

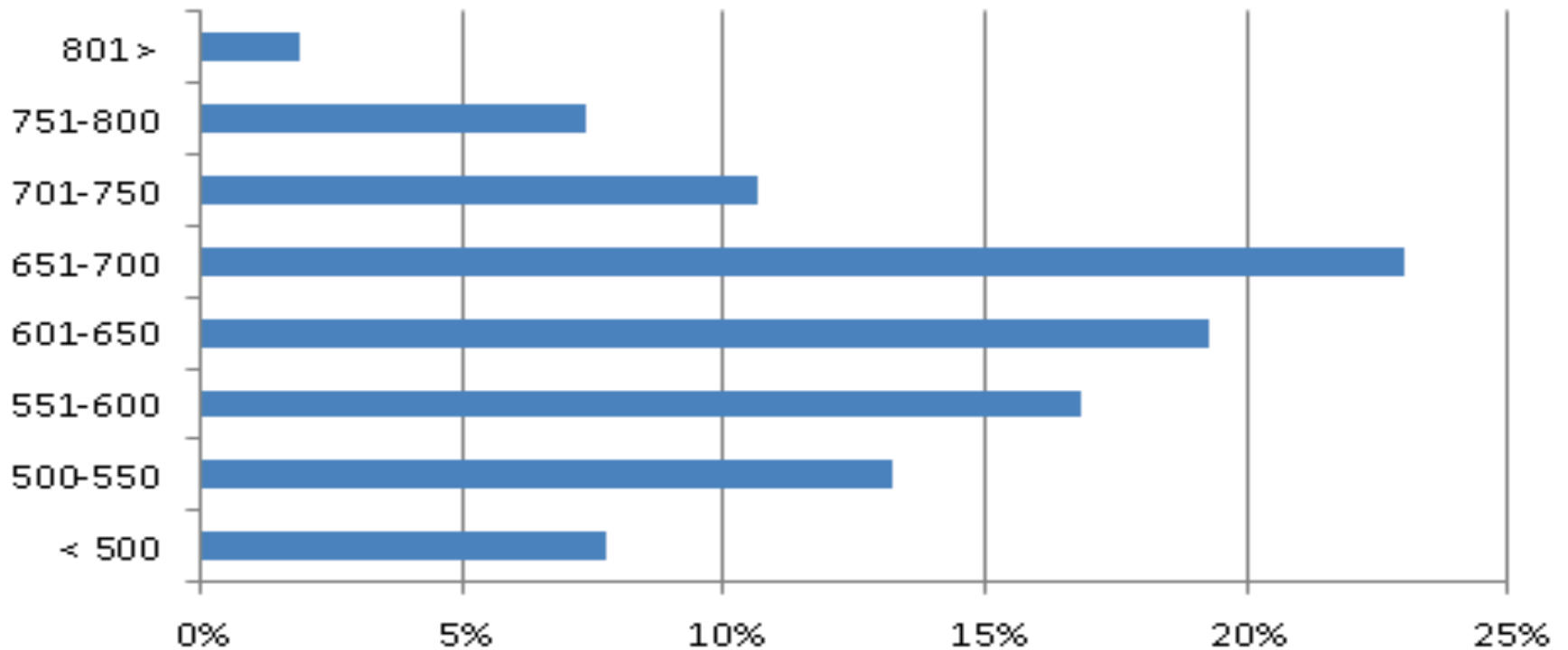
Issues in Counseling LMI Homebuyers

Consumer Risk Factors

- Clarifi Clients Over the Last Year (1,169)
 - 80% are low-to-moderate income
 - 60% have dependents
 - 74% are not married
 - 55% have some post-secondary education

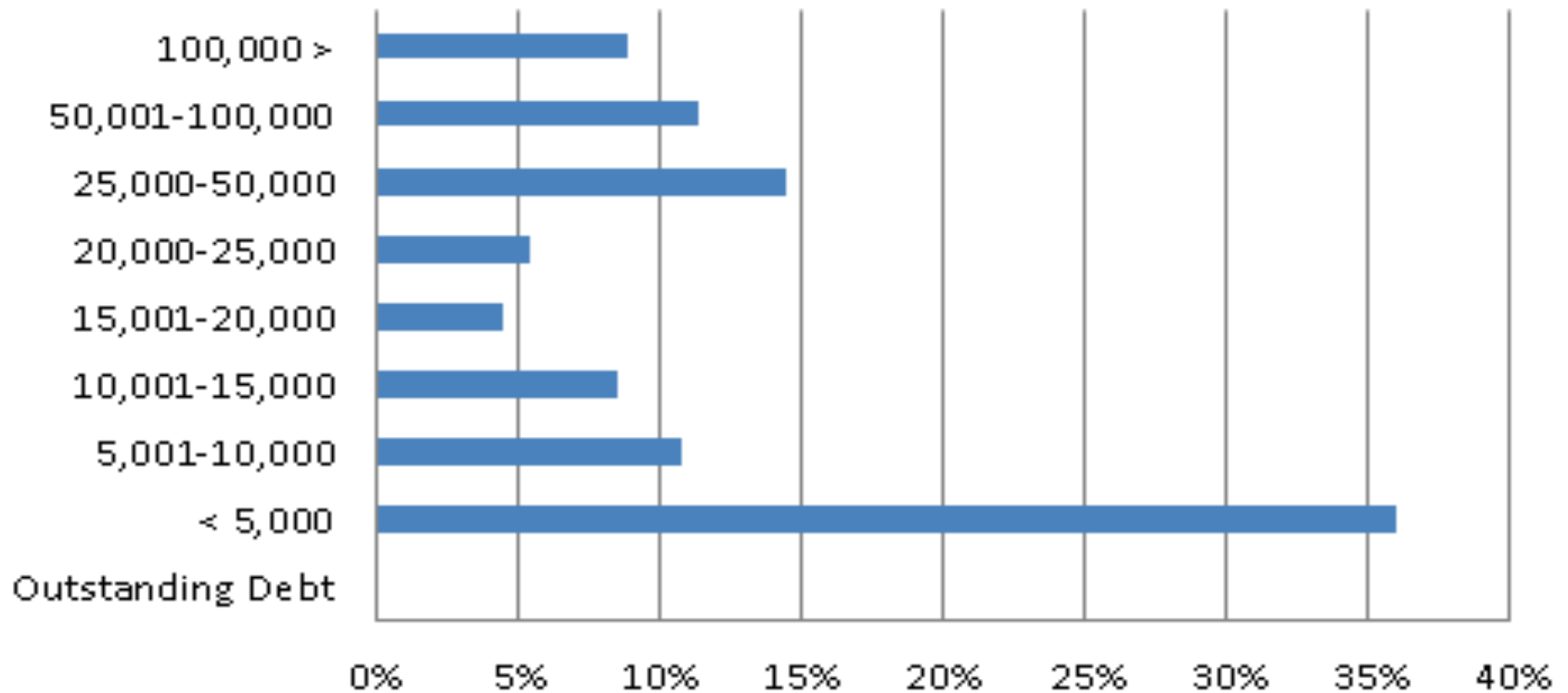
Consumer Risk Factors

Credit Scores



Consumer Risk Factors

Outstanding Debt



The Role of Housing Counseling

- Ideal Format
 - One-on-One
 - Face-to-Face
 - Early in the Process
- Getting borrowers into counseling early leads to more originations and originations that go more smoothly

Student Loans

Outstanding Debt

