

Loans

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In each case, the latest figures compared with hefty, often double-digit increases in mortgage loans for those groups in recent years.

Conventional loans to whites rose 2 percent, to some 2 million. For Asian Americans, they jumped 13 percent, to 103,192.

At the same time, Hispanics, blacks and American Indians at all income levels were rejected for conventional mortgages last year more frequently than

white borrowers, the data showed.

For borrowers with less than 50 percent of the median family income in their geographical area, 48 percent of Hispanic applicants were denied, 57 percent of blacks and 55 percent of American Indians, compared with 46 percent of whites.

As income rose to 50 percent to 79 percent of the median, the denial rates were: 38 percent for Hispanics, 46 percent for blacks, 43 percent for American Indians and 29

percent for whites.

At 80 percent to 99 percent of median income, the rejection rates were: 31 percent for Hispanics, 37 percent for blacks, 34 percent for American Indians and 20 percent for whites.

Government programs designed to help minorities buy homes, notably the 1977 Community Reinvestment Act, have come under fire recently in the Republican-led Congress.

Last Tuesday, a House Banking subcommittee voted

to adopt an amendment to eliminate the community-lending rules for banks with less than \$250 million in assets. Banks in that category represent around 75 percent of lenders that are federally regulated.

Also, the House passed a bill to help credit unions compete with banks, after stripping out an earlier provision that would have required credit unions, like banks, to abide by the 1977 rules.

Clinton backs the bill.

Diversity

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for groups of black students. Some schools, such as College Park and Frostburg State University, set up minority student centers and revise curricula for variety.

"Diversity is a priority," said Linda Clement, director of undergraduate admissions at College Park.

Coming from a mostly white high school, Hyman found himself in the minority when he showed up on the UMBC Catonsville campus in June to attend a program for incoming Meyerhoff scholars.

Of the 53 scholars, 33 are black, 11 are Asian and two are Hispanic. But after feeling awkward at first, he said things changed midway through the six-week session.

"We all fit together, and now we're one group," he said.

Excellent Financing Available

(for qualified buyers)

Visit one of these outstanding neighborhoods today.

<p>BANDERA HOMES 3 and 4 bedrooms 1 and 2 stories</p> <p>Eldorado From \$107,950</p> <p>First-time value. This smart new neighborhood of single-family homes offers first-time buyers the opportunity to live in Pardee's established master-planned community of Eldorado. Four plans from approximately 1,233 sq. ft. to 2,153 sq. ft. with such features as oak-stained cabinets, GE® appliances and king-sized master bedroom suites.</p> <p>Take I-15 north to Craig Road exit. Turn left (west) on Craig to Camino Al Norte which becomes Camino Eldorado. Turn right and follow signs to models. Sales Office: 6043 Shadow Oak Drive, 399-4149</p>	<p>VALENCIA HOMES 3, 4, and 5 bedrooms 1 and 2 stories</p> <p>Eldorado From \$125,450</p> <p>Valencia, located in the master-planned community of Eldorado, offers popular single-story plans with up to four bedrooms and three-car garages on 6,000 sq. ft. lots. Highlights include vaulted ceiling and gas fireplace in living area, storage pantry in kitchen, and an oval Roman tub in master bath.</p> <p>Take I-15 north to Craig Road exit. Turn left (west) on Craig to Camino Al Norte which becomes Camino Eldorado. Turn right and follow signs to models. Sales Office: 6061 Shadow Oak Drive, 399-0533</p>	<p>CIELO HOMES 4 and 5 bedrooms 1 and 2 stories</p> <p>Eldorado From \$159,450</p> <p>Enjoy gracious family living in the master-planned community of Eldorado. Choose from three elegant plans ranging from approximately 2,400 to 3,259 sq. ft., with stylish exteriors and up to five bedrooms and three baths. Plan 1 offers approximately 2,400 sq. ft. in a convenient single-story layout. Standard features and options abound.</p> <p>Take I-15 north to Craig Road exit. Turn left (west) on Craig to Camino Al Norte which becomes Camino Eldorado. Turn right and follow signs to models. Sales Office: 6061 Shadow Oak Drive, 399-0533</p>
<p>BERMUDA Greens 3 and 4 bedrooms 1 and 2 stories</p> <p>Rancho Las Palmas From \$116,950</p> <p>Come live in the Valley's most popular new area. Choose from four plans ranging from approx. 1,233 to 2,153 sq. ft. Two single-story plans available. Three- four- and five-bedroom homes with optional lofts and dens. Generous kitchens, ideal for entertaining, include roomy eating nooks and access to central living areas.</p> <p>From the 215 Beltway to Windmill and turn right. Turn left at Bermuda Road, then left on Pebble Road. Turn right on Manalang Road and follow signs. Sales Office: 635 Beresford Ave., 896-3009</p>	<p>SAN MARIN 3, 4, and 5 bedrooms 1 and 2 stories</p> <p>Rancho Las Palmas From \$151,950</p> <p>Beautiful new homes in Rancho Las Palmas, where the living is good. Four floor plans, ranging from approx. 1,721 to 3,045 sq. ft., with up to five bedrooms and three baths. This master-planned community has tennis and basketball courts, tot lots, a soccer field and a nearby elementary school.</p> <p>Take the new I-215 Beltway south to Windmill Lane and turn right. Turn left at Rancho las Palmas Road and follow signs to furnished models. Sales Office: 8185 Flanders Terrace Drive, 361-1679</p>	<p>TOSCANA 3, 4 and 5 bedrooms 1 and 2 stories</p> <p>Rancho Las Brisas From \$191,325</p> <p>Deluxe standard features and great optional "extras" are what make living in all-new Toscana a very smart move. Up to over 3,000 sq. ft. of space is available, along with such amenities as a food preparation island in the gourmet kitchen and a ceramic tile fireplace in the living area.</p> <p>Take Tropicana Boulevard west, past Rainbow Boulevard, to Santoro Drive and turn right (across from Spanish Trail). Right again on San Ramon Drive to furnished models. Sales Office: 8227 San Ramon Drive, 367-4886</p>
<p>Rosedale 1 and 2 stories 3 and 4 bedrooms</p> <p>Summerlin From \$113,150</p> <p>Here's your entry-level opportunity in the newest village at Summerlin. Playgrounds, golf courses, retail and more. Walking-distance proximity to new state-of-the-art high school. Three one-story plans available. Two- and three-car garages. Homes architecturally engineered to maximize every square foot. Up to more than 1,600 sq. ft. available.</p> <p>Take Charleston west to Town Center Drive. Turn right, then left on Alta Drive and right on Pavilion Center Drive, then right to furnished models. Sales Office: 301 Jacaranda Arbor Street, 363-2637</p>	<p>WESTRIDGE 4 and 5 bedrooms 1 and 2 stories</p> <p>Summerlin From \$152,400</p> <p>Westridge is designed for living by giving you options galore so that your new home really fits you. Three floor plans turn into 24 very different homes with choices like dual master bedrooms, French doors, kids' "dorm" rooms, and home office packages. Up to approx. 2,555 sq. ft.</p> <p>From U.S. 95, take Summerlin Pkwy. to Town Center Dr. and turn left. At second traffic circle, turn right on Jualapai Way. Go left on Crestdale Ln., then left on Stratford Cross Way to Lexington Cross Dr. and models. Sales Office: 712 Lexington Cross Drive, 869-0866</p>	<p>PALACIO Up to 5 bedrooms 1 and 2 stories</p> <p>Green Valley From \$172,500</p> <p>Save your energy at Palacio, Las Vegas's first new-home neighborhood to receive the EPA's Energy Star seal and the "ComfortWise" designation. Palacio offers four plans with up to four bedrooms and approximately 3,541 sq. ft. and plenty of customizing options. High-tech wiring is standard throughout.</p> <p>From Lake Mead Drive, go south on Green Valley Parkway to Wingbrook Avenue. Turn right, then right again on Wood Duck Lane and follow signs to models. Sales Office: 2542 Kinnard Terrace, 914-6078</p>
<p>ASHTON PLACE up to 5 bedrooms 1 and 2 stories</p> <p>Green Valley From \$133,950</p> <p>Ashton Place puts all of Green Valley's many amenities within reach—parks, restaurants, shopping and schools. Up to 5 bedrooms and 3 baths, one- and two-stories, from approximately 1,477 to 2,519 sq. ft.</p> <p>From Sunset Road, follow Green Valley Parkway south to Windmill Lane. Turn right on Windmill, then right on Kelton Lane and follow signs to models. Sales Office: 2208 Midvale Terrace, 361-0980</p>	<p>Copper Ridge 3 and 4 bedrooms 1 and 2 stories</p> <p>Green Valley Ranch From \$141,950</p> <p>The newest gated community in Green Valley Ranch. Three plans, including two one-story models, with three to four bedrooms and up to approximately 2,082 square feet. Community parks, good schools (even a brand new elementary school), shopping and entertainment are all nearby. Plus no L.I.D. fees.</p> <p>From Lake Mead Drive, go south on Green Valley Parkway to Wingbrook Avenue. Turn right, then right on Crisscross Lane. Follow signs to Sales Office, 361-7704.</p>	<p>Summit Point Up to 5 bedrooms 1 and 2 stories</p> <p>Green Valley Ranch From \$194,275</p> <p>Live your dream in a gated community in Green Valley Ranch. Four floor plans offer up to 5 bedrooms and just over 3,500 sq. ft. on roomy lots. Upscale specifications throughout, including Category 5 wiring and RG6 coax cable, plus generous options program.</p> <p>From Lake Mead Drive, go south on Green Valley Parkway to Wingbrook Avenue. Turn right, then right again on Wood Duck Lane and left on New River Circle to models. Sales Office: 271 New River Circle, 837-0889</p>

For more information, call 1 (888) 4 PARDEE or shop our national award-winning web site.

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