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.
New Century Mortgage Corporation
The general trend: lenders were only willing to serve African Americans and Latinas/Latinos by specializing in high-risk, high-cost credit.
Countrywide
Exceptions to the trend: lenders in Puerto Rico
Circle sizes are scaled proportional to the total number of high-cost originations.
High-cost loans as Share of Lender's Business
Blacks and Hispanics as Share of Lender's Business
0
20
40
60
80
100