Lenders in this part of the chart lie, or exploit regulatory loopholes.
99.991 percent of Resmae’s originations were missing information on race/ethnicity.

The general trend: lenders were only willing to serve African Americans and Latinas/Latinos by specializing in high-risk, high-cost credit.

Circle sizes are scaled proportional to the total number of high-cost originations.

Exceptions to the trend: lenders in Puerto Rico

New Century Mortgage Corporation

Countrywide