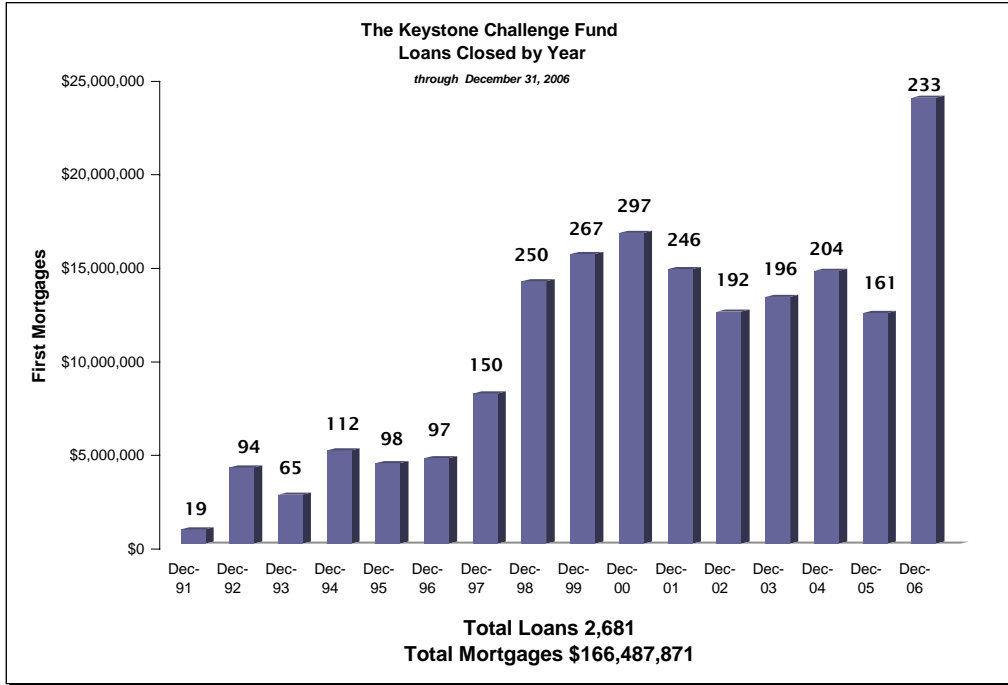
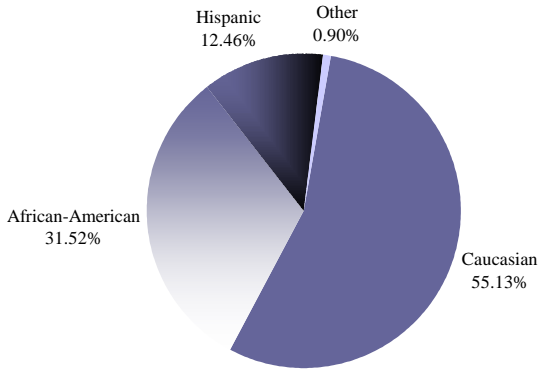




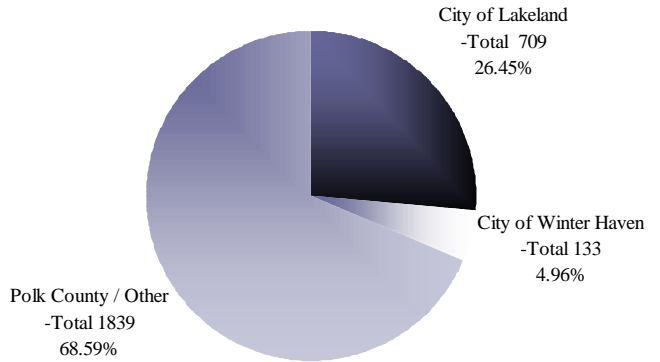
LOANS CLOSED BY YEAR



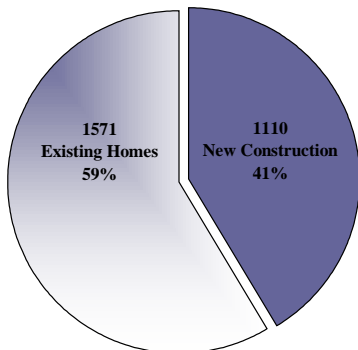
LOANS CLOSED BY ETHNIC GROUP



LOANS CLOSED BY LOCATION



PERCENTAGE OF EXISTING / NEW HOMES



LOANS TO SINGLE HEAD OF HOUSEHOLDS

