

**Ramsey County and Surrounding St. Paul Suburbs: Percentage of Prime and Subprime
Conventional Home Purchase Originations by Race, 2000-2002**

	Prime Loans						Subprime Loans					
	White		Minority		Unknown		White		Minority		Unknown	
	n	%	n	%	n	%	n	%	n	%	n	%
ARDEN HILLS	257	91.5%	34	97.1%	58	92.1%	24	8.5%	1	2.9%	5	7.9%
COTTAGE GROVE - NEWPORT	1,320	93.2%	152	84.9%	153	87.9%	96	6.8%	27	15.1%	21	12.1%
FALCON HTS.	108	95.6%	14	100.0%	15	100.0%	5	4.4%	0	0.0%	0	0.0%
INVER GROVE HTS	1,359	93.6%	113	91.9%	200	89.3%	93	6.4%	10	8.1%	24	10.7%
LAKE ELMO	523	93.9%	44	91.7%	72	81.8%	34	6.1%	4	8.3%	16	18.2%
LANDFALL	3	33.3%	0	#DIV/0!	2	33.3%	6	66.7%	0	#DIV/0!	4	66.7%
LAUDERDALE	73	93.6%	10	90.9%	19	95.0%	5	6.4%	1	9.1%	1	5.0%
LITTLE CANADA	250	88.0%	52	89.7%	61	75.3%	34	12.0%	6	10.3%	20	24.7%
MAPLEWOOD	1,136	93.7%	196	87.1%	193	85.0%	77	6.3%	29	12.9%	34	15.0%
MENDOTA HTS-MENDOTA-LILYDALE	422	97.5%	26	100.0%	49	98.0%	11	2.5%	0	0.0%	1	2.0%
MOUNDVIEW	275	81.1%	40	93.0%	54	78.3%	64	18.9%	3	7.0%	15	21.7%
NEW BRIGHTON	583	94.6%	84	93.3%	114	89.8%	33	5.4%	6	6.7%	13	10.2%
NEWPORT	96	88.9%	8	100.0%	9	90.0%	12	11.1%	0	0.0%	1	10.0%
NORTH OAKS	221	98.2%	13	100.0%	36	100.0%	4	1.8%	0	0.0%	0	0.0%
NORTH ST. PAUL	334	92.8%	36	94.7%	35	97.2%	26	7.2%	2	5.3%	1	2.8%
OAKDALE	1,016	96.1%	159	87.8%	157	85.8%	41	3.9%	22	12.2%	26	14.2%
ROSEVILLE	935	97.0%	122	96.8%	148	97.4%	29	3.0%	4	3.2%	4	2.6%
SAINT PAUL	7,394	93.9%	1,934	86.2%	1,586	85.1%	481	6.1%	309	13.8%	277	14.9%
SHOREVIEW	1,154	96.7%	152	98.1%	189	95.9%	39	3.3%	3	1.9%	8	4.1%
SOUTH SAINT PAUL	609	94.4%	63	95.5%	80	90.9%	36	5.6%	3	4.5%	8	9.1%
ST. ANTHONY (pt.)	54	98.2%	5	100.0%	7	100.0%	1	1.8%	0	0.0%	0	0.0%
ST. PAUL PARK	111	85.4%	11	100.0%	20	87.0%	19	14.6%	0	0.0%	3	13.0%
VADNAIS HTS.	590	94.9%	66	95.7%	75	88.2%	32	5.1%	3	4.3%	10	11.8%
WEST SAINT PAUL	570	95.2%	73	90.1%	67	88.2%	29	4.8%	8	9.9%	9	11.8%
WHITE BEAR LAKE AREA	1,435	96.3%	89	90.8%	124	92.5%	55	3.7%	9	9.2%	10	7.5%
WOODBURY	3,520	97.0%	578	96.2%	644	97.3%	108	3.0%	23	3.8%	18	2.7%
SAINT PAUL (CITY)	7,394	93.9%	1,934	86.2%	1,586	85.1%	481	6.1%	309	13.8%	277	14.9%
RAMSEY COUNTY SUBURBS	7,405	94.5%	913	93.2%	1,128	90.3%	428	5.5%	67	6.8%	121	9.7%

Source: FFIEC (2003)

Ramsey County and Surrounding St. Paul Suburbs: Percentage of Prime and Subprime Refinance Originations by Race, 2000-2002

	White		Prime Minority		Unknown		White		Subprime Minority		Unknown	
	n	%	n	%	n	%	n	%	n	%	n	%
ARDEN HILLS	694	95.9%	50	94.3%	121	80.1%	30	4.1%	3	5.7%	30	19.9%
COTTAGE GROVE - NEWPORT	3,763	89.4%	239	90.2%	652	80.0%	445	10.6%	26	9.8%	163	20.0%
FALCON HTS.	289	97.3%	29	90.6%	69	92.0%	8	2.7%	3	9.4%	6	8.0%
INVER GROVE HTS	2,764	92.6%	176	93.1%	487	85.4%	220	7.4%	13	6.9%	83	14.6%
LAKE ELMO	934	96.4%	50	96.2%	179	90.9%	35	3.6%	2	3.8%	18	9.1%
LANDFALL	4	80.0%	1	100.0%	0	0.0%	1	20.0%	0	0.0%	2	100.0%
LAUDERDALE	121	91.7%	6	75.0%	20	74.1%	11	8.3%	2	25.0%	7	25.9%
LITTLE CANADA	577	91.2%	74	90.2%	113	85.0%	56	8.8%	8	9.8%	20	15.0%
MAPLEWOOD	2,783	92.2%	260	90.9%	563	86.0%	237	7.8%	26	9.1%	92	14.0%
MENDOTA HTS-MENDOTA-LILYDALE	1,101	95.4%	61	98.4%	221	92.5%	53	4.6%	1	1.6%	18	7.5%
MOUNDVIEW	819	91.2%	67	91.8%	147	78.2%	79	8.8%	6	8.2%	41	21.8%
NEW BRIGHTON	1,477	95.0%	140	92.1%	317	88.1%	78	5.0%	12	7.9%	43	11.9%
NEWPORT	313	88.2%	23	85.2%	44	72.1%	42	11.8%	4	14.8%	17	27.9%
NORTH OAKS	432	96.9%	25	100.0%	123	93.9%	14	3.1%	0	0.0%	8	6.1%
NORTH ST. PAUL	1,028	89.0%	40	78.4%	143	79.9%	127	11.0%	11	21.6%	36	20.1%
OAKDALE	2,708	92.4%	181	93.3%	466	84.3%	223	7.6%	13	6.7%	87	15.7%
ROSEVILLE	2,221	95.1%	195	94.2%	442	86.3%	114	4.9%	12	5.8%	70	13.7%
SAINT PAUL	14,715	87.2%	2,391	77.1%	3,301	78.1%	2,156	12.8%	711	22.9%	925	21.9%
SHOREVIEW	2,650	95.6%	193	97.0%	521	92.7%	123	4.4%	6	3.0%	41	7.3%
SOUTH SAINT PAUL	1,660	87.0%	85	80.2%	251	75.6%	247	13.0%	21	19.8%	81	24.4%
ST. ANTHONY (pt.)	77	88.5%	7	87.5%	12	80.0%	10	11.5%	1	12.5%	3	20.0%
ST. PAUL PARK	468	87.6%	21	77.8%	85	72.0%	66	12.4%	6	22.2%	33	28.0%
VADNAIS HTS.	1,297	93.3%	88	97.8%	258	89.3%	93	6.7%	2	2.2%	31	10.7%
WEST SAINT PAUL	1,366	92.8%	146	89.6%	228	84.4%	106	7.2%	17	10.4%	42	15.6%
WHITE BEAR LAKE AREA	3,608	92.9%	133	93.0%	577	86.4%	275	7.1%	10	7.0%	91	13.6%
WOODBURY	6,172	95.6%	634	95.1%	1,183	91.5%	283	4.4%	33	4.9%	110	8.5%
SAINT PAUL (CITY)	14,715	87.2%	2,391	77.1%	3,301	78.1%	2,156	12.8%	711	22.9%	925	21.9%
RAMSEY COUNTY SUBURBS	18,073	93.5%	1,307	92.8%	3,426	86.8%	1,255	6.5%	102	7.2%	519	13.2%

Source: FFIEC (2003)