

CHASE PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES

2004 TO 2008 HMDA-LAR PUBLIC DISCLOSURE FOR CHASE MANHATTAN BANK USA, N. A. SHOWS THAT ON A NATIONWIDE BASIS. THE PERCENTAGE OF AFRICAN AMERICAN LOAN APPLICATIONS INCREASED FROM 13.7% TO 22.0%, AND THE PERCENTAGE OF SUBPRIME MORTGAGE LOANS INCREASED FROM 49.6% TO 86.9%.

2004-2008 CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION. (384-NATIONWIDE METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs))																		
2004	Action Taken Codes					Loan Applications		Loan	Valuation	Average	Subprime Loans			with	with	Male w/No	Female w/No	
	Racial Categories	1	2	3	4	5	Total	Percent	Amount	(\$000)	Income	# of Loans	% of Loans	Spread	Co-Applicants	no Co-Applicants	Co-Applicants	Co-Applicants
	2-Asian	656	163	965	40	12	1836	1.9%	88	57605	102	131	20.0%	5.2%	955	786	550	392
	3-African American	3008	712	9163	127	18	13028	13.7%	98	293939	59	1492	49.6%	4.8%	8656	3548	3740	4693
	5-White	19546	8979	32901	859	222	62507	65.9%	73	1419215	78	7483	38.3%	5.1%	31720	27158	18372	13252
	6-Race Not Available	4378	1013	11258	627	146	17422	18.4%	87	380787	89	983	22.5%	4.9%	8885	7524	2348	1751
	Annual Totals/Averages	27588	10867	54287	1653	398	94793	100.0%	78	2151546	82	10089	36.6%	5.0%	50216	39016	25010	20088
2005	Action Taken Codes					Loan Applications		Loan	Valuation	Average	Subprime Loans			with	with	Male w/No	Female w/No	
	Racial Categories	1	2	3	4	5	Total	Percent	Amount	(\$000)	Income	# of Loans	% of Loans	Spread	Co-Applicants	no Co-Applicants	Co-Applicants	Co-Applicants
	2-Asian	901	39	1242	36	5	2223	1.9%	214	193075	98	571	63.4%	4.3%	1505	713	806	691
	3-African American	7270	197	12259	122	30	19878	17.3%	144	1046789	63	5560	76.5%	4.6%	14837	5018	6429	8236
	5-White	30944	746	35238	385	103	67416	58.7%	163	5048559	77	20927	67.6%	4.4%	42593	24645	25341	17177
	6-Race Not Available	7540	294	16994	422	63	25313	22.0%	164	1238249	74	5253	69.7%	4.5%	15803	9485	4454	3440
	Annual Totals/Averages	46655	1276	65733	965	201	114830	100.0%	161	7526672	78	32311	69.3%	4.5%	74738	39861	37030	29544
2006	Action Taken Codes					Loan Applications		Loan	Valuation	Average	Subprime Loans			with	with	Male Applicants	Female w/No	
	Racial Categories	1	2	3	4	5	Total	Percent	Amount	(\$000)	Income	# of Loans	% of Loans	Spread	Co-Applicants	no Co-Applicants	Co-Applicants	Co-Applicants
	2-Asian	1071	18	1235	26		2350	1.9%	198	212081	108	950	88.7%	5.4%	1619	720	899	712
	3-African American	10384	235	13300	138	4	24061	19.1%	147	1530705	69	9448	91.0%	5.4%	17736	6299	8019	9636
	5-White	36735	592	36743	394	22	74486	59.2%	162	5958537	82	32707	89.0%	5.3%	47918	26388	28301	19501
	6-Race Not Available	8957	267	15141	480	12	24857	19.8%	159	1428447	83	7992	89.2%	5.3%	14852	9990	4124	3252
	Annual Totals/Averages	57147	1112	66419	1038	38	125754	100.0%	160	9129770	86	51097	89.4%	5.3%	82125	43397	41343	33101
2007	Action Taken Codes					Loan Applications		Loan	Valuation	Average	Subprime Loans			with	with	Male w/No	Female w/No	
	Racial Categories	1	2	3	4	5	Total	Percent	Amount	(\$000)	Income	# of Loans	% of Loans	Spread	Co-Applicants	no Co-Applicants	Co-Applicants	Co-Applicants
	2-Asian	807	29	1401	29	0	2266	1.6%	223	180197	130	769	95.3%	5.9%	1573	683	869	690
	3-African American	13551	374	19065	250	0	33240	23.3%	142	1927173	74	13156	97.1%	6.1%	25141	8060	12724	12275
	5-White	34471	961	42740	722	0	78894	55.3%	174	5986056	99	32896	95.4%	5.9%	50132	28570	31491	18496
	6-Race Not Available	8796	471	18283	724	0	28274	19.8%	171	1501031	93	841	9.6%	5.9%	16788	11464	5180	3682
	Annual Totals/Averages	57625	1835	81489	1725	0	142674	100.0%	166	9594457	99	47662	82.7%	5.3%	93634	48777	50264	35143
2008	Action Taken Codes					Loan Applications		Loan	Valuation	Average	Subprime Loans			with	with	Male w/No	Female w/No	
	Racial Categories	1	2	3	4	5	Total	Percent	Amount	(\$000)	Income	# of Loans	% of Loans	Spread	Co-Applicants	no Co-Applicants	Co-Applicants	Co-Applicants
	2-Asian	66	1	174	2	0	243	1.8%	313	20640	149	64	97.0%	5.4%	141	101	77	63
	3-African American	932	20	2083	16	0	3051	22.0%	176	164171	76	896	96.1%	5.6%	2210	837	1138	1048
	5-White	2520	80	5483	28	0	8111	58.6%	204	514443	102	2428	96.3%	5.5%	4859	3228	3257	1585
	6-Race Not Available	555	23	1849	15	0	2442	17.6%	210	116624	119	534	96.2%	5.5%	1486	954	541	292
	Annual Totals/Averages	4073	124	9589	61	0	13847	100.0%	200	815878	111	3922	96.3%	5.5%	8696	5120	5013	2988
2004 thru 2008	Action Taken Codes					Loan Applications		Loan	Valuation	Average	Subprime Loans			with	with	Male w/No	Female w/No	
	Racial Categories	1	2	3	4	5	Total	Percent	Amount	(\$000)	Income	# of Loans	% of Loans	Spread	Co-Applicants	no Co-Applicants	Co-Applicants	Co-Applicants
	2-Asian	3501	250	5017	133	17	8918	1.8%	207	663598	117	2485	71.0%	5.2%	5652	2902	3201	2548
	3-African American	35145	1538	56870	653	52	93258	19.0%	141	4962777	68	30552	86.9%	5.3%	66370	22925	32050	35888
	5-White	124216	11358	153105	2388	347	291414	59.2%	155	18925810	88	96441	77.6%	5.2%	172363	106761	106762	70011
	6-Race Not Available	30226	2068	63525	2268	221	98308	20.0%	158	4665138	92	15603	51.6%	5.2%	56328	38463	16647	12417
	Grand Totals/Averages	193088	15214	277517	5442	637	491898	100.0%	153	29218323	91	145081	75.1%	5.1%	300713	171051	158660	120864
	African American BDI	18.2%	10.4%	20.4%	12.0%	8.9%	19.0%		-39		-30							

Figure 1 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. NATIONWIDE ANALYTICS OF LENDING PRACTICES BY RACIAL CATEGORY.

2004- 2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE BY RACE OF CHASE MANHATTAN BANK USA, N.A. 384 MSAs/MDs – FORTY-FOUR STATES AND DISTRICT OF COLUMBIA. (Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)										
Racial Category	Asian		African American		White		RNA		Grand Total	
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Loan Originated	3501	39.3%	35145	37.7%	124216	42.6%	30226	30.7%	193088	39.3%
Accepted but not Accepted	250	2.8%	1538	1.6%	11358	3.9%	2068	2.1%	15214	3.1%
Denied by Institution	5017	56.3%	55870	59.9%	153105	52.5%	63525	64.6%	277517	56.4%
Withdrawn by Applicant	133	1.5%	653	0.7%	2388	0.8%	2268	2.3%	5442	1.1%
Closed for Incompleteness	17	0.2%	52	0.1%	347	0.1%	221	0.2%	637	0.1%
Total Applications	8918	100.0%	93258	100.0%	291414	100.0%	98308	100.0%	491898	100.0%
Percentage of Applications	1.8%		19.0%		59.2%		20.0%		100.0%	
Population by Race in MSAs/MDs	4.8%		12.6%		72.4%		10.2%		100.0%	
Average Loan Amount (\$000)	207		141		155		158		153	
Total Loan Amount (\$000)	663598		4962777		18926810		4665138		29218323	
Average Income of Applicant (\$000)	117		68		88		92		91	
Total of Subprime Loans	2485		30552		96441		15603		145081	
Percentage of Subprime Loans	71.0%		86.9%		77.6%		51.6%		75.1%	
Subprime/Rate Spread Interest	5.2%		5.3%		5.2%		5.2%		5.1%	
No Co-Applicants	5652	66.1%	66370	74.3%	172363	61.8%	56328	59.4%	300713	63.7%
Percent of Co-Applicants	2902	33.9%	22925	25.7%	106761	38.2%	38463	40.6%	171051	36.3%
Male without Co-Applicants	3201	55.7%	32050	47.2%	106762	60.4%	16647	57.3%	158660	56.8%
Female without Co-Applicants	2548	44.3%	35888	52.8%	70011	39.6%	12417	42.7%	120864	43.2%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

Figure 2: 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. NATIONWIDE SUMMARY OF LENDING PRACTICES BY RACIAL CATEGORY.

2004 TO 2008 HMDA-LAR PUBLIC DISCLOSURE FOR CHASE MANHATTAN BANK USA, N. A. SHOWS THAT IN THE 20-URBAN MSAs/MDs. THE PERCENTAGE OF AFRICAN AMERICAN LOAN APPLICATIONS INCREASED FROM 24.3% TO 41.0%, AND THE PERCENTAGE OF SUBPRIME MORTGAGE LOANS INCREASED FROM 41.8% TO 86.1%.

2004-2008 CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION. (TOP-20 METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs))																	
	Action Taken Codes					Loan Applications		Loan	Valuation	Average	Subprime Loans			with	with	Male w/No	Female w/No
	Racial Categories	1	2	3	4	5	Total	Percent	Amount	(\$000)	Income	Loans	Loans	Spread	no Co-Applicants	Co-Applicants	Co-Applicants
2004	2-Asian	176	22	344	10	3	555	2.7%	98	17259	98	36	20.5%	5.2%	322	201	179
	3-African American	1463	95	3465	53	7	5083	24.3%	112	163558	65	612	41.8%	4.5%	3495	1297	1442
	5-White	3973	696	5317	160	50	10196	48.7%	85	336816	83	1129	28.4%	5.1%	5607	4132	2455
	6-Race Not Available	1210	180	3520	173	23	5106	24.4%	105	127357	79	291	24.0%	4.6%	2893	1906	610
	Annual Totals/Averages	6822	993	12646	396	83	20940	100.0%	95	644990	81	2068	30.3%	4.9%	12317	7536	5528
2005	2-Asian	363	15	431	7	2	818	2.1%	211	76433	96	248	68.3%	5.3%	582	234	322
	3-African American	4501	101	5780	62	13	10457	26.5%	151	679387	63	3391	75.3%	5.3%	8094	2355	3372
	5-White	10991	213	8504	118	22	19848	50.4%	174	1907540	79	7359	67.0%	5.3%	13939	5888	8172
	6-Race Not Available	2680	90	5363	137	14	8284	21.0%	170	454358	74	1840	68.7%	5.3%	5671	2610	1535
	Annual Totals/Averages	18535	419	20078	324	51	39407	100.0%	168	3117718	78	12838	69.3%	5.3%	28286	11087	13401
2006	2-Asian	427	6	480	6		919	2.0%	197	84049	94	382	89.5%	5.8%	675	243	388
	3-African American	6599	137	6793	79	2	13610	29.6%	154	1016041	71	5902	89.4%	6.1%	10478	3120	4595
	5-White	12928	185	9950	112	3	23178	50.3%	177	2281912	86	11574	89.5%	5.9%	16993	6157	9796
	6-Race Not Available	3241	102	4846	138	2	8329	18.1%	167	540647	85	2866	88.4%	5.9%	5471	2851	1442
	Annual Totals/Averages	23195	430	22069	335	7	46036	100.0%	169	3922649	84	20724	89.3%	5.9%	33617	12371	16221
2007	2-Asian	266	11	478	7	0	762	1.5%	226	60021	123	250	94.0%	4.3%	579	179	326
	3-African American	8373	196	10505	125	0	19199	36.9%	149	1248497	74	8077	96.5%	4.4%	15270	3918	7745
	5-White	10762	239	11970	169	0	23140	44.5%	199	2139085	106	10243	95.2%	4.4%	16892	6211	10369
	6-Race Not Available	2942	143	5620	232	0	8937	17.2%	181	532158	89	258	8.8%	4.4%	5807	3124	1695
	Annual Totals/Averages	22343	589	28573	533	0	52038	100.0%	178	3979761	98	18828	84.3%	4.4%	38548	13432	20135
2008	2-Asian	18		55	1	0	74	1.7%	324	5829	112	16	88.9%	4.8%	47	27	26
	3-African American	591	12	1168	11	0	1782	41.0%	191	112939	71	559	94.6%	5.4%	1332	448	677
	5-White	537	17	1219	5	0	1778	40.9%	240	128698	102	512	95.3%	5.3%	1183	593	772
	6-Race Not Available	158	5	546	7	0	716	16.5%	224	35336	155	151	95.6%	5.4%	465	251	176
	Annual Totals/Averages	1304	34	2988	24	0	4350	100.0%	217	282802	110	1238	94.9%	5.2%	3027	1319	1651
2004 thru 2008	2-Asian	1250	54	1788	31	5	3128	1.9%	211	243591	105	932	74.6%	5.1%	2158	857	1215
	3-African American	21527	541	27711	330	22	50131	30.8%	151	3220422	69	18541	86.1%	5.1%	37337	10690	17154
	5-White	39191	1350	36960	564	75	78140	48.0%	175	6794051	91	30817	78.6%	5.2%	53431	22388	31466
	6-Race Not Available	10231	520	19895	687	39	31372	19.3%	169	1689856	96	5406	52.8%	5.1%	19842	10491	5450
	Grand Totals/Averages	72199	2465	86354	1612	141	162771	100.0%	165	11947920	90	55696	77.1%	5.1%	112768	44426	55285
	African American-RDI	29.8%	21.9%	32.1%	20.5%	15.6%	30.8%		-34		-29						

Figure 3: 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. TOP-20 URBAN MSAs/MDs ANALYTICS OF LENDING PRACTICES BY RACIAL CATEGORY.

**2004- 2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE BY RACE OF CHASE MANHATTAN BANK USA, N.A.
20-URBAN MSAs/MDs – FOURTEEN STATES AND DISTRICT OF COLUMBIA.**

(Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)

Racial Category	Asian		African American		White		RNA		Grand Total	
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Loan Originated	1250	40.0%	21527	42.9%	39191	50.2%	10231	32.6%	72199	44.4%
Accepted but not Accepted	54	1.7%	541	1.1%	1350	1.7%	520	1.7%	2465	1.5%
Denied by Institution	1788	57.2%	27711	55.3%	36960	47.3%	19895	63.4%	86354	53.1%
Withdrawn by Applicant	31	1.0%	330	0.7%	564	0.7%	687	2.2%	1612	1.0%
Closed for Incompleteness	5	0.2%	22	0.0%	75	0.1%	39	0.1%	141	0.1%
Total Applications	3128	100.0%	50131	100.0%	78140	100.0%	31372	100.0%	162771	100.0%
Percentage of Applications	1.9%		30.8%		48.0%		19.3%		100.0%	
Population by Race in MSAs/MDs	4.5%		21.3%		65.4%		8.8%		100.0%	
Average Loan Amount (\$000)	211		151		175		169		165	
Total Loan Amount (\$000)	243591		3220422		6794051		1689856		11947920	
Average Income of Applicant (\$000)	105		69		91		96		90	
Total of Subprime Loans	932		18541		30817		5406		55696	
Percentage of Subprime Loans	74.6%		86.1%		78.6%		52.8%		77.1%	
Subprime/Rate Spread Interest	5.1%		5.1%		5.2%		5.1%		5.1%	
No Co-Applicants	2158	71.6%	37337	77.7%	53431	70.5%	19842	65.4%	112768	71.7%
Percent of Co-Applicants	857	28.4%	10690	22.3%	22388	29.5%	10491	34.6%	44426	28.3%
Male without Co-Applicants	1215	56.6%	17154	46.2%	31466	59.0%	5450	54.3%	55285	53.9%
Female without Co-Applicants	931	43.4%	19953	53.8%	21851	41.0%	4594	45.7%	47329	46.1%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

Figure 4: 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. TOP-20 URBAN MSAs/MDs SUMMARY OF LENDING PRACTICES BY RACIAL CATEGORY.

2004 TO 2008 HMDA-LAR PUBLIC DISCLOSURE FOR CHASE MANHATTAN BANK USA, N. A. SHOWS THAT IN THE 7-INNER-CITY MSAs/MDs. THE PERCENTAGE OF AFRICAN AMERICAN LOAN APPLICATIONS INCREASED FROM 33.0% TO 47.1%, AND THE PERCENTAGE OF SUBPRIME MORTGAGE LOANS INCREASED FROM 41.4% TO 85.1%.

**2004-2008 CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION.
(7-INNER-CITY METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs))**

	Action Taken Codes					Loan Applications		Loan	Valuation	Average	Subprime Loans			with	with	Male w/No	Female w/No	
	Racial Categories	1	2	3	4	5	Total	Percent	Amount	(\$000)	Income	Loans	Loans	Spread	no Co-Applicants	Co-Applicants	Co-Applicants	Co-Applicants
2004	2-Asian	49	8	118	2	0	177	2.4%	95	4652	98	8	16.3%	5.5%	107	59	75	32
	3-African American	777	48	1592	21	6	2444	33.0%	120	92932	68	322	41.4%	4.6%	1665	645	685	941
	5-White	1302	244	1539	39	21	3145	42.5%	88	114860	89	318	24.4%	5.0%	1721	1275	974	740
	6-Race Not Available (RNA)	449	50	1060	63	10	1632	22.1%	100	44935	80	89	19.8%	4.4%	915	605	205	161
	Annual Totals/Averages	2577	350	4309	125	37	7398	100.0%	100	257379	84	737	28.6%	4.8%	4408	2584	1939	1874
2005	2-Asian	103	4	108	2	2	219	2.2%	203	20904	94	67	65.0%	4.5%	160	59	100	58
	3-African American	1767	27	2425	32	7	4258	42.9%	163	288622	66	1311	74.2%	4.4%	3266	989	1443	1804
	5-White	1523	27	1706	25	5	3286	33.1%	172	262283	78	1105	72.6%	4.4%	2130	1149	1251	875
	6-Race Not Available (RNA)	626	23	1474	40	4	2167	21.8%	174	109064	75	413	66.0%	4.4%	1546	620	341	318
	Annual Totals/Averages	4019	81	5713	99	18	9930	100.0%	169	680873	78	2896	72.1%	4.4%	7102	2817	3135	3055
2006	2-Asian	81	4	132	2	0	219	1.9%	189	15308	88	80	98.8%	5.4%	152	67	98	52
	3-African American	2415	45	2857	34	1	5352	47.6%	159	384568	73	2181	90.3%	5.4%	4122	1224	1819	2291
	5-White	1703	37	1742	23	0	3505	31.2%	176	299775	79	1512	88.8%	5.2%	2272	1229	1355	909
	6-Race Not Available (RNA)	792	36	1301	35	0	2164	19.3%	165	130772	81	678	85.6%	5.3%	1433	730	303	290
	Annual Totals/Averages	4991	122	6032	94	1	11240	100.0%	166	830423	80	4451	89.2%	5.3%	7979	3250	3575	3542
2007	2-Asian	68	1	122	3	0	194	1.3%	219	14896	96	63	92.6%	6.0%	151	41	88	62
	3-African American	3283	71	4843	62	0	8259	55.8%	134	439804	72	3178	96.8%	6.3%	6707	1547	3545	3143
	5-White	1566	49	2151	24	0	3790	25.6%	163	255485	100	1484	94.8%	6.0%	2645	1138	1700	933
	6-Race Not Available (RNA)	797	32	1653	66	0	2548	17.2%	169	134341	83	75	9.4%	6.0%	1693	854	459	354
	Annual Totals/Averages	5714	153	8769	155	0	14791	100.0%	171	844526	87	4800	84.0%	6.1%	11196	3580	5792	4492
2008	2-Asian	5	0	12	0	0	17	1.4%	325	1625	84	4	80.0%	4.5%	10	7	10	0
	3-African American	213	2	474	3	0	692	55.4%	203	43188	83	205	96.2%	5.5%	509	181	275	228
	5-White	119	5	250	1	0	375	30.0%	218	25936	103	110	92.4%	5.3%	251	123	161	90
	6-Race Not Available (RNA)	39	0	123	2	0	164	13.1%	233	9074	98	38	97.4%	5.6%	101	63	34	17
	Annual Totals/Averages	376	7	859	6	0	1248	100.0%	245	79823	92	357	94.9%	5.2%	871	374	480	335
2004 thru 2008	2-Asian	306	17	492	9	2	826	1.9%	206	57385	92	222	72.5%	5.2%	570	226	371	204
	3-African American	8455	193	12191	152	14	21005	47.1%	156	1249114	72	7197	85.1%	5.3%	15760	4405	7767	8407
	5-White	6213	362	7388	112	26	14101	31.6%	164	958339	90	4529	72.9%	5.2%	8768	4791	5441	3547
	6-Race Not Available (RNA)	2703	141	5611	206	14	8675	19.4%	168	428186	84	1293	47.8%	5.1%	5587	2809	1342	1140
	Grand Totals/Averages	17677	713	25682	479	56	44607	100.0%	170	2693024	84	13241	74.9%	5.2%	30685	12231	14921	13298
	African American-RDI	47.8%	27.1%	47.5%	31.7%	25.0%	47.1%		-23	-16								

Sources: HMDA-LAR Public Disclosures - National Archives and Records Administration (NARA).

Figure 5: 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. 7-INNER-CITY MSAs/MDs ANALYTICS OF LENDING PRACTICES BY RACIAL CATEGORY.

**2004- 2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE BY RACE OF CHASE MANHATTAN BANK USA, N.A.
7-INNER-CITY MSAs/MDs – FIVE STATES AND DISTRICT OF COLUMBIA.**

(Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)

Racial Category	Asian		African American		White		RNA		Grand Total	
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent	RNA	Percent	TOTAL	Percent
Loan Originated	306	37.0%	8455	40.3%	6213	44.1%	2703	31.2%	17677	39.6%
Accepted but not Accepted	17	2.1%	193	0.9%	362	2.6%	141	1.6%	713	1.6%
Denied by Institution	492	59.6%	12191	58.0%	7388	52.4%	5611	64.7%	25682	57.6%
Withdrawn by Applicant	9	1.1%	152	0.7%	112	0.8%	206	2.4%	479	1.1%
Closed for Incompleteness	2	0.2%	14	0.1%	26	0.2%	14	0.2%	56	0.1%
Total Applications	826	100.0%	21005	100.0%	14101	100.0%	8675	100.0%	44607	100.0%
Percentage of Applications	1.9%		47.1%		31.6%		19.4%		100.0%	
Population by Race in MSAs/MDs	2.5%		33.4%		60.3%		3.8%		100.0%	
Average Loan Amount (\$000)	206		156		164		168		170	
Total Loan Amount (\$000)	57385		1249114		958339		428186		2693024	
Average Income of Applicant (\$000)	92		72		90		84		84	
Total of Subprime Loans	222		7197		4529		1293		13241	
Percentage of Subprime Loans	72.5%		85.1%		72.9%		47.8%		74.9%	
Subprime/Rate Spread Interest	5.2%		5.3%		5.2%		5.1%		5.2%	
No Co-Applicants	570	71.6%	15760	78.2%	8768	64.7%	5587	66.5%	30685	71.5%
Percent of Co-Applicants	226	28.4%	4405	21.8%	4791	35.3%	2809	33.5%	12231	28.5%
Male without Co-Applicants	371	64.5%	7767	48.0%	5441	60.5%	1342	54.1%	14921	52.9%
Female without Co-Applicants	204	35.5%	8407	52.0%	3547	39.5%	1140	45.9%	13298	47.1%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

Figure 6: 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. 7-INNER-CITY MSAs/MDs SUMMARY OF LENDING PRACTICES BY RACIAL CATEGORY.

2004 TO 2008 HMDA-LAR PUBLIC DISCLOSURE FOR CHASE MANHATTAN BANK USA, N. A. SHOWS THAT IN THE DETROIT MSA/MD: 19804. THE PERCENTAGE OF AFRICAN AMERICAN LOAN APPLICATIONS INCREASED FROM 35.0% TO 66.3%, AND THE PERCENTAGE OF SUBPRIME MORTGAGE LOANS INCREASED FROM 64.5% TO 96.8%.

2004-2008 CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION. (DETROIT METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD) NUMBER - 19804)																	
	Action Taken Codes					Loan Applications		Loan Amount	Valuation (\$000)	Average Income	Subprime Loans			with Co-Applicants	with no Co-Applicants	Male w/No Co-Applicants	Female w/No Co-Applicants
	Racial Categories	1	2	3	4	5	Total	Percent			Loans	Loans	Spread				
2004	2-Asian	1		11	0	0	12	1.2%	230	230	170	0	0.0%	0.0%	6	5	5
	3-African American	62	13	272	3	1	351	35.0%	75	4652	53	40	64.5%	4.2%	274	54	122
	5-White	109	90	235	4	2	440	43.9%	61	6599	53	58	53.2%	5.4%	291	111	154
	6-Race Not Available	34	6	155	4	1	200	19.9%	81	2757	86	15	44.1%	4.7%	138	42	37
	Annual Totals/Averages	206	109	673	11	4	1003	100.0%	69	14238	59	113	54.9%	4.9%	709	212	318
2005	Racial Categories	1	2	3	4	5	Total	Percent	Loan Amount	Valuation (\$000)	Average Income	Loans	Loans	Spread	with Co-Applicants	with no Co-Applicants	Male w/No Co-Applicants
	2-Asian	9		17			26	1.7%	101	907	85	8	88.9%	4.4%	24	2	20
	3-African American	226	3	509	5	2	745	48.1%	86	19493	54	208	92.0%	5.0%	644	101	304
	5-White	258	2	236	2	1	499	32.2%	112	28850	80	221	85.7%	4.7%	373	125	235
	6-Race Not Available	59	7	211	2	0	279	18.0%	99	5816	68	50	84.7%	4.9%	220	59	56
	Annual Totals/Averages	552	12	973	9	3	1549	100.0%	100	55066	68	487	88.2%	4.8%	1261	287	615
2006	Racial Categories	1	2	3	4	5	Total	Percent	Loan Amount	Valuation (\$000)	Average Income	Loans	Loans	Spread	with Co-Applicants	with no Co-Applicants	Male w/No Co-Applicants
	2-Asian	5	1	5			11	0.6%	95	473	54	5	100.0%	7.1%	11		8
	3-African American	432	9	679	10	1	1131	57.6%	78	33596	56	427	98.8%	6.2%	965	165	457
	5-White	236	6	268	6	0	516	26.3%	114	26858	68	225	95.3%	5.7%	397	119	252
	6-Race Not Available	76	5	217	7	0	305	15.5%	92	6992	85	72	94.7%	5.9%	235	70	59
	Annual Totals/Averages	749	21	1169	23	1	1963	100.0%	91	67919	63	729	97.3%	6.0%	1608	354	776
2007	Racial Categories	1	2	3	4	5	Total	Percent	Loan Amount	Valuation (\$000)	Average Income	Loans	Loans	Spread	with Co-Applicants	with no Co-Applicants	Male w/No Co-Applicants
	2-Asian	8		27	1	0	36	0.8%	98	782	67	8	100.0%	7.2%	35	1	21
	3-African American	1170	10	1803	16	0	2999	67.5%	78	91038	55	1169	99.9%	6.9%	2710	289	1535
	5-White	405	8	589	4	0	1006	22.6%	99	40195	91	402	99.3%	6.9%	837	166	589
	6-Race Not Available	116	7	268	10	0	401	9.0%	101	11701	94	109	94.0%	6.9%	315	86	103
	Annual Totals/Averages	1699	25	2687	31	0	4442	100.0%	85	143716	67	1688	99.4%	6.9%	3897	542	2248
2008	Racial Categories	1	2	3	4	5	Total	Percent	Loan Amount	Valuation (\$000)	Average Income	Loans	Loans	Spread	with Co-Applicants	with no Co-Applicants	Male w/No Co-Applicants
	2-Asian	0	0	1	0	0	1	0.6%	0	0		0	0.0%	6.3%	0	1	0
	3-African American	28	0	90		0	118	66.3%	72	2019	54	28	100.0%	6.6%	105	13	55
	5-White	12	0	27	0	0	39	21.9%	111	1332	71	12	100.0%	7.8%	35	4	26
	6-Race Not Available	2	0	18	0	0	20	11.2%	69	137	68	2	100.0%	6.4%	14	6	5
	Annual Totals/Averages	42	0	136	0	0	178	100.0%	83	3488	60	42	100.0%	6.3%	154	24	86
2004 thru 2008	Racial Categories	1	2	3	4	5	Total	Percent	Loan Amount	Valuation (\$000)	Average Income	Loans	Loans	Spread	with Co-Applicants	with no Co-Applicants	Male w/No Co-Applicants
	2-Asian	23	1	61	1	0	86	0.9%	131	2392	94	21	91.3%	5.0%	76	8	54
	3-African American	1918	35	3353	34	4	5344	58.5%	79	150798	55	1856	96.8%	5.8%	4593	609	2473
	5-White	1020	106	1355	16	3	2500	27.4%	96	103834	72	908	89.0%	6.1%	521	1256	673
	6-Race Not Available	287	25	869	23	1	1205	13.2%	93	27403	80	248	86.4%	5.8%	908	257	260
	Grand Totals/Averages	3248	167	5638	74	8	9135	100.0%	86	284427	63	3017	92.9%	5.8%	7475	1395	4043
	African American-RDI	59.1%	21.0%	59.5%	45.9%	50.0%	58.5%		-28		-28						

Sources: HMDA-LAR Public Disclosures - National Archives and Records Administration (NARA).

Figure 7: 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. DETROIT MSA/MD:19804 ANALYTICS OF LENDING PRACTICES BY RACIAL CATEGORY.

**2004- 2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE BY RACE OF CHASE MANHATTAN BANK USA, N.A.
DETROIT MSA/MD – 19804.**

(Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)

Racial Category	Asian		African American		White		RNA		Grand Total	
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Loan Originated	23	26.7%	1918	35.9%	1020	40.8%	287	23.8%	3248	35.6%
Accepted but not Accepted	1	1.2%	35	0.7%	106	4.2%	25	2.1%	167	1.8%
Denied by Institution	61	70.9%	3353	62.7%	1355	54.2%	869	72.1%	5638	61.7%
Withdrawn by Applicant	1	1.2%	34	0.6%	16	0.6%	23	1.9%	74	0.8%
Closed for Incompleteness	0	0.0%	4	0.1%	3	0.1%	1	0.1%	8	0.1%
Total Applications	86		5344	100.0%	2500		1205	100.0%	9135	100.0%
Percentage of Applications	0.9%		58.5%		27.4%		13.2%		100.0%	
Population by Race in MSAs/MDs	1.7%		42.2%		51.7%		4.4%		100.0%	
Average Loan Amount (\$000)	131		79		96		93		86	
Total Loan Amount (\$000)	2392		150798		103834		27403		284427	
Average Income of Applicant (\$000)	94		55		72		80		63	
Total of Subprime Loans	21		1856		908		248		3017	
Percentage of Subprime Loans	91.3%		96.8%		89.0%		86.4%		92.9%	
Subprime/Rate Spread Interest	5.0%		5.8%		6.1%		5.8%		5.8%	
No Co-Applicants	76	90.5%	4593	88.3%	1898	78.5%	908	77.9%	7475	84.3%
Percent of Co-Applicants	8	9.5%	609	11.7%	521	21.5%	257	22.1%	1395	15.7%
Male without Co-Applicants	54	72.0%	2473	52.8%	1256	65.1%	260	58.6%	4043	56.7%
Female without Co-Applicants	21	28.0%	2211	47.2%	673	34.9%	184	41.4%	3089	43.3%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

Figure 8: 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. DETROIT MSA/MD: 19894 SUMMARY OF LENDING PRACTICES BY RACIAL CATEGORY.

2004 TO 2008 HMDA-LAR PUBLIC DISCLOSURE FOR CHASE MANHATTAN BANK USA, N. A. SHOWS THAT IN THE WASHINGTON, DC MSA/MD: 47894. THE PERCENTAGE OF AFRICAN AMERICAN LOAN APPLICATIONS INCREASED FROM 37.7 TO 58.0%, AND THE PERCENTAGE OF SUBPRIME MORTGAGE LOANS INCREASED FROM 30.1% TO 71.2%.

**2004-2008 CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION.
(WASHINGTON, DC METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs) NUMBER - 47894)**

	Racial Categories	Action Taken Codes					Loan Applications		Loan Amount	Valuation (\$000)	Average Income	Subprime Loans			with Co-Applicants	with no Co-Applicants	Male w/No Co-Applicants	Female w/No Co-Applicants
		1	2	3	4	5	Total	Percent				Loans	Loans	Spread				
2004	2-Asian	27		49	1	0	77	3.5%	103	2788	102	2	7.4%	4.0%	39	29	24	0
	3-African American	376	8	431	8	3	826	37.7%	148	55560	59	113	30.1%	4.7%	529	262	192	324
	5-White	383	50	317	9	10	769	35.1%	104	39696	78	56	14.6%	5.2%	415	319	245	168
	6-Race Not Available	179	11	309	16	5	520	23.7%	113	20206	89	20	11.2%	4.7%	277	211	60	52
	Annual Totals/Averages	965	69	1108	34	18	2192	100.0%	123	118250	78	191	19.8%	4.8%	1260	821	521	559
2005	2-Asian	50	3	32	0	1	86	3.0%	254	12695	98	28	56.0%	4.5%	66	20	37	29
	3-African American	831	6	617	7	1	1462	50.6%	210	174403	63	533	64.1%	4.2%	1069	392	449	613
	5-White	407	10	299	4	2	722	25.0%	237	96290	77	253	62.2%	4.1%	464	256	267	197
	6-Race Not Available	230	5	371	14	0	620	21.5%	217	49907	74	121	52.6%	4.2%	425	195	89	100
	Annual Totals/Averages	1518	24	1319	25	4	2890	100.0%	220	333295	75	935	61.6%	4.2%	2024	863	842	939
2006	2-Asian	20	2	49	1	0	72	2.4%	269	5377	108	20	100.0%	5.2%	49	29	29	19
	3-African American	886	13	657	8	0	1564	53.0%	224	198894	69	740	83.5%	5.0%	1133	428	454	675
	5-White	415	16	324	6	0	761	25.8%	239	99373	82	346	83.9%	5.1%	524	237	320	202
	6-Race Not Available	234	12	298	8	0	552	18.7%	219	51261	83	183	78.2%	4.9%	349	203	63	82
	Annual Totals/Averages	1555	43	1328	23	0	2949	100.0%	228	354905	80	1291	83.0%	5.0%	2055	891	866	978
2007	2-Asian	19		34	1	0	54	2.3%	269	5110	130	18	94.7%	5.8%	38	16	20	18
	3-African American	525	19	652	2	0	1198	50.6%	249	130713	74	464	88.4%	5.6%	830	367	361	464
	5-White	258	4	310	5	0	577	24.4%	249	64359	99	229	88.8%	5.5%	358	218	215	142
	6-Race Not Available	165	9	347	17	0	538	22.7%	254	41894	93	123	74.5%	5.4%	318	220	74	73
	Annual Totals/Averages	967	32	1343	25	0	2367	100.0%	250	242076	93	834	86.2%	5.5%	1544	821	670	697
2008	2-Asian	2		5	0	0	7	2.6%	272	543	149	1	50.0%	3.6%	2	5	2	0
	3-African American	56		103	0	0	159	58.0%	364	20387	76	53	94.6%	4.7%	92	67	45	45
	5-White	17	1	41	0	0	59	21.5%	337	5725	102	14	82.4%	4.6%	36	23	25	11
	6-Race Not Available	13		36	0	0	49	17.9%	350	4553	119	12	92.3%	5.3%	26	23	8	3
	Annual Totals/Averages	88	1	185	0	0	274	100.0%	355	31208	99	80	90.9%	4.8%	156	118	80	59
2004 thru 2008	2-Asian	118	5	169	3	1	296	2.8%	117	26513	117	69	58.5%	4.6%	192	88	112	66
	3-African American	2674	46	2460	25	4	5209	48.8%	239	579957	68	1903	71.2%	4.9%	3561	1449	1501	2121
	5-White	1480	81	1291	24	12	2888	27.1%	88	305443	88	900	60.8%	4.9%	1761	1030	1072	720
	6-Race Not Available	821	37	1361	55	5	2279	21.4%	92	167821	92	459	55.9%	4.9%	1369	829	294	310
	Grand Totals/Averages	5093	169	5281	107	22	10672	100.0%	85	1079734	85	3331	65.4%	4.9%	6883	3396	2979	3232
	African American-RDI	52.5%	27.2%	46.6%	23.4%	18.2%	48.8%		140		-30							

Sources: HMDA-LAR Public Disclosures - National Archives and Records Administration (NARA).

Figure 9: 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. WASHINGTON DC: MSA/MD:47894 ANALYTICS OF LENDING PRACTICES BY RACIAL CATEGORY.

**2004- 2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE BY RACE OF CHASE MANHATTAN BANK USA, N.A.
WASHINGTON MSA/MD – 47894.**

(Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)

Racial Category	Asian		African American		White		RNA		Grand Total	
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Loan Originated	118	39.9%	2674	51.3%	1480	51.2%	821	36.0%	5093	47.7%
Accepted but not Accepted	5	1.7%	46	0.9%	81	2.8%	37	1.6%	169	1.6%
Denied by Institution	169	57.1%	2460	47.2%	1291	44.7%	1361	59.7%	5281	49.5%
Withdrawn by Applicant	3	1.0%	25	0.5%	24	0.8%	55	2.4%	107	1.0%
Closed for Incompleteness	1	0.3%	4	0.1%	12	0.4%	5	0.2%	22	0.2%
Total Applications	296	100.0%	5209	100.0%	2888	100.0%	2279	100.0%	10672	100.0%
Percentage of Applications	2.8%		48.8%		27.1%		21.4%		100.0%	
Population by Race in MSAs/MDs	2.7%		60.5%		30.8%		6.2%		100.0%	
Average Loan Amount (\$000)	117		68		88		92		85	
Total Loan Amount (\$000)	26513		579957		305443		167821		1079734	
Average Income of Applicant (\$000)	117		68		88		92		85	
Total of Subprime Loans	69		1903		900		459		3331	
Percentage of Subprime Loans	58.5%		71.2%		60.8%		55.9%		65.4%	
Subprime/Rate Spread Interest	4.6%		4.9%		4.9%		4.9%		4.9%	
No Co-Applicants	192	68.6%	3561	71.1%	1761	63.1%	1369	62.3%	6883	67.0%
Percent of Co-Applicants	88	31.4%	1449	28.9%	1030	36.9%	829	37.7%	3396	33.0%
Male without Co-Applicants	112	62.9%	1501	41.4%	1072	59.8%	294	48.7%	2979	48.0%
Female without Co-Applicants	66	37.1%	2121	58.6%	720	40.2%	310	51.3%	3232	52.0%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

Figure 10: 2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. WASHINGTON DC: MSA/MD:47894 SUMMARY OF LENDING PRACTICES BY RACIAL CATEGORY.

2004 TO 2008 CHASE MANHATTAN BANK USA, N. A. SHMDA-LAR PUBLIC DISCLOSURES VERSUS 2009 TO 2017 JPMORGAN CHASE BANK, N. A. IN SAME 7-INNER-CITY MSAs/MDs SHOW A DRAMATIC REDUCTION IN THE NUMBER OF HOME MORTGAGE ORIGINATIONS IN ALL SEVEN CITIES.

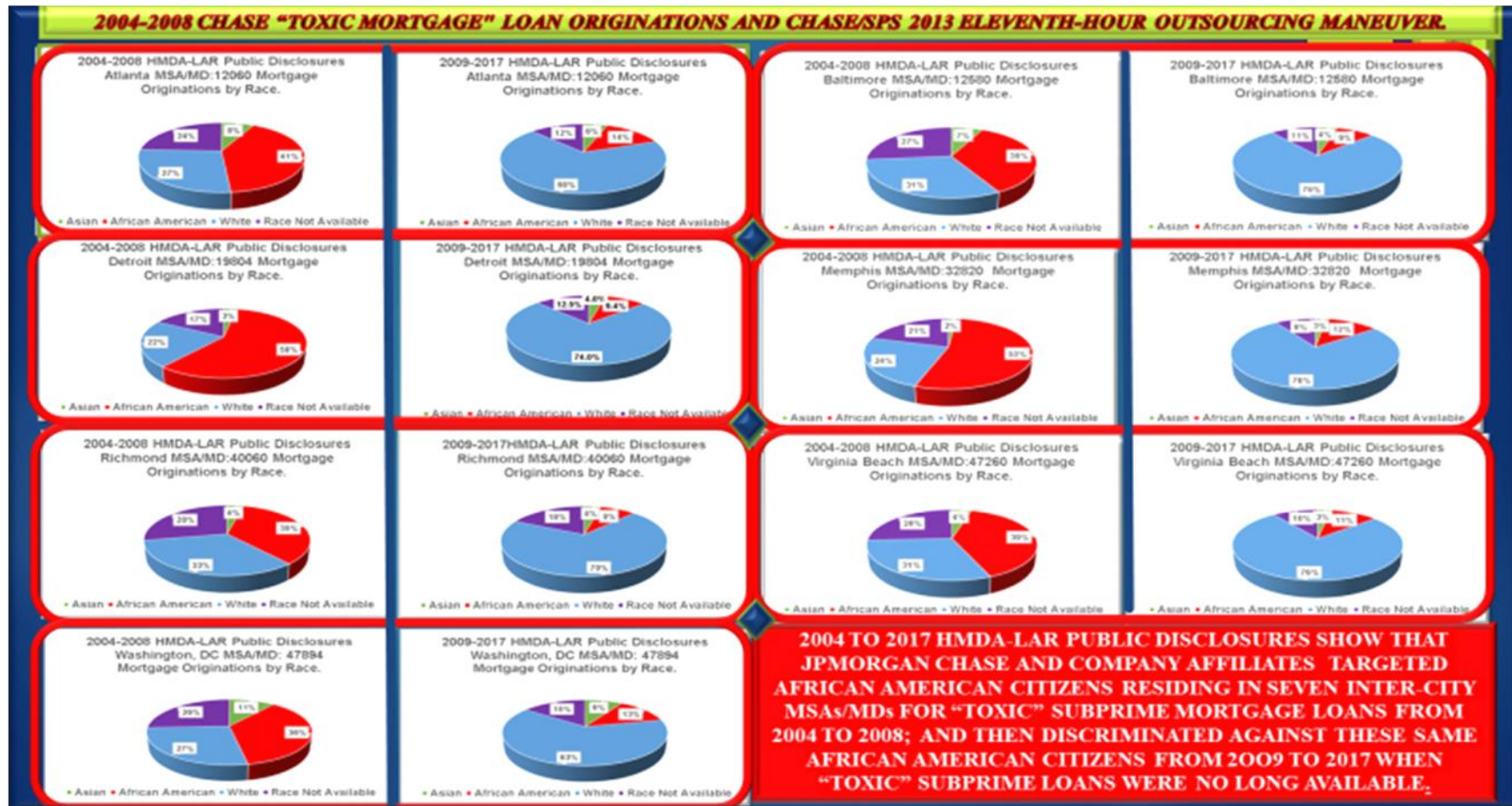


Figure 11: THE 2008 TO 2008 VERSUS 2009 TO 2017 SHOWS THE NEGATIVE IMPACT ON THE AFRICAN AMERICAN HOME BUYER IN THESE 7-INNER- CITY MSAs/MDs..

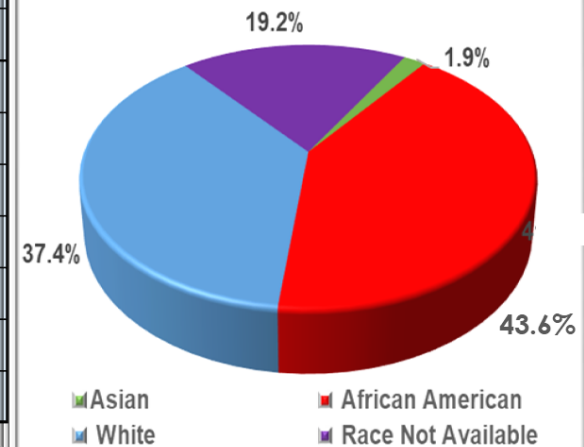
2005-2007 - Chase Manhattan Bank USA, N. A. (HMDA Respondent ID: 0000023160-1)
(Comparative-Analysis of Conventional Home Mortgage Loan Applications by Race in the Top-10 MSAs/MDs Targeted by Chase-Direct Lending Specialist.)

MSAs/MDs	RACE	Asian		African American		White		Race Not Available		Total MSA/MD	
		Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
12060 - Atlanta, GA		140	1.7%	3721	46.0%	2561	31.7%	1663	20.6%	8085	11.2%
12580 - Baltimore, MD		117	2.5%	1929	40.9%	1653	35.0%	1019	21.6%	4718	6.5%
16974 - Chicago, IL		374	2.1%	6314	36.2%	7325	42.0%	3411	19.6%	17424	24.2%
17460 - Cleveland, OH		32	0.9%	1262	35.4%	1715	48.2%	552	15.5%	3561	4.9%
19804 - Detroit, MI		73	0.9%	4875	61.3%	2021	25.4%	985	12.4%	7954	11.0%
22744 - Miami-Fort Lauderdale, FL		171	1.7%	2979	29.4%	5478	54.0%	1520	15.0%	10148	14.1%
32820 - Memphis, TN		7	0.3%	1260	59.2%	499	23.4%	363	17.1%	2129	3.0%
37964 - Philadelphia, PA		175	2.5%	2359	33.0%	2673	37.4%	1931	27.1%	7138	9.9%
47260 - Virginia Beach-Norfolk, VA		50	1.8%	1069	38.4%	982	35.3%	680	24.5%	2781	3.9%
47894 - Washington, DC		212	2.6%	4224	51.5%	2060	25.1%	1710	20.8%	8206	11.4%
Grand Total		1351	1.9%	29992	41.6%	26967	37.4%	13834	19.2%	72144	100.0%

HMDA Financial Institution ID: 0000023160-1 Source: National Archives and Records Administration (NARA)

2005-2007 - Chase Manhattan Bank USA, N. A. (HMDA Respondent ID: 0000023160-1)

Comparative-Analysis of Conventional Home Mortgage Loan Applications by Race in the Top-10 MSAs/MDs Targeted by Chase-Direct Lending Specialists.

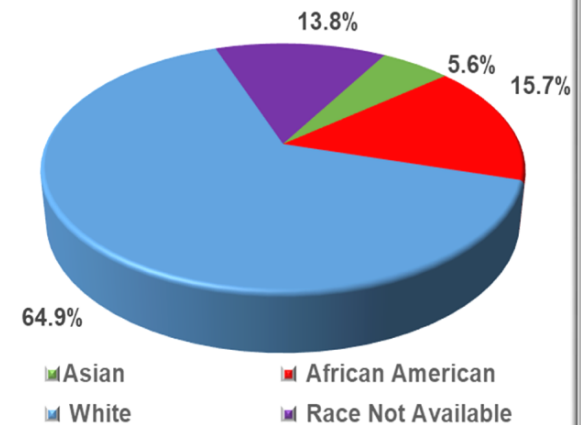


2005-2007 - JPMorgan Chase Bank, N. A. (HMDA Respondent ID: 0000000008-1)
(Comparative-Analysis of Conventional Home Mortgage Loan Applications by Race in the Top-10 MSAs/MDs Targeted by Chase-Direct Lending Specialist.)

MSAs/MDs	RACE	Asian		African American		White		Race Not Available		Total MSA/MD	
		Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
12060 - Atlanta, GA		1939	6.9%	5435	19.5%	16369	58.6%	4170	14.9%	27913	12.0%
12580 - Baltimore, MD		1052	6.2%	2534	15.0%	10446	61.8%	2874	17.0%	16906	7.3%
16974 - Chicago, IL		4560	5.7%	9814	12.2%	57861	71.8%	8402	10.4%	80637	34.7%
17460 - Cleveland, OH		162	1.4%	1382	12.0%	8963	78.1%	971	8.5%	11478	4.9%
19804 - Detroit, MI		338	2.2%	4844	31.7%	8354	54.7%	1747	11.4%	15283	6.6%
22744 - Miami-Fort Lauderdale, FL		555	2.5%	2992	13.4%	15774	70.7%	2984	13.4%	22305	9.6%
32820 - Memphis, TN		57	2.4%	580	24.9%	1367	58.7%	325	14.0%	2329	1.0%
37964 - Philadelphia, PA		680	3.7%	1470	7.9%	13183	70.9%	3254	17.5%	18587	8.0%
47260 - Virginia Beach-Norfolk, VA		320	3.5%	1594	17.6%	5860	64.8%	1274	14.1%	9048	3.9%
47894 - Washington, DC		3406	12.1%	5855	20.8%	12769	45.4%	6070	21.6%	28100	12.1%
Grand Total		13069	5.6%	36500	15.7%	150946	64.9%	32071	13.8%	232586	100.0%

HMDA Financial Institution ID: 0000000008-1 Source: National Archives and Records Administration (NARA)

2005-2007 - JPMorgan Chase Bank, N. A. (HMDA Respondent ID: 0000000008-1)
Comparative-Analysis of Conventional Home Mortgage Loan Applications by Race in the Top-10 MSAs/MDs Targeted by Chase-Direct Lending Specialists.



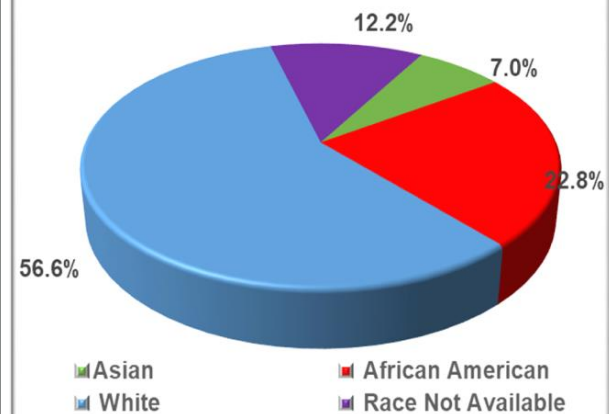
2005-2007 - Bank of America, N. A. (HMDA Respondent ID: 0000013044-1)
(Comparative-Analysis of Conventional Home Mortgage Loan Applications by Race in the Top-10 MSAs/MDs Targeted by Chase-Direct Lending Specialist.)

MSAs/MDs	RACE	Asian		African American		White		Race Not Available		Total MSA/MD	
		Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
12060 - Atlanta, GA		5799	6.1%	30650	32.4%	45925	48.6%	10762	11.4%	94555	19.5%
12580 - Baltimore, MD		2752	6.1%	10316	22.9%	25876	57.4%	5490	12.2%	45085	9.3%
16974 - Chicago, IL		5886	8.1%	7755	10.7%	52487	72.5%	5368	7.4%	72398	14.9%
17460 - Cleveland, OH		53	2.1%	357	14.4%	1662	67.0%	390	15.7%	2481	0.5%
19804 - Detroit, MI		180	3.4%	1122	21.5%	3521	67.4%	365	7.0%	5225	1.1%
22744 - Miami-Fort Lauderdale, FL		1773	3.4%	10458	20.1%	33928	65.1%	5067	9.7%	52103	10.7%
32820 - Memphis, TN		365	3.2%	4169	36.7%	5740	50.5%	924	8.1%	11360	2.3%
37964 - Philadelphia, PA		1424	6.7%	3063	14.4%	12760	59.9%	3679	17.3%	21300	4.4%
47260 - Virginia Beach-Norfolk, VA		1335	3.6%	7795	21.1%	22446	60.9%	4843	13.1%	36877	7.6%
47894 - Washington, DC		14129	9.9%	34769	24.2%	70291	49.0%	22432	15.6%	143437	29.6%
Grand Total		33696	7.0%	110454	22.8%	274636	56.6%	59320	12.2%	484821	100.0%

HMDA Financial Institution ID: 0000013044-1 Source: National Archives and Records Administration (NARA)

2005-2007 - Bank of America, N. A.
 (HMDA Respondent ID: 0000013044-1)

Comparative-Analysis of Conventional Home Mortgage Loan Applications by Race in the Top-10 MSAs/MDs Targeted by Chase-Direct Lending Specialists.



2004-2008 Conventional Home Mortgage Loan Applications by Race from Chase Manhattan Bank USA, N. A.

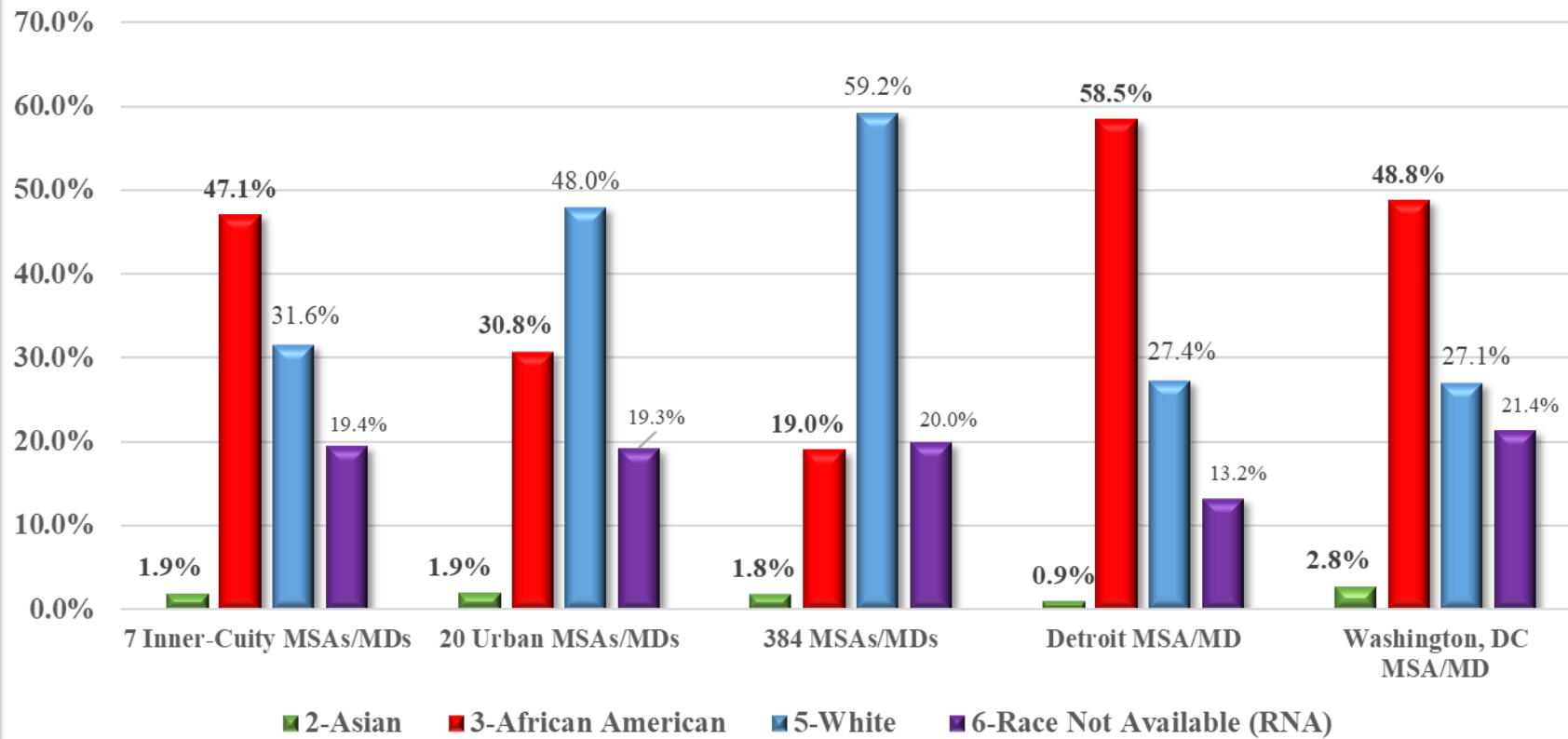


Chart 1: Chase Manhattan Bank USA, N. A. Mortgage Loan Applications by Racial Category.

2004-2008 Conventional Home Mortgage Loan Applications by Race from JPMorgan Chase Bank, N. A.

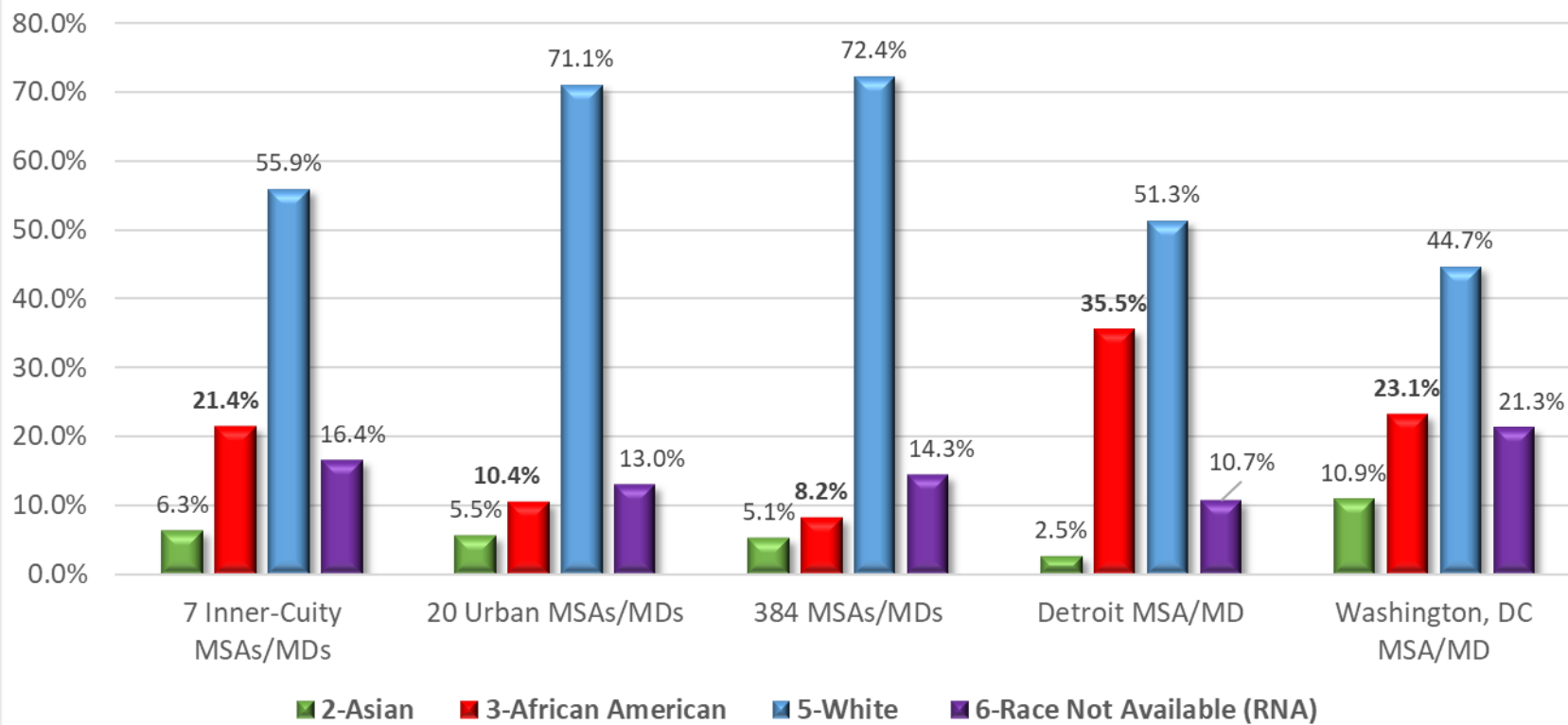


Chart 2: JPMorgan Chase Bank, N. A. Mortgage Loan Applications by Racial Category.