

Figure 77: Other Race/Ethnicity Applicants Earning 50% to 79% of Median Income

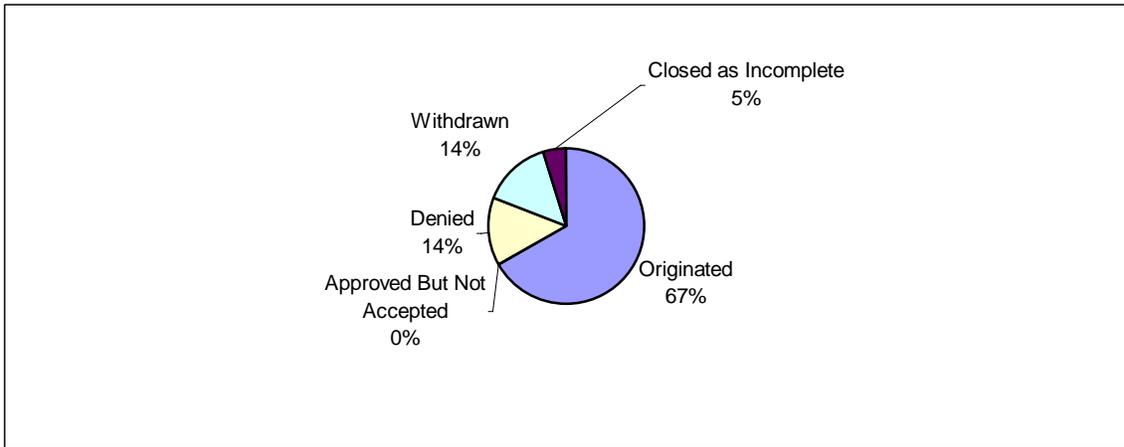
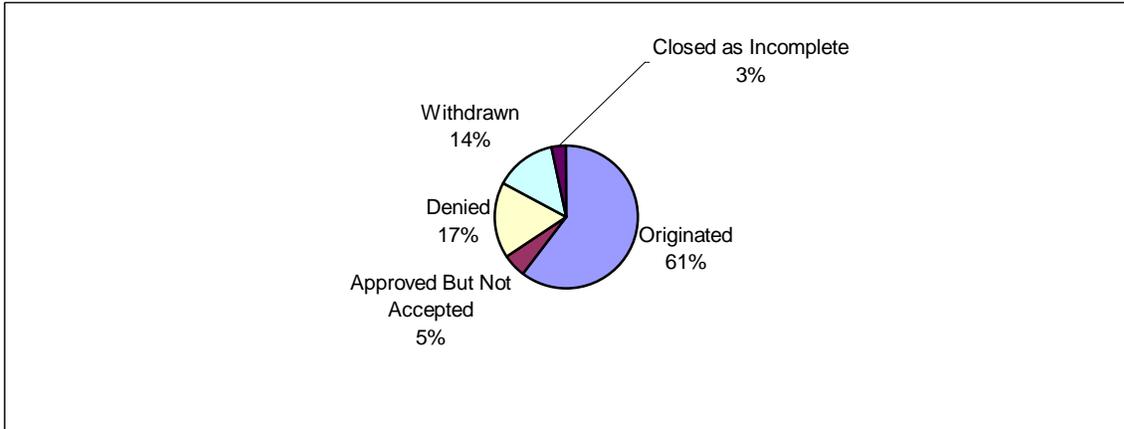


Figure 78: Unknown Race/Ethnicity Applicants Earning 50% to 79% of Median Income



80% to 99% of Median Income

For this income bracket, applicants in the “other” race/ethnicity category received the most success with loan origination, with Hispanics receiving the least. The percentage of loan denials was also the greatest for Hispanic applicants. Figures 79, 80, 81, 82, and 83 provide the visual breakdowns for this income level.

Figure 79: African American Applicants Earning 80% to 99% of Median Income

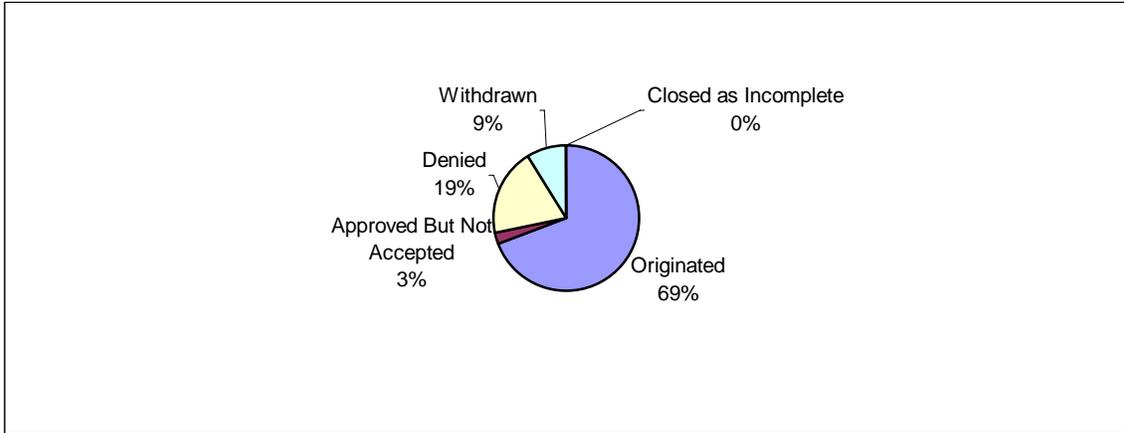


Figure 80: Hispanic Applicants Earning 80% to 99% of Median Income

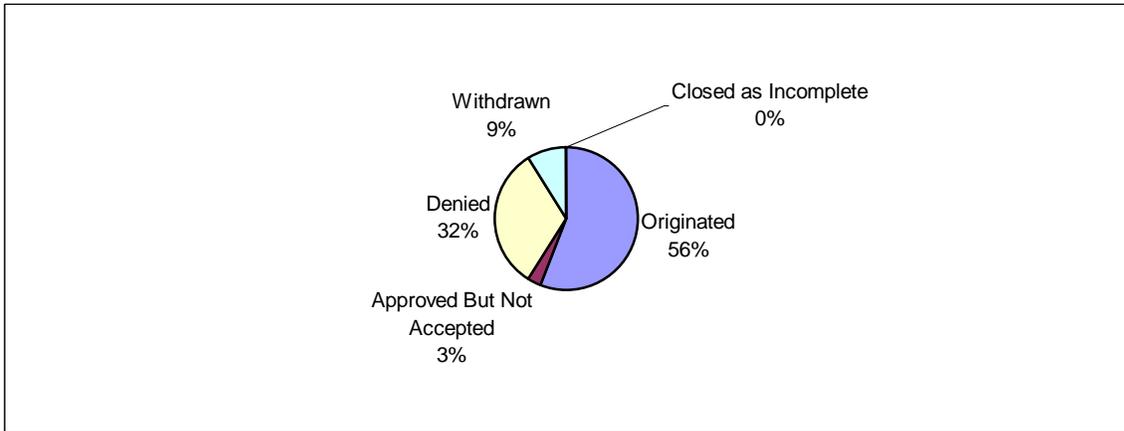


Figure 81: White Applicants Earning 80% to 99% of Median Income

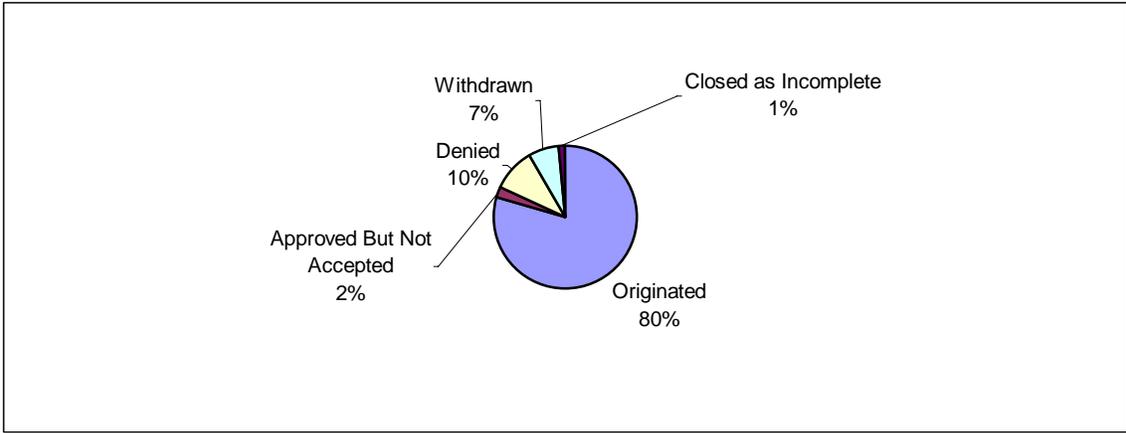


Figure 82: Other Race/Ethnicity Applicants Earning 80% to 99% of Median Income

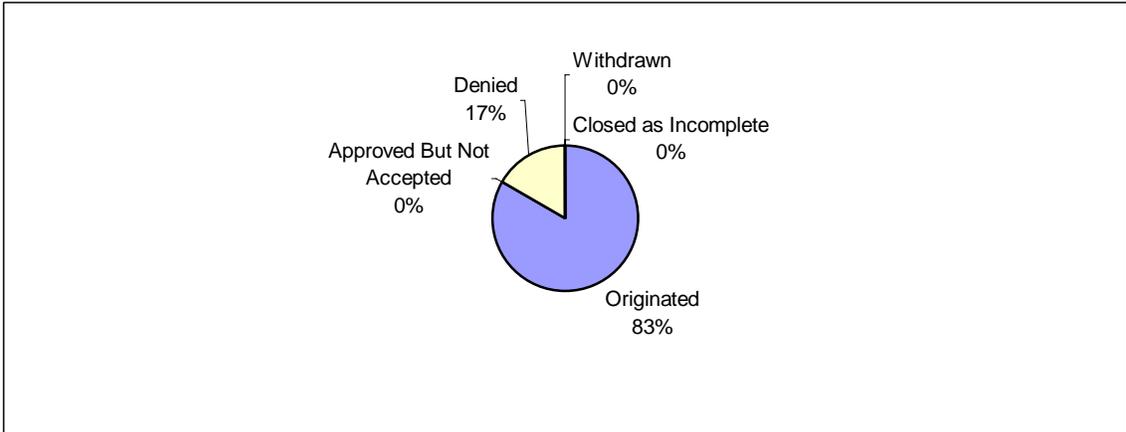
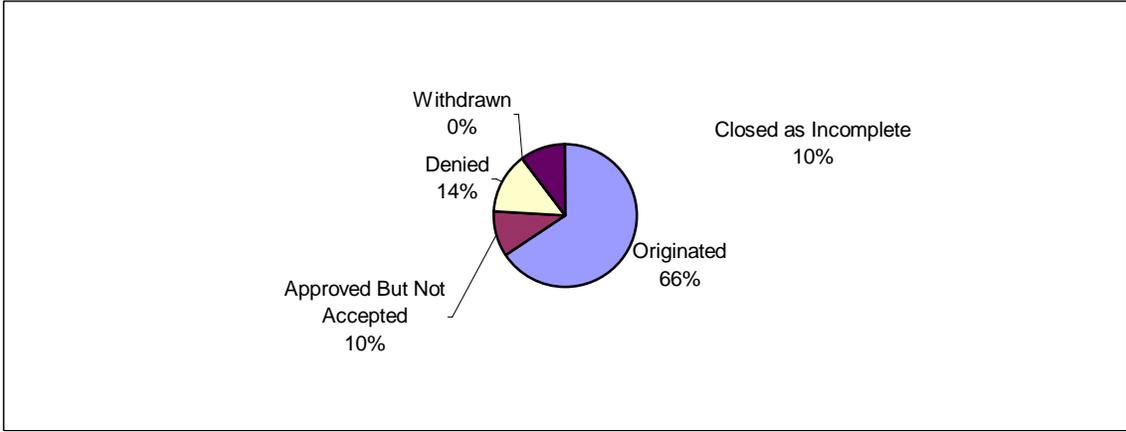


Figure 83: Unknown Race/Ethnicity Applicants Earning 80% to 99% of Median Income



110% to 119% of Median Income

Again, as in the prior income range, for those applicants falling into the 100 to 119% of the median income bracket, African American applicants again saw the least origination. Those in the “other” category received the most originations. Figures 84, 85, 86, 87, and 88 provide the visual breakdowns for this income level.

Figure 84: African American Applicants Earning 100% to 119% of Median Income

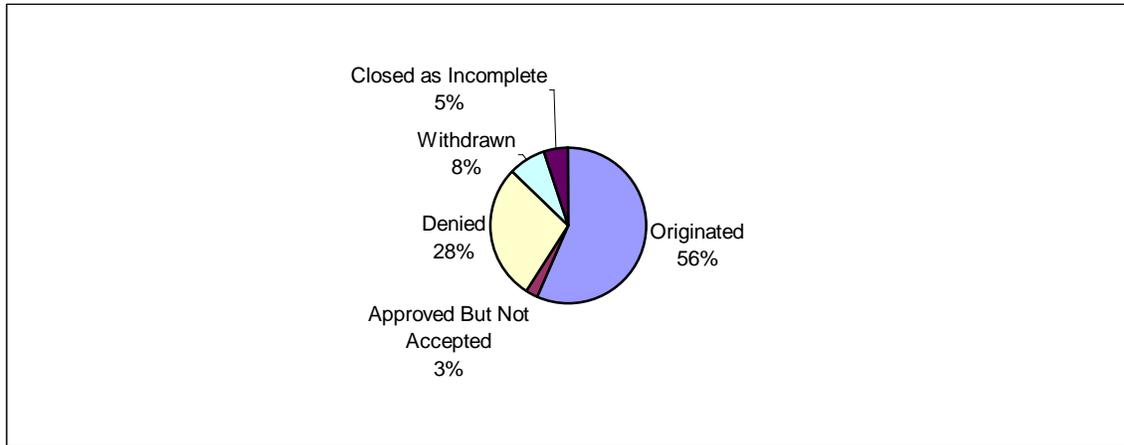


Figure 85: Hispanic Applicants Earning 100% to 119% of Median Income

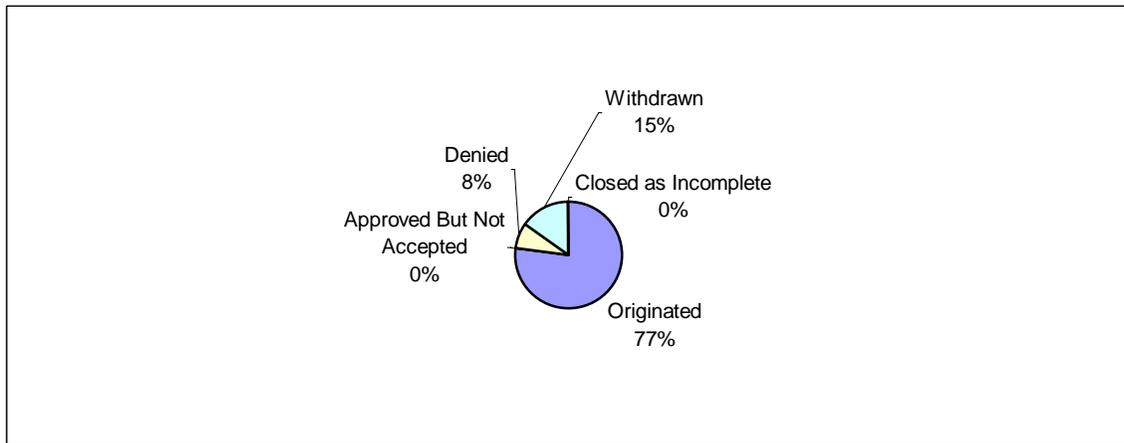


Figure 86: White Applicants Earning 100% to 119% of Median Income

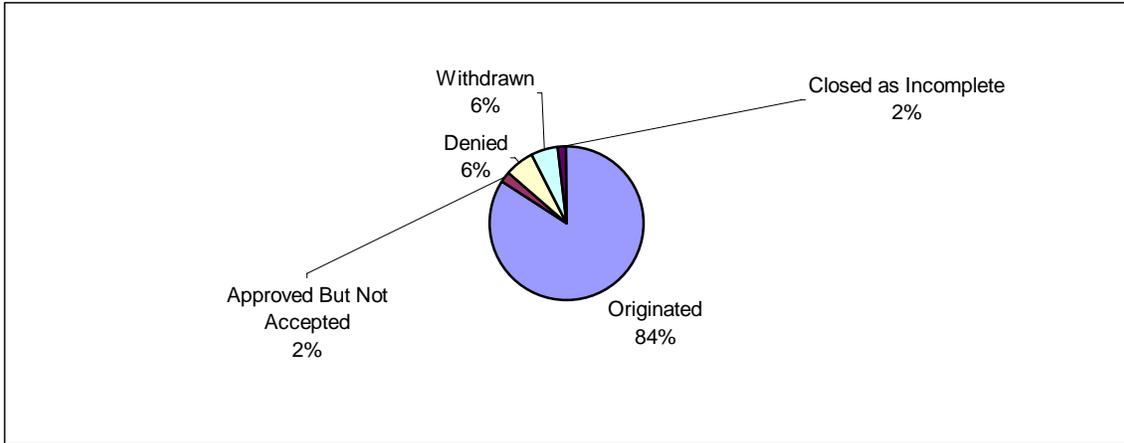


Figure 87: Other Race/Ethnicity Applicants Earning 100% to 119% of Median Income

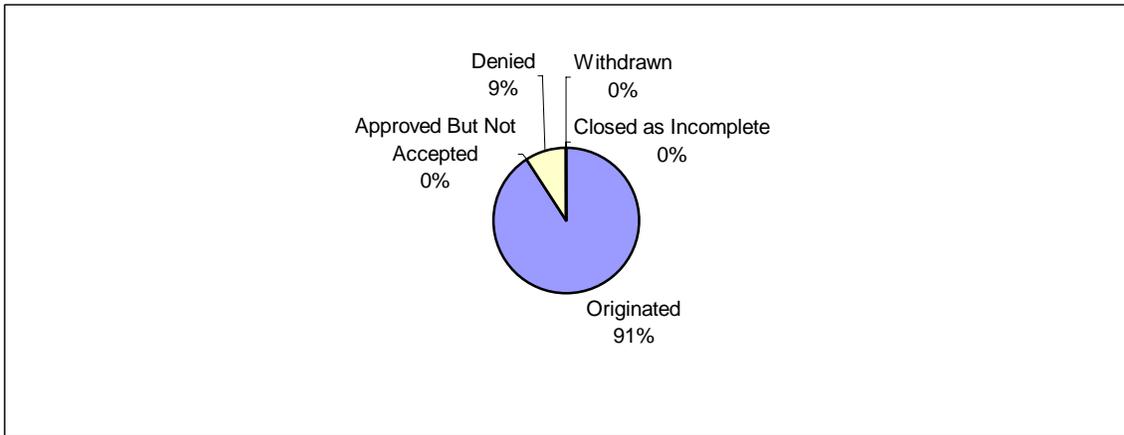
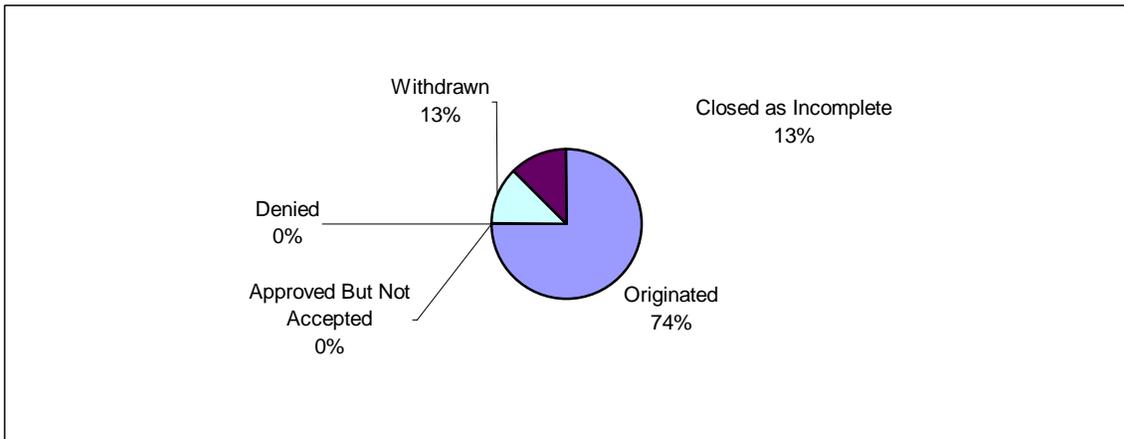


Figure 88: Unknown Race/Ethnicity Applicants Earning 100% to 119% of Median Income



120% or More of Median Income

For the highest income bracket, over 70% of African Americans, whites, and “others” experienced applications ending in loan origination, with whites again seeing the most. Only 50% of Hispanic applications, however, were originated with the other 50% of the applications being split between withdrawals and denials. Figures 89, 90, 91, 92, and 93 provide the visual breakdowns for this income level.

Figure 89: African American Applicants Earning 120% or More of Median Income

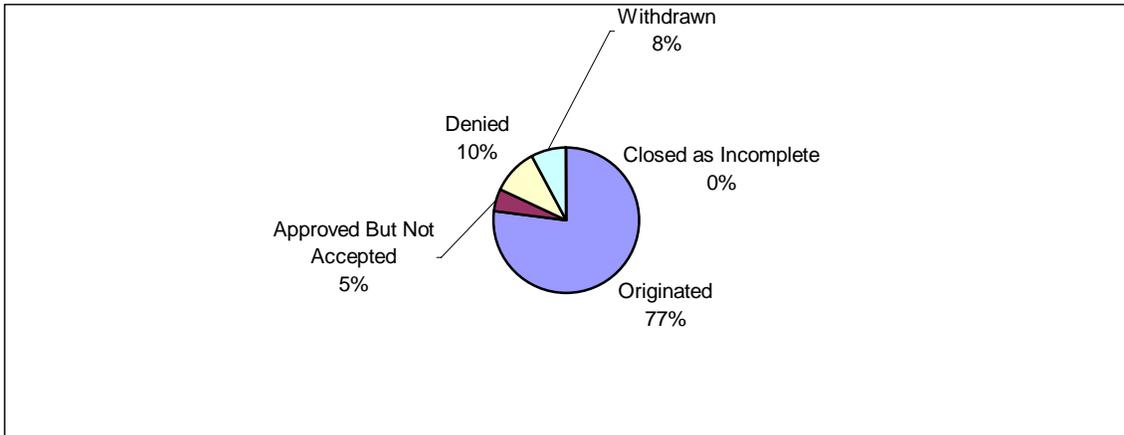


Figure 90: Hispanic Applicants Earning 120% or More of Median Income

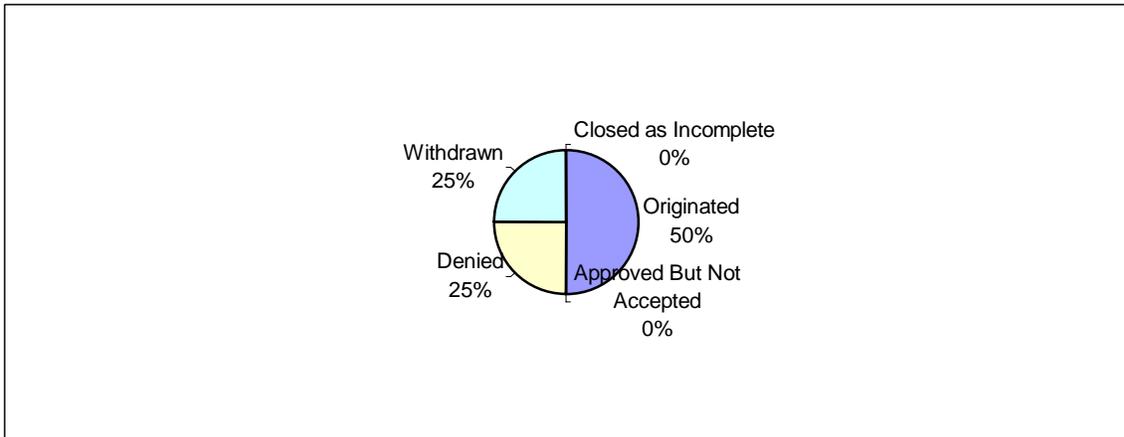


Figure 91: White Applicants Earning 120% or More of Median Income

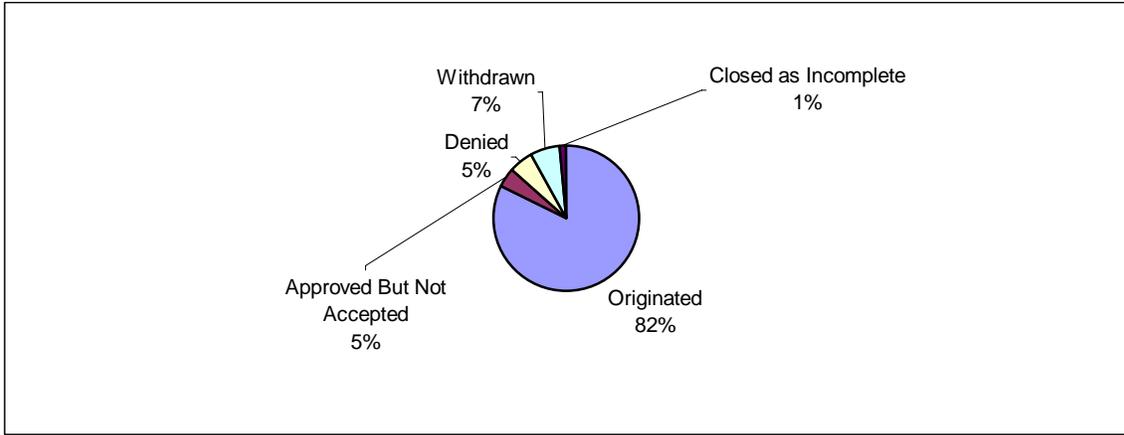


Figure 92: Other Race/Ethnicity Applicants Earning 120% or More of Median Income

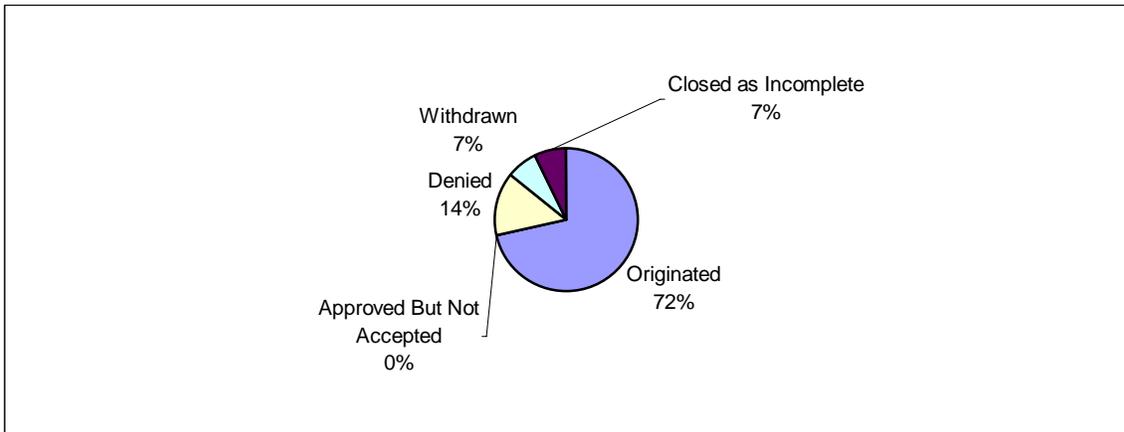
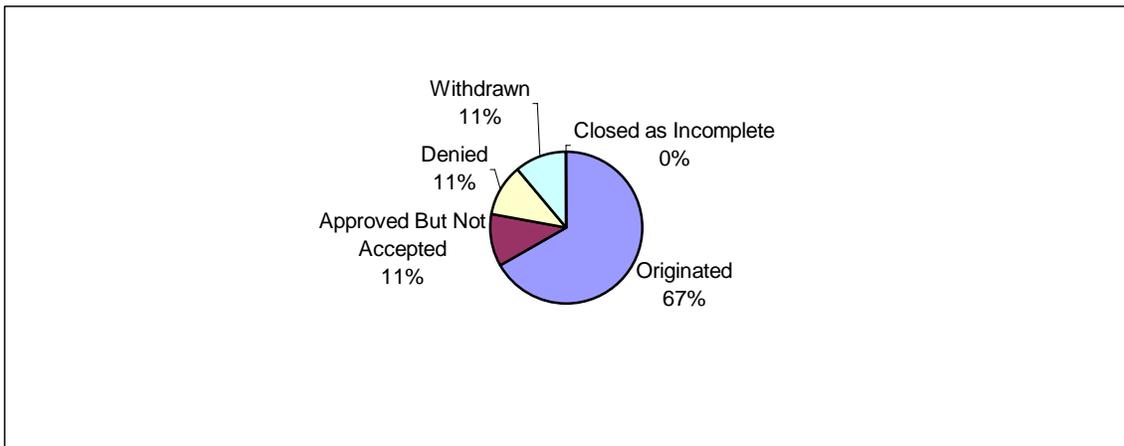


Figure 93: Unknown Race/Ethnicity Applicants Earning 120% or More of Median Income



Conventional Home-Purchase Loans

Less than 50% of Median Income

For conventional home-purchase loan applicants that live on less than 50% of the median income, African Americans again experience the least origination, and in this case, also the most denials. In fact, when looking at exact percentages, they experienced more denials than originations for this loan type (34% and 47%, respectively). Those falling in the “other” race/ethnicity category actually received the most originations, with 58% of their applications resulting in loan approval and acceptance. Figures 94, 95, 96, 97, and 98 provide the visual breakdowns for this income level.

Figure 94: African American Applicants Earning Less Than 50% of Median Income

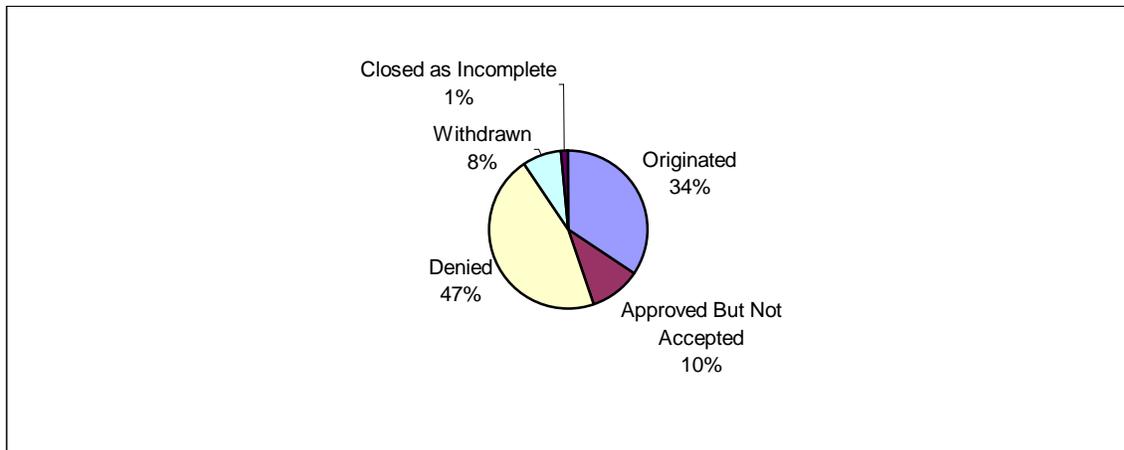


Figure 95: Hispanic Applicants Earning Less Than 50% of Median Income

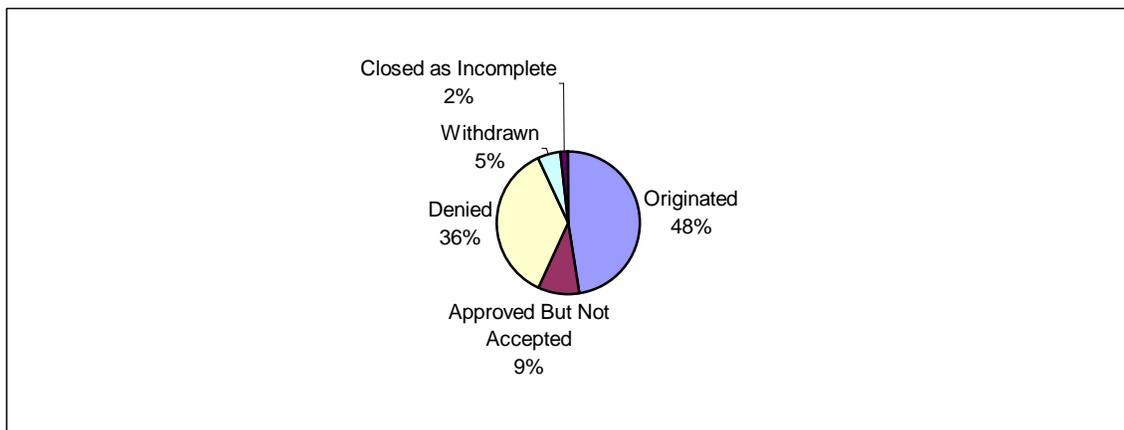


Figure 96: White Applicants Earning Less Than 50% of Median Income

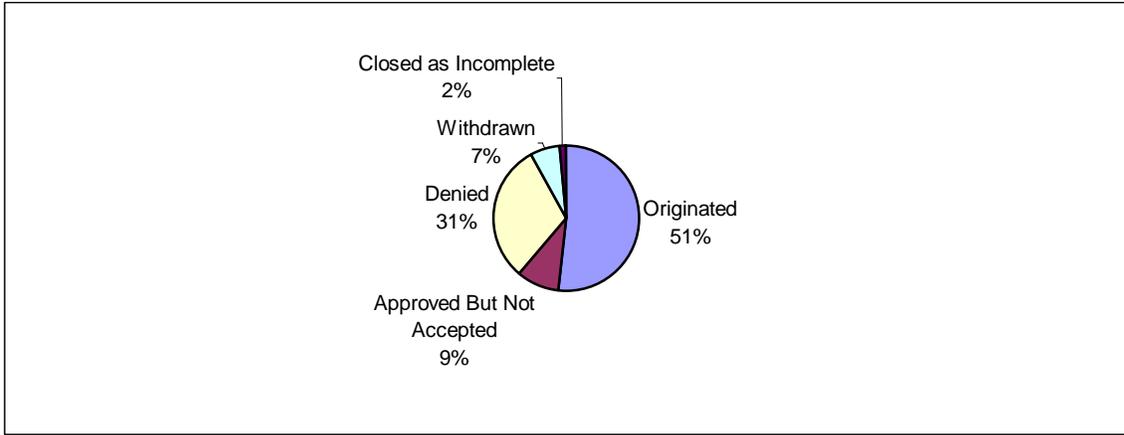


Figure 97: Other Race/Ethnicity Applicants Earning Less Than 50% of Median Income

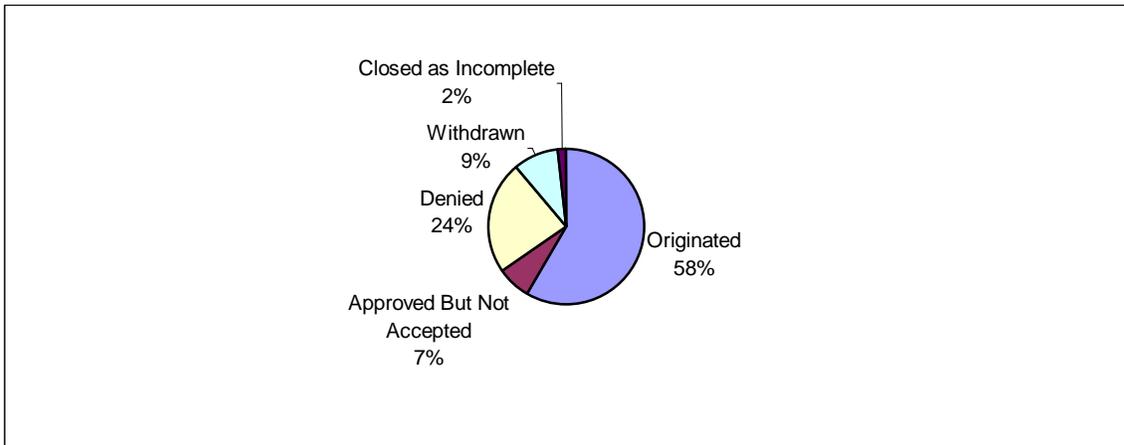
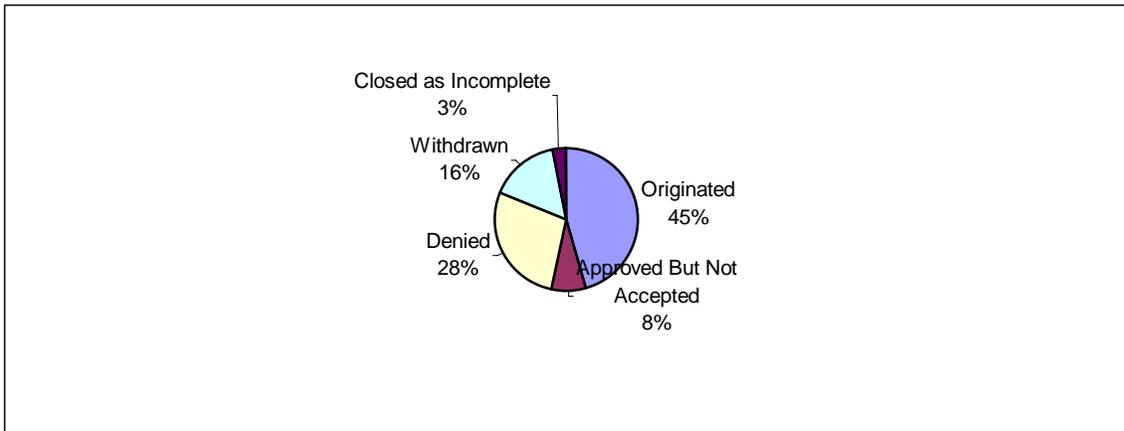


Figure 98: Unknown Race/Ethnicity Applicants Earning Less Than 50% of Median Income



50% to 79% of Median Income

African American applicants earning 50% to 79% of the annual median income per year were the only race/ethnicity to see less than 50% of their conventional home-purchase loan applications end in origination. They also, again, saw the greatest percentage of denials out of all races/ethnicities. Whites and “others” saw the most origination of conventional home-purchase loans for this income bracket (65% and 61%, respectively). Figures 99, 100, 101, 102, and 103 provide the visual breakdowns for this income level.

Figure 99: African American Applicants Earning 50% to 79% of Median Income

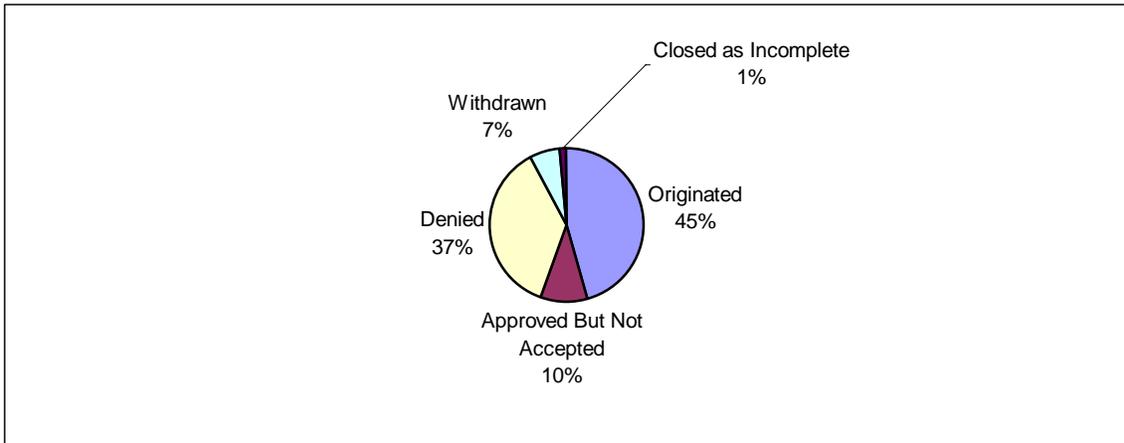


Figure 100: Hispanics Applicants Earning 50% to 79% of Median Income

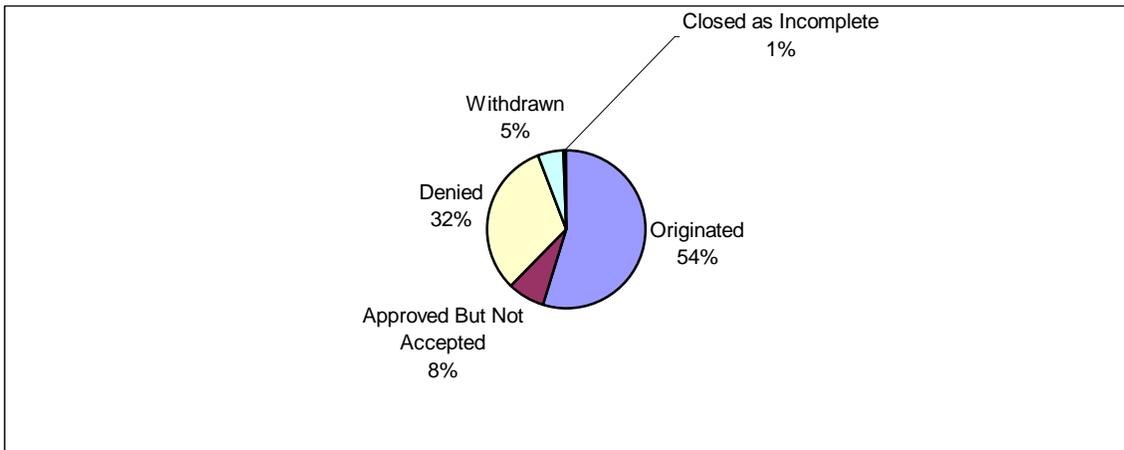


Figure 101: White Applicants Earning 50% to 79% of Median Income

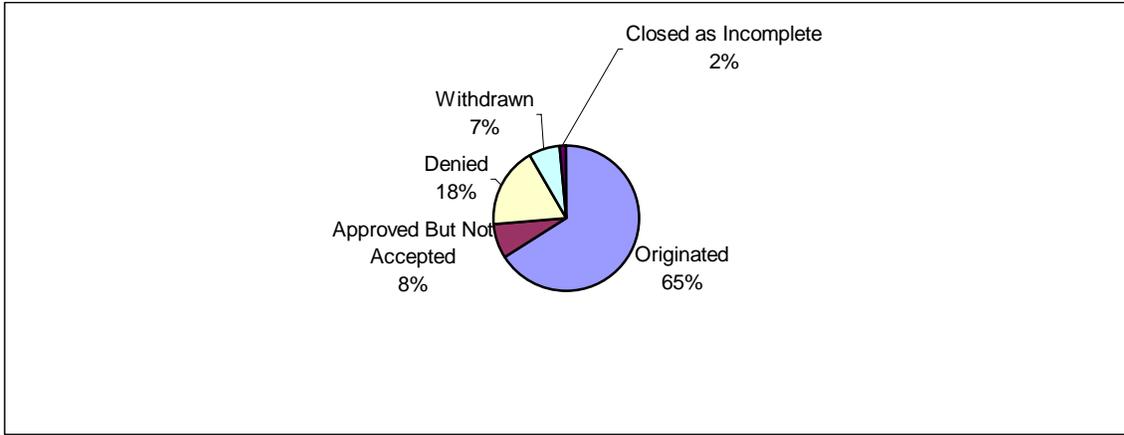


Figure 102: Other Race/Ethnicity Applicants Earning 50% to 79% of Median Income

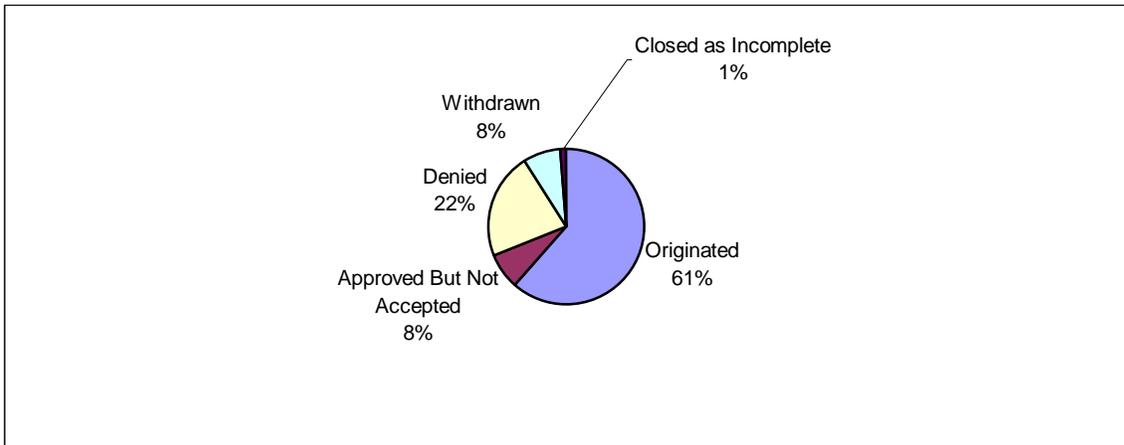
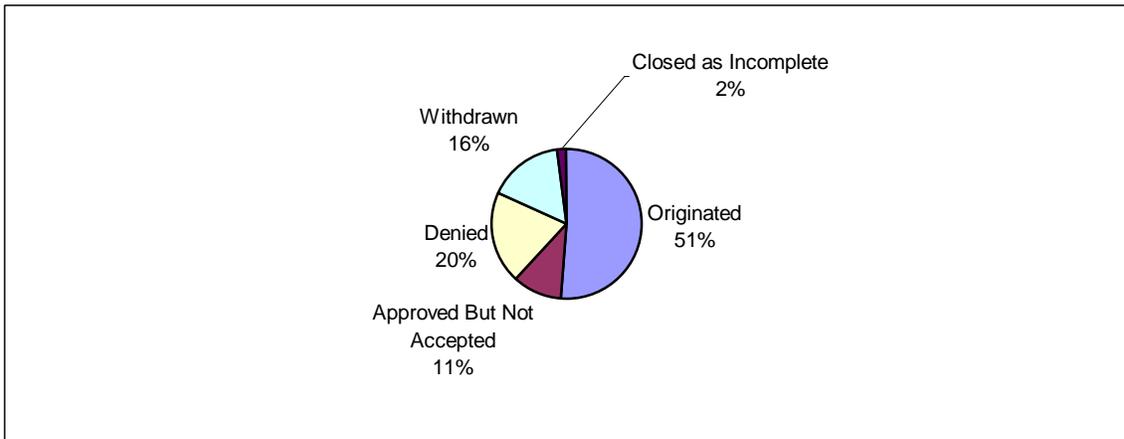


Figure 103: Unknown Race/Ethnicity Applicants Earning 50% to 79% of Median Income



80% to 99% of Median Income

For this income bracket, white conventional home-purchase loan applicants saw the most loan originations (72%) and the least denials (12%). While a majority of applications for Hispanics, African Americans, and those in the “other” race/ethnicity category did result in origination, these groups also saw over 20% of denials each for this loan type. Figures 104, 105, 106, 107, and 108 provide the visual breakdowns for this income level.

Figure 104: African American Applicants Earning 80% to 99% of Median Income

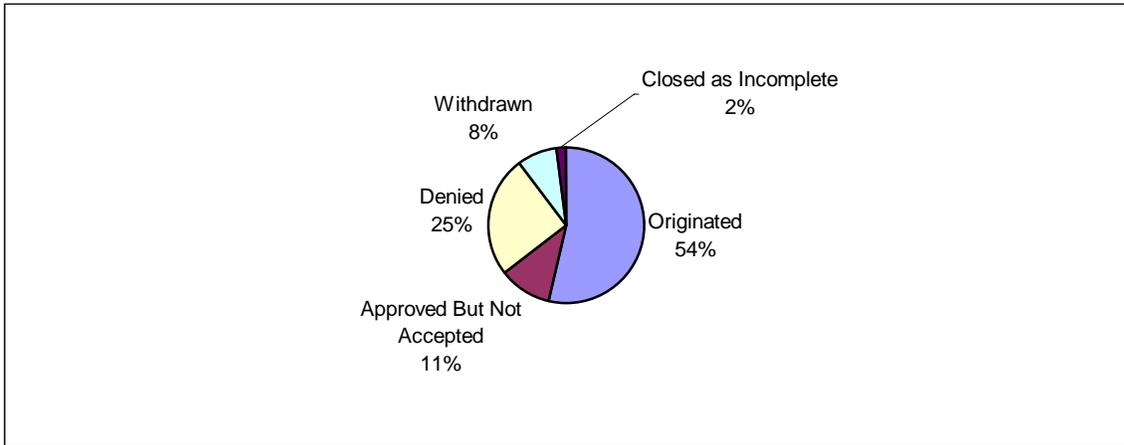


Figure 105: Hispanic Applicants Earning 80% to 99% of Median Income

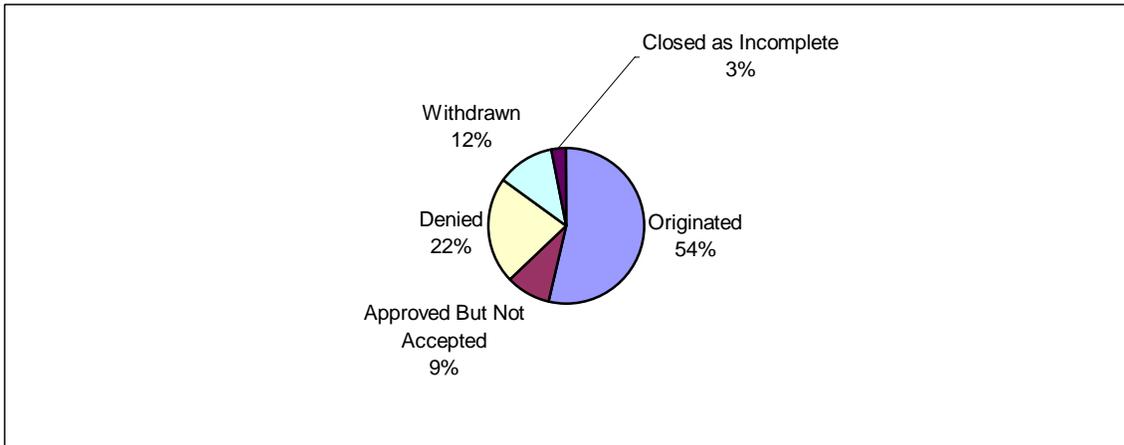


Figure 106: White Applicants Earning 80% to 99% of Median Income

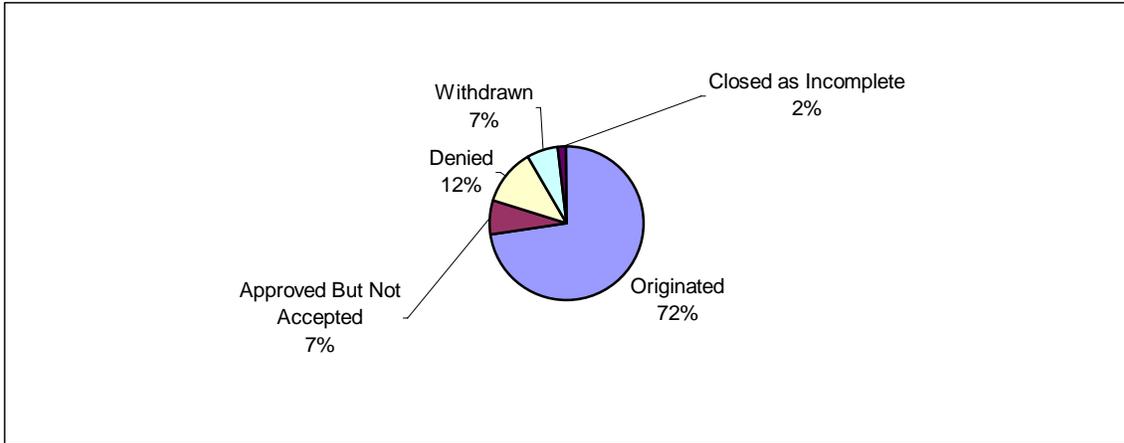


Figure 107: Other Race/Ethnicity Applicants Earning 80% to 99% of Median Income

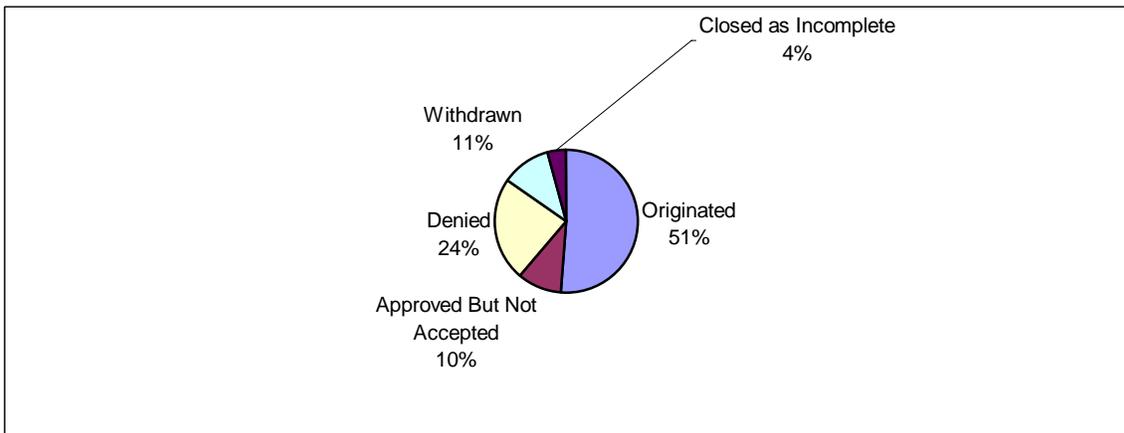
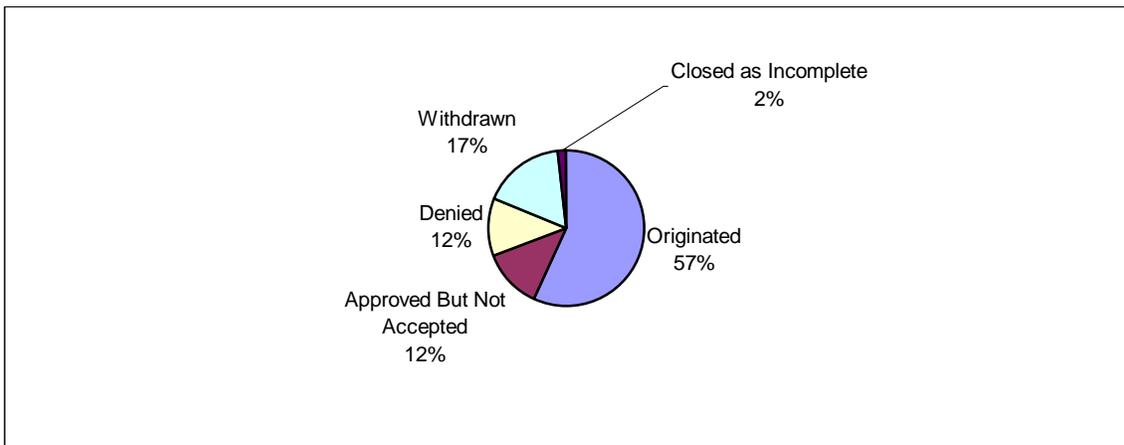


Figure 108: Unknown Race/Ethnicity Applicants Earning 80% to 99% of Median Income



100% to 119% of Median Income

For this income bracket, a majority of conventional home-purchase loan application outcomes for all race/ethnic groups resulted in loan origination. Applications for Hispanics received the most denials (30%), with African Americans receiving over 20% of denials as well. Figures 109, 110, 111, 112, and 113 provide the visual breakdowns for this income level.

Figure 109: African American Applicants Earning 100% to 119% of Median Income

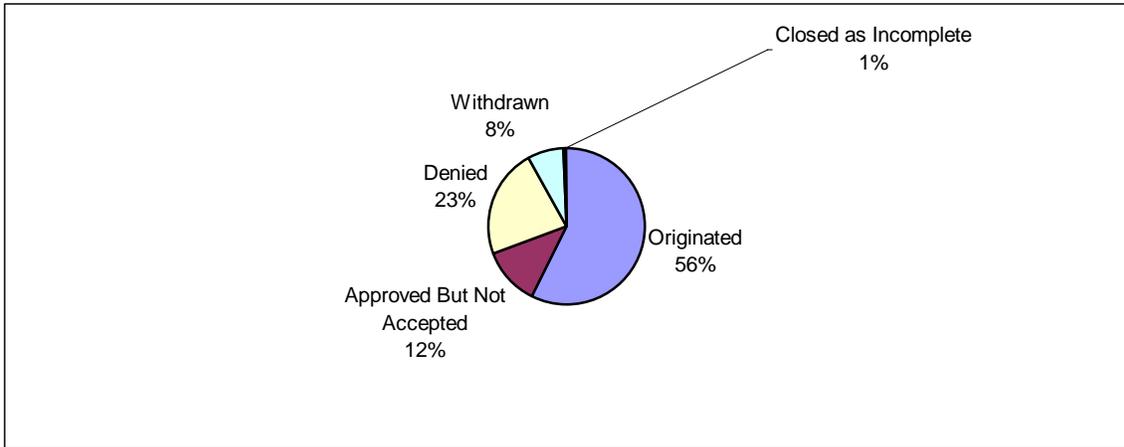


Figure 110: Hispanic Applicants Earning 100% to 119% of Median Income

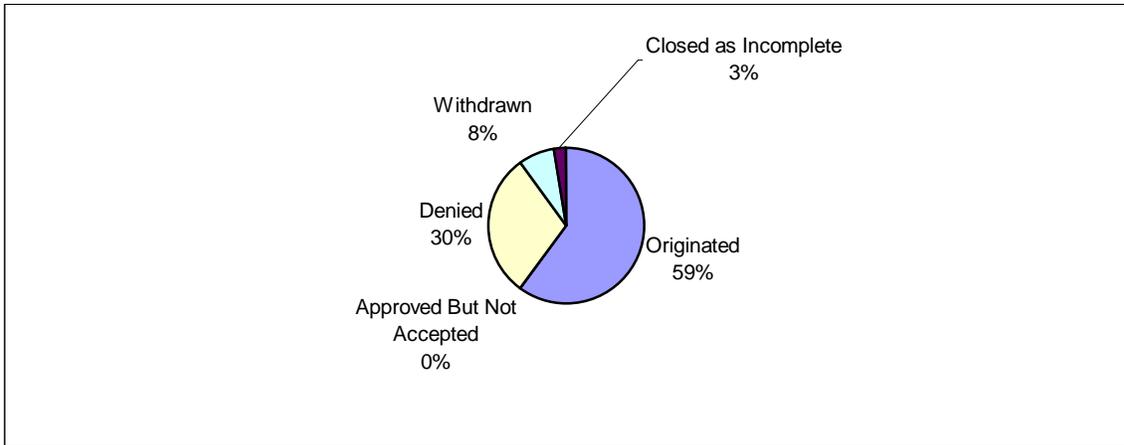


Figure 111: White Applicants Earning 100% to 119% of Median Income

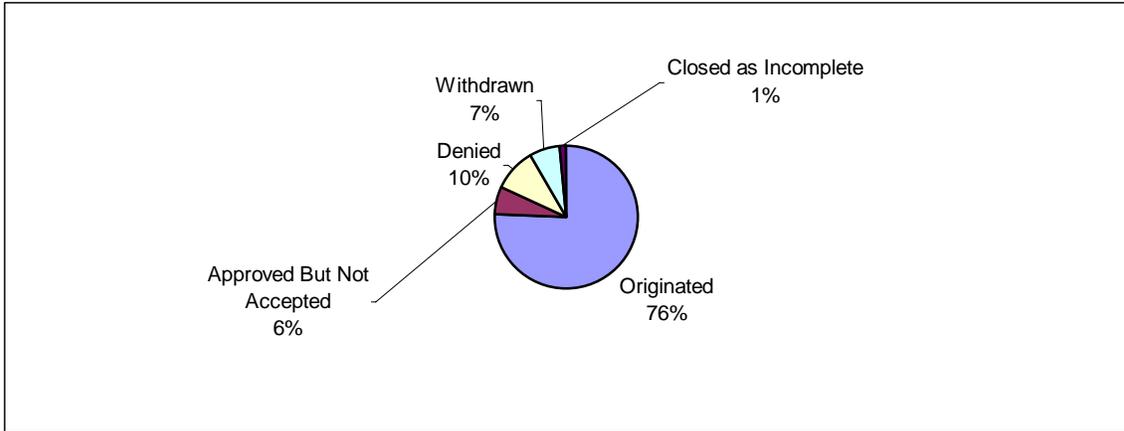


Figure 112: Other Race/Ethnicity Applicants Earning 100% to 119% of Median Income

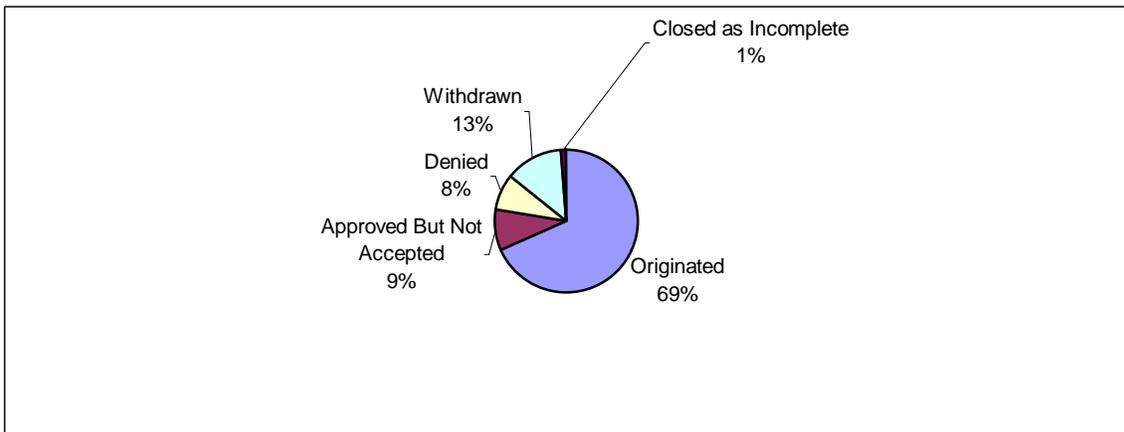
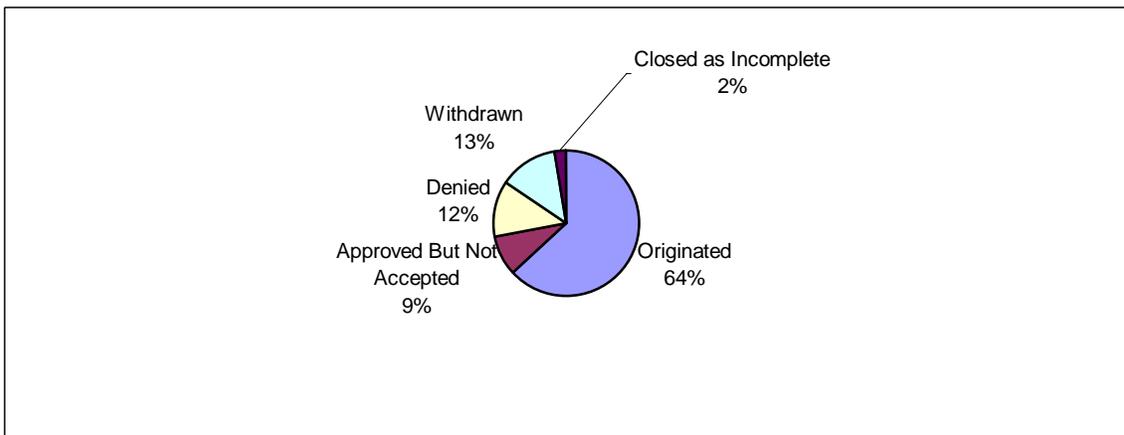


Figure 113: Unknown Race/Ethnicity Applicants Earning 100% to 119% of Median Income



120% or More of Median Income

Well over the majority of conventional home-purchase loan applications for all race/ethnic groups in the highest income bracket resulted in origination. White, Hispanic, and “other” applications resulted in 75% or more originations, while seeing denials less than 10% of the time. African American applications received the most denials (16%). Figures 114, 115, 116, 117, and 118 provide the visual breakdowns for this income level.

Figure 114: African American Applicants Earning 120% or More of Median Income

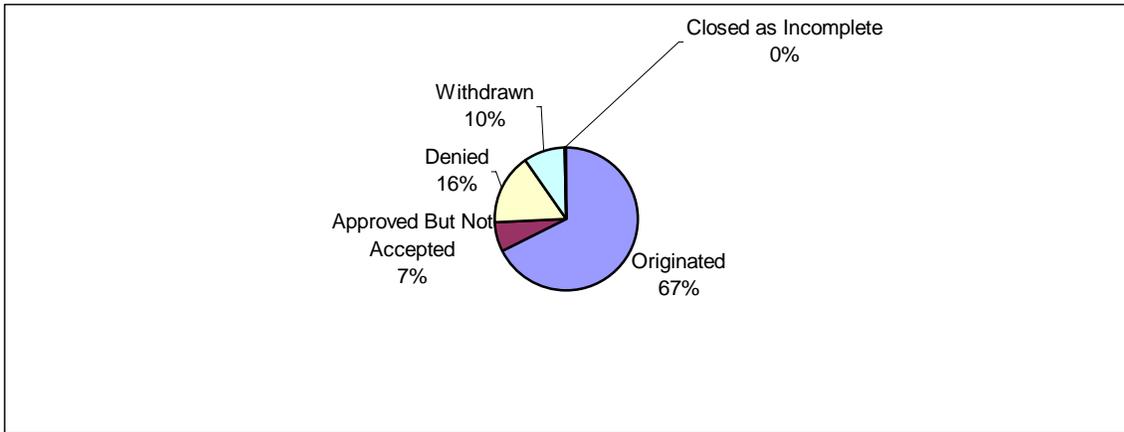


Figure 115: Hispanic Applicants Earning 120% or More of Median Income

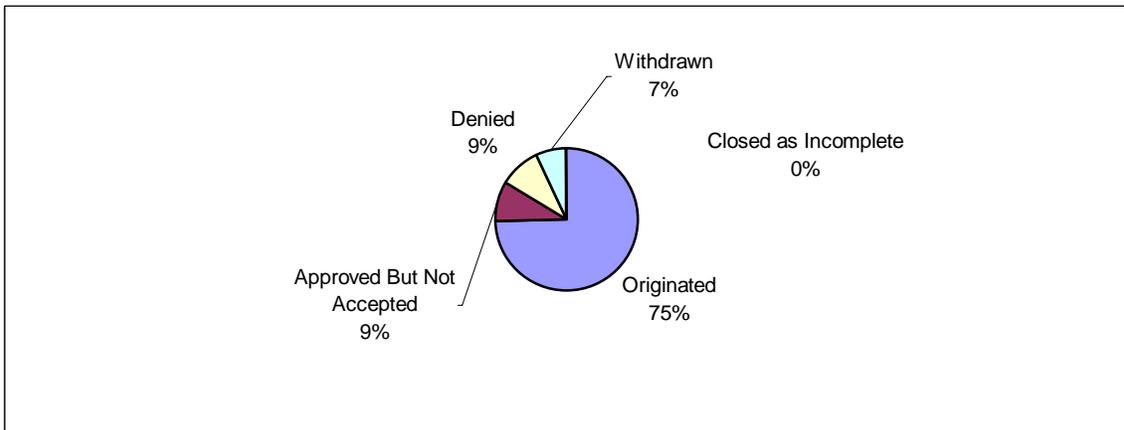


Figure 116: White Applicants Earning 120% or More of Median Income

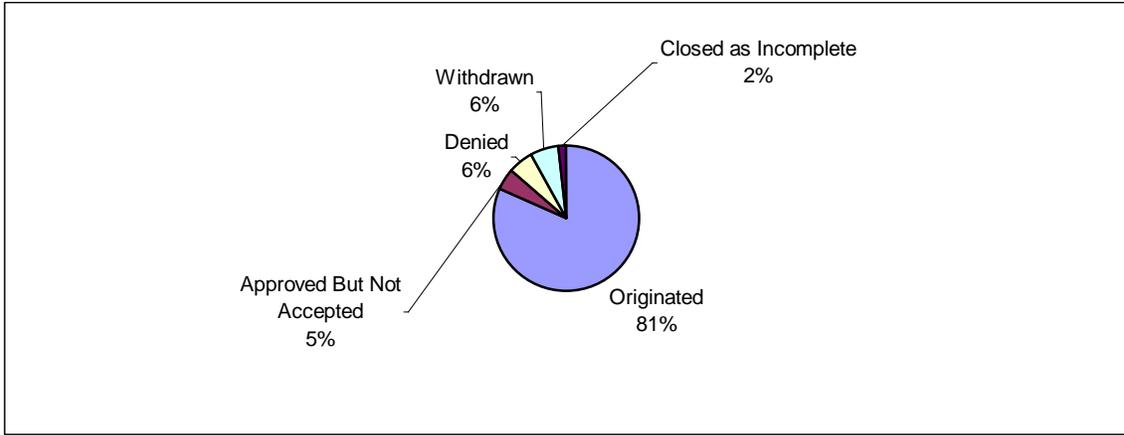


Figure 117: Other Race/Ethnicity Applicants Earning 120% or More of Median Income

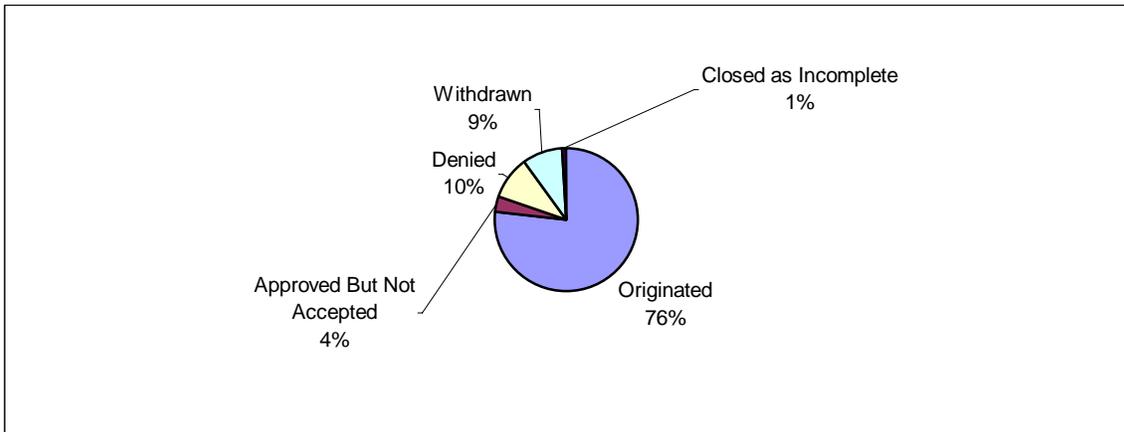
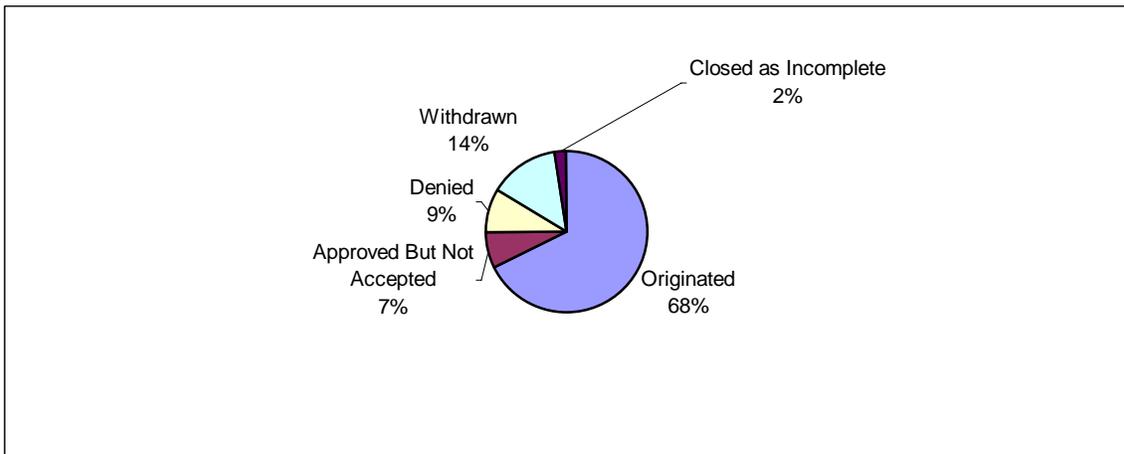


Figure 118: Unknown Race/Ethnicity Applicants Earning 120% or More of Median Income



Refinance Loans

Less than 50% of Median Income

When breaking down refinance loan application outcomes by income and race/ethnicity, for the lowest income bracket, a majority of the applications for whites resulted in origination. All other race/ethnic groups saw lower percentages of originations, with those falling under the “other” race/ethnicity category seeing the least (24%). These applicants (the “others”) also saw over one-half of their applications for refinance loans denied (61%). Figures 119, 120, 121, 122, and 123 provide the visual breakdowns for this income level.

Figure 119: African American Applicants Earning 50% or Less of Median Income

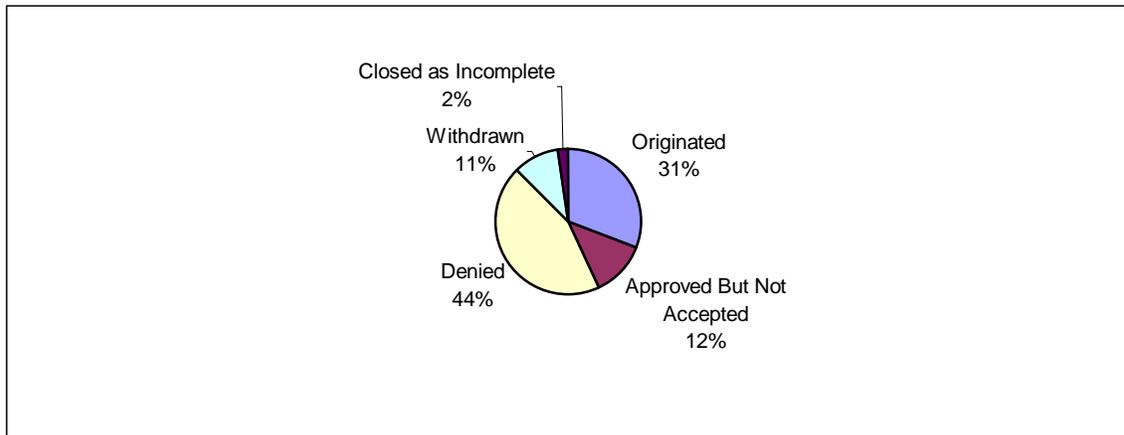


Figure 120: Hispanic Applicants Earning 50% or Less of Median Income

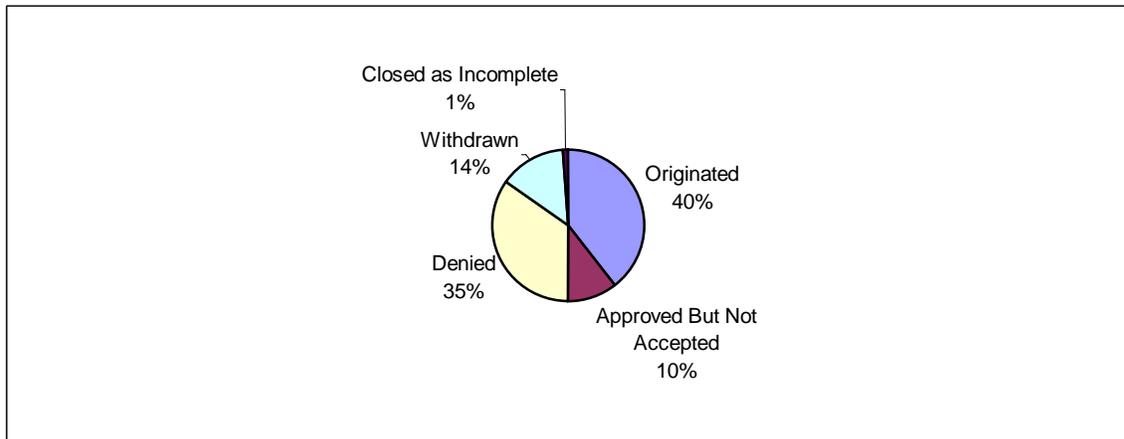


Figure 121: White Applicants Earning 50% or Less of Median Income

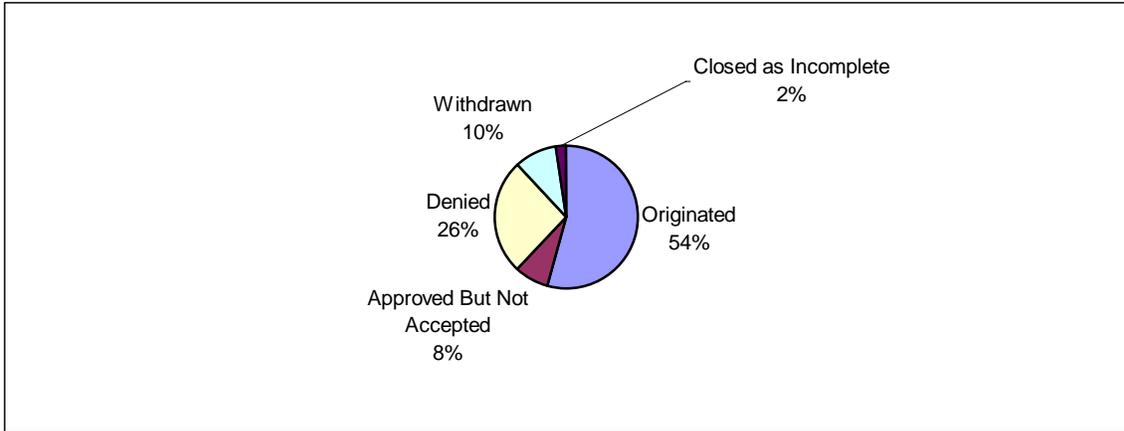


Figure 122: Other Race/Ethnicity Applicants Earning 50% or Less of Median Income

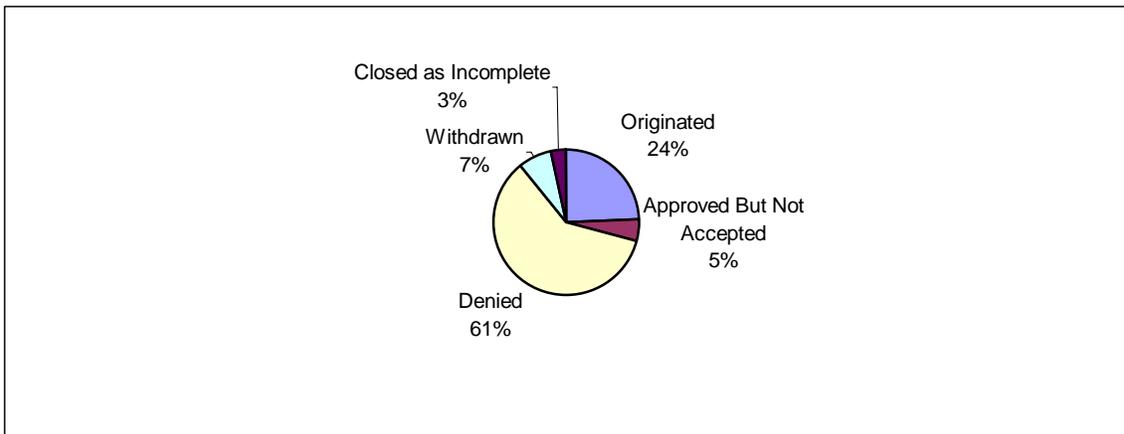
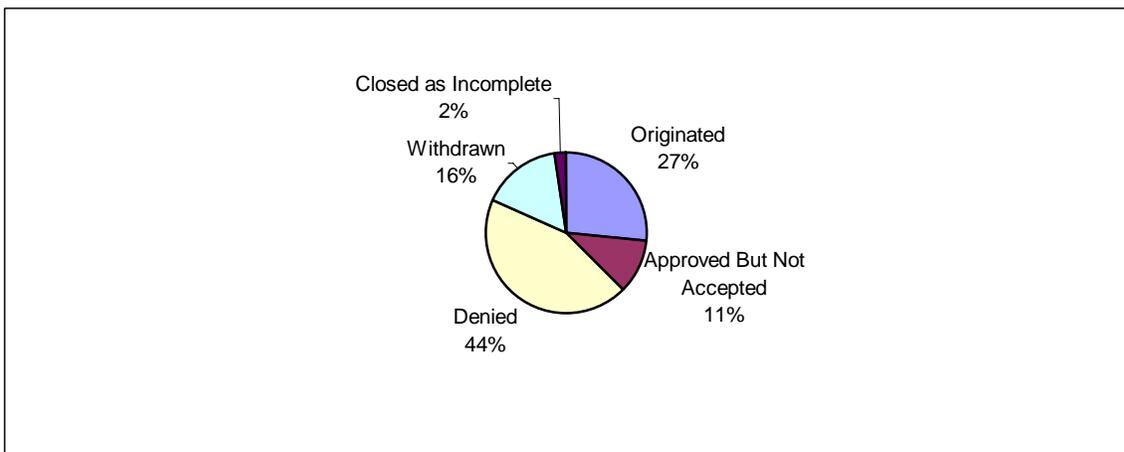


Figure 123: Unknown Race/Ethnicity Applicants Earning 50% or Less of Median Income



50% to 79% of Median Income

Again, as seen in the lowest income bracket, for those applicants earning 50% to 79% of the median income, a majority of applications for whites ended in refinance loan origination. Applicants in the “other” category received the least amount of originations, and also the most denials (52%). Figures 124, 125, 126, 127, and 128 provide the visual breakdowns for this income level.

Figure 124: African American Applicants Earning 50% to 79% of Median Income

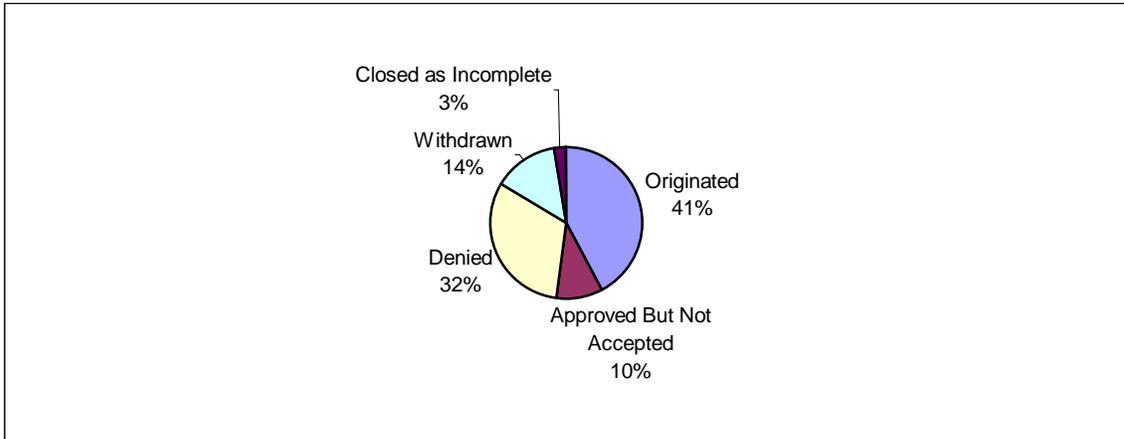


Figure 125: Hispanic Applicants Earning 50% to 79% of Median Income

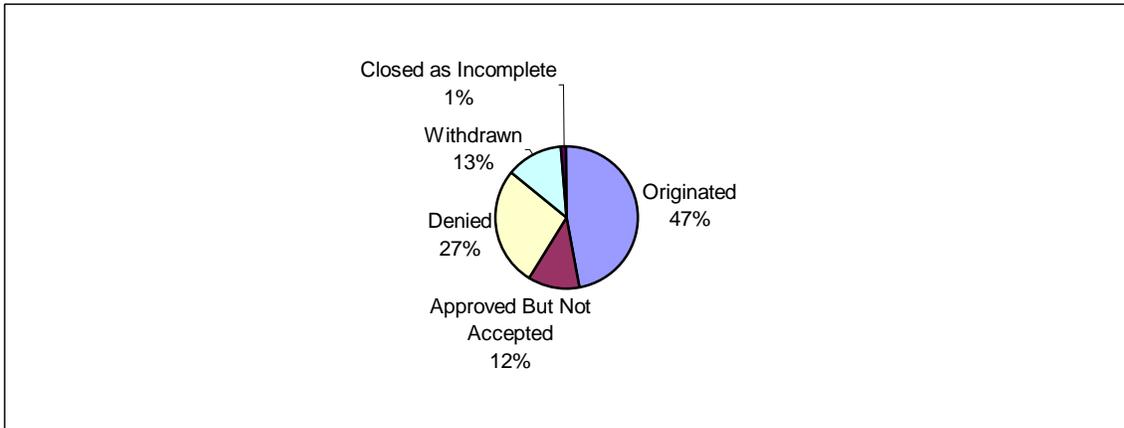


Figure 126: White Applicants Earning 50% to 79% of Median Income

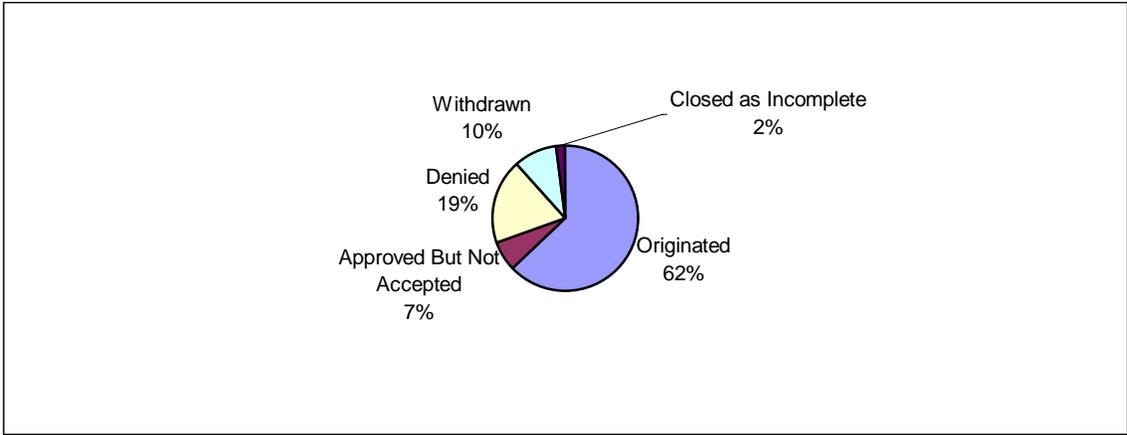


Figure 127: Other Race/Ethnicity Applicants Earning 50% to 79% of Median Income

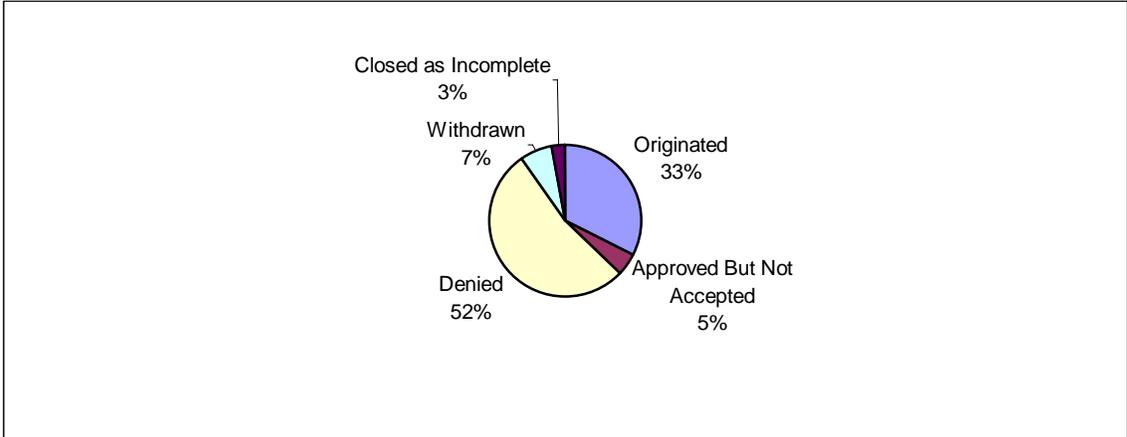
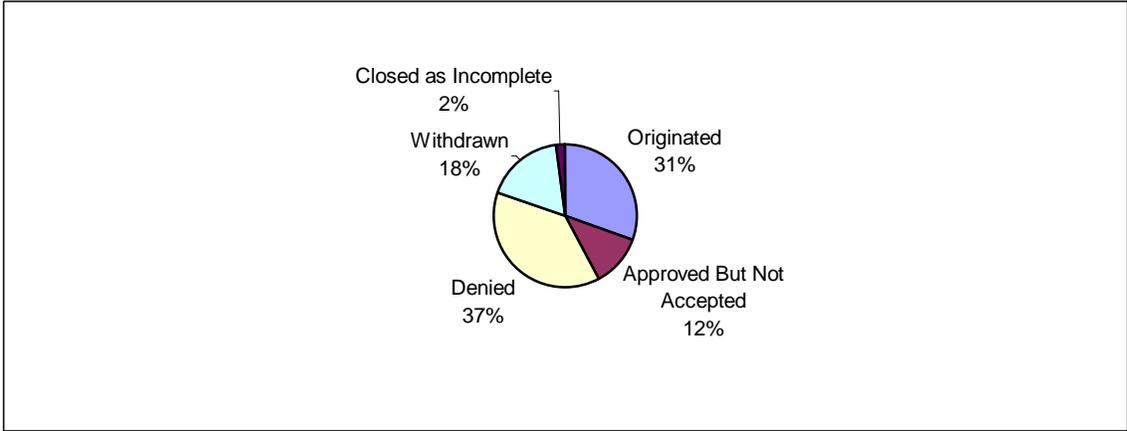


Figure 128: Unknown Race/Ethnicity Applicants Earning 50% to 79% of Median Income



80% to 99% of Median Income