

BORROWER PROFILE REPORT

	TOTAL STATE	TARGETED	NON TARGETED
NUMBER OF LOANS:	1,976	570	1,406
LOAN AMOUNT:	\$308,467,519.00	\$83,724,763.00	\$224,742,756.00
NUMBER OF BORROWERS LESS THAN 25 Yrs OLD:	270	59	211
DAP LOANS:	1,202	308	894
DAP LOAN AMOUNT:	\$12,258,191.00	\$3,112,531.00	\$9,145,660.00
AVERAGE LOAN AMT:	\$156,107.04	\$146,885.55	\$159,845.49
AVERAGE PURCHASE PRICE:	\$164,845.67	\$161,359.68	\$166,258.91
AVERAGE INCOME:	\$62,848.50	\$65,588.28	\$61,737.78
AVERAGE DOWN PAYMENT:	\$8,742.62	\$14,513.13	\$6,403.23
AVERAGE DAP AMOUNT:	\$10,198.16	\$10,105.62	\$10,230.04
AVERAGE P&I AMOUNT:	\$833.83	\$771.44	\$859.13
AS A % OF STATE MEDIAN:	?	?	?
AVERAGE HOUSEHOLD SIZE:	2.15	2.25	2.11
% CONDOMINIUM:	23.8%	18.6%	25.9%
% REHAB LOANS:	0.0%	0.0%	0.0%
% OF BORROWERS LESS THAN 25 YRS OLD	13.7%	10.4%	15.0%
% FHA INSURED:	84.9%	75.8%	88.5%
% MINORITY:	36.7%	56.0%	28.9%
% W/DAP DOWNPAYMENT ASST.:	60.8%	54.0%	63.6%
% NEW CONSTRUCTION:	2.7%	6.7%	1.1%
AVERAGE BORROWER AGE:	33.65	35.07	33.08
% NON-MONORITY:	63.3%	44.0%	71.1%
% BLACK:	13.3%	20.0%	10.6%
% AMERICAN INDIAN:	1.6%	4.2%	0.6%
% HISPANIC:	10.5%	17.9%	7.5%
% ORIENTAL:	4.4%	6.7%	3.4%
% OTHER:	2.5%	3.2%	2.3%
% UNKNOWN:	4.4%	4.0%	4.5%
% 2-4 UNITS:	8.2%	20.4%	3.3%
% FEMALE HEAD OF HOUSEHOLD:	46.2%	51.4%	44.0%

HOME OWNERSHIP PROGRAM

NUMBER OF LOANS:	15	7	8
DAP LOAN:	9	1	8
DAP LOAN AMOUNT:	\$99,900.00	\$12,350.00	\$87,550.00
LOAN AMOUNT:	\$1,934,720.00	\$827,750.00	\$1,106,970.00
AVERAGE DAP AMOUNT:	\$11,100.00	\$12,350.00	\$10,943.75