

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
ARIZONA	MARICOPA	0303.32	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	0506.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	0610.04	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	0719.06	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	0822.02	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	1116.01	Moderate	1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
ARIZONA	MARICOPA	1124.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	2177.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	4219.02	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				3	30%	0	0%	0%	7	70%	0	0%	0%	10	0	0%
ARIZONA	PIMA	0021.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
ARIZONA	SANTA CRUZ	9961.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	YAVAPAI	0017.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	ALAMEDA	4007.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CALIFORNIA	ALAMEDA	4073.00	Low	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%
CALIFORNIA	CONTRA COSTA	3020.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	CONTRA COSTA	3132.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
CALIFORNIA	EL DORADO	0308.06	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0015.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CALIFORNIA	FRESNO	0027.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0031.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0042.11	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0042.12	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
CALIFORNIA	FRESNO	0056.02	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
CALIFORNIA	FRESNO	0062.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	FRESNO	0070.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	FRESNO	0072.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				1	14%	0	0%	0%	6	86%	2	100%	25%	7	2	22%	
CALIFORNIA	IMPERIAL	0101.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	KERN	0009.06	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	KERN	0038.07	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	KERN	0050.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	KERN	0060.03	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	4	100%	0	0%	0%	4	0	0%	
CALIFORNIA	LOS ANGELES	2035.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
CALIFORNIA	LOS ANGELES	2314.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
CALIFORNIA	LOS ANGELES	2404.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	LOS ANGELES	5708.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	LOS ANGELES	9005.04	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	LOS ANGELES	9200.38	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				1	20%	0	0%	0%	4	80%	1	100%	20%	5	1	17%	
CALIFORNIA	MADERA	0005.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	MENDOCINO	0108.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	RIVERSIDE	0406.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	RIVERSIDE	0413.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	RIVERSIDE	0432.10	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	RIVERSIDE	0432.16	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	RIVERSIDE	0433.05	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	5	100%	0	0%	0%	5	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings										Total		
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
CALIFORNIA	SACRAMENTO	0052.02	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CALIFORNIA	SACRAMENTO	0071.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SACRAMENTO	0082.06	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CALIFORNIA	SACRAMENTO	0085.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				2	50%	0	0%	0%	2	50%	0	0%	0%	4	0	0%
CALIFORNIA	SAN BERNARDINO	0018.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN BERNARDINO	0033.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN BERNARDINO	0097.15	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN BERNARDINO	0104.03	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN BERNARDINO	0104.11	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	5	100%	0	0%	0%	5	0	0%
CALIFORNIA	SAN DIEGO	0030.04	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN DIEGO	0170.36	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN DIEGO	0185.16	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN DIEGO	0191.06	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN DIEGO	0207.09	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	5	100%	0	0%	0%	5	0	0%
CALIFORNIA	SAN JOAQUIN	0033.05	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
County Sub-Totals				0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CALIFORNIA	SHASTA	0113.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	STANISLAUS	0032.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	TEHAMA	0003.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	TULARE	0015.02	Middle	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%
CALIFORNIA	TULARE	0020.03	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	TULARE	0029.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	TULARE	0038.02	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate			Middle & Upper									
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
County Sub-Totals				0	0%	1	100%	100%	3	100%	0	0%	0%	3	1	25%
COLORADO	DENVER	0003.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
COLORADO	DENVER	0036.01	Low	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
COLORADO	DENVER	0036.02	Low	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
COLORADO	DENVER	0083.12	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				1	33%	0	0%	0%	2	67%	1	100%	33%	3	1	25%
COLORADO	DOUGLAS	0146.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
COLORADO	EL PASO	0046.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
County Sub-Totals				0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
COLORADO	PUEBLO	0013.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	0218.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	0303.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	0735.00	Low	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	0902.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	2103.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	2106.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	2113.00	Middle	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%
County Sub-Totals				2	33%	1	100%	33%	4	67%	0	0%	0%	6	1	14%
CONNECTICUT	HARTFORD	4737.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	HARTFORD	5104.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CONNECTICUT	HARTFORD	5108.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	2	100%	1	100%	33%	2	1	33%
CONNECTICUT	MIDDLESEX	5951.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	NEW HAVEN	1412.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CONNECTICUT	TOLLAND	5302.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
DELAWARE	NEW CASTLE	0159.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
DELAWARE	NEW CASTLE	0166.01	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
DISTRICT OF	DISTRICT OF	0032.00	Low	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
FLORIDA	BREVARD	0610.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BREVARD	0661.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
FLORIDA	BROWARD	0106.08	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	0408.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	0412.00	Moderate	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%
FLORIDA	BROWARD	0906.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	1103.10	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	1103.17	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	1104.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	1	100%	100%	6	100%	0	0%	0%	6	1	14%
FLORIDA	CHARLOTTE	0204.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	COLLIER	0108.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	DUVAL	0143.28	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	DUVAL	0166.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	DUVAL	0167.21	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	3	100%	0	0%	0%	3	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings										Total		
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
FLORIDA	HIGHLANDS	9616.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	HILLSBOROUGH	0007.00	Low	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	HILLSBOROUGH	0104.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	HILLSBOROUGH	0116.13	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	HILLSBOROUGH	0134.06	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	4	100%	0	0%	0%	4	0	0%
FLORIDA	LAKE	0309.11	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	LAKE	0312.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
FLORIDA	LEE	0403.04	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
FLORIDA	LEVY	9706.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0004.07	Moderate	0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
FLORIDA	MIAMI-DADE	0093.06	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0098.02	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
FLORIDA	MIAMI-DADE	0099.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0100.09	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0100.10	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0101.54	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0101.59	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0101.66	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0101.75	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0107.04	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				2	18%	0	0%	0%	9	82%	1	100%	10%	11	1	8%
FLORIDA	MONROE	9723.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	ORANGE	0115.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
FLORIDA	ORANGE	0149.06	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	ORANGE	0167.04	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
FLORIDA	ORANGE	0167.19	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	ORANGE	0170.07	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	ORANGE	0178.06	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
County Sub-Totals				0	0%	0	0%	0%	4	100%	2	100%	33%	4	2	33%	
FLORIDA	OSCEOLA	0411.00	Moderate	0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
FLORIDA	OSCEOLA	0425.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	3	100%	0	0%	0%	3	0	0%	
FLORIDA	PALM BEACH	0002.12	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	PINELLAS	0220.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	PINELLAS	0255.01	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%	
FLORIDA	POLK	0122.01	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
FLORIDA	POLK	0129.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%	
FLORIDA	ST. LUCIE	0006.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	ST. LUCIE	0019.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
FLORIDA	SARASOTA	0011.02	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
FLORIDA	VOLUSIA	0818.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	VOLUSIA	0832.04	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
GEORGIA	COBB	0311.10	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
County Sub-Totals				0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings										Total		
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
GEORGIA	COLUMBIA	0303.04	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
GEORGIA	DE KALB	0211.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
GEORGIA	DE KALB	0227.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
GEORGIA	FULTON	0067.00	Low	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
GEORGIA	FULTON	0086.01	Low	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
County Sub-Totals				0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%
GEORGIA	POLK	9906.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
HAWAII	HAWAII	0210.02	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
HAWAII	HAWAII	0217.01	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
County Sub-Totals				0	0%	0	0%	0%	0	0%	2	100%	100%	0	2	100%
HAWAII	HONOLULU	0078.09	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
HAWAII	HONOLULU	0097.02	Middle	0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
HAWAII	HONOLULU	0098.02	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
HAWAII	HONOLULU	0105.05	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	5	100%	0	0%	0%	5	0	0%
IDAHO	MADISON	9501.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ILLINOIS	COOK	2521.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
ILLINOIS	COOK	2523.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
ILLINOIS	COOK	3018.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ILLINOIS	COOK	8231.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				1	33%	0	0%	0%	2	67%	1	100%	33%	3	1	25%
ILLINOIS	WILL	8801.11	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ILLINOIS	WILL	8803.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
INDIANA	ELKHART	0023.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
INDIANA	LAKE	0425.01	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
INDIANA	MARION	3210.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
INDIANA	MARION	3701.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
IOWA	SCOTT	0104.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
KANSAS	CLAY	9582.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
KANSAS	CRAWFORD	9569.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
KANSAS	JOHNSON	0538.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
KANSAS	LINN	9552.00	Moderate	2	100%	0	0%	0%	0	0%	0	0%	0%	2	0	0%
		County Sub-Totals		2	100%	0	0%	0%	0	0%	0	0%	0%	2	0	0%
KENTUCKY	LAUREL	9711.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
LOUISIANA	BOSSIER	0111.05	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
MARYLAND	BALTIMORE	4204.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
MARYLAND	CARROLL	5061.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MARYLAND	FREDERICK	7512.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
County Sub-Totals				0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
MARYLAND	MONTGOMERY	7006.09	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MARYLAND	MONTGOMERY	7013.12	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
MARYLAND	PRINCE GEORGE'S	8024.03	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
MARYLAND	ST. MARY'S	9956.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MARYLAND	WICOMICO	0106.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MARYLAND	WORCESTER	9901.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MARYLAND	BALTIMORE CITY	2710.02	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
MASSACHUSETTS	BRISTOL	6419.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
MASSACHUSETTS	HAMPDEN	8016.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MASSACHUSETTS	SUFFOLK	0907.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MASSACHUSETTS	WORCESTER	7328.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	2000 Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total				
				Low & Moderate			Middle & Upper										
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0%	0	0%	0%	1	0	0%
MICHIGAN	MACOMB	2639.00	Moderate	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%	
		County Sub-Totals		0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%	
MICHIGAN	OAKLAND	1507.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MICHIGAN	WAYNE	5361.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
MICHIGAN	WAYNE	5541.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
		County Sub-Totals		2	100%	0	0%	0%	0	0%	0	0%	0%	2	0	0%	
MINNESOTA	CLAY	0301.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MISSISSIPPI	WEBSTER	9503.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MISSOURI	ST. LOUIS	2138.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
NEVADA	CLARK	0050.08	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
NEVADA	CLARK	0058.16	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
NEVADA	WASHOE	0025.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
NEVADA	WASHOE	0032.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%	
NEW HAMPSHIRE	MERRIMACK	0400.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
NEW JERSEY	ATLANTIC	0106.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
NEW JERSEY	ESSEX	0011.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate			Middle & Upper									
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW JERSEY	MIDDLESEX	0022.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
NEW JERSEY	MIDDLESEX	0025.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	2	100%	100%	0	2	100%
NEW JERSEY	MONMOUTH	8028.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW JERSEY	MONMOUTH	8075.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
NEW JERSEY	MONMOUTH	8089.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		1	33%	0	0%	0%	2	67%	0	0%	0%	3	0	0%
NEW JERSEY	PASSAIC	1831.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	KINGS	0674.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
NEW YORK	KINGS	0988.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	KINGS	1164.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	1	100%	33%	2	1	33%
NEW YORK	NASSAU	4141.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	ORANGE	0118.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	QUEENS	0264.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	QUEENS	0339.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	QUEENS	0484.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	3	100%	0	0%	0%	3	0	0%
NEW YORK	SUFFOLK	1109.02	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
NEW YORK	SUFFOLK	2010.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%
NORTH CAROLINA	ROWAN	0502.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OHIO	BROWN	9513.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
OHIO	HAMILTON	0226.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OHIO	MEDINA	4082.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OHIO	MONTGOMERY	0206.02	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
OHIO	SENECA	9637.00	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
OHIO	SUMMIT	5333.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OHIO	WARREN	0319.02	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
OKLAHOMA	CANADIAN	3010.05	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	CHEROKEE	9783.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	MURRAY	9908.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	OKLAHOMA	1083.04	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	OKLAHOMA	1085.11	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings										Total		
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
OKLAHOMA	TULSA	0076.16	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	TULSA	0077.02	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
OREGON	KLAMATH	9701.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OREGON	MALHEUR	9703.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OREGON	MARION	0023.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OREGON	POLK	0052.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OREGON	WASHINGTON	0335.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	ALLEGHENY	0406.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	BERKS	0104.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	BERKS	0115.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
PENNSYLVANIA	BRADFORD	9809.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
PENNSYLVANIA	MONROE	3010.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	MONTGOMERY	2034.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	PHILADELPHIA	0133.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate			Middle & Upper									
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0%	1	0	0%		
PENNSYLVANIA	PIKE	9501.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
RHODE ISLAND	PROVIDENCE	0120.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TENNESSEE	COCKE	9805.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TENNESSEE	DAVIDSON	0106.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TENNESSEE	DAVIDSON	0156.11	Middle	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%
TENNESSEE	DAVIDSON	0191.09	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	1	100%	100%	2	100%	0	0%	0%	2	1	33%
TENNESSEE	GREENE	0911.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TENNESSEE	HAMBLEN	1005.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TENNESSEE	HAMILTON	0105.01	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
TENNESSEE	HAMILTON	0106.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
TENNESSEE	HAMILTON	0112.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		2	67%	0	0%	0%	1	33%	0	0%	0%	3	0	0%
TENNESSEE	HENRY	9697.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
TENNESSEE	HICKMAN	9503.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
TENNESSEE	KNOX	0046.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
TENNESSEE	MONTGOMERY	1013.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	RUTHERFORD	0401.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TENNESSEE	RUTHERFORD	0405.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TENNESSEE	RUTHERFORD	0410.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				2	67%	0	0%	0%	1	33%	0	0%	0%	3	0	0%	
TENNESSEE	SHELBY	0206.32	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	SHELBY	0211.35	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TENNESSEE	SHELBY	0213.10	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	SHELBY	0216.12	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	SHELBY	0221.12	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				2	40%	0	0%	0%	3	60%	0	0%	0%	5	0	0%	
TENNESSEE	SULLIVAN	0434.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	SUMNER	0202.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	SUMNER	0207.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%	
TENNESSEE	WILLIAMSON	0509.03	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	AUSTIN	7602.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	BEXAR	1911.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	BEXAR	1915.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
TEXAS	CAMERON	0125.08	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	DALLAS	0173.05	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	ELLIS	0610.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	EL PASO	0001.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	GALVESTON	7210.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
TEXAS	HARRIS	2501.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	HARRIS	3432.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	HARRIS	5311.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
TEXAS	HARRIS	5416.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	HARRIS	5430.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	HARRIS	5522.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	HARRIS	5557.00	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		1	17%	0	0%	0%	5	83%	1	100%	17%	6	1	14%
TEXAS	JEFFERSON	0001.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	MONTGOMERY	6903.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	ROCKWALL	0401.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	RUNNELS	9505.00	Middle	0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
TEXAS	TARRANT	1110.08	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
TEXAS	TARRANT	1115.31	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	TARRANT	1139.04	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate			Middle & Upper									
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		1	33%	0	0%	0%	2	67%	0	0%	0%	3	0	0%
TEXAS	TRAVIS	0013.04	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
TEXAS	TRAVIS	0018.12	Low	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
TEXAS	TRAVIS	0024.19	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		1	50%	0	0%	0%	1	50%	1	100%	50%	2	1	33%
TEXAS	WEBB	0017.08	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	WILLIAMSON	0201.04	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
TEXAS	WILLIAMSON	0204.07	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	WILLIAMSON	0208.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	1	100%	33%	2	1	33%
TEXAS	WILSON	9803.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
UTAH	DAVIS	1254.03	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
UTAH	SALT LAKE	1117.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
UTAH	SALT LAKE	1135.23	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
VIRGINIA	CHARLOTTE	9903.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
VIRGINIA	FAIRFAX	4217.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
VIRGINIA	HANOVER	3207.00	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
VIRGINIA	MECKLENBURG	9901.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total				
				Low & Moderate			Middle & Upper										
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0%	0	0%	0%	1	0	0%
VIRGINIA	ROANOKE	0306.00	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
VIRGINIA	WARREN	0203.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
VIRGINIA	CHESAPEAKE	0210.04	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
VIRGINIA	NORFOLK	0064.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
VIRGINIA	VIRGINIA BEACH	0430.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
WASHINGTON	CLARK	0414.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
WASHINGTON	KING	0298.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
WASHINGTON	KING	0309.02	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
WASHINGTON	MASON	9602.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
WASHINGTON	PIERCE	0703.10	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
WASHINGTON	PIERCE	0704.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
WASHINGTON	PIERCE	0734.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	3	100%	0	0%	0%	3	0	0%	
WASHINGTON	SNOHOMISH	0403.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
WASHINGTON	WHATCOM	0002.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

ALL LOAN APPLICATIONS

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate			Middle & Upper									
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
WASHINGTON	YAKIMA	0029.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
WISCONSIN	OZAUKEE	6603.01	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
WYOMING	LINCOLN	9780.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		Totals		59	20%	5	13%	8%	233	80%	34	87%	13%	292	39	12%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

IN ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings										Total		
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
ARIZONA	MARICOPA	0303.32	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	0506.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	0610.04	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	0719.06	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	0822.02	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	1116.01	Moderate	1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
ARIZONA	MARICOPA	1124.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	2177.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	MARICOPA	4219.02	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				3	30%	0	0%	0%	7	70%	0	0%	0%	10	0	0%
FLORIDA	BROWARD	0106.08	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	0408.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	0412.00	Moderate	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%
FLORIDA	BROWARD	0906.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	1103.10	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	1103.17	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	BROWARD	1104.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	1	100%	100%	6	100%	0	0%	0%	6	1	14%
FLORIDA	DUVAL	0143.28	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	DUVAL	0166.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	DUVAL	0167.21	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	3	100%	0	0%	0%	3	0	0%
FLORIDA	LEE	0403.04	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0004.07	Moderate	0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
FLORIDA	MIAMI-DADE	0093.06	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0098.02	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
FLORIDA	MIAMI-DADE	0099.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0100.09	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0100.10	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0101.54	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0101.59	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

IN ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings										Total		
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
FLORIDA	MIAMI-DADE	0101.66	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0101.75	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	MIAMI-DADE	0107.04	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				2	18%	0	0%	0%	9	82%	1	100%	10%	11	1	8%
FLORIDA	VOLUSIA	0818.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	VOLUSIA	0832.04	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
TENNESSEE	SHELBY	0206.32	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TENNESSEE	SHELBY	0211.35	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
TENNESSEE	SHELBY	0213.10	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TENNESSEE	SHELBY	0216.12	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TENNESSEE	SHELBY	0221.12	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				2	40%	0	0%	0%	3	60%	0	0%	0%	5	0	0%
TEXAS	TRAVIS	0013.04	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
TEXAS	TRAVIS	0018.12	Low	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
TEXAS	TRAVIS	0024.19	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				1	50%	0	0%	0%	1	50%	1	100%	50%	2	1	33%
TEXAS	WILLIAMSON	0201.04	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
TEXAS	WILLIAMSON	0204.07	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
TEXAS	WILLIAMSON	0208.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	2	100%	1	100%	33%	2	1	33%
In Assessment Area Sub-Totals				9	21%	1	25%	10%	33	79%	3	75%	8%	42	4	9%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate			Middle & Upper									
				Originated #	%	Denied #	%	Ratio %	Originated #	%	Denied #	%	Ratio %	Orig	Denied	Ratio
ARIZONA	PIMA	0021.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
ARIZONA	SANTA CRUZ	9961.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ARIZONA	YAVAPAI	0017.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	ALAMEDA	4007.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CALIFORNIA	ALAMEDA	4073.00	Low	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%
CALIFORNIA	CONTRA COSTA	3020.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	CONTRA COSTA	3132.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
CALIFORNIA	EL DORADO	0308.06	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0015.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CALIFORNIA	FRESNO	0027.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0031.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0042.11	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0042.12	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CALIFORNIA	FRESNO	0056.02	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0062.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0070.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	FRESNO	0072.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		1	14%	0	0%	0%	6	86%	2	100%	25%	7	2	22%
CALIFORNIA	IMPERIAL	0101.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	KERN	0009.06	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	KERN	0038.07	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
CALIFORNIA	KERN	0050.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	KERN	0060.03	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	4	100%	0	0%	0%	4	0	0%
CALIFORNIA	LOS ANGELES	2035.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CALIFORNIA	LOS ANGELES	2314.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CALIFORNIA	LOS ANGELES	2404.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	LOS ANGELES	5708.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	LOS ANGELES	9005.04	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	LOS ANGELES	9200.38	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				1	20%	0	0%	0%	4	80%	1	100%	20%	5	1	17%
CALIFORNIA	MADERA	0005.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	MENDOCINO	0108.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	RIVERSIDE	0406.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	RIVERSIDE	0413.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	RIVERSIDE	0432.10	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	RIVERSIDE	0432.16	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	RIVERSIDE	0433.05	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	5	100%	0	0%	0%	5	0	0%
CALIFORNIA	SACRAMENTO	0052.02	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CALIFORNIA	SACRAMENTO	0071.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SACRAMENTO	0082.06	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CALIFORNIA	SACRAMENTO	0085.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				2	50%	0	0%	0%	2	50%	0	0%	0%	4	0	0%
CALIFORNIA	SAN BERNARDINO	0018.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN BERNARDINO	0033.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN BERNARDINO	0097.15	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN BERNARDINO	0104.03	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CALIFORNIA	SAN BERNARDINO	0104.11	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
		County Sub-Totals		0	0%	0	0%	0%	5	100%	0	0%	0%	5	0	0%	
CALIFORNIA	SAN DIEGO	0030.04	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	SAN DIEGO	0170.36	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	SAN DIEGO	0185.16	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	SAN DIEGO	0191.06	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	SAN DIEGO	0207.09	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	5	100%	0	0%	0%	5	0	0%	
CALIFORNIA	SAN JOAQUIN	0033.05	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
CALIFORNIA	SHASTA	0113.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	STANISLAUS	0032.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	TEHAMA	0003.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	TULARE	0015.02	Middle	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%	
CALIFORNIA	TULARE	0020.03	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	TULARE	0029.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
CALIFORNIA	TULARE	0038.02	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	1	100%	100%	3	100%	0	0%	0%	3	1	25%	
COLORADO	DENVER	0003.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
COLORADO	DENVER	0036.01	Low	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
COLORADO	DENVER	0036.02	Low	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
COLORADO	DENVER	0083.12	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	33%	0	0%	0%	2	67%	1	100%	33%	3	1	25%	
COLORADO	DOUGLAS	0146.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings										Total		
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
COLORADO	EL PASO	0046.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
County Sub-Totals				0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
COLORADO	PUEBLO	0013.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	0218.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	0303.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	0735.00	Low	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	0902.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	2103.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	2106.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	FAIRFIELD	2113.00	Middle	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%
County Sub-Totals				2	33%	1	100%	33%	4	67%	0	0%	0%	6	1	14%
CONNECTICUT	HARTFORD	4737.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	HARTFORD	5104.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CONNECTICUT	HARTFORD	5108.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	2	100%	1	100%	33%	2	1	33%
CONNECTICUT	MIDDLESEX	5951.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
CONNECTICUT	NEW HAVEN	1412.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
County Sub-Totals				0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
CONNECTICUT	TOLLAND	5302.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
DELAWARE	NEW CASTLE	0159.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
DELAWARE	NEW CASTLE	0166.01	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
DISTRICT OF	DISTRICT OF	0032.00	Low	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
FLORIDA	BREVARD	0610.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	BREVARD	0661.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
FLORIDA	CHARLOTTE	0204.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	COLLIER	0108.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	HIGHLANDS	9616.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	HILLSBOROUGH	0007.00	Low	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	HILLSBOROUGH	0104.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	HILLSBOROUGH	0116.13	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	HILLSBOROUGH	0134.06	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	4	100%	0	0%	0%	4	0	0%	
FLORIDA	LAKE	0309.11	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	LAKE	0312.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
FLORIDA	LEVY	9706.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
FLORIDA	MONROE	9723.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	ORANGE	0115.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	ORANGE	0149.06	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	ORANGE	0167.04	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
FLORIDA	ORANGE	0167.19	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	ORANGE	0170.07	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
FLORIDA	ORANGE	0178.06	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate			Middle & Upper									
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		0	0%	0	0%	0%	4	100%	2	100%	33%	4	2	33%
FLORIDA	OSCEOLA	0411.00	Moderate	0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
FLORIDA	OSCEOLA	0425.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	3	100%	0	0%	0%	3	0	0%
FLORIDA	PALM BEACH	0002.12	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	PINELLAS	0220.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	PINELLAS	0255.01	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%
FLORIDA	POLK	0122.01	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
FLORIDA	POLK	0129.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%
FLORIDA	ST. LUCIE	0006.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
FLORIDA	ST. LUCIE	0019.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
FLORIDA	SARASOTA	0011.02	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
GEORGIA	COBB	0311.10	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
GEORGIA	COLUMBIA	0303.04	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
GEORGIA	DE KALB	0211.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
GEORGIA	DE KALB	0227.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
GEORGIA	FULTON	0067.00	Low	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
GEORGIA	FULTON	0086.01	Low	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%
GEORGIA	POLK	9906.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
HAWAII	HAWAII	0210.02	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
HAWAII	HAWAII	0217.01	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	2	100%	100%	0	2	100%
HAWAII	HONOLULU	0078.09	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
HAWAII	HONOLULU	0097.02	Middle	0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
HAWAII	HONOLULU	0098.02	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
HAWAII	HONOLULU	0105.05	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	5	100%	0	0%	0%	5	0	0%
IDAHO	MADISON	9501.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ILLINOIS	COOK	2521.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
ILLINOIS	COOK	2523.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
ILLINOIS	COOK	3018.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ILLINOIS	COOK	8231.01	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		1	33%	0	0%	0%	2	67%	1	100%	33%	3	1	25%
ILLINOIS	WILL	8801.11	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
ILLINOIS	WILL	8803.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
INDIANA	ELKHART	0023.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
INDIANA	LAKE	0425.01	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
INDIANA	MARION	3210.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
INDIANA	MARION	3701.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
IOWA	SCOTT	0104.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
KANSAS	CLAY	9582.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
KANSAS	CRAWFORD	9569.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
KANSAS	JOHNSON	0538.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
KANSAS	LINN	9552.00	Moderate	2	100%	0	0%	0%	0	0%	0	0%	0%	2	0	0%	
		County Sub-Totals		2	100%	0	0%	0%	0	0%	0	0%	0%	2	0	0%	
KENTUCKY	LAUREL	9711.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
LOUISIANA	BOSSIER	0111.05	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MARYLAND	BALTIMORE	4204.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MARYLAND	CARROLL	5061.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MARYLAND	FREDERICK	7512.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
MARYLAND	MONTGOMERY	7006.09	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
MARYLAND	MONTGOMERY	7013.12	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
MARYLAND	PRINCE GEORGE'S	8024.03	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
MARYLAND	ST. MARY'S	9956.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
MARYLAND	WICOMICO	0106.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
MARYLAND	WORCESTER	9901.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
MARYLAND	BALTIMORE CITY	2710.02	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
MASSACHUSETTS	BRISTOL	6419.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
MASSACHUSETTS	HAMPDEN	8016.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
MASSACHUSETTS	SUFFOLK	0907.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
MASSACHUSETTS	WORCESTER	7328.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
MICHIGAN	MACOMB	2639.00	Moderate	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%
		County Sub-Totals		0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%
MICHIGAN	OAKLAND	1507.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
MICHIGAN	WAYNE	5361.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
MICHIGAN	WAYNE	5541.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		2	100%	0	0%	0%	0	0%	0%	2	0	0%		
MINNESOTA	CLAY	0301.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
MISSISSIPPI	WEBSTER	9503.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
MISSOURI	ST. LOUIS	2138.00	Moderate	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
NEVADA	CLARK	0050.08	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEVADA	CLARK	0058.16	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
NEVADA	WASHOE	0025.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
NEVADA	WASHOE	0032.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
NEW HAMPSHIRE	MERRIMACK	0400.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW JERSEY	ATLANTIC	0106.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW JERSEY	ESSEX	0011.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW JERSEY	MIDDLESEX	0022.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
NEW JERSEY	MIDDLESEX	0025.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	2	100%	100%	0	2	100%
NEW JERSEY	MONMOUTH	8028.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW JERSEY	MONMOUTH	8075.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
NEW JERSEY	MONMOUTH	8089.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		1	33%	0	0%	0%	2	67%	0	0%	0%	3	0	0%
NEW JERSEY	PASSAIC	1831.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	KINGS	0674.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
NEW YORK	KINGS	0988.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	KINGS	1164.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	1	100%	33%	2	1	33%
NEW YORK	NASSAU	4141.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	ORANGE	0118.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	QUEENS	0264.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	QUEENS	0339.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
NEW YORK	QUEENS	0484.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	3	100%	0	0%	0%	3	0	0%
NEW YORK	SUFFOLK	1109.02	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
NEW YORK	SUFFOLK	2010.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	1	100%	50%	1	1	50%
NORTH CAROLINA	ROWAN	0502.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OHIO	BROWN	9513.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
OHIO	HAMILTON	0226.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OHIO	MEDINA	4082.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OHIO	MONTGOMERY	0206.02	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
OHIO	SENECA	9637.00	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
OHIO	SUMMIT	5333.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OHIO	WARREN	0319.02	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
OKLAHOMA	CANADIAN	3010.05	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	CHEROKEE	9783.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	MURRAY	9908.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	OKLAHOMA	1083.04	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	OKLAHOMA	1085.11	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%
OKLAHOMA	TULSA	0076.16	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OKLAHOMA	TULSA	0077.02	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
OREGON	KLAMATH	9701.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OREGON	MALHEUR	9703.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate					Middle & Upper							
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio
				#	%	#	%	%	#	%	#	%	%			
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OREGON	MARION	0023.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OREGON	POLK	0052.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
OREGON	WASHINGTON	0335.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	ALLEGHENY	0406.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	BERKS	0104.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	BERKS	0115.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%
PENNSYLVANIA	BRADFORD	9809.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
PENNSYLVANIA	MONROE	3010.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	MONTGOMERY	2034.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
PENNSYLVANIA	PHILADELPHIA	0133.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
PENNSYLVANIA	PIKE	9501.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
RHODE ISLAND	PROVIDENCE	0120.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
TENNESSEE	COCKE	9805.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	DAVIDSON	0106.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	DAVIDSON	0156.11	Middle	0	0%	1	100%	100%	0	0%	0	0%	0%	0	1	100%	
TENNESSEE	DAVIDSON	0191.09	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	1	100%	100%	2	100%	0	0%	0%	2	1	33%	
TENNESSEE	GREENE	0911.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	HAMBLLEN	1005.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	HAMILTON	0105.01	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TENNESSEE	HAMILTON	0106.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TENNESSEE	HAMILTON	0112.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				2	67%	0	0%	0%	1	33%	0	0%	0%	3	0	0%	
TENNESSEE	HENRY	9697.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TENNESSEE	HICKMAN	9503.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TENNESSEE	KNOX	0046.03	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	MONTGOMERY	1013.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	RUTHERFORD	0401.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TENNESSEE	RUTHERFORD	0405.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TENNESSEE	RUTHERFORD	0410.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				2	67%	0	0%	0%	1	33%	0	0%	0%	3	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
TENNESSEE	SULLIVAN	0434.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	SUMNER	0202.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TENNESSEE	SUMNER	0207.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
County Sub-Totals				1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%	
TENNESSEE	WILLIAMSON	0509.03	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	AUSTIN	7602.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	BEXAR	1911.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	BEXAR	1915.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
TEXAS	CAMERON	0125.08	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	DALLAS	0173.05	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	ELLIS	0610.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	EL PASO	0001.01	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	GALVESTON	7210.00	Middle	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
County Sub-Totals				0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
TEXAS	HARRIS	2501.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	HARRIS	3432.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	HARRIS	5311.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TEXAS	HARRIS	5416.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
TEXAS	HARRIS	5430.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	HARRIS	5522.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	HARRIS	5557.00	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
		County Sub-Totals		1	17%	0	0%	0%	5	83%	1	100%	17%	6	1	14%	
TEXAS	JEFFERSON	0001.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	MONTGOMERY	6903.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	ROCKWALL	0401.00	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	RUNNELS	9505.00	Middle	0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
TEXAS	TARRANT	1110.08	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
TEXAS	TARRANT	1115.31	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	TARRANT	1139.04	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	33%	0	0%	0%	2	67%	0	0%	0%	3	0	0%	
TEXAS	WEBB	0017.08	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
TEXAS	WILSON	9803.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
UTAH	DAVIS	1254.03	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
UTAH	SALT LAKE	1117.00	Moderate	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
UTAH	SALT LAKE	1135.23	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	50%	0	0%	0%	1	50%	0	0%	0%	2	0	0%	
VIRGINIA	CHARLOTTE	9903.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings											Total		
				Low & Moderate					Middle & Upper								
				Originated		Denied		Ratio	Originated		Denied		Ratio	Orig	Denied	Ratio	
				#	%	#	%	%	#	%	#	%	%				
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
VIRGINIA	FAIRFAX	4217.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
VIRGINIA	HANOVER	3207.00	Upper	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
VIRGINIA	MECKLENBURG	9901.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
VIRGINIA	ROANOKE	0306.00	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
		County Sub-Totals		0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%	
VIRGINIA	WARREN	0203.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
VIRGINIA	CHESAPEAKE	0210.04	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
VIRGINIA	NORFOLK	0064.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
VIRGINIA	VIRGINIA BEACH	0430.02	Upper	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
WASHINGTON	CLARK	0414.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
		County Sub-Totals		1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%	
WASHINGTON	KING	0298.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
WASHINGTON	KING	0309.02	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	2	100%	0	0%	0%	2	0	0%	
WASHINGTON	MASON	9602.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	
		County Sub-Totals		0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%	

Census Traks Plus® HMDA Denied Loan Ratio Report

Ascending by Census Tract

BUSINESS INFO TECHNOLOGIES INC

OUT OF ASSESSMENT AREA

State	County	Census Tract	2000 MFI Rating	Applicant Income/MFI Ratings									Total			
				Low & Moderate			Middle & Upper									
				Originated		Denied	Ratio	Originated		Denied	Ratio	Orig	Denied	Ratio		
				#	%	#	%	%	#	%	#	%	%			
WASHINGTON	PIERCE	0703.10	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
WASHINGTON	PIERCE	0704.02	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
WASHINGTON	PIERCE	0734.01	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	3	100%	0	0%	0%	3	0	0%
WASHINGTON	SNOHOMISH	0403.00	Moderate	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
WASHINGTON	WHATCOM	0002.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
WASHINGTON	YAKIMA	0029.00	Middle	0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
County Sub-Totals				0	0%	0	0%	0%	1	100%	0	0%	0%	1	0	0%
WISCONSIN	OZAUKEE	6603.01	Upper	0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
County Sub-Totals				0	0%	0	0%	0%	0	0%	1	100%	100%	0	1	100%
WYOMING	LINCOLN	9780.00	Middle	1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
County Sub-Totals				1	100%	0	0%	0%	0	0%	0	0%	0%	1	0	0%
Out of Assessment Area Sub-Totals				50	20%	4	11%	7%	200	80%	31	89%	13%	250	35	12%