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Appendix B

Regression Equations and Values for Lorenz Curves

Explanation of Regression Tables

Tables B1 through B13 contain the output from the full regression equations. These cover delinquency risk (current vs. noncurrent) for all three samples, conditional foreclosure risk (delinquent vs. in foreclosure) for the same groups, and straight foreclosure risk (current vs. in foreclosure) for the USSLL sample. Delinquency and conditional foreclosure risk equations appear in both individual and pooled versions.

Over-all statistics are indicated at the top of each table. These include the constant term for each equation, coefficient of determination (R^2), standard error of the estimate (S_e), number of observations on which the equation is based (N), and over-all F ratio (FOR).

Headings above the columns indicate the mnemonic symbol used to designate each variable, the actual variable name, the partial regression coefficient (b), the standard error of the regression coefficient (S_b), the "t" value for each coefficient (b/S_b), the beta coefficient (β), and the partial correlation between the independent variable and the dependent (r_{yx}). A single asterisk (*) beside the "t" value of F ratio indicates that the statistic is significant at the 5 per cent level. A double asterisk (**) indicates significance at the 1 per cent level.

TABLE B 1

Regression—USSLL:
 Current vs. Noncurrent
 Constant: .063601 N: 6472
 R² : .1148 FOR: 20.35**
 S_e : .0117

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r _{yx}
RLS	Loan/Value ratio	2.018 -1	4.281 -2	** 4.714 +0	6.962 -2	5.868 -2
T	Init. term to maturity	-1.065 -4	1.089 -4	-9.784 -1	-1.543 -2	-1.220 -2
RPI	Payment/Income ratio	-6.575 -2	9.920 -2	-6.629 -1	-8.491 -3	-8.266 -3
O ₁	Self employed	6.892 -2	1.477 -2	** 4.666 +0	6.633 -2	5.809 -2
O ₂	Executive or manager	-3.993 -2	1.708 -2	* -2.338 +0	-3.215 -2	-2.914 -2
O ₃	Sales	7.139 -2	2.043 -2	** 3.494 +0	4.503 -2	4.353 -2
O ₄	White collar	-8.378 -2	1.696 -2	** -4.939 +0	-6.643 -2	-6.147 -2
O ₅	Unskilled labor	2.990 -2	1.895 -2	1.578 +0	2.055 -2	1.967 -2
O ₆	Professional	-1.076 -1	4.588 -2	* -2.345 +0	-2.852 -2	-2.923 -2
O ₇	Government service	-3.447 -2	4.437 -2	-7.769 -1	-9.387 -3	-9.687 -3
O ₈	Other	-9.173 -3	2.384 -2	-3.847 -1	-4.971 -3	-4.797 -3
O ₉	Skilled labor	0	0	0	0	0
DN ₁	1 dependent(s)	2.692 -2	3.296 -2	8.167 -1	3.089 -2	7.018 -2
DN ₂	"	5.034 -2	3.431 -2	1.467 +0	4.773 -2	1.829 -2
DN ₃	"	8.160 -2	3.477 -2	* 2.347 +0	7.865 -2	2.926 -2
DN ₄	"	9.501 -2	3.673 -2	** 2.587 +0	6.759 -2	3.225 -2
DN ₅	"	1.210 -1	3.851 -2	** 3.142 +0	7.113 -2	3.915 -2
DN ₆	"	2.365 -1	5.356 -2	** 4.416 +0	6.606 -2	5.499 -2
DN ₇	9 or more "	-1.159 -3	8.010 -2	-1.447 -2	-1.862 -4	-1.804 -4
DN ₈	No dependents	0	0	0	0	0

SM ₁	Married	-5.532 -2	3.560 -2	-1.554 +0	-3.360 -2	-1.938 -2
SM ₂	Widowed,	6.443 -2	4.197 -2	1.535 +0	2.447 -2	1.913 -2
SM ₃	Divorced	5.174 -2	4.644 -2	1.114 +0	1.626 -2	1.389 -2
SM ₄	Single	0	0	0	0	0
AB ₁	Borrower age 30-34	-4.632 -2	1.789 -2	** -2.589 +0	-4.123 -2	-3.226 -2
AB ₂	" 35-39	-3.304 -2	1.761 -2	-1.876 +0	-3.097 -2	-2.338 -2
AB ₃	" 40-44	-6.048 -2	1.837 -2	** -3.293 +0	-5.272 -2	-4.103 -2
AB ₄	" 45-49	-8.170 -2	1.909 -2	** -4.280 +0	-6.796 -2	-5.330 -2
AB ₅	" 50-54	-5.091 -2	2.119 -2	* -2.402 +0	-3.600 -2	-2.994 -2
AB ₆	" 55-59	-6.509 -2	2.619 -2	* -2.485 +0	-3.461 -2	-3.097 -2
AB ₇	" 60 or over	-8.943 -2	2.883 -2	** -3.102 +0	-4.413 -2	-3.866 -2
AB ₈	" 20-29	0	0	0	0	0
P ₁	Construction	6.049 -2	1.432 -2	** 4.223 +0	5.558 -2	5.258 -2
P ₂	Repair	1.502 -1	2.458 -2	** 6.110 +0	7.795 -2	7.597 -2
P ₃	Refinance	1.645 -1	1.337 -2	** 1.230 +1	1.718 -1	1.516 -1
P ₄	Purchase	0	0	0	0	0
F ₁	Jr. financing	1.611 -1	1.422 -2	** 1.133 +1	1.481 -1	1.399 -1
F ₂	No jr. financing	0	0	0	0	0
R ₁	Northeast	-1.211 -1	2.698 -2	** -4.488 +0	-6.249 -2	-5.588 -2
R ₂	Mid-Atlantic	-1.146 -2	2.149 -3	** -5.333 +0	-8.919 -2	-6.636 -2
R ₃	Southeast	1.534 -2	2.082 -2	7.438 -1	1.146 -2	9.275 -3
R ₄	E. N. Central	4.079 -2	1.722 -2	* 2.369 +0	4.560 -2	2.953 -2
R ₅	E. S. Central	2.916 -2	4.176 -2	6.983 -1	8.928 -3	8.708 -3
R ₆	W. N. Central	1.147 -1	1.949 -2	** 5.885 +0	9.930 -2	7.319 -2
R ₇	W. S. Central	4.896 -5	2.989 -2	1.638 -3	2.235 -5	2.042 -5
R ₈	Mountain	-1.751 -1	4.844 -2	** -3.615 +0	-4.434 -2	-4.503 -2
R ₉	Pacific	0	0	0	0	0

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = 6.962 (10)⁻² = .06962.

TABLE B 2

Regression—MBA:
 Current vs. Noncurrent
 Constant: .166658 N:3690
 R² : .0381 FOR:3.29**
 S_e : .01624

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r _{yx}
RLS	Loan/Value ratio	8.154 -1	1.323 -1	** 6.164 +0	1.513 -1	1.016 -1
T	Init. term to maturity	-3.652 -4	2.177 -4	-1.678 +0	-3.835 -2	-2.777 -2
RPI	Payment/Income ratio	-3.772 -1	1.891 -1	*-1.995 +0	-3.360 -2	-3.302 -2
O ₁	Proprietor or manager	-7.971 -2	3.130 -2	*-2.547 +0	-4.907 -2	-4.215 -2
O ₂	Salesman	2.157 -2	3.232 -2	6.673 -1	1.243 -2	1.105 -2
O ₃	Clerical	-5.101 -2	3.824 -2	-1.334 +0	-2.384 -2	-2.209 -2
O ₄	Unskilled laborer	3.358 -2	2.839 -2	1.183 +0	2.329 -2	1.959 -2
O ₅	Professional or technical	-9.141 -2	2.724 -2	** -3.355 +0	-6.653 -2	-5.547 -2
O ₆	Service	3.639 -3	2.819 -2	1.291 -1	2.505 -3	2.138 -3
O ₇	Craftsman or foreman	-1.535 -2	3.291 -2	-4.664 -1	-8.656 -3	-7.724 -3
O ₈	Skilled laborer	0	0	0	0	0
DN ₁	1 dependent(s)	-2.061 -2	7.278 -2	-2.832 -1	-1.523 -2	-4.689 -3
DN ₂	2 "	-2.360 -2	7.311 -2	-3.228 -1	-1.971 -2	-5.346 -3
DN ₃	3 "	2.981 -3	7.364 -2	4.048 -2	2.677 -3	6.703 -4
DN ₄	4 "	9.833 -2	7.495 -2	1.312 +0	7.614 -2	2.172 -2
DN ₅	5 "	1.028 -1	7.847 -2	1.310 +0	5.466 -2	2.169 -2
DN ₆	6 "	1.390 -1	9.145 -2	1.520 +0	4.064 -2	2.517 -2
DN ₇	7 "	-4.586 -2	9.967 -2	-4.601 -1	-1.091 -2	-7.620 -3
DN ₈	8 "	7.095 -2	1.263 -1	5.619 -1	1.121 -2	9.306 -3
DN ₉	No dependents	0	0	0	0	0
SM ₁	Married	-2.794 -2	5.871 -2	-4.759 -1	-1.162 -2	-7.881 -3
SM ₂	Not married	0	0	0	0	0

AB 1	Borrower age 25-29	-2.307	-2	2.997	-2	-7.698	-1	-2.091	-2	-1.275	-2
AB 2	" 30-34	-1.059	-2	3.143	-2	-3.369	-1	-8.881	-3	-5.579	-3
AB 3	" 35-39	-9.180	-2	3.292	-2	** -2.789	+0	-7.022	-2	-4.613	-2
AB 4	" 40-44	-3.196	-2	3.761	-2	-8.498	-1	-1.876	-2	-1.407	-2
AB 5	" 45-49	-3.682	-2	4.335	-2	-8.494	-1	-1.686	-2	-1.407	-2
AB 6	" 50-59	-1.253	-1	5.312	-2	* -2.359	+0	-4.458	-2	-3.904	-2
AB 7	" 60 or over	-6.134	-2	7.399	-2	-8.290	-1	-1.455	-2	-1.373	-2
AB 8	" less than 25	0	0	0	0	0	0	0	0	0	0
R 1	Northeast	1.532	-2	3.564	-2	4.298	-1	9.224	-3	7.117	-3
R 2	Mid-Atlantic	0	0	0	0	0	0	0	0	0	0
R 3	Southeast	4.427	-3	3.109	-2	1.424	-1	3.421	-3	2.358	-3
R 4	E. N. Central	-2.133	-1	1.055	-1	* -2.021	+0	-3.378	-2	-3.345	-2
R 5	E. S. Central	1.471	-2	3.111	-2	4.729	-1	1.148	-2	7.832	-3
R 6	W. N. Central	8.410	-2	6.400	-2	1.314	+0	2.317	-2	2.175	-2
R 7	W. S. Central	4.562	-2	3.249	-2	1.404	+0	3.270	-2	2.325	-2
R 8	Mountain	3.003	-2	2.970	-2	1.011	+0	2.564	-2	1.674	-2
R 9	Pacific	0	0	0	0	0	0	0	0	0	0
TLD 1	LIC	-3.743	-2	8.142	-2	-4.597	-1	-3.411	-2	-7.613	-3
TLD 2	MSB	-2.598	-2	8.131	-2	-3.195	-1	-2.347	-2	-5.291	-3
TLD 3	CB	-1.787	-1	9.254	-1	-1.931	-1	-6.255	-3	-3.198	-3
TLD 4	Trusteed funds	-7.787	-1	8.920	-1	-8.730	-1	-3.149	-2	-1.446	-2
TLD 5	FNMA	-7.152	-3	8.194	-2	-8.728	-2	-5.602	-3	-1.445	-3
TLD 6	SLA	-2.877	-2	9.036	-2	-3.184	-1	-1.094	-2	-5.273	-3
TLD 7	Own	3.156	-2	8.436	-2	3.741	-1	1.971	-2	6.195	-3
TLD 8	Individual or other	0	0	0	0	0	0	0	0	0	0
TLN 1	FHA 203	-1.869	-1	5.584	-2	** -3.347	+0	-1.869	-1	-5.535	-2
TLN 2	VA	-2.355	-1	5.944	-2	** -3.962	+0	-2.327	-1	-6.547	-2
TLN 3	FHA other	-2.079	-1	7.552	-2	** -2.753	+0	-6.790	-2	-4.554	-2
TLN 4	Conventional	0	0	0	0	0	0	0	0	0	0

Notes: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = 6.962 (10)⁻² = .06962.

TABLE B 3

Regression-NAMSB:
 Current vs. Noncurrent
 Constant: 1.273 N: 2419
 R^2 : .0495 FOR: 3.77**
 S_e : .01996

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r _{yx}
RLS	Loan/Value ratio	5.423 -1	9.577 -2	** 5.663 +0	1.674 -1	8.351 -2
T	Init. term to maturity	-3.846 -4	1.725 -4	*-2.230 +0	-6.139 -2	-1.009 -2
RPI	Payment/income ratio	-1.568 -1	1.853 -1	-8.463 -1	-1.790 -2	-1.650 -3
O1	Prop. or manager	3.386 -2	3.330 -2	1.017 +0	2.549 -2	1.929 -2
O2	Salesman	1.149 -1	3.909 -2	** 2.940 +0	6.744 -2	6.440 -2
O3	Clerical worker	3.834 -3	4.353 -2	8.808 -2	1.981 -3	-8.190 -3
O4	Unskilled laborer	6.704 -2	3.846 -2	1.743 +0	4.082 -2	5.438 -2
O5	Professional or tech.	-6.690 -2	3.569 -2	-1.874 +0	-4.455 -2	-7.504 -2
O6	Service worker	1.644 -2	3.602 -2	4.565 -1	1.075 -2	-2.690 -3
O7	Craftsman or foreman	-4.720 -3	4.248 -2	-1.111 -1	-2.500 -3	-1.040 -2
O8	Military	-1.568 -1	1.215 -1	-1.290 +0	-2.624 -2	-2.615 -2
O9	Retired	-6.186 -2	1.309 -1	-4.727 -1	-1.090 -2	-1.620 -2
O10	Skilled labor	0	0	0	0	0
DN1	1 dependent(s)	-4.563 -2	8.019 -2	-5.690 -1	-3.464 -2	-5.728 -2
DN2	2 "	-5.240 -2	8.192 -2	-6.397 -1	-4.407 -2	-7.860 -2
DN3	3 "	-5.140 -3	8.142 -2	-6.313 -2	-4.550 -3	-2.225 -2
DN4	4 "	1.272 -1	8.262 -2	1.539 +0	9.721 -2	1.089 -1

DN5	5	"	1.141	-1	8.888	-2	1.284	+0	5.486	-2	4.899	-2
DN6	6	"	1.786	-1	1.007	-1	1.773	+0	5.666	-2	5.335	-2
DN7	7	"	1.089	-1	1.261	-1	8.638	-1	2.213	-2	2.353	-2
DN8	8 or more dependents		-3.726	-2	1.331	-1	-2.800	-1	-7.030	-3	-1.374	-2
DN9	No dependents		0	0	0	0	0	0	0	0	0	0
SM1	Married		-3.738	-2	7.611	-2	-4.911	-1	-1.663	-2	2.000	-5
SM2	Not married		0	0	0	0	0	0	0	0	0	0
AB1	Borrower age 25-29		-4.199	-2	4.525	-2	-9.280	-1	-3.632	-2	-2.366	-2
AB2	" 30-34		-4.250	-2	4.666	-2	-9.108	-1	-3.595	-2	4.830	-3
AB3	" 35-39		-3.998	-2	4.815	-2	-8.303	-1	-3.156	-2	1.269	-1
AB4	" 40-44		1.002	-2	5.246	-2	1.910	-1	6.420	-3	2.860	-2
AB5	" 45-49		-5.111	-2	5.828	-2	-8.771	-1	-2.455	-2	-1.183	-2
AB6	" 50-59		-4.918	-2	5.875	-2	-8.371	-1	-2.436	-2	-2.452	-2
AB7	" 60 or over		9.509	-2	1.114	-1	8.537	-1	2.159	-2	-4.444	-3
AB8	" less than 25		0	0	0	0	0	0	0	0	0	0
R1	Northeast		-1.918	-2	1.639	-2	-1.170	-1	-1.909	-2	3.550	-3
R2	Mid-Atlantic		-3.071	-2	1.649	-1	-1.863	-1	-3.061	-2	-3.460	-3
R3	Southeast		-2.862	-2	2.260	-1	-1.266	-1	-3.680	-3	-3.200	-4
R4	E. N. Central		0	0	0	0	0	0	0	0	0	0
R5	E. S. Central		0	0	0	0	0	0	0	0	0	0
R6	W. N. Central		0	0	0	0	0	0	0	0	0	0
R7	W. S. Central		0	0	0	0	0	0	0	0	0	0
R8	Mountain		0	0	0	0	0	0	0	0	0	0
R9	Pacific		0	0	0	0	0	0	0	0	0	0
TLN1	FHA		-6.737	-2	3.328	-2	*-2.024	+0	-6.193	-2	6.300	-4
TLN2	VA		-7.635	-2	3.363	-2	*-2.270	+0	-7.456	-2	8.200	-4
TLN3	Conventional		0	0	0	0	0	0	0	0	0	0

No loans included in these regions.

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = (6.962) (10)⁻² = .06962. In this table r_{yx} is a simple correlation, not a partial as in the other appendix tables.

TABLE B 4

Regression (Pooled)-USSLL:

Current vs. Noncurrent

Constant: .284506 N: 6472

R² : .0807 FOR: 1.824**

Se : .01195

Variable Symbol	Variable Name	b	S _b	b/S _b	β	t _{yx}
RLS	Loan/Value ratio	2.014 -1	4.324 -2	** 4.658 +0	6.948 -2	5.794 -2
T	Init. term to maturity	-4.285 -4	1.053 -4	** -4.070 +0	-6.208 -2	-5.064 -2
RPI	Payment/income ratio	-7.991 -2	1.006 -1	-7.944 -1	-1.032 -2	-9.898 -3
O1	Prop., self employed	7.269 -2	1.497 -2	** 4.856 +0	6.996 -2	6.040 -2
O2	Salesman	8.012 -2	2.074 -2	** 3.864 +0	5.054 -2	4.809 -2
O3	Clerical	-9.977 -2	1.723 -2	** -5.790 +0	-7.911 -2	-7.195 -2
O4	Unskilled laborer	3.828 -2	1.928 -2	* 1.986 +0	2.631 -2	
O5	Prof., exec. or tech.	-5.315 -2	1.693 -2	** -3.140 +0	-4.446 -2	-3.908 -2
O6	Service or other	-9.670 -3	2.279 -2	-4.244 -1	-5.618 -3	-5.288 -3
O7	Skilled laborer	0	0	0	0	0
DN1	1 dependent(s)	5.147 -2	3.195 -2	1.611 +0	5.907 -2	2.007 -2
DN2	2 "	7.013 -2	3.302 -2	* 2.124 +0	6.649 -2	2.645 -2
DN3	3 "	1.090 -1	3.351 -2	** 3.253 +0	1.051 -1	4.051 -2
DN4	4 "	1.170 -1	3.563 -2	** 3.284 +0	8.320 -2	4.089 -2
DN5	5-6 "	1.549 -1	3.750 -2	** 4.131 +0	9.103 -2	5.141 -2
DN6	7 or more dependents	1.995 -1	4.883 -2	** 4.086 +0	6.405 -2	5.085 -2
DN7	No dependents	0	0	0	0	0
SM1	Married	-9.910 -2	2.565 -2	** -3.864 +0	-6.502 -2	-4.809 -2
SM2	Not married	0	0	0	0	0

TABLE B 5

Regression (Pooled)-MBA:

Current vs. Noncurrent

Constant: .199882 N: 3690

R²: .0358 FOR: 3.48**

Se: .01625

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r _{yx}
RLS	Loan/Value ratio	6.715 -1	1.222 -1	** 5.495 +0	1.246 -1	9.056 -2
T	Init. term to maturity	-6.079 -4	2.044 -4	** -2.974 +0	-6.383 -2	-4.916 -2
RPI	Payment/Income ratio	-3.505 -1	1.892 -1	-1.852 +0	-3.122 -2	-3.063 -2
O ₁	Propr., self-employed	-7.347 -2	2.983 -2	* -2.463 +0	-4.523 -2	-4.072 -2
O ₂	Salesman	2.155 -2	3.097 -2	6.959 -1	1.242 -2	1.152 -2
O ₃	Clerical	-4.577 -2	3.715 -2	-1.232 +0	-2.139 -2	-2.039 -2
O ₄	Unskilled labor	3.531 -2	2.681 -2	1.317 +0	2.449 -2	2.179 -2
O ₅	Prof., exec. or tech.	-8.486 -2	2.553 -2	** -3.324 +0	-6.176 -2	-5.493 -2
O ₆	Service or other	5.919 -3	2.664 -2	2.222 -1	4.075 -3	3.678 -3
O ₇	Skilled laborer	0	0	0	0	0
DN ₁	1 dependent(s)	-5.737 -2	6.204 -2	-9.246 -1	-4.239 -2	-1.530 -2
DN ₂	2 "	-6.416 -2	6.116 -2	-1.049 +0	-5.358 -2	-1.736 -2
DN ₃	3 "	-3.923 -2	6.138 -2	-6.391 -1	-3.523 -2	-1.058 -2
DN ₄	4 "	6.048 -2	6.280 -2	9.631 -1	4.683 -2	1.594 -2
DN ₅	5-6 "	7.300 -2	6.505 -2	1.112 +0	4.348 -2	1.840 -2
DN ₆	7 or more dependents	-5.121 -2	8.300 -2	-6.170 -1	-1.456 -2	-1.021 -2
DN ₇	No dependents	0	0	0	0	0
SM ₁	Married	2.407 -2	5.950 -2	4.045 -1	8.288 -3	6.693 -3
SM ₂	Not married	0	0	0	0	0

AB1	Borrower age 30-34	5.203 -3	2.205 -2	2.300 -1	4.365 -3	3.906 -3
AB2	" " 35-39	-7.156 -2	2.423 -2	** -2.953 +0	-5.474 -2	-4.881 -2
AB3	" " 40-44	-1.184 -2	3.038 -2	-3.897 -1	-6.950 -3	-6.449 -3
AB4	" " 45-49	-1.786 -2	3.797 -2	-4.704 -1	-8.177 -3	-7.785 -3
AB5	" " 50-59	-1.048 -1	4.879 -2	* -2.148 +0	-3.730 -2	-3.552 -2
AB6	" " 60 or over	-5.805 -2	7.145 -2	-8.125 -1	-1.377 -2	-1.345 -2
AB7	" " 20-29	0	0	0	0	0
R1	Northeast	1.588 -2	3.561 -2	4.459 -1	9.564 -3	7.380 -3
R2	Mid-Atlantic	0	0	0	0	0
R3	Southeast	1.018 -2	3.107 -2	3.276 -1	7.866 -3	5.422 -3
R4	E. N. Central	-2.157 -1	1.056 -1	* -2.042 +0	-3.415 -2	-3.378 -2
R5	E. S. Central	2.155 -2	3.104 -2	6.942 -1	1.682 -2	1.149 -2
R6	W. N. Central	8.418 -2	6.397 -2	2.319 +0	2.319 -2	2.178 -2
R7	W. S. Central	4.663 -2	3.660 -2	1.274 +0	3.343 -2	2.109 -2
R8	Mountain	6.763 -2	3.175 -2	* 2.130 +0	5.775 -2	3.523 -2
R9	Pacific	0	0	0	0	0
TL D1	LIC	-7.265 -2	8.116 -2	-8.951 -1	-6.621 -2	-1.481 -2
TL D2	MSB	-5.178 -2	8.122 -2	-6.375 -1	-4.677 -2	-1.055 -2
TL D3	CB	-4.197 -2	9.249 -2	-4.538 -1	-1.462 -2	-7.510 -3
TL D4	Trusteed funds	-1.035 -1	8.899 -2	-1.163 +0	-4.187 -2	-1.924 -2
TL D5	FNMA	-3.491 -2	8.193 -2	-4.261 -1	-2.734 -2	-7.052 -3
TL D6	SLA	-5.533 -2	9.023 -2	-6.132 -1	-2.104 -2	-1.015 -2
TL D7	Own	1.261 -2	8.435 -2	1.495 -1	7.879 -3	2.475 -3
TL D8	Indiv. or other	0	0	0	0	0
TL N1	FHA	4.488 -3	3.859 -2	1.163 -1	2.582 -3	1.924 -3
TL N2	VA	-6.547 -2	2.315 -2	** -2.828 +0	-6.425 -2	-4.675 -2
TL N3	Conventional	0	0	0	0	0

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = 6.962 (10)⁻² = .06962.

TABLE B 6

Regression (Pooled)—NAMSB:

Current vs. Noncurrent

Constant: .2060 N: 2419

 R^2 : .04746 FOR: 4.41216** S_e : .01996

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r_{yx}
<i>RLS</i>	Loan/Value ratio	5.410 -1	9.454 -2	** 5.723 +0	1.670 -1	8.351 -2
<i>T</i>	Init. term to maturity	-3.903 -4	1.723 -4	* -2.265 +0	-6.231 -2	-1.009 -2
<i>RPI</i>	Payment/Income ratio	-1.300 -1	1.848 -1	-7.037 -1	-1.484 -2	-1.650 -3
<i>O</i> ₁	Propr. or self employed	3.507 -2	3.121 -2	1.124 +0	2.640 -2	1.929 -2
<i>O</i> ₂	Salesman	1.128 -1	3.742 -2	** 3.015 +0	6.624 -2	6.440 -2
<i>O</i> ₃	Clerical worker	6.580 -3	4.204 -2	1.565 -1	3.400 -3	-8.190 -3
<i>O</i> ₄	Unskilled worker	7.198 -2	3.674 -2	* 1.959 +0	4.383 -2	5.438 -2
<i>O</i> ₅	Prof., exec. or tech.	-6.672 -2	3.383 -2	* -1.999 +0	-4.503 -2	-7.504 -2
<i>O</i> ₆	Service or other	3.030 -3	3.292 -2	9.204 -2	2.080 -3	1.310 -2
<i>O</i> ₇	Skilled laborer	0	0	0	0	0
<i>DN</i> ₁	1 dependent(s)	-1.044 -1	7.184 -2	-1.454 +0	-7.928 -2	-5.728 -2
<i>DN</i> ₂	2 "	-1.129 -1	7.191 -2	-1.571 -2	-9.498 -2	-7.860 -2
<i>DN</i> ₃	3 "	-6.647 -2	7.170 -2	-9.271 -1	-5.884 -2	-2.225 -2
<i>DN</i> ₄	4 "	6.407 -2	7.360 -2	8.704 -1	4.897 -2	1.089 -1
<i>DN</i> ₅	5-6 "	7.139 -2	7.769 -2	9.189 -1	4.033 -2	7.166 -2
<i>DN</i> ₆	7 or more dependents	-1.693 -2	1.012 -1	-1.673 -1	-4.670 -3	-7.930 -3
<i>DN</i> ₇	No dependents	0	0	0	0	0
<i>SM</i> ₁	Married	3.408 -2	7.134 -2	4.777 -1	1.379 -2	9.390 -3
<i>SM</i> ₂	Not married	0	0	0	0	0

AB 1	Borrower age 30-34	-9.752 -3	2.810 -2	-3.471 -1	-8.250 -3	4.830 -3
AB 2	" " 35-39	-9.577 -3	3.028 -2	-3.163 -1	-7.560 -3	1.269 -2
AB 3	" " 40-44	4.169 -2	3.591 -2	1.161 +0	2.671 -2	2.860 -2
AB 4	" " 45-49	-1.507 -2	4.537 -2	-3.323 -1	-7.240 -3	-1.183 -2
AB 5	" " 50-59	-1.746 -2	4.571 -2	-3.821 -1	-8.650 -3	-2.452 -2
AB 6	" " 60 or over	1.039 -1	9.430 -2	1.101 +0	2.358 -2	-4.444 -3
AB 7	" " 20-29	0	0	0	0	0
R 1	Northeast	-2.463 -2	1.638 -1	-1.504 -1	-2.452 -2	-3.550 -3
R 2	Mid-Atlantic	-3.181 -2	1.647 -4	-1.931 -1	-3.171 -2	-3.460 -3
R 3	Southeast	2.901 -2	-2.259 -1	1.284 -1	3.730 -3	3.200 -4
R 4	E. N. Central	0	0	0	0	0
R 5	E. S. Central	0				
R 6	W. N. Central	0				
R 7	W. S. Central	0				
R 8	Mountain	0				
R 9	Pacific	0				
TLD 1	LIC	0				
TLD 2	MSB	0				
TLD 3	CB	0				
TLD 4	Trusteed funds	0				
TLD 5	FNMA	0				
TLD 6	SLA	0				
TLD 7	Own	0				
TLD 8	Individual or other	0				
TLN 1	FHA	-6.862 -2	3.323 -2	*-2.065 +0	-6.310 -2	6.300 -4
TLN 2	VA	-7.792 -2	3.340 -2	*-2.333 +0	-7.610 -2	8.300 -4
TLN 3	Conventional	0	0	0	0	0

No loans included in these regions.

All loans made and held by MSB's.

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962-2 = (6.962) (10)⁻² = .06962. In this table r_{yx} is a simple correlation, not a partial as in the other appendix tables.

TABLE B 7

Regression—USSLL:
 Delinquent vs. Foreclosures
 Constant: .013852 N: 1570
 R² : .1299 FOR: 5.57**
 S_e : .02385

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r _{yx}
RLS	Loan/Value ratio	1.598 -2	5.410 -2	2.954 -1	9.423 -3	7.556 -3
T	Init. term to maturity	3.400 -4	1.383 -4	* 2.459 +0	8.414 -2	6.276 -2
RPI	Payment/Income ratio	2.705 -1	1.196 -1	* 2.262 +0	5.968 -2	5.775 -2
O ₁	Self-employed	-1.255 -2	1.722 -2	-7.288 -1	-2.221 -2	-1.863 -2
O ₂	Executive or manager	5.774 -2	2.460 -2	* 2.347 +0	6.830 -2	5.990 -2
O ₃	Sales	3.232 -2	2.214 -2	1.460 +0	3.985 -2	3.732 -2
O ₄	White collar	4.372 -3	2.632 -2	1.661 -1	4.383 -3	4.248 -3
O ₅	Unskilled labor	-1.981 -2	2.220 -2	-8.922 -1	-2.429 -2	-2.281 -2
O ₆	Professional	5.978 -4	1.072 -1	5.576 -3	1.351 -4	1.426 -4
O ₇	Government service	9.607 -2	5.493 -2	1.749 +0	4.352 -2	4.468 -2
O ₈	Other	3.142 -2	2.939 -2	1.069 +0	2.890 -2	2.734 -2
O ₉	Skilled labor	0	0	0	0	0
DN ₁	1 dependent(s)	6.775 -2	4.656 -2	1.455 +0	1.241 -1	3.720 -2
DN ₂	"	1.860 -2	4.766 -2	3.903 -1	2.680 -2	9.981 -3
DN ₃	"	3.325 -2	4.870 -2	6.828 -1	5.382 -2	1.746 -2
DN ₄	"	3.588 -2	5.075 -2	7.070 -1	4.400 -2	1.808 -2
DN ₅	"	-6.744 -3	5.132 -2	-1.314 -1	-7.422 -3	-3.360 -3
DN ₆	"	-1.304 -2	6.122 -2	-2.130 -1	-8.001 -3	-5.446 -3
DN ₇	9 or more dependents	4.569 -3	1.086 -2	4.207 -2	1.120 -3	1.076 -3
DN ₈	No dependents	0	0	0	0	0

SM ₁	Married	-6.072 -2	4.889 -2	-1.242 +0	-7.052 -2	-3.173 -2
SM ₂	Widowed	-4.351 -2	5.049 -2	-8.617 -1	-3.288 -2	-2.203 -2
SM ₃	Divorced	-4.504 -2	5.693 -2	-7.912 -1	-2.624 -2	-2.023 -2
SM ₄	Single	0	0	0	0	0
AB ₁	Borrower age 30-34	-2.608 -2	2.197 -2	-1.187 +0	-3.811 -2	-3.033 -2
AB ₂	" " 35-39	-1.005 -2	2.134 -2	-4.704 -1	-1.617 -2	-1.203 -2
AB ₃	" " 40-44	-3.025 -3	2.307 -2	-1.311 -1	-4.239 -3	-3.353 -3
AB ₄	" " 45-49	1.016 -2	2.484 -2	4.090 -1	1.295 -2	1.046 -2
AB ₅	" " 50-54	-1.983 -3	2.658 -2	-7.461 -2	-2.250 -3	-1.908 -3
AB ₆	" " 55-59	-7.205 -2	3.367 -2	*-2.140 +0	-6.250 -2	-5.466 -2
AB ₇	" " 60 or over	-3.489 -2	3.844 -2	-9.076 -1	-2.578 -2	-2.330 -2
AB ₈	" " 20-29	0	0	0	0	0
P ₁	Construction	7.191 -2	2.019 -2	** 3.561 +0	1.046 -1	9.069 -2
P ₂	Repair	3.648 -2	3.005 -2	1.214 +0	3.359 -2	3.104 -2
P ₃	Refinance	3.563 -2	1.661 -2	* 2.145 +0	6.782 -2	5.477 -2
P ₄	Purchase	0	0	0	0	0
F ₁	Jr. financing	5.644 -2	1.469 -2	** 3.841 +0	1.076 -1	9.776 -2
F ₂	No jr. financing	0	0	0	0	0
R ₁	Northeast	2.366 -1	5.092 -2	** 4.646 +0	1.203 -1	1.180 -1
R ₂	Mid-Atlantic	-9.105 -2	4.180 -2	*-2.178 +0	-5.934 -2	-5.561 -2
R ₃	Southeast	-6.781 -2	2.335 -2	** -2.904 +0	-9.572 -2	-7.405 -2
R ₄	E. N. Central	-9.386 -2	1.957 -2	** -4.797 +0	-1.836 -1	-1.218 -1
R ₅	E. S. Central	-1.272 -1	4.787 -2	** -2.657 +0	-6.948 -2	-6.779 -2
R ₆	W. N. Central	-1.539 -1	2.273 -2	** -6.770 +0	-2.590 -1	-1.706 -1
R ₇	W. S. Central	-8.009 -2	3.513 -2	*-2.280 +0	-6.497 -2	-5.822 -2
R ₈	Mountain	-1.707 -1	2.219 -1	-7.693 -1	-1.859 -2	-1.967 -2
R ₉	Pacific	0	0	0	0	0

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = 6.962 (10)⁻² = .06962.

TABLE B 8

Regression-MBA:
 Delinquent vs. Foreclosures
 Constant: .072275 N: 1817
 R² : .0667 FOR: 5.92**
 Se : .0160

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r _{yx}
RLS	Loan/Value ratio	4.773 -1	1.446 -1	** 3.300 +0	8.050 -2	5.457 -2
T	Init. term to maturity	3.920 -4	2.184 -4	1.795 +0	4.151 -2	2.971 -2
RPI	Payment/Income ratio	1.164 -1	1.914 -1	6.080 -1	1.016 -2	1.007 -2
O ₁	Proprietor or manager	5.252 -2	3.212 -2	1.635 +0	3.067 -2	2.707 -2
O ₂	Salesman	-8.986 -2	3.118 -2	** -2.882 +0	-5.336 -2	-4.767 -2
O ₃	Clerical	-3.464 -2	3.918 -2	-8.841 -1	-1.563 -2	-1.464 -2
O ₄	Unskilled laborer	4.258 -2	2.707 -2	1.573 +0	3.069 -2	2.604 -2
O ₅	Professional	-4.140 -2	2.809 -2	-1.474 +0	-2.823 -2	-2.440 -2
O ₆	Service	1.165 -2	2.721 -2	4.282 -1	8.202 -3	7.091 -3
O ₇	Craftsman or foreman	5.064 -2	3.263 -2	1.552 +0	2.854 -2	2.570 -2
O ₈	Skilled laborer	0	0	0	0	0
DN ₁	1 dependent(s)	8.542 -2	7.166 -2	1.192 +0	6.102 -2	1.974 -2
DN ₂	"	1.574 -2	7.096 -2	2.218 -1	1.276 -2	3.673 -3
DN ₃	"	-2.697 -3	7.223 -2	-3.734 -2	-2.388 -3	-6.184 -4
DN ₄	"	1.173 -2	7.304 -2	1.606 -2	9.579 -3	2.659 -3
DN ₅	"	5.175 -2	7.645 -2	6.769 -1	2.938 -2	1.121 -2
DN ₆	"	-6.819 -2	8.728 -2	-7.813 -1	-2.184 -2	-1.294 -2
DN ₇	"	7.839 -4	1.006 -1	7.796 -3	1.765 -4	1.291 -4
DN ₈	"	3.845 -1	1.243 -1	** 3.093 +0	6.141 -2	5.115 -2
DN ₉	No dependents	0	0	0	0	0

SM ₁	Married	2.765	-3	5.757	-2	4.803	-2	1.145	-3	7.954	-4
SM ₂	Not married	0		0		0		0		0	
AB ₁	Borrower age 25-29	-2.208	-3	2.905	-2	-7.600	-2	-2.008	-3	-1.259	-3
AB ₂	" " 30-34	-3.233	-2	3.039	-2	-1.064	+0	-2.757	-2	-1.762	-2
AB ₃	" " 35-39	3.267	-4	3.267	-2	1.000	-2	2.402	-4	1.657	-4
AB ₄	" " 40-44	-6.213	-2	3.655	-2	-1.700	+0	-3.678	-2	-2.814	-2
AB ₅	" " 45-49	-6.388	-2	4.250	-2	-1.503	+0	-2.923	-2	-2.489	-2
AB ₆	" " 50-59	-5.040	-2	5.704	-2	-8.835	-1	-1.627	-2	-1.463	-2
AB ₇	" " 60 or over	-3.710	-1	7.623	-2	** -4.867	+0	-8.446	-2	-8.034	-2
AB ₈	" " less than 25	0		0		0		0		0	
R ₁	Northeast	-1.319	-1	3.585	-2	** -3.679	+0	-7.901	-2	-6.081	-2
R ₂	Mid-Atlantic	0		0		0		0		0	
R ₃	Southeast	-5.280	-2	3.147	-2	-1.678	+0	-4.047	-2	-2.778	-2
R ₄	E. N. Central	-2.681	-1	1.329	-1	* -2.017	+0	-3.306	-2	-3.339	-2
R ₅	E. S. Central	-1.580	-2	3.110	-2	-5.081	-1	-1.229	-2	-8.415	-3
R ₆	W. N. Central	-4.315	-2	6.118	-2	-7.053	-1	-1.252	-2	-1.168	-2
R ₇	W. S. Central	5.244	-2	3.211	-2	1.633	+0	3.860	-2	2.703	-2
R ₈	Mountain	-3.767	-2	2.987	-2	-1.261	+0	-3.232	-2	-2.088	-2
R ₉	Pacific	0		0		0		0		0	
TL _D 1	LIC	3.888	-1	7.649	-2	** 5.083	+0	3.486	-1	8.388	-2
TL _D 2	MSB	2.431	-1	7.657	-2	** 3.175	+0	2.196	-1	5.250	-2
TL _D 3	CB	1.439	-1	8.855	-2	1.625	+0	4.948	-2	2.691	-2
TL _D 4	Trusteed funds	3.677	-1	8.577	-2	** 4.287	+0	1.400	-1	7.083	-2
TL _D 5	FNMA	3.154	-1	7.702	-2	** 4.095	+0	2.543	-1	6.766	-2
TL _D 6	SLA	3.051	-1	8.597	-2	** 3.549	+0	1.146	-1	5.867	-2
TL _D 7	Own	1.892	-1	7.983	-2	* 2.370	+0	1.207	-1	3.922	-2
TL _D 8	Indiv. or other	0		0		0		0		0	
TL _N 1	FHA 203	-2.988	-1	5.582	-2	** -5.353	+0	-2.988	-1	-8.830	-2
TL _N 2	VA	-3.335	-1	5.950	-2	** -5.605	+0	-3.293	-1	-9.242	-2
TL _N 3	FHA other	-2.086	-1	7.509	-2	** -2.778	+0	-6.888	-2	-4.596	-2
TL _N 4	Conventional	0		0		0		0		0	

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = 6.962 (10)⁻² = .06962.

TABLE B 9

Regression—NAMSB:
 Delinquent vs. Foreclosures
 Constant: -.3646. N: 1215
 R² : .10043. FOR: 3.99566**
 S_e : .02760.

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r _{yx}
RLS	Loan/Value ratio	3.338 -1	1.223 -1	** 2.729 +0	1.156 -1	1.423 -1
T	Init. term to maturity	3.661 -4	2.062 -4	1.776 +0	6.868 -2	1.416 -1
RPI	Payment/Income ratio	-3.710 -1	2.186 -1	-1.697 +0	-4.999 -2	-2.570 -2
O ₁	Propr. or manager	-3.717 -2	3.977 -2	-9.347 +1	-3.347 -2	1.980 -3
O ₂	Salesman	-1.083 -1	4.403 -2	*-2.460 +0	-8.104 -2	-3.916 -2
O ₃	Clerical worker	-9.470 -3	5.293 -2	-1.789 -1	-5.680 -3	1.945 -2
O ₄	Unskilled laborer	2.563 -2	4.389 -2	5.839 -1	1.959 -2	1.143 -2
O ₅	Professional or tech.	-6.235 -2	4.564 -2	-1.366 +0	-4.444 -2	-3.112 -2
O ₆	Service worker.	-2.477 -4	4.273 -2	-5.798 -3	-1.900 -4	-3.185 -2
O ₇	Craftsman or foreman	-8.170 -2	5.131 -2	-1.592 +0	-5.008 -2	-4.324 -2
O ₈	Military	-1.128 -1	1.713 -1	-6.582 -1	-1.849 -2	-8.030 -3
O ₉	Retired	-6.397 -2	1.691 -1	-3.784 -1	-1.201 -2	-4.463 -2
O ₁₀	Skilled laborer	0	0	0	0	0
DN 1	1 dependent(s)	3.570 -2	8.608 -2	4.148 -1	3.000 -2	2.145 -2
DN 2	"	5.483 -2	8.834 -2	6.207 -1	5.087 -2	5.280 -3
DN 3	"	4.954 -2	8.773 -2	5.647 -1	5.059 -2	1.134 -3

DN 4	7.546 -2	8.905 -2	8.474 -1	7.290 -2	3.732 -2
DN 5	1.902 -2	9.590 -2	1.983 -1	1.158 -2	-3.260 -2
DN 6	-1.776 -1	1.075 -1	-1.652 +0	-7.547 -2	-8.580 -2
DN 7	-4.106 -2	1.352 -1	-3.036 -1	-1.078 -2	-3.106 -2
DN 8	9.077 -1	3.753 -1	* 2.418 +0	7.915 -1	6.164 -2
DN 9	0	0	0	0	0
SM 1	-1.541 -1	7.966 -2	-1.934 +0	-8.106 -2	-7.689 -2
SM 2	0	0	0	0	0
AB 1	1.144 -1	5.108 -2	* 2.240 +0	1.144 -1	4.568 -2
AB 2	8.814 -2	5.221 -2	1.688 +0	8.769 -2	-2.594 -2
AB 3	7.864 -2	5.406 -2	1.455 +0	7.348 -2	-2.439 -2
AB 4	1.874 -1	5.745 -2	** 3.262 +0	1.454 -1	6.182 -2
AB 5	7.638 -2	6.792 -2	1.125 +0	4.206 -2	-3.364 -2
AB 6	1.479 -1	6.946 -2	* 2.130 +0	8.209 -2	-6.960 -3
AB 7	1.404 -1	1.310 -1	1.072 +0	3.665 -2	-4.959 -2
AB 8	0	0	0	0	0
R 1	6.706 -2	1.964 -1	3.414 -1	7.749 -2	-1.907 -1
R 2	1.982 -1	1.980 -1	1.001 +0	2.294 -1	1.868 -1
R 3	5.088 -2	2.751 -2	1.874 +0	7.575 -2	6.287 -2
R 4	0	0	0	0	0
R 5	0	0	0	0	0
R 6	0	0	0	0	0
R 7	0	0	0	0	0
R 8	0	0	0	0	0
R 9	0	0	0	0	0
TLN 1	3.663 -2	3.930 -2	9.321 -1	3.910 -2	1.301 -1
TLN 2	-6.772 -2	4.084 -2	-1.658 +0	-7.678 -2	-1.035 -2
TLN 3	0	0	0	0	0

No loans included in these regions.

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = (6.962) (10)⁻² = .06962.

In this table r_{yx} is a simple correlation, not a partial as in the other appendix tables.

TABLE B 10

Regression (Pooled)-USSLL:
 Delinquent vs. Foreclosures
 Constant: .033297 N: 1570
 R^2 : .1112 FOR: 6.211**
 S_e : .02403

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r _{yx}
<i>RLS</i>	Loan/Value ratio	4.914 -3	5.365 -2	9.160 -2	2.898 -3	2.335 -3
<i>T</i>	Init. term to maturity	4.106 -3	1.313 -4	** 3.127 +0	1.016 -1	7.946 -2
<i>RPI</i>	Payment/Income ratio	2.335 -1	1.192 -1	* 1.958 +0	5.151 -2	4.984 -2
<i>O</i> ₁	Prop., self employed	-1.112 -2	1.715 -2	-6.484 -1	-1.968 -2	-1.652 -2
<i>O</i> ₂	Salesman	3.003 -2	2.221 -2	1.352 +0	3.702 -2	3.444 -2
<i>O</i> ₃	Clerical	7.238 -3	2.644 -2	2.738 -1	7.256 -3	6.980 -3
<i>O</i> ₄	Unskilled laborer	-2.050 -2	2.230 -2	-9.192 -1	-2.514 -2	-2.343 -2
<i>O</i> ₅	Prof., exec. or tec.	5.217 -2	2.423 -2	* 2.153 +0	5.864 -2	5.479 -2
<i>O</i> ₆	Service or other	4.999 -2	2.672 -2	1.871 +0	5.067 -2	4.763 -2
<i>O</i> ₇	Skilled laborer	0	0	0	0	0
<i>DN</i> ₁	1 dependent(s)	5.956 -2	4.270 -2	1.395 +0	1.091 -1	3.554 -2
<i>DN</i> ₂	2 "	2.534 -3	4.339 -2	5.840 -2	3.650 -3	1.489 -3
<i>DN</i> ₃	3 "	1.743 -2	4.454 -2	3.913 -1	2.822 -2	9.974 -3
<i>DN</i> ₄	4 "	1.621 -2	4.682 -2	3.462 -1	1.988 -2	8.826 -3
<i>DN</i> ₅	5-6 "	-2.364 -2	4.749 -2	-4.978 -1	-2.602 -2	-1.269 -2
<i>DN</i> ₆	7 or more dependents	-3.620 -2	5.646 -2	-6.412 -1	-2.384 -2	-1.634 -2
<i>DN</i> ₇	No dependents	0	0	0	0	0
<i>SM</i> ₁	Married	-1.593 -2	3.023 -2	-5.270 -1	-1.850 -2	-1.343 -2
<i>SM</i> ₂	Not married	0	0	0	0	0

AB 1	Borrower age 30-34	-2.263	-2	2.191	-2	-1.033	+0	-3.307	-2	-2.683	-2
AB 2	"	-9.311	-3	2.114	-2	-4.405	-1	-1.498	-2	-1.123	-2
AB 3	"	-7.215	-4	2.280	-2	-3.165	-2	-1.011	-3	-8.067	-3
AB 4	"	1.270	-2	2.452	-2	5.179	-1	1.618	-2	1.320	-2
AB 5	"	-2.951	-2	2.351	-2	-1.255	+0	-4.060	-2	-3.198	-2
AB 6	"	-4.075	-2	3.766	-2	-1.082	+0	-3.011	-2	-2.757	-2
AB 7	"	0	0	0	0	0	0	0	0	0	0
R 1	Northeast	2.112	-1	5.084	-2	** 4.154	+0	1.074	-1	1.053	-1
R 2	Mid-Atlantic	-1.015	-1	4.050	-2	** -2.728	+0	-7.203	-2	-6.938	-2
R 3	Southeast	-4.907	-2	2.262	-2	* -2.169	+0	-6.926	-2	-5.520	-2
R 4	E. N. Central	-1.133	-1	1.923	-2	** -5.891	+0	-2.217	-1	-1.485	-1
R 5	E. S. Central	-1.358	-1	4.753	-2	** -2.857	+0	-7.416	-2	-7.265	-2
R 6	W. N. Central	-1.795	-1	2.203	-2	** -8.149	+0	-3.020	-1	-2.034	-1
R 7	W. S. Central	-9.510	-2	3.491	-2	** -2.724	+0	-7.714	-2	-6.926	-2
R 8	Mountain	-1.983	-1	2.225	-1	-8.913	-1	-2.160	-2	-2.271	-2
R 9	Pacific	0	0	0	0	0	0	0	0	0	0
TLD 1	LIC										
TLD 2	MSB										
TLD 3	CB										
TLD 4	Trusteed funds										
TLD 5	FNMA										
TLD 6	SLA										
TLD 7	Own										
TLD 8	Indiv. and other										
TLN 1	FHA										
TLN 2	VA										
TLN 3	Conventional										

All 0 since $TLD = TLD_6$ and $TLN = TLN_3$.

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: $6.962 - 2 = 6.962 (10)^{-2} = .06962$

TABLE B 11

Regression (Pooled)-MBA:
 Delinquent vs. Foreclosures
 Constant: .197605 N: 1817
 R^2 : .0559 FOR: 2.70**
 S_e : .02304

Variable Symbol	Variable Name	b	S _b	b/S _b	β	r _{yx}
RLS	Loan/Value ratio	1.369 -1	1.925 -1	7.110 -1	2.309 -2	1.686 -2
T	Init. term to maturity	4.442 -5	2.930 -4	1.516 -1	4.703 -3	3.595 -3
RPI	Payment/Income ratio	1.139 -1	2.746 -1	4.148 -1	9.947 -3	9.836 -3
O1	Prop., self employed	5.245 -2	4.437 -2	1.182 +0	3.063 -2	2.803 -2
O2	Salesman	-9.566 -2	4.297 -2	*-2.226 +0	-5.680 -2	-5.271 -2
O3	Clerical	-4.682 -2	5.494 -2	-8.522 -1	-2.113 -2	-2.021 -2
O4	Unskilled labor	2.443 -2	3.684 -2	6.631 -1	1.761 -2	1.572 -2
O5	Prof., exec. or tech.	-5.639 -2	3.808 -2	-1.481 +0	-3.845 -2	-3.509 -2
O6	Service or other	1.931 -3	3.706 -2	5.210 -2	1.359 -3	1.236 -3
O7	Skilled laborer	0	0	0	0	0
DN1	1 dependent(s)	1.579 -1	8.508 -2	1.856 +0	1.128 -1	4.397 -2
DN2	2 "	8.271 -2	8.340 -2	9.917 -1	6.707 -2	2.351 -2
DN3	3 "	6.947 -2	8.399 -2	8.271 -1	6.150 -2	1.9 61 -2
DN4	4 "	9.395 -2	8.518 -2	1.103 +0	7.671 -2	2.615 -2
DN5	5-6 "	1.045 -1	8.932 -2	1.170 +0	6.659 -1	2.773 -2
DN6	7 or more dependents	2.045 -1	1.177 -1	1.737 +0	5.620 -2	4.117 -2
DN7	No dependents	0	0	0	0	0
SM1	Married	-1.022 -1	8.444 -2	-1.921 +0	-5.281 -2	-4.550 -2
SM2	Not married	0	0	0	0	0

AB1	Borrower age 30-34	-3.185 -2	3.095 -2	-1.029 +0	-2.716 -2	-2.438 -2
AB2	" " 35-39	1.541 -3	3.558 -2	4.331 -2	1.133 -3	1.027 -3
AB3	" " 40-44	-6.669 -2	4.261 -2	-1.565 +0	-3.948 -2	-3.708 -2
AB4	" " 45-49	-4.572 -2	5.400 -2	-8.466 -1	-2.092 -2	-2.007 -2
AB5	" " 50-59	-7.933 -3	7.635 -2	-1.039 -1	-2.561 -3	-2.465 -3
AB6	" " 60 or over	-3.919 -1	1.066 -1	** -3.676 +0	-3.922 -2	-8.684 -2
AB7	" " 20-29	0	0	0	0	0
R1	Northeast	-1.238 -1	5.152 -2	* -2.403 +0	-7.414 -2	-5.600 -2
R2	Mid-Atlantic	0	0	0	0	0
R3	Southeast	-4.859 -2	4.528 -2	-1.073 +0	-3.724 -2	-2.543 -2
R4	E. N. Central	-2.640 -1	1.912 -1	-1.381 +0	-3.255 -2	-3.272 -2
R5	E. S. Central	-1.290 -2	4.471 -2	-2.835 -1	-1.003 -2	-6.842 -3
R6	W. N. Central	-5.256 -2	8.800 -2	-5.973 -1	-1.525 -2	-1.416 -2
R7	W. S. Central	3.428 -2	5.220 -2	6.567 -1	2.523 -2	1.557 -2
R8	Mountain	-2.828 -1	3.672 -1	-7.702 -1	-3.013 -2	-1.826 -2
R9	Pacific	0	0	0	0	0
TLD1	LJC	3.526 -1	1.093 -1	** 3.225 +0	3.161 -1	7.626 -2
TLD2	MSB	2.056 -1	1.092 -1	1.882 +0	1.867 -1	4.459 -2
TLD3	CB	1.105 -1	1.269 -1	8.709 -1	3.801 -2	2.065 -2
TLD4	Trusteed funds	3.433 -1	1.227 -1	** 2.799 +0	1.307 -1	6.624 -2
TLD5	FNMA	2.828 -1	1.105 -1	* 2.560 +0	2.280 -1	6.061 -2
TLD6	SLA	2.655 -1	1.231 -1	* 2.156 +0	9.974 -2	5.107 -2
TLD7	Own	1.652 -1	1.146 -2	1.441 +0	1.054 -1	3.416 -2
TLD8	Indiv. or other	0	0	0	0	0
TLN1	FHA	4.884 -2	5.449 -2	8.963 -1	2.931 -2	2.125 -2
TLN2	VA	-4.078 -3	3.324 -2	-1.227 -1	-4.004 -3	-2.911 -3
TLN3	Conventional	0	0	0	0	0

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = 6.962 (10)⁻² = .06962.

TABLE B12

Regression (Pooled)—NAMSB:
 Delinquent vs. Foreclosures
 Constant: -.09709 N: 1215
 R² : .08229 FOR: 3.94189**
 Se : .02781

Variable Symbol	Variable Name	b	Sb	b/Sb	β	r _{yx}
<i>RLS</i>	Loan/Value ratio	3.090 -1	1.213 -1	* 2.547 +0	1.070 -1	1.423 -1
<i>T</i>	Init. term to maturity	3.506 -4	2.074 -4	1.690 +0	6.576 -2	1.416 -1
<i>RPI</i>	Payment/Income ratio	-3.259 -1	2.196 -1	-1.484 +0	-4.392 -2	-2.570 -2
<i>O1</i>	Prop. or self employed	-8.285 -3	3.840 -2	-2.157 -1	-7.460 -3	1.980 -3
<i>O2</i>	Salesman	-8.333 -2	4.245 -2	* -1.963 +0	-6.234 -2	-3.916 -2
<i>O3</i>	Clerical worker	1.112 -2	5.182 -2	2.146 -1	6.670 -3	1.945 -2
<i>O4</i>	Unskilled laborer	3.521 -2	4.214 -2	8.355 -1	2.691 -2	1.143 -2
<i>O5</i>	Prof., exec. or tech.	-4.262 -2	4.409 -2	-9.666 -1	-3.038 -2	-3.112 -2
<i>O6</i>	Service or other	1.305 -2	3.987 -2	3.274 -1	1.040 -2	1.849 -2
<i>O7</i>	Skilled laborer	0	0	0	0	0
<i>DN1</i>	1 dependent(s)	-1.332 -2	4.849 -2	-2.747 -1	-1.119 -2	-2.145 -2
<i>DN2</i>	2 "	-2.522 -3	4.847 -2	-5.203 -2	-2.340 -3	-5.280 -3
<i>DN3</i>	3 "	-8.127 -4	5.133 -2	-1.583 -2	-8.300 -4	1.134 -2
<i>DN4</i>	4 "	2.601 -2	5.291 -2	4.916 -1	2.513 -2	3.732 -2
<i>DN5</i>	5-6 "	-9.369 -2	5.940 -2	-1.577 +0	-6.782 -2	-7.779 -2
<i>DN6</i>	7 or more dependents	7.344 -2	9.653 -2	7.609 -1	2.431 -2	1.334 -2
<i>DN7</i>	No dependents	0	0	0	0	0
<i>SM1</i>	Married	-8.482 -2	7.004 -2	-1.211 +0	-3.973 -2	-5.378 -2
<i>SM2</i>	Not married	0	0	0	0	0

AB1	Borrower age 30-34	-5.629 -3	3.355 -2	-1.678 -1	-5.600 -3	-2.594 -2
AB2	" " 35-39	-1.612 -2	3.641 -2	-4.427 -1	-1.506 -2	-2.439 -2
AB3	" " 40-44	9.148 -2	4.232 -2	* 2.162 +0	7.099 -2	6.182 -2
AB4	" " 45-49	-2.248 -2	5.561 -2	-4.043 -1	-1.238 -2	-3.364 -2
AB5	" " 50-59	5.742 -2	5.794 -2	9.910 -1	3.186 -2	-6.960 -3
AB6	" " 60 or over	1.161 -2	1.157 -1	1.003 -1	3.030 -3	-4.959 -2
AB7	" " 20-29	0	0	0	0	0
R1	Northeast	4.461 -2	2.036 -1	2.191 -1	5.155 -2	-1.907 -1
R2	Mid-Atlantic	1.771 -1	2.048 -1	8.646 -1	2.049 -1	1.868 -1
R3	Southeast	4.987 -1	2.769 -1	1.801 +0	7.424 -2	6.287 -2
R4	E. N. Central	0	0	0	0	0
R5	E. S. Central	0				
R6	W. N. Central	0				
R7	W. S. Central	0				
R8	Mountain	0				
R9	Pacific	0				
TLN1	LIC	0				
TLN2	MSB	0				
TLN3	CB	0				
TLN4	Trusteed funds	0				
TLN5	FNMA	0				
TLN6	SLA	0				
TLN7	Own	0				
TLN8	Individual or other	0				
TLN1	FHA	3.558 -2	3.945 -2	9.017 -1	3.798 -2	1.301 -1
TLN2	VA	-5.933 -2	4.093 -2	-1.450 +0	-6.726 -2	-1.035 -2
TLN3	Conventional	0	0	0	0	0

No loans included in these regions.

All loans made and held by MSB's.

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = (6.962) (10) -2 = .06962. In this table r_{yx} is a simple correlation, not a partial as in the other appendix tables.

TABLE B13

Regression—USSLL:
 Current vs. Foreclosed
 Constant: $-.0104615$ $N: 5011$
 $R^2 : .0505$ $FOR: 6.53^{**}$
 $S_e : .0138$

Variable Symbol	Variable Name	b	S_b	b/S_b	β	t_{yx}
RLS	Loan/Value ratio	2482 -2	1655 -2	1499 +0	2603 -2	2126 -2
T	Init. term to maturity	1054 -4	4174 -3	** 2525 +0	4631 -2	3579 -2
RPI	Payment/Income ratio	3075 -2	3936 -0	7812 -1	1183 -2	1108 -2
O_1	Self employed	4685 -3	5957 -1	7865 -1	1305 -2	1116 -2
O_2	Executive or manager	4427 -3	6483 -1	6829 -1	1118 -2	9686 -3
O_3	Sales	1454 -2	8390 -1	1733 +0	2609 -2	2457 -2
O_4	White collar	-5341 -3	6399 -1	-8346 -1	-1340 -2	-1184 -2
O_5	Unskilled labor	-7040 -3	7585 -1	-9282 -1	-1418 -2	-1317 -2
O_6	Professional	-9598 -3	1651 -2	-5813 -1	-8379 -3	-8245 -3
O_7	Government service	2689 -2	1699 -2	1582 +0	2356 -2	2243 -2
O_8	Other	-3309 -3	9409 -1	-3517 -1	-5355 -3	-4988 -3
O_9	Skilled labor	0	0	0	0	0
DN_1	1 dependent(s)	1448 -2	1292 -2	1120 +0	4925 -2	1588 -2
DN_2	2 "	1268 -2	1350 0	9391 -1	3605 -2	1332 -2
DN_3	3 "	2127 -2	1366 -2	1557 +0	6004 -2	2208 -2
DN_4	4 "	2477 -2	1446 -2	1712 +0	5127 -2	2427 -2
DN_5	5-6 "	1740 -2	1539 -2	1130 +0	2872 -2	1602 -2
DN_6	7-8 "	3009 -2	2321 -2	1296 +0	2165 -2	1837 -2
DN_7	9 or more dependents	1898 -3	3176 0	5976 -2	9061 -4	8476 -4
DN_8	No dependents	0	0	0	0	0

SM1	Married	-2116 -2	1383 -2	-1530 +0	-4053 -2	-2169 -2
SM2	Widowed	-6718 -3	1712 -2	-3924 -1	-7064 -3	-5566 -3
SM3	Divorced	-1902 -4	1864 -3	-1020 -1	-1722 -4	-1447 -4
SM4	Single	0	0	0	0	0
AB1	Borrower age 30-34	-1414 -2	7152 -1	*-1977 +0	-3735 -2	-2803 -2
AB2	" 35-39	-9905 -3	7085 -3	-1398 +0	-2714 -2	-1983 -2
AB3	" 40-44	-4569 -3	7310 -1	-6250 -1	-1190 -2	-8866 -3
AB4	" 45-49	-3355 -3	7524 -1	-4459 -1	-8438 -3	-6324 -3
AB5	" 50-54	-3779 -3	8413 -1	-4492 -1	-7982 -3	-6371 -3
AB6	" 55-59	-1789 -2	1044 -2	-1713 +0	-2805 -2	-2430 -2
AB7	" 60 and over	-1037 -2	1135 -1	-9136 -1	-1547 -2	-1296 -2
AB8	" 20-29	0	0	0	0	0
P1	Construction	2823 -2	5491 -1	** 5141 +0	7882 -2	7274 -2
P2	Repair	2443 -2	9919 -1	** 2463 +0	3681 -2	3492 -2
P3	Refinance	2074 -2	5405 -1	** 3837 +0	6181 -2	5434 -2
P4	Purchase	0	0	0	0	0
FJ1	Jr. financing	5204 -2	5527 -1	** 9416 +0	1451 -1	1324 -1
FJ2	No jr. financing	0	0	0	0	0
R1	Northeast	-6709 -3	9823 -1	-6830 -1	-1156 -2	-9688 -3
R2	Mid-Atlantic	-3833 -2	7989 -1	** -4798 +0	-9864 -2	-6790 -2
R3	Southeast	-1377 -2	8086 -1	-1703 +0	-3048 -2	-2415 -2
R4	E. N. Central	-2430 -2	6778 -1	** -3585 +0	-8185 -2	-5079 -2
R5	E. S. Central	-3922 -2	1652 -2	** -2372 +0	-3567 -3	-3364 -2
R6	W. N. Central	-4098 -2	7755 -1	** -5284 +0	-1015 -1	-7475 -2
R7	W. S. Central	-2620 -2	1170 -2	** -2239 +0	-3586 -2	-3175 -2
R8	Mountain	-4598 -2	1689 -2	** -2721 +0	-3974 -2	-3557 -2
R9	Pacific	0	0	0	0	0

Note: All numbers within the body of the table are to be multiplied by 10 raised to the exponent indicated in the trailing digit of the number. Thus: 6.962 -2 = .06962. 10)-2 = .06962.

Explanation of Lorenz Tables

Tables B14 through B26 contain the values which were used to plot the Lorenz curves in the body of the monograph. Headings at the top of each column are largely self explanatory. The column on the far left of each table shows the actual range of values obtained from each of the regression equations when the observations were fed in. It should be noted that these values were broken up into intervals of .02 for plotting purposes. The column labeled (1) shows the weighted total number of observations having the indicated index value. Column (2) is merely the cumulation of column (1), and column (3) indicates the proportion of observations having an index value less than or equal to the one indicated in the left-hand column. Columns (4), (5), and (6) are calculated on the same basis as columns (1), (2), and (3), but the observations in those columns pertain to the subset, e.g., noncurrent loans, representative of the risk being measured.

TABLE B14

USLL:
Lorenz—Current vs. Noncurrent

Index Value	(1) Weighted Total Observations	(2) Cumulative Total Observations	(3) Ratio: (2)/Total (2)	(4) Weighted Noncurrent Observations	(5) Cumulative Noncurrent Observations	(6) Ratio: (5)/Total (5)
-.26	3.3	3.3	.000	0	0	0
-.24	1.6	4.9	.000	0	0	0
-.22	7.7	12.6	.001	0	0	0
-.20	12.5	25.1	.001	0	0	0
-.18	13.7	38.8	.002	0	0	0
-.16	37.7	76.5	.004	0	0	0
-.14	35.0	111.5	.006	0	0	0
-.12	121.8	233.3	.012	17.5	17.5	.004
-.10	94.4	327.7	.017	0	17.5	.004
-.08	241.9	569.6	.029	4.4	21.9	.005
-.06	323.5	893.1	.045	0	21.9	.005
-.04	313.8	1206.9	.061	0	21.9	.005
-.02	375.8	1582.7	.080	0	21.9	.005
-.00	445.9	2028.6	.103	0	21.9	.005
.02	421.2	2449.8	.124	0	21.9	.005
.04	503.2	2953.0	.150	34.2	56.1	.013

(continued)

TABLE B 14 (continued)

Index Value	(1) Weighted Total Observations	(2) Cumulative Total Observations	(3) Ratio: (2)/Total (2)	(4) Weighted Noncurrent Observations	(5) Cumulative Noncurrent Observations	(6) Ratio: (5)/Total (5)
.06	639.4	3592.4	.182	19.9	76.0	.017
.08	703.4	4295.8	.218	78.4	154.4	.035
.10	710.3	5006.1	.254	75.6	230.0	.052
.12	766.8	5772.9	.293	45.1	272.1	.062
.14	827.1	6500.0	.330	90.6	365.7	.082
.16	866.9	7466.9	.379	113.8	479.5	.108
.18	937.9	8404.8	.429	169.9	649.4	.146
.20	965.1	9369.9	.475	203.0	852.4	.191
.22	867.2	10237.1	.519	210.6	1063.0	.238
.24	1099.6	11336.7	.575	337.6	1400.6	.314
.26	1016.1	12352.8	.627	230.4	1631.0	.366
.28	978.4	13331.2	.676	217.9	1848.9	.415
.30	912.9	14244.1	.723	252.4	2101.3	.471
.32	872.1	15116.2	.767	339.6	2440.9	.547
.34	823.2	15939.4	.809	308.9	2749.8	.617
.36	905.5	16844.9	.855	339.7	3089.5	.693
.38	777.0	17621.9	.894	366.7	3456.2	.775
.40	651.9	18273.8	.927	341.0	3797.2	.852
.42	423.4	18697.2	.949	203.8	4001.0	.897
.44	323.8	19021.0	.965	153.0	4154.0	.932

.46	210.6	19231.6	.976	118.2	4272.2	.958
.48	178.7	19410.3	.985	38.0	4310.2	.967
.50	95.7	19506.0	.990	36.2	4346.4	.975
.52	68.6	19574.6	.993	34.3	4380.7	.982
.54	59.8	19634.4	.996	21.7	4402.4	.987
.56	29.0	19663.4	.998	27.0	4429.4	.993
.58	29.9	19693.3	.999	15.9	4445.3	.997
.60	14.4	19708.7	1.000	12.3	4457.6	1.000
.62	0	19708.7	1.000	0	4457.6	1.000
.64	0	19708.7	1.000	0	4457.6	1.000
.66	0	19708.7	1.000	0	4457.6	1.000
.68	0	19708.7	1.000	0	4457.6	1.000
.70	1.7	19708.4	1.000	1.7	4459.3	1.000

TABLE B15

MBA:
Lorenz—Current vs. Noncurrent

Index Value	Weighted Total Observations	Cumulative Total Observations	Ratio (2)/Total (2)	Weighted Noncurrent Observations	Cumulative Noncurrent Observations	Ratio (5)/Total (5)
-.04	1.0	1.0	.000	0	0	.000
-.02	0	1.0	.000	0	0	.000
.00	0	1.0	.000	0	0	.000
.02	4.0	5.0	.001	4.0	4.0	.001
.04	3.0	8.0	.001	0	4.0	.001
.06	2.0	10.0	.001	0	4.0	.001
.08	0	10.0	.001	0	4.0	.001
.10	3.0	13.0	.001	2.0	6.0	.001
.12	5.0	18.0	.002	0	6.0	.001
.14	9.0	27.0	.003	0	6.0	.001
.16	3.0	30.0	.003	0	6.0	.001
.18	8.0	38.0	.004	0	6.0	.001
.20	4.0	42.0	.004	2.0	8.0	.002
.22	14.0	56.0	.006	6.0	14.0	.003
.24	38.0	94.0	.010	5.0	19.0	.004
.26	43.0	137.0	.014	11.0	30.0	.006
.28	57.0	194.0	.020	8.0	38.0	.008
.30	89.0	283.0	.030	37.0	75.0	.016
.32	156.0	439.0	.046	57.0	132.0	.228
.34	176.0	615.0	.065	38.0	170.0	.036

.36	206.0	821.0	.087	61.0	231.0	.049
.38	297.0	1118.0	.118	153.0	384.0	.081
.40	406.0	1524.0	.161	140.0	524.0	.111
.42	577.0	2101.0	.222	244.0	768.0	.162
.44	502.0	2603.0	.274	191.0	959.0	.203
.46	643.0	3246.0	.342	276.0	1235.0	.261
.48	827.0	4073.0	.430	422.0	1657.0	.350
.50	886.0	4959.0	.523	466.0	2123.0	.449
.52	952.0	5911.0	.623	555.0	2678.0	.566
.54	763.0	6674.0	.704	353.0	3031.0	.641
.56	657.0	7331.0	.773	340.0	3371.0	.713
.58	675.0	8006.0	.844	440.0	3811.0	.806
.60	428.0	8434.0	.890	249.0	4060.0	.859
.62	369.0	8803.0	.928	237.0	4297.0	.909
.64	241.0	9044.0	.954	150.0	4447.0	.941
.66	177.0	9221.0	.975	103.0	4550.0	.962
.68	95.0	9316.0	.983	73.0	4623.0	.978
.70	93.0	9409.0	.992	60.0	4683.0	.990
.72	30.0	9439.0	.996	14.0	4697.0	.993
.74	19.0	9458.0	.998	12.0	4709.0	.996
.76	0	9458.0	.998	0	4709.0	.996
.78	8.0	9466.0	.998	5.0	4714.0	.997
.80	12.0	9478.0	1.000	11.0	4725.0	.999
.82	0	9478.0	1.000	0	4725.0	.999
.84	0	9478.0	1.000	0	4725.0	.900
.86	2.0	9480.0	1.000	2.0	4727.0	1.000
.88	1.0	9481.0	1.000	1.0	4728.0	1.000

TABLE B16

NAMSB:
Lorenz—Current vs. Noncurrent

Index Value	Weighted Total Observations	Cumulative Total Observations	Ratio: (2)/Total (2)	Weighted Noncurrent Observations	Cumulative Noncurrent Observations	Ratio: (5)/Total (5)
+.16	0	0	.000	0	0	.000
.18	4	4	.001	2	2	.001
.20	1	5	.001	0	2	.001
.22	7	12	.002	0	2	.001
.24	12	24	.004	0	2	.001
.26	29	53	.010	9	11	.004
.28	32	85	.016	24	35	.013
.30	49	134	.025	15	50	.019
.32	80	215	.040	30	80	.030
.34	135	349	.066	39	119	.044
.36	129	478	.090	50	169	.063
.38	210	688	.129	89	258	.097
.40	207	895	.169	83	341	.128
.42	339	1234	.232	128	469	.176
.44	417	1651	.310	156	625	.234
.46	407	2058	.387	182	807	.302
.48	441	2499	.469	180	987	.370
.50	348	2847	.535	204	1191	.446

.52	.373	3220	.605	187	1378	.516
.54	294	3514	.660	145	1523	.570
.56	270	3784	.711	118	1641	.615
.58	315	4099	.770	210	1851	.693
.60	247	4346	.816	143	1994	.747
.62	250	4596	.863	173	2167	.812
.64	167	4763	.895	111	2278	.853
.66	119	4882	.917	71	2349	.880
.68	119	5001	.940	98	2442	.915
.70	111	5112	.960	75	2517	.943
.72	79	5191	.975	66	2583	.967
.74	45	5236	.984	28	2611	.978
.76	50	5286	.993	31	2642	.990
.78	24	5310	.998	17	2659	.996
.80	7	5317	.999	6	2665	.998
.82	6	5323	1.000	5	2670	1.000

TABLE B17

USSLL:
Lorenz-Current vs. Noncurrent (Pooled)

Index Value	Weighted Total Observations	Cumulative Total Observations	Ratio: (2)/Total (2)	Weighted Noncurrent Observations	Cumulative Noncurrent Observations	Ratio: (5)/Total (5)
-.22	3.3	3.3	.000	0	0	0
-.20	15.3	18.6	.001	0	0	0
-.18	1.6	20.2	.001	0	0	0
-.16	6.1	26.3	.001	0	0	0
-.14	20.2	46.5	.002	0	0	0
-.12	33.9	80.4	.003	0	0	0
-.10	83.0	163.4	.007	0	0	0
-.08	146.2	309.6	.013	20.7	20.7	.004
-.06	265.0	574.6	.024	23.6	44.3	.008
-.04	349.8	924.4	.039	0	44.3	.008
-.02	275.5	1199.9	.051	0	44.3	.008
-.00	465.1	1665.0	.071	0	44.3	.008
.02	496.4	2161.4	.092	9.8	54.1	.010
.04	501.7	2663.1	.113	0	54.1	.010
.06	636.6	3299.7	.140	5.8	59.9	.011
.08	582.2	3881.9	.165	27.6	87.5	.016
.10	865.7	4747.6	.202	111.8	199.3	.037
.12	744.6	5492.2	.234	122.0	321.3	.060

.14	910.9	6403.1	.272	131.9	453.2	.084
.16	968.7	7371.8	.314	145.4	598.6	.111
.18	1059.1	8430.9	.359	211.7	803.1	.149
.20	1302.2	9733.1	.414	193.1	1003.4	.186
.22	1372.3	11105.4	.473	264.1	1267.5	.235
.24	1499.6	12605.0	.536	377.2	1644.7	.305
.26	1744.8	14349.8	.611	472.7	2117.4	.393
.28	1738.3	16088.1	.685	430.3	2547.7	.473
.30	1764.3	17852.4	.760	615.9	3163.6	.587
.32	1604.8	19457.2	.828	637.3	3800.9	.706
.34	1236.5	20693.7	.881	443.0	4243.9	.788
.36	940.0	21633.7	.921	386.8	4630.7	.860
.38	779.7	22413.4	.954	296.7	4927.4	.915
.40	459.1	22872.5	.973	170.5	5097.9	.946
.42	289.3	23161.8	.986	122.6	5220.5	.969
.44	178.1	23339.9	.993	66.1	5286.6	.982
.46	81.6	23421.5	.997	31.5	5318.1	.987
.48	46.7	23468.2	.999	44.0	5362.1	.996
.50	19.8	23483.0	1.000	19.8	5381.9	.999
.52	4.6	23492.6	1.000	1.7	5383.6	1.000
.54	3.1	23495.7	1.000	2.0	5385.6	1.000
.56	1.1	23496.8	1.000	0	5385.6	1.000

TABLE B18

MBA:
Lorenz-Current vs. Noncurrent (Pooled)

Index Value	Weighted Total Observations	Cumulative Total Observations	Ratio: (2)/Total (2)	Weighted Noncurrent Observations	Cumulative Noncurrent Observations	Ratio: (5)/Total (5)
.04	2	2	0	1	1	.000
.06	2	4	0	0	1	.000
.08	1	5	.001	0	1	.000
.10	8	13	.001	4	5	.001
.12	7	20	.002	0	5	.001
.14	2	22	.002	1	6	.001
.16	5	27	.003	0	6	.001
.18	12	39	.004	7	13	.003
.20	18	57	.006	5	18	.004
.22	18	75	.008	6	24	.005
.24	26	101	.011	4	28	.006
.26	25	126	.013	14	42	.009
.28	72	198	.021	24	66	.014
.30	63	261	.028	12	78	.016
.32	91	352	.037	43	121	.026
.34	170	522	.055	46	167	.035
.36	229	751	.079	91	258	.055
.38	240	991	.104	93	351	.074

.40	461	1452	.153	141	492	.104
.42	497	1949	.206	245	737	.157
.44	627	2576	.272	202	939	.199
.46	710	3286	.347	349	1288	.272
.48	778	4064	.430	381	1669	.353
.50	879	4943	.521	489	2158	.456
.52	780	5723	.604	420	2578	.545
.54	840	6563	.692	419	2997	.634
.56	748	7311	.771	400	3397	.718
.58	580	7891	.832	345	3742	.791
.60	545	8346	.890	316	4058	.858
.62	414	8850	.933	240	4298	.909
.64	170	9020	.951	108	4406	.932
.66	211	9231	.974	169	4575	.968
.68	95	9326	.984	52	4627	.979
.70	98	9424	.994	67	4694	.993
.72	34	9458	.998	27	4721	.998
.74	18	9476	.999	3	4724	.999
.76	3	9479	1.000	2	4726	1.000
.78	2	9481	1.000	2	4728	1.000

TABLE B19

NAMSB:
Lorenz-Current vs. Noncurrent (Pooled)

Index Value	Weighted Total Observations	Cumulative Total Observations	Ratio: (2)/Total(2)	Weighted Noncurrent Observations	Cumulative Noncurrent Observations	Ratio: (5)/Total(5)
+.16	2	2	.000	0	0	.000
.18	2	4	.001	2	2	.001
.20	3	7	.001	0	2	.001
.22	4	11	.002	0	2	.001
.24	11	22	.004	0	2	.001
.26	19	41	.008	3	5	.002
.28	17	58	.011	8	13	.005
.30	76	134	.025	39	52	.019
.32	57	191	.036	26	78	.029
.34	94	285	.054	16	94	.035
.36	192	477	.090	84	178	.067
.38	161	638	.120	84	262	.098
.40	239	877	.165	70	332	.124
.42	297	1174	.220	121	453	.170
.44	440	1614	.303	143	596	.223
.46	418	2032	.382	191	787	.295
.48	491	2523	.474	212	999	.374
.50	377	2900	.545	217	1216	.455

.52	329	3229	.607	169	1385	.519
.54	274	3503	.658	143	1528	.572
.56	318	3821	.718	154	1682	.630
.58	266	4087	.768	151	1833	.686
.60	276	4363	.820	188	2021	.757
.62	262	4625	.869	172	2193	.821
.64	181	4806	.903	125	2318	.868
.66	128	4934	.227	75	2393	.896
.68	75	5009	.941	51	2444	.915
.70	107	5116	.961	75	2519	.943
.72	86	5202	.977	66	2585	.968
.74	70	5272	.990	39	2624	.983
.76	27	5299	.995	23	2647	.991
.78	12	5311	.998	11	2658	.996
.80	9	5320	.999	9	2667	.999
.82	3	5323	1.000	3	2670	1.000

TABLE B20

*USSLL:
Lorenz-Delinquent vs. Foreclosures*

Index Value	Weighted Delinquent Observations	Cumulative Total Observations	Ratio: (2)/Total(2)	Weighted Number Foreclosures	Cumulative Foreclosures	Ratio: (5)/Total(5)
-.14	9.4	9.4	.002	0	0	.000
-.12	1.1	10.5	.002	0	0	.000
-.10	29.4	39.9	.009	0	0	.000
-.08	18.2	58.1	.013	0	0	.000
-.06	97.6	155.7	.035	0	0	.000
-.04	170.0	325.7	.073	0	0	.000
-.02	237.6	563.3	.126	1.9	1.9	.007
.00	466.5	1029.8	.231	0	1.9	.007
.02	468.4	1498.2	.336	0	1.9	.007
.04	556.0	2054.2	.461	4.1	6.0	.022
.06	341.4	2395.6	.537	0	6.0	.022
.08	415.1	2810.7	.630	22.1	28.1	.106
.10	288.9	3099.6	.695	14.2	42.3	.159
.12	258.8	3358.4	.753	6.4	48.7	.183
.14	231.5	3589.9	.805	7.3	56.0	.211
.16	213.0	3802.9	.853	19.0	75.0	.282
.18	152.8	3955.7	.887	28.4	103.4	.389
.20	168.3	4124.0	.925	38.2	141.6	.533

.22	72.3	4196.3	.941	17.0	158.6	.597
.24	63.0	4259.3	.955	18.6	177.2	.667
.26	41.0	4300.3	.964	12.0	189.2	.712
.28	19.8	4320.1	.969	12.0	201.2	.757
.30	16.6	4336.7	.972	2.6	203.8	.767
.32	5.7	4342.4	.974	5.7	209.5	.788
.34	26.8	4369.2	.980	15.5	225.0	.847
.36	40.8	4410.0	.989	21.1	246.1	.926
.38	19.7	4429.7	.993	9.8	255.9	.963
.40	19.7	4449.4	.998	9.8	265.7	1.000
.42	0	4449.4	.998	0	265.7	1.000
.44	0	4449.4	.998	0	265.7	1.000
.46	9.8	4459.2	1.000	0	265.7	1.000

TABLE B21

MBA:
Lorenz-Delinquent vs. Foreclosures

Index Value	Weighted Delinquent Observations	Cumulative Total Observations	Ratio: (2)/Total (2)	Weighted Number Foreclosures	Cumulative Foreclosures	Ratio: (5)/Total (5)
.02	1	1	.000	0	0	.000
.04	3	4	.001	0	0	.000
.06	12	16	.003	0	0	.000
.08	1	17	.004	1	1	.000
.10	8	25	.005	0	1	.000
.12	1	26	.005	0	1	.000
.14	14	40	.008	0	1	.000
.16	6	46	.010	0	1	.000
.18	2	48	.010	2	3	.001
.20	14	62	.013	3	6	.002
.22	20	82	.017	4	10	.004
.24	21	103	.022	3	13	.005
.26	48	151	.032	10	23	.009
.28	63	214	.045	17	41	.016
.30	36	250	.053	7	48	.019
.32	41	291	.062	7	55	.022
.34	99	390	.082	36	91	.037
.36	104	494	.104	28	119	.048
.38	210	704	.149	126	245	.099
.40	132	836	.177	35	280	.113
.42	232	1068	.226	62	342	.138
.44	182	1250	.264	79	421	.170

.46	294	1544	.326	148	569	.229
.48	317	1861	.394	178	747	.301
.50	324	2185	.462	174	921	.371
.52	313	2498	.528	182	1103	.445
.54	395	2893	.612	218	1321	.533
.56	412	3305	.699	216	1537	.620
.58	247	3552	.751	144	1681	.678
.60	213	3765	.796	105	1786	.720
.62	221	3986	.843	157	1943	.783
.64	185	4171	.882	125	2068	.834
.66	135	4306	.911	82	2150	.867
.68	112	4418	.934	86	2236	.902
.70	113	4531	.958	85	2321	.936
.72	51	4582	.969	39	2360	.952
.74	50	4632	.980	34	2394	.965
.76	20	4652	.984	16	2410	.972
.78	7	4659	.985	3	2413	.973
.80	4	4663	.986	4	2417	.974
.82	7	4670	.988	7	2424	.977
.84	16	4686	.991	16	2440	.984
.86	1	4687	.991	1	2441	.984
.88	4	4691	.992	2	2443	.985
.90	12	4703	.995	12	2455	.990
.92	2	4705	.995	2	2457	.991
.94	2	4707	.996	2	2459	.992
.96	0	4707	.996	0	2459	.992
.98	10	4717	.998	10	2469	.996
1.00	0	4717	.998	0	2469	.996
1.02	11	4728	1.000	11	2480	1.000

TABLE B22

NAMSB:
Lorenz-Delinquent vs. Foreclosures

Index Value	Weighted Delinquent Observations	Cumulative Total Observations	Ratio: (2)/Total(2)	Weighted Number Foreclosures	Cumulative Foreclosures	Ratio: (5)/Total(5)
-.18	6	6	.002	0	0	.000
-.16	0	6	.002	0	0	.000
-.14	2	8	.003	0	0	.000
-.12	2	10	.004	0	0	.000
-.10	0	10	.004	0	0	.000
-.08	17	27	.010	0	0	.000
-.06	5	32	.012	0	0	.000
-.04	9	41	.015	2	2	.003
-.02	11	52	.019	0	2	.003
.00	13	65	.024	0	2	.003
.02	22	87	.033	0	2	.003
.04	32	119	.044	0	2	.003
.06	34	153	.057	4	6	.010
.08	62	215	.081	5	11	.018
.10	89	304	.114	6	17	.028
.12	146	450	.168	16	33	.055
.14	136	586	.219	11	44	.073
.16	114	700	.262	30	74	.123
.18	129	829	.310	16	90	.150
.20	140	969	.363	31	121	.201
.22	145	1114	.417	23	144	.239
.24	141	1255	.470	47	191	.317

.26	133	1388	.520	36	227	.377
.28	154	1542	.578	19	246	.409
.30	155	1697	.636	39	285	.473
.32	148	1845	.691	10	295	.490
.34	186	2031	.761	53	348	.579
.36	137	2168	.812	46	394	.654
.38	154	2322	.870	63	457	.759
.40	96	2418	.906	28	584	.806
.42	63	2481	.929	24	509	.846
.44	42	2523	.445	24	533	.885
.46	68	2591	.970	36	569	.945
.48	21	2612	.978	6	575	.955
.50	2	2614	.979	0	575	.955
.52	9	2623	.982	5	580	.963
.54	4	2627	.984	4	584	.970
.56	4	2631	.985	1	585	.972
.58	0	2631	.985	0	585	.972
.60	1	2632	.986	1	586	.973
.62	7	2639	.988	0	586	.973
.64	2	2641	.989	1	587	.975
.66	5	2646	.991	2	589	.978
.68	3	2649	.992	3	592	.983
.70	1	2650	.993	1	593	.985
.72	1	2651	.993	0	593	.985
.74	0	2651	.993	0	593	.985
.76	0	2651	.993	0	593	.985
.78	0	2651	.993	0	593	.985
.80	0	2651	.993	0	593	.985
.82	0	2651	.993	0	593	.985
.84	0	2651	.993	0	593	.985
.86	0	2651	.993	0	593	.985

(continued)

TABLE B 22 (concluded)

Index Value	Weighted Total Delinquent Observations	Cumulative Total Observations	Ratio: (2)/Total(2)	Weighted Number Foreclosures	Cumulative Foreclosures	Ratio: (5)/Total(5)
.88	1	2652	.993	1	594	.987
.90	0	2652	.993	0	594	.987
.92	0	2652	.993	0	594	.987
.94	0	2652	.993	0	594	.987
.96	3	2655	.994	3	597	.992
.98	0	2655	.994	0	597	.992
1.00	0	2655	.994	0	597	.992
1.02	0	2655	.994	0	597	.992
1.04	5	2660	.996	0	597	.992
1.06	0	2660	.996	0	597	.992
1.08	5	2665	.998	5	602	1.000
1.10	3	2668	.999	0	602	1.000
1.12	0	2668	.999	0	602	1.000
1.14	0	2668	.999	0	602	1.000
1.16	2	2670	1.000	0	602	1.000

TABLE B23

USSLL:
Lorenz-Delinquent vs. Foreclosures (Pooled)

Index Value	Weighted Total Delinquent Observations	Cumulative Total Observations	Ratio: (2)/Total (2)	Weighted Number Foreclosures	Cumulative Foreclosures	Ratio: (5)/Total (5)
-.14	1.0	1.1	.000	0	0	.000
-.12	0.0	1.1	.000	0	0	.000
-.10	1.1	2.2	.000	0	0	.000
-.08	8.3	10.5	.002	0	0	.000
-.06	95.8	106.3	.020	0	0	.000
-.04	144.6	250.9	.046	0	0	.000
-.02	213.8	464.7	.086	0	0	.000
.00	455.2	919.9	.171	0	0	.000
.02	670.2	1590.1	.295	14.3	14.3	.037
.04	773.9	2364.0	.439	10.9	25.2	.066
.06	557.4	2921.4	.542	1.9	27.1	.071
.08	468.1	3389.5	.629	35.4	62.5	.163
.10	400.3	3789.8	.704	35.5	98.0	.256
.12	288.6	4078.4	.757	23.4	121.4	.317
.14	246.5	4324.9	.803	16.7	138.1	.360
.16	290.1	4615.0	.857	41.3	179.4	.468
.18	211.2	4826.2	.896	34.2	213.6	.557
.20	234.2	5060.4	.940	65.5	279.1	.728
.22	75.7	5136.1	.954	22.5	301.6	.787
.24	78.5	5214.6	.968	15.3	316.9	.826
.26	26.5	5241.1	.973	6.4	323.3	.843
.28	13.5	5254.6	.976	5.7	329.0	.858
.30	19.0	5273.6	.979	11.3	340.3	.888
.32	3.8	5277.4	.980	3.8	344.1	.897
.34	9.8	5287.2	.982	0.0	344.1	.897
.36	39.3	5226.5	.989	29.5	373.6	.974
.38	29.5	5356.0	.994	9.8	383.4	1.000
.40	9.8	5365.8	.996	0.0	383.4	1.000
.42	19.7	5385.5	1.000	0.0	383.4	1.000

TABLE B24

MBA:
Lorenz-Delinquent vs. Foreclosures (Pooled)

Index Value	Weighted Total Delinquent Observations	Cumulative Total Observations	Ratio: (2)/Total(2)	Weighted Number Foreclosures	Cumulative Foreclosures	Ratio: (5)/Total(5)
-.08	3	3	.000	0	0	.000
-.06	0	3	.000	0	0	.000
-.04	4	7	.001	3	3	.001
-.02	3	10	.001	0	3	.001
.00	0	10	.001	0	3	.001
.02	7	17	.002	0	3	.001
.04	0	17	.002	0	3	.001
.06	4	21	.002	4	7	.001
.08	2	23	.002	0	7	.001
.10	5	28	.003	5	12	.002
.12	1	25	.003	0	12	.002
.14	12	41	.004	4	16	.003
.16	14	55	.006	4	20	.004
.18	13	68	.007	4	24	.005
.20	49	117	.012	41	65	.014
.22	31	148	.016	11	76	.016
.24	15	163	.017	0	76	.016
.26	83	246	.026	25	101	.021
.28	76	322	.034	43	144	.030
.30	91	413	.044	55	199	.042
.32	125	538	.057	50	249	.053

.34	172	710	.075	104	353	.075
.36	197	907	.096	118	471	.096
.38	253	1160	.122	121	592	.125
.40	359	1519	.160	190	782	.165
.42	445	1964	.207	205	987	.209
.44	536	2500	.264	297	1284	.271
.46	537	3037	.320	288	1572	.332
.48	589	3626	.382	241	1813	.384
.50	617	4243	.448	302	2115	.447
.52	709	4952	.522	372	2487	.526
.54	641	5593	.590	322	2809	.594
.56	648	6241	.658	321	3130	.662
.58	521	6662	.703	269	3399	.719
.60	587	7349	.775	265	3664	.775
.62	614	7963	.840	320	3984	.843
.64	440	8403	.886	198	4182	.885
.66	347	8750	.923	184	4366	.924
.68	259	9009	.950	104	4474	.946
.70	171	9180	.968	93	4567	.966
.72	106	9286	.979	52	4619	.977
.74	110	9396	.991	71	4690	.992
.76	47	9443	.996	22	4712	.997
.78	4	9447	.996	3	4715	.997
.80	16	9463	.998	4	4719	.998
.82	9	9472	.999	8	4727	1.000
.84	1	9473	.999	0	4727	1.000
.86	8	9481	1.000	0	4727	1.000

TABLE B25

NAMSB:
Lorenz-Delinquent vs. Foreclosures (Pooled)

Index Value	Weighted Delinquent Observations	Cumulative Total Observations	Ratio: (2)/Total (2)	Weighted Number Foreclosures	Cumulative Foreclosures	Ratio: (5)/Total (5)
-.14	4	4	.001	0	0	.000
-.12	0	4	.001	0	0	.000
-.10	0	4	.001	0	0	.000
-.08	0	4	.001	0	0	.000
-.06	3	7	.003	0	0	.000
-.04	3	10	.004	0	0	.000
-.02	9	19	.007	0	0	.000
.00	11	30	.011	0	0	.000
.02	34	64	.024	4	4	.007
.04	32	96	.036	3	7	.012
.06	46	142	.053	1	8	.013
.08	74	216	.081	12	20	.033
.10	90	306	.115	6	26	.043
.12	83	389	.146	6	32	.053
.14	87	476	.178	12	44	.073
.16	105	581	.218	13	57	.095
.18	160	741	.278	35	90	.153
.20	144	885	.331	13	105	.174
.22	122	1007	.377	24	129	.214

.24	148	1155	.432	42	171	.284
.26	131	1286	.482	36	207	.344
.28	201	1487	.557	57	264	.439
.30	209	1696	.635	26	290	.482
.32	157	1853	.694	41	381	.550
.34	208	2061	.772	52	383	.636
.36	152	2213	.829	59	442	.734
.38	191	2404	.900	55	497	.826
.40	95	2499	.936	30	527	.875
.42	38	2537	.950	14	541	.899
.44	34	2571	.963	7	548	.910
.46	55	2626	.984	40	588	.977
.48	9	2635	.987	0	588	.977
.50	6	2641	.989	4	592	.983
.52	4	2645	.991	0	592	.983
.54	7	2652	.993	0	592	.983
.56	3	2655	.994	0	592	.983
.58	1	2656	.995	1	593	..985
.60	0	2656	.995	0	593	.985
.62	1	2657	.995	1	594	.987
.64	1	2658	.996	0	594	.987
.66	5	2663	.997	2	596	.990
.68	1	2664	.998	0	596	.990
.70	2	2666	.999	2	598	.993
.72	2	2668	.999	2	600	.997
.74	1	2669	1.000	1	601	.998
.76	1	2670	1.000	1	602	1.000

TABLE B26

USSLL:
Lorenz-Current vs. Foreclosed

Index Value	Weighted Total Observations	Cumulative Total Observations	Ratio: (2)/Total (2)	Weighted Foreclosure Observations	Cumulative Foreclosure Observations	Ratio: (5)/Total (5)
-.06	1.1	1.1	.000	0.0	0.0	.0
-.04	103.3	104.4	.007	0.0	0.0	.0
-.02	1007.1	1111.5	.072	0.0	0.0	.0
.00	3458.3	4569.8	.295	1.9	1.9	.007
.02	4411.8	8981.6	.579	1.9	3.8	.014
.04	3385.2	12366.8	.797	62.4	66.2	.249
.06	1647.1	14013.9	.903	29.6	95.8	.360
.08	840.9	14854.8	.957	61.2	157.0	.590
.10	393.0	15247.8	.983	46.8	203.8	.767
.12	219.6	15467.4	.997	48.1	251.9	.948
.14	37.1	15504.5	.999	13.9	265.8	1.000
.16	11.3	15515.8	1.000	0.0	265.8	1.000