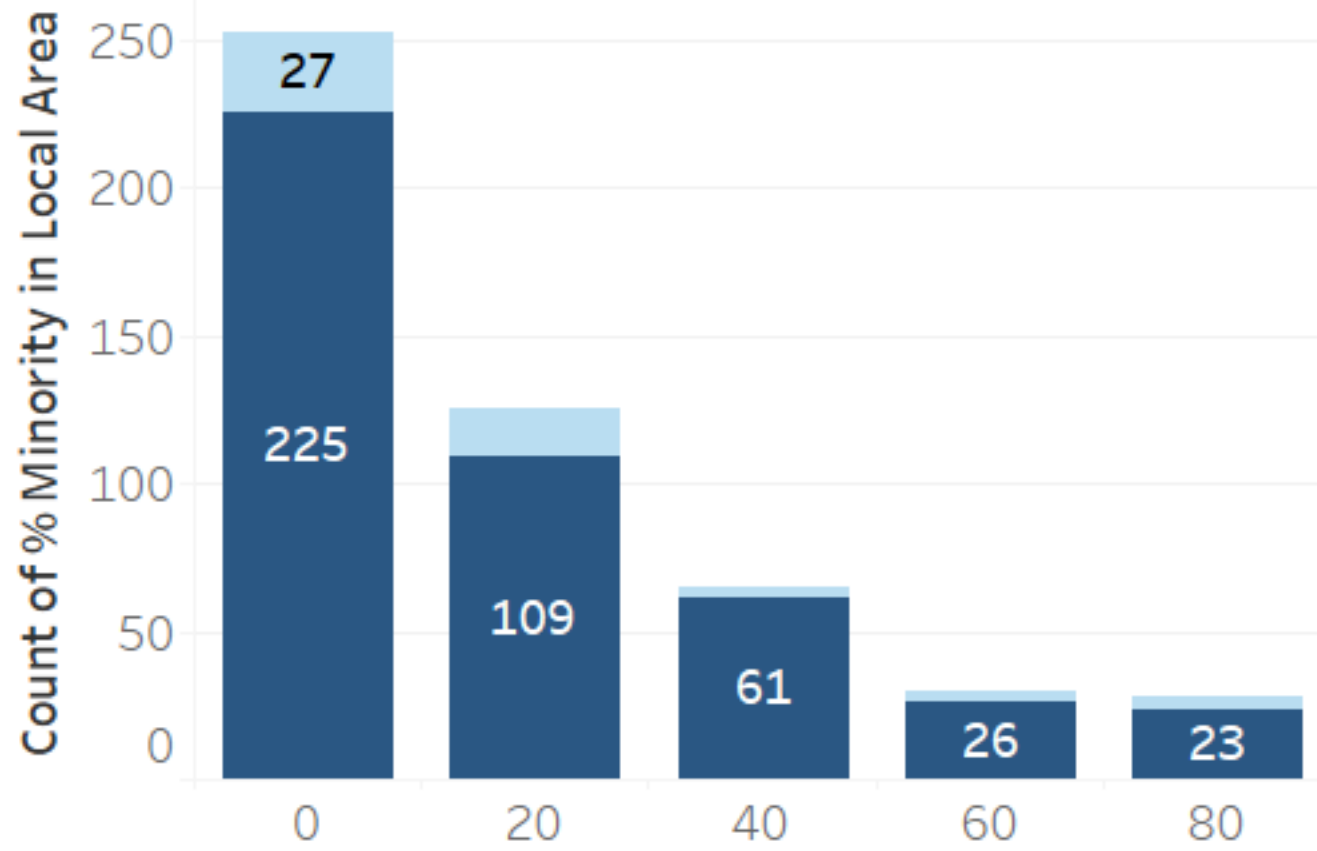




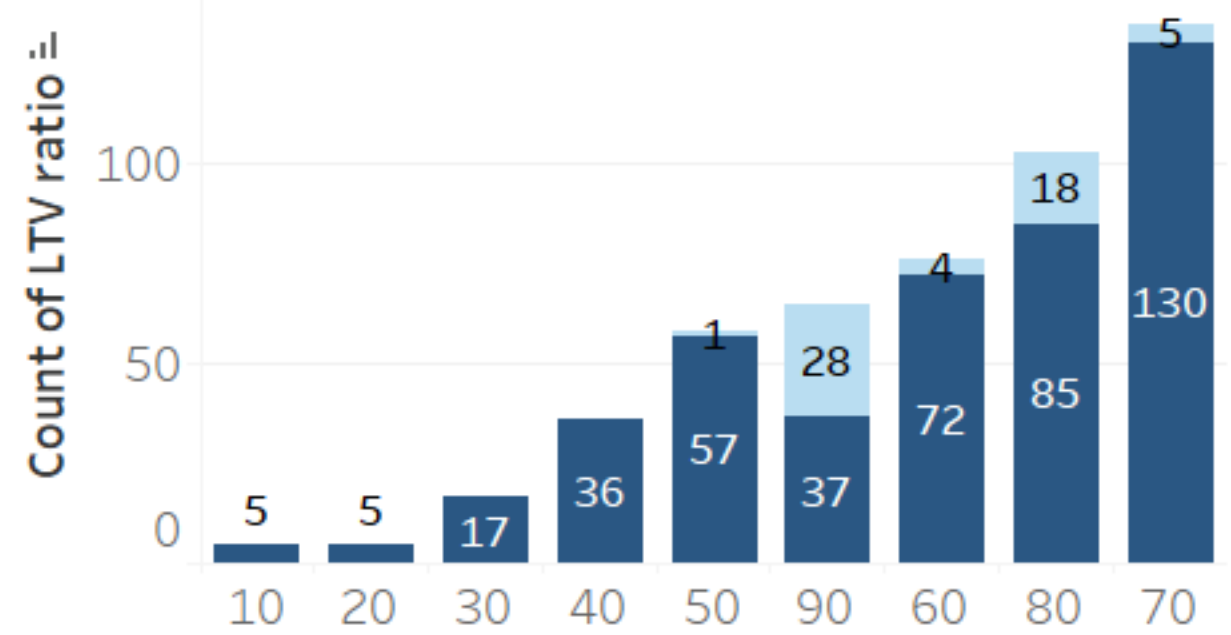
% Minority in Local Area (bin)



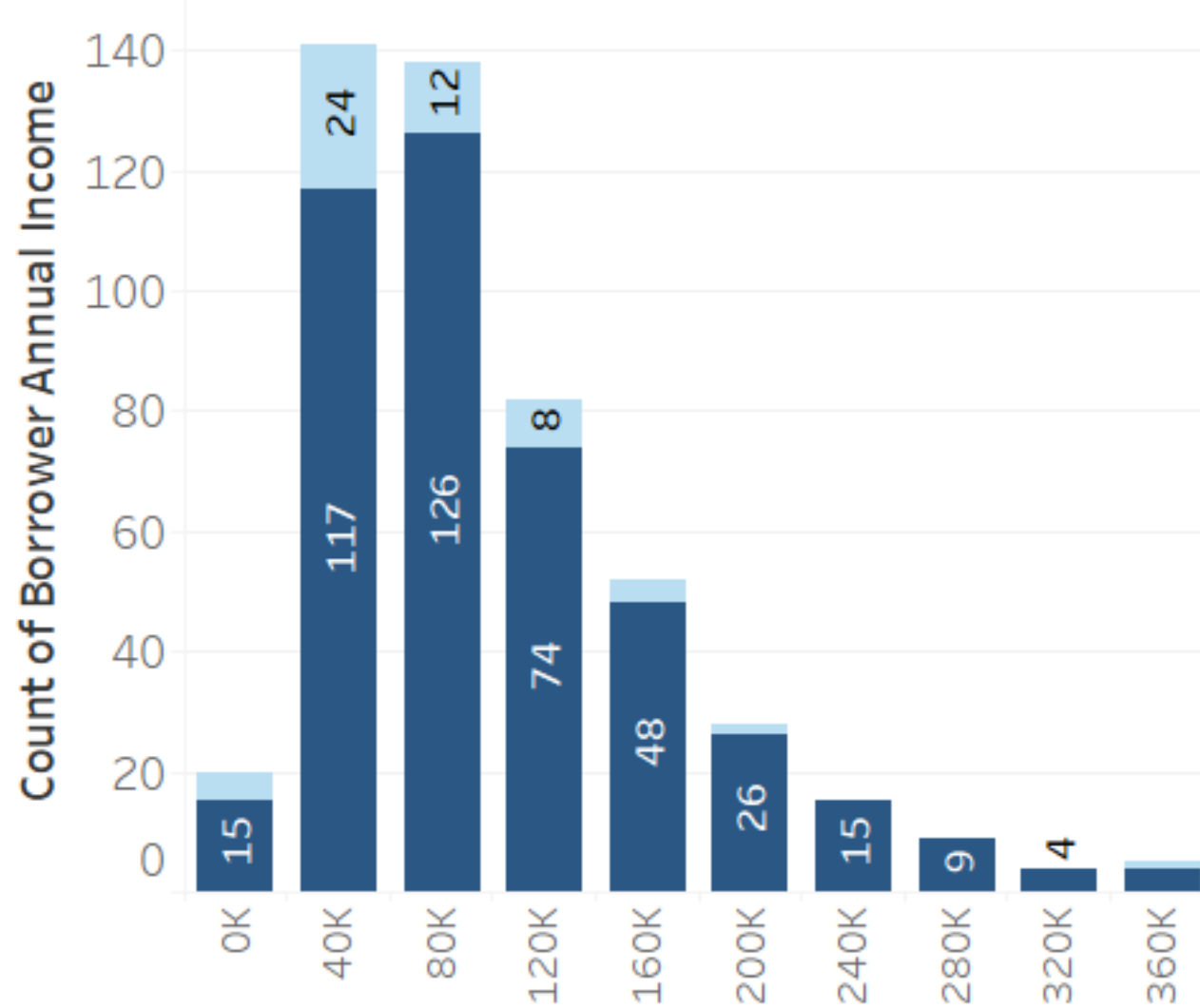
First Time Buyer? (1=Yes, 2=No)



LTV ratio (bin)



Borrower Annual Income (bin)



Appraised Value of Home (bin)

