

Targeted Area Definition and Qualified Census Tracts

“Targeted Area” means that part of the Eligible Loan Area that has been or may be designated from time to time as a qualified census tract or an area of chronic economic distress in accordance with section 143(j)(3) of the IRS Code or as a qualified census tract in accordance with section 143(i)(2) of the IRS Code.

Below are the listings, by county, of census tract numbers that would indicate that a property is located in a target area.

INSTRUCTIONS ON HOW TO DETERMINE IF A SPECIFIC PROPERTY IS LOACATED IN A “TARGETED AREA”.

1. You must have a complete property address, e.g. 1005 Congress Avenue, Austin, Texas 78701.
2. You must access the Federal Financial Institutions Examination Council's (“FFIEC”) Web site at <http://www.ffiec.gov/geocode/Default.aspx>.
3. Type in the property information, hit search.
4. You will see the Geocode Search Results, as shown in the example below.

Geocode Search Result for 2006 HMDA/CRA Reporting			
Street Address	1005 CONGRESS AVE	MSA/MD Code	12420
City Name	AUSTIN	State Code	48
State Abbreviation	TX	County Code	453
Zip Code	78701	**Tract Code	0011.00
MSA/MD NAME: AUSTIN-ROUND ROCK, TX STATE NAME: TEXAS COUNTY NAME: TRAVIS COUNTY			

5. Check the ****Tract Code** with the Qualified Census Tract number (below), listed by county.
6. If the ****Tract Code** is listed, then it is a “Targeted Area”.
7. If the ****Tract Code** is not listed, then it is a “Non-Targeted Area”.

Targeted Area Qualified Census Tracts

Bee County	950500			
Bell County	020702 022900	020900 023500	022600	022801
Bexar County	110200 110800 130300 141000 160900 170300 171200	110500 110900 130500 150300 170101 170401 181003	110600 111000 130600 150800 170102 170900 191004	110700 130100 130700 160100 170200 171000
Bowie County	010500	010600		
Brazos County	001400			
Brewster County	950400			
Brooks County	950200			
Brown County	950600	950700		
Cameron County	010500 011600 012303 012609 013207 013307 013402 013901 014002	010900 011700 012304 012610 013208 013308 013700 013902	011000 011903 012507 012700 013305 013309 013801 013903	011100 012200 012604 013203 013306 013401 013802 014001
Cherokee County	950400	950500	950700	
Dallas County	000405 002702 003800 004100 008603 008900 010400 019013	001503 002900 003901 004800 008604 009304 011401 019209	002000 003400 003902 007201 008703 009804 011500	002701 003500 004000 007202 008704 010200 012208
Dimmit County	950100			
Ector County	950700 001800	001100 001900	001200 002000	001500

Qualified Census Tracts (Cont'd)

El Paso County	000301	000302	000404	000800
	000900	001203	001400	001600
	001700	001800	001900	002000
	002100	002201	002202	002600
	002800	002900	003000	003200
	003602	003701	003702	003901
	003903	004105	010102	010208
	010309	010319	010403	010404
	010501	010502	010503	010504
Falls County	990400			
Frio County	950300			
Gray County	950600	950800		
Gregg County	001400			
Grimes County	180104			
Hale County	950200			
Hidalgo County	020100	024600	020501	020503
	020600	020723	021100	021301
	021302	021303	021500	021600
	021801	021802	021901	021902
	022002	022101	022102	022202
	022501	022502	022600	022702
	022800	023000	023101	023102
	023503	023506	023508	023700
	024101	024102	024103	024104
	024105	024201	024202	024301
	024302	024401	024402	024500
Hill County	960900	961000		
Hockley County	950400			
Howard County	950300			
Hudspeth County	950100			
Jim Wells County	950500			
Kleberg County	020200			
Lamar County	000600			
Lamb County	950500			
La Salle County	950100	950200		
Limestone County	970400			
Lubbock County	000202	000301	000500	000603
	000605	000607	001000	001200
	002400			

Qualified Census Tracts (Cont'd)

McLennan County	000400 001400	000598 001500	001100 001900	001200 003300
Maverick County	950100 950500	950201 950601	950202 950602	950203
Midland County	000900	001400	001600	001700
Nolan County	950300			
Nueces County	000400 001100 001601	000500 001200 005602	000900 001300	001000 001500
Potter County	010600 013000	012000 014600	012200 014800	012800
Presidio County	950200			
Reeves County	950100	950200	950300	950500
Smith County	000202	000300	000400	000700
Starr County	950102 950400 950702	950103 950500	950201 950600	950202 950701
Tarrant County	100300 101700 103601 104000	101000 102500 103701 104604	101100 103100 103800 106516	101600 103500 103900 122200
Taylor County	010700	010800	011700	011900
Terry County	950300			
Titus County	950600	950700		
Tom Green County	000500	000700	000900	
Travis County	000604 002311	000802 002316	000804	001000
Val Verde County	950601	950602		
Webb County	000103 000500 001002 001804	000104 000600 001200 001805	000300 000700 001300	000400 000902 001801
Wharton County	740300			
Wichita County	010100	010400	011100	011300
Willacy County	950300	950700		
Zapata County	950200			
Zavala County	950100	950200	950301	950302