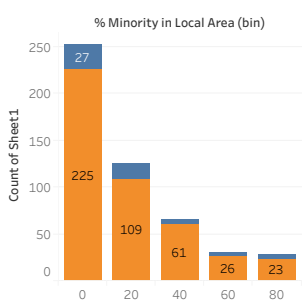
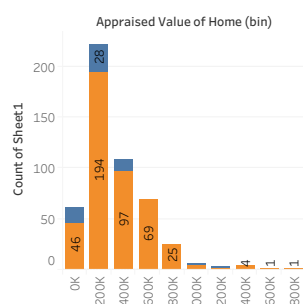


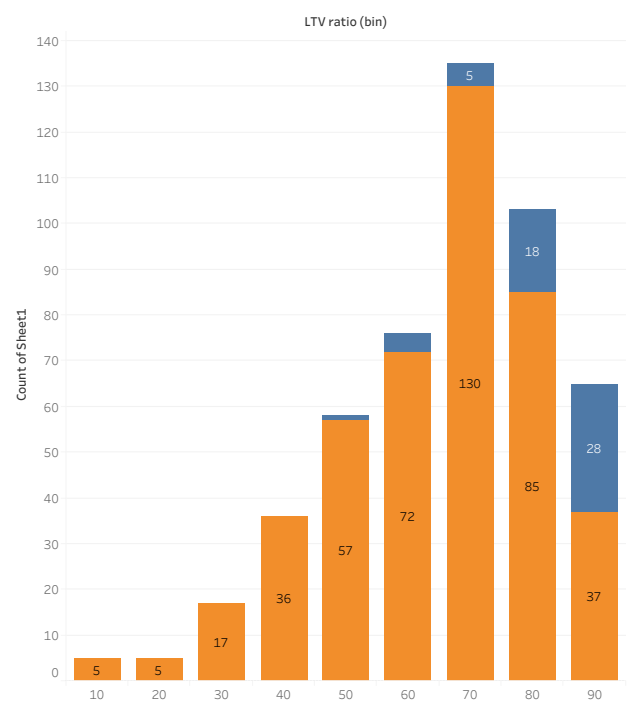
% Minority Home Owners in local area



Appraised Home Value



LTV Ratio



First Time Buyer? (1=Yes,...

1

2

Count of Sheet1

To Null

First Time Buyer? (1=Yes,...

1

2

% Minority in Local Area (...)

0

20

40

60

80

Borrower Annual Income

