
Data Analysis:

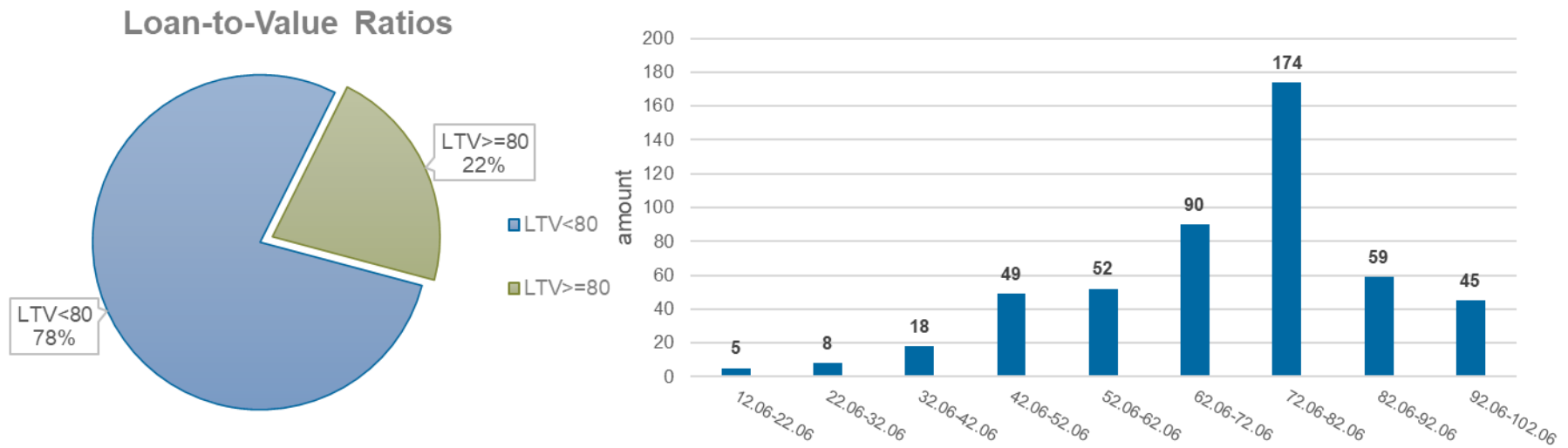
Sales Prospects from Home Mortgage Data

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7th July 2023

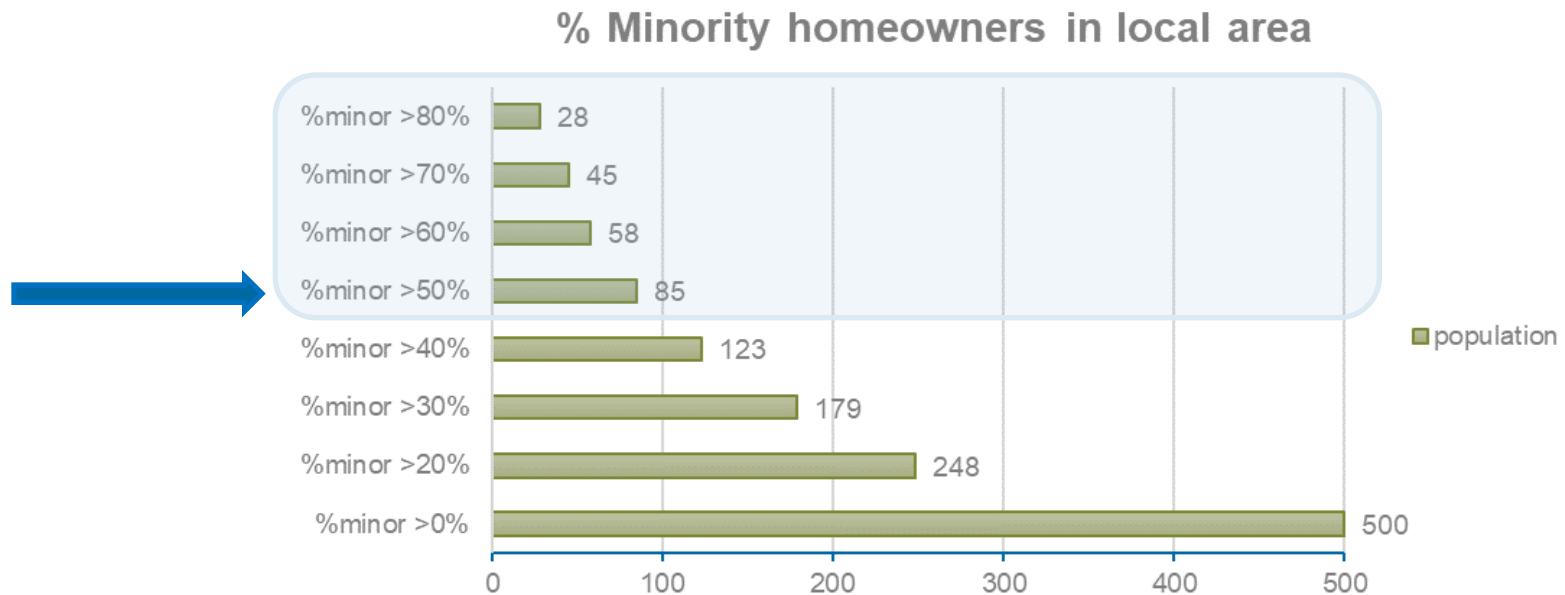
78% of borrowers in the dataset have loan-to-value ratios of 80 or less

Have loan-to-value ratios below 80 (so they have significant equity in their homes)



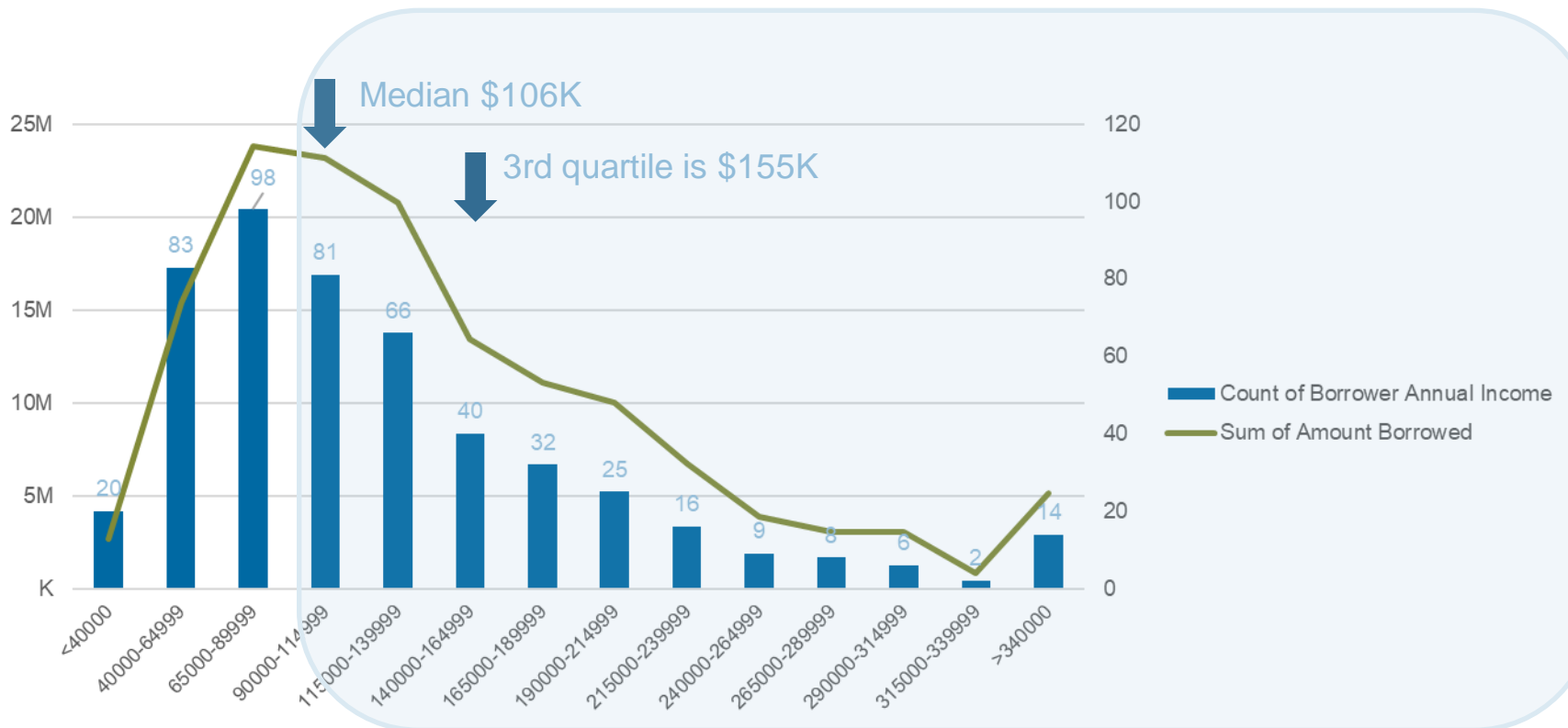
There are 85 borrowers in locations with a minority population greater than 50% in the dataset, representing potential targets for community outreach and support.

We would focus on locations with a high minority population which would enable JPMorgan Chase & Co. to increase support to those communities, which is both a regulatory and a strategic requirement.



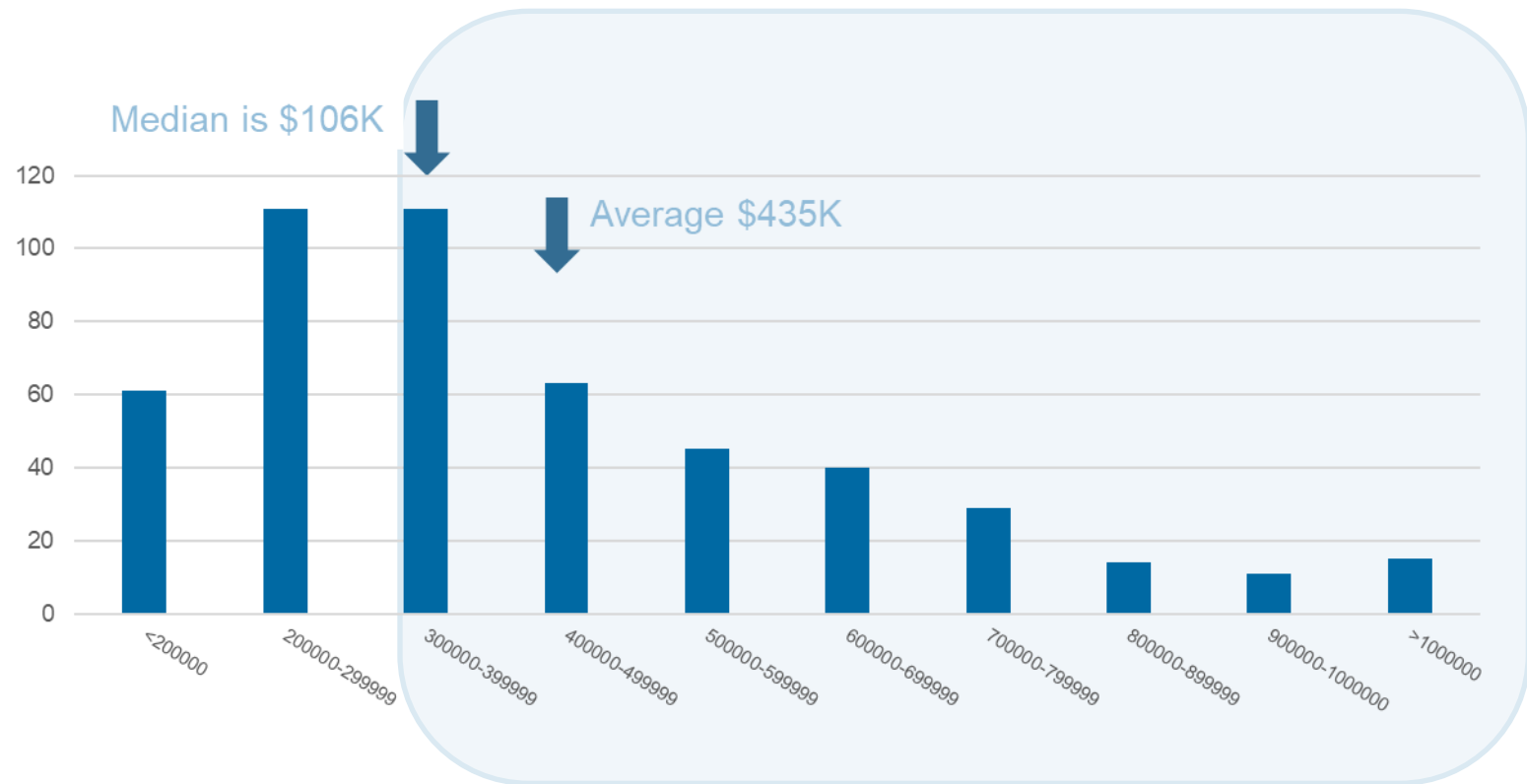
Annual incomes show a wide range of variation, possibly reflecting an imperfect sampling of target area mortgages when the dataset was constructed.

- There are some outliers with unusual high annual income. Majority earns 40k – 200k per year.
- We set 105k as threshold for borrowers who has higher potential for more financial products and services.

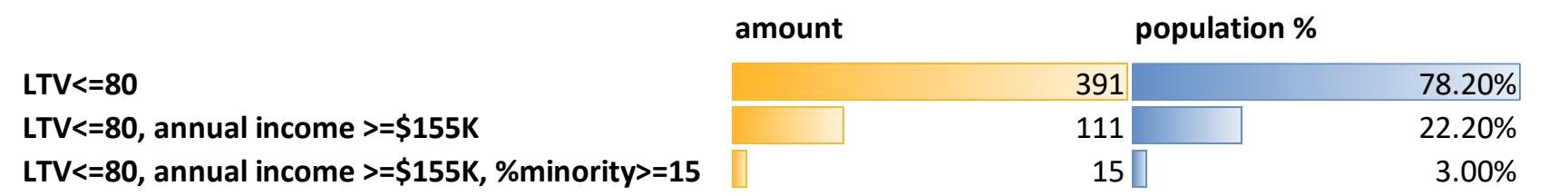


Appraised home values appear to be normally distributed in the dataset, with an average home value of approximately \$435K.

Borrowers with more appraised home values are more likely to want to invest in them further or borrow against them.



Combining LTV, annual income, and minority ratio criteria generates 15 ideal sales prospects.



Key Insights

- **78%** of borrowers in the dataset have **loan-to-value ratios of 80 or less**.
- There are **85** borrowers in locations with a **minority population greater than 50%** in the dataset, representing potential targets for community outreach and support.
- **Annual incomes show a wide range of variation**, possibly reflecting an imperfect sampling of target area mortgages when the dataset was constructed.
- **Home values** appear normally distributed with **an average of about \$435K**.
- Combining LTV, annual income, and minority ratio criteria generates **15 ideal sales prospects out of 500 borrowers**.