Analysis for Which top 3 companies had the most closed responses.

From the data we gathered about mortgages for the state of Texas we found that the Top 3 companies with the most public closed responses were Bank of America, Ditech Financial, and Wells Fargo. The top 3 companies with the most non-public closed responses were Bank of America, Nationstar Mortgage and Ocwen Financial. From the data we’ve gathered, most of the closed responses we saw were ‘Closed with explanation’ which just means the companies provided written explanations that outlines why or why not, a request was approved. One of the major findings throughout all the types of company responses was that an overwhelming of the responses companies gave were Non-Public, which supports our Null hypothesis rather than our original hypothesis of having more customer complaints being closed effectively with Public responses.