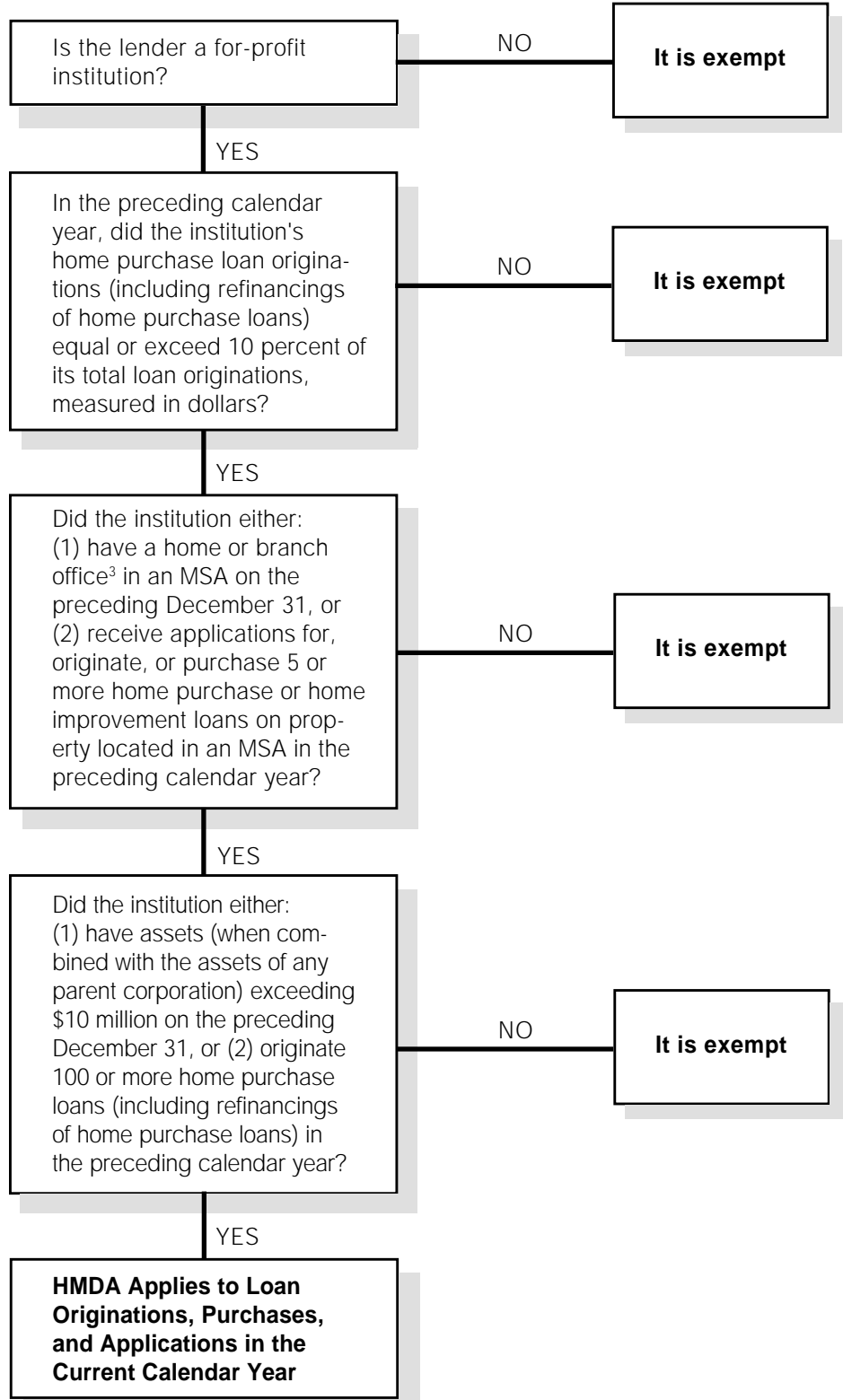


Coverage
Criteria
for Other
Mortgage
Lending
Institutions



³ For other mortgage lending institutions, a branch office is any office of the institution that takes applications from the public for home purchase or home improvement loans. It does not include offices of affiliates or other third parties such as loan brokers.