

**Table 3: Loans Originated by Independent Mortgage Companies and Sold to Depositories:
Distribution by Loan Price and Neighborhood Income Group**

Lower-Priced Loans Made to...	
Non-Lower-Income Neighborhoods	45%
Lower-Income Neighborhoods	18%
Higher-Priced Loans Made to...	
Non-Lower-Income Neighborhoods	22%
Lower-Income Neighborhoods	15%
Total	100%

Source: Home Mortgage Disclosure Act (HMDA) data from the Federal Financial Institutions Examination Council. Statistics in the table were calculated using first-lien, conventional, site-built home purchase and refinance originations reported as higher-priced under the HMDA that were originated by independent mortgage companies and reported as sold to a depository institution.