



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Cleveland-Elyria Metro Area

Source: FFIEC Home Mortgage Disclosure Act (HMDA). <https://www.ffiec.gov/hmda/hmdaproducts.htm>

Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
1ST FINANCIAL, INC.	2	2	0	0.0	\$72,500	
1ST SIGNATURE LENDING, LLC	1	1	0	0.0	\$86,000	
21ST MORTGAGE CORP.	158	71	87	55.1	\$28,817	\$29,161
ABSOLUTE HOME	1	1	0	0.0	\$180,000	
ACADEMY MORTGAGE CORPORATION	1	1	0	0.0	\$143,000	
ACCESS NATIONAL BANK	1	1	0	0.0	\$236,000	
ADVANCIAL FEDERAL CREDIT UNION	1	1	0	0.0	\$247,000	
AFFINITY FEDERAL CREDIT UNION	1	1	0	0.0	\$292,000	
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	5	4	1	20.0	\$142,750	\$44,000
ALL WESTERN MORTGAGE	1	1	0	0.0	\$60,000	
ALLIANCE CREDIT LLC	4	4	0	0.0	\$59,000	
ALLIANT CREDIT UNION	2	2	0	0.0	\$347,500	
ALLIED FIRST BANK, SB	1	1	0	0.0	\$170,000	
ALLIED MORTGAGE GROUP	2	2	0	0.0	\$164,000	
AMERICAN FINANCIAL NETWORK INC.	12	12	0	0.0	\$127,083	
AMERICAN FINANCIAL RESOURCES	7	5	2	28.6	\$113,600	\$208,500
AMERICAN FINANCING CORPORATION	3	3	0	0.0	\$138,667	
AMERICAN HOME MORTGAGE SERVICING	3	3	0	0.0	\$110,000	
AMERICAN INTERNET MORTGAGE	14	10	4	28.6	\$177,700	\$91,500
AMERICAN MIDWEST MORTGAGE	158	151	7	4.4	\$143,669	\$167,286
AMERICAN MORTGAGE COMPANY	5	5	0	0.0	\$121,600	
AMERICAN NEIGHBORHOOD MORTGAGE	2	1	1	50.0	\$238,000	\$308,000
AMERICAN SAVINGS BANK, FSB	2	1	1	50.0	\$308,000	\$110,000
AMERIFIRST FINANCIAL CORPORATION	113	113	0	0.0	\$163,310	
AMERIS BANK	1	1	0	0.0	\$159,000	
AMERISAVE MORTGAGE CORPORATION	5	3	2	40.0	\$196,667	\$152,500
ANDOVER BANK, THE	14	10	4	28.6	\$128,800	\$178,750
Angel Oak Mortgage Solutions LLC	6	6	0	0.0	\$255,500	
APPLE CREEK BANKING COMPANY, THE	9	6	3	33.3	\$112,333	\$78,000
ARVEST BANK	1	1	0	0.0	\$44,000	
ASHLAND CREDIT UNION	1	1	0	0.0	\$151,000	
ASSOCIATED BANK, NATIONAL ASSOCIATION	4	4	0	0.0	\$330,500	



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ASSURANCE FINANCIAL GROUP, LLC	1	1	0	0.0	\$418,000	
ATLANTIC BAY MORTGAGE GROUP LLC	3	3	0	0.0	\$125,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$220,000	
BANC OF CALIFORNIA, INC.	1	1	0	0.0	\$35,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	121	115	6	5.0	\$241,861	\$116,167
BANK OF ENGLAND	29	29	0	0.0	\$182,517	
BANK OF LITTLE ROCK MORTGAGE CORP.	1	1	0	0.0	\$121,000	
BANKERS G T AND T COMPANY	77	74	3	3.9	\$150,365	\$72,667
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	9	9	0	0.0	\$133,222	
BAXTER CREDIT UNION	7	7	0	0.0	\$225,000	
BEST REWARD CREDIT UNION	8	8	0	0.0	\$88,625	
BMI FEDERAL CREDIT UNION	1	1	0	0.0	\$175,000	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$339,000	
BNC NATIONAL BANK	1	1	0	0.0	\$215,000	
BNY MELLON, NATIONAL ASSOCIATION	2	2	0	0.0	\$1,125,000	
BOFI FEDERAL BANK	6	6	0	0.0	\$154,667	
BOKF, NATIONAL ASSOCIATION	1	1	0	0.0	\$159,000	
BRANCH BANKING AND TRUST COMPANY	4	3	1	25.0	\$272,667	\$37,000
BRIDGEVIEW BANK GROUP	50	36	14	28.0	\$175,667	\$168,071
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	12	11	1	8.3	\$154,273	\$78,000
BUCKEYE COMMUNITY BANK	14	13	1	7.1	\$180,615	\$422,000
Caliber Home Loans, Inc.	73	66	7	9.6	\$140,758	\$149,429
CAPITAL BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$216,000	
CAPITAL ONE, NATIONAL ASSOCIATION	31	19	12	38.7	\$140,211	\$94,000
CARDINAL CREDIT UNION, INC.	74	71	3	4.1	\$140,873	\$106,333
CARDINAL FINANCIAL COMPANY	9	9	0	0.0	\$228,333	
CARRINGTON MORTGAGE SERVICES	14	14	0	0.0	\$231,643	
CBC NATIONAL BANK	36	36	0	0.0	\$181,056	
CENTIER BANK	6	6	0	0.0	\$42,167	
CENTURY FEDERAL CREDIT UNION	81	59	22	27.2	\$155,085	\$84,455
CF BANK NATIONAL ASSOCIATION	7	6	1	14.3	\$255,667	\$332,000
CHARLES SCHWAB BANK	3	3	0	0.0	\$559,000	



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CHEMICAL BANK	186	177	9	4.8	\$164,565	\$140,222
CHURCHILL MORTGAGE CORP	4	4	0	0.0	\$178,500	
CIBC BANK USA	2	2	0	0.0	\$300,500	
CITIBANK, N.A.	50	44	6	12.0	\$162,818	\$196,833
CITIZENS BANK, NATIONAL ASSOCIATION	401	356	45	11.2	\$155,494	\$210,156
CITIZENS EQUITY FIRST CREDIT UNION	1	1	0	0.0	\$168,000	
CITIZENS NATIONAL BANK OF BLUFFTON, THE	1	1	0	0.0	\$122,000	
CITYWIDE HOME LOANS A UTAH CORPORATION	1	0	1	100.0		\$105,000
CIVISTA BANK	50	47	3	6.0	\$225,191	\$174,333
CLEVELAND SELF RELIANCE FEDERAL CREDIT UNION	9	9	0	0.0	\$84,778	
CMG MORTGAGE, INC.	22	22	0	0.0	\$117,818	
CNB BANK	40	37	3	7.5	\$247,405	\$126,333
CNB MORTGAGE COMPANY	1	1	0	0.0	\$125,000	
COLONIAL SAVINGS, FA	2	2	0	0.0	\$77,000	
COLUMBUS FIRST BANK	1	0	1	100.0		\$750,000
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	2	2	0	0.0	\$106,500	
COMMONWEALTH BANK AND TRUST COMPANY	1	1	0	0.0	\$88,000	
COMMONWEALTH MORTGAGE, LLC	1	1	0	0.0	\$139,000	
COMMUNITY STAR CREDIT UNION, INC.	37	36	1	2.7	\$104,861	\$89,000
CONNEXUS CREDIT UNION	2	2	0	0.0	\$92,500	
CONSUMERS NATIONAL BANK	3	3	0	0.0	\$316,000	
CORNERSTONE MORTGAGE, INC.	1	1	0	0.0	\$366,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	35	35	0	0.0	\$208,429	
CREDIT HUMAN FEDERAL CREDIT UNION	24	9	15	62.5	\$40,222	\$53,467
CREDIT UNION OF OHIO	2	2	0	0.0	\$151,000	
CROSSCOUNTRY MORTGAGE INC	739	715	24	3.2	\$169,287	\$162,125
CU MORTGAGE SERVICES INC.	1	1	0	0.0	\$126,000	
DELTA COMMUNITY CREDIT UNION	3	3	0	0.0	\$364,000	
DEPARTMENT OF COMMERCE FEDERAL CREDIT UNION	1	1	0	0.0	\$257,000	
DEVELOPER'S MORTGAGE CO.	4	4	0	0.0	\$279,250	
DIGITAL FEDERAL CREDIT UNION	7	5	2	28.6	\$127,000	\$230,500
DITECH FINANCIAL LLC	20	13	7	35.0	\$193,692	\$126,429



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DOLLAR BANK, A FEDERAL SAVINGS BANK	328	308	20	6.1	\$172,308	\$84,550
DOMINION ENERGY CREDIT UNION	4	4	0	0.0	\$130,750	
E MORTGAGE MANAGEMENT, LLC	6	4	2	33.3	\$109,500	\$202,500
EAGLE SAVINGS BANK	1	1	0	0.0	\$244,000	
EAGLEBANK	2	1	1	50.0	\$187,000	\$424,000
EAST COAST CAPITAL CORP	1	1	0	0.0	\$70,000	
EASTMAN CREDIT UNION	1	1	0	0.0	\$188,000	
EATON FAMILY CREDIT UNION	13	10	3	23.1	\$42,400	\$28,333
Embrace Home Loans, Inc	3	0	3	100.0		\$88,667
ENVOY MORTGAGE, LTD.	1	1	0	0.0	\$328,000	
EQUITABLE MORTGAGE CORPORATION	5	5	0	0.0	\$204,200	
EQUITY RESOURCES, INCORPORATED	4	4	0	0.0	\$206,500	
EVANSVILLE TEACHERS FEDERAL CREDIT UNION	1	1	0	0.0	\$83,000	
EVERETTE FINANCIAL	6	6	0	0.0	\$64,167	
EVOLVE BANK & TRUST	12	12	0	0.0	\$144,583	
EXCEL MORTGAGE SERVICING, INC.	2	2	0	0.0	\$191,500	
FAIRWAY INDEPENDENT MORT. CORP	213	207	6	2.8	\$144,469	\$87,833
FARM CREDIT SERVICES OF MIDAM	34	31	3	8.8	\$220,258	\$229,000
FARMERS NATIONAL BANK OF CANFIELD, THE	32	31	1	3.1	\$146,355	\$391,000
FEARON FINANCIAL LLC	2	2	0	0.0	\$244,500	
FFC MORTGAGE CORP	3	1	2	66.7	\$130,000	\$89,000
FIFTH THIRD BANK	4	2	2	50.0	\$125,000	\$45,000
FIFTH THIRD MORTGAGE COMPANY	995	908	87	8.7	\$187,615	\$147,736
Finance of America Commercial LLC	5	4	1	20.0	\$105,750	\$88,000
Finance of America Mortgage LLC	23	22	1	4.3	\$118,182	\$113,000
FIRESTONE FEDERAL CREDIT UNION	2	2	0	0.0	\$162,000	
FIRST BANK RICHMOND	1	1	0	0.0	\$128,000	
FIRST CALIFORNIA MORTGAGE CO., INC.	1	1	0	0.0	\$103,000	
FIRST CHOICE LOAN SERVICES INC.	3	3	0	0.0	\$243,667	
FIRST COMMONWEALTH BANK	25	24	1	4.0	\$378,083	\$428,000
FIRST COMMUNITY MORTGAGE, INC.	18	17	1	5.6	\$174,412	\$150,000
First Equity Mortgage Inc	72	64	8	11.1	\$263,906	\$298,000



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FIRST FEDERAL BANK OF THE MIDWEST	4	4	0	0.0	\$116,250	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	8	8	0	0.0	\$143,250	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1,254	1,215	39	3.1	\$192,519	\$166,744
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	127	110	17	13.4	\$160,336	\$106,529
FIRST FINANCIAL BANK	2	1	1	50.0	\$53,000	\$333,000
FIRST GUARANTY MORTGAGE CORP	7	7	0	0.0	\$156,429	
FIRST INTERNET BANK OF INDIANA	2	2	0	0.0	\$128,000	
FIRST LIBERTY BANK	1	1	0	0.0	\$131,000	
FIRST MERCHANTS BANK	2	2	0	0.0	\$114,000	
FIRST NATIONAL BANK OF AMERICA	8	3	5	62.5	\$167,333	\$129,800
FIRST NATIONAL BANK OF BELLEVUE, THE	2	2	0	0.0	\$231,500	
FIRST NATIONAL BANK OF PENNSYLVANIA	490	447	43	8.8	\$240,957	\$218,581
FIRST OHIO HOME FINANCE, INC	32	30	2	6.3	\$142,833	\$236,000
FIRST PERSONAL BANK	1	1	0	0.0	\$63,000	
FIRST STATE BANK OF ST. CHARLES, MISSOURI	1	1	0	0.0	\$254,000	
FIRST TECHNOLOGY FEDERAL CREDIT UNION	2	2	0	0.0	\$184,000	
FIRST UNITED BANK AND TRUST COMPANY	1	1	0	0.0	\$379,000	
FIRST WESTERN FEDERAL SAVINGS BANK	2	2	0	0.0	\$42,500	
FIRSTBANK	21	20	1	4.8	\$230,400	\$413,000
FLAGSTAR BANK, FSB	53	44	9	17.0	\$141,477	\$98,111
FLORIDA CAPITAL BANK, N.A.	10	10	0	0.0	\$216,700	
FRANKLIN AMERICAN MORTGAGE CO.	25	24	1	4.0	\$139,167	\$77,000
FRANKLIN FIRST FINANCIAL, LTD	3	3	0	0.0	\$188,667	
FREEDOM MORTGAGE CORP.	62	57	5	8.1	\$140,509	\$120,400
GEAUGA SAVINGS BANK	18	14	4	22.2	\$177,571	\$267,250
GENEVA FINANCIAL, LLC	3	3	0	0.0	\$80,000	
GENOA BANKING COMPANY, THE	1	1	0	0.0	\$396,000	
GLASS CITY FEDERAL CREDIT UNION	1	0	1	100.0		\$250,000
GMH MORTGAGE SERVICES LLC	1	1	0	0.0	\$375,000	
GOLD STAR MORTGAGE FINANCIAL	22	22	0	0.0	\$154,227	
GOLDMAN SACHS BANK USA	1	1	0	0.0	\$520,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	62	58	4	6.5	\$179,310	\$166,750



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GREENBOX LOANS, INC.	6	6	0	0.0	\$75,500	
GSF MORTGAGE CORP	24	24	0	0.0	\$99,500	
Guaranteed Rate Affinity, LLC	1	1	0	0.0	\$157,000	
GUARANTEED RATE INC.	37	35	2	5.4	\$163,400	\$121,500
GUARANTY TRUST COMPANY	1	1	0	0.0	\$242,000	
GUIDANCE RESIDENTIAL, LLC	18	15	3	16.7	\$189,133	\$101,667
HALLMARK HOME MORTGAGE LLC	4	4	0	0.0	\$186,500	
HANCOCK MORTGAGE PARTNERS LLC	21	21	0	0.0	\$130,619	
HANTZ BANK	3	3	0	0.0	\$186,333	
HIGHLANDS RESIDENTIAL MORTGAGE	18	18	0	0.0	\$75,500	
HILTON FINANCIAL CORPORATION	1	1	0	0.0	\$51,000	
HOME FEDERAL BANK	1	1	0	0.0	\$409,000	
HOME MORTGAGE ASSURED CORPORATION	1,650	1,638	12	0.7	\$182,362	\$113,667
HOME POINT FINANCIAL CORP	20	17	3	15.0	\$133,706	\$76,000
HOME SAVINGS BANK	223	215	8	3.6	\$272,456	\$230,750
HomeBridge Financial Services, Inc.	13	11	2	15.4	\$177,273	\$110,000
HOMESIDE FINANCIAL, LLC	182	174	8	4.4	\$161,874	\$139,750
HOMETOWN BANK	5	5	0	0.0	\$266,000	
Hometown Lenders	2	2	0	0.0	\$92,500	
HomeXpress Mortgage Corp.	1	0	1	100.0		\$112,000
HOPEWELL FEDERAL CREDIT UNION	1	1	0	0.0	\$127,000	
HSBC BANK USA, NATIONAL ASSOCIATION	3	2	1	33.3	\$253,000	\$31,000
HUNTINGTON NATIONAL BANK, THE	1,509	1,342	167	11.1	\$185,717	\$178,269
INDEPENDENT BANK	51	51	0	0.0	\$225,235	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	464	429	35	7.5	\$210,951	\$193,000
K. Hovnanian American Mortgage, LLC	11	10	1	9.1	\$223,400	\$208,000
KEMBA FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$49,000	
KEYBANK NATIONAL ASSOCIATION	346	277	69	19.9	\$192,744	\$113,072
KINECTA FEDERAL CREDIT UNION	1	1	0	0.0	\$263,000	
KS STATEBANK	2	0	2	100.0		\$121,500
LAKE MICHIGAN CREDIT UNION	3	3	0	0.0	\$50,333	
LAKEVIEW LOAN SERVICING, LLC	1	1	0	0.0	\$180,000	



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LENDINGHOME FUNDING CORPORATION	33	27	6	18.2	\$152,148	\$131,000
LendUS	193	188	5	2.6	\$148,718	\$162,800
LIBERTY HOME MORTGAGE CORP	76	66	10	13.2	\$154,303	\$173,400
LIBERTY SAVINGS BANK, F.S.B.	13	11	2	15.4	\$194,636	\$186,000
LIMA ONE CAPITAL, LLC	12	4	8	66.7	\$286,500	\$103,750
LOANDEPOT.COM	19	18	1	5.3	\$179,167	\$90,000
MAGNOLIA BANK	11	9	2	18.2	\$215,444	\$194,000
MAIN STREET BANK	2	2	0	0.0	\$190,000	
MAINSOURCE BANK	1	1	0	0.0	\$375,000	
MB FINANCIAL BANK, NATIONAL ASSOCIATION	41	36	5	12.2	\$146,778	\$97,000
MCS MORTGAGE BANKERS, INC.	7	7	0	0.0	\$161,571	
MECHANICS BANK	1	1	0	0.0	\$188,000	
MEDINA COUNTY FEDERAL CREDIT UNION	4	4	0	0.0	\$85,500	
MIDDLEFIELD BANKING COMPANY, THE	144	113	31	21.5	\$169,097	\$229,613
MLD MORTGAGE INC	1	1	0	0.0	\$135,000	
MMS MORTGAGE SERVICES, LTD.	6	5	1	16.7	\$97,000	\$66,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	14	10	4	28.6	\$198,400	\$536,000
MORTGAGE 1 INCORPORATION	1	1	0	0.0	\$71,000	
MORTGAGE CAPITAL ASSOCIATES, INC.	1	1	0	0.0	\$227,000	
MORTGAGE CENTER, LC	1	1	0	0.0	\$58,000	
MORTGAGE LENDERS OF AMERICA	4	4	0	0.0	\$164,250	
MORTGAGE SOLUTIONS OF COLORADO	1	1	0	0.0	\$186,000	
MOUNT OLYMPUS MORTGAGE COMPANY	2	2	0	0.0	\$63,500	
MUTUAL OF OMAHA BANK	1	1	0	0.0	\$1,000,000	
MYCUMORTGAGE LLC	47	42	5	10.6	\$108,286	\$94,400
NATIONS DIRECT MORTGAGE, LLC	8	7	1	12.5	\$102,286	\$52,000
NATIONS LENDING CORPORATION	154	152	2	1.3	\$164,033	\$67,500
NATIONS RELIABLE LENDING	1	1	0	0.0	\$187,000	
NATIONSTAR MORTGAGE	4	3	1	25.0	\$239,000	\$400,000
NAVY FEDERAL CREDIT UNION	97	82	15	15.5	\$144,817	\$151,267
NBKC BANK	7	6	1	14.3	\$248,667	\$100,000
NETWORK CAPITAL FUNDING CORP	2	1	1	50.0	\$71,000	\$100,000



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NETWORK FUNDING, L.P.	1	1	0	0.0	\$58,000	
NEW AMERICAN MORTGAGE, LLC	66	57	9	13.6	\$153,035	\$134,111
NEW PENN FINANCIAL, LLC	23	19	4	17.4	\$166,579	\$138,500
NEW YORK COMMUNITY BANK	116	113	3	2.6	\$103,212	\$413,667
NFM, INC	1	1	0	0.0	\$49,000	
NORTH AMERICAN SAVINGS BANK, FSB	2	1	1	50.0	\$73,000	\$750,000
NORTHERN OHIO INVESTMENT COMPANY	47	45	2	4.3	\$155,111	\$68,000
NORTHERN TRUST COMPANY, THE	2	2	0	0.0	\$1,768,500	
NORTHPOINTE BANK	3	3	0	0.0	\$222,000	
NORTHWEST BANK	84	71	13	15.5	\$140,338	\$109,615
NORTHWEST FEDERAL CREDIT UNION	3	3	0	0.0	\$147,667	
NUDGE FUNDING, LLC	1	0	1	100.0		\$53,000
NUMARK CREDIT UNION	4	4	0	0.0	\$54,000	
NVR MORTGAGE FINANCE, INC.	385	377	8	2.1	\$244,472	\$274,125
OHIO CATHOLIC FEDERAL CREDIT UNION	39	39	0	0.0	\$119,667	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	15	13	2	13.3	\$124,077	\$139,500
OXFORD BANK & TRUST	11	8	3	27.3	\$30,000	\$25,000
PACIFIC UNION FINANCIAL, LLC	14	12	2	14.3	\$156,500	\$81,000
PACOR MORTGAGE CORP.	53	53	0	0.0	\$165,868	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	0	1	100.0		\$696,000
PARK NATIONAL BANK, THE	9	9	0	0.0	\$213,444	
PENNYMAC LOAN SERVICES, LLC.	4	4	0	0.0	\$221,000	
PENTAGON FEDERAL CREDIT UNION	14	9	5	35.7	\$121,778	\$55,800
PEOPLES BANK	11	9	2	18.2	\$166,111	\$135,500
PEOPLES MORTGAGE	1	1	0	0.0	\$78,000	
PERL MORTGAGE	1	0	1	100.0		\$608,000
PHH HOME LOANS LLC	10	10	0	0.0	\$277,300	
PHH MORTGAGE CO	7	3	4	57.1	\$162,333	\$71,500
PLAZA HOME MORTGAGE, INC.	37	28	9	24.3	\$152,929	\$290,000
PNC BANK, NATIONAL ASSOCIATION	552	486	66	12.0	\$175,710	\$156,152
POLARIS HOME FUNDING CORP	21	21	0	0.0	\$150,619	
PORTAGE COMMUNITY BANK	15	14	1	6.7	\$210,000	\$204,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Cleveland-Elyria Metro Area

Source: FFIEC Home Mortgage Disclosure Act (HMDA). <https://www.ffiec.gov/hmda/hmdaproducts.htm>

Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
PREMIA MORTGAGE, LLC	8	7	1	12.5	\$233,143	\$228,000
PRIMARY RESIDENTIAL MORTGAGE	53	52	1	1.9	\$159,558	\$361,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	183	176	7	3.8	\$145,420	\$174,857
PROVIDENT FUNDING ASSOCIATES	9	9	0	0.0	\$166,444	
PULTE MORTGAGE L.L.C.	104	96	8	7.7	\$286,552	\$387,875
PURDUE FEDERAL CREDIT UNION	2	2	0	0.0	\$260,000	
QUICKEN LOANS, INC.	1,000	800	200	20.0	\$165,563	\$154,360
Rapid Mortgage Company	2	2	0	0.0	\$107,000	
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	3	3	0	0.0	\$199,000	
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	4	3	1	25.0	\$363,667	\$218,000
REGIONS BANK	1	1	0	0.0	\$609,000	
RELIANCE FIRST CAPITAL LLC	30	26	4	13.3	\$133,885	\$155,000
REPUBLIC BANK & TRUST COMPANY	1	1	0	0.0	\$372,000	
RESIDENTIAL BANCORP	2	2	0	0.0	\$175,500	
RESIDENTIAL MORTGAGE SERVICES	115	112	3	2.6	\$195,893	\$100,000
RICHWOOD BANKING COMPANY, INC., THE	1	1	0	0.0	\$84,000	
ROYAL UNITED MORTGAGE LLC	1	1	0	0.0	\$60,000	
RUOFF MORTGAGE	14	14	0	0.0	\$144,214	
S & T BANK	2	2	0	0.0	\$86,500	
SCHMIDT MORTGAGE COMPANY	57	55	2	3.5	\$154,309	\$64,500
SECURITYNATIONAL MORTGAGE COMPANY	6	6	0	0.0	\$81,167	
SEVEN SEVENTEEN CREDIT UNION INC	10	10	0	0.0	\$162,500	
SHORE MORTGAGE	119	115	4	3.4	\$163,243	\$200,250
SIERRA PACIFIC MORTGAGE	2	2	0	0.0	\$327,500	
SIGNATURE MORTGAGE CORPORATION	22	21	1	4.5	\$173,476	\$424,000
SIRVA MORTGAGE, INC.	34	33	1	2.9	\$250,242	\$1,120,000
STATE BANK AND TRUST COMPANY, THE	4	4	0	0.0	\$235,750	
STATE DEPARTMENT FEDERAL CREDIT UNION	1	1	0	0.0	\$259,000	
STATE FARM BANK, FSB	3	3	0	0.0	\$234,667	
STC CAPITAL BANK	1	1	0	0.0	\$182,000	
STEARNS LENDING, INC.	3	2	1	33.3	\$145,500	\$363,000
STIFEL BANK AND TRUST	10	10	0	0.0	\$212,000	



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SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	11	10	1	9.1	\$72,200	\$69,000
SUN WEST MORTGAGE COMPANY, INC.	1	1	0	0.0	\$119,000	
SUNTRUST MORTGAGE, INC.	4	4	0	0.0	\$108,250	
SUPERIOR CREDIT UNION INC	3	3	0	0.0	\$257,000	
TEACHERS CREDIT UNION	1	1	0	0.0	\$96,000	
TELHIO CREDIT UNION, INC.	1	1	0	0.0	\$288,000	
TEXAS SECURITY BANK	1	1	0	0.0	\$74,000	
The Farmers Savings Bank	35	33	2	5.7	\$113,091	\$33,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2,249	2,167	82	3.6	\$182,124	\$166,549
THRIVENT FEDERAL CREDIT UNION	5	3	2	40.0	\$74,333	\$87,500
TIAA, FSB	20	18	2	10.0	\$413,333	\$315,500
TIDEWATER MORTGAGE SERVICES	4	4	0	0.0	\$163,500	
TOP FLITE FINANCIAL INC	43	39	4	9.3	\$188,051	\$117,750
TOWNE MORTGAGE COMPANY	2	2	0	0.0	\$145,500	
TOYOTA FINANCIAL SAVINGS BANK	1	1	0	0.0	\$459,000	
TRIAD FINANCIAL SERVICES, INC.	19	1	18	94.7	\$46,000	\$36,222
TRIUMPH BANK	11	11	0	0.0	\$342,364	
U.S. BANK NATIONAL ASSOCIATION	290	230	60	20.7	\$160,170	\$129,450
UBS BANK USA	6	6	0	0.0	\$362,667	
UKRAINIAN FEDERAL CREDIT UNION	13	12	1	7.7	\$81,667	\$100,000
UNION BANK COMPANY, THE	1	1	0	0.0	\$275,000	
UNION CAPITAL MORTGAGE CORP DB	190	188	2	1.1	\$201,372	\$107,000
Union Home Mortgage Corp.	440	429	11	2.5	\$162,340	\$171,455
UNION SAVINGS BANK	5	4	1	20.0	\$155,500	\$137,000
UNITED FEDERAL CREDIT UNION	1	1	0	0.0	\$27,000	
UNITED NATIONS FEDERAL CREDIT UNION	1	1	0	0.0	\$159,000	
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	6	6	0	0.0	\$243,167	
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION	1	1	0	0.0	\$425,000	
USAA FEDERAL SAVINGS BANK	83	64	19	22.9	\$151,938	\$154,632
VANDERBILT MORTGAGE & FINANCE, INC	14	1	13	92.9	\$21,000	\$53,077
VANDYK MORTGAGE CORPORATION	26	25	1	3.8	\$163,640	\$164,000
VELOCITY COMMERCIAL CAPITAL	1	1	0	0.0	\$120,000	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
VICTORIAN FINANCE, LLC	1	1	0	0.0	\$228,000	
VICTORY COMMUNITY BANK	1	1	0	0.0	\$260,000	
VIRGINIA NATIONAL BANK	4	4	0	0.0	\$83,750	
WATERSTONE MORTGAGE CORPORATION	9	8	1	11.1	\$134,375	\$44,000
WAYNE SAVINGS COMMUNITY BANK	16	13	3	18.8	\$209,846	\$199,333
WEI Mortgage LLC	4	4	0	0.0	\$200,250	
WEICHERT FINANCIAL SERVICES	13	13	0	0.0	\$253,538	
WELLS FARGO BANK, NATIONAL ASSOCIATION	415	355	60	14.5	\$200,200	\$126,483
WESBANCO BANK, INC.	1	1	0	0.0	\$136,000	
WEST PENN FINANCIAL SERVICE CE	2	2	0	0.0	\$159,500	
WESTERN OHIO MORTGAGE	4	4	0	0.0	\$215,500	
WESTFIELD BANK, FSB	105	104	1	1.0	\$307,144	\$45,000
WESTSTAR MORTGAGE INC	3	3	0	0.0	\$172,333	
WINGS FINANCIAL CREDIT UNION	1	1	0	0.0	\$122,000	
WRIGHT-PATT CREDIT UNION, INC.	4	4	0	0.0	\$141,750	
WYNDHAM CAPITAL MORTGAGE, INC.	1	1	0	0.0	\$162,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Cleveland-Elyria Metro Area

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
1ST SIGNATURE LENDING, LLC	1	1	0	0.0	\$86,000	
21ST MORTGAGE CORP.	112	41	71	63.4	\$29,585	\$26,549
ABSOLUTE HOME	1	1	0	0.0	\$180,000	
ACADEMY MORTGAGE CORPORATION	1	1	0	0.0	\$143,000	
ACCESS NATIONAL BANK	1	1	0	0.0	\$236,000	
AFFINITY FEDERAL CREDIT UNION	1	1	0	0.0	\$292,000	
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	5	4	1	20.0	\$142,750	\$44,000
ALLIANCE CREDIT LLC	4	4	0	0.0	\$59,000	
ALLIANT CREDIT UNION	1	1	0	0.0	\$103,000	
ALLIED FIRST BANK, SB	1	1	0	0.0	\$170,000	
ALLIED MORTGAGE GROUP	2	2	0	0.0	\$164,000	
AMERICAN FINANCIAL NETWORK INC.	10	10	0	0.0	\$144,500	
AMERICAN FINANCIAL RESOURCES	5	3	2	40.0	\$117,667	\$208,500
AMERICAN FINANCING CORPORATION	2	2	0	0.0	\$185,500	
AMERICAN HOME MORTGAGE SERVICING	3	3	0	0.0	\$110,000	
AMERICAN INTERNET MORTGAGE	10	7	3	30.0	\$154,000	\$101,000
AMERICAN MIDWEST MORTGAGE	136	133	3	2.2	\$149,541	\$188,667
AMERICAN MORTGAGE COMPANY	4	4	0	0.0	\$118,000	
AMERICAN NEIGHBORHOOD MORTGAGE	2	1	1	50.0	\$238,000	\$308,000
AMERICAN SAVINGS BANK, FSB	2	1	1	50.0	\$308,000	\$110,000
AMERIFIRST FINANCIAL CORPORATION	104	104	0	0.0	\$162,192	
AMERIS BANK	1	1	0	0.0	\$159,000	
AMERISAVE MORTGAGE CORPORATION	4	3	1	25.0	\$196,667	\$135,000
ANDOVER BANK, THE	13	9	4	30.8	\$134,778	\$178,750
Angel Oak Mortgage Solutions LLC	5	5	0	0.0	\$218,600	
APPLE CREEK BANKING COMPANY, THE	8	5	3	37.5	\$118,000	\$78,000
ARVEST BANK	1	1	0	0.0	\$44,000	
ASHLAND CREDIT UNION	1	1	0	0.0	\$151,000	
ASSOCIATED BANK, NATIONAL ASSOCIATION	4	4	0	0.0	\$330,500	
ASSURANCE FINANCIAL GROUP, LLC	1	1	0	0.0	\$418,000	
ATLANTIC BAY MORTGAGE GROUP LLC	2	2	0	0.0	\$130,500	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$220,000	

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
BANK OF AMERICA, NATIONAL ASSOCIATION	63	62	1	1.6	\$256,629	\$164,000
BANK OF ENGLAND	24	24	0	0.0	\$182,792	
BANK OF LITTLE ROCK MORTGAGE CORP.	1	1	0	0.0	\$121,000	
BANKERS G T AND T COMPANY	74	71	3	4.1	\$150,338	\$72,667
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	5	5	0	0.0	\$133,800	
BAXTER CREDIT UNION	6	6	0	0.0	\$188,833	
BEST REWARD CREDIT UNION	5	5	0	0.0	\$82,800	
BMI FEDERAL CREDIT UNION	1	1	0	0.0	\$175,000	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$339,000	
BNC NATIONAL BANK	1	1	0	0.0	\$215,000	
BNY MELLON, NATIONAL ASSOCIATION	1	1	0	0.0	\$455,000	
BOFI FEDERAL BANK	3	3	0	0.0	\$172,667	
BOKF, NATIONAL ASSOCIATION	1	1	0	0.0	\$159,000	
BRANCH BANKING AND TRUST COMPANY	2	2	0	0.0	\$264,000	
BRIDGEVIEW BANK GROUP	43	33	10	23.3	\$169,121	\$165,500
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	10	9	1	10.0	\$145,111	\$78,000
BUCKEYE COMMUNITY BANK	12	11	1	8.3	\$181,636	\$422,000
Caliber Home Loans, Inc.	51	47	4	7.8	\$137,809	\$157,250
CAPITAL BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$216,000	
CAPITAL ONE, NATIONAL ASSOCIATION	19	12	7	36.8	\$145,333	\$96,714
CARDINAL CREDIT UNION, INC.	65	62	3	4.6	\$143,468	\$106,333
CARDINAL FINANCIAL COMPANY	6	6	0	0.0	\$189,500	
CARRINGTON MORTGAGE SERVICES	2	2	0	0.0	\$157,000	
CBC NATIONAL BANK	32	32	0	0.0	\$180,656	
CENTIER BANK	5	5	0	0.0	\$35,800	
CENTURY FEDERAL CREDIT UNION	53	45	8	15.1	\$151,933	\$97,750
CF BANK NATIONAL ASSOCIATION	7	6	1	14.3	\$255,667	\$332,000
CHARLES SCHWAB BANK	1	1	0	0.0	\$512,000	
CHEMICAL BANK	139	133	6	4.3	\$159,233	\$185,167
CHURCHILL MORTGAGE CORP	4	4	0	0.0	\$178,500	
CIBC BANK USA	2	2	0	0.0	\$300,500	
CITIBANK, N.A.	17	15	2	11.8	\$162,533	\$447,500

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
CITIZENS BANK, NATIONAL ASSOCIATION	332	297	35	10.5	\$154,296	\$206,686
CITIZENS EQUITY FIRST CREDIT UNION	1	1	0	0.0	\$168,000	
CITIZENS NATIONAL BANK OF BLUFFTON, THE	1	1	0	0.0	\$122,000	
CITYWIDE HOME LOANS A UTAH CORPORATION	1	0	1	100.0		\$105,000
CIVISTA BANK	46	44	2	4.3	\$219,614	\$53,500
CLEVELAND SELF RELIANCE FEDERAL CREDIT UNION	9	9	0	0.0	\$84,778	
CMG MORTGAGE, INC.	17	17	0	0.0	\$115,353	
CNB BANK	32	29	3	9.4	\$235,793	\$126,333
CNB MORTGAGE COMPANY	1	1	0	0.0	\$125,000	
COLONIAL SAVINGS, FA	2	2	0	0.0	\$77,000	
COLUMBUS FIRST BANK	1	0	1	100.0		\$750,000
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	1	1	0	0.0	\$149,000	
COMMONWEALTH BANK AND TRUST COMPANY	1	1	0	0.0	\$88,000	
COMMUNITY STAR CREDIT UNION, INC.	32	31	1	3.1	\$100,000	\$89,000
CONNEXUS CREDIT UNION	1	1	0	0.0	\$26,000	
CONSUMERS NATIONAL BANK	3	3	0	0.0	\$316,000	
CORNERSTONE MORTGAGE, INC.	1	1	0	0.0	\$366,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	31	31	0	0.0	\$211,387	
CREDIT HUMAN FEDERAL CREDIT UNION	18	7	11	61.1	\$35,857	\$53,455
CREDIT UNION OF OHIO	1	1	0	0.0	\$227,000	
CROSSCOUNTRY MORTGAGE INC	676	657	19	2.8	\$168,584	\$150,526
CU MORTGAGE SERVICES INC.	1	1	0	0.0	\$126,000	
DEVELOPER'S MORTGAGE CO.	3	3	0	0.0	\$311,333	
DIGITAL FEDERAL CREDIT UNION	1	1	0	0.0	\$60,000	
DITECH FINANCIAL LLC	16	12	4	25.0	\$178,417	\$158,750
DOLLAR BANK, A FEDERAL SAVINGS BANK	255	244	11	4.3	\$175,516	\$96,636
DOMINION ENERGY CREDIT UNION	3	3	0	0.0	\$129,333	
E MORTGAGE MANAGEMENT, LLC	4	3	1	25.0	\$85,667	\$105,000
EAGLE SAVINGS BANK	1	1	0	0.0	\$244,000	
EAGLEBANK	1	1	0	0.0	\$187,000	
EAST COAST CAPITAL CORP	1	1	0	0.0	\$70,000	
EASTMAN CREDIT UNION	1	1	0	0.0	\$188,000	

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EATON FAMILY CREDIT UNION	8	8	0	0.0	\$41,125	
Embrace Home Loans, Inc	2	0	2	100.0		\$98,000
ENVOY MORTGAGE, LTD.	1	1	0	0.0	\$328,000	
EQUITABLE MORTGAGE CORPORATION	5	5	0	0.0	\$204,200	
EQUITY RESOURCES, INCORPORATED	4	4	0	0.0	\$206,500	
EVANSVILLE TEACHERS FEDERAL CREDIT UNION	1	1	0	0.0	\$83,000	
EVERETTE FINANCIAL	2	2	0	0.0	\$49,500	
EVOLVE BANK & TRUST	12	12	0	0.0	\$144,583	
EXCEL MORTGAGE SERVICING, INC.	2	2	0	0.0	\$191,500	
FAIRWAY INDEPENDENT MORT. CORP	185	182	3	1.6	\$147,451	\$99,000
FARM CREDIT SERVICES OF MIDAM	27	25	2	7.4	\$232,840	\$263,500
FARMERS NATIONAL BANK OF CANFIELD, THE	29	28	1	3.4	\$150,679	\$391,000
FEARON FINANCIAL LLC	2	2	0	0.0	\$244,500	
FFC MORTGAGE CORP	3	1	2	66.7	\$130,000	\$89,000
FIFTH THIRD BANK	1	0	1	100.0		\$40,000
FIFTH THIRD MORTGAGE COMPANY	865	794	71	8.2	\$181,957	\$150,634
Finance of America Mortgage LLC	13	13	0	0.0	\$95,308	
FIRESTONE FEDERAL CREDIT UNION	2	2	0	0.0	\$162,000	
FIRST BANK RICHMOND	1	1	0	0.0	\$128,000	
FIRST CALIFORNIA MORTGAGE CO., INC.	1	1	0	0.0	\$103,000	
FIRST CHOICE LOAN SERVICES INC.	3	3	0	0.0	\$243,667	
FIRST COMMONWEALTH BANK	21	21	0	0.0	\$389,190	
FIRST COMMUNITY MORTGAGE, INC.	18	17	1	5.6	\$174,412	\$150,000
First Equity Mortgage Inc	60	53	7	11.7	\$256,830	\$312,000
FIRST FEDERAL BANK OF THE MIDWEST	4	4	0	0.0	\$116,250	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	6	6	0	0.0	\$165,833	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1,037	1,008	29	2.8	\$184,466	\$130,897
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	122	107	15	12.3	\$160,019	\$106,200
FIRST FINANCIAL BANK	2	1	1	50.0	\$53,000	\$333,000
FIRST GUARANTY MORTGAGE CORP	5	5	0	0.0	\$124,000	
FIRST INTERNET BANK OF INDIANA	1	1	0	0.0	\$64,000	
FIRST MERCHANTS BANK	1	1	0	0.0	\$120,000	



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FIRST NATIONAL BANK OF AMERICA	6	3	3	50.0	\$167,333	\$93,000
FIRST NATIONAL BANK OF BELLEVUE, THE	2	2	0	0.0	\$231,500	
FIRST NATIONAL BANK OF PENNSYLVANIA	429	396	33	7.7	\$230,626	\$232,909
FIRST OHIO HOME FINANCE, INC	29	27	2	6.9	\$146,778	\$236,000
FIRST PERSONAL BANK	1	1	0	0.0	\$63,000	
FIRST STATE BANK OF ST. CHARLES, MISSOURI	1	1	0	0.0	\$254,000	
FIRST TECHNOLOGY FEDERAL CREDIT UNION	2	2	0	0.0	\$184,000	
FIRST UNITED BANK AND TRUST COMPANY	1	1	0	0.0	\$379,000	
FIRSTBANK	13	12	1	7.7	\$216,833	\$413,000
FLAGSTAR BANK, FSB	43	37	6	14.0	\$149,378	\$113,000
FLORIDA CAPITAL BANK, N.A.	8	8	0	0.0	\$200,375	
FRANKLIN AMERICAN MORTGAGE CO.	23	23	0	0.0	\$143,043	
FREEDOM MORTGAGE CORP.	52	47	5	9.6	\$140,319	\$120,400
GEAUGA SAVINGS BANK	9	9	0	0.0	\$105,111	
GENEVA FINANCIAL, LLC	1	1	0	0.0	\$66,000	
GENOA BANKING COMPANY, THE	1	1	0	0.0	\$396,000	
GLASS CITY FEDERAL CREDIT UNION	1	0	1	100.0		\$250,000
GMH MORTGAGE SERVICES LLC	1	1	0	0.0	\$375,000	
GOLD STAR MORTGAGE FINANCIAL	19	19	0	0.0	\$166,421	
GOLDWATER BANK, NATIONAL ASSOCIATION	56	52	4	7.1	\$181,269	\$166,750
GREENBOX LOANS, INC.	1	1	0	0.0	\$56,000	
GSF MORTGAGE CORP	21	21	0	0.0	\$97,048	
Guaranteed Rate Affinity, LLC	1	1	0	0.0	\$157,000	
GUARANTEED RATE INC.	25	24	1	4.0	\$181,667	\$180,000
GUARANTY TRUST COMPANY	1	1	0	0.0	\$242,000	
GUIDANCE RESIDENTIAL, LLC	11	10	1	9.1	\$176,900	\$70,000
HALLMARK HOME MORTGAGE LLC	4	4	0	0.0	\$186,500	
HANCOCK MORTGAGE PARTNERS LLC	20	20	0	0.0	\$130,650	
HANTZ BANK	3	3	0	0.0	\$186,333	
HIGHLANDS RESIDENTIAL MORTGAGE	7	7	0	0.0	\$78,000	
HOME FEDERAL BANK	1	1	0	0.0	\$409,000	
HOME MORTGAGE ASSURED CORPORATION	1,521	1,511	10	0.7	\$180,718	\$113,800

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
HOME POINT FINANCIAL CORP	12	12	0	0.0	\$151,083	
HOME SAVINGS BANK	210	205	5	2.4	\$275,010	\$209,400
HomeBridge Financial Services, Inc.	8	8	0	0.0	\$163,000	
HOMESIDE FINANCIAL, LLC	165	157	8	4.8	\$160,166	\$139,750
HOMETOWN BANK	3	3	0	0.0	\$268,667	
Hometown Lenders	2	2	0	0.0	\$92,500	
HomeXpress Mortgage Corp.	1	0	1	100.0		\$112,000
HOPEWELL FEDERAL CREDIT UNION	1	1	0	0.0	\$127,000	
HSBC BANK USA, NATIONAL ASSOCIATION	1	0	1	100.0		\$31,000
HUNTINGTON NATIONAL BANK, THE	1,253	1,123	130	10.4	\$185,723	\$177,677
INDEPENDENT BANK	41	41	0	0.0	\$243,488	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	368	346	22	6.0	\$217,630	\$182,409
K. Hovnanian American Mortgage, LLC	1	1	0	0.0	\$138,000	
KEMBA FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$49,000	
KEYBANK NATIONAL ASSOCIATION	202	168	34	16.8	\$176,696	\$127,471
KINECTA FEDERAL CREDIT UNION	1	1	0	0.0	\$263,000	
KS STATEBANK	1	0	1	100.0		\$208,000
LAKE MICHIGAN CREDIT UNION	1	1	0	0.0	\$102,000	
LAKEVIEW LOAN SERVICING, LLC	1	1	0	0.0	\$180,000	
LendUS	176	172	4	2.3	\$149,814	\$178,000
LIBERTY HOME MORTGAGE CORP	67	60	7	10.4	\$156,433	\$172,571
LIBERTY SAVINGS BANK, F.S.B.	12	10	2	16.7	\$193,900	\$186,000
LOANDEPOT.COM	19	18	1	5.3	\$179,167	\$90,000
MAGNOLIA BANK	8	6	2	25.0	\$240,500	\$194,000
MAIN STREET BANK	2	2	0	0.0	\$190,000	
MAINSOURCE BANK	1	1	0	0.0	\$375,000	
MB FINANCIAL BANK, NATIONAL ASSOCIATION	24	23	1	4.2	\$149,217	\$43,000
MCS MORTGAGE BANKERS, INC.	7	7	0	0.0	\$161,571	
MECHANICS BANK	1	1	0	0.0	\$188,000	
MEDINA COUNTY FEDERAL CREDIT UNION	4	4	0	0.0	\$85,500	
MIDDLEFIELD BANKING COMPANY, THE	138	110	28	20.3	\$171,645	\$212,286
MLD MORTGAGE INC	1	1	0	0.0	\$135,000	



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Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
MMS MORTGAGE SERVICES, LTD.	5	4	1	20.0	\$99,500	\$66,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	11	8	3	27.3	\$141,750	\$398,000
MORTGAGE 1 INCORPORATION	1	1	0	0.0	\$71,000	
MORTGAGE CENTER, LC	1	1	0	0.0	\$58,000	
MORTGAGE LENDERS OF AMERICA	4	4	0	0.0	\$164,250	
MORTGAGE SOLUTIONS OF COLORADO	1	1	0	0.0	\$186,000	
MOUNT OLYMPUS MORTGAGE COMPANY	2	2	0	0.0	\$63,500	
MYCUMORTGAGE LLC	38	35	3	7.9	\$101,600	\$121,667
NATIONS DIRECT MORTGAGE, LLC	8	7	1	12.5	\$102,286	\$52,000
NATIONS LENDING CORPORATION	138	136	2	1.4	\$169,081	\$67,500
NATIONS RELIABLE LENDING	1	1	0	0.0	\$187,000	
NATIONSTAR MORTGAGE	2	1	1	50.0	\$240,000	\$400,000
NAVY FEDERAL CREDIT UNION	60	55	5	8.3	\$158,964	\$215,800
NBKC BANK	4	4	0	0.0	\$261,000	
NETWORK CAPITAL FUNDING CORP	1	1	0	0.0	\$71,000	
NETWORK FUNDING, L.P.	1	1	0	0.0	\$58,000	
NEW AMERICAN MORTGAGE, LLC	52	44	8	15.4	\$159,659	\$135,250
NEW PENN FINANCIAL, LLC	19	17	2	10.5	\$151,765	\$65,000
NEW YORK COMMUNITY BANK	69	66	3	4.3	\$157,258	\$413,667
NFM, INC	1	1	0	0.0	\$49,000	
NORTH AMERICAN SAVINGS BANK, FSB	1	0	1	100.0		\$750,000
NORTHERN OHIO INVESTMENT COMPANY	42	40	2	4.8	\$152,975	\$68,000
NORTHERN TRUST COMPANY, THE	2	2	0	0.0	\$1,768,500	
NORTHPOINTE BANK	1	1	0	0.0	\$152,000	
NORTHWEST BANK	57	51	6	10.5	\$142,333	\$90,833
NORTHWEST FEDERAL CREDIT UNION	2	2	0	0.0	\$170,000	
NUDGE FUNDING, LLC	1	0	1	100.0		\$53,000
NUMARK CREDIT UNION	4	4	0	0.0	\$54,000	
NVR MORTGAGE FINANCE, INC.	337	329	8	2.4	\$243,003	\$274,125
OHIO CATHOLIC FEDERAL CREDIT UNION	38	38	0	0.0	\$119,500	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	14	12	2	14.3	\$128,833	\$139,500
OXFORD BANK & TRUST	7	6	1	14.3	\$29,000	\$15,000

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
PACIFIC UNION FINANCIAL, LLC	12	10	2	16.7	\$149,900	\$81,000
PACOR MORTGAGE CORP.	35	35	0	0.0	\$159,000	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	0	1	100.0		\$696,000
PARK NATIONAL BANK, THE	8	8	0	0.0	\$231,500	
PENNYMAC LOAN SERVICES, LLC.	3	3	0	0.0	\$243,000	
PENTAGON FEDERAL CREDIT UNION	10	6	4	40.0	\$127,500	\$61,500
PEOPLES BANK	10	8	2	20.0	\$162,500	\$135,500
PEOPLES MORTGAGE	1	1	0	0.0	\$78,000	
PERL MORTGAGE	1	0	1	100.0		\$608,000
PHH HOME LOANS LLC	7	7	0	0.0	\$257,429	
PHH MORTGAGE CO	5	2	3	60.0	\$201,500	\$75,667
PLAZA HOME MORTGAGE, INC.	28	21	7	25.0	\$146,857	\$241,429
PNC BANK, NATIONAL ASSOCIATION	319	288	31	9.7	\$165,326	\$163,516
POLARIS HOME FUNDING CORP	21	21	0	0.0	\$150,619	
PORTAGE COMMUNITY BANK	13	13	0	0.0	\$213,923	
PREMIA MORTGAGE, LLC	7	6	1	14.3	\$233,167	\$228,000
PRIMARY RESIDENTIAL MORTGAGE	49	48	1	2.0	\$163,167	\$361,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	154	150	4	2.6	\$142,660	\$170,250
PROVIDENT FUNDING ASSOCIATES	5	5	0	0.0	\$168,200	
PULTE MORTGAGE L.L.C.	80	75	5	6.3	\$280,160	\$392,600
PURDUE FEDERAL CREDIT UNION	2	2	0	0.0	\$260,000	
QUICKEN LOANS, INC.	574	468	106	18.5	\$167,355	\$142,538
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$180,000	
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	4	3	1	25.0	\$363,667	\$218,000
REGIONS BANK	1	1	0	0.0	\$609,000	
RELIANCE FIRST CAPITAL LLC	23	21	2	8.7	\$143,048	\$200,000
REPUBLIC BANK & TRUST COMPANY	1	1	0	0.0	\$372,000	
RESIDENTIAL BANCORP	2	2	0	0.0	\$175,500	
RESIDENTIAL MORTGAGE SERVICES	93	92	1	1.1	\$198,750	\$114,000
RICHWOOD BANKING COMPANY, INC., THE	1	1	0	0.0	\$84,000	
ROYAL UNITED MORTGAGE LLC	1	1	0	0.0	\$60,000	
RUOFF MORTGAGE	12	12	0	0.0	\$145,583	

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
S & T BANK	1	1	0	0.0	\$73,000	
SCHMIDT MORTGAGE COMPANY	52	50	2	3.8	\$149,380	\$64,500
SECURITYNATIONAL MORTGAGE COMPANY	1	1	0	0.0	\$82,000	
SEVEN SEVENTEEN CREDIT UNION INC	5	5	0	0.0	\$153,600	
SHORE MORTGAGE	105	101	4	3.8	\$163,762	\$200,250
SIERRA PACIFIC MORTGAGE	2	2	0	0.0	\$327,500	
SIGNATURE MORTGAGE CORPORATION	20	19	1	5.0	\$184,947	\$424,000
SIRVA MORTGAGE, INC.	29	29	0	0.0	\$255,345	
STATE BANK AND TRUST COMPANY, THE	3	3	0	0.0	\$202,000	
STATE FARM BANK, FSB	3	3	0	0.0	\$234,667	
STC CAPITAL BANK	1	1	0	0.0	\$182,000	
STEARNS LENDING, INC.	2	1	1	50.0	\$105,000	\$363,000
STIFEL BANK AND TRUST	10	10	0	0.0	\$212,000	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	4	3	1	25.0	\$77,000	\$69,000
SUN WEST MORTGAGE COMPANY, INC.	1	1	0	0.0	\$119,000	
SUNTRUST MORTGAGE, INC.	4	4	0	0.0	\$108,250	
SUPERIOR CREDIT UNION INC	2	2	0	0.0	\$285,500	
TEACHERS CREDIT UNION	1	1	0	0.0	\$96,000	
TELHIO CREDIT UNION, INC.	1	1	0	0.0	\$288,000	
TEXAS SECURITY BANK	1	1	0	0.0	\$74,000	
The Farmers Savings Bank	32	30	2	6.3	\$118,567	\$33,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	1,951	1,887	64	3.3	\$180,371	\$170,297
THRIVENT FEDERAL CREDIT UNION	5	3	2	40.0	\$74,333	\$87,500
TIAA, FSB	14	12	2	14.3	\$388,417	\$315,500
TIDEWATER MORTGAGE SERVICES	4	4	0	0.0	\$163,500	
TOP FLITE FINANCIAL INC	42	38	4	9.5	\$190,079	\$117,750
TOWNE MORTGAGE COMPANY	2	2	0	0.0	\$145,500	
TOYOTA FINANCIAL SAVINGS BANK	1	1	0	0.0	\$459,000	
TRIAD FINANCIAL SERVICES, INC.	16	1	15	93.8	\$46,000	\$38,467
TRIUMPH BANK	7	7	0	0.0	\$360,857	
U.S. BANK NATIONAL ASSOCIATION	230	187	43	18.7	\$162,786	\$133,721
UBS BANK USA	4	4	0	0.0	\$381,500	



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UKRAINIAN FEDERAL CREDIT UNION	13	12	1	7.7	\$81,667	\$100,000
UNION BANK COMPANY, THE	1	1	0	0.0	\$275,000	
UNION CAPITAL MORTGAGE CORP DB	137	135	2	1.5	\$200,430	\$107,000
Union Home Mortgage Corp.	410	400	10	2.4	\$162,703	\$183,300
UNION SAVINGS BANK	4	4	0	0.0	\$155,500	
UNITED FEDERAL CREDIT UNION	1	1	0	0.0	\$27,000	
UNITED NATIONS FEDERAL CREDIT UNION	1	1	0	0.0	\$159,000	
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	3	3	0	0.0	\$184,667	
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION	1	1	0	0.0	\$425,000	
USAA FEDERAL SAVINGS BANK	65	52	13	20.0	\$157,135	\$181,692
VANDERBILT MORTGAGE & FINANCE, INC	8	0	8	100.0		\$59,625
VANDYK MORTGAGE CORPORATION	25	24	1	4.0	\$168,208	\$164,000
VICTORIAN FINANCE, LLC	1	1	0	0.0	\$228,000	
VICTORY COMMUNITY BANK	1	1	0	0.0	\$260,000	
WATERSTONE MORTGAGE CORPORATION	7	6	1	14.3	\$141,833	\$44,000
WAYNE SAVINGS COMMUNITY BANK	14	11	3	21.4	\$227,455	\$199,333
WEI Mortgage LLC	4	4	0	0.0	\$200,250	
WEICHERT FINANCIAL SERVICES	12	12	0	0.0	\$260,667	
WELLS FARGO BANK, NATIONAL ASSOCIATION	325	290	35	10.8	\$210,138	\$145,657
WESBANCO BANK, INC.	1	1	0	0.0	\$136,000	
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$162,000	
WESTERN OHIO MORTGAGE	4	4	0	0.0	\$215,500	
WESTFIELD BANK, FSB	88	88	0	0.0	\$297,705	
WESTSTAR MORTGAGE INC	1	1	0	0.0	\$70,000	
WRIGHT-PATT CREDIT UNION, INC.	3	3	0	0.0	\$160,000	
WYNDHAM CAPITAL MORTGAGE, INC.	1	1	0	0.0	\$162,000	



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21ST MORTGAGE CORP.	6	1	5	83.3	\$41,000	\$30,600
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$42,000	
AMERICAN MIDWEST MORTGAGE	17	15	2	11.8	\$90,400	\$139,500
AMERIFIRST FINANCIAL CORPORATION	5	5	0	0.0	\$160,600	
BANC OF CALIFORNIA, INC.	1	1	0	0.0	\$35,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	35	33	2	5.7	\$120,848	\$108,000
BANK OF ENGLAND	1	1	0	0.0	\$181,000	
BANKERS G T AND T COMPANY	2	2	0	0.0	\$136,500	
BAXTER CREDIT UNION	1	1	0	0.0	\$442,000	
BEST REWARD CREDIT UNION	2	2	0	0.0	\$97,500	
BRANCH BANKING AND TRUST COMPANY	1	0	1	100.0		\$37,000
BRIDGEVIEW BANK GROUP	1	1	0	0.0	\$201,000	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$194,000	
Caliber Home Loans, Inc.	3	3	0	0.0	\$79,667	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$122,000
CARDINAL CREDIT UNION, INC.	4	4	0	0.0	\$84,250	
CBC NATIONAL BANK	2	2	0	0.0	\$251,500	
CENTIER BANK	1	1	0	0.0	\$74,000	
CENTURY FEDERAL CREDIT UNION	18	6	12	66.7	\$110,333	\$68,833
CHEMICAL BANK	6	5	1	16.7	\$50,400	\$21,000
CITIBANK, N.A.	26	23	3	11.5	\$113,217	\$82,333
CITIZENS BANK, NATIONAL ASSOCIATION	12	9	3	25.0	\$86,333	\$284,000
CNB BANK	1	1	0	0.0	\$180,000	
COMMUNITY STAR CREDIT UNION, INC.	4	4	0	0.0	\$129,750	
CROSSCOUNTRY MORTGAGE INC	26	23	3	11.5	\$137,174	\$235,000
DEVELOPER'S MORTGAGE CO.	1	1	0	0.0	\$183,000	
DITECH FINANCIAL LLC	1	0	1	100.0		\$40,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	26	23	3	11.5	\$78,435	\$30,333
E MORTGAGE MANAGEMENT, LLC	1	0	1	100.0		\$300,000
EATON FAMILY CREDIT UNION	5	2	3	60.0	\$47,500	\$28,333
Embrace Home Loans, Inc	1	0	1	100.0		\$70,000
FAIRWAY INDEPENDENT MORT. CORP	17	16	1	5.9	\$103,188	\$61,000



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FIFTH THIRD MORTGAGE COMPANY	32	24	8	25.0	\$128,250	\$102,875
Finance of America Mortgage LLC	3	3	0	0.0	\$80,667	
First Equity Mortgage Inc	2	2	0	0.0	\$305,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	23	21	2	8.7	\$190,952	\$20,500
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	2	1	1	50.0	\$74,000	\$88,000
FIRST GUARANTY MORTGAGE CORP	1	1	0	0.0	\$157,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	18	13	5	27.8	\$178,769	\$69,200
FIRST OHIO HOME FINANCE, INC	3	3	0	0.0	\$107,333	
FLAGSTAR BANK, FSB	3	2	1	33.3	\$66,500	\$71,000
FLORIDA CAPITAL BANK, N.A.	1	1	0	0.0	\$264,000	
FRANKLIN AMERICAN MORTGAGE CO.	2	1	1	50.0	\$50,000	\$77,000
FREEDOM MORTGAGE CORP.	2	2	0	0.0	\$119,500	
GOLD STAR MORTGAGE FINANCIAL	2	2	0	0.0	\$86,500	
GREENBOX LOANS, INC.	4	4	0	0.0	\$79,000	
GSF MORTGAGE CORP	2	2	0	0.0	\$104,000	
GUARANTEED RATE INC.	2	2	0	0.0	\$69,500	
GUIDANCE RESIDENTIAL, LLC	1	1	0	0.0	\$107,000	
HANCOCK MORTGAGE PARTNERS LLC	1	1	0	0.0	\$130,000	
HILTON FINANCIAL CORPORATION	1	1	0	0.0	\$51,000	
HOME MORTGAGE ASSURED CORPORATION	37	37	0	0.0	\$144,405	
HOME POINT FINANCIAL CORP	4	1	3	75.0	\$63,000	\$76,000
HOME SAVINGS BANK	4	2	2	50.0	\$66,500	\$147,000
HOMESIDE FINANCIAL, LLC	4	4	0	0.0	\$142,000	
HUNTINGTON NATIONAL BANK, THE	114	97	17	14.9	\$103,557	\$75,412
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	17	12	5	29.4	\$124,417	\$90,200
KEYBANK NATIONAL ASSOCIATION	40	20	20	50.0	\$118,300	\$55,850
LendUS	5	4	1	20.0	\$135,000	\$102,000
LIBERTY HOME MORTGAGE CORP	3	2	1	33.3	\$54,000	\$197,000
MB FINANCIAL BANK, NATIONAL ASSOCIATION	2	1	1	50.0	\$52,000	\$47,000
MIDDLEFIELD BANKING COMPANY, THE	1	0	1	100.0		\$41,000
MMS MORTGAGE SERVICES, LTD.	1	1	0	0.0	\$87,000	
MYCUMORTGAGE LLC	3	2	1	33.3	\$133,500	\$36,000



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NATIONS LENDING CORPORATION	5	5	0	0.0	\$113,000	
NAVY FEDERAL CREDIT UNION	20	15	5	25.0	\$104,533	\$125,000
NETWORK CAPITAL FUNDING CORP	1	0	1	100.0		\$100,000
NEW AMERICAN MORTGAGE, LLC	6	5	1	16.7	\$135,600	\$125,000
NEW PENN FINANCIAL, LLC	1	0	1	100.0		\$60,000
NEW YORK COMMUNITY BANK	41	41	0	0.0	\$14,073	
NORTHERN OHIO INVESTMENT COMPANY	1	1	0	0.0	\$201,000	
NORTHWEST BANK	2	2	0	0.0	\$59,000	
NVR MORTGAGE FINANCE, INC.	12	12	0	0.0	\$255,167	
OHIO CATHOLIC FEDERAL CREDIT UNION	1	1	0	0.0	\$126,000	
OXFORD BANK & TRUST	1	0	1	100.0		\$30,000
PACIFIC UNION FINANCIAL, LLC	2	2	0	0.0	\$189,500	
PENNYMAC LOAN SERVICES, LLC.	1	1	0	0.0	\$155,000	
PENTAGON FEDERAL CREDIT UNION	1	0	1	100.0		\$33,000
PHH HOME LOANS LLC	1	1	0	0.0	\$359,000	
PHH MORTGAGE CO	2	1	1	50.0	\$84,000	\$59,000
PLAZA HOME MORTGAGE, INC.	3	3	0	0.0	\$110,333	
PNC BANK, NATIONAL ASSOCIATION	45	33	12	26.7	\$76,636	\$66,583
PORTAGE COMMUNITY BANK	2	1	1	50.0	\$159,000	\$204,000
PRIMARY RESIDENTIAL MORTGAGE	1	1	0	0.0	\$88,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	12	10	2	16.7	\$103,900	\$213,500
PULTE MORTGAGE L.L.C.	2	1	1	50.0	\$271,000	\$391,000
QUICKEN LOANS, INC.	58	36	22	37.9	\$114,444	\$157,500
Rapid Mortgage Company	2	2	0	0.0	\$107,000	
RELIANCE FIRST CAPITAL LLC	3	2	1	33.3	\$84,500	\$88,000
RESIDENTIAL MORTGAGE SERVICES	2	1	1	50.0	\$223,000	\$63,000
SHORE MORTGAGE	4	4	0	0.0	\$112,750	
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$65,000	
SIRVA MORTGAGE, INC.	2	2	0	0.0	\$245,500	
STEARNS LENDING, INC.	1	1	0	0.0	\$186,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	34	30	4	11.8	\$94,000	\$131,750
TOP FLITE FINANCIAL INC	1	1	0	0.0	\$111,000	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$18,000
U.S. BANK NATIONAL ASSOCIATION	21	13	8	38.1	\$113,769	\$53,250
UBS BANK USA	1	1	0	0.0	\$354,000	
UNION CAPITAL MORTGAGE CORP DB	1	1	0	0.0	\$60,000	
Union Home Mortgage Corp.	13	12	1	7.7	\$98,083	\$53,000
USAA FEDERAL SAVINGS BANK	7	4	3	42.9	\$160,750	\$63,667
VANDERBILT MORTGAGE & FINANCE, INC	2	0	2	100.0		\$71,500
VANDYK MORTGAGE CORPORATION	1	1	0	0.0	\$54,000	
WATERSTONE MORTGAGE CORPORATION	2	2	0	0.0	\$112,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	20	15	5	25.0	\$138,000	\$100,200
WESTFIELD BANK, FSB	2	2	0	0.0	\$65,000	
WINGS FINANCIAL CREDIT UNION	1	1	0	0.0	\$122,000	

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
1ST FINANCIAL, INC.	2	2	0	0.0	\$72,500	
AMERICAN FINANCIAL RESOURCES	2	2	0	0.0	\$107,500	
AMERICAN FINANCING CORPORATION	1	1	0	0.0	\$45,000	
AMERICAN MIDWEST MORTGAGE	2	2	0	0.0	\$105,000	
AMERIFIRST FINANCIAL CORPORATION	1	1	0	0.0	\$284,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$114,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	8	6	2	25.0	\$287,000	\$138,500
BANK OF ENGLAND	1	1	0	0.0	\$216,000	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	3	3	0	0.0	\$152,333	
BOFI FEDERAL BANK	2	2	0	0.0	\$124,000	
BRIDGEVIEW BANK GROUP	1	1	0	0.0	\$381,000	
Caliber Home Loans, Inc.	3	3	0	0.0	\$133,667	
CAPITAL ONE, NATIONAL ASSOCIATION	1	1	0	0.0	\$79,000	
CARDINAL FINANCIAL COMPANY	3	3	0	0.0	\$306,000	
CARRINGTON MORTGAGE SERVICES	12	12	0	0.0	\$244,083	
CBC NATIONAL BANK	1	1	0	0.0	\$167,000	
CENTURY FEDERAL CREDIT UNION	6	4	2	33.3	\$257,750	\$125,000
CHEMICAL BANK	14	14	0	0.0	\$222,071	
CITIBANK, N.A.	3	3	0	0.0	\$72,000	
CITIZENS BANK, NATIONAL ASSOCIATION	14	13	1	7.1	\$203,846	\$105,000
CIVISTA BANK	2	1	1	50.0	\$413,000	\$416,000
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$325,000	
CROSSCOUNTRY MORTGAGE INC	22	22	0	0.0	\$218,955	
DIGITAL FEDERAL CREDIT UNION	4	3	1	25.0	\$157,000	\$162,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	15	15	0	0.0	\$202,667	
EAGLEBANK	1	0	1	100.0		\$424,000
FAIRWAY INDEPENDENT MORT. CORP	3	3	0	0.0	\$181,000	
FIFTH THIRD MORTGAGE COMPANY	30	28	2	6.7	\$225,250	\$109,500
Finance of America Mortgage LLC	7	6	1	14.3	\$186,500	\$113,000
First Equity Mortgage Inc	5	5	0	0.0	\$305,600	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	60	57	3	5.0	\$227,947	\$202,333
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	1	1	0	0.0	\$310,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian, 2017, Cleveland-Elyria Metro Area

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FIRST GUARANTY MORTGAGE CORP	1	1	0	0.0	\$318,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	12	12	0	0.0	\$467,083	
FIRSTBANK	1	1	0	0.0	\$360,000	
FLAGSTAR BANK, FSB	2	1	1	50.0	\$88,000	\$111,000
FRANKLIN FIRST FINANCIAL, LTD	3	3	0	0.0	\$188,667	
FREEDOM MORTGAGE CORP.	5	5	0	0.0	\$108,400	
GENEVA FINANCIAL, LLC	2	2	0	0.0	\$87,000	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$58,000	
GREENBOX LOANS, INC.	1	1	0	0.0	\$81,000	
GUARANTEED RATE INC.	3	3	0	0.0	\$116,000	
GUIDANCE RESIDENTIAL, LLC	6	4	2	33.3	\$240,250	\$117,500
HIGHLANDS RESIDENTIAL MORTGAGE	7	7	0	0.0	\$84,000	
HOME MORTGAGE ASSURED CORPORATION	46	45	1	2.2	\$247,956	\$62,000
HOME POINT FINANCIAL CORP	3	3	0	0.0	\$81,667	
HOME SAVINGS BANK	2	2	0	0.0	\$131,000	
HomeBridge Financial Services, Inc.	3	3	0	0.0	\$215,333	
HOMESIDE FINANCIAL, LLC	4	4	0	0.0	\$136,500	
HSBC BANK USA, NATIONAL ASSOCIATION	1	1	0	0.0	\$172,000	
HUNTINGTON NATIONAL BANK, THE	64	55	9	14.1	\$295,073	\$339,667
INDEPENDENT BANK	1	1	0	0.0	\$40,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	41	36	5	12.2	\$174,139	\$402,400
K. Hovnanian American Mortgage, LLC	1	1	0	0.0	\$241,000	
KEYBANK NATIONAL ASSOCIATION	11	10	1	9.1	\$240,600	\$85,000
LendUS	3	3	0	0.0	\$134,667	
LIBERTY HOME MORTGAGE CORP	3	2	1	33.3	\$201,000	\$270,000
MAGNOLIA BANK	1	1	0	0.0	\$133,000	
MB FINANCIAL BANK, NATIONAL ASSOCIATION	3	2	1	33.3	\$175,500	\$300,000
NATIONS LENDING CORPORATION	2	2	0	0.0	\$176,000	
NAVY FEDERAL CREDIT UNION	1	0	1	100.0		\$56,000
NBKC BANK	2	2	0	0.0	\$224,000	
NEW AMERICAN MORTGAGE, LLC	3	3	0	0.0	\$163,667	
NEW PENN FINANCIAL, LLC	1	0	1	100.0		\$364,000



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NEW YORK COMMUNITY BANK	1	1	0	0.0	\$5,000	
NORTHERN OHIO INVESTMENT COMPANY	2	2	0	0.0	\$229,000	
NORTHWEST BANK	2	1	1	50.0	\$303,000	\$439,000
NORTHWEST FEDERAL CREDIT UNION	1	1	0	0.0	\$103,000	
NVR MORTGAGE FINANCE, INC.	28	28	0	0.0	\$247,607	
PACOR MORTGAGE CORP.	1	1	0	0.0	\$42,000	
PENTAGON FEDERAL CREDIT UNION	2	2	0	0.0	\$127,500	
PLAZA HOME MORTGAGE, INC.	1	1	0	0.0	\$111,000	
PNC BANK, NATIONAL ASSOCIATION	18	16	2	11.1	\$195,688	\$101,500
PRIMELENDING, A PLAINSCAPITAL COMPANY	7	7	0	0.0	\$121,857	
PROVIDENT FUNDING ASSOCIATES	1	1	0	0.0	\$69,000	
PULTE MORTGAGE L.L.C.	12	11	1	8.3	\$322,636	\$453,000
QUICKEN LOANS, INC.	11	8	3	27.3	\$143,500	\$164,333
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$116,000	
RUOFF MORTGAGE	2	2	0	0.0	\$136,000	
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$118,000	
SECURITYNATIONAL MORTGAGE COMPANY	5	5	0	0.0	\$81,000	
SHORE MORTGAGE	1	1	0	0.0	\$99,000	
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$64,000	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$123,000	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	4	4	0	0.0	\$66,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	76	70	6	7.9	\$258,200	\$162,833
TIAA, FSB	5	5	0	0.0	\$537,400	
TRIUMPH BANK	4	4	0	0.0	\$310,000	
U.S. BANK NATIONAL ASSOCIATION	9	8	1	11.1	\$154,000	\$144,000
UNION CAPITAL MORTGAGE CORP DB	3	3	0	0.0	\$198,333	
Union Home Mortgage Corp.	6	6	0	0.0	\$223,667	
UNION SAVINGS BANK	1	0	1	100.0		\$137,000
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	3	3	0	0.0	\$301,667	
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$11,000
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$168,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	22	13	9	40.9	\$219,615	\$63,000



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
WESTFIELD BANK, FSB	2	2	0	0.0	\$537,500	


Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Cleveland-Elyria Metro Area

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
21ST MORTGAGE CORP.	40	29	11	27.5	\$27,310	\$45,364
ADVANCIAL FEDERAL CREDIT UNION	1	1	0	0.0	\$247,000	
ALL WESTERN MORTGAGE	1	1	0	0.0	\$60,000	
ALLIANT CREDIT UNION	1	1	0	0.0	\$592,000	
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$38,000	
AMERICAN INTERNET MORTGAGE	4	3	1	25.0	\$233,000	\$63,000
AMERICAN MIDWEST MORTGAGE	3	1	2	66.7	\$239,000	\$163,000
AMERICAN MORTGAGE COMPANY	1	1	0	0.0	\$136,000	
AMERIFIRST FINANCIAL CORPORATION	3	3	0	0.0	\$166,333	
AMERISAVE MORTGAGE CORPORATION	1	0	1	100.0		\$170,000
ANDOVER BANK, THE	1	1	0	0.0	\$75,000	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$440,000	
APPLE CREEK BANKING COMPANY, THE	1	1	0	0.0	\$84,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	15	14	1	6.7	\$442,357	\$40,000
BANK OF ENGLAND	3	3	0	0.0	\$169,667	
BANKERS G T AND T COMPANY	1	1	0	0.0	\$180,000	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$73,000	
BEST REWARD CREDIT UNION	1	1	0	0.0	\$100,000	
BNY MELLON, NATIONAL ASSOCIATION	1	1	0	0.0	\$1,795,000	
BOFI FEDERAL BANK	1	1	0	0.0	\$162,000	
BRANCH BANKING AND TRUST COMPANY	1	1	0	0.0	\$290,000	
BRIDGEVIEW BANK GROUP	5	1	4	80.0	\$161,000	\$174,500
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$197,000	
BUCKEYE COMMUNITY BANK	2	2	0	0.0	\$175,000	
Caliber Home Loans, Inc.	16	13	3	18.8	\$167,154	\$139,000
CAPITAL ONE, NATIONAL ASSOCIATION	10	6	4	40.0	\$140,167	\$82,250
CARDINAL CREDIT UNION, INC.	5	5	0	0.0	\$154,000	
CBC NATIONAL BANK	1	1	0	0.0	\$67,000	
CENTURY FEDERAL CREDIT UNION	4	4	0	0.0	\$155,000	
CHARLES SCHWAB BANK	2	2	0	0.0	\$582,500	
CHEMICAL BANK	27	25	2	7.4	\$183,560	\$65,000
CITIBANK, N.A.	4	3	1	25.0	\$635,333	\$39,000


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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
CITIZENS BANK, NATIONAL ASSOCIATION	43	37	6	14.0	\$164,946	\$211,000
CIVISTA BANK	2	2	0	0.0	\$254,000	
CMG MORTGAGE, INC.	5	5	0	0.0	\$126,200	
CNB BANK	7	7	0	0.0	\$305,143	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	1	1	0	0.0	\$64,000	
COMMONWEALTH MORTGAGE, LLC	1	1	0	0.0	\$139,000	
COMMUNITY STAR CREDIT UNION, INC.	1	1	0	0.0	\$156,000	
CONNEXUS CREDIT UNION	1	1	0	0.0	\$159,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	3	3	0	0.0	\$139,000	
CREDIT HUMAN FEDERAL CREDIT UNION	6	2	4	66.7	\$55,500	\$53,500
CREDIT UNION OF OHIO	1	1	0	0.0	\$75,000	
CROSSCOUNTRY MORTGAGE INC	15	13	2	13.3	\$177,538	\$163,000
DELTA COMMUNITY CREDIT UNION	3	3	0	0.0	\$364,000	
DEPARTMENT OF COMMERCE FEDERAL CREDIT UNION	1	1	0	0.0	\$257,000	
DIGITAL FEDERAL CREDIT UNION	2	1	1	50.0	\$104,000	\$299,000
DITECH FINANCIAL LLC	3	1	2	66.7	\$377,000	\$105,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	32	26	6	18.8	\$207,731	\$89,500
DOMINION ENERGY CREDIT UNION	1	1	0	0.0	\$135,000	
E MORTGAGE MANAGEMENT, LLC	1	1	0	0.0	\$181,000	
EVERETTE FINANCIAL	4	4	0	0.0	\$71,500	
FAIRWAY INDEPENDENT MORT. CORP	8	6	2	25.0	\$145,833	\$84,500
FARM CREDIT SERVICES OF MIDAM	7	6	1	14.3	\$167,833	\$160,000
FARMERS NATIONAL BANK OF CANFIELD, THE	3	3	0	0.0	\$106,000	
FIFTH THIRD BANK	3	2	1	33.3	\$125,000	\$50,000
FIFTH THIRD MORTGAGE COMPANY	68	62	6	8.8	\$266,048	\$186,000
Finance of America Commercial LLC	5	4	1	20.0	\$105,750	\$88,000
FIRST COMMONWEALTH BANK	4	3	1	25.0	\$300,333	\$428,000
First Equity Mortgage Inc	5	4	1	20.0	\$285,000	\$200,000
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	2	2	0	0.0	\$75,500	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	134	129	5	3.7	\$240,047	\$411,800
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	2	1	1	50.0	\$131,000	\$130,000
FIRST INTERNET BANK OF INDIANA	1	1	0	0.0	\$192,000	


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FIRST LIBERTY BANK	1	1	0	0.0	\$131,000	
FIRST MERCHANTS BANK	1	1	0	0.0	\$108,000	
FIRST NATIONAL BANK OF AMERICA	2	0	2	100.0		\$185,000
FIRST NATIONAL BANK OF PENNSYLVANIA	31	26	5	16.1	\$325,038	\$273,400
FIRST WESTERN FEDERAL SAVINGS BANK	2	2	0	0.0	\$42,500	
FIRSTBANK	7	7	0	0.0	\$235,143	
FLAGSTAR BANK, FSB	5	4	1	20.0	\$119,250	\$23,000
FLORIDA CAPITAL BANK, N.A.	1	1	0	0.0	\$300,000	
FREEDOM MORTGAGE CORP.	3	3	0	0.0	\$211,000	
GEAUGA SAVINGS BANK	9	5	4	44.4	\$308,000	\$267,250
GOLDMAN SACHS BANK USA	1	1	0	0.0	\$520,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	6	6	0	0.0	\$162,333	
GSF MORTGAGE CORP	1	1	0	0.0	\$142,000	
GUARANTEED RATE INC.	7	6	1	14.3	\$145,333	\$63,000
HIGHLANDS RESIDENTIAL MORTGAGE	4	4	0	0.0	\$56,250	
HOME MORTGAGE ASSURED CORPORATION	46	45	1	2.2	\$203,178	\$164,000
HOME POINT FINANCIAL CORP	1	1	0	0.0	\$152,000	
HOME SAVINGS BANK	7	6	1	14.3	\$301,000	\$505,000
HomeBridge Financial Services, Inc.	2	0	2	100.0		\$110,000
HOMESIDE FINANCIAL, LLC	9	9	0	0.0	\$211,778	
HOMETOWN BANK	2	2	0	0.0	\$262,000	
HSBC BANK USA, NATIONAL ASSOCIATION	1	1	0	0.0	\$334,000	
HUNTINGTON NATIONAL BANK, THE	78	67	11	14.1	\$214,791	\$212,182
INDEPENDENT BANK	9	9	0	0.0	\$162,667	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	38	35	3	7.9	\$212,457	\$93,000
K. Hovnanian American Mortgage, LLC	9	8	1	11.1	\$231,875	\$208,000
KEYBANK NATIONAL ASSOCIATION	93	79	14	15.1	\$239,658	\$161,857
KS STATEBANK	1	0	1	100.0		\$35,000
LAKE MICHIGAN CREDIT UNION	2	2	0	0.0	\$24,500	
LENDINGHOME FUNDING CORPORATION	33	27	6	18.2	\$152,148	\$131,000
LendUS	9	9	0	0.0	\$138,556	
LIBERTY HOME MORTGAGE CORP	3	2	1	33.3	\$144,000	\$59,000


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LIBERTY SAVINGS BANK, F.S.B.	1	1	0	0.0	\$202,000	
LIMA ONE CAPITAL, LLC	12	4	8	66.7	\$286,500	\$103,750
MAGNOLIA BANK	2	2	0	0.0	\$181,500	
MB FINANCIAL BANK, NATIONAL ASSOCIATION	12	10	2	16.7	\$144,900	\$47,500
MIDDLEFIELD BANKING COMPANY, THE	5	3	2	40.0	\$75,667	\$566,500
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	3	2	1	33.3	\$425,000	\$950,000
MORTGAGE CAPITAL ASSOCIATES, INC.	1	1	0	0.0	\$227,000	
MUTUAL OF OMAHA BANK	1	1	0	0.0	\$1,000,000	
MYCUMORTGAGE LLC	6	5	1	16.7	\$145,000	\$71,000
NATIONS LENDING CORPORATION	9	9	0	0.0	\$113,444	
NATIONSTAR MORTGAGE	2	2	0	0.0	\$238,500	
NAVY FEDERAL CREDIT UNION	16	12	4	25.0	\$130,333	\$127,250
NBKC BANK	1	0	1	100.0		\$100,000
NEW AMERICAN MORTGAGE, LLC	5	5	0	0.0	\$105,800	
NEW PENN FINANCIAL, LLC	2	2	0	0.0	\$292,500	
NEW YORK COMMUNITY BANK	5	5	0	0.0	\$140,400	
NORTH AMERICAN SAVINGS BANK, FSB	1	1	0	0.0	\$73,000	
NORTHERN OHIO INVESTMENT COMPANY	2	2	0	0.0	\$101,000	
NORTHPOINTE BANK	2	2	0	0.0	\$257,000	
NORTHWEST BANK	23	17	6	26.1	\$134,353	\$73,500
NVR MORTGAGE FINANCE, INC.	8	8	0	0.0	\$277,875	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	1	0	0.0	\$67,000	
OXFORD BANK & TRUST	3	2	1	33.3	\$33,000	\$30,000
PACOR MORTGAGE CORP.	17	17	0	0.0	\$187,294	
PARK NATIONAL BANK, THE	1	1	0	0.0	\$69,000	
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$76,000	
PEOPLES BANK	1	1	0	0.0	\$195,000	
PHH HOME LOANS LLC	2	2	0	0.0	\$306,000	
PLAZA HOME MORTGAGE, INC.	5	3	2	40.0	\$252,000	\$460,000
PNC BANK, NATIONAL ASSOCIATION	170	149	21	12.4	\$215,577	\$201,667
PREMIA MORTGAGE, LLC	1	1	0	0.0	\$233,000	
PRIMARY RESIDENTIAL MORTGAGE	3	3	0	0.0	\$125,667	


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PRIMELENDING, A PLAINSCAPITAL COMPANY	10	9	1	10.0	\$255,889	\$116,000
PROVIDENT FUNDING ASSOCIATES	3	3	0	0.0	\$196,000	
PULTE MORTGAGE L.L.C.	10	9	1	10.0	\$297,444	\$296,000
QUICKEN LOANS, INC.	357	288	69	19.3	\$169,653	\$171,087
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$208,500	
RELIANCE FIRST CAPITAL LLC	4	3	1	25.0	\$102,667	\$132,000
RESIDENTIAL MORTGAGE SERVICES	19	18	1	5.3	\$184,222	\$123,000
S & T BANK	1	1	0	0.0	\$100,000	
SCHMIDT MORTGAGE COMPANY	4	4	0	0.0	\$225,000	
SEVEN SEVENTEEN CREDIT UNION INC	5	5	0	0.0	\$171,400	
SHORE MORTGAGE	9	9	0	0.0	\$187,000	
SIRVA MORTGAGE, INC.	2	1	1	50.0	\$239,000	\$1,120,000
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$337,000	
STATE DEPARTMENT FEDERAL CREDIT UNION	1	1	0	0.0	\$259,000	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	3	3	0	0.0	\$75,667	
SUPERIOR CREDIT UNION INC	1	1	0	0.0	\$200,000	
The Farmers Savings Bank	3	3	0	0.0	\$58,333	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	188	180	8	4.3	\$185,600	\$156,750
TIAA, FSB	1	1	0	0.0	\$92,000	
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$28,500
U.S. BANK NATIONAL ASSOCIATION	30	22	8	26.7	\$167,591	\$180,875
UBS BANK USA	1	1	0	0.0	\$296,000	
UNION CAPITAL MORTGAGE CORP DB	49	49	0	0.0	\$207,041	
Union Home Mortgage Corp.	11	11	0	0.0	\$185,818	
USAA FEDERAL SAVINGS BANK	11	8	3	27.3	\$113,750	\$128,333
VANDERBILT MORTGAGE & FINANCE, INC	3	1	2	66.7	\$21,000	\$29,500
VELOCITY COMMERCIAL CAPITAL	1	1	0	0.0	\$120,000	
VIRGINIA NATIONAL BANK	4	4	0	0.0	\$83,750	
WAYNE SAVINGS COMMUNITY BANK	2	2	0	0.0	\$113,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	48	37	11	22.9	\$140,703	\$129,364
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$157,000	
WESTFIELD BANK, FSB	13	12	1	7.7	\$378,333	\$45,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Cleveland-Elyria Metro Area

Source: FFIEC Home Mortgage Disclosure Act (HMDA). <https://www.ffiec.gov/hmda/hmdaproducts.htm>

Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
WESTSTAR MORTGAGE INC	2	2	0	0.0	\$223,500	
WRIGHT-PATT CREDIT UNION, INC.	1	1	0	0.0	\$87,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Cleveland-Elyria Metro Area

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Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

Institution	All Races Combined						White					
	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
1ST FINANCIAL, INC.	2	2	0	0.0	\$72,500		0	0	0			
1ST SIGNATURE LENDING, LLC	1	1	0	0.0	\$86,000		1	1	0	0.0	\$86,000	
21ST MORTGAGE CORP.	158	71	87	55.1	\$28,817	\$29,161	112	41	71	63.4	\$29,585	\$26,549
ABSOLUTE HOME	1	1	0	0.0	\$180,000		1	1	0	0.0	\$180,000	
ACADEMY MORTGAGE CORPORATION	1	1	0	0.0	\$143,000		1	1	0	0.0	\$143,000	
ACCESS NATIONAL BANK	1	1	0	0.0	\$236,000		1	1	0	0.0	\$236,000	
ADVANCIAL FEDERAL CREDIT UNION	1	1	0	0.0	\$247,000		0	0	0			
AFFINITY FEDERAL CREDIT UNION	1	1	0	0.0	\$292,000		1	1	0	0.0	\$292,000	
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	5	4	1	20.0	\$142,750	\$44,000	5	4	1	20.0	\$142,750	\$44,000
ALL WESTERN MORTGAGE	1	1	0	0.0	\$60,000		0	0	0			
ALLIANCE CREDIT LLC	4	4	0	0.0	\$59,000		4	4	0	0.0	\$59,000	
ALLIANT CREDIT UNION	2	2	0	0.0	\$347,500		1	1	0	0.0	\$103,000	
ALLIED FIRST BANK, SB	1	1	0	0.0	\$170,000		1	1	0	0.0	\$170,000	
ALLIED MORTGAGE GROUP	2	2	0	0.0	\$164,000		2	2	0	0.0	\$164,000	
AMERICAN FINANCIAL NETWORK INC.	12	12	0	0.0	\$127,083		10	10	0	0.0	\$144,500	
AMERICAN FINANCIAL RESOURCES	7	5	2	28.6	\$113,600	\$208,500	5	3	2	40.0	\$117,667	\$208,500
AMERICAN FINANCING CORPORATION	3	3	0	0.0	\$138,667		2	2	0	0.0	\$185,500	
AMERICAN HOME MORTGAGE SERVICING	3	3	0	0.0	\$110,000		3	3	0	0.0	\$110,000	
AMERICAN INTERNET MORTGAGE	14	10	4	28.6	\$177,700	\$91,500	10	7	3	30.0	\$154,000	\$101,000
AMERICAN MIDWEST MORTGAGE	158	151	7	4.4	\$143,669	\$167,286	136	133	3	2.2	\$149,541	\$188,667
AMERICAN MORTGAGE COMPANY	5	5	0	0.0	\$121,600		4	4	0	0.0	\$118,000	
AMERICAN NEIGHBORHOOD MORTGAGE	2	1	1	50.0	\$238,000	\$308,000	2	1	1	50.0	\$238,000	\$308,000
AMERICAN SAVINGS BANK, FSB	2	1	1	50.0	\$308,000	\$110,000	2	1	1	50.0	\$308,000	\$110,000
AMERIFIRST FINANCIAL CORPORATION	113	113	0	0.0	\$163,310		104	104	0	0.0	\$162,192	
AMERIS BANK	1	1	0	0.0	\$159,000		1	1	0	0.0	\$159,000	
AMERISAVE MORTGAGE CORPORATION	5	3	2	40.0	\$196,667	\$152,500	4	3	1	25.0	\$196,667	\$135,000
ANDOVER BANK, THE	14	10	4	28.6	\$128,800	\$178,750	13	9	4	30.8	\$134,778	\$178,750
APPLE CREEK BANKING COMPANY, THE	9	6	3	33.3	\$112,333	\$78,000	8	5	3	37.5	\$118,000	\$78,000
ARVEST BANK	1	1	0	0.0	\$44,000		1	1	0	0.0	\$44,000	
ASHLAND CREDIT UNION	1	1	0	0.0	\$151,000		1	1	0	0.0	\$151,000	
ASSOCIATED BANK, NATIONAL ASSOCIATION	4	4	0	0.0	\$330,500		4	4	0	0.0	\$330,500	
ASSURANCE FINANCIAL GROUP, LLC	1	1	0	0.0	\$418,000		1	1	0	0.0	\$418,000	
ATLANTIC BAY MORTGAGE GROUP LLC	3	3	0	0.0	\$125,000		2	2	0	0.0	\$130,500	
Angel Oak Mortgage Solutions LLC	6	6	0	0.0	\$255,500		5	5	0	0.0	\$218,600	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$220,000		1	1	0	0.0	\$220,000	

Black						Asian						Other					
Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
0	0	0				2	2	0	0.0	\$72,500		0	0	0			
0	0	0				0	0	0				0	0	0			
6	1	5	83.3	\$41,000	\$30,600	0	0	0				40	29	11	27.5	\$27,310	\$45,364
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$247,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$60,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$592,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$42,000		0	0	0				1	1	0	0.0	\$38,000	
0	0	0				2	2	0	0.0	\$107,500		0	0	0			
0	0	0				1	1	0	0.0	\$45,000		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				4	3	1	25.0	\$233,000	\$63,000
17	15	2	11.8	\$90,400	\$139,500	2	2	0	0.0	\$105,000		3	1	2	66.7	\$239,000	\$163,000
0	0	0				0	0	0				1	1	0	0.0	\$136,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
5	5	0	0.0	\$160,600		1	1	0	0.0	\$284,000		3	3	0	0.0	\$166,333	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	0	1	100.0		\$170,000
0	0	0				0	0	0				1	1	0	0.0	\$75,000	
0	0	0				0	0	0				1	1	0	0.0	\$84,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$114,000		0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$440,000	
0	0	0				0	0	0				0	0	0			



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Cleveland-Elyria Metro Area

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Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

	All Races Combined						White					
	Count	Count	Count	Rate	Amount	Amount	Count	Count	Count	Rate	Amount	Amount
BANC OF CALIFORNIA, INC.	1	1	0	0.0	\$35,000		0	0	0			
BANK OF AMERICA, NATIONAL ASSOCIATION	121	115	6	5.0	\$241,861	\$116,167	63	62	1	1.6	\$256,629	\$164,000
BANK OF ENGLAND	29	29	0	0.0	\$182,517		24	24	0	0.0	\$182,792	
BANK OF LITTLE ROCK MORTGAGE CORP.	1	1	0	0.0	\$121,000		1	1	0	0.0	\$121,000	
BANKERS G T AND T COMPANY	77	74	3	3.9	\$150,365	\$72,667	74	71	3	4.1	\$150,338	\$72,667
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	9	9	0	0.0	\$133,222		5	5	0	0.0	\$133,800	
BAXTER CREDIT UNION	7	7	0	0.0	\$225,000		6	6	0	0.0	\$188,833	
BEST REWARD CREDIT UNION	8	8	0	0.0	\$88,625		5	5	0	0.0	\$82,800	
BMI FEDERAL CREDIT UNION	1	1	0	0.0	\$175,000		1	1	0	0.0	\$175,000	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$339,000		1	1	0	0.0	\$339,000	
BNC NATIONAL BANK	1	1	0	0.0	\$215,000		1	1	0	0.0	\$215,000	
BNY MELLON, NATIONAL ASSOCIATION	2	2	0	0.0	\$1,125,000		1	1	0	0.0	\$455,000	
BOFI FEDERAL BANK	6	6	0	0.0	\$154,667		3	3	0	0.0	\$172,667	
BOKF, NATIONAL ASSOCIATION	1	1	0	0.0	\$159,000		1	1	0	0.0	\$159,000	
BRANCH BANKING AND TRUST COMPANY	4	3	1	25.0	\$272,667	\$37,000	2	2	0	0.0	\$264,000	
BRIDGEVIEW BANK GROUP	50	36	14	28.0	\$175,667	\$168,071	43	33	10	23.3	\$169,121	\$165,500
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	12	11	1	8.3	\$154,273	\$78,000	10	9	1	10.0	\$145,111	\$78,000
BUCKEYE COMMUNITY BANK	14	13	1	7.1	\$180,615	\$422,000	12	11	1	8.3	\$181,636	\$422,000
CAPITAL BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$216,000		1	1	0	0.0	\$216,000	
CAPITAL ONE, NATIONAL ASSOCIATION	31	19	12	38.7	\$140,211	\$94,000	19	12	7	36.8	\$145,333	\$96,714
CARDINAL CREDIT UNION, INC.	74	71	3	4.1	\$140,873	\$106,333	65	62	3	4.6	\$143,468	\$106,333
CARDINAL FINANCIAL COMPANY	9	9	0	0.0	\$228,333		6	6	0	0.0	\$189,500	
CARRINGTON MORTGAGE SERVICES	14	14	0	0.0	\$231,643		2	2	0	0.0	\$157,000	
CBC NATIONAL BANK	36	36	0	0.0	\$181,056		32	32	0	0.0	\$180,656	
CENTIER BANK	6	6	0	0.0	\$42,167		5	5	0	0.0	\$35,800	
CENTURY FEDERAL CREDIT UNION	81	59	22	27.2	\$155,085	\$84,455	53	45	8	15.1	\$151,933	\$97,750
CF BANK NATIONAL ASSOCIATION	7	6	1	14.3	\$255,667	\$332,000	7	6	1	14.3	\$255,667	\$332,000
CHARLES SCHWAB BANK	3	3	0	0.0	\$559,000		1	1	0	0.0	\$512,000	
CHEMICAL BANK	186	177	9	4.8	\$164,565	\$140,222	139	133	6	4.3	\$159,233	\$185,167
CHURCHILL MORTGAGE CORP	4	4	0	0.0	\$178,500		4	4	0	0.0	\$178,500	
CIBC BANK USA	2	2	0	0.0	\$300,500		2	2	0	0.0	\$300,500	
CITIBANK, N.A.	50	44	6	12.0	\$162,818	\$196,833	17	15	2	11.8	\$162,533	\$447,500
CITIZENS BANK, NATIONAL ASSOCIATION	401	356	45	11.2	\$155,494	\$210,156	332	297	35	10.5	\$154,296	\$206,686
CITIZENS EQUITY FIRST CREDIT UNION	1	1	0	0.0	\$168,000		1	1	0	0.0	\$168,000	
CITIZENS NATIONAL BANK OF BLUFFTON, THE	1	1	0	0.0	\$122,000		1	1	0	0.0	\$122,000	
CITYWIDE HOME LOANS A UTAH CORPORATION	1	0	1	100.0		\$105,000	1	0	1	100.0		\$105,000
CIVISTA BANK	50	47	3	6.0	\$225,191	\$174,333	46	44	2	4.3	\$219,614	\$53,500
CLEVELAND SELF RELIANCE FEDERAL CREDIT UNION	9	9	0	0.0	\$84,778		9	9	0	0.0	\$84,778	

Black						Asian						Other					
1	1	0	0.0	\$35,000		0	0	0				0	0	0			
35	33	2	5.7	\$120,848	\$108,000	8	6	2	25.0	\$287,000	\$138,500	15	14	1	6.7	\$442,357	\$40,000
1	1	0	0.0	\$181,000		1	1	0	0.0	\$216,000		3	3	0	0.0	\$169,667	
0	0	0				0	0	0				0	0	0			
2	2	0	0.0	\$136,500		0	0	0				1	1	0	0.0	\$180,000	
0	0	0				3	3	0	0.0	\$152,333		1	1	0	0.0	\$73,000	
1	1	0	0.0	\$442,000		0	0	0				0	0	0			
2	2	0	0.0	\$97,500		0	0	0				1	1	0	0.0	\$100,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$1,795,000	
0	0	0				2	2	0	0.0	\$124,000		1	1	0	0.0	\$162,000	
0	0	0				0	0	0				0	0	0			
1	0	1	100.0		\$37,000	0	0	0				1	1	0	0.0	\$290,000	
1	1	0	0.0	\$201,000		1	1	0	0.0	\$381,000		5	1	4	80.0	\$161,000	\$174,500
1	1	0	0.0	\$194,000		0	0	0				1	1	0	0.0	\$197,000	
0	0	0				0	0	0				2	2	0	0.0	\$175,000	
0	0	0				0	0	0				0	0	0			
1	0	1	100.0		\$122,000	1	1	0	0.0	\$79,000		10	6	4	40.0	\$140,167	\$82,250
4	4	0	0.0	\$84,250		0	0	0				5	5	0	0.0	\$154,000	
0	0	0				3	3	0	0.0	\$306,000		0	0	0			
0	0	0				12	12	0	0.0	\$244,083		0	0	0			
2	2	0	0.0	\$251,500		1	1	0	0.0	\$167,000		1	1	0	0.0	\$67,000	
1	1	0	0.0	\$74,000		0	0	0				0	0	0			
18	6	12	66.7	\$110,333	\$68,833	6	4	2	33.3	\$257,750	\$125,000	4	4	0	0.0	\$155,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$582,500	
6	5	1	16.7	\$50,400	\$21,000	14	14	0	0.0	\$222,071		27	25	2	7.4	\$183,560	\$65,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
26	23	3	11.5	\$113,217	\$82,333	3	3	0	0.0	\$72,000		4	3	1	25.0	\$635,333	\$39,000
12	9	3	25.0	\$86,333	\$284,000	14	13	1	7.1	\$203,846	\$105,000	43	37	6	14.0	\$164,946	\$211,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				2	1	1	50.0	\$413,000	\$416,000	2	2	0	0.0	\$254,000	
0	0	0				0	0	0				0	0	0			



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	All Races Combined						White					
CMG MORTGAGE, INC.	22	22	0	0.0	\$117,818		17	17	0	0.0	\$115,353	
CNB BANK	40	37	3	7.5	\$247,405	\$126,333	32	29	3	9.4	\$235,793	\$126,333
CNB MORTGAGE COMPANY	1	1	0	0.0	\$125,000		1	1	0	0.0	\$125,000	
COLONIAL SAVINGS, FA	2	2	0	0.0	\$77,000		2	2	0	0.0	\$77,000	
COLUMBUS FIRST BANK	1	0	1	100.0		\$750,000	1	0	1	100.0		\$750,000
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	2	2	0	0.0	\$106,500		1	1	0	0.0	\$149,000	
COMMONWEALTH BANK AND TRUST COMPANY	1	1	0	0.0	\$88,000		1	1	0	0.0	\$88,000	
COMMONWEALTH MORTGAGE, LLC	1	1	0	0.0	\$139,000		0	0	0			
COMMUNITY STAR CREDIT UNION, INC.	37	36	1	2.7	\$104,861	\$89,000	32	31	1	3.1	\$100,000	\$89,000
CONNEXUS CREDIT UNION	2	2	0	0.0	\$92,500		1	1	0	0.0	\$26,000	
CONSUMERS NATIONAL BANK	3	3	0	0.0	\$316,000		3	3	0	0.0	\$316,000	
CORNERSTONE MORTGAGE, INC.	1	1	0	0.0	\$366,000		1	1	0	0.0	\$366,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	35	35	0	0.0	\$208,429		31	31	0	0.0	\$211,387	
CREDIT HUMAN FEDERAL CREDIT UNION	24	9	15	62.5	\$40,222	\$53,467	18	7	11	61.1	\$35,857	\$53,455
CREDIT UNION OF OHIO	2	2	0	0.0	\$151,000		1	1	0	0.0	\$227,000	
CROSSCOUNTRY MORTGAGE INC	739	715	24	3.2	\$169,287	\$162,125	676	657	19	2.8	\$168,584	\$150,526
CU MORTGAGE SERVICES INC.	1	1	0	0.0	\$126,000		1	1	0	0.0	\$126,000	
Caliber Home Loans, Inc.	73	66	7	9.6	\$140,758	\$149,429	51	47	4	7.8	\$137,809	\$157,250
DELTA COMMUNITY CREDIT UNION	3	3	0	0.0	\$364,000		0	0	0			
DEPARTMENT OF COMMERCE FEDERAL CREDIT UNION	1	1	0	0.0	\$257,000		0	0	0			
DEVELOPER'S MORTGAGE CO.	4	4	0	0.0	\$279,250		3	3	0	0.0	\$311,333	
DIGITAL FEDERAL CREDIT UNION	7	5	2	28.6	\$127,000	\$230,500	1	1	0	0.0	\$60,000	
DITECH FINANCIAL LLC	20	13	7	35.0	\$193,692	\$126,429	16	12	4	25.0	\$178,417	\$158,750
DOLLAR BANK, A FEDERAL SAVINGS BANK	328	308	20	6.1	\$172,308	\$84,550	255	244	11	4.3	\$175,516	\$96,636
DOMINION ENERGY CREDIT UNION	4	4	0	0.0	\$130,750		3	3	0	0.0	\$129,333	
E MORTGAGE MANAGEMENT, LLC	6	4	2	33.3	\$109,500	\$202,500	4	3	1	25.0	\$85,667	\$105,000
EAGLE SAVINGS BANK	1	1	0	0.0	\$244,000		1	1	0	0.0	\$244,000	
EAGLEBANK	2	1	1	50.0	\$187,000	\$424,000	1	1	0	0.0	\$187,000	
EAST COAST CAPITAL CORP	1	1	0	0.0	\$70,000		1	1	0	0.0	\$70,000	
EASTMAN CREDIT UNION	1	1	0	0.0	\$188,000		1	1	0	0.0	\$188,000	
EATON FAMILY CREDIT UNION	13	10	3	23.1	\$42,400	\$28,333	8	8	0	0.0	\$41,125	
ENVOY MORTGAGE, LTD.	1	1	0	0.0	\$328,000		1	1	0	0.0	\$328,000	
EQUITABLE MORTGAGE CORPORATION	5	5	0	0.0	\$204,200		5	5	0	0.0	\$204,200	
EQUITY RESOURCES, INCORPORATED	4	4	0	0.0	\$206,500		4	4	0	0.0	\$206,500	
EVANSVILLE TEACHERS FEDERAL CREDIT UNION	1	1	0	0.0	\$83,000		1	1	0	0.0	\$83,000	
EVERETTE FINANCIAL	6	6	0	0.0	\$64,167		2	2	0	0.0	\$49,500	
EVOLVE BANK & TRUST	12	12	0	0.0	\$144,583		12	12	0	0.0	\$144,583	
EXCEL MORTGAGE SERVICING, INC.	2	2	0	0.0	\$191,500		2	2	0	0.0	\$191,500	

Black						Asian						Other					
0	0	0				0	0	0				5	5	0	0.0	\$126,200	
1	1	0	0.0	\$180,000		0	0	0				7	7	0	0.0	\$305,143	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$64,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$139,000	
4	4	0	0.0	\$129,750		0	0	0				1	1	0	0.0	\$156,000	
0	0	0				0	0	0				1	1	0	0.0	\$159,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$325,000		3	3	0	0.0	\$139,000	
0	0	0				0	0	0				6	2	4	66.7	\$55,500	\$53,500
0	0	0				0	0	0				1	1	0	0.0	\$75,000	
26	23	3	11.5	\$137,174	\$235,000	22	22	0	0.0	\$218,955		15	13	2	13.3	\$177,538	\$163,000
0	0	0				0	0	0				0	0	0			
3	3	0	0.0	\$79,667		3	3	0	0.0	\$133,667		16	13	3	18.8	\$167,154	\$139,000
0	0	0				0	0	0				3	3	0	0.0	\$364,000	
0	0	0				0	0	0				1	1	0	0.0	\$257,000	
1	1	0	0.0	\$183,000		0	0	0				0	0	0			
0	0	0				4	3	1	25.0	\$157,000	\$162,000	2	1	1	50.0	\$104,000	\$299,000
1	0	1	100.0		\$40,000	0	0	0				3	1	2	66.7	\$377,000	\$105,000
26	23	3	11.5	\$78,435	\$30,333	15	15	0	0.0	\$202,667		32	26	6	18.8	\$207,731	\$89,500
0	0	0				0	0	0				1	1	0	0.0	\$135,000	
1	0	1	100.0		\$300,000	0	0	0				1	1	0	0.0	\$181,000	
0	0	0				0	0	0				0	0	0			
0	0	0				1	0	1	100.0		\$424,000	0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
5	2	3	60.0	\$47,500	\$28,333	0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				4	4	0	0.0	\$71,500	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Cleveland-Elyria Metro Area

Source: FFIEC Home Mortgage Disclosure Act (HMDA). <https://www.ffiec.gov/hmda/hmdaproducts.htm>

Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

	All Races Combined						White					
Embrace Home Loans, Inc	3	0	3	100.0		\$88,667	2	0	2	100.0		\$98,000
FAIRWAY INDEPENDENT MORT. CORP	213	207	6	2.8	\$144,469	\$87,833	185	182	3	1.6	\$147,451	\$99,000
FARM CREDIT SERVICES OF MIDAM	34	31	3	8.8	\$220,258	\$229,000	27	25	2	7.4	\$232,840	\$263,500
FARMERS NATIONAL BANK OF CANFIELD, THE	32	31	1	3.1	\$146,355	\$391,000	29	28	1	3.4	\$150,679	\$391,000
FEARON FINANCIAL LLC	2	2	0	0.0	\$244,500		2	2	0	0.0	\$244,500	
FFC MORTGAGE CORP	3	1	2	66.7	\$130,000	\$89,000	3	1	2	66.7	\$130,000	\$89,000
FIFTH THIRD BANK	4	2	2	50.0	\$125,000	\$45,000	1	0	1	100.0		\$40,000
FIFTH THIRD MORTGAGE COMPANY	995	908	87	8.7	\$187,615	\$147,736	865	794	71	8.2	\$181,957	\$150,634
FIRESTONE FEDERAL CREDIT UNION	2	2	0	0.0	\$162,000		2	2	0	0.0	\$162,000	
FIRST BANK RICHMOND	1	1	0	0.0	\$128,000		1	1	0	0.0	\$128,000	
FIRST CALIFORNIA MORTGAGE CO., INC.	1	1	0	0.0	\$103,000		1	1	0	0.0	\$103,000	
FIRST CHOICE LOAN SERVICES INC.	3	3	0	0.0	\$243,667		3	3	0	0.0	\$243,667	
FIRST COMMONWEALTH BANK	25	24	1	4.0	\$378,083	\$428,000	21	21	0	0.0	\$389,190	
FIRST COMMUNITY MORTGAGE, INC.	18	17	1	5.6	\$174,412	\$150,000	18	17	1	5.6	\$174,412	\$150,000
FIRST FEDERAL BANK OF THE MIDWEST	4	4	0	0.0	\$116,250		4	4	0	0.0	\$116,250	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	8	8	0	0.0	\$143,250		6	6	0	0.0	\$165,833	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1,254	1,215	39	3.1	\$192,519	\$166,744	1037	1008	29	2.8	\$184,466	\$130,897
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	127	110	17	13.4	\$160,336	\$106,529	122	107	15	12.3	\$160,019	\$106,200
FIRST FINANCIAL BANK	2	1	1	50.0	\$53,000	\$333,000	2	1	1	50.0	\$53,000	\$333,000
FIRST GUARANTY MORTGAGE CORP	7	7	0	0.0	\$156,429		5	5	0	0.0	\$124,000	
FIRST INTERNET BANK OF INDIANA	2	2	0	0.0	\$128,000		1	1	0	0.0	\$64,000	
FIRST LIBERTY BANK	1	1	0	0.0	\$131,000		0	0	0			
FIRST MERCHANTS BANK	2	2	0	0.0	\$114,000		1	1	0	0.0	\$120,000	
FIRST NATIONAL BANK OF AMERICA	8	3	5	62.5	\$167,333	\$129,800	6	3	3	50.0	\$167,333	\$93,000
FIRST NATIONAL BANK OF BELLEVUE, THE	2	2	0	0.0	\$231,500		2	2	0	0.0	\$231,500	
FIRST NATIONAL BANK OF PENNSYLVANIA	490	447	43	8.8	\$240,957	\$218,581	429	396	33	7.7	\$230,626	\$232,909
FIRST OHIO HOME FINANCE, INC	32	30	2	6.3	\$142,833	\$236,000	29	27	2	6.9	\$146,778	\$236,000
FIRST PERSONAL BANK	1	1	0	0.0	\$63,000		1	1	0	0.0	\$63,000	
FIRST STATE BANK OF ST. CHARLES, MISSOURI	1	1	0	0.0	\$254,000		1	1	0	0.0	\$254,000	
FIRST TECHNOLOGY FEDERAL CREDIT UNION	2	2	0	0.0	\$184,000		2	2	0	0.0	\$184,000	
FIRST UNITED BANK AND TRUST COMPANY	1	1	0	0.0	\$379,000		1	1	0	0.0	\$379,000	
FIRST WESTERN FEDERAL SAVINGS BANK	2	2	0	0.0	\$42,500		0	0	0			
FIRSTBANK	21	20	1	4.8	\$230,400	\$413,000	13	12	1	7.7	\$216,833	\$413,000
FLAGSTAR BANK, FSB	53	44	9	17.0	\$141,477	\$98,111	43	37	6	14.0	\$149,378	\$113,000
FLORIDA CAPITAL BANK, N.A.	10	10	0	0.0	\$216,700		8	8	0	0.0	\$200,375	
FRANKLIN AMERICAN MORTGAGE CO.	25	24	1	4.0	\$139,167	\$77,000	23	23	0	0.0	\$143,043	
FRANKLIN FIRST FINANCIAL, LTD	3	3	0	0.0	\$188,667		0	0	0			
FREEDOM MORTGAGE CORP.	62	57	5	8.1	\$140,509	\$120,400	52	47	5	9.6	\$140,319	\$120,400

Black						Asian						Other					
1	0	1	100.0		\$70,000	0	0	0				0	0	0			
17	16	1	5.9	\$103,188	\$61,000	3	3	0	0.0	\$181,000		8	6	2	25.0	\$145,833	\$84,500
0	0	0				0	0	0				7	6	1	14.3	\$167,833	\$160,000
0	0	0				0	0	0				3	3	0	0.0	\$106,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				3	2	1	33.3	\$125,000	\$50,000
32	24	8	25.0	\$128,250	\$102,875	30	28	2	6.7	\$225,250	\$109,500	68	62	6	8.8	\$266,048	\$186,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				4	3	1	25.0	\$300,333	\$428,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$75,500	
23	21	2	8.7	\$190,952	\$20,500	60	57	3	5.0	\$227,947	\$202,333	134	129	5	3.7	\$240,047	\$411,800
2	1	1	50.0	\$74,000	\$88,000	1	1	0	0.0	\$310,000		2	1	1	50.0	\$131,000	\$130,000
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$157,000		1	1	0	0.0	\$318,000		0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$192,000	
0	0	0				0	0	0				1	1	0	0.0	\$131,000	
0	0	0				0	0	0				1	1	0	0.0	\$108,000	
0	0	0				0	0	0				2	0	2	100.0		\$185,000
0	0	0				0	0	0				0	0	0			
18	13	5	27.8	\$178,769	\$69,200	12	12	0	0.0	\$467,083		31	26	5	16.1	\$325,038	\$273,400
3	3	0	0.0	\$107,333		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$42,500	
0	0	0				1	1	0	0.0	\$360,000		7	7	0	0.0	\$235,143	
3	2	1	33.3	\$66,500	\$71,000	2	1	1	50.0	\$88,000	\$111,000	5	4	1	20.0	\$119,250	\$23,000
1	1	0	0.0	\$264,000		0	0	0				1	1	0	0.0	\$300,000	
2	1	1	50.0	\$50,000	\$77,000	0	0	0				0	0	0			
0	0	0				3	3	0	0.0	\$188,667		0	0	0			
2	2	0	0.0	\$119,500		5	5	0	0.0	\$108,400		3	3	0	0.0	\$211,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Cleveland-Elyria Metro Area

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Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

	All Races Combined						White					
Finance of America Commercial LLC	5	4	1	20.0	\$105,750	\$88,000	0	0	0			
Finance of America Mortgage LLC	23	22	1	4.3	\$118,182	\$113,000	13	13	0	0.0	\$95,308	
First Equity Mortgage Inc	72	64	8	11.1	\$263,906	\$298,000	60	53	7	11.7	\$256,830	\$312,000
GEAUGA SAVINGS BANK	18	14	4	22.2	\$177,571	\$267,250	9	9	0	0.0	\$105,111	
GENEVA FINANCIAL, LLC	3	3	0	0.0	\$80,000		1	1	0	0.0	\$66,000	
GENOA BANKING COMPANY, THE	1	1	0	0.0	\$396,000		1	1	0	0.0	\$396,000	
GLASS CITY FEDERAL CREDIT UNION	1	0	1	100.0		\$250,000	1	0	1	100.0		\$250,000
GMH MORTGAGE SERVICES LLC	1	1	0	0.0	\$375,000		1	1	0	0.0	\$375,000	
GOLD STAR MORTGAGE FINANCIAL	22	22	0	0.0	\$154,227		19	19	0	0.0	\$166,421	
GOLDMAN SACHS BANK USA	1	1	0	0.0	\$520,000		0	0	0			
GOLDWATER BANK, NATIONAL ASSOCIATION	62	58	4	6.5	\$179,310	\$166,750	56	52	4	7.1	\$181,269	\$166,750
GREENBOX LOANS, INC.	6	6	0	0.0	\$75,500		1	1	0	0.0	\$56,000	
GSF MORTGAGE CORP	24	24	0	0.0	\$99,500		21	21	0	0.0	\$97,048	
GUARANTEED RATE INC.	37	35	2	5.4	\$163,400	\$121,500	25	24	1	4.0	\$181,667	\$180,000
GUARANTY TRUST COMPANY	1	1	0	0.0	\$242,000		1	1	0	0.0	\$242,000	
GUIDANCE RESIDENTIAL, LLC	18	15	3	16.7	\$189,133	\$101,667	11	10	1	9.1	\$176,900	\$70,000
Guaranteed Rate Affinity, LLC	1	1	0	0.0	\$157,000		1	1	0	0.0	\$157,000	
HALLMARK HOME MORTGAGE LLC	4	4	0	0.0	\$186,500		4	4	0	0.0	\$186,500	
HANCOCK MORTGAGE PARTNERS LLC	21	21	0	0.0	\$130,619		20	20	0	0.0	\$130,650	
HANTZ BANK	3	3	0	0.0	\$186,333		3	3	0	0.0	\$186,333	
HIGHLANDS RESIDENTIAL MORTGAGE	18	18	0	0.0	\$75,500		7	7	0	0.0	\$78,000	
HILTON FINANCIAL CORPORATION	1	1	0	0.0	\$51,000		0	0	0			
HOME FEDERAL BANK	1	1	0	0.0	\$409,000		1	1	0	0.0	\$409,000	
HOME MORTGAGE ASSURED CORPORATION	1,650	1,638	12	0.7	\$182,362	\$113,667	1521	1511	10	0.7	\$180,718	\$113,800
HOME POINT FINANCIAL CORP	20	17	3	15.0	\$133,706	\$76,000	12	12	0	0.0	\$151,083	
HOME SAVINGS BANK	223	215	8	3.6	\$272,456	\$230,750	210	205	5	2.4	\$275,010	\$209,400
HOMESIDE FINANCIAL, LLC	182	174	8	4.4	\$161,874	\$139,750	165	157	8	4.8	\$160,166	\$139,750
HOMETOWN BANK	5	5	0	0.0	\$266,000		3	3	0	0.0	\$268,667	
HOPEWELL FEDERAL CREDIT UNION	1	1	0	0.0	\$127,000		1	1	0	0.0	\$127,000	
HSBC BANK USA, NATIONAL ASSOCIATION	3	2	1	33.3	\$253,000	\$31,000	1	0	1	100.0		\$31,000
HUNTINGTON NATIONAL BANK, THE	1,509	1,342	167	11.1	\$185,717	\$178,269	1253	1123	130	10.4	\$185,723	\$177,677
HomeBridge Financial Services, Inc.	13	11	2	15.4	\$177,273	\$110,000	8	8	0	0.0	\$163,000	
HomeXpress Mortgage Corp.	1	0	1	100.0		\$112,000	1	0	1	100.0		\$112,000
Hometown Lenders	2	2	0	0.0	\$92,500		2	2	0	0.0	\$92,500	
INDEPENDENT BANK	51	51	0	0.0	\$225,235		41	41	0	0.0	\$243,488	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	464	429	35	7.5	\$210,951	\$193,000	368	346	22	6.0	\$217,630	\$182,409
K. Hovnanian American Mortgage, LLC	11	10	1	9.1	\$223,400	\$208,000	1	1	0	0.0	\$138,000	
KEMBA FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$49,000		1	1	0	0.0	\$49,000	

Black						Asian						Other					
0	0	0				0	0	0				5	4	1	20.0	\$105,750	\$88,000
3	3	0	0.0	\$80,667		7	6	1	14.3	\$186,500	\$113,000	0	0	0			
2	2	0	0.0	\$305,000		5	5	0	0.0	\$305,600		5	4	1	20.0	\$285,000	\$200,000
0	0	0				0	0	0				9	5	4	44.4	\$308,000	\$267,250
0	0	0				2	2	0	0.0	\$87,000		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
2	2	0	0.0	\$86,500		1	1	0	0.0	\$58,000		0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$520,000	
0	0	0				0	0	0				6	6	0	0.0	\$162,333	
4	4	0	0.0	\$79,000		1	1	0	0.0	\$81,000		0	0	0			
2	2	0	0.0	\$104,000		0	0	0				1	1	0	0.0	\$142,000	
2	2	0	0.0	\$69,500		3	3	0	0.0	\$116,000		7	6	1	14.3	\$145,333	\$63,000
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$107,000		6	4	2	33.3	\$240,250	\$117,500	0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$130,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				7	7	0	0.0	\$84,000		4	4	0	0.0	\$56,250	
1	1	0	0.0	\$51,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
37	37	0	0.0	\$144,405		46	45	1	2.2	\$247,956	\$62,000	46	45	1	2.2	\$203,178	\$164,000
4	1	3	75.0	\$63,000	\$76,000	3	3	0	0.0	\$81,667		1	1	0	0.0	\$152,000	
4	2	2	50.0	\$66,500	\$147,000	2	2	0	0.0	\$131,000		7	6	1	14.3	\$301,000	\$505,000
4	4	0	0.0	\$142,000		4	4	0	0.0	\$136,500		9	9	0	0.0	\$211,778	
0	0	0				0	0	0				2	2	0	0.0	\$262,000	
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$172,000		1	1	0	0.0	\$334,000	
114	97	17	14.9	\$103,557	\$75,412	64	55	9	14.1	\$295,073	\$339,667	78	67	11	14.1	\$214,791	\$212,182
0	0	0				3	3	0	0.0	\$215,333		2	0	2	100.0		\$110,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$40,000		9	9	0	0.0	\$162,667	
17	12	5	29.4	\$124,417	\$90,200	41	36	5	12.2	\$174,139	\$402,400	38	35	3	7.9	\$212,457	\$93,000
0	0	0				1	1	0	0.0	\$241,000		9	8	1	11.1	\$231,875	\$208,000
0	0	0				0	0	0				0	0	0			



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Cleveland-Elyria Metro Area

Source: FFIEC Home Mortgage Disclosure Act (HMDA). <https://www.ffiec.gov/hmda/hmdaproducts.htm>

Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

	All Races Combined						White					
KEYBANK NATIONAL ASSOCIATION	346	277	69	19.9	\$192,744	\$113,072	202	168	34	16.8	\$176,696	\$127,471
KINECTA FEDERAL CREDIT UNION	1	1	0	0.0	\$263,000		1	1	0	0.0	\$263,000	
KS STATEBANK	2	0	2	100.0		\$121,500	1	0	1	100.0		\$208,000
LAKE MICHIGAN CREDIT UNION	3	3	0	0.0	\$50,333		1	1	0	0.0	\$102,000	
LAKEVIEW LOAN SERVICING, LLC	1	1	0	0.0	\$180,000		1	1	0	0.0	\$180,000	
LENDINGHOME FUNDING CORPORATION	33	27	6	18.2	\$152,148	\$131,000	0	0	0			
LIBERTY HOME MORTGAGE CORP	76	66	10	13.2	\$154,303	\$173,400	67	60	7	10.4	\$156,433	\$172,571
LIBERTY SAVINGS BANK, F.S.B.	13	11	2	15.4	\$194,636	\$186,000	12	10	2	16.7	\$193,900	\$186,000
LIMA ONE CAPITAL, LLC	12	4	8	66.7	\$286,500	\$103,750	0	0	0			
LOANDEPOT.COM	19	18	1	5.3	\$179,167	\$90,000	19	18	1	5.3	\$179,167	\$90,000
LendUS	193	188	5	2.6	\$148,718	\$162,800	176	172	4	2.3	\$149,814	\$178,000
MAGNOLIA BANK	11	9	2	18.2	\$215,444	\$194,000	8	6	2	25.0	\$240,500	\$194,000
MAIN STREET BANK	2	2	0	0.0	\$190,000		2	2	0	0.0	\$190,000	
MAINSOURCE BANK	1	1	0	0.0	\$375,000		1	1	0	0.0	\$375,000	
MB FINANCIAL BANK, NATIONAL ASSOCIATION	41	36	5	12.2	\$146,778	\$97,000	24	23	1	4.2	\$149,217	\$43,000
MCS MORTGAGE BANKERS, INC.	7	7	0	0.0	\$161,571		7	7	0	0.0	\$161,571	
MECHANICS BANK	1	1	0	0.0	\$188,000		1	1	0	0.0	\$188,000	
MEDINA COUNTY FEDERAL CREDIT UNION	4	4	0	0.0	\$85,500		4	4	0	0.0	\$85,500	
MIDDLEFIELD BANKING COMPANY, THE	144	113	31	21.5	\$169,097	\$229,613	138	110	28	20.3	\$171,645	\$212,286
MLD MORTGAGE INC	1	1	0	0.0	\$135,000		1	1	0	0.0	\$135,000	
MMS MORTGAGE SERVICES, LTD.	6	5	1	16.7	\$97,000	\$66,000	5	4	1	20.0	\$99,500	\$66,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	14	10	4	28.6	\$198,400	\$536,000	11	8	3	27.3	\$141,750	\$398,000
MORTGAGE 1 INCORPORATION	1	1	0	0.0	\$71,000		1	1	0	0.0	\$71,000	
MORTGAGE CAPITAL ASSOCIATES, INC.	1	1	0	0.0	\$227,000		0	0	0			
MORTGAGE CENTER, LC	1	1	0	0.0	\$58,000		1	1	0	0.0	\$58,000	
MORTGAGE LENDERS OF AMERICA	4	4	0	0.0	\$164,250		4	4	0	0.0	\$164,250	
MORTGAGE SOLUTIONS OF COLORADO	1	1	0	0.0	\$186,000		1	1	0	0.0	\$186,000	
MOUNT OLYMPUS MORTGAGE COMPANY	2	2	0	0.0	\$63,500		2	2	0	0.0	\$63,500	
MUTUAL OF OMAHA BANK	1	1	0	0.0	\$1,000,000		0	0	0			
MYCUMORTGAGE LLC	47	42	5	10.6	\$108,286	\$94,400	38	35	3	7.9	\$101,600	\$121,667
NATIONS DIRECT MORTGAGE, LLC	8	7	1	12.5	\$102,286	\$52,000	8	7	1	12.5	\$102,286	\$52,000
NATIONS LENDING CORPORATION	154	152	2	1.3	\$164,033	\$67,500	138	136	2	1.4	\$169,081	\$67,500
NATIONS RELIABLE LENDING	1	1	0	0.0	\$187,000		1	1	0	0.0	\$187,000	
NATIONSTAR MORTGAGE	4	3	1	25.0	\$239,000	\$400,000	2	1	1	50.0	\$240,000	\$400,000
NAVY FEDERAL CREDIT UNION	97	82	15	15.5	\$144,817	\$151,267	60	55	5	8.3	\$158,964	\$215,800
NBKC BANK	7	6	1	14.3	\$248,667	\$100,000	4	4	0	0.0	\$261,000	
NETWORK CAPITAL FUNDING CORP	2	1	1	50.0	\$71,000	\$100,000	1	1	0	0.0	\$71,000	
NETWORK FUNDING, L.P.	1	1	0	0.0	\$58,000		1	1	0	0.0	\$58,000	

Black						Asian						Other					
40	20	20	50.0	\$118,300	\$55,850	11	10	1	9.1	\$240,600	\$85,000	93	79	14	15.1	\$239,658	\$161,857
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	0	1	100.0		\$35,000
0	0	0				0	0	0				2	2	0	0.0	\$24,500	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				33	27	6	18.2	\$152,148	\$131,000
3	2	1	33.3	\$54,000	\$197,000	3	2	1	33.3	\$201,000	\$270,000	3	2	1	33.3	\$144,000	\$59,000
0	0	0				0	0	0				1	1	0	0.0	\$202,000	
0	0	0				0	0	0				12	4	8	66.7	\$286,500	\$103,750
0	0	0				0	0	0				0	0	0			
5	4	1	20.0	\$135,000	\$102,000	3	3	0	0.0	\$134,667		9	9	0	0.0	\$138,556	
0	0	0				1	1	0	0.0	\$133,000		2	2	0	0.0	\$181,500	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
2	1	1	50.0	\$52,000	\$47,000	3	2	1	33.3	\$175,500	\$300,000	12	10	2	16.7	\$144,900	\$47,500
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	0	1	100.0		\$41,000	0	0	0				5	3	2	40.0	\$75,667	\$566,500
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$87,000		0	0	0				0	0	0			
0	0	0				0	0	0				3	2	1	33.3	\$425,000	\$950,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$227,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$1,000,000	
3	2	1	33.3	\$133,500	\$36,000	0	0	0				6	5	1	16.7	\$145,000	\$71,000
0	0	0				0	0	0				0	0	0			
5	5	0	0.0	\$113,000		2	2	0	0.0	\$176,000		9	9	0	0.0	\$113,444	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$238,500	
20	15	5	25.0	\$104,533	\$125,000	1	0	1	100.0		\$56,000	16	12	4	25.0	\$130,333	\$127,250
0	0	0				2	2	0	0.0	\$224,000		1	0	1	100.0		\$100,000
1	0	1	100.0		\$100,000	0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Cleveland-Elyria Metro Area

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	All Races Combined						White					
NEW AMERICAN MORTGAGE, LLC	66	57	9	13.6	\$153,035	\$134,111	52	44	8	15.4	\$159,659	\$135,250
NEW PENN FINANCIAL, LLC	23	19	4	17.4	\$166,579	\$138,500	19	17	2	10.5	\$151,765	\$65,000
NEW YORK COMMUNITY BANK	116	113	3	2.6	\$103,212	\$413,667	69	66	3	4.3	\$157,258	\$413,667
NFM, INC	1	1	0	0.0	\$49,000		1	1	0	0.0	\$49,000	
NORTH AMERICAN SAVINGS BANK, FSB	2	1	1	50.0	\$73,000	\$750,000	1	0	1	100.0		\$750,000
NORTHERN OHIO INVESTMENT COMPANY	47	45	2	4.3	\$155,111	\$68,000	42	40	2	4.8	\$152,975	\$68,000
NORTHERN TRUST COMPANY, THE	2	2	0	0.0	\$1,768,500		2	2	0	0.0	\$1,768,500	
NORTHPOINTE BANK	3	3	0	0.0	\$222,000		1	1	0	0.0	\$152,000	
NORTHWEST BANK	84	71	13	15.5	\$140,338	\$109,615	57	51	6	10.5	\$142,333	\$90,833
NORTHWEST FEDERAL CREDIT UNION	3	3	0	0.0	\$147,667		2	2	0	0.0	\$170,000	
NUDGE FUNDING, LLC	1	0	1	100.0		\$53,000	1	0	1	100.0		\$53,000
NUMARK CREDIT UNION	4	4	0	0.0	\$54,000		4	4	0	0.0	\$54,000	
NVR MORTGAGE FINANCE, INC.	385	377	8	2.1	\$244,472	\$274,125	337	329	8	2.4	\$243,003	\$274,125
OHIO CATHOLIC FEDERAL CREDIT UNION	39	39	0	0.0	\$119,667		38	38	0	0.0	\$119,500	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	15	13	2	13.3	\$124,077	\$139,500	14	12	2	14.3	\$128,833	\$139,500
OXFORD BANK & TRUST	11	8	3	27.3	\$30,000	\$25,000	7	6	1	14.3	\$29,000	\$15,000
PACIFIC UNION FINANCIAL, LLC	14	12	2	14.3	\$156,500	\$81,000	12	10	2	16.7	\$149,900	\$81,000
PACOR MORTGAGE CORP.	53	53	0	0.0	\$165,868		35	35	0	0.0	\$159,000	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	0	1	100.0		\$696,000	1	0	1	100.0		\$696,000
PARK NATIONAL BANK, THE	9	9	0	0.0	\$213,444		8	8	0	0.0	\$231,500	
PENNYMAC LOAN SERVICES, LLC.	4	4	0	0.0	\$221,000		3	3	0	0.0	\$243,000	
PENTAGON FEDERAL CREDIT UNION	14	9	5	35.7	\$121,778	\$55,800	10	6	4	40.0	\$127,500	\$61,500
PEOPLES BANK	11	9	2	18.2	\$166,111	\$135,500	10	8	2	20.0	\$162,500	\$135,500
PEOPLES MORTGAGE	1	1	0	0.0	\$78,000		1	1	0	0.0	\$78,000	
PERL MORTGAGE	1	0	1	100.0		\$608,000	1	0	1	100.0		\$608,000
PHH HOME LOANS LLC	10	10	0	0.0	\$277,300		7	7	0	0.0	\$257,429	
PHH MORTGAGE CO	7	3	4	57.1	\$162,333	\$71,500	5	2	3	60.0	\$201,500	\$75,667
PLAZA HOME MORTGAGE, INC.	37	28	9	24.3	\$152,929	\$290,000	28	21	7	25.0	\$146,857	\$241,429
PNC BANK, NATIONAL ASSOCIATION	552	486	66	12.0	\$175,710	\$156,152	319	288	31	9.7	\$165,326	\$163,516
POLARIS HOME FUNDING CORP	21	21	0	0.0	\$150,619		21	21	0	0.0	\$150,619	
PORTAGE COMMUNITY BANK	15	14	1	6.7	\$210,000	\$204,000	13	13	0	0.0	\$213,923	
PREMIA MORTGAGE, LLC	8	7	1	12.5	\$233,143	\$228,000	7	6	1	14.3	\$233,167	\$228,000
PRIMARY RESIDENTIAL MORTGAGE	53	52	1	1.9	\$159,558	\$361,000	49	48	1	2.0	\$163,167	\$361,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	183	176	7	3.8	\$145,420	\$174,857	154	150	4	2.6	\$142,660	\$170,250
PROVIDENT FUNDING ASSOCIATES	9	9	0	0.0	\$166,444		5	5	0	0.0	\$168,200	
PULTE MORTGAGE L.L.C.	104	96	8	7.7	\$286,552	\$387,875	80	75	5	6.3	\$280,160	\$392,600
PURDUE FEDERAL CREDIT UNION	2	2	0	0.0	\$260,000		2	2	0	0.0	\$260,000	
QUICKEN LOANS, INC.	1,000	800	200	20.0	\$165,563	\$154,360	574	468	106	18.5	\$167,355	\$142,538

Black						Asian						Other					
6	5	1	16.7	\$135,600	\$125,000	3	3	0	0.0	\$163,667		5	5	0	0.0	\$105,800	
1	0	1	100.0		\$60,000	1	0	1	100.0		\$364,000	2	2	0	0.0	\$292,500	
41	41	0	0.0	\$14,073		1	1	0	0.0	\$5,000		5	5	0	0.0	\$140,400	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$73,000	
1	1	0	0.0	\$201,000		2	2	0	0.0	\$229,000		2	2	0	0.0	\$101,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$257,000	
2	2	0	0.0	\$59,000		2	1	1	50.0	\$303,000	\$439,000	23	17	6	26.1	\$134,353	\$73,500
0	0	0				1	1	0	0.0	\$103,000		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
12	12	0	0.0	\$255,167		28	28	0	0.0	\$247,607		8	8	0	0.0	\$277,875	
1	1	0	0.0	\$126,000		0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$67,000	
1	0	1	100.0		\$30,000	0	0	0				3	2	1	33.3	\$33,000	\$30,000
2	2	0	0.0	\$189,500		0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$42,000		17	17	0	0.0	\$187,294	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$69,000	
1	1	0	0.0	\$155,000		0	0	0				0	0	0			
1	0	1	100.0		\$33,000	2	2	0	0.0	\$127,500		1	1	0	0.0	\$76,000	
0	0	0				0	0	0				1	1	0	0.0	\$195,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$359,000		0	0	0				2	2	0	0.0	\$306,000	
2	1	1	50.0	\$84,000	\$59,000	0	0	0				0	0	0			
3	3	0	0.0	\$110,333		1	1	0	0.0	\$111,000		5	3	2	40.0	\$252,000	\$460,000
45	33	12	26.7	\$76,636	\$66,583	18	16	2	11.1	\$195,688	\$101,500	170	149	21	12.4	\$215,577	\$201,667
0	0	0				0	0	0				0	0	0			
2	1	1	50.0	\$159,000	\$204,000	0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$233,000	
1	1	0	0.0	\$88,000		0	0	0				3	3	0	0.0	\$125,667	
12	10	2	16.7	\$103,900	\$213,500	7	7	0	0.0	\$121,857		10	9	1	10.0	\$255,889	\$116,000
0	0	0				1	1	0	0.0	\$69,000		3	3	0	0.0	\$196,000	
2	1	1	50.0	\$271,000	\$391,000	12	11	1	8.3	\$322,636	\$453,000	10	9	1	10.0	\$297,444	\$296,000
0	0	0				0	0	0				0	0	0			
58	36	22	37.9	\$114,444	\$157,500	11	8	3	27.3	\$143,500	\$164,333	357	288	69	19.3	\$169,653	\$171,087



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	All Races Combined						White					
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	3	3	0	0.0	\$199,000		1	1	0	0.0	\$180,000	
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	4	3	1	25.0	\$363,667	\$218,000	4	3	1	25.0	\$363,667	\$218,000
REGIONS BANK	1	1	0	0.0	\$609,000		1	1	0	0.0	\$609,000	
RELIANCE FIRST CAPITAL LLC	30	26	4	13.3	\$133,885	\$155,000	23	21	2	8.7	\$143,048	\$200,000
REPUBLIC BANK & TRUST COMPANY	1	1	0	0.0	\$372,000		1	1	0	0.0	\$372,000	
RESIDENTIAL BANCORP	2	2	0	0.0	\$175,500		2	2	0	0.0	\$175,500	
RESIDENTIAL MORTGAGE SERVICES	115	112	3	2.6	\$195,893	\$100,000	93	92	1	1.1	\$198,750	\$114,000
RICHWOOD BANKING COMPANY, INC., THE	1	1	0	0.0	\$84,000		1	1	0	0.0	\$84,000	
ROYAL UNITED MORTGAGE LLC	1	1	0	0.0	\$60,000		1	1	0	0.0	\$60,000	
RUOFF MORTGAGE	14	14	0	0.0	\$144,214		12	12	0	0.0	\$145,583	
Rapid Mortgage Company	2	2	0	0.0	\$107,000		0	0	0			
S & T BANK	2	2	0	0.0	\$86,500		1	1	0	0.0	\$73,000	
SCHMIDT MORTGAGE COMPANY	57	55	2	3.5	\$154,309	\$64,500	52	50	2	3.8	\$149,380	\$64,500
SECURITYNATIONAL MORTGAGE COMPANY	6	6	0	0.0	\$81,167		1	1	0	0.0	\$82,000	
SEVEN SEVENTEEN CREDIT UNION INC	10	10	0	0.0	\$162,500		5	5	0	0.0	\$153,600	
SHORE MORTGAGE	119	115	4	3.4	\$163,243	\$200,250	105	101	4	3.8	\$163,762	\$200,250
SIERRA PACIFIC MORTGAGE	2	2	0	0.0	\$327,500		2	2	0	0.0	\$327,500	
SIGNATURE MORTGAGE CORPORATION	22	21	1	4.5	\$173,476	\$424,000	20	19	1	5.0	\$184,947	\$424,000
SIRVA MORTGAGE, INC.	34	33	1	2.9	\$250,242	\$1,120,000	29	29	0	0.0	\$255,345	
STATE BANK AND TRUST COMPANY, THE	4	4	0	0.0	\$235,750		3	3	0	0.0	\$202,000	
STATE DEPARTMENT FEDERAL CREDIT UNION	1	1	0	0.0	\$259,000		0	0	0			
STATE FARM BANK, FSB	3	3	0	0.0	\$234,667		3	3	0	0.0	\$234,667	
STC CAPITAL BANK	1	1	0	0.0	\$182,000		1	1	0	0.0	\$182,000	
STEARNS LENDING, INC.	3	2	1	33.3	\$145,500	\$363,000	2	1	1	50.0	\$105,000	\$363,000
STIFEL BANK AND TRUST	10	10	0	0.0	\$212,000		10	10	0	0.0	\$212,000	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	11	10	1	9.1	\$72,200	\$69,000	4	3	1	25.0	\$77,000	\$69,000
SUN WEST MORTGAGE COMPANY, INC.	1	1	0	0.0	\$119,000		1	1	0	0.0	\$119,000	
SUNTRUST MORTGAGE, INC.	4	4	0	0.0	\$108,250		4	4	0	0.0	\$108,250	
SUPERIOR CREDIT UNION INC	3	3	0	0.0	\$257,000		2	2	0	0.0	\$285,500	
TEACHERS CREDIT UNION	1	1	0	0.0	\$96,000		1	1	0	0.0	\$96,000	
TELHIO CREDIT UNION, INC.	1	1	0	0.0	\$288,000		1	1	0	0.0	\$288,000	
TEXAS SECURITY BANK	1	1	0	0.0	\$74,000		1	1	0	0.0	\$74,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2,249	2,167	82	3.6	\$182,124	\$166,549	1951	1887	64	3.3	\$180,371	\$170,297
THRIVENT FEDERAL CREDIT UNION	5	3	2	40.0	\$74,333	\$87,500	5	3	2	40.0	\$74,333	\$87,500
TIAA, FSB	20	18	2	10.0	\$413,333	\$315,500	14	12	2	14.3	\$388,417	\$315,500
TIDEWATER MORTGAGE SERVICES	4	4	0	0.0	\$163,500		4	4	0	0.0	\$163,500	
TOP FLITE FINANCIAL INC	43	39	4	9.3	\$188,051	\$117,750	42	38	4	9.5	\$190,079	\$117,750
TOWNE MORTGAGE COMPANY	2	2	0	0.0	\$145,500		2	2	0	0.0	\$145,500	

Black						Asian						Other					
0	0	0				0	0	0				2	2	0	0.0	\$208,500	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
3	2	1	33.3	\$84,500	\$88,000	0	0	0				4	3	1	25.0	\$102,667	\$132,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
2	1	1	50.0	\$223,000	\$63,000	1	1	0	0.0	\$116,000		19	18	1	5.3	\$184,222	\$123,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				2	2	0	0.0	\$136,000		0	0	0			
2	2	0	0.0	\$107,000		0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$100,000	
0	0	0				1	1	0	0.0	\$118,000		4	4	0	0.0	\$225,000	
0	0	0				5	5	0	0.0	\$81,000		0	0	0			
0	0	0				0	0	0				5	5	0	0.0	\$171,400	
4	4	0	0.0	\$112,750		1	1	0	0.0	\$99,000		9	9	0	0.0	\$187,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$65,000		1	1	0	0.0	\$64,000		0	0	0			
2	2	0	0.0	\$245,500		1	1	0	0.0	\$123,000		2	1	1	50.0	\$239,000	\$1,120,000
0	0	0				0	0	0				1	1	0	0.0	\$337,000	
0	0	0				0	0	0				1	1	0	0.0	\$259,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$186,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				4	4	0	0.0	\$66,000		3	3	0	0.0	\$75,667	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$200,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
34	30	4	11.8	\$94,000	\$131,750	76	70	6	7.9	\$258,200	\$162,833	188	180	8	4.3	\$185,600	\$156,750
0	0	0				0	0	0				0	0	0			
0	0	0				5	5	0	0.0	\$537,400		1	1	0	0.0	\$92,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$111,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Cleveland-Elyria Metro Area

Source: FFIEC Home Mortgage Disclosure Act (HMDA). <https://www.ffiec.gov/hmda/hmdaproducts.htm>

Levin. Prepared By: Northern Ohio Data & Information Services (NODIS), Levin College of Urban Affairs, Cleveland State University

	All Races Combined						White					
	1	1	0	0.0			1	1	0	0.0		
TOYOTA FINANCIAL SAVINGS BANK	1	1	0	0.0	\$459,000		1	1	0	0.0	\$459,000	
TRIAD FINANCIAL SERVICES, INC.	19	1	18	94.7	\$46,000	\$36,222	16	1	15	93.8	\$46,000	\$38,467
TRIUMPH BANK	11	11	0	0.0	\$342,364		7	7	0	0.0	\$360,857	
The Farmers Savings Bank	35	33	2	5.7	\$113,091	\$33,000	32	30	2	6.3	\$118,567	\$33,000
U.S. BANK NATIONAL ASSOCIATION	290	230	60	20.7	\$160,170	\$129,450	230	187	43	18.7	\$162,786	\$133,721
UBS BANK USA	6	6	0	0.0	\$362,667		4	4	0	0.0	\$381,500	
UKRAINIAN FEDERAL CREDIT UNION	13	12	1	7.7	\$81,667	\$100,000	13	12	1	7.7	\$81,667	\$100,000
UNION BANK COMPANY, THE	1	1	0	0.0	\$275,000		1	1	0	0.0	\$275,000	
UNION CAPITAL MORTGAGE CORP DB	190	188	2	1.1	\$201,372	\$107,000	137	135	2	1.5	\$200,430	\$107,000
UNION SAVINGS BANK	5	4	1	20.0	\$155,500	\$137,000	4	4	0	0.0	\$155,500	
UNITED FEDERAL CREDIT UNION	1	1	0	0.0	\$27,000		1	1	0	0.0	\$27,000	
UNITED NATIONS FEDERAL CREDIT UNION	1	1	0	0.0	\$159,000		1	1	0	0.0	\$159,000	
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	6	6	0	0.0	\$243,167		3	3	0	0.0	\$184,667	
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION	1	1	0	0.0	\$425,000		1	1	0	0.0	\$425,000	
USAA FEDERAL SAVINGS BANK	83	64	19	22.9	\$151,938	\$154,632	65	52	13	20.0	\$157,135	\$181,692
Union Home Mortgage Corp.	440	429	11	2.5	\$162,340	\$171,455	410	400	10	2.4	\$162,703	\$183,300
VANDERBILT MORTGAGE & FINANCE, INC	14	1	13	92.9	\$21,000	\$53,077	8	0	8	100.0		\$59,625
VANDYK MORTGAGE CORPORATION	26	25	1	3.8	\$163,640	\$164,000	25	24	1	4.0	\$168,208	\$164,000
VELOCITY COMMERCIAL CAPITAL	1	1	0	0.0	\$120,000		0	0	0			
VICTORIAN FINANCE, LLC	1	1	0	0.0	\$228,000		1	1	0	0.0	\$228,000	
VICTORY COMMUNITY BANK	1	1	0	0.0	\$260,000		1	1	0	0.0	\$260,000	
VIRGINIA NATIONAL BANK	4	4	0	0.0	\$83,750		0	0	0			
WATERSTONE MORTGAGE CORPORATION	9	8	1	11.1	\$134,375	\$44,000	7	6	1	14.3	\$141,833	\$44,000
WAYNE SAVINGS COMMUNITY BANK	16	13	3	18.8	\$209,846	\$199,333	14	11	3	21.4	\$227,455	\$199,333
WEI Mortgage LLC	4	4	0	0.0	\$200,250		4	4	0	0.0	\$200,250	
WEICHERT FINANCIAL SERVICES	13	13	0	0.0	\$253,538		12	12	0	0.0	\$260,667	
WELLS FARGO BANK, NATIONAL ASSOCIATION	415	355	60	14.5	\$200,200	\$126,483	325	290	35	10.8	\$210,138	\$145,657
WESBANCO BANK, INC.	1	1	0	0.0	\$136,000		1	1	0	0.0	\$136,000	
WEST PENN FINANCIAL SERVICE CE	2	2	0	0.0	\$159,500		1	1	0	0.0	\$162,000	
WESTERN OHIO MORTGAGE	4	4	0	0.0	\$215,500		4	4	0	0.0	\$215,500	
WESTFIELD BANK, FSB	105	104	1	1.0	\$307,144	\$45,000	88	88	0	0.0	\$297,705	
WESTSTAR MORTGAGE INC	3	3	0	0.0	\$172,333		1	1	0	0.0	\$70,000	
WINGS FINANCIAL CREDIT UNION	1	1	0	0.0	\$122,000		0	0	0			
WRIGHT-PATT CREDIT UNION, INC.	4	4	0	0.0	\$141,750		3	3	0	0.0	\$160,000	
WYNDHAM CAPITAL MORTGAGE, INC.	1	1	0	0.0	\$162,000		1	1	0	0.0	\$162,000	

Black						Asian						Other					
0	0	0				0	0	0				0	0	0			
1	0	1	100.0		\$18,000	0	0	0				2	0	2	100.0		\$28,500
0	0	0				4	4	0	0.0	\$310,000		0	0	0			
0	0	0				0	0	0				3	3	0	0.0	\$58,333	
21	13	8	38.1	\$113,769	\$53,250	9	8	1	11.1	\$154,000	\$144,000	30	22	8	26.7	\$167,591	\$180,875
1	1	0	0.0	\$354,000		0	0	0				1	1	0	0.0	\$296,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$60,000		3	3	0	0.0	\$198,333		49	49	0	0.0	\$207,041	
0	0	0				1	0	1	100.0		\$137,000	0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				3	3	0	0.0	\$301,667		0	0	0			
0	0	0				0	0	0				0	0	0			
7	4	3	42.9	\$160,750	\$63,667	0	0	0				11	8	3	27.3	\$113,750	\$128,333
13	12	1	7.7	\$98,083	\$53,000	6	6	0	0.0	\$223,667		11	11	0	0.0	\$185,818	
2	0	2	100.0		\$71,500	1	0	1	100.0		\$11,000	3	1	2	66.7	\$21,000	\$29,500
1	1	0	0.0	\$54,000		0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$120,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				4	4	0	0.0	\$83,750	
2	2	0	0.0	\$112,000		0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$113,000	
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$168,000		0	0	0			
20	15	5	25.0	\$138,000	\$100,200	22	13	9	40.9	\$219,615	\$63,000	48	37	11	22.9	\$140,703	\$129,364
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$157,000	
0	0	0				0	0	0				0	0	0			
2	2	0	0.0	\$65,000		2	2	0	0.0	\$537,500		13	12	1	7.7	\$378,333	\$45,000
0	0	0				0	0	0				2	2	0	0.0	\$223,500	
1	1	0	0.0	\$122,000		0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$87,000	
0	0	0				0	0	0				0	0	0			