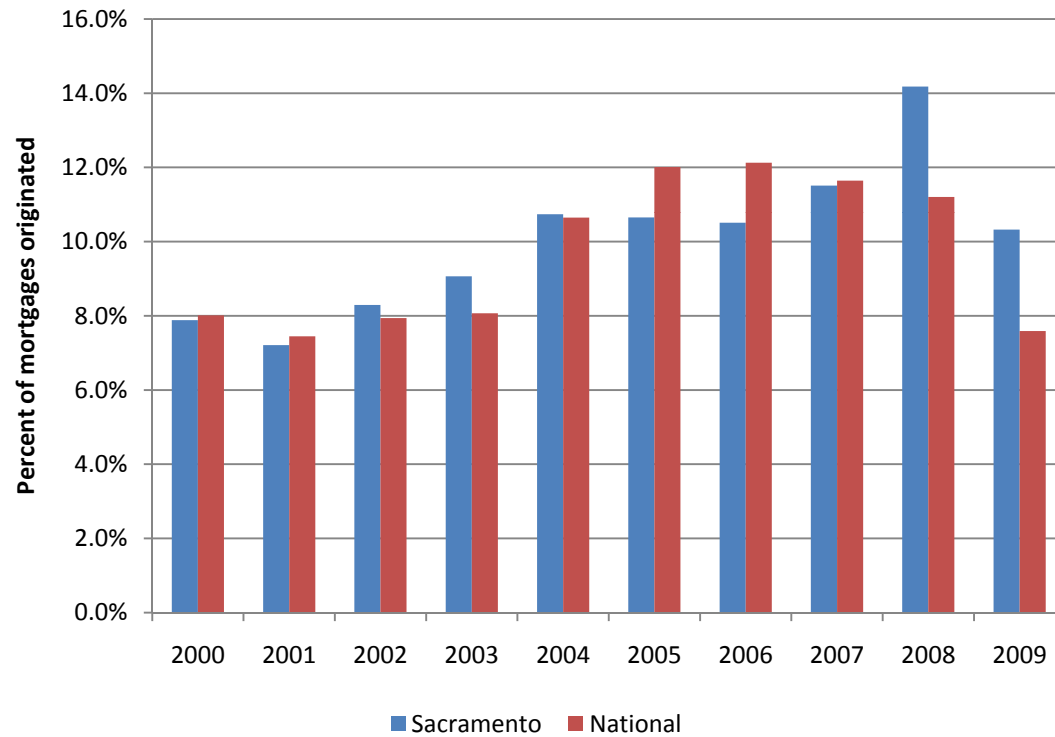


## Mortgages Originated for Non Owner-Occupied Properties



Year	Sacramento	National
2000	7.9%	8.0%
2001	7.2%	7.4%
2002	8.3%	7.9%
2003	9.1%	8.1%
2004	10.7%	10.6%
2005	10.7%	12.0%
2006	10.5%	12.1%
2007	11.5%	11.6%
2008	14.2%	11.2%
2009	10.3%	7.6%

Source: Home Mortgage Disclosure Act

Note: Definition of Sacramento MSA changed in 2004