



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Geauga County
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)
21ST MORTGAGE CORP.	40	26	14	35.0	\$33,769	\$34,786
ALLIED FIRST BANK, SB	1	1	0	0.0	\$170,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$415,000	
AMERICAN MIDWEST MORTGAGE	7	7	0	0.0	\$161,000	
AMERIFIRST FINANCIAL CORPORATION	1	1	0	0.0	\$400,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$190,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	6	6	0	0.0	\$236,167	
BANK OF LITTLE ROCK MORTGAGE CORP.	1	1	0	0.0	\$121,000	
BANKERS G T AND T COMPANY	7	7	0	0.0	\$234,714	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$238,000	
BNY MELLON, NATIONAL ASSOCIATION	1	1	0	0.0	\$455,000	
BRIDGEVIEW BANK GROUP	3	3	0	0.0	\$256,667	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$152,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$147,000	
CARDINAL CREDIT UNION, INC.	6	6	0	0.0	\$174,333	
CENTIER BANK	1	1	0	0.0	\$61,000	
CENTURY FEDERAL CREDIT UNION	1	1	0	0.0	\$75,000	
CHEMICAL BANK	3	3	0	0.0	\$335,333	
CITIZENS BANK, NATIONAL ASSOCIATION	18	16	2	11.1	\$212,438	\$352,000
CIVISTA BANK	4	4	0	0.0	\$324,000	
CNB BANK	3	3	0	0.0	\$217,333	
CONNEXUS CREDIT UNION	1	1	0	0.0	\$26,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$424,000	
CREDIT HUMAN FEDERAL CREDIT UNION	2	0	2	100.0		\$49,000
CROSSCOUNTRY MORTGAGE INC	43	43	0	0.0	\$238,326	
DITECH FINANCIAL LLC	1	1	0	0.0	\$238,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	13	13	0	0.0	\$288,923	
E MORTGAGE MANAGEMENT, LLC	1	0	1	100.0		\$300,000
EAGLE SAVINGS BANK	1	1	0	0.0	\$244,000	
EQUITABLE MORTGAGE CORPORATION	1	1	0	0.0	\$342,000	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
FAIRWAY INDEPENDENT MORT. CORP	6	6	0	0.0	\$153,667	
FARM CREDIT SERVICES OF MIDAM	14	12	2	14.3	\$203,917	\$263,500
FIFTH THIRD MORTGAGE COMPANY	38	35	3	7.9	\$274,057	\$247,333
FIRST COMMONWEALTH BANK	1	1	0	0.0	\$288,000	
FIRST COMMUNITY MORTGAGE, INC.	1	1	0	0.0	\$324,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	47	45	2	4.3	\$319,711	\$271,000
FIRST NATIONAL BANK OF AMERICA	1	0	1	100.0		\$84,000
FIRST NATIONAL BANK OF PENNSYLVANIA	29	24	5	17.2	\$366,250	\$290,000
FIRST OHIO HOME FINANCE, INC	3	3	0	0.0	\$228,000	
FIRST PERSONAL BANK	1	1	0	0.0	\$63,000	
FIRST STATE BANK OF ST. CHARLES, MISSOURI	1	1	0	0.0	\$254,000	
FIRSTBANK	1	1	0	0.0	\$188,000	
FLAGSTAR BANK, FSB	2	2	0	0.0	\$215,000	
FLORIDA CAPITAL BANK, N.A.	1	1	0	0.0	\$215,000	
FREEDOM MORTGAGE CORP.	1	1	0	0.0	\$316,000	
GEAUGA SAVINGS BANK	5	4	1	20.0	\$114,750	\$296,000
GOLDWATER BANK, NATIONAL ASSOCIATION	6	5	1	16.7	\$261,000	\$101,000
GUARANTEED RATE INC.	1	1	0	0.0	\$416,000	
HANCOCK MORTGAGE PARTNERS LLC	2	2	0	0.0	\$149,500	
HOME MORTGAGE ASSURED CORPORATION	102	102	0	0.0	\$257,020	
HOME SAVINGS BANK	35	33	2	5.7	\$297,818	\$222,500
HOMESIDE FINANCIAL, LLC	3	3	0	0.0	\$268,333	
HOMETOWN BANK	1	1	0	0.0	\$424,000	
Hometown Lenders	1	1	0	0.0	\$80,000	
HUNTINGTON NATIONAL BANK, THE	95	87	8	8.4	\$252,552	\$203,250
INDEPENDENT BANK	4	4	0	0.0	\$282,500	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	38	38	0	0.0	\$264,184	
KEYBANK NATIONAL ASSOCIATION	10	8	2	20.0	\$378,125	\$217,000
LENDINGHOME FUNDING CORPORATION	2	1	1	50.0	\$124,000	\$306,000
LendUS	1	1	0	0.0	\$170,000	
LIBERTY HOME MORTGAGE CORP	5	5	0	0.0	\$128,600	
LOANDEPOT.COM	1	1	0	0.0	\$232,000	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
MAGNOLIA BANK	3	2	1	33.3	\$322,500	\$281,000
MCS MORTGAGE BANKERS, INC.	2	2	0	0.0	\$252,500	
MIDDLEFIELD BANKING COMPANY, THE	103	80	23	22.3	\$160,550	\$225,522
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	3	1	2	66.7	\$520,000	\$447,000
MUTUAL OF OMAHA BANK	1	1	0	0.0	\$1,000,000	
NATIONS DIRECT MORTGAGE, LLC	1	1	0	0.0	\$144,000	
NATIONS LENDING CORPORATION	4	4	0	0.0	\$219,750	
NAVY FEDERAL CREDIT UNION	3	2	1	33.3	\$266,000	\$200,000
NEW AMERICAN MORTGAGE, LLC	3	2	1	33.3	\$786,500	\$227,000
NEW YORK COMMUNITY BANK	4	4	0	0.0	\$234,000	
NORTHERN OHIO INVESTMENT COMPANY	1	1	0	0.0	\$109,000	
NUMARK CREDIT UNION	2	2	0	0.0	\$51,000	
PACOR MORTGAGE CORP.	2	2	0	0.0	\$159,500	
PARK NATIONAL BANK, THE	2	2	0	0.0	\$232,500	
PENNYMAC LOAN SERVICES, LLC.	1	1	0	0.0	\$210,000	
PHH HOME LOANS LLC	1	1	0	0.0	\$356,000	
PNC BANK, NATIONAL ASSOCIATION	26	25	1	3.8	\$250,400	\$225,000
PORTAGE COMMUNITY BANK	4	4	0	0.0	\$218,000	
PREMIA MORTGAGE, LLC	1	1	0	0.0	\$358,000	
PRIMARY RESIDENTIAL MORTGAGE	2	2	0	0.0	\$236,500	
PRIMELENDING, A PLAINSCAPITAL COMPANY	16	15	1	6.3	\$268,733	\$146,000
PULTE MORTGAGE L.L.C.	3	3	0	0.0	\$478,000	
QUICKEN LOANS, INC.	41	31	10	24.4	\$241,839	\$294,300
RELIANCE FIRST CAPITAL LLC	2	1	1	50.0	\$183,000	\$263,000
RESIDENTIAL MORTGAGE SERVICES	15	15	0	0.0	\$254,733	
RUOFF MORTGAGE	1	1	0	0.0	\$199,000	
SCHMIDT MORTGAGE COMPANY	5	5	0	0.0	\$324,600	
SEVEN SEVENTEEN CREDIT UNION INC	2	2	0	0.0	\$194,000	
SHORE MORTGAGE	3	2	1	33.3	\$227,000	\$131,000
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$159,000	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$369,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	99	98	1	1.0	\$251,857	\$180,000



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
TIAA, FSB	2	2	0	0.0	\$568,500	
TRIAD FINANCIAL SERVICES, INC.	3	0	3	100.0		\$69,667
TRIUMPH BANK	3	3	0	0.0	\$402,667	
U.S. BANK NATIONAL ASSOCIATION	13	10	3	23.1	\$262,700	\$183,333
UNION CAPITAL MORTGAGE CORP DB	13	13	0	0.0	\$276,615	
Union Home Mortgage Corp.	35	35	0	0.0	\$178,486	
USAA FEDERAL SAVINGS BANK	2	2	0	0.0	\$307,000	
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$58,000
WEI Mortgage LLC	2	2	0	0.0	\$219,500	
WEICHERT FINANCIAL SERVICES	4	4	0	0.0	\$288,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	28	27	1	3.6	\$339,333	\$473,000
WESTFIELD BANK, FSB	1	1	0	0.0	\$140,000	
WRIGHT-PATT CREDIT UNION, INC.	1	1	0	0.0	\$354,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Geauga County

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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.	18	7	11	61.1	\$40,571	\$32,000
ALLIED FIRST BANK, SB	1	1	0	0.0	\$170,000	
AMERICAN MIDWEST MORTGAGE	7	7	0	0.0	\$161,000	
AMERIFIRST FINANCIAL CORPORATION	1	1	0	0.0	\$400,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$190,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	5	5	0	0.0	\$256,400	
BANK OF LITTLE ROCK MORTGAGE CORP.	1	1	0	0.0	\$121,000	
BANKERS G T AND T COMPANY	7	7	0	0.0	\$234,714	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$238,000	
BNY MELLON, NATIONAL ASSOCIATION	1	1	0	0.0	\$455,000	
BRIDGEVIEW BANK GROUP	2	2	0	0.0	\$304,500	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$152,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$147,000	
CARDINAL CREDIT UNION, INC.	5	5	0	0.0	\$187,600	
CENTIER BANK	1	1	0	0.0	\$61,000	
CENTURY FEDERAL CREDIT UNION	1	1	0	0.0	\$75,000	
CHEMICAL BANK	2	2	0	0.0	\$403,000	
CITIZENS BANK, NATIONAL ASSOCIATION	16	14	2	12.5	\$219,786	\$352,000
CIVISTA BANK	4	4	0	0.0	\$324,000	
CNB BANK	3	3	0	0.0	\$217,333	
CONNEXUS CREDIT UNION	1	1	0	0.0	\$26,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$424,000	
CREDIT HUMAN FEDERAL CREDIT UNION	1	0	1	100.0		\$68,000
CROSSCOUNTRY MORTGAGE INC	42	42	0	0.0	\$237,548	
DITECH FINANCIAL LLC	1	1	0	0.0	\$238,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	12	12	0	0.0	\$300,500	
EAGLE SAVINGS BANK	1	1	0	0.0	\$244,000	
EQUITABLE MORTGAGE CORPORATION	1	1	0	0.0	\$342,000	
FAIRWAY INDEPENDENT MORT. CORP	6	6	0	0.0	\$153,667	
FARM CREDIT SERVICES OF MIDAM	11	9	2	18.2	\$184,556	\$263,500



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FIFTH THIRD MORTGAGE COMPANY	37	34	3	8.1	\$274,353	\$247,333
FIRST COMMONWEALTH BANK	1	1	0	0.0	\$288,000	
FIRST COMMUNITY MORTGAGE, INC.	1	1	0	0.0	\$324,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	32	32	0	0.0	\$309,906	
FIRST NATIONAL BANK OF AMERICA	1	0	1	100.0		\$84,000
FIRST NATIONAL BANK OF PENNSYLVANIA	27	24	3	11.1	\$366,250	\$249,333
FIRST OHIO HOME FINANCE, INC	3	3	0	0.0	\$228,000	
FIRST PERSONAL BANK	1	1	0	0.0	\$63,000	
FIRST STATE BANK OF ST. CHARLES, MISSOURI	1	1	0	0.0	\$254,000	
FIRSTBANK	1	1	0	0.0	\$188,000	
FLAGSTAR BANK, FSB	2	2	0	0.0	\$215,000	
FLORIDA CAPITAL BANK, N.A.	1	1	0	0.0	\$215,000	
FREEDOM MORTGAGE CORP.	1	1	0	0.0	\$316,000	
GEAUGA SAVINGS BANK	3	3	0	0.0	\$127,667	
GOLDWATER BANK, NATIONAL ASSOCIATION	6	5	1	16.7	\$261,000	\$101,000
GUARANTEED RATE INC.	1	1	0	0.0	\$416,000	
HANCOCK MORTGAGE PARTNERS LLC	2	2	0	0.0	\$149,500	
HOME MORTGAGE ASSURED CORPORATION	97	97	0	0.0	\$255,505	
HOME SAVINGS BANK	34	32	2	5.9	\$301,344	\$222,500
HOMESIDE FINANCIAL, LLC	3	3	0	0.0	\$268,333	
HOMETOWN BANK	1	1	0	0.0	\$424,000	
Hometown Lenders	1	1	0	0.0	\$80,000	
HUNTINGTON NATIONAL BANK, THE	90	82	8	8.9	\$249,183	\$203,250
INDEPENDENT BANK	3	3	0	0.0	\$346,667	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	38	38	0	0.0	\$264,184	
KEYBANK NATIONAL ASSOCIATION	5	3	2	40.0	\$305,333	\$217,000
LendUS	1	1	0	0.0	\$170,000	
LIBERTY HOME MORTGAGE CORP	5	5	0	0.0	\$128,600	
LOANDEPOT.COM	1	1	0	0.0	\$232,000	
MAGNOLIA BANK	3	2	1	33.3	\$322,500	\$281,000
MCS MORTGAGE BANKERS, INC.	2	2	0	0.0	\$252,500	
MIDDLEFIELD BANKING COMPANY, THE	101	78	23	22.8	\$162,910	\$225,522



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	2	0	2	100.0		\$447,000
NATIONS DIRECT MORTGAGE, LLC	1	1	0	0.0	\$144,000	
NATIONS LENDING CORPORATION	4	4	0	0.0	\$219,750	
NAVY FEDERAL CREDIT UNION	3	2	1	33.3	\$266,000	\$200,000
NEW AMERICAN MORTGAGE, LLC	3	2	1	33.3	\$786,500	\$227,000
NEW YORK COMMUNITY BANK	4	4	0	0.0	\$234,000	
NORTHERN OHIO INVESTMENT COMPANY	1	1	0	0.0	\$109,000	
NUMARK CREDIT UNION	2	2	0	0.0	\$51,000	
PACOR MORTGAGE CORP.	2	2	0	0.0	\$159,500	
PARK NATIONAL BANK, THE	2	2	0	0.0	\$232,500	
PENNYMAC LOAN SERVICES, LLC.	1	1	0	0.0	\$210,000	
PHH HOME LOANS LLC	1	1	0	0.0	\$356,000	
PNC BANK, NATIONAL ASSOCIATION	18	17	1	5.6	\$239,765	\$225,000
PORTAGE COMMUNITY BANK	4	4	0	0.0	\$218,000	
PREMIA MORTGAGE, LLC	1	1	0	0.0	\$358,000	
PRIMARY RESIDENTIAL MORTGAGE	2	2	0	0.0	\$236,500	
PRIMELENDING, A PLAINSCAPITAL COMPANY	15	14	1	6.7	\$216,500	\$146,000
PULTE MORTGAGE L.L.C.	3	3	0	0.0	\$478,000	
QUICKEN LOANS, INC.	24	19	5	20.8	\$197,421	\$329,600
RELIANCE FIRST CAPITAL LLC	2	1	1	50.0	\$183,000	\$263,000
RESIDENTIAL MORTGAGE SERVICES	15	15	0	0.0	\$254,733	
RUOFF MORTGAGE	1	1	0	0.0	\$199,000	
SCHMIDT MORTGAGE COMPANY	3	3	0	0.0	\$297,000	
SEVEN SEVENTEEN CREDIT UNION INC	1	1	0	0.0	\$91,000	
SHORE MORTGAGE	3	2	1	33.3	\$227,000	\$131,000
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$159,000	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$369,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	94	93	1	1.1	\$254,118	\$180,000
TIAA, FSB	2	2	0	0.0	\$568,500	
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$76,500
TRIUMPH BANK	3	3	0	0.0	\$402,667	
U.S. BANK NATIONAL ASSOCIATION	13	10	3	23.1	\$262,700	\$183,333



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UNION CAPITAL MORTGAGE CORP DB	6	6	0	0.0	\$263,333	
Union Home Mortgage Corp.	34	34	0	0.0	\$178,029	
USAA FEDERAL SAVINGS BANK	2	2	0	0.0	\$307,000	
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$58,000
WEI Mortgage LLC	2	2	0	0.0	\$219,500	
WEICHERT FINANCIAL SERVICES	4	4	0	0.0	\$288,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	25	24	1	4.0	\$338,333	\$473,000
WESTFIELD BANK, FSB	1	1	0	0.0	\$140,000	
WRIGHT-PATT CREDIT UNION, INC.	1	1	0	0.0	\$354,000	



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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.	3	1	2	66.7	\$41,000	\$40,500
CROSSCOUNTRY MORTGAGE INC	1	1	0	0.0	\$271,000	
E MORTGAGE MANAGEMENT, LLC	1	0	1	100.0		\$300,000
HOME MORTGAGE ASSURED CORPORATION	1	1	0	0.0	\$342,000	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
CHEMICAL BANK	1	1	0	0.0	\$200,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1	1	0	0.0	\$146,000	
HOME SAVINGS BANK	1	1	0	0.0	\$185,000	
KEYBANK NATIONAL ASSOCIATION	1	1	0	0.0	\$450,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Geauga County

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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.	19	18	1	5.3	\$30,722	\$54,000
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$415,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	1	1	0	0.0	\$135,000	
BRIDGEVIEW BANK GROUP	1	1	0	0.0	\$161,000	
CARDINAL CREDIT UNION, INC.	1	1	0	0.0	\$108,000	
CITIZENS BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$161,000	
CREDIT HUMAN FEDERAL CREDIT UNION	1	0	1	100.0		\$30,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	1	1	0	0.0	\$150,000	
FARM CREDIT SERVICES OF MIDAM	3	3	0	0.0	\$262,000	
FIFTH THIRD MORTGAGE COMPANY	1	1	0	0.0	\$264,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	14	12	2	14.3	\$360,333	\$271,000
FIRST NATIONAL BANK OF PENNSYLVANIA	2	0	2	100.0		\$351,000
GEAUGA SAVINGS BANK	2	1	1	50.0	\$76,000	\$296,000
HOME MORTGAGE ASSURED CORPORATION	4	4	0	0.0	\$272,500	
HUNTINGTON NATIONAL BANK, THE	5	5	0	0.0	\$307,800	
INDEPENDENT BANK	1	1	0	0.0	\$90,000	
KEYBANK NATIONAL ASSOCIATION	4	4	0	0.0	\$414,750	
LENDINGHOME FUNDING CORPORATION	2	1	1	50.0	\$124,000	\$306,000
MIDDLEFIELD BANKING COMPANY, THE	2	2	0	0.0	\$68,500	
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$520,000	
MUTUAL OF OMAHA BANK	1	1	0	0.0	\$1,000,000	
PNC BANK, NATIONAL ASSOCIATION	8	8	0	0.0	\$273,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	1	1	0	0.0	\$1,000,000	
QUICKEN LOANS, INC.	17	12	5	29.4	\$312,167	\$259,000
SCHMIDT MORTGAGE COMPANY	2	2	0	0.0	\$366,000	
SEVEN SEVENTEEN CREDIT UNION INC	1	1	0	0.0	\$297,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	5	5	0	0.0	\$209,800	
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$56,000
UNION CAPITAL MORTGAGE CORP DB	7	7	0	0.0	\$288,000	
Union Home Mortgage Corp.	1	1	0	0.0	\$194,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Geauga County

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)
WELLS FARGO BANK, NATIONAL ASSOCIATION	3	3	0	0.0	\$347,333	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Geauga County

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

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)
21ST MORTGAGE CORP.	40	26	14	35.0	\$33,769	\$34,786	18	7	11	61.1	\$40,571	\$32,000
ALLIED FIRST BANK, SB	1	1	0	0.0	\$170,000		1	1	0	0.0	\$170,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$415,000		0	0	0			
AMERICAN MIDWEST MORTGAGE	7	7	0	0.0	\$161,000		7	7	0	0.0	\$161,000	
AMERIFIRST FINANCIAL CORPORATION	1	1	0	0.0	\$400,000		1	1	0	0.0	\$400,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$190,000		1	1	0	0.0	\$190,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	6	6	0	0.0	\$236,167		5	5	0	0.0	\$256,400	
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	7	7	0	0.0	\$234,714		7	7	0	0.0	\$234,714	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$238,000		1	1	0	0.0	\$238,000	
BNY MELLON, NATIONAL ASSOCIATION	1	1	0	0.0	\$455,000		1	1	0	0.0	\$455,000	
BRIDGEVIEW BANK GROUP	3	3	0	0.0	\$256,667		2	2	0	0.0	\$304,500	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$152,000		1	1	0	0.0	\$152,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$147,000		1	1	0	0.0	\$147,000	
CARDINAL CREDIT UNION, INC.	6	6	0	0.0	\$174,333		5	5	0	0.0	\$187,600	
CENTIER BANK	1	1	0	0.0	\$61,000		1	1	0	0.0	\$61,000	
CENTURY FEDERAL CREDIT UNION	1	1	0	0.0	\$75,000		1	1	0	0.0	\$75,000	
CHEMICAL BANK	3	3	0	0.0	\$335,333		2	2	0	0.0	\$403,000	
CITIZENS BANK, NATIONAL ASSOCIATION	18	16	2	11.1	\$212,438	\$352,000	16	14	2	12.5	\$219,786	\$352,000
CIVISTA BANK	4	4	0	0.0	\$324,000		4	4	0	0.0	\$324,000	
CNB BANK	3	3	0	0.0	\$217,333		3	3	0	0.0	\$217,333	
CONNEXUS CREDIT UNION	1	1	0	0.0	\$26,000		1	1	0	0.0	\$26,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$424,000		1	1	0	0.0	\$424,000	
CREDIT HUMAN FEDERAL CREDIT UNION	2	0	2	100.0		\$49,000	1	0	1	100.0		\$68,000
CROSSCOUNTRY MORTGAGE INC	43	43	0	0.0	\$238,326		42	42	0	0.0	\$237,548	
DITECH FINANCIAL LLC	1	1	0	0.0	\$238,000		1	1	0	0.0	\$238,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	13	13	0	0.0	\$288,923		12	12	0	0.0	\$300,500	
E MORTGAGE MANAGEMENT, LLC	1	0	1	100.0		\$300,000	0	0	0			
EAGLE SAVINGS BANK	1	1	0	0.0	\$244,000		1	1	0	0.0	\$244,000	
EQUITABLE MORTGAGE CORPORATION	1	1	0	0.0	\$342,000		1	1	0	0.0	\$342,000	
FAIRWAY INDEPENDENT MORT. CORP	6	6	0	0.0	\$153,667		6	6	0	0.0	\$153,667	
FARM CREDIT SERVICES OF MIDAM	14	12	2	14.3	\$203,917	\$263,500	11	9	2	18.2	\$184,556	\$263,500
FIFTH THIRD MORTGAGE COMPANY	38	35	3	7.9	\$274,057	\$247,333	37	34	3	8.1	\$274,353	\$247,333
FIRST COMMONWEALTH BANK	1	1	0	0.0	\$288,000		1	1	0	0.0	\$288,000	
FIRST COMMUNITY MORTGAGE, INC.	1	1	0	0.0	\$324,000		1	1	0	0.0	\$324,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	47	45	2	4.3	\$319,711	\$271,000	32	32	0	0.0	\$309,906	

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)
3	1	2	66.7	\$41,000	\$40,500	0	0	0				19	18	1	5.3	\$30,722	\$54,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$415,000	
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	\$135,000	
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	\$161,000	
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	\$108,000	
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	\$200,000		0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$161,000	
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	0	1	100.0		\$30,000
1	1	0	0.0	\$271,000		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	\$150,000	
1	0	1	100.0		\$300,000	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			
0	0	0				0	0	0				3	3	0	0.0	\$262,000	
0	0	0				0	0	0				1	1	0	0.0	\$264,000	
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	\$146,000		14	12	2	14.3	\$360,333	\$271,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Geauga County

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					
	Count	Count	Count	Percentage	Amount	Amount	Count	Count	Count	Percentage	Amount	Amount
FIRST NATIONAL BANK OF AMERICA	1	0	1	100.0		\$84,000	1	0	1	100.0		\$84,000
FIRST NATIONAL BANK OF PENNSYLVANIA	29	24	5	17.2	\$366,250	\$290,000	27	24	3	11.1	\$366,250	\$249,333
FIRST OHIO HOME FINANCE, INC	3	3	0	0.0	\$228,000		3	3	0	0.0	\$228,000	
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	
FIRSTBANK	1	1	0	0.0	\$188,000		1	1	0	0.0	\$188,000	
FLAGSTAR BANK, FSB	2	2	0	0.0	\$215,000		2	2	0	0.0	\$215,000	
FLORIDA CAPITAL BANK, N.A.	1	1	0	0.0	\$215,000		1	1	0	0.0	\$215,000	
FREEDOM MORTGAGE CORP.	1	1	0	0.0	\$316,000		1	1	0	0.0	\$316,000	
GEAUGA SAVINGS BANK	5	4	1	20.0	\$114,750	\$296,000	3	3	0	0.0	\$127,667	
GOLDWATER BANK, NATIONAL ASSOCIATION	6	5	1	16.7	\$261,000	\$101,000	6	5	1	16.7	\$261,000	\$101,000
GUARANTEED RATE INC.	1	1	0	0.0	\$416,000		1	1	0	0.0	\$416,000	
HANCOCK MORTGAGE PARTNERS LLC	2	2	0	0.0	\$149,500		2	2	0	0.0	\$149,500	
HOME MORTGAGE ASSURED CORPORATION	102	102	0	0.0	\$257,020		97	97	0	0.0	\$255,505	
HOME SAVINGS BANK	35	33	2	5.7	\$297,818	\$222,500	34	32	2	5.9	\$301,344	\$222,500
HOMESIDE FINANCIAL, LLC	3	3	0	0.0	\$268,333		3	3	0	0.0	\$268,333	
HOMETOWN BANK	1	1	0	0.0	\$424,000		1	1	0	0.0	\$424,000	
Hometown Lenders	1	1	0	0.0	\$80,000		1	1	0	0.0	\$80,000	
HUNTINGTON NATIONAL BANK, THE	95	87	8	8.4	\$252,552	\$203,250	90	82	8	8.9	\$249,183	\$203,250
INDEPENDENT BANK	4	4	0	0.0	\$282,500		3	3	0	0.0	\$346,667	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	38	38	0	0.0	\$264,184		38	38	0	0.0	\$264,184	
KEYBANK NATIONAL ASSOCIATION	10	8	2	20.0	\$378,125	\$217,000	5	3	2	40.0	\$305,333	\$217,000
LENDINGHOME FUNDING CORPORATION	2	1	1	50.0	\$124,000	\$306,000	0	0	0			
LendUS	1	1	0	0.0	\$170,000		1	1	0	0.0	\$170,000	
LIBERTY HOME MORTGAGE CORP	5	5	0	0.0	\$128,600		5	5	0	0.0	\$128,600	
LOANDEPOT.COM	1	1	0	0.0	\$232,000		1	1	0	0.0	\$232,000	
MAGNOLIA BANK	3	2	1	33.3	\$322,500	\$281,000	3	2	1	33.3	\$322,500	\$281,000
MCS MORTGAGE BANKERS, INC.	2	2	0	0.0	\$252,500		2	2	0	0.0	\$252,500	
MIDDLEFIELD BANKING COMPANY, THE	103	80	23	22.3	\$160,550	\$225,522	101	78	23	22.8	\$162,910	\$225,522
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	3	1	2	66.7	\$520,000	\$447,000	2	0	2	100.0		\$447,000
MUTUAL OF OMAHA BANK	1	1	0	0.0	\$1,000,000		0	0	0			
NATIONS DIRECT MORTGAGE, LLC	1	1	0	0.0	\$144,000		1	1	0	0.0	\$144,000	
NATIONS LENDING CORPORATION	4	4	0	0.0	\$219,750		4	4	0	0.0	\$219,750	
NAVY FEDERAL CREDIT UNION	3	2	1	33.3	\$266,000	\$200,000	3	2	1	33.3	\$266,000	\$200,000
NEW AMERICAN MORTGAGE, LLC	3	2	1	33.3	\$786,500	\$227,000	3	2	1	33.3	\$786,500	\$227,000
NEW YORK COMMUNITY BANK	4	4	0	0.0	\$234,000		4	4	0	0.0	\$234,000	
NORTHERN OHIO INVESTMENT COMPANY	1	1	0	0.0	\$109,000		1	1	0	0.0	\$109,000	
NUMARK CREDIT UNION	2	2	0	0.0	\$51,000		2	2	0	0.0	\$51,000	
PACOR MORTGAGE CORP.	2	2	0	0.0	\$159,500		2	2	0	0.0	\$159,500	
PARK NATIONAL BANK, THE	2	2	0	0.0	\$232,500		2	2	0	0.0	\$232,500	



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	All Races Combined						White					
	Count	Count	Count	Rate	Amount	Amount	Count	Count	Count	Rate	Amount	Amount
PENNYMAC LOAN SERVICES, LLC.	1	1	0	0.0	\$210,000		1	1	0	0.0	\$210,000	
PHH HOME LOANS LLC	1	1	0	0.0	\$356,000		1	1	0	0.0	\$356,000	
PNC BANK, NATIONAL ASSOCIATION	26	25	1	3.8	\$250,400	\$225,000	18	17	1	5.6	\$239,765	\$225,000
PORTAGE COMMUNITY BANK	4	4	0	0.0	\$218,000		4	4	0	0.0	\$218,000	
PREMIA MORTGAGE, LLC	1	1	0	0.0	\$358,000		1	1	0	0.0	\$358,000	
PRIMARY RESIDENTIAL MORTGAGE	2	2	0	0.0	\$236,500		2	2	0	0.0	\$236,500	
PRIMELENDING, A PLAINSCAPITAL COMPANY	16	15	1	6.3	\$268,733	\$146,000	15	14	1	6.7	\$216,500	\$146,000
PULTE MORTGAGE L.L.C.	3	3	0	0.0	\$478,000		3	3	0	0.0	\$478,000	
QUICKEN LOANS, INC.	41	31	10	24.4	\$241,839	\$294,300	24	19	5	20.8	\$197,421	\$329,600
RELIANCE FIRST CAPITAL LLC	2	1	1	50.0	\$183,000	\$263,000	2	1	1	50.0	\$183,000	\$263,000
RESIDENTIAL MORTGAGE SERVICES	15	15	0	0.0	\$254,733		15	15	0	0.0	\$254,733	
RUOFF MORTGAGE	1	1	0	0.0	\$199,000		1	1	0	0.0	\$199,000	
SCHMIDT MORTGAGE COMPANY	5	5	0	0.0	\$324,600		3	3	0	0.0	\$297,000	
SEVEN SEVENTEEN CREDIT UNION INC	2	2	0	0.0	\$194,000		1	1	0	0.0	\$91,000	
SHORE MORTGAGE	3	2	1	33.3	\$227,000	\$131,000	3	2	1	33.3	\$227,000	\$131,000
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$159,000		1	1	0	0.0	\$159,000	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$369,000		1	1	0	0.0	\$369,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	99	98	1	1.0	\$251,857	\$180,000	94	93	1	1.1	\$254,118	\$180,000
TIAA, FSB	2	2	0	0.0	\$568,500		2	2	0	0.0	\$568,500	
TRIAD FINANCIAL SERVICES, INC.	3	0	3	100.0		\$69,667	2	0	2	100.0		\$76,500
TRIUMPH BANK	3	3	0	0.0	\$402,667		3	3	0	0.0	\$402,667	
U.S. BANK NATIONAL ASSOCIATION	13	10	3	23.1	\$262,700	\$183,333	13	10	3	23.1	\$262,700	\$183,333
UNION CAPITAL MORTGAGE CORP DB	13	13	0	0.0	\$276,615		6	6	0	0.0	\$263,333	
Union Home Mortgage Corp.	35	35	0	0.0	\$178,486		34	34	0	0.0	\$178,029	
USAA FEDERAL SAVINGS BANK	2	2	0	0.0	\$307,000		2	2	0	0.0	\$307,000	
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$58,000	1	0	1	100.0		\$58,000
WEI Mortgage LLC	2	2	0	0.0	\$219,500		2	2	0	0.0	\$219,500	
WEICHERT FINANCIAL SERVICES	4	4	0	0.0	\$288,000		4	4	0	0.0	\$288,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	28	27	1	3.6	\$339,333	\$473,000	25	24	1	4.0	\$338,333	\$473,000
WESTFIELD BANK, FSB	1	1	0	0.0	\$140,000		1	1	0	0.0	\$140,000	
WRIGHT-PATT CREDIT UNION, INC.	1	1	0	0.0	\$354,000		1	1	0	0.0	\$354,000	

Black						Asian						Other					
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				8	8	0	0.0	\$273,000	
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	\$1,000,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				17	12	5	29.4	\$312,167	\$259,000
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				2	2	0	0.0	\$366,000	
0	0	0				0	0	0				1	1	0	0.0	\$297,000	
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				5	5	0	0.0	\$209,800	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	0	1	100.0		\$56,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				7	7	0	0.0	\$288,000	
0	0	0				0	0	0				1	1	0	0.0	\$194,000	
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				3	3	0	0.0	\$347,333	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			