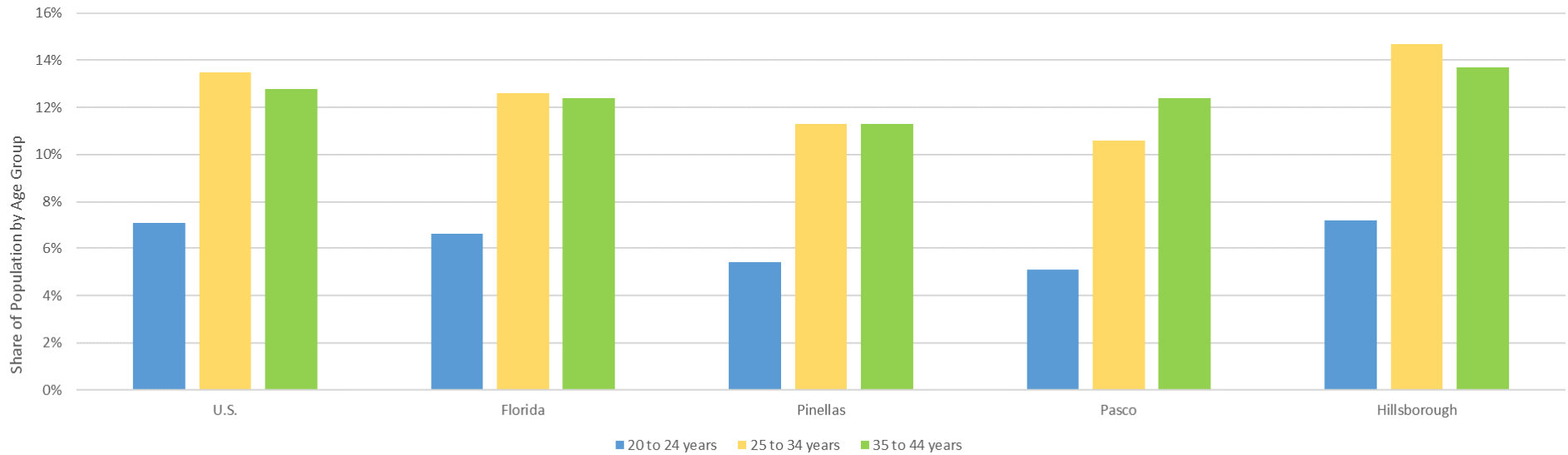


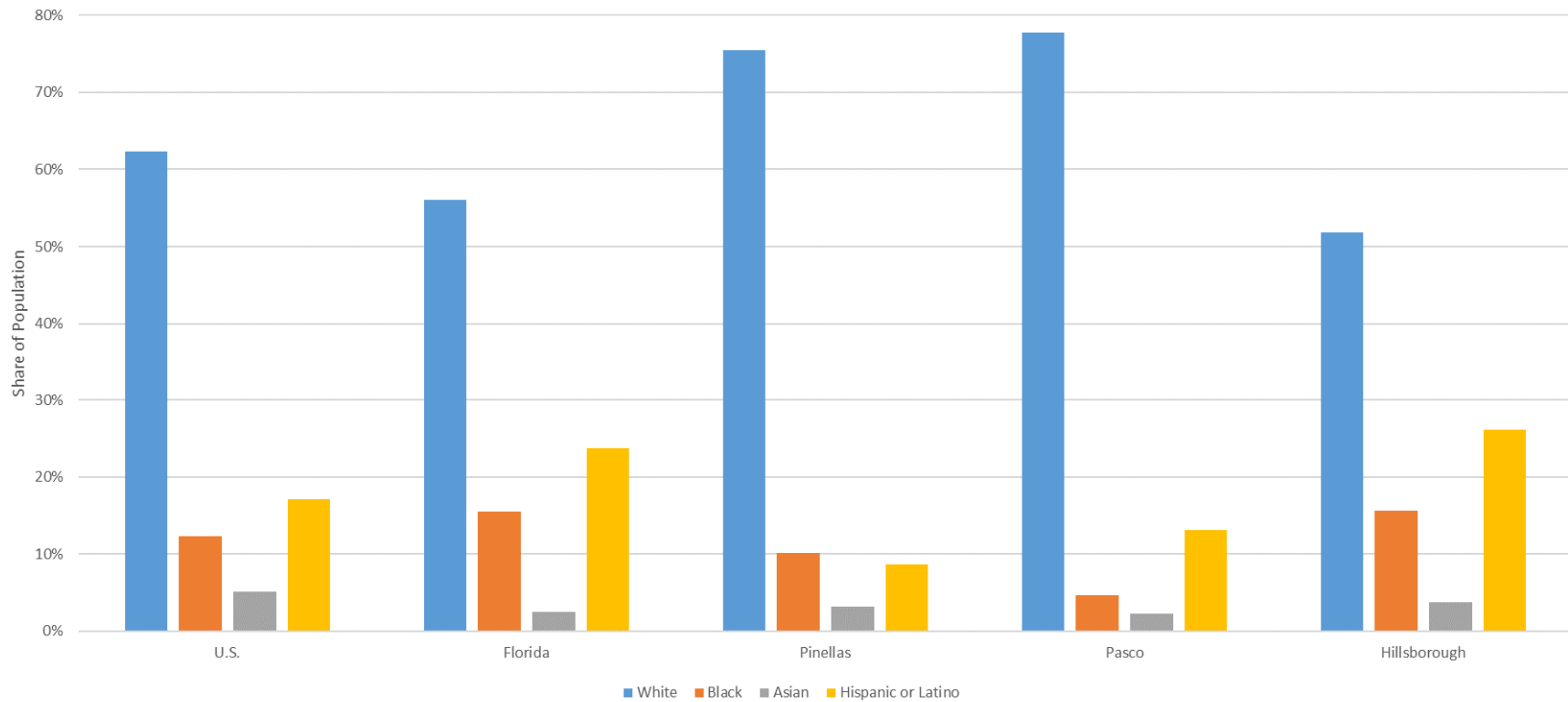
# Population and Age Comparison Table and Chart



Population and Age		United States	Florida	Select Florida Counties		
				Pinellas	Pasco	Hillsborough
Population Estimate		316,515K	19,646K	931K	479K	1,303K
Share of Population by Age Group	20 to 24 years	7.1%	6.6%	5.4%	5.1%	7.2%
	25 to 34 years	13.5%	12.6%	11.3%	10.6%	14.7%
	35 to 44 years	12.8%	12.4%	11.3%	12.4%	13.7%
	45 to 54 years	13.9%	14.0%	15.1%	14.0%	14.1%
	55 to 59 years	6.6%	6.7%	8.0%	6.6%	6.3%
	60 to 64 years	5.8%	6.2%	7.3%	6.6%	5.4%
	65 to 74 years	7.9%	10.1%	11.6%	12.0%	7.2%
	75 to 84 years	4.3%	5.9%	7.3%	7.0%	3.9%
	85 years and over	1.9%	2.5%	3.6%	3.0%	1.7%

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates

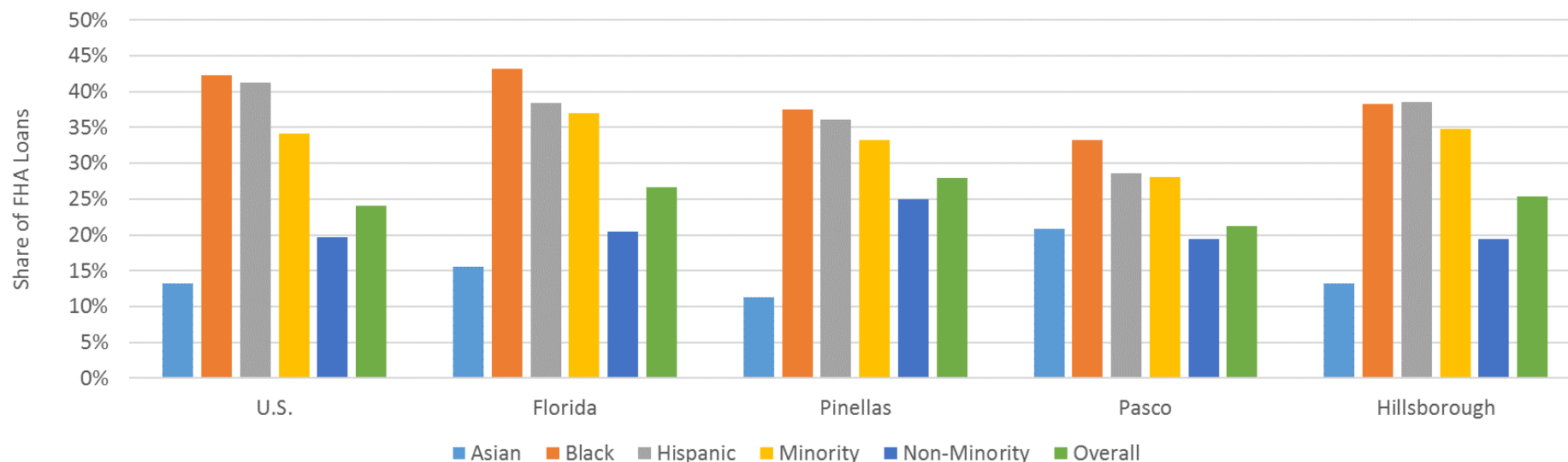
# Minority Share Comparison Chart and Table



Share of Population by Minority	United States	Florida	Select Florida Counties		
			Pinellas	Pasco	Hillsborough
White	62.3%	56.1%	75.5%	77.7%	51.8%
Black	12.3%	15.5%	10.1%	4.7%	15.6%
Asian	5.1%	2.5%	3.2%	2.3%	3.7%
Hispanic or Latino	17.1%	23.7%	8.7%	13.1%	26.1%

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates

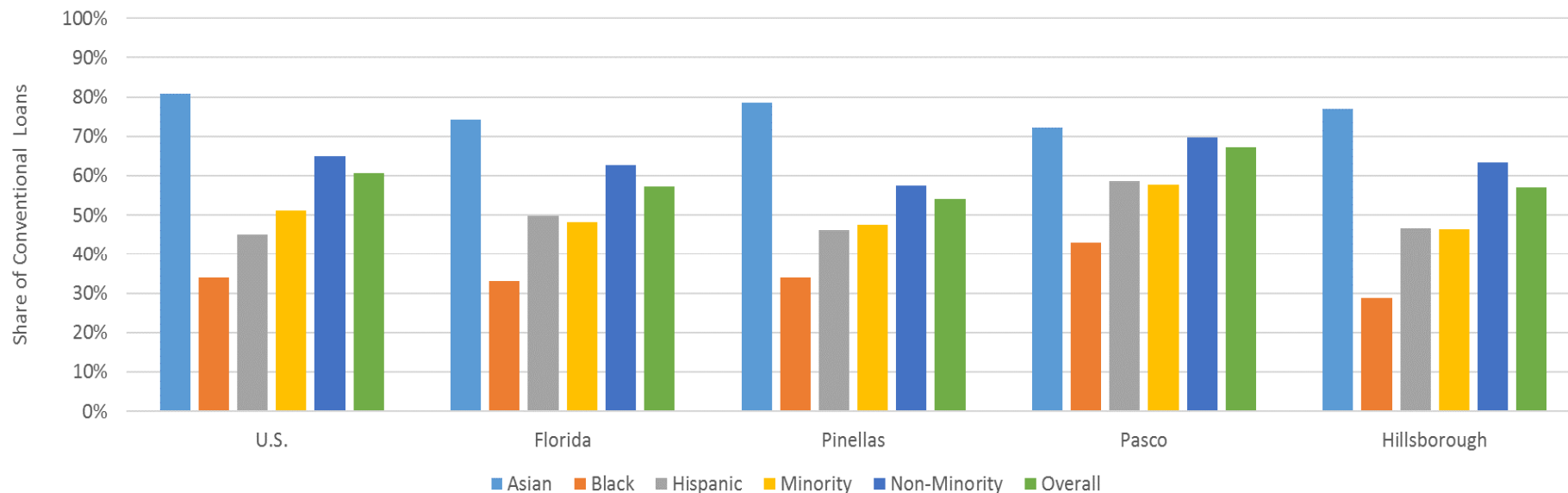
# FHA Loan Share Comparison Chart and Table by Minority



Average borrower income by minority group			Select Florida Counties		
group	U.S.	Florida	Pinellas	Pasco	Hillsborough
Asian	\$106K	\$93K	\$91K	\$87K	\$103K
Black	\$78K	\$72K	\$81K	\$68K	\$79K
Hispanic	\$78K	\$78K	\$76K	\$81K	\$72K
Minority	\$85K	\$78K	\$79K	\$79K	\$78K
Non-Minority	\$90K	\$89K	\$80K	\$89K	\$98K
Overall	\$89K	\$85K	\$80K	\$88K	\$91K

Source: Data comes from 2016 HMDA originations and purchases for single family and manufactured housing properties, excluding redundant loans purchased by commercial banks, savings banks, savings associations, and affiliated institutions. Figures also exclude jumbo loans, home improvement loans, loans with a reported rate spread, HOEPA loans, second liens, and unsecured loans. Minority share is calculated using the five race variables and one ethnicity variable per applicant following the HMDA minority definition that excludes from eligibility all loans where the borrower is white but ethnicity is missing, non-Hispanics with missing race and where both race and ethnicity are missing.

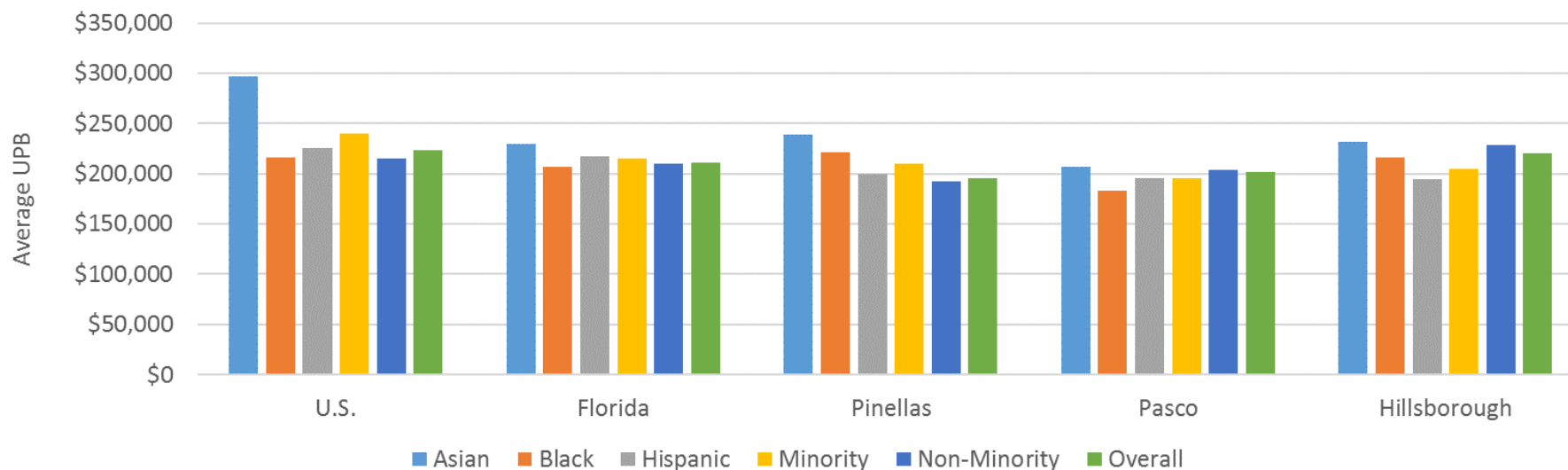
# Conventional Loan Share Comparison Chart and Table by Minority



Share of conventional loans by minority group	US Conforming Loan Count	Florida Conforming			Select Florida Counties		
		U.S.	Loan Count	Florida	Pinellas	Pasco	Hillsborough
Asian	180,723	80.8%	6,750	74.2%	78.6%	72.2%	76.9%
Black	193,998	33.9%	16,699	33.2%	34.0%	43.0%	28.7%
Hispanic	327,868	45.1%	42,368	49.8%	46.3%	58.6%	46.7%
Minority	714,978	51.2%	65,419	48.2%	47.6%	57.7%	46.4%
Non-Minority	2,033,000	64.9%	127,925	62.8%	57.5%	69.6%	63.4%
Overall	3,120,697	60.8%	218,707	57.3%	54.1%	67.2%	57.1%

Source: Data comes from 2016 HMDA originations and purchases for single family and manufactured housing properties, excluding redundant loans purchased by commercial banks, savings banks, savings associations, and affiliated institutions. Figures also exclude jumbo loans, home improvement loans, loans with a reported rate spread, HOEPA loans, second liens, and unsecured loans. Minority share is calculated using the five race variables and one ethnicity variable per applicant following the HMDA minority definition that excludes from eligibility all loans where the borrower is white but ethnicity is missing, non-Hispanics with missing race and where both race and ethnicity are missing.

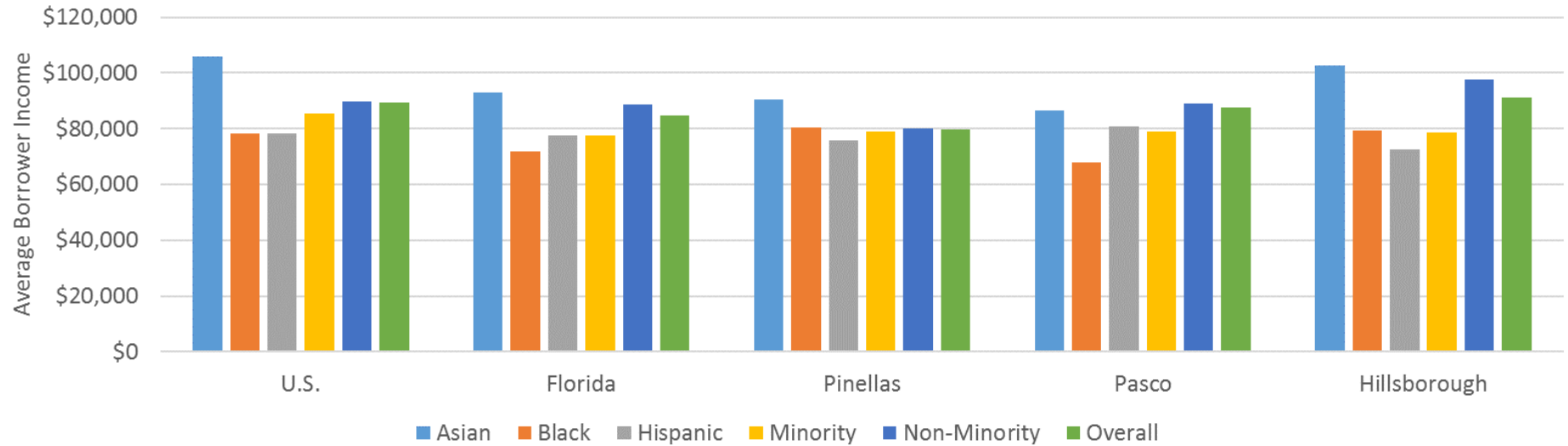
# Average UPB Comparison Chart and Table by Minority



Average UPB by minority group	Select Florida Counties					
	U.S.	Florida	Pinellas	Pasco	Hillsborough	
Asian	\$297K	\$230K	\$239K	\$206K	\$232K	
Black	\$216K	\$207K	\$222K	\$183K	\$216K	
Hispanic	\$225K	\$217K	\$200K	\$196K	\$194K	
Minority	\$240K	\$215K	\$210K	\$196K	\$205K	
Non-Minority	\$215K	\$211K	\$193K	\$204K	\$229K	
Overall	\$223K	\$211K	\$196K	\$202K	\$220K	

Source: Data comes from 2016 HMDA originations and purchases for single family and manufactured housing properties, excluding redundant loans purchased by commercial banks, savings banks, savings associations, and affiliated institutions. Figures also exclude jumbo loans, home improvement loans, loans with a reported rate spread, HOEPA loans, second liens, and unsecured loans. Minority share is calculated using the five race variables and one ethnicity variable per applicant following the HMDA minority definition that excludes from eligibility all loans where the borrower is white but ethnicity is missing, non-Hispanics with missing race and where both race and ethnicity are missing.

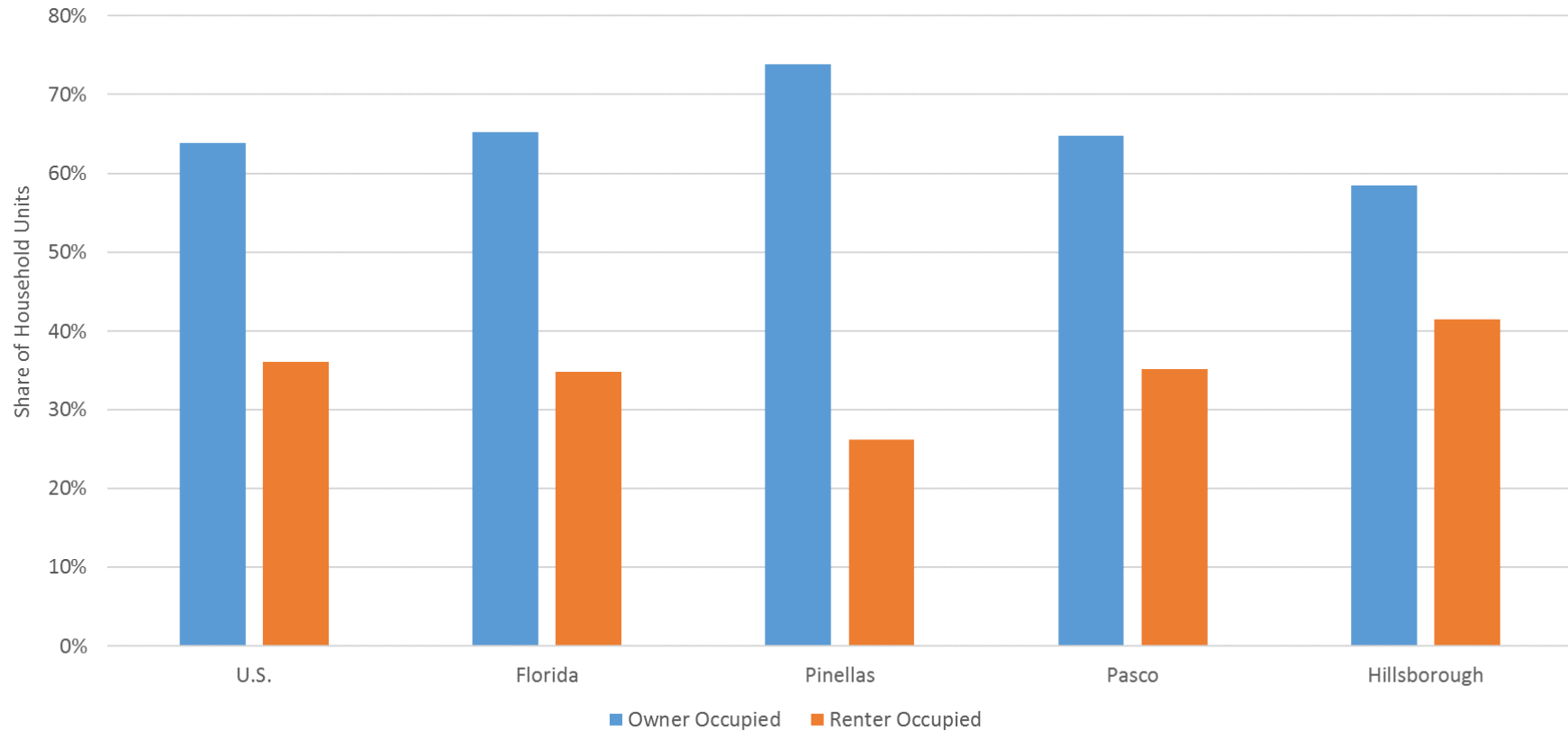
# Average Borrower Income Comparison Chart and Table by Minority



Average borrower income by minority			Select Florida Counties		
group	U.S.	Florida	Pinellas	Pasco	Hillsborough
Asian	\$106K	\$93K	\$91K	\$87K	\$103K
Black	\$78K	\$72K	\$81K	\$68K	\$79K
Hispanic	\$78K	\$78K	\$76K	\$81K	\$72K
Minority	\$85K	\$78K	\$79K	\$79K	\$78K
Non-Minority	\$90K	\$89K	\$80K	\$89K	\$98K
Overall	\$89K	\$85K	\$80K	\$88K	\$91K

Source: Data comes from 2016 HMDA originations and purchases for single family and manufactured housing properties, excluding redundant loans purchased by commercial banks, savings banks, savings associations, and affiliated institutions. Figures also exclude jumbo loans, home improvement loans, loans with a reported rate spread, HOEPA loans, second liens, and unsecured loans. Minority share is calculated using the five race variables and one ethnicity variable per applicant following the HMDA minority definition that excludes from eligibility all loans where the borrower is white but ethnicity is missing, non-Hispanics with missing race and where both race and ethnicity are missing.

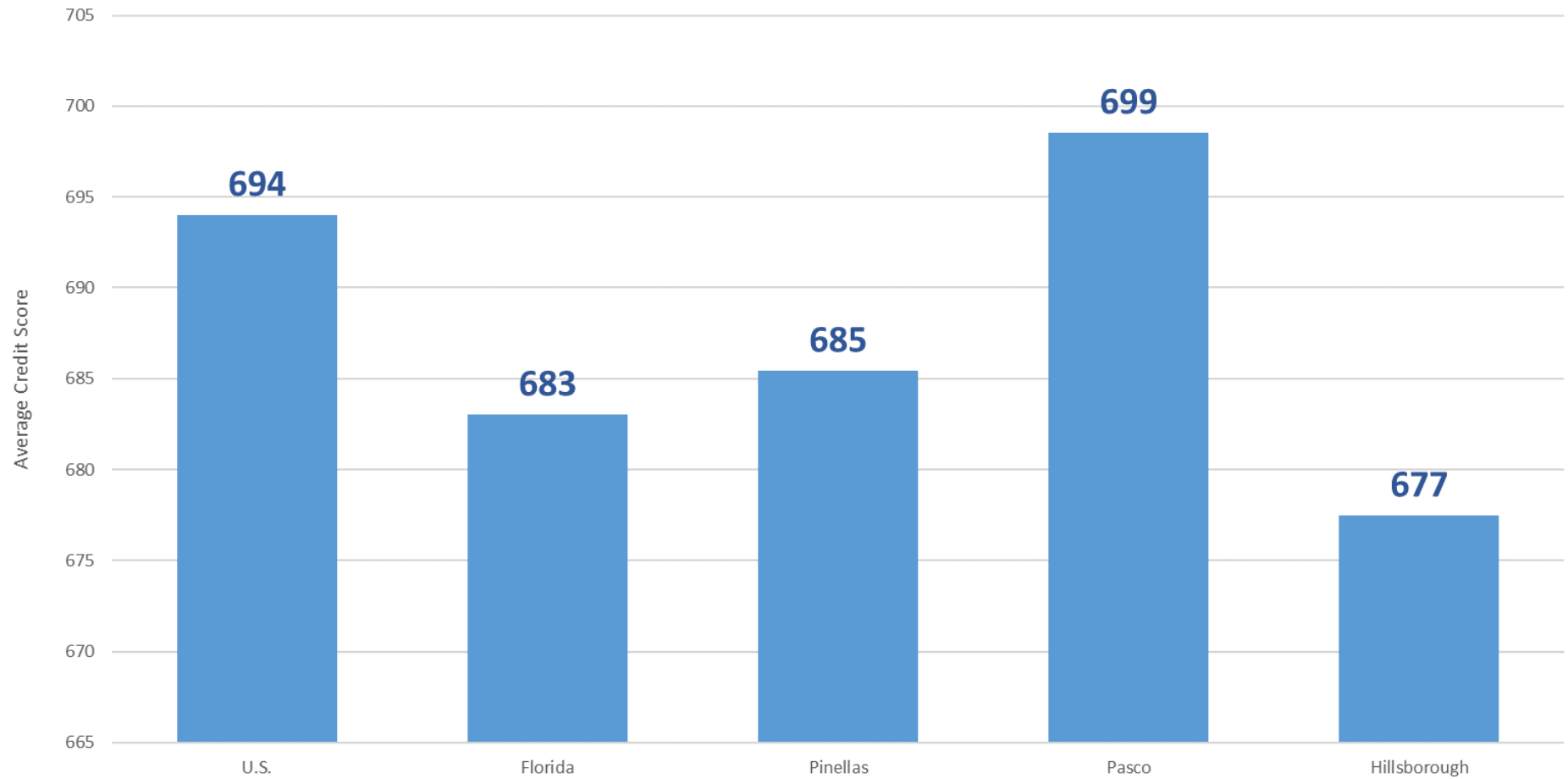
# Owner Occupancy Share Comparison Chart and Table



Share of Owner Occupied Households	United States		Select Florida Counties		
	United States	Florida	Pinellas	Pasco	Hillsborough
Owner Occupied	63.9%	65.3%	73.8%	64.8%	58.5%
Renter Occupied	36.1%	34.7%	26.2%	35.2%	41.5%

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates

# Average Credit Score Comparison Chart



Source: Experian data as of December 2015. Data combines anonymized individual credit bureau data with marketing data to obtain race/ethnicity associated with each individual and is weighted by American Community Survey's (ACS) Public Use Microdata Sample (PUMS) data. The credit scores are average FICO scores by state and county.