

ASSESSMENT OF THE DATA



About the Research

Social Impact Analysis

Identify lender peer group & self-defined market area.
Market area includes lending footprint & production report.
Lender profile includes product mix & channel distribution

Lender Profile

Business plan focused on growing purchase
originations for high growth/high profit markets

Market Analysis

Market share analysis by census tract designations
including Majority-Minority, Low-To-Moderate Income,
Purchase Share & Denial rates

Peer Analysis

Overlay HMDA data using peer group data to compare
Purchase, FHA originations and Denial rates