

# Faculty of Commerce and Business Administration

## Computer Systems and Information Studies (CSIS)

### Data Visualization

#### Data Analysis of US Mortgage Statistics (FHFA)

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# US MORTGAGE DASHBOARD

## Originations:

Refers to the process of creating a new loan or credit account. It involves all the steps from the initial application to the approval and funding of the loan.

## Loans:

Is the actual amount of money borrowed by the borrower from the lender. It represents the debt obligation that the borrower owes to the lender.

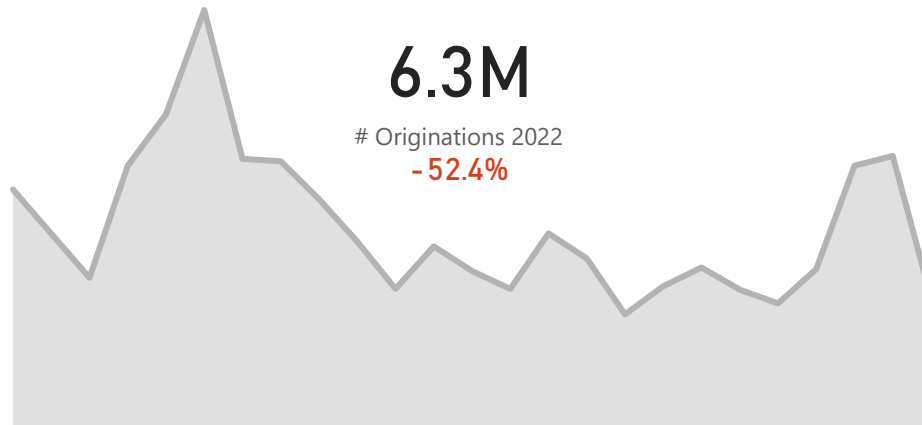
## Maturity:

The scheduled date for full loan repayment.

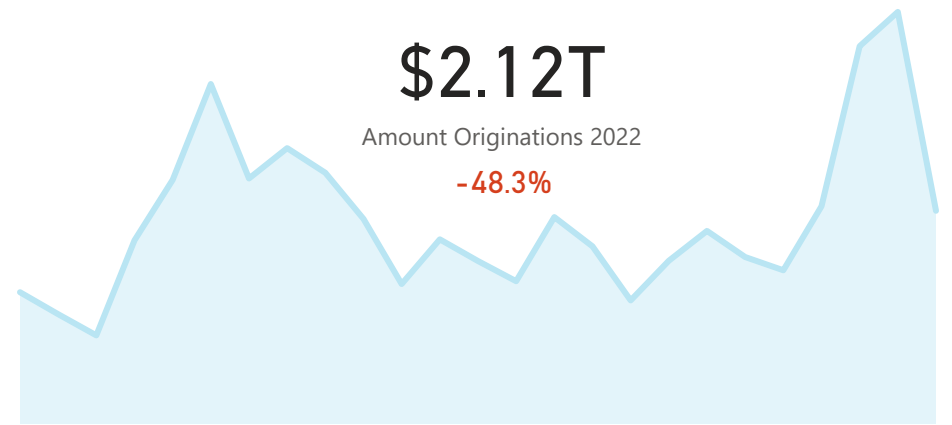
Reports > National Mortgage KPIs

## National Mortgage KPIs Overview

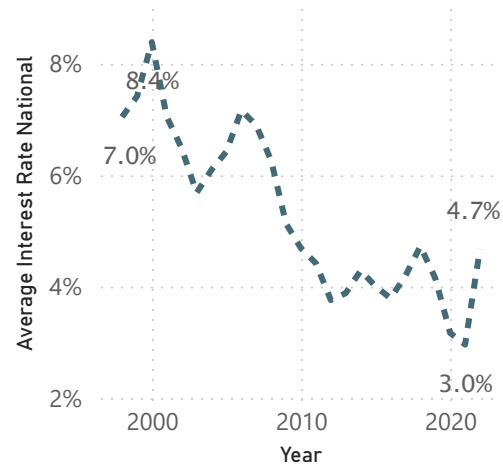
### National Total Originations



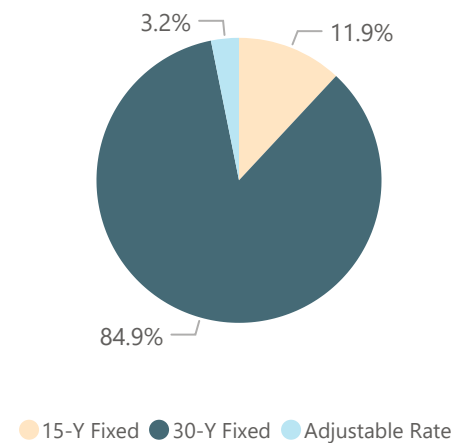
### National Total Amount Originations



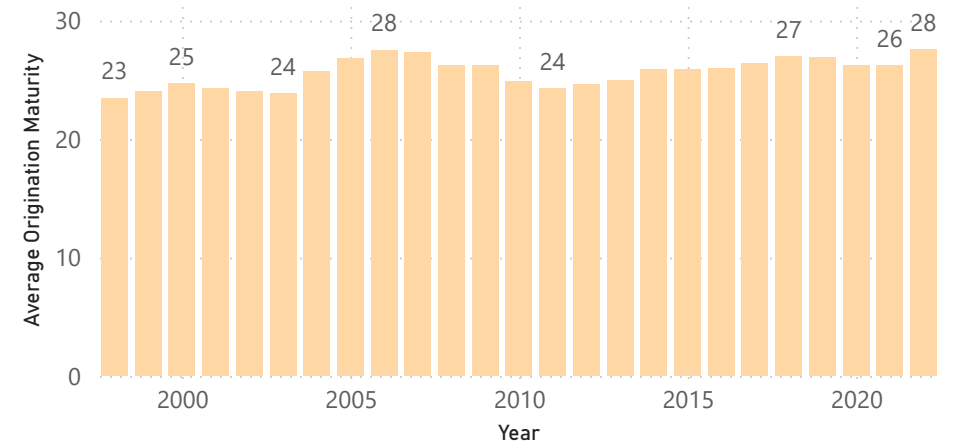
### National Interest Rate Evolution



### Mortgages by Fixed Rate 2022



### National Mortgage Maturity Evolution





# US MORTGAGE DASHBOARD

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State

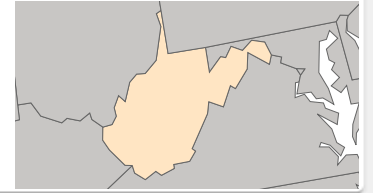
West Virginia



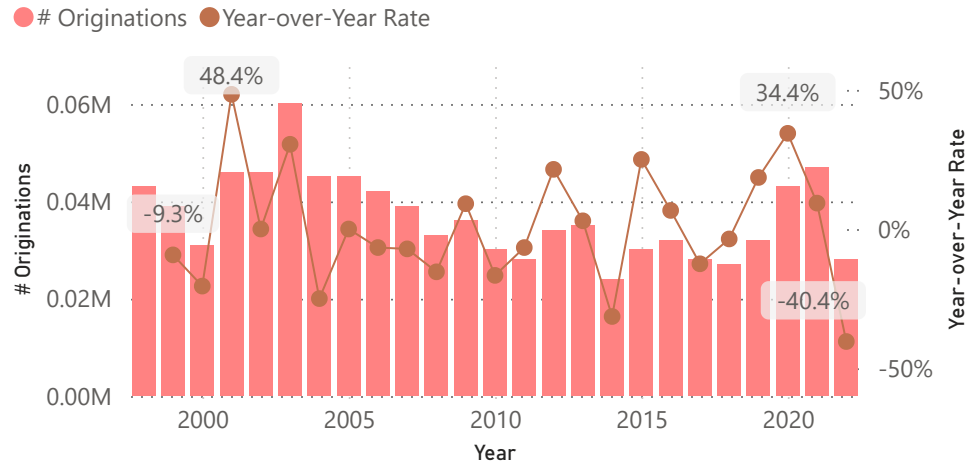
Reports > US Mortgage Market Overview

## US States Originations & Loans Overview

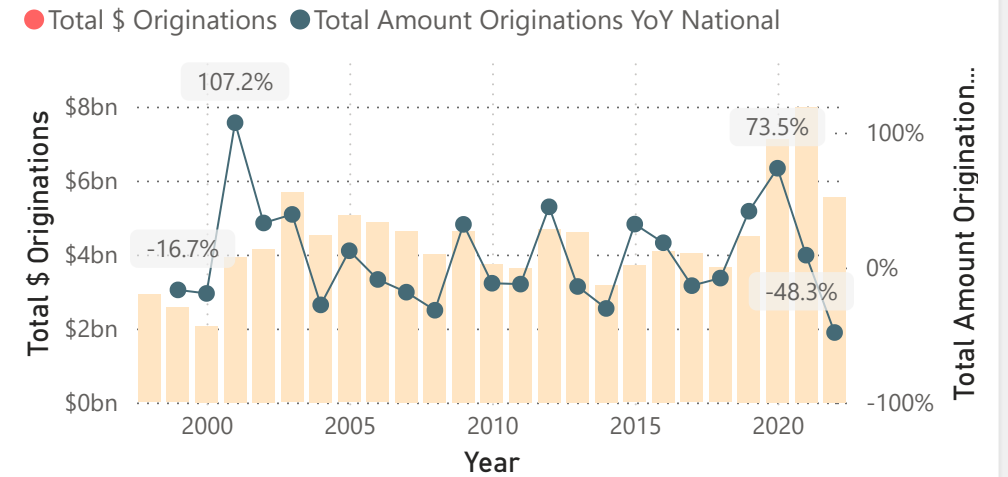
West Virginia



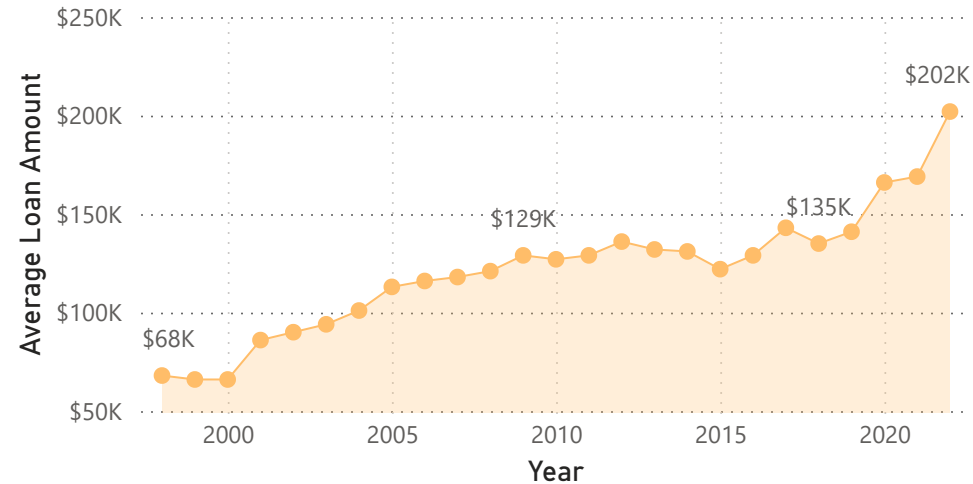
### Total Number of Originations by Year



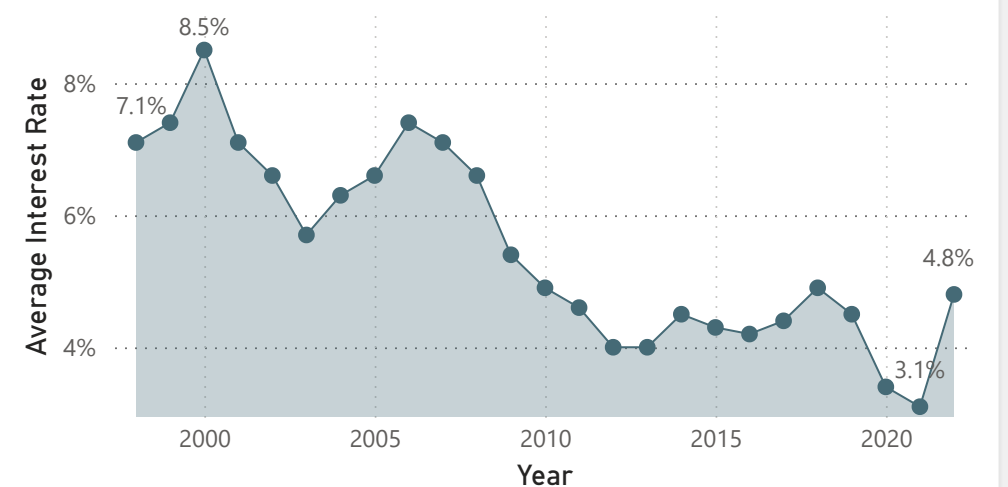
### Total Originations by Year in Dollars



### Average Amount for Approved Mortgage Loans



### Average Mortgage Loan Interest Rate





# US MORTGAGE DASHBOARD

## Home Buyers vs Refinance Borrowers

**Home Buyers:** Seek mortgages for new home purchases.

**Refinance Borrowers:** Replace existing mortgages for improved terms or financial adjustments.

Year

2021

State

All



Reports > Homebuyer Demographics

## Homebuyer Demographics

All States (2021)

Overall Proportion  
of Borrowers Type

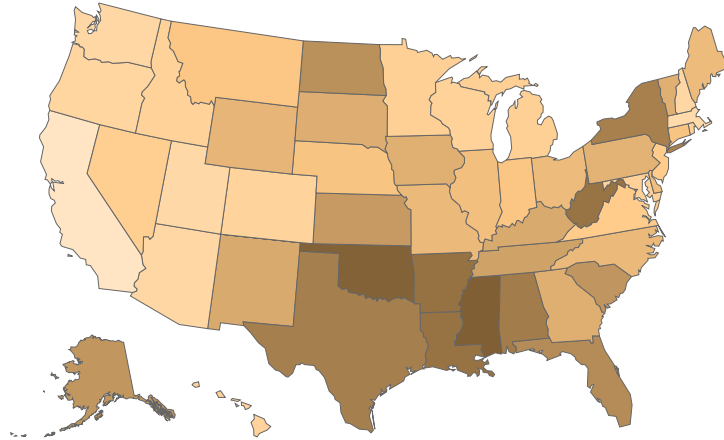
38.1%

% Mortgage For Home Purchase

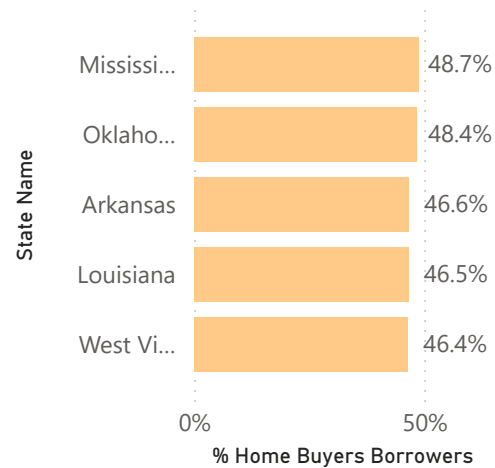
61.9%

% Mortgage for Refinance

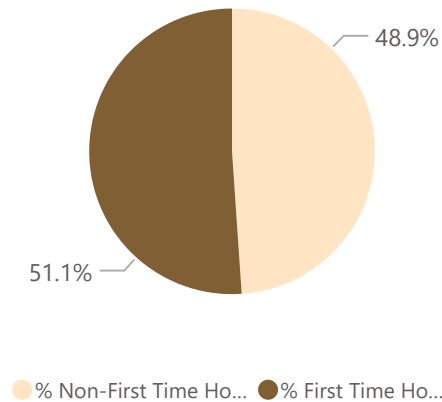
### Mortgages granted to Home Buyers Borrowers



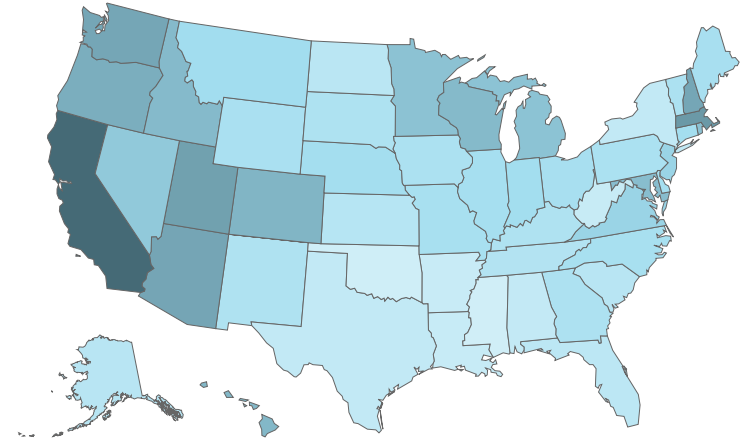
### Top 5 States with Home Buyer Borrowers



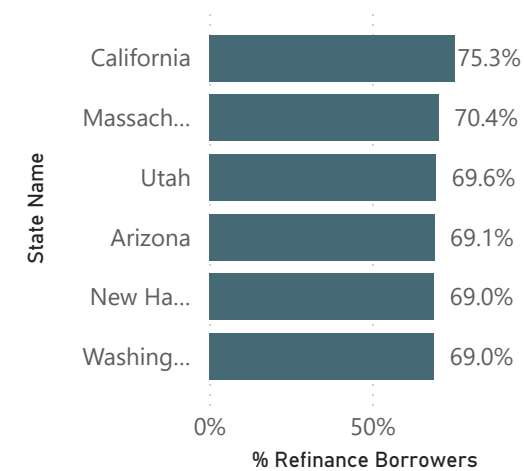
### Distribution of Home Buyers Borrowers Categories



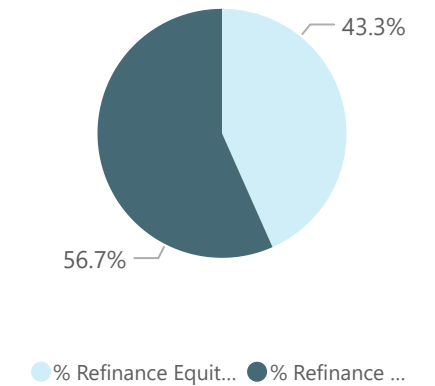
### Mortgages granted to Refinance Borrowers



### Top 5 States with Refinance Borrowers



### Distribution of Refinance Borrowers





# US MORTGAGE DASHBOARD

**Debt to Income Ratio:**  
This is the proportion of income used to repay debts and it's a key factor for loans approval.

**Credit Score:**  
It's a numerical assessment of creditworthiness (in this case for mortgage credits), indicating the borrower's risk level for lender.

State ▼

All ▼



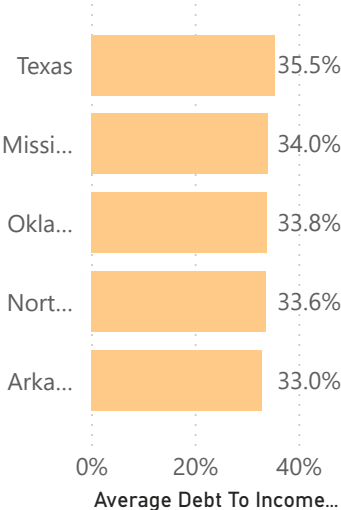
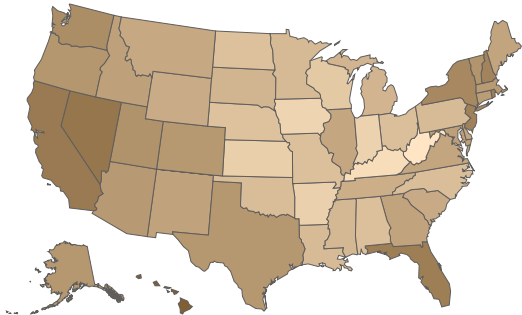
## Financial Health & Mortgage Approval

All States

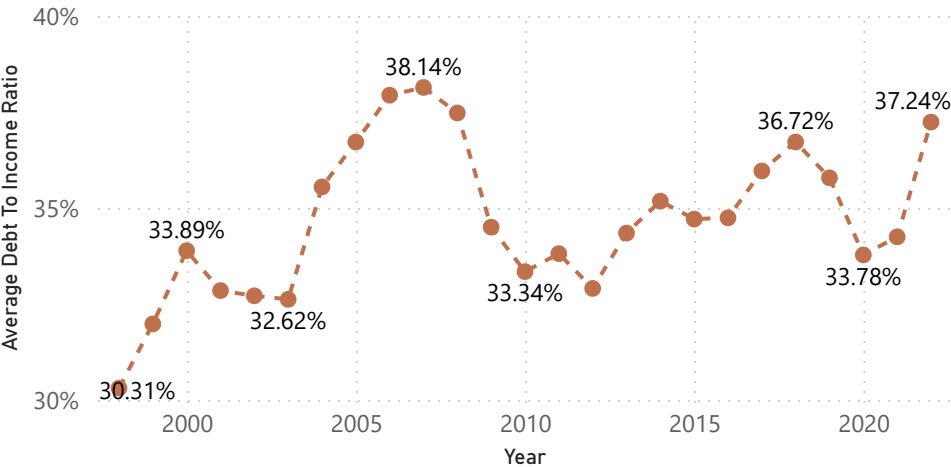


### Debt to Income rates across the US

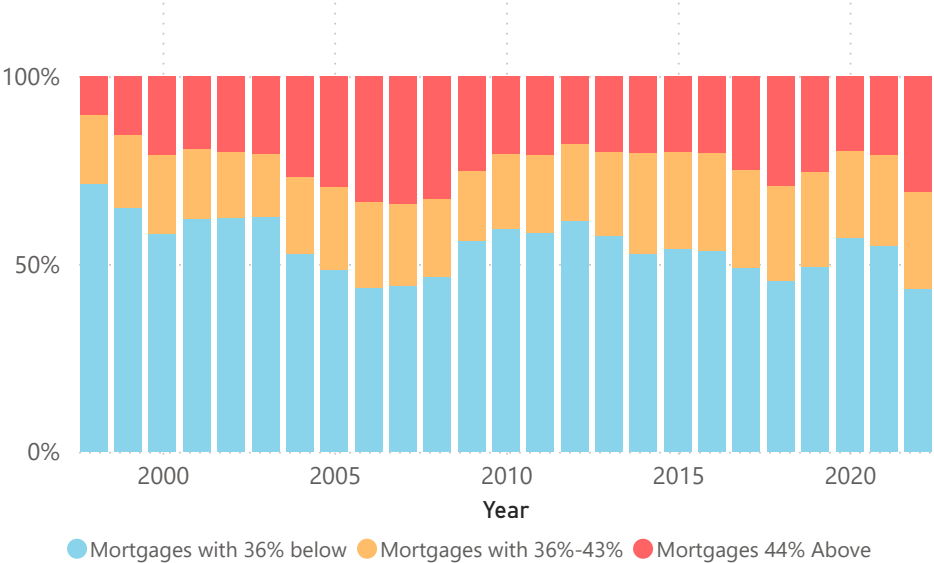
### Top 5 States with Home Buyer Borrowes



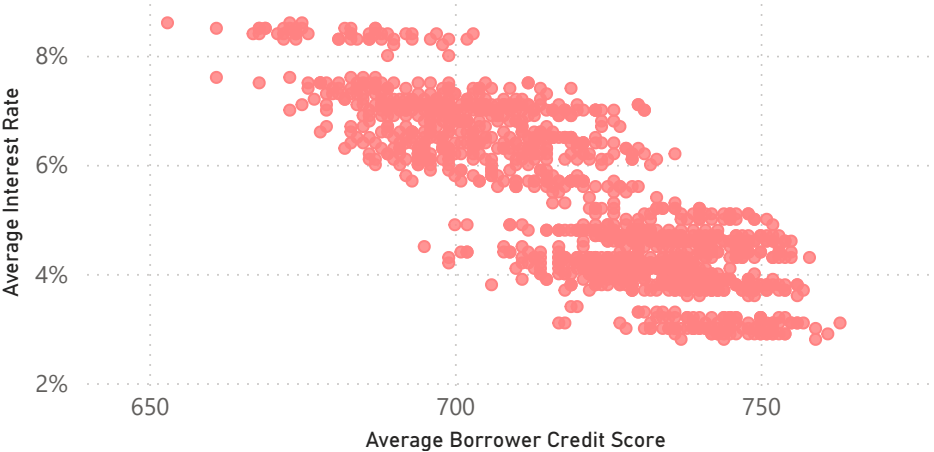
### Evolution of Debt To Income Rates



### Distribution of Debt To Income Buckets



### Relationship Risk Credit Score vs Interest Rate





# US MORTGAGE DASHBOARD

## Credit Score:

It's a numerical assessment of creditworthiness (in this case for mortgage credits), indicating the borrower's risk level for lender.

State

California

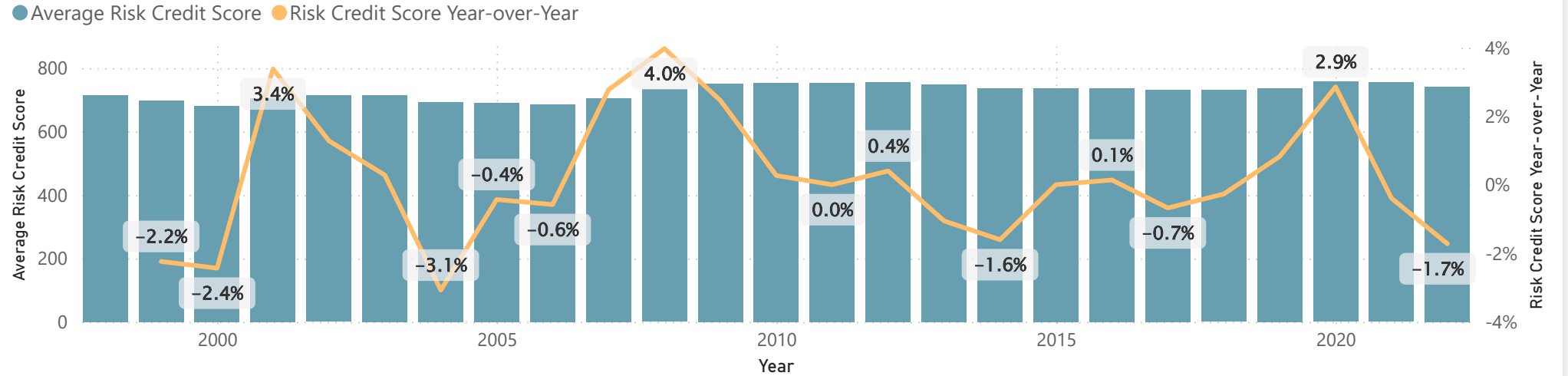
Reports > Risk Analysis & Credit Scoring

California

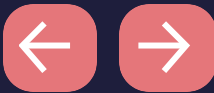
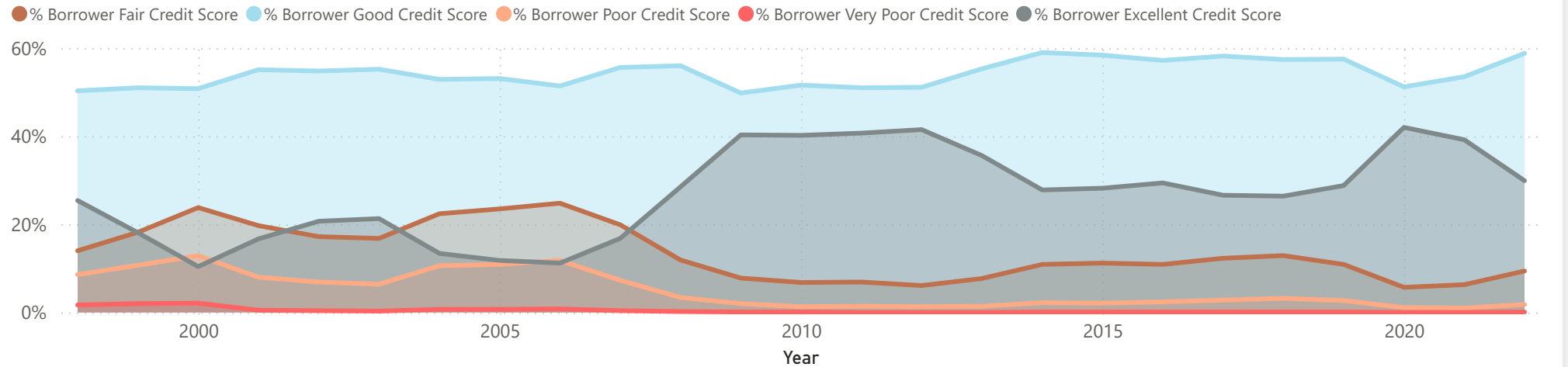


## Risk Analysis & Credit Scoring

### Average Borrower Credit (Risk) Score



### Distribution of Mortgages Requested by Type of Credit Score





# US MORTGAGE DASHBOARD

**Default:**  
Failure to make mortgage payments, risking foreclosure.

**Forbearance:**  
Temporary mortgage payment relief during financial hardship.

**Bankruptcy:**  
Legal process for debt relief, affecting mortgage and financial obligations.

State Name

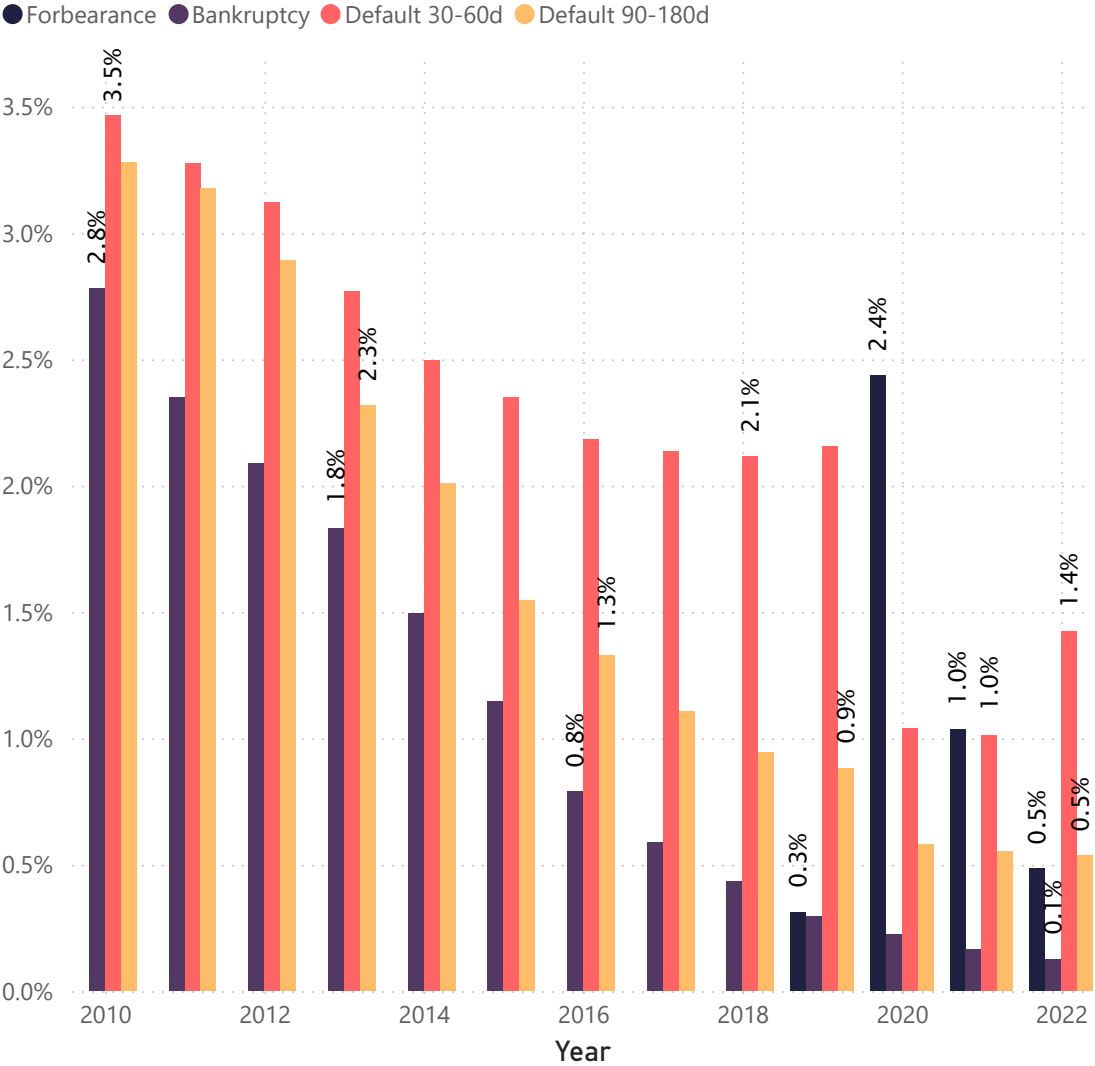
All



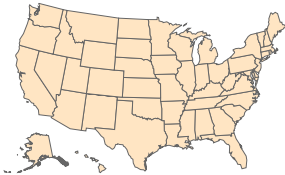
Reports > Mortgage Performance

## Mortgage Performance

Distribution of Mortgages based on performance



All States



Ranking of Risk Payers by State

