



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Lake 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.	19	11	8	42.1	\$28,182	\$36,500
AMERICAN FINANCING CORPORATION	1	1	0	0.0	\$321,000	
AMERICAN INTERNET MORTGAGE	4	2	2	50.0	\$268,000	\$94,000
AMERICAN MIDWEST MORTGAGE	27	27	0	0.0	\$120,889	
AMERIFIRST FINANCIAL CORPORATION	11	11	0	0.0	\$109,909	
AMERISAVE MORTGAGE CORPORATION	2	0	2	100.0		\$152,500
ANDOVER BANK, THE	13	10	3	23.1	\$128,800	\$196,667
Angel Oak Mortgage Solutions LLC	4	4	0	0.0	\$253,750	
BANK OF AMERICA, NATIONAL ASSOCIATION	8	8	0	0.0	\$174,000	
BANK OF ENGLAND	1	1	0	0.0	\$60,000	
BANKERS G T AND T COMPANY	35	33	2	5.7	\$146,576	\$66,500
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$120,000	
BEST REWARD CREDIT UNION	2	2	0	0.0	\$76,500	
BRANCH BANKING AND TRUST COMPANY	1	1	0	0.0	\$290,000	
BRIDGEVIEW BANK GROUP	6	5	1	16.7	\$197,400	\$148,000
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$111,000	
CAPITAL ONE, NATIONAL ASSOCIATION	4	3	1	25.0	\$64,333	\$66,000
CARDINAL CREDIT UNION, INC.	56	53	3	5.4	\$143,321	\$106,333
CARDINAL FINANCIAL COMPANY	2	2	0	0.0	\$139,000	
CBC NATIONAL BANK	4	4	0	0.0	\$122,750	
CENTIER BANK	1	1	0	0.0	\$74,000	
CENTURY FEDERAL CREDIT UNION	6	5	1	16.7	\$139,200	\$31,000
CHEMICAL BANK	5	5	0	0.0	\$165,200	
CITIBANK, N.A.	1	1	0	0.0	\$87,000	
CITIZENS BANK, NATIONAL ASSOCIATION	37	33	4	10.8	\$151,394	\$96,250
CIVISTA BANK	1	0	1	100.0		\$416,000
CMG MORTGAGE, INC.	13	13	0	0.0	\$112,769	
CNB BANK	31	28	3	9.7	\$188,107	\$126,333
COLUMBUS FIRST BANK	1	0	1	100.0		\$750,000
CORNERSTONE MORTGAGE, INC.	1	1	0	0.0	\$366,000	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
CORTLAND SAVINGS AND BANKING COMPANY, THE	4	4	0	0.0	\$137,250	
CREDIT HUMAN FEDERAL CREDIT UNION	10	2	8	80.0	\$70,000	\$65,000
CREDIT UNION OF OHIO	1	1	0	0.0	\$227,000	
CROSSCOUNTRY MORTGAGE INC	165	163	2	1.2	\$153,460	\$113,500
Caliber Home Loans, Inc.	3	3	0	0.0	\$166,333	
DITECH FINANCIAL LLC	4	2	2	50.0	\$251,000	\$135,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	26	26	0	0.0	\$133,462	
EATON FAMILY CREDIT UNION	3	3	0	0.0	\$32,000	
EQUITY RESOURCES, INCORPORATED	1	1	0	0.0	\$207,000	
EVOLVE BANK & TRUST	2	2	0	0.0	\$241,000	
EXCEL MORTGAGE SERVICING, INC.	1	1	0	0.0	\$309,000	
FAIRWAY INDEPENDENT MORT. CORP	10	10	0	0.0	\$179,800	
FARM CREDIT SERVICES OF MIDAM	2	2	0	0.0	\$122,000	
FIFTH THIRD MORTGAGE COMPANY	85	80	5	5.9	\$165,750	\$132,000
FIRST COMMONWEALTH BANK	2	2	0	0.0	\$323,000	
FIRST COMMUNITY MORTGAGE, INC.	2	1	1	50.0	\$159,000	\$150,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	107	100	7	6.5	\$180,970	\$145,429
FIRST GUARANTY MORTGAGE CORP	2	2	0	0.0	\$245,500	
FIRST NATIONAL BANK OF AMERICA	2	1	1	50.0	\$312,000	\$152,000
FIRST NATIONAL BANK OF PENNSYLVANIA	75	66	9	12.0	\$179,394	\$300,667
FIRST OHIO HOME FINANCE, INC	10	9	1	10.0	\$116,000	\$48,000
FIRSTBANK	2	1	1	50.0	\$241,000	\$413,000
FLAGSTAR BANK, FSB	6	4	2	33.3	\$122,500	\$39,500
FLORIDA CAPITAL BANK, N.A.	2	2	0	0.0	\$166,000	
FRANKLIN AMERICAN MORTGAGE CO.	1	1	0	0.0	\$141,000	
FREEDOM MORTGAGE CORP.	10	9	1	10.0	\$91,667	\$112,000
Finance of America Mortgage LLC	7	7	0	0.0	\$36,857	
GOLD STAR MORTGAGE FINANCIAL	2	2	0	0.0	\$164,500	
GOLDWATER BANK, NATIONAL ASSOCIATION	8	8	0	0.0	\$151,625	
GSF MORTGAGE CORP	2	2	0	0.0	\$127,000	
HALLMARK HOME MORTGAGE LLC	1	1	0	0.0	\$161,000	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
HANCOCK MORTGAGE PARTNERS LLC	3	3	0	0.0	\$117,333	
HANTZ BANK	1	1	0	0.0	\$220,000	
HILTON FINANCIAL CORPORATION	1	1	0	0.0	\$51,000	
HOME FEDERAL BANK	1	1	0	0.0	\$409,000	
HOME MORTGAGE ASSURED CORPORATION	215	213	2	0.9	\$159,840	\$115,500
HOME POINT FINANCIAL CORP	2	2	0	0.0	\$79,000	
HOME SAVINGS BANK	61	60	1	1.6	\$263,983	\$74,000
HOMESIDE FINANCIAL, LLC	4	4	0	0.0	\$164,000	
HOMETOWN BANK	1	1	0	0.0	\$157,000	
HUNTINGTON NATIONAL BANK, THE	218	197	21	9.6	\$144,208	\$141,667
HomeBridge Financial Services, Inc.	3	3	0	0.0	\$228,667	
Hometown Lenders	1	1	0	0.0	\$105,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	65	58	7	10.8	\$184,552	\$293,857
KEYBANK NATIONAL ASSOCIATION	23	15	8	34.8	\$142,333	\$68,250
LAKE MICHIGAN CREDIT UNION	1	1	0	0.0	\$102,000	
LENDINGHOME FUNDING CORPORATION	4	4	0	0.0	\$96,500	
LIBERTY HOME MORTGAGE CORP	15	12	3	20.0	\$167,250	\$84,333
LIBERTY SAVINGS BANK, F.S.B.	1	1	0	0.0	\$202,000	
LendUS	16	16	0	0.0	\$121,688	
MCS MORTGAGE BANKERS, INC.	2	2	0	0.0	\$146,500	
MIDDLEFIELD BANKING COMPANY, THE	16	11	5	31.3	\$144,455	\$300,000
MMS MORTGAGE SERVICES, LTD.	2	2	0	0.0	\$99,000	
MYCUMORTGAGE LLC	2	2	0	0.0	\$86,500	
NATIONS LENDING CORPORATION	9	9	0	0.0	\$137,889	
NATIONSTAR MORTGAGE	1	0	1	100.0		\$400,000
NAVY FEDERAL CREDIT UNION	8	6	2	25.0	\$185,500	\$240,000
NETWORK FUNDING, L.P.	1	1	0	0.0	\$58,000	
NEW AMERICAN MORTGAGE, LLC	5	4	1	20.0	\$172,250	\$8,000
NEW YORK COMMUNITY BANK	2	2	0	0.0	\$127,500	
NORTH AMERICAN SAVINGS BANK, FSB	1	0	1	100.0		\$750,000
NORTHERN OHIO INVESTMENT COMPANY	2	2	0	0.0	\$125,000	
NORTHWEST BANK	6	5	1	16.7	\$149,600	\$55,000



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
NVR MORTGAGE FINANCE, INC.	66	64	2	3.0	\$227,656	\$189,000
OHIO CATHOLIC FEDERAL CREDIT UNION	4	4	0	0.0	\$73,750	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$75,000	
PACOR MORTGAGE CORP.	2	2	0	0.0	\$141,500	
PEOPLES BANK	1	1	0	0.0	\$92,000	
PHH HOME LOANS LLC	3	3	0	0.0	\$263,000	
PLAZA HOME MORTGAGE, INC.	2	2	0	0.0	\$178,000	
PNC BANK, NATIONAL ASSOCIATION	53	45	8	15.1	\$185,800	\$165,500
POLARIS HOME FUNDING CORP	1	1	0	0.0	\$109,000	
PREMIA MORTGAGE, LLC	1	1	0	0.0	\$324,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	72	70	2	2.8	\$125,600	\$124,000
PULTE MORTGAGE L.L.C.	44	42	2	4.5	\$271,000	\$360,000
QUICKEN LOANS, INC.	131	110	21	16.0	\$156,109	\$135,571
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$180,000	
RELIANCE FIRST CAPITAL LLC	4	4	0	0.0	\$126,000	
RESIDENTIAL MORTGAGE SERVICES	2	2	0	0.0	\$143,000	
RUOFF MORTGAGE	3	3	0	0.0	\$177,000	
S & T BANK	1	1	0	0.0	\$73,000	
SCHMIDT MORTGAGE COMPANY	19	19	0	0.0	\$119,737	
SHORE MORTGAGE	21	21	0	0.0	\$149,429	
SIERRA PACIFIC MORTGAGE	1	1	0	0.0	\$255,000	
SIGNATURE MORTGAGE CORPORATION	2	2	0	0.0	\$271,000	
SIRVA MORTGAGE, INC.	6	5	1	16.7	\$201,600	\$1,120,000
STIFEL BANK AND TRUST	1	1	0	0.0	\$277,000	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	1	1	0	0.0	\$77,000	
SUN WEST MORTGAGE COMPANY, INC.	1	1	0	0.0	\$119,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	303	293	10	3.3	\$177,584	\$137,500
THRIVENT FEDERAL CREDIT UNION	2	2	0	0.0	\$85,000	
TIAA, FSB	1	1	0	0.0	\$224,000	
TOP FLITE FINANCIAL INC	1	1	0	0.0	\$90,000	
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$35,500
U.S. BANK NATIONAL ASSOCIATION	23	19	4	17.4	\$180,263	\$77,750



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UBS BANK USA	1	1	0	0.0	\$399,000	
UNION CAPITAL MORTGAGE CORP DB	19	19	0	0.0	\$195,000	
UNION SAVINGS BANK	2	1	1	50.0	\$199,000	\$137,000
USAA FEDERAL SAVINGS BANK	6	6	0	0.0	\$130,500	
Union Home Mortgage Corp.	88	85	3	3.4	\$135,471	\$206,667
VANDYK MORTGAGE CORPORATION	2	2	0	0.0	\$155,500	
WATERSTONE MORTGAGE CORPORATION	3	3	0	0.0	\$105,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	22	18	4	18.2	\$139,722	\$123,750
WESTFIELD BANK, FSB	2	2	0	0.0	\$162,000	
WESTSTAR MORTGAGE INC	1	1	0	0.0	\$70,000	



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21ST MORTGAGE CORP.	14	7	7	50.0	\$28,571	\$38,571
AMERICAN FINANCING CORPORATION	1	1	0	0.0	\$321,000	
AMERICAN INTERNET MORTGAGE	2	1	1	50.0	\$360,000	\$125,000
AMERICAN MIDWEST MORTGAGE	24	24	0	0.0	\$128,917	
AMERIFIRST FINANCIAL CORPORATION	11	11	0	0.0	\$109,909	
AMERISAVE MORTGAGE CORPORATION	1	0	1	100.0		\$135,000
ANDOVER BANK, THE	12	9	3	25.0	\$134,778	\$196,667
Angel Oak Mortgage Solutions LLC	3	3	0	0.0	\$191,667	
BANK OF AMERICA, NATIONAL ASSOCIATION	3	3	0	0.0	\$192,333	
BANK OF ENGLAND	1	1	0	0.0	\$60,000	
BANKERS G T AND T COMPANY	35	33	2	5.7	\$146,576	\$66,500
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$120,000	
BEST REWARD CREDIT UNION	1	1	0	0.0	\$53,000	
BRIDGEVIEW BANK GROUP	4	4	0	0.0	\$151,500	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$111,000	
Caliber Home Loans, Inc.	3	3	0	0.0	\$166,333	
CAPITAL ONE, NATIONAL ASSOCIATION	4	3	1	25.0	\$64,333	\$66,000
CARDINAL CREDIT UNION, INC.	52	49	3	5.8	\$148,388	\$106,333
CARDINAL FINANCIAL COMPANY	1	1	0	0.0	\$118,000	
CBC NATIONAL BANK	4	4	0	0.0	\$122,750	
CENTURY FEDERAL CREDIT UNION	5	5	0	0.0	\$139,200	
CHEMICAL BANK	5	5	0	0.0	\$165,200	
CITIBANK, N.A.	1	1	0	0.0	\$87,000	
CITIZENS BANK, NATIONAL ASSOCIATION	30	27	3	10.0	\$154,370	\$108,333
CMG MORTGAGE, INC.	11	11	0	0.0	\$116,182	
CNB BANK	25	22	3	12.0	\$145,955	\$126,333
COLUMBUS FIRST BANK	1	0	1	100.0		\$750,000
CORNERSTONE MORTGAGE, INC.	1	1	0	0.0	\$366,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	3	3	0	0.0	\$150,333	
CREDIT HUMAN FEDERAL CREDIT UNION	7	1	6	85.7	\$54,000	\$60,833



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CREDIT UNION OF OHIO	1	1	0	0.0	\$227,000	
CROSSCOUNTRY MORTGAGE INC	161	160	1	0.6	\$153,563	\$143,000
DITECH FINANCIAL LLC	3	1	2	66.7	\$125,000	\$135,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	20	20	0	0.0	\$126,700	
EATON FAMILY CREDIT UNION	3	3	0	0.0	\$32,000	
EQUITY RESOURCES, INCORPORATED	1	1	0	0.0	\$207,000	
EVOLVE BANK & TRUST	2	2	0	0.0	\$241,000	
EXCEL MORTGAGE SERVICING, INC.	1	1	0	0.0	\$309,000	
FAIRWAY INDEPENDENT MORT. CORP	8	8	0	0.0	\$172,375	
FARM CREDIT SERVICES OF MIDAM	1	1	0	0.0	\$193,000	
FIFTH THIRD MORTGAGE COMPANY	79	75	4	5.1	\$162,987	\$122,000
Finance of America Mortgage LLC	7	7	0	0.0	\$36,857	
FIRST COMMONWEALTH BANK	2	2	0	0.0	\$323,000	
FIRST COMMUNITY MORTGAGE, INC.	2	1	1	50.0	\$159,000	\$150,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	90	83	7	7.8	\$181,747	\$145,429
FIRST GUARANTY MORTGAGE CORP	1	1	0	0.0	\$173,000	
FIRST NATIONAL BANK OF AMERICA	2	1	1	50.0	\$312,000	\$152,000
FIRST NATIONAL BANK OF PENNSYLVANIA	72	63	9	12.5	\$180,952	\$300,667
FIRST OHIO HOME FINANCE, INC	10	9	1	10.0	\$116,000	\$48,000
FIRSTBANK	2	1	1	50.0	\$241,000	\$413,000
FLAGSTAR BANK, FSB	5	4	1	20.0	\$122,500	\$56,000
FLORIDA CAPITAL BANK, N.A.	1	1	0	0.0	\$68,000	
FRANKLIN AMERICAN MORTGAGE CO.	1	1	0	0.0	\$141,000	
FREEDOM MORTGAGE CORP.	10	9	1	10.0	\$91,667	\$112,000
GOLD STAR MORTGAGE FINANCIAL	2	2	0	0.0	\$164,500	
GOLDWATER BANK, NATIONAL ASSOCIATION	8	8	0	0.0	\$151,625	
GSF MORTGAGE CORP	1	1	0	0.0	\$112,000	
HALLMARK HOME MORTGAGE LLC	1	1	0	0.0	\$161,000	
HANCOCK MORTGAGE PARTNERS LLC	3	3	0	0.0	\$117,333	
HANTZ BANK	1	1	0	0.0	\$220,000	
HOME FEDERAL BANK	1	1	0	0.0	\$409,000	



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HOME MORTGAGE ASSURED CORPORATION	208	206	2	1.0	\$159,238	\$115,500
HOME POINT FINANCIAL CORP	2	2	0	0.0	\$79,000	
HOME SAVINGS BANK	60	59	1	1.7	\$261,678	\$74,000
HomeBridge Financial Services, Inc.	1	1	0	0.0	\$146,000	
HOMESIDE FINANCIAL, LLC	4	4	0	0.0	\$164,000	
HOMETOWN BANK	1	1	0	0.0	\$157,000	
Hometown Lenders	1	1	0	0.0	\$105,000	
HUNTINGTON NATIONAL BANK, THE	210	190	20	9.5	\$145,442	\$144,450
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	54	47	7	13.0	\$194,170	\$293,857
KEYBANK NATIONAL ASSOCIATION	17	10	7	41.2	\$114,000	\$60,857
LAKE MICHIGAN CREDIT UNION	1	1	0	0.0	\$102,000	
LendUS	15	15	0	0.0	\$120,933	
LIBERTY HOME MORTGAGE CORP	12	10	2	16.7	\$165,900	\$97,000
MCS MORTGAGE BANKERS, INC.	2	2	0	0.0	\$146,500	
MIDDLEFIELD BANKING COMPANY, THE	14	10	4	28.6	\$149,900	\$103,000
MMS MORTGAGE SERVICES, LTD.	2	2	0	0.0	\$99,000	
MYCUMORTGAGE LLC	2	2	0	0.0	\$86,500	
NATIONS LENDING CORPORATION	6	6	0	0.0	\$138,833	
NATIONSTAR MORTGAGE	1	0	1	100.0		\$400,000
NAVY FEDERAL CREDIT UNION	7	6	1	14.3	\$185,500	\$327,000
NETWORK FUNDING, L.P.	1	1	0	0.0	\$58,000	
NEW AMERICAN MORTGAGE, LLC	5	4	1	20.0	\$172,250	\$8,000
NEW YORK COMMUNITY BANK	2	2	0	0.0	\$127,500	
NORTH AMERICAN SAVINGS BANK, FSB	1	0	1	100.0		\$750,000
NORTHERN OHIO INVESTMENT COMPANY	2	2	0	0.0	\$125,000	
NORTHWEST BANK	6	5	1	16.7	\$149,600	\$55,000
NVR MORTGAGE FINANCE, INC.	57	55	2	3.5	\$220,727	\$189,000
OHIO CATHOLIC FEDERAL CREDIT UNION	4	4	0	0.0	\$73,750	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$75,000	
PACOR MORTGAGE CORP.	1	1	0	0.0	\$114,000	
PEOPLES BANK	1	1	0	0.0	\$92,000	
PHH HOME LOANS LLC	2	2	0	0.0	\$215,000	





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PLAZA HOME MORTGAGE, INC.	1	1	0	0.0	\$204,000	
PNC BANK, NATIONAL ASSOCIATION	32	27	5	15.6	\$176,889	\$190,200
POLARIS HOME FUNDING CORP	1	1	0	0.0	\$109,000	
PREMIA MORTGAGE, LLC	1	1	0	0.0	\$324,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	68	67	1	1.5	\$121,000	\$96,000
PULTE MORTGAGE L.L.C.	35	33	2	5.7	\$265,424	\$360,000
QUICKEN LOANS, INC.	85	71	14	16.5	\$155,535	\$120,214
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$180,000	
RELIANCE FIRST CAPITAL LLC	4	4	0	0.0	\$126,000	
RESIDENTIAL MORTGAGE SERVICES	2	2	0	0.0	\$143,000	
RUOFF MORTGAGE	3	3	0	0.0	\$177,000	
S & T BANK	1	1	0	0.0	\$73,000	
SCHMIDT MORTGAGE COMPANY	19	19	0	0.0	\$119,737	
SHORE MORTGAGE	20	20	0	0.0	\$145,150	
SIERRA PACIFIC MORTGAGE	1	1	0	0.0	\$255,000	
SIGNATURE MORTGAGE CORPORATION	2	2	0	0.0	\$271,000	
SIRVA MORTGAGE, INC.	5	5	0	0.0	\$201,600	
STIFEL BANK AND TRUST	1	1	0	0.0	\$277,000	
SUN WEST MORTGAGE COMPANY, INC.	1	1	0	0.0	\$119,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	284	275	9	3.2	\$176,495	\$125,000
THRIVENT FEDERAL CREDIT UNION	2	2	0	0.0	\$85,000	
TIAA, FSB	1	1	0	0.0	\$224,000	
TOP FLITE FINANCIAL INC	1	1	0	0.0	\$90,000	
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$35,500
U.S. BANK NATIONAL ASSOCIATION	21	17	4	19.0	\$175,118	\$77,750
UBS BANK USA	1	1	0	0.0	\$399,000	
UNION CAPITAL MORTGAGE CORP DB	12	12	0	0.0	\$194,667	
Union Home Mortgage Corp.	87	84	3	3.4	\$135,179	\$206,667
UNION SAVINGS BANK	1	1	0	0.0	\$199,000	
USAA FEDERAL SAVINGS BANK	4	4	0	0.0	\$144,250	
VANDYK MORTGAGE CORPORATION	2	2	0	0.0	\$155,500	
WATERSTONE MORTGAGE CORPORATION	3	3	0	0.0	\$105,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Lake 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	18	16	2	11.1	\$136,250	\$122,500
WESTFIELD BANK, FSB	1	1	0	0.0	\$81,000	
WESTSTAR MORTGAGE INC	1	1	0	0.0	\$70,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Black, 2017, Lake 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)
AMERICAN MIDWEST MORTGAGE	2	2	0	0.0	\$61,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	1	1	0	0.0	\$92,000	
CARDINAL CREDIT UNION, INC.	2	2	0	0.0	\$55,500	
CENTIER BANK	1	1	0	0.0	\$74,000	
CENTURY FEDERAL CREDIT UNION	1	0	1	100.0		\$31,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	2	2	0	0.0	\$92,500	
FAIRWAY INDEPENDENT MORT. CORP	2	2	0	0.0	\$209,500	
FIFTH THIRD MORTGAGE COMPANY	2	1	1	50.0	\$289,000	\$172,000
FLORIDA CAPITAL BANK, N.A.	1	1	0	0.0	\$264,000	
HILTON FINANCIAL CORPORATION	1	1	0	0.0	\$51,000	
HOME MORTGAGE ASSURED CORPORATION	3	3	0	0.0	\$162,667	
HUNTINGTON NATIONAL BANK, THE	5	5	0	0.0	\$123,200	
KEYBANK NATIONAL ASSOCIATION	1	1	0	0.0	\$139,000	
NAVY FEDERAL CREDIT UNION	1	0	1	100.0		\$153,000
NVR MORTGAGE FINANCE, INC.	4	4	0	0.0	\$271,750	
PHH HOME LOANS LLC	1	1	0	0.0	\$359,000	
PLAZA HOME MORTGAGE, INC.	1	1	0	0.0	\$152,000	
PNC BANK, NATIONAL ASSOCIATION	2	1	1	50.0	\$64,000	\$123,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	3	2	1	33.3	\$200,500	\$152,000
PULTE MORTGAGE L.L.C.	1	1	0	0.0	\$271,000	
QUICKEN LOANS, INC.	1	1	0	0.0	\$52,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	1	1	0	0.0	\$142,000	
U.S. BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$380,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian, 2017, Lake 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)
AMERICAN MIDWEST MORTGAGE	1	1	0	0.0	\$48,000	
BRIDGEVIEW BANK GROUP	1	1	0	0.0	\$381,000	
CARDINAL FINANCIAL COMPANY	1	1	0	0.0	\$160,000	
CITIZENS BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$330,000	
CIVISTA BANK	1	0	1	100.0		\$416,000
CROSSCOUNTRY MORTGAGE INC	2	2	0	0.0	\$136,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	6	6	0	0.0	\$176,000	
FIRST GUARANTY MORTGAGE CORP	1	1	0	0.0	\$318,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	1	1	0	0.0	\$180,000	
HOME MORTGAGE ASSURED CORPORATION	1	1	0	0.0	\$228,000	
HomeBridge Financial Services, Inc.	2	2	0	0.0	\$270,000	
HUNTINGTON NATIONAL BANK, THE	1	1	0	0.0	\$71,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	3	3	0	0.0	\$93,333	
LIBERTY HOME MORTGAGE CORP	1	1	0	0.0	\$122,000	
NVR MORTGAGE FINANCE, INC.	5	5	0	0.0	\$268,600	
PULTE MORTGAGE L.L.C.	3	3	0	0.0	\$331,333	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2	2	0	0.0	\$318,000	
Union Home Mortgage Corp.	1	1	0	0.0	\$160,000	
UNION SAVINGS BANK	1	0	1	100.0		\$137,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Lake 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.	5	4	1	20.0	\$27,500	\$22,000
AMERICAN INTERNET MORTGAGE	2	1	1	50.0	\$176,000	\$63,000
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	
BANK OF AMERICA, NATIONAL ASSOCIATION	4	4	0	0.0	\$180,750	
BEST REWARD CREDIT UNION	1	1	0	0.0	\$100,000	
BRANCH BANKING AND TRUST COMPANY	1	1	0	0.0	\$290,000	
BRIDGEVIEW BANK GROUP	1	0	1	100.0		\$148,000
CARDINAL CREDIT UNION, INC.	2	2	0	0.0	\$107,000	
CITIZENS BANK, NATIONAL ASSOCIATION	6	5	1	16.7	\$99,600	\$60,000
CMG MORTGAGE, INC.	2	2	0	0.0	\$94,000	
CNB BANK	6	6	0	0.0	\$342,667	
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$98,000	
CREDIT HUMAN FEDERAL CREDIT UNION	3	1	2	66.7	\$86,000	\$77,500
CROSSCOUNTRY MORTGAGE INC	2	1	1	50.0	\$172,000	\$84,000
DITECH FINANCIAL LLC	1	1	0	0.0	\$377,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	4	4	0	0.0	\$187,750	
FARM CREDIT SERVICES OF MIDAM	1	1	0	0.0	\$51,000	
FIFTH THIRD MORTGAGE COMPANY	4	4	0	0.0	\$186,750	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	11	11	0	0.0	\$177,818	
FIRST NATIONAL BANK OF PENNSYLVANIA	2	2	0	0.0	\$130,000	
FLAGSTAR BANK, FSB	1	0	1	100.0		\$23,000
GSF MORTGAGE CORP	1	1	0	0.0	\$142,000	
HOME MORTGAGE ASSURED CORPORATION	3	3	0	0.0	\$175,667	
HOME SAVINGS BANK	1	1	0	0.0	\$400,000	
HUNTINGTON NATIONAL BANK, THE	2	1	1	50.0	\$88,000	\$86,000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	8	8	0	0.0	\$162,250	
KEYBANK NATIONAL ASSOCIATION	5	4	1	20.0	\$214,000	\$120,000
LENDINGHOME FUNDING CORPORATION	4	4	0	0.0	\$96,500	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Lake 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)
LendUS	1	1	0	0.0	\$133,000	
LIBERTY HOME MORTGAGE CORP	2	1	1	50.0	\$226,000	\$59,000
LIBERTY SAVINGS BANK, F.S.B.	1	1	0	0.0	\$202,000	
MIDDLEFIELD BANKING COMPANY, THE	2	1	1	50.0	\$90,000	\$1,088,000
NATIONS LENDING CORPORATION	3	3	0	0.0	\$136,000	
PACOR MORTGAGE CORP.	1	1	0	0.0	\$169,000	
PNC BANK, NATIONAL ASSOCIATION	19	17	2	10.5	\$207,118	\$125,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	1	1	0	0.0	\$284,000	
PULTE MORTGAGE L.L.C.	5	5	0	0.0	\$271,600	
QUICKEN LOANS, INC.	45	38	7	15.6	\$159,921	\$166,286
SHORE MORTGAGE	1	1	0	0.0	\$235,000	
SIRVA MORTGAGE, INC.	1	0	1	100.0		\$1,120,000
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	1	1	0	0.0	\$77,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	16	15	1	6.3	\$181,200	\$250,000
U.S. BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$68,000	
UNION CAPITAL MORTGAGE CORP DB	7	7	0	0.0	\$195,571	
USAA FEDERAL SAVINGS BANK	2	2	0	0.0	\$103,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	4	2	2	50.0	\$167,500	\$125,000
WESTFIELD BANK, FSB	1	1	0	0.0	\$243,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Lake 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	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.	19	11	8	42.1	\$28,182	\$36,500	14	7	7	50.0	\$28,571	\$38,571
AMERICAN FINANCING CORPORATION	1	1	0	0.0	\$321,000		1	1	0	0.0	\$321,000	
AMERICAN INTERNET MORTGAGE	4	2	2	50.0	\$268,000	\$94,000	2	1	1	50.0	\$360,000	\$125,000
AMERICAN MIDWEST MORTGAGE	27	27	0	0.0	\$120,889		24	24	0	0.0	\$128,917	
AMERIFIRST FINANCIAL CORPORATION	11	11	0	0.0	\$109,909		11	11	0	0.0	\$109,909	
AMERISAVE MORTGAGE CORPORATION	2	0	2	100.0		\$152,500	1	0	1	100.0		\$135,000
ANDOVER BANK, THE	13	10	3	23.1	\$128,800	\$196,667	12	9	3	25.0	\$134,778	\$196,667
Angel Oak Mortgage Solutions LLC	4	4	0	0.0	\$253,750		3	3	0	0.0	\$191,667	
BANK OF AMERICA, NATIONAL ASSOCIATION	8	8	0	0.0	\$174,000		3	3	0	0.0	\$192,333	
BANK OF ENGLAND	1	1	0	0.0	\$60,000		1	1	0	0.0	\$60,000	
BANKERS G T AND T COMPANY	35	33	2	5.7	\$146,576	\$66,500	35	33	2	5.7	\$146,576	\$66,500
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$120,000		1	1	0	0.0	\$120,000	
BEST REWARD CREDIT UNION	2	2	0	0.0	\$76,500		1	1	0	0.0	\$53,000	
BRANCH BANKING AND TRUST COMPANY	1	1	0	0.0	\$290,000		0	0	0			
BRIDGEVIEW BANK GROUP	6	5	1	16.7	\$197,400	\$148,000	4	4	0	0.0	\$151,500	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$111,000		1	1	0	0.0	\$111,000	
Caliber Home Loans, Inc.	3	3	0	0.0	\$166,333		3	3	0	0.0	\$166,333	
CAPITAL ONE, NATIONAL ASSOCIATION	4	3	1	25.0	\$64,333	\$66,000	4	3	1	25.0	\$64,333	\$66,000
CARDINAL CREDIT UNION, INC.	56	53	3	5.4	\$143,321	\$106,333	52	49	3	5.8	\$148,388	\$106,333
CARDINAL FINANCIAL COMPANY	2	2	0	0.0	\$139,000		1	1	0	0.0	\$118,000	
CBC NATIONAL BANK	4	4	0	0.0	\$122,750		4	4	0	0.0	\$122,750	
CENTIER BANK	1	1	0	0.0	\$74,000		0	0	0			
CENTURY FEDERAL CREDIT UNION	6	5	1	16.7	\$139,200	\$31,000	5	5	0	0.0	\$139,200	
CHEMICAL BANK	5	5	0	0.0	\$165,200		5	5	0	0.0	\$165,200	
CITIBANK, N.A.	1	1	0	0.0	\$87,000		1	1	0	0.0	\$87,000	
CITIZENS BANK, NATIONAL ASSOCIATION	37	33	4	10.8	\$151,394	\$96,250	30	27	3	10.0	\$154,370	\$108,333
CIVISTA BANK	1	0	1	100.0		\$416,000	0	0	0			
CMG MORTGAGE, INC.	13	13	0	0.0	\$112,769		11	11	0	0.0	\$116,182	
CNB BANK	31	28	3	9.7	\$188,107	\$126,333	25	22	3	12.0	\$145,955	\$126,333
COLUMBUS FIRST BANK	1	0	1	100.0		\$750,000	1	0	1	100.0		\$750,000
CORNERSTONE MORTGAGE, INC.	1	1	0	0.0	\$366,000		1	1	0	0.0	\$366,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	4	4	0	0.0	\$137,250		3	3	0	0.0	\$150,333	
CREDIT HUMAN FEDERAL CREDIT UNION	10	2	8	80.0	\$70,000	\$65,000	7	1	6	85.7	\$54,000	\$60,833

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				0	0	0				5	4	1	20.0	\$27,500	\$22,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	1	1	50.0	\$176,000	\$63,000
2	2	0	0.0	\$61,000		1	1	0	0.0	\$48,000		0	0	0			
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	\$440,000	
1	1	0	0.0	\$92,000		0	0	0				4	4	0	0.0	\$180,750	
0	0	0				0	0	0				0	0	0			
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	\$100,000	
0	0	0				0	0	0				1	1	0	0.0	\$290,000	
0	0	0				1	1	0	0.0	\$381,000		1	0	1	100.0		\$148,000
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			
2	2	0	0.0	\$55,500		0	0	0				2	2	0	0.0	\$107,000	
0	0	0				1	1	0	0.0	\$160,000		0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$74,000		0	0	0				0	0	0			
1	0	1	100.0		\$31,000	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				1	1	0	0.0	\$330,000		6	5	1	16.7	\$99,600	\$60,000
0	0	0				1	0	1	100.0		\$416,000	0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$94,000	
0	0	0				0	0	0				6	6	0	0.0	\$342,667	
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	\$98,000	
0	0	0				0	0	0				3	1	2	66.7	\$86,000	\$77,500





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

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

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	All Races Combined						White					
	1	1	0	0.0	\$227,000		1	1	0	0.0	\$227,000	
CREDIT UNION OF OHIO												
CROSSCOUNTRY MORTGAGE INC	165	163	2	1.2	\$153,460	\$113,500	161	160	1	0.6	\$153,563	\$143,000
DITECH FINANCIAL LLC	4	2	2	50.0	\$251,000	\$135,000	3	1	2	66.7	\$125,000	\$135,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	26	26	0	0.0	\$133,462		20	20	0	0.0	\$126,700	
EATON FAMILY CREDIT UNION	3	3	0	0.0	\$32,000		3	3	0	0.0	\$32,000	
EQUITY RESOURCES, INCORPORATED	1	1	0	0.0	\$207,000		1	1	0	0.0	\$207,000	
EVOLVE BANK & TRUST	2	2	0	0.0	\$241,000		2	2	0	0.0	\$241,000	
EXCEL MORTGAGE SERVICING, INC.	1	1	0	0.0	\$309,000		1	1	0	0.0	\$309,000	
FAIRWAY INDEPENDENT MORT. CORP	10	10	0	0.0	\$179,800		8	8	0	0.0	\$172,375	
FARM CREDIT SERVICES OF MIDAM	2	2	0	0.0	\$122,000		1	1	0	0.0	\$193,000	
FIFTH THIRD MORTGAGE COMPANY	85	80	5	5.9	\$165,750	\$132,000	79	75	4	5.1	\$162,987	\$122,000
Finance of America Mortgage LLC	7	7	0	0.0	\$36,857		7	7	0	0.0	\$36,857	
FIRST COMMONWEALTH BANK	2	2	0	0.0	\$323,000		2	2	0	0.0	\$323,000	
FIRST COMMUNITY MORTGAGE, INC.	2	1	1	50.0	\$159,000	\$150,000	2	1	1	50.0	\$159,000	\$150,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	107	100	7	6.5	\$180,970	\$145,429	90	83	7	7.8	\$181,747	\$145,429
FIRST GUARANTY MORTGAGE CORP	2	2	0	0.0	\$245,500		1	1	0	0.0	\$173,000	
FIRST NATIONAL BANK OF AMERICA	2	1	1	50.0	\$312,000	\$152,000	2	1	1	50.0	\$312,000	\$152,000
FIRST NATIONAL BANK OF PENNSYLVANIA	75	66	9	12.0	\$179,394	\$300,667	72	63	9	12.5	\$180,952	\$300,667
FIRST OHIO HOME FINANCE, INC	10	9	1	10.0	\$116,000	\$48,000	10	9	1	10.0	\$116,000	\$48,000
FIRSTBANK	2	1	1	50.0	\$241,000	\$413,000	2	1	1	50.0	\$241,000	\$413,000
FLAGSTAR BANK, FSB	6	4	2	33.3	\$122,500	\$39,500	5	4	1	20.0	\$122,500	\$56,000
FLORIDA CAPITAL BANK, N.A.	2	2	0	0.0	\$166,000		1	1	0	0.0	\$68,000	
FRANKLIN AMERICAN MORTGAGE CO.	1	1	0	0.0	\$141,000		1	1	0	0.0	\$141,000	
FREEDOM MORTGAGE CORP.	10	9	1	10.0	\$91,667	\$112,000	10	9	1	10.0	\$91,667	\$112,000
GOLD STAR MORTGAGE FINANCIAL	2	2	0	0.0	\$164,500		2	2	0	0.0	\$164,500	
GOLDWATER BANK, NATIONAL ASSOCIATION	8	8	0	0.0	\$151,625		8	8	0	0.0	\$151,625	
GSF MORTGAGE CORP	2	2	0	0.0	\$127,000		1	1	0	0.0	\$112,000	
HALLMARK HOME MORTGAGE LLC	1	1	0	0.0	\$161,000		1	1	0	0.0	\$161,000	
HANCOCK MORTGAGE PARTNERS LLC	3	3	0	0.0	\$117,333		3	3	0	0.0	\$117,333	
HANTZ BANK	1	1	0	0.0	\$220,000		1	1	0	0.0	\$220,000	
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	215	213	2	0.9	\$159,840	\$115,500	208	206	2	1.0	\$159,238	\$115,500
HOME POINT FINANCIAL CORP	2	2	0	0.0	\$79,000		2	2	0	0.0	\$79,000	
HOME SAVINGS BANK	61	60	1	1.6	\$263,983	\$74,000	60	59	1	1.7	\$261,678	\$74,000
HomeBridge Financial Services, Inc.	3	3	0	0.0	\$228,667		1	1	0	0.0	\$146,000	
HOMESIDE FINANCIAL, LLC	4	4	0	0.0	\$164,000		4	4	0	0.0	\$164,000	

Black						Asian						Other					
0	0	0				0	0	0				0	0	0			
0	0	0				2	2	0	0.0	\$136,000		2	1	1	50.0	\$172,000	\$84,000
0	0	0				0	0	0				1	1	0	0.0	\$377,000	
2	2	0	0.0	\$92,500		0	0	0				4	4	0	0.0	\$187,750	
0	0	0				0	0	0				0	0	0			
0	0	0				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	\$209,500		0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$51,000	
2	1	1	50.0	\$289,000	\$172,000	0	0	0				4	4	0	0.0	\$186,750	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				6	6	0	0.0	\$176,000		11	11	0	0.0	\$177,818	
0	0	0				1	1	0	0.0	\$318,000		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$180,000		2	2	0	0.0	\$130,000	
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	0	1	100.0		\$23,000
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				0	0	0			
0	0	0				0	0	0				0	0	0			
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	\$142,000	
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			
1	1	0	0.0	\$51,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
3	3	0	0.0	\$162,667		1	1	0	0.0	\$228,000		3	3	0	0.0	\$175,667	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$400,000	
0	0	0				2	2	0	0.0	\$270,000		0	0	0			
0	0	0				0	0	0				0	0	0			



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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					
	1	1	0	0.0	\$157,000		1	1	0	0.0	\$157,000	
HOMETOWN BANK	1	1	0	0.0	\$157,000		1	1	0	0.0	\$157,000	
Hometown Lenders	1	1	0	0.0	\$105,000		1	1	0	0.0	\$105,000	
HUNTINGTON NATIONAL BANK, THE	218	197	21	9.6	\$144,208	\$141,667	210	190	20	9.5	\$145,442	\$144,450
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	65	58	7	10.8	\$184,552	\$293,857	54	47	7	13.0	\$194,170	\$293,857
KEYBANK NATIONAL ASSOCIATION	23	15	8	34.8	\$142,333	\$68,250	17	10	7	41.2	\$114,000	\$60,857
LAKE MICHIGAN CREDIT UNION	1	1	0	0.0	\$102,000		1	1	0	0.0	\$102,000	
LENDINGHOME FUNDING CORPORATION	4	4	0	0.0	\$96,500		0	0	0			
LendUS	16	16	0	0.0	\$121,688		15	15	0	0.0	\$120,933	
LIBERTY HOME MORTGAGE CORP	15	12	3	20.0	\$167,250	\$84,333	12	10	2	16.7	\$165,900	\$97,000
LIBERTY SAVINGS BANK, F.S.B.	1	1	0	0.0	\$202,000		0	0	0			
MCS MORTGAGE BANKERS, INC.	2	2	0	0.0	\$146,500		2	2	0	0.0	\$146,500	
MIDDLEFIELD BANKING COMPANY, THE	16	11	5	31.3	\$144,455	\$300,000	14	10	4	28.6	\$149,900	\$103,000
MMS MORTGAGE SERVICES, LTD.	2	2	0	0.0	\$99,000		2	2	0	0.0	\$99,000	
MYCUMORTGAGE LLC	2	2	0	0.0	\$86,500		2	2	0	0.0	\$86,500	
NATIONS LENDING CORPORATION	9	9	0	0.0	\$137,889		6	6	0	0.0	\$138,833	
NATIONSTAR MORTGAGE	1	0	1	100.0		\$400,000	1	0	1	100.0		\$400,000
NAVY FEDERAL CREDIT UNION	8	6	2	25.0	\$185,500	\$240,000	7	6	1	14.3	\$185,500	\$327,000
NETWORK FUNDING, L.P.	1	1	0	0.0	\$58,000		1	1	0	0.0	\$58,000	
NEW AMERICAN MORTGAGE, LLC	5	4	1	20.0	\$172,250	\$8,000	5	4	1	20.0	\$172,250	\$8,000
NEW YORK COMMUNITY BANK	2	2	0	0.0	\$127,500		2	2	0	0.0	\$127,500	
NORTH AMERICAN SAVINGS BANK, FSB	1	0	1	100.0		\$750,000	1	0	1	100.0		\$750,000
NORTHERN OHIO INVESTMENT COMPANY	2	2	0	0.0	\$125,000		2	2	0	0.0	\$125,000	
NORTHWEST BANK	6	5	1	16.7	\$149,600	\$55,000	6	5	1	16.7	\$149,600	\$55,000
NVR MORTGAGE FINANCE, INC.	66	64	2	3.0	\$227,656	\$189,000	57	55	2	3.5	\$220,727	\$189,000
OHIO CATHOLIC FEDERAL CREDIT UNION	4	4	0	0.0	\$73,750		4	4	0	0.0	\$73,750	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$75,000		1	1	0	0.0	\$75,000	
PACOR MORTGAGE CORP.	2	2	0	0.0	\$141,500		1	1	0	0.0	\$114,000	
PEOPLES BANK	1	1	0	0.0	\$92,000		1	1	0	0.0	\$92,000	
PHH HOME LOANS LLC	3	3	0	0.0	\$263,000		2	2	0	0.0	\$215,000	
PLAZA HOME MORTGAGE, INC.	2	2	0	0.0	\$178,000		1	1	0	0.0	\$204,000	
PNC BANK, NATIONAL ASSOCIATION	53	45	8	15.1	\$185,800	\$165,500	32	27	5	15.6	\$176,889	\$190,200
POLARIS HOME FUNDING CORP	1	1	0	0.0	\$109,000		1	1	0	0.0	\$109,000	
PREMIA MORTGAGE, LLC	1	1	0	0.0	\$324,000		1	1	0	0.0	\$324,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	72	70	2	2.8	\$125,600	\$124,000	68	67	1	1.5	\$121,000	\$96,000
PULTE MORTGAGE L.L.C.	44	42	2	4.5	\$271,000	\$360,000	35	33	2	5.7	\$265,424	\$360,000
QUICKEN LOANS, INC.	131	110	21	16.0	\$156,109	\$135,571	85	71	14	16.5	\$155,535	\$120,214
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$180,000		1	1	0	0.0	\$180,000	

Black						Asian						Other					
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
5	5	0	0.0	\$123,200		1	1	0	0.0	\$71,000		2	1	1	50.0	\$88,000	\$86,000
0	0	0				3	3	0	0.0	\$93,333		8	8	0	0.0	\$162,250	
1	1	0	0.0	\$139,000		0	0	0				5	4	1	20.0	\$214,000	\$120,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				4	4	0	0.0	\$96,500	
0	0	0				0	0	0				1	1	0	0.0	\$133,000	
0	0	0				1	1	0	0.0	\$122,000		2	1	1	50.0	\$226,000	\$59,000
0	0	0				0	0	0				1	1	0	0.0	\$202,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	1	1	50.0	\$90,000	\$1,088,000
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	\$136,000	
0	0	0				0	0	0				0	0	0			
1	0	1	100.0	\$153,000		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				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	\$271,750		5	5	0	0.0	\$268,600		0	0	0			
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	\$169,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$359,000		0	0	0				0	0	0			
1	1	0	0.0	\$152,000		0	0	0				0	0	0			
2	1	1	50.0	\$64,000	\$123,000	0	0	0				19	17	2	10.5	\$207,118	\$125,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
3	2	1	33.3	\$200,500	\$152,000	0	0	0				1	1	0	0.0	\$284,000	
1	1	0	0.0	\$271,000		3	3	0	0.0	\$331,333		5	5	0	0.0	\$271,600	
1	1	0	0.0	\$52,000		0	0	0				45	38	7	15.6	\$159,921	\$166,286
0	0	0				0	0	0				0	0	0			



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	All Races Combined						White					
	Count	Count	Count	Rate	Amount	Amount	Count	Count	Count	Rate	Amount	Amount
RELIANCE FIRST CAPITAL LLC	4	4	0	0.0	\$126,000		4	4	0	0.0	\$126,000	
RESIDENTIAL MORTGAGE SERVICES	2	2	0	0.0	\$143,000		2	2	0	0.0	\$143,000	
RUOFF MORTGAGE	3	3	0	0.0	\$177,000		3	3	0	0.0	\$177,000	
S & T BANK	1	1	0	0.0	\$73,000		1	1	0	0.0	\$73,000	
SCHMIDT MORTGAGE COMPANY	19	19	0	0.0	\$119,737		19	19	0	0.0	\$119,737	
SHORE MORTGAGE	21	21	0	0.0	\$149,429		20	20	0	0.0	\$145,150	
SIERRA PACIFIC MORTGAGE	1	1	0	0.0	\$255,000		1	1	0	0.0	\$255,000	
SIGNATURE MORTGAGE CORPORATION	2	2	0	0.0	\$271,000		2	2	0	0.0	\$271,000	
SIRVA MORTGAGE, INC.	6	5	1	16.7	\$201,600	\$1,120,000	5	5	0	0.0	\$201,600	
STIFEL BANK AND TRUST	1	1	0	0.0	\$277,000		1	1	0	0.0	\$277,000	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	1	1	0	0.0	\$77,000		0	0	0			
SUN WEST MORTGAGE COMPANY, INC.	1	1	0	0.0	\$119,000		1	1	0	0.0	\$119,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	303	293	10	3.3	\$177,584	\$137,500	284	275	9	3.2	\$176,495	\$125,000
THRIVENT FEDERAL CREDIT UNION	2	2	0	0.0	\$85,000		2	2	0	0.0	\$85,000	
TIAA, FSB	1	1	0	0.0	\$224,000		1	1	0	0.0	\$224,000	
TOP FLITE FINANCIAL INC	1	1	0	0.0	\$90,000		1	1	0	0.0	\$90,000	
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$35,500	2	0	2	100.0		\$35,500
U.S. BANK NATIONAL ASSOCIATION	23	19	4	17.4	\$180,263	\$77,750	21	17	4	19.0	\$175,118	\$77,750
UBS BANK USA	1	1	0	0.0	\$399,000		1	1	0	0.0	\$399,000	
UNION CAPITAL MORTGAGE CORP DB	19	19	0	0.0	\$195,000		12	12	0	0.0	\$194,667	
Union Home Mortgage Corp.	88	85	3	3.4	\$135,471	\$206,667	87	84	3	3.4	\$135,179	\$206,667
UNION SAVINGS BANK	2	1	1	50.0	\$199,000	\$137,000	1	1	0	0.0	\$199,000	
USAA FEDERAL SAVINGS BANK	6	6	0	0.0	\$130,500		4	4	0	0.0	\$144,250	
VANDYK MORTGAGE CORPORATION	2	2	0	0.0	\$155,500		2	2	0	0.0	\$155,500	
WATERSTONE MORTGAGE CORPORATION	3	3	0	0.0	\$105,000		3	3	0	0.0	\$105,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	22	18	4	18.2	\$139,722	\$123,750	18	16	2	11.1	\$136,250	\$122,500
WESTFIELD BANK, FSB	2	2	0	0.0	\$162,000		1	1	0	0.0	\$81,000	
WESTSTAR MORTGAGE INC	1	1	0	0.0	\$70,000		1	1	0	0.0	\$70,000	

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			0	0	0			
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	\$235,000	
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	0	1	100.0	\$1,120,000	
0	0	0			0	0	0			0	0	0			
0	0	0			0	0	0			1	1	0	0.0	\$77,000	
0	0	0			0	0	0			0	0	0			
1	1	0	0.0	\$142,000	2	2	0	0.0	\$318,000	16	15	1	6.3	\$181,200	\$250,000
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			
1	1	0	0.0	\$380,000	0	0	0			1	1	0	0.0	\$68,000	
0	0	0			0	0	0			0	0	0			
0	0	0			0	0	0			7	7	0	0.0	\$195,571	
0	0	0			1	1	0	0.0	\$160,000	0	0	0			
0	0	0			1	0	1	100.0	\$137,000	0	0	0			
0	0	0			0	0	0			2	2	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			0	0	0			4	2	2	50.0	\$167,500	\$125,000
0	0	0			0	0	0			1	1	0	0.0	\$243,000	
0	0	0			0	0	0			0	0	0			