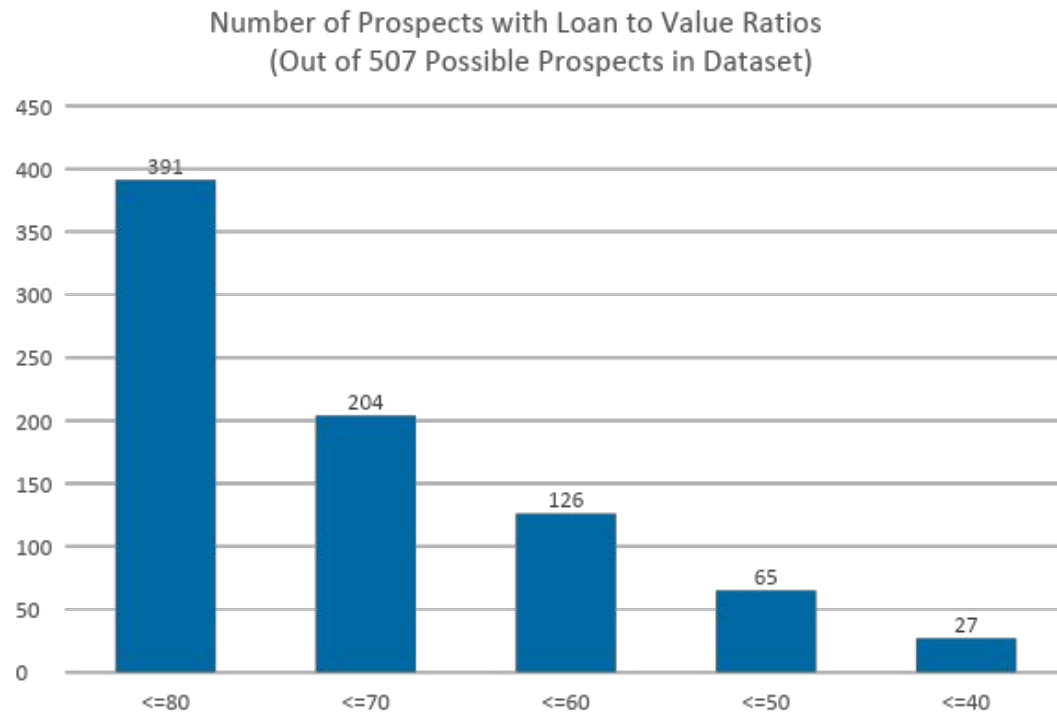# Data Analysis: Sales Prospects from Home Mortgage Data
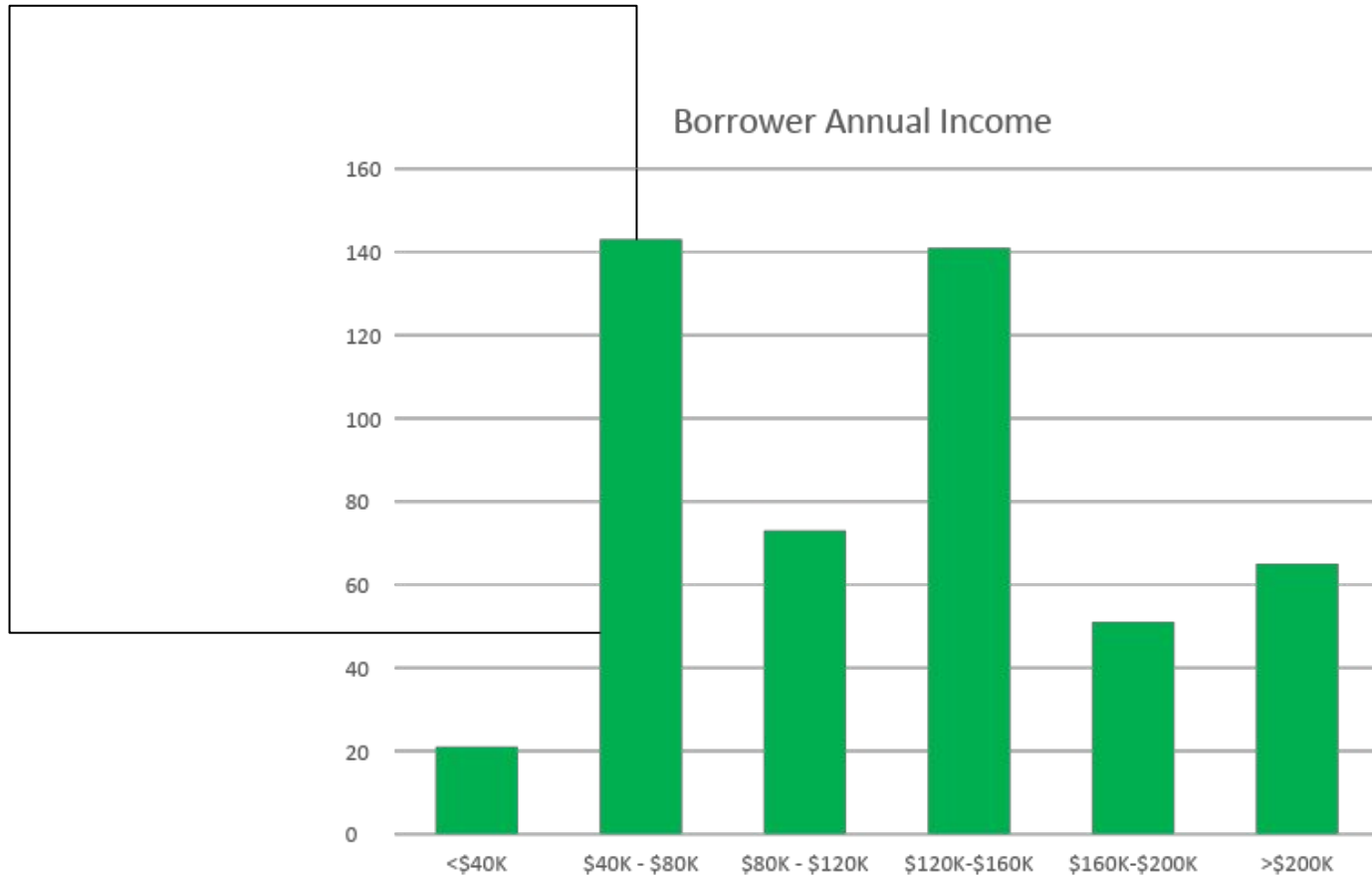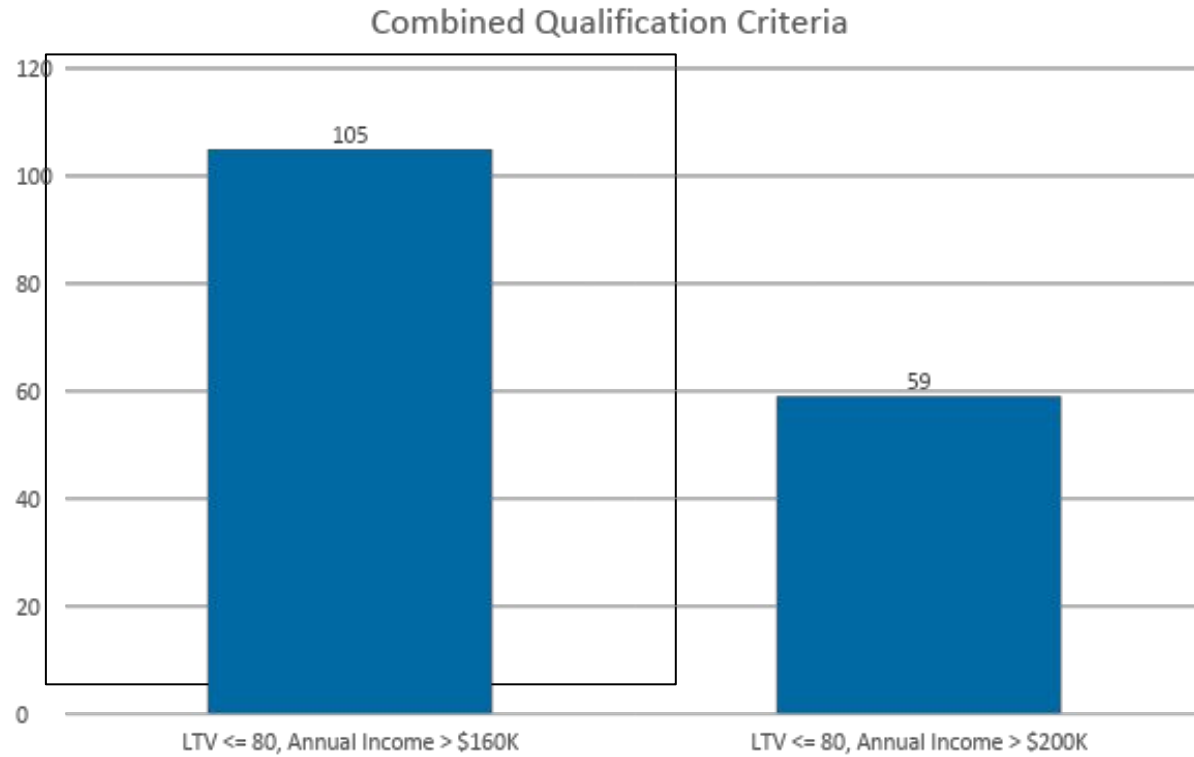
77% of borrowers in the dataset have loan-to-value ratios of 80 or less.

Number of Prospects with Loan to Value Ratios
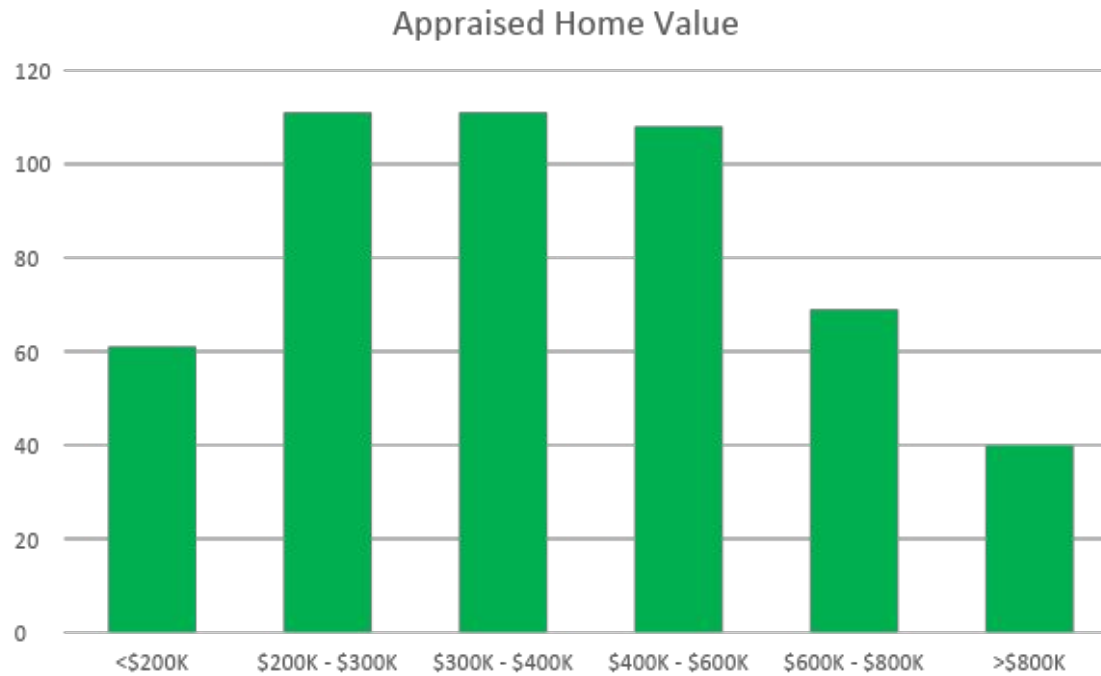**(Out of 507 Possible Prospects in Dataset)**

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

Borrower Annual Income
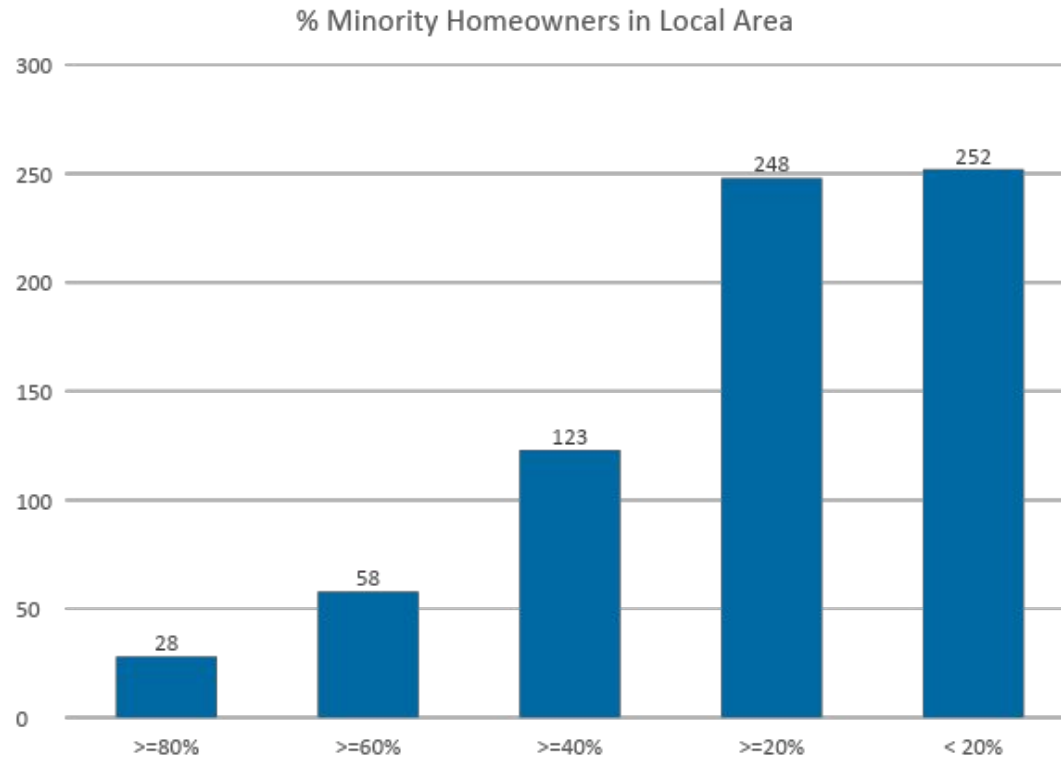
Combining LTV and annual income criteria generates 59 qualified, high income sales prospects.

Combined Qualification Criteria

	LTV <= 80, Annual Income > $160K	LTV <= 80, Annual Income > $200K
Value	105	59

Appraised home values appear to be normally distributed in the dataset, with an average home value of approximately $430K.

Appraised Home Value

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

% Minority Homeowners in Local Area

Category	Value
>=80%	28
>=60%	58
>=40%	123
>=20%	248
< 20%	252

Observations and Key Insights

- 77% of borrowers in the dataset have loan-to-value ratios of 80 or less.

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

- Combining LTV and annual income criteria generates 59 qualified, high income sales prospects, which is just under 12% of the total borrowers in this dataset.

- Home values appear normally distributed with an average of about $430K.

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