

Census Traks Plus® HMDA Loan Purpose Penetration Report

BUSINESS INFO TECHNOLOGIES INC

ALL LOANS

Loan Purpose	Originated and Purchased Loans				Penetration % by MFI Rating			
	#	%	\$	%	Low	Moderate	Middle	Upper
Home Purchase	2	0.7%	\$840,000	1.2%	0.0%	0.0%	100.0%	0.0%
Home Improvement	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
Refinance	292	99.3%	\$68,543,000	98.8%	2.4%	21.2%	52.1%	24.3%
Totals	294		\$69,383,000					

IN ASSESSMENT AREA

Loan Purpose	Originated and Purchased Loans				Penetration % by MFI Rating			
	#	%	\$	%	Low	Moderate	Middle	Upper
Home Purchase	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
Home Improvement	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
Refinance	42	100.0%	\$8,835,000	100.0%	2.4%	31.0%	40.5%	26.2%
In Assessment Area Sub-Totals	42	14.3%	\$8,835,000	12.7%				

OUT OF ASSESSMENT AREA

Loan Purpose	Originated and Purchased Loans				Penetration % by MFI Rating			
	#	%	\$	%	Low	Moderate	Middle	Upper
Home Purchase	2	0.8%	\$840,000	1.4%	0.0%	0.0%	100.0%	0.0%
Home Improvement	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
Refinance	250	99.2%	\$59,708,000	98.6%	2.4%	19.6%	54.0%	24.0%
Out of Assessment Area Sub-Totals	252	85.7%	\$60,548,000	87.3%				