

4. Denial rates for conventional home purchase loan applicants by type of lender and by applicant racial or ethnic group, 1993-97<sup>1</sup>

Percent

Applicant racial or ethnic group	Year				
	1993	1994	1995	1996	1997
<b>Manufactured home and subprime lenders</b>					
American Indian	5	54.8	58.9	64.1	65.6
Asian	1.2	27.0	32.9	32.2	27.5
Black	4.9	56.7	61.0	67.2	68.6
Hispanic	6.4	52.1	57.0	58.9	59.9
White	7.7	44.7	48.8	52.8	54.2
<b>All</b>	1.6	<b>46.3</b>	<b>50.6</b>	<b>55.1</b>	<b>56.0</b>
	<b>43.4</b>				
<b>Non-subprime lenders</b>					
American Indian	1	17.2	17.9	21.0	20.2
Asian	9.2	11.1	10.7	11.9	11.0
Black	4.2	21.1	21.6	23.0	23.3
Hispanic	4.7	17.6	17.3	19.0	18.8
White	1.3	9.5	9.7	10.5	10.2
	0.8				

All		11.2	11.3	12.2	12.0
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**12.5**

1. Figures differ some from previously published numbers as a result of recategorization of a few lenders into the manufactured home and subprime category from the non-subprime category.

SOURCE. FFIEC, Home Mortgage Disclosure Act.