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Lending Outcomes Among Native American and Reservation Applicants

This study examines the impact of loan location on Native Americans applying for mortgages. The study specifically looks at what effect applying for a mortgage on reservation land has on loan outcomes. Due to their status as sovereign nations, repossessing homes that are in foreclosure within these areas is more difficult due to several legal challenges lenders face. The study is concerned with determining how big of a difference there is in these loan outcomes and among both Native American and non-Native American applicant groups.