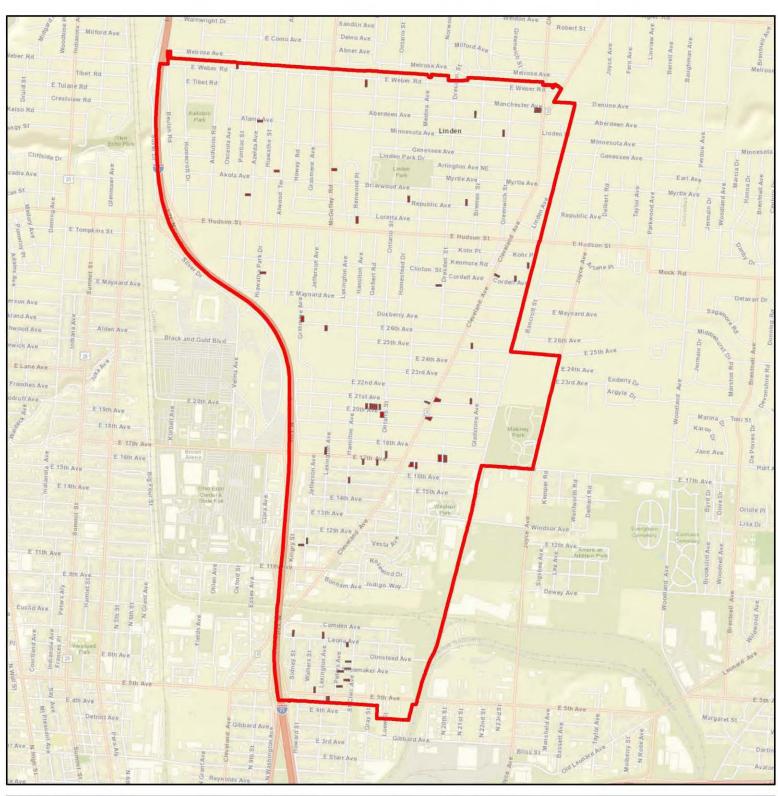
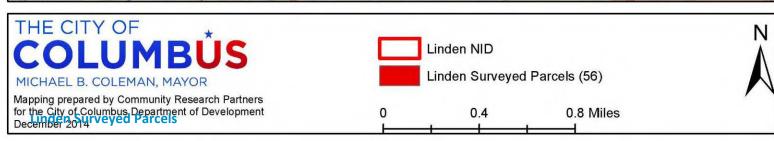
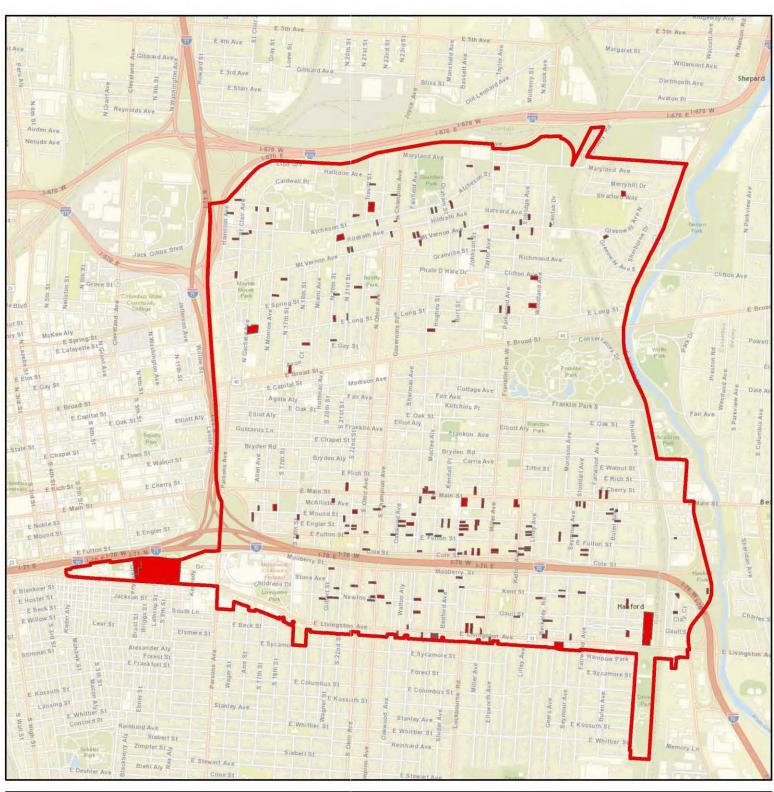
Exhibit 3 Maps of CRAs

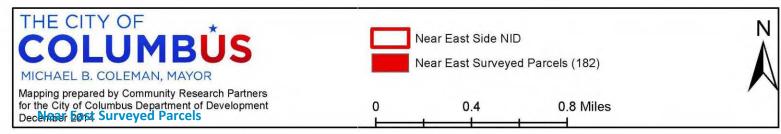
Housing Surveyed in the Linden



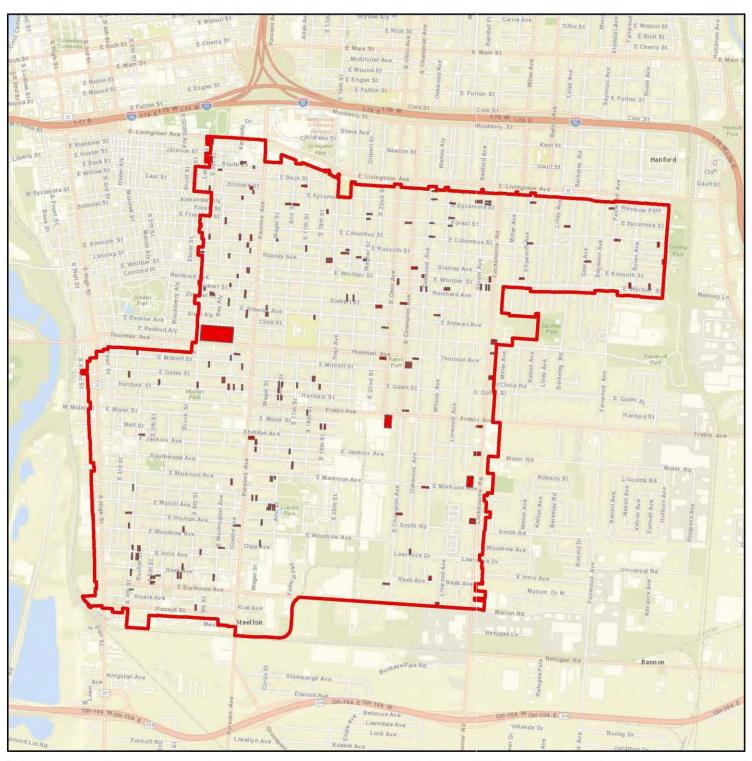


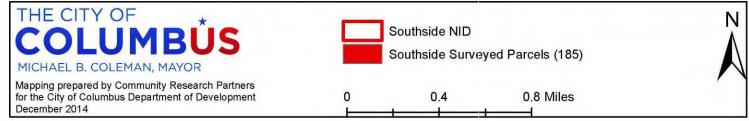
Housing Surveyed in the Near East Photolog | Page 1 of 24



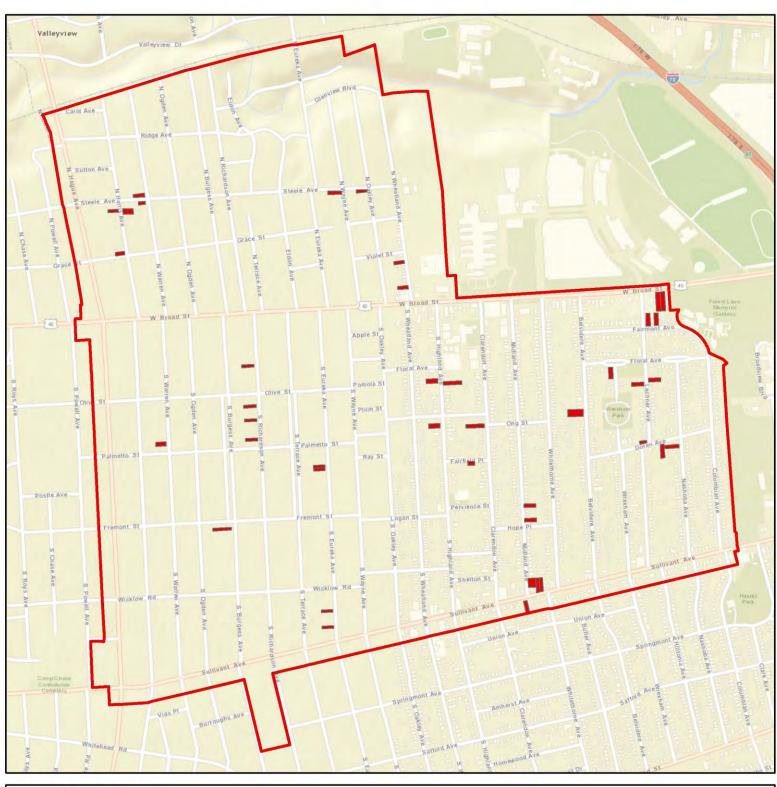


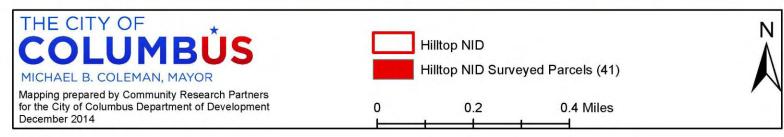
Housing Surveyed in the Southside





Housing Surveyed in the Hilltop Community Reinvestment Area (CRA)





Housing Surveyed in the North Central

