

City of Minneapolis

2016 Financial Institution Disclosure Form



City of Minneapolis
Financial Institution Disclosure Form

Financial Institution Disclosure Form City of Minneapolis, Minnesota

Financial institutions which participate in or desire to participate in City of Minneapolis programs or the provision of banking services for the city shall compile and provide electronically to the City Finance Department the following information:

- (1) For the City of Minneapolis, by census tract, provide the information required on the mortgage loan disclosure statement pursuant to the Home Mortgage Disclosure Act, 12 U.S. C. Section 2801 et seq. and laws amendatory thereof and supplementary thereto (“HMDA”), for the previous fiscal year.**

Please see Exhibit A, which includes a summary of 2015 HMDA points. Full detail by census tract is included at the end of this document.

- (2) For any Metropolitan Statistical Area in Minnesota within the financial institution’s CRA assessment area, provide a copy of the institution’s most recent community reinvestment act statement, as required by the Community Reinvestment Act of 1977, pursuant to 12 U.S.C. Section 2901 et seq. and laws and regulations amendatory thereof and supplemental thereto CRA for the previous fiscal year.**

Included below is a link to Wells Fargo’s most recent CRA Performance Evaluation, which dates from 2008. We are waiting for our latest Performance Evaluation from the OCC and will share it with you when it is available.

https://www08.wellsfargomedia.com/pdf/wfcra/Wells_Fargo_Bank_NA.pdf

The Minneapolis-St. Paul-Bloomington, MN-WI Multistate MSA is a primary rating area for Wells Fargo. For the MSA, Wells Fargo has an overall rating of Outstanding for the bank and is rated Outstanding in the lending, investment and service test.

- (3) For the City of Minneapolis, provide information related to loan modifications and foreclosures on residential mortgages on properties located within the city, which shall include data as of the end of the financial institution’s previous fiscal year on the following items.**
- a. Percentage of residential mortgages that are current or missed only one (1) payment: 99%
 - b. Percentage that are seriously delinquent (60+ days late): .9%

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- c. **Percentage that are actively engaged to find a workout option:** 41% - Almost half of those who are late are working on a workout.
- d. **Number of customers that have completed or started a workout arrangement:** Since 2013, 450 Wells Fargo customers in Minneapolis have completed or started a workout arrangement.
- e. **Number of customers that have completed a workout arrangement and the number of workout arrangement that resulted in each of the following outcomes:**
 - 1. Modification to lower monthly mortgage payments;
 - 2. Principal reduction to reduce the mortgage amount owed;
 - 3. Modification or reduction on the second mortgage;
 - 4. Mortgage payments reduced or suspended during period of unemployment;
 - 5. Bankruptcy;
 - 6. Short sale;
 - 7. Deed in lieu of foreclosure.

Please see Exhibit B. Wells Fargo either does not track this data, or it is not publicly available at the City level.

- f. **Number of the financial institution's real estate-owned ("REO") properties for sale:** 6
- g. **Number of completed foreclosure sales:** Over six years, since 2009, Wells Fargo has completed around 1,900 foreclosure sales.
- h. **Number of the financial institution's REO properties donated or discounted to nonprofits or the city.**

Since October 2009, Wells Fargo has sold 546 foreclosed homes in Minneapolis. Working with CPED and other non-profit partners, Wells Fargo has donated 25 of these 546 homes to the city for its revitalization efforts. Through "First Look", a program piloted with Minneapolis, Wells Fargo has discounted the sale of 48 of these 546 homes to the Twin Cities Community Land Bank, GMHC and other affordable housing non-profit developers. As of May 2016, Wells Fargo is offering for sale 6 foreclosed properties in Minneapolis.

(4) As of the end of the previous fiscal year, provide information on the locations of banking services located in the City of Minneapolis.

Wells Fargo occupies an estimated 4,542,000 square feet of commercial real estate in Minneapolis. We have 18 store locations and 81 ATMs in the city. Please see Exhibit C for greater detail.

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(5) As of the end of the previous fiscal year, for businesses located in the City of Minneapolis, provide information on the number of small business loans including:

- a. Number and total loan amounts at origination less than or equal to \$100,000;
- b. Number and total loan amounts at origination greater than \$100,000 but less than or equal to \$250,000 ;
- c. Number and total loan amounts at origination greater than \$100,000 but less than or equal to \$1,000,000;
- d. Number and total loans to businesses with gross annual revenues less than or equal to \$1,000,000.

	<u>Total Loans</u>	<u>Amount at Origination</u>
\$100,000 or less	1,668	\$39,495,000
\$100,000 to \$250,000	27	\$5,044,000
\$100,000 to \$1,000,000	85	\$44,539,000
Gross Rev under \$1,000,000	1,287	\$30,665,000

(6) As of the end of the previous fiscal year, provide information regarding the closing of any branch or ATM service located in the City of Minneapolis and an affirmative statement that you are in compliance with Section 42 of the Federal Deposit Insurance Act (12 U.S.C. 1831) when closing any branch, including the 90 day notice period for public comment.

No stores or ATMs were closed within Minneapolis in 2015.

(7) Provide a Community Reinvestment Plan describing current and proposed initiatives to address the financial needs of the city, its residents and businesses. Include a discussion of the following services, products and areas of activity:

Community Reinvestment Plan

Wells Fargo is committed to maintaining its proven track record as a leader in CRA and our commitment to the City of Minneapolis, including low- and moderate-income (LMI) communities throughout the areas we serve.

Wells Fargo and the City of Minneapolis have worked together to address issues of mutual concern, such as housing, transportation, jobs and many more for decades. Our company is

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a leading employer, lender, taxpayer and charitable donor in the city and throughout the region. We value our relationship with the City and are committed to continuing to work together to make Minneapolis a great place to live, work and do business. The following information is an overview of Wells Fargo's commitment to our community that highlights some examples of this commitment in action.

In its most recent CRA examination dated September 30, 2008, Wells Fargo Bank, N.A., Wells Fargo's lead subsidiary bank, received an overall "Outstanding" rating – the highest regulatory ratings possible as well as an "Outstanding" rating in each of the exam's three tests – lending, service and investments. In addition, Wells Fargo Bank, N.A. received an overall "Outstanding" rating for the Minneapolis St. Paul-Bloomington MSA.

We are currently waiting for our score from the OCC for our 2012 CRA Examination and will provide it when available.

Lending – Home Ownership

GOAL: Meet or exceed previous lending levels to both low and moderate income borrowers and small business owners*, provided the economy continues to improve and interest rates remain favorable.

For the 2009 to 2015 examination we continued to support lending to low- and moderate-income homeowners. Wells Fargo's market share of home purchase loans from 2008 to 2014 in Minneapolis to low-income borrowers exceeded our overall market share. Our market share among moderate-income borrowers matched our overall market share. Wells Fargo ranked first from 2009 to 2014 for home purchase lending and we also ranked first among lenders to both low- and moderate-income borrowers. In addition, in Minneapolis Wells Fargo also ranked first in lending to both low- and moderate-income geographies.

Wells Fargo is by far the largest mortgage lender in the Twin Cities. This trend is evident not just in overall figures, but also for all customer segments. Stated simply, Wells Fargo makes more loans to racial and ethnic minorities in the Twin Cities than any other lender. Indeed, from 2009 through 2015, Wells Fargo originated more than twice as many home loans to African-American individuals and more than three times as many to Hispanic individuals than the second largest lender.

*Small business loans or lines of credit are defined as those loans/lines of credit originated or purchased with original amounts of \$1 million or less and that were reported on the institution's Call Report (Schedule RC-C part II) as either "Loans secured by nonfarm or nonresidential real estate" or Commercial and industrial loans."

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Service

GOAL: Wells Fargo believes we are only as strong as the communities we serve; therefore we will meet or exceed previous team member volunteer hours, board member service by team members, and contributions to the community.

Wells Fargo team members continue to serve on boards of organizations in Minneapolis that work to create affordable housing or provide social services for low and moderate income populations. These include Greater Metropolitan Housing Corporation, Project for Pride in Living, Minnesota Home Ownership Center, MEDA and many others. In addition, Wells Fargo teaches Junior Achievement and our own financial education curriculum Hands on Banking at schools with low and moderate populations, and organizations like the Boys and Girls clubs in Minneapolis that serve similar populations.

STEP-UP - In 2015, Wells Fargo remained one of the program's most committed STEP-UP employers by hiring 17 summer interns. They served as Tellers in Retail Banking and various functions within the Mortgage business. Wells Fargo retained 60% of the interns on our Retail team as part-time tellers. Wells Fargo has committed to hiring Step Up interns for the 2016 program.

Team Member Volunteer Hours in Minneapolis – In 2015, Wells Fargo team members volunteered over 132,000 hours in Minneapolis. This would include organizations that Wells Fargo has provided volunteers for such as Habitat for Humanity, Junior Achievement, and hundreds of other organizations.

Minneapolis Adult Basic Education – Minneapolis Public Schools Adult Education program and Wells Fargo Foundation Minnesota have been in partnership providing adult education services to the North Minneapolis community since December 1969. The partnership at Wells Fargo is one of thirteen adult education sites that are part of the Minneapolis Adult Education Community Consortium. Eleven of the class sites are in community-based sites; two are in school buildings. Since its beginning 44 years ago, nearly 14,300 adults have been served at the bank site located at 615 N 7th Street in North Minneapolis.

Small Business Workshops

Wells Fargo partnered with the Central CERT program to plan and execute three small business workshops in 2015. The CERT program certifies women, minority and small businesses to contract with Hennepin County, Ramsey County and the City of Saint Paul. The small business workshops focused on topics such as access to credit, company structure and insurance requirements. Small business experts in banking, business law and accounting were brought in to speak and respond to questions and concerns. Networking was also an important piece of the event as business owners were able to connect with others that could be a resource or a mentor.

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Homeownership

Wells Fargo conducted several homeownership workshops in 2015 with nonprofits and government agencies. The focus of the workshops was to reach out to communities of color and to share information about the path to homeownership and the importance of homebuyer education.

List of events:

1. African American Homebuyer Event partnering with Minneapolis Urban League
2. Latino Homebuyer Event partnering with CLUES (Comunidades Latinas Unidas En Servicio)
3. Homeownership Opportunity partnering with NeighborWorks Home Partners, Neighborhood Development Alliance, African Development Center, Minneapolis Urban League, MN Housing, Greater Metropolitan Housing Corporation
4. American Indian Homebuyer Event partnering with Bii Gii Wiin

Wells Fargo Works

In 2014, WF introduced “Wells Fargo Works”, a program delivering wide range of resources to help small businesses succeed in meeting their goals. The program provides products, resources and guidance to small business owners to help them start, run and grow their businesses. To find more information about this initiative, please visit

<https://wellsfargoworks.com/>

Investing

GOAL: Wells Fargo will meet or exceed investment levels that impact low and moderate income populations in Minneapolis. Wells Fargo will continue to invest in low-income housing tax credits, mortgage backed securities, EQ2 investments, new market tax credits and other investment products to assist the city in meeting the needs of all of their citizens.

Downtown East

In 2014, Wells Fargo broke ground on the Downtown East project, a commitment to Minneapolis that represents an investment of more than \$300 million and 5,000 jobs that will stay in the downtown district. Wells Fargo will own and occupy 1.1 million square feet of office space in two 17-story towers. The new buildings will be designed and built to reach Leadership in Energy and Environmental Design (LEED) Platinum standards set by the U.S. Green Building Council. The buildings started to be occupied in March of 2016.

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Affordable Housing

Home Prosperity Fund

From 2008 to 2012, Wells Fargo was the number one private investor into Family Housing Fund's Home Prosperity Fund at \$5,000,000. This fund assisted non-profits in addressing issues surrounding re-development of neighborhoods most impacted by foreclosed properties.

NeighborhoodLIFT[®]

Since 2012, Wells Fargo has made important community investments to help stabilize neighborhoods and provide opportunities for homebuyers. In September 2012, we partnered with Minneapolis and St. Paul city leaders and local nonprofit groups for *NeighborhoodLIFT[®]*, a unique program that provides down payment assistance, education, and access to potential homebuyers to purchase properties inside the city limits.

For Minneapolis and St. Paul, our *NeighborhoodLIFT[®]* commitment included \$9 million for down payment assistance, locally designed programs to meet housing priorities, and local home buying education and support events. It also included a five-year mortgage lending goal of \$1.9 billion. *NeighborhoodLIFT[®]* program grants are supporting efforts focused on directly helping people improve their credit picture, reduce debt, increase savings and gain knowledge to become sustainable homeowners. The nonprofit organizations coordinating the work include BuildWealth, Hmong American Partnership, Minneapolis Urban League, Emerge, CLUES, NEDA and Employment Action Center.

In June of 2016, Wells Fargo held our second NeighborhoodLIFT event in the twin cities. Wells Fargo offered \$4,000,000 for down payment assistance for homeowners at 80% of area median income. There was also \$500,000 for local non-profits to address issues facing each city.

a. Affordable check cashing and other transactional services used by consumers with limited banking accounts or experience:

Wells Fargo offers a spectrum of deposit accounts, from low-fee basic accounts to full service accounts, all with multiple ways to waive the standard monthly service fee through account use (such as direct deposit or debit card usage) or balances. We encourage non-customers who regularly cash their paychecks in one of our stores to become a checking customer, both in order to avoid the potential check cashing fee and because we believe it is safer and more convenient to deposit the money and use debit card or smaller amounts of cash instead of carrying larger amounts of cash.

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Check Cashing Fees

Cashing a check is free for Wells Fargo accountholders. The non-accountholder check cashing fee for most business checks drawn on Wells Fargo is \$7.50. There is no non-accountholder check cashing fee for checks drawn on Wells Fargo consumer accounts. Note that not all checks cashed are assessed the fee; many companies subsidize this cost for their employees and we do not charge the check cashing fee when one of their payroll checks is cashed. Non-accountholders of Wells Fargo can avoid the check cashing fee either by depositing the check in their account at their own bank or by opening a Wells Fargo checking account.

Opportunity Checking and Savings Package

Specially designed for customers who have been unable to open a checking account because of their prior credit or banking history. These accounts require a \$50 minimum opening deposit.

Way2Save Savings and Everyday Checking

Wells Fargo Way2Save Savings accounts and Everyday Checking offer flexibility to choose how to waive monthly service fees. Both accounts require a \$50 minimum opening deposit.

As always, Well Fargo encourages customers to talk to a banker about their unique credit or account management needs.

b. Small consumer loans, including those that serve as an alternative to payday loans;

Wells Fargo offers a spectrum of credit products that are designed to meet customer needs, including unsecured credit (cards, lines and loans) and a secured credit card, which can help customers build or re-build their credit. As always, Well Fargo encourages customers to talk to a banker about their unique credit or account management needs.

c. Participation in city sponsored neighborhood development programs;

Wells Fargo has participated in many of the small business loan funds provided by the City of Minneapolis and continues to identify non-profit and government lending partners to share information and collaborate.

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- d. Efforts to support homeownership education and foreclosure prevention education and counseling;**
- i. Minnesota Home Ownership Center: Wells Fargo annually provides support of pre-purchase and foreclosure counseling to the Minnesota Home Ownership Center. Most recently this took the form of a \$100,000 grant.
 - ii. Through NeighborhoodLIFT Wells Fargo has committed \$1.4 million in grants to address the disparity gap in the homeownership rates between white homeowners and culturally diverse homeowners
 - (a) Provided \$200,000 to the Minnesota Home Ownership Center to provide a study on why this issue continues to occur & to diversify the landscape of how homeownership is delivered.
 - (b) Provided \$560,000 in grants (\$80,000 each) to seven non-profit organization to address these issues within the non-profits' areas of expertise. Non-profits recipients include the following organizations: CLUES, NEDA, Hmong American Partnership, Emerge, Minneapolis Urban League, Women Achieving New Directions, and BuildWealth.
 - (c) Provided a \$400,000 grant to TPT/ECHO to convene listening sessions with community members and leaders around issues of why some communities do not use traditional banking services and produce videos for diverse populations to address those financial issues. The videos will appear on local TPT affiliates and will be available for distribution to nonprofit partners.

- e. Equitable contributions to community based non-profit organizations in the city that engage in neighborhood development.**

Below please find a sample of grants made to organizations engaged in neighborhood development in the City of Minneapolis (note: this list does not include grants made for capital campaigns, Arts & Culture or the United Way):

▪ African Development Center	<u>\$46,000</u>
▪ Simpson Housing Services	<u>\$22,500</u>
▪ Bii Gii Wiin	<u>\$10,000</u>
▪ Achieve	<u>\$25,000</u>
▪ Resource Inc.	<u>\$30,000</u>
▪ Twin Cities RISE	<u>\$40,000</u>
▪ EMERGE	<u>\$36,750</u>
▪ HIRED	<u>\$12,000</u>
▪ Minneapolis Urban League	<u>\$20,000</u>
▪ Project for Pride in Living Inc.	<u>\$95,000</u>

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▪ Fraser	<u>\$15,000</u>
▪ BuildWealth MN	<u>\$10,000</u>
▪ City of Lakes Community Land Trust	<u>\$10,500</u>
▪ EMERGE	<u>\$15,000</u>
▪ Family Housing Fund	<u>\$20,000</u>
▪ GMHC	<u>\$85,000</u>
▪ MN Homeownership Center	<u>\$102,000</u>
▪ Rebuilding Together	<u>\$35,000</u>
▪ Spare Key	<u>\$45,350</u>
▪ NEON	<u>\$36,500</u>
▪ Metropolitan Economic Development Assn	<u>\$91,500</u>
▪ National Minority Supplier Dev, Inc.	<u>\$40,000</u>
▪ Women Venture	<u>\$45,000</u>
▪ Urban Homeworks*	<u>\$17,000</u>
▪ InnerCity Tennis	<u>\$40,000</u>
▪ Minneapolis Public Schools GED program	<u>\$40,000</u>

f. Provision of full service banking in city neighborhoods, including branches, services and technologies; and

Wells Fargo has more bank branches (18) in Minneapolis than any other lender with over eighty ATMs available throughout the city.

For detailed information regarding these locations please refer to the response to Exhibit C for a listing of stores – across the City of Minneapolis. Beyond our network of stores and ATMs, we offer a wide array of mobile banking technologies which can be accessed throughout Minneapolis:

Wells Fargo Website

- Our mobile website (wf.com) allows customers to access account information and make transactions from their phone's web browser. Optimized for use on smartphones and tablets, wf.com provides fast and easy access to customer accounts, and there are no separate Wells Fargo fees (mobile carrier's text messaging and web access charges may apply).
- With wellsfargo.com mobile banking customers can:
 - Pay bills
 - Transfer funds
 - Send and receive money by email address or mobile number
 - Explore detailed account activity
 - View balance information
 - Find ATMs and locations

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Mobile Banking Apps

- Our smartphone and tablet apps are made specifically for mobile devices. They give fast access to account information and use a device's built-in functions to provide a better banking experience. They come with no separate fees from Wells Fargo (mobile carrier's text messaging and web access charges may apply).
- In addition to the iPad, our banking apps are supported on Android, iPhone, BlackBerry, and Windows Phone devices.
- With mobile banking apps customers can:
 - Deposit checks with an Android or Apple smartphone and tablet devices (including iPad 2, Android 2.3 and greater)
 - View check and deposit images
 - Pay bills
 - Transfer funds
 - Send and receive money by email address or mobile number
 - Explore detailed account activity
 - View balance information
 - Utilize GPS to get one-touch access and directions to ATM / location information
 - Get quick access to Sign On screen
 - Apple Pay

Text Banking

- Text banking is a service which allows customers to quickly request and receive account information via text message. Customers won't need to sign in and it's just as secure as our other services. It comes with no separate fees from Wells Fargo (mobile carrier's text messaging and web access charges may apply).
- Once enrolled, just text a command to us at 93557 (WELLS) anytime. We'll reply with the requested information in an instant.

Wells Fargo SurePaySM

- Using an e-mail address or cellphone number, Wells Fargo SurePay allows customers to transfer money within the U.S. to any account of an American Bank.

g. Plans to provide and market loans and investment products that help create loans throughout the city including in low and moderate income neighborhoods and to low and moderate income consumers.

For years, Wells Fargo has been making EQ2 investments (5 or 10 year term loans with interest due quarterly and principal due at the end of the term) in Minneapolis to local non-profits to address many issues. Listed below are the organizations with funding amounts.

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\$500,000	African Development Center: Wells Fargo was the first financial institution to invest in the African Development Center to assist with their small business loan fund
\$1,000,000	Metropolitan Consortium of Community Developers for its small business fund
\$750,000	First Children's Finance to assist in the development of day care facilities
\$1,200,000	Neighborhood Development Center for their small business loan fund
\$3,000,000	Nonprofits Assistance Fund for their fund to assist non-profits to grow

In November 2015, Wells Fargo [launched](#) the Wells Fargo Works *for Small Business*[®]: Diverse Community Capital (DCC) program. Through the three-year program, Wells Fargo will distribute \$50 million in debt (lending) capital and \$25 million in grant capital to CDFIs that are expanding lending to diverse small businesses, with a priority focus on African-American businesses.

One of the recipients of the Diverse Community Capital funding was Metropolitan Economic Development Association of Minneapolis. MEDA was awarded a \$750,000 grant for operating support and \$1 million in new loan capital by the [Wells Fargo Works for Small Business[®]: Diverse Community Capital program](#). Meda was awarded \$1.75 million out of \$75 million Wells Fargo will make available in capital over the course of three years to increase CDFI lending to diverse small businesses.

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Investment Banks

Investment banks shall not be subject to the disclosure requirements above as long as they seek or perform only investment banking business for the City. Banks that provide the City with underwriting services including the buying and selling of stocks, bonds and other securities and other debt related services shall provide the following.

A statement of the corporate citizenship which shall include but not be limited to:

- (a) Participation in charitable programs or scholarships within the City during the year immediately predating the filing**
- (b) Internal policies regarding utilization of subcontractors which are designated as "women owned", "minority owned", or "disabled" business enterprises**

Wells Fargo's Statement of Corporate Citizenship

Please take a moment to review our Corporate Social Responsibility Report 2015, accessible via the link below; it details Wells Fargo's efforts both locally and nationally to make a positive impact in the communities we serve:

<https://www08.wellsfargomedia.com/assets/pdf/about/corporate-responsibility/2015-social-responsibility-report.pdf>

- (a) Participation in charitable programs or scholarships within the City during the year immediately predating the filing**

Wells Fargo is proud to support organizations working to strengthen our communities. Through the efforts of our enthusiastic team member-volunteers and our contributions, we share our success within our communities by giving back to non-profits and educational institutions that address vital community needs and issues. We direct our giving to areas that we believe are important to the future of our nation's vitality and success: community development, education, and human services.

Throughout 2015 we participated in or provided funding to numerous programs and scholarships in Minneapolis, including but not limited to the organizations listed in our answer to Question 7(d).

- (b) Internal policies regarding utilization of subcontractors which are designated as "women owned", "minority owned", or "disabled" business enterprises**

"We can't become one of the world's great companies unless we become more diverse and inclusive." - *John Stumpf, chairman, president and CEO*

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Our mission and approach at Wells Fargo is to build relationships within the communities we serve through the development, inclusion, and utilization of certified minority, women, disadvantaged (LGBT, disabled, veteran and disabled veteran-owned) and small business enterprises (MWDSBEs). Wells Fargo's goal is to spend 10 percent annually with certified minority, women, disadvantaged and small business enterprises.

To integrate supplier diversity into all aspects of our business, we focus on three guiding principles:

- **Education and awareness**

Assist MWDSBEs in becoming competitive performance leaders in their industries by coaching, creating programs, and developing business models that support entrepreneur development.

- **Partnership development**

Collaborate with leaders across the Wells Fargo enterprise and advocacy organizations to provide MWDSBEs equal opportunities to compete for business.

- **Measurement and accountability**

Support sourcing of services and goods from MWDSBEs, while monitoring program effectiveness through performance goals and feedback sessions with Wells Fargo and community leaders.

Wells Fargo is the largest financial institution in Minnesota and one of the best things about our size today is what it allows us to give back. We spend more than \$38 million annually with minority, women and disabled business owners through our Supplier Diversity initiative.

Please return the completed Financial Disclosure Form, and attachments, if any, to the City Cash Manager at the following email address;

larry.parker@minneapolismn.gov

Submitted by Financial Institution: Wells Fargo

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Exhibit A

**City of Minneapolis
2015 Data**

Total HMDA Number ¹	2,223
Total HMDA Amount ¹	\$554,301,000
LMI Communities HMDA Number ¹	736
LMI Communities HMDA Amount ¹	\$111,972,000
% LMI Communities HMDA Loans	33.11%
Total HP Number ²	1,218
Total HP Amount ²	\$360,369,000
LMI Communities HP Number ²	383
LMI Communities HP Amount ²	\$59,345,000
% LMI Communities HP Loans	31.44%
Total HR Number ²	839
Total HR Amount ²	\$172,431,000
LMI Communities HR Number ²	197
LMI Communities HR Amount	\$25,243,000
%LMI Communities HR Loans	23.48%
Total Small Business Loans ³	1,753
Total Small Business Amount ³	\$75,481,000

NOTE: HMDA, home purchase, home refinance and LMI information is for geographic tract.

1 Mortgage includes home purchase, home improvement, home refinance, and multi-family originated and purchased loans.

2 Includes multi-family originated and purchased loans.

3 Totals include census tract income level classified loans only.

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Exhibit B

Wells Fargo and the city of Minneapolis have worked together to address issues of mutual concern, such as housing, transportation, jobs and many more for decades. Our company is a leading employer, lender, taxpayer and charitable donor in the city and throughout the region. We value our relationship with the city and are committed to continuing to work together to make Minneapolis a great place to live, work and do business.

Wells Fargo's Record of Fair and Responsible Lending

We are dedicated to helping our customers achieve their financial goals through homeownership and we remain committed to making credit accessible to consumers in all segments of the community. Wells Fargo has always focused on fair and responsible lending, and laws and regulations now in place ensure that all loan applications are fully underwritten and documented, and borrowers must demonstrate ability to repay.

Wells Fargo is by far the largest mortgage lender in Minneapolis. This trend is evident not just in overall figures, but also for all customer segments. **Stated simply, Wells Fargo makes more loans to racial and ethnic minorities in the Twin Cities than any other lender.** Indeed, from 2009 through 2014, Wells Fargo originated more than twice as many loans to African-American individuals and more than three times as many to Hispanic individuals than the second largest lender.

Wells Fargo 2009-2014 Mortgage Originations* in the city of Minneapolis:

	# of Loans	Market Share	Market Rank
All Loans	15,155	23%	1
Minority Borrowers	1,440	23%	1
African American Borrowers	381	21%	1
Hispanic Borrowers	212	20%	1
Asian Borrowers	380	24%	1
LMI Borrowers	4,671	21%	1
LMI Census Tracts	4,951	21%	1
*Based on 2015 Minneapolis Census Tracts			

Wells Fargo's *NeighborhoodLIFT*® Investment in the Twin Cities

Wells Fargo also has made important community investments to help stabilize neighborhoods and provide opportunities for homebuyers. In September 2012, we partnered with Minneapolis and St. Paul city leaders and local nonprofit groups for *NeighborhoodLIFT*®, a unique program that provides down payment assistance, education, and access to potential homebuyers to purchase properties inside the city limits.

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For Minneapolis and St. Paul, our *NeighborhoodLIFT*[®] commitment included \$9 million for down payment assistance, locally designed programs to meet housing priorities, and local home buying education and support events. It also included a five-year mortgage lending goal of \$1.9 billion. *NeighborhoodLIFT*[®] program grants are supporting efforts focused on directly helping people improve their credit picture, reduce debt, increase savings and gain knowledge to become sustainable homeowners. The nonprofit organizations coordinating the work include BuildWealth, Hmong American Partnership, Minneapolis Urban League, Emerge, CLUES, NEDA and Employment Action Center.

Wells Fargo's Record of Helping Homeowners

We have long practiced and advocated responsible lending and servicing practices. Because of that commitment, the product choices we have made, our disciplined underwriting, and the manner in which we approach foreclosure prevention, ***our delinquency and foreclosure rates, over time, continue to be significantly less than the industry average.*** What's more, the home loans our company originated and services perform better than the loans we service yet had no involvement in originating or underwriting.

When our customers do encounter financial hardships and face challenges with making their mortgage payments, we work hard to help them stay in their homes through modifications, principal reduction and other Wells Fargo and government-sponsored programs. We are continuously implementing new measures to help customers facing financial challenges avoid foreclosures. Nationwide, since 2009 we have completed more than 1 million mortgage modifications for borrowers facing financial difficulties.

Today we have nearly 25,854 mortgage customers in Minneapolis, 99.1% of who are current on their mortgages or have missed only one payment. Since 2009, for every one customer that has gone to foreclosure sale we have helped or are in the process of helping one other through a modification or other workout option.

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EXHIBIT C

Wells Fargo Stores in Minneapolis

	<u>Store Name</u>	<u>Address</u>	<u>Zip</u>
1	4TH & 2ND AVENUE	215 4TH ST S	55401
2	OLD SAINT ANTHONY	425 E HENNEPIN AVE	55414
3	WELLS FARGO CTR SKYWAY	90 S 7TH ST	55402
4	ELLIOT PARK	800 PARK AVE	55404
5	CALHOUN ISLES	1455 W LAKE ST	55408
6	OLSON HIGHWAY	615 N 7TH ST	55411
7	NICOLLET-LAKE	3030 NICOLLET AVE	55408
8	48TH & CHICAGO	4712 CHICAGO AVE	55407
9	CENTRAL	2329 CENTRAL AVE NE	55418
10	CAMDEN	4141 LYNDALE AVE N	55412
11	METRO SOUTH	2600 E FRANKLIN AVE	55406
12	UNIVERSITY-MIDWAY	3430 UNIVERSITY AVE SE	55414
13	NOKOMIS	4943 34TH AVE S	55417
14	IDS CENTER	80 S 8TH ST	55402
15	HI LAKE	2218 E LAKE ST	55407
16	MINNEAPOLIS CAMPUS	2701 WELLS FARGO WAY	55467
17	WELLS FARGO CENTER LOBBY	90 S 7TH ST	55402
18	CALHOUN ISLES MB	1505 W LAKE ST	55408

City of Minneapolis

Financial Institution Disclosure Form

Exhibit C

Wells Fargo ATMs in Minneapolis

<u>Site Name</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
1 City Center	40 S 7th St	Minneapolis	MN	55402
2 City Center	40 S 7th St	Minneapolis	MN	55402
3 City Center	40 S 7th St	Minneapolis	MN	55402
4 Craig Hallum Center	701 4th Ave S	Minneapolis	MN	55415
5 IDS Center First Floor	77 S 7th St	Minneapolis	MN	55402
6 Lake St	1450 W Lake St	Minneapolis	MN	55408
7 4th & 2nd Avenue	215 4th St S	Minneapolis	MN	55401
8 4th & 2nd Avenue	215 4th St S	Minneapolis	MN	55401
9 Calhoun Isles	1455 W Lake St	Minneapolis	MN	55408
10 CALHOUN ISLES MB	1505 W Lake St	Minneapolis	MN	55408
11 CALHOUN ISLES MB	1505 W Lake St	Minneapolis	MN	55408
12 Central	2329 Central Ave NE	Minneapolis	MN	55418
13 Central	2329 Central Ave NE	Minneapolis	MN	55418
14 METRO SOUTH	2600 E Franklin Ave	Minneapolis	MN	55406
15 NICOLLET-LAKE	3030 Nicollet Ave	Minneapolis	MN	55408
16 NICOLLET-LAKE	3030 Nicollet Ave	Minneapolis	MN	55408
17 NICOLLET-LAKE	3030 Nicollet Ave	Minneapolis	MN	55408
18 UNIVERSITY-MIDWAY	3430 University Ave SE	Minneapolis	MN	55414
19 Camden	4141 Lyndale Ave N	Minneapolis	MN	55412
20 OLD SAINT ANTHONY	425 E Hennepin Ave	Minneapolis	MN	55414
21 OLD SAINT ANTHONY	425 E Hennepin Ave	Minneapolis	MN	55414
22 48th & Chicago	4712 Chicago Ave	Minneapolis	MN	55407
23 Nokomis	4943 34th Ave S	Minneapolis	MN	55417
24 WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402
25 WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402
26 WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402
27 WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402
28 Olson Highway	615 N 7th St	Minneapolis	MN	55411
29 Elliot Park	800 Park Ave	Minneapolis	MN	55404
30 WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402
31 Operations Ctr	255 2nd Ave S	Minneapolis	MN	55401
32 W Grant St	101 W Grant St	Minneapolis	MN	55403
33 37th Ave NE	1820 37th Ave NE	Minneapolis	MN	55421
34 22nd St & Lyndale Ave	2200 Lyndale Ave S	Minneapolis	MN	55405
35 24th St & Bloomington Ave S	2445 Bloomington Ave	Minneapolis	MN	55404
36 25th St & Hennepin Ave S	2501 Hennepin Ave S	Minneapolis	MN	55405
37 Broadway St NE	300 Broadway St NE	Minneapolis	MN	55413
38 3357 University Ave SE	3357 University Ave SE	Minneapolis	MN	55414
39 35th St & Nicollet Ave S	3453 Nicollet Ave S	Minneapolis	MN	55408
40 3806 W Lake St	3806 W Lake St	Minneapolis	MN	55416
41 Lyndale	4001 Lyndale Ave S	Minneapolis	MN	55409
42 Cedar Ave S	4740 Cedar Ave S	Minneapolis	MN	55407
43 51st St & 34th Ave S	5101 34th Ave S	Minneapolis	MN	55417
44 60th St & Portland Ave S	6000 Portland Ave S	Minneapolis	MN	55417
45 801 W Lake St	801 W Lake St	Minneapolis	MN	55408
46 University of MN Coffman Memorial Union	300 Washington Ave SE	Minneapolis	MN	55455
47 Fairview University Medical Center	500 Harvard St SE	Minneapolis	MN	55455
48 Elliot Park	800 Park Ave	Minneapolis	MN	55404
49 SuperAmerica #4792	1847 JOHNSON ST	Minneapolis	MN	55418
50 SuperAmerica #4793	641 BROADWAY NE	Minneapolis	MN	55413
51 Hennepin Lunds	1201 Hennepin Ave	Minneapolis	MN	55403
52 22nd St & Lyndale Ave	2200 Lyndale Ave S	Minneapolis	MN	55405
53 Northstar	608 Second Avenue S	Minneapolis	MN	55402
54 Central	2329 Central Ave NE	Minneapolis	MN	55418
55 150 5th St	150 S 5TH ST	Minneapolis	MN	55402
56 MINNEAPOLIS CAMPUS	2701 Wells Fargo Way 2nd Flr	Minneapolis	MN	55408
57 HI LAKE	2218 E Lake St Ste B	Minneapolis	MN	55407
58 Northeast Lunds	25 University Ave SE	Minneapolis	MN	55414
59 Campbell Mithun Tower	222 S 9th St	Minneapolis	MN	55402
60 HI LAKE	2218 E Lake St Ste B	Minneapolis	MN	55407
61 Lyndale Market Kowalski's	5327 Lyndale Ave S	Minneapolis	MN	55419
62 Uptown Market Kowalski's	2440 Hennepin Ave	Minneapolis	MN	55405
63 University of MN Willey Hall	225 19th Ave S	Minneapolis	MN	55455
64 Parkview Market Kowalski's	5615 Chicago Ave	Minneapolis	MN	55417
65 Nicollet & Franklin Offsite	2008 Nicollet Ave S	Minneapolis	MN	55404
66 METRO SOUTH	2600 E Franklin Ave	Minneapolis	MN	55406
67 Olson Highway	615 N 7th St	Minneapolis	MN	55411
68 NICOLLET-LAKE	3030 Nicollet Ave	Minneapolis	MN	55408
69 E Lake St	4320 E Lake St	Minneapolis	MN	55406
70 Augsburg College	731 21st Ave S	Minneapolis	MN	55454
71 Fairview Riverside Hospital	2450 Riverside Ave S	Minneapolis	MN	55454
72 Target Corp Headquarters	1000 Nicollet Mall	Minneapolis	MN	55403
73 3744 Chicago Ave S	3744 Chicago Ave S	Minneapolis	MN	55407
74 Olson Highway	615 N 7th St	Minneapolis	MN	55411
75 MINNEAPOLIS CAMPUS	2701 Wells Fargo Way 2nd Flr	Minneapolis	MN	55408
76 IDS CENTER	80 S 8TH ST 3RD FLR	Minneapolis	MN	55402
77 IDS CENTER	80 S 8TH ST 3RD FLR	Minneapolis	MN	55402
78 IDS CENTER	80 S 8TH ST 3RD FLR	Minneapolis	MN	55402
79 OLD SAINT ANTHONY	425 E Hennepin Ave	Minneapolis	MN	55414
80 IDS CENTER	80 S 8TH ST 3RD FLR	Minneapolis	MN	55402
81 Post Road	5201 Post Road	Minneapolis	MN	55450

Loan Type	Application / Loan Information				Action Taken		Property Location					Applicant Information							Purchaser		Denial Reasons			Other Data									
	Property_Type	Purpose	Occupancy	Loan Amount	Preapproval	ActionCode	actiondate	msa	state	county	censustrac	AppEthnicity	CoappEthnicity	race_1	race_2	race_3	race_4	race_5	coarace_1	coarace_2	coarace_3	coarace_4	coarace_5	sex	CoAppSex	Applicant Income	purchaser	denial1	denial2	denial3	rate_spread	hoepa_status	lien_status
2	1	1	1	173	3	6	33460270531102.00	2	5					5				2	1	93	2				0.22	2	4						
1	1	3	1	152	3	6	33460270531102.00	2	5					5				1	5	96	1				0.08	2	4						
1	1	3	2	1	15	3	3	33460270531102.00	2	5			5				1	2	97	0	3	2		7.49	2	3							
1	1	1	1	146	3	1	33460270531102.00	2	5					8				1	1	98	1				0.06	2	1						
1	1	1	1	196	3	6	33460270531102.00	2	5					8				1	2	5	98	1			0.4	2	4						
1	1	3	1	168	3	1	33460270531102.00	2	5					5				2	1	99	3				0.38	2	1						
1	1	3	2	78	3	3	33460270531102.00	2	5					5				1	2	101	0	7			1.08	2	1						
1	1	1	1	247	3	6	33460270531102.00	2	5					5				1	2	106	3				0.68	2	4						
1	1	1	1	149	3	1	33460270531102.00	2	5					8				1	5	109	3				0.29	2	1						
1	1	1	1	268	3	1	33460270531102.00	2	5					5				1	2	109	0				0.27	2	1						
1	1	1	1	226	3	6	33460270531102.00	2	5					5				1	2	111	3				0.67	2	4						
1	1	1	2	161	3	6	33460270531102.00	2	5					5				1	2	130	3				0.74	2	4						
1	1	1	2	192	3	6	33460270531102.00	2	5					8				1	5	134	1				1.36	2	4						
1	1	1	1	288	3	1	33460270531102.00	2	5					8				1	5	150	0				0	2	1						
1	1	1	2	257	3	6	33460270531102.00	3	3	6			6				1	2	452	1				0.13	2	4							
2	1	3	1	175	3	6	33460270531102.00	2	5					5				1	2	2					1.35	2	4						
1	1	3	2	215	3	6	33460270531102.00	4	4	7			7				4	4	4	0				0	2	4							
2	1	1	1	136	3	6	33460270531102.00	4	4	7			7				4	4	4	0				0	2	4							
1	1	1	1	47	3	1	33460270531102.00	2	5					8				1	5	1					0.05	2	1						
1	1	2	1	6	3	3	33460270531104.00	1	5	5			8				1	5	13	0	1	9	10	2	3								
1	1	1	1	160	3	3	33460270531104.00	1	5	5			8				2	5	38	0	5	6	0	2	1								
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1	1	3	1	92	3	4	33460270531104.00	2	5					8				2	5	43	0				0	2	1						
1	1	1	1	140	3	6	33460270531104.00	2	5					8				2	5	48	1				0.64	2	4						
1	1	3	1	190	3	3	33460270531104.00	2	5					5				2	1	55	0	1			0.69	2	1						
1	1	1	1	135	3	1	33460270531104.00	2	5					8				2	5	61	9				0.53	2	1						
2	1	1	1	222	3	3	33460270531104.00	2	5					8				1	5	63	0	3	7	0	2	1							
1	1	3	1	71	3	6	33460270531104.00	3	5	6			8				3	5	64	0				-0.01	2	4							
2	1	1	1	194	3	6	33460270531104.00	2	5					8				2	5	65	2				0.75	2	4						
1	1	3	1	181	3	1	33460270531104.00	2	5					8				2	5	69	3				0.78	2	1						
1	1	1	1	230	3	6	33460270531104.00	2	5					8				1	5	72	1				0.26	2	4						
2	1	1	1	184	3	6	33460270531104.00	2	5					8				1	5	75	2				0.97	2	4						
1	1	1	1	162	3	6	33460270531104.00	2	5					8				2	5	75	1				0.93	2	4						
1	1	1	1	154	3	6	33460270531104.00	2	5					8				1	5	84	3				0.3	2	4						
1	1	1	2	136	3	1	33460270531104.00	2	5					5				2	1	89	1				0.7	2	1						
1	1	3	1	115	3	3	33460270531104.00	2	5					5				1	2	92	0	4			0	2	1						
1	1	1	1	261	3	6	33460270531104.00	3	5	6			8				1	5	101	3				0.12	2	4							
2	1	1	1	180	3	6	33460270531104.00	2	5					5				2	1	104	2				0.7	2	4						
1	1	1	1	172	3	6	33460270531104.00	2	5					6				2	3	110	3				0.17	2	4						
1	1	3	1	186	3	1	33460270531104.00	2	5					5				2	1	116	3				0.6	2	1						
1	1	1	1	239	3	6	33460270531104.00	2	5					5				1	2	131	1				0.31	2	4						
1	1	1	1	199	2	6	33460270531105.00	2	5					8				1	5	31	0				0.15	2	4						
1	1	3	1	121	3	2	33460270531105.00	2	5					5				1	2	207	0	9			-0.12	2	1						
1	1	1	1	197	3	1	33460270531105.00	2	5					8				2	5	3					0.27	2	1						
2	1	3	1	194	3	6	33460270531105.00	4	4	7			7				1	4	4	0				0	2	4							
1	1	3	1	96	3	6	33460270531105.00	4	4	7			7				1	4	4	0				0	2	4							
1	1	2	1	144	3	3	33460270531105.00	2	5					8				2	5	0	0				0	2	4						
1	1	1	1	234	3	6	33460270531105.00	4	4	7			7				2	5	52	2				4.68	2	2							
1	1	2	1	10	3	1	33460270531105.00	2	5					8				2	5	60	0	7			11.21	2	3						
1	1	3	1	159	3	1	33460270531105.00	2	5					8				2	5	39	1				0.45	2	1						
1	1	1	1	156	3	6	33460270531105.00	2	5					5				1	2	47	0				0.08	2	4						
1	1	3	1	148	3	1	33460270531105.00	2	5					8				2	5	48	1				0.17	2	1						
1	1	3	2	75	3	1	33460270531105.00	2	5					5				1	2	50	0				1.78	2	1						
2	1	1	1	239	3	6	33460270531105.00	2	5					8				2	5	52	2				0.29	2	4						
1	1	2	1	50	3	3	33460270531105.00	2	5					8				2	5	60	0	7			4.32	2	2						
1	1	1	1	164	3	6	33460270531105.00	2	5					8				2	5	61	31				-0.12	2	4						
2	1	1	1	212	3	4	33460270531105.00	2	5					8				1	5	64	0				0	2	1						
3	1	3	1	77	3	4	33460270531105.00	2	5					5				1	2	182	2				1.5	2	1						
1	1	2	1	3	1	5	33460270531105.00	2	5					8				2	5	105	0				0.9	2	1						
1	1	2	1	20	3	3	334																										

Application / Loan Information										Action Taken										Property Location										Purchaser				Denial Reasons				Other Data	
Loan Type	Property_Type	Purpose	Occupancy	Loan Amount	Preapproval	ActionCode	actiondate	msa	state	county	censustrac	AppEthnicity	CoappEthnicity	race_1	race_2	race_3	race_4	race_5	coarace_1	coarace_2	coarace_3	coarace_4	coarace_5	sex	CoAppSex	Applicant Income	purchaser	denial1	denial2	denial3	rate_spread	hoepa_status	lien_status						
1	1	1	1	181	3	3	33460 27 053	1108.00	2	5	5							2	5	48	0	4		0.5	2	1													
1	1	3	1	72	3	3	33460 27 053	1108.00	2	5	6							3	5	48	0	7		1.31	2	1													
1	1	3	1	125	3	1	33460 27 053	1108.00	2	2	1	5						1	2	49	3			0.31	2	1													
1	1	3	1	53	3	1	33460 27 053	1108.00	2	5	5						2	2	5	53	3			1.02	2	1													
1	1	2	1	240	3	6	33460 27 053	1108.00	2	2	5						1	2	55	0			0.32	2	4														
1	1	1	1	150	3	1	33460 27 053	1108.00	2	2	5						1	2	60	1			1.1	2	1														
1	1	2	1	15	3	1	33460 27 053	1108.00	2	5	5						1	5	63	0			4.62	2	3														
2	1	1	1	181	3	6	33460 27 053	1108.00	2	2	5						2	2	70	0			0.41	2	4														
1	1	2	1	5	3	2	33460 27 053	1108.00	2	5	5						2	5	73	0			8.45	2	3														
1	1	3	1	277	3	6	33460 27 053	1108.00	2	5	5						1	5	75	1			0.29	2	4														
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1	1	3	2	240	3	3	33460 27 053	1108.00	2	5	5						1	5	97	0	6		0.37	2	1														
1	1	3	1	237	3	1	33460 27 053	1108.00	2	5	5						2	5	100	1			0.31	2	1														
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1	1	1	1	191	3	1	33460 27 053	1108.00	2	2	5						1	2	174	1			0.36	2	1														
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2	1	3	1	187	3	6	33460 27 053	1108.00	2	5	5						8		2	5			0.52	2	4														
2	1	3	1	127	3	6	33460 27 053	1108.00	4	4	7						4	4	203	0			0	2	4														
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1	1	2	1	5	3	3	33460 27 053	1108.00	2	5	5						8		1	5	32	0	3	12.97	2	3													
1	1	2	1	7	3	1	33460 27 053	1109.00	2	5	3						8		2	5	35	0	1	11.29	2	3													
2	1	1	1	152	2	6	33460 27 053	1109.00	2	5	5						8		2	5			0.84	2	4														
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1	1	1	1	184	3	1	33460 27 053	1109.00	2	5	5						8		2	5			1.31	2	1														
1	1	3	1	101	3	1	33460 27 053	1109.00	3	5	6						8		3	5	46	3			0.63	2	1												
1	1	1	1	152	3	6	33460 27 053	1109.00	2	5	5						8		2	5	46	3			0.24	2	4												
1	1	3	1	168	3	1	33460 27 053	1109.00	2	5	5						8		2	5	48	1			0.81	2	1												
1	1	3	1	95	3	1	33460 27 053	1109.00	2	2	5						5		2	5	49	0	3	0															
1	1	3	2	103	3	1	33																																

Loan Type	Application / Loan Information				Action Taken		Property Location					Applicant Information							Purchaser	Denial Reasons			Other Data									
	Property_Type	Purpose	Occupancy	Loan_Amount	Preapproval	ActionCode	ActionDate	msa	state	county	censustrac	AppEthnicity	CoappEthnicity	race_1	race_2	race_3	race_4	race_5	coarace_1	coarace_2	coarace_3	coarace_4	coarace_5	sex	CoAppSex	Applicant Income	purchaser	denial1	denial2	denial3	rate_spread	hoepa_status
1	1	3	1	190	3	1	33460	27	053	1111.00	2	5	5					8					1	5	57	1	0.31	2	1			
1	1	1	1	152	3	1	33460	27	053	1111.00	2	5	5					8					1	5	58	3	0.22	2	1			
1	1	3	1	45	3	1	33460	27	053	1111.00	2	2	5					5					1	5	58	1	0.64	2	1			
1	1	2	1	15	3	1	33460	27	053	1111.00	2	5	5					8					1	5	60	0	3	1	6.62			
2	1	1	1	186	3	6	33460	27	053	1111.00	2	5	5					8					1	5	62	2	0.92	2	4			
1	1	3	1	237	3	3	33460	27	053	1111.00	2	5	5					8					2	5	63	0	5	1	0.16			
1	1	3	1	180	3	1	33460	27	053	1111.00	2	5	5					8					2	5	67	0	0.47	2	1			
1	1	3	1	131	3	1	33460	27	053	1111.00	3	5	6					8					3	5	70	1	0.43	2	1			
1	1	3	1	106	3	1	33460	27	053	1111.00	2	5	5	1				8					2	5	75	1	0.47	2	1			
1	1	1	1	155	3	6	33460	27	053	1111.00	2	5	2					8					2	5	78	3	0.2	2	4			
1	1	1	1	236	3	6	33460	27	053	1111.00	2	2	4					5					2	1	79	1	0.35	2	4			
1	1	1	1	279	3	6	33460	27	053	1111.00	2	2	5					5					1	2	79	3	0.43	2	4			
1	1	1	1	187	3	6	33460	27	053	1111.00	2	2	5					5					1	2	81	3	0.37	2	4			
1	1	1	1	192	3	6	33460	27	053	1111.00	2	2	5					5					1	2	83	1	0.23	2	4			
1	1	1	1	220	3	6	33460	27	053	1111.00	2	5	5					8					2	5	87	1	0.05	2	4			
1	1	1	1	288	3	4	33460	27	053	1111.00	2	5	2					8					2	5	88	0	0.19	2	1			
1	1	3	1	60	3	1	33460	27	053	1111.00	2	5	5					8					2	5	90	1	0.41	2	1			
1	1	1	1	192	3	6	33460	27	053	1111.00	2	2	5					5					2	1	94	1	-0.03	2	4			
1	1	1	1	179	3	6	33460	27	053	1111.00	2	5	5					8					2	5	95	1	0.13	2	4			
1	1	1	1	208	3	6	33460	27	053	1111.00	2	2	5					5					2	1	97	1	-0.01	2	4			
1	1	1	1	132	3	4	33460	27	053	1111.00	2	5	5					8					1	5	107	0	0	2	1			
1	1	3	1	184	3	4	33460	27	053	1111.00	2	2	5					5					1	2	115	0	0.77	2	1			
1	1	1	1	266	3	6	33460	27	053	1111.00	1	2	5					5					1	2	118	3	0.37	2	4			
1	1	3	1	208	3	4	33460	27	053	1111.00	2	5	5					8					1	5	120	0	0.05	2	1			
1	1	3	1	347	3	6	33460	27	053	1111.00	2	5	5					8					1	5	120	3	1.21	2	4			
1	1	1	1	247	3	1	33460	27	053	1111.00	2	2	5					5					1	2	126	1	1.21	2	1			
1	1	3	1	244	3	1	33460	27	053	1111.00	2	2	5					5					2	1	169	1	0.18	2	1			
1	1	1	1	198	3	6	33460	27	053	1111.00	2	2	5					5					2	1	173	3	0.12	2	4			
1	1	1	1	290	3	6	33460	27	053	1111.00	3	3	6					6					1	2	177	1	0.06	2	4			
1	1	3	2	161	3	1	33460	27	053	1111.00	2	2	5					5					1	2	180	0	0.94	2	1			
1	1	3	1	225	3	1	33460	27	053	1111.00	2	2	5					5					2	1	196	1	0.25	2	1			
1	1	2	1	112	3	1	33460	27	053	1111.00	2	5	5					8					1	5	120	0	0.65	2	1			
1	1	3	1	245	3	1	33460	27	053	1111.00	3	3	6					6					3	3	130	3	0.36	2	1			
2	1	3	1	153	3	6	33460	27	053	1111.00	4	4	7					7					4	4	126	2	0	2	4			
1	1	3	1	89	3	6	33460	27	053	1111.00	4	4	7					7					4	4	127	0	0	2	4			
2	1	3	1	123	3	6	33460	27	053	1111.00	2	5	5					8					1	5	128	0	0.93	2	4			
1	1	3	1	109	3	1	33460	27	053	1112.00	2	5	5					8					2	5	138	1	0.86	2	1			
1	1	1	1	165	3	1	33460	27	053	1112.00	2	2	5					5					1	1	167	3	-0.03	2	1			
1	1	2	1	10	3	3	33460	27	053	1112.00	2	5	5					8					1	5	167	0	3	13.12	2			
1	1	1	1	292	3	6	33460	27	053	1112.00	2	2	5					5					1	2	170	0	0.57	2	4			
1	1	3	1	146	3	1	33460	27	053	1112.00	2	5	5					8					1	5	173	1	0.84	2	1			
1	1	2	1	402	3	6	33460	27	053	1112.00	2	5	5					8					1	5	178	0	0.25	2	4			
1	1	3	1	222	3	1	33460	27	053	1112.00	2	5	5					8					1	5	184	1	0.78	2	1			
1	1	1	2	266	3	6	33460	27	053	1112.00	2	5	5					8					1	5	196	1	0.71	2	4			
1	1	3	1	287	3	1	33460	27	053	1112.00	3	5	6					8					3	5	198	0	0	2	1			
1	1	3	1	342	3	1	33460	27	053	1112.00	2	5	5					8					1	5	200	1	0.2	2	1			
1	1	4	1	250	3	6	33460	27	053	1112.00	2	5	5					8					2	5	201	1	-0.18	2	4			
1	1	3	1	224	3	1	33460	27	053	1112.00	2	5	5					8					1	5	201	1	0.68	2	1			
1	1	1	1	239	3	1	33460	27	053	1112.00	2	5	5					8					2	5	205	1	0.1	2	1			
1	1	3	1	299	3	6	33460	27	053	1112.00	2	5	5					8					2	5	206	3	-0.12	2	4			
1	1	3	1	215	3	1	33460	27	053	1112.00	2	5	5					8					2	5	207	0	0.3	2	1			
1	1	3	1	351	3	1	33460	27	053	1112.00	2	2	5					5					1	2	210	1	-0.02	2	1			
1	1	3	1	344	3	1	33460	27	053	1112.00	2	5	5					8					2	5	213	3	0.92	2	1			
1	1	3	1	270	3	1	33460	27	053	1112.00	2	2	5					5					2	1	217	1	0.1	2	1			
1	1	1	1	346	3	1	33460	27	053	1112.00	2	2	5					2					1	2	218	1</						

Application / Loan Information										Action Taken										Property Location										Purchaser			Denial Reasons			Other Data	
Loan Type	Property_Type	Purpose	Occupancy	Loan_Amount	Preapproval	ActionCode	actiondate	msa	state	county	censustrac	AppEthnicity	CoappEthnicity	race_1	race_2	race_3	race_4	race_5	coarace_1	coarace_2	coarace_3	coarace_4	coarace_5	sex	CoAppSex	Applicant Income	purchaser	denial1	denial2	denial3	rate_spread	hoepa_status	lien_status				
1	1	1	1	323	3	6	33460	27	053	1113.00		2	5	5				8		1	5	75	1				0.14	2	4								
1	1	3	1	244	3	6	33460	27	053	1113.00		2	5	5				8		1	5	76	1				0.72	2	4								
1	1	3	1	270	3	6	33460	27	053	1113.00		2	5	5				8		1	2	5	80	3			0.11	2	4								
1	1	3	1	268	3	1	33460	27	053	1113.00		2	5	5				5		1	1	2	85	1			0.68	2	1								
1	1	2	1	281	3	1	33460	27	053	1113.00		2	5	5				8		1	2	5	86	1			0.5	2	1								
1	1	1	1	177	3	6	33460	27	053	1113.00		2	5	5				8		1	2	5	90	0			-0.1	2	4								
1	1	2	1	25	3	3	33460	27	053	1113.00		2	5	5				8		1	2	5	92	0	1		15.31	2	3								
1	1	3	1	191	3	1	33460	27	053	1113.00		2	2	5				5		1	2	2	93	3			0.35	2	1								
1	1	1	1	259	3	1	33460	27	053	1113.00		2	5	5				8		1	5	95	1			0.03	2	1									
1	1	3	1	121	3	1	33460	27	053	1113.00		2	2	5				5		1	2	2	95	3			0.17	2	1								
1	1	2	1	292	3	6	33460	27	053	1113.00		2	2	5				5		1	2	2	95	3			0.25	2	4								
1	1	3	1	343	3	3	33460	27	053	1113.00		2	5	5				8		1	5	98	0	4	5	1.36	2	1									
1	1	2	1	36	3	4	33460	27	053	1113.00		2	5	5				8		1	5	100	0			4.56	2	2									
1	1	3	1	112	3	4	33460	27	053	1113.00		2	5	5				8		2	5	100	0			-0.02	2	1									
1	1	1	1	394	3	4	33460	27	053	1113.00		2	5	5				8		1	5	103	0			0.38	2	1									
1	1	1	1	260	3	1	33460	27	053	1113.00		3	3	6				6		1	3	3	104	1			-0.09	2	1								
1	1	2	1	100	3	1	33460	27	053	1113.00		2	5	5				8		1	5	104	3			0.25	2	1									
1	1	1	1	338	3	6	33460	27	053	1113.00		2	2	5				5		1	2	106	1			-0.04	2	4									
1	1	2	1	312	3	3	33460	27	053	1113.00		2	5	5				8		2	5	119	0	6		0.06	2	1									
1	1	3	1	338	3	1	33460	27	053	1113.00		2	2	5				5		1	2	121	0			0.84	2	1									
1	1	2	1	10	3	3	33460	27	053	1113.00		2	2	5				5		1	2	121	0	4		6.13	2	2									
1	1	1	1	404	3	1	33460	27	053	1113.00		2	5	5				8		2	5	122	1			0.5	2	1									
1	1	1	1	250	3	6	33460	27	053	1113.00		2	2	5				5		1	2	123	0			-0.05	2	4									
1	1	3	1	355	3	3	33460	27	053	1113.00		2	2	5				5		1	2	129	0	5	4	0.38	2	1									
1	1	3	1	372	3	1	33460	27	053	1113.00		2	2	5				5		2	1	130	0			0.92	2	1									
1	1	3	1	307	3	1	33460	27	053	1113.00		2	2	3				5		1	2	131	1			0.74	2	1									
1	1	3	1	55	3	1	33460	27	053	1113.00		2	1	5				5		2	1	131	0			2.02	2	2									
1	1	1	1	472	3	1	33460	27	053	1113.00		2	2	5				5		1	2	135	0			-0.04	2	1									
1	1	3	1	265	3	1	33460	27	053	1113.00		2	5	5				8		2	5	138	1			0.37	2	1									
1	1	3	1	395	3	6	33460	27	053	1113.00		2	5	5				8		1	5	139	3			0.54	2	4									
1	1	1	1	408	3	6	33460	27	053	1113.00		2	2	5				5		1	2	144	1			-0.06	2	4									
1	1	3	1	188	3	1	33460	27	053	1113.00		2	2	5				5		1	2	150	1			0.38	2	1									
1	1	3	1	270	3	1	33460	27	053	1113.00		2	5	5				8		1	5	160	1			-0.2	2	1									
1	1	1	1	443	3	1	33460	27	053	1113.00		2	2	5				5		1	2	164	1			-0.31	2	1									
1	1	3	1	147	3	1	33460	27	053	1113.00		2	2	5				5		1	2	164	1			-0.14	2	1									
1	1	2	1	35	3	3	33460	27	053	1113.00		2	2	5				5		1	2	165	0	3	9	5.96	2	3									
1	1	3	1	350	3	1	33460	27	053	1113.00		2	2	5				5		1	2	166	3			0.38	2	1									
1	1	3	1	156	3	1	33460	27	053	1113.00		2	2	5				5		1	2	172	1			0.65	2	1									
1	1	1	1	478	3	1	33460	27	053	1113.00		2	2	5				5		1	1	178	0			0.16	2	1									
1	1	1	1	350	3	6	33460	27	053	1113.00		2	2	5				5		2	1	179	3			-0.15	2	4									
1	1	3	1	283	3	6	33460	27	053	1113.00		2	2	5				5		2	1	180	0			0.35	2	4									
1	1	2	1	40	2	3	33460	27	053	1113.00		2	2	5				5		1	2	181	0			0.24	2	1									
1	1	1	1	601	3	1	33460	27	053	1113.00		2	5	5				8		1	2	188	0	4		4.42	2	2									
1	1	3	1	405	3	1	33460	27	053	1113.00		2	2	5				5		1	5	190	0			-0.22	2	1									
1	1	1	1	295	3	1	33460	27	053	1113.00		3	5	6				8		1	2	208	2			-0.01	2	1									
1	1	1	1	582	3	6	33460	27	053	1113.00		2	5	2				8		1	3	210	3			0.44	2	1									
1	1	1	1	401	3	6	33460	27	053	1113.00		2	2	5				5		2	1	212	0			0.03	2	1									
1	1	3	1	650	3	4	33460	27	053	1113.00		2	2	5				5		2	1	240	3			0.54	2	4									
1	1	1	1	358	3	1	33460	27	053	1113.00		2	2	5				5		1	2	245	0			0.03	2	1									
1	1	1	1	344	3	1	33460	27	053	1113.00		2	1	5				5		1	2	253	1			0.07	2	1									
1	1	1	1	533	3	1	33460	27	053	1113.00		2	2	5				5		1	2	255	0			0.13	2	1									
1	1	2	1	300	3	1	33460	27	053	1113.00		3	3	6				6		1	3	259	3			0.05	2	1									
1	1	3	1	355	3	1	33460	27	053	1113.00		2	2	5				5		1	2	264	0			0.04	2	1									
1	1	3	1	642	3	1	33460	27	053	1113.00		2	3	5				6		1	3	346	0			-0.13	2	1									
1	1	3	1	180	3	1	33460	27	053	1114.00		3	5	6				8		1	5	500	3			0.36	2										

Loan_Type	Application / Loan Information				Action Taken		Property Location					Applicant Information							Purchaser	Denial Reasons			Other Data									
	Property_Type	Purpose	Occupancy	Loan_Amount	Preapproval	ActionCode	Actiondate	msa	state	county	censustrac	AppEthnicity	CoappEthnicity	race_1	race_2	race_3	race_4	race_5	coarace_1	coarace_2	coarace_3	coarace_4	coarace_5	sex	CoAppSex	Applicant_Income	purchaser	denial1	denial2	denial3	rate_spread	hoepa_status
1	1	1	1	338	3	1	33460	27	053	1114.00	2	5	5					8		1	5	160	1		0.01	2	1					
1	1	3	1	200	3	4	33460	27	053	1114.00	2	5	5					8		1	5	160	0		0.55	2	1					
1	1	3	1	417	3	1	33460	27	053	1114.00	2	5	5					8		1	5	165	0		0.04	2	1					
1	1	1	1	351	3	1	33460	27	053	1114.00	2	5	5					5		1	5	165	0		0.07	2	1					
1	1	2	1	5	3	1	33460	27	053	1114.00	2	2	5					5		1	2	171	0		5.66	2	3					
1	1	1	1	628	3	1	33460	27	053	1114.00	2	2	5					5		1	2	173	0		-0.27	2	1					
1	1	3	1	240	3	1	33460	27	053	1114.00	3	5	6					6		1	3	173	1		0.28	2	1					
1	1	1	1	442	3	1	33460	27	053	1114.00	2	2	5					5		1	2	176	1		0.15	2	1					
1	1	1	1	287	3	6	33460	27	053	1114.00	2	2	5					5		1	2	190	1		0.3	2	4					
1	1	1	1	460	3	1	33460	27	053	1114.00	2	2	5					5		1	2	198	0		-0.16	2	1					
1	1	3	1	249	3	6	33460	27	053	1114.00	2	2	5					5		1	2	200	3		0.29	2	4					
1	1	1	1	304	3	1	33460	27	053	1114.00	2	5	5					8		2	5	201	1		0.47	2	1					
1	1	3	1	500	3	4	33460	27	053	1114.00	2	2	5					5		1	2	217	0		0	2	1					
1	1	2	1	60	3	3	33460	27	053	1114.00	2	2	5					5		1	2	218	0	4	4.61	2	2					
1	1	3	1	345	3	1	33460	27	053	1114.00	2	5	5					8		1	5	222	1		0.16	2	1					
1	1	1	1	340	3	1	33460	27	053	1114.00	2	2	5					5		1	2	229	3		-0.02	2	1					
1	1	3	1	219	3	4	33460	27	053	1114.00	2	2	2					5		1	2	230	0		0.21	2	1					
1	1	1	1	432	3	1	33460	27	053	1114.00	2	2	5					5		2	1	232	0		0.08	2	1					
1	1	3	1	417	3	1	33460	27	053	1114.00	2	2	5					5		1	2	246	1		0.43	2	1					
1	1	1	1	354	3	6	33460	27	053	1114.00	2	5	5					8		1	5	248	1		0.25	2	4					
1	1	1	1	417	3	6	33460	27	053	1114.00	2	2	5					5		1	2	255	3		0.17	2	4					
1	1	3	1	360	3	1	33460	27	053	1114.00	2	2	5					5		1	2	270	1		0.34	2	1					
1	1	3	1	417	3	1	33460	27	053	1114.00	2	2	5					5		2	1	296	1		0.16	2	1					
1	1	3	1	160	3	1	33460	27	053	1114.00	2	5	5					8		3	5	400	3		0.86	2	1					
1	1	1	1	264	3	1	33460	27	053	1114.00	2	5	5					8		1	5	49	2		-0.01	2	1					
1	1	1	1	388	3	1	33460	27	053	1114.00	2	2	5					5		2	1	50	0		0.06	2	1					
1	1	1	1	82	3	6	33460	27	053	1114.00	4	4	7					7		4	4	0		0	2	4						
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1	1	3	1	235	3	4	33460	27	053	1115.00	2	2	5					5		1	2	105	0		0.37	2	1					
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1	1	1	1	10	3	1	33460	27	053	1115.00	2	2	5					5		1	2	125	0		5.97	2	3					
1	1	1	1	335	3	1	33460	27	05																							

Application / Loan Information										Action Taken										Property Location										Purchaser			Denial Reasons			Other Data	
Loan Type	Property_Type	Purpose	Occupancy	Loan Amount	Preapproval	ActionCode	actiondate	msa	state	county	censustrac	AppEthnicity	CoappEthnicity	race_1	race_2	race_3	race_4	race_5	coarace_1	coarace_2	coarace_3	coarace_4	coarace_5	sex	CoAppSex	Applicant Income	purchaser	denial1	denial2	denial3	rate_spread	hoepa_status	lien_status				
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1	1	2	1	46	3	3	33460	27	053	1116.00	2	2	5	6	5	5	8	1	1	113	0	3	1	1	15.5	2	3										
1	1	1	1	320	3	6	33460	27	053	1116.00	2	2	5	5	5	5	8	1	1	115	1	1	1	1	0.13	2	4										
1	1	2	1	255	3	1	33460	27	053	1116.00	2	2	5	5	5	5	8	1	2	1	5	1	1	1	0.17	2	1										
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1	1	3	1	201	3	3	33460	27	053	1116.00	2	2	5	5	5	5	5	1	2	125	0	4	1	1	0.61	2	1										
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1	1	3	1	314	3	1	33460	27	053	1116.00	2	2	5	5	5	5	5	1	2	133	3	1	1	1	0.58	2	1										
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1	1	2	1	361	3	1	33460	27	053	1116.00	2	2	5	5	5	5	5	1	2	139	1	1	1	1	1.33	2	1										
1	1	1	1	234	3	1	33460	27	053	1116.00	2	2	5	5	5	5	5	2	1	142	1	1	1	1	0.16	2	1										
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1	1	3	1	306	3	6	33460	27	053	1116.00	2	2	5	5	5	5	5	1	1	158	3	1	1	1	0.08	2	4										
1	1	1	1	242	3	6	33460	27	053	1116.00	3	5	6	5	5	5	8	3	5	170	1	1	1	1	0.77	2	4										
2	1	3	1	247	3	6	33460	27	053	1116.00	2	2	5	5	5	5	5	1	2	171	0	1	1	1	1.72	2	4										
1	1	3	1	255	3	3	33460	27	053	1116.00	2	2	5	5	5	5	8	2	5	180	0	6	1	1	-0.39	2	1										
1	1	3	1	250	3	1	33460	27	053	1116.00	3	5	6	5	5	5	8	3	5	192	1	1	1	1	-0.15	2	1										
1	1	3	1	413	3	4	33460	27	053	1116.00	2	2	5	5	5	5	5	1	2	196	0	1	1	1	1.23	2	1										
1	1	3	1	328	3	3	33460	27	053	1116.00	2	2	5	5	5	5	8	1	5	224	0	4	1	1	0.31	2	1										
1	1	1	1	507	3	1	33460	27	053	1116.00	2	2	5	5	5	5	5	1	2	245	0	1	1	1	-0.21	2	1										
1	1	3	1	316	3	1	33460	27	053	1116.00	2	2	5	5	5	5	5	1	2	260	1	1	1	1	0.39	2	1										
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1	1	1	1	290	3	1	33460	27	053	1256.00	2	5	5	5	5	5	8	2	5	91	0	1	1	1	0	2	1										
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1	1	3	1	326	3	1	33460	27	053	1256.00	2	2	5	5	5	5	5	1	2	130	1	1	1	1	0.48	2	1										
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1	1	3	1	357	3	6	33460	27	053	1256.00	2	2	5	5	5	5	5	1	2	168	1	1	1	1	0.25	2	4										
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1	1	2	1	55	3	6	33460	27	053	1257.00	2	5	5	5	5	5	8	2	5	17	0	9	3	1	15.48	2	3										
1	1	3	1	49	3	1	33460	27	053	1257.00	2	5	5	5	5	5	8	2	5	29	3	1	1	1	0.73	2	1										
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1	1	1	1	141	3	1	33460	27	053	1257.00	3	5	6	5	6	5	8	3	5	35	0	1	1	1	0.44	2	4										
2	1	1	1	86	3	6	33460	27	053	1257.00	2	5	5	5	5	5	8	1	5	43	2	1	1	1	0.37	2	1										
3	1	1	1	112	3	3	33460	27	053	1257.00	2	5	5	5	5	5	8	2	5	54	0	3	1	1	0	2	4										
1	1	1	1	139	3	1	33460	27	053	1258.00	2	5	5	5	5	5	8	1	5	61	1	1	1	1	0.88	2	1										
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Application / Loan Information										Action Taken										Property Location										Purchaser			Denial Reasons			Other Data	
Loan Type	Property_Type	Purpose	Occupancy	Loan_Amount	Preapproval	ActionCode	actiondate	msa	state	county	censustrac	AppEthnicity	CoappEthnicity	race_1	race_2	race_3	race_4	race_5	coarace_1	coarace_2	coarace_3	coarace_4	coarace_5	sex	CoAppSex	Applicant Income	purchaser	denial1	denial2	denial3	rate_spread	hoepa_status	lien_status				
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1	1	1	1	190	3	6	33460	27	053	1261.00	2	5	5					8		1	5	66	3			0.69	2	4									
1	1	1	1	151	3	1	33460	27	053	1261.00	2	5	6					8		1	5	72	1			0.76	2	1									
1	1	3	1	152	3	1	33460	27	053	1261.00	2	5	6					8		2	5	86	3			0.18	2	1									
1	1	3	1	320	3	6	33460	27	053	1261.00	2	2	5					5		1	2	86	3			0.19	2	4									
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1	1	3	1	294	3	6	33460	27	053	1261.00	2	5	2					8		2	5	99	1			0.01	2	4									
1	1	3	1	304	3	6	33460	27	053	1261.00	2	5	5					8		2	5	99	1			0.08	2	4									
1	1	1	1	210	3	4	33460	27	053	1261.00	2	5	2					8		1	5	100	0			0	2	1									
1	1	1	1	176	3	6	33460	27	053	1261.00	2	2	5					5		2	2	102	3			0.05	2	4									
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1	1	3	1	417	3	1	33460	27	053	1261.00	2	2	5					5		2	1	105	1			-0.04	2	1									
1	1	1	1	340	3	1	33460	27	053	1261.00	3	5	5					8		1	5	111	1			0.21	2	1									
1	1	1	1	500	3	1	33460	27	053	1261.00	2	5	5					8		1	5	112	0			-0.25	2	1									
1	1	3	1	241	3	1	33460	27	053	1261.00	2	5	5					8		1	5	115	3			0.13	2	1									
1	1	3	1	227	3	3	33460	27	053	1261.00	1	5	5					8		1	5	115	0	4		0.44	2	1									
1	1	3	1	292	3	1	33460	27	053	1261.00	2	5	5					8		2	5	116	3			0.64	2	1									
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1	1	1	1	417	3	6	33460	27	053	1261.00	2	5	5					8		1	5	122	1			0.15	2	4									
1	1	1	1	407	3	1	33460	27	053	1261.00	2	5	5					8		2	5	125	1			0.3	2	1									
1	1	1	1	428	3	4	33460	27	053	1261.00	2	5	5					8		1	5	125	0			-0.14	2	1									
1	1	3	1	198	3	1	33460	27	053	1261.00	2	2	5					5		1	2	131	1			0.16	2	1									
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1	1	1	1	160	3	3	33460	27	053	1261.00	3	3	6					6		3	3	140	0	5	1	0.14	2	1									
1	1	1	1	334	3	6	33460	27	053	1261.00	2	5	5					8		2	5	145	1			-0.07	2	4									
1	1	1	1	304	3	1	33460	27	053	1261.00	2	2	5					5		1	2	158	1			0.19	2	1									
1	1	1	1	381	3	6	33460	27	053	1261.00	2	5	5					8		1	5	160	1			0.05	2	4									
1	1	3	1	418	3	1	33460	27	053	1261.00	2	2	5					5		1	2	169	0			-0.13	2	1									
1	1	1	1	420	3	1	33460	27	053	1261.00	2	5	5					8		1	5	175	0			-0.07	2	1									
1	1	1	2	262	3	6	33460	27	053	1261.00	3	5	6					8		3	5	175	1			-0.22	2	4									
1	1	3	2	257	3	1	33460	27	053	1261.00	2	5	5					8		1	5	180	1			0.88	2	1									
1	1	1	1	270	3	1	33460	27	053	1261.00	3	3	6					6		3	3	186	1			-0.08	2	1									
1	1	3	1	271	3	6	33460	27	053	1261.00	2	2	5					5		1	1	196	1			-0.23	2	4									
1	1	3	1	313	3	1	33460	27	053	1261.00	2	2	5					5		2	2	201	1			0.21	2	1									
1	1	3	1	369	3	3	33460	27	053	1261.00	2	5	2					8		2	5	202	0	7		-0.35	2	1									
1	1	2	2	125	2	1	33460	27	053	1261.00	2	2	5					5		1	2	204	1			0.12	2	1									
1	1	1	1	404	3	6	33460	27	053	1261.00	2	2	5					5		1	2	211	1			0.28	2	4									
1	1	1	2	364	3	1	33460	27	053	1261.00	3	2	6					6		3	3	213	1			-0.01	2	1									
1	1	1	1	407	3	5	33460	27	053	1261.00	2	2	5					5		1	2	241	3			0.43	2	1									
1	1	2	2	83	3	3	33460	27	053	1261.00	2	2	2					2		1	2	242	0	6	9	1.19	2	1									
1	1	1	1	436	3	1	33460	27	053	1261.00	2	2	5					4		1	2	248	0			-0.3	2	1									
1	1	3	1	272	3	1	33460	27	053	1261.00	2	2	5					4		1	2	248	0			1.35	2	1									
1	1	2	1	580	3	1	33460	27	053	1261.00	2	5	5					8		2	5	260	0			-0.2	2	1									
1	1	1	1	565	3	1	33460	27	053	1261.00	2	2	5					5		2	2	266	0			-0.35	2	1									
1	1	1	1	450	3	1	33460	27	053	1261.00	2	5	5					8		2	5	283	0			0.24	2	1									
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1	1	3	2	200	3	4	33460	27	053	1261.00	2	2	5					5		1	2	330	0			0.17	2	1									
1	1	1	2	124	3	1	33460	27	053	1261.00	2	5	5					8		1	5	343	1			0.7	2	1									
1	1	3	2	165	3	6	33460	27	05																												

Application / Loan Information										Action Taken		Property Location					Applicant Information					Purchaser		Denial Reasons			Other Data						
Loan Type	Property_Type	Purpose	Occupancy	Loan Amount	Preapproval	ActionCode	actiondate	msa	state	county	censustrac	AppEthnicity	CoappEthnicity	race_1	race_2	race_3	race_4	race_5	coarace_1	coarace_2	coarace_3	coarace_4	coarace_5	sex	CoAppSex	Applicant Income	purchaser	denial1	denial2	denial3	rate_spread	hoepa_status	lien_status
1	1	1	1	150	3	6	27	053	1262.00	2	5	3						2	5	83	3				0.82	2	4						
1	1	1	1	167	3	1	27	053	1262.00	2	5	2						2	5	85	1				0.09	2	1						
1	1	1	1	220	3	6	27	053	1262.00	2	5	5						1	5	92	3				0.71	2	4						
1	1	1	1	248	3	6	27	053	1262.00	2	2	2						2	1	93	1				0.55	2	4						
1	1	1	1	292	3	1	27	053	1262.00	2	5	5						1	5	95	3				0.04	2	1						
1	1	1	1	300	3	1	27	053	1262.00	2	5	2						2	5	102	1				0.22	2	1						
1	1	1	1	221	3	6	27	053	1262.00	2	5	2						1	5	105	0				0.25	2	4						
1	1	1	1	268	3	6	27	053	1262.00	2	5	5						1	5	109	1				0.16	2	4						
1	1	1	1	268	3	1	27	053	1262.00	2	5	3						1	5	114	1				0.36	2	1						
1	1	1	1	215	3	1	27	053	1262.00	2	5	5						2	5	115	1				0.01	2	1						
1	1	1	1	248	3	6	27	053	1262.00	2	5	5						1	5	117	0				0.37	2	4						
1	1	1	1	174	3	6	27	053	1262.00	2	5	5						2	5	120	1				0.13	2	4						
1	1	3	1	153	3	6	27	053	1262.00	2	5	5						2	5	122	1				0.33	2	4						
1	1	3	2	105	3	4	27	053	1262.00	2	5	5						1	5	127	0				0.53	2	1						
1	1	3	1	203	3	1	27	053	1262.00	2	2	5						1	2	128	0				0.16	2	1						
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1	1	3	1	106	3	1	27	053	1262.00	2	5	5						2	5	146	3				0.53	2	1						
1	1	1	1	228	3	6	27	053	1262.00	2	2	5						1	2	149	0				0.51	2	4						
1	1	3	1	309	3	6	27	053	1262.00	2	5	5						1	5	150	3				0.74	2	4						
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1	1	1	1	322	3	6	27	053	1262.00	2	5	5						1	5	175	1				0.26	2	4						
1	1	1	2	163	3	6	27	053	1262.00	2	5	5						1	5	176	1				0.6	2	4						
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1	1	3	1	241	3	1	27	053	1262.00	2	5	5						1	5	204	1				0.16	2	1						
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1	1	1	1	360	3	6	27	053	1262.00	2	2	5						1	2	206	1				0.63	2	4						
1	1	3	1	604	3	1	27	053	1262.00	2	2	5						1	2	207	0				0.36	2	1						
1	1	1	1	417	3	1	27	053	1262.00	2	5	5						2	5	212	0				-0.02	2	1						
1	1	3	2	437	3	3	27	053	1262.00	2	2	5						1	2	212	3				-0.04	2	1						
1	1	1	1	296	3	6	27	053	1262.00	2	2	5						1	3	220	3				1.1	2	4						
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1	1	3	1	375	3	1	27	053	1262.00	2	2	5						1	2	230	3				0.28	2	1						
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1	1	1	1	340	3	6	27	053	1262.00	2	2	5						1	2	245	1				0.3	2	4						
1	1	1	1	322	3	1	27	053	1262.00	2	2	2						2	1	250	1				0.07	2	1						
1	1	3	2	437	3	3	27	053	1262.00	2	2	5						1	2	255	0	4	3		0.86	2	1						
1	1	2	1	482	2	4	27	053	1262.00	2	3	5						1	2	263	0				0	2	1						
1	1	1	2	140	3	6	27	053	1262.00	2	5	5						2	5	295	1				-0.06	2	4						
1	1	3	2	276	3	2	27	053	1262.00	2	2	5						1	2	308	0	5	4		0.39	2	1						
1	1	1	1	260	3	1	27	053	1262.00	2	5	5						1	5	320	1				0.13	2	1						
1	1	1	2	161	3	4	27	053	1262.00	2	5	5						1	5	328	0				0.46	2	1						
1	1	1	2	139	3	1	27	053	1262.00	2	5	5						1	5	343	1				0.49	2	1						
2	1	1	3	1	298	3	4	27	053	1262.00	2	2	5						1	5	358	0				1.56	2	1					
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1	1	1	1	465	3	4	27	053	1262.00	2	5	5						1	5	372	0				0	2	1						
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1	1	1	1	418	3	1	27	053	1262.00	2	2	5						1	2	2000	0				-0.09	2	1						
1	1	1	2	390	3	1	27	053	1262.00	2	5	5						2	5	1					0.01	2	1						
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1	1	1	1	417	3	1	27	053	1262.00	2	2	5						1	2	0	0				0.54	2	1						
1	1	1	1	336	3	1	27	053	1262.00	2	2	5						1	2	1					0.34	2	1						
1	3	1	3	32940	3	1	27	053	1262.00	4	5	7						4	5	0	1				0	2	1						
1	1	3	2	173	3	1	27	053	1262.00	2	5	5																					