



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Mahoning 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.	8	1	7	87.5	\$55,000	\$70,143
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$64,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$73,000	
AMERICAN MIDWEST MORTGAGE	6	6	0	0.0	\$102,000	
AMERIFIRST FINANCIAL CORPORATION	21	21	0	0.0	\$126,333	
AMERISAVE MORTGAGE CORPORATION	1	1	0	0.0	\$200,000	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$300,000	
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION, INC.	6	5	1	16.7	\$82,600	\$148,000
ASSURANCE FINANCIAL GROUP, LLC	1	1	0	0.0	\$152,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	9	8	1	11.1	\$208,125	\$34,000
BANK OF ENGLAND	2	1	1	50.0	\$119,000	\$143,000
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$100,000	
BAXTER CREDIT UNION	2	2	0	0.0	\$84,000	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$158,000	
BRANCH BANKING AND TRUST COMPANY	1	1	0	0.0	\$64,000	
Caliber Home Loans, Inc.	39	36	3	7.7	\$143,306	\$116,000
CAPITAL ONE, NATIONAL ASSOCIATION	2	1	1	50.0	\$228,000	\$30,000
CARDINAL CREDIT UNION, INC.	4	4	0	0.0	\$90,500	
CARDINAL FINANCIAL COMPANY	1	1	0	0.0	\$154,000	
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$152,000	
CENTIER BANK	2	2	0	0.0	\$67,500	
CHEMICAL BANK	52	43	9	17.3	\$170,907	\$111,000
CITIBANK, N.A.	2	2	0	0.0	\$76,500	
CITIZENS BANK, NATIONAL ASSOCIATION	10	8	2	20.0	\$108,500	\$90,000
COMPASS BANK	1	1	0	0.0	\$165,000	
CONSUMERS NATIONAL BANK	3	3	0	0.0	\$160,667	
CORTLAND SAVINGS AND BANKING COMPANY, THE	132	125	7	5.3	\$158,416	\$134,714
CROSSCOUNTRY MORTGAGE INC	3	3	0	0.0	\$124,667	
DOLLAR BANK, A FEDERAL SAVINGS BANK	4	4	0	0.0	\$160,500	
DOY FEDERAL CREDIT UNION	10	10	0	0.0	\$128,100	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
Draper and Kramer Mortgage Corp	2	2	0	0.0	\$157,000	
ENVOY MORTGAGE, LTD.	2	2	0	0.0	\$149,000	
EQUITY RESOURCES, INCORPORATED	4	4	0	0.0	\$88,000	
EVOLVE BANK & TRUST	1	1	0	0.0	\$166,000	
EXCEL MORTGAGE SERVICING, INC.	1	1	0	0.0	\$75,000	
FAIRWAY INDEPENDENT MORT. CORP	14	14	0	0.0	\$161,286	
FARM CREDIT SERVICES OF MIDAM	3	3	0	0.0	\$268,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	142	134	8	5.6	\$144,172	\$96,750
FIFTH THIRD MORTGAGE COMPANY	14	12	2	14.3	\$132,667	\$255,500
Finance of America Commercial LLC	1	1	0	0.0	\$111,000	
FIRST COMMONWEALTH BANK	10	10	0	0.0	\$306,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	21	21	0	0.0	\$127,333	
FIRST MERCHANTS BANK	2	2	0	0.0	\$102,500	
FIRST NATIONAL BANK OF PENNSYLVANIA	49	42	7	14.3	\$121,429	\$100,286
FIRST OHIO HOME FINANCE, INC	2	2	0	0.0	\$152,500	
FIRSTBANK	1	1	0	0.0	\$253,000	
FRANKLIN AMERICAN MORTGAGE CO.	27	26	1	3.7	\$103,462	\$100,000
GEAUGA SAVINGS BANK	1	1	0	0.0	\$166,000	
GUARANTEED RATE INC.	1	1	0	0.0	\$131,000	
GUARANTY TRUST COMPANY	1	1	0	0.0	\$58,000	
GUIDANCE RESIDENTIAL, LLC	2	2	0	0.0	\$63,500	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	2	2	0	0.0	\$126,000	
HOME MORTGAGE ASSURED CORPORATION	67	66	1	1.5	\$134,076	\$64,000
HOME POINT FINANCIAL CORP	2	2	0	0.0	\$127,500	
HOME SAVINGS BANK	302	280	22	7.3	\$137,650	\$145,864
HomeBridge Financial Services, Inc.	2	2	0	0.0	\$107,500	
HOMESIDE FINANCIAL, LLC	2	2	0	0.0	\$189,500	
HSBC BANK USA, NATIONAL ASSOCIATION	1	1	0	0.0	\$218,000	
HUNTINGTON NATIONAL BANK, THE	112	102	10	8.9	\$138,167	\$66,900
INDEPENDENT BANK	3	3	0	0.0	\$119,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	42	37	5	11.9	\$120,297	\$110,400
KEYBANK NATIONAL ASSOCIATION	19	16	3	15.8	\$87,625	\$118,333



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
LENDINGHOME FUNDING CORPORATION	1	0	1	100.0		\$75,000
LIMA ONE CAPITAL, LLC	2	1	1	50.0	\$92,000	\$10,000
MIDDLEFIELD BANKING COMPANY, THE	2	2	0	0.0	\$56,000	
MMS MORTGAGE SERVICES, LTD.	2	1	1	50.0	\$68,000	\$32,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$94,000
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$179,000	
MYCUMORTGAGE LLC	1	1	0	0.0	\$313,000	
NATIONS LENDING CORPORATION	3	3	0	0.0	\$95,333	
NAVY FEDERAL CREDIT UNION	4	4	0	0.0	\$86,750	
NEW AMERICAN MORTGAGE, LLC	14	14	0	0.0	\$90,643	
NORTHWEST BANK	1	1	0	0.0	\$30,000	
OHIO CATHOLIC FEDERAL CREDIT UNION	1	1	0	0.0	\$87,000	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$74,000	
PENTAGON FEDERAL CREDIT UNION	2	2	0	0.0	\$28,000	
PEOPLES BANK	1	1	0	0.0	\$223,000	
PEOPLES MORTGAGE	2	2	0	0.0	\$89,500	
PNC BANK, NATIONAL ASSOCIATION	56	51	5	8.9	\$119,686	\$127,600
POLARIS HOME FUNDING CORP	2	2	0	0.0	\$171,500	
PORTAGE COMMUNITY BANK	4	4	0	0.0	\$172,500	
PRIMELENDING, A PLAINSCAPITAL COMPANY	2	2	0	0.0	\$251,500	
PROVIDENT FUNDING ASSOCIATES	1	1	0	0.0	\$71,000	
QUICKEN LOANS, INC.	37	29	8	21.6	\$149,207	\$240,000
Rapid Mortgage Company	16	16	0	0.0	\$138,938	
RELIANCE FIRST CAPITAL LLC	1	1	0	0.0	\$75,000	
S & T BANK	1	1	0	0.0	\$90,000	
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$105,000	
SEVEN SEVENTEEN CREDIT UNION INC	98	83	15	15.3	\$103,590	\$62,667
SHORE MORTGAGE	16	15	1	6.3	\$144,733	\$83,000
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$95,000	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$223,000	
STATE FARM BANK, FSB	1	1	0	0.0	\$200,000	
STIFEL BANK AND TRUST	12	12	0	0.0	\$125,917	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2	1	1	50.0	\$259,000	\$36,000
TIAA, FSB	3	3	0	0.0	\$149,000	
TOP FLITE FINANCIAL INC	24	22	2	8.3	\$132,364	\$198,000
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$27,000
U.S. BANK NATIONAL ASSOCIATION	6	2	4	66.7	\$94,500	\$89,500
UNION CAPITAL MORTGAGE CORP DB	2	2	0	0.0	\$79,000	
Union Home Mortgage Corp.	73	73	0	0.0	\$103,959	
USAA FEDERAL SAVINGS BANK	4	3	1	25.0	\$134,333	\$73,000
WASHINGTONFIRST MORTGAGE CORPORATION	1	1	0	0.0	\$242,000	
WATERSTONE MORTGAGE CORPORATION	53	50	3	5.7	\$120,580	\$52,333
WELLS FARGO BANK, NATIONAL ASSOCIATION	16	14	2	12.5	\$123,714	\$147,500
WEST PENN FINANCIAL SERVICE CE	24	24	0	0.0	\$122,208	
WESTFIELD BANK, FSB	3	2	1	33.3	\$282,500	\$306,000
WYNDHAM CAPITAL MORTGAGE, INC.	1	1	0	0.0	\$145,000	



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21ST MORTGAGE CORP.	7	1	6	85.7	\$55,000	\$48,833
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$64,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$73,000	
AMERICAN MIDWEST MORTGAGE	6	6	0	0.0	\$102,000	
AMERIFIRST FINANCIAL CORPORATION	21	21	0	0.0	\$126,333	
AMERISAVE MORTGAGE CORPORATION	1	1	0	0.0	\$200,000	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$300,000	
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION, INC.	6	5	1	16.7	\$82,600	\$148,000
ASSURANCE FINANCIAL GROUP, LLC	1	1	0	0.0	\$152,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	9	8	1	11.1	\$208,125	\$34,000
BANK OF ENGLAND	2	1	1	50.0	\$119,000	\$143,000
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$100,000	
BAXTER CREDIT UNION	2	2	0	0.0	\$84,000	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$158,000	
BRANCH BANKING AND TRUST COMPANY	1	1	0	0.0	\$64,000	
Caliber Home Loans, Inc.	30	28	2	6.7	\$145,071	\$140,500
CAPITAL ONE, NATIONAL ASSOCIATION	1	1	0	0.0	\$228,000	
CARDINAL CREDIT UNION, INC.	3	3	0	0.0	\$100,667	
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$152,000	
CENTIER BANK	2	2	0	0.0	\$67,500	
CHEMICAL BANK	46	40	6	13.0	\$172,550	\$118,833
CITIBANK, N.A.	1	1	0	0.0	\$127,000	
CITIZENS BANK, NATIONAL ASSOCIATION	10	8	2	20.0	\$108,500	\$90,000
COMPASS BANK	1	1	0	0.0	\$165,000	
CONSUMERS NATIONAL BANK	3	3	0	0.0	\$160,667	
CORTLAND SAVINGS AND BANKING COMPANY, THE	116	110	6	5.2	\$162,000	\$151,000
CROSSCOUNTRY MORTGAGE INC	3	3	0	0.0	\$124,667	
DOLLAR BANK, A FEDERAL SAVINGS BANK	3	3	0	0.0	\$206,667	
DOY FEDERAL CREDIT UNION	10	10	0	0.0	\$128,100	
Draper and Kramer Mortgage Corp	2	2	0	0.0	\$157,000	



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ENVOY MORTGAGE, LTD.	2	2	0	0.0	\$149,000	
EQUITY RESOURCES, INCORPORATED	4	4	0	0.0	\$88,000	
EVOLVE BANK & TRUST	1	1	0	0.0	\$166,000	
FAIRWAY INDEPENDENT MORT. CORP	13	13	0	0.0	\$157,077	
FARM CREDIT SERVICES OF MIDAM	2	2	0	0.0	\$107,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	135	127	8	5.9	\$147,157	\$96,750
FIFTH THIRD MORTGAGE COMPANY	11	11	0	0.0	\$129,545	
FIRST COMMONWEALTH BANK	7	7	0	0.0	\$300,286	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	21	21	0	0.0	\$127,333	
FIRST MERCHANTS BANK	1	1	0	0.0	\$44,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	34	29	5	14.7	\$117,483	\$70,000
FIRST OHIO HOME FINANCE, INC	2	2	0	0.0	\$152,500	
FIRSTBANK	1	1	0	0.0	\$253,000	
FRANKLIN AMERICAN MORTGAGE CO.	26	25	1	3.8	\$100,560	\$100,000
GEAUGA SAVINGS BANK	1	1	0	0.0	\$166,000	
GUARANTEED RATE INC.	1	1	0	0.0	\$131,000	
GUIDANCE RESIDENTIAL, LLC	2	2	0	0.0	\$63,500	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	2	2	0	0.0	\$126,000	
HOME MORTGAGE ASSURED CORPORATION	64	63	1	1.6	\$133,873	\$64,000
HOME POINT FINANCIAL CORP	2	2	0	0.0	\$127,500	
HOME SAVINGS BANK	276	257	19	6.9	\$142,307	\$142,789
HomeBridge Financial Services, Inc.	2	2	0	0.0	\$107,500	
HOMESIDE FINANCIAL, LLC	2	2	0	0.0	\$189,500	
HUNTINGTON NATIONAL BANK, THE	93	88	5	5.4	\$134,364	\$80,800
INDEPENDENT BANK	1	1	0	0.0	\$157,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	37	32	5	13.5	\$124,250	\$110,400
KEYBANK NATIONAL ASSOCIATION	17	15	2	11.8	\$87,000	\$145,500
MMS MORTGAGE SERVICES, LTD.	2	1	1	50.0	\$68,000	\$32,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$94,000
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$179,000	
MYCUMORTGAGE LLC	1	1	0	0.0	\$313,000	
NATIONS LENDING CORPORATION	2	2	0	0.0	\$93,500	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
NAVY FEDERAL CREDIT UNION	4	4	0	0.0	\$86,750	
NEW AMERICAN MORTGAGE, LLC	13	13	0	0.0	\$90,692	
OHIO CATHOLIC FEDERAL CREDIT UNION	1	1	0	0.0	\$87,000	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$74,000	
PENTAGON FEDERAL CREDIT UNION	2	2	0	0.0	\$28,000	
PEOPLES BANK	1	1	0	0.0	\$223,000	
PEOPLES MORTGAGE	1	1	0	0.0	\$5,000	
PNC BANK, NATIONAL ASSOCIATION	46	41	5	10.9	\$131,683	\$127,600
POLARIS HOME FUNDING CORP	2	2	0	0.0	\$171,500	
PORTAGE COMMUNITY BANK	4	4	0	0.0	\$172,500	
PRIMELENDING, A PLAINSCAPITAL COMPANY	2	2	0	0.0	\$251,500	
QUICKEN LOANS, INC.	27	22	5	18.5	\$135,045	\$138,400
Rapid Mortgage Company	16	16	0	0.0	\$138,938	
RELIANCE FIRST CAPITAL LLC	1	1	0	0.0	\$75,000	
SEVEN SEVENTEEN CREDIT UNION INC	80	70	10	12.5	\$107,043	\$57,200
SHORE MORTGAGE	14	13	1	7.1	\$127,000	\$83,000
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$95,000	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$223,000	
STATE FARM BANK, FSB	1	1	0	0.0	\$200,000	
STIFEL BANK AND TRUST	11	11	0	0.0	\$88,273	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2	1	1	50.0	\$259,000	\$36,000
TIAA, FSB	3	3	0	0.0	\$149,000	
TOP FLITE FINANCIAL INC	24	22	2	8.3	\$132,364	\$198,000
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$27,000
U.S. BANK NATIONAL ASSOCIATION	4	1	3	75.0	\$101,000	\$98,000
UNION CAPITAL MORTGAGE CORP DB	2	2	0	0.0	\$79,000	
Union Home Mortgage Corp.	72	72	0	0.0	\$104,750	
USAA FEDERAL SAVINGS BANK	2	1	1	50.0	\$220,000	\$73,000
WATERSTONE MORTGAGE CORPORATION	47	45	2	4.3	\$118,956	\$62,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	16	14	2	12.5	\$123,714	\$147,500
WEST PENN FINANCIAL SERVICE CE	13	13	0	0.0	\$121,385	
WESTFIELD BANK, FSB	3	2	1	33.3	\$282,500	\$306,000



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WYNDHAM CAPITAL MORTGAGE, INC.	1	1	0	0.0	\$145,000	



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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.	1	0	1	100.0		\$198,000
CARDINAL CREDIT UNION, INC.	1	1	0	0.0	\$60,000	
CHEMICAL BANK	1	1	0	0.0	\$16,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	4	3	1	25.0	\$75,333	\$37,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	1	1	0	0.0	\$22,000	
FAIRWAY INDEPENDENT MORT. CORP	1	1	0	0.0	\$216,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	2	2	0	0.0	\$152,500	
FRANKLIN AMERICAN MORTGAGE CO.	1	1	0	0.0	\$176,000	
GUARANTY TRUST COMPANY	1	1	0	0.0	\$58,000	
HOME SAVINGS BANK	8	8	0	0.0	\$64,000	
HUNTINGTON NATIONAL BANK, THE	4	3	1	25.0	\$31,333	\$10,000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$53,000	
KEYBANK NATIONAL ASSOCIATION	1	0	1	100.0		\$64,000
NORTHWEST BANK	1	1	0	0.0	\$30,000	
PNC BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$58,000	
SEVEN SEVENTEEN CREDIT UNION INC	2	1	1	50.0	\$42,000	\$20,000
SHORE MORTGAGE	1	1	0	0.0	\$200,000	
Union Home Mortgage Corp.	1	1	0	0.0	\$47,000	
WATERSTONE MORTGAGE CORPORATION	4	3	1	25.0	\$63,333	\$33,000



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CHEMICAL BANK	1	1	0	0.0	\$256,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	2	2	0	0.0	\$259,000	
FIFTH THIRD MORTGAGE COMPANY	1	0	1	100.0		\$87,000
HOME SAVINGS BANK	4	3	1	25.0	\$93,000	\$157,000
HUNTINGTON NATIONAL BANK, THE	1	1	0	0.0	\$340,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$115,000	
NEW AMERICAN MORTGAGE, LLC	1	1	0	0.0	\$90,000	
PNC BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$39,000	
U.S. BANK NATIONAL ASSOCIATION	1	0	1	100.0		\$64,000



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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
Caliber Home Loans, Inc.	9	8	1	11.1	\$137,125	\$67,000
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$30,000
CARDINAL FINANCIAL COMPANY	1	1	0	0.0	\$154,000	
CHEMICAL BANK	4	1	3	75.0	\$175,000	\$95,333
CITIBANK, N.A.	1	1	0	0.0	\$26,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	10	10	0	0.0	\$123,800	
EXCEL MORTGAGE SERVICING, INC.	1	1	0	0.0	\$75,000	
FARM CREDIT SERVICES OF MIDAM	1	1	0	0.0	\$590,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	5	5	0	0.0	\$65,000	
FIFTH THIRD MORTGAGE COMPANY	2	1	1	50.0	\$167,000	\$424,000
Finance of America Commercial LLC	1	1	0	0.0	\$111,000	
FIRST COMMONWEALTH BANK	3	3	0	0.0	\$319,333	
FIRST MERCHANTS BANK	1	1	0	0.0	\$161,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	15	13	2	13.3	\$130,231	\$176,000
HOME MORTGAGE ASSURED CORPORATION	3	3	0	0.0	\$138,333	
HOME SAVINGS BANK	14	12	2	14.3	\$98,167	\$169,500
HSBC BANK USA, NATIONAL ASSOCIATION	1	1	0	0.0	\$218,000	
HUNTINGTON NATIONAL BANK, THE	14	10	4	28.6	\$183,500	\$63,750
INDEPENDENT BANK	2	2	0	0.0	\$100,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$127,000	
KEYBANK NATIONAL ASSOCIATION	1	1	0	0.0	\$97,000	
LENDINGHOME FUNDING CORPORATION	1	0	1	100.0		\$75,000
LIMA ONE CAPITAL, LLC	2	1	1	50.0	\$92,000	\$10,000
MIDDLEFIELD BANKING COMPANY, THE	2	2	0	0.0	\$56,000	
NATIONS LENDING CORPORATION	1	1	0	0.0	\$99,000	
PEOPLES MORTGAGE	1	1	0	0.0	\$174,000	
PNC BANK, NATIONAL ASSOCIATION	8	8	0	0.0	\$76,000	
PROVIDENT FUNDING ASSOCIATES	1	1	0	0.0	\$71,000	
QUICKEN LOANS, INC.	10	7	3	30.0	\$193,714	\$409,333
S & T BANK	1	1	0	0.0	\$90,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Mahoning 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)
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$105,000	
SEVEN SEVENTEEN CREDIT UNION INC	16	12	4	25.0	\$88,583	\$87,000
SHORE MORTGAGE	1	1	0	0.0	\$320,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$540,000	
U.S. BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$88,000	
USAA FEDERAL SAVINGS BANK	2	2	0	0.0	\$91,500	
WASHINGTONFIRST MORTGAGE CORPORATION	1	1	0	0.0	\$242,000	
WATERSTONE MORTGAGE CORPORATION	2	2	0	0.0	\$243,000	
WEST PENN FINANCIAL SERVICE CE	11	11	0	0.0	\$123,182	



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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.	8	1	7	87.5	\$55,000	\$70,143	7	1	6	85.7	\$55,000	\$48,833
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$64,000		1	1	0	0.0	\$64,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$73,000		1	1	0	0.0	\$73,000	
AMERICAN MIDWEST MORTGAGE	6	6	0	0.0	\$102,000		6	6	0	0.0	\$102,000	
AMERIFIRST FINANCIAL CORPORATION	21	21	0	0.0	\$126,333		21	21	0	0.0	\$126,333	
AMERISAVE MORTGAGE CORPORATION	1	1	0	0.0	\$200,000		1	1	0	0.0	\$200,000	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$300,000		1	1	0	0.0	\$300,000	
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION, INC.	6	5	1	16.7	\$82,600	\$148,000	6	5	1	16.7	\$82,600	\$148,000
ASSURANCE FINANCIAL GROUP, LLC	1	1	0	0.0	\$152,000		1	1	0	0.0	\$152,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	9	8	1	11.1	\$208,125	\$34,000	9	8	1	11.1	\$208,125	\$34,000
BANK OF ENGLAND	2	1	1	50.0	\$119,000	\$143,000	2	1	1	50.0	\$119,000	\$143,000
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$100,000		1	1	0	0.0	\$100,000	
BAXTER CREDIT UNION	2	2	0	0.0	\$84,000		2	2	0	0.0		
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$158,000		1	1	0	0.0	\$158,000	
BRANCH BANKING AND TRUST COMPANY	1	1	0	0.0	\$64,000		1	1	0	0.0	\$64,000	
Caliber Home Loans, Inc.	39	36	3	7.7	\$143,306	\$116,000	30	28	2	6.7	\$145,071	\$140,500
CAPITAL ONE, NATIONAL ASSOCIATION	2	1	1	50.0	\$228,000	\$30,000	1	1	0	0.0	\$228,000	
CARDINAL CREDIT UNION, INC.	4	4	0	0.0	\$90,500		3	3	0	0.0	\$100,667	
CARDINAL FINANCIAL COMPANY	1	1	0	0.0	\$154,000		0	0	0			
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$152,000		1	1	0	0.0	\$152,000	
CENTIER BANK	2	2	0	0.0	\$67,500		2	2	0	0.0	\$67,500	
CHEMICAL BANK	52	43	9	17.3	\$170,907	\$111,000	46	40	6	13.0	\$172,550	\$118,833
CITIBANK, N.A.	2	2	0	0.0	\$76,500		1	1	0	0.0	\$127,000	
CITIZENS BANK, NATIONAL ASSOCIATION	10	8	2	20.0	\$108,500	\$90,000	10	8	2	20.0	\$108,500	\$90,000
COMPASS BANK	1	1	0	0.0	\$165,000		1	1	0	0.0	\$165,000	
CONSUMERS NATIONAL BANK	3	3	0	0.0	\$160,667		3	3	0	0.0	\$160,667	
CORTLAND SAVINGS AND BANKING COMPANY, THE	132	125	7	5.3	\$158,416	\$134,714	116	110	6	5.2	\$162,000	\$151,000
CROSSCOUNTRY MORTGAGE INC	3	3	0	0.0	\$124,667		3	3	0	0.0	\$124,667	
DOLLAR BANK, A FEDERAL SAVINGS BANK	4	4	0	0.0	\$160,500		3	3	0	0.0	\$206,667	
DOY FEDERAL CREDIT UNION	10	10	0	0.0	\$128,100		10	10	0	0.0	\$128,100	
Draper and Kramer Mortgage Corp	2	2	0	0.0	\$157,000		2	2	0	0.0	\$157,000	
ENVOY MORTGAGE, LTD.	2	2	0	0.0	\$149,000		2	2	0	0.0	\$149,000	
EQUITY RESOURCES, INCORPORATED	4	4	0	0.0	\$88,000		4	4	0	0.0	\$88,000	
EVOLVE BANK & TRUST	1	1	0	0.0	\$166,000		1	1	0	0.0	\$166,000	



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

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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)
EXCEL MORTGAGE SERVICING, INC.	1	1	0	0.0	\$75,000		0	0	0			
FAIRWAY INDEPENDENT MORT. CORP	14	14	0	0.0	\$161,286		13	13	0	0.0	\$157,077	
FARM CREDIT SERVICES OF MIDAM	3	3	0	0.0	\$268,000		2	2	0	0.0	\$107,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	142	134	8	5.6	\$144,172	\$96,750	135	127	8	5.9	\$147,157	\$96,750
FIFTH THIRD MORTGAGE COMPANY	14	12	2	14.3	\$132,667	\$255,500	11	11	0	0.0	\$129,545	
Finance of America Commercial LLC	1	1	0	0.0	\$111,000		0	0	0			
FIRST COMMONWEALTH BANK	10	10	0	0.0	\$306,000		7	7	0	0.0	\$300,286	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	21	21	0	0.0	\$127,333		21	21	0	0.0	\$127,333	
FIRST MERCHANTS BANK	2	2	0	0.0	\$102,500		1	1	0	0.0	\$44,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	49	42	7	14.3	\$121,429	\$100,286	34	29	5	14.7	\$117,483	\$70,000
FIRST OHIO HOME FINANCE, INC	2	2	0	0.0	\$152,500		2	2	0	0.0	\$152,500	
FIRSTBANK	1	1	0	0.0	\$253,000		1	1	0	0.0	\$253,000	
FRANKLIN AMERICAN MORTGAGE CO.	27	26	1	3.7	\$103,462	\$100,000	26	25	1	3.8	\$100,560	\$100,000
GEAUGA SAVINGS BANK	1	1	0	0.0	\$166,000		1	1	0	0.0	\$166,000	
GUARANTEED RATE INC.	1	1	0	0.0	\$131,000		1	1	0	0.0	\$131,000	
GUARANTY TRUST COMPANY	1	1	0	0.0	\$58,000		0	0	0			
GUIDANCE RESIDENTIAL, LLC	2	2	0	0.0	\$63,500		2	2	0	0.0	\$63,500	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	2	2	0	0.0	\$126,000		2	2	0	0.0	\$126,000	
HOME MORTGAGE ASSURED CORPORATION	67	66	1	1.5	\$134,076	\$64,000	64	63	1	1.6	\$133,873	\$64,000
HOME POINT FINANCIAL CORP	2	2	0	0.0	\$127,500		2	2	0	0.0	\$127,500	
HOME SAVINGS BANK	302	280	22	7.3	\$137,650	\$145,864	276	257	19	6.9	\$142,307	\$142,789
HomeBridge Financial Services, Inc.	2	2	0	0.0	\$107,500		2	2	0	0.0	\$107,500	
HOMESIDE FINANCIAL, LLC	2	2	0	0.0	\$189,500		2	2	0	0.0	\$189,500	
HSBC BANK USA, NATIONAL ASSOCIATION	1	1	0	0.0	\$218,000		0	0	0			
HUNTINGTON NATIONAL BANK, THE	112	102	10	8.9	\$138,167	\$66,900	93	88	5	5.4	\$134,364	\$80,800
INDEPENDENT BANK	3	3	0	0.0	\$119,000		1	1	0	0.0	\$157,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	42	37	5	11.9	\$120,297	\$110,400	37	32	5	13.5	\$124,250	\$110,400
KEYBANK NATIONAL ASSOCIATION	19	16	3	15.8	\$87,625	\$118,333	17	15	2	11.8	\$87,000	\$145,500
LENDINGHOME FUNDING CORPORATION	1	0	1	100.0		\$75,000	0	0	0			
LIMA ONE CAPITAL, LLC	2	1	1	50.0	\$92,000	\$10,000	0	0	0			
MIDDLEFIELD BANKING COMPANY, THE	2	2	0	0.0	\$56,000		0	0	0			
MMS MORTGAGE SERVICES, LTD.	2	1	1	50.0	\$68,000	\$32,000	2	1	1	50.0	\$68,000	\$32,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$94,000	1	0	1	100.0		\$94,000
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$179,000		1	1	0	0.0	\$179,000	
MYCUMORTGAGE LLC	1	1	0	0.0	\$313,000		1	1	0	0.0	\$313,000	

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				0	0	0				1	1	0	0.0	\$75,000	
1	1	0	0.0	\$216,000		0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$590,000	
2	2	0	0.0	\$152,500		0	0	0				5	5	0	0.0	\$65,000	
0	0	0				1	0	1	100.0	\$87,000		2	1	1	50.0	\$167,000	\$424,000
0	0	0				0	0	0				1	1	0	0.0	\$111,000	
0	0	0				0	0	0				3	3	0	0.0	\$319,333	
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				15	13	2	13.3	\$130,231	\$176,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$176,000		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	\$58,000		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				3	3	0	0.0	\$138,333	
0	0	0				0	0	0				0	0	0			
8	8	0	0.0	\$64,000		4	3	1	25.0	\$93,000	\$157,000	14	12	2	14.3	\$98,167	\$169,500
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$218,000	
4	3	1	25.0	\$31,333	\$10,000	1	1	0	0.0	\$340,000		14	10	4	28.6	\$183,500	\$63,750
0	0	0				0	0	0				2	2	0	0.0	\$100,000	
2	2	0	0.0	\$53,000		1	1	0	0.0	\$115,000		2	2	0	0.0	\$127,000	
1	0	1	100.0		\$64,000	0	0	0				1	1	0	0.0	\$97,000	
0	0	0				0	0	0				1	0	1	100.0		\$75,000
0	0	0				0	0	0				2	1	1	50.0	\$92,000	\$10,000
0	0	0				0	0	0				2	2	0	0.0	\$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				0	0	0			
0	0	0				0	0	0				0	0	0			



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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)
NATIONS LENDING CORPORATION	3	3	0	0.0	\$95,333		2	2	0	0.0	\$93,500	
NAVY FEDERAL CREDIT UNION	4	4	0	0.0	\$86,750		4	4	0	0.0	\$86,750	
NEW AMERICAN MORTGAGE, LLC	14	14	0	0.0	\$90,643		13	13	0	0.0	\$90,692	
NORTHWEST BANK	1	1	0	0.0	\$30,000		0	0	0			
OHIO CATHOLIC FEDERAL CREDIT UNION	1	1	0	0.0	\$87,000		1	1	0	0.0	\$87,000	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$74,000		1	1	0	0.0	\$74,000	
PENTAGON FEDERAL CREDIT UNION	2	2	0	0.0	\$28,000		2	2	0	0.0	\$28,000	
PEOPLES BANK	1	1	0	0.0	\$223,000		1	1	0	0.0	\$223,000	
PEOPLES MORTGAGE	2	2	0	0.0	\$89,500		1	1	0	0.0	\$5,000	
PNC BANK, NATIONAL ASSOCIATION	56	51	5	8.9	\$119,686	\$127,600	46	41	5	10.9	\$131,683	\$127,600
POLARIS HOME FUNDING CORP	2	2	0	0.0	\$171,500		2	2	0	0.0	\$171,500	
PORTAGE COMMUNITY BANK	4	4	0	0.0	\$172,500		4	4	0	0.0	\$172,500	
PRIMELENDING, A PLAINSCAPITAL COMPANY	2	2	0	0.0	\$251,500		2	2	0	0.0	\$251,500	
PROVIDENT FUNDING ASSOCIATES	1	1	0	0.0	\$71,000		0	0	0			
QUICKEN LOANS, INC.	37	29	8	21.6	\$149,207	\$240,000	27	22	5	18.5	\$135,045	\$138,400
Rapid Mortgage Company	16	16	0	0.0	\$138,938		16	16	0	0.0	\$138,938	
RELIANCE FIRST CAPITAL LLC	1	1	0	0.0	\$75,000		1	1	0	0.0	\$75,000	
S & T BANK	1	1	0	0.0	\$90,000		0	0	0			
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$105,000		0	0	0			
SEVEN SEVENTEEN CREDIT UNION INC	98	83	15	15.3	\$103,590	\$62,667	80	70	10	12.5	\$107,043	\$57,200
SHORE MORTGAGE	16	15	1	6.3	\$144,733	\$83,000	14	13	1	7.1	\$127,000	\$83,000
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$95,000		1	1	0	0.0	\$95,000	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$223,000		1	1	0	0.0	\$223,000	
STATE FARM BANK, FSB	1	1	0	0.0	\$200,000		1	1	0	0.0	\$200,000	
STIFEL BANK AND TRUST	12	12	0	0.0	\$125,917		11	11	0	0.0	\$88,273	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2	1	1	50.0	\$259,000	\$36,000	2	1	1	50.0	\$259,000	\$36,000
TIAA, FSB	3	3	0	0.0	\$149,000		3	3	0	0.0	\$149,000	
TOP FLITE FINANCIAL INC	24	22	2	8.3	\$132,364	\$198,000	24	22	2	8.3	\$132,364	\$198,000
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$27,000	1	0	1	100.0		\$27,000
U.S. BANK NATIONAL ASSOCIATION	6	2	4	66.7	\$94,500	\$89,500	4	1	3	75.0	\$101,000	\$98,000
UNION CAPITAL MORTGAGE CORP DB	2	2	0	0.0	\$79,000		2	2	0	0.0	\$79,000	
Union Home Mortgage Corp.	73	73	0	0.0	\$103,959		72	72	0	0.0	\$104,750	
USAA FEDERAL SAVINGS BANK	4	3	1	25.0	\$134,333	\$73,000	2	1	1	50.0	\$220,000	\$73,000
WASHINGTONFIRST MORTGAGE CORPORATION	1	1	0	0.0	\$242,000		0	0	0			
WATERSTONE MORTGAGE CORPORATION	53	50	3	5.7	\$120,580	\$52,333	47	45	2	4.3	\$118,956	\$62,000

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				0	0	0				1	1	0	0.0	\$99,000	
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$90,000		0	0	0			
1	1	0	0.0	\$30,000		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				1	1	0	0.0	\$174,000	
1	1	0	0.0	\$58,000		1	1	0	0.0	\$39,000		8	8	0	0.0	\$76,000	
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	\$71,000	
0	0	0				0	0	0				10	7	3	30.0	\$193,714	\$409,333
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$90,000	
0	0	0				0	0	0				1	1	0	0.0	\$105,000	
2	1	1	50.0	\$42,000	\$20,000	0	0	0				16	12	4	25.0	\$88,583	\$87,000
1	1	0	0.0	\$200,000		0	0	0				1	1	0	0.0	\$320,000	
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	\$540,000	
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	0	1	100.0		\$64,000	1	1	0	0.0	\$88,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$47,000		0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$91,500	
0	0	0				0	0	0				1	1	0	0.0	\$242,000	
4	3	1	25.0	\$63,333	\$33,000	0	0	0				2	2	0	0.0	\$243,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Mahoning 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)
WELLS FARGO BANK, NATIONAL ASSOCIATION	16	14	2	12.5	\$123,714	\$147,500	16	14	2	12.5	\$123,714	\$147,500
WEST PENN FINANCIAL SERVICE CE	24	24	0	0.0	\$122,208		13	13	0	0.0	\$121,385	
WESTFIELD BANK, FSB	3	2	1	33.3	\$282,500	\$306,000	3	2	1	33.3	\$282,500	\$306,000
WYNDHAM CAPITAL MORTGAGE, INC.	1	1	0	0.0	\$145,000		1	1	0	0.0	\$145,000	

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				0	0	0				0	0	0			
0	0	0				0	0	0				11	11	0	0.0	\$123,182	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			