

6. Disposition of conventional home purchase loan applications, by characteristics of applicant, 1996

Percentage distribution by number of applications

Applicant characteristic	Type of disposition				
	Approved	Denied	Withdrawn	File closed	Total
<i>Race or ethnic group</i>					
American Indian/ Alaskan Native . . . . .	43.5	50.2	5.6	.7	100
Asian/Pacific Islander . .	75.0	13.8	9.4	1.8	100
Black . . . . .	44.1	48.8	6.0	1.1	100
Hispanic . . . . .	56.1	34.4	8.0	1.5	100
White . . . . .	68.8	24.1	6.2	.9	100
Other . . . . .	61.3	30.0	7.2	1.5	100
Joint (white/minority) . .	60.3	32.3	6.5	.9	100
<i>Income (percentage of MSA median)<sup>1</sup></i>					
Less than 80 . . . . .	59.1	34.2	5.7	.9	100
80–99 . . . . .	71.8	20.5	6.6	1.0	100
100–119 . . . . .	76.3	15.8	6.9	1.0	100
120 or more . . . . .	81.6	9.8	7.4	1.1	100

1. MSA median is median family income of the metropolitan statistical area in which the property related to the loan is located.

SOURCE. FFIEC, Home Mortgage Disclosure Act data.