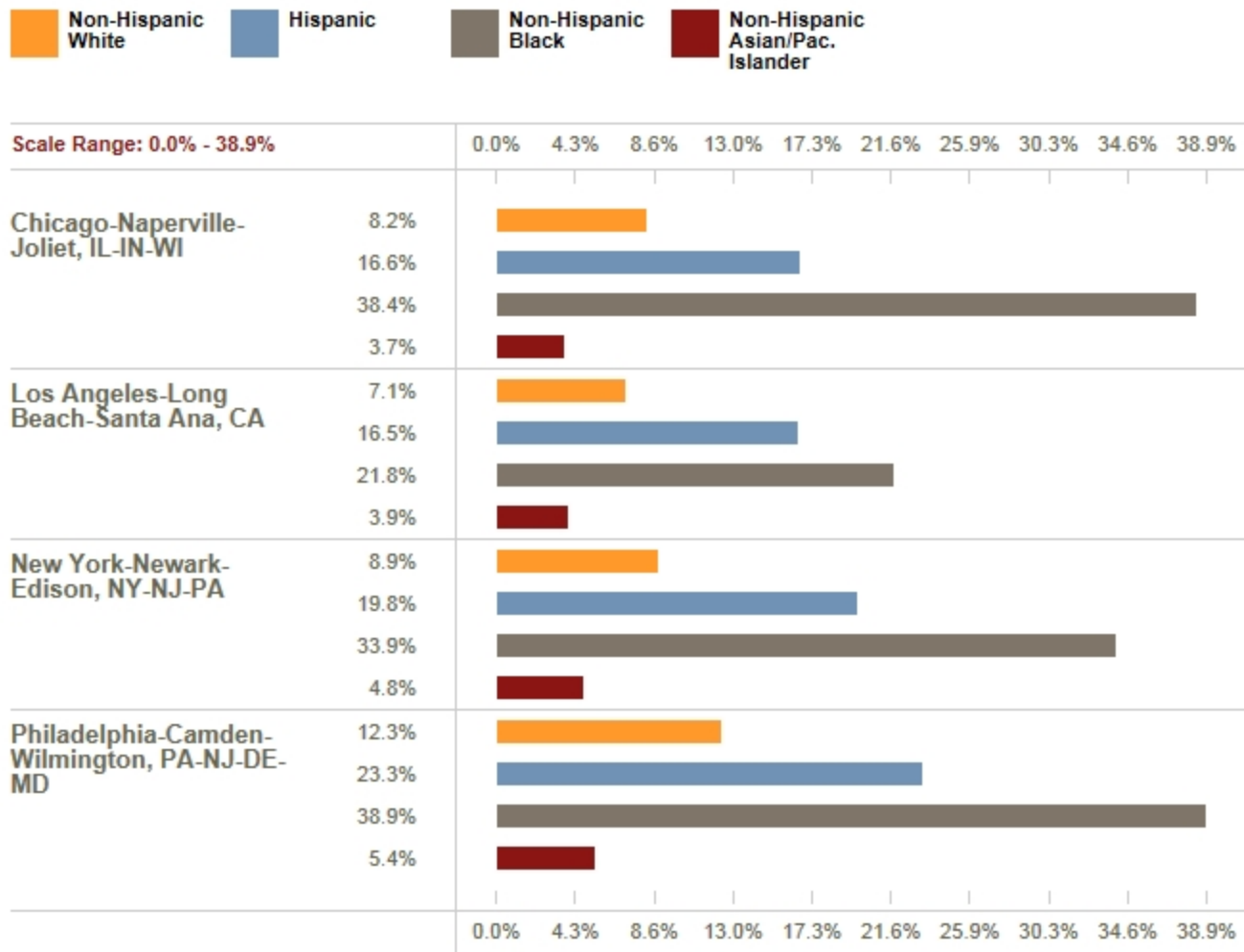


## Government Backed Loans as Share of Refinance Loans by Race/Ethnicity

YEAR: 2010; RACE/ETHNICITY: NON-HISPANIC WHITE, HISPANIC, NON-HISPANIC BLACK AND NON-HISPANIC ASIAN/PAC. ISLANDER; REGION: LARGEST 4 MSAS



**Definition:** Share of refinance loans backed by Federal Housing Administration, Veterans Administration, Farm Service Agency or Rural Housing Services.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

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