNION	267	9	3.4%
116 ING BANK, FSB	30	1	3.3%
117 ANCHORBANK FSB	331	11	3.3%
118 FLAGSTAR BANK	32	1	3.1%
119 TCF NATIONAL BANK	417	13	3.1%
120 WELLS FARGO FUNDING, INC	67	2	3.0%
121 BANK OF AMERICA, N.A.	643	19	3.0%
122 INDYMAC BANK, F.S.B.	102	3	2.9%
123 JOHNSON BANK	209	6	2.9%
124 SHELTER MORTGAGE COMPANY, LLC	316	9	2.8%
125 SOUTH CENTRAL BANK, N.A.	71	2	2.8%
126 FRANKLIN AMERICAN MORTGAGE CO	38	1	2.6%
127 THE EQUITABLE BANK, S.S.B.	543	14	2.6%
128 MMCU	39	1	2.6%
129 BANK MUTUAL	436	11	2.5%
130 UW CREDIT UNION	159	4	2.5%
131 A-B CREDIT UNION	161	4	2.5%
132 BAYTREE LENDING COMPANY	41	1	2.4%
133 HARTLAND MORTGAGE CENTERS INC.	41	1	2.4%
134 STATE CENTRAL CREDIT UNION	123	3	2.4%
135 CSMC, INC. DBA CENTRAL STATES	294	7	2.4%
136 CITIZENS BANK	44	1	2.3%
137 CITIBANK, N.A.	231	5	2.2%

**APPENDIX B**  
**2006 MILWAUKEE METROPOLITAN AREA**  
**PERCENTAGE OF RESIDENTIAL LENDING TO TARGET AREA**  
**RANKING BY % OF LENDING TO TARGET AREA**  
**HMDA DATA ONLY (5 LOANS MINIMUM)**

	<b>INSTITUTION</b>	<b>TOTAL LOANS</b>	<b>TA LOANS</b>	<b>% TO TA</b>
138	WISCONSIN MORTGAGE CORPORATION	973	21	2.2%
139	COMMUNITY FINANCIAL GROUP MORT	48	1	2.1%
140	JPMORGAN CHASE BANK	580	12	2.1%
141	OHIO SAVINGS BANK	565	11	1.9%
142	PARK BANK	57	1	1.8%
143	PYRAMAX BANK	436	7	1.6%
144	GREAT MIDWEST BANK, SSB	254	4	1.6%
145	1ST ADVANTAGE MORTGAGE LLC	69	1	1.4%
146	CITIMORTGAGE, INC	217	3	1.4%
147	LANDMARK CREDIT UNION	1,023	14	1.4%
148	PHH HOME LOANS	321	4	1.2%
149	SUNSET BANK & SAVINGS	168	2	1.2%
150	ABN AMRO MORTGAGE GROUP, INC.	257	3	1.2%
151	CHICAGO BANCORP, INC.	86	1	1.2%
152	USAA FEDERAL SAVINGS BANK	90	1	1.1%
153	GMAC MORTGAGE LLC	192	2	1.0%
154	AMERISTAR MORTGAGE CORPORATION	296	3	1.0%
155	KEYBANK NATIONAL ASSOCIATION	200	2	1.0%
156	GMAC BANK	530	4	0.8%
157	WATERSTONE MORTGAGE CORP.	161	1	0.6%
158	GB HOME EQUITY, LLC	168	1	0.6%
159	ASSURED MORTGAGE, INC.	263	1	0.4%
160	OZAUKEE BANK	301	1	0.3%
161	M&I MORTGAGE CORP	547	1	0.2%

\*\* HUD designated sub-prime lender.

## APPENDIX C - RESIDENTIAL LOANS

HMDA residential lending includes loans originated in the Target Area (TA). The percentages exclude all refinancing loans. Appendix C includes all lenders who made residential loans in the Metropolitan Area.

INSTITUTION	TOTAL LOANS	TA LOANS	% TO TA	\$ ALL LOANS	\$ TA LOANS	WHITE	NON- WHITE	RACE NOT REPT
1ST ADVANTAGE MORTGAGE LLC	69	1	1.4%	\$ 12,870	\$ 148	68	1	0
21ST MORTGAGE CORPORATION	1	0	0.0%	\$ 43	\$ -	0	1	0
A M COMMUNITY CREDIT UNION	3	0	0.0%	\$ 338	\$ -	3	0	0
AAMES FUNDING CORPORATION	17	4	23.5%	\$ 1,341	\$ 169	8	8	1
A-B CREDIT UNION	161	4	2.5%	\$ 5,049	\$ 41	153	8	0
ABBYBANK	1	0	0.0%	\$ 135	\$ -	1	0	0
ABN AMRO MORTGAGE GROUP, INC.	257	3	1.2%	\$ 37,076	\$ 317	231	14	12
ACADEMY MORTGAGE CORP	4	0	0.0%	\$ 160	\$ -	2	2	0
ACCREDITED HOME LENDERS, INC	60	7	11.7%	\$ 7,752	\$ 848	26	29	5
ACE MORTGAGE FUNDING, LLC	1	0	0.0%	\$ 200	\$ -	1	0	0
ACT LENDING CORPORATION	2	0	0.0%	\$ 197	\$ -	0	2	0
ADDISON AVENUE FEDERAL CREDIT	1	0	0.0%	\$ 4	\$ -	1	0	0
ADVANCE MORTGAGE CORPORATION	1	0	0.0%	\$ 243	\$ -	1	0	0
AEGIS FUNDING CORPORATION	9	3	33.3%	\$ 702	\$ 158	2	4	3
AEGIS LENDING CORPORATION	5	0	0.0%	\$ 482	\$ -	1	0	4
AEGIS WHOLESALE CORPORATION	48	3	6.3%	\$ 6,499	\$ 240	40	7	1
AFFINITY PLUS CREDIT UNION	1	0	0.0%	\$ 15	\$ -	0	0	1
ALLCO CREDIT UNION	12	0	0.0%	\$ 2,197	\$ -	10	1	1
ALLIED FIRST BANK	1	0	0.0%	\$ 221	\$ -	1	0	0
ALLIED MORTGAGE GROUP, INC	2	0	0.0%	\$ 209	\$ -	0	2	0
ALLSTATE HOME LOANS, INC.	1	0	0.0%	\$ 114	\$ -	0	1	0
ALTRA FEDERAL CREDIT UNION	1	0	0.0%	\$ 139	\$ -	1	0	0
AMC MORTGAGE SERVICES, INC.	12	1	8.3%	\$ 1,486	\$ 85	6	0	6
AMCORE BANK, N.A.	28	0	0.0%	\$ 6,010	\$ -	25	0	3
AMERICAN BANK	7	0	0.0%	\$ 2,710	\$ -	7	0	0
AMERICAN EQUITY MORTGAGE	1	0	0.0%	\$ 400	\$ -	0	0	1
AMERICAN EXPRESS BANK, FSB	3	0	0.0%	\$ 106	\$ -	3	0	0
AMERICAN FINANCE HOUSE LARIBA	1	0	0.0%	\$ 225	\$ -	1	0	0
AMERICAN HOME BANK, N.A.	1	0	0.0%	\$ 184	\$ -	1	0	0
AMERICAN HOME LOANS	3	0	0.0%	\$ 330	\$ -	1	2	0
AMERICAN HOME MORTGAGE CORP.	129	15	11.6%	\$ 20,074	\$ 1,117	100	14	15
AMERICAN INTERNET MORTGAGE	5	0	0.0%	\$ 823	\$ -	4	0	1
AMERICAN MORTGAGE	35	2	5.7%	\$ 4,238	\$ 340	23	12	0
AMERICAN NATIONAL BANK	1	0	0.0%	\$ 100	\$ -	0	0	1
AMERICAN NATIONAL BANK	1	0	0.0%	\$ 275	\$ -	1	0	0
AMERICAN STERLING BANK	37	2	5.4%	\$ 4,593	\$ 181	26	10	1
AMERICAS HOME LOAN	83	8	9.6%	\$ 10,171	\$ 409	0	0	83
AMERIFIRST FINANCIAL CORPORATI	4	1	25.0%	\$ 656	\$ 194	4	0	0
AMERIQUEST MORTGAGE COMPANY	23	1	4.3%	\$ 3,120	\$ 71	11	2	10
AMERISAVE MORTGAGE CORPORATION	3	0	0.0%	\$ 733	\$ -	2	0	1
AMERISTAR MORTGAGE CORPORATION	296	3	1.0%	\$ 54,449	\$ 427	287	8	1
AMERITRUST MORTGAGE COMPANY LL	6	2	33.3%	\$ 699	\$ 152	2	3	1
AMERITRUST MORTGAGE CORP.	1	0	0.0%	\$ 177	\$ -	1	0	0
ANCHORBANK FSB	331	11	3.3%	\$ 50,898	\$ 1,584	236	31	64
APPLETREE CREDIT UNION	5	0	0.0%	\$ 116	\$ -	2	3	0
ARGENT MORTGAGE COMPANY	500	125	25.0%	\$ 51,674	\$ 10,806	176	324	0
ARK-LA-TEX FINANCIAL SERVICES	1	0	0.0%	\$ 300	\$ -	0	0	1
ASSOCIATED BANK, N.A.	1,024	39	3.8%	\$ 112,195	\$ 1,472	890	91	43
ASSURED MORTGAGE, INC.	263	1	0.4%	\$ 47,289	\$ 39	255	7	1
B. F. SAUL MORTGAGE COMPANY	2	0	0.0%	\$ 499	\$ -	2	0	0
BANCGROUP MORTGAGE CORPORATION	7	0	0.0%	\$ 1,411	\$ -	7	0	0
BANCO POPULAR NORTH AMERICA	19	7	36.8%	\$ 2,145	\$ 667	19	0	0
BANK MUTUAL	436	11	2.5%	\$ 86,727	\$ 901	386	43	7
BANK OF AMERICA, N.A.	643	19	3.0%	\$ 102,172	\$ 1,553	552	68	23
CHEVY CHASE BANK	1	0	0.0%	\$ 141	\$ -	1	0	0
BANKFIRST	7	0	0.0%	\$ 937	\$ -	7	0	0
BANKS OF WISCONSIN	1	0	0.0%	\$ 223	\$ -	1	0	0

## APPENDIX C - RESIDENTIAL LOANS

HMDA residential lending includes loans originated in the Target Area (TA). The percentages exclude all refinancing loans. Appendix C includes all lenders who made residential loans in the Metropolitan Area.

<u>INSTITUTION</u>	<u>TOTAL LOANS</u>	<u>TA LOANS</u>	<u>% TO TA</u>	<u>\$ ALL LOANS</u>	<u>\$ TA LOANS</u>	<u>WHITE</u>	<u>NON- WHITE</u>	<u>RACE NOT REPT</u>
BANKUNITED, FSB	12	0	0.0%	\$ 2,937	\$ -	12	0	0
BAY BANK	2	0	0.0%	\$ 333	\$ -	1	1	0
BAY VIEW FEDERAL S&L ASSN.	25	0	0.0%	\$ 3,150	\$ -	20	0	5
BAYLAKE BANK	2	0	0.0%	\$ 840	\$ -	2	0	0
BAYTREE LENDING COMPANY	41	1	2.4%	\$ 2,555	\$ 66	38	3	0
BEAR STEARNS RESIDENTIAL MORTG	21	6	28.6%	\$ 2,302	\$ 451	12	9	0
BENEFICIAL COMPANY LLC	88	7	8.0%	\$ 3,452	\$ 232	47	31	10
BEST RATE FUNDING CORP	1	1	100.0%	\$ 79	\$ 79	0	0	1
BESTSOURCE CREDIT UNION	4	0	0.0%	\$ 151	\$ -	4	0	0
BLACKHAWK COMMUNITY CREDIT UNI	2	0	0.0%	\$ 715	\$ -	2	0	0
BNC MORTGAGE	164	40	24.4%	\$ 17,865	\$ 2,979	53	96	15
BREMER BANK NA (TWIN CITIES)	1	0	0.0%	\$ 284	\$ -	1	0	0
CAPITAL CREDIT UNION	1	0	0.0%	\$ 202	\$ -	1	0	0
CAPITAL ONE HOME LOANS, LLC	14	0	0.0%	\$ 1,101	\$ -	9	0	5
CCO MORTGAGE	1	0	0.0%	\$ 339	\$ -	1	0	0
CENTENNIAL MORTGAGE & FUNDING	15	0	0.0%	\$ 1,643	\$ -	9	6	0
CENTIER BANK	1	0	0.0%	\$ 68	\$ -	1	0	0
CHALLENGE FINANCIAL INVESTORS	3	0	0.0%	\$ 649	\$ -	3	0	0
CHARLES SCHWAB BANK	10	0	0.0%	\$ 3,274	\$ -	6	1	3
CHARTER ONE BANK	18	0	0.0%	\$ 904	\$ -	12	0	6
CHASE MANHATTAN BANK USA, NA	118	18	15.3%	\$ 14,351	\$ 1,338	63	37	18
CHERRY CREEK MORTGAGE CO., INC	26	3	11.5%	\$ 2,523	\$ 136	17	7	2
CHICAGO BANCORP, INC.	86	1	1.2%	\$ 17,299	\$ 119	73	13	0
CITIBANK, N.A.	231	5	2.2%	\$ 9,327	\$ 111	188	25	18
CITIFINANCIAL MTG CO, INC	12	1	8.3%	\$ 1,309	\$ 57	7	3	2
CITIFINANCIAL, INC.	124	26	21.0%	\$ 5,769	\$ 1,049	71	44	9
CITIMORTGAGE, INC	217	3	1.4%	\$ 44,808	\$ 279	163	27	27
CITIZENS BANK	44	1	2.3%	\$ 6,901	\$ 38	41	3	0
CITIZENS BANK OF MUKWONAGO	157	0	0.0%	\$ 22,102	\$ -	150	0	7
CITIZENS STATE BANK & TRUST	2	0	0.0%	\$ 490	\$ -	0	1	1
CITIZENSFIRST CREDIT UNION	2	0	0.0%	\$ 179	\$ -	2	0	0
CITY NATIONAL BANK	1	0	0.0%	\$ 300	\$ -	1	0	0
CMG MORTGAGE, INC.	2	0	0.0%	\$ 290	\$ -	2	0	0
COLONIAL BANK, N.A.	2	0	0.0%	\$ 389	\$ -	0	0	2
COLONIAL SAVINGS, F.A.	4	0	0.0%	\$ 848	\$ -	4	0	0
COLORADO FEDERAL SAVINGS BANK	6	0	0.0%	\$ 1,024	\$ -	3	1	2
COLUMBIA HOME LOANS, LLC	1	0	0.0%	\$ 189	\$ -	0	0	1
COMMUNITY BANK & TRUST	39	3	7.7%	\$ 6,140	\$ 481	32	3	4
COMMUNITY BANK DELAVAN	4	0	0.0%	\$ 227	\$ -	4	0	0
COMMUNITY BANK OAK PARK RIVER	1	0	0.0%	\$ 450	\$ -	1	0	0
COMMUNITY BANK OF CENTRAL WISC	1	0	0.0%	\$ 216	\$ -	1	0	0
COMMUNITY FINANCIAL GROUP MORT	48	1	2.1%	\$ 7,667	\$ 77	35	1	12
COMMUNITY FIRST CREDIT UNION	5	0	0.0%	\$ 437	\$ -	5	0	0
COMPASS BANK	2	0	0.0%	\$ 502	\$ -	1	0	1
CONCORD MORTGAGE COMPANY	11	2	18.2%	\$ 828	\$ 130	11	0	0
CONTINENTAL SAVINGS BANK, FSB	99	12	12.1%	\$ 14,871	\$ 912	81	5	13
CORINTHIAN MORTGAGE CORP	4	0	0.0%	\$ 216	\$ -	3	0	1
CORNERSTONE COMMUNITY BANK	23	0	0.0%	\$ 2,925	\$ -	21	0	2
CORNERSTONE MORTGAGE COMPANY	1	0	0.0%	\$ 146	\$ -	1	0	0
COUNTRYWIDE BANK, N.A.	337	14	4.2%	\$ 31,875	\$ 796	276	40	21
COUNTRYWIDE HOME LOANS	1,400	86	6.1%	\$ 211,555	\$ 6,841	999	302	99
COVANTAGE CREDIT UNION	1	0	0.0%	\$ 210	\$ -	1	0	0
CREDIT SUISSE FINANCIAL CORP	41	24	58.5%	\$ 3,608	\$ 1,748	40	0	1
CREVECOR MORTGAGE INC	178	43	24.2%	\$ 24,030	\$ 5,805	31	53	94
CSMC, INC. DBA CENTRAL STATES	294	7	2.4%	\$ 48,381	\$ 540	250	36	8
DANE COUNTY CREDIT UNION	1	0	0.0%	\$ 81	\$ -	1	0	0
DB HOME LENDING LLC	5	3	60.0%	\$ 349	\$ 185	0	5	0

## APPENDIX C - RESIDENTIAL LOANS

HMDA residential lending includes loans originated in the Target Area (TA). The percentages exclude all refinancing loans. Appendix C includes all lenders who made residential loans in the Metropolitan Area.

<u>INSTITUTION</u>	<u>TOTAL LOANS</u>	<u>TA LOANS</u>	<u>% TO TA</u>	<u>\$ ALL LOANS</u>	<u>\$ TA LOANS</u>	<u>WHITE</u>	<u>NON- WHITE</u>	<u>RACE NOT REPT</u>
DECISION ONE MORTGAGE	208	28	13.5%	\$ 22,064	\$ 1,876	116	81	11
DELTA FUNDING CORPORATION	26	8	30.8%	\$ 2,999	\$ 583	7	11	8
DHI MORTGAGE COMPANY LIMITED	1	0	0.0%	\$ 130	\$ -	1	0	0
DIAMOND BANK, FSB	2	0	0.0%	\$ 821	\$ -	2	0	0
DISCOVER BANK	9	0	0.0%	\$ 321	\$ -	7	2	0
DMB COMMUNITY BANK	4	1	25.0%	\$ 400	\$ 115	0	0	4
DOLLAR BANK, FSB	25	0	0.0%	\$ 9,081	\$ -	20	2	3
DOMESTIC BANK	11	1	9.1%	\$ 183	\$ 14	9	2	0
E*TRADE BANK	6	0	0.0%	\$ 1,590	\$ -	3	0	3
EASTERN SAVINGS BANK	3	0	0.0%	\$ 301	\$ -	3	0	0
EDUCATORS CREDIT UNION	234	13	5.6%	\$ 25,759	\$ 1,133	188	46	0
E-LOAN INC	17	0	0.0%	\$ 2,386	\$ -	13	0	4
EMSLA CREDIT UNION	26	0	0.0%	\$ 3,976	\$ -	23	1	2
ENCORE CREDIT CORP	7	3	42.9%	\$ 626	\$ 208	2	4	1
EQUIFIRST CORPORATION	238	29	12.2%	\$ 28,938	\$ 2,703	146	78	14
EQUITY ONE, INC.	5	1	20.0%	\$ 662	\$ 83	4	1	0
EVERBANK	4	0	0.0%	\$ 548	\$ -	1	2	1
F&M BANK - IOWA	1	0	0.0%	\$ 25	\$ -	1	0	0
FARMERS & MERCHANTS STATE BANK	2	0	0.0%	\$ 293	\$ -	2	0	0
FIDELITY NATIONAL BANK	1	0	0.0%	\$ 150	\$ -	1	0	0
FIELDSTONE MORTGAGE COMPANY	12	1	8.3%	\$ 1,234	\$ 172	6	6	0
FIFTH THIRD BANK MICHIGAN	2	0	0.0%	\$ 84	\$ -	2	0	0
FIFTH THIRD MORTGAGE COMPANY	28	3	10.7%	\$ 4,985	\$ 265	26	2	0
FIRST AMERICAN BANK	1	0	0.0%	\$ 27	\$ -	1	0	0
FIRST BANK	5	2	40.0%	\$ 405	\$ 127	2	3	0
FIRST BANK FINANCIAL CENTRE	109	0	0.0%	\$ 21,080	\$ -	93	2	14
FIRST BANK OF HIGHLAND PARK	16	0	0.0%	\$ 2,087	\$ -	16	0	0
FIRST BANKING CENTER	6	0	0.0%	\$ 1,135	\$ -	6	0	0
FIRST BUSINESS BANK	27	0	0.0%	\$ 5,268	\$ -	7	2	18
FIRST CONSOLIDATED MORTGAGE CO	4	1	25.0%	\$ 481	\$ 77	1	3	0
FIRST FEDERAL SAVINGS BANK	1	0	0.0%	\$ 74	\$ -	1	0	0
FIRST FEDERAL SAVINGS BK OF WI	24	0	0.0%	\$ 6,747	\$ -	24	0	0
FIRST GUARANTY MORTGAGE CORP	46	18	39.1%	\$ 3,737	\$ 786	19	21	6
FIRST HORIZON HOME LOAN CORP	48	2	4.2%	\$ 8,869	\$ 160	43	3	2
FIRST INDEPENDENT MORTGAGE	2	0	0.0%	\$ 236	\$ -	2	0	0
FIRST INDIANA BANK	3	0	0.0%	\$ 325	\$ -	3	0	0
FIRST MAGNUS FINANCIAL CORP	510	66	12.9%	\$ 55,808	\$ 5,053	274	211	25
FIRST NATIONAL BANK	1	0	0.0%	\$ 14	\$ -	0	1	0
LYDIAN PRIVATE BANK	5	0	0.0%	\$ 710	\$ -	5	0	0
FIRST NATIONAL BANK AND TRUST	1	0	0.0%	\$ 13	\$ -	1	0	0
FIRST NATIONAL BANK EMPLOYEE O	2	0	0.0%	\$ 203	\$ -	2	0	0
FIRST NATIONAL BANK OF ARIZONA	33	7	21.2%	\$ 3,137	\$ 431	23	8	2
FIRST NATIONAL BANK-HARTFORD	17	0	0.0%	\$ 2,141	\$ -	17	0	0
FIRST NLC FINANCIAL SERVICES,	83	19	22.9%	\$ 7,692	\$ 1,577	33	50	0
FIRST RESIDENTIAL MORTGAGE	2	0	0.0%	\$ 337	\$ -	2	0	0
FIRST STATE MORTGAGE CORPORATI	3	1	33.3%	\$ 291	\$ 101	1	2	0
FIRST STREET FINANCIAL, INC.	6	1	16.7%	\$ 692	\$ 86	5	1	0
FIRST SUBURBAN MORTGAGE CORP.	1	0	0.0%	\$ 307	\$ -	1	0	0
FIRST SUBURBAN NATIONAL BANK	3	1	33.3%	\$ 217	\$ 47	3	0	0
FIRST TENNESSEE BANK NA	1	0	0.0%	\$ 50	\$ -	0	0	1
FLAGSTAR BANK	32	1	3.1%	\$ 5,679	\$ 60	28	2	2
FMF CAPITAL LLC	199	17	8.5%	\$ 18,219	\$ 1,066	95	74	30
FORTRESS BANK	1	0	0.0%	\$ 558	\$ -	1	0	0
FOX VALLEY SAVINGS BANK	3	0	0.0%	\$ 643	\$ -	3	0	0
FRANKLIN AMERICAN MORTGAGE CO	38	1	2.6%	\$ 6,265	\$ 81	34	4	0
FRANKLIN FINANCIAL	2	0	0.0%	\$ 152	\$ -	2	0	0
FRANKLIN STATE BANK	21	0	0.0%	\$ 2,303	\$ -	21	0	0

## APPENDIX C - RESIDENTIAL LOANS

HMDA residential lending includes loans originated in the Target Area (TA). The percentages exclude all refinancing loans. Appendix C includes all lenders who made residential loans in the Metropolitan Area.

<u>INSTITUTION</u>	<u>TOTAL LOANS</u>	<u>TA LOANS</u>	<u>% TO TA</u>	<u>\$ ALL LOANS</u>	<u>\$ TA LOANS</u>	<u>WHITE</u>	<u>NON- WHITE</u>	<u>RACE NOT REPT</u>
FREEDOM MORTGAGE CORP.	4	0	0.0%	\$ 853	\$ -	3	0	1
FREMONT INVESTMENT & LOAN	477	115	24.1%	\$ 50,196	\$ 9,873	203	253	21
GATEWAY MORTGAGE CORPORATION	5	0	0.0%	\$ 1,043	\$ -	5	0	0
GB HOME EQUITY, LLC	168	1	0.6%	\$ 6,078	\$ 12	140	8	20
GE MONEY BANK	64	4	6.3%	\$ 1,049	\$ 55	22	5	37
GHS MORTGAGE LLC	1	0	0.0%	\$ 168	\$ -	1	0	0
GLACIER HILLS CREDIT UNION	21	0	0.0%	\$ 838	\$ -	6	0	15
GMAC BANK	530	4	0.8%	\$ 90,344	\$ 442	479	21	30
GMAC MORTGAGE LLC	192	2	1.0%	\$ 36,269	\$ 115	158	8	26
GN MORTGAGE, LLC	29	0	0.0%	\$ 3,450	\$ -	21	7	1
GRAFTON STATE BANK	24	0	0.0%	\$ 3,266	\$ -	23	0	1
GREAT MIDWEST BANK, SSB	254	4	1.6%	\$ 42,931	\$ 225	239	11	4
GREAT NORTHERN FINANCIAL GROUP	2	1	50.0%	\$ 187	\$ 113	0	2	0
GREAT WISCONSIN CREDIT UNION	8	2	25.0%	\$ 1,063	\$ 127	7	1	0
GREENLIGHT FINANCIAL SERVICES	2	0	0.0%	\$ 231	\$ -	0	0	2
GREENPOINT MORTGAGE FUNDING	9	0	0.0%	\$ 1,994	\$ -	8	1	0
GREYSTONE RESIDENTIAL FUNDING	1	0	0.0%	\$ 115	\$ -	1	0	0
GSF MORTGAGE CORPORATION	204	31	15.2%	\$ 24,213	\$ 2,754	178	23	3
GUARDIAN CREDIT UNION	267	9	3.4%	\$ 24,116	\$ 352	248	16	3
GUIDANCE RESIDENTIAL, LLC	8	0	0.0%	\$ 1,553	\$ -	4	4	0
H&R BLOCK MORTGAGE CORPORATION	6	0	0.0%	\$ 448	\$ -	2	0	4
HARBOURTON MORTGAGE INV CORP	1	0	0.0%	\$ 61	\$ -	0	1	0
HARRIS N.A.	11	0	0.0%	\$ 2,088	\$ -	10	0	1
HARTFORD SAVINGS BANK	63	0	0.0%	\$ 12,147	\$ -	45	1	17
HARTLAND MORTGAGE CENTERS INC.	41	1	2.4%	\$ 5,908	\$ 125	33	5	3
HERITAGE CREDIT UNION	1	0	0.0%	\$ 151	\$ -	1	0	0
HEWITT MORTGAGE SERVICES, LLC	2	0	0.0%	\$ 532	\$ -	1	1	0
HFC COMPANY LLC	106	9	8.5%	\$ 5,955	\$ 397	62	40	4
HIGHLAND BANK	1	0	0.0%	\$ 114	\$ -	0	0	1
HIWAY FEDERAL CREDIT UNION	1	0	0.0%	\$ 255	\$ -	1	0	0
HOME EQUITY OF AMERICA	10	0	0.0%	\$ 578	\$ -	9	1	0
HOME LOAN CENTER, INC	40	2	5.0%	\$ 5,221	\$ 139	26	3	11
HOME LOAN CORPORATION	1	0	0.0%	\$ 171	\$ -	0	1	0
HOME123 CORPORATION	29	6	20.7%	\$ 3,121	\$ 497	13	15	1
HOMECOMING FINANCIAL NETWORK	107	19	17.8%	\$ 12,149	\$ 1,340	61	39	7
HOMESTONE MORTGAGE	2	0	0.0%	\$ 483	\$ -	2	0	0
HOMETOWN BANK	1	0	0.0%	\$ 41	\$ -	1	0	0
HOMETOWN MORTGAGE SERVICES	1	0	0.0%	\$ 86	\$ -	0	1	0
HORICON BANK	24	0	0.0%	\$ 3,791	\$ -	24	0	0
HSBC MORTGAGE CORPORATION	13	0	0.0%	\$ 2,138	\$ -	13	0	0
HSBC MORTGAGE SERVICES, INC.	1	0	0.0%	\$ 225	\$ -	0	0	1
IAA CREDIT UNION	1	0	0.0%	\$ 332	\$ -	1	0	0
IFREEDOM DIRECT CORPORATION	5	0	0.0%	\$ 1,067	\$ -	1	0	4
IMPAC FUNDING CORP	11	6	54.5%	\$ 890	\$ 396	6	5	0
INDEPENDENT BANK	1	0	0.0%	\$ 130	\$ -	1	0	0
INDIANA UNIV. EMP. FED. CR. UN	2	0	0.0%	\$ 7	\$ -	2	0	0
INDYMAC BANK, F.S.B.	102	3	2.9%	\$ 13,511	\$ 198	78	17	7
ING BANK, FSB	30	1	3.3%	\$ 8,841	\$ 88	18	4	8
INNERGY LENDING LLC	4	0	0.0%	\$ 588	\$ -	4	0	0
INTERVALE MORTGAGE	168	23	13.7%	\$ 17,498	\$ 1,812	78	87	3
INVESTAID CORPORATION	18	6	33.3%	\$ 1,201	\$ 311	12	6	0
INVESTORSBANK	12	0	0.0%	\$ 3,051	\$ -	12	0	0
IRWIN HOME EQUITY CORP	7	0	0.0%	\$ 319	\$ -	7	0	0
IRWIN MORTGAGE CORPORATION	19	2	10.5%	\$ 2,758	\$ 103	19	0	0
ISB COMMUNITY BANK	14	0	0.0%	\$ 3,470	\$ -	12	0	2
JOHNSON BANK	209	6	2.9%	\$ 46,713	\$ 497	175	30	4
JPMORGAN CHASE BANK	580	12	2.1%	\$ 91,093	\$ 655	492	62	26

## APPENDIX C - RESIDENTIAL LOANS

HMDA residential lending includes loans originated in the Target Area (TA). The percentages exclude all refinancing loans. Appendix C includes all lenders who made residential loans in the Metropolitan Area.

<u>INSTITUTION</u>	<u>TOTAL LOANS</u>	<u>TA LOANS</u>	<u>% TO TA</u>	<u>\$ ALL LOANS</u>	<u>\$ TA LOANS</u>	<u>WHITE</u>	<u>NON- WHITE</u>	<u>RACE NOT REPT</u>
KEY MORTGAGE SERVICES, INC.	2	0	0.0%	\$ 124	\$ -	2	0	0
KEYBANK NATIONAL ASSOCIATION	200	2	1.0%	\$ 3,327	\$ 25	159	39	2
KH FINANCIAL, LP	20	0	0.0%	\$ 3,168	\$ -	0	0	20
KIMCENTRAL CREDIT UNION	1	0	0.0%	\$ 100	\$ -	1	0	0
KINGSLEY STATE BANK	1	0	0.0%	\$ 55	\$ -	1	0	0
KOHLER CREDIT UNION	20	0	0.0%	\$ 1,463	\$ -	19	0	1
LAKE FOREST BANK & TRUST CO	1	1	100.0%	\$ 100	\$ 100	1	0	0
LANDMARK CREDIT UNION	1,023	14	1.4%	\$ 125,345	\$ 528	825	60	138
LASALLE BANK NA	7	0	0.0%	\$ 1,588	\$ -	4	0	3
LAYTON STATE BANK	27	4	14.8%	\$ 3,221	\$ 491	20	0	7
LEGACY BANK INC	105	45	42.9%	\$ 7,700	\$ 2,570	17	51	37
LEHMAN BROTHERS BANK	87	16	18.4%	\$ 10,651	\$ 1,461	62	23	2
LENDERS DIRECT CAPITAL CORP	8	3	37.5%	\$ 882	\$ 262	3	4	1
LENDSOURCE, INC.	1	0	0.0%	\$ 141	\$ -	0	1	0
LIME FINANCIAL SERVICES, LTD.	9	2	22.2%	\$ 948	\$ 140	6	3	0
LINCOLN STATE BANK	49	7	14.3%	\$ 6,421	\$ 305	41	6	2
LOANCITY	12	0	0.0%	\$ 1,757	\$ -	7	4	1
LONG BEACH MORTGAGE CO.	354	85	24.0%	\$ 30,448	\$ 6,262	159	191	4
M&I BANK FSB	58	4	6.9%	\$ 6,369	\$ 151	35	8	15
M&I MARSHALL & ILSLEY BANK	881	45	5.1%	\$ 124,325	\$ 3,736	713	60	108
M&I MORTGAGE CORP	547	1	0.2%	\$ 103,948	\$ 67	436	20	91
M&T MORTGAGE CORPORATION	2	0	0.0%	\$ 240	\$ -	2	0	0
MANDALAY MORTGAGE LLC	3	1	33.3%	\$ 221	\$ 81	2	1	0
MARBEN MORTGAGE, LLC	7	0	0.0%	\$ 1,555	\$ -	7	0	0
MARIBELLA MORTGAGE, LLC	128	8	6.3%	\$ 11,541	\$ 514	87	28	13
MARINE BANK	1	0	0.0%	\$ 1,400	\$ -	1	0	0
MARITIME SAVINGS BANK	75	0	0.0%	\$ 10,307	\$ -	74	1	0
MARKETPLACE HOME MORTGAGE, LLC	1	0	0.0%	\$ 259	\$ -	1	0	0
MARQUETTE BANK	2	2	100.0%	\$ 243	\$ 243	2	0	0
MCFARLAND STATE BANK	2	0	0.0%	\$ 187	\$ -	2	0	0
MCU	1	0	0.0%	\$ 170	\$ -	1	0	0
MERCANTILE BANK & TRUST	1	0	0.0%	\$ 232	\$ -	1	0	0
MERITAGE MORTGAGE CORPORATION	4	0	0.0%	\$ 288	\$ -	2	2	0
MERRILL LYNCH CREDIT CORP.	30	2	6.7%	\$ 10,128	\$ 552	24	1	5
METLIFE BANK, N.A.	1	0	0.0%	\$ 204	\$ -	1	0	0
METROCITIES MORTGAGE LLC	3	0	0.0%	\$ 947	\$ -	2	1	0
MIDAMERICA BANK, FSB	385	15	3.9%	\$ 71,833	\$ 1,299	316	47	22
MIDCOUNTRY BANK	4	0	0.0%	\$ 1,212	\$ -	3	1	0
MIDDLETON COMMUNITY BANK	1	0	0.0%	\$ 145	\$ -	1	0	0
MIDFIRST BANK	2	0	0.0%	\$ 103	\$ -	1	1	0
MIDWEST COMMUNITY BANK	1	0	0.0%	\$ 192	\$ -	1	0	0
MILA, INC	146	35	24.0%	\$ 12,970	\$ 2,378	61	84	1
MILLENNIA MORTGAGE CORPORATION	54	2	3.7%	\$ 3,268	\$ 48	38	12	4
MILLENNIUM HOME LOANS	1	0	0.0%	\$ 84	\$ -	0	0	1
MITCHELL BANK	85	32	37.6%	\$ 7,987	\$ 2,659	62	0	23
MMCU	39	1	2.6%	\$ 2,182	\$ 272	28	8	3
MOBILITY HOME LOANS	5	0	0.0%	\$ 1,826	\$ -	4	0	1
MONONA STATE BANK	1	0	0.0%	\$ 43	\$ -	0	0	1
MOREQUITY, INC. (NV)	1	0	0.0%	\$ 218	\$ -	1	0	0
MORGAN STANLEY CREDIT CORPORAT	8	0	0.0%	\$ 1,370	\$ -	6	1	1
MORTGAGE CENTRAL, INC.	107	0	0.0%	\$ 13,014	\$ -	104	2	1
MORTGAGE NETWORK, INC.	11	0	0.0%	\$ 2,167	\$ -	10	1	0
MORTGAGE ONE, INC.	1	0	0.0%	\$ 252	\$ -	1	0	0
MORTGAGEIT	336	12	3.6%	\$ 48,968	\$ 1,138	287	40	9
MOTOROLA EMPLOYEES CU	1	0	0.0%	\$ 253	\$ -	1	0	0
MWABANK	6	1	16.7%	\$ 291	\$ 25	5	1	0
MWBANK	49	7	14.3%	\$ 5,399	\$ 349	20	6	23

## APPENDIX C - RESIDENTIAL LOANS

HMDA residential lending includes loans originated in the Target Area (TA). The percentages exclude all refinancing loans. Appendix C includes all lenders who made residential loans in the Metropolitan Area.

<u>INSTITUTION</u>	<u>TOTAL LOANS</u>	<u>TA LOANS</u>	<u>% TO TA</u>	<u>\$ ALL LOANS</u>	<u>\$ TA LOANS</u>	<u>WHITE</u>	<u>NON- WHITE</u>	<u>RACE NOT REPT</u>
NATIONAL BANK OF KANSAS CITY	7	0	0.0%	\$ 1,460	\$ -	4	1	2
NATIONAL CITY BANK	1,010	94	9.3%	\$ 109,216	\$ 7,263	612	309	89
NATIONAL EXCHANGE BANK	25	1	4.0%	\$ 3,096	\$ 121	23	0	2
NATIONSTAR MORTGAGE LLC	4	0	0.0%	\$ 352	\$ -	1	0	3
NATIONWIDE ADVANTAGE MORTGAGE	5	0	0.0%	\$ 467	\$ -	3	1	1
NETBANK FUNDING SERVICES	4	0	0.0%	\$ 1,044	\$ -	4	0	0
NEW CENTURY MORTGAGE CORPORATI	439	80	18.2%	\$ 45,638	\$ 6,492	202	228	9
NEW MEXICO BANK & TRUST	1	0	0.0%	\$ 110	\$ -	1	0	0
NEW STATE MORTGAGE COMPANY LLC	1	0	0.0%	\$ 210	\$ -	1	0	0
NEXSTAR FINANCIAL CORPORATION	1	0	0.0%	\$ 150	\$ -	1	0	0
NFCU	24	0	0.0%	\$ 3,553	\$ -	12	4	8
NICOLET NATIONAL BANK	2	0	0.0%	\$ 449	\$ -	2	0	0
NORTH AMERICAN SAVINGS BANK	7	0	0.0%	\$ 2,127	\$ -	3	4	0
NORTH MILWAUKEE STATE BANK	7	1	14.3%	\$ 831	\$ 116	0	6	1
NORTH SHORE BANK FSB	297	23	7.7%	\$ 52,643	\$ 1,862	242	50	5
NORTHERN TRUST BANK, FSB	5	0	0.0%	\$ 2,340	\$ -	5	0	0
NORTHERN TRUST, NA	1	0	0.0%	\$ 355	\$ -	0	1	0
NOVASTAR MORTGAGE, INC.	53	17	32.1%	\$ 5,832	\$ 1,513	23	24	6
NUMARK CREDIT UNION	3	0	0.0%	\$ 119	\$ -	3	0	0
OAK BANK	1	0	0.0%	\$ 170	\$ -	1	0	0
OAK STREET MORTGAGE	7	2	28.6%	\$ 673	\$ 124	2	0	5
AMERICAN AIRLINES FED CREDIT UNION	2	0	0.0%	\$ 208	\$ -	1	1	0
OHIO SAVINGS BANK	565	11	1.9%	\$ 92,837	\$ 1,114	496	31	38
OPTION ONE MORTGAGE CORP	204	21	10.3%	\$ 23,518	\$ 1,824	122	69	13
OREGON COMMUNITY BANK & TRUST	3	0	0.0%	\$ 301	\$ -	3	0	0
OZAUKEE BANK	301	1	0.3%	\$ 49,477	\$ 15	255	9	37
PAN AMERICAN BANK	1	0	0.0%	\$ 100	\$ -	1	0	0
PARAGON FINANCIAL MORTGAGE	3	0	0.0%	\$ 874	\$ -	3	0	0
PARAGON HOME LENDING, LLC	261	38	14.6%	\$ 29,031	\$ 3,387	149	94	18
PARAMOUNT MORTGAGE COMPANY	1	0	0.0%	\$ 279	\$ -	1	0	0
PARK BANK	57	1	1.8%	\$ 7,911	\$ 56	38	2	17
PARK NATIONAL BANK	1	0	0.0%	\$ 168	\$ -	1	0	0
PENTAGON FEDERAL CREDIT UNION	5	0	0.0%	\$ 544	\$ -	2	1	2
PEOPLE'S CHOICE FINANCIAL CORP	16	5	31.3%	\$ 1,328	\$ 499	0	0	16
PEOPLES STATE BANK	3	0	0.0%	\$ 458	\$ -	3	0	0
AIG FEDERAL SAVINGS BANK	6	1	16.7%	\$ 946	\$ 136	5	1	0
PHH HOME LOANS	321	4	1.2%	\$ 56,799	\$ 783	246	23	52
PHH MORTGAGE CORPORATION	54	0	0.0%	\$ 9,948	\$ -	41	8	5
PINNACLE DIRECT FUNDING CORPOR	5	0	0.0%	\$ 863	\$ -	4	1	0
PINNACLE FINANCIAL	3	0	0.0%	\$ 516	\$ -	2	1	0
PINNACLE MORTGAGE GROUP	1	0	0.0%	\$ 189	\$ -	1	0	0
PLATINUM CAPITAL GROUP	2	0	0.0%	\$ 165	\$ -	0	0	2
PLATINUM COMMUNITY BANK	16	2	12.5%	\$ 1,543	\$ 85	14	2	0
PLATINUM HOME MORTGAGE CORP	1	0	0.0%	\$ 147	\$ -	1	0	0
PNC BANK, NA	8	0	0.0%	\$ 320	\$ -	1	0	7
PORT WASHINGTON STATE BANK	185	0	0.0%	\$ 26,517	\$ -	165	5	15
PRECEDENT MORTGAGE, LLC	1	0	0.0%	\$ 114	\$ -	0	1	0
PREMIER BANK	1	0	0.0%	\$ 57	\$ -	1	0	0
PREMIER MORTGAGE FUNDING, INC.	3	3	100.0%	\$ 271	\$ 271	1	0	2
PREMIUM CAPITAL FUNDING	1	0	0.0%	\$ 163	\$ -	0	0	1
PRICELINE MORTGAGE COMPANY LLC	2	0	0.0%	\$ 286	\$ -	2	0	0
PRIMARY RESIDENTIAL MORTGAGE	6	0	0.0%	\$ 1,389	\$ -	6	0	0
PRINCIPAL BANK	1	0	0.0%	\$ 25	\$ -	1	0	0
PROSPERITY BANK	6	0	0.0%	\$ 1,635	\$ -	2	0	4
PROVIDENT FUNDING ASSOCIATES	31	0	0.0%	\$ 5,783	\$ -	25	5	1
PULASKI BANK	2	0	0.0%	\$ 700	\$ -	2	0	0
PYRAMAX BANK	436	7	1.6%	\$ 72,361	\$ 673	417	17	2



## APPENDIX C - RESIDENTIAL LOANS

HMDA residential lending includes loans originated in the Target Area (TA). The percentages exclude all refinancing loans. Appendix C includes all lenders who made residential loans in the Metropolitan Area.

<u>INSTITUTION</u>	<u>TOTAL LOANS</u>	<u>TA LOANS</u>	<u>% TO TA</u>	<u>\$ ALL LOANS</u>	<u>\$ TA LOANS</u>	<u>WHITE</u>	<u>NON- WHITE</u>	<u>RACE NOT REPT</u>
QUICKEN LOANS	38	0	0.0%	\$ 6,183	\$ -	31	3	4
REGIONS BANK	2	0	0.0%	\$ 554	\$ -	1	1	0
REPUBLIC BANK	1	0	0.0%	\$ 121	\$ -	1	0	0
RESIDENTIAL LOAN CENTERS	12	0	0.0%	\$ 1,591	\$ -	5	4	3
RESIDENTIAL MORTGAGE GROUP, IN	1	0	0.0%	\$ 141	\$ -	1	0	0
RESMAE MORTGAGE CORPORATION	57	11	19.3%	\$ 5,133	\$ 878	0	0	57
RIDGESTONE BANK	3	0	0.0%	\$ 506	\$ -	3	0	0
SALLIE MAE HOME LOANS	6	0	0.0%	\$ 704	\$ -	2	4	0
SAXON MORTGAGE	20	2	10.0%	\$ 1,957	\$ 166	7	9	4
SDFCU	1	0	0.0%	\$ 147	\$ -	1	0	0
SEBRING CAPITAL PARTNERS, LP	45	19	42.2%	\$ 3,652	\$ 1,433	4	38	3
SECURITY SAVINGS BANK, FSB	6	0	0.0%	\$ 854	\$ -	0	2	4
SENDERRA FUNDING, LLC	1	1	100.0%	\$ 109	\$ 109	1	0	0
SHAMROCK BANCORP, INC.	1	0	0.0%	\$ 236	\$ -	0	0	1
SHELTER MORTGAGE COMPANY, LLC	316	9	2.8%	\$ 55,598	\$ 1,112	263	47	6
SIRVA MORTGAGE, INC.	75	0	0.0%	\$ 15,622	\$ -	62	6	7
SOLUTIONS FUNDING, INC.	3	0	0.0%	\$ 328	\$ -	3	0	0
SOUTH CENTRAL BANK, N.A.	71	2	2.8%	\$ 1,051	\$ 30	59	9	3
SOUTHPORT BANK	80	0	0.0%	\$ 13,108	\$ -	75	3	2
SOUTHSTAR FUNDING, LLC	61	9	14.8%	\$ 3,138	\$ 668	26	25	10
SOUTHTRUST MORT DBA EQUIBANC	35	8	22.9%	\$ 5,489	\$ 1,105	20	14	1
SOVEREIGN BANK	12	0	0.0%	\$ 2,373	\$ -	12	0	0
STATE BANK FINANCIAL	1	0	0.0%	\$ 160	\$ -	0	0	1
STATE BANK OF CHILTON	9	3	33.3%	\$ 1,309	\$ 280	0	4	5
STATE BANK OF CROSS PLAINS	3	0	0.0%	\$ 316	\$ -	2	0	1
STATE BANK OF NEWBURG	27	0	0.0%	\$ 2,988	\$ -	25	1	1
STATE BANK OF THE LAKES	1	0	0.0%	\$ 253	\$ -	1	0	0
STATE CENTRAL CREDIT UNION	123	3	2.4%	\$ 11,728	\$ 224	108	15	0
STATE FARM BANK	16	1	6.3%	\$ 1,856	\$ 50	11	4	1
STILLMAN BANCCORP, N.A.	1	0	0.0%	\$ 880	\$ -	1	0	0
STONECREEK FUNDING CORPORATION	4	0	0.0%	\$ 361	\$ -	2	2	0
SUMMIT CREDIT UNION	9	0	0.0%	\$ 554	\$ -	7	2	0
SUMMIT MORTGAGE CORPORATION	37	2	5.4%	\$ 5,231	\$ 111	35	2	0
SUNSET BANK & SAVINGS	168	2	1.2%	\$ 25,611	\$ 167	153	10	5
SUNSET DIRECT LENDING	11	4	36.4%	\$ 1,106	\$ 270	4	7	0
SUNTRUST MORTGAGE, INC	326	13	4.0%	\$ 44,672	\$ 746	261	61	4
SUPERIOR CHOICE CREDIT UNION	1	0	0.0%	\$ 27	\$ -	1	0	0
SUTTON BANK	4	3	75.0%	\$ 438	\$ 333	0	4	0
TAYLOR, BEAN & WHITAKER	13	1	7.7%	\$ 2,429	\$ 95	12	1	0
TCF NATIONAL BANK	417	13	3.1%	\$ 18,730	\$ 583	330	80	7
THE BANK OF KAUKAUNA	1	0	0.0%	\$ 126	\$ -	1	0	0
THE BARABOO NATIONAL BANK	1	0	0.0%	\$ 60	\$ -	0	0	1
THE CIT GROUP/CONSUMER FINANCE	8	3	37.5%	\$ 796	\$ 216	5	3	0
THE EQUITABLE BANK, S.S.B.	543	14	2.6%	\$ 125,065	\$ 1,795	497	39	7
THE GRANGE BANK	1	0	0.0%	\$ 20	\$ -	0	0	1
THE HARRIS BANK NA	1	0	0.0%	\$ 252	\$ -	1	0	0
THE HUNTINGTON NATIONAL BANK	62	0	0.0%	\$ 11,824	\$ -	49	12	1
THE MORTGAGE STORE FINANCIAL	2	1	50.0%	\$ 179	\$ 87	0	2	0
THE NORTHERN TRUST COMPANY	2	0	0.0%	\$ 1,234	\$ -	2	0	0
THE PARK BANK	2	0	0.0%	\$ 462	\$ -	2	0	0
THE PEOPLES COMMUNITY BANK	1	0	0.0%	\$ 242	\$ -	1	0	0
THE PRIVATE BANK & TRUST CO.	4	0	0.0%	\$ 2,917	\$ -	4	0	0
THE PRIVATEBANK	1	0	0.0%	\$ 300	\$ -	1	0	0
THINK FEDERAL CREDIT UNION	11	0	0.0%	\$ 493	\$ -	8	2	1
THRIVENT FINANCIAL BANK	8	0	0.0%	\$ 526	\$ -	8	0	0
TMG REAL ESTATE & FINANCIAL	5	0	0.0%	\$ 516	\$ -	1	0	4
TOWN BANK	8	0	0.0%	\$ 1,774	\$ -	7	0	1

## APPENDIX C - RESIDENTIAL LOANS

HMDA residential lending includes loans originated in the Target Area (TA). The percentages exclude all refinancing loans. Appendix C includes all lenders who made residential loans in the Metropolitan Area.

<u>INSTITUTION</u>	<u>TOTAL LOANS</u>	<u>TA LOANS</u>	<u>% TO TA</u>	<u>\$ ALL LOANS</u>	<u>\$ TA LOANS</u>	<u>WHITE</u>	<u>NON- WHITE</u>	<u>RACE NOT REPT</u>
TRI CITY NATIONAL BANK	269	16	5.9%	\$ 26,134	\$ 1,067	224	19	26
TRUSTCORP MORTGAGE COMPANY	5	0	0.0%	\$ 781	\$ -	4	0	1
TWO RIVERS BANK AND TRUST	1	0	0.0%	\$ 150	\$ -	1	0	0
UBS AG, NEW YORK BRANCH	4	3	75.0%	\$ 303	\$ 195	0	2	2
UBS MORTGAGE LLC	1	0	0.0%	\$ 205	\$ -	1	0	0
UNION FEDERAL SAVINGS & LOAN	1	0	0.0%	\$ 284	\$ -	1	0	0
UNITED SECURITY FINANCIAL	1	0	0.0%	\$ 181	\$ -	1	0	0
UNIVERSAL MORTGAGE CORPORATION	578	21	3.6%	\$ 86,184	\$ 2,058	499	57	22
UNIVERSAL SAVINGS BANK, FA	139	6	4.3%	\$ 18,170	\$ 460	102	37	0
US BANK NORTH DAKOTA	286	11	3.8%	\$ 14,137	\$ 236	196	50	40
US BANK, N.A.	718	42	5.8%	\$ 119,769	\$ 3,954	512	159	47
USAA FEDERAL SAVINGS BANK	90	1	1.1%	\$ 13,008	\$ 16	59	6	25
UW CREDIT UNION	159	4	2.5%	\$ 19,606	\$ 338	116	19	24
VANDERBILT MORTGAGE	1	0	0.0%	\$ 83	\$ -	1	0	0
WACHOVIA BANK	4	0	0.0%	\$ 1,540	\$ -	3	0	1
WACHOVIA MORTGAGE	46	3	6.5%	\$ 6,585	\$ 379	42	2	2
WASHINGTON MUTUAL BANK	229	14	6.1%	\$ 42,871	\$ 1,198	188	24	17
WATERSTONE MORTGAGE CORP.	161	1	0.6%	\$ 27,432	\$ 46	148	3	10
WAUKESHA STATE BANK	219	0	0.0%	\$ 37,110	\$ -	194	2	23
WAUWATOSA SAVINGS BANK	356	52	14.6%	\$ 84,059	\$ 5,636	228	28	100
WEBSTER BANK, N.A.	7	1	14.3%	\$ 689	\$ 52	3	4	0
WEICHERT FINANCIAL SERVICES	2	0	0.0%	\$ 496	\$ -	0	0	2
WELLS FARGO BANK, NA	2,691	139	5.2%	\$ 460,486	\$ 13,746	2,153	398	140
WELLS FARGO FINL WISCONSIN INC	9	0	0.0%	\$ 1,648	\$ -	7	2	0
WELLS FARGO FUNDING, INC	67	2	3.0%	\$ 12,687	\$ 212	48	3	16
WEST BEND SAVINGS BANK	255	0	0.0%	\$ 38,084	\$ -	250	2	3
WEST POINTE BANK	1	0	0.0%	\$ 11	\$ -	1	0	0
WESTAMERICA MORTGAGE CORP	28	1	3.6%	\$ 6,348	\$ 235	27	0	1
WILMINGTON FINANCE, INC.	23	2	8.7%	\$ 2,911	\$ 246	21	1	1
WINSTAR MORTGAGE PARTNERS, INC	4	0	0.0%	\$ 440	\$ -	2	2	0
WISCONSIN COMMUNITY BANK	1	0	0.0%	\$ 380	\$ -	1	0	0
WISCONSIN MORTGAGE CORPORATION	973	21	2.2%	\$ 155,906	\$ 2,360	858	115	0
WISCONSIN STATE BANK	4	0	0.0%	\$ 257	\$ -	4	0	0
WMC MORTGAGE COMPANY	83	17	20.5%	\$ 7,360	\$ 1,141	6	67	10
WORLD SAVINGS BANK, FSB	70	3	4.3%	\$ 11,991	\$ 289	50	18	2

**APPENDIX D**  
**Census Tracts in Original and Redefined Target Area**

**Census Tracts in Original Target Area**

44	45	46	47	63	64	65
66	67	68	69	70	79	80
81	82	83	84	85	86	87
88	89	90	96	97	98	99
100	101	102	103	104	105	106
107	108	110	111	112	113	114
115	116	117	118	119	120	121
122	123	132	134	135	136	137
138	139	140	141	145	146	147
148	149	150	152	154	155	156
157	158	163	164	165	166	167
168	174	178				

  = Tracts in original but fell out of redefined TA

TOTAL CENSUS TRACTS:	80
TRACTS FALLING OUT OF TA:	16

**Census Tracts in Redefined Target Area**

44	62	63	64	66	67	68
69	70	80	81	82	83	84
85	86	87	88	89	90	91
96	97	98	99	100	101	102
103	104	105	106	115	116	117
118	119	120	121	122	123	132
134	135	136	137	138	139	140
141	146	147	148	149	150	155
156	157	158	163	164	165	166
167	168	169	174	176	177	

  = Tracts not in Original, but in redefined TA

TOTAL CENSUS TRACTS:	69
NEW TA CENSUS TRACTS:	5

# 2000 Census Tracts

