

INSTITUTION: 0000067269 - 5 RHODE ISLAND CREDIT UNION

INSTITUTION'S NATIONWIDE TOTALS

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	15	1	172	233			14
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	9	1	149	186			14
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			3	4			
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2		9	30			
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	4		11	13			
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
PREAPPROVALS DENIED							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

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MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

CONVENTIONAL	3		NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

LOANS SOLD

CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN INDIAN/ALASKA NATIVE						
ASIAN	1	188				
BLACK OR AFRICAN AMERICAN						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND						
WHITE	1	120				
2 OR MORE MINORITY RACES						
JOINT (WHITE/MINORITY RACE)	1	100				
RACE NOT AVAILABLE 6/						
ETHNICITY 7/						
HISPANIC OR LATINO						
NOT HISPANIC OR LATINO	3	408				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)						
ETHNICITY NOT AVAILABLE 6/						
MINORITY STATUS 8/						
WHITE NON-HISPANIC	1	120				
OTHERS, INCLUDING HISPANIC	2	288				
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN			NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN			NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	1	120	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	1	188	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	1	100	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE						
FEMALE	1	188				
JOINT (MALE/FEMALE)	2	220				
GENDER NOT AVAILABLE 6/						
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	1	100	NA	NA	NA	NA
10-19% MINORITY	2	308	NA	NA	NA	NA
20-49% MINORITY			NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME			NA	NA	NA	NA
MIDDLE INCOME	1	188	NA	NA	NA	NA
UPPER INCOME	2	220	NA	NA	NA	NA

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	9	1	149	186			NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	9	1	149	186			NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN							NA NA