

MSA/MD: 22220 - FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO

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	1	20			2	40											2	40	5	100
ASIAN	1	11			3	33	1	11	1	11	1	11					2	22	9	100
BLACK OR AFRICAN AMERICAN					1	33					1	33					1	33	3	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	100													1	100
WHITE	63	18	10	3	130	37	49	14	15	4	18	5	15	4			55	15	355	100
2 OR MORE MINORITY RACES					1	100													1	100
JOINT (WHITE/MINORITY RACE)	2	18			7	64							1	9			1	9	11	100
RACE NOT AVAILABLE 6/	6	21	2	7	4	14	8	28	2	7	1	3	1	3	1	3	4	14	29	100
ETHNICITY 7/																				
HISPANIC OR LATINO	7	21	2	6	9	26	6	18	1	3	3	9					6	18	34	100
NOT HISPANIC OR LATINO	58	17	8	2	130	38	46	13	15	4	16	5	14	4			54	16	341	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	33			2	67													3	100
ETHNICITY NOT AVAILABLE 6/	7	19	2	6	8	22	6	17	2	6	2	6	3	8	1	3	5	14	36	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	54	17	8	3	115	37	43	14	14	5	14	5	13	4			48	16	309	100
OTHERS, INCL. HISPANIC	12	18	2	3	26	39	7	10	2	3	5	7	1	1			12	18	67	100
GENDER 19/																				
MALE	25	25	3	3	34	34	9	9	2	2	5	5	3	3			19	19	100	100
FEMALE	8	11	5	7	21	30	14	20	3	4	8	11	3	4			8	11	70	100
JOINT (MALE/FEMALE)	35	15	4	2	91	40	32	14	11	5	7	3	10	4			36	16	226	100
GENDER NOT AVAILABLE 6/	5	28			3	17	3	17	2	11	1	6	1	6	1	6	2	11	18	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	12	21	1	2	27	47	7	12			2	3	1	2			8	14	58	100
50-79% OF MSA/MD MEDIAN	16	20	6	8	27	34	6	8	5	6	5	6	1	1			13	16	79	100
80-99% OF MSA/MD MEDIAN	8	17	1	2	20	43	4	9	2	4							12	26	47	100
100-119% OF MSA/MD MEDIAN	7	22			8	25	7	22	2	6	1	3	2	6			5	16	32	100
120% OR MORE OF MSA/MD MEDIAN	28	15	2	1	62	34	34	18	9	5	11	6	13	7	1	1	25	14	185	100
INCOME NOT AVAILABLE 6/	2	15	2	15	5	38					2	15					2	15	13	100