Houston						
	Funded loan Funded loa	ns	Home purchase	Refinanced	Funded loan	Fui

17.0

13.1

10.1

10.1

10.5

12.8

17.4

20.2

17.1

12.4

14.3

10.6

10.4

11.0

4.8

5.1

5.3

6.9

Miami

26.9

25.5

16.1

15.4

15.1

20.8

53.9

83.3

85.9

5.49

58.64

4.52

1.59

-27.18

-61.45

-35.23

-3.06

33.70

Home purchase Refinanced

11.7

9.1

7.6

7.1

7.1

10.8

24.3

41.9

47.0

loans (\$B)

13.6

14.9

7.4

7.4

7.2

8.7

26.4

36.8

33.9

loans (\$B)

\_ Year growth YOY (%) (\$B) loans (\$B) loans (\$B) growth YOY (%) loans (\$B)

Mortgage origination growth in Houston and Miami since 2005

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32.6

29.2

22.0

21.5

22.3

18.9

24.5

27.2

25.6

Based on data filed by lenders under the Home Mortgage Disclosure Act.

11.65

32.93

2.02

-3.36

17.70

-22.86

-9.69

6.09

-2.04

2013

2012

2011

2010

2009

2008

2007

2006

2005

Data as of Oct. 7, 2014. YOY = year over year

Source: SNI Financial