

ENHANCING FAIR LENDING RISK ASSESSMENT USING REGRESSION ANALYSIS

MARCH 2011

Over the past 18 months, many new lenders have acted to assess Fair Lending risk through enhanced data analysis. At the highest level, this has meant using regression analysis.

THE COST OF FAIR LENDING FAILURES

Lenders have compelling reasons to improve their ability to assess Fair Lending risk. During 2010, the Federal Trade Commission obtained a settlement with Golden Empire Mortgage, Inc. and the Office of Thrift Supervision / Department of Justice obtained a consent order with AIG (i.e., AIG Federal Savings Bank and Wilmington Finance, Inc.). In both cases, the lenders were penalized for their failure to recognize ethnic or racial disparities in mortgage pricing and to take appropriate corrective action. Although built on previous judgments against other lenders, each case represents heightened scrutiny of Fair Lending performance. Golden Empire is the latest word from the FTC, and AIG is the most current decision on lender responsibility for broker activity.

The cost of these failures was direct and steep. In both cases, the lenders were enjoined from further discrimination, and both were required to make improvements in policies and procedures and to train employees. However, the headlines grabbing attention are that

- Golden Empire was required to pay \$1.5 million to compensate overcharged Hispanic borrowers; and
- AIG FSB and WFI were required to pay \$6.1 million into a settlement fund that would compensate aggrieved African-American borrowers and to pay up to \$1.0 million for consumer education.

REGRESSION ANALYSIS IDENTIFIES RISK

For lenders with substantial mortgage lending volume, regression analysis is the best solution for assessing risk. Regression analysis is a method of determining whether race or another prohibited basis is a significant factor in pricing or underwriting decisions, while holding constant variables such as credit scores, LTVs, and many other factors associated with the lending process. Using regression analysis correctly, lenders can see risk more clearly than other statistical tools and estimate the magnitude of that risk more precisely.

Fair Lending Analysis A Compendium Of Essays On The Use Of Statistics

Didier Musso



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