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New Evidence on the Relationship Between Race and Mortgage Default: The Importance of Credit History Data

U.S. Dept of Housing and Urban Development, Unicon Research Corporation, Robert F. Cotterman Bibliogov, United States, 2013. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****. The traditional method for testing for lender discrimination has involved the estimation of a mortgage rejection equation to determine whether there is an independent race effect, after controlling for credit risk factors that lenders typically consider when underwriting a loan. In the early 1990s, the now widely cited Boston Federal Reserve study used this methodology to provide what many consider to be convincing...

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- Authored by Robert F Cotterman
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