

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.



Home Mortgage Disclosure Act Notice (HMDA)

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at the website.

www.consumerfinance.gov/hmda

HMDA data for many other financial institutions are also available at this website.



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

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
Source: 2021 Bank Data. Due to rounding, totals may not equal 100.0.										

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%
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.						

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
<i>Source: Bureau of Labor Statistics.</i>			

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

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

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%
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.						

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

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, Quanah 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 Lucas– 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 Tr	Tract Inco	Total Popu	Median Family	Percent A	Minority P	Non-Pover	Percent Er	Total Hou	Owner Oc	Vacant Ho	Median Gross Rent
Oklahoma Ass	Greer OK	9671.00	Middle	2,119	\$69,000	77.73%	28.79%	81.73%	99.15%	991	57.01%	22.30%	\$592
Oklahoma Ass	Greer OK	9672.00	Middle	3,372	\$69,000	52.82%	26.25%	88.79%	75.36%	1,706	54.34%	21.51%	\$561
Oklahoma Ass	Harmon O	9678.00	Middle	2,488	\$69,000	55.51%	43.61%	89.50%	84.12%	1,531	49.25%	28.74%	\$705
Oklahoma Ass	Jackson O	9681.00	Upper*	2,449	\$69,000	51.94%	17.88%	97.48%	81.05%	1,197	74.69%	19.30%	\$917
Oklahoma Ass	Jackson O	9682.00	Middle	1,531	\$69,000	52.58%	27.11%	90.66%	77.73%	852	54.81%	23.12%	\$675
Oklahoma Ass	Jackson O	9683.00	Middle	1,582	\$69,000	62.39%	28.38%	88.85%	95.58%	1,087	42.87%	32.93%	\$496
Oklahoma Ass	Jackson O	9684.00	Upper*	5,882	\$69,000	59.20%	29.05%	98.69%	78.20%	2,420	59.42%	4.92%	\$658
Oklahoma Ass	Jackson O	9685.00	Middle	4,613	\$69,000	52.79%	36.33%	92.94%	63.73%	1,791	34.51%	20.94%	\$927
Oklahoma Ass	Jackson O	9686.00	Mod	3,761	\$69,000	61.55%	63.17%	71.68%	84.58%	2,190	42.79%	24.47%	\$664
Oklahoma Ass	Jackson O	9687.00	Mod	1,531	\$69,000	58.39%	62.97%	82.86%	77.92%	919	38.19%	35.58%	\$422
Oklahoma Ass	Jackson O	9688.00	Mod	3,436	\$69,000	53.93%	54.57%	86.44%	75.23%	1,680	45.18%	18.57%	\$742
Texas Assessr	Dallas TX	0142.05	Upper*	1,925	\$110,300	41.77%	40.05%	96.20%	64.78%	679	91.02%	6.33%	\$3,000
Texas Assessr	Dallas TX	0142.07	Upper*	2,656	\$110,300	43.11%	60.09%	100.00%	50.90%	1,180	0.00%	19.83%	\$1,690
Texas Assessr	Dallas TX	0142.08	Middle	2,706	\$110,300	55.21%	55.40%	100.00%	59.02%	1,308	13.23%	17.66%	\$1,512
Texas Assessr	Dallas TX	0142.09	Upper*	4,047	\$110,300	66.64%	60.27%	100.00%	69.80%	1,913	4.23%	9.67%	\$1,608
Texas Assessr	Dallas TX	0143.06	Mod	5,978	\$110,300	65.42%	80.41%	93.92%	81.23%	1,860	72.90%	3.98%	\$1,305
Texas Assessr	Dallas TX	0143.08	Mod	4,275	\$110,300	62.22%	85.05%	90.03%	70.85%	1,518	9.16%	3.82%	\$1,021
Texas Assessr	Dallas TX	0143.09	Low	5,000	\$110,300	62.88%	92.30%	80.12%	70.88%	1,927	5.81%	7.11%	\$1,041
Texas Assessr	Dallas TX	0143.10	Middle	4,965	\$110,300	55.93%	75.93%	90.57%	69.55%	1,924	36.54%	6.19%	\$1,156
Texas Assessr	Dallas TX	0143.13	Middle	3,582	\$110,300	41.99%	70.58%	98.07%	52.85%	1,206	15.42%	19.90%	\$1,329
Texas Assessr	Dallas TX	0143.14	Upper*	3,103	\$110,300	41.93%	58.27%	100.00%	60.04%	1,210	28.26%	17.52%	\$1,291
Texas Assessr	Dallas TX	0143.15	Mod	3,166	\$110,300	52.21%	76.44%	94.48%	60.36%	842	39.79%	3.44%	\$902
Texas Assessr	Dallas TX	0143.16	Mod	3,918	\$110,300	63.65%	69.60%	92.63%	92.32%	1,215	82.55%	0.00%	\$1,020
Texas Assessr	Dallas TX	0143.17	Middle	1,647	\$110,300	84.58%	65.33%	98.14%	102.31%	961	34.24%	7.60%	\$1,391
Texas Assessr	Dallas TX	0143.18	Middle	2,817	\$110,300	46.61%	51.93%	98.40%	63.44%	890	48.31%	11.24%	\$1,230
Texas Assessr	Dallas TX	0143.19	Mod	2,664	\$110,300	68.21%	90.69%	92.77%	69.59%	1,089	0.00%	10.47%	\$1,335
Texas Assessr	Dallas TX	0143.20	Middle	2,747	\$110,300	64.47%	90.64%	98.31%	66.62%	1,069	6.45%	6.74%	\$1,238
Texas Assessr	Dallas TX	0144.05	Mod	4,038	\$110,300	49.90%	82.37%	89.73%	66.99%	1,336	42.59%	2.32%	\$789
Texas Assessr	Dallas TX	0144.06	Mod	4,686	\$110,300	54.87%	78.10%	85.73%	67.05%	1,430	45.73%	2.38%	\$1,015
Texas Assessr	Dallas TX	0144.07	Mod	5,461	\$110,300	55.65%	88.59%	87.77%	62.96%	2,007	20.78%	7.97%	\$1,005
Texas Assessr	Dallas TX	0144.08	Mod	4,373	\$110,300	59.98%	77.22%	88.02%	75.67%	1,564	49.68%	5.95%	\$1,119
Texas Assessr	Dallas TX	0180.02	Mod	3,745	\$110,300	63.23%	80.37%	89.14%	75.78%	1,208	54.72%	16.64%	\$1,283
Texas Assessr	Dallas TX	0181.05	Mod	5,880	\$110,300	68.52%	82.74%	96.32%	81.84%	1,745	57.08%	8.94%	\$1,354
Texas Assessr	Dallas TX	0181.10	Middle	5,423	\$110,300	43.04%	41.23%	96.77%	83.51%	2,177	70.83%	1.15%	\$2,148
Texas Assessr	Dallas TX	0181.11	Middle	6,879	\$110,300	53.29%	76.81%	88.60%	68.41%	1,975	65.01%	0.61%	\$1,300
Texas Assessr	Dallas TX	0181.20	Middle	5,142	\$110,300	62.74%	72.48%	97.10%	76.60%	1,620	82.65%	4.07%	\$1,584
Texas Assessr	Dallas TX	0181.21	Mod	5,764	\$110,300	44.54%	75.95%	87.43%	60.95%	1,580	64.43%	6.33%	\$1,036
Texas Assessr	Dallas TX	0181.26	Middle	6,894	\$110,300	56.64%	70.34%	99.11%	78.89%	2,275	76.75%	4.48%	\$1,222
Texas Assessr	Dallas TX	0181.27	Mod	3,264	\$110,300	39.80%	78.46%	83.53%	54.69%	900	64.44%	7.89%	\$1,116
Texas Assessr	Dallas TX	0181.28	Mod	5,913	\$110,300	56.13%	78.83%	93.52%	67.12%	1,916	41.18%	2.24%	\$1,212
Texas Assessr	Dallas TX	0181.29	Mod	4,504	\$110,300	53.84%	58.50%	98.49%	86.08%	1,964	41.65%	11.15%	\$1,168
Texas Assessr	Dallas TX	0181.30	Mod	4,532	\$110,300	53.88%	78.55%	82.64%	66.22%	1,756	22.55%	2.68%	\$1,083
Texas Assessr	Dallas TX	0181.33	Middle	3,916	\$110,300	59.40%	48.42%	97.03%	79.80%	1,409	66.93%	5.68%	\$1,641
Texas Assessr	Dallas TX	0181.34	Middle	5,570	\$110,300	51.90%	52.06%	98.28%	75.75%	2,036	88.16%	4.57%	\$1,695

Texas Assessr	Dallas TX	0181.35	Middle	5,182	\$110,300	49.71%	53.55%	93.45%	59.09%	1,583	69.49%	2.46%	\$1,507
Texas Assessr	Dallas TX	0181.37	Middle	4,145	\$110,300	65.04%	70.16%	92.43%	82.48%	1,634	58.51%	11.14%	\$1,036
Texas Assessr	Dallas TX	0181.38	Mod	4,985	\$110,300	58.70%	78.27%	82.35%	71.70%	2,052	13.40%	7.46%	\$1,089
Texas Assessr	Dallas TX	0181.40	Upper*	5,572	\$110,300	76.15%	56.96%	97.94%	100.18%	2,103	88.49%	0.00%	\$1,108
Texas Assessr	Dallas TX	0181.43	Upper*	6,836	\$110,300	54.14%	52.17%	95.00%	67.88%	2,267	69.21%	11.47%	\$1,186
Texas Assessr	Dallas TX	0181.44	Upper*	4,458	\$110,300	54.02%	52.09%	92.49%	67.95%	1,300	86.23%	0.00%	\$2,063
Texas Assessr	Dallas TX	0181.45	Upper*	4,089	\$110,300	77.38%	42.97%	97.91%	101.25%	1,657	92.64%	3.50%	\$0
Texas Assessr	Dallas TX	0185.06	Low	2,771	\$110,300	86.90%	92.13%	77.85%	95.31%	1,800	0.56%	16.50%	\$885
Texas Assessr	Dallas TX	0185.07	Mod	3,934	\$110,300	76.46%	92.60%	85.69%	83.81%	2,398	0.00%	10.18%	\$986
Texas Assessr	Dallas TX	0185.08	Low	1,429	\$110,300	92.16%	88.17%	100.00%	95.66%	802	37.53%	5.24%	\$989
Texas Assessr	Dallas TX	0186.00	Mod	3,948	\$110,300	55.75%	60.64%	90.36%	72.21%	1,404	70.44%	4.42%	\$1,250
Texas Assessr	Dallas TX	0187.00	Mod	6,720	\$110,300	57.72%	83.79%	87.59%	74.39%	2,056	54.13%	6.13%	\$1,060
Texas Assessr	Dallas TX	0188.01	Mod	4,576	\$110,300	62.50%	74.32%	89.32%	81.12%	1,541	68.59%	9.34%	\$1,350
Texas Assessr	Dallas TX	0188.02	Mod	1,566	\$110,300	58.24%	65.26%	97.36%	77.46%	721	14.01%	10.82%	\$1,168
Texas Assessr	Dallas TX	0189.00	Mod	6,363	\$110,300	49.52%	79.48%	88.23%	66.32%	1,900	56.68%	7.84%	\$1,078
Texas Assessr	Dallas TX	0190.13	Low	5,133	\$110,300	55.56%	94.93%	71.24%	66.88%	1,572	0.00%	6.62%	\$838
Texas Assessr	Dallas TX	0190.16	Mod	2,699	\$110,300	66.43%	76.55%	78.20%	81.88%	1,297	29.07%	10.79%	\$899
Texas Assessr	Dallas TX	0190.18	Mod	5,157	\$110,300	71.61%	73.55%	87.44%	90.03%	2,511	39.94%	15.37%	\$944
Texas Assessr	Dallas TX	0190.19	Low	7,113	\$110,300	67.16%	84.93%	66.64%	78.56%	2,673	18.33%	3.70%	\$978
Texas Assessr	Dallas TX	0190.20	Mod	5,611	\$110,300	71.13%	67.47%	93.88%	93.37%	2,518	51.23%	4.69%	\$1,211
Texas Assessr	Dallas TX	0190.23	Middle	5,028	\$110,300	73.97%	45.68%	100.00%	98.45%	2,213	64.35%	0.00%	\$1,460
Texas Assessr	Dallas TX	0190.24	Middle	4,164	\$110,300	61.24%	58.29%	96.77%	85.69%	1,547	78.02%	2.13%	\$2,093
Texas Assessr	Dallas TX	0190.25	Middle	4,912	\$110,300	52.12%	59.26%	98.21%	77.18%	1,476	84.08%	3.25%	\$1,846
Texas Assessr	Dallas TX	0190.26	Middle	5,534	\$110,300	60.73%	56.13%	93.32%	87.68%	1,994	73.37%	2.86%	\$1,172
Texas Assessr	Dallas TX	0190.27	Mod	6,375	\$110,300	63.45%	73.69%	88.86%	83.55%	2,564	37.56%	5.07%	\$1,330
Texas Assessr	Dallas TX	0190.28	Mod	3,708	\$110,300	56.26%	73.35%	89.35%	78.61%	1,100	64.36%	5.00%	\$1,571
Texas Assessr	Dallas TX	0190.29	Mod	6,525	\$110,300	57.93%	72.61%	95.61%	80.12%	2,096	72.81%	5.25%	\$1,341
Texas Assessr	Dallas TX	0191.02	Middle	5,008	\$110,300	66.31%	52.94%	86.92%	86.34%	1,931	58.78%	5.33%	\$1,320
Texas Assessr	Dallas TX	0192.02	Middle	4,714	\$110,300	80.29%	50.25%	88.55%	95.78%	2,175	49.38%	4.46%	\$1,096
Texas Assessr	Dallas TX	0192.03	Upper*	3,957	\$110,300	58.28%	25.88%	95.05%	82.34%	1,824	76.43%	7.95%	\$1,411
Texas Assessr	Dallas TX	0192.05	Upper*	4,588	\$110,300	52.75%	23.98%	98.25%	76.07%	1,879	76.16%	8.09%	\$2,240
Texas Assessr	Dallas TX	0192.08	Mod	5,932	\$110,300	61.68%	86.18%	86.56%	73.04%	2,462	33.79%	9.55%	\$963
Texas Assessr	Dallas TX	0192.10	Upper*	4,338	\$110,300	55.05%	17.75%	98.68%	85.50%	1,777	93.81%	2.93%	\$2,125
Texas Assessr	Dallas TX	0192.11	Mod	5,077	\$110,300	57.65%	42.82%	94.40%	96.91%	2,542	48.90%	5.35%	\$1,269
Texas Assessr	Dallas TX	0192.12	Low	3,044	\$110,300	71.81%	97.47%	67.80%	80.85%	1,253	0.00%	13.25%	\$940
Texas Assessr	Dallas TX	0192.13	Low	3,232	\$110,300	65.35%	82.77%	72.25%	87.07%	1,737	2.01%	11.00%	\$998
Texas Assessr	Dallas TX	0192.14	Mod	5,284	\$110,300	70.91%	84.67%	75.93%	79.69%	1,794	19.62%	15.61%	\$1,337
Texas Assessr	Dallas TX	0192.15	Middle	2,880	\$110,300	49.34%	41.22%	100.00%	73.92%	1,054	76.19%	5.50%	\$1,779
Texas Assessr	Dallas TX	0192.16	Middle	3,992	\$110,300	61.05%	33.87%	97.48%	94.84%	1,904	51.00%	9.51%	\$1,918
Texas Assessr	Dallas TX	0193.01	Upper*	3,098	\$110,300	63.07%	14.33%	99.79%	81.31%	1,073	91.99%	5.03%	\$2,667
Texas Assessr	Dallas TX	0193.02	Upper*	6,342	\$110,300	69.65%	31.38%	96.13%	75.34%	1,077	58.03%	11.33%	\$1,853
Texas Assessr	Dallas TX	0194.00	Upper*	4,290	\$110,300	60.02%	22.14%	97.18%	77.95%	1,734	69.32%	6.92%	\$1,885
Texas Assessr	Dallas TX	0195.01	Upper*	7,096	\$110,300	55.31%	12.19%	100.00%	74.66%	2,455	92.18%	3.14%	\$3,175
Texas Assessr	Dallas TX	0195.02	Upper*	4,457	\$110,300	53.42%	15.71%	96.26%	72.72%	1,893	64.66%	14.05%	\$2,646
Texas Assessr	Dallas TX	0196.00	Upper*	2,369	\$110,300	48.46%	18.36%	92.90%	73.70%	965	73.06%	10.16%	\$1,305

Texas Assessr Dallas TX	0197.00	Upper*	1,966	\$110,300	46.34%	14.24%	96.08%	68.87%	808	72.28%	19.93%	\$2,337
Texas Assessr Dallas TX	0198.00	Upper*	4,529	\$110,300	57.28%	13.16%	98.82%	84.83%	2,155	72.71%	12.58%	\$2,862
Texas Assessr Collin TX	0316.25	Upper*	4,339	\$110,300	57.78%	29.22%	95.62%	91.93%	1,800	80.17%	1.61%	\$1,789
Texas Assessr Collin TX	0316.26	Upper*	2,342	\$110,300	51.11%	25.70%	97.94%	81.64%	909	86.03%	1.98%	\$1,438
Texas Assessr Collin TX	0316.27	Middle	4,754	\$110,300	64.22%	35.91%	93.64%	88.94%	1,951	79.34%	3.18%	\$1,383
Texas Assessr Collin TX	0316.28	Middle	3,472	\$110,300	65.96%	42.14%	95.42%	98.16%	1,483	75.79%	2.09%	\$1,968
Texas Assessr Collin TX	0316.29	Middle	3,398	\$110,300	72.10%	47.50%	95.67%	90.32%	1,321	65.56%	2.04%	\$1,598
Texas Assessr Collin TX	0316.30	Middle	4,466	\$110,300	59.56%	41.22%	99.03%	78.68%	1,544	83.81%	3.04%	\$1,780
Texas Assessr Collin TX	0316.31	Middle	4,581	\$110,300	78.83%	54.81%	94.76%	91.03%	1,997	50.88%	3.56%	\$1,186
Texas Assessr Collin TX	0316.32	Middle	5,532	\$110,300	64.32%	51.77%	91.83%	90.33%	2,555	31.66%	4.15%	\$1,327
Texas Assessr Collin TX	0316.33	Upper*	3,636	\$110,300	74.70%	45.52%	99.18%	97.96%	1,444	83.31%	0.00%	\$2,162
Texas Assessr Collin TX	0316.34	Middle	3,022	\$110,300	72.50%	47.92%	100.00%	92.55%	1,168	51.88%	4.88%	\$1,432
Texas Assessr Collin TX	0316.35	Middle	4,493	\$110,300	70.91%	64.75%	92.97%	82.95%	1,832	33.68%	7.70%	\$1,416
Texas Assessr Collin TX	0316.36	Upper*	6,554	\$110,300	70.31%	43.61%	100.00%	96.78%	2,997	65.97%	2.64%	\$1,857
Texas Assessr Collin TX	0316.39	Upper*	7,146	\$110,300	60.20%	65.51%	95.67%	74.42%	2,385	66.96%	0.00%	\$1,647
Texas Assessr Collin TX	0316.41	Upper*	6,306	\$110,300	63.30%	72.12%	98.76%	77.18%	2,173	63.83%	2.35%	\$2,034
Texas Assessr Collin TX	0316.42	Upper*	4,496	\$110,300	69.80%	44.64%	98.65%	94.37%	1,724	83.53%	0.00%	\$2,330
Texas Assessr Collin TX	0316.43	Upper*	4,518	\$110,300	67.02%	48.52%	93.30%	82.67%	1,913	35.28%	2.72%	\$1,266
Texas Assessr Collin TX	0316.45	Upper*	2,017	\$110,300	49.68%	29.15%	98.41%	68.27%	622	99.20%	0.00%	\$0
Texas Assessr Collin TX	0316.46	Upper*	6,402	\$110,300	49.02%	43.78%	99.39%	66.74%	2,193	64.75%	9.03%	\$1,486
Texas Assessr Collin TX	0316.47	Upper*	3,273	\$110,300	58.39%	47.57%	98.93%	78.74%	1,525	39.74%	10.23%	\$1,432
Texas Assessr Collin TX	0316.49	Upper*	5,611	\$110,300	50.97%	36.62%	97.60%	80.27%	2,530	50.40%	11.42%	\$1,698
Texas Assessr Collin TX	0316.78	Upper*	3,607	\$110,300	58.75%	42.78%	95.04%	76.55%	1,062	96.05%	1.41%	\$0
Texas Assessr Collin TX	0316.79	Upper*	2,883	\$110,300	48.49%	77.35%	100.00%	63.48%	866	85.45%	5.20%	\$1,913
Texas Assessr Collin TX	0316.80	Upper*	3,828	\$110,300	66.12%	64.26%	92.89%	88.45%	1,270	96.14%	0.00%	\$1,829
Texas Assessr Collin TX	0316.81	Upper*	2,619	\$110,300	55.78%	26.38%	98.30%	81.60%	898	75.84%	0.00%	\$1,801
Texas Assessr Collin TX	0316.82	Upper*	3,662	\$110,300	65.26%	39.98%	100.00%	97.43%	1,725	61.39%	5.68%	\$1,182
Texas Assessr Collin TX	0317.04	Upper*	3,625	\$110,300	62.43%	43.59%	100.00%	86.26%	1,906	46.17%	13.27%	\$1,143
Texas Assessr Collin TX	0317.06	Upper*	2,253	\$110,300	59.34%	25.83%	97.92%	92.28%	892	91.14%	4.37%	\$3,501
Texas Assessr Collin TX	0317.08	Middle	3,902	\$110,300	65.81%	39.36%	94.28%	97.67%	2,289	52.03%	6.90%	\$1,028
Texas Assessr Collin TX	0317.09	Middle	4,931	\$110,300	66.36%	51.41%	86.68%	81.06%	2,487	35.95%	17.85%	\$1,380
Texas Assessr Collin TX	0317.11	Upper*	3,265	\$110,300	57.52%	43.64%	92.84%	88.30%	1,721	51.19%	9.94%	\$1,398
Texas Assessr Collin TX	0317.13	Middle	4,572	\$110,300	80.93%	70.84%	88.93%	87.12%	2,862	12.09%	11.91%	\$1,093
Texas Assessr Collin TX	0317.15	Upper*	2,703	\$110,300	57.97%	35.96%	93.21%	86.02%	1,245	63.13%	9.88%	\$1,266
Texas Assessr Collin TX	0317.16	Upper*	2,378	\$110,300	75.95%	41.25%	97.18%	102.57%	1,606	44.08%	9.53%	\$973
Texas Assessr Collin TX	0317.17	Upper*	2,037	\$110,300	66.08%	56.50%	91.08%	78.84%	1,282	22.62%	18.80%	\$1,081
Texas Assessr Collin TX	0317.18	Upper*	2,479	\$110,300	61.68%	28.04%	94.47%	84.75%	1,065	63.29%	9.20%	\$990
Texas Assessr Collin TX	0317.19	Upper*	1,717	\$110,300	62.84%	41.18%	96.90%	94.12%	997	53.96%	13.24%	\$1,123
Texas Assessr Collin TX	0317.20	Low	3,759	\$110,300	85.21%	83.59%	82.85%	99.07%	2,040	1.13%	15.83%	\$919
Texas Assessr Collin TX	0317.21	Upper*	2,303	\$110,300	50.54%	46.72%	100.00%	65.44%	1,201	64.53%	17.90%	\$2,125
Texas Assessr Collin TX	0317.22	Middle	2,994	\$110,300	77.72%	71.04%	90.35%	84.24%	1,967	0.00%	12.40%	\$1,162
Texas Assessr Collin TX	0317.23	Low	3,777	\$110,300	66.88%	78.66%	90.86%	69.34%	1,925	0.00%	15.53%	\$1,194
Texas Assessr Collin TX	0320.15	Middle	2,380	\$110,300	87.77%	52.65%	98.59%	107.61%	1,150	60.09%	0.00%	\$1,240
Texas Assessr Collin TX	0320.16	Upper*	2,716	\$110,300	58.39%	71.17%	100.00%	76.36%	910	87.91%	5.71%	\$0
Texas Assessr Collin TX	0320.17	Middle	5,026	\$110,300	59.21%	58.50%	98.34%	73.98%	1,811	47.71%	1.93%	\$1,553

Texas Assessr Collin TX	0320.18	Upper*	3,595	\$110,300	43.23%	43.48%	96.77%	73.35%	1,329	64.64%	1.05%	\$1,593
Texas Assessr Collin TX	0320.19	Upper*	2,987	\$110,300	61.87%	58.05%	95.35%	78.34%	1,028	89.01%	3.02%	\$0
Texas Assessr Dallas TX	0001.00	Upper*	4,473	\$110,300	53.88%	22.89%	99.04%	66.22%	1,919	51.80%	6.36%	\$1,381
Texas Assessr Dallas TX	0002.01	Upper*	3,173	\$110,300	56.63%	17.30%	100.00%	69.24%	1,360	75.74%	6.03%	\$1,575
Texas Assessr Dallas TX	0002.02	Upper*	3,794	\$110,300	69.56%	23.38%	100.00%	80.79%	2,027	45.88%	8.73%	\$1,165
Texas Assessr Dallas TX	0003.00	N/A	4,592	\$110,300	72.47%	21.41%	92.95%	84.91%	2,335	44.33%	9.59%	\$1,734
Texas Assessr Dallas TX	0004.01	Mod	4,972	\$110,300	71.98%	76.15%	82.88%	80.53%	2,018	12.39%	11.74%	\$1,352
Texas Assessr Dallas TX	0004.05	Low	2,231	\$110,300	85.43%	75.62%	89.57%	95.07%	1,508	6.23%	14.46%	\$1,188
Texas Assessr Dallas TX	0004.07	Mod	2,083	\$110,300	65.43%	76.38%	87.40%	75.90%	1,077	21.82%	11.42%	\$1,106
Texas Assessr Dallas TX	0004.08	Middle	2,188	\$110,300	92.37%	45.89%	100.00%	101.78%	1,623	38.45%	8.81%	\$1,374
Texas Assessr Dallas TX	0004.09	Mod	3,919	\$110,300	82.50%	64.00%	90.20%	85.33%	2,277	4.44%	0.31%	\$1,403
Texas Assessr Dallas TX	0004.10	Mod	4,854	\$110,300	56.84%	94.93%	79.39%	84.49%	1,584	62.37%	2.71%	\$1,024
Texas Assessr Dallas TX	0005.01	N/A	1,950	\$110,300	101.03%	46.21%	100.00%	103.38%	1,738	0.00%	13.98%	\$1,251
Texas Assessr Dallas TX	0005.02	Upper*	2,491	\$110,300	65.03%	20.63%	100.00%	83.90%	1,752	33.56%	18.84%	\$1,810
Texas Assessr Dallas TX	0005.03	Upper*	2,752	\$110,300	69.19%	43.24%	100.00%	71.55%	1,572	7.06%	3.88%	\$1,429
Texas Assessr Dallas TX	0006.05	Upper*	2,404	\$110,300	67.43%	32.11%	98.71%	92.05%	1,948	38.55%	18.33%	\$1,610
Texas Assessr Dallas TX	0006.06	Upper*	3,170	\$110,300	47.57%	17.38%	100.00%	82.43%	2,202	59.85%	14.49%	\$1,798
Texas Assessr Dallas TX	0014.00	Mod	3,377	\$110,300	81.85%	55.70%	86.53%	92.03%	1,982	18.31%	12.16%	\$960
Texas Assessr Dallas TX	0015.02	Mod	2,752	\$110,300	83.54%	73.00%	79.28%	94.77%	1,510	10.20%	14.24%	\$859
Texas Assessr Dallas TX	0015.03	Low	1,958	\$110,300	77.22%	68.13%	64.48%	89.63%	1,557	3.28%	31.09%	\$816
Texas Assessr Dallas TX	0015.04	Mod	2,494	\$110,300	80.27%	59.06%	72.97%	96.87%	1,620	12.28%	15.74%	\$1,012
Texas Assessr Dallas TX	0016.01	N/A	3,249	\$110,300	42.07%	72.45%	61.61%	54.45%	1,380	2.97%	14.78%	\$1,261
Texas Assessr Dallas TX	0016.02	Upper*	2,446	\$110,300	88.02%	41.86%	88.22%	99.96%	1,661	40.28%	10.42%	\$1,425
Texas Assessr Dallas TX	0017.03	Upper*	4,555	\$110,300	71.48%	27.22%	89.22%	75.96%	2,517	20.70%	11.52%	\$1,726
Texas Assessr Dallas TX	0017.05	Upper*	3,113	\$110,300	72.76%	28.36%	100.00%	81.18%	2,078	15.26%	11.36%	\$1,887
Texas Assessr Dallas TX	0018.01	N/A	2,763	\$110,300	88.93%	31.85%	100.00%	89.47%	1,884	5.57%	9.98%	\$1,510
Texas Assessr Dallas TX	0018.02	Middle	3,390	\$110,300	86.76%	25.78%	70.45%	88.61%	2,394	0.00%	11.40%	\$1,776
Texas Assessr Dallas TX	0019.01	Upper*	4,064	\$110,300	75.27%	23.62%	100.00%	89.37%	2,821	11.41%	9.96%	\$2,159
Texas Assessr Dallas TX	0019.02	Upper*	5,978	\$110,300	67.10%	41.65%	92.63%	68.79%	3,326	7.37%	13.56%	\$1,730
Texas Assessr Dallas TX	0021.00	Upper*	2,720	\$110,300	88.68%	50.85%	95.77%	94.19%	2,104	4.09%	13.40%	\$1,673
Texas Assessr Dallas TX	0022.00	Middle	2,860	\$110,300	80.91%	52.06%	93.94%	89.30%	1,964	19.65%	17.16%	\$1,327
Texas Assessr Dallas TX	0024.00	Mod	3,477	\$110,300	53.90%	91.11%	89.35%	67.59%	1,202	44.09%	20.13%	\$1,061
Texas Assessr Dallas TX	0031.02	Upper*	1,286	\$110,300	88.18%	43.62%	92.00%	100.93%	1,076	35.59%	25.93%	\$1,517
Texas Assessr Dallas TX	0031.03	Upper*	2,508	\$110,300	89.67%	50.80%	96.00%	93.22%	2,061	6.89%	16.50%	\$1,526
Texas Assessr Dallas TX	0043.00	Mod	5,459	\$110,300	49.66%	72.21%	83.85%	60.60%	2,156	19.62%	15.54%	\$1,433
Texas Assessr Dallas TX	0071.01	Upper*	2,164	\$110,300	76.85%	17.19%	92.05%	91.45%	1,113	47.08%	0.00%	\$1,832
Texas Assessr Dallas TX	0071.02	Mod	5,441	\$110,300	66.24%	68.76%	94.64%	82.14%	2,904	41.46%	14.15%	\$1,354
Texas Assessr Dallas TX	0078.25	Middle	4,935	\$110,300	66.83%	53.56%	93.49%	91.73%	2,811	35.61%	8.54%	\$918
Texas Assessr Dallas TX	0078.26	Middle	1,698	\$110,300	62.07%	56.36%	93.80%	66.31%	1,030	4.17%	14.66%	\$1,314
Texas Assessr Dallas TX	0078.27	Low	2,784	\$110,300	72.84%	76.87%	83.26%	89.08%	1,659	9.34%	12.42%	\$1,108
Texas Assessr Dallas TX	0078.28	Mod	4,047	\$110,300	108.94%	84.33%	85.54%	115.57%	2,996	1.00%	18.02%	\$1,235
Texas Assessr Dallas TX	0078.29	Mod	2,602	\$110,300	76.17%	92.04%	81.44%	87.74%	1,134	29.28%	11.99%	\$1,188
Texas Assessr Dallas TX	0078.30	Low	2,153	\$110,300	57.64%	86.44%	68.83%	79.47%	1,443	0.00%	23.35%	\$888
Texas Assessr Dallas TX	0078.31	Mod	2,946	\$110,300	61.88%	91.99%	78.92%	74.37%	1,637	0.00%	25.90%	\$842
Texas Assessr Dallas TX	0078.32	Low	2,677	\$110,300	68.55%	94.21%	57.14%	75.57%	1,418	3.17%	13.26%	\$719

Texas Assessr Dallas TX	0078.33	Low	2,539	\$110,300	89.76%	89.60%	56.87%	91.14%	1,239	4.52%	11.78%	\$907
Texas Assessr Dallas TX	0078.34	Low	2,916	\$110,300	76.54%	90.64%	78.20%	81.00%	1,714	2.74%	11.32%	\$876
Texas Assessr Dallas TX	0078.35	Low	2,881	\$110,300	67.51%	76.57%	87.95%	82.44%	1,724	29.06%	10.09%	\$901
Texas Assessr Dallas TX	0079.02	Upper*	5,433	\$110,300	59.18%	26.06%	96.07%	80.12%	2,905	57.93%	12.50%	\$1,829
Texas Assessr Dallas TX	0079.03	Upper*	2,175	\$110,300	52.60%	26.39%	96.84%	80.87%	1,113	54.36%	10.42%	\$1,477
Texas Assessr Dallas TX	0079.06	Upper*	2,597	\$110,300	31.77%	11.44%	98.50%	66.04%	1,160	54.14%	14.74%	\$2,103
Texas Assessr Dallas TX	0079.09	Middle	2,179	\$110,300	94.40%	52.55%	88.56%	103.67%	1,547	0.00%	7.69%	\$1,174
Texas Assessr Dallas TX	0079.10	Upper*	2,953	\$110,300	90.79%	50.90%	97.03%	93.36%	2,521	0.63%	20.55%	\$1,106
Texas Assessr Dallas TX	0079.12	Upper*	2,112	\$110,300	85.09%	45.41%	100.00%	88.83%	1,201	0.00%	6.24%	\$1,372
Texas Assessr Dallas TX	0079.13	Upper*	3,286	\$110,300	63.30%	34.60%	98.00%	82.68%	2,066	36.64%	11.86%	\$1,640
Texas Assessr Dallas TX	0079.14	Middle	3,499	\$110,300	81.91%	38.95%	100.00%	89.28%	2,359	13.01%	21.20%	\$1,640
Texas Assessr Dallas TX	0079.15	N/A	2,048	\$110,300	68.85%	43.99%	82.10%	76.32%	1,325	0.75%	18.11%	\$1,239
Texas Assessr Dallas TX	0100.01	Low	2,600	\$110,300	42.81%	88.96%	81.82%	63.73%	998	16.83%	5.71%	\$1,065
Texas Assessr Dallas TX	0100.02	N/A	4,174	\$110,300	119.36%	69.81%		123.57%	0			\$0
Texas Assessr Dallas TX	0100.03	Upper*	3,254	\$110,300	89.98%	49.69%	94.76%	93.42%	2,208	0.45%	9.83%	\$1,615
Texas Assessr Dallas TX	0101.01	Low	5,069	\$110,300	52.26%	97.26%	67.05%	65.26%	1,486	46.90%	13.93%	\$917
Texas Assessr Dallas TX	0101.02	Mod	2,679	\$110,300	66.78%	97.35%	85.70%	95.71%	907	76.63%	2.32%	\$941
Texas Assessr Dallas TX	0105.00	Mod	3,201	\$110,300	56.14%	97.00%	78.10%	73.32%	939	67.52%	10.65%	\$1,132
Texas Assessr Dallas TX	0106.01	Mod	5,540	\$110,300	63.48%	98.09%	82.39%	77.92%	1,504	74.73%	1.33%	\$1,030
Texas Assessr Dallas TX	0106.02	Low	3,135	\$110,300	51.67%	96.52%	74.07%	62.36%	917	44.71%	9.71%	\$357
Texas Assessr Dallas TX	0122.08	Low	2,530	\$110,300	58.62%	96.32%	66.37%	72.02%	1,186	0.00%	7.84%	\$826
Texas Assessr Dallas TX	0122.09	Middle	2,704	\$110,300	64.76%	48.82%	91.84%	81.18%	1,240	44.27%	13.39%	\$1,063
Texas Assessr Dallas TX	0122.10	Mod	3,930	\$110,300	65.42%	82.47%	80.09%	82.60%	2,383	14.10%	11.88%	\$844
Texas Assessr Dallas TX	0122.11	Low	4,513	\$110,300	64.68%	89.12%	81.06%	78.09%	2,196	16.94%	9.02%	\$900
Texas Assessr Dallas TX	0122.12	Mod	3,462	\$110,300	112.74%	73.74%	85.24%	124.73%	1,703	48.91%	0.00%	\$888
Texas Assessr Dallas TX	0122.13	Middle	2,404	\$110,300	53.74%	46.96%	100.00%	75.50%	1,063	88.99%	8.75%	\$0
Texas Assessr Dallas TX	0123.01	Mod	4,748	\$110,300	65.27%	84.67%	86.38%	79.68%	1,694	56.43%	6.26%	\$905
Texas Assessr Dallas TX	0123.02	Low	8,092	\$110,300	59.54%	90.88%	66.53%	72.99%	2,993	29.67%	7.18%	\$936
Texas Assessr Dallas TX	0124.00	Mod	5,156	\$110,300	68.29%	49.77%	90.38%	87.43%	2,340	75.85%	4.49%	\$1,174
Texas Assessr Dallas TX	0125.01	Mod	3,674	\$110,300	57.38%	78.01%	80.56%	68.59%	1,204	76.74%	10.13%	\$1,131
Texas Assessr Dallas TX	0125.02	Low	4,111	\$110,300	56.24%	81.34%	88.29%	73.51%	1,190	54.37%	4.12%	\$1,292
Texas Assessr Dallas TX	0126.01	Mod	5,783	\$110,300	71.10%	88.73%	91.47%	80.74%	2,063	49.83%	10.13%	\$1,091
Texas Assessr Dallas TX	0133.00	Upper*	2,064	\$110,300	41.42%	19.53%	99.01%	70.98%	804	80.85%	13.68%	\$0
Texas Assessr Dallas TX	0134.00	Upper*	2,068	\$110,300	38.83%	19.87%	95.75%	66.05%	691	87.84%	4.34%	\$0
Texas Assessr Dallas TX	0135.00	Upper*	2,562	\$110,300	53.67%	16.63%	98.23%	75.02%	971	89.80%	7.31%	\$0
Texas Assessr Dallas TX	0136.05	Upper*	5,709	\$110,300	43.14%	23.35%	97.26%	73.95%	1,962	87.77%	4.64%	\$1,752
Texas Assessr Dallas TX	0136.06	Middle	5,434	\$110,300	77.99%	45.95%	91.96%	93.65%	2,734	53.47%	6.99%	\$1,010
Texas Assessr Dallas TX	0136.07	Upper*	3,538	\$110,300	56.81%	29.56%	97.90%	81.57%	1,506	67.20%	4.25%	\$1,132
Texas Assessr Dallas TX	0136.08	Upper*	2,570	\$110,300	36.34%	19.07%	99.72%	70.31%	1,007	88.88%	9.83%	\$0
Texas Assessr Dallas TX	0136.09	Middle	3,993	\$110,300	51.69%	58.38%	92.25%	66.12%	1,242	36.39%	8.45%	\$1,166
Texas Assessr Dallas TX	0136.10	Upper*	4,797	\$110,300	60.98%	56.33%	92.47%	76.59%	1,710	59.82%	5.91%	\$1,361
Texas Assessr Dallas TX	0136.11	Upper*	2,887	\$110,300	43.54%	23.42%	96.97%	84.83%	1,542	51.88%	15.37%	\$1,620
Texas Assessr Dallas TX	0136.15	Low	5,351	\$110,300	63.26%	82.92%	77.56%	76.96%	2,769	15.10%	12.89%	\$982
Texas Assessr Dallas TX	0136.17	Upper*	2,953	\$110,300	57.87%	30.85%	98.75%	77.55%	1,304	60.58%	7.75%	\$1,163
Texas Assessr Dallas TX	0136.18	Upper*	3,271	\$110,300	50.60%	38.67%	92.52%	68.08%	1,415	41.06%	19.08%	\$1,148

Texas Assessr	Dallas TX	0136.19	Upper*	5,414	\$110,300	43.54%	26.34%	98.99%	69.26%	1,998	79.53%	6.41%	\$988
Texas Assessr	Dallas TX	0136.20	Middle	6,205	\$110,300	71.30%	47.03%	96.48%	90.52%	4,459	15.12%	10.54%	\$1,397
Texas Assessr	Dallas TX	0136.21	Mod	4,423	\$110,300	78.63%	63.49%	96.33%	91.36%	2,575	8.12%	13.48%	\$1,162
Texas Assessr	Dallas TX	0136.22	Upper*	2,672	\$110,300	79.60%	50.41%	89.33%	97.60%	1,993	20.17%	13.10%	\$1,233
Texas Assessr	Dallas TX	0136.24	Middle	4,106	\$110,300	85.51%	72.77%	100.00%	103.95%	2,913	12.91%	14.45%	\$1,289
Texas Assessr	Dallas TX	0136.25	Mod	2,860	\$110,300	89.79%	80.56%	86.97%	97.24%	1,710	0.00%	17.95%	\$1,208
Texas Assessr	Dallas TX	0136.26	Mod	3,003	\$110,300	87.81%	76.19%	92.97%	91.87%	1,801	1.83%	16.10%	\$1,355
Texas Assessr	Dallas TX	0138.08	Upper*	2,856	\$110,300	73.84%	32.00%	94.20%	108.72%	1,622	75.28%	0.99%	\$1,403
Texas Assessr	Dallas TX	0139.01	Mod	3,283	\$110,300	91.35%	85.71%	80.77%	113.92%	1,429	57.24%	4.97%	\$1,323
Texas Assessr	Dallas TX	0139.02	Middle	4,278	\$110,300	63.11%	62.90%	95.86%	93.10%	1,767	80.93%	7.64%	\$1,654
Texas Assessr	Dallas TX	0140.01	Middle	4,274	\$110,300	70.43%	53.46%	98.13%	96.54%	2,262	65.83%	9.81%	\$1,371
Texas Assessr	Dallas TX	0140.02	Upper*	1,985	\$110,300	23.58%	62.02%	100.00%	26.25%	458	19.21%	22.93%	\$1,322
Texas Assessr	Dallas TX	0141.19	Upper*	4,655	\$110,300	49.04%	39.66%	96.87%	72.27%	1,596	78.26%	1.69%	\$1,925
Texas Assessr	Dallas TX	0141.20	Upper*	5,177	\$110,300	51.59%	38.50%	99.47%	69.35%	1,857	83.36%	6.41%	\$1,909
Texas Assessr	Dallas TX	0141.21	Middle	5,466	\$110,300	58.34%	62.33%	97.56%	73.53%	2,691	23.82%	4.42%	\$1,266
Texas Assessr	Dallas TX	0141.23	Upper*	6,234	\$110,300	51.12%	47.08%	100.00%	71.70%	2,045	88.36%	2.35%	\$2,098
Texas Assessr	Dallas TX	0141.24	Upper*	4,971	\$110,300	44.78%	63.29%	99.25%	59.28%	1,397	79.17%	5.01%	\$2,645
Texas Assessr	Dallas TX	0141.26	Upper*	6,994	\$110,300	65.27%	50.69%	99.45%	75.92%	2,459	91.38%	0.33%	\$0
Texas Assessr	Dallas TX	0141.28	Upper*	4,257	\$110,300	55.70%	77.73%	99.07%	66.78%	1,573	47.04%	4.20%	\$1,333
Texas Assessr	Dallas TX	0141.30	Middle	5,185	\$110,300	43.86%	75.26%	91.02%	55.89%	1,800	37.94%	16.39%	\$1,427
Texas Assessr	Dallas TX	0141.32	Middle	2,628	\$110,300	58.68%	75.19%	80.26%	75.00%	1,067	29.43%	3.94%	\$1,205
Texas Assessr	Dallas TX	0141.34	Upper*	4,156	\$110,300	68.41%	58.04%	96.34%	81.11%	1,485	78.59%	1.89%	\$2,204
Texas Assessr	Dallas TX	0141.35	Upper*	4,809	\$110,300	60.78%	56.48%	97.04%	73.61%	1,896	52.32%	4.22%	\$1,462
Texas Assessr	Dallas TX	0141.38	Upper*	4,621	\$110,300	58.65%	76.71%	99.12%	64.60%	1,973	20.07%	12.21%	\$1,546
Texas Assessr	Dallas TX	0141.39	Middle	2,949	\$110,300	65.92%	85.79%	96.82%	77.79%	1,282	19.89%	10.06%	\$1,007
Texas Assessr	Dallas TX	0141.40	Mod	2,329	\$110,300	82.95%	86.17%	82.25%	99.18%	1,338	16.74%	3.66%	\$1,270
Texas Assessr	Dallas TX	0141.41	Middle	2,144	\$110,300	64.69%	71.41%	90.28%	71.18%	991	25.53%	0.00%	\$1,210
Texas Assessr	Dallas TX	0144.09	Low	2,396	\$110,300	82.60%	88.23%	84.15%	91.19%	1,127	21.03%	3.99%	\$1,138
Texas Assessr	Dallas TX	0144.10	Mod	2,719	\$110,300	56.60%	83.34%	85.97%	66.90%	1,084	0.74%	6.83%	\$1,198
Texas Assessr	Dallas TX	0145.01	Middle	3,471	\$110,300	68.86%	67.42%	92.71%	89.14%	1,309	81.89%	7.72%	\$993
Texas Assessr	Dallas TX	0145.02	Mod	4,511	\$110,300	67.86%	74.99%	88.23%	82.89%	1,452	35.40%	7.30%	\$1,109
Texas Assessr	Dallas TX	0146.01	Mod	2,483	\$110,300	44.99%	73.86%	88.35%	62.87%	646	41.64%	9.29%	\$1,065
Texas Assessr	Dallas TX	0146.02	Mod	4,883	\$110,300	59.82%	89.76%	84.21%	74.59%	1,450	38.21%	8.00%	\$1,100
Texas Assessr	Dallas TX	0146.03	Mod	1,890	\$110,300	55.50%	89.74%	96.07%	78.47%	506	47.63%	2.77%	\$963
Texas Assessr	Dallas TX	0147.01	Mod	4,669	\$110,300	56.63%	90.28%	90.79%	66.85%	1,625	32.43%	8.80%	\$1,005
Texas Assessr	Dallas TX	0147.04	Mod	5,742	\$110,300	54.13%	82.04%	77.27%	66.53%	1,831	39.43%	8.03%	\$878
Texas Assessr	Dallas TX	0149.03	Mod	3,998	\$110,300	57.55%	85.79%	87.67%	72.51%	1,237	39.53%	6.14%	\$992
Texas Assessr	Dallas TX	0150.01	Mod	5,186	\$110,300	57.71%	87.60%	94.06%	68.57%	1,622	36.19%	14.06%	\$1,007
Texas Assessr	Dallas TX	0150.02	Mod	3,054	\$110,300	52.32%	79.76%	90.60%	69.09%	765	74.12%	1.31%	\$1,248
Texas Assessr	Dallas TX	0151.01	Middle	4,319	\$110,300	51.01%	75.85%	90.82%	69.99%	1,198	73.62%	7.18%	\$1,421
Texas Assessr	Dallas TX	0151.02	Low	2,417	\$110,300	64.96%	86.47%	64.54%	71.91%	769	42.00%	3.64%	\$973
Texas Assessr	Dallas TX	0152.02	Mod	3,525	\$110,300	50.10%	83.80%	94.39%	63.55%	1,109	34.17%	13.44%	\$851
Texas Assessr	Dallas TX	0152.05	Low	3,983	\$110,300	49.51%	86.62%	74.36%	62.77%	1,123	39.00%	7.03%	\$971
Texas Assessr	Dallas TX	0152.06	Mod	4,205	\$110,300	60.24%	75.89%	92.61%	77.74%	1,303	48.58%	0.00%	\$1,208
Texas Assessr	Dallas TX	0152.07	Middle	4,022	\$110,300	50.97%	67.21%	97.64%	70.96%	1,116	71.95%	0.00%	\$2,011

Texas Assessr Dallas TX	0152.08	Low	3,747	\$110,300	61.17%	75.90%	84.11%	83.91%	1,331	84.82%	0.00%	\$1,386
Texas Assessr Dallas TX	0153.05	Mod	4,460	\$110,300	56.14%	78.05%	88.54%	75.07%	1,393	59.73%	10.91%	\$1,071
Texas Assessr Dallas TX	0153.06	Middle	5,559	\$110,300	57.20%	74.96%	90.16%	83.83%	2,032	70.32%	5.22%	\$1,050
Texas Assessr Dallas TX	0179.00	Mod	5,412	\$110,300	49.65%	81.60%	88.99%	66.39%	1,522	52.96%	10.25%	\$1,489
Texas Assessr Dallas TX	0180.01	Mod	7,529	\$110,300	44.91%	77.30%	92.27%	60.33%	2,414	58.00%	8.53%	\$1,127
Texas Assessr Dallas TX	0181.46	Upper*	3,564	\$110,300	57.97%	36.84%	98.10%	84.48%	1,252	96.65%	1.36%	\$0
Texas Assessr Dallas TX	0181.47	Upper*	3,737	\$110,300	78.94%	70.91%	97.58%	99.60%	1,422	94.16%	0.00%	\$1,896
Texas Assessr Dallas TX	0181.48	Middle	5,372	\$110,300	55.32%	82.52%	78.84%	63.25%	1,525	50.30%	5.64%	\$1,107
Texas Assessr Dallas TX	0181.49	Upper*	3,970	\$110,300	68.56%	59.40%	96.70%	74.76%	1,289	93.02%	4.34%	\$0
Texas Assessr Dallas TX	0181.50	Middle	4,248	\$110,300	73.40%	58.55%	89.62%	83.40%	1,429	89.78%	0.00%	\$1,656
Texas Assessr Dallas TX	0181.51	Middle	3,960	\$110,300	39.22%	66.24%	97.88%	60.10%	967	89.87%	0.00%	\$1,403
Texas Assessr Dallas TX	0181.52	Middle	6,203	\$110,300	59.83%	63.58%	91.96%	76.08%	2,130	60.00%	5.21%	\$1,385
Texas Assessr Dallas TX	0181.53	Upper*	6,044	\$110,300	80.79%	58.36%	98.41%	103.71%	2,451	94.12%	0.00%	\$0
Texas Assessr Dallas TX	0181.54	Middle	5,595	\$110,300	61.93%	44.27%	85.66%	84.16%	1,984	86.09%	0.00%	\$1,673
Texas Assessr Dallas TX	0181.55	Upper*	5,526	\$110,300	49.60%	55.09%	95.65%	63.23%	1,416	93.15%	0.00%	\$1,189
Texas Assessr Dallas TX	0181.56	Middle	4,744	\$110,300	85.90%	60.24%	98.10%	99.43%	2,074	65.53%	0.00%	\$1,676
Texas Assessr Dallas TX	0181.57	Middle	3,583	\$110,300	64.33%	61.46%	94.36%	81.86%	1,348	80.56%	0.00%	\$1,729
Texas Assessr Dallas TX	0182.03	Mod	6,636	\$110,300	59.30%	87.42%	96.10%	69.74%	1,793	77.47%	2.84%	\$1,422
Texas Assessr Dallas TX	0182.04	Mod	4,504	\$110,300	71.36%	96.38%	82.26%	81.04%	1,300	65.31%	4.00%	\$997
Texas Assessr Dallas TX	0182.05	Mod	4,355	\$110,300	53.57%	87.88%	77.39%	63.33%	1,384	48.41%	9.25%	\$1,053
Texas Assessr Dallas TX	0182.06	Mod	4,700	\$110,300	52.06%	87.68%	67.24%	67.00%	1,190	56.30%	6.81%	\$1,123
Texas Assessr Dallas TX	0183.00	Mod	7,632	\$110,300	53.20%	77.46%	81.15%	67.18%	2,237	58.34%	6.08%	\$1,076
Texas Assessr Dallas TX	0184.01	Mod	5,222	\$110,300	46.19%	79.11%	82.24%	58.62%	1,640	50.24%	10.24%	\$1,043
Texas Assessr Dallas TX	0184.02	Middle	4,417	\$110,300	51.57%	61.10%	76.88%	74.08%	1,412	76.49%	6.02%	\$1,219
Texas Assessr Dallas TX	0184.03	Mod	1,047	\$110,300	100.96%	84.53%	91.93%	109.74%	591	0.00%	1.86%	\$1,025
Texas Assessr Dallas TX	0185.01	Mod	3,985	\$110,300	65.52%	76.46%	87.73%	83.41%	1,313	65.80%	3.20%	\$1,489
Texas Assessr Dallas TX	0185.05	Low	3,876	\$110,300	70.82%	90.17%	73.83%	78.35%	2,012	8.35%	9.84%	\$952
Texas Assessr Dallas TX	0190.31	Middle	6,345	\$110,300	45.15%	46.35%	96.36%	65.66%	1,984	85.74%	1.76%	\$1,774
Texas Assessr Dallas TX	0190.32	Mod	4,258	\$110,300	62.89%	87.18%	86.06%	84.43%	1,119	58.45%	6.52%	\$1,146
Texas Assessr Dallas TX	0190.33	Mod	4,422	\$110,300	57.94%	89.12%	89.11%	70.65%	1,203	61.85%	2.74%	\$980
Texas Assessr Dallas TX	0190.34	Mod	4,525	\$110,300	65.06%	82.14%	88.85%	80.27%	2,098	20.69%	8.20%	\$941
Texas Assessr Dallas TX	0190.35	Low	5,310	\$110,300	76.12%	83.11%	67.28%	89.68%	2,737	11.44%	12.97%	\$1,029
Texas Assessr Dallas TX	0190.36	Upper*	2,847	\$110,300	46.93%	26.98%	100.00%	78.57%	1,100	93.55%	0.00%	\$2,112
Texas Assessr Dallas TX	0190.37	Middle	3,531	\$110,300	57.26%	45.03%	99.16%	80.29%	1,222	90.10%	1.06%	\$0
Texas Assessr Dallas TX	0190.39	Middle	6,606	\$110,300	57.67%	56.96%	90.97%	79.06%	2,428	61.49%	3.54%	\$1,258
Texas Assessr Dallas TX	0190.40	Middle	6,968	\$110,300	72.57%	75.23%	89.45%	87.39%	3,254	20.41%	4.92%	\$1,359
Texas Assessr Dallas TX	0190.41	Middle	2,363	\$110,300	66.74%	41.60%	100.00%	104.66%	1,237	65.24%	10.91%	\$1,479
Texas Assessr Dallas TX	0190.42	Middle	8,230	\$110,300	44.39%	59.71%	100.00%	54.64%	2,251	45.18%	1.51%	\$1,416
Texas Assessr Dallas TX	0190.44	Middle	4,066	\$110,300	50.66%	77.40%	95.32%	65.22%	1,093	79.96%	3.11%	\$1,005
Texas Assessr Dallas TX	0190.45	Mod	3,153	\$110,300	48.40%	81.29%	87.06%	61.27%	953	55.51%	3.78%	\$1,401
Texas Assessr Dallas TX	0190.46	Middle	3,691	\$110,300	59.77%	86.16%	90.56%	80.82%	896	79.02%	0.00%	\$1,699
Texas Assessr Dallas TX	0190.47	Mod	3,543	\$110,300	59.61%	82.87%	92.24%	75.19%	1,296	50.31%	5.79%	\$1,061
Texas Assessr Dallas TX	0190.48	Middle	3,299	\$110,300	63.32%	70.02%	98.53%	79.42%	1,305	55.02%	4.06%	\$1,248
Texas Assessr Dallas TX	0190.49	Mod	4,092	\$110,300	66.47%	75.34%	89.81%	78.86%	1,208	57.78%	0.00%	\$1,303
Texas Assessr Dallas TX	0190.50	Upper*	2,902	\$110,300	54.48%	41.25%	98.28%	91.59%	1,134	96.12%	0.00%	\$0

Texas Assessr Dallas TX	0190.51	Upper*	5,423	\$110,300	51.89%	37.53%	97.47%	79.00%	1,777	90.26%	2.98%	\$0
Texas Assessr Dallas TX	0190.52	Middle	1,102	\$110,300	47.64%	58.08%	100.00%	47.64%	553	0.00%	39.06%	\$1,610
Texas Assessr Dallas TX	0190.53	Middle	1,657	\$110,300	66.45%	62.52%	100.00%	68.92%	983	0.31%	21.46%	\$1,409
Texas Assessr Dallas TX	0191.01	Middle	1,438	\$110,300	70.79%	65.92%	94.38%	77.54%	714	25.77%	1.82%	\$1,335
Texas Assessr Dallas TX	0200.00	Upper*	5,779	\$110,300	56.95%	60.11%	100.00%	68.47%	1,766	74.12%	0.57%	\$1,888
Texas Assessr Dallas TX	0201.00	Mod	2,428	\$110,300	58.36%	79.04%	86.40%	67.96%	824	51.82%	10.80%	\$934
Texas Assessr Dallas TX	0204.01	Middle	2,225	\$110,300	94.74%	42.65%	87.93%	111.42%	1,073	15.84%	3.82%	\$1,434
Texas Assessr Dallas TX	0204.02	Upper*	6,079	\$110,300	79.77%	54.47%	100.00%	85.03%	3,118	15.36%	18.15%	\$1,495
Texas Assessr Dallas TX	0205.00	Mod	5,259	\$110,300	54.63%	94.87%	72.15%	76.44%	2,188	18.83%	4.66%	\$438
Texas Assessr Dallas TX	0206.00	Upper*	2,478	\$110,300	42.09%	19.05%	99.41%	74.41%	960	84.79%	10.83%	\$0
Texas Assessr Dallas TX	0207.00	Middle	5,178	\$110,300	60.41%	47.37%	97.52%	90.00%	2,645	67.64%	3.71%	\$1,231
Texas Assessr Dallas TX	9800.00	N/A	3	\$110,300	0.00%	66.67%		0.00%	0			\$0
Texas Assessr Dallas TX	9801.00	N/A	40	\$110,300	0.00%	100.00%		0.00%	0			\$0
Texas Assessr Dallas TX	9802.00	Low	3,858	\$110,300	44.84%	40.80%	86.15%	45.36%	937	0.00%	13.87%	\$858
Texas Assessr Collin TX	0304.10	Middle	4,349	\$110,300	57.14%	50.45%	90.87%	72.18%	1,878	33.60%	7.08%	\$1,238
Texas Assessr Collin TX	0305.04	Upper*	4,417	\$110,300	50.24%	42.22%	94.20%	67.24%	2,093	29.86%	11.37%	\$1,463
Texas Assessr Collin TX	0305.05	Middle	5,903	\$110,300	73.49%	57.33%	95.53%	83.23%	3,942	4.67%	11.67%	\$1,314
Texas Assessr Collin TX	0305.06	Upper*	4,543	\$110,300	66.52%	50.28%	97.21%	76.34%	2,031	49.88%	9.11%	\$1,585
Texas Assessr Collin TX	0305.07	Upper*	1,810	\$110,300	64.48%	37.96%	96.88%	78.67%	651	84.18%	4.61%	\$2,307
Texas Assessr Collin TX	0305.09	Upper*	2,507	\$110,300	73.47%	45.51%	98.17%	94.93%	1,082	74.21%	8.69%	\$2,196
Texas Assessr Collin TX	0305.10	Upper*	3,107	\$110,300	69.75%	53.85%	94.84%	88.19%	1,201	68.11%	1.50%	\$2,229
Texas Assessr Collin TX	0305.11	Upper*	14,451	\$110,300	48.24%	71.78%	97.62%	59.95%	3,860	89.15%	4.90%	\$2,188
Texas Assessr Collin TX	0305.12	Upper*	4,566	\$110,300	76.04%	47.35%	100.00%	94.42%	1,606	95.89%	0.00%	\$2,762
Texas Assessr Collin TX	0305.18	Upper*	9,638	\$110,300	50.48%	75.90%	97.80%	59.75%	2,466	95.38%	2.76%	\$1,859
Texas Assessr Collin TX	0305.32	Upper*	3,015	\$110,300	59.14%	41.29%	92.27%	71.51%	1,179	47.92%	5.60%	\$1,694
Texas Assessr Collin TX	0305.33	Upper*	3,355	\$110,300	55.77%	34.52%	98.70%	67.63%	1,116	85.48%	0.00%	\$1,860
Texas Assessr Collin TX	0313.24	Upper*	4,567	\$110,300	57.94%	49.40%	100.00%	80.80%	1,586	93.82%	0.00%	\$1,908
Texas Assessr Collin TX	0313.25	Upper*	2,188	\$110,300	46.76%	36.06%	100.00%	70.25%	676	91.86%	0.00%	\$0
Texas Assessr Collin TX	0313.33	Upper*	3,826	\$110,300	59.15%	75.90%	97.39%	78.04%	1,085	78.99%	4.70%	\$2,220
Texas Assessr Collin TX	0313.34	Upper*	2,877	\$110,300	95.10%	46.89%	100.00%	110.53%	1,105	84.71%	1.72%	\$0
Texas Assessr Collin TX	0316.11	Middle	3,919	\$110,300	58.20%	56.83%	92.64%	76.01%	1,351	70.02%	5.48%	\$1,745
Texas Assessr Collin TX	0316.13	Upper*	5,612	\$110,300	57.68%	28.42%	97.49%	84.60%	2,106	88.03%	0.00%	\$1,712
Texas Assessr Collin TX	0316.21	Middle	5,624	\$110,300	62.45%	42.46%	97.60%	84.37%	2,936	46.15%	12.36%	\$1,335
Texas Assessr Collin TX	0316.22	Upper*	6,089	\$110,300	61.95%	45.94%	96.79%	90.46%	2,399	65.49%	2.08%	\$1,616
Texas Assessr Collin TX	0316.23	Middle	2,706	\$110,300	63.08%	51.66%	89.33%	82.96%	1,154	52.95%	6.67%	\$1,300
Texas Assessr Collin TX	0316.24	Mod	3,532	\$110,300	50.85%	61.07%	90.36%	73.56%	1,361	28.21%	6.69%	\$1,101
Texas Assessr Collin TX	0316.54	Upper*	3,768	\$110,300	74.04%	40.95%	98.72%	94.19%	1,540	90.45%	5.52%	\$2,250
Texas Assessr Collin TX	0316.55	Upper*	4,731	\$110,300	59.65%	46.86%	97.05%	77.02%	2,065	49.83%	1.02%	\$1,327
Texas Assessr Collin TX	0316.57	Middle	2,935	\$110,300	84.22%	52.71%	95.92%	87.39%	1,835	5.78%	12.15%	\$1,269
Texas Assessr Collin TX	0316.59	Middle	2,121	\$110,300	82.08%	69.78%	100.00%	96.56%	1,164	11.77%	12.11%	\$1,304
Texas Assessr Collin TX	0316.60	Upper*	5,418	\$110,300	52.38%	81.01%	96.79%	59.03%	2,017	14.38%	17.15%	\$1,430
Texas Assessr Collin TX	0316.61	Upper*	3,695	\$110,300	58.81%	71.20%	97.18%	72.69%	1,150	80.52%	4.17%	\$2,179
Texas Assessr Collin TX	0316.62	Upper*	4,726	\$110,300	55.90%	62.27%	95.66%	71.33%	1,455	71.68%	0.48%	\$2,391
Texas Assessr Collin TX	0316.63	Upper*	3,846	\$110,300	62.22%	66.46%	92.16%	70.62%	1,334	60.72%	2.85%	\$1,894
Texas Assessr Collin TX	0316.64	Upper*	3,869	\$110,300	61.88%	49.68%	95.83%	82.68%	1,266	94.63%	0.95%	\$1,826

Texas Assessr Collin TX	0316.65	Middle	3,414	\$110,300	46.31%	70.33%	100.00%	59.78%	1,484	15.16%	11.25%	\$1,396
Texas Assessr Collin TX	0316.66	Upper*	5,701	\$110,300	59.64%	61.74%	94.40%	77.11%	2,151	50.86%	3.49%	\$1,422
Texas Assessr Collin TX	0316.67	Upper*	3,340	\$110,300	52.16%	48.89%	92.47%	72.57%	1,193	68.57%	1.51%	\$1,345
Texas Assessr Collin TX	0316.68	Upper*	3,761	\$110,300	60.28%	35.79%	95.75%	107.37%	2,025	80.84%	1.93%	\$1,546
Texas Assessr Collin TX	0316.69	Upper*	2,624	\$110,300	57.66%	57.13%	93.47%	69.09%	1,033	39.69%	10.75%	\$1,397
Texas Assessr Collin TX	0316.70	N/A	1,428	\$110,300	33.33%	42.72%	92.86%	39.71%	631	8.56%	29.32%	\$1,736
Texas Assessr Collin TX	0316.71	Middle	2,528	\$110,300	92.76%	50.67%	100.00%	97.75%	1,853	0.43%	11.87%	\$1,401
Texas Assessr Collin TX	0316.72	Middle	2,263	\$110,300	71.28%	56.74%	100.00%	75.43%	1,193	0.00%	7.29%	\$1,612
Texas Assessr Collin TX	0316.73	Middle	2,817	\$110,300	62.41%	70.61%	96.67%	78.49%	1,476	10.57%	8.74%	\$1,474
Texas Assessr Collin TX	0316.74	Upper*	5,277	\$110,300	59.12%	61.46%	98.78%	69.53%	1,963	32.20%	6.01%	\$1,459
Texas Assessr Collin TX	0316.75	Upper*	3,107	\$110,300	45.80%	56.65%	100.00%	64.02%	979	55.16%	4.70%	\$1,450
Texas Assessr Collin TX	0316.76	Upper*	4,082	\$110,300	63.82%	45.57%	98.54%	88.78%	1,796	56.63%	4.73%	\$1,700
Texas Assessr Collin TX	0316.77	Upper*	3,073	\$110,300	63.07%	50.93%	98.73%	92.71%	1,020	90.98%	3.53%	\$2,182
Texas Assessr Collin TX	0317.24	Mod	3,004	\$110,300	55.56%	71.30%	78.89%	67.48%	1,630	13.13%	12.82%	\$1,162
Texas Assessr Collin TX	0318.06	Middle	2,454	\$110,300	91.16%	69.80%	91.10%	97.27%	1,424	2.67%	5.20%	\$1,524
Texas Assessr Collin TX	0318.07	Middle	5,034	\$110,300	44.46%	27.47%	96.85%	79.08%	2,273	61.42%	6.38%	\$1,429
Texas Assessr Collin TX	0318.08	Middle	3,273	\$110,300	73.79%	33.73%	97.58%	117.05%	1,512	90.48%	2.05%	\$857
Texas Assessr Collin TX	0318.09	Mod	1,970	\$110,300	36.50%	72.54%	73.86%	50.05%	721	7.35%	22.47%	\$1,194
Texas Assessr Collin TX	0318.10	Upper*	1,854	\$110,300	66.94%	52.32%	76.32%	78.59%	798	0.00%	5.01%	\$1,647
Texas Assessr Collin TX	0318.11	Middle	1,968	\$110,300	71.04%	50.81%	90.83%	80.64%	1,253	0.00%	20.43%	\$1,449
Texas Assessr Collin TX	0318.12	Middle	2,055	\$110,300	7.59%	34.89%	100.00%	52.46%	761	25.36%	9.86%	\$3,199
Texas Assessr Collin TX	0318.13	N/A	5,232	\$110,300	43.54%	57.76%		43.71%	363	0.00%	22.87%	\$854
Texas Assessr Collin TX	0318.14	Upper*	1,875	\$110,300	57.33%	24.64%	93.66%	86.77%	848	78.77%	4.36%	\$1,109
Texas Assessr Collin TX	0318.15	Upper*	3,951	\$110,300	55.02%	33.99%	96.64%	76.82%	1,712	64.37%	1.64%	\$1,294
Texas Assessr Collin TX	0318.16	Middle	3,228	\$110,300	31.60%	43.18%	95.81%	54.31%	971	71.68%	6.08%	\$1,927
Texas Assessr Collin TX	0319.01	Mod	2,817	\$110,300	88.18%	71.10%	89.31%	96.95%	1,483	4.18%	5.66%	\$1,180
Texas Assessr Collin TX	0319.02	Mod	3,724	\$110,300	62.70%	71.19%	82.08%	70.95%	1,480	24.12%	6.55%	\$1,261
Texas Assessr Collin TX	0319.03	Upper*	1,280	\$110,300	35.70%	57.58%	100.00%	42.19%	475	3.58%	15.37%	\$1,511
Texas Assessr Collin TX	0319.04	Upper*	3,300	\$110,300	49.42%	60.94%	100.00%	49.79%	1,244	1.13%	12.70%	\$1,494
Texas Assessr Collin TX	0320.03	Mod	6,019	\$110,300	58.76%	75.56%	73.89%	73.35%	2,256	40.65%	9.09%	\$1,168
Texas Assessr Collin TX	0320.08	Middle	4,377	\$110,300	64.34%	51.86%	98.84%	85.88%	1,539	83.82%	1.62%	\$1,755
Texas Assessr Collin TX	0320.10	Mod	5,839	\$110,300	76.45%	69.81%	88.71%	88.10%	2,119	37.94%	3.45%	\$1,484
Texas Assessr Collin TX	0320.12	Mod	3,662	\$110,300	64.45%	73.46%	82.57%	78.43%	1,295	62.24%	7.34%	\$1,385
Texas Assessr Collin TX	0320.13	Mod	6,801	\$110,300	59.89%	77.49%	90.23%	67.67%	2,093	38.99%	0.76%	\$1,463
Texas Assessr Collin TX	0320.14	Mod	5,347	\$110,300	52.57%	77.97%	89.19%	65.49%	1,233	47.77%	5.60%	\$1,224
Texas Assessr Dallas TX	0006.07	Upper*	2,144	\$110,300	87.03%	24.95%	100.00%	97.48%	1,610	38.01%	9.75%	\$1,280
Texas Assessr Dallas TX	0006.08	Upper*	2,177	\$110,300	103.72%	36.15%	97.08%	110.20%	1,817	48.10%	10.62%	\$1,438
Texas Assessr Dallas TX	0006.09	Upper*	1,878	\$110,300	72.26%	38.71%	100.00%	84.45%	1,091	28.87%	5.13%	\$1,410
Texas Assessr Dallas TX	0006.10	Mod	1,926	\$110,300	98.60%	83.64%	87.44%	108.26%	1,249	8.89%	12.01%	\$861
Texas Assessr Dallas TX	0006.11	N/A	2,428	\$110,300	76.28%	58.28%	93.57%	80.72%	1,582	18.02%	12.52%	\$1,185
Texas Assessr Dallas TX	0007.03	Upper*	3,117	\$110,300	78.83%	27.62%	88.87%	86.14%	2,084	40.79%	12.09%	\$1,770
Texas Assessr Dallas TX	0007.04	Upper*	2,971	\$110,300	98.12%	29.15%	100.00%	104.38%	2,408	1.12%	6.19%	\$1,983
Texas Assessr Dallas TX	0007.05	Upper*	1,848	\$110,300	104.87%	24.89%	96.29%	113.64%	1,477	28.71%	11.44%	\$1,351
Texas Assessr Dallas TX	0007.06	Upper*	2,252	\$110,300	50.84%	18.34%	100.00%	71.14%	1,445	6.44%	18.55%	\$1,744
Texas Assessr Dallas TX	0008.01	Mod	3,602	\$110,300	77.85%	70.32%	93.46%	83.65%	1,802	16.93%	15.04%	\$1,188

Texas Assessr Dallas TX	0008.02	Mod	3,294	\$110,300	92.11%	57.80%	100.00%	100.21%	2,045	5.48%	13.64%	\$1,365
Texas Assessr Dallas TX	0009.01	Upper*	2,591	\$110,300	92.13%	25.74%	100.00%	97.68%	1,638	27.59%	2.08%	\$1,563
Texas Assessr Dallas TX	0009.02	N/A	2,812	\$110,300	56.44%	43.85%	76.59%	64.72%	1,497	13.23%	19.44%	\$1,212
Texas Assessr Dallas TX	0010.01	Upper*	1,910	\$110,300	46.81%	24.82%	100.00%	59.90%	843	48.99%	29.06%	\$1,480
Texas Assessr Dallas TX	0010.02	Upper*	2,116	\$110,300	82.75%	37.57%	100.00%	92.82%	1,086	50.18%	11.69%	\$1,576
Texas Assessr Dallas TX	0011.01	Upper*	3,812	\$110,300	82.35%	28.52%	96.94%	89.74%	2,105	51.64%	7.13%	\$1,400
Texas Assessr Dallas TX	0011.02	Upper*	2,405	\$110,300	86.28%	20.58%	98.45%	98.30%	1,351	65.21%	0.00%	\$1,796
Texas Assessr Dallas TX	0012.02	Middle	3,616	\$110,300	83.02%	50.30%	93.94%	94.88%	2,220	19.19%	8.74%	\$1,169
Texas Assessr Dallas TX	0012.03	Upper*	1,370	\$110,300	70.00%	57.52%	100.00%	86.93%	517	80.08%	4.64%	\$1,394
Texas Assessr Dallas TX	0012.04	Mod	2,284	\$110,300	71.23%	93.30%	84.27%	83.84%	842	37.53%	12.11%	\$1,325
Texas Assessr Dallas TX	0013.01	Upper*	2,715	\$110,300	61.51%	37.27%	93.89%	92.71%	1,697	30.29%	7.19%	\$1,227
Texas Assessr Dallas TX	0013.02	Middle	2,608	\$110,300	77.38%	52.19%	81.05%	85.31%	1,531	16.33%	15.35%	\$1,236
Texas Assessr Dallas TX	0072.03	Low	3,144	\$110,300	73.70%	95.99%	83.12%	82.16%	1,326	0.00%	8.22%	\$875
Texas Assessr Dallas TX	0072.04	Low	4,485	\$110,300	59.73%	96.72%	86.96%	69.32%	1,778	5.96%	18.17%	\$871
Texas Assessr Dallas TX	0072.05	Low	4,421	\$110,300	68.08%	97.94%	77.12%	74.87%	1,931	4.09%	13.72%	\$864
Texas Assessr Dallas TX	0072.06	Low	2,325	\$110,300	90.06%	96.69%	55.61%	101.94%	1,235	1.13%	13.85%	\$850
Texas Assessr Dallas TX	0073.01	Upper*	2,108	\$110,300	44.83%	9.58%	97.47%	60.20%	841	71.82%	18.67%	\$2,154
Texas Assessr Dallas TX	0073.02	Upper*	3,949	\$110,300	61.36%	23.80%	95.19%	82.20%	1,815	65.90%	8.32%	\$1,503
Texas Assessr Dallas TX	0076.01	Upper*	1,894	\$110,300	52.48%	26.50%	98.13%	79.62%	864	64.93%	9.03%	\$1,828
Texas Assessr Dallas TX	0076.04	Upper*	3,078	\$110,300	47.43%	20.37%	100.00%	75.54%	1,123	93.50%	5.43%	\$0
Texas Assessr Dallas TX	0076.05	Upper*	1,501	\$110,300	52.90%	17.59%	97.97%	96.67%	876	86.76%	9.59%	\$0
Texas Assessr Dallas TX	0077.01	Upper*	2,498	\$110,300	36.79%	14.65%	89.65%	74.86%	1,379	33.21%	6.74%	\$2,291
Texas Assessr Dallas TX	0077.02	Upper*	3,546	\$110,300	51.49%	14.47%	87.73%	83.08%	1,726	78.74%	9.04%	\$1,635
Texas Assessr Dallas TX	0078.01	Upper*	2,430	\$110,300	45.06%	15.10%	99.08%	93.00%	1,469	57.25%	7.90%	\$1,293
Texas Assessr Dallas TX	0078.05	Middle	3,225	\$110,300	39.91%	50.64%	94.49%	67.29%	1,491	46.81%	8.92%	\$1,223
Texas Assessr Dallas TX	0078.09	Middle	2,847	\$110,300	82.54%	47.95%	95.44%	95.79%	1,764	35.88%	7.54%	\$1,227
Texas Assessr Dallas TX	0078.10	Upper*	5,286	\$110,300	55.73%	52.27%	88.24%	69.83%	2,135	45.01%	10.35%	\$960
Texas Assessr Dallas TX	0078.12	Upper*	3,212	\$110,300	45.45%	16.06%	96.90%	70.80%	1,146	92.84%	3.75%	\$0
Texas Assessr Dallas TX	0078.15	Low	5,080	\$110,300	66.95%	88.74%	75.38%	75.67%	2,269	8.77%	14.94%	\$870
Texas Assessr Dallas TX	0078.19	Low	2,275	\$110,300	76.97%	76.26%	75.39%	83.43%	1,497	4.21%	18.04%	\$937
Texas Assessr Dallas TX	0078.21	Low	4,095	\$110,300	68.38%	90.21%	83.09%	73.77%	1,933	5.43%	15.88%	\$862
Texas Assessr Dallas TX	0078.22	Middle	2,110	\$110,300	57.58%	49.19%	94.43%	72.65%	1,231	0.00%	15.68%	\$1,638
Texas Assessr Dallas TX	0078.23	Mod	2,976	\$110,300	43.78%	60.11%	93.03%	57.69%	1,126	2.75%	20.07%	\$1,342
Texas Assessr Dallas TX	0078.24	Upper*	1,969	\$110,300	55.21%	14.53%	97.90%	80.50%	819	93.04%	5.74%	\$0
Texas Assessr Dallas TX	0079.16	Upper*	1,244	\$110,300	86.50%	32.48%	100.00%	91.00%	896	1.23%	7.48%	\$1,582
Texas Assessr Dallas TX	0080.00	Upper*	7,652	\$110,300	50.04%	16.41%	99.08%	67.21%	2,735	90.90%	3.11%	\$2,731
Texas Assessr Dallas TX	0081.01	Middle	1,841	\$110,300	58.12%	38.46%	100.00%	89.57%	1,301	1.77%	7.23%	\$1,379
Texas Assessr Dallas TX	0081.02	Upper*	4,647	\$110,300	55.46%	19.56%	100.00%	75.81%	1,920	83.75%	5.31%	\$1,313
Texas Assessr Dallas TX	0082.00	Middle	4,156	\$110,300	52.26%	45.91%	95.91%	69.54%	1,801	46.59%	18.27%	\$1,193
Texas Assessr Dallas TX	0094.01	Middle	3,487	\$110,300	57.47%	62.23%	90.03%	77.69%	1,497	66.53%	5.41%	\$1,430
Texas Assessr Dallas TX	0094.02	Upper*	2,660	\$110,300	51.47%	21.13%	99.26%	79.66%	1,272	76.02%	11.56%	\$2,056
Texas Assessr Dallas TX	0095.00	Upper*	2,375	\$110,300	46.57%	21.52%	98.35%	70.86%	958	82.25%	12.84%	\$1,924
Texas Assessr Dallas TX	0096.03	Upper*	4,454	\$110,300	62.46%	27.28%	99.55%	87.79%	2,099	74.32%	4.00%	\$1,492
Texas Assessr Dallas TX	0096.04	Middle	4,809	\$110,300	42.44%	51.05%	81.23%	82.10%	2,522	46.11%	9.91%	\$1,223
Texas Assessr Dallas TX	0096.05	Mod	3,471	\$110,300	56.24%	81.76%	100.00%	75.25%	1,319	33.43%	18.88%	\$1,066

Texas Assessr Dallas TX	0096.07	Upper*	3,559	\$110,300	59.37%	42.15%	96.21%	74.88%	1,459	68.75%	15.42%	\$2,244
Texas Assessr Dallas TX	0096.08	Upper*	3,218	\$110,300	47.14%	37.20%	100.00%	74.33%	1,148	83.36%	3.75%	\$1,678
Texas Assessr Dallas TX	0096.09	Upper*	3,184	\$110,300	58.26%	20.85%	100.00%	79.55%	1,269	95.67%	0.00%	\$0
Texas Assessr Dallas TX	0096.10	Mod	4,623	\$110,300	67.23%	94.12%	82.23%	72.01%	1,447	0.00%	13.20%	\$1,040
Texas Assessr Dallas TX	0096.11	Middle	3,497	\$110,300	84.10%	78.90%	96.86%	101.46%	1,418	72.71%	6.42%	\$1,322
Texas Assessr Dallas TX	0097.01	Middle	4,675	\$110,300	64.94%	77.56%	85.35%	84.79%	1,604	59.10%	5.24%	\$1,055
Texas Assessr Dallas TX	0097.02	Upper*	3,245	\$110,300	51.77%	30.63%	95.86%	72.88%	1,350	80.89%	9.93%	\$1,700
Texas Assessr Dallas TX	0098.02	Mod	5,582	\$110,300	69.72%	94.72%	88.45%	86.90%	1,985	47.30%	6.20%	\$851
Texas Assessr Dallas TX	0098.03	Mod	2,051	\$110,300	62.60%	83.57%	96.95%	81.33%	828	57.13%	12.56%	\$1,061
Texas Assessr Dallas TX	0098.04	Low	7,233	\$110,300	63.43%	97.83%	72.61%	69.97%	2,433	2.59%	3.70%	\$932
Texas Assessr Dallas TX	0099.00	Middle	6,273	\$110,300	69.87%	79.31%	94.93%	75.20%	3,106	1.06%	12.88%	\$1,446
Texas Assessr Dallas TX	0126.03	Middle	2,020	\$110,300	55.15%	70.74%	92.84%	73.42%	667	81.71%	11.24%	\$1,366
Texas Assessr Dallas TX	0126.04	Low	5,626	\$110,300	80.41%	81.00%	71.93%	93.87%	2,928	12.43%	7.55%	\$940
Texas Assessr Dallas TX	0127.01	Mod	6,462	\$110,300	53.59%	83.63%	75.06%	71.03%	2,139	46.28%	9.26%	\$1,003
Texas Assessr Dallas TX	0127.02	Mod	3,049	\$110,300	62.91%	79.01%	90.55%	81.37%	1,071	60.41%	3.45%	\$1,206
Texas Assessr Dallas TX	0128.01	Mod	2,730	\$110,300	56.41%	45.35%	96.24%	93.08%	1,077	69.45%	0.00%	\$1,465
Texas Assessr Dallas TX	0128.02	Middle	5,009	\$110,300	57.98%	52.55%	95.21%	82.95%	2,224	76.12%	1.44%	\$1,400
Texas Assessr Dallas TX	0129.00	Upper*	4,828	\$110,300	52.82%	29.52%	90.88%	75.48%	2,234	72.16%	7.79%	\$1,208
Texas Assessr Dallas TX	0130.05	Upper*	4,295	\$110,300	50.92%	18.21%	98.27%	73.76%	1,872	72.17%	8.39%	\$2,465
Texas Assessr Dallas TX	0130.07	Middle	3,510	\$110,300	54.50%	57.38%	86.92%	79.09%	1,417	71.63%	4.59%	\$902
Texas Assessr Dallas TX	0130.08	Upper*	3,738	\$110,300	45.80%	37.11%	95.85%	69.64%	1,277	61.47%	1.88%	\$1,118
Texas Assessr Dallas TX	0130.09	Upper*	4,825	\$110,300	52.52%	52.10%	96.63%	71.23%	1,848	50.81%	9.90%	\$1,139
Texas Assessr Dallas TX	0130.10	Low	4,691	\$110,300	78.21%	81.37%	90.15%	89.73%	2,632	6.23%	5.28%	\$985
Texas Assessr Dallas TX	0130.11	Low	4,274	\$110,300	66.75%	91.53%	78.56%	73.42%	2,205	2.86%	18.73%	\$907
Texas Assessr Dallas TX	0130.12	Upper*	2,602	\$110,300	55.11%	23.21%	100.00%	82.28%	1,147	74.80%	0.00%	\$925
Texas Assessr Dallas TX	0130.13	Upper*	4,410	\$110,300	50.23%	14.60%	96.42%	69.91%	1,669	81.19%	4.97%	\$2,220
Texas Assessr Dallas TX	0131.01	Upper*	2,757	\$110,300	44.32%	18.75%	100.00%	82.59%	1,383	79.75%	13.96%	\$1,355
Texas Assessr Dallas TX	0131.02	Upper*	1,928	\$110,300	58.82%	19.09%	100.00%	86.67%	935	77.54%	4.49%	\$2,258
Texas Assessr Dallas TX	0131.04	Upper*	1,641	\$110,300	65.57%	28.76%	98.11%	88.00%	1,114	28.55%	15.71%	\$1,809
Texas Assessr Dallas TX	0131.06	Middle	1,340	\$110,300	98.51%	42.84%	100.00%	120.30%	1,076	35.13%	10.13%	\$1,125
Texas Assessr Dallas TX	0131.07	Low	4,475	\$110,300	81.63%	64.25%	92.70%	99.15%	3,116	8.99%	7.22%	\$989
Texas Assessr Dallas TX	0132.01	Upper*	2,754	\$110,300	41.54%	21.57%	100.00%	78.83%	1,263	73.40%	12.27%	\$2,046
Texas Assessr Dallas TX	0132.02	Middle	5,342	\$110,300	60.80%	49.57%	98.72%	82.57%	3,647	16.64%	18.32%	\$1,441
Texas Assessr Dallas TX	0136.27	Mod	1,585	\$110,300	73.75%	59.50%	83.86%	82.52%	812	9.36%	7.39%	\$1,307
Texas Assessr Dallas TX	0136.28	Middle	6,306	\$110,300	69.79%	50.29%	93.79%	73.79%	3,655	4.21%	12.23%	\$1,383
Texas Assessr Dallas TX	0136.29	Low	2,217	\$110,300	66.58%	78.66%	57.58%	78.26%	1,352	21.23%	17.01%	\$1,136
Texas Assessr Dallas TX	0136.30	Mod	2,154	\$110,300	96.01%	67.46%	70.25%	105.85%	1,584	6.69%	5.62%	\$1,221
Texas Assessr Dallas TX	0136.31	Mod	2,097	\$110,300	53.70%	89.94%	100.00%	58.04%	881	0.00%	17.25%	\$1,087
Texas Assessr Dallas TX	0137.15	Middle	2,338	\$110,300	73.78%	84.47%	92.27%	94.61%	781	87.45%	0.64%	\$1,771
Texas Assessr Dallas TX	0137.16	Middle	5,078	\$110,300	61.58%	67.35%	94.91%	82.34%	1,883	71.11%	2.39%	\$2,025
Texas Assessr Dallas TX	0137.17	Mod	2,671	\$110,300	74.35%	83.79%	82.53%	85.74%	1,025	29.27%	4.10%	\$1,168
Texas Assessr Dallas TX	0137.18	Mod	4,579	\$110,300	62.26%	91.88%	93.75%	71.39%	1,362	21.00%	1.69%	\$1,152
Texas Assessr Dallas TX	0137.19	Middle	4,257	\$110,300	62.86%	69.86%	94.09%	95.23%	2,144	46.74%	2.94%	\$1,167
Texas Assessr Dallas TX	0137.20	Middle	5,613	\$110,300	72.30%	72.56%	95.09%	92.34%	2,261	47.90%	1.50%	\$1,232
Texas Assessr Dallas TX	0137.21	Upper*	5,988	\$110,300	53.12%	46.48%	99.05%	83.73%	2,453	90.18%	2.57%	\$1,801

Texas Assessr Dallas TX	0137.22	Middle	4,640	\$110,300	78.71%	64.96%	92.60%	91.19%	2,513	18.62%	5.93%	\$1,217
Texas Assessr Dallas TX	0137.25	Mod	3,748	\$110,300	75.91%	68.17%	92.76%	92.66%	2,350	9.66%	6.77%	\$1,184
Texas Assessr Dallas TX	0137.26	Middle	2,854	\$110,300	50.91%	52.03%	83.73%	77.33%	1,472	43.95%	10.12%	\$1,477
Texas Assessr Dallas TX	0137.27	Middle	3,790	\$110,300	68.81%	52.53%	98.09%	82.61%	2,005	26.28%	12.27%	\$1,436
Texas Assessr Dallas TX	0137.28	Mod	5,064	\$110,300	78.32%	83.71%	84.19%	93.66%	1,858	44.24%	3.61%	\$1,194
Texas Assessr Dallas TX	0137.29	Mod	7,353	\$110,300	67.28%	83.78%	90.36%	81.59%	2,621	46.89%	4.24%	\$1,200
Texas Assessr Dallas TX	0138.04	Middle	3,404	\$110,300	60.55%	57.58%	96.25%	95.12%	1,473	69.18%	7.74%	\$1,784
Texas Assessr Dallas TX	0138.05	Mod	4,101	\$110,300	68.74%	65.94%	97.19%	72.37%	2,274	0.18%	13.37%	\$1,426
Texas Assessr Dallas TX	0138.06	Middle	3,628	\$110,300	94.87%	60.92%	97.41%	103.39%	2,911	6.32%	17.04%	\$1,474
Texas Assessr Dallas TX	0138.07	Middle	2,778	\$110,300	83.55%	50.65%	98.27%	107.34%	1,249	90.47%	0.00%	\$1,410
Texas Assessr Dallas TX	0141.42	N/A	2,320	\$110,300	52.37%	75.43%	79.20%	64.96%	1,021	25.56%	7.54%	\$1,141
Texas Assessr Dallas TX	0141.43	Upper*	4,682	\$110,300	55.51%	77.64%	94.45%	68.03%	1,773	39.54%	7.95%	\$1,882
Texas Assessr Dallas TX	0141.44	Middle	5,471	\$110,300	70.26%	74.14%	98.47%	75.42%	2,598	7.12%	4.89%	\$1,430
Texas Assessr Dallas TX	0141.45	Mod	1,424	\$110,300	63.69%	85.74%	98.39%	70.65%	695	5.18%	6.47%	\$1,039
Texas Assessr Dallas TX	0141.46	Mod	2,257	\$110,300	69.56%	90.30%	83.10%	73.37%	960	5.31%	9.90%	\$981
Texas Assessr Dallas TX	0141.47	Low	2,105	\$110,300	65.61%	88.03%	81.82%	69.12%	957	0.00%	4.39%	\$1,113
Texas Assessr Dallas TX	0141.48	Middle	3,367	\$110,300	56.82%	86.40%	94.41%	64.81%	1,168	23.54%	6.34%	\$1,052
Texas Assessr Dallas TX	0141.49	Upper*	3,647	\$110,300	71.40%	85.60%	100.00%	78.78%	1,890	8.52%	4.34%	\$1,657
Texas Assessr Dallas TX	0141.50	Upper*	1,676	\$110,300	50.66%	92.12%	100.00%	59.55%	414	84.54%	0.00%	\$0
Texas Assessr Dallas TX	0141.51	Upper*	4,424	\$110,300	54.95%	90.98%	94.21%	58.95%	1,515	17.82%	11.09%	\$1,420
Texas Assessr Dallas TX	0141.52	Middle	3,369	\$110,300	84.21%	83.44%	93.15%	84.98%	1,905	0.00%	13.02%	\$1,219
Texas Assessr Dallas TX	0141.53	Mod	3,982	\$110,300	71.80%	78.23%	94.23%	88.70%	1,309	73.41%	0.00%	\$1,022
Texas Assessr Dallas TX	0141.54	Middle	3,525	\$110,300	64.40%	80.54%	98.17%	78.10%	1,050	59.14%	3.43%	\$1,232
Texas Assessr Dallas TX	0141.55	Upper*	5,437	\$110,300	69.69%	83.98%	95.15%	71.93%	2,186	24.70%	5.26%	\$1,289
Texas Assessr Dallas TX	0141.56	Upper*	4,158	\$110,300	61.09%	87.57%	100.00%	67.10%	1,301	71.71%	1.84%	\$1,464
Texas Assessr Dallas TX	0141.57	Middle	1,914	\$110,300	63.64%	68.03%	91.05%	69.70%	1,012	0.00%	7.31%	\$1,381
Texas Assessr Dallas TX	0141.58	Mod	3,090	\$110,300	63.01%	90.36%	73.28%	69.58%	1,430	0.77%	20.42%	\$1,009
Texas Assessr Dallas TX	0141.59	Upper*	3,014	\$110,300	32.15%	96.12%	100.00%	38.16%	563	83.66%	15.10%	\$0
Texas Assessr Dallas TX	0141.60	Mod	2,760	\$110,300	59.49%	79.13%	95.88%	67.72%	1,126	40.14%	3.91%	\$1,393
Texas Assessr Dallas TX	0141.61	Mod	3,122	\$110,300	78.80%	86.00%	100.00%	91.10%	1,876	2.77%	5.92%	\$1,044
Texas Assessr Dallas TX	0142.03	Middle	3,441	\$110,300	51.32%	61.96%	96.36%	66.81%	1,081	57.63%	8.97%	\$1,106
Texas Assessr Dallas TX	0142.04	Mod	2,905	\$110,300	68.61%	77.49%	87.97%	73.63%	654	25.23%	1.07%	\$915
Texas Assessr Collin TX	0304.03	Upper*	5,616	\$110,300	71.14%	39.46%	95.85%	91.24%	2,407	64.02%	6.90%	\$1,494
Texas Assessr Collin TX	0304.04	Upper*	5,535	\$110,300	69.95%	44.91%	96.05%	88.02%	2,333	80.71%	3.30%	\$2,083
Texas Assessr Collin TX	0304.05	Middle	4,546	\$110,300	82.51%	53.70%	90.43%	96.50%	2,623	33.43%	8.04%	\$1,430
Texas Assessr Collin TX	0304.06	Middle	5,622	\$110,300	62.17%	60.89%	93.43%	71.59%	2,142	22.36%	2.94%	\$1,180
Texas Assessr Collin TX	0304.07	Upper*	3,868	\$110,300	64.32%	33.14%	96.64%	83.20%	1,468	81.74%	5.59%	\$2,244
Texas Assessr Collin TX	0304.09	Mod	3,619	\$110,300	51.87%	58.75%	88.89%	63.94%	1,464	19.06%	10.66%	\$1,263

Ncommunity

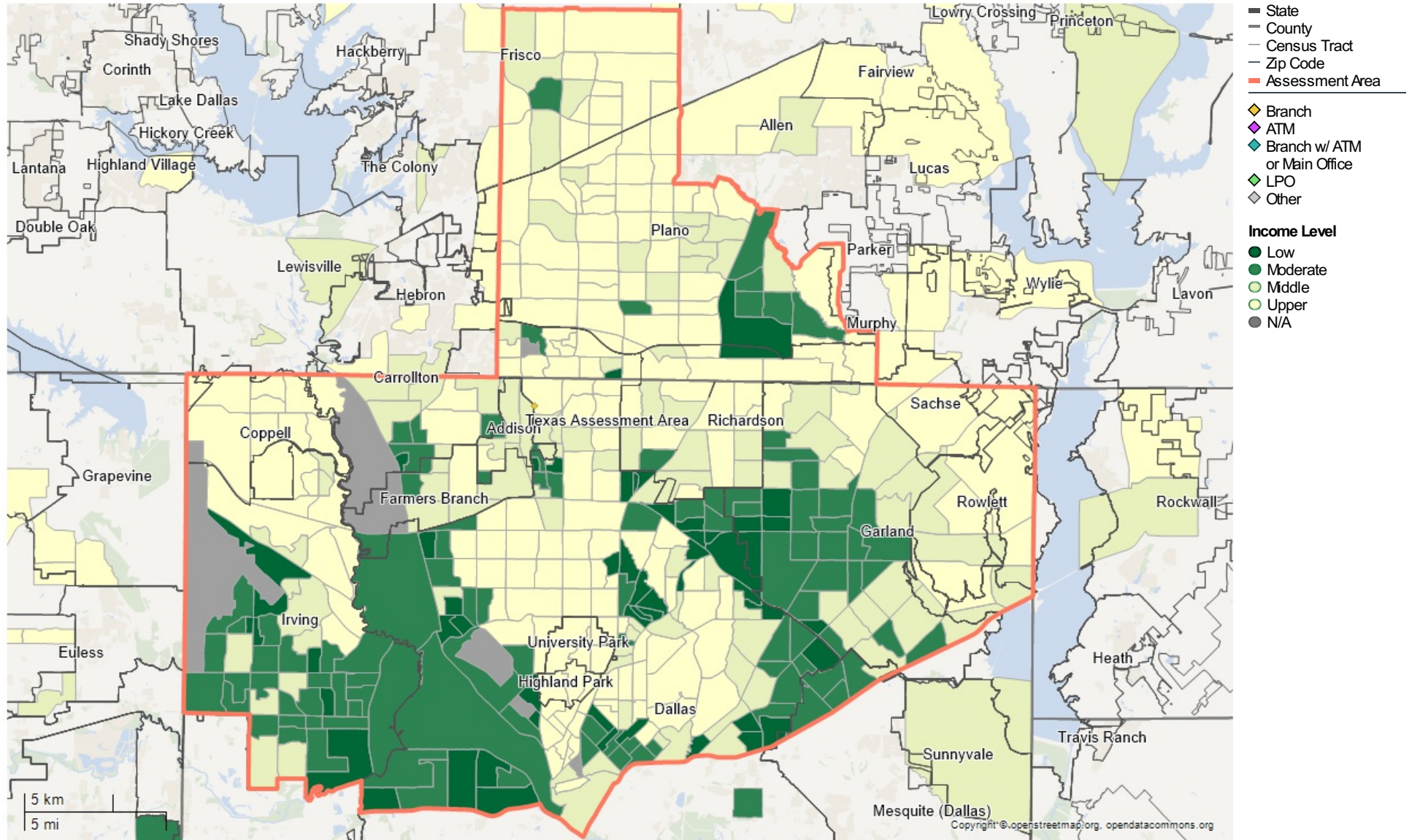
Presented to: **Stockmans Bank**
May 26, 2022

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

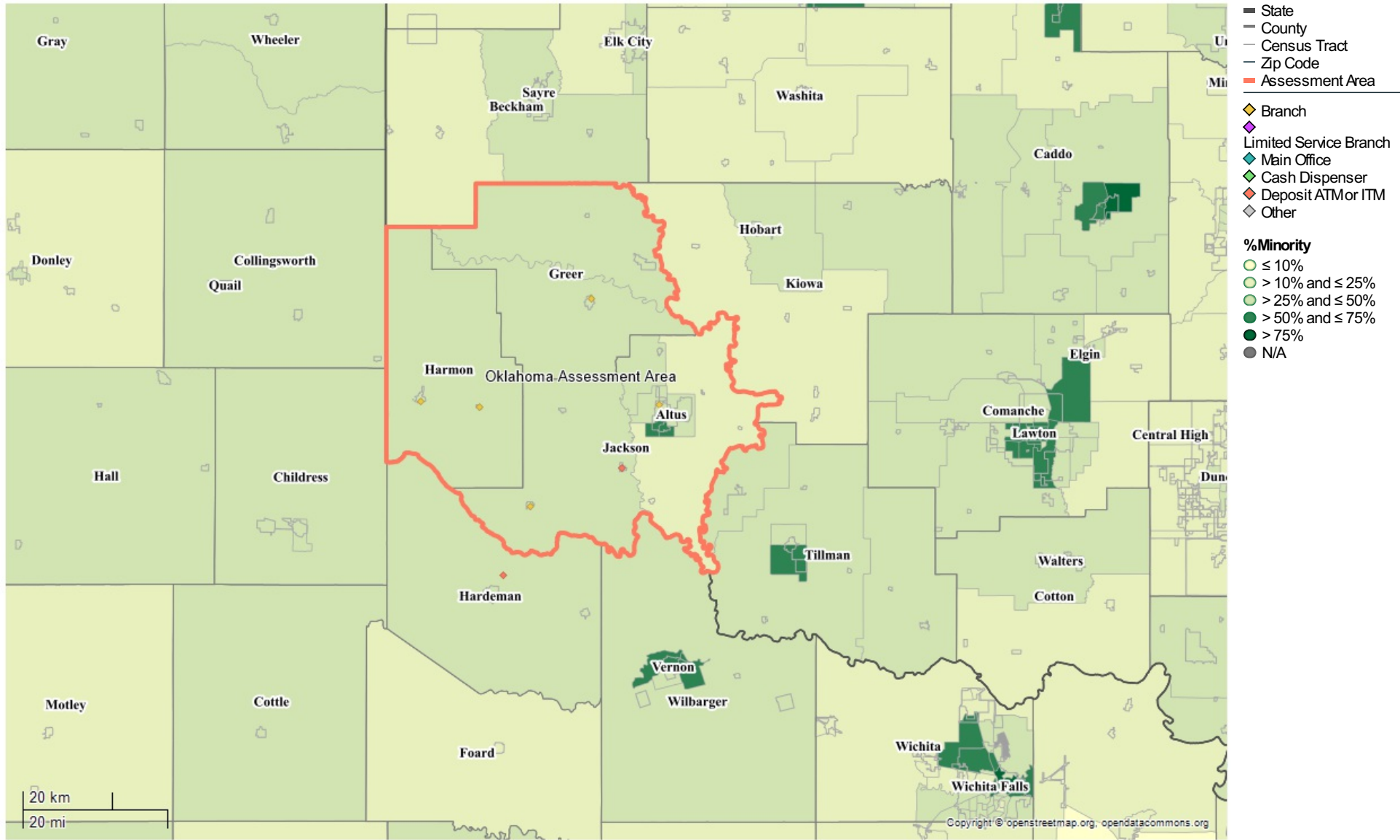
CRA Benchmark Data:

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 include 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
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580-477-2222	580-676-3921	580-688-2290	580-782-2222	580-633-2493	972-386-9950

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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.

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

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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 their 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 of our community, which specifically includes low- and moderate-income neighbors 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 not 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

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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

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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

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.dallasecodel.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%