

**Table B-22: Comparative analysis of neighborhoods served by HomeHQ and all lenders in Syracuse between 2004 and 2006**

Share of Purchase Loans				
	In Very Low-Income Tracts	In Low-Income Tracts	In Other Tracts	Total
All HomeHQ loans	21.4%	33.3%	45.2%	100.0%
N	18	28	38	84
All purchase Loans	19.9%	22.7%	57.4%	100.0%
N	732	837	2,118	3,687
All Prime purchase loans	18.8%	22.2%	59.0%	100.0%
N	601	709	1,888	3,198
All High-Cost purchase loans	26.8%	26.2%	47.0%	100.0%
N	131	128	230	489
HomeHQ First-lien Loans	50.0%	50.0%	0.0%	100.0%
N	1	1	-	2
All first-lien loans	20.0%	23.2%	56.8%	100.0%
N	699	809	1,983	3,491
All prime first-lien loans	18.9%	22.6%	58.4%	100.0%
N	583	697	1,798	3,078
All high-cost first-lien loans	28.1%	27.1%	44.8%	100.0%
N	116	112	185	413
HomeHQ Second-lien loans	20.5%	33.7%	45.8%	100.0%
N	17	28	38	83
All second-lien loans	16.8%	14.3%	68.9%	100.0%
N	33	28	135	196
All prime second-lien loans	15.0%	10.0%	75.0%	100.0%
N	18	12	90	120
All high-cost second-lien loans	19.7%	21.1%	59.2%	100.0%
N	15	16	45	76
Disparities				
All purchase Loans	1.1	1.5	0.8	
All Prime purchase loans	1.1	1.5	0.8	
All High-Cost purchase loans	0.8	1.3	1.0	
All first-lien loans	2.5	2.2	0.0	
All prime first-lien loans	2.6	2.2	0.0	
All high-cost first-lien loans	1.8	1.8	0.0	
All second-lien loans	1.2	2.4	0.7	
All prime second-lien loans	1.4	3.4	0.6	
All high-cost second-lien loans	1.0	1.6	0.8	
All HomeHQ loans	21%	33%	45%	100%
N	18	28	38	84
All GSE loans	20.09%	24.34%	55.57%	100.00%
N	184	223	509	916
All FHA loans	21.29%	28.30%	50.42%	100.00%
N	255	339	604	1198
GSE loans	1.1	1.4	0.8	1.0
FHA loans	0.9	0.9	1.1	1.0

Source: Authors' tabulation of CIIS and HMDA.

**Table B-23: Comparative analysis of borrowers served in very-low- and low-income tracts by HomeHQ and all lenders in Syracuse between 2004 and 2006**

Share of HMDA Purchase Loans in Low- and Very Low-Income Tracts									
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
<b>Race</b>									
BLACK	28.3%	16.5%	14.7%	25.7%	14.8%	13.8%	25.1%	29.6%	13.9%
OTHER/ASIAN	8.7%	4.5%	4.5%	4.8%	4.4%	6.9%	5.4%	0.0%	5.2%
WHITE	63.0%	79.0%	80.8%	69.6%	80.8%	79.3%	69.5%	70.4%	80.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	46.0	1,458	1,228	230	1,199	29	203	27	367
<b>Ethnicity</b>									
Hispanic	2.2%	6.0%	5.4%	9.0%	5.3%	11.5%	9.7%	3.8%	4.9%
Non-Hispanic	97.8%	94.0%	94.6%	91.0%	94.7%	88.5%	90.3%	96.2%	95.1%
N	46	1,408	1,186	222	1,160	26	196	26	347
<b>Income</b>									
Very-low	0.0%	42.0%	43.4%	34.6%	43.7%	28.6%	37.3%	16.1%	44.1%
Low	65.2%	24.8%	24.5%	26.3%	24.4%	28.6%	25.9%	29.0%	23.2%
Greater than low-income	34.8%	33.2%	32.1%	39.1%	31.9%	42.9%	36.8%	54.8%	32.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	46	1,531	1,288	243	1,260	28	212	31	397
<b>Gender</b>									
Female	63.0%	43.1%	42.0%	48.8%	42.3%	31.0%	48.2%	53.3%	42.8%
Male	37.0%	56.9%	58.0%	51.2%	57.7%	69.0%	51.8%	46.7%	57.2%
N	46	1,518	1,268	250	1,239	29	220	30	390
<b>Disparities</b>									
Borrower Characteristic									
BLACK		1.7	1.9	1.1	1.9	2.0	1.1	1.0	2.0
OTHER/ASIAN		1.9	1.9	1.8	2.0	1.3	1.6	0.0	1.7
WHITE		0.8	0.8	0.9	0.8	0.8	0.9	0.9	0.8
<b>Ethnicity</b>									
Hispanic		0.4	0.4	0.2	0.4	0.2	0.2	0.6	0.4
Non-Hispanic		1.0	1.0	1.1	1.0	1.1	1.1	1.0	1.0
<b>Income</b>									
Very-low		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Low		2.6	2.7	2.5	2.7	2.3	2.5	2.2	2.8
Greater than low-income		1.0	1.1	0.9	1.1	0.8	0.9	0.6	1.1
<b>Gender</b>									
Female		1.5	1.5	1.3	1.5	2.0	1.3	1.2	1.5
Male		0.7	0.6	0.7	0.6	0.5	0.7	0.8	0.6

Source: Authors' tabulation of CIIS and HMDA.

**Table B-24: Ratio of disparity ratios between all borrowers served in Syracuse by HomeHQ and borrowers served in very-low- and low-income tracts in Syracuse by all lenders 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
BLACK		0.5	0.5	0.7	0.5	0.4	0.7	0.6	0.6	0.6
OTHER		4.7	4.7	4.8	4.8	2.4	4.7	0.0	5.9	5.2
WHITE		1.2	1.2	1.1	1.2	1.3	1.1	1.1	1.1	1.1
Ethnicity										
Hispanic		0.6	0.6	0.6	0.6	0.3	0.6	0.6	0.6	0.7
Non-Hispanic		1.0	1.0	1.0	1.0	1.1	1.0	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		0.9	0.9	1.0	0.9	0.6	0.9	0.9	0.9	1.0
Greater than low-income		1.7	1.7	1.4	1.7	2.0	1.4	1.3	1.6	1.7
Gender										
Female		0.9	1.0	0.9	1.0	1.1	0.9	0.8	1.0	0.9
Male		1.1	1.1	1.1	1.1	1.0	1.1	1.3	1.1	1.1

Source: Authors' tabulation of CIIS and HMDA.

**Table B-25: Comparative analysis of borrowers served by SFCU in Syracuse between 2004 and 2006**

Share of Purchase Loans											
Borrower Characteristic	SCFCU	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	
<b>Race</b>											
BLACK	22.2%	12.8%	11.0%	25.0%	11.2%	7.1%	24.5%	27.9%	13%	13%	
OTHER/ASIAN	1.9%	3.4%	3.3%	3.7%	3.4%	2.7%	4.1%	1.5%	5%	3%	
WHITE	75.9%	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	54	3,453	3,017	436	2,905	112	368	68	843	1,128	
<b>Ethnicity</b>											
Hispanic	5.3%	4.6%	4.2%	6.8%	4.2%	4.6%	7.5%	3.0%	3.68%	5.38%	
Non-Hispanic	94.7%	95.4%	95.8%	93.2%	95.8%	95.4%	92.5%	97.0%	96.3%	94.6%	
N	57	3,309	2,882	427	2,773	109	361	66	789	1,097	
<b>Income</b>											
Very-low	40.8%	29.8%	30.1%	27.7%	30.9%	9.5%	30.6%	12.7%	33.37%	36.44%	
Low	26.3%	23.5%	23.2%	25.7%	23.4%	18.1%	25.3%	28.2%	22.06%	25.86%	
Greater than low-income	32.9%	46.7%	46.7%	46.5%	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	76	3,579	3,132	447	3,016	116	376	71	893	1,191	
<b>Gender</b>											
Female	57.9%	42.9%	42.2%	47.1%	43.1%	34.8%	47.4%	45.2%	45.02%	42.60%	
Male	42.1%	57.1%	57.8%	52.9%	56.9%	65.2%	52.6%	54.8%	54.98%	57.40%	
N	57	3,572	3,096	476	2,981	115	403	73	884	1,162	
<b>Disparities</b>											
<b>Borrower Characteristic</b>											
BLACK		1.7	2.0	0.9	2.0	3.1	0.9	0.8	1.7	1.7	
OTHER/ASIAN		0.5	0.6	0.5	0.5	0.7	0.5	1.3	0.4	0.6	
WHITE		0.9	0.9	1.1	0.9	0.8	1.1	1.1	0.9	0.9	
<b>Ethnicity</b>											
Hispanic		1.2	1.2	0.8	1.2	1.1	0.7	1.7	1.4	1.0	
Non-Hispanic		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	
<b>Income</b>											
Very-low		1.4	1.4	1.5	1.3	4.3	1.3	3.2	1.2	1.1	
Low		1.1	1.1	1.0	1.1	1.5	1.0	0.9	1.2	1.0	
Greater than low-income		0.7	0.7	0.7	0.7	0.5	0.7	0.6	0.7	0.9	
<b>Gender</b>											
Female		1.3	1.4	1.2	1.3	1.7	1.2	1.3	1.3	1.4	
Male		0.7	0.7	0.8	0.7	0.6	0.8	0.8	0.8	0.7	

Source: Authors' tabulation of loan information from SFCU and HMDA.

**Table B-26: Comparative analysis of neighborhoods served by SFCU and all lenders in Syracuse between 2004 and 2006**

Share of Purchase Loans				
	In Very Low-Income Tracts	In Low-Income Tracts	In Other Tracts	Total
All SFCU loans	42.0%	7.2%	50.7%	100.0%
N	29	5	35	69
All purchase Loans	19.9%	22.7%	57.4%	100.0%
N	732	837	2,118	3,687
All Prime purchase loans	18.8%	22.2%	59.0%	100.0%
N	601	709	1,888	3,198
All High-Cost purchase loans	26.8%	26.2%	47.0%	100.0%
N	131	128	230	489
SFCU First-lien Loans	42.6%	7.4%	50.0%	100.0%
N	29	5	34	68
All first-lien loans	20.0%	23.2%	56.8%	100.0%
N	699	809	1,983	3,491
All prime first-lien loans	18.9%	22.6%	58.4%	100.0%
N	583	697	1,798	3,078
All high-cost first-lien loans	28.1%	27.1%	44.8%	100.0%
N	116	112	185	413
SFCU Second-lien loans	100.0%	0.0%	0.0%	100.0%
N	1	-	-	1
All second-lien loans	16.8%	14.3%	68.9%	100.0%
N	33	28	135	196
All prime second-lien loans	15.0%	10.0%	75.0%	100.0%
N	18	12	90	120
All high-cost second-lien loans	19.7%	21.1%	59.2%	100.0%
N	15	16	45	76
Disparities				
All purchase Loans	2.1	0.3	0.9	
All Prime purchase loans	2.2	0.3	0.9	
All High-Cost purchase loans	1.6	0.3	1.1	
All first-lien loans	2.1	0.3	0.9	
All prime first-lien loans	2.3	0.3	0.9	
All high-cost first-lien loans	1.5	0.3	1.1	
All second-lien loans	5.9	0.0	0.0	
All prime second-lien loans	6.7	0.0	0.0	
All high-cost second-lien loans	5.1	0.0	0.0	
All SFCU loans	42%	7%	51%	100%
N	29	5	35	69
All GSE loans	20.09%	24.34%	55.57%	100.00%
N	184	223	509	916
All FHA loans	21.29%	28.30%	50.42%	100.00%
N	255	339	604	1198
GSE loans	2.1	0.3	0.9	1.0
FHA loans	0.9	0.9	1.1	1.0

Source: Authors' tabulation of CIIS and HMDA.