



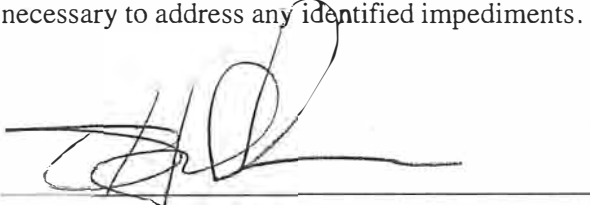
City of **Glendale** 2011 Analysis of Impediments to **Fair Housing**



City of Glendale
Community Services and
Parks
Community Development
141 N. Glendale Avenue,
Room 202
Glendale, CA 91206

Signature Page

I, Scott Ochoa, hereby certify that this Analysis of Impediments to Fair Housing Choice for the City of Glendale represents the City's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.



Scott Ochoa
City Manager



Date

Signature Page

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Scott Ochoa
City Manager

Date

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Executive Summary

As a recipient of federal housing and community development entitlement funds, the City of Glendale is required to undertake fair housing planning to affirmatively further fair housing. This planning includes conducting an Analysis of Impediments to Fair Housing Choice (AI) and developing an action plan to address those impediments. This AI is a review of the City's laws, regulations, administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice in the City of Glendale. This AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

Community Background

Glendale has grown from a small township of approximately 1,186 persons into a bustling metropolis of nearly 200,000. As part of the post-war population boom that characterized much of Southern California, a large portion of the City's growth occurred after 1950. From 1950 to 1980, Glendale's population grew 45 percent (43,358 residents). This increase was largely the result of numerous annexations to the City and the development of large parcels of vacant land. During the 1980s, Glendale's population growth remained strong, increasing by 29 percent (40,978 new residents) between 1980 and 1990. As the City becomes increasingly built out, population growth in Glendale has slowed, increasing by just six percent between 1990 and 2010 (11,681 residents).

The growing ethnic diversity of Glendale is reflective of the overall changes occurring in Los Angeles County and Southern California as a whole. Until 1980, Glendale had a predominantly White population (91.7 percent); however, the ethnic composition of the City has changed significantly since that time. The proportion of White persons in Glendale decreased to 74 percent in 1990 and again to 64 percent in 2000. By 2010, however, the City's proportion of White residents climbed to over 70 percent. Immigrants are an important part of Glendale's ethnic and cultural diversity. Glendale is home to a substantial number of Armenian immigrants of Middle Eastern and Russian ancestry. Although only a dozen Armenian families resided in Glendale in the 1950s, by the late 1970s, many Armenian businesses and families from Iran and Lebanon had settled in Glendale. During the 1980s, a new wave of Armenians from a variety of countries settled in the community as a result of more liberal emigration policies under Mikhail Gorbachev's glasnost, as well as the arrival of Armenians who fled Iran after the country's takeover in 1979 by a conservative Islamic faction. By the 1990s, Armenians formed an important core of residents in most parts of Glendale and in the adjacent valley that includes La Cañada Flintridge and Tujunga.

According to the 2010 Census, 72,269 total households resided in Glendale, an increase of 3,665 households since 1990. No income data is currently available from the 2010 Census, however, according to the 2000 Census, Glendale residents earned a median household income of \$41,805, slightly below the Los Angeles County median of \$42,183. The median income in Glendale was higher than the median income of the City of Los Angeles (\$36,687) but lower than the nearby cities of Pasadena (\$46,012), Burbank (\$47,467), and La Cañada Flintridge (\$109,989).

Glendale's housing stock of 73,713 units in 2000 increased to 76,269 units by 2010. The City's growth rate during this period was comparable to housing growth in Burbank and South Pasadena, but slower than residential growth in the City and County of Los Angeles. Glendale's housing stock has a significant portion of older homes. Homes built prior to 1940 account for 19 percent of homes in the City. A plurality of Glendale's housing (40 percent) was constructed between 1940 and 1969. Between 2000 and 2010, the

pace of housing development in Glendale slowed, with only an additional 2,556 dwelling units built. For the past several decades, Glendale has been a predominately renter-occupied community with approximately 62 percent of the housing stock renter-occupied in 2010. Although this situation is influenced by many factors, much of this can be attributed to the significant amount of condominium and multi-family unit development that has occurred in Glendale.

Regional housing market demand, Glendale's strong local employment base, and convenient freeway access to employment centers have placed strong demand on the for-sale housing market. In 2010, the median value of a single-family home in Glendale was \$450,000, compared to \$480,000 in 2009. The decline in value is reflective of the regional housing market conditions but Glendale's housing prices hold strong compare to the countywide median. The value of for-sale housing in 2010 was 35 percent higher in Glendale than the County and 41 percent higher than the City of Los Angeles. The median home values of the surrounding jurisdictions also exceed the County median.

The citywide median home price (\$450,000) in 2010 places homeownership out of reach for Glendale's lower and moderate income households. Given the high costs of homeownership in the City, lower and moderate income households are usually confined to rental housing; however, the affordability problem also persists in the rental market. Most appropriately-sized rental housing in Glendale is also unaffordable for the City's lower and moderate income households.

Outreach Process for Developing the AI

To ensure the AI accurately reflects the community's needs, a community outreach program consisting of three public meetings and a fair housing survey were conducted as part of the development of this report. Three public meetings were held to solicit input from the general public, service providers, and housing professionals. With the City's extensive outreach efforts, attendance at the meetings was substantial. Over 50 residents and representatives of service provider agencies attended these meetings. In reviewing the comments received at these meetings, the following key issues were identified:

- There is currently confusion on whose responsibility it is to correct and update CC&Rs that may potentially contain fair housing violations.
- Confusion also exists on what types of modifications or other accommodations for disabled persons are considered reasonable under fair housing laws. Local housing providers have expressed concern about demanding tenants who may or may not be manipulating the system.
- There is concern about recent scams that involve private companies charging struggling homeowners upfront fees to assist them with the loan modification process.
- Local financial institutions brought up concerns about unavoidable delays in the loan modification and forgiveness process due to the need to get the approval of all paperwork by the actual owner of a loan, which can take a long time.
- Substandard housing conditions, especially in the City's multi-family rental housing stock, are a concern.
- Foreclosures in the City have increased competition for the City's multi-family rental housing supply.
- Residents are not always clear on where to seek assistance with fair housing issues and concerns.
- There is discrimination in the City against formerly homeless persons, who find it extremely difficult to find housing.

In addition to the meetings, the City also created a Fair Housing Survey. The Fair Housing Survey sought to gain knowledge about the nature and extent of fair housing issues experienced by Glendale residents. The survey consisted of ten questions designed to gather information on a person's experience with fair

housing issues and perception of fair housing issues in his/her neighborhood. The survey was made available in English, Spanish, Armenian, and Korean. A total of 209 Glendale residents responded to the Fair Housing Survey.

Fair Housing: Conclusions

The following summarizes the major conclusions reached as a result of the preparation of this AI. The appropriate actions to address these concerns are outlined in Chapter 8 of this AI.

Impediment #1 (Housing Discrimination) - The largest proportion of fair housing complaints over the past five years relate to physical disability, familial status, and race. Housing service providers have also stated that discrimination against the previously homeless by landlords is a challenge to overcoming the problem of homelessness.

Impediment #2 (Fair Housing Education and Outreach) - Many residents are unclear regarding where to look for assistance with fair housing issues and generally do not believe reporting the incidents would make any difference. In addition, some rental property owners may lack knowledge of fair housing laws and landlord rights and responsibilities.

Impediment #3 (Accessibility) - There is a need for accessible housing in the City for persons with disabilities.

Impediment #4 (Segregation) - Patterns of racial and ethnic concentration are present within particular areas of the City. Figure 1, on page 17, illustrates concentrations of minority households by Census block group in Glendale. A "concentration" is defined as a block group whose proportion of minority households is greater than the overall Los Angeles County average of 72.2 percent. As shown in Figure 1, concentrations of minorities can be found in the southwest portions of the City, south of the 134 Freeway and west of the 2 Freeway.

Impediment #5 (Homeownership Education) - There is a need for homeownership education in the City for Armenian and Hispanic homebuyers.

Impediment #6 (Minority Outreach) - There is a lack of outreach to minority communities by real estate professionals in the City. Glendale continues to be a racially, ethnically, and culturally diverse community. Glendale is a unique community in that foreign-born residents comprise more than half of the City's population. Most of the City's foreign-born residents emigrated from Asia, North and South America, and Europe, with a sizable population from Western Asia, which includes Iran and Armenia. While immigration adds to the diversity of the community, educational background, language skills, and cultural traditions vary considerably. This may present a challenge for recent immigrants to find and access housing and related resources and information.

Impediment #7 (Land Use Regulations) - Current land use regulations in the City are not compatible with updated fair housing laws and practices, specifically regarding the definitions and terminology for transitional housing, supportive permanent housing, disability, and reasonable accommodation.

Impediment #8 (Access to Financing) - Discrepancies exist in terms of access to financing for Glendale residents. While conventional home financing is generally available to Glendale residents, the majority of home purchase loan applications were originated for upper income households earning more than 120 percent of the AMI. In comparison, the loan approval rate for lower income applicants who earned less than 80 percent of the AMI was considerably lower.

Impediment #9 (Access to Services) - The geographic distribution of certain services within the City of Glendale is uneven. Figure 13 (on page 97) illustrates the locations of the City's Title I schools. Most of these schools can be seen in the southern half of the City, south of the 134 Freeway and west of the 2 Freeway, where many of the City's lower and moderate income households and minority populations currently reside. Such concentrations limit lower income and minority households' access to quality education for their children.

Impediment #10 (Housing Rehabilitation) - Glendale's housing stock has a significant portion of older homes. Homes built prior to 1940 account for 19 percent of the housing stock. A plurality of Glendale's housing (40 percent) was constructed between 1940 and 1969. Between 2000 and 2010, the pace of housing development in Glendale slowed quite a bit, with only an additional 2,556 dwelling units being built. Housing rehabilitation efforts must be pursued to provide decent living conditions to all residents.

Impediment #11 (Access to Housing Choice Vouchers (Section 8) and Other Affordable Units) - Participants of the fair housing workshops alleged corruption and favoritism in the allocation of Section 8 vouchers and the tenant selection process for the City's limited affordable rental units. The City should work to educate residents on the selection process utilized for Section 8 vouchers.

Impediment #12 (Definition of "Disability" or "Handicap") - Persons with disabilities may have restricted access to housing if a Zoning Code's definition for "disability" or "handicap" is inconsistent with the Federal Fair Housing Act (FFHA). Glendale's Zoning Code does not define "disability" or "handicap." To avoid potential impediments to fair housing choice that may arise from ambiguous and subjective assumptions about what constitutes a protected disability or handicap, the City should amend the Zoning Code to include a definition that is consistent with the FFHA definition.

Impediment #13 (Discriminatory Advertising) - Reviews of rental and for-sale housing ads on the internet and local newspapers indicate that potentially discriminatory language is present. Many ads include descriptions that do not relate to the physical characteristics of the units and may be perceived as language designed to attract specific groups to or steer specific groups away from the units.

Impediment #14 (ADA Accessibility) - Most of the City's facilities are ADA compliant. The City maintains a Facilities and Program Access Survey, which documents any and all deficiencies between full compliance with ADA standards and the current state of the City's facilities, services, and programs. The City is committed to reaching full ADA compliance, and has developed, and regularly updates, its Capital Improvement Project program (CIP) to address all identified deficiencies.

Chapter 1: Introduction

One of the largest communities in Los Angeles County, the City of Glendale is located northeast of downtown Los Angeles. It is bounded by the cities of Burbank, Pasadena, La Cañada Flintridge and the City of Los Angeles communities of Eagle Rock, Atwater Village, and Tujunga. The Golden State (I-5), Glendale (SR 2), Ventura (SR 134), and Foothill (I-210) freeways pass through the community.

The City was incorporated in 1906 and consisted of 1,486 acres. By 1920, the City had grown through nine annexations to over 7,000 acres. From 1920 to 1930, ten annexations brought the total area to 12,294 acres. The period 1930 to 1950 established many small annexations culminating in the 2,160 acre Whiting Woods and Verdugo Mountains annexations. This brought the area of the City to 15,140 acres or 23.6 square miles. Two major annexations, New York Avenue (in the La Crescenta area) and Upper Chevy Chase Canyon, and several smaller annexations enlarged the City to 29.2 square miles by 1952. Since 1952, twenty-seven annexations have occurred. The largest of these was the 662.8 acre Inter-Valley Ranch, now known as Deukmejian Wilderness Park. Currently the City consists of 30.5 square miles.

The City of Glendale is divided into 33 neighborhoods which are delineated by streets, washes, and mountain ridges. Each neighborhood has a unique history and character. Combined, they form the City of Glendale as we know it today.

A. Purpose of the Report

The City of Glendale has established a commitment towards providing equal housing opportunities for its existing and future residents. Through the federally-funded Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs, and other state and local programs, the City works to provide a decent living environment for all.

Pursuant to CDBG regulations [24 CFR Subtitle A §91.225(a)(1)], to receive CDBG funds, a jurisdiction must certify that it “actively furthers fair housing choice” through the following:

- Completion of an Analysis of Impediments to Fair Housing Choice (AI);
- Actions to eliminate identified impediments; and
- Maintenance of fair housing records.

This report, the Analysis of Impediments to Fair Housing Choice (commonly known as the “AI”), presents a demographic profile of the City of Glendale, assesses the extent of fair housing issues among specific groups, and evaluates the availability of a range of housing choices for all residents. This report also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person’s access to housing.

B. Legal Framework

Fair housing is a right protected by both Federal and State of California laws. Among these laws, virtually every housing unit in California is subject to fair housing practices.

1. Federal Laws

The federal **Fair Housing Act of 1968** and **Fair Housing Amendments Act of 1988** (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing, including the sale, rental, lease, or negotiation for real property. The Fair Housing Act prohibits discrimination based on the following protected classes:

- Race or color
- Religion
- Sex
- Familial status
- National origin
- Disability (mental or physical)

Specifically, it is unlawful to:

- Refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, disability, familial status, or national origin.
- Discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, sex, disability, familial status, or national origin.
- Make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.
- Represent to any person because of race, color, religion, sex, disability, familial status, or national origin that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so available.
- For profit, induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, religion, sex, disability, familial status, or national origin.

Reasonable Accommodations and Accessibility: The Fair Housing Amendments Act requires owners of housing facilities to make “reasonable accommodations” (exceptions) in their rules, policies, and operations to give people with disabilities equal housing opportunities. For example, a landlord with a “no pets” policy may be required to grant an exception to this rule and allow an individual who is blind to keep a guide dog in the residence. The Fair Housing Act also requires landlords to allow tenants with disabilities to make reasonable access-related modifications to their private living space, as well as to common use spaces, at the tenant’s own expense. Finally, the Act requires that new multi-family housing with four or more units be designed and built to allow access for persons with disabilities. This includes

accessible common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units.

2. California Laws

The State Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The **Fair Employment and Housing Act** (FEHA) (Gov. Code §§12955 et seq.) prohibits discrimination and harassment in housing practices, including:

- Advertising
- Application and selection process
- Unlawful evictions
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Public and private land use practices (zoning)
- Unlawful restrictive covenants

The following categories are protected by FEHA:

- Race or color
- Ancestry or national origin
- Sex
- Marital status
- Source of income
- Sexual orientation
- Familial status (households with children under 18 years of age)
- Religion
- Mental/physical disability
- Medical condition
- Age

In addition, the FEHA contains similar reasonable accommodations and accessibility provisions as the federal Fair Housing Amendments Act.

The **Unruh Civil Rights Act** provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation. While the Unruh Civil Rights Act specifically lists “sex, race, color, religion, ancestry, national origin, disability, or medical condition” as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics.

Furthermore, the **Ralph Civil Rights Act** (California Civil Code Section 51.7) forbids acts of violence or threats of violence because of a person’s race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute. Hate violence can be: verbal or written threats; physical assault or attempted assault; and graffiti, vandalism, or property damage.

The **Bane Civil Rights Act** (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act are not allowed for speech alone unless that speech itself threatened violence.

And, finally, California Civil Code Section 1940.3 prohibits landlords from questioning potential residents about their immigration or citizenship status. Landlords in most states are free to inquire about a potential tenant's immigration status and to reject applicants who are in the United States illegally. In addition, this law forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person's citizenship or immigration status.

In addition to these acts, Government Code Sections 11135, 65008, and 65580-65589.8 prohibit discrimination in programs funded by the State and in any land use decisions. Specifically, recent changes to Sections 65580-65589.8 require local jurisdictions to address the provision of housing options for special needs groups, including:

- Housing for persons with disabilities (SB 520)
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing (SB 2)
- Housing for extremely low-income households, including single-room occupancy units (AB 2634)
- Housing for persons with developmental disabilities (SB 812)

3. Fair Housing Defined

In light of the various pieces of fair housing legislation passed at the federal and state levels, fair housing throughout this report is defined as follows:

A condition in which individuals of similar income levels in the same housing market have a like range of choice available to them regardless of race, color, ancestry, national origin, religion, sex, disability/medical conditions, age, marital status, familial status, sexual orientation, source of income, or any other category which may be defined by law now or in the future.

Housing Issues, Affordability, and Fair Housing

The U.S. Department of Housing and Urban Development's (HUD) Fair Housing and Equal Opportunity (FHEO) Division draws a distinction between housing affordability and fair housing. Economic factors that affect a household's housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity, and other factors create misconceptions, biases, and differential treatments would fair housing concerns arise.

Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either or both parties on their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when the disputes are based on factors protected by fair housing laws and result in differential treatment.

4. Impediments Identified

Within the legal framework of federal and state laws, and based on the guidance provided by HUD's *Fair Housing Planning Guide*, impediments to fair housing choice can be defined as:

Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, disability/medical conditions, age, marital status, familial status, sexual orientation, or source of income which restrict housing choices or the availability of housing choices; or

Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability/medical conditions, age, marital status, familial status, sexual orientation, or source of income.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice. Furthermore, eligibility for certain federal funds requires the compliance with federal fair housing laws.

5. Organization of the Report

This report is divided into eight chapters:

Chapter 1: Introduction defines "fair housing" and explains the purpose of this report.

Chapter 2: Community Participation describes the community outreach program and summarizes comments from residents and various agencies on fair housing issues such as discrimination, housing impediments, and housing trends.

Chapter 3: Community Profile presents the demographic, housing, and income characteristics in Glendale. Major employers and transportation access to job centers are identified. The relationships among these variables are discussed. In addition, this section evaluates if community residential care facilities, public and assisted housing projects, as well as Section 8 recipients in the City, are unduly concentrated in low- and moderate-income areas. Also, the degree of housing segregation based on race is evaluated by computing the Index of Dissimilarity.

Chapter 4: Lending Practices assesses the access to financing for different groups. Predatory and subprime lending issues are discussed.

Chapter 5: Public Policies analyzes various public policies and actions that may impede fair housing within the City.

Chapter 6: Fair Housing Profile evaluates existing public and private programs, services, practices, and activities that assist in providing fair housing in the City. This chapter also assesses the nature and extent of fair housing complaints and violations in different areas of the City. Trends and patterns of impediments to fair housing, as identified by public and private agencies, are included.

Chapter 7: Progress since Previous AIs evaluates the progress toward addressing impediments to fair housing choice, as identified by the 1993, 1997, and 2005 Analyses of Impediments to Fair Housing Choice.

Chapter 8: Impediments and Actions summarizes the findings regarding fair housing issues in Glendale and provides a plan of action for furthering fair housing practices.

This report also includes a Signature Page with the signature of the City's Chief Elected Official, together with a statement certifying that the Analysis of Impediments represents the City of Glendale's official conclusions regarding impediments to fair housing choice and the actions necessary to address identified impediments.

C. Data and Methodology

According to the *Fair Housing Planning Guide*, HUD does not require jurisdictions to commence a data collection effort to complete the AI. Existing data can be used to review the nature and extent of potential issues. Various data and existing documents were reviewed to complete this AI, including:

- 1990-2010 U.S. Census
- 2010 State Department of Finance Population and Housing Estimates
- 1993, 1997, and 2005 City of Glendale AI reports
- 2008-2014 City of Glendale Housing Element
- Zoning Code, various plans, and resolutions of the City of Glendale
- California Department of Social Services Community Care Licensing Division
- 2010 Employment Development Department employment and wage data
- 2002 and 2009 Home Mortgage Disclosure Act (HMDA) data on lending activities
- Current market data for rental rates, home prices, and foreclosure activities
- Fair housing records from the Housing Rights Center
- Section 8 data from the City's Housing Authority

Sources of specific information are identified in the text, tables, and figures.

Chapter 2: Community Participation

This Analysis of Impediments (AI) report has been developed to provide an overview of laws, regulations, conditions, or other possible obstacles that may affect an individual’s or a household’s access to housing. As part of this effort, the report incorporates the issues and concerns of residents, housing professionals, and service providers. To ensure the report accurately reflects the community’s needs, a community outreach program consisting of three public meetings and a fair housing survey were conducted as part of the development of this report. This chapter describes the community outreach program conducted for this report.

A. Public Meetings

Three public meetings were held to solicit input from the general public, service providers, and housing professionals, including:

- Real estate associations/realtors
- Apartment owners and managers associations
- Banks and other financial institutions
- Fair housing service providers
- Supportive service providers and advocacy groups (e.g., for seniors, families, disabled persons, immigrant groups)
- Educational institutions
- Faith-based organizations
- Housing providers

As summarized in Table 1, three separate meetings were held throughout the City, each targeting a specific group of stakeholders. One meeting was held for housing professionals at Glendale City Hall (June 9, 2011), one for social service and housing service providers also at Glendale City Hall (June 15, 2011), and one for the general public at the Pacific Park Community Center (June 22, 2011). All three meetings were open to everyone in the City, but personal invitations were sent out to the specified target group for the meeting.

Target Group	Location	Date/Time
Housing Professionals	Glendale City Hall 141 N. Glendale Avenue Perkins Community Room 1st Floor	June 9, 2011 12:00 PM
Social Services and Housing Service Providers	Glendale City Hall 141 N. Glendale Avenue Perkins Community Room 1st Floor	June 15, 2011 10:00 AM
General Public	Pacific Park Community Center Sycamore Room 501 S. Pacific Avenue	June 22, 2011 7:00 PM

To encourage attendance and participation, the meetings were publicized through the following methods:

- Distributed flyers at various public locations, including Pacific Park Community Center, Adult Recreation Center, and City Hall.
- Mailings to 226 Service Providers were also sent out.
- An email was sent by Staff to participating organizations with CDBG and Homeless programs and City department heads. Follow-up telephone calls and emails were also made. The invitation list is included in Appendix A.
- Advertisement on the City's Cable Channel GTV6
- Posted flyers on the City's main webpage, and Community Services and Parks and CDBG webpages.

With the extensive outreach efforts described above, attendance at the June meetings was substantial. Over 50 residents and representatives of service provider agencies attended these meetings.

1. Workshop Participants

Aside from interested individuals, several service providers and housing professionals participated in the fair housing public meetings include:

- Glendale Unified Schools District (GUSD)
- Salvation Army
- PATH Achieve Glendale
- Housing Rights Center
- Ability First
- Metropolitan City Lights
- Bank of America
- Re/Max Elite
- Habitat for Humanity
- Colonial Escrow
- JP Morgan Chase Bank
- Keller Williams
- Paramount Real Estate

2. Key Issues Identified

In reviewing the comments received at these meetings, several key issues were noted:

- There is currently confusion on whose responsibility it is to correct and update CC&Rs that may potentially contain fair housing violations.
- Confusion also exists on what types of modifications are considered reasonable under fair housing laws. Local housing providers have expressed concern about demanding tenants who may or may not be manipulating the system.
- There is concern about recent scams that involve private companies charging struggling homeowners upfront fees to assist them with the loan modification process.
- Local financial institutions brought up concerns about unavoidable delays in the loan modification and forgiveness process due to the need to get the approval of all paperwork by the actual owner of a loan, which can take a long time.

- Substandard housing conditions, especially in the City’s multi-family rental housing stock, are a concern.
- Foreclosures in the City have increased competition for the City’s multi-family rental housing supply.
- Residents are not always clear on where to seek assistance with fair housing issues and concerns.
- There is discrimination in the City against formerly homeless persons, who find it extremely difficult to find housing.

B. Fair Housing Survey

The Fair Housing Survey sought to gain knowledge about the nature and extent of fair housing issues experienced by Glendale residents. The survey consisted of ten questions designed to gather information on a person’s experience with fair housing issues and perception of fair housing issues in his/her neighborhood. A copy of the survey is included as Appendix C.

The survey was made available in English, Spanish, Armenian, and Korean and distributed via the following methods:

- Distributed at various community locations and public counters.
- Posted on the City’s website.
- Solicited the participation of service providers to also post the survey link on their websites and to help distribute surveys to their clients.

Because the survey sample was not controlled, results of the survey are used only to provide insight regarding fair housing issues, but cannot be treated as a statistically valid survey.¹ Furthermore, fair housing is a complex issue; therefore, a survey of this nature can only explore the perception of housing discrimination, but cannot be used as proof of actual discrimination.

1. Who Responded to the Survey?

A total of 209 Glendale residents responded to the Fair Housing Survey. The responses were from residents living across the entire City. A vast majority of survey recipients felt that housing discrimination was not an issue in their neighborhoods. Of the 209 responses, approximately 80 percent (167 persons) had not experienced housing discrimination. Over three quarters of the survey respondents (159 persons) stated that they were renters, with only 23 of the respondents stating that they owned their homes.

2. Who Do You Believe Discriminated Against You?

Among the persons indicating that they had experienced housing discrimination, 74 percent (31 persons) indicated that a landlord or property manager had discriminated against them, while 14 percent (six persons) of respondents identified a city/county staff person as the source of discrimination. Potential responses were not mutually exclusive; respondents had the option of listing multiple perpetrators of discrimination.

¹ A survey with a “controlled” sample would, through various techniques, “control” the socioeconomic characteristics of the respondents to ensure that the respondents are representative of the general population. This type of survey would provide results that are statistically valid but much more costly to administer.

3. Where Did the Act of Discrimination Occur?

Among the persons indicating that they had experienced housing discrimination, 64 percent (27 persons) indicated that the discrimination they experienced occurred in an apartment complex. About seven percent (three persons) indicated that the discrimination occurred in a single-family neighborhood (most likely renters renting homes), and nine percent (four persons) indicated that it took place in a public or subsidized housing project.

	Number	Percent
Apartment Complex	27	64%
Public/Subsidized Housing Project	4	9%
Single-Family Neighborhood	3	7%
When Applying to a City/County Program	2	5%
Condo Development	1	2%
Total	42	

Source: City of Glendale Fair Housing Survey, 2011.

Notes:

- 1. Categories are not mutually exclusive.*
- 2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.*

4. On What Basis Do You Believe You Were Discriminated Against?

Of the 42 people who felt they were discriminated against, 43 percent (18 persons) indicated that they believed the discrimination was based on race, 17 percent (seven persons) believed it was based on source of income, 12 percent (five persons) believed it was based on familial status, and 12 percent (five persons) believed it was based on color. Other responses included discrimination based on age, disability, gender, and national origin.

	Number	Percent
Race	18	43%
Source of Income	7	17%
Other	6	14%
Family Status	5	12%
Color	5	12%
Age	4	10%
Disability	4	10%
Gender	4	10%
National Origin	4	10%
Marital Status	2	5%
Religion	2	5%
Ancestry	1	2%
Sexual Orientation	0	0%
Total	42	---

Source: City of Glendale Fair Housing Survey, 2011.

Notes:

- Categories are not mutually exclusive.*
- Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.*

5. Requests for Reasonable Accommodation

Among the persons indicating that they had experienced housing discrimination, 14 percent (six persons) indicated that they had been denied “reasonable accommodation” in rules, policies, or practices for their disability. Typical requests that were denied included modifications for wheelchair use and the addition of a service animal. However, based on the written narratives from the respondents, there is also evidence that many do not fully understand the modifications/flexibility covered under reasonable accommodation.

6. Why Did You Not Report the Incident?

Of the survey respondents who felt they were discriminated against, only 17 percent reported the discrimination incident. Many of the respondents who did not report the incident indicated that they did not know where to report the incident (29 percent, or 12 persons), or they did not believe reporting would make a difference (29 percent, or 12 persons); 17 percent (seven persons) felt it was too much trouble. Another 21 percent (nine persons) were afraid of retaliation.

	Number	Percent
Don't know where to report	12	29%
Don't believe it makes a difference	12	29%
Afraid of retaliation	9	21%
Too much trouble	7	17%
Total	42	---

Source: City of Glendale Fair Housing Survey, 2011.

Notes:

- Categories are not mutually exclusive.*
- Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.*

7. What Was the Basis of the Hate Crime Against You?

Of all respondents completing the survey, seven percent (three persons) indicated that a hate crime had been committed in their neighborhood. All three indicated that the hate crimes occurred based on race. Two of respondents also indicated that the hate crimes were also based on color and national origin. Other causes of the reported hate crimes included religion, gender, and age.

C. Public Review of Draft AI

The Draft AI was made available for a 30-day public review from September 6 to October 6, 2011, accessible online at <http://www.ci.glendale.ca.us/parks/CDBG.asp> as well as at the CDBG Section office at City Hall. The Notice of Public Hearing to discuss the AI and review the document was published in the Glendale News-Press on September 6, 2011. A copy of this notice can be found in Appendix D.

Chapter 3: Community Profile

The City of Glendale is located northeast of downtown Los Angeles and is bounded by the cities of Burbank, Pasadena, La Cañada Flintridge and the City of Los Angeles communities of Eagle Rock, Atwater Village, and Tujunga. With a population of nearly 200,000, Glendale is the third largest city in Los Angeles County.

The City's central location near downtown Los Angeles, a major airport, and four major freeways has attracted many new residents and businesses in recent years. As Glendale's population has grown, the community has become more racially and ethnically diverse, with increases in the community's Asian population and individuals identifying themselves with a mixed racial heritage. With rapid growth, continuous diversification in demographics and associated needs, and increasing competition for limited housing resources, the potential for conflicts among different groups and fair housing concerns rises.

Various characteristics may affect the ability of households with similar income levels, in the same housing market, to access a like range of housing choice. This chapter of the AI analyzes the demographic profile, income distribution, housing stock characteristics, and access to public transportation in Glendale.

A. Demographic Profile

The examination of demographic characteristics provides better insight regarding the need for and extent of equal access to housing in a community. Factors such as population growth, age characteristics, and race/ethnicity all help determine a community's housing needs, and play a role in exploring potential impediments to fair housing choice.

1. Population Growth

Since Glendale's incorporation in 1906, the City has grown from a small township of approximately of 1,186 persons into a bustling metropolis of nearly 200,000. As part of the post-war population boom that characterized much of Southern California, a large portion of the City's growth occurred after 1950. From 1950 to 1980, Glendale's population grew 45 percent (43,358 residents). This increase was largely the result of numerous annexations to the City and the development of large parcels of vacant land. During the 1980s, Glendale's population growth remained strong, increasing by 29 percent (40,978 new residents) between 1980 and 1990. More recently, population growth in Glendale has slowed, increasing by just six percent between 1990 and 2010 (11,681 residents).

According to the Census, Glendale's population was 191,719 persons in 2010, making Glendale the third largest city in Los Angeles County, behind only Los Angeles and Long Beach. However, Glendale was the only city in the region to experience a decline in population during this last decade (two percent). In contrast, newer cities, such as Palmdale and Santa Clarita, grew at much faster rates – 31 percent and 17 percent, respectively (Table 5).

Jurisdiction	1990	2000	2010	Growth Rate	
				(1990-2000)	(2000-2010)
Burbank	93,693	100,316	103,340	7.07%	3.01%
Glendale	180,038	194,973	191,719	8.30%	-1.67%
Pasadena	131,591	133,936	137,122	1.78%	2.38%
Palmdale	68,917	116,573	152,750	69.15%	31.03%
Santa Clarita	110,642	151,088	176,320	36.56%	16.70%
Los Angeles County	8,863,164	9,519,338	9,818,605	7.40%	3.14%

Source: Bureau of the Census, 1 990/2010 Census.

The Draft 2012 Regional Transportation Plan (RTP) provides projections of population growth on a sub-regional level. Under the Plan’s growth management provisions, the Arroyo Verdugo Subregion (which includes Glendale, Burbank, and La Canada Flintridge) is projected to grow by approximately 34,650 new residents between 2008 and the year 2035. Glendale’s population is expected to account for more than half of this growth with an increase of approximately 18,750 residents. Although the City is expected to accommodate a large share of the subregion’s growth, the average annual growth rate is expected to be much slower when compared to prior decades. Factors influencing future growth in Glendale include the availability of land for development, the price of housing, interest rates, and the state of the economy.

Future growth in the City is expected to be concentrated in the western and southern portions of Glendale, including Downtown Glendale, where land is predominantly zoned for either multi-family or mixed-use development. New development is likely to consist of the replacement of single-family homes by apartments and condominiums, or low-scale commercial with mixed-use commercial and residential buildings, leading to increased development densities. A minimal amount of growth is anticipated in the canyons, on infill lots. This area is zoned for single-family development and no new hillside subdivisions are anticipated (within the next few years) due to the economy, steep slopes on remaining large undeveloped tracts of land, and access constraints.

2. Age Characteristics

Housing demand is affected by the age characteristics of a community, among other factors. Traditionally, young adults prefer apartments, condominiums, and smaller single-family homes that are affordable. Middle-age adults typically prefer larger homes as they begin to raise families. However, as children leave home, seniors often prefer smaller, moderate-cost condominiums and single-family homes with less extensive maintenance needs. In recent years, the escalating housing prices in Southern California have meant that many young families find it increasingly difficult to find adequately-sized homes at affordable prices.

The age distribution of a population is an important factor that shapes the planning and development of future housing, neighborhoods, schools, parks, and social services. Glendale’s population is older than the population Countywide, Statewide, and nationally. The City’s median age in 2010 was 41.0, compared to 34.8 in Los Angeles County, 35.2 in California, and 37.2 in the United States. The high median age can be explained by the large proportion of residents beyond traditional child-rearing age (i.e., older than 45), including an expanding senior population, and declining number of children in the City (Table 6). As of 2010, middle-age adults (age 45 to 64) comprised the largest segment of the population, closely followed by young adults (age 25 to 44). Trends indicate that the senior population will continue to expand as those in the middle-age group grow older.

The median age in Glendale has risen steadily since 1990. The increase in median age can be partially attributed to an increase in housing costs, which tends to price families with children out of the local housing market. Another factor may be a falling fertility rate among residents, a trend echoed throughout the State.

Table 6: Age Characteristics

Age	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
Under 5	11,910	6.6%	11,088	5.7%	9,168	4.8%
5-9	10,982	6.1%	12,346	6.4%	9,062	4.7%
10-14	9,985	5.5%	12,596	6.5%	10,464	5.5%
15-19	10,659	5.9%	12,354	6.3%	11,634	6.1%
20-24	13,607	7.6%	11,552	5.9%	12,013	6.3%
25-34	35,302	19.6%	29,070	14.9%	27,234	14.2%
35-44	28,778	16.0%	33,796	17.3%	27,284	14.1%
45-54	19,400	10.8%	27,427	14.1%	30,616	16.0%
55-64	15,438	8.6%	17,630	9.0%	24,326	12.7%
65+	23,977	13.3%	27,114	13.9%	29,918	15.6%
Total	180,038	100.0%	194,973	100.0%	191,719	100.0%
Median Age	34.3		37.5		41.0	

Source: Bureau of the Census, 1990-2010 Census.

3. Racial and Ethnic Composition

The growing ethnic diversity of Glendale is reflective of the overall changes occurring in Los Angeles County and Southern California as a whole. Until 1980, Glendale had a predominantly White population (91.7 percent); however, the ethnic composition of the City has changed significantly since that time. The proportion of White persons in Glendale decreased to 74 percent in 1990 and again to 64 percent in 2000. By 2010, however, the City’s proportion of White residents increased to over 70 percent (Table 7).

The proportion of Hispanic residents in Glendale has declined slightly over time, from 21 percent in 1990 to approximately 17 percent in 2010. The Native American and Black population figures have remained static at approximately one percent of the City’s population since 1990. As a share of citywide population, the Asian/Pacific Islander population increased moderately, from 14 percent to 16 percent, during the same time period. In Glendale, the Asian/Pacific Islander population consists primarily of Korean, Filipino, Chinese, Japanese, and Vietnamese residents.

Race/Ethnicity	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
One Race	--	--	175,359	89.9%	183,032	95.5%
White	133,270	74.0%	123,960	63.6%	136,226	71.1%
Black or African American	2,334	1.3%	2,468	1.3%	2,573	1.3%
American Indian and Alaska Native	629	0.3%	629	0.3%	531	0.3%
Asian	25,222	14.0%	31,587	16.2%	31,434	16.4%
Native Hawaiian/ Pacific Islander	231	0.1%	163	0.1%	122	0.1%
Some Other Race	18,352	10.2%	16,715	8.6%	12,146	6.3%
Multi-Racial	--	--	19,614	10.1%	8,687	4.5%
Total	180,038	--	194,973	--	191,719	--
Hispanic or Latino (of any race)	37,731	21.0%	38,452	19.7%	33,414	17.4%
Mexican	19,911	11.1%	20,810	10.7%	19,126	10.0%
Puerto Rican	695	0.4%	624	0.3%	575	0.3%
Cuban	2,516	1.4%	1,838	0.9%	1,513	0.8%
Other Hispanic or Latino	14,609	8.1%	15,180	7.8%	12,200	6.4%
Not Hispanic or Latino	142,307	79.0%	156,521	80.3%	158,305	82.6%

Source: Bureau of the Census, 1990-2010 Census.

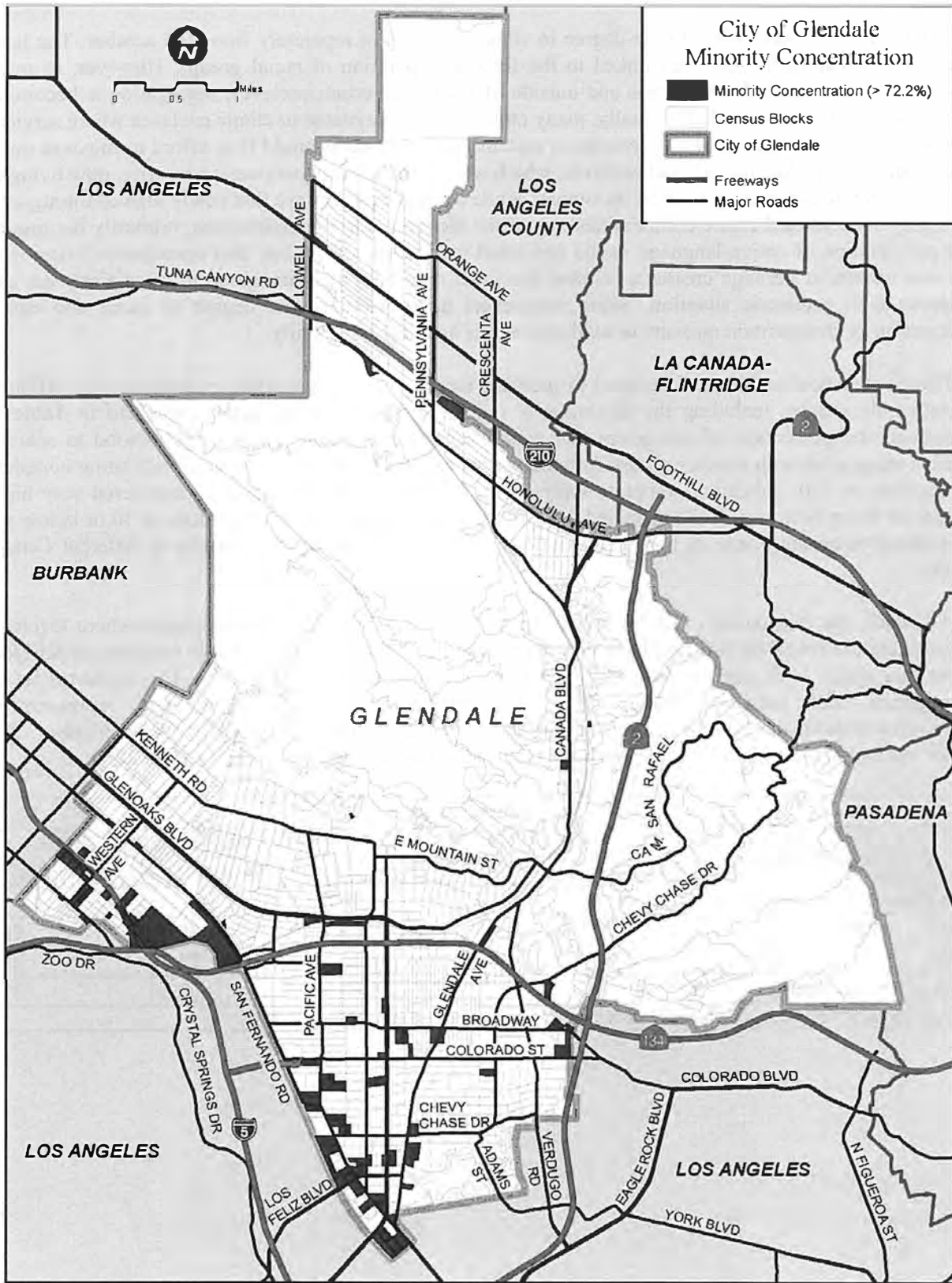
Immigrants are an important part of Glendale’s ethnic and cultural diversity. According to the 2000 Census, approximately 54 percent (106,119) of Glendale residents were born outside the United States (the 2010 Census has not released information on ancestry or national origin). These immigrants came from different regions of the world and speak a wide variety of languages. Some of the recent immigrants in Glendale include persons of Armenian, Iranian, Russian, Korean, Filipino, Mexican, and Lebanese heritage.

Glendale is home to a substantial number of Armenian immigrants of Middle Eastern and Russian ancestry. Although only a dozen Armenian families resided in Glendale in the 1950s, by the late 1970s, many Armenian businesses and families from Iran and Lebanon had settled in Glendale. During the 1980s, a new wave of Armenians from a variety of countries settled in the community as a result of more liberal emigration under Mikhail Gorbachev’s glasnost, as well as the arrival of Armenians who fled Iran after the country’s takeover in 1979 by a conservative Islamic faction. By the 1990s, Armenians formed an important core of residents in most parts of Glendale and in the adjacent valley that includes La Cañada Flintridge and Tujunga.

a) Racial and Ethnic Concentrations

Patterns of racial and ethnic concentration are present within particular areas of the City. Figure 1, on the following page, illustrates concentrations of minority households by Census block group in Glendale. A "concentration" is defined as a Census block whose proportion of minority households is greater than the overall Los Angeles County average of 72.2 percent. As shown in Figure 1, concentrations of minorities can be found in the southwest portions of the City, including the area southwest of State Routes 134 and 2, as well as western Glendale north of State Route 134 and west of San Fernando Road.

Figure 1: Minority Concentrations in Glendale



Source: Bureau of the Census, 2010 Census.

b) Residential Segregation

Residential segregation refers to the degree in which groups live separately from one another. The term segregation historically has been linked to the forceful separation of racial groups. However, as more minorities move into suburban areas and outside of traditional urban enclaves, segregation is becoming increasingly self-determined. Originally, many ethnic groups gravitated to ethnic enclaves where services catered to them, and not until they reached a certain economic status could they afford to move to outer suburban areas. Unlike the original enclaves, which were formed out of economic necessity, now living in a modern ethnic community is often by choice. While some people believe that newly arrived immigrants in highly concentrated ethnic communities may resist blending into the mainstream, primarily because of the proliferation of native-language media and retail businesses, others feel that immigrants living with persons of similar heritage creates a comfort zone that may help them transition to the mainstream and improve their economic situation. Some researchers have evaluated the degree of racial and ethnic integration as an important measure or evidence of fair housing opportunity.

Different statistical techniques are used to measure the degree of segregation experienced by different racial/ethnic groups, including the dissimilarity index. The dissimilarity index, presented in Table 8, represents the percentage of one group that would have to move into a new neighborhood to achieve perfect integration with another group. An index score can range in value from zero, indicating complete integration, to 100, indicating complete segregation. A value of 60 (or above) is considered very high, values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. A high value indicates that the two groups tend to live in different Census tracts.

In Glendale, the dissimilarity indices reveal that the City is a fairly mixed community where levels of segregation are relatively low and have improved since the 2000 Census. Glendale residents of different races and ethnic backgrounds generally *do not* live in isolation to one another. The highest level of segregation exists between Blacks and Non-Hispanic Whites at 31.7. This figure represents an improvement from the 2000 Census. Furthermore, Glendale only has a small Black population. The index has improved significantly for Hispanics (29.0) and slightly for Asians (23.1) since 2000.

Table 8: Racial Integration

Race/Ethnic Group	Percent of Total Population	Dissimilarity Index with Whites	
		2000 Census	2010 Census
Non-Hispanic White	61.5%	--	--
Hispanic or Latino	17.4%	36.0	29.0
Asian	16.2%	23.6	23.1
Black or African American	1.2%	33.5	31.7

Sources: Bureau of the Census, 2000 and 2010 Census; Veronica Tam and Associates, LLC.

c) *Linguistic Isolation*

In 2000, approximately 67 percent of all Glendale residents over age five spoke languages other than English at home; less than half of those residents spoke English very well. The prevalence of limited English proficiency appears to be greatest among those who spoke Indo-European languages (including Armenian) and is similar among residents who spoke Asian and Hispanic languages (Table 9). Approximately 17 percent of Glendale residents spoke Spanish at home and approximately 49 percent of these persons spoke English “less than very well.” In comparison, about 14 percent of the City’s residents spoke Asian languages at home and 48 percent of these persons spoke English “less than very well.” Language barriers can be a potential impediment to fair housing if prospective buyers or renters do not speak the same language as listing agents, landlords, or property managers. The most recently released 2010 American Community Survey data indicates that such patterns have persisted in Glendale. Approximately 70 percent of all residents spoke a language other than English at home.

Table 9: English Language Ability

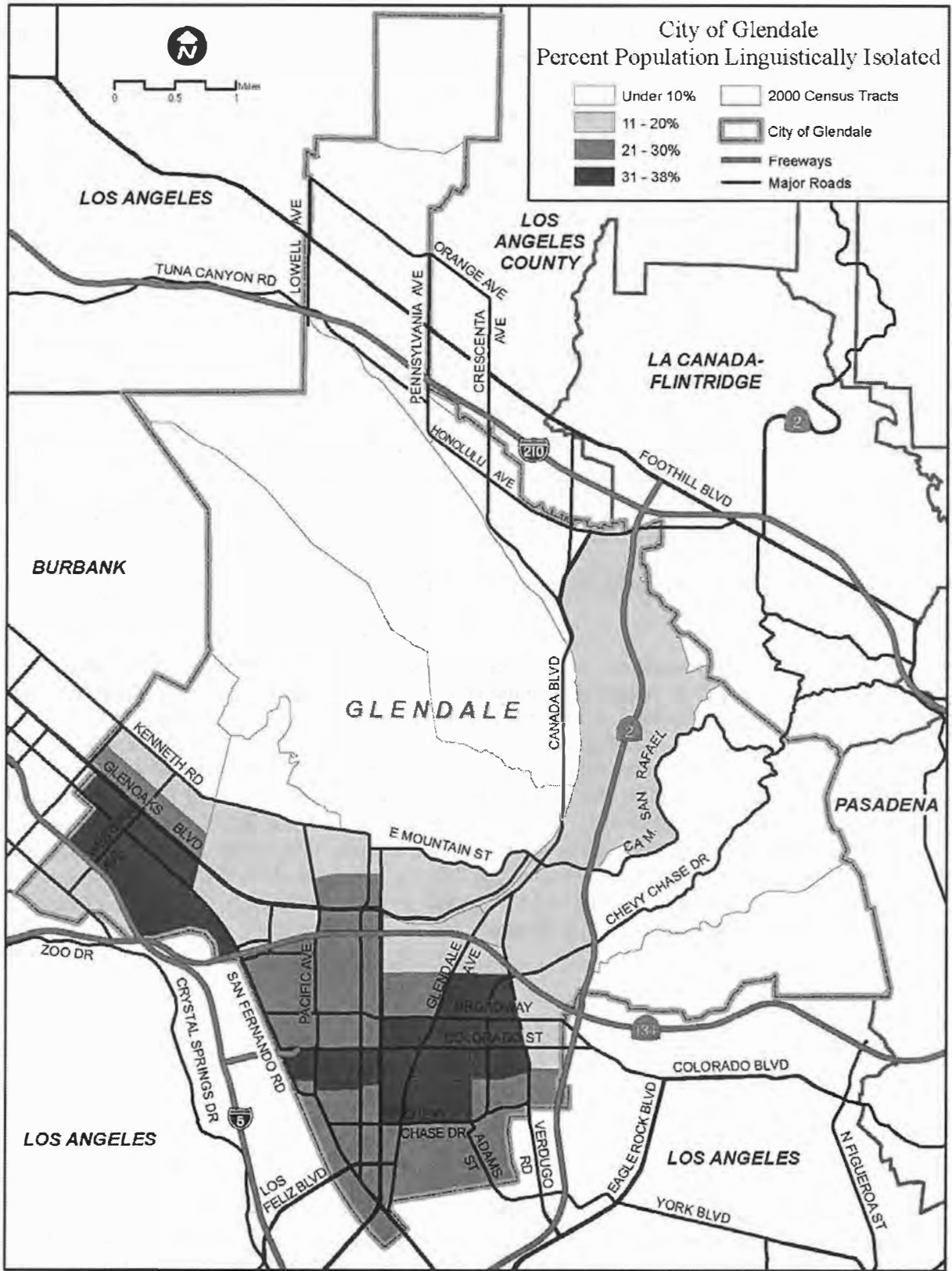
English Speaking Ability	Indo-European Language Speakers		Asian and Pacific Island Language Speakers		Spanish Speakers		All Languages	
	#	%	#	%	#	%	#	%
"Very Well"	28,716	45.3%	13,426	52.3%	16,068	51.8%	60,020	48.7%
"Well"	16,825	26.5%	6,911	26.9%	6,883	22.2%	31,444	25.5%
"Not Well"	12,138	19.1%	4,614	18.0%	5,592	18.0%	22,704	18.4%
"Not at All"	5,735	9.0%	696	2.7%	2,498	8.0%	9,071	7.4%
Total	63,414	100.0%	25,647	100.0%	31,041	100.0%	123,239	100.0%

Source: Bureau of the Census, 2000 Census.

Since language barriers can impede fair housing choice and a majority of Glendale households speak a language other than English at home, it is important to understand the degree to which the City’s households are linguistically isolated. A household is considered “linguistically isolated” if all members 14 years old and older have at least some difficulty with English. In 2000, 20.2 percent of Glendale’s households were considered linguistically isolated. As shown in Figure 2, clusters of linguistically isolated households can be found in the area southwest of State Routes 134 and 2, and north of the Interstate 5 and State Route 134 freeway interchange.² Among households that did not speak English at home, Indo-European-speaking households (including households that speak Armenian) were more isolated than other groups (37.2 percent). Households that spoke Asian and Pacific Island languages were the next most isolated (28.4 percent), followed by Spanish-speaking households (26.0 percent) and those who spoke “Other” languages at home (23.4 percent).

² Although the 2010 American Community Survey (ACS) also contains language data, mapping of linguistic isolation by block group is based on the 2000 Census for two reasons: 1) the ACS data does not contain the necessary details at the writing of this report; and 2) Margins of errors in ACS data increase as the size of the geographic unit decreases (and therefore the sampling size).

Figure 2: Linguistic Isolation



Source: Bureau of the Census, 2000 Census.

B. Household Characteristics

Changes in household characteristics can help to determine the need for housing and services in a community. The Census Bureau defines a household as all persons occupying a housing unit. Family households are those where the head of the household is related to one or more persons in the home by blood, adoption, or marriage; the Census Bureau defines any other household arrangement as non-family.

What is a household?

A household is defined as all persons occupying a housing unit. Families are a subset of households. Single households are those single individuals living alone, but do not include persons in group housing situations such as convalescent homes or dormitories.

Household type and size, income level, the presence of persons with special needs, and other household characteristics may affect access to housing. This section details the various household characteristics that may affect equal access to housing.

1. Household Composition and Size

a) Household Composition

According to the 2010 Census, 72,269 total households resided in Glendale, an increase of 3,665 households since 1990. As shown in Table 10, the household composition in Glendale experienced some noticeable changes during this period. More than 5,000 family households located in Glendale between 1990 and 2010, an increase of nearly 12 percent. The “other families” category, which includes single parent families, grew by more than 2,100. This represents a 20 percent increase over the past 20 years. Conversely, non-family households decreased by over 1,500 or seven percent during the same time period.

Table 10: Household Type

Household by Type	1990		2000		2010		Percent Change	
	HH	%	HH	%	HH	%	1990-2000	2000-2010
Family Households	44,838	65.4%	49,636	69.1%	50,087	69.3%	10.7%	0.9%
Married with Children	16,989	24.8%	18,877	26.3%	16,027	22.2%	11.1%	-15.1%
Married no Children	17,359	25.3%	18,689	26.1%	21,459	29.7%	7.7%	14.8%
Other Families	10,490	15.3%	12,070	16.8%	12,601	17.4%	15.1%	4.4%
Non-Family Households	23,766	34.6%	22,169	30.9%	22,182	30.7%	-6.7%	0.1%
Singles	19,062	27.8%	18,440	25.7%	18,021	24.9%	-3.3%	-2.3%
Others	4,704	6.8%	3,729	5.1%	4,161	5.8%	-20.7%	11.6%
Total	68,604	100.0%	71,805	100.0%	72,269	100.0%	4.7%	0.6%
Average Household Size	2.59		2.68		2.63			
Average Family Size	3.22		3.27		3.19			

Source: Bureau of the Census, 1990-2010 Census.

b) Household Size

The average household size increased modestly over the 20-year period between 1990 and 2010. In 2010, the average household size in Glendale was 2.63 persons, an increase from 2.59 persons in 1990. The larger average household size is expected, given the City’s substantial increase in family households

during this timeframe. Although Glendale households have been getting larger, they are still smaller on average when compared to the average Los Angeles County household (2.98 persons).

2. Special Needs Households

Certain segments of the population may have a more difficult time finding decent, affordable housing due to special circumstances. In Glendale, these “special needs” households include the elderly, disabled persons, large families, female-headed households, persons with HIV/AIDS, and the homeless. Los Angeles County Health Department and Service Planning Area (SPA) boundaries are used in compiling statistics for special needs populations, including those not tracked through census data such as emancipated youth.

In September 2005, the Strategic Housing Plan for Special Needs Populations was prepared by the Shelter Partnership, Inc. with information from the Special Needs Housing Alliance; Alliance members include the Los Angeles County Department of Children and Family Services, Community and Senior Services, Health Services Office of AIDS Programs and Policy, Mental Health, Public Social Services, as well as the Community Development Commission, Los Angeles Homeless Services Authority, the Office of Education, and Probation Department. The characteristics and considerations for various special needs populations identified in this report related to housing are referenced below.

a) Large Households

Large households are defined as those with five or more members. Many large households are families with two or more children and/or with extended family members such as grandparents. Large households are a special needs group because the availability of adequately-sized affordable housing units is often limited. In order to save for basic necessities such as food, clothing and medical care, lower and moderate income large households typically reside in smaller units, resulting in overcrowding. Furthermore, families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. For example, some landlords may charge such families a higher rent or security deposit than they normally would, limit the number of children in a complex or confine them to a specific location, or choose not to rent to families with children altogether.

There were 7,004 households with five or more members in 2010, representing nearly 10 percent of the City’s total households. Of these, 3,128 households (45 percent) were in owner-occupied units, and 3,876 households (55 percent) were in renter-occupied housing units.

Over the past decade, the number and proportion of large households in Glendale has decreased. In 2000, 12 percent of all households (8,255 households) had five or more members. Among all large households in 2000, 63 percent (5,191 households) were renters, while 37 percent (3,064 households) owned their own home. A significant proportion of large renter-households earned lower and moderate incomes compared to other households in the City. Approximately 57 percent of large family renter-households earned less than 80 percent of the Area Median Income (AMI) compared to 39 percent of all other households in the City.

For this particular population, the primary challenge is finding affordable, adequately-sized housing units. Discrimination, as well as access to services such as affordable child care, recreation facilities, health care and public transportation are also factors which may affect large households.

b) Families with Children

Families with children often face housing discrimination by landlords who fear that children will cause property damage. Some landlords may also have cultural biases against children of opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns. According to the 2010 Census, approximately 28 percent of all households in Glendale have children under the age of 18 and about four percent of total households are female-headed households with children.

c) Single-parent Households

Single-parent households often require special consideration and assistance as a result of their greater need for affordable housing, as well as accessible day care, health care, and other supportive services. Due to their relatively lower per-capita income and higher living expenses such as day-care, single-parent households have limited opportunities for finding affordable, decent, and safe housing. In 2010, approximately 4,025 single-parent households resided within Glendale, representing nearly six percent of community households.

Single-parent households, especially single mothers, may also be discriminated against in the rental housing market. At times, landlords may be concerned about the ability of such households to make regular rent payments and therefore, may require more stringent credit checks or higher security deposit for women. In 2010, an estimated 3,054 female-headed, single-parent households with children under age 18 lived in the City, representing approximately four percent of all households in the City. The number and proportion of female single-parent households with children has declined slightly since 1990, when Glendale was home to approximately 3,798 female-headed single-parent households, comprising just over five percent of the population at the time. Data from the 2006 American Community Survey (ACS) indicates that approximately 28 percent (1,018) of the City's female-headed households with children had incomes below the poverty level. This population has a need for affordable housing. For those female-headed households with children, access to affordable childcare and health care are particular needs.

d) Persons with Disabilities

Fair housing choice for persons with disabilities can be compromised based on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the need for wheelchairs, home modifications to improve accessibility, or other forms of assistance. Landlords/owners sometimes fear that a unit may sustain wheelchair damage or may refuse to exempt disabled tenants with service/guide animals from a no-pet policy. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental disability. Landlords often refuse to rent to tenants with a history of mental illness. Neighbors may object when a house becomes a group home for persons with mental disabilities.

The U.S. Census Bureau classifies disabilities (lasting for a period of six or more months) into the following categories:

- **Sensory disability:** blindness, deafness, or a severe vision or hearing impairment.
- **Mental/Developmental disability:** a physical, mental, or emotional condition lasting six months or more that makes it difficult to perform activities such as learning, remembering, or concentrating.

- **Physical disability:** a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying.
- **Self-care disability:** a physical, mental, or emotional condition lasting six months or more that makes it difficult to perform certain activities such as dressing, bathing, or getting around inside the home.
- **Going-outside-the-home disability (also known as mobility disability):** a physical, mental, or emotional condition lasting six months or more that makes it difficult to go outside the home alone to shop or visit a doctor’s office (tallied only for residents over 16 years of age).
- **Employment disability (also known as work disability):** a physical, mental, or emotional condition lasting six months or more that makes it difficult to work at a job or business (tallied only for residents between 16 and 64 years of age).

According to the 2000 Census, 4,908 persons in Glendale had a disability, comprising almost three percent of the population. Table 11 displays disabilities tallied by age. The proportion of individuals with disabilities increases with age. Approximately six percent of children aged five to 15 had a disability, compared to 13 percent of adults aged 16 to 64, and 42 percent of seniors aged 65 years and older.

Age	Male	Female	Total
5-15	213	42	255
16-64	1,581	1,308	2,889
65+	673	1,091	1,764
Total	2,467	2,441	4,908

Source: Bureau of the Census, 2000 Census.

Housing opportunities for the handicapped can be maximized through the provision of barrier free housing. The City currently offers a rehabilitation grant program to disabled renters and homeowners for home modifications, such as ramps, grab bars, and widened doorways to improve handicapped accessibility. The City has also funded several housing projects specifically for the disabled, including the Maple Park and Ivy Glen Apartments administered by Ability First, and the Hamilton, Alma, and David Gogian Houses, which are administered by the Glendale Association for the Retarded.

Public Comments:

Participants of the public workshops held for this study commented on the limited availability of accessible housing in the City.

e) Persons with HIV/AIDS

The Los Angeles County Health Department reports approximately 615 Glendale residents have AIDS. The National Commission on AIDS estimates that between one-third and one-half of all people infected with AIDS are either homeless or are in imminent danger of becoming homeless. Approximately 1,233 HIV/AIDS cumulative cases were reported for Glendale and 56,091 cases for all of Los Angeles County from 1982 through December 31, 2009. Among the County’s population diagnosed with AIDS, 44 percent are White, 33 percent are Hispanic, 20 percent are African American, and three percent are composed of other racial/ethnic groups and unknown racial/ethnic groups. The County’s fatality/morbidity rate is approximately 56 percent, which has significantly decreased since 1997. The City of Glendale has no housing at this time to exclusively serve persons with HIV/AIDS; however, a number of local agencies within Los Angeles County administer Housing Opportunities for Persons with AIDS (HOPWA) tenant-based rental assistance vouchers.

A major need facing this population is health care, particularly medical insurance. Persons living with AIDS are supported through a variety of networks in Los Angeles County, including the federal Ryan White CARE act and the federal HOPWA act. Housing needs of this population include adult residential

facilities (ARFs), congregate living health facilities providing 24-hour care, HIV/AIDS substance abuse residential rehabilitation services and inpatient detoxification services, residential care facilities for the chronically ill, and hospice care. HIV/AIDS-related stigma can also lead to discrimination in traditional rental and owner housing markets.

f) Homeless Persons

Throughout the country, homelessness has become an increasing problem. Contributing factors include the general lack of housing affordable to lower and moderate income persons, an increase in the number of persons whose incomes fall below the poverty level, reductions in public subsidy to the poor, and the de-institutionalization of the mentally ill.

According to HUD, a person is considered homeless if they are not imprisoned and: (1) lack a fixed, regular, and adequate nighttime residence; (2) their primary nighttime residence is a publicly or privately operated shelter designed for temporary living arrangements, or an institution that provides a temporary residence for individuals who should otherwise be institutionalized; or (3) a public or private place not designed for or ordinarily used as a regular sleeping accommodation.

Homeless persons often have a difficult time finding housing once they have moved from transitional housing or other assistance program. Housing affordability for those who are or were formerly homeless is challenging from an economic standpoint, and this demographic group may encounter fair housing issues when landlords refuse to rent to formerly homeless persons. Under California laws, a landlord can deny rental to an applicant based on credit history, employment history, and rental history. However, the perception may be that homeless persons are economically (and sometimes mentally) unstable.

In a point-in-time count study conducted in January 2011, the Glendale Homeless Coalition estimated that there are 412 homeless persons in the City of Glendale on any given night. The survey found that 66 percent of homeless persons are single adults, while 28 percent are persons in families. Veterans make up nine percent of homeless persons, and 17 percent of the City's homeless are children. The survey found that 11 percent of homeless persons have problems with substance abuse, 13 percent are dually diagnosed (suffering from both mental illness as well as substance addiction), and 23 percent of homeless persons are mentally ill. Of adult women and children who are homeless, 15 percent are victims of domestic violence. Of the total homeless persons in the City, 26 percent meet the definition of chronically homeless, which means he or she has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years.

The City of Glendale recognizes the high need for ongoing supportive services and development of affordable housing to prevent homelessness, particularly for extremely low-income households (households making less than 30 percent AMI). Recent reports from service providers demonstrate a large homeless at-risk population in Glendale. Households at-risk are comprised of families with children, seniors, and single adults living below the poverty level.

Provision of social services is one key to addressing barriers to self-sufficiency and providing support to households who continue to need services throughout their lives. Catholic Charities operates a homeless prevention case management program through which families and disabled or elderly individuals who have received an eviction or utility disconnect notice are eligible for one-time direct financial assistance. The Salvation Army Glendale Corps also provides limited services to families in poverty. The Authority's Emergency Rental Assistance Program (ERAP) can also prevent eviction when otherwise self-sufficient, low income households experience a housing crisis of limited duration. ERAP is funded through Redevelopment Set-Aside, and provides assistance with rental and utility subsidies in the event of an eviction or utility shut-off due to a catastrophic event (illness, sudden job loss, etc.). This program

provides assistance for a longer period of time (three to six months) than the Catholic Charities program described above. These programs serve approximately 310 families per year.

Glendale was granted over \$1.3 million in Homeless Prevention and Rapid Re-housing (HPRP) funds through the 2009 American Recovery and Reinvestment Act (ARRA). These funds, available for three years, are being used to provide temporary rent and utility assistance; and financial, legal and tenant/landlord counseling to families. Eligible families have experienced a sudden and significant loss of income due to the current economic crisis, have received a utility disconnection notice and/or an eviction notice, and are willing to meet with a case manager. Services are provided through a variety of social service providers including the Salvation Army, PATH Achieve Glendale, the Department of Public Social Services, the Employment Development Department, and the Verdugo Jobs Center.

The Senior Care Management Program through the Community Services and Parks Department will also continue provision of senior services for those who are at-risk of losing their home due to loss of independent living skills.

The Section 8 Housing Choice Voucher program, as well as the development of affordable rental and ownership projects, prevents homelessness through the provision of long-term affordable housing and in some cases linkages to on-going supportive services. Permanent Supportive Housing, including Shelter Plus Care, also provides affordable housing along with intensive case management to serve disabled homeless persons who would not otherwise be able to maintain housing. Fair housing education is a supplemental resource that is provided to educate renters about their rights and responsibilities.

The City's website, accessible to all Glendale residents, is a resource for disseminating information about grant-funded social service programs, City projects and services, including opportunities for affordable housing projects. The City's website is also frequently used to provide outreach regarding the Verdugo Jobs Center, which provides employment counseling, job training, and English as Second Language (ESL) classes. The City also provides press releases of upcoming events and programs to the Glendale News-Press.

C. Income Profile

Household income is the most important factor that determines a household's ability to balance housing costs with other basic life necessities. Regular income is the means by which most individuals and families finance current consumption and make provision for the future through saving and investment. The level of cash income can be used as an indicator of the standard of living for most of the population. While economic factors that affect a household's housing choice are not a fair housing issue per sé, the relationships among household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

1. Income Distribution

For purposes of most housing and community development activities, HUD has established the four income categories based on the Area Median Income (AMI) for the Metropolitan Statistical Area (MSA). HUD income definitions differ from the State of California income definitions. Table 12 compares the HUD and State income categories. This AI report is a HUD-mandated study and therefore HUD income definitions are used. For other housing documents of the City, the State income definitions may be used, depending on the housing programs and funding sources in question.

Table 12: Income Categories

HUD Definition		State of California Definition	
Extremely Low-Income	Less than 30 percent of AMI	Extremely Low-Income	Less than 30 percent of AMI
Low-Income	31-50 percent of AMI	Very Low-Income	31-50 percent of AMI
Moderate-Income	51-80 percent of AMI	Low-Income	51-80 percent of AMI
Middle/Upper-Income	Greater than 80 percent of AMI	Moderate-Income	81-120 percent of AMI
		Above Moderate-Income	Greater than 120 percent of AMI

Source: Department of Housing and Urban Development and California Department of Housing and Community Development, 2011.

No income data is currently available from the 2010 Census. According to the 2000 Census, Glendale residents earned a median household income of \$41,805, slightly below the Los Angeles County median of \$42,183. The median income in Glendale was higher than the median income of the City of Los Angeles (\$36,687) but lower than the nearby cities of Pasadena (\$46,012), Burbank (\$47,467), and La Cañada Flintridge (\$109,989).

According to the Comprehensive Housing Affordability Strategy (CHAS), 39 percent of households in Glendale earned less than 80 percent of the AMI in 2000 (Table 13). Fourteen percent of the City's total households in 2000 were extremely low-income (under 30 percent AMI), 12 percent were low-income, (31-50 percent AMI), and 14 percent earned moderate-income levels (51-80 percent AMI). Approximately 61 percent of the households had incomes above 80 percent of the median in 2000.

Glendale saw significant changes in the income distribution of residents during the 1990s. Between 1990 and 2000, there was a 10 percent decline in the number of extremely low-income households and significant increases in the proportion of low-income and moderate- and above moderate-income households.

Table 13: Household Income Distribution

Classification	1990		2000		Change	
	Households	%	Households	%	Number of Households	Percent of Households
Extremely Low-Income	10,711	15.6%	9,698	13.5%	-1,013	-9.5%
Low-Income	7,670	11.2%	8,320	11.6%	650	8.5%
Moderate-Income	9,878	14.4%	10,063	14.0%	185	1.9%
Middle/Above Moderate-	40,435	58.9%	43,702	60.9%	3,267	8.1%
Total	68,694	100%	71,783	100%	3,089	4.5%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2004.

Although aggregate information on income levels is useful for looking at trends over time or comparing income levels for different jurisdictions, income levels may also vary significantly by household type, size, and race/ethnicity. Different households can have very different housing needs as well as housing choices available to them.

2. Income Distribution by Household Type

Income often varies by household type (elderly, small, and large families). Certain groups had a higher proportion of lower income households. Specifically, elderly households had a much higher percentage of lower income households than any other household type. Approximately 55 percent of elderly households were lower income; nearly 41 percent earned less than 50 percent of the AMI (Table 14). In particular, elderly renters comprised the largest proportion of lower income households. Among all elderly renter households, almost 77 percent were lower income in 2000 and 34 percent of elderly renters fell within the extremely low-income category. In contrast, 32 percent of elderly owner-households were in the lower income category in 2000, with four percent among extremely low-income earners.

Another special needs group in Glendale is large family households. This group also had a slightly higher percentage of households that were lower income (41 percent) than the City average (39 percent). Large family renter-households had a higher proportion of Lower and Moderate Income households compared to the citywide average. Approximately 57 percent of large renter-families were lower and moderate income while 14 percent of large owner-households were in this income group (Table 14).

Table 14: Income by Household Type (2000)

Household Type	Income Group (% of AMI)				Total
	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Middle/ Upper (81%+)	
Elderly (62+ years)	3,272	2,970	2,152	6,774	15,168
Small Family (2-4 persons)	3,633	3,212	4,608	22,574	34,027
Large Family (5+ persons)	960	1,049	1,404	4,810	8,223
Other	1,833	1,089	1,899	9,544	14,365
Total	9,698	8,320	10,063	43,702	71,783

Source: HUD CHAS Data, 2004.

3. Income Distribution by Race/Ethnicity

Race/ethnicity is a characteristic that often is related to housing need. This is because different race/ethnic groups may earn different incomes. Hispanic households had a noticeably lower proportion of households earning above 80 percent of the AMI (53 percent) when compared to the City overall (61 percent). Conversely, a higher proportion of Hispanic households were within the lower and moderate income (47 percent) levels compared to the citywide average (39 percent). Among African American households, a much higher proportion (80 percent) earned income levels above 80 percent of the AMI compared to the citywide average. Income levels among White and "Other" households mostly mirrored the citywide averages (Table 15).

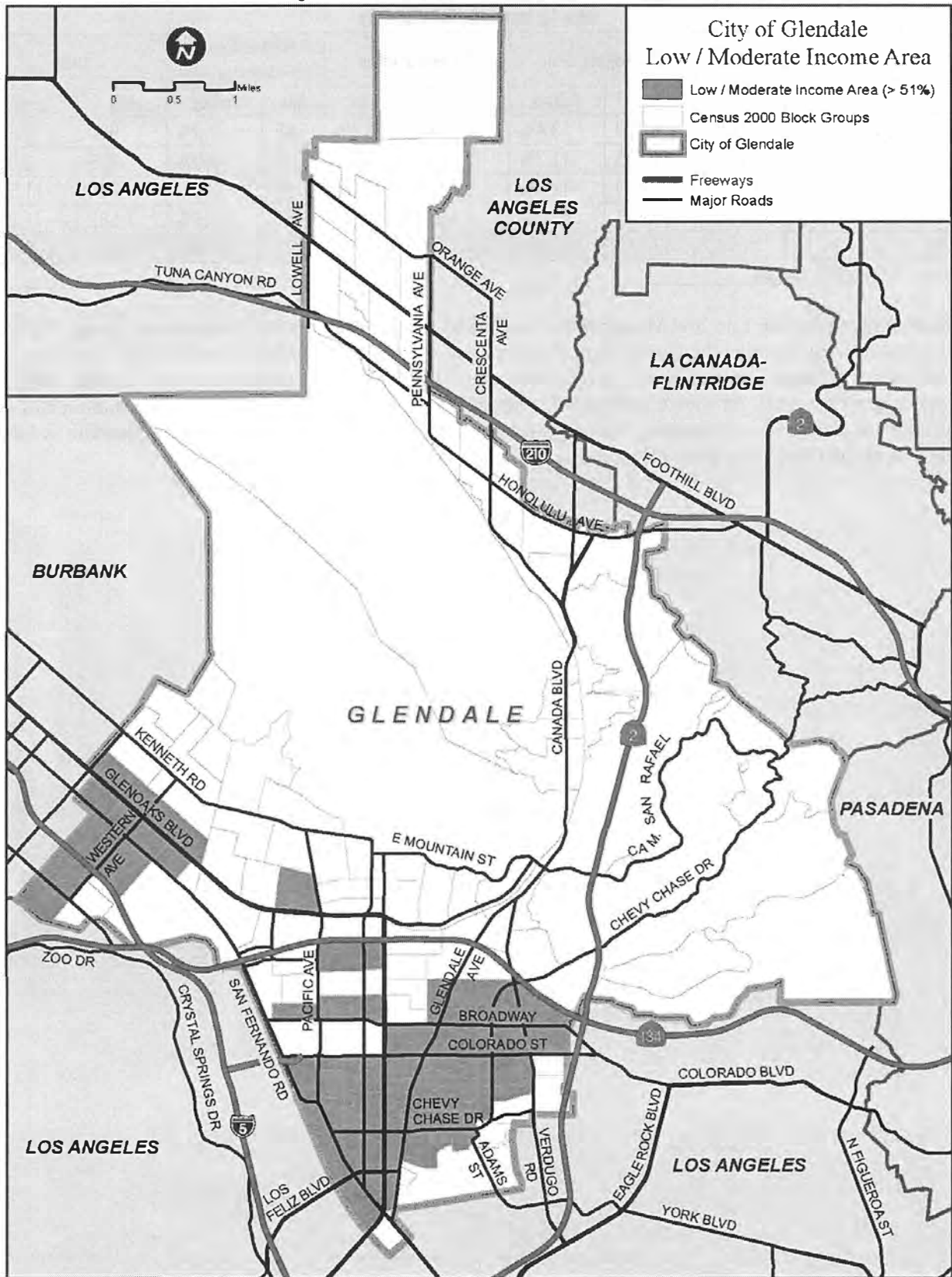
Table 15: Income by Race/Ethnicity

Income Level	Total HHs	Non-Hispanic White		Hispanic or Latino		Black or African American		Asian	
		HHs	Percent	HHs	Percent	HHs	Percent	HHs	Percent
Extremely Low	9,698	5,720	13.4%	1,539	13.1%	65	8.0%	990	9.3%
Low	8,320	4,825	11.3%	1,650	14.1%	49	6.0%	855	8.0%
Moderate	10,063	5,480	12.9%	2,385	20.3%	47	5.8%	1,230	11.5%
Middle/Upper	43,702	26,515	62.3%	6,155	52.5%	650	80.1%	7,585	71.2%
Total	71,783	42,540	100.0%	11,729	100.0%	811	100.0%	10,660	100.0%

Source: HUD CHAS Data, 2004.

Figure 3 illustrates the Low and Moderate Income (LMI) areas in the City by Census block group. For the purposes of implementing the Community Development Block Grant (CDBG) program, HUD defines an LMI area as a Census tract or block group where over 51 percent of the population earns incomes below 80 percent of the AMI. As shown in Figure 3, a significant number of block groups in the southern half of the City are identified as LMI areas. A correlation can be seen between the LMI areas of Glendale and the portions of the City where a minority concentration exists (Figure 1).

Figure 3: Lower and Moderate Income Areas in Glendale



Source: Bureau of the Census, 2000 Census.

D. Housing Profile

A discussion of fair housing choice must be preceded by an assessment of the housing market. A diverse housing stock that includes a mix of conventional and specialized housing helps ensure that all households, regardless of their income level, age group, and familial status, have the opportunity to find suitable housing. This section provides an overview of the characteristics of the local and regional housing markets.

What is a housing unit?

A housing unit is defined as a house, an apartment, or a single room, occupied as a separate living quarter or if vacant, intended for occupancy as a separate living quarter.

The Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or, if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

1. Housing Growth

Glendale's 2000 housing stock of 73,713 units increased to 76,269 units by 2010. The City's growth rate during this period was comparable to housing growth in Burbank and South Pasadena and much less than Pasadena, but slower than residential growth in the City and County of Los Angeles (Table 16).

Jurisdiction	Number of Housing Units		Percent Increase
	2000	2010	
Burbank	42,847	44,309	3.4%
Glendale	73,713	76,269	3.5%
Los Angeles	1,337,668	1,413,995	5.7%
Pasadena	54,114	59,551	10.0%
South Pasadena	10,848	11,118	2.5%
Los Angeles County	3,270,909	3,445,076	5.3%

Source: Bureau of the Census, 2000-2010 Census.

2. Housing Condition

a) Housing Age

Glendale's housing stock has a significant portion of older homes. Homes built prior to 1940 account for 19 percent of homes in the City. A plurality of Glendale's housing (40 percent) was constructed between 1940 and 1969. Between 2000 and 2010, the pace of housing development in Glendale slowed, with only an additional 2,556 dwelling units built. This equaled an approximately three percent increase in the City's total housing stock (Table 17). Due to the diminishing supply of vacant land in Glendale, new residential development was and continues to be accommodated by the replacement of older single-family homes with higher density developments, as permitted under zoning.

Decade	Number of Units	Percent of Units
2000s	2,556	3.4%
1990s	4,829	6.3%
1980s	12,526	16.4%
1970s	11,290	14.8%
1960s	10,471	13.7%
1940-1960	20,371	26.7%
Pre 1940s	14,226	18.7%
Total	76,269	100.0%

Source: Estimated by Veronica Tam and Associates based on 2000 and 2010 Census data.

A housing unit is likely to need major rehabilitation when it is 30 years old. With nearly three-quarters (74 percent) of Glendale’s housing stock built prior to 1980, and an additional 16 percent built between 1980 and 1989, continued housing maintenance is necessary to prevent widespread housing deterioration in the City. Fortunately, many of the older residences are well maintained single-family homes and are not in need of significant rehabilitation. In some cases, these homes are a part of potential historic districts. Unfortunately, many apartments built in the 1980’s were poorly constructed and therefore require frequent and costly maintenance.

b) Substandard Conditions

Approximately 2,088 units of the City’s occupied housing units (out of 71,805 units) are in substandard condition, according to the 2000 Census. Substandard housing is defined by the Federal Department of Housing and Urban Development (HUD) as housing units lacking complete kitchens or bathrooms. Some of these units are undoubtedly in need of replacement. To address the deterioration of the housing stock, property rehabilitation programs are made available to property owners. Code enforcement staff works closely with rehabilitation staff to refer eligible properties and property owners to financial assistance programs. Currently, the City administers home rehabilitation programs that provide home repair grants and loans to lower and moderate income homeowners whose homes need improvement.

Public Comments:
Some residents who participated in the public workshops held for this study commented on the lack of repairs and maintenance by some landlords.

c) Lead-Based Paint Hazard

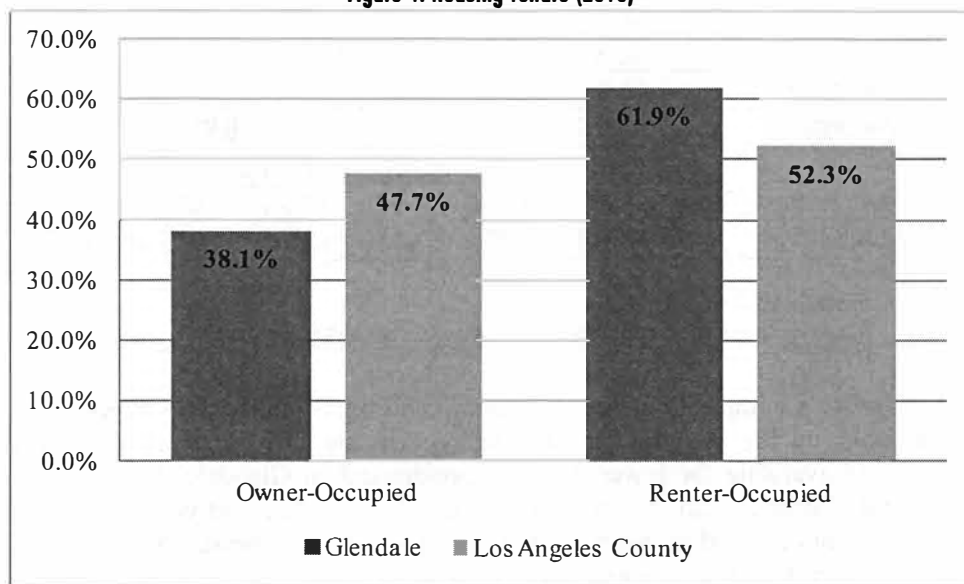
Furthermore, housing units constructed prior to 1978 are likely to contain lead-based paint. According to the County Health Department’s Childhood Lead Poisoning Prevention Program, there were only two reported cases of Childhood Lead Exposure in Glendale between 2005 and 2009. The City offers a lead-based paint hazard reduction grant. Glendale also includes lead-based paint hazard reduction as an eligible activity for funding within its housing rehabilitation loan programs. The City will provide grants up to \$10,000 to property owners for lead hazard reduction. In addition, the City complies with the Lead-Based Paint Poisoning Prevention Act of 1973 and subsequent legislation, as well as other applicable regulations, in the inspection of units that receive some sort of assistance from the City, such as Section 8 and other affordable programs.

3. Housing Tenure

Tenure in the housing industry typically refers to the occupancy of a housing unit – whether the unit is owner-occupied or an occupied rental unit. Tenure preferences are primarily related to household income, composition, and ages of the household members; housing cost burden is generally more prevalent among renters than among owners. However, the extremely high costs of homeownership in Southern California also create high levels of housing cost burden among owners. The tenure distribution (owner versus renter) of a community’s housing stock influences several aspects of the local housing market. Tenure choices are primarily related to household income, composition, and age of the householder. Residential mobility is also influenced by tenure, with owner-occupied housing evidencing a much lower turnover rate than rental housing.

For the past several decades, Glendale has been a predominately renter-occupied community with approximately 62 percent of the housing stock renter-occupied in 2010 (Figure 4). Although this situation is influenced by many factors, much of this can be attributed to the significant amount of condominium and multi-family unit development that has occurred in Glendale. Though condominiums are a form of homeownership, many condominiums are utilized as rental units. According to the 2006-2014 Glendale Housing Element, approximately 20 percent (9,030) of all multi-family units are currently under condominium ownership. Many condominium units were created through the conversion of apartment units to condominiums. Between 1998 and 2005, the City lost 546 rental units, which were converted to condominiums. Market demand toward the end of 2004 and in 2005 showed high interest in condominiums, resulting in a dramatic increase in conversion applications during that timeframe. However, in 2005, enforcement of Municipal Code provisions requiring converted buildings to be consistent with the current General Plan densities resulted in a slowdown in conversion applications.

Figure 4: Housing Tenure (2010)



Source: Bureau of the Census, 2010 Census.

Of note is a trend toward implementing conversions approved decades earlier. According to the City’s 2006-2014 Housing Element, in 2006, the City “lost” a total of 222 units in two buildings that were approved for conversion in the 1980s. A 126-unit building at 1717 N. Verdugo Road was approved for conversion in 1981, yet the units were not offered for sale until 2007. Similarly, a 96-unit building at 3220 Altura Avenue was approved for conversion in 1983, yet the units were not offered for sale until

2007. It is likely that there are similar buildings elsewhere in Glendale. However, since the Department of Real Estate has oversight over the sale of units, the City is unable to determine when units in a building will be offered for sale.

The City’s condominium conversion ordinance was adopted in late 1978 and requires a 180-day eviction notice for existing tenants. It offers the right of first purchase to existing tenants and provides reimbursement of moving expenses up to \$500 to displaced occupants, consistent with State law. Additionally, the City adopted a Just Cause Eviction ordinance which also provides for assistance for those displaced through conversion of apartment rental units to condominiums. However, the Just Cause ordinance does not address evictions of renters from individually-owned condominium units.

4. Housing Type

Glendale has a broad range of housing opportunities reflective of a diverse community, as shown in Table 18. As shown, only minor changes have occurred with the composition of the housing stock in Glendale since 1990. A majority of Glendale’s housing stock continues to consist of multi-family units (60 percent) and the remaining 40 percent of the City’s housing units consists of single-family homes. These proportions have remained relatively static since 1990. Most single-family homes are detached units (87 percent) and the vast majority of multi-family homes (85 percent) are located within buildings with five or more units.

Table 18: Housing Type

Housing Type	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
Single-family	28,889	40.1%	29,849	40.5%	29,945	39.9%
Detached	25,729	88.5%	26,035	87.2%	26,131	87.3%
Attached	3,160	11.5%	3,814	12.8%	3,814	12.7%
Multi-Family	42,488	58.9%	43,767	59.4%	44,967	59.9%
2-4 Units	6,850	16.1%	6,917	15.8%	6,942	15.4%
5+ Units	35,638	83.9%	36,850	84.2%	38,025	84.6%
Mobile Homes & Other	737	1.0%	97	0.1%	97	0.1%
Total Units	72,114	100%	73,713	100%	75,009	100.0%

Sources:

1. Bureau of the Census, 1990-2000 Census.
2. State Department of Finance, 2010 Population and Housing Estimates.

After the 1970s, the City’s composition of single-family and multi-family units reversed, so that multi-family units now make up the predominant housing type in the City. This trend reflects the limited amount of vacant land available for lower density development in Glendale. Single-family residential development occurred almost exclusively in the City’s mountainous areas at very low densities, whereas multi-family development occurred in much of the City’s flatland areas primarily through the conversion of single-family and lower density residential land uses to multi-family uses.

E. Housing Cost and Affordability

Many housing problems such as housing overpayment or overcrowded housing are directly related to the cost of housing in a community. If housing costs are high relative to household income, a correspondingly high prevalence of housing problems occurs. This section evaluates the affordability of the housing stock in Glendale to lower and moderate income households. However, housing affordability alone is not necessarily a fair housing issue. Only when housing affordability issues interact with other factors covered under fair housing laws, such as household type, composition, and race/ethnicity do fair housing concerns arise.

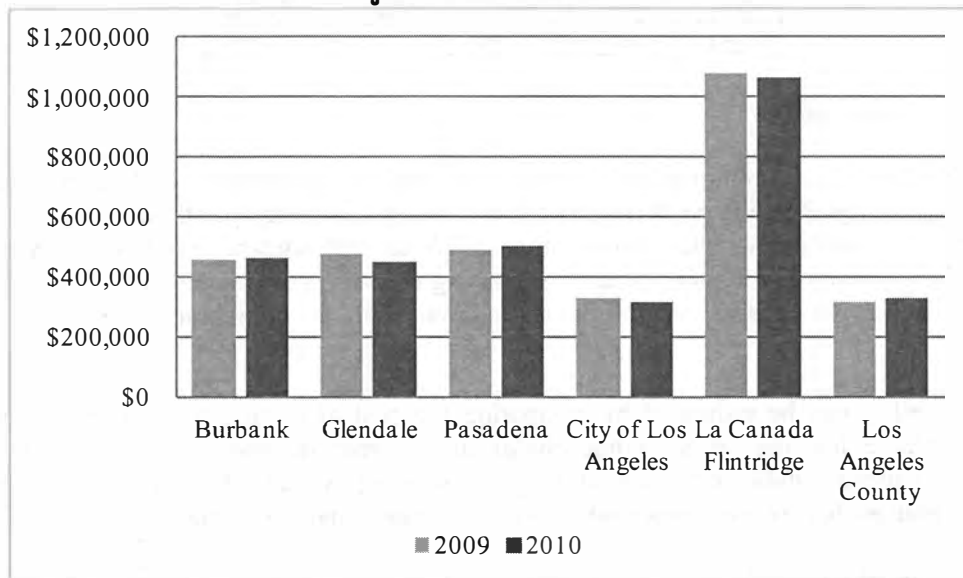
Public Comments:

Some residents and service providers commented on the critical need for affordable housing in the community, particularly in light of current economic conditions. The lack of affordable housing particularly impacts seniors and those with disabilities. Formerly homeless persons also have difficulty accessing affordable housing.

1. Ownership Housing Costs

Regional housing market demand, Glendale's strong local employment base, and convenient freeway access to employment centers have placed strong demand on the for-sale housing market. Figure 5 compares the median sales price of single-family homes in Glendale and surrounding jurisdictions in 2009 and 2010.

Figure 5: Median Home Prices



Source: Dataquick Services, www.dqnews.com

In 2010, the median value of a single-family home in Glendale was \$450,000, compared to \$480,000 in 2009. The value of for-sale housing in 2010 was 35 percent higher in Glendale than the County and 41 percent higher than the City of Los Angeles. The median home values of the surrounding jurisdictions also exceed the County median.

Home prices in Glendale varied considerably depending on its location in the City. According to real estate data for July 2011 from DataQuick, the lowest median home sales prices recorded in Glendale were in ZIP Codes 91203, 91204, and 91205 in southwestern Glendale, adjacent to Atwater Village, and the

Interstate 5 Freeway. Median single-family home prices ranged from \$240,000 to \$410,000 and condominium prices from \$165,000 to \$262,000. These homes are in southern Glendale, south of State Route 134. Higher priced homes in Glendale tend to be located north of State Route 134, especially within hillside areas; median single-family home prices ranged from \$535,000 to \$875,000 and condominiums ranged from \$275,000 to \$325,000.

2. Rental Housing Costs

Apartment rents in Glendale vary significantly by area and unit size. Information on current rental rates in the City was obtained from a review of advertisements in the Glendale News-Press and Craigslist from July and August 2011. Available rental housing ranged from single room studios to five-bedroom units, with the majority of apartment units advertised as one- and two-bedroom units. Table 19 summarizes average apartment rents by unit size. Overall, 262 units of varying sizes were listed as available for rent in July and August 2011 for an average rent of \$1,448.

Size	Number Advertised	Average Rent
Studio	29	\$835
One Bedroom	91	\$1,097
Two Bedroom	116	\$1,555
Three Bedroom	17	\$2,285
Four+ Bedroom	9	\$4,023
Total	262	\$1,448

Source: Glendale News-Press and Craigslist, July-August 2011.

3. Housing Affordability

The cost of housing in a community is directly correlated to the number of housing problems and affordability issues. High housing costs can price lower income families out of the market, cause extreme cost burdens, or force households into overcrowded or substandard conditions. While housing affordability alone is not a fair housing issue, fair housing concerns may arise when housing affordability interacts with factors covered under fair housing laws, such as household type, composition, and race/ethnicity.

Housing affordability can be estimated by comparing the cost of renting or owning a home with the maximum affordable housing costs to households at different income levels. Taken together, this information can generally indicate the size and type of housing available to each income group and can indicate which households are more susceptible to overcrowding and cost burden.

HUD conducts annual household income surveys to determine the maximum payments that are affordable for different household income groups. In evaluating affordability, the maximum affordable price refers to the maximum amount that could be afforded by households in the upper range of their respective income categories. Table 20 shows annual household income by household size. The maximum affordable housing payment is based on the standard of 30 to 35 percent of household income. General cost assumptions for utilities, taxes, and property insurance are also shown.

Table 20: Housing Affordability Matrix – Los Angeles County (2011)

Household	Annual Income	Affordable Costs		Utilities		Taxes and Insurance	Affordable Rent	Affordable Home Price
		Rental	Ownership	Renters	Owners			
Extremely Low Income (under 30% AMI)								
1-Person	\$17,950	\$449	\$449	\$117	\$124	\$90	\$332	\$48,640
2-Person	\$20,500	\$513	\$513	\$117	\$124	\$103	\$396	\$59,196
3-Person	\$23,050	\$576	\$576	\$145	\$155	\$115	\$431	\$63,336
4-Person	\$25,600	\$640	\$640	\$185	\$198	\$128	\$455	\$64,992
5-Person	\$27,650	\$691	\$691	\$234	\$255	\$138	\$457	\$61,680
Low Income (31 to 50% AMI)								
1-Person	\$29,900	\$748	\$748	\$117	\$124	\$150	\$631	\$98,108
2-Person	\$34,200	\$855	\$855	\$117	\$124	\$171	\$738	\$115,909
3-Person	\$37,450	\$936	\$936	\$145	\$155	\$187	\$791	\$122,946
4-Person	\$42,700	\$1,068	\$1,068	\$185	\$198	\$214	\$883	\$135,779
5-Person	\$46,150	\$1,154	\$1,154	\$234	\$255	\$231	\$920	\$138,262
Moderate Income (51 to 80% AMI)								
1-Person	\$47,850	\$1,196	\$1,196	\$117	\$124	\$239	\$1,079	\$172,414
2-Person	\$54,650	\$1,366	\$1,366	\$117	\$124	\$273	\$1,249	\$200,563
3-Person	\$61,500	\$1,538	\$1,538	\$145	\$155	\$308	\$1,393	\$222,503
4-Person	\$68,300	\$1,708	\$1,708	\$185	\$198	\$342	\$1,523	\$241,752
5-Person	\$73,800	\$1,845	\$1,845	\$234	\$255	\$369	\$1,611	\$252,722

Assumptions:

1. California Department of Housing and Community Development (HCD) income limits, 2011.
2. Health and Safety code definitions of affordable housing costs (between 30 and 35 percent of household income depending on tenure and income level).
3. HUD utility allowances.
4. 20 percent of monthly affordable cost for taxes and insurance.
5. 10 percent down payment.
6. Five percent interest rate for a 30-year fixed-rate mortgage loan.
7. Taxes and insurance apply to owner costs only; renters do not usually pay taxes or insurance.

Sources:

1. HCD Income Limits, 2011.
2. Veronica Tam and Associates.

The citywide median home price (\$450,000) in 2010 places homeownership out of reach for Glendale’s lower and moderate income households (Figure 5). Given the high costs of homeownership in the City, lower and moderate income households are usually confined to rental housing; however, the affordability problem also persists in the rental market. Most appropriately-sized rental housing in Glendale is also unaffordable for the City’s lower and moderate income households (Table 19).

The situation is exacerbated for large households with lower and moderate incomes given the limited supply of large units, and for seniors with their fixed incomes. When the housing market is tight, with high demand, low vacancies, and rising costs, the potential for discriminatory housing practices also increases.

F. Housing Problems

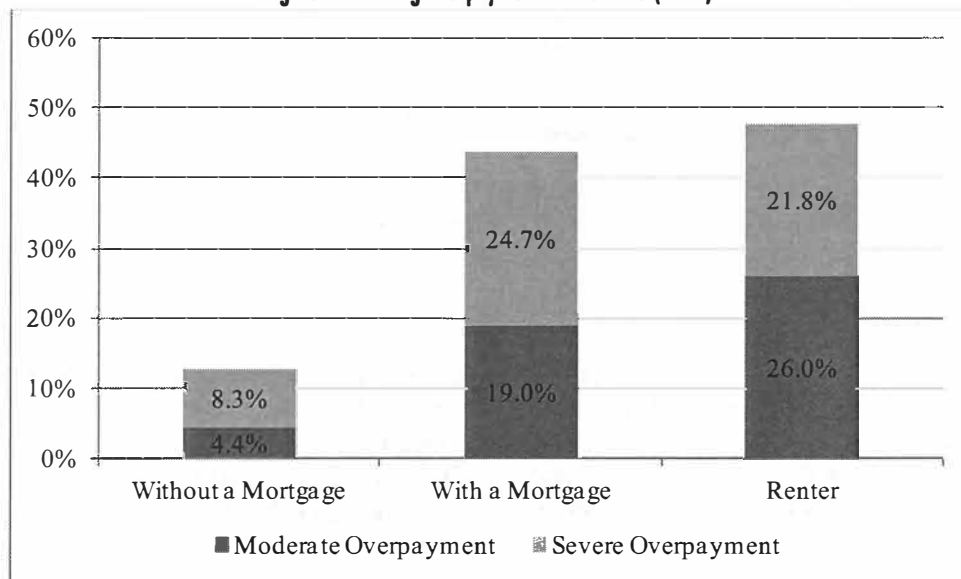
A continuing priority of communities is enhancing or maintaining the quality of life for residents. A key measure of quality of life in Glendale is the extent of “housing problems.” The Department of Housing and Urban Development assesses housing need within a city according to two criteria: (1) the number of households that are paying too much for housing; and (2) the number of households living in overcrowded units.

1. Overpayment (Cost Burden)

Housing overpayment is an important issue for Glendale residents. According to the federal government, any housing condition where a household spends more than 30 percent of income on housing is considered overpayment. A cost burden of 30 to 50 percent is considered moderate overpayment; payment in excess of 50 percent of income is considered severe overpayment. Overpaying is an important housing issue because paying too much for housing leaves less money available for emergency expenditures.

Housing overpayment varies by tenure, household income, and special needs. As shown in Figure 6, 13 percent of homeowners without a mortgage, 44 percent of homeowners with a mortgage, and 48 percent of renters overpay for housing. In Los Angeles County, 53 percent of all renter-occupied households and 45 percent of all owner-occupied households were burdened by housing overpayment. The problem is especially acute for households with annual incomes less than \$35,000. Over 98 percent of renters in Glendale with annual incomes of less than \$20,000, and over 95 percent of renters with annual incomes of between \$20,000 and \$34,999, suffered from housing overpayment.

Figure 6: Housing Overpayment in Glendale (2000)



Source: Bureau of the Census, 2000 Census.

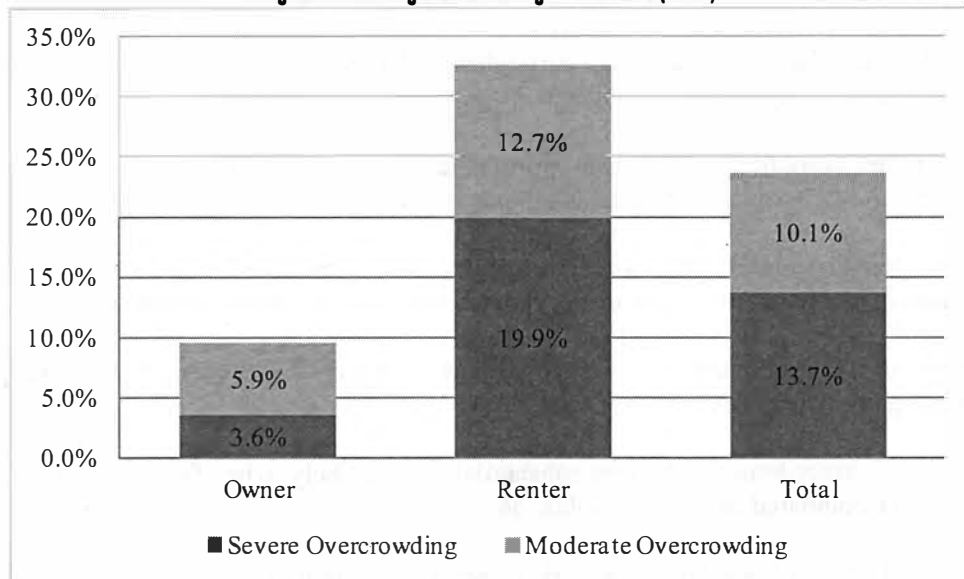
2. Overcrowding

Some households may not be able to accommodate high cost burdens for housing, but may instead accept smaller housing or reside with other individuals or families in the same home. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding.

According to the U.S. Census Bureau, “overcrowding” occurs when a household has more members than habitable rooms in a home (e.g., a three-person family may live in an apartment with a bedroom and a living room and be considered “overcrowded”). Moderate overcrowding refers to 1.0 to 1.5 persons per habitable room and severe overcrowding occurs when a home has 1.5 or more occupants per habitable room. Household overcrowding is reflective of various living situations: (1) a family lives in a home that is too small; (2) a family chooses to house extended family members; or (3) unrelated individuals or families are doubling up to afford housing. Not only is overcrowding a potential fair housing concern, it can strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking, and accelerate the deterioration of homes.

According to the U.S. Census Bureau, 24 percent (17,042 units) of the occupied housing in Glendale was considered overcrowded in 2000, up from 18 percent in 1990. As shown in Figure 7, a larger share of renter households (33 percent) was affected by overcrowding than owner households (10 percent). Although high, housing overcrowding in Glendale is comparable to overcrowding in the region. In Los Angeles County, about 23 percent of households were considered overcrowded in 2000.

Figure 7: Housing Overcrowding in Glendale (2000)



Source: Bureau of the Census, 2000 Census.

3. Disproportionate Housing Need

The following summarizes the extent of needs for housing assistance by various household characteristics, according to the CHAS data. Housing assistance is needed to address a variety of housing problems, including: (1) substandard housing conditions; (2) overcrowding; and (3) housing cost burden (spending at least 30 percent of household income on housing costs). A disproportionate housing need refers to any need group that is more than 10 percentage points above the need demonstrated for the total households. These housing problems reflect the ability of households to afford decent and adequate housing.

a) Disproportionate Housing Needs by Tenure

Glendale has a relatively low level of homeownership; about 38 percent of all homes in the City are owner-occupied (Figure 4). The tenure distribution of a community's housing stock influences several aspects of the local housing market. Residential stability is influenced by tenure, with ownership housing much less likely to turn over than rental units. Housing cost burden, while faced by many households regardless of tenure, is typically more prevalent among renters. The ability or choice to own or rent a home is primarily related to household income, composition, and age of the householder. Housing discrimination also tends to occur more in the rental market.

In general, renter-households in Glendale were much more likely to be lower and moderate income in 2000 (53 percent), compared to just owner-households (17 percent) and total households (39 percent).

b) Disproportionate Housing Needs by Tenure and Household Type

Elderly Households: Elderly households, particularly elderly renter-households, in Glendale were disproportionately affected by housing problems.

- Elderly renter-households were disproportionately affected by housing problems (71 percent), compared to elderly owner-households (35 percent) and all households (56 percent).
- Elderly renter-households were also significantly more likely to experience a housing cost burden (68 percent), compared to elderly owner-households (34 percent) and all households (43 percent).

Family Households: Large households, especially large renter-households, were disproportionately affected by housing problems. Specifically:

- Large family renter-households were substantially more likely to be affected by housing problems (93 percent), compared to all households (56 percent).
- Small family renter-households were also disproportionately affected by housing problems (66 percent), compared to all households (56 percent).

c) Disproportionate Housing Needs by Race and Disability

According to CHAS data in 2000, households of a certain race/ethnicity had a disproportionate level of housing problems in Glendale. Specifically:

- Asian owner households (55 percent) were more likely to have housing problems, compared to all owner-households (42 percent).

- Disabled renter-households (80 percent) were more likely to have housing problems, compared to all renter-households (64 percent).

G. Assisted Housing

To further fair housing in Glendale, the City provides a range of housing options for all persons. Housing opportunities include conventional single-family and multi-family housing. For those with special needs, however, the City also provides a large inventory of subsidized housing, community care facilities, emergency shelters and transitional housing, as well as other treatment and recovery centers. This section inventories the range of housing opportunities for persons with special needs and displays their general location.

1. Housing Choice Voucher (Section 8) Rental Assistance

Despite popular perception, most of the nation’s affordable housing stock is not in public housing projects but in privately owned and operated developments subsidized by the federal government.³ The Housing Choice Voucher program (more commonly known as Section 8) is a rent subsidy program that helps lower income families and seniors pay rents of private units. Section 8 tenants pay a minimum of 30 percent of their income for rent and the local housing authority pays the difference up to the payment standard established by the Glendale Housing Authority. The program offers lower income households the opportunity to obtain affordable, privately owned rental housing and to increase their housing choices. The Housing Authority establishes payment standards based on HUD Fair Market Rents. The owner’s asking price must be supported by comparable rents in the area. Any amount in excess of the payment standard is paid by the program participant.

a) Voucher Recipients

The Glendale Housing Authority currently administers the Section 8 program for the City. As of June 2011, 3,019 households were receiving Section 8 Housing Choice Vouchers. An additional 5,768 households are on the waiting list for Section 8 assistance. The Glendale Housing Authority has no public housing projects.

Table 21 summarizes the race and ethnicity of the head of households of those households being assisted by Section 8. A vast majority of the City’s Section 8 recipients (93 percent) were White. Most Asian and Black households in the City had higher incomes, therefore, voucher use by these groups is comparatively limited. However, Hispanic households may be underrepresented in the Section 8 program.

Table 22 describes the household characteristics of Glendale’s Section 8 voucher holders. Of the 3,019 households receiving Section 8 vouchers, 84 percent have a head of household with a disability, 74 percent are headed by an elderly householder, and 69 percent are female-headed households.

	Number	Percent
Black	32	1%
Hispanic	169	6%
White	2,798	93%
Asian	18	1%
Other	2	0%
Total	3,019	100%

Source: Glendale Housing Authority, 2011.

	Number	Percent
Elderly	2,235	74%
Disabled	2,550	84%
Large Households	38	1%
Female-Headed Households	2,098	69%
Total	3,019	100%

Source: Glendale Housing Authority, 2011.

³ *Eroding Neighborhood Integration: The Impact of California’s Expiring Section 8 rent Subsidy Contracts on Low Income Family Housing.* Elaine Forbes. UCLA Lewis Center for regional Policy Studies, Working Paper #34. 2000.

Figure 8 illustrates the geographic distribution of Section 8 voucher recipients in Glendale. Most of the City's Section 8 voucher holders reside in the southern portion of the City, south of the 134 Freeway. The largest concentration of voucher holders appears to exist along Glendale Avenue and Colorado Street, where much of the City's assisted housing is also located (see Figure 9 on page 47). It should be noted that neighborhoods with the heaviest concentrations of Section 8 recipients are not necessarily neighborhoods with the highest minority concentrations.

b) Wait List

The City's Section 8 wait list has been closed since January 2001. During the two weeks in 2001 when the wait list was open to accept applications, the City received more than 12,000 applications for assistance. Due to the large number of applicants and limited funding, the waiting list is closed. The wait for assistance can be between two to ten years.

During the time that the wait list was open, the City conducted extensive public outreach within the community at 12 community sites and prepared Section 8 registration materials in English, Spanish, Armenian, and public notices in the additional languages of Arabic, Persian, Tagalog (Filipino), and Korean. In addition, information on Section 8 assistance and fair housing is provided on the City's website, including fair housing complaint forms and descriptions of federal and State laws. With the extensive outreach efforts, the applicants show a more diverse racial/ethnic profile.

Public Comments:

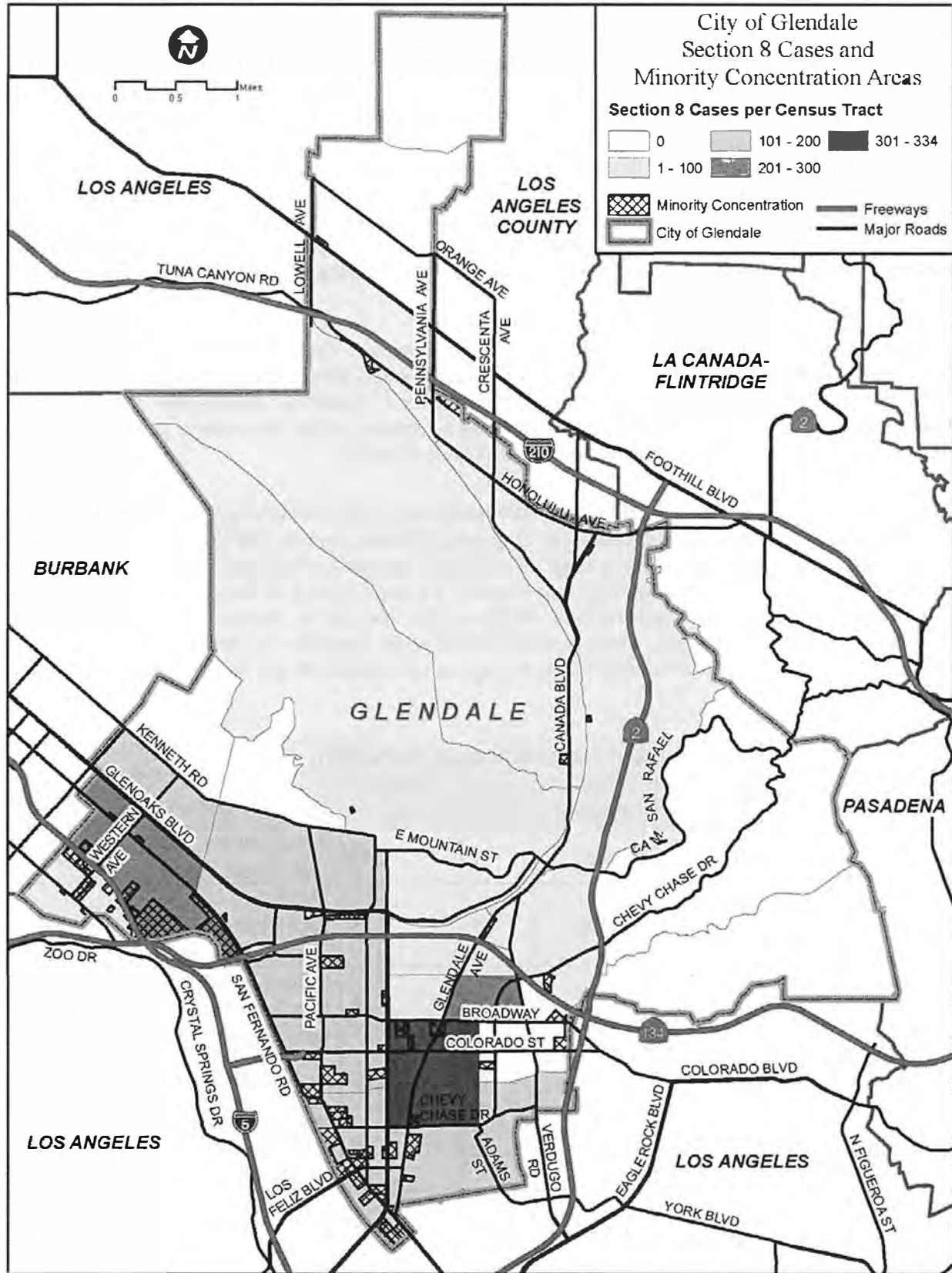
Because of the long waiting period, many residents who participated in the fair housing workshops voiced their frustrations. Several residents also commented on the need to show higher transparency of the Section 8 program regarding status of the wait list and priorities for assistance.

If selecting from the wait list, the Housing Authority will give priority to families that are:

- Homeless, living in a City shelter, and referred by the Homeless Coalition of Care;
- Homeless victims of domestic violence;
- Victims of hate crime reprisals or families approved under a Witness Relocation protection program;
- Families displaced of their housing due to government action occurring in the community; and
- U.S. Veterans and family, immediate family members of deceased veterans, and un-remarried survivor spouses.

The ranking system is further discussed in Chapter 5 (Public Policies).

Figure 8: Distribution of Section 8 Voucher Recipients



Source: Glendale Housing Authority, 2011.

2. Assisted Housing Projects

Publicly subsidized affordable housing provides the largest supply of affordable housing in most communities. The City of Glendale has a significant number of affordable housing units that receive public subsidies in return for long-term affordability controls. Typically, these residential projects provide units affordable to lower and moderate income households, including persons with special needs.

As in typical urban environments throughout the country, however, areas designated for high density housing in the City are usually adjacent to areas designated for commercial and industrial uses. Lower and moderate income households tend to live in high density areas, where the lower land costs per unit (i.e. more units on a piece of property) can result in lower development costs and associated lower housing payments. Therefore, the location of public/assisted housing is partly the result of economic feasibility.

Table 23 summarizes the publicly subsidized units in Glendale. Currently, a total of 32 apartment complexes in Glendale provide 1,109 units that are dedicated solely for occupancy by lower and moderate income households. The City also has 11 projects providing 615 units for seniors that were built with public subsidies. These projects maintain affordability covenants and/or low-income use restrictions to ensure the long-term availability of these units as affordable housing.

Figure 9 illustrates the location of the City's affordable units. Most of Glendale's affordable housing stock is concentrated in the southern half of the City along Glendale Avenue and Central Avenue and near Cerritos Park. Nearly all of the City's assisted housing is located in the City's low/mod areas. The location of the City's affordable housing is the result of a combination of factors, including financial feasibility and topographical considerations. Much of the land in the northern half of the City is comprised of steep hillside areas, which is considerably more expensive to develop housing on. The topography of northern Glendale makes the area much more suitable for low density market-rate single family development.

Table 23: Assisted Rental Housing Inventory (2011)

Project Name	Address	Target Population	Total Units	Affordable Units	Assistance	Year Completed
Metro Loma Apartments	328 Mira Loma Street	Families	44	43	Redevelopment, LIHTC, AHP, Density Bonus	2009
6200 San Fernando Apartments	6206 San Fernando Street	Disabled	23	23	HUD 811, Redevelopment, Density Bonus	2009
615 Chester Street Apartments	615 Chester Street	Disabled Homeless	4	4	Supporting Housing Program and Redevelopment	2009
Garfield Gardens Apartments	205-307 E. Garfield Street	Families	30	29	Redevelopment, LIHTC	2009
Doran Gardens	331-349 Doran Street	Families	60	60	Redevelopment, BEGIN, RDLP, New Market Tax Credits	2009
Habitat for Humanity-Kenwood	711-717 Kenwood Street	Families	11	11	HOME, CalHOME, Density Bonus	2009

Table 23: Assisted Rental Housing Inventory (2011)

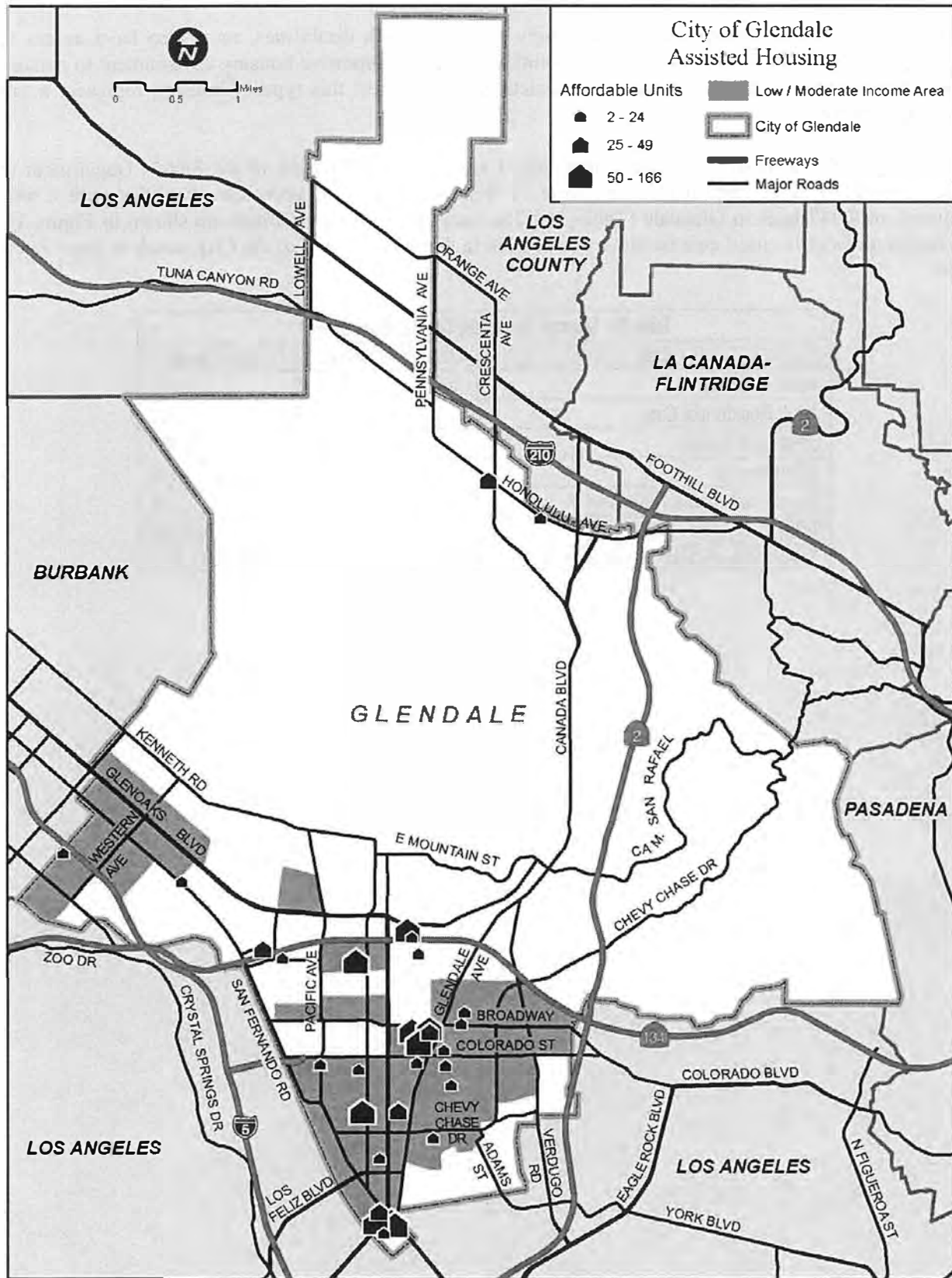
Project Name	Address	Target Population	Total Units	Affordable Units	Assistance	Year Completed
Glendale City Lights	3673 San Fernando Road	Families	68	67	Redevelopment, HOME, Density Bonus	2010
Vassar City Lights	3685 San Fernando Road	Families	72	71	Redevelopment, City of Industry Inclusionary Housing, LIHTC	2010
Casa de la Paloma Senior Apartments	133 S. Kenwood Street	Seniors	166	166	HUD 221, CDBG, Redevelopment	1978
Park Paseo Senior Apartments	123 S. Isabel Street	Seniors	96	96	HUD 202, CDBG	1984
Palmer House Senior Apartments	555 E. Palmer Avenue	Seniors	22	21	Redevelopment, LIHTC	1992
The Gardens Senior Apartments	333 Monterey Road	Seniors	75	74	Redevelopment, HUD 202	1994
Monte Vista Senior Apartments	714 E. Elk Avenue	Seniors	10	10	Redevelopment, LIHTC	1992
Otto Gruber Senior Apartments	143 S. Isabel Street	Seniors	40	39	HUD 202, HOME, Density Bonus	2000
Silvercrest Senior Apartments	323 W. Garfield Avenue	Seniors	75	73	HUD 202, Redevelopment, CDBG, Density Bonus	2000
Heritage Park Senior Apartments	420 E. Harvard Street	Seniors	52	51	Redevelopment, HOME, LIHTC, Density Bonus	2004
Fairmont Senior Apartments	770-720 Fairmont Avenue	Seniors	38	38	Density Bonus	1990
Honolulu Manor Senior Apartments	2500 Honolulu Avenue	Seniors	85	22	Density Bonus	1988
Twin Oaks Apartments	2840 Honolulu Avenue	Seniors	100	25	Density Bonus	1988
Maple Park Apartments	711 E. Maple Street	Disabled	25	24	HUD 811, CDBG	1984
Ivy Glen/Goode House Apartments	113 N. Cedar Street	Disabled	25	24	HUD 811, Redevelopment	1995
904 Wilson Apartments	904-910 Wilson Street	Families	2	2	HUD 811, CDBG	1994

Table 23: Assisted Rental Housing Inventory (2011)

Project Name	Address	Target Population	Total Units	Affordable Units	Assistance	Year Completed
Euclid Villa Apartments	154-160 S. Euclid Avenue	Homeless	15	14	HOME, SHP, AHP, LIHTC	1999
Orange Grove Apartments	700 Orange Grove Avenue	Families	24	23	HOME, Bonds, LIHTC, Density Bonus	2000
Metropolitan City Lights Apartments	1760 Gardena Avenue	Families	65	64	HOME, Redevelopment, LIHTC, AHP, Density Bonus	2007
Habitat for Humanity-Allen Avenue	531-533 Allen Avenue	Families	4	4	Redevelopment	1999
Doran Villas	423-427 Doran Street	Families	13	13	Redevelopment	1999
Habitat for Humanity-Orange Street	1256 S. Orange Street	Families	4	4	Redevelopment	2001
Habitat for Humanity-Gardena Avenue	1830 Gardena Avenue	Families	3	3	HOME	2003
Vine Street Walk	333-357 W. Vine Street	Families	3	3	Redevelopment	2003
Elk Avenue Town Homes	415-417 E. Elk Avenue	Families	4	4	Redevelopment	2005
Habitat for Humanity-Vine and Pacific	401-411 S. Pacific Street	Families	4	4	Redevelopment	2005
Total			1,262	1,109		

Source: City of Glendale, 2011.

Figure 9: Affordable Housing Projects



3. Licensed Community Care Facilities

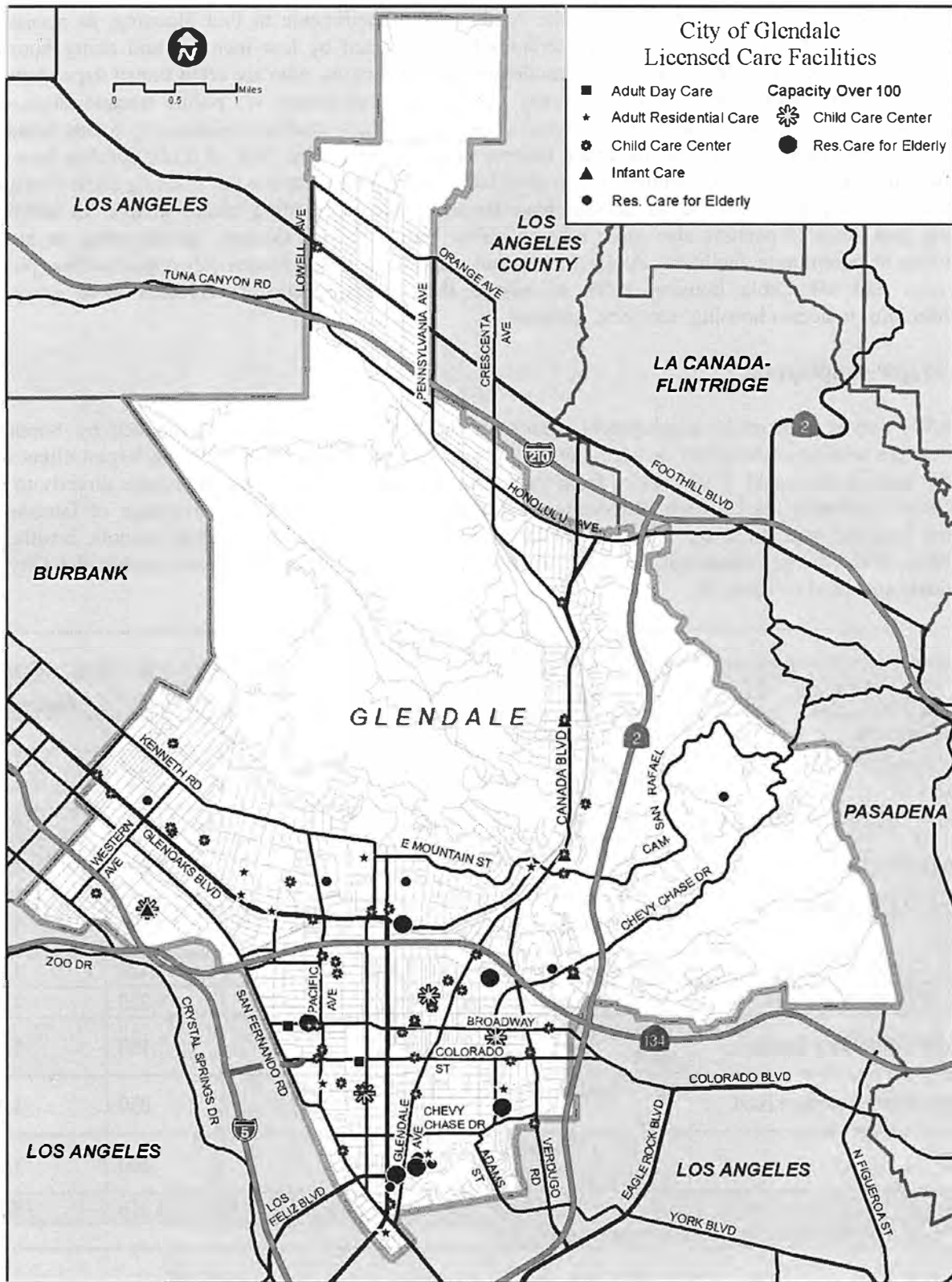
Persons with special needs, such as the elderly and those with disabilities, must also have access to housing in a community. Community care facilities provide a supportive housing environment to persons with special needs in a group situation. Restrictions that prevent this type of housing represent a fair housing concern.

According to the State of California Community Care Licensing Division of the State’s Department of Social Services, as of June 2011, there were 75 State-licensed community care facilities with a total capacity of 4,347 beds in Glendale (Table 24). The locations of these facilities are shown in Figure 10. Concentrations of licensed care facilities can be seen in the southern half of the City, south of State Route 134.

Type	Number of Facilities	Total Capacity
Adult Day Care	2	105
Adult Residential Care	9	58
Child Care Center	45	2,730
Infant Center	5	108
Residential Care for the Elderly	14	1,346
Total	75	4,347

Source: State of California Department of Social Services, Community Care Licensing Division, 2011.

Figure 10: Licensed Care Facilities in Glendale



Source: State of California Department of Social Services, Community Care Licensing Division, 2011.

H. Accessibility to Public Transit

Public transit information is important to the Analysis of Impediments to Fair Housing, as access to public transit is of paramount importance to households affected by low incomes and rising housing prices. Public transit should link lower and moderate income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage rates and increase housing mobility, which enables residents to locate housing outside of traditionally lower and moderate income neighborhoods. The lack of a relationship between public transit, employment opportunities, and affordable housing may impede fair housing choice because persons who depend on public transit will have limited choices regarding places to live. In addition, elderly and disabled persons also often rely on public transit to visit doctors, go shopping, or attend activities at community facilities. Public transit that provides a link between job opportunities, public services, and affordable housing helps to ensure that transit-dependent residents have adequate opportunities to access housing, services, and jobs.

1. Major Employers

Glendale serves as a major employment center for the region. The City is surrounded by Southern California's leading commercial districts, providing face to face opportunities with the largest client and vendor base in the world. With service from four major freeways, Glendale also connects directly to the Southern California marketplace. Businesses and residents alike have taken advantage of Glendale's central location, reputation for safety, excellent business environment, outstanding schools, healthcare facilities, and growing restaurant and entertainment options. The major employers within the City of Glendale are listed in Table 25.

Business	Address	# of Employees	% of Total City Employment
City of Glendale	613 E Broadway Glendale, CA 91206	2,310	2.9%
Glendale Adventist Med Center #262	1509 Wilson Terrace Glendale, CA 91206	2,023	2.5%
Glendale Unified School District	223 N. Jackson Street, Glendale, CA 91206	1,894	2.4%
Nestle Company	800 North Brand Boulevard Glendale, CA 91203-3213	1,520	1.9%
Glendale Memorial Medical Center	1420 South Central Ave Glendale, CA 91204	1,500	1.9%
Disney Consumer & Interactive	500 S Buena Vista St Burbank, CA 91521-0007	1,400	1.8%
Acco Engineered Systems	6265 San Fernando Road Glendale, CA 91201-2214	1,350	1.7%
Glendale Community College	1500 North Verdugo Road Glendale, CA 91208-2894	1,169	1.5%
Compensation Insurance Fund	655 N Central Ave # 200 Glendale, CA 91203-1424	850	1.1%
KABC	500 Circle Seven Drive Glendale, CA 91201	800	1.0%
Total		14,816	18.7%

Source: City of Glendale Comprehensive Annual Financial Report, 2010.

2. Public Transit

In Glendale, 4.4 percent of the City's commuters age 16 and older use public transit as their primary means of transportation to work. Pacific Islander and Hispanic workers constitute the largest group of public transportation riders (eight percent and 11 percent, respectively). Significantly fewer Non-Hispanic White (two percent), Asian (three percent), Native American (two percent), and Black (five percent) residents used public transportation to get to their place of employment. As depicted in Figure 11, Glendale's major employers are situated along or very near transit routes. The following section provides a general overview of public transit systems and amenities available in Glendale.

Transit services in Glendale include the Beeline local transit system and the services provided by the Metropolitan Transit Authority (MTA). These systems combine to provide frequent transit service on many key streets in downtown Glendale. Transit service is offered at least every 10 minutes on Brand Boulevard, Central Avenue south of Broadway, San Fernando Road, Glendale Avenue, and Broadway. With service this frequent, riders do not need to carry a schedule; riders can depend on the next bus arriving soon after they reach their bus stop.

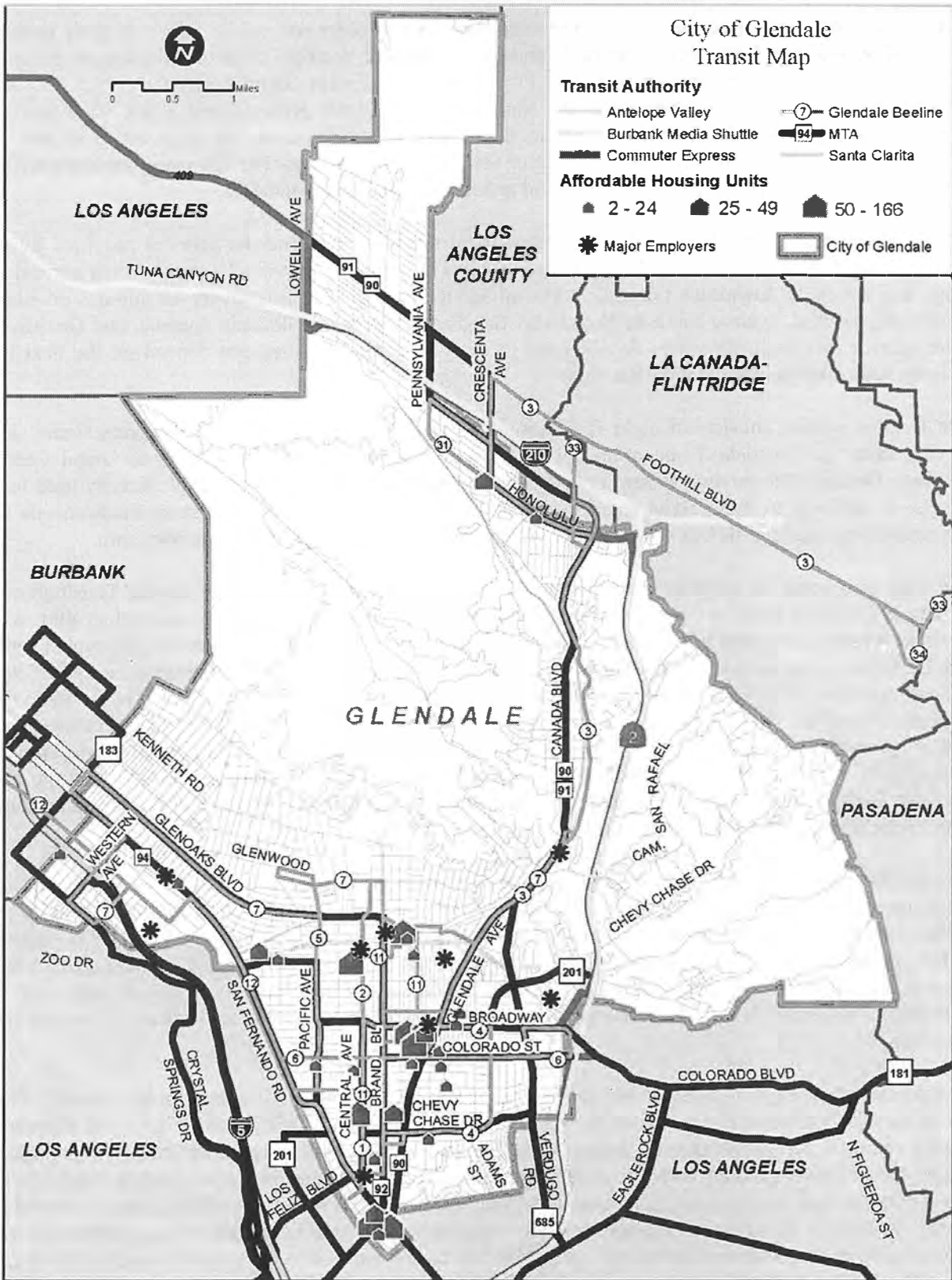
The Beeline system consists of eight fixed routes serving only Glendale and two express routes with service from the Glendale Transportation Center to downtown Glendale as well as to Grand Central Business District. The Beeline system provides greater service frequency on the most heavily used local streets. In addition to these fixed route bus systems, the Downtown Mobility Study recommends the creation of a special shuttle bus service to provide more frequent transit in the downtown core.

The City also hosts an Amtrak/Metrolink Station, now referred to as the Larry Zarian Transportation Center (LZTC), in honor of former Glendale Mayor Larry Zarian. The LZTC, located at 400 West Cerritos Avenue, was originally constructed in 1923 and was extensively renovated in September 1999. The LZTC serves as a central transportation hub for Glendale, and is within walking distance of the City's "transit-oriented" affordable housing developments. Several public transportation systems, including Amtrak, Metrolink, Greyhound, Metro, and the Glendale Beeline, utilize the LZTC as a transfer point and/or layover. Ten Pacific Surfliner trains also serve the station daily and 54 Metrolink trains serve the station each weekday, as well as serving the Antelope Valley Line on Saturdays. In addition, the City provides Dial-A-Ride services using four vans and two taxis. Service is citywide and seniors and persons with disabilities are eligible for assistance.

Despite this network of high frequency transit services, many residents in Glendale find transit services inadequate, or are unaware of the level of service actually provided. Many people who are likely to use public transit are concentrated in the southern part of the City. In order to serve this significant population of bus patrons, most of the bus routes in the City pass through or are concentrated in these areas. Many areas in the City (Chevy Chase Canyon, the La Crescenta area, and northwest Glendale) are more than ¼-mile from a bus route. It is difficult to extend public transportation to these areas because of low housing densities.

Fortunately, all of the City's major employers are located directly on or adjacent to public transit routes. All of the City's assisted housing units are also adequately served by public transit (Figure 11). However, having regional access to jobs by means of public transit does not necessarily translate into stable employment. Lower income workers, especially female heads of household with children, have unique travel patterns that may prevent them from obtaining work far from home, regardless of access to public transit. Women in general are disproportionately responsible for household-supporting activities such as trips to grocery stores or to accompany young children to and from schools. Women using public transit are often limited to looking for employment near home that will allow them time to complete these household-sustaining trips.

Figure 11: Major Employers and Assisted Housing in Glendale and Transit Access



Source: City of Glendale, 2011.

Chapter 4: Lending Practices

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the recent tightening of lending/credit markets. This chapter reviews the lending practices of financial institutions and the access to financing for all households, particularly minority households and those with lower incomes. Lending patterns in lower and moderate income neighborhoods and areas of minority concentration are also examined. However, publicly available data on lending does not contain detailed information to make conclusive statements of discrimination, but can only point out potential areas of concerns. Furthermore, except for outreach and education efforts, a local jurisdiction's ability to influence lending practices is limited. Such practices are largely governed by national policies and regulations.

A. Background

Discriminatory practices in home mortgage lending have evolved over the last five to six decades. In the 1940s and 1950s, racial discrimination in mortgage lending was easy to spot. From government-sponsored racial covenants to the redlining practices of private mortgage lenders and financial institutions, minorities were denied access to home mortgages in ways that severely limited their ability to purchase a home. Today, discriminatory lending practices are more subtle and tend to take different forms. While mortgage loans have become more readily available in lower and moderate income minority communities, some mortgage brokers pushed borrowers into higher-cost subprime mortgages that were not well suited to their needs and have led to financial problems. Although the recent tightening of credit markets has made this type of predatory lending less common, minority consumers continue to have less-than-equal access to loans at the best price and on the best terms that their credit history, income, and other individual financial considerations merit.

1. Legislative Protection

In the past, financial institutions did not always employ fair lending practices. Credit market distortions and other activities such as redlining were prevalent and prevented some groups from having equal access to credit. The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act (HMDA) were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending.

a) Community Reinvestment Act and Home Mortgage Disclosure Act

The CRA is intended to encourage regulated financial institutions to help meet the credit needs of their entire communities, including lower and moderate income neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

CRA ratings are provided by the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). However, the CRA rating is an overall rating for an institution and does not provide insights regarding the lending performance at specific locations by the institution.

b) Home Mortgage Disclosure Act

In tandem with the CRA, the HMDA requires lending institutions to make annual public disclosures of their home mortgage lending activity. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

HMDA data provide some insight into the lending patterns that exist in a community. However, HMDA data are only an indicator of potential problems; the data cannot be used to conclude definite redlining or discrimination practices due to the lack of detailed information on loan terms or specific reasons for denial. The City should continue to monitor the approval rates among racial/ethnic and income groups and continue to take appropriate actions to remove barriers to financing.

c) Conventional versus Government-Backed Financing

Conventional financing involves market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. To assist lower and moderate income households that may have difficulty in obtaining home mortgage financing in the private market, due to income and equity issues, several government agencies offer loan products that have below market rate interests and are insured (“backed”) by the agencies. Sources of government-backed financing include loans insured by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHA/FSA). Often, government-backed loans are offered to the consumers through private lending institutions. Local programs such as first-time homebuyer and rehabilitation programs are not subject to HMDA reporting requirements.

Typically, lower income households have a much better chance of getting a government-assisted loan than a conventional loan. However, the recent lending market offered subprime loan options such as zero percent down, interest-only, and adjustable loans. As a result, government-backed loans have been a less attractive option for many households.

However, with the current difficulties in the subprime housing market, many households are facing foreclosure. In response, the federal government in September 2007 created a government-insured foreclosure avoidance initiative, FHASecure, to assist tens of thousands of borrowers nationwide in refinancing their subprime home loans. As government-backed loans are again publicized and subprime loans are less of an option to borrowers, the increased use of government-backed loan applications is likely. Expanded marketing to assist potential homeowners in understanding the requirements and benefits of these loans may be necessary to promote the use of government-backed loans.

d) Financial Stability Act

The Financial Stability Act of 2009 established the Making Home Affordable Program, which assists eligible homeowners who can no longer afford their home with mortgage loan modifications and other options, including short sale or deed-in-lieu of foreclosure. The program is targeted toward homeowners facing foreclosure and homeowners who are unemployed or underwater (i.e., homeowners who owe more on their mortgage than their home is worth).

The Making Home Affordable Program includes several options for homeowners in need of assistance. The Home Affordable Modification Program (HAMP) reduces a homeowner’s monthly mortgage payment to 31 percent of their verified gross (pre-tax) income to make their payments more affordable.

The Second Lien Modification Program (2MP) offers homeowners a way to lower payments on their second mortgage. The Home Affordable Refinance Program (HARP) assists homeowners whose mortgages are current and held by the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Mortgage Corporation (Freddie Mac) refinance into a more affordable mortgage. An Unemployment Program provides eligible homeowners a forbearance period during which their monthly mortgage payments are reduced or suspended while they seek re-employment. The minimum forbearance period is three months, although a mortgage servicer may extend the term depending on applicable investor and regulatory guidelines. The Principal Reduction Program offers homeowners who are underwater the opportunity to earn principal reductions over a three-year period by successfully making payments in accordance with their modified loan terms.

For homeowners who can no longer afford their homes, but do not want to go into foreclosure, the Home Affordable Foreclosure Alternatives Program (HAFA) offers homeowners, their mortgage servicers, and investors incentives for completing a short sale or deed-in-lieu of foreclosure. HAFA enables homeowners to transition to more affordable housing while being released from their mortgage debt. The program also includes a “cash for keys” component whereby a homeowner receives financial assistance to help with relocation costs in return for vacating their property in good condition.

e) Helping Families Save Their Homes Act

The Helping Families Save Their Homes Act was passed by Congress in May 2009 and expands the Making Home Affordable Program. This Act includes provisions to make mortgage assistance and foreclosure prevention services more accessible to homeowners and increases protections for renters living in foreclosed homes. It also establishes the right of a homeowner to know who owns their mortgage and provides over two billion dollars in funds to address homelessness.

The Act targets underwater borrowers by easing restrictions on refinance and requiring principal write-downs to help these homeowners increase the equity in their homes. The new law also provides federally guaranteed rural housing loans and FHA loans as part of the Making Homes Affordable Program. In addition to expanding the Making Homes Affordable Program, the Act extends the temporary increase in deposit insurance, increases the borrowing authority of the FDIC and National Credit Union Administration (NCUA), and creates a Stabilization Fund to address problems in the corporate credit union sector.

Under this new bill, tenants also have the right to stay in their homes after foreclosure for 90 days or through the term of their lease. The bill also provides similar protections to housing voucher holders. These protections went into effect in 2009 and are set to expire at the end of 2012. Prior to this bill, tenants were only guaranteed 60 days of notice before eviction and any current lease was considered terminated in the event of a foreclosure. This Act extends the 60-day notification period to 90 days and requires banks to honor any existing lease on a property in foreclosure.

f) Fraud Enforcement and Recovery Act

The Fraud Enforcement and Recovery Act (FERA) enhances the criminal enforcement of federal fraud laws by strengthening the capacity of federal prosecutors and regulators to hold accountable those who have committed fraud. FERA amends the definition of a financial institution to include private mortgage brokers and non-bank lenders that are not directly regulated or insured by the federal government, making them liable under federal bank fraud criminal statutes. The new law also makes it illegal to make a materially false statement or to willfully overvalue a property in order to manipulate the mortgage lending business. In addition, FERA includes provisions to protect funds expended under TARP and the Recovery Act and amends the Federal securities statutes to cover fraud schemes involving commodity futures and

options. Additional funds were also made available, under FERA, to a number of enforcement agencies in order to investigate and prosecute fraud.

B. Conventional Home Loans

1. Home Purchase Loans

Conventional loan approval and denial rates among racial and ethnic groups in Glendale in 2002 and 2009 are presented in Table 26 and Table 27. A total of 1,254 households applied for conventional home loans in Glendale in 2009.⁴ This represents a significant decrease in the number of loan applications from 2002, when 4,106 Glendale households applied for conventional home purchase loans. The overall approval rate of 75 percent in 2002 also declined slightly to 71 percent by 2009. Rates of denial and withdrawn/closed applications remained relatively similar. The decrease in the number of applications and lower approval rates in 2009 are likely attributable to the combined effects of declining home values and more stringent underwriting guidelines when compared to 2002.

Los Angeles County experienced similar trends in its conventional home purchase loan activity. The County's 74 percent approval rate in 2002 decreased to 68 percent in 2009. Like the City of Glendale, the County's denial rate remained relatively stable throughout the decade, coming in at 16 percent in 2009 compared to 14 percent in 2002. Among the various racial groups, the highest proportion of loan applications in Glendale came from White residents (54 percent in 2002 and 71 percent in 2009) and Asian residents (18 percent in 2002 and 15 percent in 2009). Similar statistics were reported for the County, with Whites making up 56 percent and Asians making up 22 percent of total applicants. Rates of approval and denial were similar between the City and the County.

Among racial/ethnic groups in 2009, Hispanic and White groups had similar approval rates, at 70 percent for both groups. In 2002, however, there was a slightly larger difference in the approval rates of the two racial/ethnic groups. About 78 percent of Whites were approved for conventional home purchase loans, compared to just 69 percent of Hispanics. The most notable change in approval rates appears to be for the City's Black applicants. In 2002, only 41 percent of Black applicants were approved for conventional home purchase loans; in 2009, 75 percent of Black applicants were approved for loans. It is important to note, however, that in both years this group represented one percent or less of all applications received, which translated into 58 applications in 2002 and just four applications in 2009. Such a small sample group makes it difficult to make any meaningful conclusions from this data.

The proportion of Black applicants for conventional home purchase loans is similar to the proportion of Black residents in the City's total population. By contrast, Hispanics were dramatically underrepresented in the pool of applicants for conventional home purchase loans. About 20 percent of the population in 2002 was Hispanic, but only six percent of applicants were Hispanic. In 2010, 17 percent of the population was Hispanic but only four percent of total applicants in 2009 were Hispanic.

In 2009, the denial rate for conventional home purchase loans was highest for Black and Asian households (25 percent and 15 percent, respectively). Blacks also had the highest denial rates in 2002, at 43 percent. That same year, about 11 percent of Asian households and 15 percent of Hispanic households were denied for conventional home purchase loans.

⁴ *HMDA data for 2010 will not be released until late 2011.*

Table 26: Disposition of Conventional Home Purchase Loan Applications by Race/Ethnicity of Applicant (2002)

Race/Ethnicity	Total		Approved		Denied		Withdrawn/Closed	
	#	%	#	%	#	%	#	%
Native American	9	0%	6	67%	0	0%	3	33%
Asian	747	18%	558	75%	84	11%	105	14%
Black	58	1%	24	41%	25	43%	9	16%
Hispanic	252	6%	175	69%	39	15%	38	15%
White	2,220	54%	1721	78%	202	9%	297	13%
Joint	97	2%	77	79%	7	7%	13	13%
Other	143	3%	117	82%	12	8%	14	10%
Not Available	580	14%	401	69%	62	11%	117	20%
Total	4,106	100%	3,079	75%	431	10%	596	15%

Source: HMDA, 2002 as reported in Glendale's 2005 Analysis of Impediments.

Note: Applicants who filed joint applications can be of different racial backgrounds; however, HMDA data does not provide a means of identifying the racial backgrounds of joint applications.

Table 27: Disposition of Conventional Home Purchase Loan Applications by Race/Ethnicity of Applicant (2009)

Race/Ethnicity	Total		Approved		Denied		Withdrawn/ Closed	
	#	%	#	%	#	%	#	%
Hispanic/Latino	46	4%	32	70%	5	10%	9	20%
<i>Race</i>								
Native American	3	0%	3	100%	0	0%	0	0%
Asian	187	15%	133	71%	28	15%	26	14%
Black	4	0%	3	75%	1	25%	0	0%
Pac. Island	9	1%	6	67%	1	11%	2	22%
White	884	71%	617	70%	114	13%	153	17%
Two or more minorities	1	0%	1	100%	0	0%	0	0%
Joint	29	2%	23	80%	3	10%	3	10%
Not Available	137	11%	99	72%	11	8%	27	20%
Total	1,254	100%	885	71%	158	13%	211	17%

Source: HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.

Notes:

1. Since 2002, HMDA has revised its method of categorizing race and ethnicity.
2. Applicants who filed joint applications can be of different racial backgrounds; however, HMDA data does not provide means of identifying the racial backgrounds of joint applications.

In both 2002 and 2009, the highest proportion (76 percent and 70 percent, respectively) of loan applications originated from the highest income group (households earning over 120 percent of AMI). In 2002, approval and denial rates correlated with applicant income. As applicant income increased, approval rates increased and denial rates decreased. However, in 2009, the highest approval and lowest denial rates were among moderate income households. In 2009, during the depth of the housing slump, real estate transactions were focused on housing at the lower end of the price range. Higher priced homes required larger loans and higher incomes and financing was difficult to obtain.

Data from the various income groups in the City of Glendale and Los Angeles County in 2002 showed that approval rates among very low-income households (those earning less than 50 percent AMI) were significantly lower in the City compared to the County (41 percent versus 50 percent). In 2009, however,

conventional home purchase loan approval rates for households in this income category were higher for the City than the County (61 percent versus 56 percent).

Table 28: Disposition of Conventional Home Purchase Loan Applications by Income of Applicant (2002)

Applicant Income (% AMI)	Total		Approved		Denied		Withdrawn or Closed	
	#	%	#	%	#	%	#	%
< 50%	32	1%	13	41%	8	25%	11	34%
50% to < 80%	171	4%	117	68%	19	11%	35	20%
80% to < 100%	253	6%	192	76%	30	12%	31	12%
100% to < 120%	349	8%	266	76%	34	10%	49	14%
> = 120%	3,141	76%	2,393	76%	313	10%	435	14%
Not Available	160	4%	98	61%	27	17%	35	22%
Total	4,106	100%	3,079	75%	431	10%	596	15%

Source: HMDA, 2002 as reported in Glendale's 2005 Analysis of Impediments.

Note: AMI = Area Median Income.

Table 29: Disposition of Conventional Home Purchase Loan Applications by Income of Applicant (2009)

Applicant Income (% AMI)	Total		Approved		Denied		Withdrawn or Closed	
	#	%	#	%	#	%	#	%
< 50%	18	1%	11	61%	4	22%	3	17%
50% to < 80%	84	7%	55	65%	14	17%	15	18%
80% to < 100%	95	8%	73	77%	9	9%	13	14%
100% to < 120%	107	9%	81	76%	10	9%	16	15%
> = 120%	881	70%	623	71%	108	12%	150	17%
Not Available	69	6%	42	61%	13	19%	14	20%
Total	1,254	100%	885	70%	158	13%	211	17%

Source: HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.

Note: AMI = Area Median Income

HMDA data reveals that the racial composition of conventional home purchase loan applicants is somewhat different than the racial composition of Glendale residents (Table 30). The most obvious discrepancy involves the City's Hispanic population. In both 2002 and 2009, Hispanics comprised approximately one-fifth of the total population. Hispanics, however, made up only six percent of the total applicants in 2002, and just four percent in 2009. Whites, however, were overrepresented in the total application pool in 2009. White residents made up 62 percent of Glendale's population in 2010, but 71 percent of total applicants in 2009.

Race/Ethnicity	% of Total Applications 2002	% of Total Applications 2009	2000 Population	2010 Population
Hispanic	6%	4%	20%	17%
Not Available	14%	11%	--	--
<i>Race</i>				
Native American	<1%	<1%	<1%	<1%
Asian	18%	15%	16%	16%
Black	1%	<1%	1%	1%
Pacific Islander	n/a	1%	<1%	<1%
White	54%	71%	54%	62%
Joint	2%	2%	--	--
Other	4%	n/a	9%	4%
Total				100.0%
<i>Notes:</i>				
1. "--" indicates that there is no comparable Census category.				
2. The "% of Total Population" category will not total 100 percent because the				
3. Census and HMDA race categories are not identical.				
4. The Census includes an "Other" and "Two or More Races" category.				
<i>Sources:</i>				
1. Bureau of the Census, 2000 and 2010				
2. HMDA, 2002 as reported in Glendale's 2005 Analysis of Impediments and HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.				

The proportion of White applicants increased substantially over the past decade (from 54 percent to 71 percent). However, the proportion of Hispanic applicants decreased two percentage points and the proportion of Asian applicants decreased three percentage points during this same time period. The proportion of Hispanic residents in the total population decreased by three percent from 2000 to 2010, but the Asian population remained at a steady 16 percent over the last 10 years. This indicates there may be other reasons for the decrease in home loan applications from Asian households.

An analysis of lending patterns for different races/ethnicities of the same income levels can help reveal patterns not discernable when analyzing lending data by race or income separately. While this analysis provides a more in-depth look at lending patterns, it does not conclusively explain any of the discrepancies observed. Aside from income, many other factors can contribute to the availability of financing, including credit history, the availability and amount of a down payment, and knowledge of the home buying process. HMDA data does not provide insight into these other factors.

Approval rates for conventional home purchase loan applications by race and income is displayed in Table 31 and Table 32. In 2002, a higher proportion of Asian and White applicants (from nearly all income categories) were approved for home loans compared to Black and Hispanic applicants. Even among the above moderate income group (those making more than 120 percent of AMI), approval rates for Black applicants were extremely low compared to the other groups. By 2009, however, overall approval rates among the various racial/ethnic groups were consistent. As noted earlier, though, these trends may be misleading because of the low number of applicants in certain racial/ethnic categories.

Table 31: Approval Rates of Conventional Home Purchase Loan Applications by Race/Ethnicity and Income of Applicant (2002)

Applicant Income (% AMI)	Asian		Black		Hispanic		White	
	Total	%	Total	%	Total	%	Total	%
< 50%	1	0%	0	0%	3	0%	21	42%
50% to < 80%	35	63%	1	0%	15	60%	81	72%
80% to < 100%	43	72%	3	67%	20	85%	134	77%
100% to < 120%	64	75%	2	50%	21	67%	208	78%
> = 120%	580	77%	49	39%	180	72%	1,699	78%
Not Available	24	54%	3	67%	13	46%	77	71%
Total	747	75%	58	41%	252	69%	2,220	77%

Source: HMDA, 2002 as reported in Glendale's 2005 Analysis of Impediments.

Note: AMI = Area Median Income.

Table 32: Approval Rates of Conventional Home Purchase Loan Applications by Race/Ethnicity and Income of Applicant (2009)

Applicant Income (% AMI)	Asian		Black		Hispanic		White	
	Total	%	Total	%	Total	%	Total	%
< 50%	3	100%	0	0%	0	0%	8	73%
50% to < 80%	10	77%	0	0%	1	50%	37	63%
80% to < 100%	13	76%	0	0%	5	83%	49	79%
100% to < 120%	11	73%	1	100%	5	83%	53	76%
> = 120%	87	69%	1	50%	20	67%	407	70%
Not Available	4	80%	0	0%	1	100%	11	34%
Total	128	72%	2	67%	32	70%	565	70%

Source: HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.

Note: AMI = Area Median Income.

2. Home Improvement Loans

Reinvestment in the form of home improvement is critical to maintaining Glendale's supply of safe and adequate housing. Historically, home improvement loan applications have a higher rate of denial when compared to home purchase loans. Part of the reason is that an applicant's debt-to-income ratio may exceed underwriting guidelines when the first mortgage is considered with consumer credit balances. Another reason is that many lenders use the home improvement category to report both second mortgages and equity-based lines of credit, even if the applicant's intent is to do something other than improve the home (e.g., pay for a wedding or college). Loans that will not be used to improve the home are viewed less favorably since the owner is divesting in the property by withdrawing accumulated wealth. From a lender's point of view, the reduction in owner's equity represents a higher risk.

In 2002, 358 households applied for conventional home improvement loans compared to only 274 households in 2009. A lower percentage of home improvement loans were approved (59 percent) in 2009 than home purchase loans (71 percent). Denial rates were also higher, at 23 percent compared to 13 percent for home purchase loans. In 2002, White and joint applicants were approved at higher rates than applicants of all other races. In contrast, applications filed by Black applicants were denied at higher rates when compared to other racial/ethnic groups.

A much higher proportion of home improvement loan applications were denied in 2002 (40 percent) than in 2009 (23 percent). Denial rates were higher for minority applicants than White applicants in both years, with the exception of Asian applicants who had the highest approval rate (79 percent) and no denied applications in 2009. The proportion of Hispanic and Asian applicants remained stable throughout the

decade, however, approvals nearly doubled for both groups during this time period (29 percent in 2002 versus 57 percent in 2009 for Hispanics and 44 percent in 2002 versus 79 percent in 2009 for Asians).

Table 33: Disposition of Conventional Home Improvement Loan Applications by Race/Ethnicity of Applicant (2002)

Race/Ethnicity	Total		Approved		Denied		Withdrawn or Closed	
	#	%	#	%	#	%	#	%
Native American	0	0%	0	0%	0	0%	0	0%
Asian	25	7%	11	44%	13	52%	1	4%
Black	2	1%	0	0%	2	100%	0	0%
Hispanic	21	6%	6	29%	15	71%	0	0%
White	78	22%	49	63%	23	29%	6	8%
Joint	2	1%	1	50%	1	50%	0	0%
Other	14	4%	7	50%	4	29%	3	21%
Not Available	216	60%	78	36%	85	39%	53	25%
Total	358	100%	152	42%	143	40%	63	18%

Source: HMDA, 2002 as reported in Glendale's 2005 Analysis of Impediments.

Note: Applicants who filed joint applications can be of different racial backgrounds; however, HMDA data does not provide means of identifying the racial backgrounds of joint applications.

Table 34: Disposition of Conventional Home Improvement Loan Applications by Race/Ethnicity of Applicant (2009)

Race/Ethnicity	Total		Approved		Denied		Withdrawn or Closed	
	#	%	#	%	#	%	#	%
Hispanic	21	7%	12	57%	6	29%	3	14%
<i>Race</i>								
Native American	2	1%	1	50%	1	50%	0	0%
Asian	19	7%	15	79%	0	0%	4	21%
Black	4	1%	1	25%	2	50%	1	25%
Pac Islander	1	0%	0	0%	1	100%	0	0%
White	184	67%	112	61%	38	21%	34	18%
2 or More Minority	0	0%	0	0%	0	0%	0	0%
Joint	5	2%	2	40%	2	40%	1	20%
Not Available	59	22%	30	51%	19	32%	10	17%
Total	274	100%	161	59%	63	23%	50	18%

Source: HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.

Notes:

1. Since 2002, HMDA revised its method of categorizing race and ethnicity.
2. Applicants who filed joint applications can be of different racial backgrounds; however, HMDA data does not provide means of identifying the racial backgrounds of joint applications.

C. Government-Backed Home Loans

Government-backed financing represents a potential alternative source of financing for those who have difficulty qualifying for a loan in the conventional market. Because of the income and home price restrictions associated with government-backed loans, few households in Southern California have been able to take advantage of such financing resources. Home prices in the City of Glendale are more likely to fall within the limits allowed for government-backed financing; as a result, the City has a higher proportion of government-backed loans than most other Southern California cities.

Glendale residents filed significantly fewer FHA (government-backed) loan applications (259 applications) than conventional loan applications (1,254 applications) in 2009 (Table 35). The same was true in 2002, when 31 FHA loan applications were received compared to 4,601 conventional applications. Most jurisdictions saw a significant increase in FHA loan activity following the constriction of the housing market in the latter half of the decade. This may indicate a need for increased marketing efforts of this product.

Table 35: Comparison of Government Backed Loans - 2002 and 2009

Loan Type	Total	Approved	Denied	Withdrawn or Closed
	#	%	%	%
<i>2002</i>				
Conventional Home Purchase	4,601	75%	10%	15%
FHA Home Purchase	31	71%	10%	19%
<i>2009</i>				
Conventional Home Purchase	1,254	71%	13%	17%
FHA Home Purchase	259	61%	20%	19%

Source: HMDA, 2002 as reported in Glendale's 2005 Analysis of Impediments and HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.

D. Major Lenders Serving Glendale

In 2009, the top ten mortgage lenders in the City of Glendale received approximately 65 percent of the conventional home mortgage loan applications. Among these lenders, Bank of America, Wells Fargo, Countrywide, and CitiMortgage received the most home purchase loan applications. These top four lenders received approximately 53 percent of all conventional home purchase loan applications, with Bank of America receiving 30 percent. Bank of America and Wells Fargo were also the top two lenders in the County.

1. Approval Rates by Lender

An analysis of the disposition of conventional home purchase loan applications by lending institution in Table 36 and Table 37 indicates that approval rates among the top lenders in Glendale varied significantly. In 2002, most of the top lenders had approval rates greater than 80 percent. These approval rates were even higher than the overall approval rate for the City (75 percent). Furthermore, the three institutions that had approval rates lower than 80 percent in 2002, were no longer top lenders in 2009 (World Savings, Greenpoint Mortgage, and First Franklin). In 2009, the approval rates of the City's top lenders were closer to the overall rate of 71 percent. Prospect Mortgage had the highest approval rates (at 94 percent) and JP Morgan Chase had the lowest (at 55 percent).

Table 36: Disposition of Conventional Home Mortgage Loan Applications by Lending Institutions (2002)

Lender	Total Applications ¹		Approved		Denied		Withdrawn or Closed	
	#	Market Share	#	%	#	%	#	%
Countrywide	638	16%	535	84%	13	2%	90	14%
Washington Mutual	529	13%	455	86%	29	5%	45	9%
World Savings	308	8%	150	49%	42	14%	116	38%
Bank of America, N.A.	176	4%	142	81%	13	7%	21	12%
IndyMac Bank	150	4%	124	83%	24	16%	2	1%
Greenpoint Mortgage	147	4%	85	58%	13	9%	49	33%
Guaranty Residential	132	3%	110	83%	4	3%	18	14%
Wells Fargo	127	3%	116	91%	8	6%	3	2%
First Nationwide	127	3%	103	81%	7	6%	17	13%
First Franklin	96	2%	65	68%	15	16%	16	17%
Total All Lenders (Entire Market)	4,106	100%	3,079	75%	431	10%	596	15%
Market share of Top Ten Lenders	2,430	59%	1,885	46%	168	4%	377	9%

Source: HMDA, 2002 as reported in Glendale's 2005 Analysis of Impediments.

Note:

1. Total Applications includes the following types of loans, which are not represented in the table or in the other tables of HMDA data: Preapproval Denied, Preapproval Approved, not Accepted, and missing/invalid data. Therefore, the total number of applications for each lender can be greater than sum of three columns (Approved, Denied, and Withdrawn).

Table 37: Disposition of Conventional Home Mortgage Loan Applications by Lending Institutions (2009)

Lender	Total Applications ¹		Approved		Denied		Withdrawn or Closed	
	#	Market Share	#	%	#	%	#	%
Bank of America, N.A.	390	31%	269	69%	33	8%	88	23%
Wells Fargo Bank, NA	142	11%	104	73%	18	13%	20	14%
Countrywide FSB	97	8%	68	70%	12	12%	17	18%
CitiMortgage, Inc	38	3%	22	58%	2	5%	14	37%
Prospect Mortgage, LLC	36	3%	34	94%	0	0%	2	6%
Flagstar Bank	36	3%	30	83%	6	17%	0	0%
MetLife Bank, NA	33	3%	20	61%	12	36%	1	3%
Provident Funding Associates	25	2%	15	60%	8	32%	2	8%
New York Community Bank	24	2%	20	83%	0	0%	4	17%
JP Morgan Chase Bank, NA	22	2%	12	55%	6	27%	4	18%
Total All Lenders (Entire Market)	1,254	100%	885	71%	158	13%	211	17%
Market share of Top Ten Lenders	843	67%	594	70%	97	12%	152	18%

Source: HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.

Note:

- Total Applications includes the following types of loans, which are not represented in the table or in the other tables of HMDA data: Purchased, Preapproval Denied, Preapproval Approved, not Accepted, and missing/invalid data. Therefore, the total number of applications for each lender can be greater than sum of three columns (Approved, Denied, and Withdrawn).

2. CRA Rating

Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance. A search of the databases for the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS) revealed ratings for the top ten lenders (Table 38).

Among the top ten lenders in Glendale, three received an “outstanding” rating, two were considered “satisfactory,” four were not rated, and one (Countrywide) was rated “needs to improve.”

Table 38: Lender Ratings

Lender Name	Rating	Rating Institution	Year
Bank of America, N.A.	Outstanding	OCC	2006
Wells Fargo Bank, N.A.	Outstanding	OCC	2004
Countrywide Bank FSB	Needs to Improve	OTS	2008
CitiMortgage, Inc.	N/A	N/A	N/A
Prospect Mortgage, LLC	N/A	N/A	N/A
Flagstar Bank	Satisfactory	OTS	2007
MetLife Bank, NA	Satisfactory	OCC	2009
Provident Funding Associates	N/A	N/A	N/A
New York Community Bank	Outstanding	FDIC	2008
JP Morgan Chase Bank FSB	N/A	N/A	N/A

Source: FFIEC Interagency CRA Rating Search, (<http://www.ffiec.gov/craratings/default.aspx>), Accessed June 13, 2011.

E. Lending by Census Tract and Tract Characteristics

To identify potential geographic differences in mortgage lending activities, an analysis of the HMDA data was conducted by Census tract for 2002 and 2009. HMDA also provides the minority population percentage within each census tract.

Based on the Census, HMDA defines the following income levels:

- Low Income Tract – Tract Median Income \leq 50 percent AMI
- Moderate Income Tract – Tract Median Income between 51 and 80 percent AMI
- Middle Income Tract – Tract Median Income between 81 and 120 percent AMI
- Upper Income Tract – Tract Median Income \geq 120 percent AMI

In 2002 and 2009, none of the census tracts in Glendale were categorized as Low Income by HMDA and applications were spread fairly even among the moderate, middle, and upper income tracts. Table 39 below summarizes the home loan approval and denial rates of the City's census tracts by income level for 2002 and 2009. In both 2002 and 2009, home loan approval rates generally increased as the income level of the census tract increased.

Tract Description	Number of Tracts ¹		Total Applications		% Approved		% Denied	
	2002	2009	2002	2009	2002	2009	2002	2009
Low Income	n/a							
Moderate Income	9	10	844	152	62%	68%	15%	17%
Middle Income	9	13	1,331	418	68%	70%	11%	12%
Upper Income	10	12	1,931	684	68%	71%	8%	12%
Not Applicable	n/a							
Total	28	35	4,106	1,254	75%	71%	10%	13%

Source: HMDA, 2002 as reported in Glendale's 2005 Analysis of Impediments and HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.

Note:

1. HMDA does not provide data based on jurisdictional boundaries. The tract analysis presented in this table includes tracts that generally approximate the City boundaries.

Much of the City is made up of census tracts where 20 percent to 50 percent of residents are minorities (22 of 35 tracts). Table 40 below summarizes the home loan approval and denial rates of the City's census tracts by percentage of minority population. In general, tracts with a larger proportion of minority residents had lower approval rates than tracts with a majority White population in both 2002 and 2009. In 2002, approval rates ranged from 59 percent (in tracts where minorities comprised 50 to 80 percent of the population) to 68 percent in majority White tracts. By 2009, the approval rate for tracts where minorities comprised a majority of the population was 67 percent compared to 72 percent for majority White tracts.

Tract Description	Number of Tracts ¹		Total Applications		% Approved		% Denied	
	2002	2009	2002	2009	2002	2009	2002	2009
<10% Minority	0	0	0	0	0	0%	0%	0%
10 – 20% Minority	8	0	1,405	0	68%	0%	9%	0%
20 – 50% Minority	14	22	2,206	978	68%	72%	10%	12%
50 – 80% Minority	6	13	495	276	59%	67%	16%	14%
>80% Minority	0	0	0	0	0%	0%	0%	0%
Total	28	35	4,106	1,254	75%	71%	10%	13%

Source: HMDA, 2002 as reported in Glendale's 2005 Analysis of Impediments and HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.

Note:

1. HMDA does not provide data based on jurisdictional boundaries. The tract analysis presented in this table includes tracts that generally approximate to the City boundaries. 2002 data used the 1990 Census tracts, which is why there is a discrepancy in the number of tracts.

F. Subprime Lending

According to the Federal Reserve, “prime” mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. “Subprime” loans are loans to borrowers who have less-than-perfect credit history, poor employment history, or other factors such as limited income. By providing loans to those who do not meet the critical standards for borrowers in the prime market, subprime lending can and does serve a critical role in increasing levels of homeownership. Households that are interested in buying a home but have blemishes in their credit record, insufficient credit history, or non-traditional income sources, may be otherwise unable to purchase a home. The subprime loan market offers these borrowers opportunities to obtain loans that they would be unable to realize in the prime loan market.

Subprime lenders generally offer interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial institutions. In the recent past, however, many large and well-known banks became involved in the subprime market either through acquisitions of other firms or by initiating subprime loans directly. Though the subprime market usually follows the same guiding principles as the prime market, a number of specific risk factors are associated with this market. According to a joint HUD/Department of the Treasury report, subprime lending generally has the following characteristics:⁵

- **Higher risk:** Lenders experience higher loan defaults and losses by subprime borrowers than by prime borrowers.
- **Lower loan amounts:** On average, loans in the subprime mortgage market are smaller than loans in the prime market.
- **Higher costs to originate:** Subprime loans may be more costly to originate than prime loans since they often require additional review of credit history, a higher rate of rejected or withdrawn applications and fixed costs such as appraisals, that represent a higher percentage of a smaller loan.

⁵ U.S. Department of Housing and Urban Development. *Unequal Burden In Los Angeles: Income and Racial Disparities in Subprime Lending*. April 2000.

- **Faster Prepayments:** Subprime mortgages tend to be prepaid at a much faster rate than prime mortgages.
- **Higher Fees:** Subprime loans tend to have significantly higher fees due to the factors listed above.

Subprime lending can both impede and extend fair housing choice. On the one hand, subprime loans extend credit to borrowers who potentially could not otherwise finance housing. The increased access to credit by previously underserved consumers and communities contributed to record high levels of homeownership among minorities and lower income groups. On the other hand, these loans left many lower income and minority borrowers exposed to default and foreclosure risk. Since foreclosures destabilize neighborhoods and subprime borrowers are often from lower income and minority areas, mounting evidence suggests that classes protected by fair housing faced the brunt of the recent subprime and mortgage lending market collapse.⁶

While subprime lending cannot in and of itself be described as “predatory,” studies have shown a high incidence of predatory lending in the subprime market.⁷ Unlike in the prime lending market, overly high approval rates in the subprime market is a potential cause for concern when the target clients are considered high risk. High approval rates may indicate aggressive lending practices. None of the top ten lenders in the City were identified as subprime lenders by HUD in 2006.⁸ Large banks are not immune to the subprime market, but are often not identified as subprime lenders exclusively. The HMDA data does not provide information on which loans were subprime. As such, more detailed analysis on this topic is difficult.

Beginning in 2006, interest rate hikes resulted in an increasing number of foreclosures for households with subprime loans when a significant number of subprime loans with variable rates began to convert to fixed-rate loans at much higher interest rates.

G. Purchased Loans

Secondary mortgage marketing is the term used for pricing, buying, selling, securitizing and trading residential mortgages. The secondary market is an informal process of different financial institutions buying and selling home mortgages. The secondary market exists to provide a venue for lending institutions to raise the capital required to make additional loans.

⁶ *Foreclosure Exposure: A Study of Racial and Income Disparities in Home Mortgage Lending in 172 American Cities.* Association of Community Organizations for Reform Now. September 2007.

⁷ *Stolen Wealth, Inequities in California's Subprime Mortgage Market.* California Reinvestment Committee. November 2001.

⁸ <http://www.huduser.org/portal/datasets/manu.html>

1. History

In the 1960s, as interest rates became unstable, housing starts declined and the nation faced capital shortages as many regions, including California, had more demand for mortgage credit than the lenders could fund. The need for new sources of capital promoted Congress to reorganize the Federal National Mortgage Association (FNMA) into two entities: a private corporation (today's FNMA) and a government agency, the Government National Mortgage Association (GNMA). In 1970, Congress chartered the Federal Home Loan Mortgage Corporation (FHLMC) to purchase conventional loans. Both FHLMC and FNMA have the same goals: to increase the liquidity of the mortgage market and make homeownership more widely available to the average citizen. The two organizations work to standardize the documentation, underwriting and financing of home loans nationwide. They purchased loans from originators, hold them and issue their own debt to replenish the cash. They are, essentially, very large, massive savings and loan organizations. These two organizations set the standards for the purchase of home loans by private lenders in the U.S.

2. Fair Housing Concerns

During the peak of the housing market (2000-2006), the practice of selling mortgage loans by originators (lenders that initially provided the loans to the borrowers) to other lenders and investors was prevalent. Predatory lending was rampant, with lenders utilizing liberal underwriting criteria or falsified documents to push loan sales to people who could not afford the loans. The originating lenders were able to minimize their financial risk by immediately selling the loans to other lenders or to investors on the secondary market.

Table 41 shows the various loan types purchased in Glendale, as well as the race/ethnicity of applicants. According to HMDA data, a total of 1,927 loans were purchased in 2009. A portion of these purchased loans may be results of the merging/acquisition of various lending institutions. Because residents applied for fewer government-backed (FHA) loans, fewer government backed loans were purchased. However, a higher proportion of government-backed loans were purchased when compared to conventional loans.

Type of Loan	Loans Purchased	Percent of Loans Purchased*			
		Asian	Black	Hispanic	White
Conventional Purchase	566	3%	0%	0%	15%
Conventional Improvement	37	5%	0%	0%	35%
Conventional Refinance	1,195	3%	0%	1%	22%
FHA Purchase	76	4%	1%	7%	59%
FHA Improvement	1	0%	0%	0%	100%
FHA Refinance	52	2%	2%	13%	56%
Total	1,927	3%	0%	1%	22%

**Percentages may not equal 100 percent since a majority of the loans purchased have no reported race data.
Source: HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.*

H. Predatory Lending

With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending involves abusive loan practices usually targeting minority applicants or those with less-than-perfect credit histories. The predatory practices typically include higher fees, hidden costs, and unnecessary insurance and larger repayments due in later years. One of the most common predatory

lending practices is placing borrowers into higher interest rate loans than called for by their credit status. Although the borrowers may be eligible for a loan in the “prime” market, they are directed into more expensive and higher fee loans in the “subprime” market. In the other cases, fraudulent appraisal data is used to mislead homebuyers into purchasing over-valued homes, or misrepresented financial data is used to encourage homebuyers into assuming a larger loan than can be afforded. Both cases almost inevitably result in foreclosure.

In recent years, predatory lending has also penetrated the home improvement financing market. Seniors and minority homeowners are typically the targets of this type of lending. In general, home improvement financing is more difficult to obtain than home purchase financing. Many homeowners have a debt-to-income ratio that is too high to qualify for home improvement loans in the prime market and become targets of predatory lending in the subprime market. Seniors have been swindled into installing unnecessary devices or making unnecessary improvements that are bundled with unreasonable financing terms.

Predatory lending is a growing fair housing issue. Predatory lenders who discriminate get some scrutiny under the Fair Housing Act of 1968, which requires equal treatment in terms and conditions of housing opportunities and credit regardless of race, religion, color, national origin, family status, or disability. This applies to loan originators as well as the secondary market. The Equal Credit Opportunity Act of 1972 requires equal treatment in loan terms and availability of credit for all of the above categories, as well as age, sex, and marital status. Lenders that engage in predatory lending would violate these Acts if they target minority or elderly households to buy at higher prices and unequal loan products, treat loans for protected classes differently than those of comparably credit-worthy White applicants, or have policies or practices that have a disproportionate effect on the protected classes.

Data available to investigate the presence of predatory lending is extremely limited. At present, HMDA data are the most comprehensive data available for evaluating lending practices. However, as discussed before, HMDA data lack the financial details of the loan terms to conclude that any kind of predatory lending has actually occurred. There is an effort at the national level to push for increased reporting requirements in order to identify and curb predatory lending.

The State of California has enacted additional measures designed to stem the tide of predatory lending practices. A law (Senate Bill 537) signed by Governor Gray Davis provided a new funding mechanism for local district attorneys’ offices to establish special units to investigate and prosecute real estate fraud cases. The law enabled county governments to establish real estate fraud protection units. Furthermore, Governor Davis signed AB 489 in October 2001, a predatory lending reform bill. The law prevents a lender from basing the loan strictly on the borrower’s home equity as opposed to the ability to repay the loan. The law also outlaws some balloon payments and prevents refinancing unless it results in an identifiable benefit to the borrower.

Predatory lending and unsound investment practices, central to the current home foreclosure crisis, are resulting in a credit crunch that has spread well beyond the housing market, now impacting the cost of credit for local government borrowing and local property tax revenues. In response, the U.S. House of Representatives passed legislation H.R.3915 in 2007, which would prohibit certain predatory lending practices and make it easier for consumers to renegotiate predatory mortgage loans. The U.S. Senate introduced similar legislation in late 2007 (S.2454). The Mortgage Reform and Anti-Predatory Lending Act (H.R.1728) was passed in the House in May 2009 and amends the Truth in Lending Act to specify duty of care standards for originators of residential mortgages. The law also prescribed minimum standards for residential mortgage loans and directs the Secretary of Housing and Urban Development (HUD) to establish a grants program to provide legal assistance to low and moderate income homeowners and tenants and prohibits specified practices, including:

- Certain prepayment penalties;
- Single premium credit insurance;
- Mandatory arbitration (except reverse mortgages);
- Mortgage loan provisions that waive a statutory cause of action by the consumer; and
- Mortgages with negative amortization.⁹

In addition to anti-predatory lending laws, the Mortgage Forgiveness Debt Relief Act was enacted in 2007 and allows for the exclusion of income realized as a result of modification of the terms of a mortgage or foreclosure on a taxpayer's principal residence.

I. Refinancing

Aggressive lending practices resulted in many "innovative" loan terms that allowed many households to purchase a home during the peak of the housing market. Loans with zero downpayments, negative amortization, and short-term low fixed and variable rates, among other financing techniques misled many about the affordability of homeownership. Many home buyers were under the false assumption that their homes would continue to increase in value and that refinancing to more favorable loan terms would always be available as an option. However, when the inflated housing market imploded in 2007, many households began to face increasing monthly payments on homes with decreasing values. The credit market collapsed and refinancing to lower interest rates also became increasingly stringent. Refinancing was not as popular during the last Analysis of Impediments process that analyzed 2002 data, and was therefore not included, nor will it be compared in this section.

As shown in Table 42, 4,403 households in Glendale applied for refinance loans in 2009. Overall, applications for mortgage refinancing had slightly lower approval rates than applications for home purchase loans, with 66 percent of all refinance loans approved in the City. Black applicants had the lowest percentage of loan applications approved (56 percent). In addition, while these racial and ethnic groups represented only 55 applications, Native American and Pacific Islander applicants had high approval rates (68 and 67 percent, respectively). This data may indicate that Blacks may not have equal access to refinancing.

According to HMDA, in 2009, 282 households applied for government-backed home refinancing loans in Glendale. Approximately 38 percent of these applicants were approved, while 27 percent were denied.

⁹ *In negative amortization, a borrower pays monthly mortgage payments that are lower than the required interest payments and include no principal payments. The shortage in monthly payments is added to the principle loan. Therefore, the longer the borrower holds that loan, the more they owe the lender despite making monthly payments.*

Race/Ethnicity	Total		Approved		Denied		Withdrawn or Closed	
	#	%	#	%	#	%	#	%
Hispanic	293	7%	180	61%	71	24%	42	14%
<i>Race</i>								
Native American	22	0%	15	68%	5	23%	2	9%
Asian	464	11%	298	64%	88	19%	78	17%
Black	27	1%	15	56%	9	33%	3	11%
Pac. Island	33	1%	22	67%	6	18%	5	15%
White	2,918	66%	2,008	69%	520	18%	390	13%
2 or More Minority	10	0%	6	60%	3	30%	1	10%
Joint	82	2%	57	70%	12	15%	13	16%
Not Available	847	19%	504	60%	190	22%	153	18%
Total	4,403	100%	2,925	66%	833	19%	645	15%
<i>Source: HMDA data tabulated using Centrax provided by Marquis Software Solutions, 2009.</i>								
<i>Note: Applicants who filed joint applications can be of different racial backgrounds; however, HMDA data does not provide means of identifying the racial backgrounds of joint applications.</i>								

J. Foreclosures

Foreclosure occurs when households fall behind on one or more scheduled mortgage payments. The foreclosure process can be halted if the homeowner is able to bring their mortgage payments current. If payments cannot be resumed or the debt cannot be resolved, the lender can legally use the foreclosure process to repossess (take over) the home. When this happens, the homeowners must move out of the property. If the home is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued. If that happens, the homeowner would lose their home and also would owe the home lender an additional amount.

Statewide, the number of foreclosures in 2010 has declined substantially from the previous year. During the second quarter of 2011, a total of 11,250 Notices of Default (NODs) were recorded in Los Angeles County, a decrease of 14 percent from the second quarter of 2010. However, according to Foreclosure-Response.org, which offer resources for preventing foreclosures and stabilizing communities, California is still impacted by serious mortgage delinquencies and unemployment. In March 2011, the Los Angeles metropolitan area was ranked 147th among 366 metropolitan areas in terms of overall foreclosure rates at 4.7 percent. Specifically, prime foreclosure rate was 3.6 percent and subprime foreclosure rate was 16.2 percent. Furthermore, the Los Angeles metropolitan area was ranked 89th in serious mortgage delinquency with a rate of 9.9 percent.¹⁰

¹⁰ http://www.foreclosure-response.org/maps_and_data/metro_delinquency_data_March2011.html

In August 2011, 902 homes in Glendale were listed as foreclosures. These homes were listed at various stages of foreclosure (from pre-foreclosures such as short sales to auctions) and ranged in price, with some properties listed as high as \$1.9 million. While not all pre-foreclosure activities would result in foreclosures, successful short sales would still mean financial loss to the homeowners in most cases. The high prices of these homes facing pre-foreclosure sales and foreclosures indicate that the potential impact of foreclosure affects not just lower and moderate income households, but also households with higher incomes.¹¹

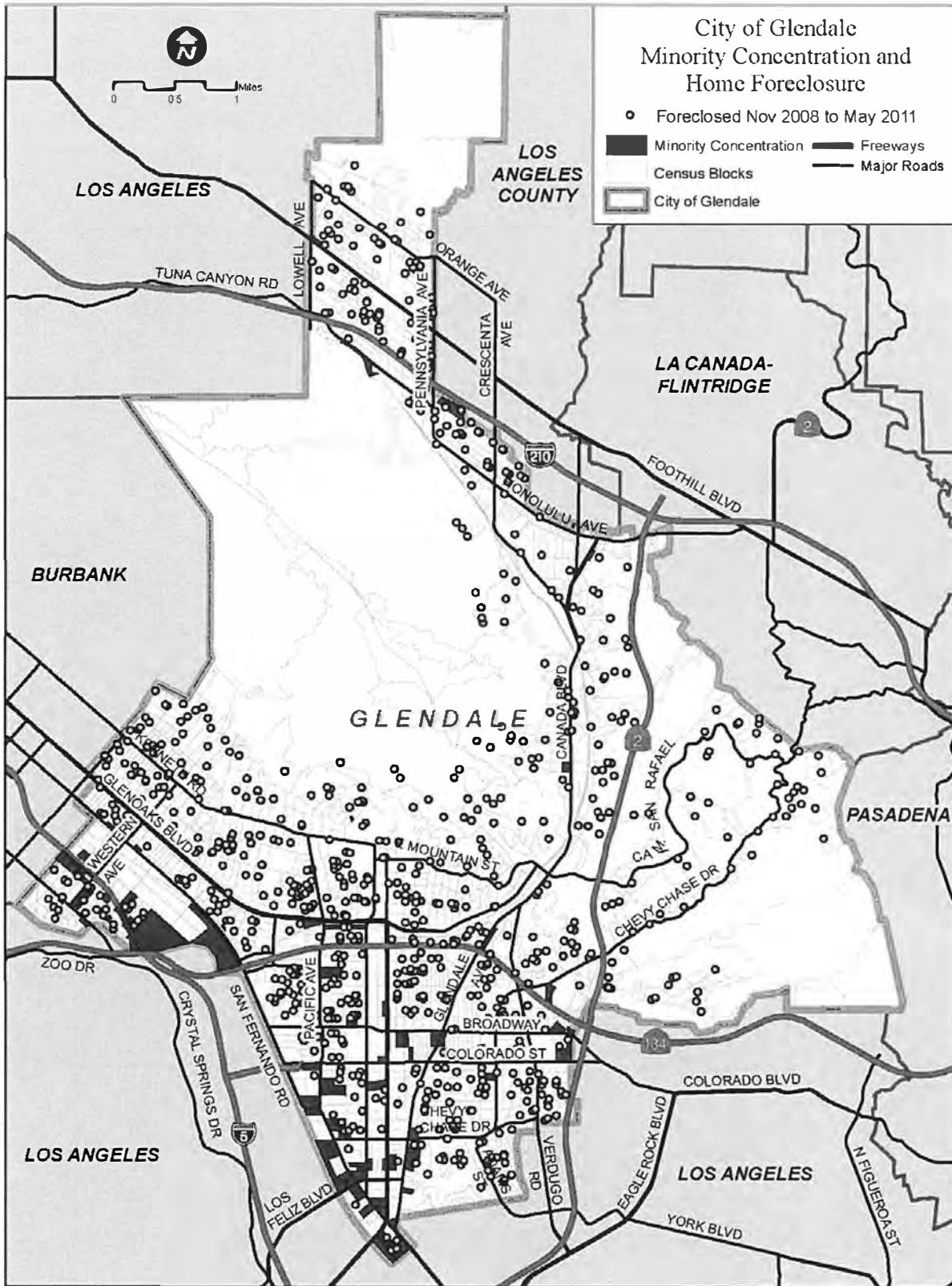
Public Comments:

Several participants of the fair housing workshops voiced the frustration with navigating through the home loan modification process. Specifically, they commented on the lack of in-person assistance from the lenders.

Figure 12 illustrates the location of all the properties within the City that were in the foreclosure process as of August 2011. The properties are located throughout the entire City. While dense clusters of foreclosures can be seen in the southern half of the City, those areas also exhibit higher housing densities.

¹¹ <http://www.all-foreclosure.com/citysearch.htm?&city=Glendale&state=CA>, accessed August 2011.

Figure 12: Foreclosures in Glendale



Source: City of Glendale, 2011.

Chapter 5: Public Policies

Public policies established at the regional and local levels can affect housing development and therefore, may have an impact on the range and location of housing choices available to residents. Public policies refer to land use regulations, housing policies, transit accessibility, and other factors that impact housing in Glendale. Fair housing laws are designed to encourage an inclusive living environment and thus require a community to analyze governmental regulations that may impede fair housing opportunity. This section reviews the City’s General Plan, Housing Element, Zoning Code, Consolidated Plan, existing Fair Housing Plan, and other documents to analyze governmental regulations that may impact fair housing.

A. Policies and Programs Affecting Housing Development

The General Plan sets forth various policies regarding land uses in Glendale and the need to provide appropriate infrastructure and public services (e.g., transportation, public safety, etc.), to ensure the economic vitality of the community and to preserve the unique living environment, particularly diverse housing. Two of the seven State-mandated General Plan elements – Housing and Land Use Elements – have direct impact on the local housing market in terms of the amount and range of housing choice. The Zoning Code, which implements the Land Use Element, is another important document that influences the amount and type of housing available in a community – the availability of housing choice. The City also prepares a number of federal and State plans to address local housing needs. This section highlights aspects of these documents, which affect the provision of housing in Glendale.

1. Housing Element Law and Compliance

Glendale’s Housing Element is the seminal document governing housing policy in the City. The Housing Element is a five-year Plan that sets forth goals, policies, and programs to encourage the maintenance, improvement, and production of housing. The Housing Element has specific statutory requirements and must be reviewed by the State Department of Housing and Community Development (HCD) for compliance with State laws.

Enacted in 1969, Housing Element law requires that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. The law acknowledges that for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for and do not unduly constrain housing development. Specifically, the Housing Element must:

- Identify adequate sites which will be made available through appropriate zoning and development standards and with services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels in order to meet the community’s housing goals;
- Assist in the development of adequate housing to meet the needs of lower and moderate income households;
- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing;
- Conserve and improve the condition of the existing affordable housing stock; and

- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

a) Compliance Status

The City's current Housing Element (2006-2014) establishes the following goals, aspiring Glendale to be:

- A city with a wide range of housing types to meet the needs of current and future residents.
- A city with high quality residential neighborhoods that are attractive as well designed.
- A city with increased opportunities for homeownership.
- A city with housing services that address groups with special housing needs.
- A city with equal housing opportunities for all.

The Glendale Housing Element contains specific programs and objectives to help achieve these goals. Specifically, it also contains programs and objectives to mitigate the impacts of governmental regulation and policies on the availability and affordability of housing.

A Housing Element found by HCD to be in compliance with State law is presumed to have adequately addressed its policy constraints. The City of Glendale's Housing Element was found to be in compliance by HCD on February 24, 2009 and subsequently adopted.

2. Land Use Element

The Land Use Element of a General Plan designates the general distribution, location, and extent of uses for land planned for housing, business, industry, open space, and public or community facilities. As it applies to housing, the Land Use Element establishes a range of residential land use categories, specifies densities (typically expressed as dwelling units per acre [du/ac]), and suggests the types of housing appropriate in a community. Residential development is implemented through the zoning districts and development standards specified in the jurisdiction's Zoning Code.

The City's General Plan has six primary land use designations that permit residential uses. In addition, mixed-use and Specific Plan areas also permit residential uses. It should also be noted that residential uses are permitted in commercial zones, subject to limitations. Together with implementation measures in the Zoning Code, the Land Use Element establishes the types of residential uses permitted in Glendale. Table 43 describes the City's major land use designations, corresponding residential densities, and types of housing allowed in each district. Specific Plan areas are not included in this Table because each Specific Plan area has unique standards relating to residential uses.

Table 43: Residential Land Use Categories

General Plan Land Use Designation	Density (du/acre)	Residential Type
Very Low Density Residential	1.0-3.0	Development is indicated as desirable in respect to Glendale's major mountainous areas, in the Verdugo Mountains, San Rafael Hills, and the lower slopes and canyons of the San Gabriel Mountains.
Low Density Residential	1.0-8.0	Development is compatible with Glendale's existing single-family developed neighborhoods and vacant subdivided properties. The plan designates that these neighborhoods and properties be preserved and maintained at existing levels.
Moderate Density Residential	9.0-14.0	Development areas are sparsely located in the western, southeastern, and northern portions of the City and reflect locations for townhouse complexes mixed with medium-sized garden apartments. These locations are ideal with respect to convenience and access to the regional transportation network as well as functioning as buffer or transition areas between intensive development and areas designated for less intensive uses.
Medium Density Residential	15.0-19.0	Development is located mainly in the southern portions of the City, south of the Ventura Freeway. Small pockets occur in the western and northern portions. Intended for these areas are medium size garden apartments.
Medium High Density Residential	20.0-26.0	Development is located sparsely in North Glendale and Central Glendale. Intended for these areas are medium-sized garden apartments.
High Density Residential	27.0-35.0	Development is generally centered around the Downtown Specific Plan area with a relatively small pocket located in North Glendale. These locations provide ideal access to the regional freeway network as well as close-in convenience to the major shopping facilities of the Central Business District. The standards provide for relatively large multiple dwelling complexes.

Source: City of Glendale, Land Use Element & Amendments. www.ci.glendale.ca.us/planning/plangenerallanduseelement.asp.

A number of factors, governmental and non-governmental, affect the supply and cost of housing in a local housing market. The governmental factor that most directly influences these market conditions is the allowable density range of residentially designated land. In general, higher densities allow developers to take advantage of economies of scale, reduce the per-unit cost of land and improvements, and reduce developments costs associated with new housing construction. Reasonable density standards ensure the opportunity for higher-density residential uses to be developed within a community, increasing the feasibility of producing affordable housing. Minimum required densities in multi-family zones ensure that land zoned for multi-family use, the supply of which is often limited, will be developed as efficiently as possible for multi-family uses.

Glendale's Land Use Element includes three designations (Mixed-use, Medium High, and High Density Residential) that allow for high-density residential uses. The City has established sufficient minimum required densities in the Medium High and High Density residential zones in order to ensure that residential projects build at, or very near, the maximum density allowed in order to efficiently utilize available residential land. Furthermore, approximately 80 percent of residential projects in the City, according to a recent evaluation for the 2006-2014 Housing Element, were able to achieve the maximum density without variances and all projects that requested variances to achieve the maximum density allowable under the zone were approved.

Mixed-use development areas are generally located along the City's major arterials. These areas allow for a compatible mix of commercial, industrial, and residential land uses, or just (stand alone) commercial, industrial, or residential land uses in various combinations depending on the specific zoning district

designation. Residential densities generally range from a low of 35 to a high of 100 dwelling units to the acre (du/ac), with the specific density adjusted depending on the adjoining land use and zoning district designation to help ensure compatibility between land uses. For example, the 35 du/ac density is available to sites abutting a single-family zoning district designation, the 87 du/ac density is available to sites abutting a multi-family zoning district, while the highest allowable density of 100 du/ac is only available to sites abutting nonresidential zoning districts. Residential development (mixed-use or free-standing) at even higher densities may be permitted in the Downtown area and is discussed under the Downtown Specific Plan area land use category.

3. Zoning Code

The Zoning Code implements the General Plan by establishing zoning districts that correspond with General Plan land use designations. Development standards and permitted uses in each zoning district are specified to govern the density, type, and design of different land uses for the protection of public health, safety, and welfare (Government Code, Sections 65800-65863). Several aspects of a jurisdiction's Zoning Code that may affect a person's access to housing or limit the range of housing choices available are described below.

a) *Definition of Family*

A community's Zoning Code can potentially restrict access to housing for households failing to qualify as a "family" by the definition specified in the Zoning Code. For instance, a landlord may refuse to rent to a "nontraditional" family based on the zoning definition of a family. A landlord may also use the definition of a family as an excuse for refusing to rent to a household based on other hidden reasons, such as household size. Even if the code provides a broad definition, deciding what constitutes a "family" should be avoided by jurisdictions to prevent confusion or give the impression of restrictiveness.

California court cases¹² have ruled that a definition of "family" that: (1) limits the number of persons in a family; (2) specifies how members of the family are related (i.e. by blood, marriage or adoption, etc.), or (3) denotes that a group of not more than a certain number of unrelated persons can serve as a single housekeeping unit, is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the jurisdiction, and therefore violates rights of privacy under the California Constitution. A Zoning Code also cannot regulate residency by discrimination between biologically related and unrelated persons. Furthermore, a zoning provision cannot regulate or enforce the number of persons constituting a family.

The City of Glendale Zoning Code does not include a definition of "family."

b) *Definition of Disability*

Persons with disabilities may have restricted access to housing if a Zoning Code's definition for "disability" or "handicap" is inconsistent with the Federal Fair Housing Act (FFHA). The FFHA defines "handicap" as: "with respect to a person -

- a physical or mental impairment which substantially limits one or more of such person's major life activities;
- a record of having such an impairment; or

¹² *City of Santa Barbara v. Adamson (1980), City of Chula Vista v. Pagard (1981), among others.*

- being regarded as having such an impairment, but such term does not include current, illegal use of or addiction to a controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802)).”

The Glendale Zoning Code does not define “disability” or “handicap.” To avoid potential impediments to fair housing choice that may arise from ambiguous and subjective assumptions about what constitutes a protected disability or handicap, the City should amend the Zoning Code to include a definition that is consistent with the FFHA definition.

c) Density Bonus

Chapter 30.36 of the Glendale Municipal Code implements the State density bonus law as amended by SB1818. Compliance with the State density bonus law reduces potential impediments to the development of housing and special needs housing.

Under the provisions of Section 65915 of the California Government Code, when a developer agrees to provide a certain percentage of units as affordable to various income households or for senior housing, the City is required to grant certain specified concessions to the developer. The Glendale density bonus incentive for lot consolidation is considered “by-right” density and serves as the base density for calculating the state density bonus provisions for affordable housing. The amount of density bonus for affordable housing is based on the amount by which the percentage of affordable units exceeds the percentage established by housing type up to a 35 percent density bonus (See Table 30.36 of the Glendale Municipal Code). For example, a 20,000 square foot lot in the R-1250 Zone with at least 90 feet of lot width would be eligible for 20 units or a “by-right” density of one unit per 1,000 square feet of lot area, rather than the 16 units or one unit per 1,250 square feet per lot area for similarly zoned lots with less width. If each of these projects proposed to provide 10 percent of the units as affordable to lower income households, then each would be eligible for a 20 percent density bonus. The project with the lot density bonus would be eligible for a total of 24 units, with 10 percent or two units affordable to low income residents. The project without the lot density bonus would be eligible for a total of 19 units, with 10 percent or two units affordable to low income residents.

Furthermore, all multiple dwelling zones other than the R-3050 (Moderate Density Residential) zone in the City allow a 25 percent density bonus when a property is 90 feet wide or more. Thus the density of property in the R-2250 (Medium Density Residential) Zone can be increased from 19 units per acre to 24 units per acre, the density of property in the R-1650 (Medium High Density Residential) Zone can be increased from 26 units per acre to 33 units per acre and the density of property in the R-1250 (High Density Residential) Zone can be increased from 35 units per acre to 44 units per acre by combining smaller lots for larger more efficient sites. Since much of the land with these zoning categories is located near major streets, this lot consolidation ordinance permits the development of increased density near transportation corridors. This provision was also intended to promote large development that can theoretically offer more amenities and outdoor space. In addition to the lot width density bonus, the City proactively encourages the use of density bonuses for affordable and senior housing projects as provided under State law. The City has been active in utilizing the density bonus program for affordable housing projects and, in fact, affordable projects have represented a substantial amount of recent construction in the City.

In addition to the residential zones, the Downtown Specific Plan (DSP) area in the downtown core allows up to 100 dwelling units to the acre; even higher densities may be permitted in the Downtown area and is discussed further in the DSP. The SFMU (Commercial/Residential Mixed Use) and IMU-R (Industrial/Commercial-Residential Mixed Use) zones allow density at up to 100 dwelling units to the

acre on properties that do not abut a residential zone; up to 87 units to the acre on properties abutting a multi-family zone; and up to 35 units per acre on properties abutting a single-family zone. In addition, the C1, C2, and C3 Zones allow residential development at the R-1250 standard except that a conditional use permit is required for residential use at the ground floor level. The CR (Commercial Retail) Zone in downtown Montrose also allows residential development at the R-1250 standard, but residential use is prohibited at the ground floor level.

d) Parking Requirements

Parking standards are critical to encourage circulation by modes other than automobiles, prevent traffic congestion caused by a shortage of parking spaces, to maximize efficiency, protect the public safety, provide for the special needs of the physically handicapped, and, where appropriate, insulate surrounding land uses from their impact. City parking standards are designed to ensure that sufficient on-site spaces are available to accommodate vehicle ownership rates of residents, the needs of the businesses, and the actual parking required for special needs housing, while encouraging use of other modes of transportation. Table 44 sets forth the general standards for off-street parking space requirements.

Residential Use	Number of Required Spaces
Single-family detached dwellings in the R-3050, R-2250, R-1650, R-1250, SFMU, IMU and IMU-R zones where more than one dwellings unit exists on a lot; and duplexes, multi-family dwellings, condominiums, and townhouses in all zones.	Efficiencies of up to 1,500 sq. ft. and 1 bedroom units – 2 spaces
	2 bedroom units – 2 spaces
	Efficiencies of 1,501 to 2,000 sq. ft. and 3 bedroom units – 2.5 spaces
	Efficiencies of more than 2,000 sq. ft. and any unit containing 4 or more bedrooms – 3 spaces
	Guest parking – 1/4 space per unit for residential projects of 4 or more units in the R-3050, R-2250, R-1650, R-1250, SFMU, IMU and IMU-R zones. In the PRD zone, 1 uncovered guest space per dwelling unit in addition to enclosed parking spaces
Dwelling units in the DSP zone	1 bedroom units – 1 space Units of 2 bedrooms or more – 2 spaces, except that only 1 parking space is required for each senior residential unit
	Guest parking – 1 space per 10 units for projects with 10 or more units
Boarding houses, lodging houses, dormitories, fraternities, religious quarters	1 space for each habitable room
Senior housing	1 space per unit in projects with more than 1 dwelling unit
Residential congregate care facilities	1 space for every 3 residents
Residential congregate care facilities, limited	See single-family dwellings
Single-family dwellings Domestic Violence Shelter	Cumulative Gross Floor Area of dwelling: 0-3,499 sq. ft. – 2 spaces
	3,500 - 5,999 sq. ft. – 3 spaces
	6,000 - 7,999 sq. ft. – 4 spaces
	8,000+ sq. ft. – 5 spaces
Live/work units	3 spaces for the first 2,000 sq. ft. and 3 spaces per 1,000 sq. ft. for any additional floor area over 2,000 sq. ft.

Source: City of Glendale, Zoning Code, 2011.

Communities that require an especially high number of parking spaces per dwelling unit can negatively impact the feasibility of producing affordable housing or housing for special needs groups by reducing the achievable number of dwelling units per acre, increasing development costs, and thus restricting the range of housing types constructed in a community. Typically, the concern for high parking requirements is limited to multi-family, affordable, or senior housing.

Glendale’s parking space requirements are generally two spaces or less per unit, and generally match the vehicle ownership patterns and parking needs of residents. Because of this, parking is not considered an impediment to the development of housing and special needs housing.

e) *Variety of Housing Opportunity*

To ensure fair housing choice in a community, a Zoning Code should provide for a range of housing types, including single-family, multi-family, second dwelling units, mobile and manufactured homes, licensed residential care facilities, emergency shelters, supportive housing, transitional housing, and single room occupancy (SRO) units. Table 45 provides a summary of the City’s Zoning Code as it relates to ensuring a variety of housing opportunities.

Table 45: Variety of Housing Opportunity

Residential Use	Residential Zoning Districts										
	ROS	R1R	R1	R-3050	R-2250	R-1650	R-1250	IMU	IMU-R	SFMU	IND
Apartments, Duplexes, Condominiums and Townhomes				P	P	P	P	P	P	P	
Emergency Shelters								P			P
Domestic Violence Shelter	P	P	P	P	P	P	P	P	P	P	P
Live/Work Unit								C	C	P	C
Mixed Use								C	C	P	P
Mobile Homes and Manufactured Housing	P	P	P	P	P	P	P				
Second Units	C	C	C	C	C	C	C				
Senior Housing				P	P	P	P		C	P	
Single-family Residence	P	P	P	P	P	P	P				
Single Room Occupancy (SRO)								C	C	C	
Sorority or fraternity houses and dormitories					C	C	C				
Residential Congregate Care Facilities (up to 6 persons)	P	P	P	C	C	C	C	C	C	P	
Residential Congregate Care Facilities (more than 6 persons)								C	C	C	C

Source: City of Glendale, Zoning Code, 2011.

Multi-family Uses

Apartments and other multi-family residences are allowed in all of the City’s multi-family zones, mixed use zones, commercial zones, and in the downtown area. Townhomes may also be allowed in single-family zones in certain instances, but are typically found in the same zones as apartments.

Emergency Shelters

Emergency shelters are permitted by-right in the City’s Industrial (IND) and Industrial Mixed-use zones when located 300 feet from residential zones, and in the IMU zone conditionally if located less than 300 feet from residential uses. Approximately 300 acres lie in the IND zone which is comprised of 407 parcels which could be suitable for emergency shelter uses. The IND Zone has no required street front, street side, or interior setback requirement, except for a 15 foot setback when abutting a residential zone. The IND Zone is applied to areas appropriate for live/work housing and industrial activities including, but not limited to, assembly, entertainment production, manufacturing, research and development, service, and testing activities, in conformance with the General Plan. IND Zones are primarily located west of the San Fernando Road corridor and north of State Route 134. This zone contains a mix of uses, including manufacturing and some older residential neighborhoods. Public transportation is readily available to

serve properties in the IND Zones, with bus service from San Fernando Road and links to the Glendale and Burbank Metrolink stations.

Zoning standards for emergency shelters allow by-right emergency shelter uses in the IND and IMU zones when located 300 feet from residential zones and allow emergency shelter uses with a conditional use permit (CUP) when within 300 feet of a residential zone. Development of new buildings in the IND Zone, including emergency shelters, is subject to the same building standards as other uses in this zone. The City's 2009 Housing Element includes a program that will implement provisions of SB2 and includes direction to remove the zoning process requiring a conditional use permit (CUP) for emergency shelters located with 300 feet of a residential zone. This program goal to modify zoning requirements for emergency shelters will encourage and facilitate development of emergency shelters by removing a potential approval barrier by allowing by-right siting of emergency shelters in the IND Zone regardless of proximity to residential zones. Additionally, there are a number of vacant structures in the IND Zone which could be converted to emergency shelter use, at less cost than development of new structures. Development of emergency shelters in the IND Zone allows opportunities for shared parking which may further reduce costs for shelter operation. In 2010, the City granted approval of an emergency shelter for PATH Achieve Glendale, located in the IND and R-3050 zones.

Emergency shelters are conditionally permitted in the C2 and C3 commercial zones. Other uses in this zone which require CUPs are live/work units, residential congregate care facilities, residential units on the first floor, night clubs, schools, and taverns. What these uses share in common is that they are sensitive uses which may impact and be impacted by neighboring residential areas. This requirement for a conditional use permit is not to prevent development, but rather to ensure that the development is compatible with neighboring properties. There are no standards applicable to emergency shelters which are not applicable to other residential uses in the C2 and C3 zones.

Domestic violence shelters are a specific type of emergency shelter and are permitted throughout the City in every residential zone (ROS, R1R, R1, R-3050, R-2250, R-1650, R-1250), every commercial zone (C1, C2, C3, CR, CPD), every mixed use zone (IMU, IMU-R and SFMU), and in the industrial zone (IND). No conditional use permit is required for a domestic violence shelter and there are no standards for domestic violence shelters which do not apply generally to other uses within applicable zones. Domestic violence shelters are subject to different public noticing requirements which keep the location of such facilities confidential for the protection of residents and service providers. Therefore, zoning encourages development of domestic violence shelters. Depending on the individual characteristics of a proposal, emergency shelters and transitional housing are permitted by-right throughout the City's various zoning districts. A domestic violence shelter can be similar to residential uses that are permitted by-right in all single-family and multi-family residential zones of the City.

Live/Work Uses

A live/work unit is an integrated dwelling unit and working space, occupied and utilized by a single housekeeping unit in a structure that has been modified or designed to accommodate joint residential occupancy and work activity, and which includes complete kitchen and sanitary facilities in compliance with applicable building standards, and working space reserved for and regularly used by one or more occupants of the unit, in addition to any other employees. The commercial use must be one permitted by the applicable land use tables. Live/work residential units are permitted by-right in the mixed use SFMU zone and above the first floor on lots having frontage on San Fernando Road, Broadway and Colorado Street, and conditionally permitted in the IMU, IMU-R, and IND zones.

Mixed-Use

Projects that have both residential and commercial land uses are permitted by-right on certain properties in the Commercial/Residential Mixed Use (SFMU) Zone and in the commercial (C1, C2, C3, and CR) zones, provided that the ground floor is occupied with permitted commercial uses. Projects with residential on the ground floor are conditionally permitted in the C1, C2, C3 and IMU-R zones. Mixed-use residential projects are also allowed in the Downtown Specific Plan and in the Town Center Specific Plan areas, subject to certain conditions.

Mobile Homes and Manufactured Housing

Mobile homes and manufactured homes are permitted subject to the same zoning restrictions as single-family residences. The City of Glendale has no mobile home parks and mobile home parks are not permitted in the City.

Second Units

Sections 65852.1, 65852.150 and 65852.2 of the Government Code provide that a city may issue a zoning variance, special use permit or conditional use permit for a second dwelling unit in a single-family zone with certain limitations. In Glendale, there are many single-family homes already on properties zoned to allow more than one unit.

Although guest houses have been and continue to be allowed, the concept of second units tends to contradict the traditional view that single-family zoning in the City is to provide an area where each family has its own distinctive property on which to conduct its affairs without sharing it with others. In 1996, the Glendale City Council examined the issue and enacted Ordinance No. 5120 prohibiting “second dwelling units ... as referenced in the Government Code” in all residential zones. In enacting this Ordinance, the City made several findings in support of the action. Specific findings include:

- Many of the City’s residential streets are in hillside areas and are too narrow, steep and curving to support additional dwellings.
- Many of these hillside residential areas are also subject to high fire danger and adding residences in these areas would compromise the safety of the neighborhood. Because of the steep terrain, adding residences to lots in these areas would require substantial amounts of grading that would create visual impacts, increased potential for earth slides/slumps, and removal of native oak and sycamore.
- Many streets in hillside residential areas have street lengths that exceed the standard in the Municipal Code; adding second units into such neighborhoods would expose additional people to an increased level of danger during an emergency situation.
- Many of the hillside neighborhoods are in fault hazard zones; adding residences would place more people and buildings at greater hazard during earthquakes.
- The City is deficient in many areas in schools, parks, sewer systems, etc. and cannot readily handle additional residences in these neighborhoods. The City experienced rapid housing and population growth in the 1980’s, and allowing second units would undermine current efforts to manage that growth. If second units were allowed in the southern areas of the City, existing overcrowding and other negative quality of life factors would further deteriorate.
- Allowing second units could also increase the number of absentee landlords in the City which the City has determined is associated with the physical deterioration of residential properties. Homeowners who desire a second unit have the option to select such a property when they are deciding where to buy.

Guest houses and guest bedrooms have always been allowed in Glendale to accommodate elderly relatives or friends who need the support of a family environment. The City places the following constraints on guest houses: (1) they are limited to 500 square feet of floor area; (2) they cannot contain kitchen facilities; and (3) they cannot be rented. The City has determined that these limitations are appropriate and although they represent a minor constraint on the characteristics of housing in the City, they do not constrain the number of second units which can be constructed. They also represent no significant constraint on the number of units in general since there is ample development capacity in the City. A zoning variance procedure is available for processing of individual requests for second dwelling units.

Senior Housing

A development consisting of dwelling units in which each unit is restricted for occupancy by at least one person in each household who is 62 years of age or older, or 55 years or older if the development consists of 35 units or more. Senior housing developments are permitted in multi-family residential (R-3050, R-2250, R-1650 and R-1250) zones, in commercial (C1, C2, C3, CR) zones, provided the ground floor level is occupied by commercial uses, and in the mixed use SFMU Zone as part of a mixed use project. Ground floor level senior housing development is conditionally permitted in commercial (C1, C2, C3, CR) zones and in the IMU-R Zone.

Single-family Uses

Single-family homes are allowed in all residential zones (ROS, R1R, R1, R-3050, R-2250, R-1650 and R-1250). No distinction is made in Glendale's code between stick-built and pre-fabricated manufactured housing. Pre-fabricated manufactured housing is allowed in residential zones subject to the same regulations that apply to single-family residences.

Single Room Occupancy (SRO) Housing

SROs are similar to hotels but usually have shared, rather than individual, bathrooms, and may have communal kitchens. The Glendale Municipal Code does not contain a definition or zoning language addressing SRO units. For purposes of zoning, SROs have been categorized as hotel or motel uses, which are permitted in the C2, C3, and in the CR zone when above the first level of commercial uses, and conditionally permitted in the IMU, IMU-R, and SFMU zones. As with any land use, specific project characteristics may demonstrate that a facility calling itself an SRO may fall under the definition of a residential congregate care facility or a multiple residential dwelling. The adoption of a definition to clarify the status of SROs is on the City's work plan for 2012.

Sororities/Fraternities/Dormitories

A dwelling or dwelling unit maintained for sorority and/or fraternity members and their guests or visitors and affiliated with an academic or professional college, university or other institution for higher learning. Such dwellings are conditionally permitted in the R-2250 (Medium Density Residential), R-1650 (Medium-High Density Residential), and R-1250 (High Density Residential) zones.

Residential Congregate Care Facilities

Facilities that provide adult day care and/or 24 hour a day, non-medical residential living accommodations for up to six people are permitted in all residential and commercial zones and the SFMU zone, and conditionally permitted in the multi-family residential zones, the IMU and IMU-R zones. Facilities that provide care to more than six people are conditionally permitted in the commercial zones, the IND zone, and the mixed-use zones.

Several concerns were expressed during public comments on the way that the City regulates residential congregate care facilities. The definition of residential congregate care may be so broad that it encompasses other types of housing, such as a rest home, or it may conflict with other definitions, such as for boarding houses. The use of the term “facilities” may not convey the residential character of the use. The way the facilities are regulated may be in conflict with state or federal privacy rights of the residents. Conditional use permit requirements for residential congregate care facilities of seven or more persons and prohibitions against such facilities in single-family residential zones may pose a housing constraint for persons with disabilities. Finally, there may be inconsistent regulation of residential congregate care facilities and hospitals.

The City will undertake a review of the Zoning Code to clarify zoning definitions, standards, and/or policies to ensure that they do not violate federal and State fair housing laws or violate State constitutional privacy rights with regard to housing and supportive services for persons with disabilities and other special needs populations. The adoption of these Zoning Code amendments is on the City’s work plan for 2012.

Supportive Housing

Supportive housing provides shelter and services to people who are, or who are at risk of becoming, homeless in order to allow them to live as independently as possible and to provide them with the support and assistance necessary to transfer to a permanent living arrangement. The Glendale Municipal Code does not contain specific language addressing supportive housing. As noted in the description of emergency and transitional housing, Zoning Code definitions for various residential and institutional land uses may have conflicting interpretations which may lead to a project unintentionally being categorized in multiple land use categories which may have different zoning permissions. In order to clarify how the City will manage such facilities, the City commits to adopting a definition of supportive housing that will identify which residential land uses comprise supportive housing and will permit such uses only subject to those restrictions that apply to other residential uses of the same type in the same zone in 2012.

Transitional Housing

Glendale considers transitional housing similar to hotels and motels for purposes of zoning. However, Glendale has no definition of “transitional housing” and it could be argued that in certain conditions, a transitional housing situation could be considered an emergency shelter, single-family residence, a multi-family residence, a lodging or boarding house, or residential congregate care facility.

The City has permitted transitional housing projects in various industrial, mixed use and residential zones in the past and it is evident that current zoning regulations do not represent an impediment to the establishment of this type of housing. However, the Municipal Code allows for ambiguity in definitions and does not contain specific language addressing transitional housing and certain housing types. In order to clarify how the City will manage such facilities, the City commits to adopting a definition of transitional housing that identifies which residential land uses comprise transitional housing and will

permit such uses only subject to those restrictions that apply to other residential uses of the same type in the same zone in 2012.

B. Building, Occupancy, Health, and Safety Codes

1. Building Codes

Building codes, such as the California Building Standards Code¹³ and the Uniform Housing Code are necessary to protect public health, safety, and welfare. However, local codes that require substantial improvements to a building might not be warranted and deter housing construction and/or neighborhood improvement. The California Building Standards Code is published every three years by order of the California legislature. The Code applies to all jurisdictions in the State of California unless otherwise annotated. Adoption of the triennial compilation of Codes is not only a legal mandate, it also ensures the highest available level of safety for citizens and that all construction and maintenance of structures meets the highest standards of quality.

The City of Glendale Building Codes are based upon Title 24 of the California Code of Regulations (CCR). Title 24 of the CCR is comprised of amended versions of the International Building Code, International Fire Code, Uniform Plumbing Code, National Electric Code, Uniform Mechanical Code, and various other State mandated statutes. These codes are considered to be the minimum necessary to protect the public health, safety and welfare. The local enforcement of these codes does not add significantly to the cost of housing.

2. Occupancy Standards

Disputes over occupancy standards are typical tenant/landlord and fair housing issues. Families with children and large households are often discriminated against in the housing market, particularly in the rental housing market, because landlords are reluctant or flatly refuse to rent to such households. Establishing a strict occupancy standard, either by the local jurisdictions or by landlords, on rental agreements may be a violation of fair housing practices.

In general, no State or federal regulations govern occupancy standards. The State Department of Fair Employment and Housing (DFEH) uses the “two-plus-one” rule in considering the number of persons per housing unit – two persons per bedroom plus an additional person. Using this rule, a landlord cannot restrict occupancy to fewer than three persons for a one-bedroom unit or five persons for a two-bedroom unit, etc. Other issues such as lack of parking, or gender of the children occupying one bedroom, should not be factors considered by the landlord when renting to a household. While DFEH also uses other factors, such as the age of the occupants and size of rooms, to consider the appropriate standard, the two-plus-one rule is generally followed. Other guidelines also used as occupancy standards include the California Fire Code and the Uniform Housing Code. The Fire Code allows one person per 150 square feet of “habitable” space. The Uniform Housing Code (1997 edition) outlines a standard of one person for every 50 square feet of bedroom space. These standards are typically more liberal than the “two-plus-one” rule.

A review of occupancy standards for Glendale revealed that the City’s Municipal Code does not overtly limit the number of people who can occupy a housing unit. However, the definition used by some

¹³ *California Building Standards Code, adopted by the Building Standards Commission, is actually a set of uniform building, electrical, mechanical, and other codes adopted by professional associations such as the International Conference of Building Officials, and amended to include California-specific requirements.*

jurisdictions to define “family” as a household of not more than a certain number of individuals or a “reasonable” number of individuals could constitute an impediment to fair housing choice. Such a definition of family may be interpreted as an occupancy standard that in some cases could be more restrictive than that established in the Uniform Housing Code, California Fire Code, or DFEH guidelines. The City has no definition of family and this is therefore not considered an impediment to fair housing.

C. Affordable Housing Development

In general, many minority and special needs households are disproportionately affected by a lack of adequate and affordable housing in a region. While affordability issues are not directly fair housing issues, expanding access to housing choices for these groups cannot ignore the affordability factor. Insofar as rent-restricted or non-restricted low-cost housing is concentrated in certain geographic locations, access to housing by lower income and minority groups in other areas is limited and can therefore be an indirect impediment to fair housing choice. Furthermore, various permit processing and development impact fees charged by local government results in increased housing costs and can be a barrier to the development of affordable housing. Other policies and programs, such as inclusionary housing and growth management programs, can either facilitate or inhibit the production of affordable housing. These issues are examined in the subsections below.

1. Siting of Affordable Housing

Glendale has a large inventory of affordable housing units. The distribution of these units is shown in Figure 9 on page 47. As shown in Figure 9, much of Glendale’s affordable housing stock is concentrated in the southern half of the City along Glendale Avenue and Central Avenue and near Cerritos Park. Nearly all of the City’s assisted housing is located in the City’s low/mod areas. The location of the City’s affordable housing is the result of a combination of factors, including financial feasibility and topographical considerations. Much of the land in the northern half of the City is comprised of steep hillside areas, which is considerably more expensive to develop housing on. The topography of northern Glendale makes the area much more suitable for low density market-rate single family development.

2. Development Fees

Various fees and assessments are charged by the City and other agencies to cover the costs of processing permits and providing services and facilities, such as utilities, schools, and infrastructure that are associated with building housing. Almost all of these fees are assessed through a pro rata share system, based on the magnitude of the project’s impact, or on the extent of the benefit which will be derived.

The majority of the City is highly urbanized with most of its necessary infrastructure, such as streets, sewers, electrical and water facilities already established. As a result, the cost of land improvements in these areas is generally less than in undeveloped suburban or rural areas of the City. New development is occasionally required to repair or install curb, gutter and sidewalk; street lighting; fire hydrants; and parkway landscaping. New subdivisions with new streets are extremely rare in Glendale; such development will also have to build streets to City standards. Based on the number of residential development applications submitted over the past three to five years, especially since the City adopted more flexible mixed use development standards, there is no evidence that City on or off-site improvement requirements result in any significant constraint to development.

Past fee surveys conducted by the City have indicated that Glendale’s plan check and building permit fees for residential development are in some cases substantially lower (10 to 20 percent) than those of the

cities of Los Angeles, Burbank, and Pasadena. Glendale's fees, therefore, do not appear to be unreasonable nor a significant constraint to development.

Table 46 presents a list of typical development fees (as of January 2008) which would be associated with a 45-unit, multi-family residential project on a one acre parcel. As this table illustrates, the new Public Facilities Improvement fee represents the largest single development fee, accounting for approximately 40 percent of the total. School fees (established by the State and which the City has no authority to amend) account for approximately 27 percent of the total. Other significant costs include sewer connections, electrical services, building permit fees, and plan checks and inspections. Of the fees listed in Table 46, water improvements, sewer connections, and electrical services are assessed on a per unit basis. The total cost of development fees per unit is estimated to be \$8,718. No costs have been assumed for preparation of an environmental impact report (EIR) as residential projects on flat land parcels typically require a less-lengthy negative declaration pursuant to the California Environmental Quality Act.

Type of Fee	Amount
Design Review Board	\$960
Environmental Review	\$2,134
School Fees	\$106,515
Street Improvement	\$5,000
Parkway Improvement	\$55
Water Improvements	\$10,000
Sewer Connection	\$48,430.31
Electrical Service Fee	\$20,000
Building Permit Fee	\$22,564
Plan Checks and Inspections	\$19,179.40
Public Facilities Improvement Fee	\$157,500
Total Development Fees (approximate)	\$392,337.71

Source: City of Glendale, 2008.
Fees include \$300 deposit for excavation. Calculations are based on:

1. 45 units on one acre.
2. Average unit size of 900 square feet for multi-family units.
3. Four one-bedroom, 35 two-bedroom and six three-bedroom units.
4. Building valuation of \$4,050,000.
5. Three submittals to the Design Review Board.
6. Glendale School District school fee of \$2.63/square feet of residential development.
7. Street landscaping of one 24-inch box parkway tree every 40 to 50 feet.
8. No Use of Street fees are anticipated given the large size of the parcel, allowing equipment and materials to be stored onsite.

Table 47 provides a list of typical development fees (as of January 2008) which would be associated with a 10-unit, single-family detached hillside residential project located on a five acre parcel. As this table illustrates, the costs associated with preparing an EIR account for 42 percent of all development fees. Other significant costs incurred by development include the public facilities improvement fee, school fees, water improvements, and building permit fees. The City also requires that the developer install storm drains, but this cost does not appear in the table as the developer contracts a private registered civil engineer to develop plans and install a storm drain system. Other costs not listed in Table 47 but for which the developer is still responsible include the installation of new water and sewer facilities. Development fees are estimated at \$71,212 per unit for a hillside project. If this same single-family

project was in the flat lands and an EIR was not required, per unit development fees would be reduced to approximately \$41,202.

Type of Fee	Amount
Tentative Tract Map	\$13,913
Final Map Processing	\$660
Subdivision Sales Office Registration	\$371
EIR Contract Preparation Fee	\$3,522
Environmental Impact Report*	\$300,000
EIR Contract Administration	\$90,000
Design Review Board	\$42,500
School Fees	\$49,970
Street Improvement	\$50,000
Parkway Improvement	\$55
Use of Street Fees	\$1,500
Water Improvements	\$50,000
Sewer Connection	\$18,627
Electrical Service Fee	\$10,000
Building Permit Fee	\$24,814
Plan Checks and Inspections	\$21,091.90
Public Facilities Improvement Fee	\$35,000
Total Development Fees (approximate)	\$712,026.90

Source: City of Glendale, 2009.

**The cost of an EIR remains approximately the same for hillside subdivisions of up to about 40 units. Does not include costs of creating new water or sewer facilities for new subdivisions. Calculations are based on:*

1. 10 units on five hillside acres; 10,000 square foot lots.
2. 1,900 square foot single-family units.
3. Home valuation of \$450,000.
4. Glendale School District school fee of \$2.63/square foot for residential development.
5. Street landscaping of one 24-inch box parkway tree every 60 feet per lot.
6. Use of Street Fees based on fee of \$55/500 square feet of development for first day of construction, and \$20/500 square feet/day thereafter.

D. Other Land Use Policies, Programs, and Controls

Land use policies, programs, and controls can impede or facilitate housing development and can have implications for fair housing choice in a community. Inclusionary housing policies and redevelopment project areas can facilitate new affordable housing projects, while growth management programs and Article 34 of the California Constitution can impede new affordable housing development.

1. Inclusionary Housing Policy

The City adopted an Inclusionary Housing Policy on August 3, 2004. The Policy applies to the San Fernando Road Corridor Redevelopment Project Area (SFRCRPA) because it was created in 1992, and State law requires inclusionary housing policies for redevelopment areas created after January 1, 1976.

The Policy requires that 15 percent of the housing built on a site within the SFRCRPA must have affordability restrictions – nine percent must be affordable to lower and moderate income households, and

six percent must be affordable to very low income households. The Policy allows for four alternative methods for meeting the inclusionary housing requirement.

- If a developer provides the housing on the site itself, 15 percent of the units must meet the affordability criteria.
- If the developer chooses to provide the housing off-site but still within the SFRCRPA, Site A could be 100 percent market rate but Site B would have to provide the 15 percent requirement for Site A as well as a 15 percent requirement for Site B itself. This can be best illustrated by the following example. If Site A is developed with 100 units, 15 units would have to be provided on Site B to meet the requirement for Site A. In addition, 15 units plus 15 times 15 percent, or 2.25 units, would have to be provided on Site B. Fractional units are rounded up, so there would have to be 15 plus three units, or 18 units total.
- If a developer chooses to provide the housing off-site and outside the SFRCRPA, Site A could be 100 percent market rate but an additional 30 percent would have to meet the affordability criteria and all be located on Site B. For example, if Site A had 100 market rate units, Site B would have to have 30 affordable units.
- Finally, the developer of a site can pay a fee into the City's Housing Trust Fund instead of building the units. The formula for the fee essentially computes the difference between the market value of the for-sale units, or the land value of rental units, and the reduced values needed to meet the affordability criteria. The difference is paid into the Housing Trust Fund.

The Inclusionary Housing Policy has several benefits. First, it directly targets the production of affordable housing, which the market is unlikely to produce without government intervention. Second, it promotes the creation of affordable housing within Glendale, in particular within the SFRCRPA. This helps promote infill development and all the benefits of such development. Finally, it helps Glendale address its own affordable housing needs rather than relying on other jurisdictions to meet that need.

According to "Inclusionary Housing in California: 30 Years of Innovation," a report released jointly by the California Coalition for Rural Housing (CCRH) and the Non-Profit Housing Association of Northern California (NPH), 107 cities and counties in California have adopted inclusionary housing policies. Despite critics who contend that such policies may reduce overall housing production, the report makes apparent that an inclusionary housing policy is an effective tool to promote the production of affordable housing.

In 2009, the California Supreme Court chose to uphold the appellate court's decision in the case of *Palmer/Sixth Street Properties v. City of Los Angeles*. The *Palmer* decision calls into question whether inclusionary housing ordinances, which require developers to offer a portion of rental units as lower income units or pay an in-lieu fee, may be in violation of California's Costa-Hawkins Act. The Costa-Hawkins Act, which was enacted in August 1995, provides that residential landlords may, with few exceptions, establish rental rates for dwelling units. The Court found that inclusionary housing requirements as they apply to rental units are contrary to the Act. This decision does not affect inclusionary housing requirements for ownership (for-sale) affordable units or rental projects that receive other types of financial assistance from jurisdictions (such as density bonuses or redevelopment funds). However, the City of Glendale may need to take a closer look at its inclusionary housing ordinance to ensure that it does not violate the Costa-Hawkins Act in light of the *Palmer* decision. At this time, the City of Glendale is not enforcing its inclusionary housing policy.

2. Article 34

Article 34 of the State Constitution requires a majority vote of the electorate to approve the development, construction, or acquisition by a public body of any “low rent housing project” within that jurisdiction. In other words, for any projects where at least 50 percent of the occupants are low-income and rents are restricted to affordable levels, the jurisdiction must seek voter approval known as “Article 34 Authority” to authorize that number of units.

In the past, Article 34 may have prevented certain projects from being built. In practice, most public agencies have learned how to structure projects to avoid triggering Article 34, such as limiting public assistance to 49 percent of the units in the project. Furthermore, the State legislature has enacted Sections 37001, 37001.3, and 37001.5 of the Health and Safety Code to clarify ambiguities relating to the scope of the applicability of Article 34 which now exist.

The City of Glendale has determined that its investment in affordable housing is typically not considered development of “low-rent housing projects” that will be “developed, constructed or acquired” by a public body, for which an election is required pursuant to Article 34 of the California Constitution. The basis for such a determination is contained in the clarifications relating to the scope of the applicability of Article 34 pursuant to California Health and Safety Code Sections 37000-37002.

According to the City’s Housing Authority, the City invests in development projects that are typically “comparable to market rate projects in terms of architecture, design, and locational standards as well as the level of amenities provided” and therefore should not be considered “federally subsidized conventional public housing projects” pursuant to California Health and Safety Code Section 37000.

In addition, the majority of the City’s recently developed affordable rental developments have been awarded nine percent tax credits from the California Tax Credit Allocation Committee. The tax credit financing requires that the housing units be rented to lower income households. Thus, the developments consist of rental housing development, which was previously subject to a contract for state public body assistance for the purpose of providing affordable housing for lower income households.

The activities of the Housing Authority of the City of Glendale (Housing Authority) in connection with affordable housing financing are limited to the following:

- Carrying out routine governmental functions;
- Performing conventional activities of a lender; and
- Imposing statutorily authorized conditions accepted by the grantee of assistance.

Therefore, pursuant to California Health and Safety Code Section 37001.5, the words “develop, construct, or acquire,” as used in Section 1 of Article 34 should not be interpreted to apply to the Housing Authority’s activities in relation to a proposed project.

For the reasons described above, the City of Glendale has determined on a case-by-case basis that the City’s participation in housing developments is not classified as “low-rent housing projects” that will be “developed, constructed or acquired” by a public body, for which an election is required pursuant to Article 34 of the California Constitution.

3. Growth Management

Growth management programs facilitate well-planned development and ensure that the necessary services and facilities for residents are provided. However, a growth management program may act as a constraint if it prevents a jurisdiction from addressing its housing needs, which could indirectly impede fair housing choice. These programs range from general policies that require the expansion of public facilities and services concurrent with new development, to policies that establish urban growth boundaries (the outermost extent of anticipated urban development), to numerical limitations on the number of dwelling units that may be permitted annually. The City of Glendale does not have any growth management programs or policies in place.

4. Redevelopment Project Areas

Redevelopment project areas constitute a significant source of affordable housing resources for local governments. The City of Glendale currently has two established redevelopment project areas. The Central Glendale Project Area was established with the intent of revitalizing the central business district. The major goal of the redevelopment program is to create a dynamic and diverse downtown area. The San Fernando Road Corridor project area was established with the intent of revitalizing the project area through proper planning and reinvestment activities.

In comparison to federal affordable housing monies, California Redevelopment Law provides redevelopment agencies greater latitude in meeting affordable housing goals. Agencies may exercise all powers of redevelopment, which include land acquisition, leasing, construction, rehabilitation, subsidies, and many other financing tools.

State law requires redevelopment agencies to set-aside 20 percent of tax increment revenue generated from redevelopment projects for activities that increase, improve, or preserve the supply of housing affordable to lower and moderate income households. Affordable housing developed with 20 percent set-aside funds must remain affordable to the targeted income group for at least 55 years for rental housing and 45 years for ownership housing. In addition, not less than 15 percent of all newly constructed or substantially rehabilitated dwelling units within an area under the jurisdiction of a redevelopment agency must be made affordable to households earning lower and moderate incomes; 40 percent of these units must be affordable to very low-income households.

E. Policies Causing Displacement or Affecting Housing Choice of Minorities and Persons with Disabilities

Local government policies could result in displacement or affect representation of minorities or the disabled. Policy areas that could have these effects are summarized accordingly: redevelopment activities, reasonable accommodations, ADA compliant public facilities, and occupancy standards.

1. Redevelopment Activities

Redevelopment activities are governed by the California Relocation Assistance and Real Property Acquisition Guidelines (Government Code Sections 7260 through 7277) and the California Eminent Domain Law (California Code of Civil Procedure Section 1230.010 *et. seq.*). Although construction activities within redevelopment project areas can result in new resources for lower and moderate income housing, existing lower and moderate income residents and businesses serving traditionally underserved populations can be displaced in the redevelopment process. To carry out redevelopment projects with a minimum of hardship to displaced persons and businesses, State law requires developers to make a

reasonable attempt to acquire the necessary properties through voluntary means rather than the redevelopment agency's use of eminent domain. Special attention should be paid to ensure that lower and moderate income households are fairly compensated in this process.

Despite laws designed to minimize the hardship to those displaced directly in the redevelopment process, those indirectly displaced through the redevelopment process have little or no recourse. A lower income household occupying a low cost rental unit in a complex planned for demolition in a redevelopment project area may be forced to move if a landlord decides not to renew the tenant's lease, or permit the tenant to continue residing in the unit on a month-to-month basis until shortly before the structure is razed. Because of rising land values in areas targeted for redevelopment, existing lower income renters can be forced out of their communities if they are not able to find adequate and affordable housing nearby. Due to the socioeconomic and demographic factors, displacement (or gentrification) of this type can disproportionately affect minorities and persons with disabilities.

2. Condominium Conversions

For the past several decades, Glendale has been a predominately renter-occupied community where approximately 61 percent of the housing units are rentals. Although this situation is influenced by many factors, much of this can be traced to the significant amount of condominium and multi-family unit development that occurred in Glendale. Though condominiums are a form of homeownership, many condominiums are used as rental units. Approximately 20 percent (9,030) of all multi-family units are currently under condominium ownership. Many condominium units were created through the conversion of apartment units to condominiums. Between 1998 and 2005, the City lost 546 rental units by way of conversion to condominiums. Market demand toward the end of 2004 and in 2005 showed high interest in condominiums, resulting in a dramatic increase in conversion applications during that timeframe. However, in 2005, enforcement of Municipal code provisions requiring converted buildings to be consistent with the current General Plan densities resulted in a slowdown in conversion applications.

Of note is a trend toward implementing conversions approved decades earlier. According to the City's 2006-2014 Housing Element, in 2006, the City lost a total of 222 rental units in two buildings that were approved for conversion in the 1980s. A 126-unit building at 1717 N. Verdugo Road was approved for conversion in 1981, yet the units were not offered for sale until 2007. Similarly, a 96-unit building at 3220 Altura Avenue was approved for conversion in 1983, yet the units were not offered for sale until 2007. It is likely that there are similar buildings elsewhere in Glendale. However, since the Department of Real Estate has oversight over the sale of units, the City is unable to determine when units in a building will be offered for sale.

The City's condominium conversion ordinance was adopted in late 1978 and requires a 180-day eviction notice for existing tenants. It offers the right of first purchase to existing tenants and provides reimbursement of moving expenses up to \$500 to displaced occupants, consistent with state law. Additionally, the City adopted a Just Cause Eviction ordinance which also provides for assistance for those displaced through conversion of apartment rental units to condominiums. However, the Just Cause ordinance does not address evictions of renters from individually-owned condominium units.

3. Reasonable Accommodation

Under State and federal law, local governments are required to "reasonably accommodate" housing for persons with disabilities when exercising planning and zoning powers. Jurisdictions must grant variances and zoning changes if necessary to make new construction or rehabilitation of housing for persons with disabilities feasible, but are not required to fundamentally alter their Zoning Code.

Although most local governments are aware of State and federal requirements to allow reasonable accommodations, if specific policies or procedures are not adopted by a jurisdiction or a jurisdiction requires a public hearing or discretionary decision, residents with disabilities may be unintentionally displaced or discriminated against.

The City of Glendale adopted a Reasonable Accommodation ordinance in the Zoning Code in May 2010. The purpose of this ordinance is to establish a formal procedure for an individual with a disability, or developers of housing for individuals with disabilities, to seek reasonable accommodation in rules, policies, practices and procedures to ensure equal access to housing and to facilitate the development of housing for individuals with disabilities as provided by the federal Fair Housing Amendments Act of 1988 and California's Fair Employment and Housing Act. Reasonable accommodation means providing an individual with a disability, or developers of housing for individuals with disabilities, flexibility in the application of land use and zoning regulations or policies, including the modification or waiver of certain requirements, when necessary to eliminate barriers to housing opportunities.

A reasonable accommodation request must be submitted in writing on a form provided by the Community Development Department, with decision being rendered by the Planning Hearing Officer based on the following findings:

- That the dwelling, which is the subject of the request for reasonable accommodation, will be used by an individual with a disability protected under the Acts;
- That the requested accommodation is necessary to make the dwelling available to an individual with a disability protected under the Acts;
- That the requested accommodation would not impose an undue financial or administrative burden on the City; and
- That the requested accommodation would not require a fundamental alteration in the nature of the City's overall land use and zoning program.

If the Planning Hearing Officer grants (or grants with modifications) the request, the request shall be granted to an individual and shall not run with the land unless the Planning Hearing Officer also finds that the modification is physically integrated into the structure and cannot be easily removed or altered to comply with the City's zoning regulations or policies. The City has granted several requests for reasonable accommodation since the adoption of the City's Reasonable Accommodation Ordinance.

F. Equal Provision of and Access to Government Services

It is important that all socioeconomic segments of society are served equally with government services. This issue has become a rising concern as it relates to environmental justice.

1. Public Schools

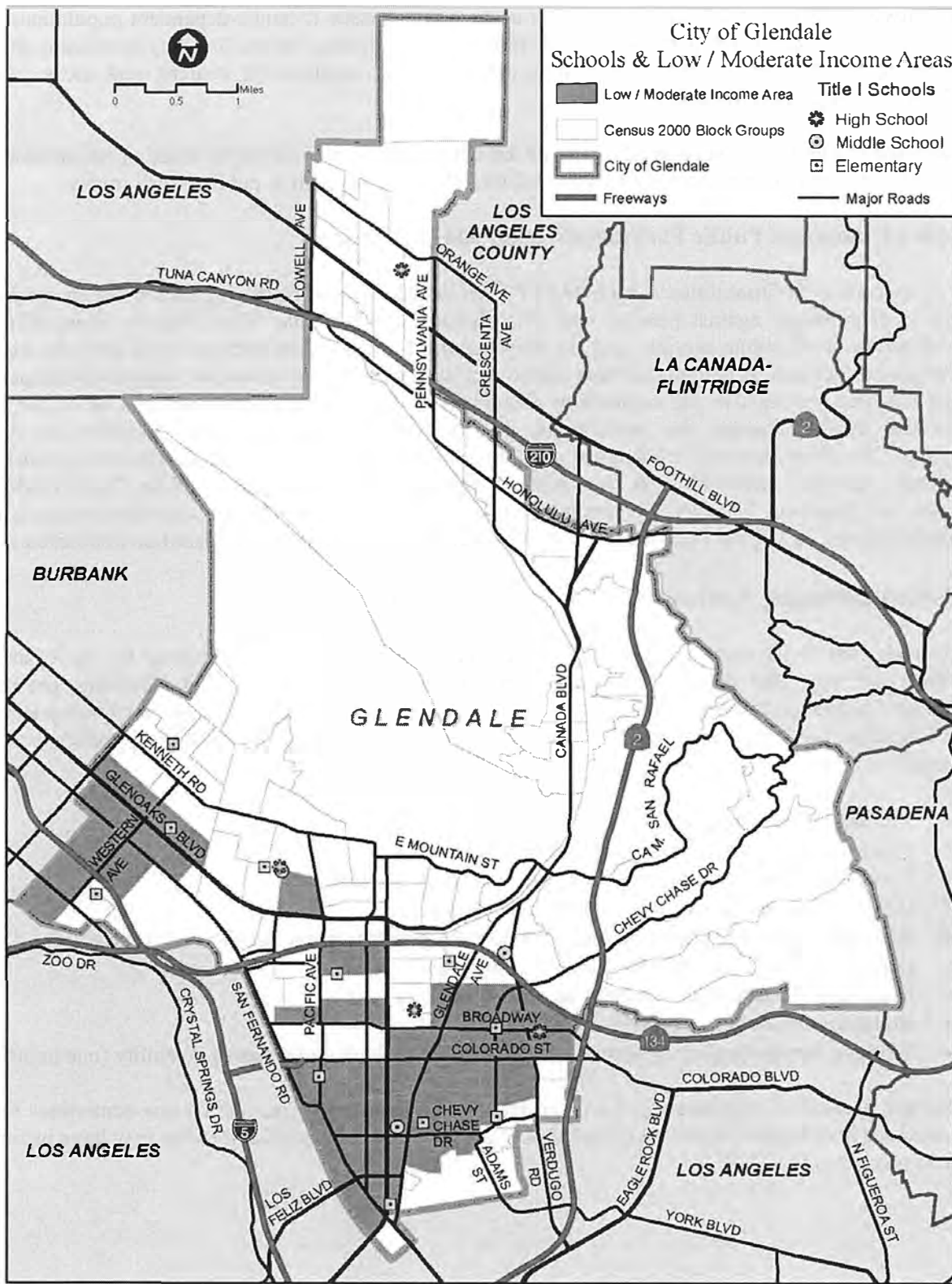
Public education in the City of Glendale is administered by the Glendale Unified School District, which is comprised of 31 Schools and over 2,620 employees, serving 27,000 students in grades Kindergarten through 12th grade. The School District serves a culturally diverse group of children with innovative educational programs. Located within the district's boundaries are all of the City of Glendale, a small portion of the City of La Cañada Flintridge and the unincorporated Los Angeles County communities of La Crescenta and Montrose.

School district facilities include 20 elementary schools (grades K to 6th), four middle schools (7th to 8th), three comprehensive senior highs (9th to 12th), a magnet high school, one continuation high school, a developmental center for multi-handicapped students, and numerous child care centers serving preschool or school-age children. Nine district schools have earned the U.S. Office of Education's highest designation for a public school, the National Blue Ribbon. Twenty-three of the district's campuses have received California's highest award for excellence, the State Distinguished School. Earning the designation as a State Distinguished School means completing a rigorous evaluation that includes academic achievement, quality of instruction, school leadership, parent involvement, and school-community partnerships. Eleven of Glendale public schools' 18 Title I schools have been named a Title I Achieving School. Glendale's reputation also attracts excellent teachers and other professionals. People want to come and work in the district. One indicator is that Glendale schools have placed more teachers in the semi-finals of the California Teachers of the Year program during the past 12 years than any other district of comparable size in the state.

As part of President Johnson's "War on Poverty," the Elementary and Secondary Education Act (ESEA) was passed in 1965. It is often regarded as the most far-reaching federal legislation affecting education ever passed by Congress. The act is an extensive statute that funds primary and secondary education, while emphasizing equal access to education and establishing high standards and accountability. A major component of ESEA is a series of programs typically referred to as "Title I." Title I programs distribute funding to schools and school districts with a high percentage of students from lower income families. To qualify as a Title I school, a school typically must have around 40 percent or more of its students coming from families who are lower income. The programs also give priority to schools that are in obvious need of funds, low-achieving schools, and schools that demonstrate a commitment to improving their education standards and test scores.

Figure 13 illustrates the location of the City's Title I schools. Most of these schools can be seen in the southern half of the City, south of State Route 134 and west of State Route 2, where many of the City's lower income and minority populations currently reside. However, school funding is primarily controlled by the State. The City has little influence in this area.

Figure 13: Title I Schools in Glendale



Source: Glendale Unified School District, 2011.

2. Access to Transit

Equal provision of transit services is indirectly a fair housing issue if transit-dependent populations are not adequately served by public transit, thereby limiting their housing choice. One way to measure this is to compare the relationship between existing transit routes, employment centers, and areas where residents are using transit regularly.

As depicted in Figure 11 (on page 52), most of the City is adequately served by existing transit service. All of the City's major employers are also located directly on or adjacent to public transit routes.

3. ADA Compliant Public Facilities (Section 504 Assessment)

The Americans with Disabilities Act (ADA) of 1990 is federal civil rights legislation which makes it illegal to discriminate against persons with disabilities. Title II of the ADA requires elimination of discrimination in all public services and the elimination of architectural barriers in all publicly owned buildings and facilities. It is important that public facilities are ADA compliant to facilitate participation among disabled residents in the community planning and decision-making processes. One of the key places that facilitate community participation is City Hall. Most of the City's facilities are ADA compliant. The City maintains a Facilities and Program Access Survey, which documents any and all deficiencies between full compliance with ADA standards and the current state of the City's facilities, services, and programs. The City is committed to reaching full ADA compliance, and has developed, and regularly updates, its Capital Improvement Project program (CIP) to address all identified deficiencies.

G. Local Housing Authority

In Glendale, the HUD Section 8 Housing Choice Voucher program is administered by the Glendale Housing Authority. The Housing Authority does not own or manage any public housing, but does administer the Section 8 program for the City's residents. The availability and use of Section 8 vouchers must adhere to fair housing laws. The Housing Authority has adopted the following preferences for Section 8 vouchers:

- Victims of hate crimes and witness relocation (12 points)
- Persons displaced by government action (12 points)
- Homeless, including victims of domestic violence (12 points)
- U.S. Veteran and survivors of U.S. Veterans (six points)
- Resident of Glendale including persons who work or attend school in Glendale (one point)
- Elderly single persons over the age of 62 (one point)
- Households with a disabled family member (one point)
- Households with extremely low-income (one point)
- Working families including families that are unable to work due to age or disability (one point)

For Section 8 vouchers, the Housing Act mandates that not less than 75 percent of new admissions must have incomes at or below 30 percent of the AMI. The remaining balance of 25 percent may have incomes up to 80 percent of the AMI.

H. Tenant Protection

1. Evictions

Typically, in a tight rental housing market, the potential for housing discrimination tends to escalate. As there are more people demanding rental housing than is available in the market, landlords are less hesitant to evict "undesirable" tenants. In general, a renter's right to occupy a unit is protected by the lease. Lease terms often range from one month to one year. The longer the lease term, the better protection offered to the tenant as the rent is established for the duration of the lease term and the tenant has the right to occupy the unit unless he/she breaks the condition of the lease.

State law allows the termination of a tenancy under three-day, 30-day, and 60-day notices. In certain cases, eviction notices must specify longer periods of time. Other exceptions are tenancies governed by lease agreements, where a landlord and tenant agree to specified rental conditions for a specified period of time. Evictions generally occur only if the tenant does not pay rent or substantially violates the lease agreement.

The type and length of eviction notice depend on whether the eviction is for "at-fault" reasons or "no-fault" reasons. Generally, at-fault evictions are issued for specific violations committed by the tenant. In contrast, "no-fault" evictions typically refer to actions initiated by the landlord where the tenant is not at fault. Noticing periods and reasons for eviction allowed under California code are summarized below:

- **Three-day Notice:** State law allows a landlord to terminate a tenancy after a three-day notice for at-fault reasons, where the tenant is at-fault. Under this provision, the landlord may issue a three-day notice for failure to pay rent, violation of rental or lease agreement, unlawful use of property or property damages, or committing a nuisance. These evictions apply to conditions where the tenant is at fault.
- **30-day Notice:** Pursuant to California Civil Code, any month-to-month tenancy can be terminated by a 30-day written notice by either the tenant or landlord (if the tenant has occupied the unit for less than one year) or the eviction is for the owner occupancy for a condominium. Lease agreements cannot typically be terminated with a 30-day notice.
- **60-day Notice:** State law has additional protections for long-standing good tenants. If the tenant has occupied the unit for more than one year and has not violated any provisions under the three-day (at-fault) notice, State law was amended effective January 1, 2002 to require a 60-day notice for evicting tenants.

2. Just Cause for Eviction Ordinance

Many communities in California face similar issues with rising housing costs and limited supply of rental housing. The increase in evictions has caused many housing advocates and tenant groups to advocate the adoption of just cause for eviction ordinances. In general, just cause for eviction ordinances are a component of rent control/stabilization ordinances. In California, only 13 communities in the State have rent control/stabilization ordinances; all have just cause protections. On the other hand, few communities have just cause for eviction protections without rent control/stabilization laws. Because nonpayment of rent is a legitimate reason for eviction, without rent control/stabilization provisions, landlords/ managers can simply raise the rent as a means of "forcing" the undesirable tenants to vacate the units.

3. City of Glendale Just Cause for Eviction Ordinance

In August 2002, in response to a tightened rental housing market, with most rental units being offered on month-to-month leases which allowed landlords to adjust the rents frequently or terminate the leases with short notice, and widespread allegations of unjust evictions, the City of Glendale adopted the Just Cause for Eviction Ordinance. The Ordinance was subsequently amended in January 2003 and April 2004.

The Glendale Just Cause for Eviction Ordinance addresses the eleven legal reasons for eviction:

- Tenant has failed to pay rent.
- Tenant has violated the lease or rental agreement and failed to comply after having been given lawful notice.
- Tenant is committing or permitting a nuisance or is causing damage to the rental unit.
- Tenant is using or permitting a rental unit to be used for any illegal purpose.
- Person in possession of the rental unit at the end of a lease term is a subtenant not approved by the landlord.
- Tenant has refused the landlord reasonable access to the unit for the purpose of making repairs or improvements, inspection, or for showing the unit to prospective purchaser.
- Landlord seeks in good faith to recover possession of the unit so as to demolish or perform other work on the building or unit if:
 - The work costs at least eight times the monthly rent times the number of units being worked on.
 - Such work makes the unit uninhabitable for more than 30 days.
- Landlord seeks in good faith to recover possession of the unit for use and occupancy by:
 - A resident manager;
 - The landlord, or the landlord's spouse, grandparents, siblings, in-laws, children, or parents; or
 - Tenant who requires case management.
- Landlord seeks in good faith to recover possession to remove the rental unit permanently from rental housing use.
- Landlord seeks in good faith to recover possession of the rental unit to comply with a governmental agency's order to vacate.
- Tenant no longer qualifies pursuant to the landlord's contractual agreement with a government agency.

The Just Cause for Eviction Ordinance offers two exemptions:

1. All rental units are covered, except:
 - Rental located on a parcel with two or fewer unit.
 - Rooms or accommodations in hotels/motels that are rented for a period of less than 60 days.
 - Section 8 housing and/or other government subsidized units that are protected by other eviction procedures.
2. A rental unit may become exempt from the Ordinance if a landlord offers a new or existing tenant in good faith a written lease with a minimum term of one year. A tenant can accept or reject the lease in writing; in either case the unit is exempt from the Ordinance.

The effectiveness of the Glendale Just Cause for Eviction Ordinance has been the subject of heated debate because Glendale does not have rent control/stabilization laws. While not as effective when compared with rent stabilized communities, the Glendale Just Cause Ordinance has several positive impacts:

- The Ordinance exempts units that offer one-year leases, encouraging landlords/managers to offer longer lease terms and thereby providing better protection to tenants.
- The Ordinance requires relocation assistance to be provided when:
 - Unit is permanently removed from the rental housing market or requires eviction for demolition.
 - Unit requires eviction for rehabilitation.
 - Landlord evicts for the occupancy of her/himself, spouse, grandparents, siblings, in-laws, parents, children, or manager.
 - Landlord evicts to comply with a governmental agency's order to vacate.
 - Evicted due to condominium conversion or for commercial use of the property.

I. Community Participation

Adequate community involvement and representation are important to overcoming and identifying impediments to fair housing or other factors that may restrict access to housing. Decisions regarding housing development in a community are typically made by the City Council and Planning Commission. The Council members are elected officials and answer to the constituents. Planning Commissioners are residents often appointed by the Council or the Board of Supervisors and serve an advisory role to the elected officials. In addition to the City Council and Planning Commission, the City has a number of commissions, committees, and task forces to address specific issues:

- **Design Review Board.** The City's two Design Review Boards review building plans concerning site plan and design issues prior to issuance of building permits for projects larger than those which have statutory exemption. The Design Review Boards consist of five members each, all of whom are confirmed by a majority of the City Council.
- **Historic Preservation Commission.** The Historic Preservation Commission (HPC) advises the City Council regarding historic preservation issues in Glendale. The HPC conducts monthly hearings at which it considers nominations to the Glendale Register of Historic Resources and new historic district applications. The Commission also reviews work proposed for designated properties to ensure consistency with preservation guidelines and principles. The HPC is comprised of five members, all of whom are confirmed by a majority of the City Council.
- **Planning Commission.** Charged with the duty of planning for Glendale's long-range growth and development, the Planning Commission is responsible for review and recommendation to the City Council on general and master plans and approval of major land subdivision plans. The Commission also considers and determines issues of condominium approvals, minor land divisions, and approvals for Special Recreation Zone issues. The Planning Commission is comprised of five members, all of whom are confirmed by a majority of the City Council.
- **Building and Fire Board of Appeals.** The members of the Building & Fire Board of Appeals hear and decide the appeals of orders, decisions or determinations made by the Building Official, the Fire Marshal or both, relative to the application and interpretation of the Glendale Building & Safety Code. The Board is comprised of five members, all of whom are confirmed by a majority of the City Council.
- **Community Development Block Grant Advisory Committee.** Each year the City receives approximately \$3,000,000 in federal Community Development Block Grant (CDBG) funds from the federal Department of Housing and Urban Development (HUD). Funds are to be used to provide services to lower income persons and to revitalize lower income neighborhoods. Each

year the City develops a plan for the expenditure of these funds and is required to involve citizens in the development and decision making process of the annual funding plan. To achieve this mandate the City Council appoints the CDBG Advisory Committee. The duties of the Committee are to oversee an annual community needs assessment and determine funding priorities, evaluate funding proposals and make funding recommendations to the City Council, and review performance and program revisions by funded agencies. The Committee is comprised of five members, all of whom are confirmed by a majority of the City Council.

A broader range of residents may feel more comfortable approaching an agency with concerns or suggestions if that agency offers sensitivity or diversity training to its staff members that typically interface with the public. In addition, if there is a mismatch between the linguistic capabilities of staff members and the native languages of local residents, non-English speaking residents may be unintentionally excluded from the decision making process. Another factor that may affect community participation is the inadequacy of an agency or public facility to accommodate residents with various disabilities.

While providing fair housing education for the public and housing professionals is critical, ensuring city and County staff understand fair housing laws and are sensitive to the discrimination issues is equally important. It is the policy of the City of Glendale to train and test every City employee on issues of discrimination, hostile work environment, violence in the workplace, protected class, retaliation, and other workplace topics. The City provides full training for every new employee within 45 days of hire and re-trains every employee, both supervisory and non-supervisory, every two years. Furthermore, the City has the capability of accommodating the following languages: English, Spanish, Armenian, Tagalog, Korean, American Sign Language, Farsi, Vietnamese, Chinese (Cantonese & Mandarin), Arabic, and Russian.

Most of the City's facilities are ADA compliant. The City maintains a Facilities and Program Access Survey, which documents any and all deficiencies between full compliance with ADA standards and the current state of the City's facilities, services, and programs. The City is committed to reaching full ADA compliance, and has developed, and regularly updates, its Capital Improvement Project program (CIP) to address all identified deficiencies.

Chapter 6: Fair Housing Profile

This chapter provides an overview of the institutional structure of the housing industry with regard to fair housing practices. In addition, this chapter discusses the fair housing services available to residents in Glendale, as well as the nature and extent of fair housing complaints received by the fair housing provider. Typically, fair housing services encompass the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information. Tenant/landlord counseling services are usually offered by fair housing service providers but are not considered fair housing services.

A. Fair Housing Practices in the Homeownership Market

Part of the American dream involves owning a home in the neighborhood of one's choice. Homeownership is believed to enhance one's sense of well-being, is a primary way to accumulate wealth, and is believed to strengthen neighborhoods, because residents with a greater stake in their community will be more active in decisions affecting the future of their community. Not all Americans, however, have always enjoyed equal access to homeownership due to credit market distortions, "redlining," steering, and predatory lending practices. This section analyzes potential impediments to fair housing in the home loan lending industry.

On December 5, 1996, HUD and the National Association of REALTORS® (NAR) entered into a Fair Housing Partnership. Article VII of the HUD/NAR Fair Housing Partnership Resolution provides that HUD and NAR develop a Model Affirmative Fair Housing Marketing Plan for use by members of the NAR to satisfy HUD's Affirmative Fair Housing Marketing regulations. Yet there is still much room for discrimination in the housing market.

1. The Homeownership Process

The following discussions describe the process of homebuying and likely situations when a person/household may encounter housing discrimination. However, much of this process occurs in the private housing market over which local jurisdictions have little control or authority to regulate. The recourse lies in the ability of the contracted fair housing service providers in monitoring these activities, identifying the perpetrators, and taking appropriate reconciliation or legal actions.

a) Advertising

The first thing a potential buyer is likely to do when they consider buying a home is search advertisements either in magazines, newspapers, or the Internet to get a feel for what the market offers. Advertisements cannot include discriminatory references including:

- Current or potential residents;
- Neighbors or the neighborhood in racial or ethnic terms;
- Adults preferred;
- Perfect for empty nesters;
- Conveniently located by a Catholic Church; or
- Ideal for married couples without kids.

Advertising has become a sensitive area in real estate. In some instances advertisements published in non-English languages may make those who speak English uncomfortable, yet when ads are only placed in English they place non-English speaking residents at a disadvantage. While real estate advertising can be published in other languages, by law an English version of the ad must also be published, and monitoring this requirement is difficult, if not impossible.

Even if an agent does not intend to discriminate in an ad, it would still be considered a violation to suggest to a reader whether or not a particular group is preferred. Recent litigation has also set precedence for violations in advertisements that hold publishers, newspapers, Multiple Listing Services, real estate agents, and brokers accountable for discriminatory ads.

Review of For-Sale Ads in Glendale

In a survey of online listings for homes available for purchase in Glendale in August 2011, a small percentage of advertisements included potentially discriminatory language. While advertisements would rarely state discrimination outright, often the descriptions beyond the physical characteristics of the homes suggest a certain lifestyle that works to steer specific groups to or from the units. Of a total of 172 listings, 30 listings included references to something other than just the physical description of the available home, amenities, and services included (Table 48). Most of the potentially discriminatory advertisements were targeted specifically at families, and several ads included income-related language.

Table 48: Potential Discrimination in Listings of For-Sale Homes

Discrimination Type	Number of Listings	Examples of Potentially Discriminatory Language
No Discriminatory Language	142	n/a
Income Related	8	<ul style="list-style-type: none"> • No financing available. Cash offers only. • Ideal for your first time homebuyer • Price Reduced! HUD Home!
Household Size/ Family Related	22	<ul style="list-style-type: none"> • An extra room that can be used as a retreat or a game room for kids of every age • Cute backyard with plenty of yard for kids to play. • Property is located in the Glendale Unified School District, one of the top school districts with API score of 10. • This home is in the Glendale Unified School District. The nearest schools are Columbus Elementary School (YR), Eleanor J. Toll Middle School and Herbert Hoover High School. • Wonderful location across from one of Glendale most desirable elementary schools! • Quiet cul-de-sac street perfect for kids in highly desired Verdugo Woodlands School district • The local elementary school is Benjamin Franklin and has been awarded a Federal grant as a Foreign Language Magnet School specializing in Spanish, Italian and German K-6.

Source: www.realtor.com, accessed August, 2011.

b) Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age, and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA). However, the current mortgage lending crisis has demonstrated widespread misuse of the information, where lower income households and minorities have been targeted for predatory lending.

Lending discrimination can occur during advertising/outreach, pre-application inquiries, loan approval/denial and terms/conditions, and loan administration. Further areas of potential discrimination include: differences in the level of encouragement, financial assistance, types of loans recommended, amount of down payment required, and level of customer service provided.

c) Appraisals

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan they will be giving. Generally speaking, appraisals are based on the comparable sales of properties within the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made, location, general economic influences, etc. However, in recent years during the mortgage lending and refinancing frenzy, there have been reports of inflated home values in order to entice refinancing.

d) Real Estate Agents

Real estate agents may act as agents of discrimination. Some unintentionally, or possibly intentionally, may steer a potential buyer to particular neighborhoods by encouraging the buyer to look into certain areas; others may choose not to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away, and the comments they make about their clients.

The California Association of REALTORS® (CAR) has included language on many standard forms disclosing fair housing laws to those involved. Many REALTOR® Associations also host fair housing trainings/seminars to educate members on the provisions and liabilities of fair housing laws, and the Equal Opportunity Housing Symbol is also printed on all CAR forms as a reminder.

e) Covenants, Conditions, and Restrictions (CC&Rs)

Covenants, Conditions, and Restrictions (CC&Rs), are restrictive promises that involve voluntary agreements, which run with the land they are associated with and are listed in a recorded Declaration of Restrictions. The Statute of Frauds (Civil Code Section 1624) requires them to be in writing, because they involve real property. They must also be recorded in the County where the property is located in order to bind future owners. Owners of parcels may agree amongst themselves as to the restrictions on use, but in order to be enforceable they must be reasonable.

The California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing laws. The review must be completed and approved before the Department of Real Estate will issue a final subdivision public report. This report is required before a real

estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a “deficiency notice,” requiring that the CC&Rs be revised. CC&Rs are void if they are unlawful, impossible to perform, or are in restraint on alienation (a clause that prohibits someone from selling or transferring his/her property). However, older subdivisions and condominium/townhome developments may contain illegal clauses which are enforced by the homeowners associations.

Public outreach efforts for this AI included consultations with a number of housing professionals that serve the Glendale area. During these meetings, a number of real estate professionals noted that many of the older homes in the area have CC&Rs that include potentially discriminatory clauses but that, as realtors, they have no authority to alter the documents. Only homeowner’s associations have the authority to review and make necessary amendments to CC&Rs. In order to address this issue, the City of Glendale is committed to targeting outreach and education efforts to homeowners associations in the future, in the hopes of impressing upon them the necessity of periodically reviewing and amending their CC&Rs.

Public Comments:

Housing professionals voiced the concern that CC&Rs are rarely reviewed by Homeowners Associations (HOAs) and that many condominium developments may contain old CC&Rs and/or management policies that violate fair housing laws. HOA Board members may not be aware of their fair housing obligations.

f) Insurance

Many insurance companies have applied strict guidelines, such as not insuring older homes, that disproportionately affect lower income and minority households that can only afford to buy in older neighborhoods. Underwriting guidelines are not public information; however, consumers have begun to seek access to these underwriting guidelines to learn if certain companies have discriminatory policies.

The California Fair Access to Insurance Requirements (FAIR) Plan was created by the Legislature in 1968 after the brush fires and riots of the 1960s made it difficult for some people to purchase fire insurance due to hazards beyond their control. The FAIR Plan is designed to make property insurance more readily available to people who have difficulty obtaining it from private insurers because their property is considered "high risk."

The California Organized Investment Network (COIN) is a collaboration of the California Department of Insurance, the insurance industry, community economic development organizations, and community advocates. This collaboration was formed in 1996 at the request of the insurance industry as an alternative to state legislation that would have required insurance companies to invest in underserved communities, similar to the federal Community Reinvestment Act (CRA) that applies to the banking industry. COIN is a voluntary program that facilitates insurance industry investments, which provide profitable returns to investors, and economic and social benefits to underserved communities.

g) Credit and FICO Scores

Credit history is one of the most important factors in obtaining a home purchase loan. Credit scores determine loan approval, interest rates associated with the loan, as well as the type of loan an applicant will be given. Applicants with high credit scores are generally given conventional loans, while lower and moderate range scores revert to FHA or other government-backed loans. Applicants with lower scores also receive higher interest rates on the loans as a result of being perceived as a higher risk to the lender, and may even be required to pay points depending on the type of lending institution used.

Fair Isaac and Company (FICO), which is the company used by the Experian (formerly TRW) credit bureau to calculate credit scores, has set the standard for the scoring of credit history. Trans-Union and Equifax are two other credit bureaus that also provide credit scores, though they are typically used to a lesser degree. In short, points are awarded or deducted based on certain items such as how long one has had credit cards, whether one makes payments on time, if credit balances are near maximum, etc. Typically, the scores range from the 300s to around 850, with higher scores demonstrating lower risk. Lower credit scores require a more thorough review than higher scores and mortgage lenders will often not even consider a score below 600.

FICO scores became more heavily relied on by lenders when studies showed that borrowers with scores above 680 almost always made payments on time, while borrowers with scores below 600 seemed fairly certain to develop problems. Some of the factors that affect a FICO score are:

- Delinquencies
- New accounts (opened within the last twelve months)
- Length of credit history (a longer history of established credit is better than a short history)
- Balances on revolving credit accounts
- Public records, such as tax liens, judgments, or bankruptcies
- Credit card balances
- Number of inquiries
- Number and types of revolving accounts

However, the current mortgage lending crisis was in part a result of lenders providing mortgage financing to borrowers who were not credit worthy, or steering borrowers who could qualify for lower cost loans to the subprime market.

2. National Association of REALTORS® (NAR)

The National Association of REALTORS® (NAR) has developed a Fair Housing Program to provide resources and guidance to REALTORS® to ensure equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member of the NAR; however, not all licensed real estate brokers and salespersons are members of the NAR.

a) Code of Ethics

Article 10 of the NAR Code of Ethics provides that “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. REALTORS® shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin.”

A REALTOR® pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is also a firm statement of support for equal opportunity in housing. A REALTOR® who suspects discrimination is instructed to call the local Board of REALTORS®. Local Boards of REALTORS® will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. Local Boards of REALTORS® have a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

Additionally, Standard of Practice Article 10-1 states that “REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. REALTORS® shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin.”

b) Diversity Certification

NAR has created a diversity certification, “At Home with Diversity: One America” to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR “At Home with Diversity” course. The certification will signal to customers that the real estate professional has been trained on working with diversity in today’s real estate markets. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan.

3. California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. As noted earlier, not all licensed brokers and salespersons are members of the National or California Association of REALTORS®.

The DRE has adopted education requirements that include courses in ethics and in fair housing. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including three hours in each of the four mandated areas: Agency, Ethics, Trust Fund, and Fair Housing. The fair housing course contains information that will enable an agent to identify and avoid discriminatory practices when providing real estate services to clients.

Prior to July 1, 2007, a real estate salesperson renewing the license for the first time had to complete separate three-hour courses in Agency, Ethics, Trust Fund Handling, and Fair Housing to qualify for renewal. All licensees, with the exception of those renewing for the first time, were required to complete a full 45 hours of continuing education for each license renewal. At least 18 hours of course work specifically designated as consumer protection must be completed. An additional 15 hours of approved courses were required, which could be designated as either consumer protection or consumer service courses.

For an initial renewal on or after July 1, 2007, the law requires, as part of the 45 hours of continuing education, completion of five mandatory three-hour courses in Agency, Ethics, Trust Fund Handling, Fair Housing, and Risk Management. These licensees will also be required to complete a minimum of 18 additional hours of courses related to consumer protection. The remaining hours required to fulfill the 45 hours of continuing education may be related to either consumer service or consumer protection, at the option of the licensee.

4. California Association of REALTORS® (CAR)

The California Association of Realtors (CAR) is a trade association of 92,000 realtors statewide. As members of organized real estate, realtors also subscribe to a strict code of ethics as noted above. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and the meetings typically include sessions on fair housing

issues. Current outreach efforts in the Southern California area are directed to underserved communities, and state-licensed brokers and sales persons who are not members of the CAR.

a) REALTOR® Associations Serving Glendale

REALTOR® Associations are generally the first line of contact for real estate agents who need continuing education courses, legal forms, career development, and other daily work necessities. The frequency and availability of courses varies amongst these associations, and local association membership is generally determined by the location of the broker for which an agent works. Complaints involving agents or brokers may be filed with these associations.

Monitoring of services by these associations is difficult as detailed statistics of the education/services the agencies provide or statistical information pertaining to the members is rarely available. The Glendale Association of Realtors (GAOR) serves the City. Currently, GAOR uses the Internet Technology Multiple Listing Service (iTech MLS).

Complaints against members are handled by the associations as follows. First, all complaints must be in writing. Once a complaint is received, a grievance committee reviews the complaint to decide if it warrants further investigation. If further investigation is necessary, a professional standards hearing with all parties involved takes place. If the member is found guilty of a violation, the member may be expelled from the association, and the California Department of Real Estate is notified.

B. Fair Housing Practices in the Rental Market

1. Rental Process

a) Advertising

Glendale, like most parts of California, faces a shortage of rental housing. Many rental properties have low vacancy rates and do not require published advertising. Often, vacancy is announced either via word of mouth of existing tenants or a for-rent sign outside the property. Unless one happens to drive by the neighborhood or have friends or families currently residing at the property, one may not have access to information regarding vacancy. Furthermore, this practice tends to intensify segregation of neighborhoods and properties that already have a high concentration of a racial/ethnic group. When advertising is done, no checks-and-balances mechanism exists to ensure English advertising is provided.

Review of Rental Ads in Glendale

Like with ad listings for for-sale homes, rental advertisements cannot include potentially discriminatory references. Of a total of 300 rental listings surveyed in August 2011, 68 advertisements were found to contain potentially discriminatory language (Table 49). While advertisements would rarely state discrimination outright, often the descriptions beyond the physical characteristics of the units suggest a certain lifestyle that works to steer specific groups to or from the units. A majority of the problematic language involves disability-related and household size/family related references.

Under California's fair housing law, source of income is a protected class. It is, therefore, considered unlawful to prefer, limit, or discriminate against a specific income source for a potential renter. It is also considered unlawful to publish or print advertisements to that effect. According to the California Newspaper Publishers Association, an ad referring to a government program in which an agency makes payments directly to landlords (e.g. the federal government's Section 8 housing program) would probably

not be unlawful so long as the tenant's benefit or "income" is not paid directly to the "tenant or tenant's representative." Therefore, ads specifically allowing or disallowing Section 8 are not considered unlawful; however, when the rental housing market becomes especially tight landlords may not have an incentive to attract tenants receiving Section 8 assistance. In these instances, an ad specifically banning Section 8 may be considered an impediment to fair housing because it can make housing disproportionately unavailable to a protected class, especially person with disabilities. Of all the rental listings surveyed in the summer of 2011, only three ads specifically made reference to Section 8. Furthermore, all of these references specifically noted that landlords were willing to accept Section 8 tenants.

More common in Glendale rental advertisements were references to pets. Persons with disabilities are one of the protected classes under fair housing laws, and rental units must allow "service animals" and "companion animals," under certain conditions. Service animals are animals that are individually trained to perform tasks for people with disabilities such as guiding people who are blind, alerting people who are deaf, pulling wheelchairs, alerting and protecting a person who is having a seizure, or performing other special tasks. Service animals are working animals, not pets. Companion animals, also referred to as assistive or therapeutic animals, can assist individuals with disabilities in their daily living and as with service animals, help disabled persons overcome the limitations of their disabilities and the barriers in their environment.

Public Comments:

Some participants of the fair housing workshops indicated experiencing difficulties in arranging a viewing of the units with the managers/landlords, alleging potential discrimination.

Persons with disabilities have the right to ask their housing provider to make a reasonable accommodation in a "no pets" policy in order to allow for the use of a companion or service animal. However, in the case of rental ads that specifically state "no pets," some disabled persons may not be aware of their right to ask for an exception to this rule. Because of this, a person with a disability may see themselves as limited in their housing options and a "no pets" policy could, therefore, be interpreted as potentially discriminatory. Of the 300 rental listings surveyed in August 2011, 28 ads included language to specifically ban pets.

Other potentially discriminatory ads contain references to household type and size. In one instance, the ad implies rent adjustments based on household size, when the rent should be set based on the size and amenities of the unit not by the potential occupants.

Table 49: Potential Discrimination in Listings of Homes for Rent

Discrimination Type	Number of Listings	Potentially Discriminatory Language
No Discriminatory Language	235	n/a
Disability Related	28	<ul style="list-style-type: none"> • No pets • Sorry, No Pets • Please no dogs • NO PETS ALLOWED
Income Related	3	<ul style="list-style-type: none"> • Accepts section 8
Household Size/ Family Related	29	<ul style="list-style-type: none"> • The complex is walking distance to the park, schools, libraries, and public transit. • Two blocks from MAPLE PARK, and the quality Glendale school system • Great Location: Near Schools (Just NW of Glendale High School) • Close to Glendale Galleria and Americana entertainment center, Junior High School, Elementary School • Enjoy the beauty of the setting with family • Great for a working couple • Ideal for two single people
Miscellaneous	8	<ul style="list-style-type: none"> • For single occupancy • 50% off Deposit for students • Spanish Only Ad • Rent Based on 1 or 2 person occupancy • No party animals

Sources: Glendale News Press rental listings and www.craigslist.com, accessed August, 2011.

b) Viewing the Unit

Viewing the unit is the most obvious place where the potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, or judge on appearance whether a potential renter is reliable or may violate any of the rules.

c) Credit/Income Check

Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history as an excuse when trying to exclude certain groups. Legislation provides for applicants to receive a copy of the report used to evaluate applications.

d) The Lease

Most apartments are rented under either a lease agreement or a month-to-month rental agreement. A lease is favorable from a tenant's point of view for two reasons: the tenant is assured the right to live there for a specific period of time and the tenant has an established rent during that period. Most other provisions of a lease protect the landlord. Information written in a lease or rental agreement includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements.

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. A landlord may choose to strictly enforce the rules for certain tenants based on arbitrary factors, such as race, presence of children, or disability. In recent years, complaints regarding tenant harassment through strict enforcement of lease agreements as a means of evicting tenants have increased significantly.

e) Security Deposit

A security deposit is typically required. To deter “less-than-desirable” tenants, a landlord may ask for a security deposit higher than for others. Tenants may also face discriminatory treatment when vacating the units. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear. A landlord may also require that persons with disabilities pay an additional pet rent for their service animals, a monthly surcharge for pets, or a deposit, which is also a discriminatory act.

f) During the Tenancy

During tenancy, the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, or disability. Usually this type of discrimination appears in the form of varying enforcement of rules, overly strict rules for children, excessive occupancy standards, refusal to make a reasonable accommodation for handicapped access, refusal to make necessary repairs, eviction notices, illegal entry, rent increases, or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

2. Apartment Association of California

The California Apartment Association (CAA) is the country's largest statewide trade association for rental property owners and managers. The CAA was incorporated in 1941 to serve rental property owners and managers throughout California. CAA represents rental housing owners and professionals who manage more than 1.5 million rental units. Under the umbrella agency, various apartment associations cover specific geographic areas.

The California Apartment Association has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes fair housing and ethics along with the following nine course topics:

- Preparing the Property for Market
- Professional Leasing Skills and the Application Process
- The Move-in Process, Rent Collection and Notices
- Resident Issues and Ending the Tenancy
- Professional Skills for Supervisors
- Maintenance Management: Maintaining a Property
- Liability and Risk Management: Protecting the Investment
- Fair Housing: It's the Law
- Ethics in Property Management

In order to be certified one must successfully score 75 percent or higher on the comprehensive CCRM final exam.

The CAA supports the intent of all local, State, and federal fair housing laws for all residents without regard to color, race, religion, sex, marital status, mental or physical disability, age, familial status, sexual orientation, or national origin. Members of the CAA agree to abide by the provisions of their Code for Equal Housing Opportunity.

3. Foothill Apartment Association

The Foothill Apartment Association (FAA) is a nonprofit trade organization providing information, education, advocacy and other member services to rental property owners in the San Gabriel Valley and foothill communities. The FAA works to promote individual private property rights in order to preserve the free enterprise system. The Association has adopted its own Code of Ethics and, as members of the California Apartment Association, abides by the Code for Equal Housing Opportunity.

4. The National Association of Residential Property Managers (NARPM)

The National Association of Residential Property Managers promotes a high standard of property management business ethics, professionalism and fair housing practices within the residential property management field. NARPM is an association of real estate professionals who are experienced in managing single-family and small residential properties. Members of the association adhere to a strict Code of Ethics to meet the needs of the community, which include the following duties:

- Protect the public from fraud, misrepresentation, and unethical practices of property managers.
- Adhere to the Federal Fair Housing Statute.
- Protect the fiduciary relationship of the Client.
- Treat all Tenants professionally and ethically.
- Manage the property in accordance with the safety and habitability standards of the community.
- Hold all funds received in compliance with State law with full disclosure to the Client.

In addition to promoting high standards of business ethics, professionalism and fair housing practices, the Association also certifies its members in the standards and practices of the residential property management industry and promotes continuing professional education.

NARPM offers three designations to qualified property managers and property management firms:

1. Residential Management Professional, RMP ®
2. Master Property Manager, MPM ®
3. Certified Residential Management Company, CRMC ®

Various educational courses are offered as part of attaining these designations including the following courses:

- Ethics (required for all members every four years)
- Habitability Standards and Maintenance
- Marketing
- Tenancy
- ADA Fair Housing
- Lead-Based Paint Law

5. Western Manufactured Housing Communities Association (WMA)

Western Manufactured Housing Communities Association (WMA) is a nonprofit organization created in 1945 for the exclusive purpose of promoting and protecting the interests of owners, operators and developers of manufactured home communities in California. WMA assists its members in the operations of successful manufactured home communities in today's complex business and regulatory environment. WMA has over 1,700 member parks located in all 58 counties of California.

WMA offers an award-winning manager accreditation program as well as numerous continuing education opportunities. The Manufactured Home Community Manager (MCM) program is a manager accreditation program that provides information on effective community operations. WMA's industry experts give managers intensive training on laws affecting the industry, maintenance standards, HCD inspections, discrimination, mediation, disaster planning, and a full range of other vital subjects. In addition, WMA offers the following services:

- Toll-free Hotline for Day-to-Day Management Advice
- Resident Screening Program
- Group Workers' Compensation Program
- Legal Advice
- Industry Referrals
- Manager Referral Service
- Educational seminars on a variety of key topics

C. Fair Housing Services

In general, fair housing services include the investigation and resolution of housing discrimination complaints, discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Landlord/tenant counseling is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislations, as well as mediating disputes between tenants and landlords. This section reviews the fair housing services available in the City of Glendale, the nature and extent of fair housing complaints, and results of fair housing testing/audits.

1. Housing Rights Center (HRC)

The Housing Rights Center (HRC) is a non-profit agency whose mission is to actively support and promote fair housing through education and advocacy. The HRC provides the following fair housing related services to all Glendale residents:

- Counseling on fair housing rights and responsibilities through their toll-free fair housing hotline: 1-800-477-5977.
- Investigates allegations of housing discrimination under the fair housing laws. The Investigations Department conducts fact finding investigations and proposes potential solutions for victims of housing discrimination. Case resolution can include mediation, conciliation, a referral to State and federal administrative agencies, or referral to HRC's Litigation Department.
- Provides telephone and in-person counseling to both tenants and landlords regarding their respective rights and responsibilities under California law and local city ordinances.

- Hosts an Annual Housing Rights Summit, which brings interested parties together to discuss fair housing and raises public awareness of fair housing issues and services.
- Offers a monthly Fair Housing Certification Training for housing industry professionals who are interested in learning about the federal and State fair housing laws. HRC presently offer trainings in English and Spanish.
- Develops and distributes educational literature and resources that describe ways to prevent housing injustices and the applicable laws that protect against discrimination. The materials are made available free to the public in several different languages including English, Spanish, Korean, Mandarin, Armenian, Cantonese and Russian.
- Presents free fair housing law workshops for landlords, tenants, nonprofit organizations and city employees. Depending on the audience, the presentations can be translated by staff into Armenian, Mandarin, Spanish, or Russian.

2. Department of Fair Employment and Housing (DFEH)

The California Department of Fair Employment and Housing (DFEH) investigates complaints of employment and housing discrimination based on race, sex, religious creed, color, national origin, medical condition (cured cancer only), ancestry, physical or mental disability, marital status, or age (over 40 only). DFEH also investigates complaints of housing discrimination based on the above classes, as well as children/age, and sexual orientation.

DFEH established a program in May 2003 for mediating housing discrimination complaints, which is a first for the State of California, and is the largest fair housing mediation program in the nation to be developed under HUD's Partnership Initiative with State fair housing enforcement agencies. The program provides California's tenants, landlords, and property owners and managers with a means of resolving housing discrimination cases in a fair, confidential, and cost-effective manner.¹⁴ Key features of the program are: 1) it is free of charge to the parties; and 2) mediation takes place within the first 30 days of the filing of the complaint, often avoiding the financial and emotional costs associated with a full DFEH investigation and potential litigation.

The fair housing service providers work in partnership with HUD and DFEH. After a person calls in for a complaint, an interview takes place, documentation is obtained and issues are discussed to decide on the course to proceed. Mediation/conciliation is offered as a viable alternative to litigation. If the mediation/conciliation is successful, the case is closed after a brief case follow-up. If the mediation/conciliation is unsuccessful, the case is then referred to DFEH or HUD. If during case development further investigation is deemed necessary, testing may be performed. Once the investigation is completed, the complainant is advised of the alternatives available in proceeding with the complaint, which include: mediation/conciliation, administrative filing with HUD or DFEH, referral for consideration to the Department of Justice, Civil Rights Division, Housing and Civil Enforcement Section, or referral to a private attorney for possible litigation.

D. Fair Housing Statistics

As part of the enforcement and tracking services provided by the above mentioned fair housing service providers, intake and documentation of all complaints and inquiries result in the compilation of statistics provided to each jurisdiction in the form of quarterly and annual reports.

¹⁴ *DFEH News Brief, May 29, 2003*

1. Housing Rights Center (HRC)

a) Overall Clients Served

Between Fiscal Year (FY) 2006-07 and FY 2010-11, HRC provided fair housing services to a total of 5,730 clients. The number of Glendale residents served has declined over time, from a high in FY 2006-07 of 1,547 clients to just 693 clients in FY 2010-11. This consistent decline could be an indication of an improved fair housing environment.

	2006-07	2007-08	2008-09	2009-10	2010-11	Total
Glendale	1,547	1,365	1,213	912	693	5,730

Source: HRC Annual Reports, 2006-2011.

b) Clients Served by Race and Ethnicity

During this time period, Whites represented 51 percent of clients, followed by Other (32 percent) and Asians (six percent). The “Other” category most likely includes those who are of Hispanic origin. Often Hispanic persons identify with their ethnicity (e.g., Mexican, Puerto Rican) but generally do not identify with their race. Approximately 36 percent of clients identified themselves as ethnically Hispanic and three percent of clients were Black. The racial/ethnic distribution of HRC’s clients is not consistent with the City’s demographics, however. According to the 2010 Census, Hispanics made up about 17 percent of the population, whereas Non-Hispanic Whites represented about 62 percent and Asians represented about 16 percent of the population. HRC client data indicates that Hispanics may be disproportionately impacted by housing discrimination.

	2006-07	2007-08	2008-09	2009-10	2010-11	Total	Percent
White	911	755	538	419	312	2,935	51.2%
Black	48	37	33	29	27	174	3.0%
American Indian/Alaskan Native and White	153	156	0	1	0	310	5.4%
Other	270	268	554	403	310	1,805	31.5%
American Indian/Alaskan Native and Black	14	52	0	0	0	66	1.2%
Asian	108	63	77	52	30	330	5.8%
American Indian/Alaskan Native	23	10	1	2	0	36	0.6%
Pacific Islander	17	19	7	6	11	60	1.0%
Black and White	2	3	2	0	1	8	0.1%
Asian and White	1	2	1	0	2	6	0.1%
Total	1,547	1,365	1,213	912	693	5,730	100.0%

Source: HRC Annual Reports, 2006-2011.

Table 52: Clients Served by Ethnicity (2006-2011)

	2006-07	2007-08	2008-09	2009-10	2010-11	Total	Percent
Hispanic	313	1,088	296	190	145	2,032	35.5%
Not Hispanic	1,234	277	917	722	548	3,698	64.5%
Total	1,547	1,365	1,213	912	693	5,730	100.0%

Source: HRC Annual Reports, 2006-2011.

c) Clients Served by Income

As with most other jurisdictions, statistics reported for the City of Glendale indicate that lower income persons, regardless of race, are the most heavily impacted by fair housing issues. Between FY 2006-07 and FY 2010-11, 97 percent of those served by the HRC were lower income, with most clients falling in the extremely low income category (39 percent).

Table 53: Clients Served by Income Level (2006-2011)

	2006-07	2007-08	2008-09	2009-10	2010-11	Total	Percent
Extremely Low	438	477	503	404	412	2,234	39.0%
Very Low	0	111	242	137	96	586	10.2%
Low	600	427	266	223	99	1,615	28.2%
Moderate	408	294	202	148	86	1,138	19.9%
Above Moderate	101	56	0	0	0	157	2.7%
Total	1,547	1,365	1,213	912	693	5,730	100.0%

Source: HRC Annual Reports, 2006-2011.

d) Clients Served by Other Characteristics

Approximately eight percent of all inquiries/complaints between FY 2006-07 and FY 2010-11 came from persons with disabilities, seven percent from female-headed households, six percent from seniors, and one percent from households who received government subsidies for housing.

Table 54: Clients Served by Household Characteristics (2006-2011)

	2006-07	2007-08	2008-09	2009-10	2010-11	Total	Percent
Persons with Disabilities	100	115	106	92	55	468	8.2%
Female Headed Households	83	175	72	65	20	415	7.2%
Seniors	82	72	91	69	33	347	6.1%
Housing Subsidy Recipients	21	18	10	15	1	65	1.1%
Special Needs Total	286	380	279	241	109	1,295	22.6%
Total Clients	1,547	1,365	1,213	912	693	5,730	100.0%

Source: HRC Annual Reports, 2006-2011.

e) Housing Discrimination Complaints

Between FY 2006-07 and FY 2010-11, 345 complaints of housing discrimination were reported. Most allegations were related to physical disability (45 percent), but a significant number of complaints involved familial status (12 percent), race (10 percent), and mental disability (eight percent).

According to the fair housing survey conducted as part of this AI, race, source of income, familial status, and color were identified by respondents as the leading bases for discrimination.

Table 55: Discrimination Complaints by Protected Classification (2006-2011)

	2006-07	2007-08	2008-09	2009-10	2010-11	Total	Percent
Age	2	0	1	0	0	3	0.9%
Familial Status	9	9	10	7	5	40	11.6%
Gender	0	3	2	5	1	11	3.2%
Marital Status	0	1	1	1	0	3	0.9%
Mental Disability	4	8	7	5	4	28	8.1%
National Origin	12	5	5	2	3	27	7.8%
Physical Disability	31	34	37	33	21	156	45.2%
Race	4	6	12	8	3	33	9.6%
Religion	0	1	0	0	0	1	0.3%
Sexual Orientation	0	0	2	1	1	4	1.2%
Source of Income	1	1	0	0	0	2	0.6%
Arbitrary	0	0	2	1	1	4	1.2%
General Information	9	3	8	6	7	33	9.6%
Total	72	71	87	69	46	345	100.0%

Source: HRC Annual Reports, 2006-2011.

It is important to note that not all allegations of discrimination evolve into actual fair housing cases. Of the 345 complaints of discrimination received between 2006 and 2011, only 79 (23 percent) were deemed significant enough to turn into fair housing cases, and only about 60 percent of the cases opened had enough evidence to sustain the allegation of discrimination (Table 56). Table 57 provides a summary of selected fair housing cases.

A popular criticism made by residents during public meetings was that many people may not be aware of who to call when they have fair housing related questions and concerns. According to results of the fair housing survey conducted as part of this AI, only 17 percent of the respondents who experienced housing discrimination reported the incident. Among those who had not reported the issue, 29 percent indicated that they did not know where to report the incident and 29 percent indicated that they did not believe any difference or action would result from the reporting.

	2006-07	2007-08	2008-09	2009-10	2010-11	Total	Percent
Allegations	72	71	87	69	46	345	100.0%
Cases	19	18	19	12	11	79	22.9%
<i>Findings</i>							
Allegation Sustained	11	10	14	6	7	48	60.8%
Inconclusive Evidence	5	3	4	4	3	19	24.1%
Pending	3	5	1	2	1	12	15.2%
<i>Dispositions</i>							
Successful Conciliation	7	5	6	5	4	27	34.2%
No enforcement possible	3	0	6	2	2	13	16.5%
Client withdrew allegation	3	4	2	3	2	14	17.7%
Pending	5	8	2	2	3	20	25.3%
Referred to other agency/dept	1	1	3	0	0	5	6.3%
<i>Source: HRC Annual Reports, 2006-2011.</i>							
<i>Note: Totals for each year may not match because not all possible findings and dispositions are listed in above table.</i>							

Case Summary	Factors of Allegation, Finding, and Disposition
<p>Complainant: Caucasian, single, male, in-place tenant with disabilities.</p> <p>Allegation: Physical disability discrimination</p> <p>Housing Practice: Reasonable accommodation request</p>	<p>Facts: The complainant is a widowed Caucasian male with physical disabilities, including the double amputation of his legs. Complainant has lived at the complaint address for approximately 35 years. Complainant currently pays \$580.00 a month in rent. Complainant states that he received a 60-day notice to vacate for undisclosed purposes. Complainant states that due to the nature of his physical disabilities and the manner in which they impact his mobility he is unable to pack his belongings, vacate his unit, and find suitable lodging within the allotted timeframe. Complainant is requesting a reasonable accommodation (to be granted a 60-day extension of time to vacate his unit), based on his physical disabilities.</p> <p>Finding: Allegation Sustained</p> <p>Disposition: Successful conciliation</p>
<p>Complainant: Caucasian, single, female with disability; in-place tenant</p> <p>Allegation: Mental disability discrimination</p> <p>Housing Practice: Reasonable accommodation request</p>	<p>Facts: The complainant is a single Caucasian female. The complainant lives in a two-bedroom unit with her roommate. The complainant moved into the property in March of 2009. The complainant has a disability due to depression. The complainant is seeking a reasonable accommodation (to be able to have a companion animal in her unit) based on her disability.</p> <p>Finding: Allegation Sustained</p> <p>Disposition: Successful conciliation</p>

Table 57: Selected Case Summaries

Case Summary	Factors of Allegation, Finding, and Disposition
<p>Complainant: Armenian, single, female, in-place tenant with a disability</p> <p>Allegation: Physical disability discrimination</p> <p>Housing Practice: Harassment</p>	<p>Facts: The complainant is a single, Armenian female with disabilities. The complainant has lived at the complaint address for approximately eleven years. The complainant is a Section 8 recipient. The complainant states that her management company sent her a notice stating that they were withdrawing from participation in the Section 8 Program because the program was an administrative burden. The complainant states she is unable to continue living in the property without Section 8 assistance, and therefore has to vacate her unit. The complainant states her medical condition and back injuries severely limit her ability to do physical activities and moving out of her unit could be detrimental to her health. The complainant is requesting a reasonable accommodation (to have her Section 8 tenancy reinstated at the above-referenced property) based on her disabilities.</p> <p>Finding: Allegation Sustained</p> <p>Disposition: Successful conciliation</p>
<p>Complainant: Asian, female, married, in-place tenant</p> <p>Allegation: Familial status discrimination</p> <p>Housing Practice: Eviction</p>	<p>Facts: Multiple Allegations. The complainant is a married, Asian (Korean) female who filed a complaint on behalf of her parents. Her parents have resided at the complaint property for approximately one year. On or about 7/17/06, the complainant's parents received a Three-Day Notice to Comply or Quit for unauthorized tenants (the complainant's two-year-old daughter). The complainant's parents babysit her daughter during the weekdays. The complainant believes the owner is discriminating against her parents based on familial status. The complainant wants the notice dismissed and her parents allowed to babysit her daughter.</p> <p>Finding: Allegation Sustained</p> <p>Disposition: Successful conciliation</p>
<p>Complainant: HRC</p> <p>Allegation: Familial status discrimination</p> <p>Housing Practice: Discriminatory ad</p>	<p>Facts: On 1/7/09 HRC found a discriminatory ad on an internet site. The advertisement listed a two-bedroom unit for \$1,395 a month and stated "Ideal for two people."</p> <p>Finding: Allegation Sustained</p> <p>Disposition: Successful conciliation</p>

Table 57: Selected Case Summaries

Case Summary	Factors of Allegation, Finding, and Disposition
<p>Complainant: Latina, married, female, in-place tenant</p> <p>Allegation: Familial status discrimination</p> <p>Housing Practice: Restrictive rules</p>	<p>Facts: The complainant is a married, Latina female. The complainant has lived at the complaint property for close to eleven years. The complainant states that she shares her one-bedroom unit with her husband and her son. The complainant also states that her husband's nephew often stays with them. Their monthly rent is \$825. The complainant states that the new manager took over managing her property about one or two years ago and ever since then he has not allowed children to play outside of the unit. The complainant stated that her manager verbally tells her son and other children in the complex to stop playing outdoors. The complainant states that in September or October of 2006, a sign was placed near the mailboxes in the lobby area of the building that states that children are not allowed to play outdoors and that parents need to take control of their children. The complainant feels that the manager is discriminating due to familial status because of these restrictive rules.</p> <p>Finding: Allegation Sustained</p> <p>Disposition: Successful conciliation</p>

Source: Housing Rights Center, 2011.

f) Tenant Landlord Counseling

A number of Glendale residents contacted the HRC for assistance with landlord/tenant issues and complaints. Concerns regarding tenant/landlord issues ranged from eviction to substandard conditions and questions on how to get repairs made. From 2006 to 2011, the most common issue the HRC encountered was clients seeking assistance with notices and eviction. Questions concerning substandard conditions and repairs, general information, and rent increases were also very common (Table 58).

Table 58: Summary of Housing Issues (2006-2011)

	2006-07	2007-08	2008-09	2009-10	2010-11	Total	Percent
Seeking Housing	17	28	21	15	19	100	1.9%
Notices and Eviction	437	324	303	239	198	1,501	27.9%
Harassment	16	19	33	23	17	108	2.0%
Lease Terms	108	107	87	77	57	436	8.1%
Rent Increase	271	249	102	40	24	686	12.7%
Security Deposit	135	120	164	161	87	667	12.4%
Substandard Conditions and Repairs	171	195	152	154	131	803	14.9%
L/T General Information	240	156	174	82	56	708	13.1%
Section 8 Information	12	13	6	8	3	42	0.8%
Utilities	13	13	12	9	6	53	1.0%
Other Issue	55	70	72	35	49	281	5.2%
Total	1,475	1,294	1,126	843	647	5,385	100.0%

Source: HRC Annual Reports, 2006-2011.

g) Education and Outreach Efforts

Education is one of the most important components of providing fair housing services. It is also believed to be one of the most important tools in ensuring that fair housing opportunities are provided, by giving citizens the knowledge to understand their rights and responsibilities, to recognize discrimination, locate resources if they need to file a complaint or need general assistance, and much more. The following briefly looks at some of the educational outreach efforts provided by the HRC.

The City works with the HRC to develop outreach materials and fair housing education for landlords, real estate agents, and residents. The City distributes fair housing educational materials to Glendale residents through the Community Services and Parks and Community Development offices, Code Enforcement field staff, and through the Section 8 and Shelter Plus Care application packets. In addition, the HRC makes presentations regarding fair housing to community organizations and service providers, such as providers in the Continuum of Care. Staff from Community Services and Parks also provides education to community groups regarding fair housing, such as the City’s Human Relations Committee. Additional outreach by the HRC includes sponsoring an Annual Housing Rights Summit in Southern California and making presentations at the Glendale Senior Center and Ascencia (formerly PATH Achieve). The HRC also conducts Fair Housing Workshops for Glendale property-owners and tenants. The workshops typically provide an overview of fair housing laws, and include question/answer sessions wherein HRC is available to answer questions concerning landlord/tenant rights and responsibilities. The HRC also distributes newsletters, flyers, posters, and other literature at these events.

2. California Department of Fair Housing and Employment (DFEH)

The mission of the Department of Fair Employment and Housing (DFEH) is to protect Californians from employment, housing and public accommodation discrimination, and hate violence. To achieve this mission, DFEH keeps track of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations and hate violence. Since 2005, a total of 84 fair housing complaints in the City of Glendale have been filed with DFEH. Most of these complaints involved (24 instances) familial/marital status, followed by national origin (17 instances) and race (13 instances) (Table 59).

Table 59: Basis for Discrimination of Complaints filed with DFEH (2005-2010)

Basis of Complaints	# of Complaints
Race	13
National Origin	17
Sex	4
Physical Disability	12
Mental Disability	3
Familial/Marital Status	24
Religion	5
Other	2
Retaliation	4
Total	84

Source: CA Department of Fair Employment & Housing, 2011.

Overall, a total of 97 acts of discrimination were recorded in Glendale. Unequal terms (24 instances), eviction (23 instances), and harassment (20 instances) were the most common acts of discrimination in Glendale (Table 63).

Table 60: Acts of Discrimination for Fair Housing Complaints Filed with DFEH (2005-2010)

Act of Discrimination	# of Acts
Refusal to Rent	16
Eviction	23
Refusal to Show	1
Unequal Terms	24
Harassment	20
Unequal Access to Facilities	3
Occupancy Standards	1
Surcharge	1
Denied Reasonable Accommodation/Modification	8
Total	97

Source: CA Department of Fair Employment & Housing, 2011.

Half of Glendale’s 52 fair housing cases (26 cases) were found to have no probable cause and subsequently closed. An additional 10 cases were closed after successful conciliation (Table 61).

Table 61: Closing Categories for Fair Housing Complaints Filed with DFEH (2005-2010)

Closing Category	# of Cases
Complainant Not Available	3
No Probable Cause	26
Processing Waived to Another Agency	2
Successful Mediation	6
Successful Conciliation	10
Withdrawal with Resolution	2
Withdrawal without Resolution	3
Total	52

Source: CA Department of Fair Employment & Housing, 2011.

Investigations begin with the intake of a complaint. Complainants are first interviewed to collect facts about possible discrimination. Interviews are normally conducted by telephone. If the complaint is accepted for investigation, the DGEH drafts a formal complaint that is signed by the complainant and served. If jurisdictional under federal law, the complaint is also filed with the United States Department of Housing and Urban Development (HUD). As a substantially equivalent agency, DFEH's findings are usually accepted by HUD. The recipient of the complaint (usually a landlord, seller, property manager, seller, or agent) is required to answer and has the opportunity to negotiate resolution with the complainant. If the case is not resolved voluntarily, the DFEH conducts a formal investigation.

If the investigative findings do not show a violation of the law, DFEH will close the case. If investigative findings show a violation of law, the DFEH schedules a formal conciliation conference. During the conciliation conference, the DFEH presents information supporting its belief that there has been a violation and explores options to resolve the complaint. If formal conciliation fails, the DFEH Housing

Administrator may recommend litigation. If litigation is required, the case may be heard before the Fair Employment and Housing Commission (FEHC) or in civil court. Potential remedies for cases settled by the FEHC include out-of-pocket losses, injunctive relief, access to the housing previously denied, additional damages for emotional distress, and civil penalties up to \$10,000 for the first violation. Court remedies are identical to FEHC remedies with one exception; instead of civil penalties, a court may award unlimited punitive damages.

3. U.S. Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development (HUD) maintains a record of all housing discrimination complaints for jurisdictions, including the City of Glendale. These grievances can be filed on the basis of race, color, national origin, sex, disability, religion, familial status, and retaliation. From 2005 to 2010, 44 fair housing cases were recorded by HUD in Glendale.

In the City as a whole, disability and familial status related cases were the most common, comprising 32 of the 44 cases (Table 62). Cases concerning race (eight complaints) and national origin (six complaints) were also regularly reported. The number of cases fluctuated annually, with a high of ten complaints recorded in 2009.

Table 62: Basis for Discrimination of Cases filed with HUD (2005-2010)

Year	Race	National Origin	Disability	Religion	Familial/ Marital Status	Retaliation	Total
2005	1	1	1	0	6	0	8
2006	1	2	2	0	2	0	5
2007	3	2	2	0	1	1	8
2008	0	1	2	2	5	0	9
2009	2	0	3	0	5	1	10
2010	1	0	3	0	0	1	4
Total	8	6	13	2	19	3	44

Source: Department of Housing and Urban Development (HUD), 2011.

Among the 44 fair housing cases filed and closed between 2005 and 2010, many of these cases (25 cases) were found to have no probable cause and subsequently closed. An additional 18 cases were closed after successful conciliation or resolution (Table 63).

Table 63: Closing Categories for Fair Housing Cases Filed with HUD (2005-2010)

Closing Category	Admin Closure	Conciliated or Resolved	No Cause	Cause	Referred and Closed by OOJ	Compensation for Conciliation or Resolution	Total
2005	0	5	3	0	0	\$4,600	8
2006	1	2	2	0	0	\$0	5
2007	0	1	7	0	0	\$0	8
2008	0	4	5	0	0	\$11,650	9
2009	0	6	4	0	0	\$15,175	10
2010	0	0	4	0	0	\$0	4
Total	1	18	25	0	0	\$31,425.00	44

Source: Department of Housing and Urban Development (HUD), 2011.

E. Hate Crimes

Hate crimes are crimes that are committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation's (FBI) Uniform Crime Reporting Program collects statistics on these incidents.

To a certain degree, hate crimes are an indicator of the environmental context of discrimination. These crimes should be reported to the Police or Sheriff's department. On the other hand, a hate incident is an action or behavior that is motivated by hate but is protected by the First Amendment right to freedom of expression. Examples of hate incidents can include name calling, epithets, distribution of hate material in public places, and the display of offensive hate-motivated material on one's property. The freedom guaranteed by the U.S. Constitution, such as the freedom of speech, allows hateful rhetoric as long as it does not interfere with the civil rights of others. Only when these incidents escalate can they be considered an actual crime.

Hate crime statistics compiled for the City of Glendale show that a total of 40 hate crimes were committed in the City over a five-year period. Ethnicity and race-based hate crimes were the most frequent types of hate crimes recorded (Table 64). In Los Angeles County as a whole, race-based hate crimes were the most prevalent.

Overall, the incidence of reported hate crimes in Glendale between 2005 and 2009 was less than one per 1,000 people (0.21 per 1,000 persons). Statistically, the likelihood of hate crimes was higher in Glendale than in the County of Los Angeles, which had an incidence rate of 0.024 per 1,000 persons between 2005 and 2009. It should be noted, however, that these statistics may also reflect a higher incidence of reporting crime in certain communities, which consistently have very low overall crime rates.

Table 64: Hate Crimes (2005-2009)

Basis of Complaints	Race	Religion	Sexual Orientation	Ethnicity	Disability	Total
Glendale						
2005	2	2	1	8	0	13
2006	2	2	1	11	0	16
2007	3	1	0	4	0	8
2008	0	0	0	1	0	1
2009	0	0	1	1	0	2
Total	7	5	3	25	0	40
Los Angeles County						
2005	25	9	4	11	0	49
2006	28	7	1	9	1	46
2007	35	11	5	7	0	58
2008	24	6	6	11	0	47
2009	14	5	10	4	0	33
Total	126	38	26	42	1	233

Source: U.S. Department of Justice Federal Bureau of Investigation, 2005-2009.

F. NIMBYism

Many people agree that a variety of housing should be available for people with special needs, such as homeless shelters, affordable housing, and group homes for people with disabilities. However, whether or not these types of housing should be located within their own community is another matter. The following discussion on NIMBYism is not specific to the City of Glendale and is included below simply to provide context for the analysis of SB 1721 and SB 2 that concludes this chapter.

The Not-in-My-Back-Yard sentiment (NIMBYism) can serve as the most significant constraint to the development of affordable or even market-rate multi-family housing. NIMBYism describes opposition by residents and public officials alike to additional or different kinds of housing units in their neighborhoods and communities. The NIMBY syndrome often is widespread, deeply ingrained, easily translatable into political actions, and intentionally exclusionary and growth inhibiting. NIMBY sentiment can reflect concerns about property values, service levels, community ambience, the environment, or public health and safety. It can also reflect racial or ethnic prejudice masquerading under the guise of a legitimate concern. NIMBYism can manifest itself as opposition to specific types of housing, as general opposition to changes in the community, or as opposition to any and all development.

Community opposition to high-density housing, affordable housing, and housing for persons with special needs (disabilities and homeless) is directly linked to the lack of such housing options for residents in need. In particular, community opposition is typically strongest against high-density affordable housing and group homes for persons with mental disabilities.

Community residents who are especially concerned about the influx of members of racial and ethnic minority groups sometimes justify their objections on the basis of supposedly objective impacts like lowered property values and increased service costs. Racial and ethnic prejudice often is one root of NIMBYism, although NIMBY concerns still exist where racial or ethnic differences are not involved. The California legislature has passed various Anti-NIMBYism housing bills to prevent communities from rejecting affordable housing projects, including:

- SB 1721 - The bill stipulates that a local agency shall not disapprove an affordable housing development project, including agricultural worker housing, or condition approval, including through the use of design review standards, in a manner that renders the project infeasible for development for the use of very low, low or moderate income households.
- SB 2 - Expands the Housing Accountability Act, to prohibit localities from denying a proposal to build an emergency shelter, transitional housing or supportive housing if it is needed and otherwise consistent with the locality's zoning and development standards.

Chapter 7: Progress since Previous AIs

This chapter summarizes and compares key findings of the previous AI documents completed for the City of Glendale in 1993, 1997, and 2005 in order to evaluate the progress toward addressing impediments to fair housing choice. These include:

- 1993 City of Glendale AI
- 1997 City of Glendale AI
- 2005 City of Glendale AI

A. Previous Impediments, Recommendations, and Efforts Undertaken

1. Previous Impediment #1: Housing Discrimination

(From 1993 City of Glendale AI and 2005 City of Glendale AI)

Incidents of housing discrimination were reported in the City of Glendale. The largest proportion of fair housing complaints over the past twenty years relate to familial status, race, and national origin.

Recommendations:

- The City will work with the fair housing service provider or other housing service agency to regularly hold a credit workshop(s) for households entering or re-entering the rental market such as formally homeless households and those entering the homeownership market. Credit history information, the apartment rental process, homeownership process, and fair housing rights and responsibilities will be discussed.
- The City's fair housing service provider will continue to conduct fair housing workshops for residents, apartment owners, and property managers. One of the workshops will be specifically targeted to property owners and managers of smaller rental units in Glendale. Workshops will include translators that speak Spanish and Armenian. The City will encourage the fair housing service provider to coordinate with the real estate and apartment associations regarding fair housing training.
- The City will provide fair housing training for City staff, including Glendale Housing Authority staff, planning personnel, employees that administer and oversee housing programs, and code enforcement staff.
- Given the large number of senior residents in the community and the need to address their specialized housing needs, the City will consider creating a seniors commission or commission for persons with disabilities. This commission will examine the housing needs, service needs and transportation issues related to senior and disabled households in the community.

Efforts:

- The City continues to maintain a contract with a fair housing service provider to provide educational and investigative services for multi-language housing discrimination questions and landlord/tenant complaints to further fair housing.

- The City promotes nondiscrimination of housing by implementing the recommendations of Glendale's Fair Housing Analysis of Impediments to Housing Choice Plan and regularly updating this Plan.
- The City continues to provide information to the public about housing rights, responsibilities, and opportunities including the provisions of the Glendale Just Cause Eviction Ordinance, which outlines the legal reasons for eviction, required lease terms, and any relocation assistance that may be due to tenants.
- The City continues to work with the Housing Rights Center to better publicize the fair housing services available to Glendale residents and housing providers.
- The City coordinates semiannual community fair housing workshops. The workshops are made available under a CDBG contract with the Housing Rights Center to serve City residents with fair housing education, conciliation, mediation, and resolving tenant/ landlord disputes.
- Annually, the City and the Housing Rights Center present a fair housing workshop that targets landlords and apartment managers and a workshop for renters and homeowners. Outreach for workshops targets owners of multifamily properties and residents in low income neighborhoods. Outreach and workshops are targeted to include non-English speaking segments of the community.
- The City continues to work with the fair housing service provider, the Glendale Housing Authority, the Glendale Rental Inspection Program, and local apartment and realtor associations to reach out to managers and property owners of smaller rental properties. This may include compiling a mailing list of smaller rental property owners and managers in order to provide informational material regarding fair housing rights and responsibilities.

2. Previous Impediment #2: Fair Housing Education and Outreach

(From 1993 City of Glendale AI, 1997 City of Glendale AI, and 2005 City of Glendale AI)

There is an ongoing need in the City for fair housing education and outreach. There is a general lack of knowledge among rental property owners of fair housing laws and landlord rights and responsibilities.

Recommendations:

- The City will work with the fair housing service provider or other housing service agency to regularly hold a credit workshop(s) for households entering or re-entering the rental market such as formally homeless households and those entering the homeownership market. Credit history information, the apartment rental process, homeownership process and fair housing rights and responsibilities will be discussed.
- The City will continue to provide rehabilitation assistance for owner and rental housing in the community. The City will ensure that information about these programs be provided in the City's brochures and advertisements including cable GTV channel 6, in English, Armenian, and Spanish. The City will examine the feasibility of providing information about these programs in languages other than English on the City's website. The City will expand efforts in promoting the relevant programs to rental property owners in order to improve the quality of rental housing.

- The City will work with the fair housing service provider, the Glendale Housing Authority, the Glendale Rental Inspection Program, and local apartment and realtor associations to reach out to managers and property owners of smaller rental properties. This may include compiling a mailing list of smaller rental property owners and managers in order to provide informational material regarding fair housing rights and responsibilities.
- The City's fair housing service provider will continue to conduct fair housing workshops for residents, apartment owners, and property managers. One of the workshops will be specifically targeted to property owners and managers of smaller rental units in Glendale. Workshops will include translators that speak Spanish and Armenian. The City will encourage the fair housing service provider to coordinate with the real estate and apartment associations regarding fair housing training.

Efforts:

- The City continues to work with the Housing Rights Center to better publicize the fair housing services available to Glendale residents.
- The City coordinates semiannual community fair housing workshops. The workshops are made available under a CDBG contract with the Housing Rights Center to serve City residents with fair housing education, conciliation, mediation, and resolving tenant/ landlord disputes.
- Annually, the City and the Housing Rights Center present a fair housing workshop that targets landlords and apartment managers and a workshop for renters and homeowners. Outreach for workshops targets owners of multi-family properties and residents in low income neighborhoods. Outreach and workshops are targeted to include non-English speaking segments of the community.
- The City will continue to expand its website to provide additional links to housing services and resources, such as a link to the fair housing service providers and a link to the Fannie Mae Foundation that offers free guides and resources for first-time home buyers in English, Spanish, and other languages.
- The City will continue to work with the fair housing service provider, the Glendale Housing Authority, the Glendale Rental Inspection Program, and local apartment and realtor associations to reach out to managers and property owners of smaller rental properties. This may include compiling a mailing list of smaller rental property owners and managers in order to provide informational material regarding fair housing rights and responsibilities.

3. Previous Impediment #3: Lack of Affordable Housing

(From 1997 City of Glendale AI and 2005 City of Glendale AI)

There is a lack of affordable housing in the City and a shortage of developable land remaining in the community.

Recommendations:

- The City will continue to provide homeownership opportunities in the community by promoting its First-Time Home Buyer 2nd Mortgage Assistance Program. The City will focus outreach

efforts towards moderate income households, particularly to Hispanic households, since they have more difficulty obtaining financing.

- The City will continue to facilitate the development of housing for all income groups within the community. Glendale will focus on facilitating affordable housing development through a combination of financial and regulatory assistance.
- As an ongoing effort the City will continue to pursue affordable housing development programs identified in the 2000-2005 Housing Element and 2000-2005 Housing Affordability Strategy. To the extent feasible, the City will facilitate the development of housing affordable to lower and moderate income households according to the Regional Housing Needs Allocation identified in the Housing Element.
- The City will consider amending the Zoning Code to permit senior housing by right in the R-2250, R-1650, and R-1250 zones where high density multi-family housing is permitted.

Efforts:

- Created a new process for identifying and obtaining land and development partners for affordable housing development.
- Created and adopted mixed use zones in the City, including residential mixed-use.
- Rezoned the San Fernando Road Corridor to emphasize mixed-use and transit-oriented development, a part of which requires inclusionary housing.
- Amended the Zoning Code to permit senior housing by right in the R-3050, R-2250, R-1650, and R-1250 zones.
- Adopted the Downtown Specific Plan and Town Center Specific Plan, which change development to a more pedestrian-friendly, transit-oriented, mixed residential/commercial use.
- Approved a number of special needs housing projects.
- Approved “by right” density bonus for projects with 90 feet or greater lot width.
- Implemented provisions to enact State law for affordable housing density bonus (SB1818) in addition to lot width bonus.
- Continued to provide a homeownership education and marketing programs to residents interested in homeownership through a collaborative partnership with lending institutions, nonprofit organizations, and credit organizations, focusing on providing information on homeownership strategies, credit counseling, and a review of affordable lending programs.
- Provided supportive housing services at several affordable senior developments and as a stand-alone service at the Adult Recreation Center.

(While the lack of affordable housing was identified in the previous AIs as an impediment to fair housing choice, HUD’s Fair Housing and Equal Opportunity (FHEO) division emphasizes that affordable

housing issues are not fair housing issues. Such issues should be addressed in the City's Consolidated Plan. Therefore, this impediment is not carried forward.)

4. Previous Impediment #4: Accessibility

(From 1997 City of Glendale AI)

There is a lack of accessible housing in the City for persons with disabilities.

Efforts:

- The City approved a number of special needs housing projects.
- The City continues to offer a handicapped grant program to assist with the addition of handicapped accessibility features to existing dwellings.
- The City provided supportive housing services at several affordable senior developments and as a stand-alone service at the Adult Recreation Center.
- The City continued to expand services and facilities for emergency shelters, transitional shelters, case management and supportive services, homeless prevention services, street outreach, domestic violence programs, and runaway youth shelters.

5. Previous Impediment #5: Segregation

(From 1997 City of Glendale AI)

The City has experienced segregated housing patterns; both self selected and steering practices for minority renters have been an issue.

Efforts:

- The City continues to work to expand its housing stock to accommodate a range of housing options and income levels.

6. Previous Impediment #6: Homeownership Education

(From 1997 City of Glendale AI and 2005 City of Glendale AI)

There is a lack of homeownership education in the City for Armenian and Hispanic homebuyers.

Efforts:

- The City continues to offer homeownership education, counseling, and marketing programs to residents.
- The City continues to provide a homeownership education and marketing program available to residents interested in homeownership. The program, through a collaborative partnership with lending institutions, nonprofit organizations, and credit organizations, focuses on providing information on homeownership strategies, credit counseling, and a review of affordable lending programs.

7. Previous Impediment #7: Minority Outreach

(From 1997 City of Glendale AI and 2005 City of Glendale AI)

There is a lack of outreach to minority communities by real estate professionals in the City. Glendale continues to be a racially, ethnically, and culturally diverse community. Glendale is a unique community in that foreign born residents comprise more than half of the City's population. Most of the City's foreign-born residents emigrated from Asia, North and South America, and Europe, with a sizable population from Western Asia, which includes Iran and Armenia. While immigration adds to the diversity of the community, educational background, language skills, and cultural traditions vary considerably. This may present a challenge for recent immigrants to find and access housing and information.

Recommendations:

- The City will work with the fair housing service provider or other housing service agency to regularly hold a credit workshop(s) for households entering or re-entering the rental market such as formally homeless households and those entering the homeownership market. Credit history information, the apartment rental process, homeownership process, and fair housing rights and responsibilities will be discussed.
- The City will continue to provide rehabilitation assistance for owner and rental housing in the community. The City will ensure that information about these programs be provided in the City's brochures and advertisements including cable GTV channel 6, in English, Armenian, and Spanish. The City will examine the feasibility of providing information about these programs in languages other than English on the City's website. The City will expand efforts in promoting the relevant programs to rental property owners in order to improve the quality of rental housing.
- The City will work to expand its website to provide additional links to housing services and resources, such as a link to the fair housing service provider and a link to the Fannie Mae Foundation that offers free guides and resources for first-time home buyers in English, Spanish, and other languages.
- The City will work with the fair housing service provider, the Glendale Housing Authority, the Glendale Rental Inspection Program, and local apartment and realtor associations to reach out to managers and property owners of smaller rental properties. This may include compiling a mailing list of smaller rental property owners and managers in order to provide informational material regarding fair housing rights and responsibilities.
- The City's fair housing service provider will continue to conduct fair housing workshops for residents, apartment owners, and property managers. One of the workshops will be specifically targeted to property owners and managers of smaller rental units in Glendale. Workshops will include translators that speak Spanish and Armenian. The City will encourage the fair housing service provider to coordinate with the real estate and apartment associations regarding fair housing training.
- The City will provide fair housing training for City staff, including Glendale Housing Authority staff, planning personnel, employees that administer and oversee housing programs, and code enforcement staff.

Efforts:

- The City continues to offer homeownership education, counseling, and marketing programs to residents.
- The City continues to provide a homeownership education and marketing program available to residents interested in homeownership. The program, through a collaborative partnership with lending institutions, nonprofit organizations, and credit organizations, focuses on providing information on homeownership strategies, credit counseling, and a review of affordable lending programs.
- Currently, the City has multi-lingual capabilities to serve Spanish speaking residents. The City can also accommodate Armenian, Tagalog, Korean, American Sign Language, Farsi, Vietnamese, Chinese (Cantonese & Mandarin), Arabic, and Russian speakers.

8. Previous Impediment #8: Land Use Regulations

(From 1997 City of Glendale AI and 2005 City of Glendale AI)

Current land use regulations in the City are not conducive or compatible with fair housing laws and practices, specifically definitions and terminology for transitional housing, supportive permanent housing, disability, and reasonable accommodations. The current Glendale Zoning Code also does not include a classification or definition for community care facilities or group homes and associated provisions for permitting such uses. In addition, the current Glendale Zoning Code does not include a classification or definition for emergency shelters or transitional housing and associated provisions for permitting such uses.

Recommendations:

- The City will consider revising the Zoning Code to address the placement of emergency shelters and transitional housing in appropriate zone(s). If a conditional use permit process is required, the City will ensure that such a process facilitates compatibility of such facilities with adjacent land uses and requires the same findings as other uses with similar impacts.
- The City will amend the Zoning Code to permit the siting of residential/community care facilities in an appropriate zone in the community.

Efforts:

- Amended the Zoning Code to allow emergency shelters “by right” in the Industrial Zone (IND Zone).
- Continued to expand services and facilities for emergency shelters, transitional shelters, case management and supportive services, homeless prevention services, street outreach, domestic violence programs, and runaway youth shelters.

9. Previous Impediment #9: Access to Financing

(From 2005 City of Glendale AI)

Discrepancies exist in terms of access to financing programs for Glendale residents of different income groups. While conventional home financing is generally available to Glendale residents, the majority of home purchase loan applications were originated from upper income households earning more than 120 percent of the area MFI. The loan approval rate for lower income applicants that earned less than 80 percent of the area MFI was considerably lower than for upper income applicants.

Similarly, only a very small number of household utilized government-backed home loans to achieve homeownership. This may be due to a lack of information regarding these programs and also the home sale price limits under these programs. Furthermore, conventional lenders have been successful in developing loan products that are competitive with government home loans.

Among all conventional home loan applicants, Hispanic and African American households had lower approval rates and higher denial rates than other households. Among upper income applicants, Hispanic and African American households had lower approval rates than White or Asian applicants. Approval rates also differ significantly by lender. Among the top ten lenders active in the City, the discrepancy in approval rates was 42 percentage points in 2002.

Recommendations:

- The City will continue to provide homeownership opportunities in the community by promoting its First-Time Home Buyer 2nd Mortgage Assistance Program. The City will focus outreach efforts towards moderate income households, particularly to Hispanic households, since they have more difficulty obtaining financing.
- The City will work with the fair housing service provider or other housing service agency to regularly hold a credit workshop(s) for households entering or re-entering the rental market such as formally homeless households and those entering the homeownership market. Credit history information, the apartment rental process, homeownership process, and fair housing rights and responsibilities will be discussed.
- The City will work to expand its website to provide additional links to housing services and resources, such as a link to the fair housing service provider and a link to the Fannie Mae Foundation that offers free guides and resources for first-time home buyers in English, Spanish, and other languages.
- The City will work with local lenders and government institutions to provide outreach to lower income residents about government-backed financing, particularly for home improvement financing. The City will encourage local lenders to provide information in English, Spanish, and Armenian.
- The City will encourage lenders, particularly local lenders, to sponsor homebuying workshops in Glendale. The City will encourage local lenders to provide information in English, Spanish, and Armenian.
- The City will discuss the feasibility of encouraging the fair housing service provider to conduct testing on the lending and homebuying processes and report findings to the City.

Efforts:

- Continued to provide homeownership education and marketing programs to residents interested in homeownership through a collaborative partnership with lending institutions, nonprofit organizations, and credit organizations, focusing on providing information on homeownership strategies, credit counseling, and a review of affordable lending programs.

Chapter 8: Impediments and Actions

The previous chapters evaluate the conditions in the public and private market that may impede fair housing choice. This chapter builds upon the previous analysis, summarizes conclusions and presents a list of actions to address the impediments to fair housing choice. When identifying actions, this AI focuses on actions that are directly related to fair housing issues and can be implemented within the resources and authority of the City of Glendale. Existing State, local, and federal requirements, such as the Affirmative Marketing Plan, Relocation Plans, deconcentration of Section 8 and public housing, are not re-stated in this AI. General actions, such as supporting the efforts of other agencies or enhancing affordability, are also not included.

The ability of the City of Glendale to carry out the actions outlined in this Chapter is largely contingent upon the availability of funding resources. Given the current economic conditions, various funding sources are in jeopardy. Specifically, the Redevelopment Housing Set-Aside funds authorized by the California Community Redevelopment Act is tied up in court. Depending on the court decision, the City may face significant losses in set-aside funds in future years. Furthermore, CDBG and HOME funds, the City’s key housing funds from HUD, are also facing potentially significant cuts by the Congress. The City will evaluate annually during its Annual Action Plan process the feasible and effective actions to undertake based on budgetary constraints.

A. Continued Impediments from Previous AIs and Actions

While the lack of affordable housing was identified in the previous AIs as an impediment to fair housing choice, HUD’s Fair Housing and Equal Opportunity (FHEO) division continues to emphasize that affordable housing issues are not fair housing issues. Such issues should be addressed in the City’s Consolidated Plan. Therefore, this impediment is removed from this 2011 AI.

The following is a list of impediments and key actions carried over from previous AI documents.

Impediment #1: Housing Discrimination

Incidents of housing discrimination were reported in the City of Glendale. The largest proportion of fair housing complaints over the past five years relate to physical disability, familial status, and race.

Housing service providers have also stated that discrimination against the previously homeless by landlords is a challenge to overcoming the problem of homelessness.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Maintain a contract with a fair housing service provider to provide educational and investigative services for multi-language housing discrimination questions and landlord/tenant complaints to further fair housing. 	<p>Timeframe: Ongoing Funding: CDBG, Section 8 Agency: Community Services & Parks (CSP)</p>
<ul style="list-style-type: none"> Clarify zoning, housing, and supportive services definitions, standards, and/or policies to ensure that they do not violate federal and State fair housing laws or violate State constitutional privacy rights with regard to housing for persons with disabilities. 	<p>Timeframe: Annually review City standards and policies to identify and address potential issues Funding: General Fund (GF) Admin Agency: Community Development (CD)</p>

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Promote nondiscrimination of housing by implementing the recommendations of Glendale’s Analysis of Impediments to Fair Housing Plan and regularly update the Plan. 	Timeframe: Ongoing Funding: GF, Redevelopment Housing Set-Aside (RDA), CDBG, HOME Agency: CD, CSP
<ul style="list-style-type: none"> Continue to provide information to the public about housing rights, responsibilities, and opportunities including the provisions of the Glendale Just Cause Eviction Ordinance, which outlines the legal reasons for eviction, required lease terms, and any relocation assistance that may be due to tenants. 	Timeframe: Ongoing Funding: GF Agency: CD
<ul style="list-style-type: none"> Coordinate annual community fair housing workshops. The workshops will be made available under a CDBG contract with a fair housing service provider to serve City residents with fair housing education, conciliation, mediation, and resolving tenant/landlord disputes. Residents who feel discriminated against by rental property owners, rental property managers, real estate agents, or loan and credit agents are also referred to the fair housing service provider to get information and assistance with their discrimination claim. 	Timeframe: Conduct workshops annually Funding: CDBG Agency: CSP, CD
<ul style="list-style-type: none"> Continue to offer housing and supportive services to special needs groups such as the elderly and the homeless to enable independent living. 	Timeframe: Ongoing Funding: CDBG, GF, SHP Agency: CSP
<ul style="list-style-type: none"> Coordinate with local social service providers to address the needs of the City’s homeless population, including the development of service-enriched and transitional/permanent affordable housing for the formerly homeless. 	Timeframe: Ongoing Funding: CDBG, SHP, HOME, RDA Agency: CSP, CD
<ul style="list-style-type: none"> Hold homeless fairs to connect homeless individuals with services available in the local community. 	Timeframe: Ongoing Funding: CDBG Agency: CSP, Homeless Coalition
<ul style="list-style-type: none"> Continue to work with the Glendale Homeless Coalition on an ongoing basis for the Plan period to support existing programs that have demonstrated effectiveness. 	Timeframe: Ongoing Funding: CDBG Agency: CSP

Impediment #2: Fair Housing Education and Outreach

There is an ongoing need in the City for fair housing education and outreach. Many residents are unclear regarding where to look for assistance with fair housing issues and generally do not believe reporting the incidents would make any difference. According to the fair housing survey conducted as a part of the development of this AI, about 29 percent of the survey respondents who were discriminated against (12 persons) did not report the incident because they did not know where to report the act. In addition, some rental property owners may lack knowledge of fair housing laws and landlord rights and responsibilities.

Furthermore, public outreach efforts for this AI included consultations with a number of housing professionals that serve the Glendale and Pasadena area. During these meetings, a number of real estate professionals noted that many of the older homes in the area have CC&Rs that may include potentially discriminatory clauses but that, as realtors, they have no authority to monitor and modify these documents. A number of these housing providers have expressed concern over the uncertainty that exists about what actions should be taken to correct a faulty and potentially discriminatory CC&R.

Confusion about the reasonable accommodation process is also common among both tenants and landlords. Residents are uncertain about the types of requests they are able to make under current fair housing laws. Similarly, landlords have expressed uncertainty in determining what is reasonable under the reasonable accommodation process.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Continue to work with the fair housing service provider to better publicize the fair housing services available to Glendale residents, rental property owners/managers, and homeowners associations. 	<p>Timeframe: Ongoing Funding: CDBG Agency: CSP</p>
<ul style="list-style-type: none"> Maintain a contract with a fair housing service provider to provide educational and investigative services for multi-language housing discrimination questions and landlord/tenant complaints to further fair housing. 	<p>Timeframe: Ongoing Funding: CDBG, Section 8 Agency: CSP</p>
<ul style="list-style-type: none"> Clarify zoning, housing, and supportive services definitions, standards, and/or policies to ensure that they do not violate federal and State fair housing laws, or violate State constitutional privacy rights with regard to housing for persons with disabilities. 	<p>Timeframe: Annually review City standards and policies to identify and address potential issues Funding: GF Agency: CD</p>
<ul style="list-style-type: none"> Continue to provide information to the public about housing rights, responsibilities, and opportunities including the provisions of the Glendale Just Cause Eviction Ordinance, which outlines the legal reasons for eviction, required lease terms, and any relocation assistance that may be due to tenants. 	<p>Timeframe: Ongoing Funding: GF Agency: CD</p>
<ul style="list-style-type: none"> Periodically update the Analysis of Impediments to Fair Housing Plan (AI) and implement its recommended actions. 	<p>Timeframe: Update the 2011 AI in 2015 Funding: CDBG, HOME Admin Agency: CSP, CD</p>
<ul style="list-style-type: none"> Coordinate annual community fair housing workshops. The workshops will be made available under a CDBG contract with the Housing Rights Center to serve City residents with fair housing education, conciliation, mediation, and resolving tenant/landlord disputes. Residents who feel discriminated against by rental property owners, rental property managers, real estate agents, or loan and credit agents are also referred to the HRC to get information and assistance with their discrimination claim. 	<p>Timeframe: Conduct workshops annually Funding: CDBG, Section 8 Agency: CSP</p>
<ul style="list-style-type: none"> Annually present a fair housing workshop that targets landlords, apartment managers, and homeowners associations, and a workshop for renters and homeowners. Target outreach for workshops to owners of multifamily properties and residents in low income neighborhoods, including non-English speaking segments of the community. Only homeowner's associations have the authority to review and make necessary amendments to CC&Rs; fair housing workshop topics can include local homeowners associations' responsibilities regarding CC&Rs and the necessity of periodically reviewing and amending their CC&Rs. 	<p>Timeframe: Conduct workshops annually Funding: CDBG, Section 8 Agency: CSP</p>
<ul style="list-style-type: none"> Provide support to the Glendale Homeless Coalition, whose mission is to develop housing choices for people coming through the homeless continuum of care. 	<p>Timeframe: Ongoing Funding: CDBG Agency: CSP</p>

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Continue to work with the fair housing service provider to educate landlords and tenants on the reasonable accommodation process in order to reduce the confusion surrounding this issue. 	Timeframe: Ongoing Funding: CDBG Agency: CSP
<ul style="list-style-type: none"> Periodically publish fair housing case summaries from the fair housing service provider on City website to demonstrate the positive outcome of reporting fair housing issues. 	Timeframe: Annually Funding: CDBG Agency: CSP

Impediment #3: Accessibility

There is a need for accessible housing in the City for persons with disabilities.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Encourage both the private and public sectors to produce or assist in the production of housing for special needs groups such as: the handicapped, the elderly, large families, single-parent households, and formerly homeless. 	Timeframe: Ongoing Funding: RDA, HOME Agency: CD
<ul style="list-style-type: none"> Continue to offer housing and supportive services to special needs groups such as the elderly and the homeless to enable independent living. 	Timeframe: Ongoing Funding: CDBG, GF, SHP Agency: CSP
<ul style="list-style-type: none"> Continue to offer a handicapped grant program to assist with the addition of handicapped accessibility features to existing dwellings. 	Timeframe: Ongoing Funding: RDA Agency: CD
<ul style="list-style-type: none"> Coordinate with local social service providers to address the needs of the City's homeless population, including the development of service-enriched and affordable housing. 	Timeframe: Ongoing Funding: CDBG, SHP, HOME, RDA Agency: CSP, CD
<ul style="list-style-type: none"> Permit the development of transitional housing for service-dependent populations in the City's residential zones. 	Timeframe: Ongoing Funding: GF Agency: CD
<ul style="list-style-type: none"> Adopt zoning to ensure that in any zone in which hospitals or nursing homes are permitted, mental health treatment programs, either residential or non-residential, are permitted in accordance with California Welfare & Institutions Code Section 5120. 	Timeframe: Adopt zoning by 2012 Funding: GF Agency: CD
<ul style="list-style-type: none"> Adopt zoning to ensure compliance with SB 2 requirements relating to transitional housing or supportive housing. 	Timeframe: Adopt zoning by 2012 Funding: GF Agency: CD
<ul style="list-style-type: none"> Adopt amendments to the Zoning Code to clarify definitions of residential and institutional uses related to housing. 	Timeframe: Adopt zoning by 2012 Funding: GF Agency: CD
<ul style="list-style-type: none"> Clarify zoning definitions, standards, and/or policies to ensure that they do not violate federal and State fair housing laws or violate State constitutional privacy rights with regard to housing for persons with disabilities. 	Timeframe: Adopt zoning by 2012 Funding: GF Agency: CD

Impediment #4: Segregation

Patterns of racial and ethnic concentration are present within particular areas of the City. Figure 1, on page 17, illustrates concentrations of minority households by Census block group in Glendale. A

"concentration" is defined as a block group whose proportion of minority households is greater than the overall Los Angeles County average of 72.2 percent. As shown in Figure 1, concentrations of minorities can be found in the southwest portions of the City, south of the 134 Freeway and west of the 2 Freeway.

In 2000, approximately 67 percent of all Glendale residents spoke languages other than English at home, and approximately 48 percent of those residents spoke English "less than very well." The prevalence of linguistic isolation appears to be similar in both the Asian and Hispanic populations (Figure 2 on page 20). Approximately 17 percent of Glendale residents speak Spanish at home and approximately 49 percent of these persons speak English "less than very well." In comparison, about 14 percent of the City's residents speak Asian languages at home and 48 percent of these persons speak English "less than very well." Language barriers can be considered an impediment to fair housing.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Provide a variety of residential development opportunities in the City through the zoning of sufficient land with a range of densities. 	Timeframe: Ongoing Funding: GF Agency: CD
<ul style="list-style-type: none"> The location of the City's affordable housing is the result of a combination of factors, including financial feasibility and topographical considerations. Much of the land in the northern half of the City is comprised of steep hillside areas, which is considerably more expensive to develop housing on. The topography of northern Glendale makes the area much more suitable for low density market-rate single family development. Assure that affordable housing is dispersed throughout the City to the extent that is feasible, given the City's topographical constraints. 	Timeframe: Ongoing Funding: HOME, RDA, other Agency: CD

Impediment #5: Homeownership Education

There is a need for homeownership education in the City for Armenian and Hispanic homebuyers.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Continue to provide a homeownership education and marketing program to residents interested in homeownership. The program, through a collaborative partnership with lending institutions, nonprofit organizations, and credit organizations, focuses on providing information on homeownership strategies, credit counseling and a review of affordable lending programs. 	Timeframe: Ongoing Funding: RDA Admin Agency: CD
<ul style="list-style-type: none"> Maximize funding to increase homeownership such as through regional collaboration and by seeking additional federal, State, and private funding opportunities. 	Timeframe: Ongoing Funding: HOME, RDA Agency: CD
<ul style="list-style-type: none"> Review subdivision standards with Zoning Code and Specific Plan standards to minimize barriers to affordable homeownership. 	Timeframe: Ongoing Funding: GF Agency: CD
<ul style="list-style-type: none"> Assist qualifying tenants displaced by conversion of apartments to condominiums to obtain any assistance for which they may be eligible including first right of refusal to purchase a unit and mortgage and/or down payment assistance through first-time home buyers programs. 	Timeframe: Ongoing Funding: RDA Admin, GF Agency: CD

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Continue to provide a homebuyer assistance program for low and moderate income first-time home buyers, both for the purchase of resale homes and as part of the production of new homeownership units. 	Timeframe: Ongoing Funding: HOME, RDA, other Agency: CD

Impediment #6: Minority Outreach

There is a lack of outreach to minority communities by real estate professionals in the City. Glendale continues to be a racially, ethnically, and culturally diverse community. Glendale is a unique community in that foreign-born residents comprise more than half of the City’s population. Most of the City’s foreign-born residents emigrated from Asia, North and South America, and Europe, with a sizable population from Western Asia, which includes Iran and Armenia. While immigration adds to the diversity of the community, educational background, language skills, and cultural traditions vary considerably. This may present a challenge for recent immigrants to find and access housing and related resources and information.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Continue to provide a homeownership education and marketing program to residents interested in homeownership. The program, through a collaborative partnership with lending institutions, nonprofit organizations, and credit organizations, focuses on providing information on homeownership strategies, credit counseling, and a review of affordable lending programs. 	Timeframe: Ongoing Funding: RDA Admin Agency: CD
<ul style="list-style-type: none"> Continue to contract with a fair housing service provider for multi-language fair housing and landlord/tenant services. 	Timeframe: Ongoing Funding: CDBG, Section 8 Agency: CSP
<ul style="list-style-type: none"> To the extent feasible, continue to maintain multi-lingual capabilities among staff to serve a diverse population. 	Timeframe: Ongoing Funding: All Agency: All City Depts.

Impediment #7: Land Use Regulations

Current land use regulations in the City are not conducive or compatible with fair housing laws and practices, specifically definitions and terminology for transitional housing, supportive permanent housing, disability, and reasonable accommodation.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Implement provisions of SB 2 and remove the zoning process requiring a conditional use permit (CUP) for emergency shelters located with 300 feet of a residential zone. This will encourage and facilitate development of emergency shelters by removing a potential approval barrier by allowing by-right siting of emergency shelters in the IND Zone regardless of proximity to residential zones. 	Timeframe: Amend Zoning Code by 2012 Funding: GF Agency: CD
<ul style="list-style-type: none"> The Glendale Municipal Code does not contain a definition or zoning language addressing SRO units. In order to clarify how the City will manage such facilities, the City commits to adopting a definition and other appropriate amendments to the Zoning Code. 	Timeframe: Amend Zoning Code by 2012 Funding: GF Agency: CD

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> The City's definition of residential congregate care may be so broad that it encompasses other types of housing, such as a rest home, or it may conflict with other definitions, such as for boarding houses. The use of the term "facilities" may not convey the residential character of the use. The way the facilities are regulated may be in conflict with State or federal privacy rights of the residents. Conditional use permit requirements for residential congregate care facilities of 7 or more persons and prohibitions against such facilities in single-family residential zones may pose a housing constraint for persons with disabilities. Finally, there may be inconsistent regulation of residential congregate care facilities and hospitals. The City will undertake a review of the Zoning Code to clarify zoning definitions, standards, and/or policies to ensure that they do not violate federal and state fair housing laws or violate State constitutional privacy rights with regard to housing and supportive services for persons with disabilities and other special needs populations. The City commits to adopting appropriate amendments to the Zoning Code, or procedural changes. 	<p>Timeframe: Amend Zoning Code by 2012 Funding: GF Agency: CD</p>
<ul style="list-style-type: none"> The Glendale Municipal Code does not contain specific language addressing supportive housing. In order to clarify how the City will manage such facilities, the City commits to adopting a definition of supportive housing that will identify which residential land uses comprise supportive housing and will permit such uses only subject to those restrictions that apply to other residential uses of the same type in the same zone. 	<p>Timeframe: Amend Zoning Code by 2012 Funding: GF Agency: CD</p>
<ul style="list-style-type: none"> Glendale has no definition of "transitional housing" and it could be argued that in certain conditions, a transitional housing situation could be considered an emergency shelter, single-family residence, a multi-family residence, a lodging or boarding house, or residential congregate care facility. In order to clarify how the City will manage such facilities, the City commits to adopting a definition of transitional housing that identifies which residential land uses comprise transitional housing and will permit such uses only subject to those restrictions that apply to other residential uses of the same type in the same zone. 	<p>Timeframe: Amend Zoning Code by 2012 Funding: GF Agency: CD</p>

Impediment #8: Access to Financing

Discrepancies exist in terms of access to financing for Glendale residents. While conventional home financing is generally available to Glendale residents, the majority of home purchase loan applications were originated for upper income households earning more than 120 percent of the AMI. In comparison, the loan approval rate for lower income applicants who earned less than 80 percent of the AMI was considerably lower.

Similarly, only a very small number of households utilized government-backed home loans to achieve homeownership. This may be due to a lack of information regarding these programs and also the home sale price restricted by these programs. Furthermore, conventional lenders have been successful in developing loan products that are competitive with government home loans.

Among all conventional home loan applicants, Hispanic and African American households had lower approval rates and higher denial rates than other households. Among upper income applicants, Hispanic and African American households had lower approval rates than White or Asian applicants at the same income level. Approval rates also differ significantly by lender. Among the top ten lenders active in the City, the discrepancy in approval rates was 42 percentage points in 2002 and 39 percentage points in 2009.

Furthermore, residents have expressed frustration at the difficulties of navigating the home loan modification process. Many have cited complicated and confusing processes and a lack of access to bank personnel as common issues that need to be addressed.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Continue to provide a homeownership education and marketing program to residents interested in homeownership. The program, through a collaborative partnership with lending institutions, nonprofit organizations, and credit organizations, focuses on providing information on homeownership strategies, credit counseling and a review of affordable lending programs. 	<p>Timeframe: Ongoing Funding: RDA Admin Agency: CD</p>
<ul style="list-style-type: none"> Continue to contract with a fair housing service provider for multi-language fair housing and landlord/tenant services. 	<p>Timeframe: Ongoing Funding: CDBG, Section 8 Agency: CSP</p>
<ul style="list-style-type: none"> To the extent feasible, continue to maintain multi-lingual capabilities among staff to serve a diverse population. 	<p>Timeframe: Ongoing Funding: All Agency: All City Depts.</p>
<ul style="list-style-type: none"> Continue to provide a homebuyer assistance program for low and moderate income first-time home buyers, both for the purchase of resale homes, condominium conversion, and as part of the production of new homeownership units. 	<p>Timeframe: Ongoing Funding: HOME, RDA, other Agency: CD</p>
<ul style="list-style-type: none"> Refer clients to the fair housing service provider or other appropriate agencies to educate distressed homeowners on the home loan modification process. 	<p>Timeframe: Ongoing Funding: CDBG, HOME Admin, RDA Admin Agency: CD, CSP</p>
<ul style="list-style-type: none"> Work with local financial institutions to make assistance to homeowners more readily available and accessible. 	<p>Timeframe: Ongoing Funding: RDA Admin Agency: CD</p>

B. New Impediments and Actions

The following is a list of new impediments identified in this 2011 AI update and key actions to address these impediments.

Impediment #9: Access to Services

The geographic distribution of certain services within the City of Glendale is uneven. Figure 13 (on page 97) illustrates the locations of the City’s Title I schools. Most of these schools can be seen in the southern half of the City, south of the 134 Freeway and west of the 2 Freeway, where many of the City’s lower and moderate income households and minority populations currently reside. Such concentrations limit lower income and minority households’ access to quality education for their children.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Provide supportive services to children and their parents to improve truancy at schools and academic performance. Such services may include counseling, tutoring, and other after-school programs, and parent literacy programs. 	Timeframe: Ongoing Funding: CDBG Agency: CSP

Impediment #10: Housing Rehabilitation

Glendale’s housing stock has a significant portion of older homes. Homes built prior to 1940 account for 19 percent of the housing stock. A plurality of Glendale’s housing (40 percent) was constructed between 1940 and 1969. Between 2000 and 2010, the pace of housing development in Glendale slowed quite a bit, with only an additional 2,556 dwelling units being built. This equaled an approximately three percent increase in the City’s total housing stock (Table 17). Due to the diminishing supply of vacant land in Glendale, new residential development was and continues to be accommodated by the replacement of older single-family homes with higher density developments, as permitted under zoning.

The accepted standard for when housing needs major rehabilitation is when the housing is 30 years old. With nearly three-quarters (74 percent) of Glendale’s housing stock built prior to 1980, and an additional 16 percent built between 1980 and 1989, continued housing maintenance is necessary to prevent widespread housing deterioration in the City. Fortunately, many of the older residences are well maintained single-family homes and are not in need of significant rehabilitation. In some cases, these homes are a part of potential historic districts. Unfortunately, many apartments built in the 1980’s were poorly constructed in terms of workmanship, with maintenance an issue.

Furthermore, housing units constructed prior to 1978 are likely to contain lead-based paint. According to the County Health Department’s Childhood Lead Poisoning Prevention Program, there were 2 reported cases of Childhood Lead Exposure in Glendale between 2005 and 2009. This information was updated as of September 2, 2010.

Approximately 2,088 units of the City’s occupied housing units (71,805) are in substandard condition, according to the 2000 Census. Substandard housing condition is defined by the Federal Department of Housing and Urban Development (HUD) as housing units lacking complete kitchens or bathrooms. Some of these units are undoubtedly in need of replacement.

Furthermore, during the public outreach efforts for this AI, a number of residents brought up allegations of substandard housing conditions and ignored requests for repairs.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Continue to utilize the City’s code enforcement program to bring substandard units into compliance with City codes and to improve overall housing conditions in Glendale. 	Timeframe: Ongoing Funding: CDBG, GF, RDA Agency: CD
<ul style="list-style-type: none"> Continue to provide residential rehabilitation assistance to lower income homeowners and property owners providing affordable units. 	Timeframe: Ongoing Funding: HOME, RDA Agency: CD
<ul style="list-style-type: none"> Promote increased awareness among property owners and residents of the importance of property maintenance to long term housing quality. 	Timeframe: Ongoing Funding: CDBG, GF, RDA Agency: CD
<ul style="list-style-type: none"> Monitor City-assisted affordable housing units for compliance with appropriate housing quality standards 	Timeframe: Annually Funding: CDBG, Section 8, RDA, SHP Agency: CD, CSP

Impediment #11: Access to Housing Choice Vouchers (Section 8) and Other Affordable Units

Participants of the fair housing workshops alleged corruption and favoritism in the allocation of Section 8 vouchers and the tenant selection process for the City’s limited affordable rental units.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Work to educate residents on the selection process utilized for Section 8 vouchers, through the City Council and Section 8 Advisory Board. The City may make presentations to the City Council regarding the status of the Section 8 wait list periodically and summarize the priority status of households that receive Section 8 or other affordable units. 	<p>Timeframe: Ongoing Funding: Section 8 Agency: CD</p>

Impediment #12: Definition of “Disability” or “Handicap”

Persons with disabilities may have restricted access to housing if a Zoning Code’s definition for “disability” or “handicap” is inconsistent with the Federal Fair Housing Act (FFHA). Glendale’s Zoning Code does not define “disability” or “handicap.” To avoid potential impediments to fair housing choice that may arise from ambiguous and subjective assumptions about what constitutes a protected disability or handicap, the City should amend the Zoning Code to include a definition that is consistent with the FFHA definition.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Add a definition of “disability” or “handicap” to the Zoning Code that is consistent with the FFHA definition. 	<p>Timeframe: Amend Zoning Code by 2012 Funding: GF Agency: CD</p>

Impediment #13: Discriminatory Advertising

Reviews of rental and for-sale housing ads on the internet and local newspapers indicate that potentially discriminatory language is present. Many ads include descriptions that do not relate to the physical characteristics of the units and may be perceived as language designed to attract specific groups to or steer specific groups away from the units.

Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Work with the fair housing service provider to monitor housing ads and contact listing agencies (such as craigslist.com and newspapers) to remind these agencies of the importance of screening housing ads for potentially discriminatory language. 	<p>Timeframe: Ongoing Funding: CDBG, Section 8 Agency: CSP, CD</p>

Impediment #14: ADA Accessibility

Most of the City’s facilities are ADA compliant. The City maintains a Facilities and Program Access Survey, which documents any and all deficiencies between full compliance with ADA standards and the current state of the City’s facilities, services, and programs. The City is committed to reaching full ADA


compliance, and has developed, and regularly updates, its Capital Improvement Project program (CIP) to address all identified deficiencies.


Actions	Timeframe, Funding, and Responsible Agency
<ul style="list-style-type: none"> Regularly update the Capital Improvement Project program (CIP) to address all identified deficiencies in the Facilities and Program Access Survey. 	<p>Timeframe: Ongoing Funding: Capital Improvement and Gas tax funds Agency: All City Departments</p>

Appendix A: List of Agencies Invited to Public Meetings

Name	Company	Address	Phone #	E-mail
Jacqueline Seegobin	be.group	133 S. Kenwood St Glendale, CA 91205	(818) 243-0337	JacquelineSeegobin@thelegroup.com
Rima Craigoryan	Barker Management, Inc.	1760 Gardena Ave Glendale, CA 91204	(818) 546-2945	Metropolitanc1@barkerngt.com
Mindy Lee	Bur-Cal Management Corp.	101 S. First St, Suite 400 Burbank, CA 91502	(818) 841-5800	mindy@ecusumanogroup.com
Tasha Jenkins	Ability First	711 E. Maple Street Glendale, CA 91205	(818) 507-1969	mapleparkaps@sbglobal.net
Shavona Parker	The Salvation Army	320 West Windsor Road Glendale, CA 91204	(818) 637-7711	Shavona.Parker@usw.salvationarmy.org
Robert W. Stevenson Jr.	Stevenson Management Comp.	1111 N. Brand Blvd #302 Glendale, CA 91202	(818) 242-6113	bob@stevensonunmanagement.com
Eduardo Velasquez	Kenwood Homes HOA (?)	717 N. Kenwood St #2 Glendale, CA 91206	(626) 255-3773	
Raymond Ross & Rose Anne Ong Yiu	Glendale Elk Townhomes HOA	415 E. Elk Ave #2 Glendale, CA 91205	(818) 243-5874	rossz8@yahoo.com
Marie Diez	Colonial Escrow	601 E Glenoaks Blvd, Suite 210 Glendale, CA 91207	(818) 500-1633	cz@colonialescrow.com
Tito Yessaian	Chase Bank	612 N Brand Blvd Glendale, CA 91203	(818) 421-3700	tito.yessaian@chase.com
Edgar David	Chase Bank	612 N Brand Blvd Glendale, CA 91203	(626) 915-5241 (951) 741-6414 c	edgar.s.david@chase.com
Richard Abrams	RE/MAX Elite	2505 Kenyatta Blvd Glendale, CA 91208	(323) 309-8058 c	rabrams@remax.net
Janelle Williams	San Gabriel Valley Habitat for Humanity Board Member	Williams Land Use Services 2418 Honolulu Ave, Unit B Montrose, CA 91020	(818) 542-4109 b (818) 974-1978 c	williamslanduse@sbglobal.net williamslanduse@sbglobal.net

Appendix B: Public Meeting Attendees


 CITY OF GLENDALE COMMUNITY SERVICES AND PARKS / COMMUNITY DEVELOPMENT Fair Housing Workshop for Analysis of Impediments to Fair Housing – June 9, 2011 – Housing Professionals							
NAME (FIRST/LAST)	ORGANIZATION	ADDRESS	CITY	ZIP CODE	PHONE NUMBER	EMAIL ADDRESS	How did you find out about this event?
Rima Grigori	metropolitan city lights	1700 Gardena Ave Glendale, Ca. 91204	Glendale	91204	578 576-2445		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Chris Loaman	Bank of America	801 N Brand Blvd #400 Glendale, Ca 91203	Glendale	91203	818 265-2410	Chris.Loaman@bankofamerica.com	<input type="checkbox"/> Flyer mailed <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Richard Abrams	RE/MAX Elite	2505 Canada Blvd #100 Glendale, CA	Glendale	91208	(818) 309-8058	rabrams@remax.com	<input type="checkbox"/> Flyer mailed <input checked="" type="checkbox"/> Internet <input checked="" type="checkbox"/> Phone <input type="checkbox"/> Other:
Debra Haberkamp	Habitat	1731 Chevy Chase Dr Glendale, CA	Glendale	91206	626-440-4422	Dhaberkamp@habitat.org	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Grande Williams	Habitat for Humanity	2418 Glendale, CA	Montrose	91020	818-547-1107	grande@habitat.org	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Tito Yessaini	Chase Bank	1620 N Brand Blvd Glendale, CA	Glendale	91203	(818) 21-3700	TITO.YESSAINI@chase.com	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
DIEZ MARIE	COLONIAL ESCROW	1001 E GLENDALES Glendale, CA	Glendale	91204	818-500-1622	DM@COLONIALESCROW.COM	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
KARINE ASANAN	PREMIER REAL ESTATE & ROBERTI MGMT	3139 OCEANVIEW BLVD Glendale, CA	GLENDALE	91208	818/355-4906	KARINE@PREMIER.COM	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
EDGAR DAUM	CHASE	9275 WILSON BLVD B. HILLS 90210	B. HILLS	90210	818-987-6272	edgar.daum@chase.com	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Eric McCoy	CHASE	7777 La Jolla Blvd San Diego 92161	SD	92109	858-761-6246	eric.mccoy@chase.com	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Shavoni Parker	The Selection Agency	320 W Windsor Glendale 91204				shavoniparker@selection.org	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Anna Nelson	Keller Williams	411 N Central Ave #102 Glendale 91202	GD	91203	818 601-3094	anna_nelson@kellerwilliams.com	<input type="checkbox"/> Flyer mailed <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:

 CITY OF GLENDALE COMMUNITY SERVICES AND PARKS / COMMUNITY DEVELOPMENT Fair Housing Workshop for Analysis of Impediments to Fair Housing - June 9, 2011 - Housing Professionals							
NAME (FIRST/LAST)	ORGANIZATION	ADDRESS	CITY	ZIP CODE	PHONE NUMBER	EMAIL ADDRESS	How did you find out about this event?
TARA JENKINS	Ability First	711 E. Maple & Colton Ave	Glendale	91205	(818) 507-1909	maplepark@abilityfirst.org	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Jacqueline Simpson	to group	516 Broadway Street	Glendale	91203	818-247-6480	jacqueline.simpson@glendaleca.gov	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
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CITY OF GLENDALE
COMMUNITY SERVICES AND PARKS / COMMUNITY DEVELOPMENT
 Fair Housing Workshop for Analysis of Impediments to Fair Housing – June 15, 2011 – Service Providers


NAME (FIRST/LAST)	ORGANIZATION	ADDRESS	CITY	ZIP CODE	PHONE NUMBER	EMAIL ADDRESS	How did you find out about this event?
AMILLE LEITE	GLENDALE HEALTHY KIDS				818-248-7931		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Diana Hill	GUSD Healthy Start	223 N. Jackson St. Glendale 91201			(818) 241-3111	dhill@gusd.net	<input checked="" type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Courtenay Covert	Salvation Army	320 W. Windsor Road			818 246 5500	Courtenay Covert@www.salvationarmy.org	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input checked="" type="checkbox"/> Other:
Rebecca Holloway	Dicki Hirschelms Glendale					bholloway@dickihirschelms.org	<input checked="" type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Elizabeth Jimenez	PAIT	340 N. MADISON AVE LA, CA 90004			(323) 644-2211	elizabethj@pait.org	<input checked="" type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
MARISOL Arzate	Housing Right Center	520 S. Virgil Avenue Suite 400	Los Angeles	90020	(800) 477-5977	marzate@housingrightcenter.org	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input checked="" type="checkbox"/> Other:
							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
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 CITY OF GLENDALE COMMUNITY SERVICES AND PARKS / COMMUNITY DEVELOPMENT Fair Housing Workshop for Analysis of Impediments to Fair Housing - June 27, 2011 - Residents/Community							
NAME (F IRST/LAST)	ORGANIZATION	ADDRESS	CITY	ZIP CODE	PHONE NUMBER	EMAIL ADDRESS	How did you find out about this event?
MASSIMO ARMANI		2500 Hono Lulu Ave #202 Montrose	Montrose	91020	958-422-9701		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Stacey Drew (Thomp)	Door of Hope		Glendale		818-548-3872	Stacey@dcoofhope.us	<input checked="" type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
ALVARO KIBAKOSYA	nd	- -	Glendale		(818) 248-7099		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
James Barnett	self	Avon	Glendale				<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Anoush Debanian	2240	Hamille Av apt 227	Vandugo		(818) 249-9418		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Seema Vorugyan					(818) 427-5316		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Samuel Torosyan					(818) 427-8790		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Albert Gogian		3739 HONOLULU #C	Glendale	91214	(915) 410-0624		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Dennis Howard	PATHT Ventures				(313) 611-1307		<input checked="" type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Jack	HARPOUT/LLC						<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Lourdes Martin		5530 August	Silver Lake	90034	(310) 885-5223	lourdesma@earthlink.net	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Bonnie Arabonian							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:



CITY OF GLENDALE
COMMUNITY SERVICES AND PARKS / COMMUNITY DEVELOPMENT
 Fair Housing Workshop for Analysis of Impediments to Fair Housing - June 22, 2011 - Residents/Community

NAME (FIRST/LAST)	ORGANIZATION	ADDRESS	CITY	ZIP CODE	PHONE NUMBER	EMAIL ADDRESS	How did you find out about this event?
Joe Aronowitz		404 1/2 S. Pacific	Gl	91204			<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Elsa Rodriguez		472 W. Eureka #12	W	91204	621 361 902	elsarodriguez287@gmail.com	<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Shoukham Sav. K. Siam		709 Fairmont Ave	Glendale	91203	818-956- -1875		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Alvin Dilandjian		709 W Dryden St.	Glendale	91202	818-247 1694		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Lida Anatsakar		355 N Riverdale	Glendale	91204	818/241-0668		<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Anahis							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
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 CITY OF GLENDALE COMMUNITY SERVICES AND PARKS / COMMUNITY DEVELOPMENT Fair Housing Workshop for Analysis of Impediments to Fair Housing - June 22, 2011 - Residents/Community							
NAME (FIRST/LAST)	ORGANIZATION	ADDRESS	CITY	ZIP CODE	PHONE NUMBER	EMAIL ADDRESS	How did you find out about this event?
ALBERT							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Jenna Avanesian							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Jeanne Saadpour							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Ishhan Sardarianst							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Aramch Sardarianst							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Gary K							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
BEATES SOULTANIAN							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Ebrahimian Robina							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Shahbani Arshavak							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
Christina Hane	PATH Achieve (Sbr. # 2)	437 Ferrocirlo Ct Glendale 91204		91204	518 409 3334	Ohanna ar.hane@path.org	<input checked="" type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:
AL FISICARO							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input checked="" type="checkbox"/> Other: PAPER
NORAJE TADIGSIAN							<input type="checkbox"/> Flyer mailed <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Other:

Appendix C: Fair Housing Survey

Fair Housing Survey

Fair housing is a right protected by Federal and State laws. Each resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability, familial status, marital status, age, ancestry, sexual orientation, source of income, or any other arbitrary reason.

The cities of Pasadena and Glendale are conducting an Analysis of Impediments to Fair Housing Choice. We want to hear from you about your experience with fair housing issues and concerns. Please fill out the following survey. Thank you!

1. Please indicate the ZIP Code of your residence _____
2. Have you ever experienced discrimination in housing?
 YES NO
3. Who do you believe discriminated against you?
 a landlord/property manager a real estate agent
 a mortgage lender a city/county staff person
4. Where did the act of discrimination occur?
 an apartment complex a condo development
 a single-family neighborhood a public or subsidized housing project
 a trailer or mobilehome park when applying for city/county programs
5. On what basis do you believe you were discriminated against (check all that apply)?
 Race Color Religion
 National Origin Ancestry Gender
 Marital Status Sexual Orientation Age
 Family Status Source of Income Disability
(e.g. single-parent with children, family with children or expecting a child) (e.g. welfare, unemployment insurance) (either you or someone close to you)
 Other (please elaborate: _____)
6. How were you discriminated against?

7. Have you ever been denied "reasonable accommodation" (flexibility) in rules, policies, or practices to accommodate your disability?
 YES NO
If YES, what was your request?

8. If you believe you have been discriminated against, have you reported the incident?
 YES NO
If NO – Why? don't know where to report afraid of retaliation
 don't believe it makes any difference too much trouble
9. Do you own or rent your residence?
 I own my home I am a renter

10. How many persons reside in your household?
 Adults Children
11. If you rent your home, when did you move into your current apartment?
 Month Year
12. If you rent your home, how many bedrooms are in your unit?
 bedrooms
13. If you rent your home, what kind of unit do you rent?
 an apartment a condominium
 a house a townhome
 a duplex other
14. If you rent your home, how would you describe the condition of your unit?
 excellent good fair poor
15. If you rent your home, what is your monthly rent?
 \$
16. If you rent your home, what was your monthly rent 1 year ago?
 \$
 What was your monthly rent 2 years ago?
 \$
17. If you own your home, are you already in the foreclosure process or at risk of foreclosure?
 YES NO
18. If YES, are you in foreclosure or at risk of foreclosure due to (check all that apply):
 Loss of income/unemployment
 Monthly Payment is/will increase, we are unable to refinance home to a lower interest rate
 Monthly Payment is/will increase, we are unable to refinance home to a fixed rate loan
 A large one-time payment, built into the structure of the mortgage and due on a specific date, is required
 Significant increases in other housing costs (e.g. insurance, taxes, utilities, etc.)
 I owe more on the home than it is worth so why should I keep paying the mortgage
19. Has any hate crime been committed in your neighborhood?
 YES NO Don't Know
 If YES, what was the basis (check all that apply)
 Race Color Religion
 National Origin Ancestry Gender
 Marital Status Sexual Orientation Age
 Family Status Source of Income Disability
 Other (please elaborate:)

(Questions 20-21 are optional; however your response will allow us to better serve the community. Your individual response will be confidential.)

20. What is your race?
 White White/Armenian or Middle Eastern Black
 Asian Native American Other
21. Are you of Hispanic origin?
 YES NO

THANK YOU!

Appendix D: Public Notices

At Filtridge Prep, Coach Sean Beattie will use the first five matches to get a better understanding of his team. The Rebels are in the ultra-competitive Prep League that features Chadwick, Pasadena Poly and Mayfield. Chadwick, Pasadena Poly and Mayfield all advanced to the CIF Southern Section Division III-AA semifinals last season with Chadwick besting Pasadena Poly in the championship



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	Legal Notices	Legal Notices	Legal Notices
<p>BUSINESS STATEMENT</p> <p>The following person(s) is/are doing business as: REATION INC, 5001 Encino, CA 91436. This business is conducted by an individual. The Registrant(s) commenced to transact business under the Fictitious Business Name(s) listed above on 7/14/36. This statement was filed with the County of Los Angeles on July 28, 2011.</p> <p>GNP#8-103 2011 072573 8/16,23,30, & 9/6, 2011</p>	<p>FICTITIOUS BUSINESS NAME STATEMENT</p> <p>The following person(s) is/are doing business as: LONGEVITY LIFE STYLES, 1215 East Wilson Ave #212, Glendale, CA 91205. This business is conducted by an individual. The Registrant(s) commenced to transact business under the Fictitious Business Name(s) listed above on N/A. Signed: Lance Zavela, Owner. This statement was filed with the County of Los Angeles on July 28, 2011.</p> <p>GNP#8-103 2011 072573 8/16,23,30, & 9/6, 2011</p>	<p>FICTITIOUS BUSINESS NAME STATEMENT</p> <p>The following person(s) is/are doing business as: CATEDRAL DE MILAGROS EL SHADDAI, GRAHADA HILLS CHRISTIAN ELEMENTARY SCHOOL, 121 N. Ave. 60 Los Angeles, CA 90042. This business is conducted by a Corporation. The Registrant(s) commenced to transact business under the Fictitious Business Name(s) listed above on: N/A. Signed: Ministerio Jesucristo Es El Mismo Ayer, Juan A. Castaneda, Pastor/President. This statement was filed with the County of Los Angeles on August 8, 2011.</p> <p>GNP#8-158 2011 079246 8/30, 9/6, 13, 20, 2011</p> <p style="text-align: center;">100% Local Glendale News-Press Burbank Leader Newspapers & Websites</p>	<p>FICTITIOUS BUSINESS NAME STATEMENT</p> <p>The following person(s) is/are doing business as: AAI SYSTEMS SUPPORT, 1709 Holly Dr. Glendale, CA 91206. This business is conducted by an individual. The Registrant(s) commenced to transact business under the Fictitious Business Name(s) listed above on April 11, 2011. Signed: Armando Moncada, Owner. This statement was filed with the County of Los Angeles on July 29, 2011.</p> <p>GNP#8-122 2011 073071 8/16,23,30, & 9/6, 2011</p>
	<p>NOTICE OF PUBLIC HEARING</p> <p>2011 Analysis of Impediments to Fair Housing and Fair Housing Plan</p>		
<p>CLASSIFIED WORKS!</p> <p>LOCATION OF LOS ANGELES COUNTY</p> <p>27-009-006 MARKET COUNTY ANGELES</p> <p>5634-025-BUSINESS AL INC COUNTY ANGELES</p> <p>38-008-038 ALFRED COUNTY ANGELES</p> <p>5647-010-MUSSEN, GDN COUNTY ANGELES</p> <p>54-012-010 AELJAND OLEON A COUNTY ANGELES</p> <p>54-020-017 LOCATION OF LOS ANGELES COUNTY</p> <p>54-025-027 AELJAND OLEON A COUNTY ANGELES</p> <p>33-009-006 SARAH J LY TRUST COUNTY ANGELES</p>	<p>2983 AIN 5666-018-003 GAUS, ANN L CO TR LOCATION COUNTY OF LOS ANGELES \$1,384.00</p> <p>2984 AIN 5666-018-004 GAUS, ANN L CO TR LOCATION COUNTY OF LOS ANGELES \$1,358.00</p> <p>2986 AIN 5665-023-027 MENASI, RAYANEH LOCATION COUNTY OF LOS ANGELES \$5,763.00</p> <p>2987 AIN 5666-024-009 BUCKHALTER, ALBERT AND FENELL, VICTOR LOCATION COUNTY OF LOS ANGELES \$15,832.00</p> <p>2971 AIN 5672-007-016 GUTIERREZ, RAUL AND LILY M TRS GUTIERREZ FAMILY TRUST LOCATION COUNTY OF LOS ANGELES \$2,707.00</p> <p>2973 AIN 5672-023-018 GAUS, ANN L CO TR ANN L GAUS TRUST AND GAUS, CLAIRE LOCATION COUNTY OF LOS ANGELES \$1,486.00</p> <p>2974 AIN 5672-023-019 GAUS, ANN L TR ANN L GAUS TRUST AND GAUS, CLAIRE LOCATION COUNTY OF LOS ANGELES \$1,488.00</p> <p>4602 AIN 5625-015-006 POWERS, HELEN L DECD EST OF C/O BARBARA C HARKER LOCATION COUNTY OF LOS ANGELES \$116,047.00</p> <p>4603 AIN 5625-033-021 NOVAK, MICHAEL AND DENISE LOCATION COUNTY OF LOS ANGELES \$62,385.00</p>	<p>ENVIRONMENTAL REVIEW: This project is exempt from the California Environmental Quality Act.</p> <p>The Planning Commission will conduct a regular meeting in the Hearing Room, Municipal Services Building (R5B), Room 105, 633 East Broadway, Glendale, on September 21, 2011, at 5:00 p.m. or as soon thereafter as possible.</p> <p>Written comments for the Planning Commission may be submitted to the Glendale Community Development Department, Planning Division, 633 East Broadway, Rm. 103, Glendale, CA 91206-4386. Anyone interested in the above case may appear at the hearing and voice an opinion (either in person or by counsel, or both) or file a written statement with the Planning Commission.</p> <p style="text-align: center;">Ardashes Kassakhian The City Clerk of City of Glendale</p> <p>Publish: 09/06/11</p>	

Appendix E: HMDA

B-AAIR CONSULTING AND ADMINISTRATIVE SERVICES / B-AAIR CONSULTING

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	41	13.2	15	36.6	3	7.3	14	34.1	4	9.8	0	0.0	5	12.2	0	0.0	0	0.0
Middle	83	26.7	40	48.2	4	4.8	17	20.5	13	15.7	1	1.2	8	9.6	0	0.0	0	0.0
Upper	187	60.1	91	48.7	8	4.3	32	17.1	29	15.5	3	1.6	24	12.8	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 20% to < 50%	245	78.8	119	48.6	10	4.1	46	18.8	36	14.7	3	1.2	31	12.7	0	0.0	0	0.0
>= 50% to < 80%	66	21.2	27	40.9	5	7.6	17	25.8	10	15.2	1	1.5	6	9.1	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:																		
	311	100.0	146	46.9	15	4.8	63	20.3	46	14.8	4	1.3	37	11.9	0	0.0	0	0.0

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	2	0.6	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	21	6.8	12	57.1	3	14.3	0	0.0	4	19.0	0	0.0	2	9.5	0	0.0	0	0.0
Black	4	1.3	1	25.0	0	0.0	2	50.0	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0
Pac. Island	1	0.3	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
White	197	63.3	106	53.8	6	3.0	38	19.3	32	16.2	2	1.0	13	6.6	0	0.0	0	0.0
2 or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	5	1.6	2	40.0	0	0.0	2	40.0	1	20.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	81	26.0	24	29.6	6	7.4	19	23.5	8	9.9	2	2.5	22	27.2	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	21	6.8	12	57.1	0	0.0	6	28.6	3	14.3	0	0.0	0	0.0	0	0.0	0	0.0
Not Hisp./Latino	215	69.1	111	51.6	10	4.7	41	19.1	35	16.3	4	1.9	14	6.5	0	0.0	0	0.0
Joint	4	1.3	2	50.0	1	25.0	0	0.0	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	71	22.8	21	29.6	4	5.6	16	22.5	7	9.9	0	0.0	23	32.4	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	173	55.6	91	52.6	6	3.5	33	19.1	29	16.8	2	1.2	12	6.9	0	0.0	0	0.0
Others Incl. Hispanic	55	17.7	30	54.5	4	7.3	11	20.0	8	14.5	0	0.0	2	3.6	0	0.0	0	0.0
Gender:																		
Joint	118	37.9	75	63.6	4	3.4	15	12.7	15	12.7	1	0.8	8	6.8	0	0.0	0	0.0
Male	57	18.3	25	43.9	3	5.3	19	33.3	5	8.8	1	1.8	4	7.0	0	0.0	0	0.0
Female	80	25.7	32	40.0	4	5.0	17	21.3	21	26.3	2	2.5	4	5.0	0	0.0	0	0.0
Not Applicable	56	18.0	14	25.0	4	7.1	12	21.4	5	8.9	0	0.0	21	37.5	0	0.0	0	0.0
Applicant Income:																		
< 50%	14	4.5	5	35.7	0	0.0	6	42.9	2	14.3	0	0.0	1	7.1	0	0.0	0	0.0
50% to < 80%	21	6.8	8	38.1	0	0.0	3	14.3	6	28.6	0	0.0	4	19.0	0	0.0	0	0.0
80% to < 100%	31	10.0	11	35.5	4	12.9	7	22.6	8	25.8	0	0.0	1	3.2	0	0.0	0	0.0
100% to < 120%	24	7.7	16	66.7	0	0.0	1	4.2	3	12.5	1	4.2	3	12.5	0	0.0	0	0.0
>=120%	211	67.8	101	47.9	11	5.2	46	21.8	25	11.8	3	1.4	25	11.8	0	0.0	0	0.0
Not Available	10	3.2	5	50.0	0	0.0	0	0.0	2	20.0	0	0.0	3	30.0	0	0.0	0	0.0

2009 Market Share Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions - Top 10
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Institution Detail			Denied						Withdrawn						Closed For Incompleteness					
Rank	ID/Agency	Name	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
1	0000013044/1	BANK OF AMERICA, N.A.	33	42.86	7.67	13,354	43.43	7.87	83	61.03	19.30	34,019	62.57	20.06	5	55.56	1.16	1,805	40.10	1.06
2	0000001461/1	CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3	0000001741/1	WELLS FARGO BANK, NA	18	23.38	12.68	8,789	28.58	15.58	20	14.71	14.08	6,792	12.49	12.04	0	0.00	0.00	0	0.00	0.00
4	13-322257/1	CITIMORTGAGE, INC	2	2.60	1.68	652	2.12	1.38	13	9.56	10.92	5,639	10.37	11.96	1	11.11	0.84	1,460	32.44	3.10
5	0000018039/4	COUNTRYWIDE BANK FSB	12	15.58	11.21	4,146	13.48	9.83	17	12.50	15.89	6,777	12.47	16.06	0	0.00	0.00	0	0.00	0.00
6	0000018129/4	ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7	0000000008/1	JPMORGAN CHASE BANK, NA	6	7.79	12.50	2,020	6.57	10.03	1	0.74	2.08	574	1.06	2.85	3	33.33	6.25	1,236	27.46	6.14
8	41-170442/1	WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
9	0000008412/4	FLAGSTAR BANK	6	7.79	16.22	1,787	5.81	12.57	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
10	1392000005/7	PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	2	1.47	5.56	567	1.04	3.92	0	0.00	0.00	0	0.00	0.00
Group Totals			77		6.16	30,748		6.54	136		10.88	54,368		11.56	9		0.72	4,501		0.96
Other Institutions			81		14.11	41,485		16.91	48		8.36	19,131		7.80	18		3.14	5,619		2.29
Market Totals			158		8.66	72,233		10.09	184		10.09	73,499		10.27	27		1.48	10,120		1.41

NOTE: Balances are in thousands.

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 Date/Time: 06/11/2011 / 05:30:52 Page: 1

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: FHA
 HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	61	18.2	17	27.9	4	6.6	18	29.5	7	11.5	4	6.6	11	18.0	0	0.0	0	0.0
Middle	138	41.2	66	47.8	5	3.6	20	14.5	13	9.4	3	2.2	31	22.5	0	0.0	0	0.0
Upper	136	40.6	60	44.1	5	3.7	15	11.0	17	12.5	5	3.7	34	25.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 20% to < 50%	215	64.2	93	43.3	7	3.3	30	14.0	28	13.0	7	3.3	50	23.3	0	0.0	0	0.0
>= 50% to < 80%	120	35.8	50	41.7	7	5.8	23	19.2	9	7.5	5	4.2	26	21.7	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	335	100.0	143	42.7	14	4.2	53	15.8	37	11.0	12	3.6	76	22.7	0	0.0	0	0.0

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
Race:																		
Native	3	0.9	1	33.3	0	0.0	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0
Asian	28	8.4	12	42.9	1	3.6	8	28.6	4	14.3	0	0.0	3	10.7	0	0.0	0	0.0
Black	3	0.9	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0
Pac. Island	4	1.2	0	0.0	1	25.0	1	25.0	0	0.0	2	50.0	0	0.0	0	0.0	0	0.0
White	215	64.2	94	43.7	12	5.6	32	14.9	27	12.6	5	2.3	45	20.9	0	0.0	0	0.0
2 or More Minority	1	0.3	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	15	4.5	8	53.3	0	0.0	3	20.0	1	6.7	1	6.7	2	13.3	0	0.0	0	0.0
Not Applicable	66	19.7	26	39.4	0	0.0	8	12.1	4	6.1	3	4.5	25	37.9	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	36	10.7	20	55.6	4	11.1	4	11.1	2	5.6	1	2.8	5	13.9	0	0.0	0	0.0
Not Hisp./Latino	230	68.7	97	42.2	10	4.3	41	17.8	30	13.0	8	3.5	44	19.1	0	0.0	0	0.0
Joint	9	2.7	4	44.4	0	0.0	0	0.0	0	0.0	0	0.0	5	55.6	0	0.0	0	0.0
Not Applicable	60	17.9	22	36.7	0	0.0	8	13.3	5	8.3	3	5.0	22	36.7	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	176	52.5	73	41.5	8	4.5	30	17.0	25	14.2	5	2.8	35	19.9	0	0.0	0	0.0
Others Incl. Hispanic	84	28.1	44	46.8	6	6.4	16	17.0	8	8.5	4	4.3	16	17.0	0	0.0	0	0.0
Gender:																		
Joint	140	41.8	74	52.9	4	2.9	11	7.9	16	11.4	4	2.9	31	22.1	0	0.0	0	0.0
Male	98	29.3	42	42.9	5	5.1	24	24.5	10	10.2	3	3.1	14	14.3	0	0.0	0	0.0
Female	55	16.4	18	32.7	5	9.1	13	23.6	7	12.7	3	5.5	9	16.4	0	0.0	0	0.0
Not Applicable	42	12.5	9	21.4	0	0.0	5	11.9	4	9.5	2	4.8	22	52.4	0	0.0	0	0.0
Applicant Income:																		
< 50%	2	0.6	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	6	1.8	3	50.0	0	0.0	1	16.7	1	16.7	1	16.7	0	0.0	0	0.0	0	0.0
80% to < 100%	27	8.1	9	33.3	1	3.7	4	14.8	8	29.6	3	11.1	2	7.4	0	0.0	0	0.0
100% to < 120%	17	5.1	5	29.4	1	5.9	6	35.3	2	11.8	1	5.9	2	11.8	0	0.0	0	0.0
>=120%	264	78.8	124	47.0	11	4.2	42	15.9	23	8.7	6	2.3	58	22.0	0	0.0	0	0.0
Not Available	19	5.7	1	5.3	1	5.3	0	0.0	2	10.5	1	5.3	14	73.7	0	0.0	0	0.0

2009 - Applicant Race by Applicant Income

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
JOINT:																		
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
NOT APPLICABLE:																		
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	2	4.2	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	1	2.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 120%	1	2.1	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	4	8.3	2	50.0	0	0.0	0	0.0	2	50.0	0	0.0	0	0.0	0	0.0	0	0.0

2009 - Applicant Race by Applicant Income

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 Ethnicity Joint: Hispanic/Latino
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA			
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number			
PACIFIC ISLAND:																				
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
WHITE:																				
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	2	4.2	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	4	8.3	3	75.0	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	5	10.4	4	80.0	0	0.0	1	20.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	29	60.4	17	58.6	1	3.4	4	13.8	5	17.2	0	0.0	2	6.9	0	0.0	0	0.0	0	0.0
Not Available	1	2.1	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	41	85.4	25	61.0	3	7.3	5	12.2	6	14.6	0	0.0	2	4.9	0	0.0	0	0.0	0	0.0
2 OR MORE MINORITY:																				
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

2009 - Applicant Race by Applicant Income

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
NATIVE:																		
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	2	4.2	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	2	4.2	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ASIAN:																		
< 50%	1	2.1	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	1	2.1	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
BLACK:																		
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Group Totals	1,824	100.00		715,593	100.00		776	42.54		313,922	43.87		109	5.98		41,943	5.86	
Other Institutions	0	0.00		0	0.00		0	0.00		0	0.00		0	0.00		0	0.00	
Market Totals	1,824	100.00		715,593	100.00		776	42.54		313,922	43.87		109	5.98		41,943	5.86	

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3025.02 / Moderate Inc. / 50-80% Min.																		
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	3.13	0.05	399	3.30	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	3.13	0.05	360	2.98	0.05	1	9.09	100.00	360	6.82	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	3.13	0.05	280	2.32	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	3.13	0.05	280	2.32	0.04	1	9.09	100.00	280	5.30	100.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	3.13	0.05	236	1.95	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	32	1.75	1.75	12,080	1.69	1.69	11	1.42	34.38	5,282	1.68	43.73	0	0.00	0.00	0	0.00	0.00
County Totals	1,824	100.00	100.00	715,593	100.00	100.00	776	100.00	42.54	313,922	100.00	43.87	109	100.00	5.88	41,943	100.00	5.86

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3025.01 / Moderate Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	7	31.82	0.38	2,438	23.30	0.34	4	50.00	57.14	1,438	56.70	58.98	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	3	13.64	0.16	1,034	9.88	0.14	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	2	9.09	0.11	209	2.00	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
23-2413444/7 CAPMARK FIN.INC-DEBTORSINPOSSN	1	4.55	0.05	3,333	31.85	0.47	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005801/4 UNIVERSAL BANK	1	4.55	0.05	600	5.73	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	1	4.55	0.05	500	4.78	0.07	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	500	50.51	100.00
0000003052/4 HOME SAVINGS OF AMERICA	1	4.55	0.05	490	4.68	0.07	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	490	49.49	100.00
13-3222578/1 CITIMORTGAGE, INC	1	4.55	0.05	459	4.39	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	4.55	0.05	318	3.04	0.04	1	12.50	100.00	318	12.54	100.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	4.55	0.05	304	2.90	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015054/4 THRIVENT FINANCIAL BANK	1	4.55	0.05	280	2.68	0.04	1	12.50	100.00	280	11.04	100.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	1	4.55	0.05	254	2.43	0.04	1	12.50	100.00	254	10.02	100.00	0	0.00	0.00	0	0.00	0.00
7806400002/7 FIRST INTERSTATE FINANCIAL COR	1	4.55	0.05	246	2.35	0.03	1	12.50	100.00	246	9.70	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	22	1.21	1.21	10,465	1.46	1.46	8	1.03	36.36	2,536	0.81	24.23	2	1.83	9.09	990	2.36	9.46
Tract: 06 / 037 / 31084 / 3025.02 / Moderate Inc. / 50-80% Min.																		
0000001461/1 CITIBANK, N.A.	6	18.75	0.33	1,535	12.71	0.21	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	5	15.63	0.27	1,440	11.92	0.20	4	36.36	80.00	1,385	26.22	96.18	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	3	9.38	0.16	719	5.95	0.10	2	18.18	66.67	315	5.96	43.81	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	2	6.25	0.11	917	7.59	0.13	1	9.09	50.00	417	7.89	45.47	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	2	6.25	0.11	736	6.08	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	2	6.25	0.11	692	5.73	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	2	6.25	0.11	692	5.73	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	2	6.25	0.11	625	5.17	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	1	3.13	0.05	2,025	16.76	0.28	1	9.09	100.00	2,025	38.34	100.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	1	3.13	0.05	644	5.33	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	1	3.13	0.05	500	4.14	0.07	1	9.09	100.00	500	9.47	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3023.02 / Moderate Inc. / 50-80% Min.																		
000001461/1 CITIBANK, N.A.	4	36.36	0.22	779	20.15	0.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	2	18.18	0.11	460	11.90	0.06	1	20.00	50.00	240	10.34	52.17	0	0.00	0.00	0	0.00	0.00
0000015954/4 KAISER FEDERAL BANK	1	9.09	0.05	1,000	25.87	0.14	1	20.00	100.00	1,000	43.07	100.00	0	0.00	0.00	0	0.00	0.00
0000068459/5 USC CREDIT UNION	1	9.09	0.05	545	14.10	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000062323/5 E-CENTRAL CREDIT UNION	1	9.09	0.05	371	9.60	0.05	1	20.00	100.00	371	15.98	100.00	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	1	9.09	0.05	368	9.52	0.05	1	20.00	100.00	368	15.85	100.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	9.09	0.05	343	8.87	0.05	1	20.00	100.00	343	14.77	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	11	0.60	0.60	3,866	0.54	0.54	5	0.64	45.45	2,322	0.74	60.06	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3024.09 / Moderate Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	4	20.00	0.22	720	8.99	0.10	3	37.50	75.00	620	30.57	86.11	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	2	10.00	0.11	1,184	14.78	0.17	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	2	10.00	0.11	451	5.63	0.06	1	12.50	50.00	130	6.41	28.82	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	5.00	0.05	2,623	32.74	0.37	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	1	5.00	0.05	480	5.99	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	5.00	0.05	480	5.99	0.07	1	12.50	100.00	480	23.87	100.00	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	1	5.00	0.05	321	4.01	0.04	1	12.50	100.00	321	15.83	100.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	1	5.00	0.05	300	3.74	0.04	0	0.00	0.00	0	0.00	0.00	1	100.00	100.00	300	100.00	100.00
26-0018056/7 JUST MORTGAGE	1	5.00	0.05	245	3.06	0.03	1	12.50	100.00	245	12.08	100.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	5.00	0.05	242	3.02	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	5.00	0.05	240	3.00	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	5.00	0.05	232	2.90	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296248/1 CARNEGIE MORTGAGE	1	5.00	0.05	232	2.90	0.03	1	12.50	100.00	232	11.44	100.00	0	0.00	0.00	0	0.00	0.00
0000002024/5 LA FINANCIAL CREDIT UNION	1	5.00	0.05	162	2.02	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	1	5.00	0.05	100	1.25	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	20	1.10	1.10	8,012	1.12	1.12	8	1.03	40.00	2,028	0.65	25.31	1	0.92	5.00	300	0.72	3.74

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3022.02 / Moderate Inc. / 50-80% Min.																		
1775300005/7 AMERICAN HOME EQUITY CORP	1	6.25	0.05	196	4.20	0.03	1	20.00	100.00	196	12.37	100.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	6.25	0.05	186	3.99	0.03	0	0.00	0.00	0	0.00	0.00	1	100.00	100.00	186	100.00	100.00
0000018039/4 COUNTRYWIDE BANK FSB	1	6.25	0.05	140	3.00	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	1	6.25	0.05	128	2.74	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	16	0.88	0.88	4,665	0.65	0.65	5	0.64	31.25	1,584	0.50	33.95	1	0.92	6.25	186	0.44	3.99
Tract: 06 / 037 / 31084 / 3023.01 / Middle Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	12	28.57	0.66	4,077	30.96	0.57	7	38.89	58.33	2,745	48.59	67.33	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	10	23.81	0.55	3,762	28.57	0.53	4	22.22	40.00	1,176	20.82	31.26	1	33.33	10.00	583	49.66	15.50
0000001461/1 CITIBANK, N.A.	4	9.52	0.22	508	3.86	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068459/5 USC CREDIT UNION	2	4.76	0.11	914	6.94	0.13	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	2	4.76	0.11	530	4.02	0.07	1	5.56	50.00	220	3.89	41.51	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	2	4.76	0.11	320	2.43	0.04	2	11.11	100.00	320	5.66	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	2.38	0.05	400	3.04	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	1	2.38	0.05	372	2.82	0.05	1	5.56	100.00	372	6.59	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	2.38	0.05	348	2.63	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	2.38	0.05	346	2.63	0.05	1	5.56	100.00	346	6.12	100.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROWIDENT FUNDING ASSOCIATES	1	2.38	0.05	319	2.42	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	1	2.38	0.05	319	2.42	0.04	0	0.00	0.00	0	0.00	0.00	1	33.33	100.00	319	27.17	100.00
26-0018056/7 JUST MORTGAGE	1	2.38	0.05	284	2.16	0.04	1	5.56	100.00	284	5.03	100.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	2.38	0.05	272	2.07	0.04	0	0.00	0.00	0	0.00	0.00	1	33.33	100.00	272	23.17	100.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	1	2.38	0.05	214	1.63	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	2.38	0.05	186	1.41	0.03	1	5.56	100.00	186	3.29	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	42	2.30	2.30	13,169	1.84	1.84	18	2.32	42.86	5,649	1.80	42.90	3	2.75	7.14	1,174	2.80	8.91

NOTE: Originations include Purchased Loans.

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2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3021.04 / Middle Inc. / 50-80% Min.																		
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	1	3.85	0.05	272	4.66	0.04	1	9.09	100.00	272	10.69	100.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	3.85	0.05	180	3.09	0.03	1	9.09	100.00	180	7.07	100.00	0	0.00	0.00	0	0.00	0.00
000004341/1 ZIONS FIRST NATIONAL BANK	1	3.85	0.05	179	3.07	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000020852/3 CALIFORNIA BANK & TRUST	1	3.85	0.05	179	3.07	0.03	1	9.09	100.00	179	7.03	100.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	1	3.85	0.05	179	3.07	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	1	3.85	0.05	178	3.05	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	3.85	0.05	174	2.98	0.02	1	9.09	100.00	174	6.84	100.00	0	0.00	0.00	0	0.00	0.00
000008412/4 FLAGSTAR BANK	1	3.85	0.05	170	2.91	0.02	1	9.09	100.00	170	6.88	100.00	0	0.00	0.00	0	0.00	0.00
1598200002/7 IMORTAGE.COM, INC.	1	3.85	0.05	155	2.66	0.02	1	9.09	100.00	155	6.09	100.00	0	0.00	0.00	0	0.00	0.00
0000018128/4 ONEWEST BANK, FSB	1	3.85	0.05	154	2.64	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7162800002/7 21ST MORTGAGE	1	3.85	0.05	99	1.70	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	26	1.43	1.43	5,833	0.82	0.82	11	1.42	42.31	2,545	0.81	43.63	2	1.83	7.69	652	1.55	11.18
Tract: 06 / 037 / 31084 / 3022.01 / Moderate Inc. / 20-50% Min.																		
000005801/4 UNIVERSAL BANK	1	25.00	0.05	650	33.18	0.09	1	50.00	100.00	650	52.63	100.00	0	0.00	0.00	0	0.00	0.00
000008089/4 MALAGA BANK FSB	1	25.00	0.05	585	29.86	0.08	1	50.00	100.00	585	47.37	100.00	0	0.00	0.00	0	0.00	0.00
000008857/4 GATEWAY BANK, FSB	1	25.00	0.05	362	18.48	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	1	25.00	0.05	362	18.48	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	4	0.22	0.22	1,959	0.27	0.27	2	0.26	50.00	1,235	0.39	63.04	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3022.02 / Moderate Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	5	31.25	0.27	1,117	23.94	0.16	2	40.00	40.00	464	29.29	41.54	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	2	12.50	0.11	799	17.13	0.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333800008/7 PMC BANCORP	1	6.25	0.05	604	12.85	0.08	1	20.00	100.00	604	38.13	100.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	1	6.25	0.05	603	12.93	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000003052/4 HOME SAVINGS OF AMERICA	1	6.25	0.05	320	6.86	0.04	1	20.00	100.00	320	20.20	100.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	6.25	0.05	297	6.37	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	1	6.25	0.05	275	5.89	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	Grp	Mkt	Amount	Grp	Mkt	Number	Grp	Row	Amount	Grp	Row	Number	Grp	Row	Amount	Grp	Row
Tract: 06 / 037 / 31084 / 3021.02 / Middle Inc. / 50-80% Min.																		
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	1	1.64	0.05	257	1.34	0.04	0	0.00	0.00	0	0.00	0.00	1	20.00	100.00	257	18.66	100.00
20-5296249/1 CARNEGIE MORTGAGE	1	1.64	0.05	168	0.88	0.02	1	4.55	100.00	168	2.26	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	61	3.34	3.34	19,199	2.68	2.68	22	2.84	36.07	7,447	2.37	38.79	5	4.59	8.20	1,377	3.28	7.17
Tract: 06 / 037 / 31084 / 3021.03 / Moderate Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	13	44.83	0.71	3,956	27.88	0.55	8	81.54	61.54	2,376	24.22	60.06	0	0.00	0.00	0	0.00	0.00
000001461/1 CITIBANK, N.A.	3	10.34	0.16	227	1.60	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	2	6.90	0.11	745	5.25	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	2	6.90	0.11	649	4.57	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	2	6.90	0.11	506	3.57	0.07	2	15.38	100.00	506	5.16	100.00	0	0.00	0.00	0	0.00	0.00
0000033539/3 PREFERRED BANK	1	3.45	0.05	6,120	43.14	0.86	1	7.69	100.00	6,120	62.39	100.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	1	3.45	0.05	428	3.02	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005141/4 BROADWAY FEDERAL BANK	1	3.45	0.05	415	2.93	0.06	1	7.69	100.00	415	4.23	100.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	3.45	0.05	393	2.77	0.05	1	7.69	100.00	393	4.01	100.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	1	3.45	0.05	308	2.17	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	1	3.45	0.05	232	1.64	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	3.45	0.05	208	1.47	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	29	1.59	1.59	14,187	1.98	1.98	13	1.68	44.83	9,810	3.12	69.15	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3021.04 / Middle Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	3	11.54	0.18	712	12.21	0.10	2	18.18	66.67	409	16.07	57.44	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	3	11.54	0.16	587	10.06	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	7.69	0.11	560	9.60	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	2	7.69	0.11	397	6.81	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	2	7.69	0.11	284	4.87	0.04	2	18.18	100.00	284	11.16	100.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	3.85	0.05	722	12.38	0.10	1	9.09	100.00	722	28.37	100.00	0	0.00	0.00	0	0.00	0.00
0000021383/1 NATIONAL BANK OF ARIZONA	1	3.85	0.05	380	6.51	0.05	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	380	58.28	100.00
0000016022/3 NEW YORK COMMUNITY BANK	1	3.85	0.05	272	4.86	0.04	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	272	41.72	100.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3020.02 / Middle Inc. / 20-50% Min.																		
000002170/5 GLENDALE AREA SCHOOLSFCU	1	2.70	0.05	150	1.78	0.02	1	5.00	100.00	150	2.65	100.00	0	0.00	0.00	0	0.00	0.00
7116100002/7 ESSEX MORTGAGE	1	2.70	0.05	149	1.77	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	1	2.70	0.05	100	1.19	0.01	1	5.00	100.00	100	1.76	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	37	2.03	2.03	8,429	1.18	1.18	20	2.58	54.05	5,669	1.81	67.26	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3021.02 / Middle Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	12	19.67	0.66	3,441	17.92	0.48	5	22.73	41.67	1,393	18.71	40.48	0	0.00	0.00	0	0.00	0.00
000001461/1 CITIBANK, N.A.	11	18.03	0.60	2,617	13.63	0.37	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	4	6.56	0.22	1,719	8.95	0.24	2	9.09	50.00	777	10.43	45.20	0	0.00	0.00	0	0.00	0.00
7459700000/7 BROADVIEW MORTGAGE CORPORATION	4	6.56	0.22	402	2.09	0.06	2	9.09	50.00	184	2.47	45.77	2	40.00	50.00	218	15.83	54.23
0000000008/1 JPMORGAN CHASE BANK, NA	3	4.82	0.16	1,446	7.53	0.20	1	4.55	33.33	780	10.47	53.84	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	3	4.82	0.16	788	4.10	0.11	2	9.09	66.67	520	6.98	65.99	0	0.00	0.00	0	0.00	0.00
0000018128/4 ONEWEST BANK, FSB	2	3.28	0.11	1,343	7.00	0.19	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	2	3.28	0.11	927	4.83	0.13	2	9.09	100.00	927	12.45	100.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	2	3.28	0.11	683	3.56	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	2	3.28	0.11	588	3.06	0.08	0	0.00	0.00	0	0.00	0.00	1	20.00	50.00	485	35.22	82.48
75-2921540/7 NATIONSTAR MORTGAGE LLC	2	3.28	0.11	555	2.89	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	2	3.28	0.11	551	2.87	0.08	2	9.09	100.00	551	7.40	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	3.28	0.11	330	1.72	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008089/4 MALAGA BANK FSB	1	1.64	0.05	630	3.28	0.09	1	4.55	100.00	630	8.46	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	1.64	0.05	520	2.71	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	1	1.64	0.05	441	2.30	0.06	1	4.55	100.00	441	5.92	100.00	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	1	1.64	0.05	417	2.17	0.06	0	0.00	0.00	0	0.00	0.00	1	20.00	100.00	417	30.28	100.00
04-3169132/7 BAY VALLEY MORTGAGE GROUP	1	1.64	0.05	392	2.04	0.05	1	4.55	100.00	392	5.28	100.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	1	1.64	0.05	372	1.84	0.05	1	4.55	100.00	372	5.00	100.00	0	0.00	0.00	0	0.00	0.00
26-0018058/7 JUST MORTGAGE	1	1.64	0.05	312	1.63	0.04	1	4.55	100.00	312	4.19	100.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	1	1.64	0.05	300	1.56	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3020.01 / Moderate Inc. / 20-50% Min.																		
000000024/1 US BANK, N.A.	1	3.13	0.05	626	7.87	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	1	3.13	0.05	378	4.75	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	1	3.13	0.05	275	3.46	0.04	1	5.88	100.00	275	5.99	100.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	3.13	0.05	267	3.36	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	1	3.13	0.05	265	3.33	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	3.13	0.05	256	3.22	0.04	1	5.88	100.00	256	5.58	100.00	0	0.00	0.00	0	0.00	0.00
04-3516820/7 CLEARPOINT FUNDING INC	1	3.13	0.05	200	2.51	0.03	1	5.88	100.00	200	4.36	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	3.13	0.05	170	2.14	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	3.13	0.05	148	1.86	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	32	1.75	1.75	7,957	1.11	1.11	17	2.19	53.13	4,588	1.46	57.66	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3020.02 / Middle Inc. / 20-50% Min.																		
0000001461/1 CITIBANK, N.A.	8	21.62	0.44	742	8.80	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	5	13.51	0.27	1,240	14.71	0.17	5	25.00	100.00	1,240	21.87	100.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	4	10.81	0.22	1,136	13.48	0.16	4	20.00	100.00	1,136	20.04	100.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	3	8.11	0.16	560	6.64	0.08	2	10.00	66.67	274	4.83	48.93	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	2	5.41	0.11	434	5.15	0.06	1	5.00	50.00	148	2.61	34.10	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	2	5.41	0.11	384	4.56	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	2	5.41	0.11	200	2.37	0.03	1	5.00	50.00	100	1.76	50.00	0	0.00	0.00	0	0.00	0.00
0000007960/4 LUTHER BURBANK SAVINGS	1	2.70	0.05	984	11.67	0.14	1	5.00	100.00	984	17.36	100.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	1	2.70	0.05	600	7.12	0.08	1	5.00	100.00	600	10.58	100.00	0	0.00	0.00	0	0.00	0.00
0000697633/2 COMPASS BANK	1	2.70	0.05	372	4.41	0.05	1	5.00	100.00	372	6.56	100.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	1	2.70	0.05	333	3.95	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	2.70	0.05	310	3.68	0.04	1	5.00	100.00	310	5.47	100.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 GRESTLINE FUNDING CORP.	1	2.70	0.05	285	3.50	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	2.70	0.05	255	3.03	0.04	1	5.00	100.00	255	4.50	100.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	1	2.70	0.05	185	2.19	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3019.00 / Middle Inc. / 20-50% Min.																		
2599900002/7 JMAC LENDING INC	1	1.23	0.05	399	2.21	0.06	0	0.00	0.00	0	0.00	0.00	1	8.33	100.00	399	14.57	100.00
84-1358570/7 CLARION MORTGAGE CAPITAL	1	1.23	0.05	390	2.16	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000004142/5 KINECTAFEDERAL CREDIT UNION	1	1.23	0.05	332	1.84	0.05	1	2.56	100.00	332	3.51	100.00	0	0.00	0.00	0	0.00	0.00
7552800000/7 WALL STREET MORTGAGE BANKERS	1	1.23	0.05	312	1.73	0.04	1	2.56	100.00	312	3.30	100.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	1	1.23	0.05	300	1.66	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4671903/7 MEGA CAPITAL FUNDING INC.	1	1.23	0.05	270	1.49	0.04	1	2.56	100.00	270	2.86	100.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	1.23	0.05	240	1.33	0.03	1	2.56	100.00	240	2.54	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	1.23	0.05	239	1.32	0.03	1	2.56	100.00	239	2.53	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	1.23	0.05	236	1.31	0.03	1	2.56	100.00	236	2.50	100.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	1	1.23	0.05	236	1.31	0.03	1	2.56	100.00	236	2.50	100.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	1.23	0.05	220	1.22	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000009412/4 FLAGSTAR BANK	1	1.23	0.05	207	1.15	0.03	0	0.00	0.00	0	0.00	0.00	1	8.33	100.00	207	7.56	100.00
20-4459708/7 COAST 2 COAST FUNDING GROUP	1	1.23	0.05	191	1.06	0.03	0	0.00	0.00	0	0.00	0.00	1	8.33	100.00	191	6.98	100.00
0000006051/4 PROVIDENT SAVINGS BANK, F.S.B.	1	1.23	0.05	168	0.93	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	1	1.23	0.05	168	0.93	0.02	1	2.56	100.00	168	1.78	100.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	1	1.23	0.05	165	0.91	0.02	1	2.56	100.00	165	1.75	100.00	0	0.00	0.00	0	0.00	0.00
7325600006/7 OAKTREE FUNDING CORPORATION	1	1.23	0.05	158	0.87	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	1	1.23	0.05	105	0.58	0.01	0	0.00	0.00	0	0.00	0.00	1	8.33	100.00	105	3.83	100.00
Tract Totals	81	4.44	4.44	18,066	2.52	2.52	39	5.03	48.15	9,446	3.01	52.29	12	11.01	14.81	2,738	6.53	15.16
Tract: 06 / 037 / 31084 / 3020.01 / Moderate Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	11	34.38	0.60	2,656	33.38	0.37	8	47.06	72.73	1,925	41.96	72.48	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	4	12.50	0.22	458	5.76	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	3	9.38	0.16	633	7.96	0.09	3	17.65	100.00	633	13.80	100.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	2	6.25	0.11	590	7.41	0.08	1	5.88	50.00	480	10.46	81.36	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	2	6.25	0.11	318	3.97	0.04	1	5.88	50.00	100	2.18	31.65	0	0.00	0.00	0	0.00	0.00
0000007960/4 LUTHER BURBANK SAVINGS	1	3.13	0.05	719	9.04	0.10	1	5.88	100.00	719	15.67	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3018.00 / Middle Inc. / 50-80% Min.																		
36-4327855/7 GUARANTEED RATE INC	2	2.56	0.11	392	1.64	0.05	2	6.06	100.00	392	3.78	100.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	2	2.56	0.11	367	1.53	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	2	2.56	0.11	359	1.50	0.05	2	6.06	100.00	359	3.47	100.00	0	0.00	0.00	0	0.00	0.00
0000023999/1 TOMATO BANK, N.A.	1	1.28	0.05	1,435	5.99	0.20	1	3.03	100.00	1,435	13.86	100.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	1	1.28	0.05	345	1.44	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	1	1.28	0.05	327	1.36	0.05	0	0.00	0.00	0	0.00	0.00	1	16.67	100.00	327	17.91	100.00
0000016022/3 NEW YORK COMMUNITY BANK	1	1.28	0.05	315	1.31	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	1.28	0.05	247	1.03	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015115/4 EVERBANK	1	1.28	0.05	240	1.00	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007745/1 THE HUNTINGTON NATIONAL BANK	1	1.28	0.05	236	0.99	0.03	1	3.03	100.00	236	2.28	100.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	1.28	0.05	200	0.83	0.03	1	3.03	100.00	200	1.93	100.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	1	1.28	0.05	156	0.65	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	1	1.28	0.05	135	0.56	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	78	4.28	4.28	23,959	3.35	3.35	33	4.25	42.31	10,357	3.30	43.23	6	5.50	7.69	1,826	4.35	7.62
Tract: 06 / 037 / 31084 / 3019.00 / Middle Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	23	28.40	1.26	5,371	29.73	0.75	17	43.59	73.91	4,304	45.56	80.13	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	10	12.35	0.55	2,216	12.27	0.31	5	12.82	50.00	1,125	11.91	50.77	5	41.67	50.00	1,091	39.85	49.23
0000001461/1 CITIBANK, N.A.	5	6.17	0.27	600	3.32	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	4	4.94	0.22	1,064	5.89	0.15	1	2.56	25.00	334	3.54	31.39	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	4	4.94	0.22	1,018	5.63	0.14	3	7.69	75.00	698	7.39	68.57	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	4	4.94	0.22	966	5.35	0.13	1	2.56	25.00	340	3.60	35.20	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	4	4.94	0.22	950	5.26	0.13	1	2.56	25.00	216	2.29	22.74	1	8.33	25.00	417	15.23	43.89
0000018129/4 ONEWEST BANK, FSB	3	3.70	0.16	412	2.28	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	2	2.47	0.11	574	3.18	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	2	2.47	0.11	449	2.49	0.06	1	2.56	50.00	191	2.02	42.54	1	8.33	50.00	258	9.42	57.46
0000016782/4 ING BANK, FSB	2	2.47	0.11	110	0.61	0.02	1	2.56	50.00	40	0.42	36.36	1	8.33	50.00	70	2.56	63.64

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3017.02 / Middle Inc. / 50-80% Min.																		
13-3222578/1 CITIMORTGAGE, INC	5	20.83	0.27	1,257	20.17	0.18	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	4	16.67	0.22	1,323	21.23	0.18	1	16.67	25.00	248	12.41	18.75	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	3	12.50	0.16	258	4.14	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	2	8.33	0.11	214	3.43	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	4.17	0.05	506	8.12	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	1	4.17	0.05	506	8.12	0.07	1	16.67	100.00	506	25.33	100.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	1	4.17	0.05	340	5.46	0.05	1	16.67	100.00	340	17.02	100.00	0	0.00	0.00	0	0.00	0.00
7552800000/7 WALL STREET MORTGAGE BANKERS	1	4.17	0.05	315	5.05	0.04	1	16.67	100.00	315	15.77	100.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDI NGASSOCIATES	1	4.17	0.05	300	4.81	0.04	1	16.67	100.00	300	15.02	100.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	1	4.17	0.05	289	4.64	0.04	1	16.67	100.00	289	14.46	100.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	4.17	0.05	287	4.61	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	4.17	0.05	276	4.43	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	4.17	0.05	251	4.03	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	4.17	0.05	110	1.77	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	24	1.32	1.32	6,232	0.87	0.87	6	0.77	25.00	1,998	0.64	32.06	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3018.00 / Middle Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	29	37.18	1.59	10,338	43.15	1.44	13	39.39	44.83	3,950	38.14	38.21	2	33.33	6.90	586	32.09	5.67
0000001741/1 WELLS FARGO BANK, NA	7	9.97	0.38	2,067	8.63	0.29	6	18.18	85.71	1,879	18.14	90.90	1	16.67	14.29	188	10.30	9.10
0000018039/4 COUNTRYWIDE BANK FSB	5	6.41	0.27	1,688	7.05	0.24	2	6.06	40.00	663	6.40	39.28	1	16.67	20.00	410	22.45	24.29
0000001461/1 CITIBANK, N.A.	5	6.41	0.27	929	3.88	0.13	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	4	5.13	0.22	963	4.02	0.13	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	3	3.85	0.16	788	3.21	0.11	1	3.03	33.33	152	1.47	19.79	1	16.67	33.33	315	17.25	41.02
7505400005/7 STEARNS LENDING, INC.	3	3.85	0.16	704	2.94	0.10	2	6.06	66.67	404	3.90	57.39	0	0.00	0.00	0	0.00	0.00
0000006051/4 PROVIDENT SAVINGS BANK, F.S.B.	2	2.56	0.11	687	2.87	0.10	2	6.06	100.00	687	6.63	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	2.56	0.11	606	2.53	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	2	2.56	0.11	455	1.90	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3016.02 / Middle Inc. / 50-80% Min.																		
000001461/1 CITIBANK, N.A.	5	25.00	0.27	654	12.33	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	4	20.00	0.22	1,327	25.02	0.19	3	42.86	75.00	1,047	46.02	78.90	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	3	15.00	0.16	619	11.67	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	2	10.00	0.11	623	11.75	0.09	1	14.29	50.00	199	8.75	31.94	0	0.00	0.00	0	0.00	0.00
781060004/7 PROVIDENT FUNDING ASSOCIATES	1	5.00	0.05	375	7.07	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
421620005/7 GMAC MORTGAGE LLC	1	5.00	0.05	368	6.94	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/W/ GMAC BANK	1	5.00	0.05	368	6.94	0.05	1	14.29	100.00	368	16.18	100.00	0	0.00	0.00	0	0.00	0.00
139200005/7 PROSPECT MORTGAGE, LLC	1	5.00	0.05	342	6.45	0.05	1	14.29	100.00	342	15.03	100.00	0	0.00	0.00	0	0.00	0.00
0000007745/1 THE HUNTINGTON NATIONAL BANK	1	5.00	0.05	319	6.02	0.04	1	14.29	100.00	319	14.02	100.00	0	0.00	0.00	0	0.00	0.00
0000024522/1 HSBC BANK USA, NA	1	5.00	0.05	308	5.81	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	20	1.10	1.10	5,303	0.74	0.74	7	0.90	35.00	2,275	0.72	42.90	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3017.01 / Middle Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	8	34.78	0.44	2,712	34.46	0.38	5	41.67	62.50	1,666	44.87	61.43	1	33.33	12.50	400	35.00	14.75
000001461/1 CITIBANK, N.A.	3	13.04	0.16	1,180	15.00	0.16	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	2	8.70	0.11	848	8.21	0.09	1	8.33	50.00	290	7.81	44.89	1	33.33	50.00	356	31.15	55.11
000001741/1 WELLS FARGO BANK, NA	2	8.70	0.11	603	7.66	0.08	1	8.33	50.00	216	5.82	35.82	1	33.33	50.00	387	33.86	64.18
0000018129/4 ONEWEST BANK, FSB	1	4.35	0.05	647	8.22	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	1	4.35	0.05	417	5.30	0.06	1	8.33	100.00	417	11.23	100.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	4.35	0.05	388	4.93	0.05	1	8.33	100.00	388	10.45	100.00	0	0.00	0.00	0	0.00	0.00
709220000/7 CRESTLINE FUNDING CORP.	1	4.35	0.05	356	4.52	0.05	1	8.33	100.00	356	9.59	100.00	0	0.00	0.00	0	0.00	0.00
0000024522/1 HSBC BANK USA, NA	1	4.35	0.05	326	4.14	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
139200005/7 PROSPECT MORTGAGE, LLC	1	4.35	0.05	270	3.43	0.04	1	8.33	100.00	270	7.27	100.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	4.35	0.05	214	2.72	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	1	4.35	0.05	110	1.40	0.02	1	8.33	100.00	110	2.96	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	23	1.26	1.26	7,869	1.10	1.10	12	1.55	52.17	3,713	1.18	47.19	3	2.75	13.04	1,143	2.73	14.53

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	Grp	Mkt	Amount	Grp	Mkt	Number	Grp	Row	Amount	Grp	Row	Number	Grp	Row	Amount	Grp	Row
Tract: 06 / 037 / 31084 / 3015.02 / Moderate Inc. / 20-50% Min.																		
13-3222578/1 CITIMORTGAGE, INC	1	3.45	0.05	270	2.21	0.04	1	7.14	100.00	270	3.93	100.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	1	3.45	0.05	150	1.23	0.02	1	7.14	100.00	150	2.18	100.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	1	3.45	0.05	44	0.36	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	29	1.59	1.59	12,237	1.71	1.71	14	1.80	48.28	6,870	2.19	56.14	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3016.01 / Moderate Inc. / 50-80% Min.																		
0000018129/4 ONEWEST BANK, FSB	6	16.22	0.33	4,049	28.69	0.57	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	5	13.51	0.27	1,790	12.66	0.25	4	28.57	80.00	1,464	28.21	81.79	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	5	13.51	0.27	1,656	11.73	0.23	2	14.29	40.00	786	15.15	47.46	2	66.67	40.00	705	69.53	42.57
0000013044/1 BANK OF AMERICA, N.A.	5	13.51	0.27	1,573	11.15	0.22	2	14.29	40.00	525	10.12	33.38	0	0.00	0.00	0	0.00	0.00
000001461/1 CITIBANK, N.A.	3	8.11	0.16	366	2.59	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	2	5.41	0.11	860	6.09	0.12	1	7.14	50.00	420	8.09	48.84	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	2.70	0.05	606	4.29	0.08	1	7.14	100.00	606	11.68	100.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	1	2.70	0.05	450	3.19	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7667200009/7 PLATINUM HOME MORTGAGE CORP	1	2.70	0.05	397	2.81	0.06	1	7.14	100.00	397	7.65	100.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	1	2.70	0.05	379	2.89	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	1	2.70	0.05	352	2.49	0.05	1	7.14	100.00	352	6.78	100.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	1	2.70	0.05	330	2.34	0.05	1	7.14	100.00	330	6.36	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	2.70	0.05	309	2.19	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNegie MORTGAGE	1	2.70	0.05	309	2.19	0.04	1	7.14	100.00	309	5.95	100.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	1	2.70	0.05	309	2.19	0.04	0	0.00	0.00	0	0.00	0.00	1	33.33	100.00	309	30.47	100.00
0000018022/3 NEW YORK COMMUNITY BANK	1	2.70	0.05	308	2.18	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000002024/5 LA FINANCIAL CREDIT UNION	1	2.70	0.05	70	0.50	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	37	2.03	2.03	14,113	1.97	1.97	14	1.80	37.84	5,189	1.65	36.77	3	2.75	8.11	1,014	2.42	7.18

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3015.01 / Upper Inc. / 20-50% Min.																		
000001461/1 CITIBANK, N.A.	2	6.25	0.11	240	1.89	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	1	3.13	0.05	782	6.17	0.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	1	3.13	0.05	624	4.93	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	3.13	0.05	417	3.29	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	1	3.13	0.05	417	3.29	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	3.13	0.05	417	3.29	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	1	3.13	0.05	417	3.29	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	1	3.13	0.05	417	3.29	0.06	1	12.50	100.00	417	13.84	100.00	0	0.00	0.00	0	0.00	0.00
26-00 18056/7 JUST MORTGAGE	1	3.13	0.05	417	3.29	0.06	1	12.50	100.00	417	13.84	100.00	0	0.00	0.00	0	0.00	0.00
37-1493496/7 PARKSIDE LENDING LLC	1	3.13	0.05	417	3.29	0.06	1	12.50	100.00	417	13.84	100.00	0	0.00	0.00	0	0.00	0.00
0000003927/4 NORTH AMERICAN SAVINGS BANK	1	3.13	0.05	415	3.28	0.06	1	12.50	100.00	415	13.77	100.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	1	3.13	0.05	250	1.97	0.03	1	12.50	100.00	250	8.29	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	32	1.75	1.75	12,667	1.77	1.77	8	1.03	25.00	3,014	0.96	23.79	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3015.02 / Moderate Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	10	34.48	0.55	3,858	31.53	0.54	7	50.00	70.00	2,774	40.38	71.90	0	0.00	0.00	0	0.00	0.00
000001461/1 CITIBANK, N.A.	4	13.79	0.22	588	4.81	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	3	10.34	0.16	603	4.93	0.08	2	14.29	66.67	453	6.59	75.12	0	0.00	0.00	0	0.00	0.00
0000004410/4 SOVEREIGN BANK	1	3.45	0.05	2,300	18.80	0.32	1	7.14	100.00	2,300	33.48	100.00	0	0.00	0.00	0	0.00	0.00
0000005801/4 UNIVERSAL BANK	1	3.45	0.05	1,150	9.40	0.16	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CALIFORN	1	3.45	0.05	892	7.29	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	3.45	0.05	544	4.45	0.06	1	7.14	100.00	544	7.92	100.00	0	0.00	0.00	0	0.00	0.00
7325600006/7 OAKTREE FUNDING CORPORATION	1	3.45	0.05	527	4.31	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333800008/7 PMC BANCORP	1	3.45	0.05	379	3.10	0.05	1	7.14	100.00	379	5.52	100.00	0	0.00	0.00	0	0.00	0.00
0000024292/5 NORTHROP GRUMMAN FEDERAL CREDI	1	3.45	0.05	370	3.02	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	3.45	0.05	292	2.39	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	1	3.45	0.05	270	2.21	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3014.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	26	36.62	1.43	13,291	38.72	1.86	14	51.85	53.85	6,894	53.35	51.87	0	0.00	0.00	0	0.00	0.00
000001461/1 CITIBANK, N.A.	9	12.68	0.49	3,552	10.35	0.50	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	6	8.45	0.33	2,510	7.31	0.35	3	11.11	50.00	1,544	11.95	61.51	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	4	5.63	0.22	2,150	6.26	0.30	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	4	5.63	0.22	2,053	5.98	0.29	2	7.41	50.00	949	7.34	46.23	2	33.33	50.00	1,104	36.97	53.77
0000018039/4 COUNTRYWIDE BANK FSB	3	4.23	0.16	1,459	4.25	0.20	3	11.11	100.00	1,459	11.29	100.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	2	2.82	0.11	1,292	3.76	0.18	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	2	2.82	0.11	1,136	3.31	0.16	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	2	2.82	0.11	935	2.72	0.13	2	7.41	100.00	935	7.24	100.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	2	2.82	0.11	905	2.64	0.13	1	3.70	50.00	405	3.13	44.75	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	2	2.82	0.11	757	2.21	0.11	0	0.00	0.00	0	0.00	0.00	2	33.33	100.00	757	25.35	100.00
33-0970030/1 AMERICANMTGNETWORK DBA VERTICE	1	1.41	0.05	625	1.82	0.09	0	0.00	0.00	0	0.00	0.00	1	16.67	100.00	625	20.93	100.00
0000018708/5 PARTNERS FEDERAL CREDIT UNION	1	1.41	0.05	606	1.77	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	1	1.41	0.05	570	1.66	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	1	1.41	0.05	501	1.46	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	1	1.41	0.05	501	1.46	0.07	1	3.70	100.00	501	3.88	100.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	1	1.41	0.05	500	1.46	0.07	0	0.00	0.00	0	0.00	0.00	1	16.67	100.00	500	16.74	100.00
26-0018056/7 JUST MORTGAGE	1	1.41	0.05	440	1.28	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	1.41	0.05	308	0.90	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	1	1.41	0.05	236	0.69	0.03	1	3.70	100.00	236	1.83	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	71	3.89	3.89	34,327	4.80	4.80	27	3.48	38.03	12,923	4.12	37.65	6	5.50	8.45	2,986	7.12	8.70
Tract: 06 / 037 / 31084 / 3015.01 / Upper Inc. / 20-50% Min.																		
13-3222578/1 CITIMORTGAGE, INC	8	25.00	0.44	3,295	26.01	0.46	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	7	21.88	0.38	2,583	20.39	0.36	3	37.50	42.86	1,098	36.43	42.51	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	2	6.25	0.11	894	7.06	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	6.25	0.11	665	5.25	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3012.04 / Middle Inc. / 20-50% Min.																		
0000008412/4 FLAGSTAR BANK	1	3.23	0.05	285	3.26	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROWDENT FUNDING ASSOCIATES	1	3.23	0.05	210	2.40	0.03	1	10.00	100.00	210	5.85	100.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	1	3.23	0.05	200	2.29	0.03	1	10.00	100.00	200	5.57	100.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	1	3.23	0.05	195	2.23	0.03	1	10.00	100.00	195	5.43	100.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	3.23	0.05	193	2.21	0.03	1	10.00	100.00	193	5.38	100.00	0	0.00	0.00	0	0.00	0.00
0000005536/5 NFCU	1	3.23	0.05	179	2.05	0.03	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	179	42.12	100.00
Tract Totals	31	1.70	1.70	8,743	1.22	1.22	10	1.29	32.26	3,589	1.14	41.05	2	1.83	6.45	425	1.01	4.86
Tract: 06 / 037 / 31084 / 3013.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	11	24.44	0.60	6,105	24.15	0.85	6	30.00	54.55	2,808	28.84	46.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	8	17.78	0.44	5,013	18.83	0.70	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	7	15.56	0.38	3,369	13.33	0.47	6	30.00	85.71	2,964	30.45	87.98	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	5	11.11	0.27	2,786	11.02	0.39	1	5.00	20.00	880	6.99	24.41	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/A/GMAC BANK	2	4.44	0.11	1,371	5.42	0.19	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	2	4.44	0.11	1,185	4.69	0.17	2	10.00	100.00	1,185	12.17	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	2	4.44	0.11	1,035	4.09	0.14	1	5.00	50.00	440	4.52	42.51	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	2	4.44	0.11	830	3.28	0.12	2	10.00	100.00	830	8.53	100.00	0	0.00	0.00	0	0.00	0.00
0000060784/5 CALIFORNIA CREDIT UNION	2	4.44	0.11	828	3.28	0.12	2	10.00	100.00	828	8.51	100.00	0	0.00	0.00	0	0.00	0.00
13-3098068/1 MERRILL LYNCH CREDIT CORP	1	2.22	0.05	848	3.36	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	1	2.22	0.05	781	3.09	0.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	2.22	0.05	566	2.24	0.08	0	0.00	0.00	0	0.00	0.00	1	100.00	100.00	566	100.00	100.00
4216200005/7 GMAC MORTGAGE LLC	1	2.22	0.05	558	2.21	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	45	2.47	2.47	25,275	3.53	3.53	20	2.58	44.44	9,735	3.10	38.52	1	0.92	2.22	566	1.35	2.24

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3012.03 / Middle Inc. / 20-50% Min.																		
0000057803/3 ALLY BANK FKA/ GMAC BANK	1	1.75	0.05	358	2.39	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37-1493496/7 PARKSIDE LENDING LLC	1	1.75	0.05	358	2.39	0.05	1	5.88	100.00	358	7.77	100.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	1	1.75	0.05	357	2.38	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000857/5 AFFINITY FEDERAL CREDIT UNION	1	1.75	0.05	324	2.16	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	1.75	0.05	300	2.00	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057463/3 PACIFIC CITY BANK	1	1.75	0.05	300	2.00	0.04	1	5.88	100.00	300	6.51	100.00	0	0.00	0.00	0	0.00	0.00
0000006809/4 COLONIAL SAVINGS, F.A.	1	1.75	0.05	298	1.99	0.04	1	5.88	100.00	298	6.47	100.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	1	1.75	0.05	248	1.65	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC.	1	1.75	0.05	231	1.54	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	1.75	0.05	222	1.48	0.03	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	222	22.07	100.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	1	1.75	0.05	220	1.47	0.03	1	5.88	100.00	220	4.77	100.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	1	1.75	0.05	136	0.91	0.02	1	5.88	100.00	136	2.95	100.00	0	0.00	0.00	0	0.00	0.00
20-5282281/7 CSW FINANCIAL LLC DBA TITAN WH	1	1.75	0.05	126	0.84	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0309242/7 CMG MORTGAGE INC	1	1.75	0.05	126	0.84	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	57	3.13	3.13	15,010	2.10	2.10	17	2.19	29.82	4,609	1.47	30.71	4	3.67	7.02	1,006	2.40	6.70
Tract: 06 / 037 / 31084 / 3012.04 / Middle Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	5	16.13	0.27	1,362	15.58	0.19	2	20.00	40.00	550	15.32	40.38	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	5	16.13	0.27	347	3.97	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	3	9.68	0.16	1,056	12.08	0.15	1	10.00	33.33	220	6.13	20.83	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	3	9.68	0.16	513	5.87	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	2	6.45	0.11	1,039	11.88	0.15	1	10.00	50.00	349	9.72	33.59	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	2	6.45	0.11	574	6.57	0.08	1	10.00	50.00	287	8.00	50.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	2	6.45	0.11	446	5.10	0.06	0	0.00	0.00	0	0.00	0.00	1	50.00	50.00	246	57.88	55.16
0000000008/1 JPMORGAN CHASE BANK, NA	1	3.23	0.05	1,385	15.84	0.19	1	10.00	100.00	1,385	38.59	100.00	0	0.00	0.00	0	0.00	0.00
2085300005/7 FIRST RESIDENTIAL MORTGAGE	1	3.23	0.05	417	4.77	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	1	3.23	0.05	342	3.91	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3012.02 / Middle Inc. / 20-50% Min.																		
0000016022/3 NEW YORK COMMUNITY BANK	2	2.47	0.11	610	1.96	0.09	1	3.45	50.00	200	1.57	32.79	0	0.00	0.00	0	0.00	0.00
0000007960/4 LUTHER BURBANK SAVINGS	1	1.23	0.05	1,640	5.27	0.23	1	3.45	100.00	1,640	12.86	100.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	1	1.23	0.05	591	1.90	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	1	1.23	0.05	504	1.62	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	1	1.23	0.05	480	1.54	0.07	1	3.45	100.00	480	3.77	100.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	1	1.23	0.05	460	1.48	0.06	1	3.45	100.00	460	3.61	100.00	0	0.00	0.00	0	0.00	0.00
33-0890858/7 CASHCALL, INC.	1	1.23	0.05	420	1.35	0.06	0	0.00	0.00	0	0.00	0.00	1	16.67	100.00	420	15.49	100.00
0000000024/1 US BANK, N.A.	1	1.23	0.05	417	1.34	0.06	1	3.45	100.00	417	3.27	100.00	0	0.00	0.00	0	0.00	0.00
1888200005/7 REUNION MORTGAGE, INC	1	1.23	0.05	400	1.29	0.06	0	0.00	0.00	0	0.00	0.00	1	16.67	100.00	400	14.75	100.00
0000008857/4 GATEWAY BANK, FSB	1	1.23	0.05	305	0.98	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0309242/7 CMG MORTGAGE INC	1	1.23	0.05	305	0.98	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7459700000/7 BROADVIEW MORTGAGE CORPORATION	1	1.23	0.05	199	0.64	0.03	1	3.45	100.00	199	1.56	100.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	1.23	0.05	110	0.35	0.02	1	3.45	100.00	110	0.86	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	81	4.44	4.44	31,107	4.35	4.35	29	3.74	35.80	12,748	4.06	40.98	6	5.50	7.41	2,712	6.47	8.72
Tract: 06 / 037 / 31084 / 3012.03 / Middle Inc. / 20-50% Min.																		
0000001461/1 CITIBANK, N.A.	12	21.05	0.66	1,972	13.14	0.28	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	11	19.30	0.60	2,549	16.98	0.36	5	29.41	45.45	1,326	28.77	52.02	1	25.00	9.09	296	29.42	11.61
0000001741/1 WELLS FARGO BANK, NA	4	7.02	0.22	1,017	6.78	0.14	2	11.76	50.00	514	11.15	50.54	1	25.00	25.00	248	24.65	24.39
0000018129/4 ONEWEST BANK, FSB	3	5.26	0.18	1,936	12.90	0.27	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	3	5.26	0.16	1,083	7.22	0.15	2	11.76	66.67	767	16.64	70.82	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	2	3.51	0.11	657	4.38	0.09	1	5.88	50.00	417	9.05	63.47	1	25.00	50.00	240	23.86	36.53
41-1704421/1 WELLS FARGO FUNDING, INC	2	3.51	0.11	567	3.78	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	2	3.51	0.11	567	3.78	0.08	1	5.88	50.00	150	3.25	26.46	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	2	3.51	0.11	342	2.28	0.05	1	5.88	50.00	123	2.67	35.96	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	1.75	0.05	358	2.39	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	1.75	0.05	358	2.39	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3011.00 / Upper Inc. / 20-50% Min.																		
94-3169132/7 BAY VALLEY MORTGAGE GROUP	1	1.27	0.05	417	1.52	0.06	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	417	34.18	100.00
26-0018056/7 JUST MORTGAGE	1	1.27	0.05	336	1.22	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1686200005/7 REUNION MORTGAGE, INC	1	1.27	0.05	299	1.09	0.04	1	2.78	100.00	299	2.07	100.00	0	0.00	0.00	0	0.00	0.00
0000001316/1 PNC BANK NA	1	1.27	0.05	287	1.05	0.04	1	2.78	100.00	287	1.99	100.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	1.27	0.05	228	0.83	0.03	1	2.78	100.00	228	1.58	100.00	0	0.00	0.00	0	0.00	0.00
1598200002/7 IMORTGAGE.COM, INC.	1	1.27	0.05	221	0.81	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	1	1.27	0.05	176	0.64	0.02	1	2.78	100.00	176	1.22	100.00	0	0.00	0.00	0	0.00	0.00
0000023543/1 CALIFORNIA NATIONAL BANK	1	1.27	0.05	115	0.42	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005848/4 E*TRADE BANK	1	1.27	0.05	115	0.42	0.02	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	115	9.43	100.00
Tract Totals	79	4.33	4.33	27,434	3.83	3.83	36	4.64	45.57	14,415	4.59	52.54	4	3.67	5.06	1,220	2.81	4.45
Tract: 06 / 037 / 31084 / 3012.02 / Middle Inc. / 20-50% Min.																		
0000001461/1 CITIBANK, N.A.	16	19.75	0.88	2,951	9.49	0.41	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	12	14.81	0.66	5,022	16.14	0.70	8	27.59	88.87	3,456	27.11	68.82	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	8	9.88	0.44	2,740	8.81	0.38	1	3.45	12.50	176	1.38	6.42	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	6	7.41	0.33	2,432	7.82	0.34	5	17.24	83.33	2,015	15.81	82.85	1	16.67	16.67	417	15.38	17.15
0000057803/3 ALLY BANK FKA/ GMAC BANK	3	3.70	0.16	1,630	5.24	0.23	1	3.45	33.33	526	4.13	32.27	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	3	3.70	0.16	1,546	4.97	0.22	2	6.90	66.67	886	6.95	57.31	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	3	3.70	0.16	1,098	3.53	0.15	1	3.45	33.33	180	1.41	16.39	1	16.67	33.33	518	19.10	47.18
0000018077/4 CHARLES SCHWAB BANK	2	2.47	0.11	1,131	3.64	0.16	1	3.45	50.00	591	4.64	52.25	1	16.67	50.00	540	19.91	47.75
4216200005/7 GMAC MORTGAGE LLC	2	2.47	0.11	1,098	3.53	0.15	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	2	2.47	0.11	1,040	3.34	0.15	1	3.45	50.00	500	3.92	48.08	0	0.00	0.00	0	0.00	0.00
2599800002/7 JMAC LENDING INC	2	2.47	0.11	947	3.04	0.13	0	0.00	0.00	0	0.00	0.00	1	16.67	50.00	417	15.38	44.03
0000018129/4 ONEWEST BANK, FSB	2	2.47	0.11	838	2.69	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	2	2.47	0.11	749	2.41	0.10	1	3.45	50.00	332	2.60	44.33	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	2	2.47	0.11	745	2.39	0.10	1	3.45	50.00	580	4.55	77.85	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	2.47	0.11	699	2.25	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3010.00 / Middle Inc. / 20-50% Min.																		
1333800008/7 PMC BANCORP	1	1.92	0.05	417	1.81	0.06	1	4.17	100.00	417	4.63	100.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	1	1.92	0.05	400	1.74	0.06	1	4.17	100.00	400	4.44	100.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	1.92	0.05	380	1.65	0.05	1	4.17	100.00	380	4.21	100.00	0	0.00	0.00	0	0.00	0.00
81-0615913/7 MORTGAGE MANAGEMENT CONSULTANT	1	1.92	0.05	308	1.34	0.04	1	4.17	100.00	308	3.42	100.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	1	1.92	0.05	281	1.22	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	1	1.92	0.05	266	1.16	0.04	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	266	30.16	100.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	1	1.92	0.05	231	1.00	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	1	1.92	0.05	210	0.91	0.03	1	4.17	100.00	210	2.33	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	52	2.85	2.85	23,015	3.22	3.22	24	3.09	46.15	9,016	2.87	39.17	2	1.83	3.85	882	2.10	3.83
Tract: 06 / 037 / 31084 / 3011.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	22	27.85	1.21	8,473	30.89	1.18	16	44.44	72.73	6,017	41.74	71.01	1	25.00	4.55	338	27.70	3.99
000001461/1 CITIBANK, N.A.	15	18.99	0.82	3,295	12.01	0.46	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	7	8.86	0.38	3,065	11.17	0.43	5	13.89	71.43	2,240	15.54	73.08	1	25.00	14.29	350	28.69	11.42
13-3222578/1 CITIMORTGAGE, INC	6	7.59	0.33	1,994	7.27	0.28	1	2.78	16.67	225	1.56	11.28	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	3	3.80	0.16	944	3.44	0.13	2	5.56	66.67	527	3.66	55.83	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	2	2.53	0.11	897	3.27	0.13	2	5.56	100.00	897	6.22	100.00	0	0.00	0.00	0	0.00	0.00
95-4671903/7 MEGA CAPITAL FUNDING INC.	2	2.53	0.11	881	3.21	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	2	2.53	0.11	769	2.80	0.11	1	2.78	50.00	525	3.64	68.27	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	2	2.53	0.11	719	2.62	0.10	1	2.78	50.00	400	2.77	55.83	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	2	2.53	0.11	655	2.39	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	2	2.53	0.11	476	1.74	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	1	1.27	0.05	868	3.16	0.12	1	2.78	100.00	868	6.02	100.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	1	1.27	0.05	654	2.38	0.09	1	2.78	100.00	654	4.54	100.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	1.27	0.05	594	2.17	0.08	1	2.78	100.00	594	4.12	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	1.27	0.05	478	1.74	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0607813/7 EASTLAND FINANCIAL CORPORATION	1	1.27	0.05	478	1.74	0.07	1	2.78	100.00	478	3.32	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted						
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	
Tract: 06 / 037 / 31084 / 3009.02 / Upper Inc. / 20-50% Min.																			
4216200005/7	GMAC MORTGAGE LLC	1	2.33	0.05	519	3.15	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7459700000/7	BROADVIEW MORTGAGE CORPORATION	1	2.33	0.05	505	3.06	0.07	1	7.14	100.00	505	8.27	100.00	0	0.00	0.00	0	0.00	0.00
000004142/5	KINECTA FEDERAL CREDIT UNION	1	2.33	0.05	498	3.02	0.07	1	7.14	100.00	498	8.16	100.00	0	0.00	0.00	0	0.00	0.00
7552800000/7	WALL STREET MORTGAGE BANKERS	1	2.33	0.05	412	2.50	0.06	1	7.14	100.00	412	6.75	100.00	0	0.00	0.00	0	0.00	0.00
1392000005/7	PROSPECT MORTGAGE, LLC	1	2.33	0.05	406	2.46	0.06	1	7.14	100.00	406	6.65	100.00	0	0.00	0.00	0	0.00	0.00
000006848/5	AMERICAN FIRST CREDIT UNION	1	2.33	0.05	385	2.33	0.05	1	7.14	100.00	385	6.31	100.00	0	0.00	0.00	0	0.00	0.00
000000000/1	JPMORGAN CHASE BANK, NA	1	2.33	0.05	345	2.09	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7	AMERISAVE MORTGAGE CORPORATION	1	2.33	0.05	300	1.82	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7	PARAMOUNT RESIDENTIAL MORTGAGE	1	2.33	0.05	275	1.67	0.04	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	275	24.95	100.00
75-3170028/7	PACIFIC UNION FINANCIAL, LLC	1	2.33	0.05	275	1.67	0.04	1	7.14	100.00	275	4.51	100.00	0	0.00	0.00	0	0.00	0.00
0001072248/2	SUNTRUST MORTGAGE, INC	1	2.33	0.05	200	1.21	0.03	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	200	18.15	100.00
Tract Totals		43	2.36	2.36	16,502	2.31	2.31	14	1.80	32.56	6,103	1.94	36.98	4	3.67	9.30	1,102	2.63	6.68
Tract: 06 / 037 / 31084 / 3010.00 / Middle Inc. / 20-50% Min.																			
0000013044/1	BANK OF AMERICA, N.A.	13	25.00	0.71	4,945	21.49	0.69	9	37.50	69.23	3,335	36.99	67.44	0	0.00	0.00	0	0.00	0.00
000001481/1	CITIBANK, N.A.	7	13.46	0.38	2,087	9.07	0.29	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4	ONEWEST BANK, FSB	6	11.54	0.33	5,814	25.26	0.81	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4	COUNTRYWIDE BANK FSB	4	7.69	0.22	1,693	7.36	0.24	1	4.17	25.00	296	3.28	17.48	0	0.00	0.00	0	0.00	0.00
0000001741/1	WELLS FARGO BANK, NA	3	5.77	0.16	1,199	5.21	0.17	3	12.50	100.00	1,199	13.30	100.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1	CITIMORTGAGE, INC	2	3.85	0.11	930	4.04	0.13	1	4.17	50.00	513	5.69	55.16	0	0.00	0.00	0	0.00	0.00
41-1704421/1	WELLS FARGO FUNDING, INC	2	3.85	0.11	863	3.75	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7667200009/7	PLATINUM HOME MORTGAGE CORP	2	3.85	0.11	537	2.33	0.08	2	8.33	100.00	537	5.96	100.00	0	0.00	0.00	0	0.00	0.00
000008412/4	FLAGSTAR BANK	1	1.92	0.05	616	2.68	0.09	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	616	69.94	100.00
72-1545378/7	FIRST CALIFORNIA MORTGAGE CO	1	1.92	0.05	514	2.23	0.07	1	4.17	100.00	514	5.70	100.00	0	0.00	0.00	0	0.00	0.00
7810600004/7	PROVIDENT FUNDING ASSOCIATES	1	1.92	0.05	463	2.01	0.06	1	4.17	100.00	463	5.14	100.00	0	0.00	0.00	0	0.00	0.00
3027509980/7	PHH MORTGAGE CORPORATION	1	1.92	0.05	444	1.93	0.06	1	4.17	100.00	444	4.92	100.00	0	0.00	0.00	0	0.00	0.00
000008857/4	GATEWAY BANK, FSB	1	1.92	0.05	417	1.81	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3009.01 / Upper Inc. / 20-50% Min.																		
33-0914481/7 JAYCO CAPITAL GROUP	1	0.99	0.05	480	0.96	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	0.99	0.05	417	0.84	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784800005/7 FRANKLIN AMERICAN MORTGAGE CO	1	0.99	0.05	417	0.84	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2022500009/7 EMPIREAMERICA, LLC	1	0.99	0.05	417	0.84	0.06	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	417	12.38	100.00
16-1245395/1 HSBC MORTGAGE CORP	1	0.99	0.05	417	0.84	0.06	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	417	12.38	100.00
0000057463/3 PACIFIC CITY BANK	1	0.99	0.05	417	0.84	0.06	1	2.00	100.00	417	1.57	100.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	1	0.99	0.05	315	0.63	0.04	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	315	9.36	100.00
95-4769926/7 COMMUNITY MORTGAGE FUNDING, LL	1	0.99	0.05	315	0.63	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7116100002/7 ESSEX MORTGAGE	1	0.99	0.05	300	0.60	0.04	1	2.00	100.00	300	1.13	100.00	0	0.00	0.00	0	0.00	0.00
2137100009/7 CUSO MORTGAGE, INC.	1	0.99	0.05	300	0.60	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	1	0.99	0.05	133	0.27	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006140/5 CERTIFIED FEDERAL CREDIT UNION	1	0.99	0.05	75	0.15	0.01	1	2.00	100.00	75	0.28	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	101	5.54	5.54	49,844	6.97	6.97	50	6.44	49.50	26,560	8.46	53.29	7	6.42	6.93	3,367	8.03	6.76
Tract: 06 / 037 / 31084 / 3009.02 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	7	16.28	0.38	2,645	16.03	0.37	2	14.29	28.57	905	14.83	34.22	1	25.00	14.29	150	13.61	5.67
0000001461/1 CITIBANK, N.A.	5	11.63	0.27	1,338	8.11	0.19	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	3	6.98	0.16	1,397	8.47	0.20	1	7.14	33.33	500	8.19	35.79	0	0.00	0.00	0	0.00	0.00
13-322578/1 CITIMORTGAGE, INC	3	6.98	0.16	1,256	7.61	0.18	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	2	4.65	0.11	1,019	6.18	0.14	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	2	4.65	0.11	965	5.85	0.13	1	7.14	50.00	488	8.00	50.57	1	25.00	50.00	477	43.28	49.43
41-1704421/1 WELLS FARGO FUNDING, INC	2	4.65	0.11	916	5.55	0.13	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	2	4.65	0.11	687	4.16	0.10	1	7.14	50.00	270	4.42	39.30	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	2	4.65	0.11	567	3.44	0.08	1	7.14	50.00	417	6.83	73.54	0	0.00	0.00	0	0.00	0.00
0000016039/4 COUNTRYWIDE BANK FSB	2	4.65	0.11	550	3.33	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	1	2.33	0.05	522	3.16	0.07	1	7.14	100.00	522	8.55	100.00	0	0.00	0.00	0	0.00	0.00
7107500004/7 CHERRY CREEK MORTGAGE CO., INC	1	2.33	0.05	520	3.15	0.07	1	7.14	100.00	520	8.52	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

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2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	Grp	Mkt	Amount	Grp	Mkt	Number	Grp	Row	Amount	Grp	Row	Number	Grp	Row	Amount	Grp	Row
Tract: 06 / 037 / 31084 / 3009.01 / Upper Inc. / 20-50% Min.																		
41-1704421/1 WELLS FARGO FUNDING, INC	3	2.97	0.16	1,575	3.16	0.22	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	2	1.98	0.11	1,349	2.71	0.19	2	4.00	100.00	1,349	5.08	100.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	2	1.98	0.11	1,162	2.33	0.16	1	2.00	50.00	680	2.56	56.52	0	0.00	0.00	0	0.00	0.00
95-4762204/7 LENOX FINANCIAL MORTGAGE	2	1.98	0.11	1,154	2.32	0.16	0	0.00	0.00	0	0.00	0.00	2	28.57	100.00	1,154	34.27	100.00
0000006051/4 PROVIDENT SAVINGS BANK, F.S.B.	2	1.98	0.11	1,026	2.06	0.14	1	2.00	50.00	400	1.51	38.99	0	0.00	0.00	0	0.00	0.00
7552800000/7 WALL STREET MORTGAGE BANKERS	2	1.98	0.11	837	1.68	0.12	2	4.00	100.00	837	3.15	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	2	1.98	0.11	783	1.57	0.11	1	2.00	50.00	366	1.38	46.74	0	0.00	0.00	0	0.00	0.00
0000002024/5 LA FINANCIAL CREDIT UNION	2	1.98	0.11	510	1.02	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	1	0.99	0.05	730	1.46	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	1	0.99	0.05	728	1.46	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	1	0.99	0.05	728	1.46	0.10	1	2.00	100.00	728	2.74	100.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	0.99	0.05	712	1.43	0.10	1	2.00	100.00	712	2.68	100.00	0	0.00	0.00	0	0.00	0.00
0000024553/5 LOS ANGELES POLICE FCU	1	0.99	0.05	660	1.32	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	0.99	0.05	626	1.26	0.09	1	2.00	100.00	626	2.36	100.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	1	0.99	0.05	625	1.25	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	1	0.99	0.05	624	1.25	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
81-0615913/7 MORTGAGE MANAGEMENT CONSULTANT	1	0.99	0.05	600	1.20	0.08	1	2.00	100.00	600	2.26	100.00	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	1	0.99	0.05	580	1.16	0.08	1	2.00	100.00	580	2.18	100.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	1	0.99	0.05	572	1.15	0.08	1	2.00	100.00	572	2.15	100.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	1	0.99	0.05	559	1.12	0.08	1	2.00	100.00	559	2.10	100.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	0.99	0.05	553	1.11	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	0.99	0.05	550	1.10	0.08	1	2.00	100.00	550	2.07	100.00	0	0.00	0.00	0	0.00	0.00
0000008089/4 MALAGA BANK FSB	1	0.99	0.05	498	1.00	0.07	1	2.00	100.00	498	1.88	100.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	0.99	0.05	496	1.00	0.07	1	2.00	100.00	496	1.87	100.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	1	0.99	0.05	486	0.98	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0962918/7 HELPUFINANCE	1	0.99	0.05	485	0.97	0.07	1	2.00	100.00	485	1.83	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3008.00 / Upper Inc. / 20-50% Min.																		
26-0360486/7 BAY EQUITY LLC	1	0.98	0.05	632	1.39	0.09	1	2.17	100.00	632	3.43	100.00	0	0.00	0.00	0	0.00	0.00
0000068459/5 USC CREDIT UNION	1	0.98	0.05	620	1.36	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	1	0.98	0.05	548	1.20	0.08	1	2.17	100.00	548	2.98	100.00	0	0.00	0.00	0	0.00	0.00
0000018708/5 PARTNERS FEDERAL CREDIT UNION	1	0.98	0.05	525	1.15	0.07	1	2.17	100.00	525	2.85	100.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	0.98	0.05	516	1.13	0.07	1	2.17	100.00	516	2.80	100.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	0.98	0.05	450	0.99	0.06	1	2.17	100.00	450	2.45	100.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	0.98	0.05	417	0.92	0.06	1	2.17	100.00	417	2.27	100.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	0.98	0.05	400	0.88	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	1	0.98	0.05	400	0.88	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000080122/1 UBS AG, TAMPA BRANCH	1	0.98	0.05	400	0.88	0.06	1	2.17	100.00	400	2.17	100.00	0	0.00	0.00	0	0.00	0.00
0000057463/3 PACIFIC CITY BANK	1	0.98	0.05	400	0.88	0.06	1	2.17	100.00	400	2.17	100.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	1	0.98	0.05	399	0.88	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	1	0.98	0.05	399	0.88	0.06	1	2.17	100.00	399	2.17	100.00	0	0.00	0.00	0	0.00	0.00
0000015732/5 WESTERN FEDERAL CREDIT UNION	1	0.98	0.05	325	0.71	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003514/3 BANK OF THE WEST	1	0.98	0.05	300	0.66	0.04	1	2.17	100.00	300	1.63	100.00	0	0.00	0.00	0	0.00	0.00
0000006051/4 PROVIDENT SAVINGS BANK, F.S.B.	1	0.98	0.05	300	0.66	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75-3170028/7 PACIFIC UNION FINANCIAL, LLC	1	0.98	0.05	233	0.51	0.03	1	2.17	100.00	233	1.27	100.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	1	0.98	0.05	145	0.32	0.02	1	2.17	100.00	145	0.79	100.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	0.98	0.05	143	0.31	0.02	1	2.17	100.00	143	0.78	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	102	5.59	5.59	45,500	6.36	6.36	46	5.93	45.10	18,400	5.86	40.44	2	1.83	1.96	1,460	3.48	3.21
Tract: 06 / 037 / 31084 / 3009.01 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	23	22.77	1.26	12,451	24.98	1.74	15	30.00	65.22	8,647	32.56	69.45	1	14.29	4.35	536	15.92	4.30
0000018039/4 COUNTRYWIDE BANK FSB	9	8.91	0.49	4,975	9.98	0.70	6	12.00	66.67	3,350	12.81	67.34	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	8	7.92	0.44	4,227	8.46	0.59	6	12.00	75.00	3,138	11.81	74.24	1	14.29	12.50	528	15.68	12.49
0000001461/1 CITIBANK, N.A.	7	6.93	0.38	2,587	5.15	0.36	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	7	6.93	0.38	2,413	4.84	0.34	2	4.00	28.57	595	2.24	24.66	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3007.02 / Upper Inc. / 20-50% Min.																		
26-0018056/7 JUST MORTGAGE	1	1.01	0.05	560	0.96	0.08	1	2.38	100.00	560	2.43	100.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	1	1.01	0.05	559	0.95	0.08	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	559	13.97	100.00
37-1493496/7 PARKSIDE LENDING LLC	1	1.01	0.05	417	0.71	0.06	1	2.38	100.00	417	1.81	100.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	1	1.01	0.05	400	0.68	0.06	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	400	10.00	100.00
0000003514/3 BANK OF THE WEST	1	1.01	0.05	400	0.68	0.06	1	2.38	100.00	400	1.74	100.00	0	0.00	0.00	0	0.00	0.00
13-3098068/1 MERRILL LYNCH CREDIT CORP	1	1.01	0.05	275	0.47	0.04	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	275	6.87	100.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	1.01	0.05	250	0.43	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	1.01	0.05	250	0.43	0.03	1	2.38	100.00	250	1.09	100.00	0	0.00	0.00	0	0.00	0.00
94-3169132/7 BAY VALLEY MORTGAGE GROUP	1	1.01	0.05	164	0.28	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	99	5.43	5.43	58,627	8.19	8.19	42	5.41	42.42	23,013	7.33	39.25	7	6.42	7.07	4,001	9.54	6.82
Tract: 06 / 037 / 31084 / 3008.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	21	20.59	1.15	7,900	17.36	1.10	12	26.09	57.14	4,272	23.22	54.08	1	50.00	4.76	730	50.00	9.24
0000001461/1 CITIBANK, N.A.	16	15.69	0.88	4,171	9.17	0.58	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	9	8.82	0.49	3,878	8.52	0.54	6	13.04	66.67	2,348	12.76	60.55	1	50.00	11.11	730	50.00	18.82
13-3222578/1 CITIMORTGAGE, INC	7	6.86	0.38	3,838	8.44	0.54	5	10.87	71.43	2,659	14.45	69.28	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	4	3.92	0.22	6,130	13.47	0.86	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	4	3.92	0.22	1,768	3.89	0.25	4	8.70	100.00	1,768	9.61	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	4	3.92	0.22	1,613	3.55	0.23	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	3	2.94	0.16	1,185	2.80	0.17	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	3	2.94	0.16	1,060	2.33	0.15	2	4.35	66.67	815	4.43	76.89	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	3	2.94	0.16	955	2.10	0.13	2	4.35	66.67	710	3.86	74.35	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	2	1.96	0.11	913	2.01	0.13	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	2	1.96	0.11	841	1.85	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	2	1.96	0.11	816	1.79	0.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	2	1.96	0.11	720	1.58	0.10	2	4.35	100.00	720	3.91	100.00	0	0.00	0.00	0	0.00	0.00
0000005801/4 UNIVERSAL BANK	1	0.98	0.05	2,160	4.75	0.30	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3007.01 / Upper Inc. / 20-50% Min.																		
95-4671903/7 MEGA CAPITAL FUNDING INC.	1	0.86	0.05	300	0.50	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	1	0.86	0.05	230	0.39	0.03	1	1.85	100.00	230	0.81	100.00	0	0.00	0.00	0	0.00	0.00
0000068187/5 BAXTER CREDIT UNION	1	0.86	0.05	78	0.13	0.01	0	0.00	0.00	0	0.00	0.00	1	12.50	100.00	78	2.04	100.00
Tract Totals	116	6.36	6.36	59,601	8.33	8.33	54	6.96	46.55	28,414	9.05	47.67	8	7.34	6.90	3,827	9.12	6.42
Tract: 06 / 037 / 31084 / 3007.02 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	19	19.19	1.04	11,571	19.74	1.62	13	30.95	68.42	6,947	30.19	60.04	0	0.00	0.00	0	0.00	0.00
000001461/1 CITIBANK, N.A.	15	15.15	0.82	8,918	15.21	1.25	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	10	10.10	0.55	6,595	11.25	0.92	4	9.52	40.00	1,847	8.03	28.01	2	28.57	20.00	1,516	37.89	22.99
13-3222578/1 CITIMORTGAGE, INC	6	6.06	0.33	4,037	6.89	0.56	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANKFSB	6	6.06	0.33	3,746	6.39	0.52	4	9.52	66.67	2,594	11.27	69.25	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	6	6.06	0.33	3,438	5.86	0.48	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	3	3.03	0.16	1,988	3.39	0.28	3	7.14	100.00	1,988	8.64	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	3	3.03	0.16	1,816	3.10	0.25	3	7.14	100.00	1,816	7.89	100.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	3	3.03	0.16	1,742	2.97	0.24	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	3	3.03	0.16	1,262	2.15	0.18	3	7.14	100.00	1,262	5.48	100.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	2	2.02	0.11	2,000	3.41	0.28	1	2.38	50.00	1,280	5.56	64.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	2	2.02	0.11	1,354	2.31	0.19	1	2.38	50.00	729	3.17	53.84	1	14.29	50.00	625	15.62	48.16
4216200005/7 GMAC MORTGAGE LLC	2	2.02	0.11	1,141	1.95	0.16	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	2	2.02	0.11	1,035	1.77	0.14	2	4.76	100.00	1,035	4.50	100.00	0	0.00	0.00	0	0.00	0.00
0000088459/5 USC CREDIT UNION	2	2.02	0.11	778	1.33	0.11	1	2.38	50.00	50	0.22	6.43	0	0.00	0.00	0	0.00	0.00
1146500007/7 LHM FINANCIAL DBA CNN MORTGAGE	1	1.01	0.05	738	1.26	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	1	1.01	0.05	729	1.24	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4762204/7 LENOX FINANCIAL MORTGAGE	1	1.01	0.05	626	1.07	0.09	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	626	15.65	100.00
0471809999/7 GUILD MORTGAGE COMPANY	1	1.01	0.05	625	1.07	0.09	1	2.38	100.00	625	2.72	100.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROWIDENT FUNDING ASSOCIATES	1	1.01	0.05	625	1.07	0.09	1	2.38	100.00	625	2.72	100.00	0	0.00	0.00	0	0.00	0.00
7364800008/7 GREENLIGHT FINANCIAL SERVICES	1	1.01	0.05	588	1.00	0.08	1	2.38	100.00	588	2.56	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3007.01 / Upper Inc. / 20-50% Min.																		
000008857/4 GATEWAY BANK, FSB	3	2.59	0.16	1,458	2.45	0.20	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A GMAC BANK	3	2.59	0.16	1,279	2.15	0.18	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	3	2.59	0.16	1,276	2.14	0.18	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	2	1.72	0.11	1,428	2.40	0.20	2	3.70	100.00	1,428	5.03	100.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	2	1.72	0.11	1,414	2.37	0.20	1	1.85	50.00	564	1.98	39.89	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	2	1.72	0.11	1,148	1.93	0.16	1	1.85	50.00	608	2.14	52.96	0	0.00	0.00	0	0.00	0.00
000008412/4 FLAGSTAR BANK	2	1.72	0.11	1,129	1.89	0.16	0	0.00	0.00	0	0.00	0.00	2	25.00	100.00	1,129	29.50	100.00
7499100008/7 TAYLOR, BEAN & WHITAKER	2	1.72	0.11	1,121	1.88	0.16	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	2	1.72	0.11	1,070	1.80	0.15	2	3.70	100.00	1,070	3.77	100.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	2	1.72	0.11	1,025	1.72	0.14	1	1.85	50.00	400	1.41	39.02	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	2	1.72	0.11	834	1.40	0.12	1	1.85	50.00	417	1.47	50.00	1	12.50	50.00	417	10.90	50.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	2	1.72	0.11	834	1.40	0.12	1	1.85	50.00	417	1.47	50.00	0	0.00	0.00	0	0.00	0.00
0000015115/4 EVERBANK	1	0.86	0.05	730	1.22	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY CORP	1	0.86	0.05	716	1.20	0.10	0	0.00	0.00	0	0.00	0.00	1	12.50	100.00	716	18.71	100.00
33-0970030/1 AMERICANMTGNETWORK DBA VERTICE	1	0.86	0.05	626	1.05	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	0.86	0.05	625	1.05	0.09	1	1.85	100.00	625	2.20	100.00	0	0.00	0.00	0	0.00	0.00
7667200009/7 PLATINUM HOME MORTGAGE CORP	1	0.86	0.05	620	1.04	0.09	1	1.85	100.00	620	2.18	100.00	0	0.00	0.00	0	0.00	0.00
0000060143/2 COMERICA BANK	1	0.86	0.05	568	0.95	0.08	0	0.00	0.00	0	0.00	0.00	1	12.50	100.00	568	14.84	100.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	0.86	0.05	568	0.95	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2589800002/7 JMARC LENDING INC	1	0.86	0.05	546	0.92	0.08	1	1.85	100.00	546	1.92	100.00	0	0.00	0.00	0	0.00	0.00
0000060784/5 CALIFORNIA CREDIT UNION	1	0.86	0.05	504	0.85	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027508980/7 PHH MORTGAGE CORPORATION	1	0.86	0.05	476	0.80	0.07	1	1.85	100.00	476	1.68	100.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	1	0.86	0.05	417	0.70	0.06	1	1.85	100.00	417	1.47	100.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	0.86	0.05	417	0.70	0.06	1	1.85	100.00	417	1.47	100.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	1	0.86	0.05	417	0.70	0.06	1	1.85	100.00	417	1.47	100.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	0.86	0.05	417	0.70	0.06	0	0.00	0.00	0	0.00	0.00	1	12.50	100.00	417	10.90	100.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3006.00 / Upper Inc. / 20-50% Min.																		
421620005/7 GMAC MORTGAGE LLC	2	1.57	0.11	549	1.21	0.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	2	1.57	0.11	513	1.13	0.07	0	0.00	0.00	0	0.00	0.00	1	11.11	50.00	236	7.99	46.00
0000003927/4 NORTH AMERICAN SAVINGS BANK	1	0.79	0.05	520	1.15	0.07	1	1.85	100.00	520	2.73	100.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	1	0.79	0.05	520	1.15	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	1	0.79	0.05	500	1.10	0.07	1	1.85	100.00	500	2.62	100.00	0	0.00	0.00	0	0.00	0.00
0000014695/1 CITY NATIONAL BANK	1	0.79	0.05	450	0.99	0.06	1	1.85	100.00	450	2.36	100.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	1	0.79	0.05	417	0.92	0.06	1	1.85	100.00	417	2.19	100.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	1	0.79	0.05	416	0.92	0.06	1	1.85	100.00	416	2.18	100.00	0	0.00	0.00	0	0.00	0.00
95-4871903/7 MEGA CAPITAL FUNDING INC.	1	0.79	0.05	368	0.81	0.05	1	1.85	100.00	368	1.93	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	1	0.79	0.05	342	0.75	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7552800000/7 WALL STREET MORTGAGE BANKERS	1	0.79	0.05	334	0.74	0.05	1	1.85	100.00	334	1.75	100.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	1	0.79	0.05	313	0.69	0.04	1	1.85	100.00	313	1.64	100.00	0	0.00	0.00	0	0.00	0.00
7768600002/7 BANKERSWEST FUNDING CORPORATIO	1	0.79	-0.05	275	0.61	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	1	0.79	0.05	234	0.52	0.03	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057463/3 PACIFIC CITY BANK	1	0.79	0.05	185	0.41	0.03	1	1.85	100.00	185	0.97	100.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	1	0.79	0.05	130	0.29	0.02	1	1.85	100.00	130	0.68	100.00	0	0.00	0.00	0	0.00	0.00
0471809999/7 GUILD MORTGAGE COMPANY	1	0.79	0.05	7	0.02	0.00	0	0.00	0.00	0	0.00	0.00	1	11.11	100.00	7	0.24	100.00
Tract Totals	127	6.96	6.96	45,312	6.33	6.33	54	6.96	42.52	19,080	6.08	42.11	9	8.26	7.09	2,955	7.05	6.52
Tract: 06 / 037 / 31084 / 3007.01 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	38	32.76	2.08	20,460	34.33	2.86	23	42.59	60.53	13,269	46.70	64.85	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	9	7.76	0.49	4,493	7.54	0.63	5	9.26	55.56	2,514	8.85	55.95	1	12.50	11.11	502	13.12	11.17
0000001461/1 CITIBANK, N.A.	8	6.90	0.44	4,145	8.95	0.58	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	6	5.17	0.33	3,123	5.24	0.44	4	7.41	66.67	1,970	6.93	63.08	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	5	4.31	0.27	2,079	3.49	0.29	4	7.41	80.00	1,349	4.75	64.89	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	3	2.59	0.16	1,557	2.61	0.22	1	1.85	33.33	660	2.32	42.39	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	3	2.59	0.16	1,473	2.47	0.21	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	Grp	Mkt	Amount	Grp	%	Number	Grp	Row	Amount	Grp	Row	Number	Grp	Row	Amount	Grp	Row
Tract: 06 / 037 / 31084 / 3004.00 / Upper Inc. / 20-50% Min.																		
33-0890858/7 CASHCALL, INC.	1	1.69	0.05	420	1.86	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY CORP	1	1.69	0.05	417	1.85	0.06	1	2.94	100.00	417	3.53	100.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	1	1.69	0.05	417	1.85	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007557/5 GLENDALE CITY EMPLOYEES FCU	1	1.69	0.05	399	1.77	0.06	1	2.94	100.00	399	3.37	100.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	1	1.69	0.05	344	1.52	0.05	1	2.94	100.00	344	2.91	100.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	1.69	0.05	324	1.44	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
01-0726495/7 BROKER SOLUTIONS, INC. DBA: NE	1	1.69	0.05	275	1.22	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	1	1.69	0.05	239	1.06	0.03	1	2.94	100.00	239	2.02	100.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	1	1.69	0.05	231	1.02	0.03	1	2.94	100.00	231	1.95	100.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	1	1.69	0.05	215	0.95	0.03	1	2.94	100.00	215	1.82	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	59	3.23	3.23	22,576	3.15	3.15	34	4.38	57.63	11,827	3.77	52.39	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3006.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	32	25.20	1.75	12,493	27.57	1.75	21	38.89	65.63	8,092	42.41	64.77	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	14	11.02	0.77	5,377	11.87	0.75	5	9.26	35.71	2,017	10.57	37.51	5	55.56	35.71	1,992	67.41	37.05
13-3222578/1 CITIMORTGAGE, INC	12	9.45	0.66	4,447	9.81	0.62	2	3.70	16.67	608	3.19	13.67	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	12	9.45	0.66	4,419	9.75	0.62	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	8	6.30	0.44	2,157	4.76	0.30	4	7.41	50.00	839	4.40	38.90	0	0.00	0.00	0	0.00	0.00
94-3169132/7 BAY VALLEY MORTGAGE GROUP	7	5.51	0.38	2,209	4.88	0.31	3	5.56	42.86	963	5.05	43.59	1	11.11	14.29	280	9.48	12.68
0000008857/4 GATEWAY BANK, FSB	4	3.15	0.22	1,427	3.15	0.20	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	3	2.36	0.16	1,366	3.01	0.19	1	1.85	33.33	417	2.19	30.53	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	3	2.36	0.16	1,178	2.60	0.16	1	1.85	33.33	475	2.49	40.32	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	3	2.36	0.16	1,012	2.23	0.14	2	3.70	66.67	572	3.00	56.52	1	11.11	33.33	440	14.89	43.48
0001072246/2 SUNTRUST MORTGAGE, INC	3	2.36	0.16	939	2.07	0.13	1	1.85	33.33	237	1.24	25.24	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	3	2.36	0.16	725	1.60	0.10	2	3.70	66.67	575	3.01	79.31	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	2	1.57	0.11	838	1.85	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	2	1.57	0.11	652	1.44	0.09	2	3.70	100.00	652	3.42	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06103713108413003.00 / Upper Inc. / 20-50% Min.																		
1710100002/7 PLAZA HOME MORTGAGE, INC.	1	0.95	0.05	415	0.98	0.08	1	2.17	100.00	415	2.08	100.00	0	0.00	0.00	0	0.00	0.00
04-3516820/7 CLEARPOINT FUNDING INC	1	0.95	0.05	412	0.97	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	1	0.95	0.05	388	0.91	0.05	1	2.17	100.00	388	1.95	100.00	0	0.00	0.00	0	0.00	0.00
7784800005/7 FRANKLIN AMERICAN MORTGAGE CO	1	0.95	0.05	378	0.89	0.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	1	0.95	0.05	369	0.87	0.05	1	2.17	100.00	369	1.85	100.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	1	0.95	0.05	322	0.76	0.04	1	2.17	100.00	322	1.62	100.00	0	0.00	0.00	0	0.00	0.00
76-0632870/7 RMC VANGUARD MORTGAGE CORP	1	0.95	0.05	250	0.59	0.03	1	2.17	100.00	250	1.25	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	105	5.76	5.76	42,453	5.93	5.93	46	5.93	43.81	19,933	6.35	46.95	9	8.26	8.57	4,034	9.62	9.50
Tract: 06103713108413004.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	8	15.25	0.49	3,085	13.71	0.43	7	20.59	77.78	2,231	18.86	72.08	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	5	8.47	0.27	1,907	8.45	0.27	4	11.78	80.00	1,490	12.80	78.13	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	5	8.47	0.27	1,573	6.97	0.22	4	11.78	80.00	1,125	9.51	71.52	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	4	6.78	0.22	2,614	11.58	0.37	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	4	6.78	0.22	1,381	6.12	0.19	1	2.94	25.00	480	4.06	34.76	0	0.00	0.00	0	0.00	0.00
0000001481/1 CITIBANK, N.A.	3	5.08	0.16	1,434	6.35	0.20	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	3	5.08	0.16	1,016	4.50	0.14	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	2	3.39	0.11	884	3.92	0.12	2	5.88	100.00	884	7.47	100.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	3.39	0.11	864	3.83	0.12	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	2	3.39	0.11	843	3.73	0.12	1	2.94	50.00	520	4.40	61.68	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	2	3.39	0.11	712	3.15	0.10	1	2.94	50.00	280	2.37	39.33	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	2	3.39	0.11	602	2.67	0.08	2	5.88	100.00	602	5.09	100.00	0	0.00	0.00	0	0.00	0.00
94-3169132/7 BAY VALLEY MORTGAGE GROUP	2	3.39	0.11	577	2.56	0.08	2	5.88	100.00	577	4.88	100.00	0	0.00	0.00	0	0.00	0.00
95-3990375/7 SKYLINE FINANCIAL CORP	1	1.69	0.05	480	2.13	0.07	1	2.94	100.00	480	4.06	100.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	1	1.69	0.05	448	1.98	0.06	1	2.94	100.00	448	3.79	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	1.69	0.05	433	1.92	0.06	1	2.94	100.00	433	3.66	100.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	1	1.69	0.05	432	1.91	0.06	1	2.94	100.00	432	3.65	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Total Applications						Originated						Approved/not Accepted					
	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3003.00 / Upper Inc. / 20-50% Min.																		
0000001461/1 CITIBANK, N.A.	16	15.24	0.88	3,679	8.67	0.51	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	14	13.33	0.77	6,604	15.56	0.92	10	21.74	71.43	4,738	23.77	71.74	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	12	11.43	0.66	5,911	13.92	0.83	6	13.04	50.00	2,769	13.89	46.84	2	22.22	16.67	889	22.04	15.04
13-3222578/1 CITIMORTGAGE, INC	11	10.48	0.60	4,475	10.54	0.63	2	4.35	18.18	866	4.34	19.35	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	7	6.67	0.38	2,686	6.33	0.38	4	8.70	57.14	1,327	6.66	49.40	0	0.00	0.00	0	0.00	0.00
94-3169132/7 BAY VALLEY MORTGAGE GROUP	4	3.81	0.22	1,612	3.80	0.23	2	4.35	50.00	779	3.91	48.33	2	22.22	50.00	833	20.65	51.67
139200005/7 PROSPECT MORTGAGE, LLC	3	2.86	0.16	1,770	4.17	0.25	3	6.52	100.00	1,770	8.88	100.00	0	0.00	0.00	0	0.00	0.00
000000008/1 JPMORGAN CHASE BANK, NA	3	2.86	0.16	1,096	2.58	0.15	1	2.17	33.33	388	1.95	35.40	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	2	1.00	0.11	1,252	2.95	0.17	2	4.35	100.00	1,252	6.28	100.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	2	1.90	0.11	946	2.23	0.13	2	4.35	100.00	946	4.75	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	2	1.90	0.11	880	2.07	0.12	1	2.17	50.00	368	1.85	41.82	0	0.00	0.00	0	0.00	0.00
33-0890858/7 CASHCALL, INC.	2	1.90	0.11	840	1.98	0.12	0	0.00	0.00	0	0.00	0.00	2	22.22	100.00	840	20.82	100.00
0000016022/3 NEWYORKCOMMUNITYBANK	2	1.90	0.11	785	1.85	0.11	1	2.17	50.00	405	2.03	51.59	1	11.11	50.00	380	9.42	48.41
95-4671903/7 MEGA CAPITAL FUNDING INC.	2	1.90	0.11	730	1.72	0.10	2	4.35	100.00	730	3.66	100.00	0	0.00	0.00	0	0.00	0.00
421620005/7 GMAC MORTGAGE LLC	2	1.90	0.11	677	1.58	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/GMAC BANK	2	1.90	0.11	677	1.59	0.09	1	2.17	50.00	320	1.61	47.27	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONWEST BANK, FSB	2	1.90	0.11	642	1.51	0.09	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	2	1.90	0.11	625	1.47	0.09	1	2.17	50.00	250	1.25	40.00	0	0.00	0.00	0	0.00	0.00
0000068459/5 USC CREDIT UNION	1	0.95	0.05	730	1.72	0.10	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	1	0.95	0.05	675	1.59	0.09	0	0.00	0.00	0	0.00	0.00	1	11.11	100.00	675	16.73	100.00
26-0360466/7 BAY EQUITY LLC	1	0.95	0.05	512	1.21	0.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	0.95	0.05	448	1.06	0.06	1	2.17	100.00	448	2.25	100.00	0	0.00	0.00	0	0.00	0.00
000008857/4 GATEWAY BANK, FSB	1	0.95	0.05	417	0.98	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	0.95	0.05	417	0.98	0.06	1	2.17	100.00	417	2.09	100.00	0	0.00	0.00	0	0.00	0.00
0481290152/4 GB MORTGAGE, LLC	1	0.95	0.05	417	0.98	0.06	0	0.00	0.00	0	0.00	0.00	1	11.11	100.00	417	10.34	100.00
26-0018056/7 JUST MORTGAGE	1	0.95	0.05	416	0.98	0.06	1	2.17	100.00	416	2.09	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Market Share Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions - Top 10
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Institution Detail			Total Applications						Originated						Approved/not Accepted					
Rank	ID/Agency	Name	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
1	0000013044/1	BANK OF AMERICA, N.A.	430	34.40	23.57	169,615	36.07	23.70	259	52.22	60.23	101,365	51.81	59.76	10	22.22	2.33	3,925	20.39	2.31
2	0000001461/1	CITIBANK, N.A.	229	18.32	12.55	62,275	13.24	8.70	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3	0000001741/1	WELLS FARGO BANK, NA	142	11.36	7.79	56,407	11.99	7.88	85	17.14	59.86	32,579	16.65	57.76	19	42.22	13.38	8,247	42.85	14.62
4	13-322257/1	CITIMORTGAGE, INC	119	9.52	6.52	47,131	10.02	6.59	22	4.44	18.49	9,002	4.60	19.10	0	0.00	0.00	0	0.00	0.00
5	0000018039/4	COUNTRYWIDE BANK FSB	107	8.56	5.87	42,192	8.97	5.90	66	13.31	61.68	26,143	13.36	61.96	2	4.44	1.87	912	4.74	2.16
6	0000018129/4	ONEWEST BANK, FSB	62	4.96	3.40	30,302	6.44	4.23	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7	0000000008/1	JPMORGAN CHASE BANK, NA	48	3.84	2.63	20,141	4.28	2.81	12	2.42	25.00	6,182	3.16	30.69	0	0.00	0.00	0	0.00	0.00
8	41-1704421/1	WELLS FARGO FUNDING, INC	40	3.20	2.19	13,545	2.88	1.89	2	0.40	5.00	486	0.25	3.59	0	0.00	0.00	0	0.00	0.00
9	0000008412/4	FLAGSTAR BANK	37	2.96	2.03	14,212	3.02	1.99	17	3.43	45.95	6,216	3.18	43.74	13	28.89	35.14	5,922	30.77	41.87
10	1392000005/7	PROSPECT MORTGAGE, LLC	36	2.88	1.97	14,479	3.08	2.02	33	6.65	91.67	13,672	6.99	94.43	1	2.22	2.78	240	1.25	1.66
		Group Totals	1,250		68.53	470,299		65.72	496		39.68	195,645		41.60	45		3.80	19,246		4.09
		Other Institutions	574		31.47	245,294		34.28	280		48.78	118,277		48.22	64		11.15	22,697		9.25
		Market Totals	1,824		100.00	715,593		100.00	776		42.54	313,922		43.87	109		5.98	41,943		5.86

NOTE: Balances are in thousands.

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2009 Market Share Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions - Top 10
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Institution Detail			Purchased						Preapproval denied						Preapproval approved not accepted					
Rank	ID/Agency	Name	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
1	0000013044/1	BANK OF AMERICA, N.A.	36	7.45	8.37	13,809	8.40	8.14	4	100.00	0.93	1,338	100.00	0.79	0	0.00	0.00	0	0.00	0.00
2	0000001461/1	CITIBANK, N.A.	229	47.41	100.00	62,275	37.87	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3	0000001741/1	WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4	13-3222578/1	CITIMORTGAGE, INC	81	16.77	68.07	30,378	18.47	64.45	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
5	0000018039/4	COUNTRYWIDE BANK FSB	10	2.07	9.35	4,214	2.56	9.99	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
6	0000018129/4	ONEWEST BANK, FSB	62	12.84	100.00	30,302	18.43	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7	0000000008/1	JPMORGAN CHASE BANK, NA	26	5.38	54.17	10,129	6.16	50.29	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
8	41-1704421/1	WELLS FARGO FUNDING, INC	38	7.87	95.00	13,059	7.94	96.41	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
9	0000008412/4	FLAGSTAR BANK	1	0.21	2.70	287	0.17	2.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
10	1392000005/7	PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Group Totals			483	38.64		164,453	34.97		4	0.32		1,338	0.28		0	0.00		0	0.00	
Other Institutions			83	14.46		38,085	15.53		0	0.00		0	0.00		0	0.00		0	0.00	
Market Totals			566	31.03		202,538	28.30		4	0.22		1,338	0.19		0	0.00		0	0.00	

NOTE: Balances are in thousands.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Group Totals	158		8.66	72,233		10.09	184		10.09	73,499		10.27	27		1.48	10,120		1.41
Other Institutions	0		0.00	0		0.00	0		0.00	0		0.00	0		0.00	0		0.00
Market Totals	158		8.66	72,233		10.09	184		10.09	73,499		10.27	27		1.48	10,120		1.41

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3025.02 / Moderate Inc. / 50-80% Min.																		
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	50.00	100.00	399	65.73	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	2	1.27	6.25	607	0.84	5.02	3	1.63	9.38	1,321	1.80	10.94	0	0.00	0.00	0	0.00	0.00
County Totals	158	100.00	8.66	72,233	100.00	10.09	184	100.00	10.09	73,499	100.00	10.27	27	100.00	1.48	10,120	100.00	1.41

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3025.01 / Moderate Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	2	50.00	28.57	754	45.48	30.93	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
23-2413444/7 CAPMARK FIN.INC-DEBTORSINPOSSN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005801/4 UNIVERSAL BANK	1	25.00	100.00	600	36.19	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	25.00	100.00	304	18.34	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015054/4 THRIVENT FINANCIAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7806400002/7 FIRST INTERSTATE FINANCIAL COR	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	4	2.53	18.18	1,658	2.30	15.84	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3025.02 / Moderate Inc. / 50-80% Min.																		
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	1	33.33	33.33	404	30.58	56.19	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	1	33.33	50.00	500	37.85	67.93	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	50.00	50.00	208	34.27	33.28	1	33.33	50.00	417	31.57	66.72	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	Grp	% Row	Amount	Grp	% Row	Number	Grp	% Row	Amount	Grp	% Row	Number	Grp	% Row	Amount	Grp	% Row
Tract: 06 / 037 / 31084 / 3023.02 / Moderate Inc. / 50-80% Min.																		
000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	1	50.00	50.00	220	28.76	47.83	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015954/4 KAISER FEDERAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068459/5 USC CREDIT UNION	1	50.00	100.00	545	71.24	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000062323/5 E-CENTRAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	2	1.27	18.18	765	1.06	19.79	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3024.80 / Moderate Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	1	100.00	25.00	100	100.00	13.89	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWESTBANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	1	33.33	100.00	480	49.90	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	33.33	100.00	242	25.16	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	33.33	100.00	240	24.95	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296248/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000002024/5 LA FINANCIAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	100.00	100.00	162	100.00	100.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	3	1.90	15.00	982	1.33	12.01	1	0.54	5.00	100	0.14	1.25	1	3.70	5.00	162	1.60	2.02

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3022.02 / Moderate Inc. / 50-80% Min.																		
1775300005/7 AMERICAN HOME EQUITY CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	50.00	100.00	140	32.56	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	2	1.27	12.50	430	0.60	9.22	2	1.09	12.50	442	0.60	9.47	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3023.01 / Middle Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	3	42.86	25.00	1,012	41.26	24.82	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	2	28.57	20.00	1,008	37.07	26.79	3	42.86	30.00	995	40.56	26.45	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068459/5 USC CREDIT UNION	1	14.29	50.00	468	17.21	51.20	1	14.29	50.00	446	18.18	48.80	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	14.29	50.00	310	11.40	58.49	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	14.29	100.00	400	14.71	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	14.29	100.00	319	11.73	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	1	14.29	100.00	214	7.87	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	7	4.43	16.67	2,719	3.76	20.85	7	3.80	16.67	2,453	3.34	18.63	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3021.04 / Middle Inc. / 50-80% Min.																		
705800000/7 SIERRA PACIFIC MORTGAGE CO. IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000004341/1 ZIONS FIRST NATIONAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000020852/3 CALIFORNIA BANK & TRUST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1598200002/7 IMORTAGE.COM, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7162800002/7 21ST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	0	0.00	0.00	0	0.00	0.00	1	0.54	3.85	303	0.41	5.19	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3022.01 / Moderate Inc. / 20-50% Min.																		
000005801/4 UNIVERSAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000008089/4 MALAGA BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000008857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3022.02 / Moderate Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	1	50.00	20.00	290	67.44	25.96	1	50.00	20.00	167	37.78	14.95	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000003052/4 HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	275	62.22	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	Grp	Row	Amount	Grp	Row	Number	Grp	Row	Amount	Grp	Row	Number	Grp	Row	Amount	Grp	Row
Tract: 06 / 037 / 31084 / 3021.02 / Middle Inc. / 50-80% Min.																		
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	4	2.53	6.56	1,678	2.32	8.74	7	3.80	11.48	2,413	3.28	12.57	1	3.70	1.64	333	3.29	1.73
Tract: 06 / 037 / 31084 / 3021.03 / Moderate Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	2	66.67	15.38	663	68.28	16.76	3	75.00	23.08	917	68.18	23.18	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000033539/3 PREFERRED BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	428	31.82	100.00	0	0.00	0.00	0	0.00	0.00
0000005141/4 BROADWAY FEDERAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	1	33.33	100.00	308	31.72	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	3	1.90	10.34	971	1.34	6.84	4	2.17	13.79	1,345	1.83	9.48	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3021.04 / Middle Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	1	100.00	33.33	303	100.00	42.56	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021383/1 NATIONAL BANK OF ARIZONA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	Grp	% Row	Amount	Grp	% Row	Number	Grp	% Row	Amount	Grp	% Row	Number	Grp	% Row	Amount	Grp	% Row
Tract: 06 / 037 / 31084 / 3020.02 / Middle Inc. / 20-50% Min.																		
000002170/5 GLENDALE AREA SCHOOLS FCU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7116100002/7 ESSEX MORTGAGE	1	20.00	100.00	149	12.93	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	5	3.16	13.51	1,152	1.59	13.67	2	1.09	5.41	581	0.79	6.89	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3021.02 / Middle Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	3	42.86	25.00	1,173	48.61	34.09	0	0.00	0.00	0	0.00	0.00
000001481/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	25.00	25.00	525	31.29	30.54	1	14.29	25.00	417	17.28	24.26	0	0.00	0.00	0	0.00	0.00
7459700000/7 BROADVIEW MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	25.00	33.33	333	19.85	23.03	0	0.00	0.00	0	0.00	0.00	1	100.00	33.33	333	100.00	23.03
0000007975/4 USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	1	14.29	33.33	268	11.11	34.01	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75-2921540/7 NATIONSTAR MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	2	28.57	100.00	555	23.00	100.00	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-170442/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008089/4 MALAGA BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	25.00	100.00	520	30.99	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
04-3169132/7 BAY VALLEY MORTGAGE GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018058/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	1	25.00	100.00	300	17.88	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3020.01 / Moderate Inc. / 20-50% Min.																		
000000024/1 US BANK, N.A.	1	25.00	100.00	626	49.80	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	25.00	100.00	267	21.24	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
04-3516820/7 CLEARPOINT FUNDING INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	1	25.00	100.00	148	11.77	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	4	2.53	12.50	1,257	1.74	15.80	1	0.54	3.13	110	0.15	1.38	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3020.02 / Middle Inc. / 20-50% Min.																		
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	20.00	33.33	286	24.83	51.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	1	50.00	50.00	286	49.23	65.90	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	20.00	50.00	284	24.65	73.96	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	20.00	50.00	100	8.68	50.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007960/4 LUTHER BURBANK SAVINGS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000697633/2 COMPASS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	1	20.00	100.00	333	28.91	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	295	50.77	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3019.00 / Middle Inc. / 20-50% Min.																		
2599900002/7 JMAC LENDING INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
84-1358570/7 CLARION MORTGAGE CAPITAL	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	390	27.12	100.00	0	0.00	0.00	0	0.00	0.00
0000004142/5 KINECTA FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7552800000/7 WALL STREET MORTGAGE BANKERS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4671903/7 MEGA CAPITAL FUNDING INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	25.00	100.00	220	19.47	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006051/4 PROVIDENT SAVINGS BANK, F.S.B.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	33.33	100.00	168	39.44	100.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7325600006/7 OAKTREE FUNDING CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	33.33	100.00	158	37.09	100.00
95-4462959/7 AKT AMERICAN CAPITAL INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	4	2.53	4.94	1,130	1.56	6.25	7	3.80	8.64	1,438	1.96	7.96	3	11.11	3.70	426	4.21	2.36
Tract: 06 / 037 / 31084 / 3020.01 / Moderate Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	1	100.00	50.00	110	100.00	18.64	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	25.00	50.00	216	17.18	88.35	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007960/4 LUTHER BURBANK SAVINGS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness						
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	
Tract: 06103713108413018.00 / Middle Inc. / 50-80% Min.																			
36-4327855/7	GUARANTEED RATE INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7	PARAMOUNT RESIDENTIAL MORTGAGE	1	20.00	50.00	232	18.20	63.22	1	5.88	50.00	135	2.02	36.78	0	0.00	0.00	0	0.00	0.00
26-0018056/7	JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023999/1	TOMATO BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7	BAY EQUITY LLC	1	20.00	100.00	345	27.06	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7	COAST 2 COAST FUNDING GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3	NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	1	5.88	100.00	315	4.72	100.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7	FIRST CALIFORNIA MORTGAGE CO	1	20.00	100.00	247	19.37	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015115/4	EVERBANK	0	0.00	0.00	0	0.00	0.00	1	5.88	100.00	240	3.60	100.00	0	0.00	0.00	0	0.00	0.00
0000007745/1	THE HUNTINGTON NATIONAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2	SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3	ALLY BANK FKA/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4	GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals		5	3.16	6.41	1,275	1.77	5.32	17	9.24	21.79	6,673	9.08	27.85	0	0.00	0.00	0	0.00	0.00
Tract: 06103713108413019.00 / Middle Inc. / 20-50% Min.																			
0000013044/1	BANK OF AMERICA, N.A.	1	25.00	4.35	200	17.70	3.72	4	57.14	17.39	731	50.83	13.61	0	0.00	0.00	0	0.00	0.00
0000197478/2	EAST WEST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1	CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3	ALLY BANK FKA/ GMAC BANK	1	25.00	25.00	390	34.51	36.65	0	0.00	0.00	0	0.00	0.00	1	33.33	25.00	100	23.47	9.40
0000018039/4	COUNTRYWIDE BANK FSB	1	25.00	25.00	320	28.32	31.43	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1	CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1	WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	2	28.57	50.00	317	22.04	33.37	0	0.00	0.00	0	0.00	0.00
0000018129/4	ONEWESTBANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4218200005/7	GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3	NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016782/4	ING BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3017.02 / Middle Inc. / 50-80% Min.																		
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	3	75.00	75.00	1,075	81.07	81.25	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7552800000/7 WALL STREET MORTGAGE BANKERS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	25.00	100.00	251	18.93	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	1	100.00	100.00	110	100.00	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	4	2.53	16.67	1,326	1.84	21.28	1	0.54	4.17	110	0.15	1.77	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3018.00 / Middle Inc. / 50-80% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	1	20.00	3.45	150	11.76	1.45	12	70.59	41.38	5,413	81.12	52.36	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	1	5.88	20.00	270	4.05	16.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	20.00	33.33	301	23.61	39.19	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	1	5.88	33.33	300	4.50	42.81	0	0.00	0.00	0	0.00	0.00
0000006051/4 PROVIDENT SAVINGS BANK, F.S.B.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3016.02 / Middle Inc. / 50-80% Min.																		
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	1	50.00	25.00	280	39.77	21.10	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	1	50.00	50.00	424	60.23	68.06	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	100.00	100.00	375	100.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/W/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007745/1 THE HUNTINGTON NATIONAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024522/1 HSBC BANK USA, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	1	0.83	5.00	375	0.52	7.07	2	1.09	10.00	704	0.96	13.28	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3017.01 / Middle Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024522/1 HSBC BANK USA, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360486/7 BAY EQUITY LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	Grp	Row	Amount	Grp	Row	Number	Grp	Row	Amount	Grp	Row	Number	Grp	Row	Amount	Grp	Row
Tract: 06 / 037 / 31084 / 3015.02 / Moderate Inc. / 20-50% Min.																		
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	4	2.53	13.79	2,704	3.74	22.10	3	1.63	10.34	1,084	1.47	8.86	1	3.70	3.45	527	5.21	4.31
Tract: 06 / 037 / 31084 / 3016.01 / Moderate Inc. / 50-80% Min.																		
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	50.00	20.00	326	42.01	18.21	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	1	16.67	20.00	165	9.83	9.96	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	2	33.33	40.00	696	41.45	44.25	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	1	16.67	50.00	440	26.21	51.16	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	1	50.00	100.00	450	57.99	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7667200009/7 PLATINUM HOME MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNegie MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	1	16.67	100.00	308	18.34	100.00	0	0.00	0.00	0	0.00	0.00
0000002024/5 LA FINANCIAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	16.67	100.00	70	4.17	100.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	2	1.27	5.41	776	1.07	5.50	6	3.26	16.22	1,679	2.28	11.90	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3015.01 / Upper Inc. / 20-50% Min.																		
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	33.33	100.00	417	43.44	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37-1493496/7 PARKSIDE LENDING LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003927/4 NORTH AMERICAN SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	3	1.90	9.38	960	1.33	7.58	3	1.63	9.38	1,102	1.50	8.70	1	3.70	3.13	486	4.80	3.84
Tract: 06 / 037 / 31084 / 3015.02 / Moderate Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	3	100.00	30.00	1,084	100.00	28.10	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004410/4 SOVEREIGN BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005801/4 UNIVERSAL BANK	1	25.00	100.00	1,150	42.53	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001792/4 FIRST FEDERAL BANK OF CALIFORN	1	25.00	100.00	892	32.99	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7325600006/7 OAKTREE FUNDING CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	100.00	100.00	527	100.00	100.00
1333600008/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024292/5 NORTHROP GRUMMAN FEDERAL CREDI	1	25.00	100.00	370	13.68	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	25.00	100.00	292	10.80	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBCMORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3014.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	1	16.67	3.85	580	20.98	4.36	8	61.54	30.77	4,217	64.38	31.73	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	16.67	16.67	200	7.24	7.97	2	15.38	33.33	766	11.69	30.52	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	1	7.69	25.00	626	9.56	29.12	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	16.67	50.00	500	18.09	55.25	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0970030/1 AMERICANMTGNETWORK OBA VERTICE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018708/5 PARTNERS FEDERAL CREDIT UNION	1	16.67	100.00	606	21.92	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	1	16.67	100.00	570	20.62	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	501	7.65	100.00	0	0.00	0.00	0	0.00	0.00
000003052/4 HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	1	7.69	100.00	440	6.72	100.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	16.67	100.00	308	11.14	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	6	3.80	8.45	2,764	3.83	8.05	13	7.07	18.31	6,550	8.91	19.08	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3015.01 / Upper Inc. / 20-50% Min.																		
13-3222578/1 CITIMORTGAGE, INC	1	33.33	12.50	160	16.67	4.86	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	1	33.33	14.29	383	39.90	14.83	3	100.00	42.86	1,102	100.00	42.66	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	100.00	50.00	486	100.00	54.36
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3012.04 / Middle Inc. / 20-50% Min.																		
0000008412/4 FLAGSTAR BANK	1	20.00	100.00	285	13.81	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005536/5 NFCU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	5	3.16	16.13	2,064	2.86	23.61	5	2.72	16.13	1,605	2.18	18.36	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3013.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	2	40.00	18.18	1,760	43.84	28.83	3	50.00	27.27	1,537	53.87	25.18	0	0.00	0.00	0	0.00	0.00
0000001481/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	1	16.67	14.29	405	14.20	12.02	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	2	33.33	40.00	911	31.93	32.70	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/A/J/ GMAC BANK	1	20.00	50.00	812	20.22	59.23	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	20.00	50.00	595	14.82	57.49	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000060784/5 CALIFORNIA CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3098068/1 MERRILL LYNCH CREDIT CORP	1	20.00	100.00	848	21.12	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	5	3.16	11.11	4,015	5.56	15.89	6	3.26	13.33	2,853	3.68	11.29	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3012.03 / Middle Inc. / 20-50% Min.																		
0000057803/3 ALLY BANK FR/W/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37-1493496/7 PARKSIDE LENDING LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000857/5 AFFINITY FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	324	35.03	100.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057463/3 PACIFIC CITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000006809/4 COLONIAL SAVINGS, F.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	248	26.81	100.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001988/5 LOCKHEED FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5282261/7 CSW FINANCIAL LLC DBA TITAN WH	1	12.50	100.00	126	6.62	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0309242/7 CMG MORTGAGE INC	1	12.50	100.00	126	6.62	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	8	5.06	14.04	1,903	2.63	12.68	4	2.17	7.02	925	1.26	6.16	1	3.70	1.75	417	4.12	2.78
Tract: 06 / 037 / 31084 / 3012.04 / Middle Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	1	20.00	20.00	385	18.65	28.27	2	40.00	40.00	427	26.60	31.35	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	2	40.00	66.67	836	52.09	79.17	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	20.00	50.00	690	33.43	66.41	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	1	20.00	50.00	287	13.91	50.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2085300005/7 FIRST RESIDENTIAL MORTGAGE	1	20.00	100.00	417	20.20	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	1	20.00	100.00	342	21.31	100.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3012.02 / Middle Inc. / 20-50% Min.																		
0000018022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	1	11.11	50.00	410	12.38	67.21	0	0.00	0.00	0	0.00	0.00
0000007960/4 LUTHER BURBANK SAVINGS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	1	11.11	100.00	504	15.22	100.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7092200000/7 CRESTLINE FUNDING CORP.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0890858/7 CASHCALL, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1888200005/7 REUNION MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
68-0309242/7 CMG MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	100.00	100.00	305	100.00	100.00
7459700000/7 BROADVIEW MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	5	3.16	6.17	2,492	3.45	8.01	9	4.89	11.11	3,311	4.50	10.64	1	3.70	1.23	305	3.01	0.98
Tract: 06 / 037 / 31084 / 3012.03 / Middle Inc. / 20-50% Min.																		
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	2	25.00	18.18	384	19.13	14.28	2	50.00	18.18	353	38.16	13.85	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	12.50	25.00	255	13.40	25.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	1	12.50	33.33	316	16.61	29.18	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810800004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	100.00	50.00	417	100.00	73.54
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	1	12.50	100.00	358	18.81	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	12.50	100.00	358	18.81	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

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2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3011.00 / Upper Inc. / 20-50% Min.																		
94-3169132/7 BAY VALLEY MORTGAGE GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	1	10.00	100.00	336	8.99	100.00	0	0.00	0.00	0	0.00	0.00
1686200005/7 REUNION MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000001316/1 PNC BANK NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1598200002/7 IMORTAGE.COM, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	100.00	100.00	221	100.00	100.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023543/1 CALIFORNIA NATIONAL BANK	0	0.00	0.00	0	0.00	0.00	1	10.00	100.00	115	3.08	100.00	0	0.00	0.00	0	0.00	0.00
0000005848/4 E*TRADE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	4	2.53	5.06	1,438	1.99	5.24	10	5.43	12.66	3,737	5.08	13.62	1	3.70	1.27	221	2.18	0.81
Tract: 06 / 037 / 31084 / 3012.02 / Middle Inc. / 20-50% Min.																		
000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	3	33.33	25.00	1,106	33.40	22.02	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	1	20.00	12.50	492	19.74	17.96	2	22.22	25.00	709	21.41	25.88	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	1	20.00	33.33	530	21.27	32.52	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	1	20.00	33.33	400	18.05	36.43	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	20.00	50.00	540	21.67	51.92	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599800002/7 JMAC LENDING INC	1	20.00	50.00	530	21.27	55.97	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	0	0.00	0.00	0	0.00	0.00	1	11.11	50.00	417	12.59	55.67	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	1	11.11	50.00	165	4.98	22.15	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3010.00 / Middle Inc. / 20-50% Min.																		
1333600008/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
81-0615913/7 MORTGAGE MANAGEMENT CONSULTANT	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	1	33.33	100.00	281	19.31	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-4459706/7 COAST 2 COAST FUNDING GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	1	20.00	100.00	231	11.30	100.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	3	1.00	5.77	1,455	2.01	6.32	5	2.72	9.62	2,045	2.78	8.89	1	3.70	1.92	170	1.68	0.74
Tract: 06 / 037 / 31084 / 3011.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	3	30.00	13.64	1,236	33.07	14.59	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	1	10.00	14.29	475	12.71	15.50	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	2	20.00	33.33	741	19.83	37.16	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	1	10.00	33.33	417	11.16	44.17	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4671903/7 MEGA CAPITAL FUNDING INC.	1	25.00	50.00	464	32.27	52.67	1	10.00	50.00	417	11.16	47.33	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	25.00	50.00	319	22.18	44.37	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	2	50.00	100.00	655	45.55	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0607813/7 EASTLAND FINANCIAL CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3009.02 / Upper Inc. / 20-50% Min.																		
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7459700000/7 BROADVIEW MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000004142/5 KINECTA FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7552800000/7 WALL STREET MORTGAGE BANKERS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068485/5 AMERICAN FIRST CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	300	52.17	100.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
75-3170028/7 PACIFIC UNION FINANCIAL, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072248/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	7	4.43	16.28	2,523	3.49	15.29	3	1.63	6.98	1,304	1.77	7.90	2	7.41	4.65	575	5.68	3.48
Tract: 06 / 037 / 31084 / 3010.00 / Middle Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	2	66.67	15.38	1,174	80.69	23.74	0	0.00	0.00	0	0.00	0.00	1	100.00	7.69	170	100.00	3.44
000001481/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	3	60.00	75.00	1,397	88.31	82.52	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	1	20.00	50.00	417	20.39	44.84	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7667200009/7 PLATINUM HOME MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810800004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAYBANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3009.01 / Upper Inc. / 20-50% Min.																		
33-0914481/7 JAYCO CAPITAL GROUP	1	10.00	100.00	480	10.32	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784800005/7 FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	417	27.74	100.00
2022500009/7 EMPIREAMERICA, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057463/3 PACIFIC CITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4769926/7 COMMUNITY MORTGAGE FUNDING, LL	0	0.00	0.00	0	0.00	0.00	1	11.11	100.00	315	6.95	100.00	0	0.00	0.00	0	0.00	0.00
7116100002/7 ESSEX MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2137100009/7 CUSO MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	300	19.96	100.00
4216200005/7 GMAC MORTGAGE LLC	1	10.00	100.00	133	2.86	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000006140/5 CERTIFIED FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	10	6.33	9.90	4,651	6.44	9.33	9	4.89	8.91	4,530	6.16	9.09	4	14.81	3.96	1,503	14.85	3.02
Tract: 06 / 037 / 31084 / 3009.02 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	2	28.57	28.57	926	38.70	35.01	1	33.33	14.29	389	29.83	14.71	1	50.00	14.29	275	47.83	10.40
000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	2	28.57	66.67	897	35.55	64.21	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	1	33.33	50.00	498	38.19	48.87	0	0.00	0.00	0	0.00	0.00
000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	1	33.33	50.00	417	31.98	60.70	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	14.29	50.00	150	5.95	26.46	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	2	28.57	100.00	550	21.80	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7107500004/7 CHERRY CREEK MORTGAGE CO., INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

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2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06/037/31084/3009.01/ Upper Inc./ 20-50% Min.																		
41-17042/1/ WELLS FARGOFUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4762204/7 LENOX FINANCIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000006051/4 PROVIDENT SAVINGS BANK, F.S.B.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	25.00	50.00	626	41.65	61.01
7552800000/7 WALL STREET MORTGAGE BANKERS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	10.00	50.00	417	8.97	53.26	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000002024/5 LA FINANCIAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	11.11	50.00	350	7.73	68.63	1	25.00	50.00	160	10.65	31.37
7197000003/7 QUICKEN LOANS	1	10.00	100.00	730	15.70	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400095/7 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000024553/5 LOS ANGELES POLICE FCU	1	10.00	100.00	660	14.10	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	1	10.00	100.00	625	13.44	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1710100002/7 PLAZA HOME MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	1	11.11	100.00	624	13.77	100.00	0	0.00	0.00	0	0.00	0.00
81-0615913/7 MORTGAGE MANAGEMENT CONSULTANT	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5286249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008089/4 MALAGA BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	1	10.00	100.00	486	10.45	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0962918/7 HELPUFINANCE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3008.00 / Upper Inc. / 20-50% Min.																		
26-0360466/7 BAY EQUITY LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068459/5 USC CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	11.11	100.00	620	17.97	100.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018708/5 PARTNERS FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000080122/1 UBS AG, TAMPA BRANCH	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057483/3 PACIFIC CITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016782/4 ING BANK, FSB	1	12.50	100.00	399	4.46	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000015732/5 WESTERN FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	11.11	100.00	325	9.42	100.00	0	0.00	0.00	0	0.00	0.00
0000003514/3 BANK OF THE WEST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000006051/4 PROVIDENT SAVINGS BANK, F.S.B.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	33.33	100.00	300	22.44	100.00
75-3170028/7 PACIFIC UNION FINANCIAL, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52-2091594/7 AMERICAN INTERNET MORTGAGE, IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	8	5.06	7.84	8,941	12.38	19.65	8	4.89	8.82	3,451	4.70	7.58	3	11.11	2.94	1,337	13.21	2.94
Tract: 06 / 037 / 31084 / 3009.01 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	2	20.00	8.70	495	10.64	3.98	3	33.33	13.04	1,880	37.09	13.49	0	0.00	0.00	0	0.00	0.00
0000018038/4 COUNTRYWIDE BANK FSB	1	10.00	11.11	625	13.44	12.56	2	22.22	22.22	1,000	22.08	20.10	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	1	11.11	12.50	561	12.38	13.27	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3007.02 / Upper Inc. / 20-50% Min.																		
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAG LENDING INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37-1493496/7 PARKSIDE LENDING LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000024/1 US BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003514/3 BANK OF THE WEST	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3098068/1 MERRILL LYNCH CREDIT CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
94-3169132/7 BAY VALLEY MORTGAGE GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	50.00	100.00	164	10.10	100.00
Tract Totals	7	4.43	7.07	5,119	7.09	8.73	12	6.52	12.12	8,361	11.38	14.26	2	7.41	2.02	1,624	16.05	2.77
Tract: 06 / 037 / 31084 / 3008.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	2	25.00	9.52	526	5.88	6.66	3	33.33	14.29	731	21.18	9.25	1	33.33	4.76	580	43.38	7.34
000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	0	0.00	0.00	0	0.00	0.00	2	22.22	22.22	800	23.18	20.63	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	3	37.50	75.00	5,400	60.40	88.09	1	11.11	25.00	730	21.15	11.91	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	1	11.11	33.33	245	7.10	25.65	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	1	12.50	50.00	456	5.10	49.95	0	0.00	0.00	0	0.00	0.00	1	33.33	50.00	457	34.18	50.05
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000005801/4 UNIVERSAL BANK	1	12.50	100.00	2,160	24.16	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3007.01 / Upper Inc. / 20-50% Min.																		
95-4671903/7 MEGA CAPITAL FUNDING INC.	1	9.09	100.00	300	5.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068187/5 BAXTER CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	11	6.96	9.48	6,002	8.31	10.07	7	3.80	6.03	3,271	4.45	5.49	4	14.81	3.45	1,614	15.95	2.71
Tract: 06 / 037 / 31084 / 3007.02 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	1	14.29	5.26	728	14.22	6.29	5	41.67	26.32	3,896	46.60	33.67	0	0.00	0.00	0	0.00	0.00
000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	4	57.14	40.00	3,232	63.14	49.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	2	16.67	33.33	976	11.67	24.18	1	50.00	16.67	1,460	89.90	36.17
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	14.29	16.67	559	10.92	16.26	1	8.33	16.67	574	6.87	16.70	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK F/K/A/ GMAC BANK	1	14.29	33.33	600	11.72	34.44	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	0	0.00	0.00	0	0.00	0.00	1	8.33	50.00	720	8.61	36.00	0	0.00	0.00	0	0.00	0.00
000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068459/5 USC CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	8.33	50.00	728	8.71	93.57	0	0.00	0.00	0	0.00	0.00
1146500007/7 LHM FINANCIAL DBA CNN MORTGAGE	0	0.00	0.00	0	0.00	0.00	1	8.33	100.00	738	8.83	100.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	1	8.33	100.00	729	8.72	100.00	0	0.00	0.00	0	0.00	0.00
95-4762204/7 LENOX FINANCIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0471809999/7 GUILD MORTGAGE COMPANY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7364800008/7 GREENLIGHT FINANCIAL SERVICES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06103713108413007.01 / Upper Inc. / 20-50% Min.																		
000008857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000021541/1 UNION BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000003052/4 HOME SAVINGS OF AMERICA	1	9.09	50.00	540	9.00	47.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	1	14.29	50.00	625	19.11	60.98	0	0.00	0.00	0	0.00	0.00
0000007975/4 USAA FEDERAL SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0021318/7 AMERISAVE MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	25.00	50.00	417	25.84	50.00
0000015115/4 EVERBANK	1	9.09	100.00	730	12.16	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1775300005/7 AMERICAN HOME EQUITY CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0970030/1 AMERICANMTGNETWORK DBA VERTICE	1	9.09	100.00	626	10.43	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7667200009/7 PLATINUM HOME MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000060143/2 COMERICA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	9.09	100.00	568	9.46	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000060784/5 CALIFORNIA CREDIT UNION	1	9.09	100.00	504	8.40	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7505400005/7 STEARNS LENDING, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3006.00 / Upper Inc. / 20-50% Min.																		
4216200005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
72-1545376/7 FIRST CALIFORNIA MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	1	7.14	50.00	277	5.92	54.00	0	0.00	0.00	0	0.00	0.00
0000003927/4 NORTH AMERICAN SAVINGS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	1	8.33	100.00	520	11.01	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0975529/7 PARAMOUNT RESIDENTIAL MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000014695/1 CITY NATIONAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2599900002/7 JMAC LENDING INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000003052/4 HOME SAVINGS OF AMERICA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4871903/7 MEGA CAPITAL FUNDING INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7552800000/7 WALL STREET MORTGAGE BANKERS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7056000000/7 SIERRA PACIFIC MORTGAGE CO. IN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7768800002/7 BANKERSWEST FUNDING CORPORATIO	0	0.00	0.00	0	0.00	0.00	1	7.14	100.00	275	5.88	100.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057463/3 PACIFIC CITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0471809999/7 GUILD MORT GAGE COMPANY	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	12	7.59	9.45	4,721	6.54	10.42	14	7.61	11.02	4,680	6.37	10.33	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3007.01 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	4	36.36	10.53	2,004	33.39	9.79	4	57.14	10.53	1,728	52.83	8.45	2	50.00	5.26	780	48.33	3.81
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	2	28.57	22.22	918	28.06	20.43	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	9.09	20.00	730	12.16	35.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	25.00	33.33	417	25.84	26.78
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	Grp	% Row	Amount	Grp	% Row	Number	Grp	% Row	Amount	Grp	% Row	Number	Grp	% Row	Amount	Grp	% Row
Tract: 06 / 037 / 31084 / 3004.00 / Upper Inc. / 20-50% Min.																		
33-0890858/7 CASHCALL, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	100.00	100.00	420	100.00	100.00
1775300005/7 AMERICAN HOME EQUITY CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16-1245395/1 HSBC MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000007557/5 GLENDALE CITY EMPLOYEES FCU	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
20-5296249/1 CARNEGIE MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	33.33	100.00	324	29.59	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
01-0726495/7 BROKER SOLUTIONS, INC. DBA: NE	0	0.00	0.00	0	0.00	0.00	1	25.00	100.00	275	17.67	100.00	0	0.00	0.00	0	0.00	0.00
95-4462959/7 AKT AMERICAN CAPITAL INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001999/5 LOCKHEED FEDERAL CREDIT UNION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	3	1.90	5.08	1,095	1.52	4.85	4	2.17	6.78	1,556	2.12	6.89	1	3.70	1.69	420	4.15	1.86
Tract: 06 / 037 / 31084 / 3008.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	1	8.33	3.13	260	5.51	2.08	6	42.86	18.75	2,393	51.13	19.15	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	2	16.67	14.29	718	15.21	13.35	2	14.29	14.29	650	13.89	12.09	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	2	16.67	25.00	783	16.59	36.30	2	14.29	25.00	535	11.43	24.80	0	0.00	0.00	0	0.00	0.00
94-3168132/7 BAY VALLEY MORTGAGE GROUP	2	16.67	28.57	566	11.99	25.62	1	7.14	14.29	400	8.55	18.11	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	2	16.67	66.67	949	20.10	69.47	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	1	8.33	33.33	408	8.64	34.63	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0001072246/2 SUNTRUST MORTGAGE, INC	1	8.33	33.33	517	10.95	55.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	1	7.14	33.33	150	3.21	20.69	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
Tract: 06 / 037 / 31084 / 3003.00 / Upper Inc. / 20-50% Min.																		
1710100002/7 PLAZA HOME MORTGAGE, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
04-3516820/7 CLEARPOINT FUNDING INC	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	412	11.90	100.00	0	0.00	0.00	0	0.00	0.00
7197000003/7 QUICKEN LOANS	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7784800005/7 FRANKLIN AMERICAN MORTGAGE CO	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7499100008/7 TAYLOR, BEAN & WHITAKER	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
76-0632870/7 RMC VANGUARD MORTGAGE CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Tract Totals	5	3.16	4.76	2,305	3.19	5.43	7	3.80	6.67	3,462	4.71	8.15	0	0.00	0.00	0	0.00	0.00
Tract: 06 / 037 / 31084 / 3004.00 / Upper Inc. / 20-50% Min.																		
0000013044/1 BANK OF AMERICA, N.A.	0	0.00	0.00	0	0.00	0.00	2	50.00	22.22	864	55.53	27.92	0	0.00	0.00	0	0.00	0.00
1392000005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	1	25.00	20.00	417	26.80	21.87	0	0.00	0.00	0	0.00	0.00
0000001741/1 WELLS FARGO BANK, NA	1	33.33	20.00	448	40.91	28.48	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	1	33.33	50.00	323	29.50	38.32	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
3027509990/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
94-3168132/7 BAY VALLEY MORTGAGE GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-3990375/7 SKYLINE FINANCIAL CORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1333600008/7 PMC BANCORP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018077/4 CHARLES SCHWAB BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

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2009 Census Tract Analysis - Institution Level by Action

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Census Tract / Institution Detail	Denied						Withdrawn						Closed For Incompleteness					
	Number	Grp	% Row	Amount	Grp	% Row	Number	Grp	% Row	Amount	Grp	% Row	Number	Grp	% Row	Amount	Grp	% Row
Tract: 06 / 037 / 31084 / 3003.00 / Upper Inc. / 20-50% Min.																		
000001461/1 CITIBANK, N.A.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000001741/1 WELLS FARGO BANK, NA	2	40.00	14.29	864	37.48	13.08	2	28.57	14.29	1,002	28.94	15.17	0	0.00	0.00	0	0.00	0.00
0000013044/1 BANK OF AMERICA, N.A.	1	20.00	8.33	417	18.09	7.05	1	14.29	8.33	484	13.98	8.19	0	0.00	0.00	0	0.00	0.00
13-3222578/1 CITIMORTGAGE, INC	0	0.00	0.00	0	0.00	0.00	1	14.29	9.09	417	12.05	9.32	0	0.00	0.00	0	0.00	0.00
0000018039/4 COUNTRYWIDE BANK FSB	0	0.00	0.00	0	0.00	0.00	1	14.29	14.29	417	12.05	15.52	0	0.00	0.00	0	0.00	0.00
94-3169132/7 BAY VALLEY MORTGAGE GROUP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
139200005/7 PROSPECT MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
000000008/1 JPMORGAN CHASE BANK, NA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
302750999/7 PHH MORTGAGE CORPORATION	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008412/4 FLAGSTAR BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000023743/1 METLIFE BANK, N.A.	1	20.00	50.00	512	22.21	58.18	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33-0890858/7 CASHCALL, INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000016022/3 NEW YORK COMMUNITY BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
95-4671903/7 MEGA CAPITAL FUNDING INC.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
421620005/7 GMAC MORTGAGE LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000057803/3 ALLY BANK FKA/ GMAC BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000018129/4 ONEWEST BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41-1704421/1 WELLS FARGO FUNDING, INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000068459/5 USC CREDIT UNION	0	0.00	0.00	0	0.00	0.00	1	14.29	100.00	730	21.09	100.00	0	0.00	0.00	0	0.00	0.00
7143200009/7 GOLDEN EMPIRE MORTGAGE INC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0360466/7 BAY EQUITY LLC	1	20.00	100.00	512	22.21	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000197478/2 EAST WEST BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0000008857/4 GATEWAY BANK, FSB	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7810600004/7 PROVIDENT FUNDING ASSOCIATES	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
0481290152/4 GB MORTGAGE, LLC	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26-0018056/7 JUST MORTGAGE	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

NOTE: Originations include Purchased Loans.

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: FHA
 HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA			
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number			
Tract Income:																				
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	25.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Upper	2	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																				
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 20% to < 50%	3	75.0	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0
>= 50% to < 80%	1	25.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	4	100.0	1	25.0	0	0.0	1	25.0	1	25.0	0	0.0	1	25.0	0	0.0	0	0.0	0	0.0

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: FHA
 HMDA Purpose: Home Improvement

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Black	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Pac. Island	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
White	2	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0
2 or More Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	2	50.0	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Hisp./Latino	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0
Joint	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	2	50.0	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	10.0	0	0.0	0	0.0
Others Incl. Hispanic	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Gender:																		
Joint	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Male	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	10.0	0	0.0	0	0.0
Female	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	2	50.0	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
Applicant Income:																		
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	1	25.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 120%	2	50.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0
Not Available	1	25.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	232	12.7	97	41.8	7	3.0	26	11.2	20	8.6	2	0.9	80	34.5	0	0.0	0	0.0
Middle	613	33.6	248	40.5	45	7.3	51	8.3	67	10.9	7	1.1	192	31.3	3	0.5	0	0.0
Upper	979	53.7	431	44.0	57	5.8	81	8.3	97	9.9	18	1.8	294	30.0	1	0.1	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 20% to < 50%	1,406	77.1	615	43.7	86	6.1	119	8.5	133	9.5	25	1.8	425	30.2	3	0.2	0	0.0
>= 50% to < 80%	418	22.9	161	38.5	23	5.5	39	9.3	51	12.2	2	0.5	141	33.7	1	0.2	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	1,824	100.0	776	42.5	109	6.0	158	8.7	184	10.1	27	1.5	566	31.0	4	0.2	0	0.0

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
Race:																		
Native	3	0.2	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	205	11.2	118	57.6	15	7.3	28	13.7	21	10.2	5	2.4	18	8.8	0	0.0	0	0.0
Black	4	0.2	3	75.0	0	0.0	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Pac. Island	9	0.5	4	44.4	2	22.2	1	11.1	2	22.2	0	0.0	0	0.0	0	0.0	0	0.0
White	971	53.2	550	56.8	67	6.9	114	11.7	137	14.1	16	1.6	83	8.5	4	0.4	0	0.0
2 or More Minority	2	0.1	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0
Joint	32	1.8	18	56.3	5	15.6	3	9.4	2	6.3	1	3.1	3	9.4	0	0.0	0	0.0
Not Applicable	598	32.8	80	13.4	19	3.2	11	1.8	22	3.7	5	0.8	461	77.1	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	48	2.6	29	60.4	3	6.3	5	10.4	9	18.8	0	0.0	2	4.2	0	0.0	0	0.0
Not Hisp./Latino	1,139	62.4	642	56.4	89	7.8	136	11.9	151	13.3	22	1.9	95	8.3	4	0.4	0	0.0
Joint	21	1.2	15	71.4	0	0.0	2	9.5	3	14.3	0	0.0	1	4.8	0	0.0	0	0.0
Not Applicable	616	33.8	90	14.6	17	2.8	15	2.4	21	3.4	5	0.8	468	76.0	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	891	48.8	501	56.2	64	7.2	105	11.8	127	14.3	15	1.7	75	8.4	4	0.4	0	0.0
Others Incl. Hispanic	314	17.2	183	58.3	26	8.3	39	12.4	36	11.5	6	1.9	24	7.6	0	0.0	0	0.0
Gender:																		
Joint	580	31.8	334	57.6	40	6.9	63	10.9	82	14.1	8	1.4	52	9.0	1	0.2	0	0.0
Male	391	21.4	220	56.3	30	7.7	48	12.3	54	13.8	10	2.6	28	7.2	1	0.3	0	0.0
Female	317	17.4	176	55.5	26	8.2	39	12.3	39	12.3	5	1.6	30	9.5	2	0.6	0	0.0
Not Applicable	536	29.4	46	8.6	13	2.4	8	1.5	9	1.7	4	0.7	456	85.1	0	0.0	0	0.0
Applicant Income:																		
< 50%	28	1.5	11	39.3	0	0.0	4	14.3	2	7.1	1	3.6	9	32.1	1	3.6	0	0.0
50% to < 80%	121	6.6	49	40.5	6	5.0	14	11.6	13	10.7	2	1.7	35	28.9	2	1.7	0	0.0
80% to < 100%	123	6.7	64	52.0	9	7.3	9	7.3	10	8.1	3	2.4	28	22.8	0	0.0	0	0.0
100% to < 120%	134	7.3	76	56.7	5	3.7	10	7.5	15	11.2	1	0.7	27	20.1	0	0.0	0	0.0
>=120%	1,163	63.8	544	46.8	79	6.8	108	9.3	133	11.4	17	1.5	281	24.2	1	0.1	0	0.0
Not Available	255	14.0	32	12.5	10	3.9	13	5.1	11	4.3	3	1.2	186	72.9	0	0.0	0	0.0

2009 - Applicant Race by Applicant Income

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
JOINT:																		
< 50%	1	0.1	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	23	2.0	12	52.2	5	21.7	2	8.7	1	4.3	1	4.3	2	8.7	0	0.0	0	0.0
Not Available	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	26	2.3	14	53.8	5	19.2	2	7.7	2	7.7	1	3.8	2	7.7	0	0.0	0	0.0
NOT APPLICABLE:																		
< 50%	1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	10	0.9	7	70.0	2	20.0	0	0.0	1	10.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	11	1.0	7	63.6	2	18.2	0	0.0	1	9.1	1	9.1	0	0.0	0	0.0	0	0.0

2009 - Applicant Race by Applicant Income

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 Ethnicity Joint: Not Hispanic/Latino
 HMDA Loan Type: Conventional
 HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
PACIFIC ISLAND:																		
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	1	0.1	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	8	0.7	4	50.0	2	25.0	1	12.5	1	12.5	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	9	0.8	4	44.4	2	22.2	1	11.1	2	22.2	0	0.0	0	0.0	0	0.0	0	0.0
WHITE:																		
< 50%	13	1.1	8	61.5	0	0.0	3	23.1	0	0.0	0	0.0	1	7.7	1	7.7	0	0.0
50% to < 80%	70	6.1	32	45.7	5	7.1	13	18.6	7	10.0	2	2.9	9	12.9	2	2.9	0	0.0
80% to < 100%	68	6.0	43	63.2	6	8.8	5	7.4	6	8.8	2	2.9	6	8.8	0	0.0	0	0.0
100% to < 120%	78	6.8	49	62.8	4	5.1	7	9.0	10	12.8	0	0.0	8	10.3	0	0.0	0	0.0
>=120%	627	55.0	359	57.3	48	7.7	67	10.7	94	15.0	10	1.6	48	7.7	1	0.2	0	0.0
Not Available	35	3.1	10	28.6	1	2.9	10	28.6	10	28.6	1	2.8	3	8.6	0	0.0	0	0.0
TOTALS:	891	78.2	501	56.2	64	7.2	105	11.8	127	14.3	15	1.7	75	8.4	4	0.4	0	0.0
2 OR MORE MINORITY:																		
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	2	0.2	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	2	0.2	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0

2009 - Applicant Race by Applicant Income

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
Ethnicity Joint: Not Hispanic/Latino
HMDA Loan Type: Conventional
HMDA Purpose: Home Purchase

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
NATIVE:																		
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	1	0.1	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	1	0.1	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
ASIAN:																		
< 50%	4	0.4	3	75.0	0	0.0	0	0.0	0	0.0	0	0.0	1	25.0	0	0.0	0	0.0
50% to < 80%	15	1.3	10	66.7	0	0.0	1	6.7	2	13.3	0	0.0	2	13.3	0	0.0	0	0.0
80% to < 100%	18	1.6	11	61.1	2	11.1	2	11.1	2	11.1	0	0.0	1	5.6	0	0.0	0	0.0
100% to < 120%	17	1.5	10	58.8	1	5.9	2	11.8	1	5.9	1	5.9	2	11.8	0	0.0	0	0.0
>=120%	137	12.0	75	54.7	12	8.8	21	15.3	14	10.2	4	2.9	11	8.0	0	0.0	0	0.0
Not Available	5	0.4	4	80.0	0	0.0	1	20.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	106	17.2	113	57.7	15	7.7	27	13.8	19	9.7	5	2.6	17	8.7	0	0.0	0	0.0
BLACK:																		
< 50%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
50% to < 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
80% to < 100%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100% to < 120%	1	0.1	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>=120%	2	0.2	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	3	0.3	2	66.7	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: Conventional
 HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	516	9.2	190	36.8	17	3.3	105	20.3	41	7.9	13	2.5	150	29.1	0	0.0	0	0.0
Middle	1,428	25.5	594	41.6	65	4.6	279	19.5	167	11.7	36	2.5	287	20.1	0	0.0	0	0.0
Upper	3,654	65.3	1,863	51.0	196	5.4	449	12.3	311	8.5	77	2.1	758	20.7	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 20% to < 50%	4,663	83.3	2,297	49.3	237	5.1	618	13.3	413	8.9	103	2.2	995	21.3	0	0.0	0	0.0
>= 50% to < 80%	935	16.7	350	37.4	41	4.4	215	23.0	106	11.3	23	2.5	200	21.4	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:																		
	5,598	100.0	2,647	47.3	278	5.0	833	14.9	519	9.3	126	2.3	1,195	21.3	0	0.0	0	0.0

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: Conventional
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	23	0.4	12	52.2	3	13.0	5	21.7	2	8.7	0	0.0	1	4.3	0	0.0	0	0.0
Asian	500	8.9	288	53.6	30	6.0	88	17.6	58	11.6	20	4.0	36	7.2	0	0.0	0	0.0
Black	30	0.5	13	43.3	2	6.7	9	30.0	2	6.7	1	3.3	3	10.0	0	0.0	0	0.0
Pac. Island	36	0.6	20	55.6	2	5.6	6	16.7	5	13.9	0	0.0	3	8.3	0	0.0	0	0.0
White	3,176	56.7	1,814	57.1	194	6.1	520	16.4	327	10.3	63	2.0	258	8.1	0	0.0	0	0.0
2 or More Minority	10	0.2	5	50.0	1	10.0	3	30.0	1	10.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	88	1.6	53	60.2	4	4.5	12	13.6	11	12.5	2	2.3	6	6.8	0	0.0	0	0.0
Not Applicable	1,735	31.0	462	26.6	42	2.4	190	11.0	113	6.5	40	2.3	888	51.2	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	306	5.5	159	52.0	21	6.9	71	23.2	29	9.5	13	4.2	13	4.2	0	0.0	0	0.0
Not Hisp./Latino	3,508	62.7	1,961	55.9	205	5.8	588	16.8	387	11.0	77	2.2	290	8.3	0	0.0	0	0.0
Joint	123	2.2	78	63.4	10	8.1	17	13.8	7	5.7	3	2.4	8	8.5	0	0.0	0	0.0
Not Applicable	1,661	29.7	449	27.0	42	2.5	157	9.5	96	5.8	33	2.0	684	53.2	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	2,781	49.7	1,578	56.7	167	6.0	452	16.3	299	10.8	53	1.9	232	8.3	0	0.0	0	0.0
Others Incl. Hispanic	1,082	19.3	589	54.4	69	6.4	206	19.0	112	10.4	37	3.4	69	6.4	0	0.0	0	0.0
Gender:																		
Joint	2,168	38.7	1,283	58.3	137	6.3	311	14.3	218	10.0	46	2.1	195	9.0	0	0.0	0	0.0
Male	1,146	20.5	595	51.9	69	6.0	240	20.9	140	12.2	28	2.4	74	6.5	0	0.0	0	0.0
Female	991	17.7	539	54.4	51	5.1	183	18.5	107	10.8	28	2.8	83	8.4	0	0.0	0	0.0
Not Applicable	1,293	23.1	250	19.3	21	1.6	99	7.7	56	4.3	24	1.9	843	65.2	0	0.0	0	0.0
Applicant Income:																		
< 50%	152	2.7	54	35.5	2	1.3	58	38.2	22	14.5	4	2.6	12	7.9	0	0.0	0	0.0
50% to < 80%	332	5.9	156	47.0	10	3.0	78	23.5	21	6.3	3	0.9	64	19.3	0	0.0	0	0.0
80% to < 100%	443	7.9	198	44.7	20	4.5	79	17.8	52	11.7	15	3.4	79	17.8	0	0.0	0	0.0
100% to < 120%	403	7.2	224	55.6	13	3.2	49	12.2	40	9.9	7	1.7	70	17.4	0	0.0	0	0.0
>=120%	3,818	68.2	1,941	50.8	226	5.9	535	14.0	361	9.5	84	2.2	671	17.6	0	0.0	0	0.0
Not Available	450	8.0	74	16.4	7	1.6	34	7.6	23	5.1	13	2.9	299	66.4	0	0.0	0	0.0

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
 Analysis Perspective: HMDA
 HMDA Loan Type: FHA
 HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps
Tract Income:																		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	28	9.8	6	21.4	3	10.7	6	21.4	3	10.7	6	21.4	4	14.3	0	0.0	0	0.0
Middle	100	35.5	29	29.0	5	5.0	32	32.0	12	12.0	4	4.0	18	18.0	0	0.0	0	0.0
Upper	154	54.6	58	37.7	6	3.9	37	24.0	19	12.3	4	2.6	30	19.5	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tract Minority:																		
< 10%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 10% to < 20%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
>= 20% to < 50%	218	77.3	77	35.3	10	4.6	55	25.2	26	11.9	6	2.8	44	20.2	0	0.0	0	0.0
>= 50% to < 80%	64	22.7	16	25.0	4	6.3	20	31.3	8	12.5	8	12.5	8	12.5	0	0.0	0	0.0
>= 80%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Available	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS:	282	100.0	93	33.0	14	5.0	75	26.6	34	12.1	14	5.0	52	18.4	0	0.0	0	0.0

2009 - LAR Summary

Tract Group: GLENDALE

Analysis Criteria:

Institution(s): All Institutions
Analysis Perspective: HMDA
HMDA Loan Type: FHA
HMDA Purpose: Refinance

Segment	Total Applications		Loans Originated		Applications Approved NA		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Loans Purchased		Preapproval Denied		Preapproval Approved NA	
	Number	%Total	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number	%Apps	Number		Number	%Apps	Number	
Race:																		
Native	1	0.4	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0
Asian	22	7.8	6	27.3	0	0.0	6	27.3	6	27.3	3	13.6	1	4.5	0	0.0	0	0.0
Black	3	1.1	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0
Pac. Island	5	1.8	2	40.0	0	0.0	2	40.0	0	0.0	0	0.0	1	20.0	0	0.0	0	0.0
White	185	85.6	74	40.0	13	7.0	40	21.6	20	10.8	9	4.9	29	15.7	0	0.0	0	0.0
2 or More Minority	1	0.4	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Joint	4	1.4	2	50.0	0	0.0	2	50.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	61	21.6	8	13.1	1	1.6	24	39.3	6	9.8	2	3.3	20	32.8	0	0.0	0	0.0
Ethnicity:																		
Hisp./Latino	45	16.0	12	26.7	4	8.9	13	28.9	4	8.9	5	11.1	7	15.6	0	0.0	0	0.0
Not Hisp./Latino	178	63.1	69	38.8	9	5.1	41	23.0	26	14.6	8	4.5	25	14.0	0	0.0	0	0.0
Joint	3	1.1	2	66.7	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Not Applicable	56	19.9	10	17.9	1	1.8	20	35.7	4	7.1	1	1.8	20	35.7	0	0.0	0	0.0
Minority Status:																		
White Non-Hispanic	140	49.6	58	41.4	9	6.4	29	20.7	17	12.1	5	3.6	22	15.7	0	0.0	0	0.0
Others Incl. Hispanic	82	29.1	25	30.5	4	4.9	24	29.3	11	13.4	8	9.6	10	12.2	0	0.0	0	0.0
Gender:																		
Joint	127	45.0	46	36.2	8	6.3	30	23.6	18	14.2	8	6.3	17	13.4	0	0.0	0	0.0
Male	57	20.2	18	31.6	2	3.5	18	31.6	7	12.3	4	7.0	8	14.0	0	0.0	0	0.0
Female	62	22.0	26	41.9	4	6.5	15	24.2	7	11.3	1	1.6	9	14.5	0	0.0	0	0.0
Not Applicable	36	12.8	3	8.3	0	0.0	12	33.3	2	5.6	1	2.8	18	50.0	0	0.0	0	0.0
Applicant Income:																		
< 50%	9	3.2	4	44.4	1	11.1	3	33.3	0	0.0	0	0.0	1	11.1	0	0.0	0	0.0
50% to < 80%	11	3.9	3	27.3	2	18.2	4	36.4	0	0.0	1	9.1	1	9.1	0	0.0	0	0.0
80% to < 100%	9	3.2	2	22.2	0	0.0	4	44.4	1	11.1	1	11.1	1	11.1	0	0.0	0	0.0
100% to < 120%	12	4.3	2	16.7	0	0.0	6	50.0	2	16.7	1	8.3	1	8.3	0	0.0	0	0.0
>=120%	141	50.0	37	26.2	5	3.5	52	36.9	25	17.7	10	7.1	12	8.5	0	0.0	0	0.0
Not Available	100	35.5	45	45.0	6	6.0	6	6.0	6	6.0	1	1.0	36	36.0	0	0.0	0	0.0