Data Analysis: Sales Prospects from Home Mortgage Data

Borrowers with LTV < 80% (i.e., the first four categories) represent a key target due to their higher home equity.

# Borrower Distribution by Loan-to-Value (LTV) Ratio

Distribution of Loan-to-Value (LTV) Ratio

250

10

17

36

58

76

194

109

0

50

100

150

200

<30

30-40

40-50

50-60

60-70

70-80

>80

Borrower Count

Total

LTV Ratio Range

Borrowers from areas with higher percentages of minority populations above 50% may provide an opportunity or targeted outreach to support community-based initiatives, aligning with strategic and regulatory goals.

%Minority Population in Local Area

285

130

45

40

0

50

100

150

200

250

300

0-25

%

26-50

%

51-75

%

76-100

%

Total

Borrowers with incomes between **50-100k** make up a large proportion of the dataset, but **higher income borrowers** (over 150k annually) are key prospects for cross-selling premium financial products.

# Borrower Annual Income and Sales Potential

Distribution of Annual Incomes

47

190

132

66

30

35

0

20

40

60

80

100

120

140

160

180

200

0-50

k

50-100

k

100-150

k

150-200

k

200-250

k

250k+

Borrower Count

Total

Annual Income

The majority of borrowers have homes appraised in the **300k-500k** range, but those with homes valued above 500k are prime candidates for additional financial services. Overall, the home values are distributed normally.

Distribution of Appraised Value of Home

61

111

111

63

45

40

69

0

20

40

60

80

100

120

200-300

k

300-400

k

400-500

k

500-600

k

600-700

k

700-800

k

800k+

No. of Borrowers

Total

Value

A significant proportion of borrowers are reflected in the **35-44** and **45-54** age ranges, suggesting these are prime targets for **investment products** and **retirement planning** services.

# Borrowers by Age Category

Borrowers by Age Category

< 25

47

19

50

139

97

88

60

> 74

25 to 34

35 to 44

45 to 54

55 to 64

65 to 74

**Older borrowers (55+)** are likely candidates for **estate planning**, **retirement accounts**, or even **reverse mortgages**.

# Observations and Key Insights

1. Borrowers with **LTV < 80%** (i.e., the first four categories) represent a key target due to their higher home equity.
2. Borrowers from areas with higher percentages of minority populations above 50% may provide an opportunity or targeted outreach to support community-based initiatives, aligning with strategic and regulatory goals.
3. Borrowers with incomes between **50-100k** make up a large proportion of the dataset, but **higher income borrowers** (over 150k annually) are key prospects for cross-selling premium financial products.
4. The majority of borrowers have homes appraised in the **300k-500k** range, but those with homes valued above 500k are prime candidates for additional financial services. Overall, the home values are distributed normally.
5. A significant proportion of borrowers are reflected in the 35-44 and 45-54 age ranges, suggesting these are prime targets for investment products and retirement planning services.