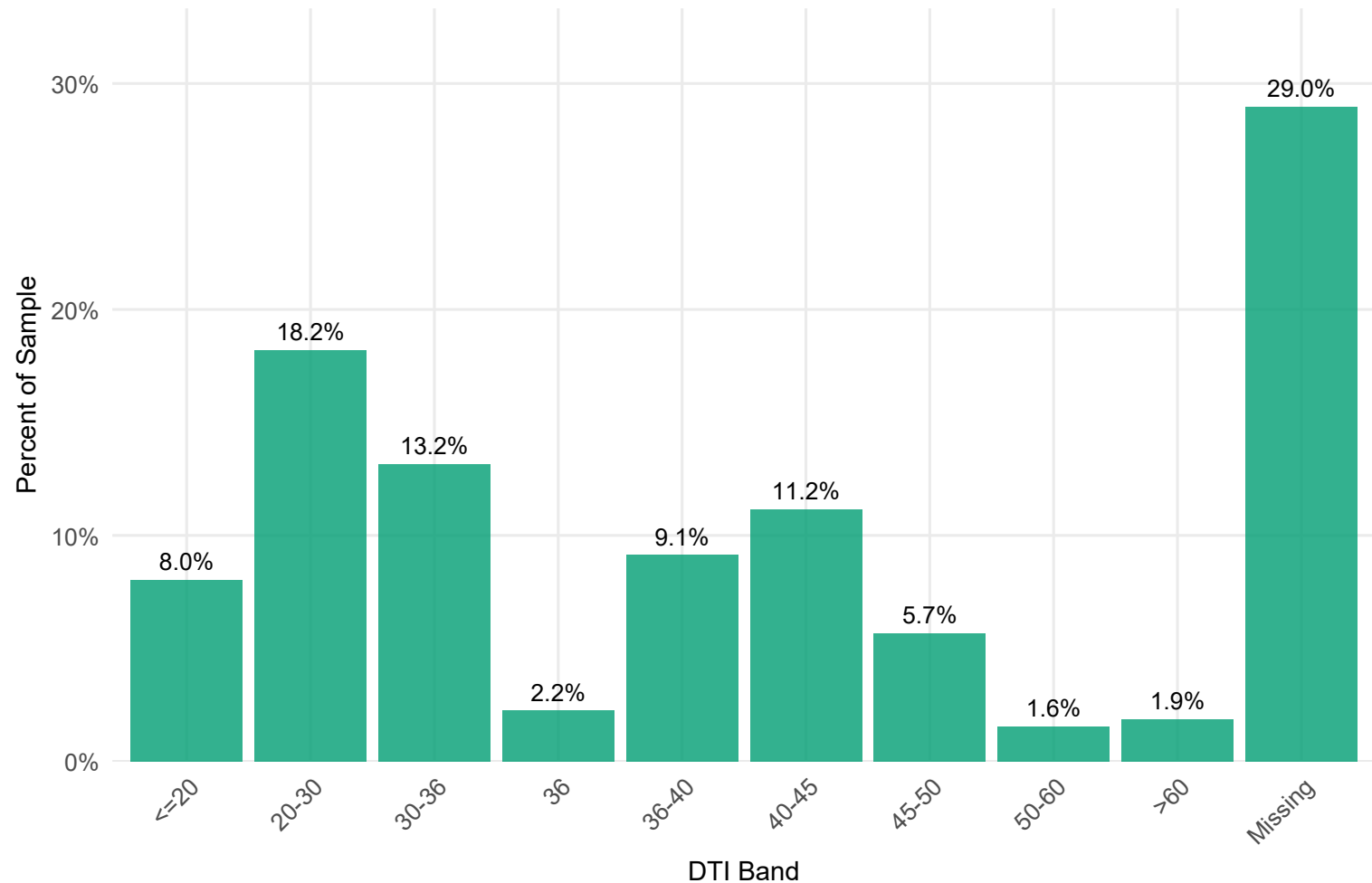


Debt-to-Income Ratio Distribution

Clean mortgage sample (preserves HMDA range categories)



Note: DTI bands preserve HMDA-reported ranges (e.g., '20%<30%') to avoid data loss.