

## Appendix C: Home Mortgage Disclosure Act Data Analysis

**TABLE C.1**

**HOME MORTGAGE DISCLOSURE ACT DATA**

**CLACKAMAS, MULTNOMAH, WASHINGTON COUNTIES AND STATE OF OREGON: 1993 THROUGH 2003**

Loan Purpose	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
<b>Clackamas County</b>												
Home Purchase	7,914	8,731	9,357	10,397	11,971	13,848	13,112	12,582	13,209	13,011	15,225	129,357
Home Improvement	2,550	2,486	2,314	3,643	3,180	2,615	2,635	2,466	2,004	1,248	1,289	26,430
Refinancing	13,385	6,739	6,122	10,355	13,792	27,662	17,526	9,334	25,924	32,307	48,850	211,996
Multi-family	24	29	35	36	45	71	55	30	49	49	47	470
Missing	.	.	.	.	.	.	.	.	.	.	.	.
Total	23,873	17,985	17,828	24,431	28,988	44,196	33,328	24,412	41,186	46,615	65,411	368,253
<b>Multnomah County</b>												
Home Purchase	13,459	15,625	16,927	19,693	20,475	24,280	23,410	23,018	23,194	24,590	28,793	233,464
Home Improvement	5,115	5,222	4,927	8,510	6,829	5,685	5,900	5,191	4,281	2,559	2,368	56,587
Refinancing	20,461	11,696	10,327	18,893	24,582	46,533	31,563	17,618	44,017	55,294	81,798	362,782
Multi-family	136	147	184	204	197	285	327	177	314	312	389	2,672
Missing	.	.	.	.	.	.	.	1	.	.	.	1
Total	39,171	32,690	32,365	47,300	52,083	76,783	61,200	46,005	71,806	82,755	113,348	655,506
<b>Washington County</b>												
Home Purchase	10,123	11,101	12,305	14,312	16,073	18,477	18,105	18,551	18,883	19,306	22,574	179,810
Home Improvement	2,778	2,580	2,022	3,597	3,678	2,804	2,835	2,645	2,256	1,431	1,251	27,877
Refinancing	15,038	6,628	5,735	10,006	13,113	29,710	17,184	8,396	30,304	40,124	61,111	237,349
Multi-family	57	65	80	72	62	101	100	66	101	110	127	941
Missing	.	.	.	.	.	.	.	3	.	.	.	3
Total	27,996	20,374	20,142	27,987	32,926	51,092	38,224	29,661	51,544	60,971	85,063	445,980
<b>State of Oregon</b>												
Home Purchase	52,077	61,984	70,698	85,127	100,744	124,291	120,765	118,637	113,408	119,710	139,743	1,107,184
Home Improvement	16,748	16,132	14,910	26,288	26,960	22,421	23,335	21,724	17,647	11,637	11,425	209,227
Refinancing	75,201	43,231	37,474	70,816	97,219	206,787	147,046	84,513	208,361	256,033	391,242	1,617,923
Multi-family	358	410	441	511	529	813	826	496	785	817	949	6,935
Missing	.	.	.	.	.	.	.	4	.	.	.	4
Total	144,384	121,757	123,523	182,742	225,452	354,312	291,972	225,374	340,201	388,197	543,359	2,941,273

**TABLE C.2**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**HOME PURCHASE LOAN APPLICATIONS BY OCCUPANCY STATUS**  
**CLACKAMAS, MULTNOMAH, WASHINGTON COUNTIES AND STATE OF OREGON: 1993 THROUGH 2003**

Occupancy	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
<b>Clackamas County</b>												
Owner-occupied	7,520	8,314	8,775	9,646	10,966	12,697	12,425	11,858	12,415	12,024	14,052	120,692
Not owner-occupied	363	416	541	704	823	1,084	611	615	757	898	1,136	7,948
Not available	31	1	41	47	182	67	76	109	37	89	37	717
Missing												
Total	7,914	8,731	9,357	10,397	11,971	13,848	13,112	12,582	13,209	13,011	15,225	129,357
<b>Multnomah County</b>												
Owner-occupied	12,377	14,341	15,240	17,543	17,875	21,796	21,602	21,051	21,293	21,942	25,245	210,305
Not owner-occupied	1,021	1,281	1,609	2,058	2,307	2,294	1,622	1,772	1,823	2,467	3,450	21,704
Not available	61	3	78	92	293	190	186	194	78	181	98	1,454
Missing								1				1
Total	13,459	15,625	16,927	19,693	20,475	24,280	23,410	23,018	23,194	24,590	28,793	233,464
<b>Washington County</b>												
Owner-occupied	9,438	10,325	11,327	13,064	14,599	17,090	17,338	17,690	17,900	18,142	21,119	168,032
Not owner-occupied	603	773	943	1,180	1,278	1,295	691	740	937	1,020	1,381	10,841
Not available	82	3	35	68	196	92	76	121	46	144	74	937
Missing												
Total	10,123	11,101	12,305	14,312	16,073	18,477	18,105	18,551	18,883	19,306	22,574	179,810
<b>State of Oregon</b>												
Owner-occupied	48,074	57,243	62,879	76,226	89,060	110,549	111,532	108,231	102,616	105,015	122,133	993,558
Not owner-occupied	3,675	4,674	5,786	7,694	9,501	11,922	7,594	8,828	9,537	12,507	16,789	98,507
Not available	328	67	2,033	1,207	2,183	1,820	1,639	1,577	1,255	2,188	821	15,118
Missing								1				1
Total	52,077	61,984	70,698	85,127	100,744	124,291	120,765	118,637	113,408	119,710	139,743	1,107,184

**TABLE C.3**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**OWNER-OCCUPIED HOME LOAN APPLICATIONS BY LOAN TYPE**  
**CLACKAMAS, MULTNOMAH, WASHINGTON COUNTIES AND STATE OF OREGON: 1993 THROUGH 2003**

Loan Type	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
<b>Clackamas County</b>												
Conventional	6,477	7,429	7,928	8,592	9,810	11,578	10,959	10,332	10,619	10,562	12,682	106,968
FHA Insured	711	574	549	778	908	733	1,133	1,233	1,414	1,145	1,087	10,265
VA Guaranteed	331	307	294	266	245	374	311	290	378	309	279	3,384
Rural Housing/Farm	1	4	4	10	3	12	22	3	4	8	4	75
Total	7,520	8,314	8,775	9,646	10,966	12,697	12,425	11,858	12,415	12,024	14,052	120,692
<b>Multnomah County</b>												
Conventional	8,748	11,035	12,479	14,408	15,031	18,721	17,589	17,127	17,226	18,415	21,971	172,750
FHA Insured	2,864	2,524	2,145	2,517	2,258	2,327	3,279	3,430	3,549	3,072	2,871	30,836
VA Guaranteed	765	777	615	615	578	744	716	492	517	450	398	6,667
Rural Housing/Farm		5	1	3	8	4	18	2	1	5	5	52
Total	12,377	14,341	15,240	17,543	17,875	21,796	21,602	21,051	21,293	21,942	25,245	210,305
<b>Washington County</b>												
Conventional	7,704	8,736	9,845	11,089	12,509	15,089	14,536	14,865	14,679	15,610	18,566	143,228
FHA Insured	1,214	1,099	1,023	1,492	1,607	1,325	2,195	2,300	2,573	2,065	2,120	19,013
VA Guaranteed	520	488	458	479	480	671	590	525	645	465	429	5,750
Rural Housing/Farm		2	1	4	3	5	17		3	2	4	41
Total	9,438	10,325	11,327	13,064	14,599	17,090	17,338	17,690	17,900	18,142	21,119	168,032
<b>State of Oregon</b>												
Conventional	37,487	47,637	54,229	64,578	75,987	96,803	95,136	91,369	84,842	88,524	105,337	841,929
FHA Insured	7,833	6,617	5,865	8,227	9,359	8,919	11,924	13,380	13,730	12,754	12,554	111,162
VA Guaranteed	2,745	2,965	2,717	3,269	3,464	4,471	4,004	3,334	3,815	3,466	3,659	37,909
Rural Housing/Farm	9	24	68	152	250	356	468	148	229	271	583	2,558
Total	48,074	57,243	62,879	76,226	89,060	110,549	111,532	108,231	102,616	105,015	122,133	993,558

**TABLE C.4**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**LOAN ACTION TAKEN ON OWNER OCCUPIED HOME LOAN APPLICATIONS**  
**CLACKAMAS, MULTNOMAH, WASHINGTON COUNTIES AND STATE OF OREGON: 1993 THROUGH 2003**

Loan Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
<b>Clackamas County</b>												
Loan Originated	5,168	5,420	5,186	5,236	5,781	6,662	6,281	5,923	6,824	6,689	7,450	66,620
Application approved but not accepted	233	372	611	763	1,002	1,154	887	985	736	795	873	8,411
Application Denied	1,011	1,041	1,341	1,457	1,617	1,851	1,707	1,650	1,307	1,123	1,345	15,450
Withdrawn by Applicant	477	517	543	643	643	708	822	781	611	585	714	7,044
File closed for incompleteness	53	100	81	79	112	163	192	153	192	224	162	1,511
Loan purchased by the Institution	578	864	1,013	1,468	1,811	2,159	2,536	2,366	2,745	2,608	3,508	21,656
Missing												
Total	7,520	8,314	8,775	9,646	10,966	12,697	12,425	11,858	12,415	12,024	14,052	120,692
<b>Multnomah County</b>												
Loan Originated	8,910	9,566	8,974	9,874	9,979	11,912	11,495	11,160	12,470	12,773	13,578	120,691
Application approved but not accepted	186	361	798	1,098	1,229	1,688	1,256	1,379	1,150	1,223	1,516	11,884
Application Denied	1,383	1,534	2,145	2,299	2,201	2,722	2,564	2,550	1,810	1,734	2,265	23,207
Withdrawn by Applicant	861	904	966	1,088	1,028	1,311	1,585	1,498	1,067	1,090	1,245	12,643
File closed for incompleteness	111	188	133	119	203	266	357	243	365	361	303	2,649
Loan purchased by the Institution	926	1,788	2,223	3,065	3,235	3,897	4,345	4,221	4,431	4,761	6,338	39,230
Missing			1									1
Total	12,377	14,341	15,240	17,543	17,875	21,796	21,602	21,051	21,293	21,942	25,245	210,305
<b>Washington County</b>												
Loan Originated	6,957	7,185	7,323	7,790	8,650	9,960	9,806	9,797	10,545	10,521	11,532	100,066
Application approved but not accepted	171	280	562	770	1,020	1,180	936	1,085	912	1,075	1,145	9,136
Application Denied	907	876	1,175	1,349	1,530	1,781	1,756	1,765	1,274	1,221	1,571	15,205
Withdrawn by Applicant	575	587	627	799	752	898	1,054	1,070	873	833	1,007	9,075
File closed for incompleteness	53	99	70	74	116	194	273	219	348	289	266	2,001
Loan purchased by the Institution	775	1,298	1,569	2,282	2,531	3,077	3,513	3,754	3,948	4,203	5,598	32,548
Missing			1									1
Total	9,438	10,325	11,327	13,064	14,599	17,090	17,338	17,690	17,900	18,142	21,119	168,032
<b>State of Oregon</b>												
Loan Originated	33,111	36,961	36,634	40,972	47,803	56,881	55,705	53,538	57,005	58,470	64,947	542,027
Application approved but not accepted	1,388	2,526	4,139	5,876	8,204	9,603	7,764	9,034	6,535	7,212	7,352	69,633
Application Denied	6,149	7,020	10,039	12,635	14,915	19,742	19,807	17,988	11,864	10,016	11,812	141,987
Withdrawn by Applicant	3,067	3,568	3,852	4,750	4,739	6,429	7,415	7,295	5,841	5,315	6,448	58,719
File closed for incompleteness	333	599	680	533	849	1,411	1,690	1,243	1,597	1,822	1,570	12,327
Loan purchased by the Institution	4,026	6,566	7,532	11,460	12,550	16,483	19,151	19,133	19,774	22,180	30,004	168,859
Missing		3	3									6
Total	48,074	57,243	62,879	76,226	89,060	110,549	111,532	108,231	102,616	105,015	122,133	993,558

**TABLE C.5**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY RACE**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

<b>Race</b>	<b>Action Taken</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>Total</b>
American Indian or Alaskan Native	Loan Originated	22	32	20	32	19	29	27	32	32	24	44	313
	Application Denied	3	11	10	10	26	11	16	18	14	11	9	139
	Denial Rate %	12.00	25.58	33.33	23.81	57.78	27.50	37.21	36.00	30.43	31.43	16.98	30.75
Asian or Pacific Islander	Loan Originated	97	111	117	136	176	154	164	179	186	171	224	1,715
	Application Denied	18	15	19	22	25	25	23	47	30	19	38	281
	Denial Rate %	15.65	11.90	13.97	13.92	12.44	13.97	12.30	20.80	13.89	10.00	14.50	14.08
Black	Loan Originated	19	19	15	27	27	27	22	28	34	30	38	286
	Application Denied	3	5	13	7	17	14	9	25	28	13	8	142
	Denial Rate %	13.64	20.83	46.43	20.59	38.64	34.15	29.03	47.17	45.16	30.23	17.39	33.18
Hispanic	Loan Originated	68	78	77	74	122	120	139	156	147	160	200	1,341
	Application Denied	14	27	44	40	50	51	65	65	47	53	80	536
	Denial Rate %	17.07	25.71	36.36	35.09	29.07	29.82	31.86	29.41	24.23	24.88	28.57	28.56
White	Loan Originated	4,804	5,062	4,763	4,757	5,109	5,853	5,340	4,787	5,497	5,337	6,301	57,610
	Application Denied	906	937	1,202	1,244	1,288	1,402	1,318	1,127	874	805	1,032	12,135
	Denial Rate %	15.87	15.62	20.15	20.73	20.13	19.32	19.80	19.06	13.72	13.11	14.07	17.40
Other	Loan Originated	25	35	29	53	38	38	68	59	52	74	52	523
	Application Denied	24	10	16	38	15	25	35	33	16	11	12	235
	Denial Rate %	48.98	22.22	35.56	41.76	28.30	39.68	33.98	35.87	23.53	12.94	18.75	31.00
Not Provided by Applicant	Loan Originated	131	83	164	153	286	435	511	678	872	887	589	4,789
	Application Denied	42	28	35	91	195	322	240	335	297	210	165	1,960
	Denial Rate %	24.28	25.23	17.59	37.30	40.54	42.54	31.96	33.07	25.41	19.14	21.88	29.04
Not Applicable	Loan Originated	2	.	1	4	4	6	10	4	4	6	2	43
	Application Denied	1	8	2	5	1	1	1	.	1	1	1	22
	Denial Rate %	33.33	100.00	66.67	55.56	20.00	14.29	9.09	.	20.00	14.29	33.33	33.85
Total	Loan Originated	5,168	5,420	5,186	5,236	5,781	6,662	6,281	5,923	6,824	6,689	7,450	66,620
	Application Denied	1,011	1,041	1,341	1,457	1,617	1,851	1,707	1,650	1,307	1,123	1,345	15,450
	Denial Rate %	16.36	16.11	20.55	21.77	21.86	21.74	21.37	21.79	16.07	14.38	15.29	18.83

**TABLE C.6**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY RACE**  
**MULTNOMAH COUNTY: 1993 THROUGH 2003**

<b>Race</b>	<b>Action Taken</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>Total</b>
American Indian or Alaskan Native	Loan Originated	46	55	38	44	53	52	69	57	50	33	49	546
	Application Denied	7	13	22	22	22	34	14	27	19	5	11	196
	Denial Rate %	13.21	19.12	36.67	33.33	29.33	39.53	16.87	32.14	27.54	13.16	18.33	26.42
Asian or Pacific Islander	Loan Originated	460	515	515	642	640	606	590	577	568	669	796	6,578
	Application Denied	58	83	79	90	88	93	116	109	74	104	140	1,034
	Denial Rate %	11.20	13.88	13.30	12.30	12.09	13.30	16.43	15.89	11.53	13.45	14.96	13.58
Black	Loan Originated	188	258	208	205	265	260	279	218	253	213	258	2,605
	Application Denied	56	56	86	89	92	110	104	99	91	66	86	935
	Denial Rate %	22.95	17.83	29.25	30.27	25.77	29.73	27.15	31.23	26.45	23.66	25.00	26.41
Hispanic	Loan Originated	125	171	199	229	264	326	396	471	513	484	551	3,729
	Application Denied	32	47	64	74	67	92	123	126	97	116	160	998
	Denial Rate %	20.38	21.56	24.33	24.42	20.24	22.01	23.70	21.11	15.90	19.33	22.50	21.11
White	Loan Originated	7,907	8,356	7,687	8,319	8,168	9,787	9,079	8,509	9,467	9,711	10,725	97,715
	Application Denied	1,158	1,258	1,808	1,795	1,612	1,920	1,824	1,683	1,141	1,166	1,586	16,951
	Denial Rate %	12.77	13.09	19.04	17.75	16.48	16.40	16.73	16.51	10.76	10.72	12.88	14.78
Other	Loan Originated	75	68	86	120	115	119	125	125	111	145	134	1,223
	Application Denied	27	21	36	71	32	48	45	41	19	20	22	382
	Denial Rate %	26.47	23.60	29.51	37.17	21.77	28.74	26.47	24.70	14.62	12.12	14.10	23.80
Not Provided by Applicant	Loan Originated	106	142	237	302	467	751	943	1,191	1,503	1,497	1,059	8,198
	Application Denied	43	54	50	156	285	420	335	463	367	257	258	2,688
	Denial Rate %	28.86	27.55	17.42	34.06	37.90	35.87	26.21	27.99	19.63	14.65	19.59	24.69
Not Applicable	Loan Originated	3	1	4	13	7	11	14	12	5	21	6	97
	Application Denied	2	2	.	2	3	5	3	2	2	.	2	23
	Denial Rate %	40.00	66.67	.	13.33	30.00	31.25	17.65	14.29	28.57	.	25.00	19.17
Total	Loan Originated	8,910	9,566	8,974	9,874	9,979	11,912	11,495	11,160	12,470	12,773	13,578	120,691
	Application Denied	1,383	1,534	2,145	2,299	2,201	2,722	2,564	2,550	1,810	1,734	2,265	23,207
	Denial Rate %	13.44	13.82	19.29	18.89	18.07	18.60	18.24	18.60	12.68	11.95	14.30	16.13

**TABLE C.7**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY RACE**  
**WASHINGTON COUNTY: 1993 THROUGH 2003**

<b>Race</b>	<b>Action Taken</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>Total</b>
American Indian or Alaskan Native	Loan Originated	25	30	23	28	25	22	39	20	25	28	42	307
	Application Denied	8	3	3	14	14	17	12	10	8	3	5	97
	Denial Rate %	24.24	9.09	11.54	33.33	35.90	43.59	23.53	33.33	24.24	9.68	10.64	24.01
Asian or Pacific Islander	Loan Originated	379	383	411	544	588	662	575	670	723	740	880	6,555
	Application Denied	52	39	70	77	62	66	85	91	72	85	97	796
	Denial Rate %	12.06	9.24	14.55	12.40	9.54	9.07	12.88	11.96	9.06	10.30	9.93	10.83
Black	Loan Originated	34	61	42	50	74	100	76	95	78	92	96	798
	Application Denied	4	5	12	18	20	25	24	30	16	14	34	202
	Denial Rate %	10.53	7.58	22.22	26.47	21.28	20.00	24.00	24.00	17.02	13.21	26.15	20.20
Hispanic	Loan Originated	143	183	208	270	353	381	434	519	588	551	601	4,231
	Application Denied	36	43	51	86	106	119	104	123	103	103	177	1,051
	Denial Rate %	20.11	19.03	19.69	24.16	23.09	23.80	19.33	19.16	14.91	15.75	22.75	19.90
White	Loan Originated	6,173	6,315	6,350	6,476	7,130	8,072	7,615	7,210	7,651	7,535	8,834	79,361
	Application Denied	745	732	995	1,040	1,156	1,294	1,282	1,129	794	784	1,061	11,012
	Denial Rate %	10.77	10.39	13.55	13.84	13.95	13.82	14.41	13.54	9.40	9.42	10.72	12.19
Other	Loan Originated	58	72	54	100	112	82	135	143	126	173	189	1,244
	Application Denied	26	17	14	38	23	21	29	41	25	24	23	281
	Denial Rate %	30.95	19.10	20.59	27.54	17.04	20.39	17.68	22.28	16.56	12.18	10.85	18.43
Not Provided by Applicant	Loan Originated	143	137	234	316	365	633	913	1,132	1,328	1,391	887	7,479
	Application Denied	30	35	29	75	149	239	216	341	254	208	171	1,747
	Denial Rate %	17.34	20.35	11.03	19.18	28.99	27.41	19.13	23.15	16.06	13.01	16.16	18.94
Not Applicable	Loan Originated	2	4	1	6	3	8	19	8	26	11	3	91
	Application Denied	6	2	1	1	.	.	4	.	2	.	3	19
	Denial Rate %	75.00	33.33	50.00	14.29	.	.	17.39	.	7.14	.	50.00	17.27
Total	Loan Originated	6,957	7,185	7,323	7,790	8,650	9,960	9,806	9,797	10,545	10,521	11,532	100,066
	Application Denied	907	876	1,175	1,349	1,530	1,781	1,756	1,765	1,274	1,221	1,571	15,205
	Denial Rate %	11.53	10.87	13.83	14.76	15.03	15.17	15.19	15.27	10.78	10.40	11.99	13.19

**TABLE C.8**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY RACE**  
**STATE OF OREGON : 1993 THROUGH 2003**

<b>Race</b>	<b>Action Taken</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>Total</b>
American Indian or Alaskan Native	Loan Originated	173	206	193	236	317	356	384	325	267	253	368	3,078
	Application Denied	49	80	113	160	166	237	184	204	125	79	89	1,486
	Denial Rate %	22.07	27.97	36.93	40.40	34.37	39.97	32.39	38.56	31.89	23.80	19.47	32.56
Asian or Pacific Islander	Loan Originated	1,073	1,205	1,239	1,529	1,661	1,766	1,620	1,709	1,794	1,918	2,369	17,883
	Application Denied	152	170	220	254	259	273	316	312	228	266	345	2,795
	Denial Rate %	12.41	12.36	15.08	14.25	13.49	13.39	16.32	15.44	11.28	12.18	12.71	13.52
Black	Loan Originated	280	385	312	326	446	507	472	431	451	434	510	4,554
	Application Denied	76	82	138	155	191	232	203	217	179	120	173	1,766
	Denial Rate %	21.35	17.56	30.67	32.22	29.98	31.39	30.07	33.49	28.41	21.66	25.33	27.94
Hispanic	Loan Originated	622	851	1,040	1,300	1,674	1,944	2,232	2,451	2,530	2,602	2,827	20,073
	Application Denied	215	320	594	720	866	1,126	1,236	1,090	715	735	949	8,566
	Denial Rate %	25.69	27.33	36.35	35.64	34.09	36.68	35.64	30.78	22.03	22.03	25.13	29.91
White	Loan Originated	30,115	33,343	32,413	35,733	41,172	48,002	46,044	42,162	44,822	46,262	53,772	453,840
	Application Denied	5,253	6,008	8,614	10,297	11,903	15,026	15,381	11,516	7,290	6,971	8,820	107,079
	Denial Rate %	14.85	15.27	21.00	22.37	22.43	23.84	25.04	21.45	13.99	13.10	14.09	19.09
Other	Loan Originated	194	265	293	419	393	436	554	567	463	591	523	4,698
	Application Denied	112	61	104	330	153	339	350	346	130	102	104	2,131
	Denial Rate %	36.60	18.71	26.20	44.06	28.02	43.74	38.72	37.90	21.92	14.72	16.59	31.21
Not Provided by Applicant	Loan Originated	642	686	1,124	1,391	2,116	3,830	4,311	5,854	6,622	6,366	4,519	37,461
	Application Denied	280	281	253	706	1,369	2,489	2,102	4,289	3,164	1,740	1,315	17,988
	Denial Rate %	30.37	29.06	18.37	33.67	39.28	39.39	32.78	42.29	32.33	21.47	22.54	32.44
Not Applicable	Loan Originated	12	20	20	38	24	40	88	39	56	44	59	440
	Application Denied	12	18	3	13	8	20	35	13	33	3	17	175
	Denial Rate %	50.00	47.37	13.04	25.49	25.00	33.33	28.46	25.00	37.08	6.38	22.37	28.46
Total	Loan Originated	33,111	36,961	36,634	40,972	47,803	56,881	55,705	53,538	57,005	58,470	64,947	542,027
	Application Denied	6,149	7,020	10,039	12,635	14,915	19,742	19,807	17,987	11,864	10,016	11,812	141,986
	Denial Rate %	15.66	15.96	21.51	23.57	23.78	25.77	26.23	25.15	17.23	14.62	15.39	20.76

**TABLE C.9**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY GENDER**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
Male	Loan Originated	4,194	4,452	4,171	4,189	4,449	5,138	4,714	4,247	4,716	4,519	5,121	49,910
	Application Denied	798	812	1,022	1,090	1,120	1,202	1,108	941	752	643	875	10,363
	Denial Rate %	15.99	15.43	19.68	20.65	20.11	18.96	19.03	18.14	13.75	12.46	14.59	17.19
Female	Loan Originated	899	927	922	943	1,146	1,237	1,232	1,182	1,447	1,543	1,928	13,406
	Application Denied	172	205	293	312	356	382	412	457	313	321	370	3,593
	Denial Rate %	16.06	18.11	24.12	24.86	23.70	23.59	25.06	27.88	17.78	17.22	16.10	21.14
Not Provided by Applicant	Loan Originated	75	41	92	104	184	284	329	492	660	625	401	3,287
	Application Denied	40	18	25	55	141	266	186	252	241	159	99	1,482
	Denial Rate %	34.78	30.51	21.37	34.59	43.38	48.36	36.12	33.87	26.75	20.28	19.80	31.08
Not Applicable	Loan Originated	.	.	1	.	2	3	6	2	1	2	.	17
	Application Denied	1	6	1	.	.	1	1	.	1	.	1	12
	Denial Rate %	100.00	100.00	50.00	.	.	25.00	14.29	.	50.00	.	100.00	41.38
Total	Loan Originated	5,168	5,420	5,186	5,236	5,781	6,662	6,281	5,923	6,824	6,689	7,450	66,620
	Application Denied	1,011	1,041	1,341	1,457	1,617	1,851	1,707	1,650	1,307	1,123	1,345	15,450
	Denial Rate %	16.36	16.11	20.55	21.77	21.86	21.74	21.37	21.79	16.07	14.38	15.29	18.83

**TABLE C.10**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY GENDER**  
**MULTNOMAH COUNTY: 1993 THROUGH 2003**

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
Male	Loan Originated	6,430	6,769	6,293	7,036	6,956	8,118	7,549	7,033	7,598	7,651	8,278	79,711
	Application Denied	1,012	1,082	1,583	1,559	1,402	1,694	1,586	1,433	976	1,011	1,353	14,691
	Denial Rate %	13.60	13.78	20.10	18.14	16.77	17.26	17.36	16.93	11.38	11.67	14.05	15.56
Female	Loan Originated	2,426	2,714	2,532	2,631	2,736	3,282	3,296	3,284	3,671	4,047	4,644	35,263
	Application Denied	334	412	524	638	612	697	711	766	511	539	766	6,510
	Denial Rate %	12.10	13.18	17.15	19.52	18.28	17.52	17.74	18.91	12.22	11.75	14.16	15.58
Not Provided by Applicant	Loan Originated	51	82	146	203	284	509	635	835	1,198	1,064	652	5,659
	Application Denied	36	38	38	100	187	327	261	349	323	184	144	1,987
	Denial Rate %	41.38	31.67	20.65	33.00	39.70	39.11	29.13	29.48	21.24	14.74	18.09	25.99
Not Applicable	Loan Originated	3	1	3	4	3	3	15	8	3	11	4	58
	Application Denied	1	2	.	2	.	4	6	2	.	.	2	19
	Denial Rate %	25.00	66.67	.	33.33	.	57.14	28.57	20.00	.	.	33.33	24.68
Total	Loan Originated	8,910	9,566	8,974	9,874	9,979	11,912	11,495	11,160	12,470	12,773	13,578	120,691
	Application Denied	1,383	1,534	2,145	2,299	2,201	2,722	2,564	2,550	1,810	1,734	2,265	23,207
	Denial Rate %	13.44	13.82	19.29	18.89	18.07	18.60	18.24	18.60	12.68	11.95	14.30	16.13

**TABLE C.11**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY GENDER**  
**WASHINGTON COUNTY: 1993 THROUGH 2003**

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
Male	Loan Originated	5,554	5,728	5,853	6,238	6,875	7,543	7,083	7,011	7,264	7,008	7,758	73,915
	Application Denied	692	669	918	987	1,078	1,167	1,154	1,094	790	709	961	10,219
	Denial Rate %	11.08	10.46	13.56	13.66	13.55	13.40	14.01	13.50	9.81	9.19	11.02	12.15
Female	Loan Originated	1,339	1,401	1,332	1,359	1,547	2,025	2,123	2,047	2,315	2,553	3,221	21,262
	Application Denied	185	175	235	310	355	427	434	416	289	344	503	3,673
	Denial Rate %	12.14	11.10	15.00	18.57	18.66	17.41	16.97	16.89	11.10	11.87	13.51	14.73
Not Provided by Applicant	Loan Originated	62	52	137	193	227	386	589	732	951	949	550	4,828
	Application Denied	24	30	21	50	97	187	161	255	195	168	102	1,290
	Denial Rate %	27.91	36.59	13.29	20.58	29.94	32.64	21.47	25.84	17.02	15.04	15.64	21.09
Not Applicable	Loan Originated	2	4	1	.	1	6	11	7	15	11	3	61
	Application Denied	6	2	1	2	.	.	7	.	.	.	5	23
	Denial Rate %	75.00	33.33	50.00	100.00	.	.	38.89	.	.	.	62.50	27.38
Total	Loan Originated	6,957	7,185	7,323	7,790	8,650	9,960	9,806	9,797	10,545	10,521	11,532	100,066
	Application Denied	907	876	1,175	1,349	1,530	1,781	1,756	1,765	1,274	1,221	1,571	15,205
	Denial Rate %	11.53	10.87	13.83	14.76	15.03	15.17	15.19	15.27	10.78	10.40	11.99	13.19

**TABLE C.12**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY GENDER**  
**STATE OF OREGON: 1993 THROUGH 2003**

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
Male	Loan Originated	25,723	28,667	28,099	31,541	36,312	42,062	39,933	37,084	38,506	39,137	44,168	391,232
	Application Denied	4,710	5,220	7,544	9,005	10,330	13,190	13,248	10,345	6,364	5,855	7,527	93,338
	Denial Rate %	15.48	15.40	21.17	22.21	22.15	23.87	24.91	21.81	14.18	13.01	14.56	19.26
Female	Loan Originated	7,081	7,947	7,841	8,467	10,127	12,446	12,893	12,324	13,418	14,763	17,898	125,205
	Application Denied	1,217	1,605	2,330	3,162	3,630	4,768	5,133	4,524	2,779	2,777	3,479	35,404
	Denial Rate %	14.67	16.80	22.91	27.19	26.39	27.70	28.48	26.85	17.16	15.83	16.27	22.04
Not Provided by Applicant	Loan Originated	299	327	676	952	1,358	2,355	2,811	4,100	5,045	4,542	2,837	25,302
	Application Denied	212	179	163	461	954	1,764	1,394	3,114	2,695	1,383	790	13,109
	Denial Rate %	41.49	35.38	19.43	32.63	41.26	42.83	33.15	43.17	34.82	23.34	21.78	34.13
Not Applicable	Loan Originated	8	20	18	12	6	18	68	30	36	28	44	288
	Application Denied	10	16	2	7	1	20	32	4	26	1	16	135
	Denial Rate %	55.56	44.44	10.00	36.84	14.29	52.63	32.00	11.76	41.94	3.45	26.67	31.91
Total	Loan Originated	33,111	36,961	36,634	40,972	47,803	56,881	55,705	53,538	57,005	58,470	64,947	542,027
	Application Denied	6,149	7,020	10,039	12,635	14,915	19,742	19,807	17,987	11,864	10,016	11,812	141,986
	Denial Rate %	15.66	15.96	21.51	23.57	23.78	25.77	26.23	25.15	17.23	14.62	15.39	20.76

**TABLE C.13**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**DENIAL REASONS BY RACE: CLACKAMAS COUNTY: 1993 THROUGH 2003**

<b>Denial Reason</b>	<b>Native American</b>	<b>Asian</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>	<b>Not Provided</b>	<b>Not Available</b>	<b>Total</b>
Debt-to-income Ratio	18	73	20	65	1,802	21	188	.	2,187
Employment History	2	9	3	10	214	1	18	1	258
Credit History	22	54	24	112	2,096	39	350	4	2,701
Collateral	5	9	10	16	531	8	62	.	641
Insufficient Cash	4	8	4	9	235	2	26	.	288
Unverifiable Information	3	9	2	8	185	2	21	.	230
Credit Application Incomplete	2	17	2	21	481	6	86	.	615
Mortgage Insurance Denied	.	1	.	2	13	.	1	.	17
Other	12	38	18	43	1,006	15	164	4	1,300
Missing Reason	71	63	59	250	5,572	141	1,044	13	7,213
<b>Total</b>	<b>139</b>	<b>281</b>	<b>142</b>	<b>536</b>	<b>12,135</b>	<b>235</b>	<b>1,960</b>	<b>22</b>	<b>15,450</b>

**TABLE C.14**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**DENIAL REASONS BY RACE: MULTNOMAH COUNTY: 1993 THROUGH 2003**

<b>Denial Reason</b>	<b>Native American</b>	<b>Asian</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>	<b>Not Provided</b>	<b>Not Available</b>	<b>Total</b>
Debt-to-income Ratio	19	257	156	154	2,633	54	323	3	3,599
Employment History	4	45	18	20	380	3	41	1	512
Credit History	43	194	260	185	2,889	64	501	3	4,139
Collateral	7	47	24	23	684	15	96	2	898
Insufficient Cash	2	36	21	24	394	11	61	.	549
Unverifiable Information	3	30	17	20	341	5	27	.	443
Credit Application Incomplete	10	55	35	43	793	14	187	.	1,137
Mortgage Insurance Denied	1	4	2	3	28	1	.	.	39
Other	9	132	73	101	1,564	31	272	2	2,184
Missing Reason	98	234	329	425	7,245	184	1,180	12	9,707
<b>Total</b>	<b>196</b>	<b>1,034</b>	<b>935</b>	<b>998</b>	<b>16,951</b>	<b>382</b>	<b>2,688</b>	<b>23</b>	<b>23,207</b>

**TABLE C.15**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**DENIAL REASONS BY RACE: WASHINGTON COUNTY: 1993 THROUGH 2003**

<b>Denial Reason</b>	<b>Native American</b>	<b>Asian</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>	<b>Not Provided</b>	<b>Not Available</b>	<b>Total</b>
Debt-to-income Ratio	18	183	28	173	1,914	35	233	.	2,584
Employment History	1	35	1	22	240	6	28	.	333
Credit History	21	151	50	208	1,971	58	363	.	2,822
Collateral	.	38	7	26	434	5	66	.	576
Insufficient Cash	.	18	1	38	241	3	35	.	336
Unverifiable Information	5	30	6	17	212	4	24	.	298
Credit Application Incomplete	1	55	10	39	693	9	122	2	931
Mortgage Insurance Denied	.	3	.	3	20	1	.	.	27
Other	4	124	22	130	1,119	31	164	1	1,595
Missing Reason	47	159	77	395	4,168	129	712	16	5,703
<b>Total</b>	<b>97</b>	<b>796</b>	<b>202</b>	<b>1,051</b>	<b>11,012</b>	<b>281</b>	<b>1,747</b>	<b>19</b>	<b>15,205</b>

**TABLE C.16**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**DENIAL REASONS BY RACE: STATE OF OREGON: 1993 THROUGH 2003**

Denial Reason	Native American	Asian	Black	Hispanic	White	Other	Not Provided	Not Available	Total
Debt-to-income Ratio	173	631	252	1,026	14,335	217	1,769	12	18,415
Employment History	33	104	28	161	2,002	24	229	3	2,584
Credit History	298	504	421	1,493	17,597	440	2,994	12	23,759
Collateral	42	114	54	233	4,092	47	594	6	5,182
Insufficient Cash	19	78	31	162	1,874	30	261	.	2,455
Unverifiable Information	18	87	30	115	1,533	15	168	.	1,966
Credit Application Incomplete	33	153	63	267	4,188	43	707	5	5,459
Mortgage Insurance Denied	2	8	4	14	122	2	3	.	155
Other	86	373	155	614	7,844	160	1,249	19	10,500
Missing Reason	782	743	728	4,481	53,492	1,153	10,014	118	71,511
<b>Total</b>	<b>1,486</b>	<b>2,795</b>	<b>1,766</b>	<b>8,566</b>	<b>107,079</b>	<b>2,131</b>	<b>17,988</b>	<b>175</b>	<b>141,986</b>

**TABLE C.17**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES**  
**BY RACE AND SELECTED INCOME CATEGORIES**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Race	Action Taken	Missing	<\$15k	\$15-30k	\$30-45k	\$45-60k	\$60-75k	>\$75k	Total
American	Loan Originated	7	3	34	76	79	50	64	313
	Application Denied	4	.	31	51	24	16	13	139
	Denial Rate %	36.36	.	47.69	40.16	23.30	24.24	16.88	30.75
Asian or Pacific Islander	Loan Originated	64	4	77	294	335	293	648	1,715
	Application Denied	13	4	35	55	56	26	92	281
	Denial Rate %	16.88	50.00	31.25	15.76	14.32	8.15	12.43	14.08
Black	Loan Originated	10	1	9	33	53	48	132	286
	Application Denied	3	2	16	32	23	18	48	142
	Denial Rate %	23.08	66.67	64.00	49.23	30.26	27.27	26.67	33.18
Hispanic	Loan Originated	20	8	133	387	369	169	255	1,341
	Application Denied	20	20	144	152	99	36	65	536
	Denial Rate %	50.00	71.43	51.99	28.20	21.15	17.56	20.31	28.56
White	Loan Originated	1,214	375	4,357	11,652	12,542	8,975	18,495	57,610
	Application Denied	299	285	2,470	3,361	2,428	1,195	2,097	12,135
	Denial Rate %	19.76	43.18	36.18	22.39	16.22	11.75	10.18	17.40
Other	Loan Originated	18	2	40	102	94	69	198	523
	Application Denied	25	5	56	55	52	18	24	235
	Denial Rate %	58.14	71.43	58.33	35.03	35.62	20.69	10.81	31.00
Not Provided by Applicant	Loan Originated	125	48	253	778	893	729	1,963	4,789
	Application Denied	111	54	444	489	354	198	310	1,960
	Denial Rate %	47.03	52.94	63.70	38.60	28.39	21.36	13.64	29.04
Not Applicable	Loan Originated	14	.	.	8	6	3	12	43
	Application Denied	14	.	.	.	5	.	3	22
	Denial Rate %	50.00	.	.	.	45.45	.	20.00	33.85
Total	Loan Originated	1,472	441	4,903	13,330	14,371	10,336	21,767	66,620
	Application Denied	489	370	3,196	4,195	3,041	1,507	2,652	15,450
	Denial Rate %	24.94	45.62	39.46	23.94	17.46	12.72	10.86	18.83

**TABLE C.18**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES**  
**BY RACE AND SELECTED INCOME CATEGORIES**  
**MULTNOMAH COUNTY: 1993 THROUGH 2003**

Race	Action Taken	Missing	<\$15k	\$15-30k	\$30-45k	\$45-60k	\$60-75k	>\$75k	Total
American Indian or Alaskan Native	Loan Originated	16	9	101	179	111	49	81	546
	Application Denied	2	9	50	71	36	13	15	196
	Denial Rate %	11.11	50.00	33.11	28.40	24.49	20.97	15.63	26.42
Asian or Pacific Islander	Loan Originated	208	44	1,069	2,130	1,362	768	997	6,578
	Application Denied	42	28	210	311	188	113	142	1,034
	Denial Rate %	16.80	38.89	16.42	12.74	12.13	12.83	12.47	13.58
Black	Loan Originated	42	22	504	856	543	301	337	2,605
	Application Denied	22	30	241	299	171	82	90	935
	Denial Rate %	34.38	57.69	32.35	25.89	23.95	21.41	21.08	26.41
Hispanic	Loan Originated	56	21	646	1,437	887	339	343	3,729
	Application Denied	23	29	286	355	173	67	65	998
	Denial Rate %	29.11	58.00	30.69	19.81	16.32	16.50	15.93	21.11
White	Loan Originated	2,237	656	12,431	25,822	21,193	12,790	22,586	97,715
	Application Denied	554	475	3,838	4,921	3,334	1,535	2,294	16,951
	Denial Rate %	19.85	42.00	23.59	16.01	13.59	10.72	9.22	14.78
Other	Loan Originated	47	9	170	331	257	142	267	1,223
	Application Denied	32	11	94	105	55	36	49	382
	Denial Rate %	40.51	55.00	35.61	24.08	17.63	20.22	15.51	23.80
Not Provided by Applicant	Loan Originated	250	103	708	1,760	1,605	1,160	2,612	8,198
	Application Denied	166	64	567	764	469	250	408	2,688
	Denial Rate %	39.90	38.32	44.47	30.27	22.61	17.73	13.51	24.69
Not Applicable	Loan Originated	40	.	7	9	6	12	23	97
	Application Denied	13	.	1	3	5	.	1	23
	Denial Rate %	24.53	.	12.50	25.00	45.45	.	4.17	19.17
Total	Loan Originated	2,896	864	15,636	32,524	25,964	15,561	27,246	120,691
	Application Denied	854	646	5,287	6,829	4,431	2,096	3,064	23,207
	Denial Rate %	22.77	42.78	25.27	17.35	14.58	11.87	10.11	16.13

**TABLE C.19**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES**  
**BY RACE AND SELECTED INCOME CATEGORIES**  
**WASHINGTON COUNTY: 1993 THROUGH 2003**

Race	Action Taken	Missing	<\$15k	\$15-30k	\$30-45k	\$45-60k	\$60-75k	>\$75k	Total
American Indian or Alaskan Native	Loan Originated	8	.	24	61	75	53	86	307
	Application Denied	4	4	19	26	31	5	8	97
	Denial Rate %	33.33	100.00	44.19	29.89	29.25	8.62	8.51	24.01
Asian or Pacific Islander	Loan Originated	175	21	322	1,210	1,494	1,244	2,089	6,555
	Application Denied	31	14	83	183	170	137	178	796
	Denial Rate %	15.05	40.00	20.49	13.14	10.22	9.92	7.85	10.83
Black	Loan Originated	9	.	41	130	209	138	271	798
	Application Denied	6	.	18	50	51	27	50	202
	Denial Rate %	40.00	.	30.51	27.78	19.62	16.36	15.58	20.20
Hispanic	Loan Originated	64	20	370	1,366	1,324	556	531	4,231
	Application Denied	26	35	236	315	255	104	80	1,051
	Denial Rate %	28.89	63.64	38.94	18.74	16.15	15.76	13.09	19.90
White	Loan Originated	1,473	327	4,991	15,596	18,663	14,290	24,021	79,361
	Application Denied	331	198	1,813	2,836	2,415	1,398	2,021	11,012
	Denial Rate %	18.35	37.71	26.65	15.39	11.46	8.91	7.76	12.19
Other	Loan Originated	32	3	67	201	277	230	434	1,244
	Application Denied	37	4	46	63	46	31	54	281
	Denial Rate %	53.62	57.14	40.71	23.86	14.24	11.88	11.07	18.43
Not Provided by Applicant	Loan Originated	204	76	290	1,076	1,484	1,370	2,979	7,479
	Application Denied	116	43	276	410	360	208	334	1,747
	Denial Rate %	36.25	36.13	48.76	27.59	19.52	13.18	10.08	18.94
Not Applicable	Loan Originated	36	.	2	10	11	9	23	91
	Application Denied	13	.	1	1	3	1	.	19
	Denial Rate %	26.53	.	33.33	9.09	21.43	10.00	.	17.27
Total	Loan Originated	2,001	447	6,107	19,650	23,537	17,890	30,434	100,066
	Application Denied	564	298	2,492	3,884	3,331	1,911	2,725	15,205
	Denial Rate %	21.99	40.00	28.98	16.50	12.40	9.65	8.22	13.19

**TABLE C.20**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES**  
**BY RACE AND SELECTED INCOME CATEGORIES**  
**STATE OF OREGON: 1993 THROUGH 2003**

Race	Action Taken	Missing	<\$15k	\$15-30k	\$30-45k	\$45-60k	\$60-75k	>\$75k	Total
American Indian or Alaskan Native	Loan Originated	56	46	571	952	644	362	447	3,078
	Application Denied	26	74	490	483	237	91	85	1,486
	Denial Rate %	31.71	61.67	46.18	33.66	26.90	20.09	15.98	32.56
Asian or Pacific Islander	Loan Originated	547	102	1,881	4,458	3,857	2,649	4,389	17,883
	Application Denied	116	71	491	760	531	325	501	2,795
	Denial Rate %	17.50	41.04	20.70	14.56	12.10	10.93	10.25	13.52
Black	Loan Originated	71	31	681	1,243	984	630	914	4,554
	Application Denied	43	58	405	548	323	155	234	1,766
	Denial Rate %	37.72	65.17	37.29	30.60	24.71	19.75	20.38	27.94
Hispanic	Loan Originated	300	209	4,263	7,400	4,439	1,738	1,724	20,073
	Application Denied	140	415	3,222	2,807	1,208	407	367	8,566
	Denial Rate %	31.82	66.51	43.05	27.50	21.39	18.97	17.55	29.91
White	Loan Originated	9,956	4,253	58,446	116,125	100,621	62,503	101,936	453,840
	Application Denied	2,757	4,342	30,107	31,238	18,823	8,394	11,418	107,079
	Denial Rate %	21.69	50.52	34.00	21.20	15.76	11.84	10.07	19.09
Other	Loan Originated	136	43	637	1,145	955	617	1,165	4,698
	Application Denied	130	85	657	605	327	135	192	2,131
	Denial Rate %	48.87	66.41	50.77	34.57	25.51	17.95	14.15	31.21
Not Provided by Applicant	Loan Originated	1,187	571	3,732	7,837	7,492	5,494	11,148	37,461
	Application Denied	992	813	4,996	4,928	2,950	1,368	1,941	17,988
	Denial Rate %	45.53	58.74	57.24	38.61	28.25	19.94	14.83	32.44
Not Applicable	Loan Originated	155	2	22	58	58	46	99	440
	Application Denied	96	2	25	18	20	6	8	175
	Denial Rate %	38.25	50.00	53.19	23.68	25.64	11.54	7.48	28.46
Total	Loan Originated	12,408	5,257	70,233	139,218	119,050	74,039	121,822	542,027
	Application Denied	4,300	5,860	40,393	41,387	24,419	10,881	14,746	141,986
	Denial Rate %	25.74	52.71	36.51	22.92	17.02	12.81	10.80	20.76

**TABLE C.21**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**LOAN ACTION TAKEN ON OWNER OCCUPIED HOME LOAN APPLICATIONS**  
**U.S. 2002 & 2003**

Race	Loan Originated	Approved But Not Accepted	Loan Denied	Withdrawn By Applicant	Closed for Incompleteness	Total	Average Denial Rate
<b>2002</b>							
American Indian/Alaskan Native	18,752	2,958	6,553	2,491	962	31,716	20.66
Asian or Pacific Islander	206,909	25,649	28,070	22,299	6,967	289,894	9.68
Black	291,491	45,546	115,992	43,154	15,965	512,148	22.65
Hispanic	449,893	55,144	113,945	59,510	22,087	700,579	16.26
White	3,341,732	315,291	494,278	275,817	75,465	4,502,583	10.98
Other	68,810	7,798	11,477	8,976	3,280	100,341	11.44
Two or more races, Not available	718,270	127,268	227,268	147,638	42,061	1,262,505	18.00
<b>Total</b>	<b>5,095,857</b>	<b>579,654</b>	<b>997,583</b>	<b>559,885</b>	<b>166,787</b>	<b>7,399,766</b>	<b>13.48</b>
<b>2003</b>							
American Indian/Alaskan Native	17,850	3,237	7,375	3,120	880	32,462	22.72
Asian or Pacific Islander	240,407	32,994	39,823	28,776	8,299	350,299	11.37
Black	334,658	58,879	132,309	53,536	18,164	597,546	22.14
Hispanic	528,529	72,989	146,288	74,922	24,096	846,824	17.27
White	3,717,880	347,506	568,801	344,433	88,970	5,067,590	11.22
Other	65,893	9,300	16,464	11,070	3,592	106,319	15.49
Two or more races, Not available	648,986	105,918	177,438	160,264	34,265	1,126,871	15.75
<b>Total</b>	<b>5,554,203</b>	<b>630,823</b>	<b>1,088,498</b>	<b>676,121</b>	<b>178,266</b>	<b>8,127,911</b>	<b>13.39</b>

**TABLE C.22**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**DENIAL RATES ON HOME LOAN APPLICATIONS: OWNER OCCUPIED HOMES BY RACE**  
**PRIME LENDERS: CLACKAMAS COUNTY: 1993 THROUGH 2003**

Race	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
American Indian/Alaskan Native	4.5%	20.0%	14.3%	9.4%	26.1%	25.0%	25.0%	23.5%	24.3%	28.6%	15.9%	19.8%
Asian or Pacific Islander	10.3%	10.9%	11.0%	10.8%	11.5%	12.2%	10.0%	17.3%	10.0%	7.7%	10.4%	11.2%
Black	13.6%	13.6%	31.6%	11.1%	7.7%	24.1%	15.0%	40.9%	42.1%	24.0%	6.3%	22.7%
Hispanic	15.4%	19.8%	16.3%	16.3%	18.0%	12.7%	14.9%	21.1%	15.0%	18.9%	22.7%	17.8%
White	12.5%	11.3%	10.1%	11.3%	13.2%	12.8%	13.7%	14.8%	11.2%	11.6%	11.4%	12.2%
Other	49.0%	21.4%	13.3%	13.2%	15.6%	16.2%	30.4%	14.6%	16.1%	10.4%	18.5%	20.2%
<b>Total Prime Lenders</b>	<b>13.1%</b>	<b>11.9%</b>	<b>10.6%</b>	<b>12.1%</b>	<b>14.2%</b>	<b>14.8%</b>	<b>15.3%</b>	<b>16.9%</b>	<b>12.6%</b>	<b>12.3%</b>	<b>12.2%</b>	<b>13.3%</b>

**TABLE C.23**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**DENIAL RATES ON HOME LOAN APPLICATIONS: OWNER OCCUPIED HOMES BY RACE**  
**SUB-PRIME LENDERS: CLACKAMAS COUNTY: 1993 THROUGH 2003**

Race	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
American Indian/Alaskan Native	.	.	.	100.0%	12.5%	41.7%	42.9%	.	33.3%	12.5%	29.2%	
Asian or Pacific Islander	.	40.0%	7.7%	7.1%	20.0%	33.3%	47.8%	41.7%	28.6%	32.0%	30.0%	
Black	.	.	.	71.4%	.	44.4%	75.0%	50.0%	38.9%	42.9%	47.6%	
Hispanic	.	.	.	42.9%	25.0%	76.5%	37.1%	48.4%	30.8%	31.9%	37.3%	
White	33.3%	12.3%	21.4%	20.9%	22.8%	18.4%	37.9%	25.2%	24.1%	15.1%	18.9%	21.3%
Other	.	.	.	100.0%	.	42.9%	14.3%	50.0%	37.5%	.	27.3%	
Total Sub prime Lenders	.	10.8%	21.4%	20.5%	25.7%	20.3%	40.3%	28.0%	26.2%	18.4%	21.3%	23.9%

**TABLE C.24**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**DENIAL RATES ON HOME LOAN APPLICATIONS: OWNER OCCUPIED HOMES BY RACE**  
**MANUFACTURED HOME LENDERS: CLACKAMAS COUNTY: 1993 THROUGH 2003**

Race	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
American Indian/Alaskan Native	66.7%	100.0%	87.5%	70.0%	90.0%	75.0%	71.4%	77.8%	100.0%	100.0%	100.0%	83.1%
Asian or Pacific Islander	100.0%	66.7%	75.0%	100.0%	60.0%	60.0%	50.0%	100.0%	50.0%	.	.	77.1%
Black	.	100.0%	87.5%	57.1%	90.9%	77.8%	100.0%	100.0%	.	.	.	82.5%
Hispanic	50.0%	90.0%	81.6%	79.4%	84.6%	86.5%	87.9%	85.0%	90.0%	69.2%	94.1%	83.9%
White	66.5%	68.3%	76.6%	77.1%	74.3%	67.3%	65.5%	72.0%	67.2%	61.4%	64.1%	71.1%
Other	.	50.0%	100.0%	63.5%	100.0%	76.0%	40.7%	67.6%	66.7%	.	100.0%	66.9%
Total Manufactured Home Lenders	66.9%	69.0%	77.3%	76.1%	74.3%	68.0%	66.0%	73.8%	63.5%	65.8%	58.4%	71.3%

**TABLE C.25**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**OWNER OCCUPIED HOME LOAN APPLICATIONS: AVERAGE LOAN AMOUNT**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Income Range	Prime	Sub-prime	MFG Home
< \$15,000	74,820	74,625	18,447
\$15 - \$30,000	74,705	77,008	39,494
\$30 - \$45,000	107,978	90,867	53,948
\$45 - \$60,000	131,097	103,617	63,853
\$60 - \$75,000	150,252	122,453	72,486
> \$75,000	221,290	189,600	83,025

**TABLE C.26**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**HOME IMPROVEMENT LOAN APPLICATIONS**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Year	Owner Occupied	Not Owner Occupied	Not Available	Total Loan Applications
1993	2,518	32	.	2,550
1994	2,451	35	.	2,486
1995	2,276	38	.	2,314
1996	3,562	73	8	3,643
1997	3,103	74	3	3,180
1998	2,578	37	.	2,615
1999	2,597	35	3	2,635
2000	2,425	32	9	2,466
2001	1,961	35	8	2,004
2002	1,218	29	1	1,248
2003	1,266	20	3	1,289
Total	25,955	440	35	26,430

**TABLE C.27**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY GENDER**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
Male	Loan Originated	4,194	4,452	4,171	4,189	4,449	5,138	4,714	4,247	4,716	4,519	5,121	49,910
	Application Denied	798	812	1,022	1,090	1,120	1,202	1,108	941	752	643	875	10,363
	Denial Rate %	16.0%	15.4%	19.7%	20.6%	20.1%	19.0%	19.0%	18.1%	13.8%	12.5%	14.6%	17.2%
Female	Loan Originated	899	927	922	943	1,146	1,237	1,232	1,182	1,447	1,543	1,928	13,406
	Application Denied	172	205	293	312	356	382	412	457	313	321	370	3,593
	Denial Rate %	16.1%	18.1%	24.1%	24.9%	23.7%	23.6%	25.1%	27.9%	17.8%	17.2%	16.1%	21.1%
Not Provided by Applicant	Loan Originated	75	41	92	104	184	284	329	492	660	625	401	3,287
	Application Denied	40	18	25	55	141	266	186	252	241	159	99	1,482
	Denial Rate %	34.8%	30.5%	21.4%	34.6%	43.4%	48.4%	36.1%	33.9%	26.7%	20.3%	19.8%	31.1%
Not Applicable	Loan Originated	.	.	1	.	2	3	6	2	1	2	.	17
	Application Denied	1	6	1	.	.	1	1	.	1	.	1	12
	Denial Rate %	100.0%	100.0%	50.0%	.	.	25.0%	14.3%	.	50.0%	.	100.0%	41.4%
Total	Loan Originated	5,168	5,420	5,186	5,236	5,781	6,662	6,281	5,923	6,824	6,689	7,450	66,620
	Application Denied	1,011	1,041	1,341	1,457	1,617	1,851	1,707	1,650	1,307	1,123	1,345	15,450
	Denial Rate %	16.4%	16.1%	20.5%	21.8%	21.9%	21.7%	21.4%	21.8%	16.1%	14.4%	15.3%	18.8%

**TABLE C.28**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**HOME LOAN APPLICATIONS: OWNER OCCUPIED HOMES BY LENDER TYPE**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Application Action	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
<b>Prime Lenders</b>												
Loan Originated	5,043	5,190	4,871	4,871	5,300	5,938	5,750	5,290	6,109	5,738	6,216	60,316
Application Denied	763	704	578	668	874	1,032	1,039	1,073	884	802	866	9,283
Denial Rate	13.1%	11.9%	10.6%	12.1%	14.2%	14.8%	15.3%	16.9%	12.6%	12.3%	12.2%	13.3%
<b>Sub-prime Lenders</b>												
Loan Originated	3	83	99	128	255	385	286	498	635	888	1,152	4,412
Application Denied	1	10	27	33	88	98	193	194	226	200	312	1,382
Denial Rate	25.0%	10.8%	21.4%	20.5%	25.7%	20.3%	40.3%	28.0%	26.2%	18.4%	21.3%	23.9%
<b>Manufactured Home Lenders</b>												
Loan Originated	122	147	216	237	226	339	245	135	80	63	82	1,892
Application Denied	247	327	736	756	655	721	475	383	197	121	167	4,785
Denial Rate	66.9%	69.0%	77.3%	76.1%	74.3%	68.0%	66.0%	73.9%	71.1%	65.8%	67.1%	71.7%

**TABLE C.29**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**PRIME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY RACE**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Race	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
American Indian or Alaskan Native	Loan Originated	21	32	18	29	17	21	18	26	28	20	37	267
	Application Denied	1	8	3	3	6	7	6	8	9	8	7	66
	Denial Rate %	4.5%	20.0%	14.3%	9.4%	26.1%	25.0%	25.0%	23.5%	24.3%	28.6%	15.9%	19.8%
Asian or Pacific Islander	Loan Originated	96	106	113	124	161	144	153	167	171	156	190	1581
	Application Denied	11	13	14	15	21	20	17	35	19	13	22	200
	Denial Rate %	10.3%	10.9%	11.0%	10.8%	11.5%	12.2%	10.0%	17.3%	10.0%	7.7%	10.4%	11.2%
Black	Loan Originated	19	19	13	24	24	22	17	26	22	19	30	235
	Application Denied	3	3	6	3	2	7	3	18	16	6	2	69
	Denial Rate %	13.6%	13.6%	31.6%	11.1%	7.7%	24.1%	15.0%	40.9%	42.1%	24.0%	6.3%	22.7%
Hispanic	Loan Originated	66	73	67	67	114	103	131	131	130	120	167	1169
	Application Denied	12	18	13	13	25	15	23	35	23	28	49	254
	Denial Rate %	15.4%	19.8%	16.3%	16.3%	18.0%	12.7%	14.9%	21.1%	15.0%	18.9%	22.7%	17.8%
White	Loan Originated	4,683	4,847	4,476	4,455	4,714	5,251	4,907	4,277	4,922	4,533	5,242	52,307
	Application Denied	669	617	504	570	716	773	776	743	620	593	676	7,257
	Denial Rate %	12.5%	11.3%	10.1%	11.3%	13.2%	12.8%	13.7%	14.8%	11.2%	11.6%	11.4%	12.2%
Other	Loan Originated	25	33	26	33	38	31	48	41	47	69	44	435
	Application Denied	24	9	4	5	7	6	21	7	9	8	10	110
	Denial Rate %	49.0%	21.4%	13.3%	13.2%	15.6%	16.2%	30.4%	14.6%	16.1%	10.4%	18.5%	20.2%
Not Provided by Applicant	Loan Originated	131	80	157	135	229	361	472	618	787	815	504	4,289
	Application Denied	42	28	32	55	96	203	193	227	187	145	99	1,307
	Denial Rate %	24.3%	25.9%	16.9%	28.9%	29.5%	36.0%	29.0%	26.9%	19.2%	15.1%	16.4%	23.4%
Not Applicable	Loan Originated	2	.	1	4	3	5	4	4	2	6	2	33
	Application Denied	1	8	2	4	1	1	.	.	1	1	1	20
	Denial Rate %	33.3%	100.0%	66.7%	50.0%	25.0%	16.7%	.	.	33.3%	14.3%	33.3%	37.7%
Total	Loan Originated	5,043	5,190	4,871	4,871	5,300	5,938	5,750	5,290	6,109	5,738	6,216	60,316
	Application Denied	763	704	578	668	874	1,032	1,039	1,073	884	802	866	9,283
	Denial Rate %	13.1%	11.9%	10.6%	12.1%	14.2%	14.8%	15.3%	16.9%	12.6%	12.3%	12.2%	13.3%

**TABLE C.30**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**SUB-PRIME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY RACE**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Race	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
American Indian or Alaskan Native	Loan Originated	.	.	1	.	.	7	7	4	4	4	7	34
	Application Denied	.	.	.	.	2	1	5	3	.	2	1	14
	Denial Rate %	.	.	.	100.0%	12.5%	41.7%	42.9%	.	33.3%	12.5%	29.2%	
Asian or Pacific Islander	Loan Originated	1	4	3	12	13	8	10	12	14	15	34	126
	Application Denied	.	.	2	1	1	2	5	11	10	6	16	54
	Denial Rate %	.	40.0%	7.7%	7.1%	20.0%	33.3%	47.8%	41.7%	28.6%	32.0%	30.0%	
Black	Loan Originated	.	.	1	.	2	3	5	2	12	11	8	44
	Application Denied	.	.	.	.	5	.	4	6	12	7	6	40
	Denial Rate %	.	.	.	71.4%	.	44.4%	75.0%	50.0%	38.9%	42.9%	47.6%	
Hispanic	Loan Originated	.	4	3	.	4	12	4	22	16	36	32	133
	Application Denied	.	.	.	.	3	4	13	13	15	16	15	79
	Denial Rate %	.	.	.	42.9%	25.0%	76.5%	37.1%	48.4%	30.8%	31.9%	37.3%	
White	Loan Originated	2	71	81	110	220	333	218	415	534	755	989	3,728
	Application Denied	1	10	22	29	65	75	133	140	170	134	231	1,010
	Denial Rate %	33.3%	12.3%	21.4%	20.9%	22.8%	18.4%	37.9%	25.2%	24.1%	15.1%	18.9%	21.3%
Other	Loan Originated	.	1	3	1	.	1	4	6	3	5	8	32
	Application Denied	.	.	.	.	2	.	3	1	3	3	.	12
	Denial Rate %	.	.	.	100.0%	.	42.9%	14.3%	50.0%	37.5%	.	27.3%	
Not Provided by Applicant	Loan Originated	.	3	7	5	15	20	32	37	51	62	74	306
	Application Denied	.	.	3	2	10	16	29	20	16	32	43	171
	Denial Rate %	.	30.0%	28.6%	40.0%	44.4%	47.5%	35.1%	23.9%	34.0%	36.8%	35.8%	
Not Applicable	Loan Originated	.	.	.	.	1	1	6	.	1	.	.	9
	Application Denied	.	.	.	1	.	.	1	.	.	.	.	2
	Denial Rate %	.	.	100.0%	.	.	14.3%	.	.	.	.	18.2%	
Total	Loan Originated	.	83	99	128	255	385	286	498	635	888	1,152	4,412
	Application Denied	.	10	27	33	88	98	193	194	226	200	312	1,382
	Denial Rate %	.	10.8%	21.4%	20.5%	25.7%	20.3%	40.3%	28.0%	26.2%	18.4%	21.3%	23.9%

**TABLE C.31**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**MANUFACTURED HOME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED BY RACE**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Race	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
American Indian or Alaskan Native	Loan Originated	1	.	1	3	2	1	2	2	.	.	.	12
	Application Denied	2	3	7	7	18	3	5	7	5	1	1	59
	Denial Rate %	66.7%	100.0%	87.5%	70.0%	90.0%	75.0%	71.4%	77.8%	100.0%	100.0%	100.0%	83.1%
Asian or Pacific Islander	Loan Originated	.	1	1	.	2	2	1	.	1	.	.	8
	Application Denied	7	2	3	6	3	3	1	1	1	.	.	27
	Denial Rate %	100.0%	66.7%	75.0%	100.0%	60.0%	60.0%	50.0%	100.0%	50.0%	.	.	77.1%
Black	Loan Originated	.	.	1	3	1	2	.	.	.	.	.	7
	Application Denied	.	2	7	4	10	7	2	1	.	.	.	33
	Denial Rate %	.	100.0%	87.5%	57.1%	90.9%	77.8%	100.0%	100.0%	.	.	.	82.5%
Hispanic	Loan Originated	2	1	7	7	4	5	4	3	1	4	1	39
	Application Denied	2	9	31	27	22	32	29	17	9	9	16	203
	Denial Rate %	50.0%	90.0%	81.6%	79.4%	84.6%	86.5%	87.9%	85.0%	90.0%	69.2%	94.1%	83.9%
White	Loan Originated	119	144	206	192	175	269	215	95	41	49	70	1,575
	Application Denied	236	310	676	645	507	554	409	244	84	78	125	3,868
	Denial Rate %	66.5%	68.3%	76.6%	77.1%	74.3%	67.3%	65.5%	72.0%	67.2%	61.4%	64.1%	71.1%
Other	Loan Originated	.	1	.	19	.	6	16	12	2	.	.	56
	Application Denied	.	1	12	33	6	19	11	25	4	.	2	113
	Denial Rate %	.	50.0%	100.0%	63.5%	100.0%	76.0%	40.7%	67.6%	66.7%	.	100.0%	66.9%
Not Provided by Applicant	Loan Originated	.	.	.	13	42	54	7	23	34	10	11	194
	Application Denied	.	.	.	34	89	103	18	88	94	33	23	482
	Denial Rate %	.	.	.	72.3%	67.9%	65.6%	72.0%	79.3%	73.4%	76.7%	67.6%	71.3%
Not Applicable	Loan Originated	.	.	.	.	.	.	.	.	1	.	.	1
	Application Denied	.	.	.	.	.	.	.	.	1	.	.	1
	Denial Rate %	.	.	.	.	.	.	.	.	2.8%	.	.	2.6%
Total	Loan Originated	122	147	216	237	226	339	245	135	80	63	82	1,892
	Application Denied	247	327	736	756	655	721	475	383	198	121	167	4,786
	Denial Rate %	66.9%	69.0%	77.3%	76.1%	74.3%	68.0%	66.0%	73.8%	63.5%	65.8%	58.4%	71.3%

**TABLE C.32**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**PRIME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY GENDER**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
Male	Loan Originated	4,112	4,271	3,928	3,920	4,127	4,606	4,355	3,814	4,233	3,907	4,311	45,584
	Application Denied	609	555	453	508	614	669	660	614	523	480	567	6,252
	Denial Rate %	12.9%	11.5%	10.3%	11.5%	13.0%	12.7%	13.2%	13.9%	11.0%	10.9%	11.6%	12.1%
Female	Loan Originated	856	880	852	853	1,016	1,081	1,081	1,014	1,266	1,230	1,535	11,664
	Application Denied	113	125	102	120	180	190	217	279	203	208	231	1,968
	Denial Rate %	11.7%	12.4%	10.7%	12.3%	15.1%	14.9%	16.7%	21.6%	13.8%	14.5%	13.1%	14.4%
Not Provided by Applicant	Loan Originated	75	39	90	98	155	249	314	460	610	599	370	3,059
	Application Denied	40	18	22	40	80	173	161	180	157	114	67	1,052
	Denial Rate %	34.8%	31.6%	19.6%	29.0%	34.0%	41.0%	33.9%	28.1%	20.5%	16.0%	15.3%	25.6%
Not Applicable	Loan Originated	.	.	1	.	2	2	.	2	.	2	.	9
	Application Denied	1	6	1	.	.	.	1	.	1	.	1	11
	Denial Rate %	100.0%	100.0%	50.0%	.	.	.	100.0%	.	100.0%	.	100.0%	55.0%
Total	Loan Originated	5,043	5,190	4,871	4,871	5,300	5,938	5,750	5,290	6,109	5,738	6,216	60,316
	Application Denied	763	704	578	668	874	1,032	1,039	1,073	884	802	866	9,283
	Denial Rate %	13.1%	11.9%	10.6%	12.1%	14.2%	14.8%	15.3%	16.9%	12.6%	12.3%	12.2%	13.3%

**TABLE C.33**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**SUB-PRIME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY GENDER**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
Male	Loan Originated	1	68	87	99	186	309	201	359	451	574	766	3,101
	Application Denied	.	8	19	29	68	70	140	130	155	99	216	934
	Denial Rate %	.	10.5%	17.9%	22.7%	26.8%	18.5%	41.1%	26.6%	25.6%	14.7%	22.0%	23.1%
Female	Loan Originated	2	13	10	28	66	68	68	127	161	295	363	1,201
	Application Denied	1	2	5	3	18	21	42	57	62	81	74	366
	Denial Rate %	33.3%	13.3%	33.3%	9.7%	21.4%	23.6%	38.2%	31.0%	27.8%	21.5%	16.9%	23.4%
Not Provided by Applicant	Loan Originated	.	2	2	1	3	7	11	12	23	19	23	103
	Application Denied	.	.	3	1	2	6	11	7	9	20	22	81
	Denial Rate %	.	.	60.0%	50.0%	40.0%	46.2%	50.0%	36.8%	28.1%	51.3%	48.9%	44.0%
Not Applicable	Loan Originated	.	.	.	.	.	1	6	.	.	.	.	7
	Application Denied	.	.	.	.	.	1	.	.	.	.	.	1
	Denial Rate %	.	.	.	.	.	50.0%	.	.	.	.	.	12.5%
Total	Loan Originated	.	.	99	128	255	385	286	498	635	888	1,152	4,412
	Application Denied	.	.	27	33	88	98	193	194	226	200	312	1,382
	Denial Rate %	.	.	21.4%	20.5%	25.7%	20.3%	40.3%	28.0%	26.2%	18.4%	21.3%	23.9%

**TABLE C.34**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**MANUFACTURED HOME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED BY GENDER**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Total
Male	Loan Originated	81	113	156	170	136	223	158	74	32	38	44	1,225
	Application Denied	189	249	550	553	438	463	308	197	74	64	92	3,177
	Denial Rate %	70.0%	68.8%	77.9%	76.5%	76.3%	67.5%	66.1%	72.7%	69.8%	62.7%	67.6%	72.2%
Female	Loan Originated	41	34	60	62	64	88	83	41	20	18	30	541
	Application Denied	58	78	186	189	158	171	153	121	48	32	65	1,259
	Denial Rate %	58.6%	69.6%	75.6%	75.3%	71.2%	66.0%	64.8%	74.7%	70.6%	64.0%	68.4%	69.9%
Not Provided by Applicant	Loan Originated	.	.	.	5	26	28	4	20	27	7	8	125
	Application Denied	.	.	.	14	59	87	14	65	75	25	10	349
	Denial Rate %	.	.	.	73.7%	69.4%	75.7%	77.8%	76.5%	73.5%	78.1%	55.6%	73.6%
Not Applicable	Loan Originated	.	.	.	.	.	.	.	.	1	.	.	1
	Application Denied	.	.	.	.	.	.	.	.	1	.	.	1
	Denial Rate %	.	.	.	.	.	.	.	.	50.0%	.	.	50.0%
Total	Loan Originated	122	147	216	237	226	339	245	135	80	63	82	1,892
	Application Denied	247	327	736	756	655	721	475	383	198	121	167	4,786
	Denial Rate %	66.9%	69.0%	77.3%	76.1%	74.3%	68.0%	66.0%	73.9%	71.2%	65.8%	67.1%	71.7%

**TABLE C.35**  
**HOME MORTGAGE DISCLOSURE ACT DATA**  
**ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES**  
**BY RACE AND SELECTED INCOME CATEGORIES**  
**CLACKAMAS COUNTY: 1993 THROUGH 2003**

Race	Action Taken	Missing	<\$15k	\$15-30k	\$30-45k	\$45-60k	\$60-75k	>\$75k	Total
American Indian or Alaskan Native	Loan Originated	7	3	34	76	79	50	64	313
	Application Denied	4	.	31	51	24	16	13	139
	Denial Rate %	36.4%	. 47.7%	40.2%	23.3%	24.2%	16.9%	30.8%	
Asian or Pacific Islander	Loan Originated	64	4	77	294	335	293	648	1,715
	Application Denied	13	4	35	55	56	26	92	281
	Denial Rate %	16.9%	50.0%	31.3%	15.8%	14.3%	8.2%	12.4%	14.1%
Black	Loan Originated	10	1	9	33	53	48	132	286
	Application Denied	3	2	16	32	23	18	48	142
	Denial Rate %	23.1%	66.7%	64.0%	49.2%	30.3%	27.3%	26.7%	33.2%
Hispanic	Loan Originated	20	8	133	387	369	169	255	1,341
	Application Denied	20	20	144	152	99	36	65	536
	Denial Rate %	50.0%	71.4%	52.0%	28.2%	21.2%	17.6%	20.3%	28.6%
White	Loan Originated	1,214	375	4,357	11,652	12,542	8,975	18,495	57,610
	Application Denied	299	285	2,470	3,361	2,428	1,195	2,097	12,135
	Denial Rate %	19.8%	43.2%	36.2%	22.4%	16.2%	11.8%	10.2%	17.4%
Other	Loan Originated	18	2	40	102	94	69	198	523
	Application Denied	25	5	56	55	52	18	24	235
	Denial Rate %	58.1%	71.4%	58.3%	35.0%	35.6%	20.7%	10.8%	31.0%
Not Provided by Applicant	Loan Originated	125	48	253	778	893	729	1,963	4,789
	Application Denied	111	54	444	489	354	198	310	1,960
	Denial Rate %	47.0%	52.9%	63.7%	38.6%	28.4%	21.4%	13.6%	29.0%
Not Applicable	Loan Originated	14	.	.	8	6	3	12	43
	Application Denied	14	.	.	.	5	.	3	22
	Denial Rate %	50.0%	.	.	.	45.5%	.	20.0%	33.8%
Total	Loan Originated	1,472	441	4,903	13,330	14,371	10,336	21,767	66,620
	Application Denied	489	370	3,196	4,195	3,041	1,507	2,652	15,450
	Denial Rate %	24.9%	45.6%	39.5%	23.9%	17.5%	12.7%	10.9%	18.8%

