Table B-18: Comparative analysis of neighborhoods served by HomeSight and all lenders in Seattle between 2004 and 2006

	Share of Purchase Loans			
	In Very Low-Income Tracts	In Low-Income Tracts	In Other Tracts	Total
All HomeSight loans	5.9%	33.3%	60.8%	100.0%
N	14	79	144	237
All purchase Loans	5.6%	25.0%	69.4%	100.0%
N	2,791	12,459	34,627	49,877
All Prime purchase loans	4.9%	23.2%	71.9%	100.0%
N	2,102	10,033	31,086	43,221
All High-Cost purchase loans	10.4%	36.4%	53.2%	100.0%
N	689	2,426	3,541	6,656
	Disparities			
All purchase Loans	1.1	1.3	0.9	
All Prime purchase loans	1.2	1.4	0.8	
All High-Cost purchase loans	0.6	0.9	1.1	
All HomeSight loans	6%	33%	61%	100%
N	14	79	144	237
All GSE loans	5.26%	25.07%	69.67%	100.00%
N	615	2930	8142	11687
All FHA loans	14.63%	44.67%	40.69%	100.00%
N	114	348	317	779
GSE loans	1.1	1.3	0.9	1.0
FHA loans	0.4	0.6	1.7	1.0

Source: Authors' tabulation of CIIS and HMDA.

Table B-19: Comparative analysis of borrowers served in lower-income tracts by HomeSight and all lenders in Seattle between 2004 and 2006

Borrower Characteristic	HomeSight	All Purchase Loans	Prime Purchase Loans	High-cost Purchase Loans	First-lien Prime Purchase Loans	Second-Lien Prime Purchase Loans	First-lien High-cost Purchase loans	Second-lien High-cost Purchase loans	GSE Loans	FHA Loans
					Share of HMDA Purchase Loans in Low- and Very Low-Income Tracts*					
Race										
BLACK	8.5%	3.1%	2.3%	7.8%	2.2%	2.6%	8.3%	7.3%	1.7%	5.6%
OTHER/ASIAN	24.4%	14.3%	13.8%	17.1%	14.0%	13.0%	17.6%	16.5%	15.8%	8.7%
WHITE	67.2%	82.6%	83.9%	75.1%	83.7%	84.4%	74.2%	76.2%	82.5%	85.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	201	38,715	33,155	5,560	26,939	6,216	2,887	2,673	9,052	675
Ethnicity										
Hispanic	3.5%	4.4%	3.5%	9.8%	3.3%	4.0%	9.7%	10.0%	3.1%	5.9%
Non-Hispanic	96.5%	95.6%	96.5%	90.2%	96.7%	96.0%	90.3%	90.0%	96.9%	94.1%
N	201	38,011	32,488	5,523	26,338	6,150	2,862	2,661	8,816	643
Income										
Very-low	83.1%	7.9%	8.0%	7.8%	8.4%	6.2%	9.3%	6.1%	9.3%	20.4%
Low	15.9%	14.3%	13.9%	16.7%	14.3%	12.2%	17.2%	16.1%	16.2%	27.6%
Greater than low-income	1.0%	77.7%	78.1%	75.5%	77.3%	81.6%	73.5%	77.8%	74.5%	51.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	201	43,158	37,085	6,073	30,213	6,872	3,241	2,832	10,484	749
Gender										
Female	61.7%	35.8%	35.8%	35.9%	36.1%	34.5%	34.9%	37.1%	38.2%	34.3%
Male	38.3%	64.2%	64.2%	64.1%	63.9%	65.5%	65.1%	62.9%	61.8%	65.7%
N	201	42,057	35,876	6,181	29,226	6,650	3,285	2,896	9,940	737
					Disparities					
Borrower Characteristic										
BLACK		2.7	3.7	1.1	3.8	3.2	1.0	1.2	5.0	1.5
OTHER/ASIAN		1.7	1.8	1.4	1.7	1.9	1.4	1.5	1.5	2.8
WHITE		0.8	0.8	0.9	0.8	0.8	0.9	0.9	0.8	0.8
Ethnicity										
Hispanic		0.8	1.0	0.4	1.0	0.9	0.4	0.3	1.1	0.6
Non-Hispanic		1.0	1.0	1.1	1.0	1.0	1.1	1.1	1.0	1.0
Income										
Very-low		10.5	10.4	10.6	9.9	13.5	8.9	13.5	8.9	4.1
Low		1.1	1.1	1.0	1.1	1.3	0.9	1.0	1.0	0.6
Greater than low-income		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Gender										
Female		1.7	1.7	1.7	1.7	1.8	1.8	1.7	1.6	1.8
Male		0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6

* Comparisons are made between HomeSight loans and HMDA loans in tracts with an income 134 percent or lower of MSA median

Source: Authors' tabulation of HomeSight loan information and HMDA.

Table B-20: Ratio of disparity ratios between all borrowers served in Seattle by HomeSight and borrowers served in lower-income tracts in Seattle by all lenders between 2004 and 2006

Borrower Characteristic	HomeSight	All Purchase Loans	Prime Purchase Loans	High-cost Purchase Loans	First-lien Prime Purchase Loans	Second-Lien Prime Purchase Loans	First-lien High-cost Purchase loans	Second-lien High cost Purchase loans	GSE Loans	FHA Loans
BLACK		0.9	0.9	1.0	0.9	0.9	1.0	1.0	1.0	1.0
OTHER		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
WHITE		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Ethnicity										
Hispanic		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Non-Hispanic		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Income										
Very-low		0.9	0.9	1.0	0.9	1.0	1.0	1.0	1.0	1.0
Low		1.0	0.9	1.0	0.9	1.0	1.0	1.0	1.0	1.0
Greater than low-income		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Gender										
Female		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Male		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Source: Authors' tabulation of HomeSight loan information and HMDA.

Table B-21: Comparative analysis of borrowers served by HomeHQ in Syracuse between 2004 and 2006

Borrower Characteristic	HomeHQ	All Purchase Loans	Prime Purchase Loans	High-cost Purchase Loans	First-lien Prime Purchase Loans	Second-Lien Prime Purchase Loans	First-lien High-cost Purchase loans	Second-lien High-cost Purchase loans	GSE loans	FHA Loans
				Share of Purchase Loans						
Race										
BLACK	41.7%	12.8%	11.0%	25.0%	11.2%	7.1%	24.5%	27.9%	13%	13%
OTHER/ASIAN	1.4%	3.4%	3.3%	3.7%	3.4%	2.7%	4.1%	1.5%	5%	3%
WHITE	56.9%	83.8%	85.6%	71.3%	85.4%	90.2%	71.5%	70.6%	82%	84%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100%
N	72	3,453	3,017	436	2,905	112	368	68	843	1,128
Ethnicity										
Hispanic	2.8%	4.6%	4.2%	6.8%	4.2%	4.6%	7.5%	3.0%	3.68%	5.38%
Non-Hispanic	97.2%	95.4%	95.8%	93.2%	95.8%	95.4%	92.5%	97.0%	96.3%	94.6%
N	72	3,309	2,882	427	2,773	109	361	66	789	1,097
Income										
Very-low	0.0%	29.8%	30.1%	27.7%	30.9%	9.5%	30.6%	12.7%	33.37%	36.44%
Low	70.8%	23.5%	23.2%	27.7%	23.4%	18.1%	25.3%	28.2%	22.06%	25.86%
Greater than low-income	29.2%	46.7%	46.7%	44.5%	45.7%	72.4%	44.1%	59.2%	44.57%	37.70%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.00%	100.00%
N	72	3,579	3,132	447	3,016	116	376	71	893	1,191
Gender										
Female	66.7%	42.9%	42.2%	47.1%	43.1%	34.8%	47.4%	45.2%	45.02%	42.60%
Male	33.3%	57.1%	57.8%	52.9%	56.9%	65.2%	52.6%	54.8%	54.98%	57.40%
N	72	3,572	3,096	476	2,981	115	403	73	884	1,162
				Disparities						
Borrower Characteristic										
BLACK		3.3	3.8	1.7	3.7	5.8	1.7	1.5	3.2	3.1
OTHER/ASIAN		0.4	0.4	0.4	0.4	0.5	0.3	0.9	0.3	0.5
WHITE		0.7	0.7	0.8	0.7	0.6	0.8	0.8	0.7	0.7
Ethnicity										
Hispanic		0.6	0.7	0.4	0.7	0.6	0.4	0.9	0.8	0.5
Non-Hispanic		1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0
Income										
Very-low		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Low		3.0	3.1	2.6	3.0	3.9	2.8	2.5	3.2	2.7
Greater than low-income		0.6	0.6	0.7	0.6	0.4	0.7	0.5	0.7	0.8
Gender										
Female		1.6	1.6	1.4	1.5	1.9	1.4	1.5	1.5	1.6
Male		0.6	0.6	0.6	0.6	0.5	0.6	0.6	0.6	0.6

Source: Authors' tabulation of CIIS and HMDA.