**Q1: Which state has the highest number of loans?**

A screen shot of a computer

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A screenshot of a social media post

Description automatically generated

**Inference:** CA has the highest number of loans.

**Q2: What kind of properties people tend to buy mostly?**

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**Inference**: More than half of the loans taken are for SFR\_Dt property types. And the next highest is for SFR\_At properties. Together they contribute 87% of the loans. Among these two types, SFR\_Dt is the most common type.

**Q3: What is the share of loan amount in each state by property type?**

A picture containing circuit, computer

Description automatically generated

Iowa and South Dakota have all SFR\_Dt (Single Family Residency – Detached) property types.

Kentucky has all SFR\_At (Single Family Residency – Attached) property types.

Most of the states has SFR\_Dt property types.

Modular property types are only noticed in Wyoming.

Other than SFR\_Dt and SFR\_At, CondoLo property types are the most popular property type.

**Q3: Which agency has the highest share of loan amount by each servicer and which one has highest number of loans?**

A screenshot of a cell phone

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Fannies Mae has the highest share of loan amount in all servicer categories. And also, it has the highest number of loans.

**Q4: What is the share of number of loans in each state by agency?**

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Description automatically generated

**Inference**: On an average both agencies have equal share in the number of loans in every state except in South Dakota which has all the loans from Fannie Mae.

**Q5: What are the top 5 pools selected for loans?**

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**Inference:** From the word cloud, it is clear that pool\_6, pool\_5, pool\_236, pool\_233 and pool\_9 are the top 5 pools.

**Q6: a) Which pool type has high number of loans? – Multi-issuer**

**b) Which loan purpose has high number of loans? – Rate/Term**

**c) Which pool balance type has high number of loans? – Standard Balance**

**d) How many loans have high balance flag? - 278**

**A screenshot of a cell phone

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**Q7: How is the loan amount varying across different agency pools in each optimization?**

Optimization data set 1-

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**Inference:** Loan amount is comparative to number of loans in all agency pools except for Fannie\_MBS\_HB pool category where the total loan amount is high for a small number of loans.

Optimization data set 2-

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**Inference:** Loan amount is comparative to number of loans in all agency pools.

Optimization data set 3-

A screenshot of a computer

Description automatically generated

**Inference:** Loan amount is comparative to number of loans in all agency pools.