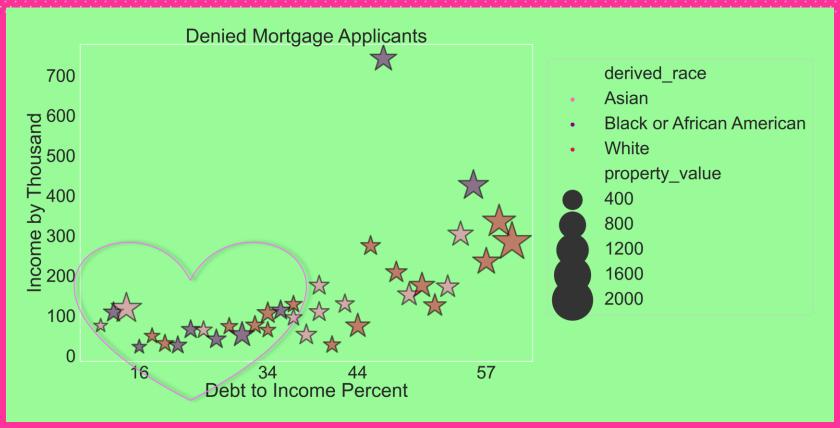


## Are Black Populations Denied for Mortgages at an Unproportionate Rate?



Only 2.5% of the total applicants identify as Black, yet Black applicants make up approximately 11% of the denied applications.