

Table B.1

### Origination and Denial Rates For Conventional Conforming Mortgages

Originations		
Tract Minority %	Per 100 Owner-Occupied Units (Purchase and Refinances)	Denial Rate (Purchase)
LT 10%	13.9	10.7%
10-20	13.0	13.1
20-30	11.3	16.1
30-40	10.5	18.2
40-50	9.5	19.8
50-60	8.9	21.7
60-70	8.5	22.3
70-80	8.0	22.6
80-90	6.6	24.4
90-100	3.6	27.9
Tract Income Relative to MSA Median		
LT 20%	*	25.8%
20-30	4.4	23.5
30-40	3.5	25.5
40-50	4.2	26.3
50-60	4.7	24.8
60-70	5.8	23.6
70-80	6.8	21.3
80-90	8.5	18.5
90-100	10.2	15.8
100-110	12.2	13.2
110-120	14.3	11.3
120+	17.7	8.8

\* Not applicable due to missing owner occupied data.

Source: HUD analysis of 1993 HMDA data.