

TOP PEER PRICING PERFORMANCE, 2006
HEMIBANC MORTGAGE CORPORATION

ATLANTA, GA 30319

1565900005

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Name of Reporting Institution

City, State, ZIP

Reporter's ID Number Agency

	HEMIBANC MORTGAGE CORPORATION		DELTA FUNDING CORPORATION		UNIVERSAL AMERICAN MTG. CO.LLC		AEGIS WHOLESALE CORPORATION	
Borrower Tract Characteristics	No Reported Pricing Data	Pricing Data Reported	No Reported Pricing Data	Pricing Data Reported	No Reported Pricing Data	Pricing Data Reported	No Reported Pricing Data	Pricing Data Reported
<u>Borrower Race</u>								
American Indian or Alaskan Native	19 0.15%	1 0.01%	6 0.04%	3 0.02%	19 0.13%	8 0.05%	10 0.07%	4 0.03%
Asian	181 1.48%	19 0.15%	6 0.04%	9 0.06%	685 4.64%	195 1.32%	259 1.76%	67 0.45%
Black or African American	532 4.34%	105 0.86%	689 4.29%	262 1.63%	855 5.79%	303 2.05%	1,352 9.16%	492 3.33%
Native Hawaiian or Other Pacific Islander	34 0.28%	5 0.04%	8 0.05%	6 0.04%	62 0.42%	16 0.11%	51 0.35%	13 0.09%
White-Hispanic or Latino	1,461 11.91%	240 1.96%	343 2.13%	216 1.34%	1,903 12.88%	789 5.34%	3,664 24.84%	1,316 8.92%
White-Not Hispanic or Latino	6,181 50.38%	490 3.99%	748 4.65%	366 2.28%	5,472 37.03%	1,082 7.32%	5,298 35.91%	1,472 9.98%
2 or More Minority Races	2 0.02%	0 0.00%	2 0.01%	0 0.00%	8 0.05%	5 0.03%	0 0.00%	0 0.00%
Joint (White/Minority Race)	217 1.77%	10 0.08%	15 0.09%	9 0.06%	256 1.73%	55 0.37%	122 0.83%	30 0.20%
Race Not Available	2,489 20.29%	282 2.30%	11,531 71.71%	1,860 11.57%	2,545 17.22%	519 3.51%	547 3.71%	56 0.38%
<u>Borrower Ethnicity</u>								
Hispanic	1,493 12.17%	248 2.02%	675 4.20%	307 1.91%	2,280 15.43%	911 6.16%	3,835 25.99%	1,360 9.22%
Non Hispanic	6,967 56.79%	616 5.02%	1,407 8.75%	629 3.91%	7,285 49.30%	1,675 11.34%	6,781 45.96%	2,016 13.67%
Joint (Hispanic/Non-Hispanic)	164 1.34%	8 0.07%	9 0.06%	10 0.06%	208 1.41%	46 0.31%	112 0.76%	20 0.14%
Ethnicity Not Available	2,492 20.31%	280 2.28%	11,257 70.01%	1,785 11.10%	2,032 13.75%	340 2.30%	575 3.90%	54 0.37%
<u>Borrower Gender</u>								
Male	3,655 29.79%	431 3.51%	1,743 10.84%	606 3.77%	4,485 30.35%	1,348 9.12%	5,369 36.39%	1,845 12.51%
Female	2,183 17.79%	278 2.27%	1,517 9.43%	575 3.58%	2,733 18.49%	840 5.68%	3,713 25.17%	1,163 7.88%
Joint (Male/Female)	2,779 22.65%	161 1.31%	1,003 6.24%	359 2.23%	4,301 29.11%	759 5.14%	2,003 13.58%	432 2.93%
Gender Not Available	2,499 20.37%	282 2.30%	9,085 56.50%	1,191 7.41%	286 1.94%	25 0.17%	218 1.48%	10 0.07%
<u>Disposition of All Minorities</u>								
Total Minority	2,446 19.94%	380 3.10%	1,069 6.65%	505 3.14%	3,788 25.63%	1,371 9.28%	5,458 37.00%	1,922 13.03%
<u>Disparity Ratios by Borrower Race</u>								
American Indian or Alaskan Native	19 1.03	1 0.68	6 0.99	3 1.01	19 0.84	8 1.79	10 0.91	4 1.31
Asian	181 0.98	19 1.29	6 0.60	9 1.83	685 0.93	195 1.34	259 1.02	67 0.95
Black or African American	532 0.90	105 2.24	689 1.08	262 0.84	855 0.88	303 1.58	1,352 0.94	492 1.23
Native Hawaiian or Other Pacific Islander	34 0.94	5 1.75	8 0.85	6 1.30	62 0.95	16 1.24	51 1.02	13 0.93
White-Hispanic or Latino	1,461 0.93	240 1.92	343 0.91	216 1.18	1,903 0.85	789 1.78	3,664 0.94	1,316 1.22
White-Not Hispanic or Latino	6,181 1.00	490 1.00	748 1.00	366 1.00	5,472 1.00	1,082 1.00	5,298 1.00	1,472 1.00
2 or More Minority Races	2 1.08	0 0.00	2 1.49	0 0.00	8 0.74	5 2.33	0 0.00	0 0.00
Joint (White/Minority Race)	217 1.03	10 0.60	15 0.93	9 1.14	256 0.99	55 1.07	122 1.03	30 0.91
Race Not Available	2,489 0.97	282 1.39	11,531 1.28	1,860 0.42	2,545 0.99	519 1.03	547 1.16	56 0.43
<u>Disparity Ratios by Borrower Ethnicity</u>								
Hispanic	1,493 0.93	248 1.75	675 0.99	307 1.01	2,280 0.88	911 1.53	3,835 0.96	1,360 1.14
Non Hispanic	6,967 1.00	616 1.00	1,407 1.00	629 1.00	7,285 1.00	1,675 1.00	6,781 1.00	2,016 1.00
Joint (Hispanic/Non-Hispanic)	164 1.04	8 0.57	9 0.69	10 1.70	208 1.01	46 0.97	112 1.10	20 0.66
Ethnicity Not Available	2,492 0.98	280 1.24	11,257 1.25	1,785 0.44	2,032 1.05	340 0.77	575 1.19	54 0.37
<u>Overall Total</u>								
Total	11,116 90.61%	1,152 9.39%	13,348 83.02%	2,731 16.98%	11,805 79.89%	2,972 20.11%	11,303 76.61%	3,450 23.39%

Selection Summary:

Comparator:

HomeBANC MORTGAGE CORPORATION Volume (31930)

Peer Group:

Homebanc Closest Peers FL

Filter:

((GSA = Florida))