

## NeighborWorks® Campaign for Home Ownership 2003 - 2007

### Comparative Demographic Data

**57-Month Report:(January 1, 2003 to September 30, 2007)**

| Characteristics of Homebuyers                | HMDA Data 2005 <sup>(1)</sup> |                         | NeighborWorks® <sup>(2)</sup><br>Loans (2003 - 2007) |
|--|-------------------------------|-------------------------|--|
|  | Conventional Loans            | Government Backed Loans |  |
| <b>Race</b>                                  |                               |                         |  |
| White  | 67%                           | 69%                     | 47%  |
| African American                             | 9%                            | 13%                     | 21%  |
| Hispanic                                     | 16%                           | 13%                     | 24%  |
| Other <sup>(3)</sup>                         | 8%                            | 5%                      | 8%   |
| <b>Household Income</b><br>(% of MSA Median) |                               |                         |  |
| Less than 80%                                | 21%                           | 45%                     | 66%  |
| 80 - 120%                                    | 24%                           | 34%                     | 22%  |
| More than 120%                               | 55%                           | 21%                     | 12%  |
| <b>Gender</b>                                |                               |                         |  |
| Male   | 36%                           | 54%                     | 20%  |
| Female                                       | 25%                           | 34%                     | 40%  |
| Joint  | 39%                           | 12%                     | 40%  |

(1) Home Mortgage Disclosure Act (HMDA), 2005 aggregate tables; government-backed loans include FHA, VA and Rural Economic and Community Development Service (RECDs) mortgages.

(2) Campaign for Home Ownership 2003 - 2007 (January 1, 2003 - September 30, 2007).

(3) Other includes Native American, Asian/Pacific Islander and mixed race households.