

FINAL 2007 NATIONAL AGGREGATES

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
	RACE 5/																			
AMERICAN INDIAN/ALASKA NATIVE	5119	21	242	1	5967	24	5287	22	452	2	1371	6	2201	9	32	0	3762	15	24433	100
ASIAN	16717	19	1249	1	12978	15	18125	21	1773	2	7280	8	11995	14	104	0	15704	18	85925	100
BLACK OR AFRICAN AMERICAN	63253	17	3042	1	105163	29	72007	20	7326	2	17102	5	30292	8	453	0	68871	19	367509	100
NAT HAWAIIAN/OTHER PACIFIC ISL	3877	20	262	1	3994	21	4118	22	423	2	1187	6	1873	10	34	0	3278	17	19046	100
WHITE	281063	17	19855	1	381774	23	384067	23	33585	2	97811	6	172382	10	1932	0	303726	18	1676195	100
2 OR MORE MINORITY RACES	535	23	32	1	580	25	518	22	39	2	108	5	241	10	1	0	300	13	2354	100
JOINT (WHITE/MINORITY RACE)	4368	17	289	1	6171	24	6573	26	529	2	1069	4	2343	9	40	0	4018	16	25400	100
RACE NOT AVAILABLE 6/	95106	16	5006	1	158401	26	139764	23	10947	2	27403	4	60983	10	1053	0	114470	19	613133	100
ETHNICITY 7/																				
HISPANIC OR LATINO	78492	19	5409	1	88241	22	76655	19	9511	2	31665	8	44506	11	448	0	75010	18	409937	100
NOT HISPANIC OR LATINO	298373	17	19578	1	429566	24	418480	23	35267	2	95668	5	179938	10	2062	0	328223	18	1807155	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5376	18	361	1	7063	23	7787	26	646	2	1280	4	2897	10	57	0	4624	15	30091	100
ETHNICITY NOT AVAILABLE 6/	87797	15	4629	1	150158	26	127537	23	9650	2	24718	4	54969	10	1082	0	106272	19	566812	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	207769	16	14551	1	295533	23	308785	24	24516	2	67476	5	129042	10	1460	0	230266	18	1279398	100
OTHERS, INCL. HISPANIC	170131	18	10473	1	221792	24	183785	20	19999	2	59229	6	93577	10	1108	0	170522	18	930616	100
GENDER 19/																				
MALE	148473	16	10288	1	212672	22	212549	22	20057	2	59553	6	100277	11	980	0	186957	20	951806	100
FEMALE	123426	18	7717	1	164700	24	136927	20	13784	2	43302	6	69575	10	695	0	129589	19	689715	100
JOINT (MALE/FEMALE)	141775	16	9774	1	216063	25	211296	25	16133	2	39387	5	79822	9	1139	0	144785	17	860174	100
GENDER NOT AVAILABLE 6/	56364	18	2198	1	81593	26	69687	22	5100	2	11089	4	32636	10	835	0	52798	17	312300	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	77484	30	3363	1	77495	30	36605	14	3890	2	8430	3	12623	5	174	0	36623	14	256687	100
50-79% OF MSA/MD MEDIAN	118748	23	5343	1	147953	28	98339	19	9378	2	19916	4	37956	7	591	0	81921	16	520145	100
80-99% OF MSA/MD MEDIAN	67327	19	3498	1	95898	27	77332	22	7241	2	15726	4	30589	9	481	0	59953	17	358045	100
100-119% OF MSA/MD MEDIAN	52208	16	3079	1	80325	25	74059	23	6398	2	15784	5	30172	9	435	0	55389	17	317849	100
120% OR MORE OF MSA/MD MEDIAN	145808	12	12933	1	250405	20	319146	25	26365	2	87567	7	153973	12	1661	0	256599	20	1254457	100
INCOME NOT AVAILABLE 6/	6875	7	1618	2	19406	20	23731	24	1705	2	5722	6	16790	17	297	0	22168	23	98312	100