

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA performance evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 600 N Pearl Street Suite 700 Dallas, TX 75201.

You may send written comments about our performance in helping to meet community credit needs to our CRA/ Fair Lending committee, 3421 N. Main, Altus, OK 73521 and the FDIC Regional Director. The CRA/ Fair Lending committee is comprised of: Shayna Anderson, Joe Campbell, Justin Carpenter, David Carter, Tara Holder, Danna Robinson, Zach Wooldridge and Brentney Zorger. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any responses by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Reeves Bancshares, Inc., a bank holding company. You may request from the AVP, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198 an announcement of applications covered by the CRA filed by bank holding companies. We keep copies of all written comments received by us that specifically relate to our CRA performance in this assessment area and others, and any responses we have made to those comments. In this main file of our bank, we have public comments for all bank branches, as well as the CRA performance of our entire bank. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

Community Reinvestment Act

PRIMARY REFERENCE CFR 12 Part 228

PURPOSE:

The Community Reinvestment Act (CRA) and the federal banking regulators' community reinvestment regulations were enacted to help ensure that banks meet the credit needs of their communities. The regulations provide guidance with regard to the methods regulators will use to assess a bank's CRA performance. Each bank must delineate its assessment area and make certain CRA information available to the public. CRA encourages lenders to establish dialogues with local community members regarding their credit needs and to make efforts, within sound credit practices, to help meet those credit needs. The regulators will evaluate the bank's CRA performance by evaluating the bank's loan to deposit ratio, the percentage of loans made inside the assessment area(s), the record of lending to borrowers of different income levels, the geographic distribution of loans, and the record of taking action to written complaints about performance in helping to meet credit needs in the assessment area(s).

POLICY STATEMENT:

The Board of Directors recognizes its responsibility to establish and implement policies and procedures to achieve compliance with the requirements of the CRA and to serve the community's credit needs, including the needs of low and moderate income areas. The Board of Directors and bank management will take an active role in assuring compliance with CRA. The Board will review and approve the bank's assessment area. All CRA related discussions are to be documented in the Board minutes. The bank will make reasonable efforts to ascertain the credit needs of the community and to develop and market products and services to meet those needs. All of the directors, officers and employees of the bank are required to be cognizant of the bank's CRA goals and responsibilities.

PUBLIC FILE:

The bank will maintain a CRA public file. This file will be available for public inspection at the main office and at each branch of the bank and will include information as required by the regulation. Cattlemens Bank may assess a fee for copies of information from the Public File. The fee amount will be based upon Cattlemens Bank current fee schedule and Federal postage rate.

PUBLIC NOTICE:

Community Reinvestment Act

A copy of the bank's CRA Notice will be conspicuously posted in the lobby of the main office and each branch of the bank.

TRAINING:

The Compliance Officer will ensure that ongoing CRA training is provided to all bank personnel. The employee training program will include information about those policies of the bank that are designed to meet the community's credit needs and the bank's efforts to meet those needs, including the responsibilities of bank employees, officers and directors, and to advise other senior management of any known community credit needs. All personnel will be informed of the content and location of the CRA Public Comment File.

AUDIT:

An independent audit will be performed at least annually to test for compliance with the Community Reinvestment Act.

PUBLIC DISCLOSURE

April 28, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Cattlemens Bank
Certificate Number: 12285

3421 North Main
Altus, Oklahoma 73521

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas (AAs), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is more than reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AAs' credit needs.
- A majority of loans are in the institution's AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among farms and businesses of different sizes and individuals of different income levels (including low- and moderate-income).
- The institution has taken appropriate action in response to a substantiated complaint about its performance in meeting AA credit needs.

DESCRIPTION OF INSTITUTION

Cattlemens Bank, headquartered in Altus, Oklahoma, remains wholly owned by Reeves Bancshares, Inc., a one-bank holding company headquartered in Gould, Oklahoma. The bank began operations in 1910 as First State Bank of Gould, changed its name to Stockmans Bank in 1998, and to Cattlemens Bank in September 2021. Cattlemens Bank received a Satisfactory rating at its previous FDIC CRA Performance Evaluation, dated May 9, 2016, based on Small Institution Procedures.

Cattlemens Bank functions as a retail bank from its six full-service offices in southwestern Oklahoma and northcentral Texas. The bank did not open or close any full-service offices and no merger or acquisition activities occurred since the previous evaluation. The bank opened a loan production office in Fort Worth, Texas in May 2020. Cattlemens Bank focuses primarily on agricultural and commercial lending, while also offering consumer and home mortgage loan products. In addition, bank management worked with the Small Business Administration to offer loans in conjunction with the Paycheck Protection Program (PPP) under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Cattlemens Bank originated 817 PPP loans totaling \$17.8 million from the program's inception to the date of this evaluation. The bank offers a variety of deposit services including personal checking and savings accounts, money market deposit accounts, and certificates of deposit. Alternative banking services include online and mobile banking, electronic bill pay, and eight automated teller machines.

Based on Call Report data as of December 31, 2021, total assets equaled \$425.6 million, total loans equaled \$369.0 million, and total deposits equaled \$381.5 million. Since the previous evaluation, total assets increased 127.4 percent, total loans increased 116.2 percent, and total deposits increased 133.1 percent. While historically an agricultural focused bank, expansion into the Dallas/Fort Worth market resulted in significant growth in commercial real estate. The following table details the outstanding loan portfolio as of December 31, 2021.

Loan Portfolio Distribution as of 12/31/2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	6,053	1.6
Secured by Farmland	64,501	17.5
Secured by 1-4 Family Residential Properties	27,656	7.5
Secured by Multifamily (5 or more) Residential Properties	37,865	10.3
Secured by Nonfarm Nonresidential Properties	124,501	33.7
Total Real Estate Loans	260,576	70.6
Commercial and Industrial Loans	12,915	3.5
Agricultural Production and Other Loans to Farmers	93,222	25.3
Consumer Loans	1,475	0.4
Obligations of State and Political Subdivisions in the U.S.	529	0.1
Other Loans	315	0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	369,032	100.0
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments that limit the institution’s ability to meet the credit needs of its AAs.

DESCRIPTION OF ASSESSMENT AREAS

Cattlemens Bank designated one AA in the State of Oklahoma and one AA in the State of Texas. The Oklahoma AA remains consistent with the previous evaluation, but the Texas AA experienced changes. Refer to the rated areas sections for additional information.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Oklahoma Non-MSA AA	Greer, Harmon, Jackson	11	5
Dallas AA	Collin*, Dallas*	422	1
<i>Source: 2015 ACS Data; Bank Data. *Denotes partial counties</i>			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated May 9, 2016, to the current evaluation dated April 28, 2022. To evaluate performance, examiners applied Small Institution Procedures, which include the Lending Test. The appendix details the test’s procedures.

Examiners assigned ratings for both the State of Oklahoma and the State of Texas since the bank maintains full-service offices in each state. As seen in the following table, Cattlemens Bank operates more branches, generated a notable volume of lending (by number), and obtained more deposits in Oklahoma, whereas, Texas captured slightly more lending, by dollar volume. Therefore, considering the volume of all activities, examiners placed more weight on performance in Oklahoma when arriving at conclusions and the overall rating.

Rated Area Breakdown of Loans, Deposits, and Branches								
Rated Area	Loans				Deposits		Branches	
	#	%	\$(000s)	%	\$(000s)	%	#	%
State of Oklahoma	607	80.4	108,619	46.6	221,331	63.2	5	83.3
State of Texas	148	19.6	124,620	53.4	128,888	36.8	1	16.7
Total	755	100.0	233,239	100.0	350,219	100.0	6	100.0

Source: 2021 Bank Data; FDIC Summary of Deposits (6/30/2021). Due to rounding, totals may not equal 100.0.

For interstate institutions, the CRA requires a minimum of one AA from each state to be examined using full-scope procedures. Therefore, examiners applied full-scope procedures to the sole AA in the State of Oklahoma and the sole AA in the State of Texas.

Activities Reviewed

Small Institution Procedures require examiners to determine the bank’s major product lines for review. Examiners may select from among the same loan categories used for Large Bank CRA evaluations, including home mortgage, small business, small farm, and consumer loans. Examiners determined that Cattlemens Bank focuses primarily on agricultural and commercial lending in the State of Oklahoma and commercial and home mortgage lending in the State of Texas, considering the dollar volume and number of loans originated as well as management’s business strategy. Consumer loans comprise a nominal percentage of loans; therefore, this evaluation does not include a review of this product line since it would not materially affect conclusions or the rating. The following table shows the bank’s originations and purchases for the most recent calendar year by loan type.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	9,581	4.1	15	2.0
Secured by Farmland	23,560	10.1	47	6.2
Secured by 1-4 Family Residential Properties	15,881	6.8	76	10.1
Multifamily (5 or more) Residential Properties	23,764	10.2	9	1.2
Commercial Real Estate Loans	73,556	31.5	100	13.3
Commercial and Industrial Loans	11,263	4.8	112	14.8
Agricultural Loans	74,740	32.0	330	43.7
Consumer Loans	814	0.4	62	8.2
Other Loans	80	0.1	4	0.5
Total Loans	233,239	100.0	755	100.0
<i>Source: 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>				

Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period. For this evaluation, examiners reviewed small business loans in Oklahoma and Texas, small farm loans in Oklahoma, and home mortgage loans in Texas originated or purchased in the period January 1, 2021, through December 31, 2021. Specifically, examiners reviewed a sample of 162 small farm loans totaling \$14.2 million taken from a universe of 334 small farm loans totaling \$29.5 million. Examiners also reviewed a sample of 115 small business loans totaling \$18.8 million taken from a universe of 190 small business loans totaling \$34.4 million. Finally, examiners reviewed the universe of 40 home mortgage loans totaling \$30.9 million. Examiners used 2021 D&B data as the standard of comparison for analyzing small farm and small business loans and 2015 ACS data as the primary standard of comparison for home mortgage loans. Refer to each rated areas' section for details on loan product weighting.

While the evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans when arriving at conclusion for the performance criteria since the number of loans better indicates the number of individuals, farms, and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Cattlemens Bank demonstrated satisfactory performance regarding the Lending Test. A more than reasonable LTD ratio, a majority of loans originated inside the AA, and reasonable records regarding geographic distribution and borrower profile support this conclusion. Each rated area's Lending Test conclusion remains consistent with that of the institution overall.

Loan-to-Deposit Ratio

The LTD ratio is more than reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AAs' credit needs. The LTD ratio, calculated from Call Report data, averaged 96.1 percent over the past 24 calendar quarters from March 31, 2016, to December 31, 2021. This reflects similar performance to the 94.7 percent

average net LTD ratio noted at the previous evaluation. The ratio ranged from a high of 104.9 percent as of December 31, 2017, to a low of 86.9 percent as of September 30, 2020. Examiners did not identify any comparable institutions operating within the bank’s AAs that report similar asset sizes and lending emphases.

Assessment Area Concentration

A majority of loans are in the institution’s AAs. The following table shows the bank originated a majority of small farm, small business, and home mortgage loans, by number, in the AAs. The analysis further shows that the bank also originated a majority of small farm and home mortgage loans, by dollar, in the AAs. Although the bank originated slightly less than a majority of small business loans, by dollar, in the AAs, this did not adversely affect the overall conclusion for this criterion.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	112	69.1	50	30.9	162	10,245	72.2	3,955	27.8	14,200
Small Business	80	69.6	35	30.4	115	8,712	46.4	10,050	53.6	18,762
Home Mortgage	23	57.5	17	42.5	40	15,581	50.4	15,338	49.6	30,919
<i>Source: 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. A reasonable record in the State of Oklahoma outweighs an excellent record in the State of Texas to support this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at conclusions. Each rated area includes a more detailed discussion of the bank’s geographic distribution performance.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among farms and businesses of different sizes and individuals of different income levels (including low- and moderate-income). A reasonable record in the State of Oklahoma outweighs a poor record in the State of Texas to support this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at conclusions. Each rated area includes a more detailed discussion of the bank’s borrower profile performance.

Response to Complaints

The institution has taken appropriate action in response to a substantiated complaint about its performance in meeting AA credit needs.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

STATE OF OKLAHOMA – Full-Scope Review

CRA RATING FOR STATE OF OKLAHOMA: SATISFACTORY

DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF OKLAHOMA

Cattlemens Bank designated one AA in the State of Oklahoma, consisting entirely of Greer, Harmon, and Jackson counties in non-metropolitan Oklahoma. The AA conforms to technical CRA regulatory requirements.

Economic and Demographic Data

According to 2015 American Community Survey (ACS) data, the AA includes 4 moderate-, 4 middle-, and 3 upper-income census tracts. The following table provides additional demographic data for the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	11	0.0	36.4	36.4	27.2	0.0
Population by Geography	35,039	0.0	37.2	35.6	27.2	0.0
Housing Units by Geography	16,421	0.0	38.7	34.2	27.1	0.0
Owner-Occupied Units by Geography	8,255	0.0	30.0	32.5	37.5	0.0
Occupied Rental Units by Geography	5,325	0.0	47.4	36.2	16.4	0.0
Vacant Units by Geography	2,841	0.0	47.3	35.4	17.3	0.0
Businesses by Geography	2,411	0.0	37.2	30.4	32.4	0.0
Farms by Geography	284	0.0	28.5	29.6	41.9	0.0
Family Distribution by Income Level	8,860	22.9	18.4	19.9	38.8	0.0
Household Distribution by Income Level	13,580	24.3	17.3	18.3	40.1	0.0
Median Family Income – OK Non-MSA	\$51,491		Median Housing Value			\$86,690
			Median Gross Rent			\$705
			Families Below Poverty Level			13.4%
<i>Source: 2015 ACS data and 2021 D&B Data. Due to rounding, totals may not equal 100.0. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to Oklahoma Historical Society, the area’s major employers include Altus Air Force Base and Jackson County Memorial Hospital. The economic outlook and unemployment levels changed significantly in April 2020 due to the national state of emergency related to the COVID-19 pandemic. According to the Bureau of Labor Statistics, unemployment levels increased sharply at the onset of the pandemic and declined gradually during the year. As reflected in the following table, 2021 unemployment levels remained generally consistent with pre-pandemic levels in Harmon and Jackson counties, but remain higher in Greer County.

Year-End Unemployment Rates			
Area	2019	2020	2021
Greer County	4.0	7.6	5.1
Harmon County	2.7	3.6	2.5
Jackson County	2.8	4.1	2.8
Oklahoma	3.1	6.1	3.8
National Average	3.5	6.7	3.9

Source: Bureau of Labor Statistics.

Competition

The area reflects a moderate level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 10 financial institutions operate 20 full-service offices in the AA. Of these institutions, Cattlemens Bank ranked first with a 26.4 percent deposit market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying credit and community needs. This information helps determine financial institutions' responsiveness to these needs and indicates available credit opportunities.

The contact from a local non-profit organization described the area's current economic condition as stable. The contact stated that the area is most significantly impacted by workforce and supply chain shortages, unemployment, and rising inflation. The contact also specified a need for small business lending, particularly funding for start-up businesses. Overall, the contact feels that local financial institutions actively support the area's credit needs.

Credit Needs

Considering information obtained from the community contact, demographic data, and bank management, examiners determined that agricultural and commercial loans, especially for small businesses, represent the primary credit needs of the AA.

SCOPE OF EVALUATION – STATE OF OKLAHOMA

The scope of the evaluation for the State of Oklahoma remains consistent with that discussed for the institution as a whole. Refer to the institution level Scope of Evaluation section for details. Based on the number and dollar volume of loans originated in this rated area, examiners applied more weight to small farm loans when arriving at conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF OKLAHOMA

LENDING TEST

Cattlemens Bank demonstrated a satisfactory record in the State of Oklahoma regarding the Lending Test. Reasonable records regarding geographic distribution and borrower profile support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Reasonable records regarding small farm and small business lending support this conclusion. Examiners focused on lending in moderate-income geographies within the AA since the AA does not contain any low-income geographies.

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion throughout the AA. The following table shows the bank's level of lending in moderate-income geographies slightly trails demographic data by 4.4 percentage points, yet remains within a reasonable range.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	28.5	27	24.1	2,403	23.5
Middle	29.6	68	60.7	6,188	60.4
Upper	41.9	17	15.2	1,654	16.1
Not Available	0.0	0	0.0	0	0.0
Total	100.0	112	100.0	10,245	100.0

Source: 2021 D&B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. The following table shows the bank's level of lending in moderate-income geographies slightly exceeds demographic data by 2.8 percentage points, evidencing reasonable performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	37.2	26	40.0	528	25.9
Middle	30.4	26	40.0	1,041	51.1
Upper	32.4	13	20.0	469	23.0
Not Available	0.0	0	0.0	0	0.0
Total	100.0	65	100.0	2,038	100.0

Source: 2021 D&B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among farms and businesses of different sizes. Reasonable small farm lending outweighs excellent small business lending to support this conclusion. Examiners focused on lending to farms and businesses in the AA with gross annual revenue of \$1 million or less when arriving at conclusions.

Small Farm Loans

The distribution of borrowers reflects reasonable penetration among farms of different sizes. The following table shows that the bank originated more than eight out of every ten small farm loans to farms with gross annual revenue of \$1 million or less, evidencing reasonable performance.

Distribution of Small Farm Loans by Gross Annual Revenues					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
≤ \$1,000,000	97.1	93	83.0	7,552	73.7
> \$1,000,000	2.1	8	7.1	1,794	17.5
Revenue Not Available	0.8	11	9.9	899	8.8
Total	100.0	112	100.0	10,245	100.0

Source: 2021 D&B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The distribution of borrowers reflects excellent penetration among businesses of different sizes. The following table shows that the bank originated more than 90 percent of its small business loans to businesses with gross annual revenue of \$1 million or less, evidencing excellent performance. This penetration also exceeds demographic data by 10.9 percentage points, further supporting excellent performance. Examiners also noted the bank's efforts in supporting the smallest businesses by making more than half of its small business loans to businesses reporting gross annual revenue of less than \$100,000.

Distribution of Small Business Loans by Gross Annual Revenues					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	79.8	59	90.7	1,746	85.6
> \$1,000,000	3.4	1	1.6	184	9.1
Revenue Not Available	16.8	5	7.7	108	5.3
Total	100.0	65	100.0	2,038	100.0
<i>Source: 2021 D&B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

STATE OF TEXAS – Full-Scope Review

CRA RATING FOR STATE OF TEXAS: SATISFACTORY

DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF TEXAS

Cattlemens Bank designated one AA in the State of Texas consisting of 90 census tracts in southwestern Collin County and 332 census tracts in northern Dallas County. The bank operates its sole office in this AA in far north Dallas County, near the Collin County border. These counties represent two of the seven counties comprising the Dallas-Plano-Irving MSA. Since the previous evaluation, bank management expanded the AA into Collin County and added 71 additional tracts within Dallas County. The AA conforms to technical CRA regulatory requirements.

Economic and Demographic Data

According to 2015 ACS data, the AA includes 52 low-, 102 moderate-, 91 middle-, and 171 upper-income census tracts. In addition, 6 census tracts do not have an income classification. The following table provides additional demographic data for the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	422	12.3	24.2	21.6	40.5	1.4
Population by Geography	1,869,624	13.0	25.4	22.2	39.0	0.4
Housing Units by Geography	773,657	13.2	22.5	22.8	40.8	0.7
Owner-Occupied Units by Geography	353,324	3.9	19.0	22.1	54.7	0.3
Occupied Rental Units by Geography	358,965	20.9	25.9	24.0	28.4	0.8
Vacant Units by Geography	61,368	22.0	23.5	20.3	33.4	0.8
Businesses by Geography	312,821	7.4	16.2	24.7	50.1	1.6
Farms by Geography	4,022	5.9	18.4	22.9	51.3	1.5
Family Distribution by Income Level	446,877	23.9	16.0	16.3	43.8	0.0
Household Distribution by Income Level	712,289	23.6	16.8	17.2	42.4	0.0
Median Family Income – Dallas MSA	\$71,149		Median Housing Value			\$225,087
				Median Gross Rent		\$1,014
				Families Below Poverty Level		11.4%
<i>Source: 2015 ACS data and 2021 D&B Data. Due to rounding, totals may not equal 100.0. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to the Dallas Regional Chamber, the area’s major employers include AT&T, Southwest Airlines, and Walmart. The economic outlook and unemployment levels changed significantly in April 2020 due to the national state of emergency related to the COVID-19 pandemic. According to the Bureau of Labor Statistics, unemployment levels increased sharply at the onset of the pandemic and declined gradually during the year. As reflected in the following table, 2021 unemployment levels in the AA remain above pre-pandemic levels.

Year-End Unemployment Rates			
Area	2019	2020	2021
Collin County	3.1	6.3	4.3
Dallas County	3.5	7.8	5.6
Texas	3.5	7.7	5.7
National Average	3.5	6.7	3.9
<i>Source: Bureau of Labor Statistics.</i>			

To determine the borrowers’ income designation to analyze home mortgage loans under the borrower profile criterion, examiners used the Federal Financial Institutions Examination Council’s 2021 estimated median family income for the Dallas-Plano-Irving MSA.

Median Family Income Ranges – Dallas-Plano-Irving, TX MSA				
Median Family Income	Low < 50%	Moderate 50% to < 80%	Middle 80% to < 120%	Upper ≥ 120%
2021 (\$86,200)	< \$43,100	\$43,100 to < \$68,960	\$68,960 to < \$103,440	≥ \$103,440
<i>Source: FFIEC.</i>				

Competition

The area reflects a high level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 127 financial institutions operate 840 full-service offices within all of Collin and Dallas counties. Of these institutions, Cattlemens Bank ranked 76th with less than 0.1 percent deposit market share.

Community Contact

An existing contact from a local government organization stated that geographies south of Interstate 30 in Dallas County continue to lack access to credit and financial products. The contact specified needs for small business lending, banking services, and expansion of financial literacy programs for future development of southern Dallas County. The contact also specified a need for loans that provide credit and capital for small businesses that do not have the revenues, capital, or credit history necessary to qualify for larger, more traditional commercial loans. Overall, the contact feels that local financial institutions, specifically small and community banking organizations, do not show a level of interest in supporting the area’s credit needs.

Credit Needs

Considering information obtained from the community contact, demographic data, and bank management, examiners determined that commercial loans, especially for small businesses, represent the primary credit need of the AA.

SCOPE OF EVALUATION – STATE OF TEXAS

The scope of the evaluation for the State of Texas remains consistent with that discussed for the institution as a whole. Refer to the institution level Scope of Evaluation section for details. Based on the number and dollar volume of loans originated in this rated area, examiners applied slightly more weight to home mortgage loans when arriving at conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF TEXAS

LENDING TEST

Cattlemens Bank demonstrated satisfactory performance regarding the Lending Test in the State of Texas. An excellent record regarding geographic distribution combined with a poor record regarding borrower profile support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the AA. Excellent records regarding home mortgage and small business lending support this conclusion. Examiners focused on lending in low- and moderate-income census tracts in the AA when arriving at conclusions.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the AA. Examiners placed more weight on lending in moderate-income census tracts when arriving at this conclusion given the potential greater opportunity to lend in these areas as evidenced by the demographic data. The following table shows that the bank’s performance in low-income census tracts exceeds demographic data by 4.8 percentage points, reflecting reasonable performance. The table further shows that the bank’s lending in moderate-income census tracts notably exceeds demographic data by 15.8 percentage points, reflecting excellent performance.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	3.9	2	8.7	734	4.7
Moderate	19.0	8	34.8	6,185	39.7
Middle	22.1	3	13.0	1,421	9.1
Upper	54.7	10	43.5	7,241	46.5
Not Available	0.3	0	0.0	0	0.0
Total	100.0	23	100.0	15,581	100.0
<i>Source: 2015 ACS Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

Small Business Loans

The geographic distribution of small business loans reflects excellent dispersion throughout the AA. Examiners placed more weight on lending in moderate-income census tracts when arriving at this conclusion given the potential greater opportunity to lend in these areas as evidenced by the demographic data. The following table shows that the bank did not originate any small business loans in low-income geographies, which lags demographic data by 7.4 percentage points and evidences poor performance. However, the table further shows that the bank’s lending performance in moderate-income census tracts significantly exceeds demographic data by 23.8 percentage points, evidencing excellent performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	7.4	0	0.0	0	0.0
Moderate	16.2	6	40.0	2,555	38.3
Middle	24.7	0	0.0	0	0.0
Upper	50.2	9	60.0	4,120	61.7
Not Available	1.5	0	0.0	0	0.0
Total	100.0	15	100.0	6,675	100.0

Source: 2021 D&B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, poor penetration among individuals of different income levels and businesses of different sizes. Poor records regarding home mortgage and small business loans support this conclusion. Examiners focused on loans to low- and moderate-income individuals and businesses with gross annual revenue of \$1 million or less in the AA when arriving at conclusions.

Home Mortgage Loans

The distribution of borrowers reflects poor penetration among individuals of different income levels. The following table shows the bank originated no loans to low- or moderate-income borrowers, which trails demographic data by 23.8 percentage points to low-income borrowers and 16.0 percentage points to moderate-income borrowers. Although typically indicative of very poor performance, examiners identified certain performance context data affecting performance. Specifically, demographic data reveals that 12.5 percent of families in the AA report income below the poverty level. Low-income families in the AA maintain an income of less than \$43,100, while the median housing value is \$225,087. Subsequently, many low-income families in the AA likely would not qualify for a mortgage under conventional underwriting standards, which somewhat limits opportunity for lending to these individuals. Additionally, the following table shows a majority of the bank’s loans were to non-natural persons where income information is not available, which heavily skews the data and makes conclusions for this criterion less meaningful. Many of these loans are also for rental properties.

Furthermore, although the bank is not subject to Home Mortgage Disclosure Act data reporting requirements, examiners obtained the home mortgage loan aggregate data as another source of

comparison to further ascertain potential lending opportunities. Aggregate data shows reporting institutions made 2.8 percent of home mortgage loans to low-income borrowers and 10.1 percent of home mortgage loans to moderate-income borrowers in 2020. Aggregate data for 2021 is not yet available. Considering this additional information, the bank’s performance of originating no home mortgage loans to either low- or moderate-income borrowers ultimately reflects poor performance.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	23.8	0	0.0	0	0.0
Moderate	16.0	0	0.0	0	0.0
Middle	16.3	0	0.0	0	0.0
Upper	43.9	7	30.4	2,885	18.5
Income Not Available	0.0	16	69.6	12,696	81.5
Total	100.0	23	100.0	15,581	100.0
<i>Source: 2015 ACS Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

Small Business Loans

The distribution of borrowers reflects poor penetration among businesses of different sizes. The following table shows the bank originated more than five out of every ten small business loans to businesses with gross annual revenue of \$1 million or less, which reflects poor performance in comparison to demographic data.

Distribution of Small Business Loans by Gross Annual Revenues					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	86.9	8	53.3	2,692	40.3
> \$1,000,000	4.7	7	46.7	3,983	59.7
Revenue Not Available	8.4	0	0.0	0	0.0
Total	100.0	15	100.0	6,675	100.0
<i>Source: 2021 D&B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Rating
State of Oklahoma	Satisfactory
State of Texas	Satisfactory

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Branches Opened/Closed

No Branches have been opened/closed.

Fort Worth LPO/DPO was established in 2021
5119 Marathon Avenue
Fort Worth, Texas 76109

Account Services

Personal

Online Banking

- Bill Pay
- Alerts
- Funds transfer
- Export transactions into Quicken or Quickbooks

Mobile Banking

- Mobile deposit
- Alerts
- Funds transfer
- Zelle

Credit Cards

- Rewards Platinum
- Cash Rewards Platinum
- Platinum Edition

Sweep Services

*Additional Services**:

TeleBanc

Safe Deposit Boxes

Prepaid/Travel Cards

Gift Cards

Next Day Checks

E-Statements

Notary Services

Business

Online Banking

- Bill Pay
- Alerts
- Funds transfer
- Export transactions into Quicken or Quickbooks
- Wire Transfer
- ACH
- Sweep Services
- Positive Pay

Mobile Banking

- Mobile deposit
- Alerts
- Funds transfer

Credit Cards

- Rewards Platinum
- Cash Rewards Platinum
- Platinum Edition

Remote Deposit Capture

E-Statements

*Additional Services**:

Notary Services

***Fees may apply**

Deposit Products

Oklahoma Checking

Regular Checking

- Free Debit Card upon opening
- Unlimited transactions
- No minimum balance requirement
- \$8 monthly service charge fee
- E-Statements optional
- Free online banking, mobile banking & E-statements

E-Advantage

- No minimum balance requirement
- E-Statement required
- No monthly service fee
- Unlimited transactions
- 15 paper checks permitted per cycle at no charge; \$0.35 fee for each additional paper check per cycle
- Free online banking, mobile banking & E-Statements

Senior Advantage

- 62+ age requirement for at least 1 account owner
- \$1,000 minimum daily balance to obtain stated APY*
- Free next day checks
- No minimum balance fee
- E-Statements optional
- No monthly service charge fee
- Unlimited transactions
- Free online banking, mobile banking & E-Statements

NOW

- \$1,500 minimum daily balance to obtain stated APY*
- \$5 minimum balance fee if balance requirements not met
- No monthly service charge fee
- Unlimited transactions
- E-Statements optional
- Free online banking, mobile banking & E-Statements

Business Checking

- Free debit card upon opening
- No minimum balance requirement
- Free box of checks at opening

- 1 box Next Day Wallet
- Limit of 100 debit transactions per cycle; \$0.35 fee per each additional transaction
- E-Statement optional
- Free Online Banking, Mobile Banking & E-Statements

Business E-Advantage

- \$500 minimum daily balance to obtain stated APY*
- \$5 minimum balance fee if balance requirement is not met
- No monthly service charge fee
- 15 paper checks permitted per cycle; \$0.35 fee for each additional paper check per cycle
- E-statement required
- Free Online Banking, Mobile Banking & E-Statements

Business Interest Advantage

- \$2,500 minimum daily balance to obtain stated APY*
- \$10 minimum balance fee if balance requirement is not met
- No monthly service charge fee
- Limit of 100 debit transactions per cycle; \$0.35 fee per each additional transaction
- Free Online Banking, Mobile Banking & E-Statements

Texas Checking

Free Checking

- Free Debit Card upon opening
- Free box of checks at opening
- Unlimited transactions
- No minimum balance requirement
- No monthly service charge fee
- E-Statements optional
- Free online banking, mobile banking & E-statements

*Fees may apply for additional Account Services

E-Advantage

- No minimum balance requirement
- E-Statement required
- No monthly service fee
- Unlimited transactions
- 15 paper checks permitted per cycle at no charge; \$0.35 fee for each additional paper check per cycle
- Free online banking, mobile banking & E-Statements

Senior Advantage

- 62+ age requirement for at least 1 account owner

- \$1,000 minimum daily balance to obtain stated APY*
- Free box of checks at opening
- No minimum balance fee
- E-Statements optional
- No monthly service charge fee
- Unlimited transactions
- Free online banking, mobile banking & E-Statements

NOW

- \$1,500 minimum daily balance to obtain stated APY*
- \$5 minimum balance fee if balance requirements not met
- No monthly service charge fee
- Unlimited transactions
- E-Statements optional
- Free online banking, mobile banking & E-Statements

Super NOW

- \$2,500 minimum daily balance to obtain stated APY*
- \$8 minimum balance fee if balance requirements not met
- No monthly service charge fee
- Unlimited transactions
- E-Statements optional
- Free online banking, mobile banking & E-Statements

Business Checking

- Free debit card upon opening
- No minimum balance requirement
- Unlimited transactions
- Free box of checks at opening
- E-Statement optional
- Free Online Banking, Mobile Banking & E-Statements

Business Interest

- \$2,500 minimum daily balance to obtain stated APY*
- \$10 minimum daily balance fee
- No monthly service charge fee
- Free box of checks at opening
- Limit of 100 debit transactions per cycle; \$0.35 fee per each additional transaction
- Free Online Banking, Mobile Banking & E-Statements

Texas RDC

- Cash management services available upon application & approval
- E-Statement optional

- Free Online Banking, Mobile Banking & E-Statements
- Account analysis service charge and transaction fees apply
- Earning Credit Rate (ECR) subject to change, based on 91-Day Treasury Bill Rate
- Services Charges:
 - \$25/mo <500 transactions
 - \$40/mo >500 transactions
- Account Analysis transaction fees:
 - \$0.15/debit
 - \$0.20/credit
 - \$0.10/ check deposited
- Earnings Credit*
 - Earnings Credit is calculated monthly based on average balance
 - A higher account balance will help reduce or completely offset service charges and transaction fees

Non-Profit Checking

- No minimum balance requirement
- No monthly service charge fee
- Unlimited transactions
- Free box of checks at opening
- E-Statement optional
- Proper documentation showing non-profit status required to open account
- Free Online Banking, Mobile Banking & E-Statements

APY* denotes Annual Percentage Yield and is subject to change. For more information, please call your local branch.

Oklahoma & Texas Savings

Select Savings

- \$100 minimum daily Balance to obtain stated APY*
- \$1 Minimum daily balance fee
- 6 free debit transactions per cycle; \$2 Fee for each additional withdrawal
- No monthly service charge fee
- Free Online Banking, Mobile Banking & E-Statements

Preferred Money Market

- \$2,500 minimum daily balance to obtain stated APY*
- \$8 minimum daily balance fee
- Competitive rate for balances >\$2,500
- 6 free debit transactions per cycle; \$15 Fee for each additional withdrawal
- No monthly service charge fee

- Free Online Banking, Mobile Banking & E-Statements

Certificate of Deposit

- Choose any dollar amount from \$1,000+
- Variety of short & long-term products to fit your timeline
- Competitive rates to help grow your savings

Business Savings

- \$100 minimum daily Balance to obtain stated APY*
- \$1 Minimum daily balance fee
- 6 free debit transactions per cycle; \$2 Fee for each additional withdrawal
- No monthly service charge fee
- Free Online Banking, Mobile Banking & E-Statements

Business Money Market

- \$2,500 minimum daily balance to obtain stated APY*
- \$8 minimum daily balance fee
- Competitive rate for balances >\$2,500
- 6 free debit transactions per cycle; \$15 Fee for each additional withdrawal
- No monthly service charge fee
- Free Online Banking, Mobile Banking & E-Statements

Business Certificate of Deposit

- Choose any dollar amount from \$1,000+
- Variety of short & long-term products to fit your timeline
- Competitive rates to help grow your savings

****Interest rate and APY* can change periodically on all accounts listed above and is subject to change.
For more information, please call your local branch.***

Loan Products

Consumer Loans

Loans for individuals for personal, family, and household purposes such as:

- Automobile purchases
- Property improvements
- Other personal, family, or household needs.

Business Loans

Loans for businesses and individuals for business purposes such as:

- Retailers and small businesses
- Farmers and Ranchers
- Agribusiness
- Equipment purchases

Agricultural Loans

- Beginning Young Farmer Loans - Tax exempt loans for young farmers to purchase farm real estate through the Oklahoma Development Finance Authority
- Farmer Mac Loans - Secured agriculture and farm real estate loans that are purchased by Farmer Mac
- FSA Guaranteed Loans - Secured agriculture production and farm real estate loans guaranteed by Farm Service Agency.
- Farm and Commercial Real Estate Loans - Secured loans to individuals and businesses to construct, improve, or purchase real property

Real Estate Loans

- In-House mortgage loans
- Farm and Commercial Real Estate Loans to individuals and businesses to construct, improve, or purchase real property

The Nationwide Mortgage Licensing System & Registry (NMLS)

Institution ID# 504587

MORTGAGE LOAN ORIGINATORS (MLO)

Irene Sue Bermudez # 1843234

Amanda Gayle Burrell # 779885

Joe Edd Campbell Jr. # 780020

Justin Tanner Carpenter # 1536616

Jacob Henry Gelnar # 1843244

Christopher Robert Haile # 2010117

Tara Holder # 1551394

Michael Dee Hopkins #1051391

Lori Ann Laughlin # 813922

Julie D. Lucas # 784943

Danna Lynn Robinson # 815786

Sherri Ross # 815893

Kellie Noelle Wright # 813532

Locations

Altus Branch

Physical Address

3421 North Main Street

Altus, OK 73521

Mailing Address

P.O. Box 8086

Altus, OK 73521

Phone: (580) 477-2222

Fax: (580) 477-4777

Hours of Operation

Monday - Friday

- **Lobby:** 9am to 3pm
- **Drive-Up:** 8:30am to 4pm

Thursday

- **Drive-Up:** 8:30am to 5pm

Saturday

- **Lobby:** 9am to 12pm

Located in Census Tract: 9684; **County:** Jackson

Gould Branch

Physical Address

100 Kennedy Avenue

Gould, OK 73544

Phone: (580) 676-3921

Fax: (580) 676-3951

Mailing Address

P.O. Box 190

Gould, OK 73544

Hours of Operation

Monday – Friday

- **Lobby:** 9am to 3pm

Located in Census Tract: 9678; **County:** Harmon

Hollis Branch

Physical Address

201 E. Broadway St

Hollis, OK 73550

Phone: (580) 688-2290

Fax: (580) 688-2292

ATM Location

Mailing Address

P.O. Box 146

Hollis, OK 73550

Hours of Operation

Monday – Friday

- **Lobby:** 9am to 3pm
- **Drive-Up:** 8am to 4pm

Located in Census Tract: 9678; **County:** Harmon

Mangum Branch

Physical Address

1400 N. Louis Tittle Ave

Mangum, OK 73554

Phone: (580) 782-2222

Fax: (580) 782-2224

ATM Location

Mailing Address

P.O. Box 580

Mangum, OK 73554

Hours of Operation

Monday – Friday

- **Lobby:** 8am to 3pm
- **Drive-Up:** 8am to 4pm

Located in Census Tract: 9672; **County:** Greer

Eldorado Branch

Physical Address

500 State HWY 6

Eldorado, OK 73537

Phone: (580) 477-0424

Fax: (580) 633-2774

ATM Location

Mailing Address

P.O. Box 306

Eldorado, OK 73537

Hours of Operation

Monday & Friday

- **Lobby:** 9am to 1pm

Located in Census Tract: 9683; **County:** Jackson

Dallas Branch

16400 Dallas Parkway, Suite 350

Dallas, TX 75248

Phone: (972) 386-9950

Fax: (972) 386-7325

Hours of Operation

Monday – Friday

- **Lobby:** 9am to 4pm

Located in Census Tract: 136.11; **County:** Dallas

Fort Worth Branch- LPO/DPO Only

5119 Marathon Ave

Fort Worth, TX 76109

Phone: (817) 289-4500

Hours of Operation

Monday – Friday

- **Lobby:** 9am to 5pm

Located in Census Tract: 1054.05; **County:** Tarrant

ATM Locations

Located at the Drive-Thru of our main location, Cattlemens Bank of Altus

3421 N Main
Altus, Ok 73521
County: Jackson
Census tract: 9684

Located between Taco Mayo and Taco Bell in Altus

1621 N Main
Altus, Ok 73521
County: Jackson
Census tract: 9684

Located at the Drive-Thru of our Hollis branch

201 E. Broadway
Hollis, Ok 73550
County: Harmon
Census tract: 9678

Located at the Drive-Thru of our Mangum branch

1400 N. Louis Tittle
Mangum, Ok 73554
County: Greer
Census tract: 9672

Located outside our Eldorado branch

500 St. HWY 6
Eldorado, Ok 73537
County: Jackson
Census tract: 9683

Located at the Olustee City Hall Building

105 W. 4th Street
Olustee, Ok 73560
County: Jackson
Census tract: 9683

Located inside Quanah Country Club

556 Country Club Rd.

Quanah, TX 79525

County: Hardeman

Census tract: 9501.00

CRA Investments and Donations

Yearly Donations

- **SOCAG**

- **Free Income Tax Preparation for Low-Income Individuals**

This program benefits individual in Jackson, Harmon and Greer counties through the Retired Senior Volunteer Program's Free Income Tax Preparation service. In 2021, 413 federal and 394 state returns were filed by the program in Harmon, Jackson, and Greer Counties, which generated federal refunds of \$589,870 and state refunds of \$50,657. These low-income taxpayers were saved \$70,387.00 in preparation fees, and the majority of the people surveyed responded that participating in the program had a positive impact on their finances. All newspaper advertisements in all counties, as well as all radio advertisements about the program are paid for in full by Cattlemens Bank. The bank also makes a cash donation each year of \$1,000 to help with fuel and paper supplies. Cattlemens Bank is the leader sponsor of the program. Not only does this help these low-income families, but it also generates a yearly average of \$400,000 in tax return refunds for low-income individuals in our assessment area, who, in turn spend this money locally and put those dollars right back into our communities and local businesses. Many of these people are filing their very first tax return through this program, because before they didn't have the means to hire a tax preparer. The bank also provides the tax preparers with financial education materials to give to each person they prepare returns for. These materials cover subjects such as basic savings tips, how to balance a checkbook, Family budgeting, identity theft, fraud prevention, and more. *We have sponsored this program for the last 8 years. The total investment by the bank each year was:

2016 - \$8,125.00

2017- \$4,230.20

2018- \$4,835.80

2019- \$5,260.00

2020-\$5,755.00

2021-\$5,755.00

2022- \$4398.00

For a combined 7-year total investment of: \$34,552.00

- **Meals on Wheels**

Donation to Southwest Oklahoma Community Action Group - \$100 for the Low-income Senior citizens for the senior nutrition program – Meals on Wheels delivering nutritious meals to disabled, elderly, or low-income seniors in the Harmon, Greer and Jackson counties.

- **Bridges over Poverty Program**

Donations are made each year to provide resources and host volunteers to support individuals dedicated to make community changes.

- **Banzai Financial Literacy Program**

- Banzai is an online financial literacy program for students of all ages. It exposes students to real-life adult financial situations and scenarios from budgeting and paying auto

insurance to navigating taxes. Cattlemens Bank currently sponsors the following schools: Altus Public Schools, Navajo Public Schools, Granite Public Schools, Duke Public Schools, Olustee/Eldorado Public Schools, Mangum Public Schools, Quannah Schools and Richardson High School and Liberty Junior High School in Dallas, TX. The program and all of the curriculum is available at no cost to the school. Since sponsoring the program in July 2018, Cattlemens Bank has/is impacting over 1,000 students across these different schools. The program is also available on the Cattlemens Bank website for any visitor to participate.

- **Teach Kids to Save**
 - During savings month (usually May), the bank invites area students grades 2-4 to each branch location. The students tour the bank all while learning about financial literacy. Employees also visit younger students at schools in the area. Employees will play games targeting financial education, read books and interact with students with any questions they have about banking. Main topics we cover are: financial security, saving money and the ends and outs of banking.

- **Future Farmers of America Organizations**
 - Each year Cattlemens Bank donates thousands of dollars to local FFA organizations and their students to help foster the development of responsibility, work ethic, and sportsmanship to hundreds of FFA students in Harmon, Jackson, Greer and some other surrounding counties.

- **Back to School Bash**
 - The bank participates in the Back to School Bash held by Operation Care each year which helps low-income families in the communities with the expense of school supplies. The bank also hands out financial “tips and tricks” and coloring books to the kids.

Other Investments/Donations

3/20/20 - \$1648.20 annual donation to Contemporary Concepts Inc. An organization that provides books which are distributed to families that have lost loved ones. They are given out at the funeral homes.

In the late spring of each year the bank gives a \$1000 Oklahoma Heritage Scholarship

5/17/20- Donation was made to the Southwest Community Action Group for the Head Start Recruitment Carnival in Hollis.

5/9/20- The bank donated \$929.00 for the publication of A Special Gift coloring book to be given to local children at the Grace United Methodist, Little School of Learning Center, ACA, Navajo and Next Generation.

6/8/20 – A \$515.00 donation went to pay for soccer uniforms for an elementary team in the Dallas area.

9/2020-The bank donated breakfast to doctors and nurses during Covid-19.

1/1/21 – Throughout the year, the bank sponsors meals for local farmers during educational sessions by OSU Extension Office in Jackson and Harmon Counties regarding crops in the area.

3/5/21- The bank helps sponsor local school and community organizations throughout the year. Some of the organizations include not are not limited to: shooting sports, invention projects, toys for tots, scholarships, Air Force organizations, and HeadStart Programs

5/2021- The bank donated \$500 to the Quanah Country Club in Quanah, TX for the Bermuda Greens Project.

10/17/21- The bank donates to the Oklahoma 4-H Foundation each year for the Circle of Champions. This is a state wide experience with over 1,200 4-H members gathered together for leadership training, motivational activities and social interaction.

12/2021-The bank donated \$800 for the Kid Christmas Program at Operation Care. This program allows families that receive government assistance to bring their children to shop for their families during the holidays.

10/21-3/22- The bank donated \$2,000 to each area high school for teachers to use in their classrooms. Classrooms included: Art department, special education and band. Schools included in the donation: Altus,, Olustee/Eldorado, Duke, Mangum, Navajo, Blair, Hollis and Granite

2/2022- The bank sponsored a youth development organization, First Tee-Greater Dallas that enables kids to build character, inner strength and self-confidence through the game of golf. Donation was in the amount of \$2,500.

5/22- The bank donated \$1,000 to the Harmon County Forward Organization to help with city pool repairs and equipment. This was located in the town of Hollis.

5/23-The bank will sponsor \$60,000 in annual tuition assistance scholarships for students at Bishop Dunne Catholic School, St. Cecilia School and St. Mary of Carmel Catholic School. Totaling \$300,000 over the next 5 years. The donation helps to make Catholic education possible for students who could not otherwise afford to attend. Students must complete an application in FACTS Grant and Aid that demonstrates financial needs.

8/23- \$1,500 donation was made to St. Mary of Carmel Catholic School for school supplies. This school is located in a low-moderate income area where 90% of students receive financial assistance.

9/23- \$4,000 donation was made to the Harmon County Civic Trust, a 501c3 located in Harmon County for city park playground equipment.

3/24- Cattlemens Bank donated \$500 to the Rotary Club of Altus. This donation was put toward community restoration in downtown Altus, Oklahoma. This location housed run-down buildings and abandon property. With the help of our donation, this space will be the future location of an outdoor food truck venue and pickle ball court for the entire community to enjoy

Employees and Board Members Community Involvement

Amanda Burrell – Altus, OK

- Previous Vice President of Public Affairs for the Altus Chamber of Commerce
- 4-H Leader for the Altus Christian Academy
- Altus Chamber Ambassador- attends meetings, luncheons, Ribbon Cutting Ceremonies, and other public, community, and political events on behalf of the bank
- Salvation Army volunteer
- Jackson County 4-H Volunteer.

Jennifer Adams- Mangum, OK

- Greer County Chamber of Commerce Board Member
- Chairman of Hometown Christmas Committee

Amy Clark- Mangum, OK

- Greer County Fair Superintendent (9 years)

Jacob Gelnar – Mangum, OK

- Member of the Greer County Chamber of Commerce
- Mangum Education Foundation member
- Greer County Museum board member
- Cameron University Ag advisory board

Jacy Kerr– Altus, OK

- Committee of 100- Member

Jeff Harris – Dallas, TX

- HOA Board President- Pagewood Townhouses Phase I
- Member of Men’s Ministry of First UMC Richardson

Julie Lucus– Altus, OK

- Committee of 100- Member

Heather Hill – Eldorado, OK

- Member of E3
-

Mark Holder – Creta, OK

- Western Trail Historical Society Board Member.

Rick Holder –Gould, OK

- Western Oklahoma State College Foundation board member
- Commissioner of District 7 Oklahoma Wildlife Department
- Jackson County Memorial Hospital board of directors
- Federal delegate ICBA of Oklahoma
- ICBA AG and Rural Development- Committee member

Tara Holder – Creta, OK

- Altus Military Affairs- Committee member
- Altus Chamber of Commerce- Ambassador
- Altus Public Schools Parent Committee- Member
- Freedom Church of Altus
- CBAO Horizon Bankers- Member
- Member of Beta Mother’s Club of Altus, a civic club that holds annual fundraisers to provide financial support to local projects, families, and individuals in need.

Mike Hopkins – Fort Worth, TX

- Board of Directors for Tarrant County Bankers Association (Served 8 years)

- Trinity Habitat for Humanity member which helps provide housing for families that are not able to have a home.
- Past board member of the Ronald McDonald House of Fort Worth (Served 6 years)

Lara Meza – Gould, OK

- Treasurer of First Baptist Church of Duke (8 years)

Maddie Pryor- Altus, OK

- Committee of 100 member- A committee that helps welcome new airmen to Altus.

Johnny Ramirez- Olustee, OK

- Olustee Eldorado School Board Member
- Mayor of Olustee

Danna Robinson – Hollis, OK

- Hollis School Foundation Chairman-a 501c-3 nonprofit established for the purpose of enriching the education experience of our students at Hollis Public Schools (Census Tract 9678) by funding excellence in teaching, learning, and extracurricular activities that require financial support beyond what the district can provide.
- Hollis Alumni Association Board Member
- Altus Rotary Club Member-primarily community service
- Altus SW Economic Development Board Member- The Mission and Purpose of Altus/Southwest is to promote the economic growth of Altus/Jackson County and Southwest Oklahoma, to provide gainful employment for the citizens of this area and to assist in such relocation by offering information, technical assistance and support, either financial or otherwise and to offer continuous help and support to existing businesses
- Dodson TX Nazarene Church Youth Director (census tract 9503)
- Southwest Technology Center Altus OK-Board Member is a vocational school that provides career paths for local students that can be utilized locally or across the US,
- Altus Committee of 100-Member.
- Past roles: Hollis Public School Board Member; Altus Chamber of Commerce- President.

Tiffany Saldana –Hollis, OK

- Shortgrass Community board member
- Gould City Council board member

Kayla Taylor- Hollis, OK

- Hollis All-Sports Member (3 years)

Robert Whorton – Gould, OK

- Deacon at First Baptist Church of Hollis (8 years), Chairman of the Deacons (1 year)
- Volunteer Fireman for the Town of Gould (6 years), Fire Chief (1 year)

Tylor Williams – Duke, OK

- Student Minister at First Baptist Church of Duke (8 years)

Ray Wooldridge – Dallas, TX

- Member of Catholic Diocese of Dallas Advisory Committee, which allocates the proceeds of the recent \$125 million dollar Capital Campaign
- Member of the Diocesan Educational Endowment Trust and its Investment Committee. This \$25 million trust allocates scholarship funds to individuals enrolling in the inner-city Catholic Schools
- Advisory member and past chairman of the Dallas Breakfast Group. This group of volunteers provides a forum and support for the non-political elected positions in Dallas
- Member of the DISD Board
- Member of Dallas City Council
- Member of the Dallas County Community College Board...they particularly encourage and support minority candidates for these elections.

Zach Wooldridge- Dallas, TX

- Trustee - The Episcopal School of Dallas Permanent Endowment Trust – support the school mission with \$36m endowment
- Board Chairman / Trustee - The Incarnation Foundation – support church mission with \$15m endowment
- Team Captain - Granger Neighborhood Ministries – serving working poor in Old East Dallas – responsible for team that fields distress calls and recommends temporary financial assistance to community members in the 75025 zip code
- Committee Chair / Assistant Scoutmaster - BSA Scouts Troop 577

Kellie Wright – Gould, OK

- Harmon County Historical Society & Museum President
- Fairmount Cemetery Trust Trustee

Brentney Zorger – Altus, OK

- Altus Chamber of Commerce- Chamber Ambassador
- Altus Chamber of Commerce- Board Member, Chairman Elect
- Committee of 100- Board Member, Chairman
- Jackson County Junior Livestock Show- Board Member/Secretary
- FACS/FCCLA Advisory Board Member
- Jackson County 4-H advisory Board Member

Area	County	Census Tract	Tract Incorporation	Total Population	Median Family Income	Percent African American	Percent Hispanic	Non-Poverty Rate	Percent Enrolled
Oklahoma	Jackson	O 9681.00	Upper*	2,449	\$68,700	51.94%	17.88%	97.48%	46.88%
Oklahoma	Jackson	O 9682.00	Middle	1,531	\$68,700	52.58%	27.11%	90.66%	49.18%
Oklahoma	Jackson	O 9683.00	Middle	1,582	\$68,700	62.39%	28.38%	88.85%	52.72%
Oklahoma	Jackson	O 9684.00	Upper*	5,882	\$68,700	59.20%	29.05%	98.69%	48.10%
Oklahoma	Jackson	O 9685.00	Middle	4,613	\$68,700	52.79%	36.33%	92.94%	30.76%
Oklahoma	Jackson	O 9686.00	Mod	3,761	\$68,700	61.55%	63.17%	71.68%	44.93%
Oklahoma	Jackson	O 9687.00	Mod	1,531	\$68,700	58.39%	62.97%	82.86%	36.38%
Oklahoma	Jackson	O 9688.00	Mod	3,436	\$68,700	53.93%	54.57%	86.44%	43.42%
Oklahoma	Greer	OK 9671.00	Middle	2,119	\$68,700	77.73%	28.79%	81.73%	35.06%
Oklahoma	Greer	OK 9672.00	Middle	3,372	\$68,700	52.82%	26.25%	88.79%	37.49%
Oklahoma	Harmon	OK 9678.00	Middle	2,488	\$68,700	55.51%	43.61%	89.50%	47.47%
Texas	Assessor	Dallas TX 0195.01	Upper*	7,096	\$105,600	55.31%	12.19%	100.00%	44.10%
Texas	Assessor	Dallas TX 0195.02	Upper*	4,457	\$105,600	53.42%	15.71%	96.26%	45.10%
Texas	Assessor	Dallas TX 0196.00	Upper*	2,369	\$105,600	48.46%	18.36%	92.90%	38.83%
Texas	Assessor	Dallas TX 0197.00	Upper*	1,966	\$105,600	46.34%	14.24%	96.08%	36.06%
Texas	Assessor	Dallas TX 0198.00	Upper*	4,529	\$105,600	57.28%	13.16%	98.82%	46.99%
Texas	Assessor	Dallas TX 0200.00	Upper*	5,779	\$105,600	56.95%	60.11%	100.00%	47.29%
Texas	Assessor	Dallas TX 0201.00	Mod	2,428	\$105,600	58.36%	79.04%	86.40%	44.69%
Texas	Assessor	Dallas TX 0204.01	Middle	2,225	\$105,600	94.74%	42.65%	87.93%	61.75%
Texas	Assessor	Dallas TX 0204.02	Upper*	6,079	\$105,600	79.77%	54.47%	100.00%	63.25%
Texas	Assessor	Dallas TX 0205.00	Mod	5,259	\$105,600	54.63%	94.87%	72.15%	34.99%
Texas	Assessor	Dallas TX 0206.00	Upper*	2,478	\$105,600	42.09%	19.05%	99.41%	41.08%
Texas	Assessor	Dallas TX 0207.00	Middle	5,178	\$105,600	60.41%	47.37%	97.52%	61.86%
Texas	Assessor	Dallas TX 9800.00	N/A	3	\$105,600	0.00%	66.67%		0.00%
Texas	Assessor	Dallas TX 9801.00	N/A	40	\$105,600	0.00%	100.00%		0.00%
Texas	Assessor	Dallas TX 9802.00	Low	3,858	\$105,600	44.84%	40.80%	86.15%	17.26%
Texas	Assessor	Dallas TX 0138.05	Mod	4,101	\$105,600	68.74%	65.94%	97.19%	62.03%
Texas	Assessor	Dallas TX 0138.06	Middle	3,628	\$105,600	94.87%	60.92%	97.41%	87.10%
Texas	Assessor	Dallas TX 0138.07	Middle	2,778	\$105,600	83.55%	50.65%	98.27%	76.35%
Texas	Assessor	Dallas TX 0138.08	Upper*	2,856	\$105,600	73.84%	32.00%	94.20%	74.79%
Texas	Assessor	Dallas TX 0139.01	Mod	3,283	\$105,600	91.35%	85.71%	80.77%	79.87%
Texas	Assessor	Dallas TX 0139.02	Middle	4,278	\$105,600	63.11%	62.90%	95.86%	60.22%
Texas	Assessor	Dallas TX 0140.01	Middle	4,274	\$105,600	70.43%	53.46%	98.13%	62.17%
Texas	Assessor	Dallas TX 0140.02	Upper*	1,985	\$105,600	23.58%	62.02%	100.00%	22.77%
Texas	Assessor	Dallas TX 0141.19	Upper*	4,655	\$105,600	49.04%	39.66%	96.87%	52.44%
Texas	Assessor	Dallas TX 0141.20	Upper*	5,177	\$105,600	51.59%	38.50%	99.47%	49.68%
Texas	Assessor	Dallas TX 0141.21	Middle	5,466	\$105,600	58.34%	62.33%	97.56%	52.43%
Texas	Assessor	Dallas TX 0141.23	Upper*	6,234	\$105,600	51.12%	47.08%	100.00%	47.96%
Texas	Assessor	Dallas TX 0141.24	Upper*	4,971	\$105,600	44.78%	63.29%	99.25%	41.36%
Texas	Assessor	Dallas TX 0141.26	Upper*	6,994	\$105,600	65.27%	50.69%	99.45%	61.32%
Texas	Assessor	Dallas TX 0141.28	Upper*	4,257	\$105,600	55.70%	77.73%	99.07%	45.20%
Texas	Assessor	Dallas TX 0141.30	Middle	5,185	\$105,600	43.86%	75.26%	91.02%	43.14%
Texas	Assessor	Dallas TX 0141.32	Middle	2,628	\$105,600	58.68%	75.19%	80.26%	49.81%
Texas	Assessor	Dallas TX 0141.34	Upper*	4,156	\$105,600	68.41%	58.04%	96.34%	53.95%
Texas	Assessor	Dallas TX 0141.35	Upper*	4,809	\$105,600	60.78%	56.48%	97.04%	54.27%
Texas	Assessor	Dallas TX 0141.38	Upper*	4,621	\$105,600	58.65%	76.71%	99.12%	50.40%
Texas	Assessor	Dallas TX 0141.61	Mod	3,122	\$105,600	78.80%	86.00%	100.00%	75.66%
Texas	Assessor	Dallas TX 0142.03	Middle	3,441	\$105,600	51.32%	61.96%	96.36%	46.29%
Texas	Assessor	Dallas TX 0142.04	Mod	2,905	\$105,600	68.61%	77.49%	87.97%	45.37%
Texas	Assessor	Dallas TX 0142.05	Upper*	1,925	\$105,600	41.77%	40.05%	96.20%	39.74%
Texas	Assessor	Dallas TX 0142.07	Upper*	2,656	\$105,600	43.11%	60.09%	100.00%	45.22%
Texas	Assessor	Dallas TX 0142.08	Middle	2,706	\$105,600	55.21%	55.40%	100.00%	46.82%
Texas	Assessor	Dallas TX 0142.09	Upper*	4,047	\$105,600	66.64%	60.27%	100.00%	64.84%
Texas	Assessor	Dallas TX 0143.06	Mod	5,978	\$105,600	65.42%	80.41%	93.92%	53.75%

Texas Ass	Dallas TX	0143.08	Mod	4,275	\$105,600	62.22%	85.05%	90.03%	50.90%
Texas Ass	Dallas TX	0143.09	Low	5,000	\$105,600	62.88%	92.30%	80.12%	49.78%
Texas Ass	Dallas TX	0143.10	Middle	4,965	\$105,600	55.93%	75.93%	90.57%	53.17%
Texas Ass	Dallas TX	0143.13	Middle	3,582	\$105,600	41.99%	70.58%	98.07%	36.26%
Texas Ass	Dallas TX	0143.14	Upper*	3,103	\$105,600	41.93%	58.27%	100.00%	42.89%
Texas Ass	Dallas TX	0143.15	Mod	3,166	\$105,600	52.21%	76.44%	94.48%	48.07%
Texas Ass	Dallas TX	0143.16	Mod	3,918	\$105,600	63.65%	69.60%	92.63%	55.59%
Texas Ass	Dallas TX	0143.17	Middle	1,647	\$105,600	84.58%	65.33%	98.14%	83.85%
Texas Ass	Dallas TX	0143.18	Middle	2,817	\$105,600	46.61%	51.93%	98.40%	45.26%
Texas Ass	Dallas TX	0143.19	Mod	2,664	\$105,600	68.21%	90.69%	92.77%	48.76%
Texas Ass	Dallas TX	0143.20	Middle	2,747	\$105,600	64.47%	90.64%	98.31%	46.56%
Texas Ass	Dallas TX	0144.05	Mod	4,038	\$105,600	49.90%	82.37%	89.73%	44.92%
Texas Ass	Dallas TX	0153.06	Middle	5,559	\$105,600	57.20%	74.96%	90.16%	50.10%
Texas Ass	Dallas TX	0179.00	Mod	5,412	\$105,600	49.65%	81.60%	88.99%	40.15%
Texas Ass	Dallas TX	0180.01	Mod	7,529	\$105,600	44.91%	77.30%	92.27%	39.50%
Texas Ass	Dallas TX	0180.02	Mod	3,745	\$105,600	63.23%	80.37%	89.14%	52.98%
Texas Ass	Dallas TX	0181.05	Mod	5,880	\$105,600	68.52%	82.74%	96.32%	53.76%
Texas Ass	Dallas TX	0181.10	Middle	5,423	\$105,600	43.04%	41.23%	96.77%	44.22%
Texas Ass	Dallas TX	0181.11	Middle	6,879	\$105,600	53.29%	76.81%	88.60%	47.30%
Texas Ass	Dallas TX	0181.20	Middle	5,142	\$105,600	62.74%	72.48%	97.10%	53.07%
Texas Ass	Dallas TX	0181.21	Mod	5,764	\$105,600	44.54%	75.95%	87.43%	36.03%
Texas Ass	Dallas TX	0181.26	Middle	6,894	\$105,600	56.64%	70.34%	99.11%	49.51%
Texas Ass	Dallas TX	0181.27	Mod	3,264	\$105,600	39.80%	78.46%	83.53%	33.27%
Texas Ass	Dallas TX	0181.28	Mod	5,913	\$105,600	56.13%	78.83%	93.52%	49.52%
Texas Ass	Dallas TX	0181.29	Mod	4,504	\$105,600	53.84%	58.50%	98.49%	54.11%
Texas Ass	Dallas TX	0181.30	Mod	4,532	\$105,600	53.88%	78.55%	82.64%	41.90%
Texas Ass	Dallas TX	0181.33	Middle	3,916	\$105,600	59.40%	48.42%	97.03%	55.52%
Texas Ass	Dallas TX	0181.34	Middle	5,570	\$105,600	51.90%	52.06%	98.28%	51.45%
Texas Ass	Dallas TX	0181.35	Middle	5,182	\$105,600	49.71%	53.55%	93.45%	40.76%
Texas Ass	Dallas TX	0183.00	Mod	7,632	\$105,600	53.20%	77.46%	81.15%	43.25%
Texas Ass	Dallas TX	0184.01	Mod	5,222	\$105,600	46.19%	79.11%	82.24%	39.97%
Texas Ass	Dallas TX	0184.02	Middle	4,417	\$105,600	51.57%	61.10%	76.88%	47.36%
Texas Ass	Dallas TX	0184.03	Mod	1,047	\$105,600	100.96%	84.53%	91.93%	84.91%
Texas Ass	Dallas TX	0185.01	Mod	3,985	\$105,600	65.52%	76.46%	87.73%	59.72%
Texas Ass	Dallas TX	0185.05	Low	3,876	\$105,600	70.82%	90.17%	73.83%	52.86%
Texas Ass	Dallas TX	0185.06	Low	2,771	\$105,600	86.90%	92.13%	77.85%	64.63%
Texas Ass	Dallas TX	0185.07	Mod	3,934	\$105,600	76.46%	92.60%	85.69%	70.08%
Texas Ass	Dallas TX	0185.08	Low	1,429	\$105,600	92.16%	88.17%	100.00%	68.02%
Texas Ass	Dallas TX	0186.00	Mod	3,948	\$105,600	55.75%	60.64%	90.36%	47.87%
Texas Ass	Dallas TX	0187.00	Mod	6,720	\$105,600	57.72%	83.79%	87.59%	52.26%
Texas Ass	Dallas TX	0188.01	Mod	4,576	\$105,600	62.50%	74.32%	89.32%	54.13%
Texas Ass	Dallas TX	0188.02	Mod	1,566	\$105,600	58.24%	65.26%	97.36%	57.41%
Texas Ass	Dallas TX	0189.00	Mod	6,363	\$105,600	49.52%	79.48%	88.23%	41.24%
Texas Ass	Dallas TX	0190.13	Low	5,133	\$105,600	55.56%	94.93%	71.24%	41.61%
Texas Ass	Dallas TX	0190.16	Mod	2,699	\$105,600	66.43%	76.55%	78.20%	62.58%
Texas Ass	Dallas TX	0190.18	Mod	5,157	\$105,600	71.61%	73.55%	87.44%	58.39%
Texas Ass	Dallas TX	0190.19	Low	7,113	\$105,600	67.16%	84.93%	66.64%	51.85%
Texas Ass	Dallas TX	0190.20	Mod	5,611	\$105,600	71.13%	67.47%	93.88%	59.47%
Texas Ass	Dallas TX	0190.23	Middle	5,028	\$105,600	73.97%	45.68%	100.00%	71.62%
Texas Ass	Dallas TX	0190.24	Middle	4,164	\$105,600	61.24%	58.29%	96.77%	60.25%
Texas Ass	Dallas TX	0190.50	Upper*	2,902	\$105,600	54.48%	41.25%	98.28%	54.76%
Texas Ass	Dallas TX	0190.51	Upper*	5,423	\$105,600	51.89%	37.53%	97.47%	52.52%
Texas Ass	Dallas TX	0190.52	Middle	1,102	\$105,600	47.64%	58.08%	100.00%	42.47%
Texas Ass	Dallas TX	0190.53	Middle	1,657	\$105,600	66.45%	62.52%	100.00%	63.25%
Texas Ass	Dallas TX	0191.01	Middle	1,438	\$105,600	70.79%	65.92%	94.38%	65.58%

Texas Ass	Dallas TX	0191.02	Middle	5,008	\$105,600	66.31%	52.94%	86.92%	52.88%
Texas Ass	Dallas TX	0192.02	Middle	4,714	\$105,600	80.29%	50.25%	88.55%	68.33%
Texas Ass	Dallas TX	0192.03	Upper*	3,957	\$105,600	58.28%	25.88%	95.05%	55.37%
Texas Ass	Dallas TX	0192.05	Upper*	4,588	\$105,600	52.75%	23.98%	98.25%	49.43%
Texas Ass	Dallas TX	0192.08	Mod	5,932	\$105,600	61.68%	86.18%	86.56%	48.35%
Texas Ass	Dallas TX	0192.10	Upper*	4,338	\$105,600	55.05%	17.75%	98.68%	47.16%
Texas Ass	Dallas TX	0192.11	Mod	5,077	\$105,600	57.65%	42.82%	94.40%	55.92%
Texas Ass	Dallas TX	0192.12	Low	3,044	\$105,600	71.81%	97.47%	67.80%	58.87%
Texas Ass	Dallas TX	0192.13	Low	3,232	\$105,600	65.35%	82.77%	72.25%	47.46%
Texas Ass	Dallas TX	0192.14	Mod	5,284	\$105,600	70.91%	84.67%	75.93%	62.53%
Texas Ass	Dallas TX	0192.15	Middle	2,880	\$105,600	49.34%	41.22%	100.00%	44.83%
Texas Ass	Dallas TX	0192.16	Middle	3,992	\$105,600	61.05%	33.87%	97.48%	54.68%
Texas Ass	Dallas TX	0193.01	Upper*	3,098	\$105,600	63.07%	14.33%	99.79%	49.97%
Texas Ass	Dallas TX	0193.02	Upper*	6,342	\$105,600	69.65%	31.38%	96.13%	34.89%
Texas Ass	Dallas TX	0194.00	Upper*	4,290	\$105,600	60.02%	22.14%	97.18%	48.95%
Texas Ass	Collin TX	0304.03	Upper*	5,616	\$105,600	71.14%	39.46%	95.85%	55.50%
Texas Ass	Collin TX	0304.04	Upper*	5,535	\$105,600	69.95%	44.91%	96.05%	57.27%
Texas Ass	Collin TX	0304.05	Middle	4,546	\$105,600	82.51%	53.70%	90.43%	70.22%
Texas Ass	Collin TX	0304.06	Middle	5,622	\$105,600	62.17%	60.89%	93.43%	47.15%
Texas Ass	Collin TX	0304.07	Upper*	3,868	\$105,600	64.32%	33.14%	96.64%	46.04%
Texas Ass	Collin TX	0304.09	Mod	3,619	\$105,600	51.87%	58.75%	88.89%	49.65%
Texas Ass	Collin TX	0304.10	Middle	4,349	\$105,600	57.14%	50.45%	90.87%	51.78%
Texas Ass	Collin TX	0305.04	Upper*	4,417	\$105,600	50.24%	42.22%	94.20%	46.12%
Texas Ass	Collin TX	0305.05	Middle	5,903	\$105,600	73.49%	57.33%	95.53%	63.07%
Texas Ass	Collin TX	0316.25	Upper*	4,339	\$105,600	57.78%	29.22%	95.62%	65.82%
Texas Ass	Collin TX	0316.26	Upper*	2,342	\$105,600	51.11%	25.70%	97.94%	51.20%
Texas Ass	Collin TX	0316.27	Middle	4,754	\$105,600	64.22%	35.91%	93.64%	56.35%
Texas Ass	Collin TX	0316.28	Middle	3,472	\$105,600	65.96%	42.14%	95.42%	61.43%
Texas Ass	Collin TX	0316.29	Middle	3,398	\$105,600	72.10%	47.50%	95.67%	64.24%
Texas Ass	Collin TX	0316.30	Middle	4,466	\$105,600	59.56%	41.22%	99.03%	49.62%
Texas Ass	Collin TX	0316.31	Middle	4,581	\$105,600	78.83%	54.81%	94.76%	72.80%
Texas Ass	Collin TX	0316.32	Middle	5,532	\$105,600	64.32%	51.77%	91.83%	53.85%
Texas Ass	Collin TX	0316.33	Upper*	3,636	\$105,600	74.70%	45.52%	99.18%	70.46%
Texas Ass	Collin TX	0316.34	Middle	3,022	\$105,600	72.50%	47.92%	100.00%	63.90%
Texas Ass	Collin TX	0316.35	Middle	4,493	\$105,600	70.91%	64.75%	92.97%	66.21%
Texas Ass	Collin TX	0316.36	Upper*	6,554	\$105,600	70.31%	43.61%	100.00%	63.46%
Texas Ass	Collin TX	0316.39	Upper*	7,146	\$105,600	60.20%	65.51%	95.67%	52.28%
Texas Ass	Collin TX	0316.41	Upper*	6,306	\$105,600	63.30%	72.12%	98.76%	53.69%
Texas Ass	Collin TX	0316.42	Upper*	4,496	\$105,600	69.80%	44.64%	98.65%	54.76%
Texas Ass	Collin TX	0316.43	Upper*	4,518	\$105,600	67.02%	48.52%	93.30%	56.62%
Texas Ass	Collin TX	0316.45	Upper*	2,017	\$105,600	49.68%	29.15%	98.41%	47.30%
Texas Ass	Collin TX	0316.46	Upper*	6,402	\$105,600	49.02%	43.78%	99.39%	44.94%
Texas Ass	Collin TX	0316.47	Upper*	3,273	\$105,600	58.39%	47.57%	98.93%	51.88%
Texas Ass	Collin TX	0316.49	Upper*	5,611	\$105,600	50.97%	36.62%	97.60%	48.24%
Texas Ass	Collin TX	0316.78	Upper*	3,607	\$105,600	58.75%	42.78%	95.04%	46.33%
Texas Ass	Collin TX	0316.79	Upper*	2,883	\$105,600	48.49%	77.35%	100.00%	43.67%
Texas Ass	Collin TX	0316.80	Upper*	3,828	\$105,600	66.12%	64.26%	92.89%	53.08%
Texas Ass	Collin TX	0316.81	Upper*	2,619	\$105,600	55.78%	26.38%	98.30%	51.85%
Texas Ass	Collin TX	0316.82	Upper*	3,662	\$105,600	65.26%	39.98%	100.00%	64.17%
Texas Ass	Collin TX	0317.04	Upper*	3,625	\$105,600	62.43%	43.59%	100.00%	63.75%
Texas Ass	Collin TX	0317.06	Upper*	2,253	\$105,600	59.34%	25.83%	97.92%	48.11%
Texas Ass	Collin TX	0317.08	Middle	3,902	\$105,600	65.81%	39.36%	94.28%	66.84%
Texas Ass	Collin TX	0317.09	Middle	4,931	\$105,600	66.36%	51.41%	86.68%	51.77%
Texas Ass	Collin TX	0317.11	Upper*	3,265	\$105,600	57.52%	43.64%	92.84%	56.75%
Texas Ass	Collin TX	0317.13	Middle	4,572	\$105,600	80.93%	70.84%	88.93%	68.74%

Texas Assessor Collin TX	0317.15	Upper*	2,703	\$105,600	57.97%	35.96%	93.21%	54.24%
Texas Assessor Collin TX	0317.16	Upper*	2,378	\$105,600	75.95%	41.25%	97.18%	78.09%
Texas Assessor Collin TX	0317.17	Upper*	2,037	\$105,600	66.08%	56.50%	91.08%	64.80%
Texas Assessor Collin TX	0317.18	Upper*	2,479	\$105,600	61.68%	28.04%	94.47%	57.72%
Texas Assessor Collin TX	0317.19	Upper*	1,717	\$105,600	62.84%	41.18%	96.90%	61.85%
Texas Assessor Collin TX	0317.20	Low	3,759	\$105,600	85.21%	83.59%	82.85%	63.45%
Texas Assessor Collin TX	0317.21	Upper*	2,303	\$105,600	50.54%	46.72%	100.00%	54.84%
Texas Assessor Collin TX	0317.22	Middle	2,994	\$105,600	77.72%	71.04%	90.35%	76.25%
Texas Assessor Collin TX	0317.23	Low	3,777	\$105,600	66.88%	78.66%	90.86%	56.55%
Texas Assessor Collin TX	0320.15	Middle	2,380	\$105,600	87.77%	52.65%	98.59%	82.23%
Texas Assessor Collin TX	0320.16	Upper*	2,716	\$105,600	58.39%	71.17%	100.00%	50.41%
Texas Assessor Collin TX	0320.17	Middle	5,026	\$105,600	59.21%	58.50%	98.34%	52.27%
Texas Assessor Collin TX	0320.18	Upper*	3,595	\$105,600	43.23%	43.48%	96.77%	43.34%
Texas Assessor Collin TX	0320.19	Upper*	2,987	\$105,600	61.87%	58.05%	95.35%	53.10%
Texas Assessor Dallas TX	0001.00	Upper*	4,473	\$105,600	53.88%	22.89%	99.04%	50.66%
Texas Assessor Dallas TX	0002.01	Upper*	3,173	\$105,600	56.63%	17.30%	100.00%	51.31%
Texas Assessor Dallas TX	0002.02	Upper*	3,794	\$105,600	69.56%	23.38%	100.00%	68.85%
Texas Assessor Dallas TX	0003.00	N/A	4,592	\$105,600	72.47%	21.41%	92.95%	56.64%
Texas Assessor Dallas TX	0004.01	Mod	4,972	\$105,600	71.98%	76.15%	82.88%	52.33%
Texas Assessor Dallas TX	0004.05	Low	2,231	\$105,600	85.43%	75.62%	89.57%	68.67%
Texas Assessor Dallas TX	0004.07	Mod	2,083	\$105,600	65.43%	76.38%	87.40%	56.60%
Texas Assessor Dallas TX	0004.08	Middle	2,188	\$105,600	92.37%	45.89%	100.00%	79.75%
Texas Assessor Dallas TX	0004.09	Mod	3,919	\$105,600	82.50%	64.00%	90.20%	64.97%
Texas Assessor Dallas TX	0004.10	Mod	4,854	\$105,600	56.84%	94.93%	79.39%	51.77%
Texas Assessor Dallas TX	0005.01	N/A	1,950	\$105,600	101.03%	46.21%	100.00%	100.05%
Texas Assessor Dallas TX	0005.02	Upper*	2,491	\$105,600	65.03%	20.63%	100.00%	68.49%
Texas Assessor Dallas TX	0005.03	Upper*	2,752	\$105,600	69.19%	43.24%	100.00%	69.40%
Texas Assessor Dallas TX	0013.01	Upper*	2,715	\$105,600	61.51%	37.27%	93.89%	67.15%
Texas Assessor Dallas TX	0013.02	Middle	2,608	\$105,600	77.38%	52.19%	81.05%	58.09%
Texas Assessor Dallas TX	0014.00	Mod	3,377	\$105,600	81.85%	55.70%	86.53%	68.26%
Texas Assessor Dallas TX	0015.02	Mod	2,752	\$105,600	83.54%	73.00%	79.28%	67.70%
Texas Assessor Dallas TX	0015.03	Low	1,958	\$105,600	77.22%	68.13%	64.48%	64.04%
Texas Assessor Dallas TX	0015.04	Mod	2,494	\$105,600	80.27%	59.06%	72.97%	72.01%
Texas Assessor Dallas TX	0016.01	N/A	3,249	\$105,600	42.07%	72.45%	61.61%	31.83%
Texas Assessor Dallas TX	0016.02	Upper*	2,446	\$105,600	88.02%	41.86%	88.22%	81.89%
Texas Assessor Dallas TX	0017.03	Upper*	4,555	\$105,600	71.48%	27.22%	89.22%	64.92%
Texas Assessor Dallas TX	0017.05	Upper*	3,113	\$105,600	72.76%	28.36%	100.00%	68.49%
Texas Assessor Dallas TX	0018.01	N/A	2,763	\$105,600	88.93%	31.85%	100.00%	71.99%
Texas Assessor Dallas TX	0018.02	Middle	3,390	\$105,600	86.76%	25.78%	70.45%	80.03%
Texas Assessor Dallas TX	0019.01	Upper*	4,064	\$105,600	75.27%	23.62%	100.00%	79.06%
Texas Assessor Dallas TX	0019.02	Upper*	5,978	\$105,600	67.10%	41.65%	92.63%	62.85%
Texas Assessor Dallas TX	0021.00	Upper*	2,720	\$105,600	88.68%	50.85%	95.77%	79.26%
Texas Assessor Dallas TX	0022.00	Middle	2,860	\$105,600	80.91%	52.06%	93.94%	65.94%
Texas Assessor Dallas TX	0024.00	Mod	3,477	\$105,600	53.90%	91.11%	89.35%	42.11%
Texas Assessor Dallas TX	0031.02	Upper*	1,286	\$105,600	88.18%	43.62%	92.00%	78.15%
Texas Assessor Dallas TX	0031.03	Upper*	2,508	\$105,600	89.67%	50.80%	96.00%	83.21%
Texas Assessor Dallas TX	0043.00	Mod	5,459	\$105,600	49.66%	72.21%	83.85%	47.44%
Texas Assessor Dallas TX	0078.22	Middle	2,110	\$105,600	57.58%	49.19%	94.43%	52.94%
Texas Assessor Dallas TX	0078.23	Mod	2,976	\$105,600	43.78%	60.11%	93.03%	40.15%
Texas Assessor Dallas TX	0078.24	Upper*	1,969	\$105,600	55.21%	14.53%	97.90%	57.49%
Texas Assessor Dallas TX	0078.25	Middle	4,935	\$105,600	66.83%	53.56%	93.49%	62.65%
Texas Assessor Dallas TX	0078.26	Middle	1,698	\$105,600	62.07%	56.36%	93.80%	57.77%
Texas Assessor Dallas TX	0078.27	Low	2,784	\$105,600	72.84%	76.87%	83.26%	63.94%
Texas Assessor Dallas TX	0078.28	Mod	4,047	\$105,600	108.94%	84.33%	85.54%	85.32%
Texas Assessor Dallas TX	0078.29	Mod	2,602	\$105,600	76.17%	92.04%	81.44%	44.47%

Texas Ass	Dallas TX	0078.30	Low	2,153	\$105,600	57.64%	86.44%	68.83%	52.72%
Texas Ass	Dallas TX	0078.31	Mod	2,946	\$105,600	61.88%	91.99%	78.92%	53.02%
Texas Ass	Dallas TX	0078.32	Low	2,677	\$105,600	68.55%	94.21%	57.14%	57.56%
Texas Ass	Dallas TX	0078.33	Low	2,539	\$105,600	89.76%	89.60%	56.87%	72.51%
Texas Ass	Dallas TX	0078.34	Low	2,916	\$105,600	76.54%	90.64%	78.20%	61.90%
Texas Ass	Dallas TX	0078.35	Low	2,881	\$105,600	67.51%	76.57%	87.95%	61.16%
Texas Ass	Dallas TX	0079.02	Upper*	5,433	\$105,600	59.18%	26.06%	96.07%	59.65%
Texas Ass	Dallas TX	0079.03	Upper*	2,175	\$105,600	52.60%	26.39%	96.84%	55.36%
Texas Ass	Dallas TX	0079.06	Upper*	2,597	\$105,600	31.77%	11.44%	98.50%	37.54%
Texas Ass	Dallas TX	0079.09	Middle	2,179	\$105,600	94.40%	52.55%	88.56%	76.78%
Texas Ass	Dallas TX	0079.10	Upper*	2,953	\$105,600	90.79%	50.90%	97.03%	74.60%
Texas Ass	Dallas TX	0079.12	Upper*	2,112	\$105,600	85.09%	45.41%	100.00%	78.65%
Texas Ass	Dallas TX	0098.03	Mod	2,051	\$105,600	62.60%	83.57%	96.95%	59.04%
Texas Ass	Dallas TX	0098.04	Low	7,233	\$105,600	63.43%	97.83%	72.61%	51.00%
Texas Ass	Dallas TX	0099.00	Middle	6,273	\$105,600	69.87%	79.31%	94.93%	65.09%
Texas Ass	Dallas TX	0100.01	Low	2,600	\$105,600	42.81%	88.96%	81.82%	22.04%
Texas Ass	Dallas TX	0100.02	N/A	4,174	\$105,600	119.36%	69.81%		0.00%
Texas Ass	Dallas TX	0100.03	Upper*	3,254	\$105,600	89.98%	49.69%	94.76%	77.26%
Texas Ass	Dallas TX	0101.01	Low	5,069	\$105,600	52.26%	97.26%	67.05%	28.25%
Texas Ass	Dallas TX	0101.02	Mod	2,679	\$105,600	66.78%	97.35%	85.70%	51.25%
Texas Ass	Dallas TX	0105.00	Mod	3,201	\$105,600	56.14%	97.00%	78.10%	37.93%
Texas Ass	Dallas TX	0106.01	Mod	5,540	\$105,600	63.48%	98.09%	82.39%	46.14%
Texas Ass	Dallas TX	0106.02	Low	3,135	\$105,600	51.67%	96.52%	74.07%	36.14%
Texas Ass	Dallas TX	0122.08	Low	2,530	\$105,600	58.62%	96.32%	66.37%	38.77%
Texas Ass	Dallas TX	0122.09	Middle	2,704	\$105,600	64.76%	48.82%	91.84%	54.62%
Texas Ass	Dallas TX	0122.10	Mod	3,930	\$105,600	65.42%	82.47%	80.09%	52.01%
Texas Ass	Dallas TX	0122.11	Low	4,513	\$105,600	64.68%	89.12%	81.06%	49.48%
Texas Ass	Dallas TX	0122.12	Mod	3,462	\$105,600	112.74%	73.74%	85.24%	68.43%
Texas Ass	Dallas TX	0122.13	Middle	2,404	\$105,600	53.74%	46.96%	100.00%	47.80%
Texas Ass	Dallas TX	0123.01	Mod	4,748	\$105,600	65.27%	84.67%	86.38%	50.32%
Texas Ass	Dallas TX	0123.02	Low	8,092	\$105,600	59.54%	90.88%	66.53%	39.89%
Texas Ass	Dallas TX	0124.00	Mod	5,156	\$105,600	68.29%	49.77%	90.38%	51.84%
Texas Ass	Dallas TX	0131.07	Low	4,475	\$105,600	81.63%	64.25%	92.70%	79.53%
Texas Ass	Dallas TX	0132.01	Upper*	2,754	\$105,600	41.54%	21.57%	100.00%	48.51%
Texas Ass	Dallas TX	0132.02	Middle	5,342	\$105,600	60.80%	49.57%	98.72%	58.99%
Texas Ass	Dallas TX	0133.00	Upper*	2,064	\$105,600	41.42%	19.53%	99.01%	46.37%
Texas Ass	Dallas TX	0134.00	Upper*	2,068	\$105,600	38.83%	19.87%	95.75%	42.12%
Texas Ass	Dallas TX	0135.00	Upper*	2,562	\$105,600	53.67%	16.63%	98.23%	48.01%
Texas Ass	Dallas TX	0136.05	Upper*	5,709	\$105,600	43.14%	23.35%	97.26%	45.24%
Texas Ass	Dallas TX	0136.06	Middle	5,434	\$105,600	77.99%	45.95%	91.96%	69.51%
Texas Ass	Dallas TX	0136.07	Upper*	3,538	\$105,600	56.81%	29.56%	97.90%	48.02%
Texas Ass	Dallas TX	0136.08	Upper*	2,570	\$105,600	36.34%	19.07%	99.72%	38.68%
Texas Ass	Dallas TX	0136.09	Middle	3,993	\$105,600	51.69%	58.38%	92.25%	48.33%
Texas Ass	Dallas TX	0136.10	Upper*	4,797	\$105,600	60.98%	56.33%	92.47%	60.95%
Texas Ass	Dallas TX	0136.11	Upper*	2,887	\$105,600	43.54%	23.42%	96.97%	56.18%
Texas Ass	Dallas TX	0136.15	Low	5,351	\$105,600	63.26%	82.92%	77.56%	60.36%
Texas Ass	Dallas TX	0136.17	Upper*	2,953	\$105,600	57.87%	30.85%	98.75%	56.72%
Texas Ass	Dallas TX	0136.18	Upper*	3,271	\$105,600	50.60%	38.67%	92.52%	46.16%
Texas Ass	Dallas TX	0136.19	Upper*	5,414	\$105,600	43.54%	26.34%	98.99%	41.95%
Texas Ass	Dallas TX	0136.20	Middle	6,205	\$105,600	71.30%	47.03%	96.48%	67.98%
Texas Ass	Dallas TX	0136.21	Mod	4,423	\$105,600	78.63%	63.49%	96.33%	69.16%
Texas Ass	Dallas TX	0136.22	Upper*	2,672	\$105,600	79.60%	50.41%	89.33%	73.88%
Texas Ass	Collin TX	0305.06	Upper*	4,543	\$105,600	66.52%	50.28%	97.21%	58.22%
Texas Ass	Collin TX	0305.07	Upper*	1,810	\$105,600	64.48%	37.96%	96.88%	55.58%
Texas Ass	Collin TX	0305.09	Upper*	2,507	\$105,600	73.47%	45.51%	98.17%	60.67%

Texas Assessor Collin TX	0305.10	Upper*	3,107	\$105,600	69.75%	53.85%	94.84%	58.26%
Texas Assessor Collin TX	0305.11	Upper*	14,451	\$105,600	48.24%	71.78%	97.62%	42.73%
Texas Assessor Collin TX	0305.12	Upper*	4,566	\$105,600	76.04%	47.35%	100.00%	64.21%
Texas Assessor Collin TX	0305.18	Upper*	9,638	\$105,600	50.48%	75.90%	97.80%	41.48%
Texas Assessor Collin TX	0305.32	Upper*	3,015	\$105,600	59.14%	41.29%	92.27%	54.43%
Texas Assessor Collin TX	0305.33	Upper*	3,355	\$105,600	55.77%	34.52%	98.70%	50.52%
Texas Assessor Collin TX	0313.24	Upper*	4,567	\$105,600	57.94%	49.40%	100.00%	47.27%
Texas Assessor Collin TX	0313.25	Upper*	2,188	\$105,600	46.76%	36.06%	100.00%	50.27%
Texas Assessor Collin TX	0313.33	Upper*	3,826	\$105,600	59.15%	75.90%	97.39%	49.24%
Texas Assessor Collin TX	0313.34	Upper*	2,877	\$105,600	95.10%	46.89%	100.00%	64.62%
Texas Assessor Collin TX	0316.11	Middle	3,919	\$105,600	58.20%	56.83%	92.64%	50.14%
Texas Assessor Collin TX	0316.13	Upper*	5,612	\$105,600	57.68%	28.42%	97.49%	47.06%
Texas Assessor Collin TX	0316.21	Middle	5,624	\$105,600	62.45%	42.46%	97.60%	58.75%
Texas Assessor Collin TX	0316.22	Upper*	6,089	\$105,600	61.95%	45.94%	96.79%	55.41%
Texas Assessor Collin TX	0316.23	Middle	2,706	\$105,600	63.08%	51.66%	89.33%	58.65%
Texas Assessor Collin TX	0316.24	Mod	3,532	\$105,600	50.85%	61.07%	90.36%	47.88%
Texas Assessor Collin TX	0316.54	Upper*	3,768	\$105,600	74.04%	40.95%	98.72%	60.14%
Texas Assessor Collin TX	0316.55	Upper*	4,731	\$105,600	59.65%	46.86%	97.05%	51.57%
Texas Assessor Collin TX	0316.57	Middle	2,935	\$105,600	84.22%	52.71%	95.92%	70.80%
Texas Assessor Collin TX	0316.59	Middle	2,121	\$105,600	82.08%	69.78%	100.00%	70.39%
Texas Assessor Collin TX	0316.60	Upper*	5,418	\$105,600	52.38%	81.01%	96.79%	37.06%
Texas Assessor Collin TX	0316.61	Upper*	3,695	\$105,600	58.81%	71.20%	97.18%	46.82%
Texas Assessor Collin TX	0316.62	Upper*	4,726	\$105,600	55.90%	62.27%	95.66%	48.48%
Texas Assessor Collin TX	0316.63	Upper*	3,846	\$105,600	62.22%	66.46%	92.16%	49.38%
Texas Assessor Collin TX	0316.64	Upper*	3,869	\$105,600	61.88%	49.68%	95.83%	51.41%
Texas Assessor Collin TX	0316.65	Middle	3,414	\$105,600	46.31%	70.33%	100.00%	40.63%
Texas Assessor Collin TX	0316.66	Upper*	5,701	\$105,600	59.64%	61.74%	94.40%	51.64%
Texas Assessor Collin TX	0316.67	Upper*	3,340	\$105,600	52.16%	48.89%	92.47%	48.41%
Texas Assessor Collin TX	0316.68	Upper*	3,761	\$105,600	60.28%	35.79%	95.75%	63.95%
Texas Assessor Collin TX	0316.69	Upper*	2,624	\$105,600	57.66%	57.13%	93.47%	50.19%
Texas Assessor Collin TX	0316.70	N/A	1,428	\$105,600	33.33%	42.72%	92.86%	29.62%
Texas Assessor Collin TX	0316.71	Middle	2,528	\$105,600	92.76%	50.67%	100.00%	85.48%
Texas Assessor Collin TX	0316.72	Middle	2,263	\$105,600	71.28%	56.74%	100.00%	62.04%
Texas Assessor Collin TX	0316.73	Middle	2,817	\$105,600	62.41%	70.61%	96.67%	47.25%
Texas Assessor Collin TX	0316.74	Upper*	5,277	\$105,600	59.12%	61.46%	98.78%	51.47%
Texas Assessor Collin TX	0316.75	Upper*	3,107	\$105,600	45.80%	56.65%	100.00%	36.31%
Texas Assessor Collin TX	0316.76	Upper*	4,082	\$105,600	63.82%	45.57%	98.54%	60.41%
Texas Assessor Collin TX	0316.77	Upper*	3,073	\$105,600	63.07%	50.93%	98.73%	56.72%
Texas Assessor Collin TX	0317.24	Mod	3,004	\$105,600	55.56%	71.30%	78.89%	49.23%
Texas Assessor Collin TX	0318.06	Middle	2,454	\$105,600	91.16%	69.80%	91.10%	59.78%
Texas Assessor Collin TX	0318.07	Middle	5,034	\$105,600	44.46%	27.47%	96.85%	47.24%
Texas Assessor Collin TX	0318.08	Middle	3,273	\$105,600	73.79%	33.73%	97.58%	67.77%
Texas Assessor Collin TX	0318.09	Mod	1,970	\$105,600	36.50%	72.54%	73.86%	38.17%
Texas Assessor Collin TX	0318.10	Upper*	1,854	\$105,600	66.94%	52.32%	76.32%	43.85%
Texas Assessor Collin TX	0318.11	Middle	1,968	\$105,600	71.04%	50.81%	90.83%	60.72%
Texas Assessor Collin TX	0318.12	Middle	2,055	\$105,600	7.59%	34.89%	100.00%	9.93%
Texas Assessor Collin TX	0318.13	N/A	5,232	\$105,600	43.54%	57.76%		17.62%
Texas Assessor Collin TX	0318.14	Upper*	1,875	\$105,600	57.33%	24.64%	93.66%	63.09%
Texas Assessor Collin TX	0318.15	Upper*	3,951	\$105,600	55.02%	33.99%	96.64%	52.32%
Texas Assessor Collin TX	0318.16	Middle	3,228	\$105,600	31.60%	43.18%	95.81%	39.28%
Texas Assessor Collin TX	0319.01	Mod	2,817	\$105,600	88.18%	71.10%	89.31%	70.86%
Texas Assessor Collin TX	0319.02	Mod	3,724	\$105,600	62.70%	71.19%	82.08%	51.34%
Texas Assessor Collin TX	0319.03	Upper*	1,280	\$105,600	35.70%	57.58%	100.00%	33.20%
Texas Assessor Collin TX	0319.04	Upper*	3,300	\$105,600	49.42%	60.94%	100.00%	42.82%
Texas Assessor Collin TX	0320.03	Mod	6,019	\$105,600	58.76%	75.56%	73.89%	49.96%

Texas Ass	Collin TX	0320.08	Middle	4,377	\$105,600	64.34%	51.86%	98.84%	57.87%
Texas Ass	Collin TX	0320.10	Mod	5,839	\$105,600	76.45%	69.81%	88.71%	61.40%
Texas Ass	Collin TX	0320.12	Mod	3,662	\$105,600	64.45%	73.46%	82.57%	55.05%
Texas Ass	Collin TX	0320.13	Mod	6,801	\$105,600	59.89%	77.49%	90.23%	49.82%
Texas Ass	Collin TX	0320.14	Mod	5,347	\$105,600	52.57%	77.97%	89.19%	45.65%
Texas Ass	Dallas TX	0137.18	Mod	4,579	\$105,600	62.26%	91.88%	93.75%	55.43%
Texas Ass	Dallas TX	0137.19	Middle	4,257	\$105,600	62.86%	69.86%	94.09%	58.82%
Texas Ass	Dallas TX	0137.20	Middle	5,613	\$105,600	72.30%	72.56%	95.09%	65.17%
Texas Ass	Dallas TX	0137.21	Upper*	5,988	\$105,600	53.12%	46.48%	99.05%	53.09%
Texas Ass	Dallas TX	0137.22	Middle	4,640	\$105,600	78.71%	64.96%	92.60%	72.05%
Texas Ass	Dallas TX	0137.25	Mod	3,748	\$105,600	75.91%	68.17%	92.76%	70.22%
Texas Ass	Dallas TX	0137.26	Middle	2,854	\$105,600	50.91%	52.03%	83.73%	51.51%
Texas Ass	Dallas TX	0137.27	Middle	3,790	\$105,600	68.81%	52.53%	98.09%	56.12%
Texas Ass	Dallas TX	0137.28	Mod	5,064	\$105,600	78.32%	83.71%	84.19%	62.80%
Texas Ass	Dallas TX	0137.29	Mod	7,353	\$105,600	67.28%	83.78%	90.36%	58.45%
Texas Ass	Dallas TX	0138.04	Middle	3,404	\$105,600	60.55%	57.58%	96.25%	61.81%
Texas Ass	Dallas TX	0141.39	Middle	2,949	\$105,600	65.92%	85.79%	96.82%	60.94%
Texas Ass	Dallas TX	0141.40	Mod	2,329	\$105,600	82.95%	86.17%	82.25%	67.11%
Texas Ass	Dallas TX	0141.41	Middle	2,144	\$105,600	64.69%	71.41%	90.28%	61.99%
Texas Ass	Dallas TX	0141.42	N/A	2,320	\$105,600	52.37%	75.43%	79.20%	45.00%
Texas Ass	Dallas TX	0141.43	Upper*	4,682	\$105,600	55.51%	77.64%	94.45%	51.92%
Texas Ass	Dallas TX	0141.44	Middle	5,471	\$105,600	70.26%	74.14%	98.47%	54.40%
Texas Ass	Dallas TX	0141.45	Mod	1,424	\$105,600	63.69%	85.74%	98.39%	55.69%
Texas Ass	Dallas TX	0141.46	Mod	2,257	\$105,600	69.56%	90.30%	83.10%	56.31%
Texas Ass	Dallas TX	0141.47	Low	2,105	\$105,600	65.61%	88.03%	81.82%	57.10%
Texas Ass	Dallas TX	0141.48	Middle	3,367	\$105,600	56.82%	86.40%	94.41%	43.42%
Texas Ass	Dallas TX	0141.49	Upper*	3,647	\$105,600	71.40%	85.60%	100.00%	60.60%
Texas Ass	Dallas TX	0141.50	Upper*	1,676	\$105,600	50.66%	92.12%	100.00%	41.47%
Texas Ass	Dallas TX	0141.51	Upper*	4,424	\$105,600	54.95%	90.98%	94.21%	41.03%
Texas Ass	Dallas TX	0141.52	Middle	3,369	\$105,600	84.21%	83.44%	93.15%	61.06%
Texas Ass	Dallas TX	0141.53	Mod	3,982	\$105,600	71.80%	78.23%	94.23%	58.26%
Texas Ass	Dallas TX	0141.54	Middle	3,525	\$105,600	64.40%	80.54%	98.17%	54.27%
Texas Ass	Dallas TX	0141.55	Upper*	5,437	\$105,600	69.69%	83.98%	95.15%	49.00%
Texas Ass	Dallas TX	0141.56	Upper*	4,158	\$105,600	61.09%	87.57%	100.00%	47.16%
Texas Ass	Dallas TX	0141.57	Middle	1,914	\$105,600	63.64%	68.03%	91.05%	57.31%
Texas Ass	Dallas TX	0141.58	Mod	3,090	\$105,600	63.01%	90.36%	73.28%	47.35%
Texas Ass	Dallas TX	0141.59	Upper*	3,014	\$105,600	32.15%	96.12%	100.00%	26.31%
Texas Ass	Dallas TX	0141.60	Mod	2,760	\$105,600	59.49%	79.13%	95.88%	57.14%
Texas Ass	Dallas TX	0144.06	Mod	4,686	\$105,600	54.87%	78.10%	85.73%	45.45%
Texas Ass	Dallas TX	0144.07	Mod	5,461	\$105,600	55.65%	88.59%	87.77%	44.08%
Texas Ass	Dallas TX	0144.08	Mod	4,373	\$105,600	59.98%	77.22%	88.02%	50.10%
Texas Ass	Dallas TX	0144.09	Low	2,396	\$105,600	82.60%	88.23%	84.15%	69.37%
Texas Ass	Dallas TX	0144.10	Mod	2,719	\$105,600	56.60%	83.34%	85.97%	43.32%
Texas Ass	Dallas TX	0145.01	Middle	3,471	\$105,600	68.86%	67.42%	92.71%	61.74%
Texas Ass	Dallas TX	0145.02	Mod	4,511	\$105,600	67.86%	74.99%	88.23%	55.77%
Texas Ass	Dallas TX	0146.01	Mod	2,483	\$105,600	44.99%	73.86%	88.35%	36.65%
Texas Ass	Dallas TX	0146.02	Mod	4,883	\$105,600	59.82%	89.76%	84.21%	52.61%
Texas Ass	Dallas TX	0146.03	Mod	1,890	\$105,600	55.50%	89.74%	96.07%	47.09%
Texas Ass	Dallas TX	0147.01	Mod	4,669	\$105,600	56.63%	90.28%	90.79%	50.52%
Texas Ass	Dallas TX	0147.04	Mod	5,742	\$105,600	54.13%	82.04%	77.27%	45.09%
Texas Ass	Dallas TX	0149.03	Mod	3,998	\$105,600	57.55%	85.79%	87.67%	49.90%
Texas Ass	Dallas TX	0150.01	Mod	5,186	\$105,600	57.71%	87.60%	94.06%	43.21%
Texas Ass	Dallas TX	0150.02	Mod	3,054	\$105,600	52.32%	79.76%	90.60%	45.61%
Texas Ass	Dallas TX	0151.01	Middle	4,319	\$105,600	51.01%	75.85%	90.82%	45.13%
Texas Ass	Dallas TX	0151.02	Low	2,417	\$105,600	64.96%	86.47%	64.54%	42.66%

Texas Ass	Dallas TX	0152.02	Mod	3,525	\$105,600	50.10%	83.80%	94.39%	41.28%
Texas Ass	Dallas TX	0152.05	Low	3,983	\$105,600	49.51%	86.62%	74.36%	39.34%
Texas Ass	Dallas TX	0152.06	Mod	4,205	\$105,600	60.24%	75.89%	92.61%	49.70%
Texas Ass	Dallas TX	0152.07	Middle	4,022	\$105,600	50.97%	67.21%	97.64%	46.82%
Texas Ass	Dallas TX	0152.08	Low	3,747	\$105,600	61.17%	75.90%	84.11%	57.89%
Texas Ass	Dallas TX	0153.05	Mod	4,460	\$105,600	56.14%	78.05%	88.54%	50.25%
Texas Ass	Dallas TX	0181.37	Middle	4,145	\$105,600	65.04%	70.16%	92.43%	60.10%
Texas Ass	Dallas TX	0181.38	Mod	4,985	\$105,600	58.70%	78.27%	82.35%	45.56%
Texas Ass	Dallas TX	0181.40	Upper*	5,572	\$105,600	76.15%	56.96%	97.94%	66.87%
Texas Ass	Dallas TX	0181.43	Upper*	6,836	\$105,600	54.14%	52.17%	95.00%	49.08%
Texas Ass	Dallas TX	0181.44	Upper*	4,458	\$105,600	54.02%	52.09%	92.49%	47.98%
Texas Ass	Dallas TX	0181.45	Upper*	4,089	\$105,600	77.38%	42.97%	97.91%	69.99%
Texas Ass	Dallas TX	0181.46	Upper*	3,564	\$105,600	57.97%	36.84%	98.10%	55.53%
Texas Ass	Dallas TX	0181.47	Upper*	3,737	\$105,600	78.94%	70.91%	97.58%	62.03%
Texas Ass	Dallas TX	0181.48	Middle	5,372	\$105,600	55.32%	82.52%	78.84%	44.83%
Texas Ass	Dallas TX	0181.49	Upper*	3,970	\$105,600	68.56%	59.40%	96.70%	53.90%
Texas Ass	Dallas TX	0181.50	Middle	4,248	\$105,600	73.40%	58.55%	89.62%	59.89%
Texas Ass	Dallas TX	0181.51	Middle	3,960	\$105,600	39.22%	66.24%	97.88%	37.65%
Texas Ass	Dallas TX	0181.52	Middle	6,203	\$105,600	59.83%	63.58%	91.96%	53.02%
Texas Ass	Dallas TX	0181.53	Upper*	6,044	\$105,600	80.79%	58.36%	98.41%	68.17%
Texas Ass	Dallas TX	0181.54	Middle	5,595	\$105,600	61.93%	44.27%	85.66%	61.43%
Texas Ass	Dallas TX	0181.55	Upper*	5,526	\$105,600	49.60%	55.09%	95.65%	39.81%
Texas Ass	Dallas TX	0181.56	Middle	4,744	\$105,600	85.90%	60.24%	98.10%	77.80%
Texas Ass	Dallas TX	0181.57	Middle	3,583	\$105,600	64.33%	61.46%	94.36%	47.61%
Texas Ass	Dallas TX	0182.03	Mod	6,636	\$105,600	59.30%	87.42%	96.10%	47.00%
Texas Ass	Dallas TX	0182.04	Mod	4,504	\$105,600	71.36%	96.38%	82.26%	52.49%
Texas Ass	Dallas TX	0182.05	Mod	4,355	\$105,600	53.57%	87.88%	77.39%	43.61%
Texas Ass	Dallas TX	0182.06	Mod	4,700	\$105,600	52.06%	87.68%	67.24%	35.83%
Texas Ass	Dallas TX	0190.25	Middle	4,912	\$105,600	52.12%	59.26%	98.21%	49.59%
Texas Ass	Dallas TX	0190.26	Middle	5,534	\$105,600	60.73%	56.13%	93.32%	49.53%
Texas Ass	Dallas TX	0190.27	Mod	6,375	\$105,600	63.45%	73.69%	88.86%	55.55%
Texas Ass	Dallas TX	0190.28	Mod	3,708	\$105,600	56.26%	73.35%	89.35%	54.72%
Texas Ass	Dallas TX	0190.29	Mod	6,525	\$105,600	57.93%	72.61%	95.61%	47.11%
Texas Ass	Dallas TX	0190.31	Middle	6,345	\$105,600	45.15%	46.35%	96.36%	47.61%
Texas Ass	Dallas TX	0190.32	Mod	4,258	\$105,600	62.89%	87.18%	86.06%	53.80%
Texas Ass	Dallas TX	0190.33	Mod	4,422	\$105,600	57.94%	89.12%	89.11%	47.40%
Texas Ass	Dallas TX	0190.34	Mod	4,525	\$105,600	65.06%	82.14%	88.85%	55.67%
Texas Ass	Dallas TX	0190.35	Low	5,310	\$105,600	76.12%	83.11%	67.28%	55.48%
Texas Ass	Dallas TX	0190.36	Upper*	2,847	\$105,600	46.93%	26.98%	100.00%	51.11%
Texas Ass	Dallas TX	0190.37	Middle	3,531	\$105,600	57.26%	45.03%	99.16%	51.97%
Texas Ass	Dallas TX	0190.39	Middle	6,606	\$105,600	57.67%	56.96%	90.97%	53.21%
Texas Ass	Dallas TX	0190.40	Middle	6,968	\$105,600	72.57%	75.23%	89.45%	55.60%
Texas Ass	Dallas TX	0190.41	Middle	2,363	\$105,600	66.74%	41.60%	100.00%	60.47%
Texas Ass	Dallas TX	0190.42	Middle	8,230	\$105,600	44.39%	59.71%	100.00%	40.12%
Texas Ass	Dallas TX	0190.44	Middle	4,066	\$105,600	50.66%	77.40%	95.32%	48.87%
Texas Ass	Dallas TX	0190.45	Mod	3,153	\$105,600	48.40%	81.29%	87.06%	38.95%
Texas Ass	Dallas TX	0190.46	Middle	3,691	\$105,600	59.77%	86.16%	90.56%	42.02%
Texas Ass	Dallas TX	0190.47	Mod	3,543	\$105,600	59.61%	82.87%	92.24%	55.41%
Texas Ass	Dallas TX	0190.48	Middle	3,299	\$105,600	63.32%	70.02%	98.53%	53.23%
Texas Ass	Dallas TX	0190.49	Mod	4,092	\$105,600	66.47%	75.34%	89.81%	51.74%
Texas Ass	Dallas TX	0006.05	Upper*	2,404	\$105,600	67.43%	32.11%	98.71%	64.35%
Texas Ass	Dallas TX	0006.06	Upper*	3,170	\$105,600	47.57%	17.38%	100.00%	56.47%
Texas Ass	Dallas TX	0006.07	Upper*	2,144	\$105,600	87.03%	24.95%	100.00%	82.51%
Texas Ass	Dallas TX	0006.08	Upper*	2,177	\$105,600	103.72%	36.15%	97.08%	92.79%
Texas Ass	Dallas TX	0006.09	Upper*	1,878	\$105,600	72.26%	38.71%	100.00%	71.83%

Texas Ass	Dallas TX	0006.10	Mod	1,926	\$105,600	98.60%	83.64%	87.44%	76.48%
Texas Ass	Dallas TX	0006.11	N/A	2,428	\$105,600	76.28%	58.28%	93.57%	67.71%
Texas Ass	Dallas TX	0007.03	Upper*	3,117	\$105,600	78.83%	27.62%	88.87%	72.83%
Texas Ass	Dallas TX	0007.04	Upper*	2,971	\$105,600	98.12%	29.15%	100.00%	85.12%
Texas Ass	Dallas TX	0007.05	Upper*	1,848	\$105,600	104.87%	24.89%	96.29%	95.78%
Texas Ass	Dallas TX	0007.06	Upper*	2,252	\$105,600	50.84%	18.34%	100.00%	46.54%
Texas Ass	Dallas TX	0008.01	Mod	3,602	\$105,600	77.85%	70.32%	93.46%	66.24%
Texas Ass	Dallas TX	0008.02	Mod	3,294	\$105,600	92.11%	57.80%	100.00%	76.81%
Texas Ass	Dallas TX	0009.01	Upper*	2,591	\$105,600	92.13%	25.74%	100.00%	89.08%
Texas Ass	Dallas TX	0009.02	N/A	2,812	\$105,600	56.44%	43.85%	76.59%	51.10%
Texas Ass	Dallas TX	0010.01	Upper*	1,910	\$105,600	46.81%	24.82%	100.00%	46.49%
Texas Ass	Dallas TX	0010.02	Upper*	2,116	\$105,600	82.75%	37.57%	100.00%	72.83%
Texas Ass	Dallas TX	0011.01	Upper*	3,812	\$105,600	82.35%	28.52%	96.94%	75.94%
Texas Ass	Dallas TX	0011.02	Upper*	2,405	\$105,600	86.28%	20.58%	98.45%	85.49%
Texas Ass	Dallas TX	0012.02	Middle	3,616	\$105,600	83.02%	50.30%	93.94%	77.96%
Texas Ass	Dallas TX	0012.03	Upper*	1,370	\$105,600	70.00%	57.52%	100.00%	63.07%
Texas Ass	Dallas TX	0012.04	Mod	2,284	\$105,600	71.23%	93.30%	84.27%	51.49%
Texas Ass	Dallas TX	0071.01	Upper*	2,164	\$105,600	76.85%	17.19%	92.05%	62.89%
Texas Ass	Dallas TX	0071.02	Mod	5,441	\$105,600	66.24%	68.76%	94.64%	55.87%
Texas Ass	Dallas TX	0072.03	Low	3,144	\$105,600	73.70%	95.99%	83.12%	56.17%
Texas Ass	Dallas TX	0072.04	Low	4,485	\$105,600	59.73%	96.72%	86.96%	44.73%
Texas Ass	Dallas TX	0072.05	Low	4,421	\$105,600	68.08%	97.94%	77.12%	59.51%
Texas Ass	Dallas TX	0072.06	Low	2,325	\$105,600	90.06%	96.69%	55.61%	71.10%
Texas Ass	Dallas TX	0073.01	Upper*	2,108	\$105,600	44.83%	9.58%	97.47%	44.02%
Texas Ass	Dallas TX	0073.02	Upper*	3,949	\$105,600	61.36%	23.80%	95.19%	55.58%
Texas Ass	Dallas TX	0076.01	Upper*	1,894	\$105,600	52.48%	26.50%	98.13%	53.33%
Texas Ass	Dallas TX	0076.04	Upper*	3,078	\$105,600	47.43%	20.37%	100.00%	38.50%
Texas Ass	Dallas TX	0076.05	Upper*	1,501	\$105,600	52.90%	17.59%	97.97%	60.36%
Texas Ass	Dallas TX	0077.01	Upper*	2,498	\$105,600	36.79%	14.65%	89.65%	34.99%
Texas Ass	Dallas TX	0077.02	Upper*	3,546	\$105,600	51.49%	14.47%	87.73%	38.30%
Texas Ass	Dallas TX	0078.01	Upper*	2,430	\$105,600	45.06%	15.10%	99.08%	51.81%
Texas Ass	Dallas TX	0078.05	Middle	3,225	\$105,600	39.91%	50.64%	94.49%	30.60%
Texas Ass	Dallas TX	0078.09	Middle	2,847	\$105,600	82.54%	47.95%	95.44%	67.44%
Texas Ass	Dallas TX	0078.10	Upper*	5,286	\$105,600	55.73%	52.27%	88.24%	50.00%
Texas Ass	Dallas TX	0078.12	Upper*	3,212	\$105,600	45.45%	16.06%	96.90%	44.12%
Texas Ass	Dallas TX	0078.15	Low	5,080	\$105,600	66.95%	88.74%	75.38%	50.08%
Texas Ass	Dallas TX	0078.19	Low	2,275	\$105,600	76.97%	76.26%	75.39%	61.54%
Texas Ass	Dallas TX	0078.21	Low	4,095	\$105,600	68.38%	90.21%	83.09%	59.78%
Texas Ass	Dallas TX	0079.13	Upper*	3,286	\$105,600	63.30%	34.60%	98.00%	59.86%
Texas Ass	Dallas TX	0079.14	Middle	3,499	\$105,600	81.91%	38.95%	100.00%	62.42%
Texas Ass	Dallas TX	0079.15	N/A	2,048	\$105,600	68.85%	43.99%	82.10%	65.04%
Texas Ass	Dallas TX	0079.16	Upper*	1,244	\$105,600	86.50%	32.48%	100.00%	83.28%
Texas Ass	Dallas TX	0080.00	Upper*	7,652	\$105,600	50.04%	16.41%	99.08%	44.17%
Texas Ass	Dallas TX	0081.01	Middle	1,841	\$105,600	58.12%	38.46%	100.00%	71.05%
Texas Ass	Dallas TX	0081.02	Upper*	4,647	\$105,600	55.46%	19.56%	100.00%	57.20%
Texas Ass	Dallas TX	0082.00	Middle	4,156	\$105,600	52.26%	45.91%	95.91%	48.77%
Texas Ass	Dallas TX	0094.01	Middle	3,487	\$105,600	57.47%	62.23%	90.03%	49.99%
Texas Ass	Dallas TX	0094.02	Upper*	2,660	\$105,600	51.47%	21.13%	99.26%	51.39%
Texas Ass	Dallas TX	0095.00	Upper*	2,375	\$105,600	46.57%	21.52%	98.35%	47.58%
Texas Ass	Dallas TX	0096.03	Upper*	4,454	\$105,600	62.46%	27.28%	99.55%	61.09%
Texas Ass	Dallas TX	0096.04	Middle	4,809	\$105,600	42.44%	51.05%	81.23%	43.31%
Texas Ass	Dallas TX	0096.05	Mod	3,471	\$105,600	56.24%	81.76%	100.00%	55.29%
Texas Ass	Dallas TX	0096.07	Upper*	3,559	\$105,600	59.37%	42.15%	96.21%	55.97%
Texas Ass	Dallas TX	0096.08	Upper*	3,218	\$105,600	47.14%	37.20%	100.00%	46.05%
Texas Ass	Dallas TX	0096.09	Upper*	3,184	\$105,600	58.26%	20.85%	100.00%	54.65%

Texas Ass	Dallas TX	0096.10	Mod	4,623	\$105,600	67.23%	94.12%	82.23%	54.23%
Texas Ass	Dallas TX	0096.11	Middle	3,497	\$105,600	84.10%	78.90%	96.86%	68.66%
Texas Ass	Dallas TX	0097.01	Middle	4,675	\$105,600	64.94%	77.56%	85.35%	56.86%
Texas Ass	Dallas TX	0097.02	Upper*	3,245	\$105,600	51.77%	30.63%	95.86%	53.28%
Texas Ass	Dallas TX	0098.02	Mod	5,582	\$105,600	69.72%	94.72%	88.45%	55.70%
Texas Ass	Dallas TX	0125.01	Mod	3,674	\$105,600	57.38%	78.01%	80.56%	46.73%
Texas Ass	Dallas TX	0125.02	Low	4,111	\$105,600	56.24%	81.34%	88.29%	45.93%
Texas Ass	Dallas TX	0126.01	Mod	5,783	\$105,600	71.10%	88.73%	91.47%	58.67%
Texas Ass	Dallas TX	0126.03	Middle	2,020	\$105,600	55.15%	70.74%	92.84%	45.99%
Texas Ass	Dallas TX	0126.04	Low	5,626	\$105,600	80.41%	81.00%	71.93%	69.48%
Texas Ass	Dallas TX	0127.01	Mod	6,462	\$105,600	53.59%	83.63%	75.06%	42.06%
Texas Ass	Dallas TX	0127.02	Mod	3,049	\$105,600	62.91%	79.01%	90.55%	47.62%
Texas Ass	Dallas TX	0128.01	Mod	2,730	\$105,600	56.41%	45.35%	96.24%	56.01%
Texas Ass	Dallas TX	0128.02	Middle	5,009	\$105,600	57.98%	52.55%	95.21%	58.65%
Texas Ass	Dallas TX	0129.00	Upper*	4,828	\$105,600	52.82%	29.52%	90.88%	54.68%
Texas Ass	Dallas TX	0130.05	Upper*	4,295	\$105,600	50.92%	18.21%	98.27%	49.97%
Texas Ass	Dallas TX	0130.07	Middle	3,510	\$105,600	54.50%	57.38%	86.92%	47.78%
Texas Ass	Dallas TX	0130.08	Upper*	3,738	\$105,600	45.80%	37.11%	95.85%	44.60%
Texas Ass	Dallas TX	0130.09	Upper*	4,825	\$105,600	52.52%	52.10%	96.63%	48.04%
Texas Ass	Dallas TX	0130.10	Low	4,691	\$105,600	78.21%	81.37%	90.15%	69.49%
Texas Ass	Dallas TX	0130.11	Low	4,274	\$105,600	66.75%	91.53%	78.56%	54.23%
Texas Ass	Dallas TX	0130.12	Upper*	2,602	\$105,600	55.11%	23.21%	100.00%	63.14%
Texas Ass	Dallas TX	0130.13	Upper*	4,410	\$105,600	50.23%	14.60%	96.42%	45.60%
Texas Ass	Dallas TX	0131.01	Upper*	2,757	\$105,600	44.32%	18.75%	100.00%	50.13%
Texas Ass	Dallas TX	0131.02	Upper*	1,928	\$105,600	58.82%	19.09%	100.00%	61.41%
Texas Ass	Dallas TX	0131.04	Upper*	1,641	\$105,600	65.57%	28.76%	98.11%	59.96%
Texas Ass	Dallas TX	0131.06	Middle	1,340	\$105,600	98.51%	42.84%	100.00%	94.25%
Texas Ass	Dallas TX	0136.24	Middle	4,106	\$105,600	85.51%	72.77%	100.00%	87.48%
Texas Ass	Dallas TX	0136.25	Mod	2,860	\$105,600	89.79%	80.56%	86.97%	77.87%
Texas Ass	Dallas TX	0136.26	Mod	3,003	\$105,600	87.81%	76.19%	92.97%	73.73%
Texas Ass	Dallas TX	0136.27	Mod	1,585	\$105,600	73.75%	59.50%	83.86%	60.57%
Texas Ass	Dallas TX	0136.28	Middle	6,306	\$105,600	69.79%	50.29%	93.79%	66.41%
Texas Ass	Dallas TX	0136.29	Low	2,217	\$105,600	66.58%	78.66%	57.58%	65.72%
Texas Ass	Dallas TX	0136.30	Mod	2,154	\$105,600	96.01%	67.46%	70.25%	89.00%
Texas Ass	Dallas TX	0136.31	Mod	2,097	\$105,600	53.70%	89.94%	100.00%	46.26%
Texas Ass	Dallas TX	0137.15	Middle	2,338	\$105,600	73.78%	84.47%	92.27%	63.90%
Texas Ass	Dallas TX	0137.16	Middle	5,078	\$105,600	61.58%	67.35%	94.91%	51.73%
Texas Ass	Dallas TX	0137.17	Mod	2,671	\$105,600	74.35%	83.79%	82.53%	60.16%

Total Hous	Owner Occ	Vacant Hoi	Median Gr	Units with I	Poverty Dis	Unemployr	Current Ye	Low Densit	One or Moi
1,197	74.69%	19.30%	\$917	0	False	False	False	False	False
852	54.81%	23.12%	\$675	0	False	False	False	False	False
1,087	42.87%	32.93%	\$496	0	False	False	False	False	False
2,420	59.42%	4.92%	\$658	0	False	False	False	False	False
1,791	34.51%	20.94%	\$927	0	False	False	False	False	False
2,190	42.79%	24.47%	\$664	0	False	False	False	False	False
919	38.19%	35.58%	\$422	0	False	False	False	False	False
1,680	45.18%	18.57%	\$742	0	False	False	False	False	False
991	57.01%	22.30%	\$592	0	True	False	False	False	True
1,706	54.34%	21.51%	\$561	0	True	False	False	False	True
1,531	49.25%	28.74%	\$705	0	True	False	True	True	True
2,455	92.18%	3.14%	\$3,175	0	False	False	False	False	False
1,893	64.66%	14.05%	\$2,646	0	False	False	False	False	False
965	73.06%	10.16%	\$1,305	0	False	False	False	False	False
808	72.28%	19.93%	\$2,337	0	False	False	False	False	False
2,155	72.71%	12.58%	\$2,862	0	False	False	False	False	False
1,766	74.12%	0.57%	\$1,888	0	False	False	False	False	False
824	51.82%	10.80%	\$934	0	False	False	False	False	False
1,073	15.84%	3.82%	\$1,434	0	False	False	False	False	False
3,118	15.36%	18.15%	\$1,495	0	False	False	False	False	False
2,188	18.83%	4.66%	\$438	0	False	False	False	False	False
960	84.79%	10.83%	\$0	0	False	False	False	False	False
2,645	67.64%	3.71%	\$1,231	0	False	False	False	False	False
0			\$0		False	False	False	False	False
0			\$0		False	False	False	False	False
937	0.00%	13.87%	\$858	0	False	False	False	False	False
2,274	0.18%	13.37%	\$1,426	0	False	False	False	False	False
2,911	6.32%	17.04%	\$1,474	0	False	False	False	False	False
1,249	90.47%	0.00%	\$1,410	0	False	False	False	False	False
1,622	75.28%	0.99%	\$1,403	0	False	False	False	False	False
1,429	57.24%	4.97%	\$1,323	0	False	False	False	False	False
1,767	80.93%	7.64%	\$1,654	0	False	False	False	False	False
2,262	65.83%	9.81%	\$1,371	0	False	False	False	False	False
458	19.21%	22.93%	\$1,322	0	False	False	False	False	False
1,596	78.26%	1.69%	\$1,925	0	False	False	False	False	False
1,857	83.36%	6.41%	\$1,909	0	False	False	False	False	False
2,691	23.82%	4.42%	\$1,266	0	False	False	False	False	False
2,045	88.36%	2.35%	\$2,098	0	False	False	False	False	False
1,397	79.17%	5.01%	\$2,645	0	False	False	False	False	False
2,459	91.38%	0.33%	\$0	0	False	False	False	False	False
1,573	47.04%	4.20%	\$1,333	0	False	False	False	False	False
1,800	37.94%	16.39%	\$1,427	0	False	False	False	False	False
1,067	29.43%	3.94%	\$1,205	0	False	False	False	False	False
1,485	78.59%	1.89%	\$2,204	0	False	False	False	False	False
1,896	52.32%	4.22%	\$1,462	0	False	False	False	False	False
1,973	20.07%	12.21%	\$1,546	0	False	False	False	False	False
1,876	2.77%	5.92%	\$1,044	0	False	False	False	False	False
1,081	57.63%	8.97%	\$1,106	0	False	False	False	False	False
654	25.23%	1.07%	\$915	0	False	False	False	False	False
679	91.02%	6.33%	\$3,000	0	False	False	False	False	False
1,180	0.00%	19.83%	\$1,690	0	False	False	False	False	False
1,308	13.23%	17.66%	\$1,512	0	False	False	False	False	False
1,913	4.23%	9.67%	\$1,608	0	False	False	False	False	False
1,860	72.90%	3.98%	\$1,305	0	False	False	False	False	False

1,518	9.16%	3.82%	\$1,021	0	False	False	False	False	False
1,927	5.81%	7.11%	\$1,041	0	False	False	False	False	False
1,924	36.54%	6.19%	\$1,156	0	False	False	False	False	False
1,206	15.42%	19.90%	\$1,329	0	False	False	False	False	False
1,210	28.26%	17.52%	\$1,291	0	False	False	False	False	False
842	39.79%	3.44%	\$902	0	False	False	False	False	False
1,215	82.55%	0.00%	\$1,020	0	False	False	False	False	False
961	34.24%	7.60%	\$1,391	0	False	False	False	False	False
890	48.31%	11.24%	\$1,230	0	False	False	False	False	False
1,089	0.00%	10.47%	\$1,335	0	False	False	False	False	False
1,069	6.45%	6.74%	\$1,238	0	False	False	False	False	False
1,336	42.59%	2.32%	\$789	0	False	False	False	False	False
2,032	70.32%	5.22%	\$1,050	0	False	False	False	False	False
1,522	52.96%	10.25%	\$1,489	0	False	False	False	False	False
2,414	58.00%	8.53%	\$1,127	0	False	False	False	False	False
1,208	54.72%	16.64%	\$1,283	0	False	False	False	False	False
1,745	57.08%	8.94%	\$1,354	0	False	False	False	False	False
2,177	70.83%	1.15%	\$2,148	0	False	False	False	False	False
1,975	65.01%	0.61%	\$1,300	0	False	False	False	False	False
1,620	82.65%	4.07%	\$1,584	0	False	False	False	False	False
1,580	64.43%	6.33%	\$1,036	0	False	False	False	False	False
2,275	76.75%	4.48%	\$1,222	0	False	False	False	False	False
900	64.44%	7.89%	\$1,116	0	False	False	False	False	False
1,916	41.18%	2.24%	\$1,212	0	False	False	False	False	False
1,964	41.65%	11.15%	\$1,168	0	False	False	False	False	False
1,756	22.55%	2.68%	\$1,083	0	False	False	False	False	False
1,409	66.93%	5.68%	\$1,641	0	False	False	False	False	False
2,036	88.16%	4.57%	\$1,695	0	False	False	False	False	False
1,583	69.49%	2.46%	\$1,507	0	False	False	False	False	False
2,237	58.34%	6.08%	\$1,076	0	False	False	False	False	False
1,640	50.24%	10.24%	\$1,043	0	False	False	False	False	False
1,412	76.49%	6.02%	\$1,219	0	False	False	False	False	False
591	0.00%	1.86%	\$1,025	0	False	False	False	False	False
1,313	65.80%	3.20%	\$1,489	0	False	False	False	False	False
2,012	8.35%	9.84%	\$952	0	False	False	False	False	False
1,800	0.56%	16.50%	\$885	0	False	False	False	False	False
2,398	0.00%	10.18%	\$986	0	False	False	False	False	False
802	37.53%	5.24%	\$989	0	False	False	False	False	False
1,404	70.44%	4.42%	\$1,250	0	False	False	False	False	False
2,056	54.13%	6.13%	\$1,060	0	False	False	False	False	False
1,541	68.59%	9.34%	\$1,350	0	False	False	False	False	False
721	14.01%	10.82%	\$1,168	0	False	False	False	False	False
1,900	56.68%	7.84%	\$1,078	0	False	False	False	False	False
1,572	0.00%	6.62%	\$838	0	False	False	False	False	False
1,297	29.07%	10.79%	\$899	0	False	False	False	False	False
2,511	39.94%	15.37%	\$944	0	False	False	False	False	False
2,673	18.33%	3.70%	\$978	0	False	False	False	False	False
2,518	51.23%	4.69%	\$1,211	0	False	False	False	False	False
2,213	64.35%	0.00%	\$1,460	0	False	False	False	False	False
1,547	78.02%	2.13%	\$2,093	0	False	False	False	False	False
1,134	96.12%	0.00%	\$0	0	False	False	False	False	False
1,777	90.26%	2.98%	\$0	0	False	False	False	False	False
553	0.00%	39.06%	\$1,610	0	False	False	False	False	False
983	0.31%	21.46%	\$1,409	0	False	False	False	False	False
714	25.77%	1.82%	\$1,335	0	False	False	False	False	False

1,931	58.78%	5.33%	\$1,320	0	False	False	False	False	False
2,175	49.38%	4.46%	\$1,096	0	False	False	False	False	False
1,824	76.43%	7.95%	\$1,411	0	False	False	False	False	False
1,879	76.16%	8.09%	\$2,240	0	False	False	False	False	False
2,462	33.79%	9.55%	\$963	0	False	False	False	False	False
1,777	93.81%	2.93%	\$2,125	0	False	False	False	False	False
2,542	48.90%	5.35%	\$1,269	0	False	False	False	False	False
1,253	0.00%	13.25%	\$940	0	False	False	False	False	False
1,737	2.01%	11.00%	\$998	0	False	False	False	False	False
1,794	19.62%	15.61%	\$1,337	0	False	False	False	False	False
1,054	76.19%	5.50%	\$1,779	0	False	False	False	False	False
1,904	51.00%	9.51%	\$1,918	0	False	False	False	False	False
1,073	91.99%	5.03%	\$2,667	0	False	False	False	False	False
1,077	58.03%	11.33%	\$1,853	0	False	False	False	False	False
1,734	69.32%	6.92%	\$1,885	0	False	False	False	False	False
2,407	64.02%	6.90%	\$1,494	0	False	False	False	False	False
2,333	80.71%	3.30%	\$2,083	0	False	False	False	False	False
2,623	33.43%	8.04%	\$1,430	0	False	False	False	False	False
2,142	22.36%	2.94%	\$1,180	0	False	False	False	False	False
1,468	81.74%	5.59%	\$2,244	0	False	False	False	False	False
1,464	19.06%	10.66%	\$1,263	0	False	False	False	False	False
1,878	33.60%	7.08%	\$1,238	0	False	False	False	False	False
2,093	29.86%	11.37%	\$1,463	0	False	False	False	False	False
3,942	4.67%	11.67%	\$1,314	0	False	False	False	False	False
1,800	80.17%	1.61%	\$1,789	0	False	False	False	False	False
909	86.03%	1.98%	\$1,438	0	False	False	False	False	False
1,951	79.34%	3.18%	\$1,383	0	False	False	False	False	False
1,483	75.79%	2.09%	\$1,968	0	False	False	False	False	False
1,321	65.56%	2.04%	\$1,598	0	False	False	False	False	False
1,544	83.81%	3.04%	\$1,780	0	False	False	False	False	False
1,997	50.88%	3.56%	\$1,186	0	False	False	False	False	False
2,555	31.66%	4.15%	\$1,327	0	False	False	False	False	False
1,444	83.31%	0.00%	\$2,162	0	False	False	False	False	False
1,168	51.88%	4.88%	\$1,432	0	False	False	False	False	False
1,832	33.68%	7.70%	\$1,416	0	False	False	False	False	False
2,997	65.97%	2.64%	\$1,857	0	False	False	False	False	False
2,385	66.96%	0.00%	\$1,647	0	False	False	False	False	False
2,173	63.83%	2.35%	\$2,034	0	False	False	False	False	False
1,724	83.53%	0.00%	\$2,330	0	False	False	False	False	False
1,913	35.28%	2.72%	\$1,266	0	False	False	False	False	False
622	99.20%	0.00%	\$0	0	False	False	False	False	False
2,193	64.75%	9.03%	\$1,486	0	False	False	False	False	False
1,525	39.74%	10.23%	\$1,432	0	False	False	False	False	False
2,530	50.40%	11.42%	\$1,698	0	False	False	False	False	False
1,062	96.05%	1.41%	\$0	0	False	False	False	False	False
866	85.45%	5.20%	\$1,913	0	False	False	False	False	False
1,270	96.14%	0.00%	\$1,829	0	False	False	False	False	False
898	75.84%	0.00%	\$1,801	0	False	False	False	False	False
1,725	61.39%	5.68%	\$1,182	0	False	False	False	False	False
1,906	46.17%	13.27%	\$1,143	0	False	False	False	False	False
892	91.14%	4.37%	\$3,501	0	False	False	False	False	False
2,289	52.03%	6.90%	\$1,028	0	False	False	False	False	False
2,487	35.95%	17.85%	\$1,380	0	False	False	False	False	False
1,721	51.19%	9.94%	\$1,398	0	False	False	False	False	False
2,862	12.09%	11.91%	\$1,093	0	False	False	False	False	False

1,245	63.13%	9.88%	\$1,266	0	False	False	False	False	False
1,606	44.08%	9.53%	\$973	0	False	False	False	False	False
1,282	22.62%	18.80%	\$1,081	0	False	False	False	False	False
1,065	63.29%	9.20%	\$990	0	False	False	False	False	False
997	53.96%	13.24%	\$1,123	0	False	False	False	False	False
2,040	1.13%	15.83%	\$919	0	False	False	False	False	False
1,201	64.53%	17.90%	\$2,125	0	False	False	False	False	False
1,967	0.00%	12.40%	\$1,162	0	False	False	False	False	False
1,925	0.00%	15.53%	\$1,194	0	False	False	False	False	False
1,150	60.09%	0.00%	\$1,240	0	False	False	False	False	False
910	87.91%	5.71%	\$0	0	False	False	False	False	False
1,811	47.71%	1.93%	\$1,553	0	False	False	False	False	False
1,329	64.64%	1.05%	\$1,593	0	False	False	False	False	False
1,028	89.01%	3.02%	\$0	0	False	False	False	False	False
1,919	51.80%	6.36%	\$1,381	0	False	False	False	False	False
1,360	75.74%	6.03%	\$1,575	0	False	False	False	False	False
2,027	45.88%	8.73%	\$1,165	0	False	False	False	False	False
2,335	44.33%	9.59%	\$1,734	0	False	False	False	False	False
2,018	12.39%	11.74%	\$1,352	0	False	False	False	False	False
1,508	6.23%	14.46%	\$1,188	0	False	False	False	False	False
1,077	21.82%	11.42%	\$1,106	0	False	False	False	False	False
1,623	38.45%	8.81%	\$1,374	0	False	False	False	False	False
2,277	4.44%	0.31%	\$1,403	0	False	False	False	False	False
1,584	62.37%	2.71%	\$1,024	0	False	False	False	False	False
1,738	0.00%	13.98%	\$1,251	0	False	False	False	False	False
1,752	33.56%	18.84%	\$1,810	0	False	False	False	False	False
1,572	7.06%	3.88%	\$1,429	0	False	False	False	False	False
1,697	30.29%	7.19%	\$1,227	0	False	False	False	False	False
1,531	16.33%	15.35%	\$1,236	0	False	False	False	False	False
1,982	18.31%	12.16%	\$960	0	False	False	False	False	False
1,510	10.20%	14.24%	\$859	0	False	False	False	False	False
1,557	3.28%	31.09%	\$816	0	False	False	False	False	False
1,620	12.28%	15.74%	\$1,012	0	False	False	False	False	False
1,380	2.97%	14.78%	\$1,261	0	False	False	False	False	False
1,661	40.28%	10.42%	\$1,425	0	False	False	False	False	False
2,517	20.70%	11.52%	\$1,726	0	False	False	False	False	False
2,078	15.26%	11.36%	\$1,887	0	False	False	False	False	False
1,884	5.57%	9.98%	\$1,510	0	False	False	False	False	False
2,394	0.00%	11.40%	\$1,776	0	False	False	False	False	False
2,821	11.41%	9.96%	\$2,159	0	False	False	False	False	False
3,326	7.37%	13.56%	\$1,730	0	False	False	False	False	False
2,104	4.09%	13.40%	\$1,673	0	False	False	False	False	False
1,964	19.65%	17.16%	\$1,327	0	False	False	False	False	False
1,202	44.09%	20.13%	\$1,061	0	False	False	False	False	False
1,076	35.59%	25.93%	\$1,517	0	False	False	False	False	False
2,061	6.89%	16.50%	\$1,526	0	False	False	False	False	False
2,156	19.62%	15.54%	\$1,433	0	False	False	False	False	False
1,231	0.00%	15.68%	\$1,638	0	False	False	False	False	False
1,126	2.75%	20.07%	\$1,342	0	False	False	False	False	False
819	93.04%	5.74%	\$0	0	False	False	False	False	False
2,811	35.61%	8.54%	\$918	0	False	False	False	False	False
1,030	4.17%	14.66%	\$1,314	0	False	False	False	False	False
1,659	9.34%	12.42%	\$1,108	0	False	False	False	False	False
2,996	1.00%	18.02%	\$1,235	0	False	False	False	False	False
1,134	29.28%	11.99%	\$1,188	0	False	False	False	False	False

1,443	0.00%	23.35%	\$888	0	False	False	False	False	False
1,637	0.00%	25.90%	\$842	0	False	False	False	False	False
1,418	3.17%	13.26%	\$719	0	False	False	False	False	False
1,239	4.52%	11.78%	\$907	0	False	False	False	False	False
1,714	2.74%	11.32%	\$876	0	False	False	False	False	False
1,724	29.06%	10.09%	\$901	0	False	False	False	False	False
2,905	57.93%	12.50%	\$1,829	0	False	False	False	False	False
1,113	54.36%	10.42%	\$1,477	0	False	False	False	False	False
1,160	54.14%	14.74%	\$2,103	0	False	False	False	False	False
1,547	0.00%	7.69%	\$1,174	0	False	False	False	False	False
2,521	0.63%	20.55%	\$1,106	0	False	False	False	False	False
1,201	0.00%	6.24%	\$1,372	0	False	False	False	False	False
828	57.13%	12.56%	\$1,061	0	False	False	False	False	False
2,433	2.59%	3.70%	\$932	0	False	False	False	False	False
3,106	1.06%	12.88%	\$1,446	0	False	False	False	False	False
998	16.83%	5.71%	\$1,065	0	False	False	False	False	False
0			\$0		False	False	False	False	False
2,208	0.45%	9.83%	\$1,615	0	False	False	False	False	False
1,486	46.90%	13.93%	\$917	0	False	False	False	False	False
907	76.63%	2.32%	\$941	1	False	False	False	False	False
939	67.52%	10.65%	\$1,132	0	False	False	False	False	False
1,504	74.73%	1.33%	\$1,030	1	False	False	False	False	False
917	44.71%	9.71%	\$357	0	False	False	False	False	False
1,186	0.00%	7.84%	\$826	0	False	False	False	False	False
1,240	44.27%	13.39%	\$1,063	0	False	False	False	False	False
2,383	14.10%	11.88%	\$844	0	False	False	False	False	False
2,196	16.94%	9.02%	\$900	0	False	False	False	False	False
1,703	48.91%	0.00%	\$888	0	False	False	False	False	False
1,063	88.99%	8.75%	\$0	0	False	False	False	False	False
1,694	56.43%	6.26%	\$905	0	False	False	False	False	False
2,993	29.67%	7.18%	\$936	0	False	False	False	False	False
2,340	75.85%	4.49%	\$1,174	0	False	False	False	False	False
3,116	8.99%	7.22%	\$989	0	False	False	False	False	False
1,263	73.40%	12.27%	\$2,046	0	False	False	False	False	False
3,647	16.64%	18.32%	\$1,441	0	False	False	False	False	False
804	80.85%	13.68%	\$0	0	False	False	False	False	False
691	87.84%	4.34%	\$0	0	False	False	False	False	False
971	89.80%	7.31%	\$0	0	False	False	False	False	False
1,962	87.77%	4.64%	\$1,752	0	False	False	False	False	False
2,734	53.47%	6.99%	\$1,010	0	False	False	False	False	False
1,506	67.20%	4.25%	\$1,132	0	False	False	False	False	False
1,007	88.88%	9.83%	\$0	0	False	False	False	False	False
1,242	36.39%	8.45%	\$1,166	0	False	False	False	False	False
1,710	59.82%	5.91%	\$1,361	0	False	False	False	False	False
1,542	51.88%	15.37%	\$1,620	0	False	False	False	False	False
2,769	15.10%	12.89%	\$982	0	False	False	False	False	False
1,304	60.58%	7.75%	\$1,163	0	False	False	False	False	False
1,415	41.06%	19.08%	\$1,148	0	False	False	False	False	False
1,998	79.53%	6.41%	\$988	0	False	False	False	False	False
4,459	15.12%	10.54%	\$1,397	0	False	False	False	False	False
2,575	8.12%	13.48%	\$1,162	0	False	False	False	False	False
1,993	20.17%	13.10%	\$1,233	0	False	False	False	False	False
2,031	49.88%	9.11%	\$1,585	0	False	False	False	False	False
651	84.18%	4.61%	\$2,307	0	False	False	False	False	False
1,082	74.21%	8.69%	\$2,196	0	False	False	False	False	False

1,201	68.11%	1.50%	\$2,229	0	False	False	False	False	False
3,860	89.15%	4.90%	\$2,188	0	False	False	False	False	False
1,606	95.89%	0.00%	\$2,762	0	False	False	False	False	False
2,466	95.38%	2.76%	\$1,859	0	False	False	False	False	False
1,179	47.92%	5.60%	\$1,694	0	False	False	False	False	False
1,116	85.48%	0.00%	\$1,860	0	False	False	False	False	False
1,586	93.82%	0.00%	\$1,908	0	False	False	False	False	False
676	91.86%	0.00%	\$0	0	False	False	False	False	False
1,085	78.99%	4.70%	\$2,220	0	False	False	False	False	False
1,105	84.71%	1.72%	\$0	0	False	False	False	False	False
1,351	70.02%	5.48%	\$1,745	0	False	False	False	False	False
2,106	88.03%	0.00%	\$1,712	0	False	False	False	False	False
2,936	46.15%	12.36%	\$1,335	0	False	False	False	False	False
2,399	65.49%	2.08%	\$1,616	0	False	False	False	False	False
1,154	52.95%	6.67%	\$1,300	0	False	False	False	False	False
1,361	28.21%	6.69%	\$1,101	0	False	False	False	False	False
1,540	90.45%	5.52%	\$2,250	0	False	False	False	False	False
2,065	49.83%	1.02%	\$1,327	0	False	False	False	False	False
1,835	5.78%	12.15%	\$1,269	0	False	False	False	False	False
1,164	11.77%	12.11%	\$1,304	0	False	False	False	False	False
2,017	14.38%	17.15%	\$1,430	0	False	False	False	False	False
1,150	80.52%	4.17%	\$2,179	0	False	False	False	False	False
1,455	71.68%	0.48%	\$2,391	0	False	False	False	False	False
1,334	60.72%	2.85%	\$1,894	0	False	False	False	False	False
1,266	94.63%	0.95%	\$1,826	0	False	False	False	False	False
1,484	15.16%	11.25%	\$1,396	0	False	False	False	False	False
2,151	50.86%	3.49%	\$1,422	0	False	False	False	False	False
1,193	68.57%	1.51%	\$1,345	0	False	False	False	False	False
2,025	80.84%	1.93%	\$1,546	0	False	False	False	False	False
1,033	39.69%	10.75%	\$1,397	0	False	False	False	False	False
631	8.56%	29.32%	\$1,736	0	False	False	False	False	False
1,853	0.43%	11.87%	\$1,401	0	False	False	False	False	False
1,193	0.00%	7.29%	\$1,612	0	False	False	False	False	False
1,476	10.57%	8.74%	\$1,474	0	False	False	False	False	False
1,963	32.20%	6.01%	\$1,459	0	False	False	False	False	False
979	55.16%	4.70%	\$1,450	0	False	False	False	False	False
1,796	56.63%	4.73%	\$1,700	0	False	False	False	False	False
1,020	90.98%	3.53%	\$2,182	0	False	False	False	False	False
1,630	13.13%	12.82%	\$1,162	0	False	False	False	False	False
1,424	2.67%	5.20%	\$1,524	0	False	False	False	False	False
2,273	61.42%	6.38%	\$1,429	0	False	False	False	False	False
1,512	90.48%	2.05%	\$857	0	False	False	False	False	False
721	7.35%	22.47%	\$1,194	0	False	False	False	False	False
798	0.00%	5.01%	\$1,647	0	False	False	False	False	False
1,253	0.00%	20.43%	\$1,449	0	False	False	False	False	False
761	25.36%	9.86%	\$3,199	0	False	False	False	False	False
363	0.00%	22.87%	\$854	0	False	False	False	False	False
848	78.77%	4.36%	\$1,109	0	False	False	False	False	False
1,712	64.37%	1.64%	\$1,294	0	False	False	False	False	False
971	71.68%	6.08%	\$1,927	0	False	False	False	False	False
1,483	4.18%	5.66%	\$1,180	0	False	False	False	False	False
1,480	24.12%	6.55%	\$1,261	0	False	False	False	False	False
475	3.58%	15.37%	\$1,511	0	False	False	False	False	False
1,244	1.13%	12.70%	\$1,494	0	False	False	False	False	False
2,256	40.65%	9.09%	\$1,168	0	False	False	False	False	False

1,539	83.82%	1.62%	\$1,755	0	False	False	False	False	False
2,119	37.94%	3.45%	\$1,484	0	False	False	False	False	False
1,295	62.24%	7.34%	\$1,385	0	False	False	False	False	False
2,093	38.99%	0.76%	\$1,463	0	False	False	False	False	False
1,233	47.77%	5.60%	\$1,224	0	False	False	False	False	False
1,362	21.00%	1.69%	\$1,152	0	False	False	False	False	False
2,144	46.74%	2.94%	\$1,167	0	False	False	False	False	False
2,261	47.90%	1.50%	\$1,232	0	False	False	False	False	False
2,453	90.18%	2.57%	\$1,801	0	False	False	False	False	False
2,513	18.62%	5.93%	\$1,217	0	False	False	False	False	False
2,350	9.66%	6.77%	\$1,184	0	False	False	False	False	False
1,472	43.95%	10.12%	\$1,477	0	False	False	False	False	False
2,005	26.28%	12.27%	\$1,436	0	False	False	False	False	False
1,858	44.24%	3.61%	\$1,194	0	False	False	False	False	False
2,621	46.89%	4.24%	\$1,200	0	False	False	False	False	False
1,473	69.18%	7.74%	\$1,784	0	False	False	False	False	False
1,282	19.89%	10.06%	\$1,007	0	False	False	False	False	False
1,338	16.74%	3.66%	\$1,270	0	False	False	False	False	False
991	25.53%	0.00%	\$1,210	0	False	False	False	False	False
1,021	25.56%	7.54%	\$1,141	0	False	False	False	False	False
1,773	39.54%	7.95%	\$1,882	0	False	False	False	False	False
2,598	7.12%	4.89%	\$1,430	0	False	False	False	False	False
695	5.18%	6.47%	\$1,039	0	False	False	False	False	False
960	5.31%	9.90%	\$981	0	False	False	False	False	False
957	0.00%	4.39%	\$1,113	0	False	False	False	False	False
1,168	23.54%	6.34%	\$1,052	0	False	False	False	False	False
1,890	8.52%	4.34%	\$1,657	0	False	False	False	False	False
414	84.54%	0.00%	\$0	0	False	False	False	False	False
1,515	17.82%	11.09%	\$1,420	0	False	False	False	False	False
1,905	0.00%	13.02%	\$1,219	0	False	False	False	False	False
1,309	73.41%	0.00%	\$1,022	0	False	False	False	False	False
1,050	59.14%	3.43%	\$1,232	0	False	False	False	False	False
2,186	24.70%	5.26%	\$1,289	0	False	False	False	False	False
1,301	71.71%	1.84%	\$1,464	0	False	False	False	False	False
1,012	0.00%	7.31%	\$1,381	0	False	False	False	False	False
1,430	0.77%	20.42%	\$1,009	0	False	False	False	False	False
563	83.66%	15.10%	\$0	0	False	False	False	False	False
1,126	40.14%	3.91%	\$1,393	0	False	False	False	False	False
1,430	45.73%	2.38%	\$1,015	0	False	False	False	False	False
2,007	20.78%	7.97%	\$1,005	0	False	False	False	False	False
1,564	49.68%	5.95%	\$1,119	0	False	False	False	False	False
1,127	21.03%	3.99%	\$1,138	0	False	False	False	False	False
1,084	0.74%	6.83%	\$1,198	0	False	False	False	False	False
1,309	81.89%	7.72%	\$993	0	False	False	False	False	False
1,452	35.40%	7.30%	\$1,109	0	False	False	False	False	False
646	41.64%	9.29%	\$1,065	0	False	False	False	False	False
1,450	38.21%	8.00%	\$1,100	0	False	False	False	False	False
506	47.63%	2.77%	\$963	0	False	False	False	False	False
1,625	32.43%	8.80%	\$1,005	0	False	False	False	False	False
1,831	39.43%	8.03%	\$878	0	False	False	False	False	False
1,237	39.53%	6.14%	\$992	0	False	False	False	False	False
1,622	36.19%	14.06%	\$1,007	0	False	False	False	False	False
765	74.12%	1.31%	\$1,248	0	False	False	False	False	False
1,198	73.62%	7.18%	\$1,421	0	False	False	False	False	False
769	42.00%	3.64%	\$973	0	False	False	False	False	False

1,109	34.17%	13.44%	\$851	0	False	False	False	False	False
1,123	39.00%	7.03%	\$971	0	False	False	False	False	False
1,303	48.58%	0.00%	\$1,208	0	False	False	False	False	False
1,116	71.95%	0.00%	\$2,011	0	False	False	False	False	False
1,331	84.82%	0.00%	\$1,386	0	False	False	False	False	False
1,393	59.73%	10.91%	\$1,071	0	False	False	False	False	False
1,634	58.51%	11.14%	\$1,036	0	False	False	False	False	False
2,052	13.40%	7.46%	\$1,089	0	False	False	False	False	False
2,103	88.49%	0.00%	\$1,108	0	False	False	False	False	False
2,267	69.21%	11.47%	\$1,186	0	False	False	False	False	False
1,300	86.23%	0.00%	\$2,063	0	False	False	False	False	False
1,657	92.64%	3.50%	\$0	0	False	False	False	False	False
1,252	96.65%	1.36%	\$0	0	False	False	False	False	False
1,422	94.16%	0.00%	\$1,896	0	False	False	False	False	False
1,525	50.30%	5.64%	\$1,107	0	False	False	False	False	False
1,289	93.02%	4.34%	\$0	0	False	False	False	False	False
1,429	89.78%	0.00%	\$1,656	0	False	False	False	False	False
967	89.87%	0.00%	\$1,403	0	False	False	False	False	False
2,130	60.00%	5.21%	\$1,385	0	False	False	False	False	False
2,451	94.12%	0.00%	\$0	0	False	False	False	False	False
1,984	86.09%	0.00%	\$1,673	0	False	False	False	False	False
1,416	93.15%	0.00%	\$1,189	0	False	False	False	False	False
2,074	65.53%	0.00%	\$1,676	0	False	False	False	False	False
1,348	80.56%	0.00%	\$1,729	0	False	False	False	False	False
1,793	77.47%	2.84%	\$1,422	0	False	False	False	False	False
1,300	65.31%	4.00%	\$997	0	False	False	False	False	False
1,384	48.41%	9.25%	\$1,053	0	False	False	False	False	False
1,190	56.30%	6.81%	\$1,123	0	False	False	False	False	False
1,476	84.08%	3.25%	\$1,846	0	False	False	False	False	False
1,994	73.37%	2.86%	\$1,172	0	False	False	False	False	False
2,564	37.56%	5.07%	\$1,330	0	False	False	False	False	False
1,100	64.36%	5.00%	\$1,571	0	False	False	False	False	False
2,096	72.81%	5.25%	\$1,341	0	False	False	False	False	False
1,984	85.74%	1.76%	\$1,774	0	False	False	False	False	False
1,119	58.45%	6.52%	\$1,146	0	False	False	False	False	False
1,203	61.85%	2.74%	\$980	0	False	False	False	False	False
2,098	20.69%	8.20%	\$941	0	False	False	False	False	False
2,737	11.44%	12.97%	\$1,029	0	False	False	False	False	False
1,100	93.55%	0.00%	\$2,112	0	False	False	False	False	False
1,222	90.10%	1.06%	\$0	0	False	False	False	False	False
2,428	61.49%	3.54%	\$1,258	0	False	False	False	False	False
3,254	20.41%	4.92%	\$1,359	0	False	False	False	False	False
1,237	65.24%	10.91%	\$1,479	0	False	False	False	False	False
2,251	45.18%	1.51%	\$1,416	0	False	False	False	False	False
1,093	79.96%	3.11%	\$1,005	0	False	False	False	False	False
953	55.51%	3.78%	\$1,401	0	False	False	False	False	False
896	79.02%	0.00%	\$1,699	0	False	False	False	False	False
1,296	50.31%	5.79%	\$1,061	0	False	False	False	False	False
1,305	55.02%	4.06%	\$1,248	0	False	False	False	False	False
1,208	57.78%	0.00%	\$1,303	0	False	False	False	False	False
1,948	38.55%	18.33%	\$1,610	0	False	False	False	False	False
2,202	59.85%	14.49%	\$1,798	0	False	False	False	False	False
1,610	38.01%	9.75%	\$1,280	0	False	False	False	False	False
1,817	48.10%	10.62%	\$1,438	0	False	False	False	False	False
1,091	28.87%	5.13%	\$1,410	0	False	False	False	False	False

1,249	8.89%	12.01%	\$861	0	False	False	False	False	False
1,582	18.02%	12.52%	\$1,185	0	False	False	False	False	False
2,084	40.79%	12.09%	\$1,770	0	False	False	False	False	False
2,408	1.12%	6.19%	\$1,983	0	False	False	False	False	False
1,477	28.71%	11.44%	\$1,351	0	False	False	False	False	False
1,445	6.44%	18.55%	\$1,744	0	False	False	False	False	False
1,802	16.93%	15.04%	\$1,188	0	False	False	False	False	False
2,045	5.48%	13.64%	\$1,365	0	False	False	False	False	False
1,638	27.59%	2.08%	\$1,563	0	False	False	False	False	False
1,497	13.23%	19.44%	\$1,212	0	False	False	False	False	False
843	48.99%	29.06%	\$1,480	0	False	False	False	False	False
1,086	50.18%	11.69%	\$1,576	0	False	False	False	False	False
2,105	51.64%	7.13%	\$1,400	0	False	False	False	False	False
1,351	65.21%	0.00%	\$1,796	0	False	False	False	False	False
2,220	19.19%	8.74%	\$1,169	0	False	False	False	False	False
517	80.08%	4.64%	\$1,394	0	False	False	False	False	False
842	37.53%	12.11%	\$1,325	0	False	False	False	False	False
1,113	47.08%	0.00%	\$1,832	0	False	False	False	False	False
2,904	41.46%	14.15%	\$1,354	0	False	False	False	False	False
1,326	0.00%	8.22%	\$875	0	False	False	False	False	False
1,778	5.96%	18.17%	\$871	0	False	False	False	False	False
1,931	4.09%	13.72%	\$864	0	False	False	False	False	False
1,235	1.13%	13.85%	\$850	0	False	False	False	False	False
841	71.82%	18.67%	\$2,154	0	False	False	False	False	False
1,815	65.90%	8.32%	\$1,503	0	False	False	False	False	False
864	64.93%	9.03%	\$1,828	0	False	False	False	False	False
1,123	93.50%	5.43%	\$0	0	False	False	False	False	False
876	86.76%	9.59%	\$0	1	False	False	False	False	False
1,379	33.21%	6.74%	\$2,291	0	False	False	False	False	False
1,726	78.74%	9.04%	\$1,635	0	False	False	False	False	False
1,469	57.25%	7.90%	\$1,293	0	False	False	False	False	False
1,491	46.81%	8.92%	\$1,223	0	False	False	False	False	False
1,764	35.88%	7.54%	\$1,227	0	False	False	False	False	False
2,135	45.01%	10.35%	\$960	0	False	False	False	False	False
1,146	92.84%	3.75%	\$0	0	False	False	False	False	False
2,269	8.77%	14.94%	\$870	0	False	False	False	False	False
1,497	4.21%	18.04%	\$937	0	False	False	False	False	False
1,933	5.43%	15.88%	\$862	0	False	False	False	False	False
2,066	36.64%	11.86%	\$1,640	0	False	False	False	False	False
2,359	13.01%	21.20%	\$1,640	0	False	False	False	False	False
1,325	0.75%	18.11%	\$1,239	0	False	False	False	False	False
896	1.23%	7.48%	\$1,582	0	False	False	False	False	False
2,735	90.90%	3.11%	\$2,731	0	False	False	False	False	False
1,301	1.77%	7.23%	\$1,379	0	False	False	False	False	False
1,920	83.75%	5.31%	\$1,313	0	False	False	False	False	False
1,801	46.59%	18.27%	\$1,193	0	False	False	False	False	False
1,497	66.53%	5.41%	\$1,430	0	False	False	False	False	False
1,272	76.02%	11.56%	\$2,056	0	False	False	False	False	False
958	82.25%	12.84%	\$1,924	0	False	False	False	False	False
2,099	74.32%	4.00%	\$1,492	0	False	False	False	False	False
2,522	46.11%	9.91%	\$1,223	0	False	False	False	False	False
1,319	33.43%	18.88%	\$1,066	0	False	False	False	False	False
1,459	68.75%	15.42%	\$2,244	0	False	False	False	False	False
1,148	83.36%	3.75%	\$1,678	0	False	False	False	False	False
1,269	95.67%	0.00%	\$0	0	False	False	False	False	False

1,447	0.00%	13.20%	\$1,040	0	False	False	False	False	False
1,418	72.71%	6.42%	\$1,322	0	False	False	False	False	False
1,604	59.10%	5.24%	\$1,055	0	False	False	False	False	False
1,350	80.89%	9.93%	\$1,700	0	False	False	False	False	False
1,985	47.30%	6.20%	\$851	0	False	False	False	False	False
1,204	76.74%	10.13%	\$1,131	0	False	False	False	False	False
1,190	54.37%	4.12%	\$1,292	0	False	False	False	False	False
2,063	49.83%	10.13%	\$1,091	0	False	False	False	False	False
667	81.71%	11.24%	\$1,366	0	False	False	False	False	False
2,928	12.43%	7.55%	\$940	0	False	False	False	False	False
2,139	46.28%	9.26%	\$1,003	0	False	False	False	False	False
1,071	60.41%	3.45%	\$1,206	0	False	False	False	False	False
1,077	69.45%	0.00%	\$1,465	0	False	False	False	False	False
2,224	76.12%	1.44%	\$1,400	0	False	False	False	False	False
2,234	72.16%	7.79%	\$1,208	0	False	False	False	False	False
1,872	72.17%	8.39%	\$2,465	0	False	False	False	False	False
1,417	71.63%	4.59%	\$902	0	False	False	False	False	False
1,277	61.47%	1.88%	\$1,118	0	False	False	False	False	False
1,848	50.81%	9.90%	\$1,139	0	False	False	False	False	False
2,632	6.23%	5.28%	\$985	0	False	False	False	False	False
2,205	2.86%	18.73%	\$907	0	False	False	False	False	False
1,147	74.80%	0.00%	\$925	0	False	False	False	False	False
1,669	81.19%	4.97%	\$2,220	0	False	False	False	False	False
1,383	79.75%	13.96%	\$1,355	0	False	False	False	False	False
935	77.54%	4.49%	\$2,258	0	False	False	False	False	False
1,114	28.55%	15.71%	\$1,809	0	False	False	False	False	False
1,076	35.13%	10.13%	\$1,125	0	False	False	False	False	False
2,913	12.91%	14.45%	\$1,289	0	False	False	False	False	False
1,710	0.00%	17.95%	\$1,208	0	False	False	False	False	False
1,801	1.83%	16.10%	\$1,355	0	False	False	False	False	False
812	9.36%	7.39%	\$1,307	0	False	False	False	False	False
3,655	4.21%	12.23%	\$1,383	0	False	False	False	False	False
1,352	21.23%	17.01%	\$1,136	0	False	False	False	False	False
1,584	6.69%	5.62%	\$1,221	0	False	False	False	False	False
881	0.00%	17.25%	\$1,087	0	False	False	False	False	False
781	87.45%	0.64%	\$1,771	0	False	False	False	False	False
1,883	71.11%	2.39%	\$2,025	0	False	False	False	False	False
1,025	29.27%	4.10%	\$1,168	0	False	False	False	False	False

Ncommunity

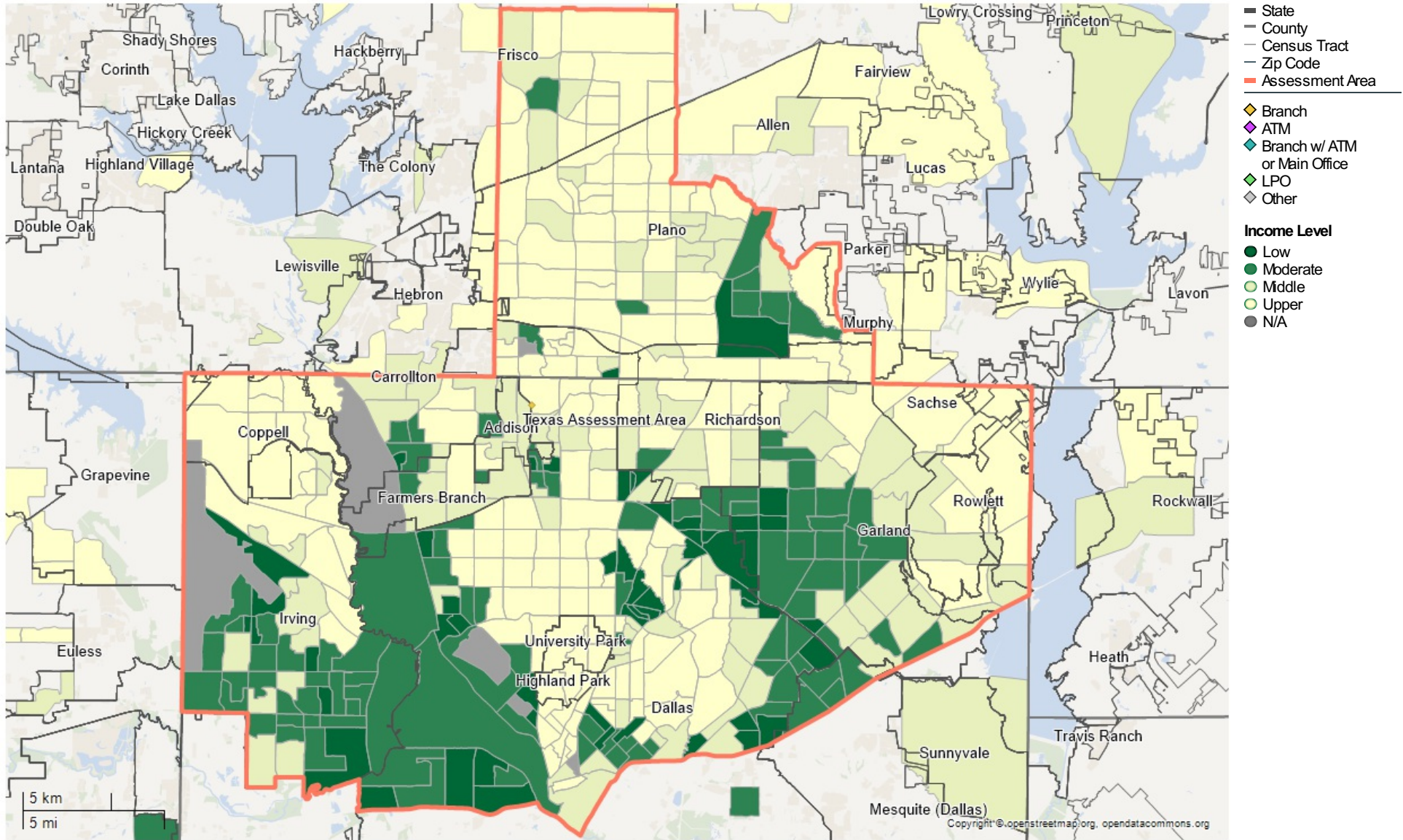
Presented to: **Stockmans Bank**
May 26, 2022

Presented by: **Ncontracts**

Loans and Deposits: CRA data as of Dec-2021
CRA Benchmark Data: 2020 Public CRA Data as of Dec 21, 2021
HMDA Benchmark Data: 2021 (Modified) Public HMDA Data as of March 24, 2022
Census Data: 2021 Census Data released July 15, 2021

Stockmans Bank

New AA Map_ collin county and shaded



Applied Filters

- Action Taken Date: (1/4/2021 - 12/31/2021)
- You are included in the HMDA benchmark.

Ncommunity

Presented to: **Cattlemans Bank**
September 11, 2023

Presented by: **Ncontracts**

Loans and Deposits: CRA data as of Jun-2023

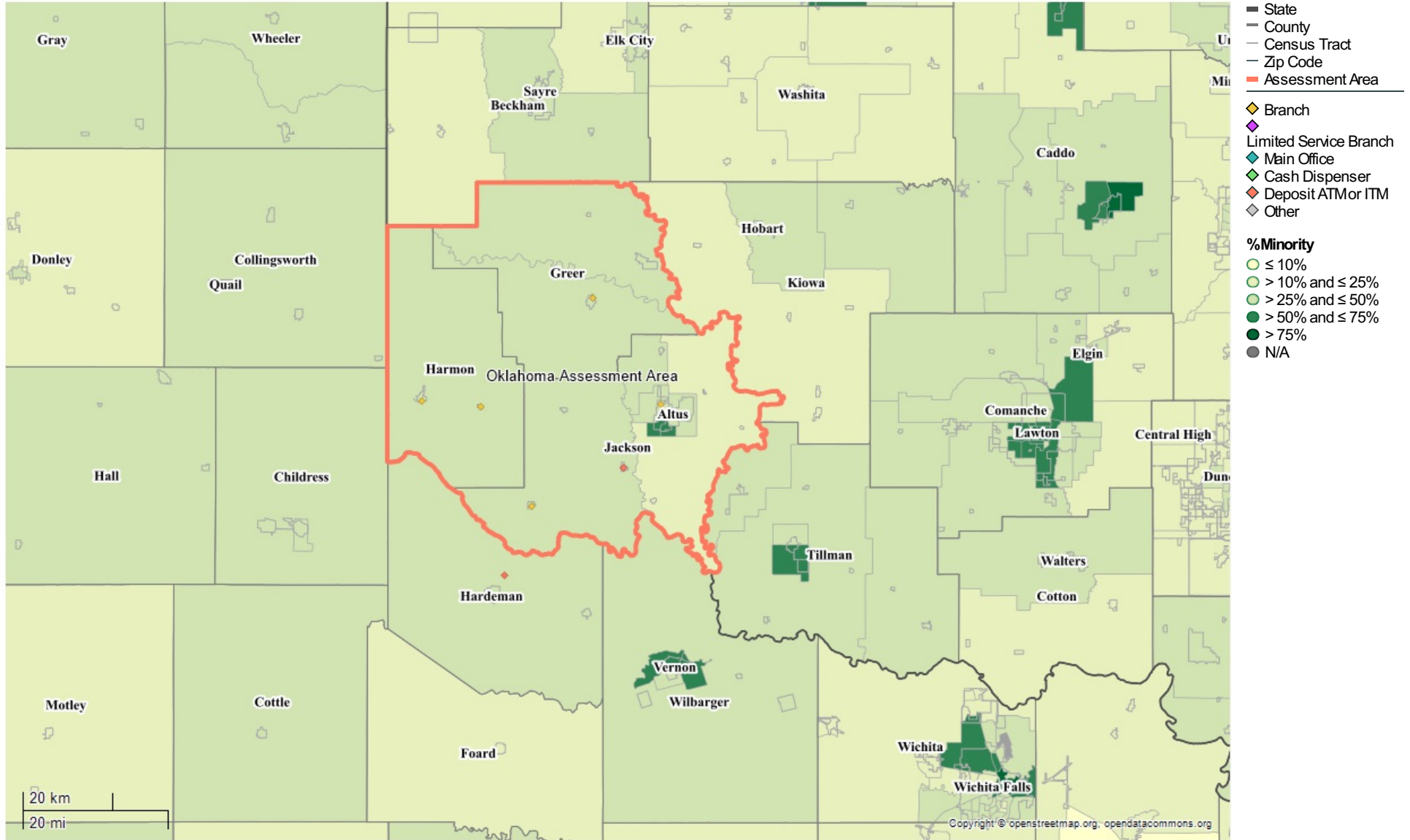
CRA Benchmark Data:

HMDA Benchmark Data: 2022 Public HMDA Data as of June 29, 2023

Census Data: 2022 Census Data released Aug 26, 2022

Cattlemans Bank

OK_Assessment Area



Applied Filters

- Area: (Oklahoma Assessment , Texas Assessment)
- Status: (Open)
- Action Taken Date: (6/30/2003 - 6/30/2023)
- You are included in the HMDA benchmark.

Brentney Zorger

From: James McGee <jmcgee@southerndallasprogress.com>
Sent: Wednesday, December 30, 2020 1:50 PM
To: Brentney Zorger
Subject: Comment on Stockman Bank's Community Reinvestment Act (CRA) Performance
Attachments: Comment on Stockman Bank's Community Reinvestment Act (CRA) Performance.pdf

Use Caution - External Email

Good Morning,

As COVID-19 continues to spread, the future has never felt so unpredictable. These are challenging times for us all, and we hope you're in good spirits and health! Right now, we're doing everything possible to sustain daily operations and provide services to our community. While there's a lot of uncertainty, we know that we need to adapt fast to our changing reality.

For your review, I have attached a copy of our draft CRA Exam Comment Letter.

We would appreciate an opportunity to meet with you and discuss a collaboration that would be mutually beneficial to all parties. Thank you in advance for your consideration of this request.

In times like this, we're reminded of how interconnected we all are. Thank you for being part of our community.

Thanks

James McGee
President/Chair
JMcGee@SouthernDallasProgress.com
Southern Dallas Progress Community Development Corporation
Improving Lives, One Community at a Time
1402 Corinth St #147
Dallas, Texas 75215
Phone: 469-371-5487



December 22, 2020

Stockmans Bank (FDIC Cert # 12285)
3421 North Main
Altus, OK 73521

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office
1601 Bryan Street, Suite 1410
Dallas, Texas 75201

RE: Comment on Stockman Bank's Community Reinvestment Act (CRA) Performance

I am submitting this letter to Stockman Bank's Community Reinvestment Act (CRA) public file for consideration on Stockman Bank's CRA Performance Evaluation. I have a couple concerns with Stockman Bank small business lending in Dallas and would look forward to meeting with Stockman Bank to learn more about the bank's goals and priorities, and to discuss community development needs and opportunities. In particular, I would like Stockman Bank and other banks to focus on Southern Dallas as I believe the heightened poverty in my neighborhood has held back my community, and the city of Dallas as a whole, for too long.

Lending Concerns

I worked with the National Community Reinvestment Coalition (NCRC) to analyze the small business lending of Stockman Bank in Dallas. This is what NCRC found.¹

- According to the Home Mortgage Disclosure Act (HMDA) data from 2018 to 2019, Stockman Bank made a total of 20 in Dallas County. This data demonstrated that in 2019, 1 of all home loans in Dallas went to minorities however 0 of Stockman Bank's home loans were extended to Blacks (African Americans).
 - Dallas County, Texas's estimated population is 2,641,680. Of that approximately 606,168 are African Americans.

¹ See lending mentioned CRA Report. https://www7.fdic.gov/CRAPES/2016/12285_160509.PDF

- City of Dallas’s estimated population is 1,343,573. Of that approximately 322,457 are African Americans.

Small Business Loans (See Performance Evaluation):

- Although the bank’s small business data is shown by year in the following table, this analysis will combine both years due the limited loan volume in order to arrive at substantive conclusions. The institution established a reasonable record of geographically distributing its small business loans throughout this assessment area. **The following table shows that there were no loans originated in the low-income tracts;** however, demographic data shows that less than ten percent of businesses are located in that tract. Given the limited opportunity in this tract, examiners afforded little weight to this income category. **The table further shows that the bank originated 21.4 percent of the small business loans reviewed in moderate-income census tracts, reflecting reasonable performance as compared to demographic data.** Given the relative performance and weighting for each income category, the geographic distribution of small farm loans reflects reasonable performance.

Gaps in lending to people of color, borrowers with LMI, and small businesses are usually the result of a lack of products that meet particular credit needs, gaps in marketing, or a lack of partnerships. I believe that working with my organization can improve Stockman Bank performance.

Focus on Southern Dallas

The need in Southern Dallas is well documented. HUD has designated Southern Dallas as a racially or ethnically concentrated area of poverty (R/ECAP) since at least 1990, meaning that since 1990 the population of Southern Dallas has had a poverty rate of at least 40%. That poverty rate is more than double the 16.6% poverty rate for Dallas County as a whole.² The Urban Institute looked at economic trends, data on income segregation, housing affordability, job availability, and racial disparities in 274 large US cities from 1980 to 2013 and found that Dallas was the least economically and racially inclusive.³ Increased obstacles to economic opportunity in Southern Dallas has a negative impact on Dallas as a whole. Numerous studies show that high levels of inequality stunt economic growth as it prevents economies from performing to their full potential.⁴ Economies with less inequality not only maximize their productive potential, but also minimize the significant fiscal and social costs of inequality. Childhood poverty—one outcome of insufficiently inclusive growth—costs the U.S. economy an estimated \$500 billion a year, or four percent of GDP, due to lost productivity, higher crime and incarceration, and larger health expenditures. Cities end up bearing these costs, at the expense of other important investments in growth and opportunity.⁵ Heightened inequality also creates resentments and hostilities that damage social and political cohesion, which also negatively affects economic growth.

² “Percent of Population Below the Poverty Level in Dallas County, TX.” 2018 Poverty Rate for Dallas County TX. Federal Reserve Bank of St. Louis Economic Research. Available online at <https://fred.stlouisfed.org/series/S1701ACS048113>.

³ “Inclusive Recovery in US Cities.” Urban Institute. April 2018. Available online at https://www.urban.org/sites/default/files/publication/97981/inclusive_recovery_in_us_cities.pdf.

⁴ “Introduction: Inequality of Economic Opportunity.” Katharine Bradbury and Robert K. Triest. RSF: The Russell Sage Foundation Journal of the Social Sciences, Vol. 2, No. 2, Opportunity, Mobility, and Increased Inequality (May 2016), pp. 1-43. Available online at https://www.jstor.org/stable/10.7758/rsf.2016.2.2.01#metadata_info_tab_contents

⁵ “Opportunity for growth: How reducing barriers to economic inclusion can benefit workers, firms, and local economies.” Brookings Institution. Joseph Parilla. September 28, 2017. Available online at

Researchers are also predicting that Southern Dallas will be particularly hard hit by COVID-19, both medically and economically, given the unfortunate correlation between poverty and unfavorable health outcomes.⁶ I am very concerned about the impact COVID-19 will have on my community that was already facing increasing economic hardship, and I believe that without an intentional focus on Southern Dallas these unfortunate economic trends will continue. To make matters worse, many banks do not include Southern Dallas as part of their CRA assessment area. We were not happy to see that Stockmans Bank's Dallas assessment area does Not includes all of Dallas County. We would look forward to discussing opportunities for Stockman Bank to be responsive to our community needs and position itself as a leader in addressing inequality in Dallas.

DESCRIPTION OF ASSESSMENT AREA

The Dallas MSA AA includes 261 census tracts in Dallas County. The area consists of 40 low income, 60 moderate-income, 67 middle-income, 92 upper-income, and 2 tracts with no income designation. The defined area conforms to CRA regulatory requirements.

To clarify, the Dallas MD AA consists 529 contiguous census tracts in Dallas County, which comprises a portion of the Dallas-Plano-Irving MD and has a total population of 2,667,720. According to the 2015 ACS US Census, the assessment area contained 107 low-income, 187 moderate-income, 110 middle-income, 120 upper-income census tracts, and 5 census tracts with no income designation.

CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its performance. Stockmans Bank **delineated portions** of Dallas County within the Dallas MD AA assessment area. The bank should reasonably define its assessment area to meet CRA requirements. § 345.41 *Assessment area delineation*.

Stockmans Bank **does** arbitrarily exclude high minority and low to moderate-income areas in Southern Dallas.⁷ Stockmans Bank does **Not** include Southern Dallas (City of Dallas & Dallas County) in their assessment area.

The following sections discuss demographic in the Southern Dallas assessment area.

- Southern Dallas is home to 43% of all Dallas residents in just 57% of the city's land area.
- Of the 560,000 residents of neighborhoods in southern Dallas, approximately 38% live below poverty - roughly 9% higher than the City's overall poverty rate of 29%.
- Overall, 56% of Dallas residents living below poverty live in the southern neighborhoods of Dallas.

<https://www.brookings.edu/research/opportunity-for-growth-how-reducing-barriers-to-economic-inclusion-can-benefit-workers-firms-and-local-economies/>.

⁶ "Mapping the Areas at Highest Risk of Severe COVID19 in Dallas, Austin and San Antonio." UTHealth School of Public Health Institute for Health Policy. April 2, 2020. Available online at https://sph.uth.edu/research/centers/ihp/COVID-19_Dallas_Austin_SA%20Final_4-3-20.docx.pdf.

⁷ "<https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn>
<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>
<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

- *The City of Dallas is a unique place. There is a difference between "South Dallas" and "Southern Dallas".*
- *The Southern Sector of Dallas (Southern Dallas) is commonly defined as those areas south of Interstate 30.*
- *The Southern Dallas is 196.7 total square miles. 45% of the City's residents live in Southern Dallas (91% of the residents are minorities in Southern Dallas). **

Community Ask:

- Include Southern Dallas County in your Assessment Area
- Increase small business loans to minorities by 50%
- Increase small business loans in the Low-Income census tracts by 40%
- Advanced implementation of Section 1071 of the Dodd-Frank Act
- Immediate Implementation of Section 342 of the Dodd-Frank Act
- Develop a strategic plan with the input of the Community
 - <https://www.fdic.gov/regulations/community/community/apprlp.html>
- Create positions for CRA Community Development Commercial Loan Officers
- Launch Small Business Cohort Focuses on Small Minority Businesses located in/or Serving Low Income Areas of Southern Dallas
- Include Southern Dallas in your Reasonably Expected Market Area (REMA)
- Perform a credit needs assessment for Southern Dallas
- Make CRA Qualified Investments to minority lead organizations that focus on Southern Dallas

Conclusion

We appreciate this opportunity to comment on Stockmans Bank's CRA performance and would look forward to discussing a plan for Southern Dallas and be a leader in addressing inequality in Dallas.

Sincerely,

James McGee

James McGee
President/Chair

JMcGee@SouthernDallasProgress.com

Southern Dallas Progress Community Development Corporation



January 28, 2021

Statement on behalf CRA Public Comment dated December 30, 2020

Stockmans Bank received an official public comment to our CRA from James McGee, President/Chair of Southern Dallas Progress Community Development Corporation. Mr. McGee had communications with Brentney Zorger our marketing director for the bank prior to sending this CRA public comment. Mr. McGee initiated the communication by phone and mail requesting a donation to the Southern Dallas Progress Community Development Corporation for \$5000; we politely declined making a donation at that time. Anytime questions or concerns arise, it is our duty as a community bank to provide clear and accurate information.

As a small bank with one branch in Texas, we aim to work with everyone interested in doing business with us in the North Texas region. Upon entering the D-FW market in 2010, we initially included all 900 miles and all 529 census tracts that Dallas County covers in our assessment area. Regulators noted our assessment area was disproportionate to the capacity of our small bank and the proposed branch, so, we revised our assessment area to a portion of the area that we could reasonably serve given our small size. A CRA assessment area must by regulation include our branch office location and the area around it, which is in the north Dallas area, and per regulation if an institution predominately serves an area smaller than the subdivision or county, it may adjust the boundaries of its assessment area to include only the portion that it can reasonably be expected to serve. Adjusting the boundaries of an assessment area may also be appropriate if the assessment area would otherwise be extremely large or is divided by a barrier such as a major highway. Guidance from FDIC during exams have indicated it is reasonable to use I-35 and HWY 30 as distinct boundary lines. We have not intentionally excluded any areas with large concentrations of low-income census tracts, and in fact, we have 103 low to moderate income tracts included in our assessment area for the Dallas branch. Given the location of our one Texas branch being in the northern area of Dallas (North of 635), a part of Dallas County distant from our North Dallas branch location was removed from our assessment area. Our branch is in Dallas County but we are actually closer in proximity to Collin County than many parts of Dallas County. We continue to analyze and review our assessment area annually and comply with our bank's regulatory agencies.

We provide loans to a diverse client base. Home loans are 7% of our business, as we focus mainly on commercial loans, which makes up 90% of our portfolio. The eight home loans provided in the 2019 HMDA data cited by Mr. McGee include loans made from our locations in Oklahoma as well. Our Dallas branch did three consumer one- to four-family loans in 2019; only one of which was a Caucasian borrower.

As we expand on our lending and deposit diversity in the bank, it is important to note that the majority of our referrals come from existing customers via word of mouth and primarily those loans have consisted of commercial loan requests. In fact, we have a large concentration of borrowers from the Middle East Arabic countries. Many are recent immigrants to the United States. The few consumer loans we have on the books mainly consist of 1-4 family construction loans. Furthermore, the numbers stated in the HMDA data that include eight home loans to Caucasians and none to Hispanics or African Americans is lacking context. That number includes loans made bank wide from our five (5) locations in Oklahoma. From the Dallas location, we did three (3) consumer 1-4 family loans in 2019. One white-American borrower, one Asian-American borrower, and one Iraqi-American borrower.

The DFW metroplex is a huge region with several areas that could be described as underserved with lower-to-moderate income communities. There are parts of Richardson, Garland, Mesquite, Desoto, Duncanville, Ft Worth to name several that fall in this category. We have done outreach with printed material that we gave to multiple realtors located in low to moderate income tracts in an effort to network with potential housing customers.

Altus-Main Location	Gould Branch	Hollis Branch	Mangum Branch	Eldorado Branch	Dallas Branch
3421 N Main	101 Kennedy	201 E Broadway	1400 N Louis Title	500 State Hwy 6	16400 Dallas Parkway
PO Box 8086	PO Box 190	PO Box 146	PO Box 580	PO Box 306	Suite 350
Altus, OK 73522	Gould, OK 73544	Hollis, OK 73550	Mangum, OK 73554	Eldorado, OK 73537	Dallas, TX 75248
580-477-2222	580-676-3921	580-688-2290	580-782-2222	580-633-2493	972-386-9950

Over the last 20 years our bank has received Satisfactory or Above Satisfactory ratings in all our CRA exams. Our goal as a community bank is to serve our communities. Due to the consequences of the COVID-19 outbreak and executive orders in various states and local communities demanding shut downs of non-essential businesses, many small businesses have faced or are still facing disruptions, and are struggling to pay employees without their typical revenue. The Cares Act authorized the Paycheck Protection Program and the program is actually now beginning round two funding of this program. These two programs not only allowed businesses to continue to survive but also allowed many consumers to keep their jobs. In 2020, we did 216 PPP loans and as we have started the second round of the SBA PPP program, we are reaching 150 in just the first 5 days of receiving applications. In many cases these loans help to revitalize or stabilize low- or moderate-income geographical areas or distressed or underserved nonmetropolitan middle-income geographical areas. Our focus continues to be well positioned to serve our local communities. I am very proud of our bank's dedication to make a difference during this crisis by delivering PPP loan to eligible small businesses.

Recently in our Dallas market, we have made a loan to a non-profit business that primarily assists low-moderate income people with obtaining reliable fuel-efficient transportation. The organization works to accomplish credit access to working low-moderate income families and ensure that they have affordable and reliable transportation. They also aid families in improving their overall quality of life. We are excited about financing this worthy organization.

There are many low-to-moderate income areas we give back to with various programs that benefit low to moderate-income areas and minority individuals. Below are some community reinvestment activities specific to the Dallas County.

Banzai Financial Literacy Program: Since July 2018, we have sponsored a junior high school in the Dallas LMI area with the Banzai Financial Literacy Program. Banzai is an online financial literacy program for students of all ages. It exposes students to real-life adult financial situations and scenarios from budgeting and paying auto insurance to navigating taxes. The program and the entire curriculum are available at no cost to the school. Since sponsoring, we have or are affecting over 800 students across the different schools we support.

Skill Quest Program: We offer a \$1,500 scholarship, each fall and spring semester to a student in the Skill Quest program in Dallas, TX. The Skill Quest program helps provide low-to-moderate income adults living in Dallas quality education and skills they need to enter the workforce. The overall objective is to help adults out of poverty and into a living wage career. For the past 3 years, we have also hosted workshops for the students on credit scores, budgeting and resume help. Our employees also assisted with mock interviews.

During back-to-school time, our branch donates school supplies to LMI areas, such as Thurgood Marshall Elementary. We have also hosted backpack drives in high minority/low-income apartment complexes. Our employees volunteer by handing out backpacks, school supplies and financial education material to those children. Over the years, we have spent over \$2,000 helping families in our area with school supplies. We also sponsor uniforms for an area elementary soccer team.

We continue to be optimistic about our footprint in the Dallas market, and we will continue our effort of keeping our small-town community bank image. Our strategy as a bank is no different than it was when the bank started in 1910, which is to provide the highest quality financial products and services within our communities.

Sincerely,



Danna Robinson

President

Altus-Main Location	Gould Branch	Hollis Branch	Mangum Branch	Eldorado Branch	Dallas Branch
3421 N Main	101 Kennedy	201 E Broadway	1400 N Louis Title	500 State Hwy 6	16400 Dallas Parkway
PO Box 8086	PO Box 190	PO Box 146	PO Box 580	PO Box 306	Suite 350
Altus, OK 73522	Gould, OK 73544	Hollis, OK 73550	Mangum, OK 73554	Eldorado, OK 73537	Dallas, TX 75248
580-477-2222	580-676-3921	580-688-2290	580-782-2222	580-633-2493	972-386-9950



Improving Lives, One Community at a Time

April 15, 2022

Stockmans Bank
3421 North Main
Altus, OK 73521

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office
1601 Bryan Street, Suite 1410
Dallas, Texas 75201

RE: Discrimination and Redlining Compliant

Dear FDIC,

The undersigned community organization is submitting this letter to file a complaint against Stockmans Bank. Since opening the Dallas location in 2013, Stockmans Bank still excludes several Low to Moderate Income Census Tracts from there assessment area map. Also, the census tracts excluded are majority minority.

The Community Reinvestment Act (CRA) is a law intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods.

Stockmans Bank is not meeting the needs the needs of our community, which specifically includes low- and moderate-income neighbor located in Southern Dallas. Stockmans Bank *fails* to provide small business and/or consumer lending services in Southern Dallas' majority African American communities.

Concerns:

- Stockmans Bank does have any African Americans/Hispanics on the DFW MSA Leadership Team or on the Board of Directors.
- Stockmans Bank does not have a branch located in a low-income census tract in the DFW MSA.

- Stockmans Bank does not have a branch located in a high minority/high poverty¹ census tract in the DFW MSA.
- Stockmans Bank does not originate any commercial loans in low-income census tracts in the DFW MSA.
- Stockmans Bank does not originate any commercial loans in high minority/ high poverty² census tracts in the DFW MSA.
- Stockmans Bank does not originate any small business loans to businesses with less than a million dollar in revenue that was in low-income census tracts in the DFW MSA.
- Stockmans Bank does not originate small business loans to businesses with less than a million dollar in revenue that was in high minority/ high poverty census tracts in the DFW MSA.
- Stockmans Bank does not offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA
- Stockmans Bank branches are only located in white-majority neighborhoods, compared to having none in majority-minority neighborhoods³

The Dallas–Fort Worth–Arlington metropolitan statistical area's population was 7,573,136 according to the U.S. Census Bureau's 2019 population estimates, making it the most populous metropolitan area in both Texas and the Southern United States, the fourth largest in the U.S., and the tenth largest in the Americas. The [Dallas–Fort Worth](#) metroplex has over one million [African-American](#) and the second-largest metro population of African-Americans in Texas.

Stockmans Bank engages in unlawful redlining by acting to meet the credit needs of majority-White neighborhoods in the Dallas-Fort Worth Metropolitan Statistical Area ("DFW MSA" or "MSA") while avoiding the credit needs of majority-minority neighborhoods.

In addition, Stockmans Bank engages in lending discrimination by “redlining” predominantly African American and Hispanic neighborhoods in Southern Dallas County. “Redlining” is a term describing an illegal practice in which lenders intentionally avoid providing services to individuals living in predominantly minority neighborhoods because of the race of the residents in those neighborhoods.

Dallas is a majority minority city (66.1 percent of population) with 41.8 percent of residents identifying as Hispanic and 24.3 percent identifying as Black.

Dallas is a city with a population of just under 1,344,000, including 24.3 percent African American residents, 41.8 percent Hispanic/Latinx residents, and 3.4 percent Asian residents; and 30.5 White (Non-Hispanic)

¹ High Minority/High Poverty=Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) https://hudgis-hud.opendata.arcgis.com/datasets/56de4edea8264fe5a344da9811ef5d6e_0

³ DOJ Redlining Cases/ Few or no branches; <https://www.fhcci.org/wp-content/uploads/2013/08/Jonathan-Bont-Redlining.pdf>

With 2,622,634 people, Dallas County is the 2nd most populated county in the state of Texas out of 254 counties. The largest Dallas County racial/ethnic groups are Hispanic (40.2%) followed by White (28.6%) and Black (22.3%).

Stockmans Bank Dallas County Bank Locations:

16400 N. Dallas Pkwy Suite 350 Dallas, TX 75248 Date Established 07/15/2013; Located in an upper income census tract and in a white majority community.

Redlining/DESCRIPTION OF ASSESSMENT AREA

Dallas MSA Assessment Area (Per the 2016 Performance Evaluation⁴)

The Dallas MSA AA includes 261 census tracts in Dallas County. The area consists of 40 low income, 60 moderate-income, 67 middle-income, 92 upper-income, and 2 tracts with no income designation. The defined area conforms to CRA regulatory requirements.

To clarify, the Dallas MD AA consists of 529 contiguous census tracts in Dallas County, which comprises a portion of the Dallas-Plano-Irving MD and has a total population of 2,667,720. According to the 2015 ACS US Census, the assessment area contained 107 low-income, 187 moderate-income, 110 middle-income, 120 upper-income census tracts, and 5 census tracts with no income designation.

CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its performance.

Stockmans Bank delineated portions of Dallas County within the Dallas MD AA assessment area. The bank should reasonably define its assessment area to meet CRA requirements. § 345.41 Assessment area delineation.

Stockmans Bank does arbitrarily exclude high minority and low to moderate-income areas in Southern Dallas County from 2016 to 2022. ⁵ Stockmans Bank did Not include Southern Dallas (City of Dallas & Dallas County) in their assessment area from 2016 to 2022.

Stockmans Bank violates Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA) by discriminating against African Americans and other minority consumers. The Equal Credit Opportunity Act (ECOA) prohibits lenders from discriminating based on race and other characteristics.

⁴ https://crapes.fdic.gov/publish/2016/12285_160509.PDF

⁵ “<https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn>
<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>
<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>”

As both the Equal Credit Opportunity Act (ECOA) and the Interagency Fair Lending Examination Procedures remind us, “A creditor shall not discriminate against an applicant regarding any aspect of a credit transaction”; **this includes small business and commercial lending.**

In terms of the discrimination, we assert that Stockmans Bank does engage in the following:

- Made no efforts to market to African Americans and/or Hispanics in Southern Dallas
- Does not specifically target any marketing toward Hispanic and/or African Americans in the DFW MSA and specifically Southern Dallas
- Does not employ an African American and/or Hispanics commercial and/or mortgage loan officers in the DFW MSA
- Received few applications from African Americans & Hispanics in the DFW MSA
- Received almost no applications from applicants for businesses located in African American and Hispanic Low to Moderate Income neighborhoods in the DFW MSA
- Made a smaller percentage of small business loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA

Regulation B, the ECOA’s implementing regulation, provides that a creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application. But the ECOA itself does not set forth such a prohibition.

Lending Concerns

I worked with the National Community Reinvestment Coalition (NCRC) to analyze the lending of Stockmans Bank in Dallas. This is what we found.

- According to the Home Mortgage Disclosure Act (HMDA) data from 2018 to 2019, Stockman Bank made a total of 20 in Dallas County. This data demonstrated that in 2019, 1 of all home loans in Dallas went to minorities however **0 of Stockman Bank’s home loans were extended to Blacks (African Americans).**
- According to the Home Mortgage Disclosure Act (HMDA) data from 2019 to 2020, Stockman Bank made a total of 22 in Dallas County. This data demonstrated that in 2019, 2 of all home loans in Dallas went to minorities however **0 of Stockman Bank’s home loans were extended to Blacks (African Americans).**
- Small Business Lending
 - Extremely small percentage of the loans were made in the majority minority communities in Southern Dallas

Stockmans Bank’s Profile (See Performance Evaluation):

- Although the bank’s small business data is shown by year in the following table, this analysis will combine both years due the limited loan volume in order to arrive at substantive conclusions. The institution established a reasonable record of geographically distributing its small business

loans throughout this assessment area. The following table shows that there were no loans originated in the low-income tracts; however, demographic data shows that less than ten percent of businesses are located in that tract. Given the limited opportunity in this tract, examiners afforded little weight to this income category. The table further shows that the bank originated 21.4 percent of the small business loans reviewed in moderate-income census tracts, reflecting reasonable performance as compared to demographic data. Given the relative performance and weighting for each income category, the geographic distribution of small farm loans reflects reasonable performance.

The following sections discuss demographic in the Southern Dallas area.

- Southern Dallas is home to 43% of all Dallas residents in just 57% of the city's land area.
- Of the 560,000 residents of neighborhoods in southern Dallas, approximately 38% live below poverty - roughly 9% higher than the City's overall poverty rate of 29%.
- Overall, 56% of Dallas residents living below poverty live in the southern neighborhoods of Dallas.
- *The City of Dallas is a unique place. There is a difference between "South Dallas" and "Southern Dallas".*
- *The Southern Sector of Dallas (Southern Dallas) is commonly defined as those areas south of Interstate 30.*
- *The Southern Dallas is 196.7 total square miles. 45% of the City's residents live in Southern Dallas (91% of the residents are minorities in Southern Dallas).*

Redlining Cases

Justice Department and Office of the Comptroller of the Currency Announce Actions to Resolve Lending Discrimination Claims Against Cadence Bank

<https://www.justice.gov/opa/pr/justice-department-and-office-comptroller-currency-announce-actions-resolve-lending>

CFPB Files First Ever Redlining Complaint Against a Non-Bank Mortgage Lender

<https://www.consumerfinance.com/2020/07/20/cfpb-files-first-ever-redlining-complaint-against-a-non-bank-mortgage-lender/>

Regulation B prohibits discouragement of "applicants or prospective applicants". Specifically, it states: "A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application." The Official Interpretations of Regulation B also explain that this prohibition "covers acts or practices directed at prospective applicants that could discourage a reasonable person, on a prohibited basis, from applying for credit."

In the course of conducting supervisory activity, examiners observed that a lender violated ECOA and Regulation B by engaging in acts or practices directed at prospective applicants that would have discouraged reasonable people in minority neighborhoods in Metropolitan Statistical Areas (MSAs) from applying for credit.

https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-24_2021-06.pdf

Conclusion

We would look forward to this case being reviewed and referred to the U.S. Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB).

Sincerely,

James McGee

James McGee
President/Chair
JMcGee@SouthernDallasProgress.com
Southern Dallas Progress Community Development Corporation

Research on DFW MSA Community Needs

Dallas has a *housing* shortage of approximately 20,000 units.

<https://dallascityhall.com/departments/housing-neighborhood-revitalization/DCH%20Documents/Adopted%20Housing%20Policy.pdf>

North Texas Regional Housing Assessment

<https://dhantx.com/report/north-texas-regional-housing-assessment/>

Dallas' Small Business Ecosystem Assessment

<https://www.dallasecocodev.org/DocumentCenter/View/2789/Dallas-Small-Business-Ecosystem-Report-PDF>

Report on Housing Affordability and Vulnerability in Dallas, Texas

<https://nalcab.org/nalcab-releases-report-on-housing-affordability-and-vulnerability-in-dallas-texas/>

FINDING G: MINORITY OWNED BUSINESSES ACCESS TO CREDIT/CAPITAL ANALYSIS (CHAPTER 6)

<https://dallascityhall.com/departments/public-affairs-outreach/DCH%20Documents/availability-disparity-study.pdf>

<https://www.fortworthtexas.gov/files/assets/public/diversity-inclusion/documents/business-equity/2020-city-of-fort-worth-disparity-study.pdf>



April 22, 2022

Statement on behalf CRA Public Comment dated April 15, 2022

Cattlemen Bank received an official public comment to our CRA file from James McGee, President/Chair of Southern Dallas Progress Community Development Corporation. Mr. McGee had communications with Brentney Zorger our marketing director for the bank prior to sending this CRA public comment. Mr. McGee initiated the communication by phone and email requesting a donation to the Southern Dallas Progress Community Development Corporation for \$5000; we politely declined making a donation at that time. Anytime questions or concerns arise, it is our duty as a community bank to provide clear and accurate information.

As a small bank with one branch in Texas, we aim to work with everyone interested in doing business with us in the North Texas region. Upon entering the D-FW market in 2010, we initially included all 900 miles and all 529 census tracts that Dallas County covers in our assessment area. Regulators noted our assessment area was disproportionate to the capacity of our small bank and the proposed branch, so, we revised our assessment area to a portion of the area that we could reasonably serve given our small size. A CRA assessment area must by regulation include our branch office location and the area around it, which is in the north Dallas area, and per regulation if an institution predominately serves an area smaller than the subdivision or county, it may adjust the boundaries of its assessment area to include only the portion that it can reasonably be expected to serve. Adjusting the boundaries of an assessment area may also be appropriate if the assessment area would otherwise be extremely large or is divided by a barrier such as a major highway. Guidance from FDIC during exams have indicated it is reasonable to use I-35 and HWY 30 as distinct boundary lines. We have not intentionally excluded any areas with large concentrations of low-income census tracts, and in fact, we have 103 low to moderate income tracts included in our assessment area for the Dallas branch. Given the location of our one Texas branch being in the northern area of Dallas (North of 635), a part of Dallas County distant from our North Dallas branch location was removed from our assessment area. Our branch is in Dallas County but we are actually closer in proximity to Collin County than many parts of Dallas County. We continue to analyze and review our assessment area annually and comply with our bank’s regulatory agencies.

We provide loans to a diverse client base. Home loans are 7% of our business, as we focus mainly on commercial loans, which makes up 90% of our portfolio. The eight home loans provided in the 2019 HMDA data cited by Mr. McGee include loans made from our locations in Oklahoma as well. Our Dallas branch did three consumer one- to four-family loans in 2019; only one of which was a Caucasian borrower.

As we expand on our lending and deposit diversity in the bank, it is important to note that the majority of our referrals come from existing customers via word of mouth and primarily those loans have consisted of commercial loan requests. In fact, we have a large concentration of borrowers from the Middle East Arabic countries. Many are recent immigrants to the United States. The few consumer loans we have on the books mainly consist of 1-4 family construction loans. Furthermore, the numbers stated in the HMDA data that include eight home loans to Caucasians and none to Hispanics or African Americans is lacking context. That number includes loans made bank wide from our five (5) locations in Oklahoma. From the Dallas location, we did three (3) consumer 1-4 family loans in 2019. One white-American borrower, one Asian-American borrower, and one Iraqi-American borrower.

The DFW metroplex is a huge region with several areas that could be described as underserved with lower-to-moderate income communities. There are parts of Richardson, Garland, Mesquite, Desoto, Duncanville, Ft Worth to name several that fall in this category. We have done outreach with printed material that we gave to multiple realtors located in low to moderate income tracts in an effort to network with potential housing customers.



Altus-Main Location	Gould Branch	Hollis Branch	Mangum Branch	Eldorado Branch	Dallas Branch
3421 N Main	101 Kennedy	201 E Broadway	1400 N Louis Title	500 State Hwy 6	16400 Dallas Parkway
PO Box 8086	PO Box 190	PO Box 146	PO Box 580	PO Box 306	Suite 350
Altus, OK 73522	Gould, OK 73544	Hollis, OK 73550	Mangum, OK 73554	Eldorado, OK 73537	Dallas, TX 75248
580-477-2222	580-676-3921	580-688-2290	580-782-2222	580-633-2493	972-386-9950

Over the last 20 years our bank has received Satisfactory or Above Satisfactory ratings in all our CRA exams. Our goal as a community bank is to serve our communities. Due to the consequences of the COVID-19 outbreak and executive orders in various states and local communities demanding shut downs of non-essential businesses, many small businesses have faced or are still facing disruptions, and are struggling to pay employees without their typical revenue. The Cares Act authorized the Paycheck Protection Program and the program is actually now beginning round two funding of this program. These two programs not only allowed businesses to continue to survive but also allowed many consumers to keep their jobs. In 2020, we did 216 PPP loans and as we have started the second round of the SBA PPP program, we are reaching 150 in just the first 5 days of receiving applications. In many cases these loans help to revitalize or stabilize low- or moderate-income geographical areas or distressed or underserved nonmetropolitan middle-income geographical areas. Our focus continues to be well positioned to serve our local communities. I am very proud of our bank's dedication to make a difference during this crisis by delivering PPP loan to eligible small businesses.

Recently in our Dallas market, we have made a loan to a non-profit business that primarily assists low-moderate income people with obtaining reliable fuel-efficient transportation. The organization works to accomplish credit access to working low-moderate income families and ensure that they have affordable and reliable transportation. They also aid families in improving their overall quality of life. We are excited about financing this worthy organization.

There are many low-to-moderate income areas we give back to with various programs that benefit low to moderate-income areas and minority individuals. Below are some community reinvestment activities specific to the Dallas County.

Banzai Financial Literacy Program: Since July 2018, we have sponsored a junior high school in the Dallas LMI area with the Banzai Financial Literacy Program. Banzai is an online financial literacy program for students of all ages. It exposes students to real-life adult financial situations and scenarios from budgeting and paying auto insurance to navigating taxes. The program and the entire curriculum are available at no cost to the school. Since sponsoring, we have or are affecting over 800 students across the different schools we support.

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During back-to-school time, our branch donates school supplies to LMI areas, such as Thurgood Marshall Elementary. We have also hosted backpack drives in high minority/low-income apartment complexes. Our employees volunteer by handing out backpacks, school supplies and financial education material to those children. Over the years, we have spent over \$2,000 helping families in our area with school supplies. We also sponsor uniforms for an area elementary soccer team.

The assumption regarding our non-employment of African American and/or Hispanic individuals is not accurate.

We continue to be optimistic about our footprint in the Dallas market, and we will continue our effort of keeping our small-town community bank image. Our strategy as a bank is no different than it was when the bank started in 1910, which is to provide the highest quality financial products and services within our communities.

Sincerely,



Danna Robinson

President

Altus-Main Location	Gould Branch	Hollis Branch	Mangum Branch	Eldorado Branch	Dallas Branch
3421 N Main	101 Kennedy	201 E Broadway	1400 N Louis Title	500 State Hwy 6	16400 Dallas Parkway
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580-477-2222	580-676-3921	580-688-2290	580-782-2222	580-633-2493	972-386-9950



Improving Lives, One Community at a Time

December 30, 2022

Stockmans Bank
3421 North Main
Altus, OK 73521

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office
1601 Bryan Street, Suite 1410
Dallas, Texas 75201

RE: Discrimination and Redlining Compliant

Dear FDIC,

This letter responds to the misleading letter provided by Stockmans Bank dated 4/22/2022. As mentioned in my previous letter dated 4/15/2022, since opening the Dallas location in 2013, Stockmans Bank still excludes several Low to Moderate Income Census Tracts from there assessment area map. Also, the census tracts excluded are majority minority.

Stockmans Bank arbitrarily excluded low- or moderate-income geographies in Dallas County, the assessment area map reflected illegal discrimination due to the excluded areas being LMI majority-minority census tracts.

Stockmans Bank failed to provide any supporting documentation that stated the FDIC gave them permission to redline Southern Dallas.

Stockmans Bank failed to adhere and follow the written provided to FDIC supervised banks.

<https://www.fdic.gov/resources/bankers/fair-lending/documents/fdic-redlining-fair-lending-resources-page.pdf>

Per Page 2 of 3

Pay close attention if the bank's assessment area includes only partial political subdivisions (portions of towns, cities, or counties). For example, if the bank delineated half of a county as its assessment area, it may want to review the demographics of the excluded areas to assess the risk of excluding minority populations from the bank's areas. The CRA rules require that an assessment area generally consist of one or more MSAs or metropolitan divisions or one or more contiguous political subdivisions, such as counties, cities, or towns.

Stockmans Bank failed to follow both of the following regulatory requirements:

12 CFR § 345.41(e)(2)

(2) May not reflect illegal discrimination

12 CFR § 345.41(e)(3)

(3) May not arbitrarily exclude low- or moderate-income geographies, taking into account the bank's size and financial condition; and

Stockmans Bank Dallas County Bank Locations:

16400 N. Dallas Pkwy Suite 350 Dallas, TX 75248 Date Established 07/15/2013; Located in an upper income census tract and in a white majority community. *

* The complaint alleged that from 2013 to 2017, the Bank engaged in unlawful redlining in the Houston area by avoiding providing credit services to predominantly Black and Hispanic neighborhoods because of the race, color, and national origin of the people living in those neighborhoods. The department also alleged that the Bank's branches were concentrated in majority-white neighborhoods, that the bank's loan officers did not serve the credit needs of majority-Black and Hispanic neighborhoods, and that the bank's outreach and marketing avoided those neighborhoods.

<https://www.justice.gov/crt/case/united-states-v-cadence-bank>

Redlining/DESCRIPTION OF ASSESSMENT AREA

Dallas MSA Assessment Area (Per the 2016 Performance Evaluation¹)

The Dallas MSA AA includes 261 census tracts in Dallas County. The area consists of 40 low income, 60 moderate-income, 67 middle-income, 92 upper-income, and 2 tracts with no income designation. The defined area conforms to CRA regulatory requirements.

¹ https://crapes.fdic.gov/publish/2016/12285_160509.PDF

To clarify, the Dallas MD AA consists of 529 contiguous census tracts in Dallas County, which comprises a portion of the Dallas-Plano-Irving MD and has a total population of 2,667,720. According to the 2015 ACS US Census, the assessment area contained 107 low-income, 187 moderate-income, 110 middle-income, 120 upper-income census tracts, and 5 census tracts with no income designation.

CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its performance.

Stockmans Bank delineated portions of Dallas County within the Dallas MD AA assessment area. The bank should reasonably define its assessment area to meet CRA requirements. § 345.41 Assessment area delineation.

Stockmans Bank does arbitrarily exclude high minority and low to moderate-income areas in Southern Dallas County from 2016 to 2022.² Stockmans Bank did Not include Southern Dallas (City of Dallas & Dallas County) in their assessment area from 2016 to 2022.

Stockmans Bank's Profile (See Performance Evaluation):

- Although the bank's small business data is shown by year in the following table, this analysis will combine both years due the limited loan volume in order to arrive at substantive conclusions. The institution established a reasonable record of geographically distributing its small business loans throughout this assessment area. The following table shows that there were no loans originated in the low-income tracts; however, demographic data shows that less than ten percent of businesses are located in that tract. Given the limited opportunity in this tract, examiners afforded little weight to this income category. The table further shows that the bank originated 21.4 percent of the small business loans reviewed in moderate-income census tracts, reflecting reasonable performance as compared to demographic data. Given the relative performance and weighting for each income category, the geographic distribution of small farm loans reflects reasonable performance.

Products available for the Underserved/Minority Communities

Access to affordable credit is a key component of an individual's ability to cultivate a strong financial position and participate fully in the DFW economy. The Equal Credit Opportunity Act of 1974 was passed to protect all consumers, yet the effects of the discrimination endure today.

² "<https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn>
<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>
<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

Stockmans Bank failed to offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA.

- https://household-survey.fdic.gov/place-data?type=msa&area=Dallas_Fort_Worth_Arlington_TX
 - The underbanked/unbanked information is available on the FDIC website.
- <https://www.aba.com/about-us/press-room/press-releases/aba-urges-americas-banks-to-offer-bank-on-certified-accounts>

Stockmans Bank does not have any special-purpose credit programs to address their disparities in small business lending in underserved high minority communities like Southern Dallas.

- <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/>
- https://www.hud.gov/sites/dfiles/GC/documents/Special_Purpose_Credit_Program_OGC_guidance_12-6-2021.pdf
- [12 CFR § 202.8 - Special purpose credit programs.](#)
 - <https://www.ffiec.gov/PDF/fairlend.pdf>

Activities under the CRA since your last CRA Performance Evaluation

Stockmans Bank failed to describe any significant CRA initiatives undertaken, particularly with respect to credit and deposit products and retail banking services targeted toward low- and moderate-income geographies, African American/Hispanic geographies, and individuals, identifying key elements of the products and services, the approximate date introduced, and results achieved to date in Southern Dallas.

Stockmans Bank failed to provide any details current community outreach and marketing efforts to residents and businesses throughout Bank's low-income census tracts, moderate-income census tracts, and major minority census tracts.

Community Development Lending

Stockmans Bank failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Small Business/Commercial Lending

Stockmans Bank failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Lack of Staff and Board Diversity

Stockmans Bank does not have any African Americans and/or Hispanics on the Board of Directors.

Stockmans Bank does not have any African Americans on the DFW MSA Leadership Team.

Stockmans Bank does not have any Commercial Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Stockmans Bank does not participate in the Dodd-Frank Act Section 342(b)(2)(C) Diversity self-assessment.

The DFW MSA is majority minority.

Stockmans Bank is not a member of any of the Minority Trade Organizations below:

<https://regionalhca.org/>

<https://www.namcdfw.org/>

<https://blackcontractors.org/>

<https://aacatx.com/>

Stockmans Bank is not a member of any of the Minority Chambers below:

<https://dallasblackchamber.org/>

<https://arlingtonblackchamber.org/>

<https://www.gdhcc.com/>

Stockmans Bank is not a member of any of the Minority Real Estate Trade Organizations below:

<https://www.narebdallas.org/>

<http://nahrepdallas.org/>

<https://www.varep.net/index.php/dallas-chapter>

<https://narebnorthtexas.org/nareb-north-texas>

<https://wcdallas.com/>

<https://realestatealliance.org/>

<https://www.areaa.org/dfw>

Stockmans Bank fails to keep track of recent Department of Justice Redlining Enforcement Cases

Justice Department Announces New Initiative to Combat Redlining

<https://www.justice.gov/opa/pr/justice-department-announces-new-initiative-combat-redlining>

Justice Department Secures Agreement with Lakeland Bank to Address Discriminatory Redlining

<https://www.justice.gov/opa/pr/justice-department-secures-agreement-lakeland-bank-address-discriminatory-redlining>

Conclusion

The CRA regulation is very clear — a finding that a bank failed to comply with laws on fair and responsible lending trumps otherwise satisfactory or even outstanding CRA performance. The CRA regulations specifically state that a rating will be "adversely affected by evidence of discriminatory or other illegal credit practices," including but not limited to violations of the Equal Credit Opportunity Act, the Fair Housing Act, the Home Ownership and Equity Protection Act, the Federal Trade Commission Act, the Real Estate Settlement Procedures Act, and the Truth in Lending Act.

We would look forward to this case being reviewed and referred to the U.S. Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB).

Sincerely,

James McGee

James McGee
President/Chair

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Southern Dallas Progress Community Development Corporation

Research on DFW MSA Community Needs

Dallas has a housing shortage of approximately 20,000 units.

<https://dallascityhall.com/departments/housing-neighborhood-revitalization/DCH%20Documents/Adopted%20Housing%20Policy.pdf>

North Texas Regional Housing Assessment

<https://dhantx.com/report/north-texas-regional-housing-assessment/>

Dallas' Small Business Ecosystem Assessment

<https://www.dallasecocodev.org/DocumentCenter/View/2789/Dallas-Small-Business-Ecosystem-Report-PDF>

Report on Housing Affordability and Vulnerability in Dallas, Texas

<https://nalcab.org/nalcab-releases-report-on-housing-affordability-and-vulnerability-in-dallas-texas/>

FINDING G: MINORITY OWNED BUSINESSES ACCESS TO CREDIT/CAPITAL ANALYSIS (CHAPTER 6)

<https://dallascityhall.com/departments/public-affairs-outreach/DCH%20Documents/availability-disparity-study.pdf>

<https://www.fortworthtexas.gov/files/assets/public/diversity-inclusion/documents/business-equity/2020-city-of-fort-worth-disparity-study.pdf>



Loan To Deposit Ratio

March		2024
Total Loans	\$	459,644,000
Total Deposits	\$	399,637,000
Loan to Deposit Ratio		115.02%

June		2024
Total Loans	\$	470,981,000
Total Deposits	\$	405,389,000
Loan to Deposit Ratio		116.18%

September		2024
Total Loans	\$	461,780,000
Total Deposits	\$	411,533,000
Loan to Deposit Ratio		112.21%

December		2024
Total Loans	\$	464,277,000
Total Deposits	\$	411,597,000
Loan to Deposit Ratio		112.80%



Loan To Deposit Ratio

March		2023
Total Loans	\$	431,343,000
Total Deposits	\$	377,124,000
Loan to Deposit Ratio		114.38%

June		2023
Total Loans	\$	435,031,000
Total Deposits	\$	374,928,000
Loan to Deposit Ratio		116.03%

September		2023
Total Loans	\$	441,192,000
Total Deposits	\$	386,972,000
Loan to Deposit Ratio		114.01%

December		2023
Total Loans	\$	446,822,000
Total Deposits	\$	386,309,000
Loan to Deposit Ratio		115.66%