

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2007 CRA/HMDA REPORTS

| MSA/MD FIPS CODE NO. | MSA/MD NAME | 2004 MSA/MD MED* FAMILY INCOME GEOGRAPHIC DISTRIBUTION | HUD ESTIMATED 2007 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION |
|----------------------|-------------------------------------|--|---|
| 10180 | ABILENE, TX | 39988 | 45100 |
| 10380 | AGUADILLA-ISABELA-SAN SEBASTIÁN, PR | 12902 | 15400 |
| 10420 | AKRON, OH | 52418 | 60300 |
| 10500 | ALBANY, GA | 39558 | 47400 |
| 10580 | ALBANY-SCHENECTADY-TROY, NY | 54944 | 66300 |
| 10740 | ALBUQUERQUE, NM | 45738 | 55900 |
| 10780 | ALEXANDRIA, LA | 36276 | 44600 |
| 10900 | ALLENTOWN-BETHLEHEM-EASTON, PA-NJ | 53852 | 65800 |
| 11020 | ALTOONA, PA | 40157 | 48500 |
| 11100 | AMARILLO, TX | 43719 | 49400 |
| 11180 | AMES, IA | 54843 | 66500 |
| 11260 | ANCHORAGE, AK | 62173 | 74800 |
| 11300 | ANDERSON, IN | 46539 | 54500 |
| 11340 | ANDERSON, SC | 44322 | 48900 |
| 11460 | ANN ARBOR, MI | 69771 | 78300 |
| 11500 | ANNISTON-OXFORD, AL | 39895 | 47100 |
| 11540 | APPLETON, WI | 57592 | 67900 |
| 11700 | ASHEVILLE, NC | 43692 | 50800 |
| 12020 | ATHENS-CLARKE COUNTY, GA | 45221 | 50800 |
| 12060 | ATLANTA-SANDY SPRINGS-MARIETTA, GA | 58537 | 67100 |
| 12100 | ATLANTIC CITY, NJ | 51769 | 64300 |
| 12220 | AUBURN-OPELIKA, AL | 46810 | 54400 |
| 12260 | AUGUSTA-RICHMOND COUNTY, GA-SC | 44517 | 52600 |
| 12420 | AUSTIN-ROUND ROCK, TX | 59438 | 69300 |
| 12540 | BAKERSFIELD, CA | 39425 | 47800 |
| 12580 | BALTIMORE-TOWSON, MD | 59301 | 75800 |
| 12620 | BANGOR, ME | 42416 | 53400 |
| 12700 | BARNSTABLE TOWN, MA | 54612 | 70400 |
| 12940 | BATON ROUGE, LA | 45622 | 56200 |
| 12980 | BATTLE CREEK, MI | 47068 | 52800 |
| 13020 | BAY CITY, MI | 47967 | 54400 |
| 13140 | BEAUMONT-PORT ARTHUR, TX | 43014 | 50200 |
| 13380 | BELLINGHAM, WA | 49342 | 58200 |
| 13460 | BEND, OR | 48200 | 58700 |

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|----------------------|---------------------------------------|--|---|
| 13644 | BETHESDA-GAITHERSBURG-FREDERICK, MD | 79252 | 101100 |
| 13740 | BILLINGS, MT | 44809 | 54900 |
| 13780 | BINGHAMTON, NY | 45725 | 52800 |
| 13820 | BIRMINGHAM-HOOVER, AL | 46408 | 55500 |
| 13900 | BISMARCK, ND | 49944 | 61700 |
| 13980 | BLACKSBURG-CHRISTIANSBURG-RADFORD, VA | 45001 | 55300 |
| 14020 | BLOOMINGTON, IN | 46989 | 53100 |
| 14060 | BLOOMINGTON-NORMAL, IL | 61140 | 70300 |
| 14260 | BOISE CITY-NAMPA, ID | 48340 | 58500 |
| 14484 | BOSTON-QUINCY, MA | 62948 | 76900 |
| 14500 | BOULDER, CO | 69675 | 82500 |
| 14540 | BOWLING GREEN, KY | 43019 | 52100 |
| 14740 | BREMERTON-SILVERDALE, WA | 53655 | 65700 |
| 14860 | BRIDGEPORT-STAMFORD-NORWALK, CT | 77332 | 93400 |
| 15180 | BROWNSVILLE-HARLINGEN, TX | 28017 | 30000 |
| 15260 | BRUNSWICK, GA | 42382 | 50700 |
| 15380 | BUFFALO-NIAGARA FALLS, NY | 49149 | 59300 |
| 15500 | BURLINGTON, NC | 46620 | 50800 |
| 15540 | BURLINGTON-SOUTH BURLINGTON, VT | 55265 | 70600 |
| 15764 | CAMBRIDGE-NEWTON-FRAMINGHAM, MA | 74121 | 88900 |
| 15804 | CAMDEN, NJ | 62032 | 76900 |
| 15940 | CANTON-MASSILLON, OH | 47165 | 53000 |
| 15980 | CAPE CORAL-FORT MYERS, FL | 46411 | 54700 |
| 16180 | CARSON CITY, NV | 49627 | 58800 |
| 16220 | CASPER, WY | 45455 | 60100 |
| 16300 | CEDAR RAPIDS, IA | 54241 | 63800 |
| 16580 | CHAMPAIGN-URBANA, IL | 51878 | 60600 |
| 16620 | CHARLESTON, WV | 40961 | 50500 |
| 16700 | CHARLESTON-NORTH CHARLESTON, SC | 46784 | 55400 |
| 16740 | CHARLOTTE-GASTONIA-CONCORD, NC-SC | 54850 | 60200 |
| 16820 | CHARLOTTESVILLE, VA | 54165 | 66800 |
| 16860 | CHATTANOOGA, TN-GA | 44787 | 53400 |
| 16940 | CHEYENNE, WY | 46452 | 58100 |
| 16974 | CHICAGO-NAPERVILLE-JOLIET, IL | 60166 | 69700 |

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|----------------------|--|--|---|
| 17020 | CHICO, CA | 40967 | 52000 |
| 17140 | CINCINNATI-MIDDLETOWN, OH-KY-IN | 54771 | 63600 |
| 17300 | CLARKSVILLE, TN-KY | 40311 | 49200 |
| 17420 | CLEVELAND, TN | 40983 | 49500 |
| 17460 | CLEVELAND-ELYRIA-MENTOR, OH | 52660 | 60700 |
| 17660 | COEUR D'ALENE, ID | 43017 | 49700 |
| 17780 | COLLEGE STATION-BRYAN, TX | 43916 | 51000 |
| 17820 | COLORADO SPRINGS, CO | 54037 | 65500 |
| 17860 | COLUMBIA, MO | 50099 | 57300 |
| 17900 | COLUMBIA, SC | 49202 | 58200 |
| 17980 | COLUMBUS, GA-AL | 40916 | 45800 |
| 18020 | COLUMBUS, IN | 52072 | 58900 |
| 18140 | COLUMBUS, OH | 54708 | 64200 |
| 18580 | CORPUS CHRISTI, TX | 40551 | 45800 |
| 18700 | CORVALLIS, OR | 56736 | 67400 |
| 19060 | CUMBERLAND, MD-WV | 39167 | 46600 |
| 19124 | DALLAS-PLANO-IRVING, TX | 56313 | 63200 |
| 19140 | DALTON, GA | 43713 | 48900 |
| 19180 | DANVILLE, IL | 41578 | 47000 |
| 19260 | DANVILLE, VA | 39088 | 46500 |
| 19340 | DAVENPORT-MOLINE-ROCK ISLAND, IA-IL | 49922 | 57200 |
| 19380 | DAYTON, OH | 51271 | 58700 |
| 19460 | DECATUR, AL | 43961 | 53600 |
| 19500 | DECATUR, IL | 47475 | 55000 |
| 19660 | DELTONA-DAYTONA BEACH-ORMOND BEACH, FL | 41785 | 49900 |
| 19740 | DENVER-AURORA, CO | 61301 | 71400 |
| 19780 | DES MOINES-WEST DES MOINES, IA | 55620 | 67700 |
| 19804 | DETROIT-LIVONIA-DEARBORN, MI | 48792 | 53800 |
| 20020 | DOTHAN, AL | 39732 | 48600 |
| 20100 | DOVER, DE | 46506 | 58700 |
| 20220 | DUBUQUE, IA | 48753 | 59500 |
| 20260 | DULUTH, MN-WI | 46619 | 55500 |
| 20500 | DURHAM, NC | 53076 | 60100 |
| 20740 | EAU CLAIRE, WI | 48942 | 55600 |

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|----------------------|---|--|---|
| 20764 | EDISON, NJ | 69978 | 85600 |
| 20940 | EL CENTRO, CA | 35221 | 42000 |
| 21060 | ELIZABETHTOWN, KY | 42911 | 50600 |
| 21140 | ELKHART-GOSHEN, IN | 50399 | 56500 |
| 21300 | ELMIRA, NY | 43879 | 51700 |
| 21340 | EL PASO, TX | 33472 | 36500 |
| 21500 | ERIE, PA | 44825 | 53900 |
| 21660 | EUGENE-SPRINGFIELD, OR | 45100 | 52200 |
| 21780 | EVANSVILLE, IN-KY | 48255 | 56900 |
| 21820 | FAIRBANKS, AK | 56433 | 69700 |
| 21940 | FAJARDO, PR | 17208 | 22500 |
| 22020 | FARGO, ND-MN | 50758 | 63300 |
| 22140 | FARMINGTON, NM | 37279 | 44700 |
| 22180 | FAYETTEVILLE, NC | 41000 | 47500 |
| 22220 | FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO | 42578 | 53100 |
| 22380 | FLAGSTAFF, AZ | 45822 | 53500 |
| 22420 | FLINT, MI | 50097 | 57200 |
| 22500 | FLORENCE, SC | 40070 | 46300 |
| 22520 | FLORENCE-MUSCLE SHOALS, AL | 40608 | 47000 |
| 22540 | FOND DU LAC, WI | 53017 | 61800 |
| 22660 | FORT COLLINS-LOVELAND, CO | 58840 | 68200 |
| 22744 | FORT LAUDERDALE-POMPANO BEACH-DEERFIELD BEACH, FL | 50570 | 58400 |
| 22900 | FORT SMITH, AR-OK | 37051 | 42000 |
| 23020 | FORT WALTON BEACH-CRESTVIEW-DESTIN, FL | 47518 | 62600 |
| 23060 | FORT WAYNE, IN | 52560 | 60600 |
| 23104 | FORT WORTH-ARLINGTON, TX | 53268 | 60500 |
| 23420 | FRESNO, CA | 38493 | 48900 |
| 23460 | GADSDEN, AL | 38643 | 43300 |
| 23540 | GAINESVILLE, FL | 45486 | 54200 |
| 23580 | GAINESVILLE, GA | 50101 | 56500 |
| 23844 | GARY, IN | 52518 | 60000 |
| 24020 | GLENS FALLS, NY | 45141 | 55700 |
| 24140 | GOLDSBORO, NC | 40490 | 46300 |
| 24220 | GRAND FORKS, ND-MN | 45777 | 57500 |

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|----------------------|--|--|---|
| 24300 | GRAND JUNCTION, CO | 43015 | 49800 |
| 24340 | GRAND RAPIDS-WYOMING, MI | 52945 | 59100 |
| 24500 | GREAT FALLS, MT | 39947 | 50200 |
| 24540 | GREELEY, CO | 49562 | 59800 |
| 24580 | GREEN BAY, WI | 53950 | 62400 |
| 24660 | GREENSBORO-HIGH POINT, NC | 48807 | 53600 |
| 24780 | GREENVILLE, NC | 42777 | 48500 |
| 24860 | GREENVILLE-MAULDIN-EASLEY, SC | 47387 | 52900 |
| 25020 | GUAYAMA, PR | 13836 | 18900 |
| 25060 | GULFPORT-BILOXI, MS | 41026 | 48200 |
| 25180 | HAGERSTOWN-MARTINSBURG, MD-WV | 46565 | 57900 |
| 25260 | HANFORD-CORCORAN, CA | 38025 | 46800 |
| 25420 | HARRISBURG-CARLISLE, PA | 52829 | 65600 |
| 25500 | HARRISONBURG, VA | 46106 | 56700 |
| 25540 | HARTFORD-WEST HARTFORD-EAST HARTFORD, CT | 64156 | 80300 |
| 25620 | HATTIESBURG, MS | 38187 | 42700 |
| 25860 | HICKORY-LENOIR-MORGANTON, NC | 44452 | 48400 |
| 25980 | HINESVILLE-FORT STEWART, GA | 34678 | 40600 |
| 26100 | HOLLAND-GRAND HAVEN, MI | 59880 | 69000 |
| 26180 | HONOLULU, HI | 60110 | 73500 |
| 26300 | HOT SPRINGS, AR | 38002 | 44700 |
| 26380 | HOUMA-BAYOU CANE-THIBODAUX, LA | 40224 | 48800 |
| 26420 | HOUSTON-SUGAR LAND-BAYTOWN, TX | 51431 | 57300 |
| 26580 | HUNTINGTON-ASHLAND, WV-KY-OH | 37119 | 44500 |
| 26620 | HUNTSVILLE, AL | 52360 | 63800 |
| 26820 | IDAHO FALLS, ID | 46692 | 55300 |
| 26900 | INDIANAPOLIS-CARMEL, IN | 55425 | 63800 |
| 26980 | IOWA CITY, IA | 56018 | 63600 |
| 27060 | ITHACA, NY | 52980 | 65400 |
| 27100 | JACKSON, MI | 50961 | 59700 |
| 27140 | JACKSON, MS | 44383 | 53400 |
| 27180 | JACKSON, TN | 43954 | 49000 |
| 27260 | JACKSONVILLE, FL | 50048 | 59700 |
| 27340 | JACKSONVILLE, NC | 36629 | 45900 |

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|----------------------|-----------------------------------|--|---|
| 27500 | JANESVILLE, WI | 53241 | 60300 |
| 27620 | JEFFERSON CITY, MO | 48840 | 59200 |
| 27740 | JOHNSON CITY, TN | 37970 | 49800 |
| 27780 | JOHNSTOWN, PA | 37765 | 45500 |
| 27860 | JONESBORO, AR | 38696 | 44200 |
| 27900 | JOPLIN, MO | 38752 | 44800 |
| 28020 | KALAMAZOO-PORTAGE, MI | 51808 | 58900 |
| 28100 | KANKAKEE-BRADLEY, IL | 49098 | 59500 |
| 28140 | KANSAS CITY, MO-KS | 55031 | 65700 |
| 28420 | KENNEWICK-RICHLAND-PASCO, WA | 51319 | 60300 |
| 28660 | KILLEEN-TEMPLE-FORT HOOD, TX | 40972 | 49600 |
| 28700 | KINGSPORT-BRISTOL-BRISTOL, TN-VA | 39138 | 45600 |
| 28740 | KINGSTON, NY | 51753 | 63500 |
| 28940 | KNOXVILLE, TN | 46594 | 54800 |
| 29020 | KOKOMO, IN | 53555 | 59700 |
| 29100 | LA CROSSE, WI-MN | 50140 | 60400 |
| 29140 | LAFAYETTE, IN | 51029 | 57500 |
| 29180 | LAFAYETTE, LA | 42852 | 52400 |
| 29340 | LAKE CHARLES, LA | 41937 | 48700 |
| 29404 | LAKE COUNTY-KENOSHA COUNTY, IL-WI | 71293 | 80900 |
| 29420 | LAKE HAVASU CITY-KINGMAN, AZ | 36312 | 44100 |
| 29460 | LAKELAND, FL | 41491 | 46900 |
| 29540 | LANCASTER, PA | 52443 | 64000 |
| 29620 | LANSING-EAST LANSING, MI | 55552 | 64000 |
| 29700 | LAREDO, TX | 29349 | 34000 |
| 29740 | LAS CRUCES, NM | 33796 | 37500 |
| 29820 | LAS VEGAS-PARADISE, NV | 50504 | 60100 |
| 29940 | LAWRENCE, KS | 53609 | 61500 |
| 30020 | LAWTON, OK | 39201 | 47100 |
| 30140 | LEBANON, PA | 48742 | 58700 |
| 30300 | LEWISTON, ID-WA | 42747 | 50000 |
| 30340 | LEWISTON-AUBURN, ME | 44123 | 53200 |
| 30460 | LEXINGTON-FAYETTE, KY | 51365 | 59800 |
| 30620 | LIMA, OH | 44707 | 51400 |

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|----------------------|--|--|---|
| 30700 | LINCOLN, NE | 53463 | 64400 |
| 30780 | LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR | 46412 | 56500 |
| 30860 | LOGAN, UT-ID | 43907 | 48800 |
| 30980 | LONGVIEW, TX | 40970 | 47500 |
| 31020 | LONGVIEW, WA | 46525 | 53100 |
| 31084 | LOS ANGELES-LONG BEACH-GLENDALE, CA | 46509 | 56500 |
| 31140 | LOUISVILLE-JEFFERSON COUNTY, KY-IN | 49301 | 57500 |
| 31180 | LUBBOCK, TX | 40724 | 48900 |
| 31340 | LYNCHBURG, VA | 44171 | 54200 |
| 31420 | MACON, GA | 44640 | 50700 |
| 31460 | MADERA, CA | 39250 | 51000 |
| 31540 | MADISON, WI | 61050 | 73700 |
| 31700 | MANCHESTER-NASHUA, NH | 62255 | 77300 |
| 31900 | MANSFIELD, OH | 45035 | 52100 |
| 32420 | MAYAGÜEZ, PR | 15823 | 18100 |
| 32580 | MCALLEN-EDINBURG-MISSION, TX | 25988 | 27700 |
| 32780 | MEDFORD, OR | 43836 | 52700 |
| 32820 | MEMPHIS, TN-MS-AR | 46771 | 53200 |
| 32900 | MERCED, CA | 38052 | 46800 |
| 33124 | MIAMI-MIAMI BEACH-KENDALL, FL | 40266 | 45200 |
| 33140 | MICHIGAN CITY-LA PORTE, IN | 49860 | 57000 |
| 33260 | MIDLAND, TX | 47309 | 54800 |
| 33340 | MILWAUKEE-WAUKESHA-WEST ALLIS, WI | 56640 | 65600 |
| 33460 | MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI | 64885 | 77600 |
| 33540 | MISSOULA, MT | 44872 | 54500 |
| 33660 | MOBILE, AL | 40388 | 46100 |
| 33700 | MODESTO, CA | 44706 | 56000 |
| 33740 | MONROE, LA | 39466 | 45500 |
| 33780 | MONROE, MI | 59647 | 68700 |
| 33860 | MONTGOMERY, AL | 45176 | 52900 |
| 34060 | MORGANTOWN, WV | 39676 | 48400 |
| 34100 | MORRISTOWN, TN | 37679 | 45600 |
| 34580 | MOUNT VERNON-ANACORTES, WA | 48407 | 57900 |
| 34620 | MUNCIE, IN | 45400 | 47500 |

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|----------------------|--|--|---|
| 34740 | MUSKEGON-NORTON SHORES, MI | 45652 | 53400 |
| 34820 | MYRTLE BEACH-CONWAY-NORTH MYRTLE BEACH, SC | 42690 | 48400 |
| 34900 | NAPA, CA | 61203 | 75800 |
| 34940 | NAPLES-MARCO ISLAND, FL | 54531 | 63900 |
| 34980 | NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN | 51844 | 60100 |
| 35004 | NASSAU-SUFFOLK, NY | 76221 | 93800 |
| 35084 | NEWARK-UNION, NJ-PA | 68424 | 83200 |
| 35300 | NEW HAVEN-MILFORD, CT | 60512 | 72600 |
| 35380 | NEW ORLEANS-METAIRIE-KENNER, LA | 42770 | 52200 |
| 35644 | NEW YORK-WHITE PLAINS-WAYNE, NY-NJ | 49461 | 59500 |
| 35660 | NILES-BENTON HARBOR, MI | 46595 | 51900 |
| 35980 | NORWICH-NEW LONDON, CT | 59846 | 74600 |
| 36084 | OAKLAND-FREMONT-HAYWARD, CA | 68346 | 83000 |
| 36100 | OCALA, FL | 37494 | 42700 |
| 36140 | OCEAN CITY, NJ | 51584 | 62900 |
| 36220 | ODESSA, TX | 36250 | 43400 |
| 36260 | OGDEN-CLEARFIELD, UT | 54158 | 62600 |
| 36420 | OKLAHOMA CITY, OK | 44898 | 53600 |
| 36500 | OLYMPIA, WA | 54798 | 64300 |
| 36540 | OMAHA-COUNCIL BLUFFS, NE-IA | 53955 | 64800 |
| 36740 | ORLANDO-KISSIMMEE, FL | 47851 | 54900 |
| 36780 | OSHKOSH-NEENAH, WI | 53528 | 62300 |
| 36980 | OWENSBORO, KY | 43999 | 50200 |
| 37100 | OXNARD-THOUSAND OAKS-VENTURA, CA | 64779 | 79500 |
| 37340 | PALM BAY-MELBOURNE-TITUSVILLE, FL | 47642 | 55600 |
| 37380 | PALM COAST, FL | 45546 | 51900 |
| 37460 | PANAMA CITY-LYNN HAVEN, FL | 43088 | 51300 |
| 37620 | PARKERSBURG-MARIETTA-VIENNA, WV-OH | 40321 | 45400 |
| 37700 | PASCAGOULA, MS | 44204 | 50400 |
| 37764 | PEABODY, MA | 63556 | 77200 |
| 37860 | PENSACOLA-FERRY PASS-BRENT, FL | 43355 | 52500 |
| 37900 | PEORIA, IL | 52122 | 61800 |
| 37964 | PHILADELPHIA, PA | 56993 | 69200 |
| 38060 | PHOENIX-MESA-SCOTTSDALE, AZ | 51172 | 59100 |

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|----------------------|--|--|---|
| 38220 | PINE BLUFF, AR | 37881 | 44100 |
| 38300 | PITTSBURGH, PA | 47195 | 57900 |
| 38340 | PITTSFIELD, MA | 50150 | 62800 |
| 38540 | POCATELLO, ID | 43373 | 49700 |
| 38660 | PONCE, PR | 15007 | 19100 |
| 38860 | PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME | 52773 | 64500 |
| 38900 | PORTLAND-VANCOUVER-BEAVERTON, OR-WA | 55453 | 63800 |
| 38940 | PORT ST. LUCIE, FL | 45503 | 52800 |
| 39100 | POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY | 61652 | 76400 |
| 39140 | PRESCOTT, AZ | 40888 | 49100 |
| 39300 | PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA | 53013 | 68300 |
| 39340 | PROVO-OREM, UT | 50010 | 55100 |
| 39380 | PUEBLO, CO | 40123 | 48000 |
| 39460 | PUNTA GORDA, FL | 42546 | 49800 |
| 39540 | RACINE, WI | 56234 | 63900 |
| 39580 | RALEIGH-CARY, NC | 61439 | 69800 |
| 39660 | RAPID CITY, SD | 43702 | 53500 |
| 39740 | READING, PA | 53061 | 63600 |
| 39820 | REDDING, CA | 40501 | 52700 |
| 39900 | RENO-SPARKS, NV | 54100 | 64000 |
| 40060 | RICHMOND, VA | 54872 | 68700 |
| 40140 | RIVERSIDE-SAN BERNARDINO-ONTARIO, CA | 47448 | 59200 |
| 40220 | ROANOKE, VA | 47428 | 56300 |
| 40340 | ROCHESTER, MN | 59198 | 72600 |
| 40380 | ROCHESTER, NY | 53852 | 62000 |
| 40420 | ROCKFORD, IL | 53128 | 58600 |
| 40484 | ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH | 62430 | 75700 |
| 40580 | ROCKY MOUNT, NC | 41155 | 43600 |
| 40660 | ROME, GA | 42362 | 48200 |
| 40900 | SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA | 53805 | 67200 |
| 40980 | SAGINAW-SAGINAW TOWNSHIP NORTH, MI | 46489 | 52300 |
| 41060 | ST. CLOUD, MN | 51474 | 61200 |
| 41100 | ST. GEORGE, UT | 41777 | 49600 |
| 41140 | ST. JOSEPH, MO-KS | 42411 | 50900 |

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|----------------------|--|--|---|
| 41180 | ST. LOUIS, MO-IL | 53435 | 63300 |
| 41420 | SALEM, OR | 46995 | 54200 |
| 41500 | SALINAS, CA | 51211 | 63400 |
| 41540 | SALISBURY, MD | 45236 | 58500 |
| 41620 | SALT LAKE CITY, UT | 54586 | 60100 |
| 41660 | SAN ANGELO, TX | 39508 | 49100 |
| 41700 | SAN ANTONIO, TX | 44591 | 53700 |
| 41740 | SAN DIEGO-CARLSBAD-SAN MARCOS, CA | 53544 | 69400 |
| 41780 | SANDUSKY, OH | 51747 | 55400 |
| 41884 | SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA | 75188 | 86500 |
| 41900 | SAN GERMÁN -CABO ROJO, PR | 15016 | 18700 |
| 41940 | SAN JOSE-SUNNYVALE-SANTA CLARA, CA | 80198 | 94500 |
| 41980 | SAN JUAN-CAGUAS-GUAYNABO, PR | 17917 | 23700 |
| 42020 | SAN LUIS OBISPO-PASO ROBLES, CA | 52528 | 64200 |
| 42044 | SANTA ANA-ANAHEIM-IRVINE, CA | 64321 | 78700 |
| 42060 | SANTA BARBARA-SANTA MARIA-GOLETA, CA | 54109 | 67100 |
| 42100 | SANTA CRUZ-WATSONVILLE, CA | 62332 | 81300 |
| 42140 | SANTA FE, NM | 50000 | 57000 |
| 42220 | SANTA ROSA-PETALUMA, CA | 61922 | 74500 |
| 42260 | SARASOTA-BRADENTON-VENICE, FL | 48550 | 57500 |
| 42340 | SAVANNAH, GA | 47195 | 57600 |
| 42540 | SCRANTON--WILKES-BARRE, PA | 43893 | 52500 |
| 42644 | SEATTLE-BELLEVUE-EVERETT, WA | 63951 | 75600 |
| 42680 | SEBASTIAN-VERO BEACH, FL | 46603 | 54100 |
| 43100 | SHEBOYGAN, WI | 53830 | 64700 |
| 43300 | SHERMAN-DENISON, TX | 45043 | 52700 |
| 43340 | SHREVEPORT-BOSSIER CITY, LA | 40445 | 48500 |
| 43580 | SIOUX CITY, IA-NE-SD | 46397 | 54400 |
| 43620 | SIOUX FALLS, SD | 51458 | 61700 |
| 43780 | SOUTH BEND-MISHAWAKA, IN-MI | 49112 | 56400 |
| 43900 | SPARTANBURG, SC | 45339 | 51000 |
| 44060 | SPOKANE, WA | 46386 | 57600 |
| 44100 | SPRINGFIELD, IL | 53573 | 63700 |
| 44140 | SPRINGFIELD, MA | 51150 | 61800 |

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2007 CRA/HMDA REPORTS

| MSA/MD FIPS CODE NO. | MSA/MD NAME | 2004 MSA/MD MED* FAMILY INCOME GEOGRAPHIC DISTRIBUTION | HUD ESTIMATED 2007 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION |
|----------------------|--|--|---|
| 44180 | SPRINGFIELD, MO | 41591 | 50700 |
| 44220 | SPRINGFIELD, OH | 48068 | 52500 |
| 44300 | STATE COLLEGE, PA | 50572 | 59300 |
| 44700 | STOCKTON, CA | 46894 | 60300 |
| 44940 | SUMTER, SC | 38874 | 44300 |
| 45060 | SYRACUSE, NY | 49907 | 58700 |
| 45104 | TACOMA, WA | 52165 | 61500 |
| 45220 | TALLAHASSEE, FL | 48808 | 58200 |
| 45300 | TAMPA-ST. PETERSBURG-CLEARWATER, FL | 45339 | 53900 |
| 45460 | TERRE HAUTE, IN | 42192 | 48800 |
| 45500 | TEXARKANA, TX-TEXARKANA, AR | 39684 | 43000 |
| 45780 | TOLEDO, OH | 50408 | 57600 |
| 45820 | TOPEKA, KS | 50488 | 58600 |
| 45940 | TRENTON-EWING, NJ | 68261 | 84900 |
| 46060 | TUCSON, AZ | 44466 | 52400 |
| 46140 | TULSA, OK | 45678 | 52500 |
| 46220 | TUSCALOOSA, AL | 42757 | 46900 |
| 46340 | TYLER, TX | 44565 | 50900 |
| 46540 | UTICA-ROME, NY | 44180 | 52400 |
| 46660 | VALDOSTA, GA | 39462 | 46500 |
| 46700 | VALLEJO-FAIRFIELD, CA | 60600 | 75400 |
| 47020 | VICTORIA, TX | 43259 | 48800 |
| 47220 | VINELAND-MILLVILLE-BRIDGETON, NJ | 45377 | 55800 |
| 47260 | VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC | 49157 | 64100 |
| 47300 | VISALIA-PORTERVILLE, CA | 36299 | 43700 |
| 47380 | WACO, TX | 41455 | 50400 |
| 47580 | WARNER ROBINS, GA | 50364 | 59800 |
| 47644 | WARREN-TROY-FARMINGTON HILLS, MI | 67923 | 76400 |
| 47894 | WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV | 71100 | 92600 |
| 47940 | WATERLOO-CEDAR FALLS, IA | 47689 | 55800 |
| 48140 | WAUSAU, WI | 52396 | 62900 |
| 48260 | WEIRTON-STEUBENVILLE, WV-OH | 39497 | 48900 |
| 48300 | WENATCHEE, WA | 45399 | 50900 |
| 48424 | WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL | 53777 | 61200 |

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2007 CRA/HMDA REPORTS

| MSA/MD FIPS CODE NO. | MSA/MD NAME | 2004 MSA/MD MED* FAMILY INCOME GEOGRAPHIC DISTRIBUTION | HUD ESTIMATED 2007 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION |
|----------------------|-----------------------------------|--|---|
| 48540 | WHEELING, WV-OH | 38856 | 47100 |
| 48620 | WICHITA, KS | 51478 | 56600 |
| 48660 | WICHITA FALLS, TX | 41240 | 49200 |
| 48700 | WILLIAMSPORT, PA | 41069 | 49700 |
| 48864 | WILMINGTON, DE-MD-NJ | 60622 | 73900 |
| 48900 | WILMINGTON, NC | 46595 | 53100 |
| 49020 | WINCHESTER, VA-WV | 47126 | 60900 |
| 49180 | WINSTON-SALEM, NC | 50059 | 56100 |
| 49340 | WORCESTER, MA | 58426 | 72800 |
| 49420 | YAKIMA, WA | 39764 | 46600 |
| 49500 | YAUCO, PR | 12886 | 16200 |
| 49620 | YORK-HANOVER, PA | 52279 | 60300 |
| 49660 | YOUNGSTOWN-WARREN-BOARDMAN, OH-PA | 44378 | 51400 |
| 49700 | YUBA CITY, CA | 39454 | 51700 |
| 49740 | YUMA, AZ | 34661 | 40700 |
| 99999 | nonmetro portion of ALABAMA | 36638 | 42800 |
| 99999 | nonmetro portion of ALASKA | 54256 | 65200 |
| 99999 | nonmetro portion of ARIZONA | 33823 | 39400 |
| 99999 | nonmetro portion of ARKANSAS | 34263 | 40400 |
| 99999 | nonmetro portion of CALIFORNIA | 42139 | 51500 |
| 99999 | nonmetro portion of COLORADO | 44319 | 52400 |
| 99999 | nonmetro portion of CONNECTICUT | 61239 | 74800 |
| 99999 | nonmetro portion of DELAWARE | 45190 | 55200 |
| 99999 | nonmetro portion of FLORIDA | 36211 | 42400 |
| 99999 | nonmetro portion of GEORGIA | 37320 | 43000 |
| 99999 | nonmetro portion of HAWAII | 50555 | 62300 |
| 99999 | nonmetro portion of IDAHO | 39166 | 46400 |
| 99999 | nonmetro portion of ILLINOIS | 43531 | 50600 |
| 99999 | nonmetro portion of INDIANA | 45666 | 51900 |
| 99999 | nonmetro portion of IOWA | 43887 | 53100 |
| 99999 | nonmetro portion of KANSAS | 41637 | 47900 |
| 99999 | nonmetro portion of KENTUCKY | 32884 | 39100 |
| 99999 | nonmetro portion of LOUISIANA | 32785 | 39700 |
| 99999 | nonmetro portion of MAINE | 40084 | 49100 |

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2007 CRA/HMDA REPORTS

| MSA/MD FIPS CODE NO. | MSA/MD NAME | 2004 MSA/MD MED* FAMILY INCOME GEOGRAPHIC DISTRIBUTION | HUD ESTIMATED 2007 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION |
|----------------------|--|--|---|
| 99999 | nonmetro portion of MARYLAND | 50103 | 64100 |
| 99999 | nonmetro portion of MASSACHUSETTS | 58526 | 71700 |
| 99999 | nonmetro portion of MICHIGAN | 44067 | 49900 |
| 99999 | nonmetro portion of MINNESOTA | 45925 | 54700 |
| 99999 | nonmetro portion of MISSISSIPPI | 33550 | 38800 |
| 99999 | nonmetro portion of MISSOURI | 36175 | 42800 |
| 99999 | nonmetro portion of MONTANA | 39050 | 48900 |
| 99999 | nonmetro portion of NEBRASKA | 41596 | 50400 |
| 99999 | nonmetro portion of NEVADA | 49212 | 58400 |
| 99999 | nonmetro portion of NEW HAMPSHIRE | 50942 | 63000 |
| 99999 | nonmetro portion of NEW MEXICO | 33667 | 39700 |
| 99999 | nonmetro portion of NEW YORK | 41761 | 50900 |
| 99999 | nonmetro portion of NORTH CAROLINA | 40566 | 45700 |
| 99999 | nonmetro portion of NORTH DAKOTA | 39651 | 51000 |
| 99999 | nonmetro portion of OHIO | 43801 | 50000 |
| 99999 | nonmetro portion of OKLAHOMA | 35517 | 42400 |
| 99999 | nonmetro portion of OREGON | 39823 | 45600 |
| 99999 | nonmetro portion of PENNSYLVANIA | 41475 | 49800 |
| 99999 | nonmetro portion of SOUTH CAROLINA | 38927 | 44700 |
| 99999 | nonmetro portion of SOUTH DAKOTA | 39438 | 48700 |
| 99999 | nonmetro portion of TENNESSEE | 36945 | 43100 |
| 99999 | nonmetro portion of TEXAS | 36380 | 41800 |
| 99999 | nonmetro portion of UTAH | 41239 | 46600 |
| 99999 | nonmetro portion of VERMONT | 46084 | 57300 |
| 99999 | nonmetro portion of VIRGINIA | 38987 | 49600 |
| 99999 | nonmetro portion of WASHINGTON | 42367 | 49900 |
| 99999 | nonmetro portion of WEST VIRGINIA | 32500 | 40300 |
| 99999 | nonmetro portion of WISCONSIN | 46680 | 54700 |
| 99999 | nonmetro portion of WYOMING | 45456 | 58200 |
| 99999 | nonmetro portion of AMERICAN SAMOA | 18357 | 0 |
| 99999 | nonmetro portion of GUAM | 41229 | 47900 |
| 99999 | nonmetro portion of NORTHERN MARIANA ISLANDS | 25853 | 0 |
| 99999 | nonmetro portion of PUERTO RICO | 12271 | 15800 |
| 99999 | nonmetro portion of VIRGIN ISLANDS | 28553 | 33700 |