



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Northeast Ohio

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

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

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
1ST FINANCIAL, INC.	2	2	0	0.0	\$72,500	
1ST SIGNATURE LENDING, LLC	1	1	0	0.0	\$86,000	
21ST MORTGAGE CORP.	362	141	221	61.0	\$30,113	\$34,367
ABSOLUTE HOME	2	2	0	0.0	\$226,000	
ACADEMY MORTGAGE CORPORATION	1	1	0	0.0	\$143,000	
ACCESS NATIONAL BANK	1	1	0	0.0	\$236,000	
ADVANCIAL FEDERAL CREDIT UNION	1	1	0	0.0	\$247,000	
AFFINITY FEDERAL CREDIT UNION	2	2	0	0.0	\$183,500	
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	6	5	1	16.7	\$178,800	\$44,000
ALL WESTERN MORTGAGE	1	1	0	0.0	\$60,000	
ALLIANCE CREDIT LLC	11	7	4	36.4	\$54,143	\$57,500
ALLIANT CREDIT UNION	2	2	0	0.0	\$347,500	
ALLIED FIRST BANK, SB	1	1	0	0.0	\$170,000	
ALLIED MORTGAGE GROUP	3	3	0	0.0	\$227,333	
AMERICAN FINANCIAL NETWORK INC.	15	15	0	0.0	\$120,000	
AMERICAN FINANCIAL RESOURCES	15	12	3	20.0	\$112,000	\$156,000
AMERICAN FINANCING CORPORATION	3	3	0	0.0	\$138,667	
AMERICAN HOME MORTGAGE SERVICING	4	4	0	0.0	\$130,000	
AMERICAN INTERNET MORTGAGE	24	20	4	16.7	\$175,500	\$91,500
AMERICAN MIDWEST MORTGAGE	232	224	8	3.4	\$141,143	\$159,375
AMERICAN MORTGAGE COMPANY	30	27	3	10.0	\$101,111	\$123,000
AMERICAN NEIGHBORHOOD MORTGAGE	2	1	1	50.0	\$238,000	\$308,000
AMERICAN SAVINGS BANK, FSB	3	2	1	33.3	\$212,000	\$110,000
AMERIFIRST FINANCIAL CORPORATION	170	170	0	0.0	\$153,929	
AMERIS BANK	2	2	0	0.0	\$130,000	
AMERISAVE MORTGAGE CORPORATION	9	5	4	44.4	\$170,000	\$176,750
ANDOVER BANK, THE	97	82	15	15.5	\$83,305	\$99,867
Angel Oak Mortgage Solutions LLC	12	10	2	16.7	\$211,700	\$92,000
APPLE CREEK BANKING COMPANY, THE	100	79	21	21.0	\$112,937	\$121,381
ARVEST BANK	1	1	0	0.0	\$44,000	



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ASHLAND CREDIT UNION	2	2	0	0.0	\$147,000	
ASSOCIATED BANK, NATIONAL ASSOCIATION	6	6	0	0.0	\$289,500	
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION, INC.	7	6	1	14.3	\$81,500	\$148,000
ASSURANCE FINANCIAL GROUP, LLC	2	2	0	0.0	\$285,000	
ATLANTIC BAY MORTGAGE GROUP LLC	6	5	1	16.7	\$123,400	\$42,000
B F G FEDERAL CREDIT UNION	9	9	0	0.0	\$113,222	
BANC OF CALIFORNIA, INC.	1	1	0	0.0	\$35,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	194	177	17	8.8	\$232,441	\$147,353
BANK OF ENGLAND	34	33	1	2.9	\$173,818	\$143,000
BANK OF LITTLE ROCK MORTGAGE CORP.	1	1	0	0.0	\$121,000	
BANK OF MAGNOLIA COMPANY, THE	10	10	0	0.0	\$109,400	
BANKERS G T AND T COMPANY	93	90	3	3.2	\$149,122	\$72,667
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	11	11	0	0.0	\$124,455	
BAXTER CREDIT UNION	12	12	0	0.0	\$172,250	
BEST REWARD CREDIT UNION	10	10	0	0.0	\$105,300	
BMI FEDERAL CREDIT UNION	3	3	0	0.0	\$304,667	
BMO HARRIS BANK NATIONAL ASSOCIATION	3	3	0	0.0	\$185,667	
BNC NATIONAL BANK	2	1	1	50.0	\$215,000	\$370,000
BNY MELLON, NATIONAL ASSOCIATION	3	3	0	0.0	\$1,070,000	
BOFI FEDERAL BANK	7	7	0	0.0	\$156,857	
BOKF, NATIONAL ASSOCIATION	2	2	0	0.0	\$184,500	
BRANCH BANKING AND TRUST COMPANY	7	6	1	14.3	\$263,333	\$37,000
BRIDGEVIEW BANK GROUP	61	44	17	27.9	\$167,773	\$165,471
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	15	14	1	6.7	\$152,429	\$78,000
BUCKEYE COMMUNITY BANK	14	13	1	7.1	\$180,615	\$422,000
BUSEY BANK	2	2	0	0.0	\$146,000	
Caliber Home Loans, Inc.	172	153	19	11.0	\$136,941	\$167,368
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	51	49	2	3.9	\$100,449	\$21,000
CAPITAL BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$216,000	
CAPITAL ONE, NATIONAL ASSOCIATION	40	20	20	50.0	\$144,600	\$92,250
CARDINAL CREDIT UNION, INC.	88	85	3	3.4	\$135,988	\$106,333
CARDINAL FINANCIAL COMPANY	12	12	0	0.0	\$234,250	



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CARRINGTON MORTGAGE SERVICES	17	17	0	0.0	\$233,824	
CBC NATIONAL BANK	58	56	2	3.4	\$174,429	\$91,500
CENTENNIAL LENDING GROUP LLC	3	3	0	0.0	\$195,333	
CENTIER BANK	27	27	0	0.0	\$52,333	
CENTURY FEDERAL CREDIT UNION	83	60	23	27.7	\$154,783	\$86,783
CF BANK NATIONAL ASSOCIATION	11	10	1	9.1	\$320,600	\$332,000
CHARLES SCHWAB BANK	5	4	1	20.0	\$463,500	\$425,000
CHEMICAL BANK	305	281	24	7.9	\$155,327	\$109,583
CHURCHILL MORTGAGE CORP	8	7	1	12.5	\$206,714	\$128,000
CIBC BANK USA	2	2	0	0.0	\$300,500	
CITIBANK, N.A.	66	58	8	12.1	\$148,897	\$166,000
CITIZENS BANK, NATIONAL ASSOCIATION	575	508	67	11.7	\$153,303	\$184,552
CITIZENS EQUITY FIRST CREDIT UNION	1	1	0	0.0	\$168,000	
CITIZENS NATIONAL BANK OF BLUFFTON, THE	2	2	0	0.0	\$130,000	
CITYWIDE HOME LOANS A UTAH CORPORATION	1	0	1	100.0		\$105,000
CIVISTA BANK	81	76	5	6.2	\$206,974	\$293,800
CLEVELAND SELF RELIANCE FEDERAL CREDIT UNION	10	10	0	0.0	\$87,500	
CME FEDERAL CREDIT UNION	1	1	0	0.0	\$252,000	
CMG MORTGAGE, INC.	51	51	0	0.0	\$123,510	
CNB BANK	54	47	7	13.0	\$212,809	\$79,571
CNB MORTGAGE COMPANY	1	1	0	0.0	\$125,000	
COLONIAL SAVINGS, FA	3	3	0	0.0	\$86,333	
COLUMBUS FIRST BANK	1	0	1	100.0		\$750,000
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	92	86	6	6.5	\$127,895	\$235,167
COMMONWEALTH BANK AND TRUST COMPANY	1	1	0	0.0	\$88,000	
COMMONWEALTH MORTGAGE, LLC	1	1	0	0.0	\$139,000	
COMMUNITY STAR CREDIT UNION, INC.	38	37	1	2.6	\$106,649	\$89,000
COMPASS BANK	1	1	0	0.0	\$165,000	
CONGRESSIONAL BANK	2	2	0	0.0	\$108,000	
CONNEAUT SAVINGS BANK, THE	22	16	6	27.3	\$130,938	\$177,667
CONNEXUS CREDIT UNION	2	2	0	0.0	\$92,500	
CONSUMERS NATIONAL BANK	26	26	0	0.0	\$259,385	



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CORNERSTONE MORTGAGE, INC.	1	1	0	0.0	\$366,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	340	323	17	5.0	\$174,737	\$115,765
CREDIT HUMAN FEDERAL CREDIT UNION	40	14	26	65.0	\$50,429	\$48,769
CREDIT UNION OF OHIO	3	3	0	0.0	\$112,000	
CROSSCOUNTRY MORTGAGE INC	989	958	31	3.1	\$168,421	\$167,129
CU COMPANIES OF TEXAS, LLC	1	1	0	0.0	\$104,000	
CU MORTGAGE SERVICES INC.	2	2	0	0.0	\$93,000	
DAS ACQUISITION COMPANY, LLC	2	2	0	0.0	\$244,000	
DELTA COMMUNITY CREDIT UNION	3	3	0	0.0	\$364,000	
DEPARTMENT OF COMMERCE FEDERAL CREDIT UNION	1	1	0	0.0	\$257,000	
DESCO FEDERAL CREDIT UNION	1	1	0	0.0	\$383,000	
DEVELOPER'S MORTGAGE CO.	8	8	0	0.0	\$251,375	
DIGITAL FEDERAL CREDIT UNION	8	6	2	25.0	\$184,500	\$230,500
DIRECTIONS CREDIT UNION	3	3	0	0.0	\$133,667	
DITECH FINANCIAL LLC	27	18	9	33.3	\$219,056	\$125,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	418	395	23	5.5	\$180,043	\$104,391
DOMINION ENERGY CREDIT UNION	12	11	1	8.3	\$108,455	\$102,000
DOY FEDERAL CREDIT UNION	11	11	0	0.0	\$123,364	
Draper and Kramer Mortgage Corp	2	2	0	0.0	\$157,000	
E MORTGAGE MANAGEMENT, LLC	28	26	2	7.1	\$100,577	\$202,500
EAGLE SAVINGS BANK	2	2	0	0.0	\$195,500	
EAGLEBANK	2	1	1	50.0	\$187,000	\$424,000
EAST COAST CAPITAL CORP	1	1	0	0.0	\$70,000	
EASTMAN CREDIT UNION	2	2	0	0.0	\$205,000	
EATON FAMILY CREDIT UNION	14	11	3	21.4	\$40,818	\$28,333
Embrace Home Loans, Inc	4	1	3	75.0	\$310,000	\$88,667
ENVOY MORTGAGE, LTD.	41	40	1	2.4	\$123,500	\$116,000
EQUITABLE MORTGAGE CORPORATION	12	12	0	0.0	\$225,000	
EQUITY RESOURCES, INCORPORATED	15	14	1	6.7	\$184,500	\$64,000
ERIE FEDERAL CREDIT UNION	1	1	0	0.0	\$30,000	
EVANSVILLE TEACHERS FEDERAL CREDIT UNION	1	1	0	0.0	\$83,000	
EVERENCE FEDERAL CREDIT UNION	7	6	1	14.3	\$114,333	\$34,000



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EVERETTE FINANCIAL	6	6	0	0.0	\$64,167	
EVOLVE BANK & TRUST	18	18	0	0.0	\$141,000	
EXCEL MORTGAGE SERVICING, INC.	4	3	1	25.0	\$152,667	\$206,000
FAIRWAY INDEPENDENT MORT. CORP	1,024	1,010	14	1.4	\$139,940	\$104,786
FARM CREDIT SERVICES OF MIDAM	119	106	13	10.9	\$193,104	\$220,231
FARMERS & MERCHANTS STATE BANK, THE	1	1	0	0.0	\$89,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	509	492	17	3.3	\$163,583	\$129,353
FEARON FINANCIAL LLC	3	3	0	0.0	\$264,333	
FFC MORTGAGE CORP	3	1	2	66.7	\$130,000	\$89,000
FIELD & MAIN BANK	1	1	0	0.0	\$388,000	
FIFTH THIRD BANK	11	5	6	54.5	\$88,800	\$63,167
FIFTH THIRD MORTGAGE COMPANY	1,363	1,244	119	8.7	\$187,519	\$145,840
Finance of America Commercial LLC	7	6	1	14.3	\$97,500	\$88,000
Finance of America Mortgage LLC	23	22	1	4.3	\$118,182	\$113,000
FIRESTONE FEDERAL CREDIT UNION	14	14	0	0.0	\$121,286	
FIRST BANK	1	1	0	0.0	\$404,000	
FIRST BANK RICHMOND	1	1	0	0.0	\$128,000	
FIRST CALIFORNIA MORTGAGE CO., INC.	1	1	0	0.0	\$103,000	
FIRST CHOICE LOAN SERVICES INC.	6	6	0	0.0	\$233,500	
FIRST COMMONWEALTH BANK	214	199	15	7.0	\$255,402	\$192,400
FIRST COMMUNITY MORTGAGE, INC.	27	25	2	7.4	\$173,440	\$129,500
First Equity Mortgage Inc	85	75	10	11.8	\$266,400	\$316,000
FIRST FEDERAL BANK OF KANSAS CITY	1	1	0	0.0	\$161,000	
FIRST FEDERAL BANK OF THE MIDWEST	4	4	0	0.0	\$116,250	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	19	19	0	0.0	\$94,947	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1,501	1,456	45	3.0	\$190,492	\$185,978
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	132	114	18	13.6	\$160,079	\$117,111
FIRST FINANCIAL BANK	3	2	1	33.3	\$89,000	\$333,000
FIRST GUARANTY MORTGAGE CORP	17	16	1	5.9	\$134,625	\$75,000
FIRST INTERNET BANK OF INDIANA	3	3	0	0.0	\$169,667	
FIRST LIBERTY BANK	1	1	0	0.0	\$131,000	
FIRST MARINER BANK	1	1	0	0.0	\$155,000	



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FIRST MERCHANTS BANK	4	4	0	0.0	\$108,250	
FIRST NATIONAL BANK OF AMERICA	10	4	6	60.0	\$150,000	\$125,333
FIRST NATIONAL BANK OF BELLEVUE, THE	2	2	0	0.0	\$231,500	
FIRST NATIONAL BANK OF PENNSYLVANIA	634	568	66	10.4	\$222,058	\$195,409
FIRST OHIO HOME FINANCE, INC	65	62	3	4.6	\$142,500	\$187,333
FIRST PERSONAL BANK	1	1	0	0.0	\$63,000	
FIRST SECURITY MORTGAGE CORPORATION	1	1	0	0.0	\$52,000	
FIRST SOUTHERN BANK	1	1	0	0.0	\$24,000	
FIRST STATE BANK OF ST. CHARLES, MISSOURI	1	1	0	0.0	\$254,000	
FIRST TECHNOLOGY FEDERAL CREDIT UNION	2	2	0	0.0	\$184,000	
FIRST UNITED BANK AND TRUST COMPANY	1	1	0	0.0	\$379,000	
FIRST WESTERN FEDERAL SAVINGS BANK	2	2	0	0.0	\$42,500	
FIRSTBANK	33	32	1	3.0	\$234,906	\$413,000
FLAGSTAR BANK, FSB	74	60	14	18.9	\$146,800	\$121,286
FLORIDA CAPITAL BANK, N.A.	14	14	0	0.0	\$188,071	
FRANKLIN AMERICAN MORTGAGE CO.	76	73	3	3.9	\$121,452	\$108,667
FRANKLIN FIRST FINANCIAL, LTD	3	3	0	0.0	\$188,667	
FREEDOM MORTGAGE CORP.	69	64	5	7.2	\$143,172	\$120,400
FRIENDS AND FAMILY CREDIT UNION	29	28	1	3.4	\$117,893	\$160,000
GATEWAY MORTGAGE GROUP, LLC	2	2	0	0.0	\$118,500	
GEAUGA SAVINGS BANK	23	18	5	21.7	\$159,389	\$253,800
GENEVA FINANCIAL, LLC	3	3	0	0.0	\$80,000	
GENOA BANKING COMPANY, THE	1	1	0	0.0	\$396,000	
GEORGIA BANKING COMPANY	1	1	0	0.0	\$66,000	
GLASS CITY FEDERAL CREDIT UNION	1	0	1	100.0		\$250,000
GMH MORTGAGE SERVICES LLC	1	1	0	0.0	\$375,000	
GOLD STAR MORTGAGE FINANCIAL	24	24	0	0.0	\$149,792	
GOLDMAN SACHS BANK USA	1	1	0	0.0	\$520,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	79	72	7	8.9	\$179,389	\$207,286
GREENBOX LOANS, INC.	6	6	0	0.0	\$75,500	
GREENVILLE SAVINGS BANK	1	1	0	0.0	\$127,000	
GSF MORTGAGE CORP	26	26	0	0.0	\$95,731	



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Guaranteed Rate Affinity, LLC	1	1	0	0.0	\$157,000	
GUARANTEED RATE INC.	45	43	2	4.4	\$166,419	\$121,500
GUARANTY TRUST COMPANY	2	2	0	0.0	\$150,000	
GUIDANCE RESIDENTIAL, LLC	21	18	3	14.3	\$170,111	\$101,667
HALLMARK HOME MORTGAGE LLC	5	5	0	0.0	\$196,600	
HANCOCK MORTGAGE PARTNERS LLC	39	39	0	0.0	\$136,410	
HANTZ BANK	3	3	0	0.0	\$186,333	
HEARTLAND BANK	2	1	1	50.0	\$140,000	\$368,000
HIGHLANDS RESIDENTIAL MORTGAGE	18	18	0	0.0	\$75,500	
HILTON FINANCIAL CORPORATION	1	1	0	0.0	\$51,000	
HOME FEDERAL BANK	1	1	0	0.0	\$409,000	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	14	13	1	7.1	\$94,385	\$54,000
HOME MORTGAGE ASSURED CORPORATION	2,478	2,459	19	0.8	\$176,813	\$134,263
HOME POINT FINANCIAL CORP	33	30	3	9.1	\$145,467	\$76,000
HOME SAVINGS BANK	805	758	47	5.8	\$205,318	\$190,489
HomeBridge Financial Services, Inc.	18	16	2	11.1	\$154,438	\$110,000
HOMESERVICES LENDING, LLC	1	1	0	0.0	\$82,000	
HOMESIDE FINANCIAL, LLC	509	488	21	4.1	\$152,570	\$151,381
HOMETOWN BANK	92	86	6	6.5	\$156,419	\$118,333
Hometown Lenders	6	5	1	16.7	\$159,800	\$73,000
HomeXpress Mortgage Corp.	1	0	1	100.0		\$112,000
HOPEWELL FEDERAL CREDIT UNION	1	1	0	0.0	\$127,000	
HSBC BANK USA, NATIONAL ASSOCIATION	4	3	1	25.0	\$241,333	\$31,000
HUNTINGTON NATIONAL BANK, THE	3,263	2,888	375	11.5	\$162,209	\$158,664
ILLINOIS NATIONAL BANK	2	2	0	0.0	\$268,000	
INDEPENDENT BANK	198	196	2	1.0	\$217,153	\$576,000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	888	814	74	8.3	\$189,604	\$160,892
K. Hovnanian American Mortgage, LLC	15	14	1	6.7	\$225,286	\$208,000
KEMBA FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$49,000	
KEYBANK NATIONAL ASSOCIATION	477	387	90	18.9	\$177,930	\$128,711
KINECTA FEDERAL CREDIT UNION	1	1	0	0.0	\$263,000	
KS STATEBANK	2	0	2	100.0		\$121,500



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LAKE MICHIGAN CREDIT UNION	3	3	0	0.0	\$50,333	
LAKEVIEW LOAN SERVICING, LLC	1	1	0	0.0	\$180,000	
LAND HOME FINANCIAL SERVICES	1	1	0	0.0	\$72,000	
LENDINGHOME FUNDING CORPORATION	40	33	7	17.5	\$150,879	\$123,000
LendUS	210	205	5	2.4	\$148,063	\$162,800
LIBERTY HOME MORTGAGE CORP	116	104	12	10.3	\$152,462	\$160,917
LIBERTY SAVINGS BANK, F.S.B.	13	11	2	15.4	\$194,636	\$186,000
LIMA ONE CAPITAL, LLC	20	8	12	60.0	\$185,750	\$128,333
LOANDEPOT.COM	29	27	2	6.9	\$163,630	\$119,000
MAGNOLIA BANK	18	14	4	22.2	\$183,286	\$154,000
MAIN STREET BANK	2	2	0	0.0	\$190,000	
MAINSOURCE BANK	1	1	0	0.0	\$375,000	
MANUFACTURERS AND TRADERS TRUST COMPANY	1	1	0	0.0	\$68,000	
MARS BANK	1	1	0	0.0	\$123,000	
MB FINANCIAL BANK, NATIONAL ASSOCIATION	46	41	5	10.9	\$144,732	\$97,000
MCS MORTGAGE BANKERS, INC.	7	7	0	0.0	\$161,571	
MECHANICS BANK	5	5	0	0.0	\$190,800	
MEDINA COUNTY FEDERAL CREDIT UNION	6	6	0	0.0	\$76,167	
MEMBER FIRST MORTGAGE, LLC	1	1	0	0.0	\$106,000	
MERCER COUNTY STATE BANK	1	0	1	100.0		\$68,000
MIDDLEFIELD BANKING COMPANY, THE	276	218	58	21.0	\$160,381	\$189,414
MIDWEST CARPENTERS & MILLWRIGHTS FEDERAL CREDIT UNION	1	1	0	0.0	\$214,000	
MIDWEST LOAN SOLUTIONS INC.	2	2	0	0.0	\$172,000	
MLD MORTGAGE INC	2	2	0	0.0	\$198,500	
MMS MORTGAGE SERVICES, LTD.	11	9	2	18.2	\$99,556	\$49,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	18	13	5	27.8	\$216,846	\$447,600
MORTGAGE 1 INCORPORATION	3	3	0	0.0	\$156,000	
MORTGAGE CAPITAL ASSOCIATES, INC.	1	1	0	0.0	\$227,000	
MORTGAGE CENTER, LC	1	1	0	0.0	\$58,000	
MORTGAGE LENDERS OF AMERICA	8	7	1	12.5	\$180,857	\$142,000
MORTGAGE SOLUTIONS OF COLORADO	1	1	0	0.0	\$186,000	
MOUNT OLYMPUS MORTGAGE COMPANY	2	2	0	0.0	\$63,500	





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MUTUAL OF OMAHA BANK	1	1	0	0.0	\$1,000,000	
MYCUMORTGAGE LLC	92	85	7	7.6	\$108,435	\$81,286
NASA FEDERAL CREDIT UNION	1	0	1	100.0		\$101,000
NATIONAL BANK OF COMMERCE	2	0	2	100.0		\$288,000
NATIONS DIRECT MORTGAGE, LLC	10	9	1	10.0	\$115,667	\$52,000
NATIONS LENDING CORPORATION	219	216	3	1.4	\$156,875	\$69,000
NATIONS RELIABLE LENDING	1	1	0	0.0	\$187,000	
NATIONSTAR MORTGAGE	6	4	2	33.3	\$198,250	\$316,500
NAVY FEDERAL CREDIT UNION	141	121	20	14.2	\$148,826	\$148,350
NBKC BANK	8	7	1	12.5	\$246,857	\$100,000
NETWORK CAPITAL FUNDING CORP	6	2	4	66.7	\$84,500	\$91,000
NETWORK FUNDING, L.P.	2	1	1	50.0	\$58,000	\$128,000
NEW AMERICAN MORTGAGE, LLC	134	121	13	9.7	\$139,917	\$105,846
NEW PENN FINANCIAL, LLC	35	29	6	17.1	\$145,414	\$119,833
NEW YORK COMMUNITY BANK	124	121	3	2.4	\$108,727	\$413,667
NFM, INC	2	2	0	0.0	\$90,000	
NORTH AMERICAN SAVINGS BANK, FSB	2	1	1	50.0	\$73,000	\$750,000
NORTHERN OHIO INVESTMENT COMPANY	77	74	3	3.9	\$151,486	\$99,000
NORTHERN TRUST COMPANY, THE	2	2	0	0.0	\$1,768,500	
NORTHPOINTE BANK	5	5	0	0.0	\$183,200	
NORTHWEST BANK	98	84	14	14.3	\$139,655	\$120,286
NORTHWEST FEDERAL CREDIT UNION	4	4	0	0.0	\$126,000	
NUDGE FUNDING, LLC	1	0	1	100.0		\$53,000
NUMARK CREDIT UNION	5	4	1	20.0	\$54,000	\$78,000
NVR MORTGAGE FINANCE, INC.	583	562	21	3.6	\$246,071	\$283,048
OAKSTAR BANK	1	1	0	0.0	\$237,000	
OCWEN LOAN SERVICING LLC	1	0	1	100.0		\$25,000
OHIO CATHOLIC FEDERAL CREDIT UNION	94	93	1	1.1	\$113,548	\$96,000
OHIO EDUCATIONAL CREDIT UNION, INC., THE	17	15	2	11.8	\$129,867	\$139,500
ORIGIN BANK	1	1	0	0.0	\$306,000	
OXFORD BANK & TRUST	12	9	3	25.0	\$29,000	\$25,000
PACIFIC UNION FINANCIAL, LLC	17	15	2	11.8	\$161,600	\$81,000



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PACOR MORTGAGE CORP.	54	54	0	0.0	\$166,926	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	3	2	1	33.3	\$139,000	\$696,000
PARK NATIONAL BANK, THE	45	40	5	11.1	\$137,025	\$136,400
Partners United	2	2	0	0.0	\$154,000	
PATHWAYS FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$99,000	
PENNYMAC LOAN SERVICES, LLC.	6	5	1	16.7	\$219,200	\$96,000
PENTAGON FEDERAL CREDIT UNION	22	16	6	27.3	\$135,813	\$63,667
PEOPLES BANK	42	34	8	19.0	\$126,765	\$93,875
PEOPLES MORTGAGE	5	5	0	0.0	\$102,800	
PERFORMANCE EQUITY PARTNERS INC	3	2	1	33.3	\$18,500	\$9,000
PERL MORTGAGE	1	0	1	100.0		\$608,000
PHH HOME LOANS LLC	19	19	0	0.0	\$259,684	
PHH MORTGAGE CO	8	3	5	62.5	\$162,333	\$95,200
PLAZA HOME MORTGAGE, INC.	44	34	10	22.7	\$151,912	\$303,000
PNC BANK, NATIONAL ASSOCIATION	936	824	112	12.0	\$164,056	\$150,509
POLARIS HOME FUNDING CORP	86	85	1	1.2	\$148,824	\$118,000
PORTAGE COMMUNITY BANK	214	201	13	6.1	\$153,597	\$139,385
PREMIA MORTGAGE, LLC	17	15	2	11.8	\$241,800	\$284,000
PREMIUM MORTGAGE CORP	1	1	0	0.0	\$177,000	
PRIMARY RESIDENTIAL MORTGAGE	131	130	1	0.8	\$164,692	\$361,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	265	251	14	5.3	\$150,159	\$149,643
PRIORITY MORTGAGE CORPORATION	3	3	0	0.0	\$143,667	
PROVIDENT FUNDING ASSOCIATES	15	15	0	0.0	\$191,800	
PULTE MORTGAGE L.L.C.	211	195	16	7.6	\$309,851	\$369,875
PURDUE FEDERAL CREDIT UNION	2	2	0	0.0	\$260,000	
QUICKEN LOANS, INC.	1,563	1,251	312	20.0	\$157,701	\$157,295
Rapid Mortgage Company	29	29	0	0.0	\$142,759	
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	5	5	0	0.0	\$175,000	
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	4	3	1	25.0	\$363,667	\$218,000
REGIONS BANK	2	2	0	0.0	\$357,500	
RELIANCE FIRST CAPITAL LLC	56	48	8	14.3	\$132,771	\$121,250
RELIANT BANK	1	1	0	0.0	\$170,000	



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REPUBLIC BANK & TRUST COMPANY	1	1	0	0.0	\$372,000	
REPUBLIC STATE MORTGAGE	4	4	0	0.0	\$99,000	
RESIDENTIAL BANCORP	16	16	0	0.0	\$125,875	
RESIDENTIAL MORTGAGE SERVICES	131	127	4	3.1	\$194,488	\$90,500
RICHWOOD BANKING COMPANY, INC., THE	1	1	0	0.0	\$84,000	
ROYAL UNITED MORTGAGE LLC	2	2	0	0.0	\$51,000	
RS Lending, Inc.	3	3	0	0.0	\$70,000	
RUOFF MORTGAGE	50	47	3	6.0	\$118,106	\$124,000
S & T BANK	11	10	1	9.1	\$142,200	\$100,000
SAINT JOSEPHS CANTON PARISH FEDERAL CREDIT UNION	6	5	1	16.7	\$84,000	\$38,000
SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION	1	1	0	0.0	\$100,000	
SCHMIDT MORTGAGE COMPANY	115	110	5	4.3	\$143,755	\$108,000
SECURITYNATIONAL MORTGAGE COMPANY	6	6	0	0.0	\$81,167	
SEVEN SEVENTEEN CREDIT UNION INC	351	297	54	15.4	\$107,774	\$82,852
SHORE MORTGAGE	175	170	5	2.9	\$163,529	\$176,800
SIERRA PACIFIC MORTGAGE	3	3	0	0.0	\$251,667	
SIGNATURE FEDERAL CREDIT UNION	1	1	0	0.0	\$58,000	
SIGNATURE MORTGAGE CORPORATION	246	240	6	2.4	\$176,663	\$224,167
SIRVA MORTGAGE, INC.	60	59	1	1.7	\$252,203	\$1,120,000
STAR USA FEDERAL CREDIT UNION	1	1	0	0.0	\$59,000	
STARK FEDERAL CREDIT UNION	27	22	5	18.5	\$107,091	\$80,000
STATE BANK AND TRUST COMPANY, THE	6	6	0	0.0	\$247,333	
STATE DEPARTMENT FEDERAL CREDIT UNION	2	2	0	0.0	\$235,000	
STATE FARM BANK, FSB	12	12	0	0.0	\$192,167	
STC CAPITAL BANK	1	1	0	0.0	\$182,000	
STEARNS LENDING, INC.	5	4	1	20.0	\$172,000	\$363,000
STIFEL BANK AND TRUST	25	25	0	0.0	\$162,920	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	11	10	1	9.1	\$72,200	\$69,000
SUMMIT FUNDING, INC.	3	2	1	33.3	\$228,500	\$93,000
SUN WEST MORTGAGE COMPANY, INC.	2	2	0	0.0	\$119,500	
SUNTRUST MORTGAGE, INC.	6	6	0	0.0	\$145,333	
SUPERIOR CREDIT UNION INC	4	4	0	0.0	\$235,250	



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TEACHERS CREDIT UNION	1	1	0	0.0	\$96,000	
TELHIO CREDIT UNION, INC.	2	2	0	0.0	\$179,500	
TEXAS SECURITY BANK	1	1	0	0.0	\$74,000	
The Farmers Savings Bank	35	33	2	5.7	\$113,091	\$33,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2,730	2,634	96	3.5	\$182,746	\$171,708
THREE RIVERS FEDERAL CREDIT UNION	1	1	0	0.0	\$70,000	
THRIVENT FEDERAL CREDIT UNION	6	4	2	33.3	\$129,500	\$87,500
TIAA, FSB	30	28	2	6.7	\$333,357	\$315,500
TIDEWATER MORTGAGE SERVICES	4	4	0	0.0	\$163,500	
TOP FLITE FINANCIAL INC	115	105	10	8.7	\$159,619	\$152,200
TOWNE MORTGAGE COMPANY	2	2	0	0.0	\$145,500	
TOYOTA FINANCIAL SAVINGS BANK	1	1	0	0.0	\$459,000	
TRIAD FINANCIAL SERVICES, INC.	87	11	76	87.4	\$40,455	\$36,145
TRIUMPH BANK	15	15	0	0.0	\$328,667	
U.S. BANK NATIONAL ASSOCIATION	442	349	93	21.0	\$147,226	\$132,086
UBS BANK USA	8	7	1	12.5	\$351,429	\$640,000
UKRAINIAN FEDERAL CREDIT UNION	13	12	1	7.7	\$81,667	\$100,000
UNIFIED BANK	10	10	0	0.0	\$125,000	
UNION BANK COMPANY, THE	2	2	0	0.0	\$221,500	
UNION CAPITAL MORTGAGE CORP DB	255	253	2	0.8	\$204,320	\$107,000
Union Home Mortgage Corp.	876	851	25	2.9	\$141,394	\$140,520
UNION SAVINGS BANK	8	6	2	25.0	\$212,333	\$172,500
UNITED FEDERAL CREDIT UNION	2	2	0	0.0	\$193,000	
UNITED NATIONS FEDERAL CREDIT UNION	1	1	0	0.0	\$159,000	
UNITED SECURITY FINANCIAL	1	1	0	0.0	\$201,000	
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	6	6	0	0.0	\$243,167	
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION	3	3	0	0.0	\$586,000	
USAA FEDERAL SAVINGS BANK	158	129	29	18.4	\$157,256	\$142,621
VANDERBILT MORTGAGE & FINANCE, INC	33	4	29	87.9	\$43,250	\$52,000
VANDYK MORTGAGE CORPORATION	38	36	2	5.3	\$178,500	\$188,000
VELOCITY COMMERCIAL CAPITAL	2	2	0	0.0	\$100,500	
VICTORIAN FINANCE, LLC	1	1	0	0.0	\$228,000	



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VICTORY COMMUNITY BANK	1	1	0	0.0	\$260,000	
VIRGINIA NATIONAL BANK	4	4	0	0.0	\$83,750	
WASHINGTON FINANCIAL BANK	1	1	0	0.0	\$940,000	
WASHINGTONFIRST MORTGAGE CORPORATION	1	1	0	0.0	\$242,000	
WATERSTONE MORTGAGE CORPORATION	163	153	10	6.1	\$115,399	\$61,100
WAYNE SAVINGS COMMUNITY BANK	149	142	7	4.7	\$168,106	\$125,429
WEI Mortgage LLC	4	4	0	0.0	\$200,250	
WEICHERT FINANCIAL SERVICES	27	27	0	0.0	\$273,148	
WELLS FARGO BANK, NATIONAL ASSOCIATION	730	629	101	13.8	\$187,911	\$132,653
WESBANCO BANK, INC.	2	1	1	50.0	\$136,000	\$48,000
WEST COMMUNITY CREDIT UNION	1	1	0	0.0	\$60,000	
WEST PENN FINANCIAL SERVICE CE	51	50	1	2.0	\$118,260	\$65,000
WESTERN OHIO MORTGAGE	10	10	0	0.0	\$139,200	
WESTFIELD BANK, FSB	230	224	6	2.6	\$271,808	\$167,167
WESTSTAR MORTGAGE INC	4	3	1	25.0	\$172,333	\$46,000
WINGS FINANCIAL CREDIT UNION	1	1	0	0.0	\$122,000	
WRIGHT-PATT CREDIT UNION, INC.	8	8	0	0.0	\$162,625	
WYNDHAM CAPITAL MORTGAGE, INC.	3	2	1	33.3	\$153,500	\$227,000



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1ST SIGNATURE LENDING, LLC	1	1	0	0.0	\$86,000	
21ST MORTGAGE CORP.	249	68	181	72.7	\$29,294	\$32,442
ABSOLUTE HOME	2	2	0	0.0	\$226,000	
ACADEMY MORTGAGE CORPORATION	1	1	0	0.0	\$143,000	
ACCESS NATIONAL BANK	1	1	0	0.0	\$236,000	
AFFINITY FEDERAL CREDIT UNION	1	1	0	0.0	\$292,000	
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	6	5	1	16.7	\$178,800	\$44,000
ALLIANCE CREDIT LLC	11	7	4	36.4	\$54,143	\$57,500
ALLIANT CREDIT UNION	1	1	0	0.0	\$103,000	
ALLIED FIRST BANK, SB	1	1	0	0.0	\$170,000	
ALLIED MORTGAGE GROUP	3	3	0	0.0	\$227,333	
AMERICAN FINANCIAL NETWORK INC.	13	13	0	0.0	\$132,308	
AMERICAN FINANCIAL RESOURCES	12	9	3	25.0	\$119,222	\$156,000
AMERICAN FINANCING CORPORATION	2	2	0	0.0	\$185,500	
AMERICAN HOME MORTGAGE SERVICING	4	4	0	0.0	\$130,000	
AMERICAN INTERNET MORTGAGE	16	13	3	18.8	\$151,231	\$101,000
AMERICAN MIDWEST MORTGAGE	198	194	4	2.0	\$144,345	\$167,500
AMERICAN MORTGAGE COMPANY	16	15	1	6.3	\$102,067	\$184,000
AMERICAN NEIGHBORHOOD MORTGAGE	2	1	1	50.0	\$238,000	\$308,000
AMERICAN SAVINGS BANK, FSB	3	2	1	33.3	\$212,000	\$110,000
AMERIFIRST FINANCIAL CORPORATION	158	158	0	0.0	\$151,595	
AMERIS BANK	2	2	0	0.0	\$130,000	
AMERISAVE MORTGAGE CORPORATION	6	5	1	16.7	\$170,000	\$135,000
ANDOVER BANK, THE	93	79	14	15.1	\$83,519	\$101,643
Angel Oak Mortgage Solutions LLC	11	9	2	18.2	\$186,333	\$92,000
APPLE CREEK BANKING COMPANY, THE	80	60	20	25.0	\$113,867	\$126,100
ARVEST BANK	1	1	0	0.0	\$44,000	
ASHLAND CREDIT UNION	2	2	0	0.0	\$147,000	
ASSOCIATED BANK, NATIONAL ASSOCIATION	6	6	0	0.0	\$289,500	
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION, INC.	7	6	1	14.3	\$81,500	\$148,000



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ASSURANCE FINANCIAL GROUP, LLC	2	2	0	0.0	\$285,000	
ATLANTIC BAY MORTGAGE GROUP LLC	4	3	1	25.0	\$153,667	\$42,000
B F G FEDERAL CREDIT UNION	5	5	0	0.0	\$115,800	
BANK OF AMERICA, NATIONAL ASSOCIATION	116	108	8	6.9	\$228,981	\$182,125
BANK OF ENGLAND	29	28	1	3.4	\$172,500	\$143,000
BANK OF LITTLE ROCK MORTGAGE CORP.	1	1	0	0.0	\$121,000	
BANK OF MAGNOLIA COMPANY, THE	8	8	0	0.0	\$94,000	
BANKERS G T AND T COMPANY	90	87	3	3.3	\$149,057	\$72,667
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	7	7	0	0.0	\$119,857	
BAXTER CREDIT UNION	9	9	0	0.0	\$151,444	
BEST REWARD CREDIT UNION	7	7	0	0.0	\$108,286	
BMI FEDERAL CREDIT UNION	3	3	0	0.0	\$304,667	
BMO HARRIS BANK NATIONAL ASSOCIATION	3	3	0	0.0	\$185,667	
BNC NATIONAL BANK	1	1	0	0.0	\$215,000	
BNY MELLON, NATIONAL ASSOCIATION	2	2	0	0.0	\$707,500	
BOFI FEDERAL BANK	4	4	0	0.0	\$172,000	
BOKF, NATIONAL ASSOCIATION	2	2	0	0.0	\$184,500	
BRANCH BANKING AND TRUST COMPANY	5	5	0	0.0	\$258,000	
BRIDGEVIEW BANK GROUP	50	38	12	24.0	\$164,447	\$159,750
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	12	11	1	8.3	\$151,000	\$78,000
BUCKEYE COMMUNITY BANK	12	11	1	8.3	\$181,636	\$422,000
BUSEY BANK	2	2	0	0.0	\$146,000	
Caliber Home Loans, Inc.	134	119	15	11.2	\$133,832	\$179,733
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	41	41	0	0.0	\$104,122	
CAPITAL BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$216,000	
CAPITAL ONE, NATIONAL ASSOCIATION	24	13	11	45.8	\$151,692	\$77,091
CARDINAL CREDIT UNION, INC.	76	73	3	3.9	\$137,616	\$106,333
CARDINAL FINANCIAL COMPANY	8	8	0	0.0	\$217,375	
CARRINGTON MORTGAGE SERVICES	4	4	0	0.0	\$179,000	
CBC NATIONAL BANK	51	50	1	2.0	\$174,360	\$98,000
CENTENNIAL LENDING GROUP LLC	3	3	0	0.0	\$195,333	
CENTIER BANK	24	24	0	0.0	\$49,708	



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CENTURY FEDERAL CREDIT UNION	55	46	9	16.4	\$151,609	\$102,222
CF BANK NATIONAL ASSOCIATION	11	10	1	9.1	\$320,600	\$332,000
CHARLES SCHWAB BANK	2	2	0	0.0	\$344,500	
CHEMICAL BANK	245	229	16	6.5	\$150,895	\$134,375
CHURCHILL MORTGAGE CORP	8	7	1	12.5	\$206,714	\$128,000
CIBC BANK USA	2	2	0	0.0	\$300,500	
CITIBANK, N.A.	29	25	4	13.8	\$141,720	\$260,500
CITIZENS BANK, NATIONAL ASSOCIATION	487	434	53	10.9	\$149,459	\$174,094
CITIZENS EQUITY FIRST CREDIT UNION	1	1	0	0.0	\$168,000	
CITIZENS NATIONAL BANK OF BLUFFTON, THE	2	2	0	0.0	\$130,000	
CITYWIDE HOME LOANS A UTAH CORPORATION	1	0	1	100.0		\$105,000
CIVISTA BANK	73	69	4	5.5	\$196,536	\$263,250
CLEVELAND SELF RELIANCE FEDERAL CREDIT UNION	10	10	0	0.0	\$87,500	
CME FEDERAL CREDIT UNION	1	1	0	0.0	\$252,000	
CMG MORTGAGE, INC.	45	45	0	0.0	\$122,333	
CNB BANK	45	38	7	15.6	\$199,026	\$79,571
CNB MORTGAGE COMPANY	1	1	0	0.0	\$125,000	
COLONIAL SAVINGS, FA	3	3	0	0.0	\$86,333	
COLUMBUS FIRST BANK	1	0	1	100.0		\$750,000
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	82	77	5	6.1	\$130,013	\$172,000
COMMONWEALTH BANK AND TRUST COMPANY	1	1	0	0.0	\$88,000	
COMMUNITY STAR CREDIT UNION, INC.	33	32	1	3.0	\$102,219	\$89,000
COMPASS BANK	1	1	0	0.0	\$165,000	
CONGRESSIONAL BANK	2	2	0	0.0	\$108,000	
CONNEAUT SAVINGS BANK, THE	19	15	4	21.1	\$130,067	\$93,000
CONNEXUS CREDIT UNION	1	1	0	0.0	\$26,000	
CONSUMERS NATIONAL BANK	21	21	0	0.0	\$228,429	
CORNERSTONE MORTGAGE, INC.	1	1	0	0.0	\$366,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	300	286	14	4.7	\$168,731	\$131,857
CREDIT HUMAN FEDERAL CREDIT UNION	31	10	21	67.7	\$44,600	\$48,667
CREDIT UNION OF OHIO	1	1	0	0.0	\$227,000	
CROSSCOUNTRY MORTGAGE INC	895	871	24	2.7	\$167,180	\$156,792





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CU COMPANIES OF TEXAS, LLC	1	1	0	0.0	\$104,000	
CU MORTGAGE SERVICES INC.	2	2	0	0.0	\$93,000	
DAS ACQUISITION COMPANY, LLC	2	2	0	0.0	\$244,000	
DESCO FEDERAL CREDIT UNION	1	1	0	0.0	\$383,000	
DEVELOPER'S MORTGAGE CO.	5	5	0	0.0	\$292,800	
DIGITAL FEDERAL CREDIT UNION	1	1	0	0.0	\$60,000	
DIRECTIONS CREDIT UNION	3	3	0	0.0	\$133,667	
DITECH FINANCIAL LLC	22	16	6	27.3	\$208,563	\$145,833
DOLLAR BANK, A FEDERAL SAVINGS BANK	326	312	14	4.3	\$185,696	\$126,643
DOMINION ENERGY CREDIT UNION	9	8	1	11.1	\$121,500	\$102,000
DOY FEDERAL CREDIT UNION	11	11	0	0.0	\$123,364	
Draper and Kramer Mortgage Corp	2	2	0	0.0	\$157,000	
E MORTGAGE MANAGEMENT, LLC	20	19	1	5.0	\$97,789	\$105,000
EAGLE SAVINGS BANK	2	2	0	0.0	\$195,500	
EAGLEBANK	1	1	0	0.0	\$187,000	
EAST COAST CAPITAL CORP	1	1	0	0.0	\$70,000	
EASTMAN CREDIT UNION	2	2	0	0.0	\$205,000	
EATON FAMILY CREDIT UNION	9	9	0	0.0	\$39,333	
Embrace Home Loans, Inc	3	1	2	66.7	\$310,000	\$98,000
ENVOY MORTGAGE, LTD.	35	34	1	2.9	\$116,882	\$116,000
EQUITABLE MORTGAGE CORPORATION	11	11	0	0.0	\$213,182	
EQUITY RESOURCES, INCORPORATED	13	12	1	7.7	\$163,667	\$64,000
ERIE FEDERAL CREDIT UNION	1	1	0	0.0	\$30,000	
EVANSVILLE TEACHERS FEDERAL CREDIT UNION	1	1	0	0.0	\$83,000	
EVERENCE FEDERAL CREDIT UNION	6	6	0	0.0	\$114,333	
EVERETTE FINANCIAL	2	2	0	0.0	\$49,500	
EVOLVE BANK & TRUST	18	18	0	0.0	\$141,000	
EXCEL MORTGAGE SERVICING, INC.	3	2	1	33.3	\$191,500	\$206,000
FAIRWAY INDEPENDENT MORT. CORP	936	926	10	1.1	\$141,072	\$118,900
FARM CREDIT SERVICES OF MIDAM	91	80	11	12.1	\$190,050	\$195,727
FARMERS & MERCHANTS STATE BANK, THE	1	1	0	0.0	\$89,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	476	459	17	3.6	\$164,451	\$129,353



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FEARON FINANCIAL LLC	3	3	0	0.0	\$264,333	
FFC MORTGAGE CORP	3	1	2	66.7	\$130,000	\$89,000
FIELD & MAIN BANK	1	1	0	0.0	\$388,000	
FIFTH THIRD BANK	8	3	5	62.5	\$64,667	\$65,800
FIFTH THIRD MORTGAGE COMPANY	1,163	1,068	95	8.2	\$184,130	\$143,053
Finance of America Mortgage LLC	13	13	0	0.0	\$95,308	
FIRESTONE FEDERAL CREDIT UNION	14	14	0	0.0	\$121,286	
FIRST BANK RICHMOND	1	1	0	0.0	\$128,000	
FIRST CALIFORNIA MORTGAGE CO., INC.	1	1	0	0.0	\$103,000	
FIRST CHOICE LOAN SERVICES INC.	6	6	0	0.0	\$233,500	
FIRST COMMONWEALTH BANK	178	170	8	4.5	\$253,941	\$206,375
FIRST COMMUNITY MORTGAGE, INC.	27	25	2	7.4	\$173,440	\$129,500
First Equity Mortgage Inc	68	59	9	13.2	\$262,847	\$328,889
FIRST FEDERAL BANK OF KANSAS CITY	1	1	0	0.0	\$161,000	
FIRST FEDERAL BANK OF THE MIDWEST	4	4	0	0.0	\$116,250	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	6	6	0	0.0	\$165,833	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1,243	1,209	34	2.7	\$181,943	\$156,971
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	127	111	16	12.6	\$159,766	\$118,125
FIRST FINANCIAL BANK	3	2	1	33.3	\$89,000	\$333,000
FIRST GUARANTY MORTGAGE CORP	15	14	1	6.7	\$119,929	\$75,000
FIRST INTERNET BANK OF INDIANA	2	2	0	0.0	\$158,500	
FIRST MARINER BANK	1	1	0	0.0	\$155,000	
FIRST MERCHANTS BANK	2	2	0	0.0	\$82,000	
FIRST NATIONAL BANK OF AMERICA	7	3	4	57.1	\$167,333	\$95,500
FIRST NATIONAL BANK OF BELLEVUE, THE	2	2	0	0.0	\$231,500	
FIRST NATIONAL BANK OF PENNSYLVANIA	545	492	53	9.7	\$216,955	\$201,774
FIRST OHIO HOME FINANCE, INC	60	57	3	5.0	\$143,018	\$187,333
FIRST PERSONAL BANK	1	1	0	0.0	\$63,000	
FIRST SECURITY MORTGAGE CORPORATION	1	1	0	0.0	\$52,000	
FIRST SOUTHERN BANK	1	1	0	0.0	\$24,000	
FIRST STATE BANK OF ST. CHARLES, MISSOURI	1	1	0	0.0	\$254,000	
FIRST TECHNOLOGY FEDERAL CREDIT UNION	2	2	0	0.0	\$184,000	



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FIRST UNITED BANK AND TRUST COMPANY	1	1	0	0.0	\$379,000	
FIRSTBANK	24	23	1	4.2	\$233,130	\$413,000
FLAGSTAR BANK, FSB	64	53	11	17.2	\$153,019	\$135,727
FLORIDA CAPITAL BANK, N.A.	12	12	0	0.0	\$172,417	
FRANKLIN AMERICAN MORTGAGE CO.	70	69	1	1.4	\$120,232	\$100,000
FREEDOM MORTGAGE CORP.	59	54	5	8.5	\$143,500	\$120,400
FRIENDS AND FAMILY CREDIT UNION	28	28	0	0.0	\$117,893	
GATEWAY MORTGAGE GROUP, LLC	1	1	0	0.0	\$152,000	
GEAUGA SAVINGS BANK	12	12	0	0.0	\$104,167	
GENEVA FINANCIAL, LLC	1	1	0	0.0	\$66,000	
GENOA BANKING COMPANY, THE	1	1	0	0.0	\$396,000	
GEORGIA BANKING COMPANY	1	1	0	0.0	\$66,000	
GLASS CITY FEDERAL CREDIT UNION	1	0	1	100.0		\$250,000
GMH MORTGAGE SERVICES LLC	1	1	0	0.0	\$375,000	
GOLD STAR MORTGAGE FINANCIAL	20	20	0	0.0	\$162,350	
GOLDWATER BANK, NATIONAL ASSOCIATION	72	65	7	9.7	\$181,554	\$207,286
GREENBOX LOANS, INC.	1	1	0	0.0	\$56,000	
GREENVILLE SAVINGS BANK	1	1	0	0.0	\$127,000	
GSF MORTGAGE CORP	23	23	0	0.0	\$93,000	
Guaranteed Rate Affinity, LLC	1	1	0	0.0	\$157,000	
GUARANTEED RATE INC.	33	32	1	3.0	\$181,156	\$180,000
GUARANTY TRUST COMPANY	1	1	0	0.0	\$242,000	
GUIDANCE RESIDENTIAL, LLC	14	13	1	7.1	\$153,385	\$70,000
HALLMARK HOME MORTGAGE LLC	5	5	0	0.0	\$196,600	
HANCOCK MORTGAGE PARTNERS LLC	37	37	0	0.0	\$133,459	
HANTZ BANK	3	3	0	0.0	\$186,333	
HEARTLAND BANK	2	1	1	50.0	\$140,000	\$368,000
HIGHLANDS RESIDENTIAL MORTGAGE	7	7	0	0.0	\$78,000	
HOME FEDERAL BANK	1	1	0	0.0	\$409,000	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	13	12	1	7.7	\$83,500	\$54,000
HOME MORTGAGE ASSURED CORPORATION	2,299	2,283	16	0.7	\$175,280	\$127,500
HOME POINT FINANCIAL CORP	23	23	0	0.0	\$146,087	



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HOME SAVINGS BANK	751	713	38	5.1	\$205,428	\$189,237
HomeBridge Financial Services, Inc.	12	12	0	0.0	\$146,417	
HOMESIDE FINANCIAL, LLC	470	451	19	4.0	\$150,847	\$149,789
HOMETOWN BANK	76	71	5	6.6	\$160,141	\$117,400
Hometown Lenders	6	5	1	16.7	\$159,800	\$73,000
HomeXpress Mortgage Corp.	1	0	1	100.0		\$112,000
HOPEWELL FEDERAL CREDIT UNION	1	1	0	0.0	\$127,000	
HSBC BANK USA, NATIONAL ASSOCIATION	1	0	1	100.0		\$31,000
HUNTINGTON NATIONAL BANK, THE	2,799	2,502	297	10.6	\$162,071	\$160,492
ILLINOIS NATIONAL BANK	2	2	0	0.0	\$268,000	
INDEPENDENT BANK	142	142	0	0.0	\$229,106	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	731	681	50	6.8	\$190,238	\$142,040
K. Hovnanian American Mortgage, LLC	2	2	0	0.0	\$186,500	
KEMBA FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$49,000	
KEYBANK NATIONAL ASSOCIATION	319	266	53	16.6	\$164,575	\$149,660
KINECTA FEDERAL CREDIT UNION	1	1	0	0.0	\$263,000	
KS STATEBANK	1	0	1	100.0		\$208,000
LAKE MICHIGAN CREDIT UNION	1	1	0	0.0	\$102,000	
LAKEVIEW LOAN SERVICING, LLC	1	1	0	0.0	\$180,000	
LAND HOME FINANCIAL SERVICES	1	1	0	0.0	\$72,000	
LendUS	191	187	4	2.1	\$149,401	\$178,000
LIBERTY HOME MORTGAGE CORP	105	96	9	8.6	\$153,917	\$156,111
LIBERTY SAVINGS BANK, F.S.B.	12	10	2	16.7	\$193,900	\$186,000
LOANDEPOT.COM	27	25	2	7.4	\$164,640	\$119,000
MAGNOLIA BANK	10	7	3	30.0	\$231,857	\$162,667
MAIN STREET BANK	2	2	0	0.0	\$190,000	
MAINSOURCE BANK	1	1	0	0.0	\$375,000	
MANUFACTURERS AND TRADERS TRUST COMPANY	1	1	0	0.0	\$68,000	
MB FINANCIAL BANK, NATIONAL ASSOCIATION	29	28	1	3.4	\$145,786	\$43,000
MCS MORTGAGE BANKERS, INC.	7	7	0	0.0	\$161,571	
MECHANICS BANK	5	5	0	0.0	\$190,800	
MEDINA COUNTY FEDERAL CREDIT UNION	5	5	0	0.0	\$77,600	



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MEMBER FIRST MORTGAGE, LLC	1	1	0	0.0	\$106,000	
MERCER COUNTY STATE BANK	1	0	1	100.0		\$68,000
MIDDLEFIELD BANKING COMPANY, THE	264	209	55	20.8	\$158,933	\$178,400
MIDWEST CARPENTERS & MILLWRIGHTS FEDERAL CREDIT UNION	1	1	0	0.0	\$214,000	
MIDWEST LOAN SOLUTIONS INC.	2	2	0	0.0	\$172,000	
MLD MORTGAGE INC	1	1	0	0.0	\$135,000	
MMS MORTGAGE SERVICES, LTD.	10	8	2	20.0	\$101,125	\$49,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	14	10	4	28.6	\$149,400	\$322,000
MORTGAGE 1 INCORPORATION	3	3	0	0.0	\$156,000	
MORTGAGE CENTER, LC	1	1	0	0.0	\$58,000	
MORTGAGE LENDERS OF AMERICA	7	6	1	14.3	\$189,000	\$142,000
MORTGAGE SOLUTIONS OF COLORADO	1	1	0	0.0	\$186,000	
MOUNT OLYMPUS MORTGAGE COMPANY	2	2	0	0.0	\$63,500	
MYCUMORTGAGE LLC	71	68	3	4.2	\$105,118	\$121,667
NATIONAL BANK OF COMMERCE	2	0	2	100.0		\$288,000
NATIONS DIRECT MORTGAGE, LLC	10	9	1	10.0	\$115,667	\$52,000
NATIONS LENDING CORPORATION	201	198	3	1.5	\$160,369	\$69,000
NATIONS RELIABLE LENDING	1	1	0	0.0	\$187,000	
NATIONSTAR MORTGAGE	4	2	2	50.0	\$158,000	\$316,500
NAVY FEDERAL CREDIT UNION	91	84	7	7.7	\$151,214	\$173,857
NBKC BANK	5	5	0	0.0	\$256,000	
NETWORK CAPITAL FUNDING CORP	5	2	3	60.0	\$84,500	\$88,000
NETWORK FUNDING, L.P.	2	1	1	50.0	\$58,000	\$128,000
NEW AMERICAN MORTGAGE, LLC	112	101	11	9.8	\$140,535	\$113,091
NEW PENN FINANCIAL, LLC	31	27	4	12.9	\$134,519	\$73,750
NEW YORK COMMUNITY BANK	77	74	3	3.9	\$160,432	\$413,667
NFM, INC	2	2	0	0.0	\$90,000	
NORTH AMERICAN SAVINGS BANK, FSB	1	0	1	100.0		\$750,000
NORTHERN OHIO INVESTMENT COMPANY	69	66	3	4.3	\$149,561	\$99,000
NORTHERN TRUST COMPANY, THE	2	2	0	0.0	\$1,768,500	
NORTHPOINTE BANK	3	3	0	0.0	\$134,000	
NORTHWEST BANK	65	59	6	9.2	\$145,797	\$90,833



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NORTHWEST FEDERAL CREDIT UNION	3	3	0	0.0	\$133,667	
NUDGE FUNDING, LLC	1	0	1	100.0		\$53,000
NUMARK CREDIT UNION	5	4	1	20.0	\$54,000	\$78,000
NVR MORTGAGE FINANCE, INC.	480	462	18	3.8	\$243,416	\$279,333
OAKSTAR BANK	1	1	0	0.0	\$237,000	
OCWEN LOAN SERVICING LLC	1	0	1	100.0		\$25,000
OHIO CATHOLIC FEDERAL CREDIT UNION	85	84	1	1.2	\$116,833	\$96,000
OHIO EDUCATIONAL CREDIT UNION, INC., THE	16	14	2	12.5	\$134,357	\$139,500
ORIGIN BANK	1	1	0	0.0	\$306,000	
OXFORD BANK & TRUST	8	7	1	12.5	\$27,857	\$15,000
PACIFIC UNION FINANCIAL, LLC	15	13	2	13.3	\$157,308	\$81,000
PACOR MORTGAGE CORP.	35	35	0	0.0	\$159,000	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	3	2	1	33.3	\$139,000	\$696,000
PARK NATIONAL BANK, THE	40	35	5	12.5	\$144,343	\$136,400
Partners United	2	2	0	0.0	\$154,000	
PATHWAYS FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$99,000	
PENNYMAC LOAN SERVICES, LLC.	5	4	1	20.0	\$235,250	\$96,000
PENTAGON FEDERAL CREDIT UNION	16	11	5	31.3	\$126,727	\$69,800
PEOPLES BANK	38	31	7	18.4	\$125,194	\$102,286
PEOPLES MORTGAGE	4	4	0	0.0	\$85,000	
PERFORMANCE EQUITY PARTNERS INC	2	1	1	50.0	\$30,000	\$9,000
PERL MORTGAGE	1	0	1	100.0		\$608,000
PHH HOME LOANS LLC	14	14	0	0.0	\$241,786	
PHH MORTGAGE CO	6	2	4	66.7	\$201,500	\$104,250
PLAZA HOME MORTGAGE, INC.	35	27	8	22.9	\$146,926	\$263,750
PNC BANK, NATIONAL ASSOCIATION	622	557	65	10.5	\$154,504	\$152,908
POLARIS HOME FUNDING CORP	84	83	1	1.2	\$149,711	\$118,000
PORTAGE COMMUNITY BANK	191	180	11	5.8	\$153,172	\$137,091
PREMIA MORTGAGE, LLC	15	13	2	13.3	\$232,769	\$284,000
PREMIUM MORTGAGE CORP	1	1	0	0.0	\$177,000	
PRIMARY RESIDENTIAL MORTGAGE	125	124	1	0.8	\$164,782	\$361,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	228	218	10	4.4	\$147,417	\$153,100



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PRIORITY MORTGAGE CORPORATION	3	3	0	0.0	\$143,667	
PROVIDENT FUNDING ASSOCIATES	9	9	0	0.0	\$210,444	
PULTE MORTGAGE L.L.C.	140	131	9	6.4	\$299,053	\$363,111
PURDUE FEDERAL CREDIT UNION	2	2	0	0.0	\$260,000	
QUICKEN LOANS, INC.	910	746	164	18.0	\$158,735	\$146,287
Rapid Mortgage Company	27	27	0	0.0	\$145,407	
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	3	3	0	0.0	\$152,667	
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	4	3	1	25.0	\$363,667	\$218,000
REGIONS BANK	2	2	0	0.0	\$357,500	
RELIANCE FIRST CAPITAL LLC	46	40	6	13.0	\$143,100	\$125,000
REPUBLIC BANK & TRUST COMPANY	1	1	0	0.0	\$372,000	
REPUBLIC STATE MORTGAGE	4	4	0	0.0	\$99,000	
RESIDENTIAL BANCORP	14	14	0	0.0	\$127,071	
RESIDENTIAL MORTGAGE SERVICES	106	104	2	1.9	\$194,933	\$88,000
RICHWOOD BANKING COMPANY, INC., THE	1	1	0	0.0	\$84,000	
ROYAL UNITED MORTGAGE LLC	2	2	0	0.0	\$51,000	
RUOFF MORTGAGE	44	41	3	6.8	\$120,390	\$124,000
S & T BANK	5	4	1	20.0	\$248,000	\$100,000
SAINT JOSEPHS CANTON PARISH FEDERAL CREDIT UNION	5	5	0	0.0	\$84,000	
SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION	1	1	0	0.0	\$100,000	
SCHMIDT MORTGAGE COMPANY	108	103	5	4.6	\$139,942	\$108,000
SECURITYNATIONAL MORTGAGE COMPANY	1	1	0	0.0	\$82,000	
SEVEN SEVENTEEN CREDIT UNION INC	225	196	29	12.9	\$106,857	\$62,931
SHORE MORTGAGE	155	150	5	3.2	\$162,607	\$176,800
SIERRA PACIFIC MORTGAGE	3	3	0	0.0	\$251,667	
SIGNATURE FEDERAL CREDIT UNION	1	1	0	0.0	\$58,000	
SIGNATURE MORTGAGE CORPORATION	227	225	2	0.9	\$175,307	\$383,500
SIRVA MORTGAGE, INC.	50	50	0	0.0	\$248,460	
STAR USA FEDERAL CREDIT UNION	1	1	0	0.0	\$59,000	
STARK FEDERAL CREDIT UNION	26	22	4	15.4	\$107,091	\$82,750
STATE BANK AND TRUST COMPANY, THE	5	5	0	0.0	\$229,400	
STATE DEPARTMENT FEDERAL CREDIT UNION	1	1	0	0.0	\$211,000	



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STATE FARM BANK, FSB	10	10	0	0.0	\$189,000	
STC CAPITAL BANK	1	1	0	0.0	\$182,000	
STEARNS LENDING, INC.	4	3	1	25.0	\$167,333	\$363,000
STIFEL BANK AND TRUST	23	23	0	0.0	\$151,043	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	4	3	1	25.0	\$77,000	\$69,000
SUMMIT FUNDING, INC.	3	2	1	33.3	\$228,500	\$93,000
SUN WEST MORTGAGE COMPANY, INC.	2	2	0	0.0	\$119,500	
SUNTRUST MORTGAGE, INC.	5	5	0	0.0	\$142,000	
SUPERIOR CREDIT UNION INC	3	3	0	0.0	\$247,000	
TEACHERS CREDIT UNION	1	1	0	0.0	\$96,000	
TELHIO CREDIT UNION, INC.	1	1	0	0.0	\$288,000	
TEXAS SECURITY BANK	1	1	0	0.0	\$74,000	
The Farmers Savings Bank	32	30	2	6.3	\$118,567	\$33,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2,350	2,273	77	3.3	\$180,854	\$174,364
THRIVENT FEDERAL CREDIT UNION	6	4	2	33.3	\$129,500	\$87,500
TIAA, FSB	23	21	2	8.7	\$305,952	\$315,500
TIDEWATER MORTGAGE SERVICES	4	4	0	0.0	\$163,500	
TOP FLITE FINANCIAL INC	111	102	9	8.1	\$159,422	\$162,444
TOWNE MORTGAGE COMPANY	2	2	0	0.0	\$145,500	
TOYOTA FINANCIAL SAVINGS BANK	1	1	0	0.0	\$459,000	
TRIAD FINANCIAL SERVICES, INC.	77	10	67	87.0	\$39,100	\$34,955
TRIUMPH BANK	11	11	0	0.0	\$335,455	
U.S. BANK NATIONAL ASSOCIATION	351	283	68	19.4	\$150,728	\$135,118
UBS BANK USA	5	5	0	0.0	\$362,000	
UKRAINIAN FEDERAL CREDIT UNION	13	12	1	7.7	\$81,667	\$100,000
UNIFIED BANK	6	6	0	0.0	\$176,500	
UNION BANK COMPANY, THE	2	2	0	0.0	\$221,500	
UNION CAPITAL MORTGAGE CORP DB	193	191	2	1.0	\$201,555	\$107,000
Union Home Mortgage Corp.	821	799	22	2.7	\$141,713	\$145,818
UNION SAVINGS BANK	7	6	1	14.3	\$212,333	\$208,000
UNITED FEDERAL CREDIT UNION	2	2	0	0.0	\$193,000	
UNITED NATIONS FEDERAL CREDIT UNION	1	1	0	0.0	\$159,000	





Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Northeast Ohio

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

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
UNITED SECURITY FINANCIAL	1	1	0	0.0	\$201,000	
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	3	3	0	0.0	\$184,667	
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION	3	3	0	0.0	\$586,000	
USAA FEDERAL SAVINGS BANK	127	108	19	15.0	\$162,028	\$153,105
VANDERBILT MORTGAGE & FINANCE, INC	24	3	21	87.5	\$50,667	\$47,810
VANDYK MORTGAGE CORPORATION	36	34	2	5.6	\$181,029	\$188,000
VELOCITY COMMERCIAL CAPITAL	1	1	0	0.0	\$81,000	
VICTORIAN FINANCE, LLC	1	1	0	0.0	\$228,000	
VICTORY COMMUNITY BANK	1	1	0	0.0	\$260,000	
WASHINGTON FINANCIAL BANK	1	1	0	0.0	\$940,000	
WATERSTONE MORTGAGE CORPORATION	145	138	7	4.8	\$113,065	\$66,714
WAYNE SAVINGS COMMUNITY BANK	125	118	7	5.6	\$177,186	\$125,429
WEI Mortgage LLC	4	4	0	0.0	\$200,250	
WEICHERT FINANCIAL SERVICES	23	23	0	0.0	\$271,913	
WELLS FARGO BANK, NATIONAL ASSOCIATION	603	532	71	11.8	\$192,224	\$140,310
WESBANCO BANK, INC.	2	1	1	50.0	\$136,000	\$48,000
WEST COMMUNITY CREDIT UNION	1	1	0	0.0	\$60,000	
WEST PENN FINANCIAL SERVICE CE	23	23	0	0.0	\$108,696	
WESTERN OHIO MORTGAGE	10	10	0	0.0	\$139,200	
WESTFIELD BANK, FSB	197	192	5	2.5	\$269,135	\$191,600
WESTSTAR MORTGAGE INC	1	1	0	0.0	\$70,000	
WRIGHT-PATT CREDIT UNION, INC.	7	7	0	0.0	\$173,429	
WYNDHAM CAPITAL MORTGAGE, INC.	3	2	1	33.3	\$153,500	\$227,000



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21ST MORTGAGE CORP.	12	1	11	91.7	\$41,000	\$60,182
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$42,000	
AMERICAN MIDWEST MORTGAGE	19	17	2	10.5	\$114,353	\$139,500
AMERICAN MORTGAGE COMPANY	1	0	1	100.0		\$85,000
AMERIFIRST FINANCIAL CORPORATION	7	7	0	0.0	\$164,857	
ANDOVER BANK, THE	2	2	0	0.0	\$79,000	
APPLE CREEK BANKING COMPANY, THE	1	0	1	100.0		\$27,000
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$96,000	
BANC OF CALIFORNIA, INC.	1	1	0	0.0	\$35,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	41	39	2	4.9	\$116,872	\$108,000
BANK OF ENGLAND	1	1	0	0.0	\$181,000	
BANKERS G T AND T COMPANY	2	2	0	0.0	\$136,500	
BAXTER CREDIT UNION	1	1	0	0.0	\$442,000	
BEST REWARD CREDIT UNION	2	2	0	0.0	\$97,500	
BRANCH BANKING AND TRUST COMPANY	1	0	1	100.0		\$37,000
BRIDGEVIEW BANK GROUP	3	3	0	0.0	\$149,667	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$194,000	
Caliber Home Loans, Inc.	4	4	0	0.0	\$74,250	
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	8	6	2	25.0	\$78,000	\$21,000
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$122,000
CARDINAL CREDIT UNION, INC.	5	5	0	0.0	\$79,400	
CBC NATIONAL BANK	4	3	1	25.0	\$198,333	\$85,000
CENTIER BANK	3	3	0	0.0	\$73,333	
CENTURY FEDERAL CREDIT UNION	18	6	12	66.7	\$110,333	\$68,833
CHEMICAL BANK	13	10	3	23.1	\$66,300	\$21,333
CITIBANK, N.A.	29	26	3	10.3	\$113,269	\$82,333
CITIZENS BANK, NATIONAL ASSOCIATION	15	12	3	20.0	\$118,250	\$284,000
CNB BANK	1	1	0	0.0	\$180,000	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	2	1	1	50.0	\$75,000	\$551,000
COMMUNITY STAR CREDIT UNION, INC.	4	4	0	0.0	\$129,750	



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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	9	8	1	11.1	\$144,750	\$37,000
CREDIT UNION OF OHIO	1	1	0	0.0	\$34,000	
CROSSCOUNTRY MORTGAGE INC	40	37	3	7.5	\$161,081	\$235,000
DEVELOPER'S MORTGAGE CO.	1	1	0	0.0	\$183,000	
DITECH FINANCIAL LLC	1	0	1	100.0		\$40,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	32	29	3	9.4	\$74,138	\$30,333
DOMINION ENERGY CREDIT UNION	2	2	0	0.0	\$43,000	
E MORTGAGE MANAGEMENT, LLC	2	1	1	50.0	\$116,000	\$300,000
EATON FAMILY CREDIT UNION	5	2	3	60.0	\$47,500	\$28,333
Embrace Home Loans, Inc	1	0	1	100.0		\$70,000
FAIRWAY INDEPENDENT MORT. CORP	38	36	2	5.3	\$110,417	\$54,500
FARMERS NATIONAL BANK OF CANFIELD, THE	7	7	0	0.0	\$86,000	
FIFTH THIRD MORTGAGE COMPANY	39	31	8	20.5	\$130,484	\$102,875
Finance of America Mortgage LLC	3	3	0	0.0	\$80,667	
FIRST COMMONWEALTH BANK	3	3	0	0.0	\$188,667	
First Equity Mortgage Inc	2	2	0	0.0	\$305,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	28	26	2	7.1	\$188,154	\$20,500
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	2	1	1	50.0	\$74,000	\$88,000
FIRST GUARANTY MORTGAGE CORP	1	1	0	0.0	\$157,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	20	15	5	25.0	\$170,600	\$69,200
FIRST OHIO HOME FINANCE, INC	4	4	0	0.0	\$125,500	
FLAGSTAR BANK, FSB	3	2	1	33.3	\$66,500	\$71,000
FLORIDA CAPITAL BANK, N.A.	1	1	0	0.0	\$264,000	
FRANKLIN AMERICAN MORTGAGE CO.	4	3	1	25.0	\$155,333	\$77,000
FREEDOM MORTGAGE CORP.	2	2	0	0.0	\$119,500	
GOLD STAR MORTGAGE FINANCIAL	3	3	0	0.0	\$96,667	
GREENBOX LOANS, INC.	4	4	0	0.0	\$79,000	
GSF MORTGAGE CORP	2	2	0	0.0	\$104,000	
GUARANTEED RATE INC.	2	2	0	0.0	\$69,500	
GUARANTY TRUST COMPANY	1	1	0	0.0	\$58,000	
GUIDANCE RESIDENTIAL, LLC	1	1	0	0.0	\$107,000	
HANCOCK MORTGAGE PARTNERS LLC	1	1	0	0.0	\$130,000	



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HILTON FINANCIAL CORPORATION	1	1	0	0.0	\$51,000	
HOME MORTGAGE ASSURED CORPORATION	53	52	1	1.9	\$156,596	\$285,000
HOME POINT FINANCIAL CORP	5	2	3	60.0	\$173,000	\$76,000
HOME SAVINGS BANK	15	11	4	26.7	\$75,909	\$134,250
HOMESIDE FINANCIAL, LLC	13	12	1	7.7	\$118,750	\$86,000
HUNTINGTON NATIONAL BANK, THE	191	160	31	16.2	\$103,481	\$84,226
INDEPENDENT BANK	1	1	0	0.0	\$424,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	24	18	6	25.0	\$148,778	\$85,167
KEYBANK NATIONAL ASSOCIATION	43	22	21	48.8	\$121,864	\$56,238
LendUS	5	4	1	20.0	\$135,000	\$102,000
LIBERTY HOME MORTGAGE CORP	4	3	1	25.0	\$94,667	\$197,000
MB FINANCIAL BANK, NATIONAL ASSOCIATION	2	1	1	50.0	\$52,000	\$47,000
MIDDLEFIELD BANKING COMPANY, THE	1	0	1	100.0		\$41,000
MMS MORTGAGE SERVICES, LTD.	1	1	0	0.0	\$87,000	
MYCUMORTGAGE LLC	6	4	2	33.3	\$117,000	\$49,500
NASA FEDERAL CREDIT UNION	1	0	1	100.0		\$101,000
NATIONS LENDING CORPORATION	6	6	0	0.0	\$110,000	
NAVY FEDERAL CREDIT UNION	25	18	7	28.0	\$105,056	\$147,857
NETWORK CAPITAL FUNDING CORP	1	0	1	100.0		\$100,000
NEW AMERICAN MORTGAGE, LLC	8	7	1	12.5	\$113,714	\$125,000
NEW PENN FINANCIAL, LLC	1	0	1	100.0		\$60,000
NEW YORK COMMUNITY BANK	41	41	0	0.0	\$14,073	
NORTHERN OHIO INVESTMENT COMPANY	1	1	0	0.0	\$201,000	
NORTHWEST BANK	4	4	0	0.0	\$47,000	
NVR MORTGAGE FINANCE, INC.	31	29	2	6.5	\$261,966	\$300,500
OHIO CATHOLIC FEDERAL CREDIT UNION	8	8	0	0.0	\$82,500	
OXFORD BANK & TRUST	1	0	1	100.0		\$30,000
PACIFIC UNION FINANCIAL, LLC	2	2	0	0.0	\$189,500	
PENNYMAC LOAN SERVICES, LLC.	1	1	0	0.0	\$155,000	
PENTAGON FEDERAL CREDIT UNION	1	0	1	100.0		\$33,000
PHH HOME LOANS LLC	1	1	0	0.0	\$359,000	
PHH MORTGAGE CO	2	1	1	50.0	\$84,000	\$59,000



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PLAZA HOME MORTGAGE, INC.	3	3	0	0.0	\$110,333	
PNC BANK, NATIONAL ASSOCIATION	50	37	13	26.0	\$84,135	\$71,846
PORTAGE COMMUNITY BANK	2	1	1	50.0	\$159,000	\$204,000
PRIMARY RESIDENTIAL MORTGAGE	1	1	0	0.0	\$88,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	12	10	2	16.7	\$103,900	\$213,500
PULTE MORTGAGE L.L.C.	9	7	2	22.2	\$314,857	\$406,500
QUICKEN LOANS, INC.	74	46	28	37.8	\$126,804	\$149,964
Rapid Mortgage Company	2	2	0	0.0	\$107,000	
RELIANCE FIRST CAPITAL LLC	3	2	1	33.3	\$84,500	\$88,000
RESIDENTIAL BANCORP	1	1	0	0.0	\$103,000	
RESIDENTIAL MORTGAGE SERVICES	2	1	1	50.0	\$223,000	\$63,000
RUOFF MORTGAGE	1	1	0	0.0	\$69,000	
SEVEN SEVENTEEN CREDIT UNION INC	7	6	1	14.3	\$64,333	\$20,000
SHORE MORTGAGE	7	7	0	0.0	\$140,714	
SIGNATURE MORTGAGE CORPORATION	2	2	0	0.0	\$64,500	
SIRVA MORTGAGE, INC.	3	3	0	0.0	\$245,333	
STEARNS LENDING, INC.	1	1	0	0.0	\$186,000	
TELHIO CREDIT UNION, INC.	1	1	0	0.0	\$71,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	43	38	5	11.6	\$103,368	\$165,400
TOP FLITE FINANCIAL INC	4	3	1	25.0	\$166,333	\$60,000
TRIAD FINANCIAL SERVICES, INC.	4	1	3	75.0	\$54,000	\$41,000
U.S. BANK NATIONAL ASSOCIATION	27	17	10	37.0	\$106,353	\$51,200
UBS BANK USA	1	1	0	0.0	\$354,000	
UNION CAPITAL MORTGAGE CORP DB	1	1	0	0.0	\$60,000	
Union Home Mortgage Corp.	27	24	3	11.1	\$91,958	\$101,667
USAA FEDERAL SAVINGS BANK	9	5	4	44.4	\$210,600	\$63,250
VANDERBILT MORTGAGE & FINANCE, INC	2	0	2	100.0		\$71,500
VANDYK MORTGAGE CORPORATION	2	2	0	0.0	\$135,500	
WATERSTONE MORTGAGE CORPORATION	11	10	1	9.1	\$110,600	\$33,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	27	21	6	22.2	\$141,143	\$92,333
WESTFIELD BANK, FSB	4	4	0	0.0	\$104,500	
WINGS FINANCIAL CREDIT UNION	1	1	0	0.0	\$122,000	



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1ST FINANCIAL, INC.	2	2	0	0.0	\$72,500	
AMERICAN FINANCIAL RESOURCES	2	2	0	0.0	\$107,500	
AMERICAN FINANCING CORPORATION	1	1	0	0.0	\$45,000	
AMERICAN INTERNET MORTGAGE	3	3	0	0.0	\$233,667	
AMERICAN MIDWEST MORTGAGE	10	10	0	0.0	\$94,100	
AMERICAN MORTGAGE COMPANY	12	11	1	8.3	\$96,636	\$100,000
AMERIFIRST FINANCIAL CORPORATION	1	1	0	0.0	\$284,000	
AMERISAVE MORTGAGE CORPORATION	1	0	1	100.0		\$327,000
ANDOVER BANK, THE	1	0	1	100.0		\$75,000
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$114,000	
B F G FEDERAL CREDIT UNION	2	2	0	0.0	\$79,500	
BANK OF AMERICA, NATIONAL ASSOCIATION	12	10	2	16.7	\$325,900	\$138,500
BANK OF ENGLAND	1	1	0	0.0	\$216,000	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	3	3	0	0.0	\$152,333	
BNC NATIONAL BANK	1	0	1	100.0		\$370,000
BOFI FEDERAL BANK	2	2	0	0.0	\$124,000	
BRIDGEVIEW BANK GROUP	1	1	0	0.0	\$381,000	
Caliber Home Loans, Inc.	4	4	0	0.0	\$141,500	
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	1	1	0	0.0	\$168,000	
CAPITAL ONE, NATIONAL ASSOCIATION	3	1	2	66.7	\$79,000	\$239,000
CARDINAL FINANCIAL COMPANY	3	3	0	0.0	\$306,000	
CARRINGTON MORTGAGE SERVICES	13	13	0	0.0	\$250,692	
CBC NATIONAL BANK	2	2	0	0.0	\$194,000	
CENTURY FEDERAL CREDIT UNION	6	4	2	33.3	\$257,750	\$125,000
CHEMICAL BANK	15	15	0	0.0	\$224,333	
CITIBANK, N.A.	3	3	0	0.0	\$72,000	
CITIZENS BANK, NATIONAL ASSOCIATION	18	16	2	11.1	\$202,250	\$78,500
CIVISTA BANK	4	3	1	25.0	\$299,333	\$416,000
CORTLAND SAVINGS AND BANKING COMPANY, THE	5	5	0	0.0	\$217,800	
CROSSCOUNTRY MORTGAGE INC	33	31	2	6.1	\$204,226	\$193,500



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DEVELOPER'S MORTGAGE CO.	1	1	0	0.0	\$135,000	
DIGITAL FEDERAL CREDIT UNION	4	3	1	25.0	\$157,000	\$162,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	21	21	0	0.0	\$196,952	
E MORTGAGE MANAGEMENT, LLC	2	2	0	0.0	\$120,500	
EAGLEBANK	1	0	1	100.0		\$424,000
ENVOY MORTGAGE, LTD.	1	1	0	0.0	\$121,000	
EQUITY RESOURCES, INCORPORATED	2	2	0	0.0	\$309,500	
FAIRWAY INDEPENDENT MORT. CORP	31	31	0	0.0	\$128,419	
FARMERS NATIONAL BANK OF CANFIELD, THE	1	1	0	0.0	\$246,000	
FIFTH THIRD MORTGAGE COMPANY	41	35	6	14.6	\$228,314	\$161,667
Finance of America Mortgage LLC	7	6	1	14.3	\$186,500	\$113,000
First Equity Mortgage Inc	7	7	0	0.0	\$270,571	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	65	62	3	4.6	\$228,048	\$202,333
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	1	1	0	0.0	\$310,000	
FIRST GUARANTY MORTGAGE CORP	1	1	0	0.0	\$318,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	12	12	0	0.0	\$467,083	
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$181,000	
FIRSTBANK	1	1	0	0.0	\$360,000	
FLAGSTAR BANK, FSB	2	1	1	50.0	\$88,000	\$111,000
FRANKLIN AMERICAN MORTGAGE CO.	1	1	0	0.0	\$104,000	
FRANKLIN FIRST FINANCIAL, LTD	3	3	0	0.0	\$188,667	
FREEDOM MORTGAGE CORP.	5	5	0	0.0	\$108,400	
GENEVA FINANCIAL, LLC	2	2	0	0.0	\$87,000	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$58,000	
GREENBOX LOANS, INC.	1	1	0	0.0	\$81,000	
GUARANTEED RATE INC.	3	3	0	0.0	\$116,000	
GUIDANCE RESIDENTIAL, LLC	6	4	2	33.3	\$240,250	\$117,500
HIGHLANDS RESIDENTIAL MORTGAGE	7	7	0	0.0	\$84,000	
HOME MORTGAGE ASSURED CORPORATION	68	67	1	1.5	\$226,284	\$62,000
HOME POINT FINANCIAL CORP	3	3	0	0.0	\$81,667	
HOME SAVINGS BANK	7	6	1	14.3	\$136,000	\$157,000
HomeBridge Financial Services, Inc.	3	3	0	0.0	\$215,333	



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HOMESIDE FINANCIAL, LLC	9	9	0	0.0	\$196,111	
HOMETOWN BANK	1	1	0	0.0	\$230,000	
HSBC BANK USA, NATIONAL ASSOCIATION	1	1	0	0.0	\$172,000	
HUNTINGTON NATIONAL BANK, THE	92	78	14	15.2	\$265,769	\$268,786
INDEPENDENT BANK	10	8	2	20.0	\$312,500	\$576,000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	71	58	13	18.3	\$171,862	\$268,231
K. Hovnanian American Mortgage, LLC	1	1	0	0.0	\$241,000	
KEYBANK NATIONAL ASSOCIATION	15	13	2	13.3	\$201,538	\$102,500
LendUS	4	4	0	0.0	\$123,500	
LIBERTY HOME MORTGAGE CORP	3	2	1	33.3	\$201,000	\$270,000
MAGNOLIA BANK	6	5	1	16.7	\$116,000	\$128,000
MB FINANCIAL BANK, NATIONAL ASSOCIATION	3	2	1	33.3	\$175,500	\$300,000
MLD MORTGAGE INC	1	1	0	0.0	\$262,000	
MYCUMORTGAGE LLC	2	2	0	0.0	\$79,500	
NATIONS LENDING CORPORATION	2	2	0	0.0	\$176,000	
NAVY FEDERAL CREDIT UNION	4	3	1	25.0	\$331,333	\$56,000
NBKC BANK	2	2	0	0.0	\$224,000	
NEW AMERICAN MORTGAGE, LLC	5	5	0	0.0	\$167,600	
NEW PENN FINANCIAL, LLC	1	0	1	100.0		\$364,000
NEW YORK COMMUNITY BANK	1	1	0	0.0	\$5,000	
NORTHERN OHIO INVESTMENT COMPANY	4	4	0	0.0	\$205,500	
NORTHWEST BANK	2	1	1	50.0	\$303,000	\$439,000
NORTHWEST FEDERAL CREDIT UNION	1	1	0	0.0	\$103,000	
NVR MORTGAGE FINANCE, INC.	59	58	1	1.7	\$252,603	\$315,000
PACOR MORTGAGE CORP.	1	1	0	0.0	\$42,000	
PENTAGON FEDERAL CREDIT UNION	2	2	0	0.0	\$127,500	
PEOPLES BANK	3	2	1	33.3	\$117,000	\$35,000
PLAZA HOME MORTGAGE, INC.	1	1	0	0.0	\$111,000	
PNC BANK, NATIONAL ASSOCIATION	24	20	4	16.7	\$173,400	\$108,000
POLARIS HOME FUNDING CORP	1	1	0	0.0	\$105,000	
PORTAGE COMMUNITY BANK	5	5	0	0.0	\$187,600	
PRIMARY RESIDENTIAL MORTGAGE	1	1	0	0.0	\$136,000	





Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian, 2017, Northeast Ohio

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
PRIMELENDING, A PLAINSCAPITAL COMPANY	11	11	0	0.0	\$146,818	
PROVIDENT FUNDING ASSOCIATES	1	1	0	0.0	\$69,000	
PULTE MORTGAGE L.L.C.	38	35	3	7.9	\$350,029	\$391,667
QUICKEN LOANS, INC.	16	11	5	31.3	\$156,636	\$136,400
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$116,000	
RUOFF MORTGAGE	5	5	0	0.0	\$109,200	
SCHMIDT MORTGAGE COMPANY	2	2	0	0.0	\$197,000	
SECURITYNATIONAL MORTGAGE COMPANY	5	5	0	0.0	\$81,000	
SHORE MORTGAGE	1	1	0	0.0	\$99,000	
SIGNATURE MORTGAGE CORPORATION	7	5	2	28.6	\$214,200	\$141,500
SIRVA MORTGAGE, INC.	2	2	0	0.0	\$195,500	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	4	4	0	0.0	\$66,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	110	104	6	5.5	\$248,250	\$162,833
THREE RIVERS FEDERAL CREDIT UNION	1	1	0	0.0	\$70,000	
TIAA, FSB	5	5	0	0.0	\$537,400	
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$75,000
TRIUMPH BANK	4	4	0	0.0	\$310,000	
U.S. BANK NATIONAL ASSOCIATION	23	20	3	13.0	\$118,300	\$112,000
UNION CAPITAL MORTGAGE CORP DB	3	3	0	0.0	\$198,333	
Union Home Mortgage Corp.	9	9	0	0.0	\$200,000	
UNION SAVINGS BANK	1	0	1	100.0		\$137,000
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	3	3	0	0.0	\$301,667	
USAA FEDERAL SAVINGS BANK	1	1	0	0.0	\$103,000	
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$11,000
WATERSTONE MORTGAGE CORPORATION	1	1	0	0.0	\$266,000	
WAYNE SAVINGS COMMUNITY BANK	1	1	0	0.0	\$250,000	
WEICHERT FINANCIAL SERVICES	2	2	0	0.0	\$276,500	
WELLS FARGO BANK, NATIONAL ASSOCIATION	33	24	9	27.3	\$180,833	\$63,000
WESTFIELD BANK, FSB	3	3	0	0.0	\$457,333	
WESTSTAR MORTGAGE INC	1	0	1	100.0		\$46,000



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21ST MORTGAGE CORP.	101	72	29	28.7	\$30,736	\$36,586
ADVANCIAL FEDERAL CREDIT UNION	1	1	0	0.0	\$247,000	
AFFINITY FEDERAL CREDIT UNION	1	1	0	0.0	\$75,000	
ALL WESTERN MORTGAGE	1	1	0	0.0	\$60,000	
ALLIANT CREDIT UNION	1	1	0	0.0	\$592,000	
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$38,000	
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$56,000	
AMERICAN INTERNET MORTGAGE	5	4	1	20.0	\$210,750	\$63,000
AMERICAN MIDWEST MORTGAGE	5	3	2	40.0	\$242,667	\$163,000
AMERICAN MORTGAGE COMPANY	1	1	0	0.0	\$136,000	
AMERIFIRST FINANCIAL CORPORATION	4	4	0	0.0	\$194,500	
AMERISAVE MORTGAGE CORPORATION	2	0	2	100.0		\$122,500
ANDOVER BANK, THE	1	1	0	0.0	\$75,000	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$440,000	
APPLE CREEK BANKING COMPANY, THE	19	19	0	0.0	\$110,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$42,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$185,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	25	20	5	20.0	\$429,750	\$111,000
BANK OF ENGLAND	3	3	0	0.0	\$169,667	
BANK OF MAGNOLIA COMPANY, THE	2	2	0	0.0	\$171,000	
BANKERS G T AND T COMPANY	1	1	0	0.0	\$180,000	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$73,000	
BAXTER CREDIT UNION	2	2	0	0.0	\$131,000	
BEST REWARD CREDIT UNION	1	1	0	0.0	\$100,000	
BNY MELLON, NATIONAL ASSOCIATION	1	1	0	0.0	\$1,795,000	
BOFI FEDERAL BANK	1	1	0	0.0	\$162,000	
BRANCH BANKING AND TRUST COMPANY	1	1	0	0.0	\$290,000	
BRIDGEVIEW BANK GROUP	7	2	5	71.4	\$151,500	\$179,200
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	2	2	0	0.0	\$139,500	
BUCKEYE COMMUNITY BANK	2	2	0	0.0	\$175,000	



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Caliber Home Loans, Inc.	30	26	4	13.3	\$160,115	\$121,000
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	1	1	0	0.0	\$17,000	
CAPITAL ONE, NATIONAL ASSOCIATION	12	6	6	50.0	\$140,167	\$66,167
CARDINAL CREDIT UNION, INC.	7	7	0	0.0	\$159,429	
CARDINAL FINANCIAL COMPANY	1	1	0	0.0	\$154,000	
CBC NATIONAL BANK	1	1	0	0.0	\$67,000	
CENTURY FEDERAL CREDIT UNION	4	4	0	0.0	\$155,000	
CHARLES SCHWAB BANK	3	2	1	33.3	\$582,500	\$425,000
CHEMICAL BANK	32	27	5	15.6	\$187,556	\$83,200
CITIBANK, N.A.	5	4	1	20.0	\$483,000	\$39,000
CITIZENS BANK, NATIONAL ASSOCIATION	55	46	9	16.4	\$181,696	\$236,556
CIVISTA BANK	4	4	0	0.0	\$317,750	
CMG MORTGAGE, INC.	6	6	0	0.0	\$132,333	
CNB BANK	8	8	0	0.0	\$282,375	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	8	8	0	0.0	\$114,125	
COMMONWEALTH MORTGAGE, LLC	1	1	0	0.0	\$139,000	
COMMUNITY STAR CREDIT UNION, INC.	1	1	0	0.0	\$156,000	
CONNEAUT SAVINGS BANK, THE	3	1	2	66.7	\$144,000	\$347,000
CONNEXUS CREDIT UNION	1	1	0	0.0	\$159,000	
CONSUMERS NATIONAL BANK	5	5	0	0.0	\$389,400	
CORTLAND SAVINGS AND BANKING COMPANY, THE	26	24	2	7.7	\$247,333	\$42,500
CREDIT HUMAN FEDERAL CREDIT UNION	9	4	5	55.6	\$65,000	\$49,200
CREDIT UNION OF OHIO	1	1	0	0.0	\$75,000	
CROSSCOUNTRY MORTGAGE INC	21	19	2	9.5	\$181,158	\$163,000
DELTA COMMUNITY CREDIT UNION	3	3	0	0.0	\$364,000	
DEPARTMENT OF COMMERCE FEDERAL CREDIT UNION	1	1	0	0.0	\$257,000	
DEVELOPER'S MORTGAGE CO.	1	1	0	0.0	\$229,000	
DIGITAL FEDERAL CREDIT UNION	3	2	1	33.3	\$288,000	\$299,000
DITECH FINANCIAL LLC	4	2	2	50.0	\$303,000	\$105,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	39	33	6	15.4	\$208,909	\$89,500
DOMINION ENERGY CREDIT UNION	1	1	0	0.0	\$135,000	
E MORTGAGE MANAGEMENT, LLC	4	4	0	0.0	\$100,000	



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ENVOY MORTGAGE, LTD.	5	5	0	0.0	\$169,000	
EQUITABLE MORTGAGE CORPORATION	1	1	0	0.0	\$355,000	
EVERENCE FEDERAL CREDIT UNION	1	0	1	100.0		\$34,000
EVERETTE FINANCIAL	4	4	0	0.0	\$71,500	
EXCEL MORTGAGE SERVICING, INC.	1	1	0	0.0	\$75,000	
FAIRWAY INDEPENDENT MORT. CORP	19	17	2	10.5	\$161,765	\$84,500
FARM CREDIT SERVICES OF MIDAM	28	26	2	7.1	\$202,500	\$355,000
FARMERS NATIONAL BANK OF CANFIELD, THE	25	25	0	0.0	\$166,080	
FIFTH THIRD BANK	3	2	1	33.3	\$125,000	\$50,000
FIFTH THIRD MORTGAGE COMPANY	120	110	10	8.3	\$223,518	\$197,200
Finance of America Commercial LLC	7	6	1	14.3	\$97,500	\$88,000
FIRST BANK	1	1	0	0.0	\$404,000	
FIRST COMMONWEALTH BANK	33	26	7	21.2	\$272,654	\$176,429
First Equity Mortgage Inc	8	7	1	12.5	\$281,143	\$200,000
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	13	13	0	0.0	\$62,231	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	165	159	6	3.6	\$241,233	\$397,333
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	2	1	1	50.0	\$131,000	\$130,000
FIRST INTERNET BANK OF INDIANA	1	1	0	0.0	\$192,000	
FIRST LIBERTY BANK	1	1	0	0.0	\$131,000	
FIRST MERCHANTS BANK	2	2	0	0.0	\$134,500	
FIRST NATIONAL BANK OF AMERICA	3	1	2	66.7	\$98,000	\$185,000
FIRST NATIONAL BANK OF PENNSYLVANIA	57	49	8	14.0	\$229,041	\$232,125
FIRST WESTERN FEDERAL SAVINGS BANK	2	2	0	0.0	\$42,500	
FIRSTBANK	8	8	0	0.0	\$224,375	
FLAGSTAR BANK, FSB	5	4	1	20.0	\$119,250	\$23,000
FLORIDA CAPITAL BANK, N.A.	1	1	0	0.0	\$300,000	
FRANKLIN AMERICAN MORTGAGE CO.	1	0	1	100.0		\$149,000
FREEDOM MORTGAGE CORP.	3	3	0	0.0	\$211,000	
FRIENDS AND FAMILY CREDIT UNION	1	0	1	100.0		\$160,000
GATEWAY MORTGAGE GROUP, LLC	1	1	0	0.0	\$85,000	
GEAUGA SAVINGS BANK	11	6	5	45.5	\$269,833	\$253,800
GOLDMAN SACHS BANK USA	1	1	0	0.0	\$520,000	



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GOLDWATER BANK, NATIONAL ASSOCIATION	7	7	0	0.0	\$159,286	
GSF MORTGAGE CORP	1	1	0	0.0	\$142,000	
GUARANTEED RATE INC.	7	6	1	14.3	\$145,333	\$63,000
HANCOCK MORTGAGE PARTNERS LLC	1	1	0	0.0	\$252,000	
HIGHLANDS RESIDENTIAL MORTGAGE	4	4	0	0.0	\$56,250	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	1	1	0	0.0	\$225,000	
HOME MORTGAGE ASSURED CORPORATION	58	57	1	1.7	\$198,491	\$164,000
HOME POINT FINANCIAL CORP	2	2	0	0.0	\$206,500	
HOME SAVINGS BANK	32	28	4	12.5	\$268,214	\$267,000
HomeBridge Financial Services, Inc.	3	1	2	66.7	\$68,000	\$110,000
HOMESERVICES LENDING, LLC	1	1	0	0.0	\$82,000	
HOMESIDE FINANCIAL, LLC	17	16	1	5.9	\$202,000	\$247,000
HOMETOWN BANK	15	14	1	6.7	\$132,286	\$123,000
HSBC BANK USA, NATIONAL ASSOCIATION	2	2	0	0.0	\$276,000	
HUNTINGTON NATIONAL BANK, THE	181	148	33	18.2	\$173,466	\$165,424
INDEPENDENT BANK	45	45	0	0.0	\$157,889	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	62	57	5	8.1	\$212,982	\$161,200
K. Hovnanian American Mortgage, LLC	12	11	1	8.3	\$230,909	\$208,000
KEYBANK NATIONAL ASSOCIATION	100	86	14	14.0	\$230,012	\$161,857
KS STATEBANK	1	0	1	100.0		\$35,000
LAKE MICHIGAN CREDIT UNION	2	2	0	0.0	\$24,500	
LENDINGHOME FUNDING CORPORATION	40	33	7	17.5	\$150,879	\$123,000
LendUS	10	10	0	0.0	\$138,100	
LIBERTY HOME MORTGAGE CORP	4	3	1	25.0	\$131,333	\$59,000
LIBERTY SAVINGS BANK, F.S.B.	1	1	0	0.0	\$202,000	
LIMA ONE CAPITAL, LLC	20	8	12	60.0	\$185,750	\$128,333
LOANDEPOT.COM	2	2	0	0.0	\$151,000	
MAGNOLIA BANK	2	2	0	0.0	\$181,500	
MARS BANK	1	1	0	0.0	\$123,000	
MB FINANCIAL BANK, NATIONAL ASSOCIATION	12	10	2	16.7	\$144,900	\$47,500
MEDINA COUNTY FEDERAL CREDIT UNION	1	1	0	0.0	\$69,000	
MIDDLEFIELD BANKING COMPANY, THE	11	9	2	18.2	\$194,000	\$566,500



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MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	4	3	1	25.0	\$441,667	\$950,000
MORTGAGE CAPITAL ASSOCIATES, INC.	1	1	0	0.0	\$227,000	
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$132,000	
MUTUAL OF OMAHA BANK	1	1	0	0.0	\$1,000,000	
MYCUMORTGAGE LLC	13	11	2	15.4	\$131,091	\$52,500
NATIONS LENDING CORPORATION	10	10	0	0.0	\$112,000	
NATIONSTAR MORTGAGE	2	2	0	0.0	\$238,500	
NAVY FEDERAL CREDIT UNION	21	16	5	23.8	\$151,313	\$131,800
NBKC BANK	1	0	1	100.0		\$100,000
NEW AMERICAN MORTGAGE, LLC	9	8	1	11.1	\$137,750	\$7,000
NEW PENN FINANCIAL, LLC	2	2	0	0.0	\$292,500	
NEW YORK COMMUNITY BANK	5	5	0	0.0	\$140,400	
NORTH AMERICAN SAVINGS BANK, FSB	1	1	0	0.0	\$73,000	
NORTHERN OHIO INVESTMENT COMPANY	3	3	0	0.0	\$105,333	
NORTHPOINTE BANK	2	2	0	0.0	\$257,000	
NORTHWEST BANK	27	20	7	25.9	\$131,900	\$100,000
NVR MORTGAGE FINANCE, INC.	13	13	0	0.0	\$275,846	
OHIO CATHOLIC FEDERAL CREDIT UNION	1	1	0	0.0	\$86,000	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	1	0	0.0	\$67,000	
OXFORD BANK & TRUST	3	2	1	33.3	\$33,000	\$30,000
PACOR MORTGAGE CORP.	18	18	0	0.0	\$189,278	
PARK NATIONAL BANK, THE	5	5	0	0.0	\$85,800	
PENTAGON FEDERAL CREDIT UNION	3	3	0	0.0	\$174,667	
PEOPLES BANK	1	1	0	0.0	\$195,000	
PEOPLES MORTGAGE	1	1	0	0.0	\$174,000	
PERFORMANCE EQUITY PARTNERS INC	1	1	0	0.0	\$7,000	
PHH HOME LOANS LLC	4	4	0	0.0	\$297,500	
PLAZA HOME MORTGAGE, INC.	5	3	2	40.0	\$252,000	\$460,000
PNC BANK, NATIONAL ASSOCIATION	240	210	30	12.5	\$202,581	\$185,067
POLARIS HOME FUNDING CORP	1	1	0	0.0	\$119,000	
PORTAGE COMMUNITY BANK	16	15	1	6.3	\$147,000	\$100,000
PREMIA MORTGAGE, LLC	2	2	0	0.0	\$300,500	



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PRIMARY RESIDENTIAL MORTGAGE	4	4	0	0.0	\$188,250	
PRIMELENDING, A PLAINSCAPITAL COMPANY	14	12	2	14.3	\$241,583	\$68,500
PROVIDENT FUNDING ASSOCIATES	5	5	0	0.0	\$182,800	
PULTE MORTGAGE L.L.C.	24	22	2	8.3	\$308,636	\$331,000
QUICKEN LOANS, INC.	563	448	115	20.4	\$159,179	\$175,687
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$208,500	
RELIANCE FIRST CAPITAL LLC	7	6	1	14.3	\$80,000	\$132,000
RELIANT BANK	1	1	0	0.0	\$170,000	
RESIDENTIAL BANCORP	1	1	0	0.0	\$132,000	
RESIDENTIAL MORTGAGE SERVICES	22	21	1	4.5	\$194,667	\$123,000
RS Lending, Inc.	3	3	0	0.0	\$70,000	
S & T BANK	6	6	0	0.0	\$71,667	
SAINT JOSEPHS CANTON PARISH FEDERAL CREDIT UNION	1	0	1	100.0		\$38,000
SCHMIDT MORTGAGE COMPANY	5	5	0	0.0	\$201,000	
SEVEN SEVENTEEN CREDIT UNION INC	119	95	24	20.2	\$112,411	\$109,542
SHORE MORTGAGE	12	12	0	0.0	\$193,750	
SIGNATURE MORTGAGE CORPORATION	10	8	2	20.0	\$219,375	\$147,500
SIRVA MORTGAGE, INC.	5	4	1	20.0	\$332,500	\$1,120,000
STARK FEDERAL CREDIT UNION	1	0	1	100.0		\$69,000
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$337,000	
STATE DEPARTMENT FEDERAL CREDIT UNION	1	1	0	0.0	\$259,000	
STATE FARM BANK, FSB	2	2	0	0.0	\$208,000	
STIFEL BANK AND TRUST	2	2	0	0.0	\$299,500	
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	3	3	0	0.0	\$75,667	
SUNTRUST MORTGAGE, INC.	1	1	0	0.0	\$162,000	
SUPERIOR CREDIT UNION INC	1	1	0	0.0	\$200,000	
The Farmers Savings Bank	3	3	0	0.0	\$58,333	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	227	219	8	3.5	\$185,046	\$156,750
TIAA, FSB	2	2	0	0.0	\$111,000	
TRIAD FINANCIAL SERVICES, INC.	5	0	5	100.0		\$41,400
U.S. BANK NATIONAL ASSOCIATION	41	29	12	29.3	\$156,966	\$187,333
UBS BANK USA	2	1	1	50.0	\$296,000	\$640,000



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UNIFIED BANK	4	4	0	0.0	\$47,750	
UNION CAPITAL MORTGAGE CORP DB	58	58	0	0.0	\$216,224	
Union Home Mortgage Corp.	19	19	0	0.0	\$162,632	
USAA FEDERAL SAVINGS BANK	21	15	6	28.6	\$108,733	\$162,333
VANDERBILT MORTGAGE & FINANCE, INC	6	1	5	83.3	\$21,000	\$70,000
VELOCITY COMMERCIAL CAPITAL	1	1	0	0.0	\$120,000	
VIRGINIA NATIONAL BANK	4	4	0	0.0	\$83,750	
WASHINGTONFIRST MORTGAGE CORPORATION	1	1	0	0.0	\$242,000	
WATERSTONE MORTGAGE CORPORATION	6	4	2	33.3	\$170,250	\$55,500
WAYNE SAVINGS COMMUNITY BANK	23	23	0	0.0	\$117,957	
WEICHERT FINANCIAL SERVICES	2	2	0	0.0	\$284,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	67	52	15	22.4	\$165,942	\$154,333
WEST PENN FINANCIAL SERVICE CE	28	27	1	3.6	\$126,407	\$65,000
WESTFIELD BANK, FSB	26	25	1	3.8	\$296,840	\$45,000
WESTSTAR MORTGAGE INC	2	2	0	0.0	\$223,500	
WRIGHT-PATT CREDIT UNION, INC.	1	1	0	0.0	\$87,000	



Institution	All Races Combined						White						Number of Loan Applications	Number Approved
	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)		
1ST FINANCIAL, INC.	2	2	0	0.0	\$72,500		0	0	0				0	0
1ST SIGNATURE LENDING, LLC	1	1	0	0.0	\$86,000		1	1	0	0.0	\$86,000		0	0
21ST MORTGAGE CORP.	362	141	221	61.0	\$30,113	\$34,367	249	68	181	72.7	\$29,294	\$32,442	12	1
ABSOLUTE HOME	2	2	0	0.0	\$226,000		2	2	0	0.0	\$226,000		0	0
ACADEMY MORTGAGE CORPORATION	1	1	0	0.0	\$143,000		1	1	0	0.0	\$143,000		0	0
ACCESS NATIONAL BANK	1	1	0	0.0	\$236,000		1	1	0	0.0	\$236,000		0	0
ADVANCIAL FEDERAL CREDIT UNION	1	1	0	0.0	\$247,000		0	0	0				0	0
AFFINITY FEDERAL CREDIT UNION	2	2	0	0.0	\$183,500		1	1	0	0.0	\$292,000		0	0
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	6	5	1	16.7	\$178,800	\$44,000	6	5	1	16.7	\$178,800	\$44,000	0	0
ALL WESTERN MORTGAGE	1	1	0	0.0	\$60,000		0	0	0				0	0
ALLIANCE CREDIT LLC	11	7	4	36.4	\$54,143	\$57,500	11	7	4	36.4	\$54,143	\$57,500	0	0
ALLIANT CREDIT UNION	2	2	0	0.0	\$347,500		1	1	0	0.0	\$103,000		0	0
ALLIED FIRST BANK, SB	1	1	0	0.0	\$170,000		1	1	0	0.0	\$170,000		0	0
ALLIED MORTGAGE GROUP	3	3	0	0.0	\$227,333		3	3	0	0.0	\$227,333		0	0
AMERICAN FINANCIAL NETWORK INC.	15	15	0	0.0	\$120,000		13	13	0	0.0	\$132,308		1	1
AMERICAN FINANCIAL RESOURCES	15	12	3	20.0	\$112,000	\$156,000	12	9	3	25.0	\$119,222	\$156,000	0	0
AMERICAN FINANCING CORPORATION	3	3	0	0.0	\$138,667		2	2	0	0.0	\$185,500		0	0
AMERICAN HOME MORTGAGE SERVICING	4	4	0	0.0	\$130,000		4	4	0	0.0	\$130,000		0	0
AMERICAN INTERNET MORTGAGE	24	20	4	16.7	\$175,500	\$91,500	16	13	3	18.8	\$151,231	\$101,000	0	0
AMERICAN MIDWEST MORTGAGE	232	224	8	3.4	\$141,143	\$159,375	198	194	4	2.0	\$144,345	\$167,500	19	17
AMERICAN MORTGAGE COMPANY	30	27	3	10.0	\$101,111	\$123,000	16	15	1	6.3	\$102,067	\$184,000	1	0
AMERICAN NEIGHBORHOOD MORTGAGE	2	1	1	50.0	\$238,000	\$308,000	2	1	1	50.0	\$238,000	\$308,000	0	0
AMERICAN SAVINGS BANK, FSB	3	2	1	33.3	\$212,000	\$110,000	3	2	1	33.3	\$212,000	\$110,000	0	0
AMERIFIRST FINANCIAL CORPORATION	170	170	0	0.0	\$153,929		158	158	0	0.0	\$151,595		7	7
AMERIS BANK	2	2	0	0.0	\$130,000		2	2	0	0.0	\$130,000		0	0
AMERISAVE MORTGAGE CORPORATION	9	5	4	44.4	\$170,000	\$176,750	6	5	1	16.7	\$170,000	\$135,000	0	0
ANDOVER BANK, THE	97	82	15	15.5	\$83,305	\$99,867	93	79	14	15.1	\$83,519	\$101,643	2	2
Angel Oak Mortgage Solutions LLC	12	10	2	16.7	\$211,700	\$92,000	11	9	2	18.2	\$186,333	\$92,000	0	0
APPLE CREEK BANKING COMPANY, THE	100	79	21	21.0	\$112,937	\$121,381	80	60	20	25.0	\$113,867	\$126,100	1	0
ARVEST BANK	1	1	0	0.0	\$44,000		1	1	0	0.0	\$44,000		0	0
ASHLAND CREDIT UNION	2	2	0	0.0	\$147,000		2	2	0	0.0	\$147,000		0	0
ASSOCIATED BANK, NATIONAL ASSOCIATION	6	6	0	0.0	\$289,500		6	6	0	0.0	\$289,500		0	0
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION, INC.	7	6	1	14.3	\$81,500	\$148,000	7	6	1	14.3	\$81,500	\$148,000	0	0
ASSURANCE FINANCIAL GROUP, LLC	2	2	0	0.0	\$285,000		2	2	0	0.0	\$285,000		0	0
ATLANTIC BAY MORTGAGE GROUP LLC	6	5	1	16.7	\$123,400	\$42,000	4	3	1	25.0	\$153,667	\$42,000	0	0
B F G FEDERAL CREDIT UNION	9	9	0	0.0	\$113,222		5	5	0	0.0	\$115,800		1	1

Black				Asian						Other					
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0				2	2	0	0.0	\$72,500		0	0	0			
0				0	0	0				0	0	0			
11	91.7	\$41,000	\$60,182	0	0	0				101	72	29	28.7	\$30,736	\$36,586
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$247,000	
0				0	0	0				1	1	0	0.0	\$75,000	
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$60,000	
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$592,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$42,000		0	0	0				1	1	0	0.0	\$38,000	
0				2	2	0	0.0	\$107,500		1	1	0	0.0	\$56,000	
0				1	1	0	0.0	\$45,000		0	0	0			
0				0	0	0				0	0	0			
0				3	3	0	0.0	\$233,667		5	4	1	20.0	\$210,750	\$63,000
2	10.5	\$114,353	\$139,500	10	10	0	0.0	\$94,100		5	3	2	40.0	\$242,667	\$163,000
1	100.0		\$85,000	12	11	1	8.3	\$96,636	\$100,000	1	1	0	0.0	\$136,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$164,857		1	1	0	0.0	\$284,000		4	4	0	0.0	\$194,500	
0				0	0	0				0	0	0			
0				1	0	1	100.0		\$327,000	2	0	2	100.0		\$122,500
0	0.0	\$79,000		1	0	1	100.0		\$75,000	1	1	0	0.0	\$75,000	
0				0	0	0				1	1	0	0.0	\$440,000	
1	100.0		\$27,000	0	0	0				19	19	0	0.0	\$110,000	
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	\$114,000		1	1	0	0.0	\$42,000	
0	0.0	\$96,000		2	2	0	0.0	\$79,500		1	1	0	0.0	\$185,000	

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)	Number of Loan Applications	Number Approved
BANC OF CALIFORNIA, INC.	1	1	0	0.0	\$35,000		0	0	0				1	1
BANK OF AMERICA, NATIONAL ASSOCIATION	194	177	17	8.8	\$232,441	\$147,353	116	108	8	6.9	\$228,981	\$182,125	41	39
BANK OF ENGLAND	34	33	1	2.9	\$173,818	\$143,000	29	28	1	3.4	\$172,500	\$143,000	1	1
BANK OF LITTLE ROCK MORTGAGE CORP.	1	1	0	0.0	\$121,000		1	1	0	0.0	\$121,000		0	0
BANK OF MAGNOLIA COMPANY, THE	10	10	0	0.0	\$109,400		8	8	0	0.0	\$94,000		0	0
BANKERS G T AND T COMPANY	93	90	3	3.2	\$149,122	\$72,667	90	87	3	3.3	\$149,057	\$72,667	2	2
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	11	11	0	0.0	\$124,455		7	7	0	0.0	\$119,857		0	0
BAXTER CREDIT UNION	12	12	0	0.0	\$172,250		9	9	0	0.0	\$151,444		1	1
BEST REWARD CREDIT UNION	10	10	0	0.0	\$105,300		7	7	0	0.0	\$108,286		2	2
BMI FEDERAL CREDIT UNION	3	3	0	0.0	\$304,667		3	3	0	0.0	\$304,667		0	0
BMO HARRIS BANK NATIONAL ASSOCIATION	3	3	0	0.0	\$185,667		3	3	0	0.0	\$185,667		0	0
BNC NATIONAL BANK	2	1	1	50.0	\$215,000	\$370,000	1	1	0	0.0	\$215,000		0	0
BNY MELLON, NATIONAL ASSOCIATION	3	3	0	0.0	\$1,070,000		2	2	0	0.0	\$707,500		0	0
BOFI FEDERAL BANK	7	7	0	0.0	\$156,857		4	4	0	0.0	\$172,000		0	0
BOKF, NATIONAL ASSOCIATION	2	2	0	0.0	\$184,500		2	2	0	0.0	\$184,500		0	0
BRANCH BANKING AND TRUST COMPANY	7	6	1	14.3	\$263,333	\$37,000	5	5	0	0.0	\$258,000		1	0
BRIDGEVIEW BANK GROUP	61	44	17	27.9	\$167,773	\$165,471	50	38	12	24.0	\$164,447	\$159,750	3	3
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	15	14	1	6.7	\$152,429	\$78,000	12	11	1	8.3	\$151,000	\$78,000	1	1
BUCKEYE COMMUNITY BANK	14	13	1	7.1	\$180,615	\$422,000	12	11	1	8.3	\$181,636	\$422,000	0	0
BUSEY BANK	2	2	0	0.0	\$146,000		2	2	0	0.0	\$146,000		0	0
Caliber Home Loans, Inc.	172	153	19	11.0	\$136,941	\$167,368	134	119	15	11.2	\$133,832	\$179,733	4	4
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	51	49	2	3.9	\$100,449	\$21,000	41	41	0	0.0	\$104,122		8	6
CAPITAL BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$216,000		1	1	0	0.0	\$216,000		0	0
CAPITAL ONE, NATIONAL ASSOCIATION	40	20	20	50.0	\$144,600	\$92,250	24	13	11	45.8	\$151,692	\$77,091	1	0
CARDINAL CREDIT UNION, INC.	88	85	3	3.4	\$135,988	\$106,333	76	73	3	3.9	\$137,616	\$106,333	5	5
CARDINAL FINANCIAL COMPANY	12	12	0	0.0	\$234,250		8	8	0	0.0	\$217,375		0	0
CARRINGTON MORTGAGE SERVICES	17	17	0	0.0	\$233,824		4	4	0	0.0	\$179,000		0	0
CBC NATIONAL BANK	58	56	2	3.4	\$174,429	\$91,500	51	50	1	2.0	\$174,360	\$98,000	4	3
CENTENNIAL LENDING GROUP LLC	3	3	0	0.0	\$195,333		3	3	0	0.0	\$195,333		0	0
CENTIER BANK	27	27	0	0.0	\$52,333		24	24	0	0.0	\$49,708		3	3
CENTURY FEDERAL CREDIT UNION	83	60	23	27.7	\$154,783	\$86,783	55	46	9	16.4	\$151,609	\$102,222	18	6
CF BANK NATIONAL ASSOCIATION	11	10	1	9.1	\$320,600	\$332,000	11	10	1	9.1	\$320,600	\$332,000	0	0
CHARLES SCHWAB BANK	5	4	1	20.0	\$463,500	\$425,000	2	2	0	0.0	\$344,500		0	0
CHEMICAL BANK	305	281	24	7.9	\$155,327	\$109,583	245	229	16	6.5	\$150,895	\$134,375	13	10
CHURCHILL MORTGAGE CORP	8	7	1	12.5	\$206,714	\$128,000	8	7	1	12.5	\$206,714	\$128,000	0	0
CIBC BANK USA	2	2	0	0.0	\$300,500		2	2	0	0.0	\$300,500		0	0

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0	0.0	\$35,000		0	0	0				0	0	0			
2	4.9	\$116,872	\$108,000	12	10	2	16.7	\$325,900	\$138,500	25	20	5	20.0	\$429,750	\$111,000
0	0.0	\$181,000		1	1	0	0.0	\$216,000		3	3	0	0.0	\$169,667	
0				0	0	0				0	0	0			
0				0	0	0				2	2	0	0.0	\$171,000	
0	0.0	\$136,500		0	0	0				1	1	0	0.0	\$180,000	
0				3	3	0	0.0	\$152,333		1	1	0	0.0	\$73,000	
0	0.0	\$442,000		0	0	0				2	2	0	0.0	\$131,000	
0	0.0	\$97,500		0	0	0				1	1	0	0.0	\$100,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				1	0	1	100.0		\$370,000	0	0	0			
0				0	0	0				1	1	0	0.0	\$1,795,000	
0				2	2	0	0.0	\$124,000		1	1	0	0.0	\$162,000	
0				0	0	0				0	0	0			
1	100.0		\$37,000	0	0	0				1	1	0	0.0	\$290,000	
0	0.0	\$149,667		1	1	0	0.0	\$381,000		7	2	5	71.4	\$151,500	\$179,200
0	0.0	\$194,000		0	0	0				2	2	0	0.0	\$139,500	
0				0	0	0				2	2	0	0.0	\$175,000	
0				0	0	0				0	0	0			
0	0.0	\$74,250		4	4	0	0.0	\$141,500		30	26	4	13.3	\$160,115	\$121,000
2	25.0	\$78,000	\$21,000	1	1	0	0.0	\$168,000		1	1	0	0.0	\$17,000	
0				0	0	0				0	0	0			
1	100.0		\$122,000	3	1	2	66.7	\$79,000	\$239,000	12	6	6	50.0	\$140,167	\$66,167
0	0.0	\$79,400		0	0	0				7	7	0	0.0	\$159,429	
0				3	3	0	0.0	\$306,000		1	1	0	0.0	\$154,000	
0				13	13	0	0.0	\$250,692		0	0	0			
1	25.0	\$198,333	\$85,000	2	2	0	0.0	\$194,000		1	1	0	0.0	\$67,000	
0				0	0	0				0	0	0			
0	0.0	\$73,333		0	0	0				0	0	0			
12	66.7	\$110,333	\$68,833	6	4	2	33.3	\$257,750	\$125,000	4	4	0	0.0	\$155,000	
0				0	0	0				0	0	0			
0				0	0	0				3	2	1	33.3	\$582,500	\$425,000
3	23.1	\$66,300	\$21,333	15	15	0	0.0	\$224,333		32	27	5	15.6	\$187,556	\$83,200
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			

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	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)		
CITIBANK, N.A.	66	58	8	12.1	\$148,897	\$166,000	29	25	4	13.8	\$141,720	\$260,500	29	26
CITIZENS BANK, NATIONAL ASSOCIATION	575	508	67	11.7	\$153,303	\$184,552	487	434	53	10.9	\$149,459	\$174,094	15	12
CITIZENS EQUITY FIRST CREDIT UNION	1	1	0	0.0	\$168,000		1	1	0	0.0	\$168,000		0	0
CITIZENS NATIONAL BANK OF BLUFFTON, THE	2	2	0	0.0	\$130,000		2	2	0	0.0	\$130,000		0	0
CITYWIDE HOME LOANS A UTAH CORPORATION	1	0	1	100.0		\$105,000	1	0	1	100.0		\$105,000	0	0
CIVISTA BANK	81	76	5	6.2	\$206,974	\$293,800	73	69	4	5.5	\$196,536	\$263,250	0	0
CLEVELAND SELF RELIANCE FEDERAL CREDIT UNION	10	10	0	0.0	\$87,500		10	10	0	0.0	\$87,500		0	0
CME FEDERAL CREDIT UNION	1	1	0	0.0	\$252,000		1	1	0	0.0	\$252,000		0	0
CMG MORTGAGE, INC.	51	51	0	0.0	\$123,510		45	45	0	0.0	\$122,333		0	0
CNB BANK	54	47	7	13.0	\$212,809	\$79,571	45	38	7	15.6	\$199,026	\$79,571	1	1
CNB MORTGAGE COMPANY	1	1	0	0.0	\$125,000		1	1	0	0.0	\$125,000		0	0
COLONIAL SAVINGS, FA	3	3	0	0.0	\$86,333		3	3	0	0.0	\$86,333		0	0
COLUMBUS FIRST BANK	1	0	1	100.0		\$750,000	1	0	1	100.0		\$750,000	0	0
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	92	86	6	6.5	\$127,895	\$235,167	82	77	5	6.1	\$130,013	\$172,000	2	1
COMMONWEALTH BANK AND TRUST COMPANY	1	1	0	0.0	\$88,000		1	1	0	0.0	\$88,000		0	0
COMMONWEALTH MORTGAGE, LLC	1	1	0	0.0	\$139,000		0	0	0				0	0
COMMUNITY STAR CREDIT UNION, INC.	38	37	1	2.6	\$106,649	\$89,000	33	32	1	3.0	\$102,219	\$89,000	4	4
COMPASS BANK	1	1	0	0.0	\$165,000		1	1	0	0.0	\$165,000		0	0
CONGRESSIONAL BANK	2	2	0	0.0	\$108,000		2	2	0	0.0	\$108,000		0	0
CONNEAUT SAVINGS BANK, THE	22	16	6	27.3	\$130,938	\$177,667	19	15	4	21.1	\$130,067	\$93,000	0	0
CONNEXUS CREDIT UNION	2	2	0	0.0	\$92,500		1	1	0	0.0	\$26,000		0	0
CONSUMERS NATIONAL BANK	26	26	0	0.0	\$259,385		21	21	0	0.0	\$228,429		0	0
CORNERSTONE MORTGAGE, INC.	1	1	0	0.0	\$366,000		1	1	0	0.0	\$366,000		0	0
CORTLAND SAVINGS AND BANKING COMPANY, THE	340	323	17	5.0	\$174,737	\$115,765	300	286	14	4.7	\$168,731	\$131,857	9	8
CREDIT HUMAN FEDERAL CREDIT UNION	40	14	26	65.0	\$50,429	\$48,769	31	10	21	67.7	\$44,600	\$48,667	0	0
CREDIT UNION OF OHIO	3	3	0	0.0	\$112,000		1	1	0	0.0	\$227,000		1	1
CROSSCOUNTRY MORTGAGE INC	989	958	31	3.1	\$168,421	\$167,129	895	871	24	2.7	\$167,180	\$156,792	40	37
CU COMPANIES OF TEXAS, LLC	1	1	0	0.0	\$104,000		1	1	0	0.0	\$104,000		0	0
CU MORTGAGE SERVICES INC.	2	2	0	0.0	\$93,000		2	2	0	0.0	\$93,000		0	0
DAS ACQUISITION COMPANY, LLC	2	2	0	0.0	\$244,000		2	2	0	0.0	\$244,000		0	0
DELTA COMMUNITY CREDIT UNION	3	3	0	0.0	\$364,000		0	0	0				0	0
DEPARTMENT OF COMMERCE FEDERAL CREDIT UNION	1	1	0	0.0	\$257,000		0	0	0				0	0
DESCO FEDERAL CREDIT UNION	1	1	0	0.0	\$383,000		1	1	0	0.0	\$383,000		0	0
DEVELOPER'S MORTGAGE CO.	8	8	0	0.0	\$251,375		5	5	0	0.0	\$292,800		1	1
DIGITAL FEDERAL CREDIT UNION	8	6	2	25.0	\$184,500	\$230,500	1	1	0	0.0	\$60,000		0	0
DIRECTIONS CREDIT UNION	3	3	0	0.0	\$133,667		3	3	0	0.0	\$133,667		0	0

Black				Asian						Other					
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	10.3	\$113,269	\$82,333	3	3	0	0.0	\$72,000		5	4	1	20.0	\$483,000	\$39,000
3	20.0	\$118,250	\$284,000	18	16	2	11.1	\$202,250	\$78,500	55	46	9	16.4	\$181,696	\$236,556
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				4	3	1	25.0	\$299,333	\$416,000	4	4	0	0.0	\$317,750	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				6	6	0	0.0	\$132,333	
0	0.0	\$180,000		0	0	0				8	8	0	0.0	\$282,375	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
1	50.0	\$75,000	\$551,000	0	0	0				8	8	0	0.0	\$114,125	
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$139,000	
0	0.0	\$129,750		0	0	0				1	1	0	0.0	\$156,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				3	1	2	66.7	\$144,000	\$347,000
0				0	0	0				1	1	0	0.0	\$159,000	
0				0	0	0				5	5	0	0.0	\$389,400	
0				0	0	0				0	0	0			
1	11.1	\$144,750	\$37,000	5	5	0	0.0	\$217,800		26	24	2	7.7	\$247,333	\$42,500
0				0	0	0				9	4	5	55.6	\$65,000	\$49,200
0	0.0	\$34,000		0	0	0				1	1	0	0.0	\$75,000	
3	7.5	\$161,081	\$235,000	33	31	2	6.1	\$204,226	\$193,500	21	19	2	9.5	\$181,158	\$163,000
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				3	3	0	0.0	\$364,000	
0				0	0	0				1	1	0	0.0	\$257,000	
0				0	0	0				0	0	0			
0	0.0	\$183,000		1	1	0	0.0	\$135,000		1	1	0	0.0	\$229,000	
0				4	3	1	25.0	\$157,000	\$162,000	3	2	1	33.3	\$288,000	\$299,000
0				0	0	0				0	0	0			

Institution	All Races Combined						White						Number of Loan Applications	Number Approved
	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)		
DITECH FINANCIAL LLC	27	18	9	33.3	\$219,056	\$125,000	22	16	6	27.3	\$208,563	\$145,833	1	0
DOLLAR BANK, A FEDERAL SAVINGS BANK	418	395	23	5.5	\$180,043	\$104,391	326	312	14	4.3	\$185,696	\$126,643	32	29
DOMINION ENERGY CREDIT UNION	12	11	1	8.3	\$108,455	\$102,000	9	8	1	11.1	\$121,500	\$102,000	2	2
DOY FEDERAL CREDIT UNION	11	11	0	0.0	\$123,364		11	11	0	0.0	\$123,364		0	0
Draper and Kramer Mortgage Corp	2	2	0	0.0	\$157,000		2	2	0	0.0	\$157,000		0	0
E MORTGAGE MANAGEMENT, LLC	28	26	2	7.1	\$100,577	\$202,500	20	19	1	5.0	\$97,789	\$105,000	2	1
EAGLE SAVINGS BANK	2	2	0	0.0	\$195,500		2	2	0	0.0	\$195,500		0	0
EAGLEBANK	2	1	1	50.0	\$187,000	\$424,000	1	1	0	0.0	\$187,000		0	0
EAST COAST CAPITAL CORP	1	1	0	0.0	\$70,000		1	1	0	0.0	\$70,000		0	0
EASTMAN CREDIT UNION	2	2	0	0.0	\$205,000		2	2	0	0.0	\$205,000		0	0
EATON FAMILY CREDIT UNION	14	11	3	21.4	\$40,818	\$28,333	9	9	0	0.0	\$39,333		5	2
Embrace Home Loans, Inc	4	1	3	75.0	\$310,000	\$88,667	3	1	2	66.7	\$310,000	\$98,000	1	0
ENVOY MORTGAGE, LTD.	41	40	1	2.4	\$123,500	\$116,000	35	34	1	2.9	\$116,882	\$116,000	0	0
EQUITABLE MORTGAGE CORPORATION	12	12	0	0.0	\$225,000		11	11	0	0.0	\$213,182		0	0
EQUITY RESOURCES, INCORPORATED	15	14	1	6.7	\$184,500	\$64,000	13	12	1	7.7	\$163,667	\$64,000	0	0
ERIE FEDERAL CREDIT UNION	1	1	0	0.0	\$30,000		1	1	0	0.0	\$30,000		0	0
EVANSVILLE TEACHERS FEDERAL CREDIT UNION	1	1	0	0.0	\$83,000		1	1	0	0.0	\$83,000		0	0
EVERENCE FEDERAL CREDIT UNION	7	6	1	14.3	\$114,333	\$34,000	6	6	0	0.0	\$114,333		0	0
EVERETTE FINANCIAL	6	6	0	0.0	\$64,167		2	2	0	0.0	\$49,500		0	0
EVOLVE BANK & TRUST	18	18	0	0.0	\$141,000		18	18	0	0.0	\$141,000		0	0
EXCEL MORTGAGE SERVICING, INC.	4	3	1	25.0	\$152,667	\$206,000	3	2	1	33.3	\$191,500	\$206,000	0	0
FAIRWAY INDEPENDENT MORT. CORP	1,024	1,010	14	1.4	\$139,940	\$104,786	936	926	10	1.1	\$141,072	\$118,900	38	36
FARM CREDIT SERVICES OF MIDAM	119	106	13	10.9	\$193,104	\$220,231	91	80	11	12.1	\$190,050	\$195,727	0	0
FARMERS & MERCHANTS STATE BANK, THE	1	1	0	0.0	\$89,000		1	1	0	0.0	\$89,000		0	0
FARMERS NATIONAL BANK OF CANFIELD, THE	509	492	17	3.3	\$163,583	\$129,353	476	459	17	3.6	\$164,451	\$129,353	7	7
FEARON FINANCIAL LLC	3	3	0	0.0	\$264,333		3	3	0	0.0	\$264,333		0	0
FFC MORTGAGE CORP	3	1	2	66.7	\$130,000	\$89,000	3	1	2	66.7	\$130,000	\$89,000	0	0
FIELD & MAIN BANK	1	1	0	0.0	\$388,000		1	1	0	0.0	\$388,000		0	0
FIFTH THIRD BANK	11	5	6	54.5	\$88,800	\$63,167	8	3	5	62.5	\$64,667	\$65,800	0	0
FIFTH THIRD MORTGAGE COMPANY	1,363	1,244	119	8.7	\$187,519	\$145,840	1,163	1,068	95	8.2	\$184,130	\$143,053	39	31
Finance of America Commercial LLC	7	6	1	14.3	\$97,500	\$88,000	0	0	0				0	0
Finance of America Mortgage LLC	23	22	1	4.3	\$118,182	\$113,000	13	13	0	0.0	\$95,308		3	3
FIRESTONE FEDERAL CREDIT UNION	14	14	0	0.0	\$121,286		14	14	0	0.0	\$121,286		0	0
FIRST BANK	1	1	0	0.0	\$404,000		0	0	0				0	0
FIRST BANK RICHMOND	1	1	0	0.0	\$128,000		1	1	0	0.0	\$128,000		0	0
FIRST CALIFORNIA MORTGAGE CO., INC.	1	1	0	0.0	\$103,000		1	1	0	0.0	\$103,000		0	0

Black				Asian						Other					
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)
1	100.0		\$40,000	0	0	0				4	2	2	50.0	\$303,000	\$105,000
3	9.4	\$74,138	\$30,333	21	21	0	0.0	\$196,952		39	33	6	15.4	\$208,909	\$89,500
0	0.0	\$43,000		0	0	0				1	1	0	0.0	\$135,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
1	50.0	\$116,000	\$300,000	2	2	0	0.0	\$120,500		4	4	0	0.0	\$100,000	
0				0	0	0				0	0	0			
0				1	0	1	100.0		\$424,000	0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
3	60.0	\$47,500	\$28,333	0	0	0				0	0	0			
1	100.0		\$70,000	0	0	0				0	0	0			
0				1	1	0	0.0	\$121,000		5	5	0	0.0	\$169,000	
0				0	0	0				1	1	0	0.0	\$355,000	
0				2	2	0	0.0	\$309,500		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		\$34,000
0				0	0	0				4	4	0	0.0	\$71,500	
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$75,000	
2	5.3	\$110,417	\$54,500	31	31	0	0.0	\$128,419		19	17	2	10.5	\$161,765	\$84,500
0				0	0	0				28	26	2	7.1	\$202,500	\$355,000
0				0	0	0				0	0	0			
0	0.0	\$86,000		1	1	0	0.0	\$246,000		25	25	0	0.0	\$166,080	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				3	2	1	33.3	\$125,000	\$50,000
8	20.5	\$130,484	\$102,875	41	35	6	14.6	\$228,314	\$161,667	120	110	10	8.3	\$223,518	\$197,200
0				0	0	0				7	6	1	14.3	\$97,500	\$88,000
0	0.0	\$80,667		7	6	1	14.3	\$186,500	\$113,000	0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$404,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			



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)	Number of Loan Applications	Number Approved
FIRST CHOICE LOAN SERVICES INC.	6	6	0	0.0	\$233,500		6	6	0	0.0	\$233,500		0	0
FIRST COMMONWEALTH BANK	214	199	15	7.0	\$255,402	\$192,400	178	170	8	4.5	\$253,941	\$206,375	3	3
FIRST COMMUNITY MORTGAGE, INC.	27	25	2	7.4	\$173,440	\$129,500	27	25	2	7.4	\$173,440	\$129,500	0	0
First Equity Mortgage Inc	85	75	10	11.8	\$266,400	\$316,000	68	59	9	13.2	\$262,847	\$328,889	2	2
FIRST FEDERAL BANK OF KANSAS CITY	1	1	0	0.0	\$161,000		1	1	0	0.0	\$161,000		0	0
FIRST FEDERAL BANK OF THE MIDWEST	4	4	0	0.0	\$116,250		4	4	0	0.0	\$116,250		0	0
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	19	19	0	0.0	\$94,947		6	6	0	0.0	\$165,833		0	0
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1,501	1,456	45	3.0	\$190,492	\$185,978	1,243	1,209	34	2.7	\$181,943	\$156,971	28	26
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	132	114	18	13.6	\$160,079	\$117,111	127	111	16	12.6	\$159,766	\$118,125	2	1
FIRST FINANCIAL BANK	3	2	1	33.3	\$89,000	\$333,000	3	2	1	33.3	\$89,000	\$333,000	0	0
FIRST GUARANTY MORTGAGE CORP	17	16	1	5.9	\$134,625	\$75,000	15	14	1	6.7	\$119,929	\$75,000	1	1
FIRST INTERNET BANK OF INDIANA	3	3	0	0.0	\$169,667		2	2	0	0.0	\$158,500		0	0
FIRST LIBERTY BANK	1	1	0	0.0	\$131,000		0	0	0				0	0
FIRST MARINER BANK	1	1	0	0.0	\$155,000		1	1	0	0.0	\$155,000		0	0
FIRST MERCHANTS BANK	4	4	0	0.0	\$108,250		2	2	0	0.0	\$82,000		0	0
FIRST NATIONAL BANK OF AMERICA	10	4	6	60.0	\$150,000	\$125,333	7	3	4	57.1	\$167,333	\$95,500	0	0
FIRST NATIONAL BANK OF BELLEVUE, THE	2	2	0	0.0	\$231,500		2	2	0	0.0	\$231,500		0	0
FIRST NATIONAL BANK OF PENNSYLVANIA	634	568	66	10.4	\$222,058	\$195,409	545	492	53	9.7	\$216,955	\$201,774	20	15
FIRST OHIO HOME FINANCE, INC	65	62	3	4.6	\$142,500	\$187,333	60	57	3	5.0	\$143,018	\$187,333	4	4
FIRST PERSONAL BANK	1	1	0	0.0	\$63,000		1	1	0	0.0	\$63,000		0	0
FIRST SECURITY MORTGAGE CORPORATION	1	1	0	0.0	\$52,000		1	1	0	0.0	\$52,000		0	0
FIRST SOUTHERN BANK	1	1	0	0.0	\$24,000		1	1	0	0.0	\$24,000		0	0
FIRST STATE BANK OF ST. CHARLES, MISSOURI	1	1	0	0.0	\$254,000		1	1	0	0.0	\$254,000		0	0
FIRST TECHNOLOGY FEDERAL CREDIT UNION	2	2	0	0.0	\$184,000		2	2	0	0.0	\$184,000		0	0
FIRST UNITED BANK AND TRUST COMPANY	1	1	0	0.0	\$379,000		1	1	0	0.0	\$379,000		0	0
FIRST WESTERN FEDERAL SAVINGS BANK	2	2	0	0.0	\$42,500		0	0	0				0	0
FIRSTBANK	33	32	1	3.0	\$234,906	\$413,000	24	23	1	4.2	\$233,130	\$413,000	0	0
FLAGSTAR BANK, FSB	74	60	14	18.9	\$146,800	\$121,286	64	53	11	17.2	\$153,019	\$135,727	3	2
FLORIDA CAPITAL BANK, N.A.	14	14	0	0.0	\$188,071		12	12	0	0.0	\$172,417		1	1
FRANKLIN AMERICAN MORTGAGE CO.	76	73	3	3.9	\$121,452	\$108,667	70	69	1	1.4	\$120,232	\$100,000	4	3
FRANKLIN FIRST FINANCIAL, LTD	3	3	0	0.0	\$188,667		0	0	0				0	0
FREEDOM MORTGAGE CORP.	69	64	5	7.2	\$143,172	\$120,400	59	54	5	8.5	\$143,500	\$120,400	2	2
FRIENDS AND FAMILY CREDIT UNION	29	28	1	3.4	\$117,893	\$160,000	28	28	0	0.0	\$117,893		0	0
GATEWAY MORTGAGE GROUP, LLC	2	2	0	0.0	\$118,500		1	1	0	0.0	\$152,000		0	0
GEAUGA SAVINGS BANK	23	18	5	21.7	\$159,389	\$253,800	12	12	0	0.0	\$104,167		0	0
GENEVA FINANCIAL, LLC	3	3	0	0.0	\$80,000		1	1	0	0.0	\$66,000		0	0

Black				Asian						Other					
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	\$188,667		0	0	0				33	26	7	21.2	\$272,654	\$176,429
0				0	0	0				0	0	0			
0	0.0	\$305,000		7	7	0	0.0	\$270,571		8	7	1	12.5	\$281,143	\$200,000
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				13	13	0	0.0	\$62,231	
2	7.1	\$188,154	\$20,500	65	62	3	4.6	\$228,048	\$202,333	165	159	6	3.6	\$241,233	\$397,333
1	50.0	\$74,000	\$88,000	1	1	0	0.0	\$310,000		2	1	1	50.0	\$131,000	\$130,000
0				0	0	0				0	0	0			
0	0.0	\$157,000		1	1	0	0.0	\$318,000		0	0	0			
0				0	0	0				1	1	0	0.0	\$192,000	
0				0	0	0				1	1	0	0.0	\$131,000	
0				0	0	0				0	0	0			
0				0	0	0				2	2	0	0.0	\$134,500	
0				0	0	0				3	1	2	66.7	\$98,000	\$185,000
0				0	0	0				0	0	0			
5	25.0	\$170,600	\$69,200	12	12	0	0.0	\$467,083		57	49	8	14.0	\$229,041	\$232,125
0	0.0	\$125,500		1	1	0	0.0	\$181,000		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				2	2	0	0.0	\$42,500	
0				1	1	0	0.0	\$360,000		8	8	0	0.0	\$224,375	
1	33.3	\$66,500	\$71,000	2	1	1	50.0	\$88,000	\$111,000	5	4	1	20.0	\$119,250	\$23,000
0	0.0	\$264,000		0	0	0				1	1	0	0.0	\$300,000	
1	25.0	\$155,333	\$77,000	1	1	0	0.0	\$104,000		1	0	1	100.0		\$149,000
0				3	3	0	0.0	\$188,667		0	0	0			
0	0.0	\$119,500		5	5	0	0.0	\$108,400		3	3	0	0.0	\$211,000	
0				0	0	0				1	0	1	100.0		\$160,000
0				0	0	0				1	1	0	0.0	\$85,000	
0				0	0	0				11	6	5	45.5	\$269,833	\$253,800
0				2	2	0	0.0	\$87,000		0	0	0			

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)	Number of Loan Applications	Number Approved
GENOA BANKING COMPANY, THE	1	1	0	0.0	\$396,000		1	1	0	0.0	\$396,000		0	0
GEORGIA BANKING COMPANY	1	1	0	0.0	\$66,000		1	1	0	0.0	\$66,000		0	0
GLASS CITY FEDERAL CREDIT UNION	1	0	1	100.0		\$250,000	1	0	1	100.0		\$250,000	0	0
GMH MORTGAGE SERVICES LLC	1	1	0	0.0	\$375,000		1	1	0	0.0	\$375,000		0	0
GOLD STAR MORTGAGE FINANCIAL	24	24	0	0.0	\$149,792		20	20	0	0.0	\$162,350		3	3
GOLDMAN SACHS BANK USA	1	1	0	0.0	\$520,000		0	0	0				0	0
GOLDWATER BANK, NATIONAL ASSOCIATION	79	72	7	8.9	\$179,389	\$207,286	72	65	7	9.7	\$181,554	\$207,286	0	0
GREENBOX LOANS, INC.	6	6	0	0.0	\$75,500		1	1	0	0.0	\$56,000		4	4
GREENVILLE SAVINGS BANK	1	1	0	0.0	\$127,000		1	1	0	0.0	\$127,000		0	0
GSF MORTGAGE CORP	26	26	0	0.0	\$95,731		23	23	0	0.0	\$93,000		2	2
Guaranteed Rate Affinity, LLC	1	1	0	0.0	\$157,000		1	1	0	0.0	\$157,000		0	0
GUARANTEED RATE INC.	45	43	2	4.4	\$166,419	\$121,500	33	32	1	3.0	\$181,156	\$180,000	2	2
GUARANTY TRUST COMPANY	2	2	0	0.0	\$150,000		1	1	0	0.0	\$242,000		1	1
GUIDANCE RESIDENTIAL, LLC	21	18	3	14.3	\$170,111	\$101,667	14	13	1	7.1	\$153,385	\$70,000	1	1
HALLMARK HOME MORTGAGE LLC	5	5	0	0.0	\$196,600		5	5	0	0.0	\$196,600		0	0
HANCOCK MORTGAGE PARTNERS LLC	39	39	0	0.0	\$136,410		37	37	0	0.0	\$133,459		1	1
HANTZ BANK	3	3	0	0.0	\$186,333		3	3	0	0.0	\$186,333		0	0
HEARTLAND BANK	2	1	1	50.0	\$140,000	\$368,000	2	1	1	50.0	\$140,000	\$368,000	0	0
HIGHLANDS RESIDENTIAL MORTGAGE	18	18	0	0.0	\$75,500		7	7	0	0.0	\$78,000		0	0
HILTON FINANCIAL CORPORATION	1	1	0	0.0	\$51,000		0	0	0				1	1
HOME FEDERAL BANK	1	1	0	0.0	\$409,000		1	1	0	0.0	\$409,000		0	0
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	14	13	1	7.1	\$94,385	\$54,000	13	12	1	7.7	\$83,500	\$54,000	0	0
HOME MORTGAGE ASSURED CORPORATION	2,478	2,459	19	0.8	\$176,813	\$134,263	2,299	2,283	16	0.7	\$175,280	\$127,500	53	52
HOME POINT FINANCIAL CORP	33	30	3	9.1	\$145,467	\$76,000	23	23	0	0.0	\$146,087		5	2
HOME SAVINGS BANK	805	758	47	5.8	\$205,318	\$190,489	751	713	38	5.1	\$205,428	\$189,237	15	11
HomeBridge Financial Services, Inc.	18	16	2	11.1	\$154,438	\$110,000	12	12	0	0.0	\$146,417		0	0
HOMESERVICES LENDING, LLC	1	1	0	0.0	\$82,000		0	0	0				0	0
HOMESIDE FINANCIAL, LLC	509	488	21	4.1	\$152,570	\$151,381	470	451	19	4.0	\$150,847	\$149,789	13	12
HOMETOWN BANK	92	86	6	6.5	\$156,419	\$118,333	76	71	5	6.6	\$160,141	\$117,400	0	0
Hometown Lenders	6	5	1	16.7	\$159,800	\$73,000	6	5	1	16.7	\$159,800	\$73,000	0	0
HomeXpress Mortgage Corp.	1	0	1	100.0		\$112,000	1	0	1	100.0		\$112,000	0	0
HOPEWELL FEDERAL CREDIT UNION	1	1	0	0.0	\$127,000		1	1	0	0.0	\$127,000		0	0
HSBC BANK USA, NATIONAL ASSOCIATION	4	3	1	25.0	\$241,333	\$31,000	1	0	1	100.0		\$31,000	0	0
HUNTINGTON NATIONAL BANK, THE	3,263	2,888	375	11.5	\$162,209	\$158,664	2,799	2,502	297	10.6	\$162,071	\$160,492	191	160
ILLINOIS NATIONAL BANK	2	2	0	0.0	\$268,000		2	2	0	0.0	\$268,000		0	0
INDEPENDENT BANK	198	196	2	1.0	\$217,153	\$576,000	142	142	0	0.0	\$229,106		1	1

Black				Asian						Other					
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				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$96,667		1	1	0	0.0	\$58,000		0	0	0			
0				0	0	0				1	1	0	0.0	\$520,000	
0				0	0	0				7	7	0	0.0	\$159,286	
0	0.0	\$79,000		1	1	0	0.0	\$81,000		0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$104,000		0	0	0				1	1	0	0.0	\$142,000	
0				0	0	0				0	0	0			
0	0.0	\$69,500		3	3	0	0.0	\$116,000		7	6	1	14.3	\$145,333	\$63,000
0	0.0	\$58,000		0	0	0				0	0	0			
0	0.0	\$107,000		6	4	2	33.3	\$240,250	\$117,500	0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$130,000		0	0	0				1	1	0	0.0	\$252,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				7	7	0	0.0	\$84,000		4	4	0	0.0	\$56,250	
0	0.0	\$51,000		0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$225,000	
1	1.9	\$156,596	\$285,000	68	67	1	1.5	\$226,284	\$62,000	58	57	1	1.7	\$198,491	\$164,000
3	60.0	\$173,000	\$76,000	3	3	0	0.0	\$81,667		2	2	0	0.0	\$206,500	
4	26.7	\$75,909	\$134,250	7	6	1	14.3	\$136,000	\$157,000	32	28	4	12.5	\$268,214	\$267,000
0				3	3	0	0.0	\$215,333		3	1	2	66.7	\$68,000	\$110,000
0				0	0	0				1	1	0	0.0	\$82,000	
1	7.7	\$118,750	\$86,000	9	9	0	0.0	\$196,111		17	16	1	5.9	\$202,000	\$247,000
0				1	1	0	0.0	\$230,000		15	14	1	6.7	\$132,286	\$123,000
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	\$172,000		2	2	0	0.0	\$276,000	
31	16.2	\$103,481	\$84,226	92	78	14	15.2	\$265,769	\$268,786	181	148	33	18.2	\$173,466	\$165,424
0				0	0	0				0	0	0			
0	0.0	\$424,000		10	8	2	20.0	\$312,500	\$576,000	45	45	0	0.0	\$157,889	

Institution	All Races Combined						White						Number of Loan Applications	Number Approved
	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)		
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	888	814	74	8.3	\$189,604	\$160,892	731	681	50	6.8	\$190,238	\$142,040	24	18
K. Hovnanian American Mortgage, LLC	15	14	1	6.7	\$225,286	\$208,000	2	2	0	0.0	\$186,500		0	0
KEMBA FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$49,000		1	1	0	0.0	\$49,000		0	0
KEYBANK NATIONAL ASSOCIATION	477	387	90	18.9	\$177,930	\$128,711	319	266	53	16.6	\$164,575	\$149,660	43	22
KINECTA FEDERAL CREDIT UNION	1	1	0	0.0	\$263,000		1	1	0	0.0	\$263,000		0	0
KS STATEBANK	2	0	2	100.0		\$121,500	1	0	1	100.0		\$208,000	0	0
LAKE MICHIGAN CREDIT UNION	3	3	0	0.0	\$50,333		1	1	0	0.0	\$102,000		0	0
LAKEVIEW LOAN SERVICING, LLC	1	1	0	0.0	\$180,000		1	1	0	0.0	\$180,000		0	0
LAND HOME FINANCIAL SERVICES	1	1	0	0.0	\$72,000		1	1	0	0.0	\$72,000		0	0
LENDINGHOME FUNDING CORPORATION	40	33	7	17.5	\$150,879	\$123,000	0	0	0				0	0
LendUS	210	205	5	2.4	\$148,063	\$162,800	191	187	4	2.1	\$149,401	\$178,000	5	4
LIBERTY HOME MORTGAGE CORP	116	104	12	10.3	\$152,462	\$160,917	105	96	9	8.6	\$153,917	\$156,111	4	3
LIBERTY SAVINGS BANK, F.S.B.	13	11	2	15.4	\$194,636	\$186,000	12	10	2	16.7	\$193,900	\$186,000	0	0
LIMA ONE CAPITAL, LLC	20	8	12	60.0	\$185,750	\$128,333	0	0	0				0	0
LOANDEPOT.COM	29	27	2	6.9	\$163,630	\$119,000	27	25	2	7.4	\$164,640	\$119,000	0	0
MAGNOLIA BANK	18	14	4	22.2	\$183,286	\$154,000	10	7	3	30.0	\$231,857	\$162,667	0	0
MAIN STREET BANK	2	2	0	0.0	\$190,000		2	2	0	0.0	\$190,000		0	0
MAINSOURCE BANK	1	1	0	0.0	\$375,000		1	1	0	0.0	\$375,000		0	0
MANUFACTURERS AND TRADERS TRUST COMPANY	1	1	0	0.0	\$68,000		1	1	0	0.0	\$68,000		0	0
MARS BANK	1	1	0	0.0	\$123,000		0	0	0				0	0
MB FINANCIAL BANK, NATIONAL ASSOCIATION	46	41	5	10.9	\$144,732	\$97,000	29	28	1	3.4	\$145,786	\$43,000	2	1
MCS MORTGAGE BANKERS, INC.	7	7	0	0.0	\$161,571		7	7	0	0.0	\$161,571		0	0
MECHANICS BANK	5	5	0	0.0	\$190,800		5	5	0	0.0	\$190,800		0	0
MEDINA COUNTY FEDERAL CREDIT UNION	6	6	0	0.0	\$76,167		5	5	0	0.0	\$77,600		0	0
MEMBER FIRST MORTGAGE, LLC	1	1	0	0.0	\$106,000		1	1	0	0.0	\$106,000		0	0
MERCER COUNTY STATE BANK	1	0	1	100.0		\$68,000	1	0	1	100.0		\$68,000	0	0
MIDDLEFIELD BANKING COMPANY, THE	276	218	58	21.0	\$160,381	\$189,414	264	209	55	20.8	\$158,933	\$178,400	1	0
MIDWEST CARPENTERS & MILLWRIGHTS FEDERAL CREDIT UNION	1	1	0	0.0	\$214,000		1	1	0	0.0	\$214,000		0	0
MIDWEST LOAN SOLUTIONS INC.	2	2	0	0.0	\$172,000		2	2	0	0.0	\$172,000		0	0
MLD MORTGAGE INC	2	2	0	0.0	\$198,500		1	1	0	0.0	\$135,000		0	0
MMS MORTGAGE SERVICES, LTD.	11	9	2	18.2	\$99,556	\$49,000	10	8	2	20.0	\$101,125	\$49,000	1	1
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	18	13	5	27.8	\$216,846	\$447,600	14	10	4	28.6	\$149,400	\$322,000	0	0
MORTGAGE 1 INCORPORATION	3	3	0	0.0	\$156,000		3	3	0	0.0	\$156,000		0	0
MORTGAGE CAPITAL ASSOCIATES, INC.	1	1	0	0.0	\$227,000		0	0	0				0	0
MORTGAGE CENTER, LC	1	1	0	0.0	\$58,000		1	1	0	0.0	\$58,000		0	0
MORTGAGE LENDERS OF AMERICA	8	7	1	12.5	\$180,857	\$142,000	7	6	1	14.3	\$189,000	\$142,000	0	0

Black				Asian						Other					
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)
6	25.0	\$148,778	\$85,167	71	58	13	18.3	\$171,862	\$268,231	62	57	5	8.1	\$212,982	\$161,200
0				1	1	0	0.0	\$241,000		12	11	1	8.3	\$230,909	\$208,000
0				0	0	0				0	0	0			
21	48.8	\$121,864	\$56,238	15	13	2	13.3	\$201,538	\$102,500	100	86	14	14.0	\$230,012	\$161,857
0				0	0	0				0	0	0			
0				0	0	0				1	0	1	100.0		\$35,000
0				0	0	0				2	2	0	0.0	\$24,500	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				40	33	7	17.5	\$150,879	\$123,000
1	20.0	\$135,000	\$102,000	4	4	0	0.0	\$123,500		10	10	0	0.0	\$138,100	
1	25.0	\$94,667	\$197,000	3	2	1	33.3	\$201,000	\$270,000	4	3	1	25.0	\$131,333	\$59,000
0				0	0	0				1	1	0	0.0	\$202,000	
0				0	0	0				20	8	12	60.0	\$185,750	\$128,333
0				0	0	0				2	2	0	0.0	\$151,000	
0				6	5	1	16.7	\$116,000	\$128,000	2	2	0	0.0	\$181,500	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$123,000	
1	50.0	\$52,000	\$47,000	3	2	1	33.3	\$175,500	\$300,000	12	10	2	16.7	\$144,900	\$47,500
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$69,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
1	100.0		\$41,000	0	0	0				11	9	2	18.2	\$194,000	\$566,500
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				1	1	0	0.0	\$262,000		0	0	0			
0	0.0	\$87,000		0	0	0				0	0	0			
0				0	0	0				4	3	1	25.0	\$441,667	\$950,000
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$227,000	
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$132,000	

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)	Number of Loan Applications	Number Approved
MORTGAGE SOLUTIONS OF COLORADO	1	1	0	0.0	\$186,000		1	1	0	0.0	\$186,000		0	0
MOUNT OLYMPUS MORTGAGE COMPANY	2	2	0	0.0	\$63,500		2	2	0	0.0	\$63,500		0	0
MUTUAL OF OMAHA BANK	1	1	0	0.0	\$1,000,000		0	0	0				0	0
MYCUMORTGAGE LLC	92	85	7	7.6	\$108,435	\$81,286	71	68	3	4.2	\$105,118	\$121,667	6	4
NASA FEDERAL CREDIT UNION	1	0	1	100.0		\$101,000	0	0	0				1	0
NATIONAL BANK OF COMMERCE	2	0	2	100.0		\$288,000	2	0	2	100.0		\$288,000	0	0
NATIONS DIRECT MORTGAGE, LLC	10	9	1	10.0	\$115,667	\$52,000	10	9	1	10.0	\$115,667	\$52,000	0	0
NATIONS LENDING CORPORATION	219	216	3	1.4	\$156,875	\$69,000	201	198	3	1.5	\$160,369	\$69,000	6	6
NATIONS RELIABLE LENDING	1	1	0	0.0	\$187,000		1	1	0	0.0	\$187,000		0	0
NATIONSTAR MORTGAGE	6	4	2	33.3	\$198,250	\$316,500	4	2	2	50.0	\$158,000	\$316,500	0	0
NAVY FEDERAL CREDIT UNION	141	121	20	14.2	\$148,826	\$148,350	91	84	7	7.7	\$151,214	\$173,857	25	18
NBKC BANK	8	7	1	12.5	\$246,857	\$100,000	5	5	0	0.0	\$256,000		0	0
NETWORK CAPITAL FUNDING CORP	6	2	4	66.7	\$84,500	\$91,000	5	2	3	60.0	\$84,500	\$88,000	1	0
NETWORK FUNDING, L.P.	2	1	1	50.0	\$58,000	\$128,000	2	1	1	50.0	\$58,000	\$128,000	0	0
NEW AMERICAN MORTGAGE, LLC	134	121	13	9.7	\$139,917	\$105,846	112	101	11	9.8	\$140,535	\$113,091	8	7
NEW PENN FINANCIAL, LLC	35	29	6	17.1	\$145,414	\$119,833	31	27	4	12.9	\$134,519	\$73,750	1	0
NEW YORK COMMUNITY BANK	124	121	3	2.4	\$108,727	\$413,667	77	74	3	3.9	\$160,432	\$413,667	41	41
NFM, INC	2	2	0	0.0	\$90,000		2	2	0	0.0	\$90,000		0	0
NORTH AMERICAN SAVINGS BANK, FSB	2	1	1	50.0	\$73,000	\$750,000	1	0	1	100.0		\$750,000	0	0
NORTHERN OHIO INVESTMENT COMPANY	77	74	3	3.9	\$151,486	\$99,000	69	66	3	4.3	\$149,561	\$99,000	1	1
NORTHERN TRUST COMPANY, THE	2	2	0	0.0	\$1,768,500		2	2	0	0.0	\$1,768,500		0	0
NORTHPOINTE BANK	5	5	0	0.0	\$183,200		3	3	0	0.0	\$134,000		0	0
NORTHWEST BANK	98	84	14	14.3	\$139,655	\$120,286	65	59	6	9.2	\$145,797	\$90,833	4	4
NORTHWEST FEDERAL CREDIT UNION	4	4	0	0.0	\$126,000		3	3	0	0.0	\$133,667		0	0
NUDGE FUNDING, LLC	1	0	1	100.0		\$53,000	1	0	1	100.0		\$53,000	0	0
NUMARK CREDIT UNION	5	4	1	20.0	\$54,000	\$78,000	5	4	1	20.0	\$54,000	\$78,000	0	0
NVR MORTGAGE FINANCE, INC.	583	562	21	3.6	\$246,071	\$283,048	480	462	18	3.8	\$243,416	\$279,333	31	29
OAKSTAR BANK	1	1	0	0.0	\$237,000		1	1	0	0.0	\$237,000		0	0
OCWEN LOAN SERVICING LLC	1	0	1	100.0		\$25,000	1	0	1	100.0		\$25,000	0	0
OHIO CATHOLIC FEDERAL CREDIT UNION	94	93	1	1.1	\$113,548	\$96,000	85	84	1	1.2	\$116,833	\$96,000	8	8
OHIO EDUCATIONAL CREDIT UNION, INC., THE	17	15	2	11.8	\$129,867	\$139,500	16	14	2	12.5	\$134,357	\$139,500	0	0
ORIGIN BANK	1	1	0	0.0	\$306,000		1	1	0	0.0	\$306,000		0	0
OXFORD BANK & TRUST	12	9	3	25.0	\$29,000	\$25,000	8	7	1	12.5	\$27,857	\$15,000	1	0
PACIFIC UNION FINANCIAL, LLC	17	15	2	11.8	\$161,600	\$81,000	15	13	2	13.3	\$157,308	\$81,000	2	2
PACOR MORTGAGE CORP.	54	54	0	0.0	\$166,926		35	35	0	0.0	\$159,000		0	0
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	3	2	1	33.3	\$139,000	\$696,000	3	2	1	33.3	\$139,000	\$696,000	0	0

Black				Asian						Other					
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				0	0	0				1	1	0	0.0	\$1,000,000	
2	33.3	\$117,000	\$49,500	2	2	0	0.0	\$79,500		13	11	2	15.4	\$131,091	\$52,500
1	100.0		\$101,000	0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$110,000		2	2	0	0.0	\$176,000		10	10	0	0.0	\$112,000	
0				0	0	0				0	0	0			
0				0	0	0				2	2	0	0.0	\$238,500	
7	28.0	\$105,056	\$147,857	4	3	1	25.0	\$331,333	\$56,000	21	16	5	23.8	\$151,313	\$131,800
0				2	2	0	0.0	\$224,000		1	0	1	100.0		\$100,000
1	100.0		\$100,000	0	0	0				0	0	0			
0				0	0	0				0	0	0			
1	12.5	\$113,714	\$125,000	5	5	0	0.0	\$167,600		9	8	1	11.1	\$137,750	\$7,000
1	100.0		\$60,000	1	0	1	100.0		\$364,000	2	2	0	0.0	\$292,500	
0	0.0	\$14,073		1	1	0	0.0	\$5,000		5	5	0	0.0	\$140,400	
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$73,000	
0	0.0	\$201,000		4	4	0	0.0	\$205,500		3	3	0	0.0	\$105,333	
0				0	0	0				0	0	0			
0				0	0	0				2	2	0	0.0	\$257,000	
0	0.0	\$47,000		2	1	1	50.0	\$303,000	\$439,000	27	20	7	25.9	\$131,900	\$100,000
0				1	1	0	0.0	\$103,000		0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
2	6.5	\$261,966	\$300,500	59	58	1	1.7	\$252,603	\$315,000	13	13	0	0.0	\$275,846	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$82,500		0	0	0				1	1	0	0.0	\$86,000	
0				0	0	0				1	1	0	0.0	\$67,000	
0				0	0	0				0	0	0			
1	100.0		\$30,000	0	0	0				3	2	1	33.3	\$33,000	\$30,000
0	0.0	\$189,500		0	0	0				0	0	0			
0				1	1	0	0.0	\$42,000		18	18	0	0.0	\$189,278	
0				0	0	0				0	0	0			



Institution	All Races Combined						White						Number of Loan Applications	Number Approved
	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)		
PARK NATIONAL BANK, THE	45	40	5	11.1	\$137,025	\$136,400	40	35	5	12.5	\$144,343	\$136,400	0	0
Partners United	2	2	0	0.0	\$154,000		2	2	0	0.0	\$154,000		0	0
PATHWAYS FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$99,000		1	1	0	0.0	\$99,000		0	0
PENNYMAC LOAN SERVICES, LLC.	6	5	1	16.7	\$219,200	\$96,000	5	4	1	20.0	\$235,250	\$96,000	1	1
PENTAGON FEDERAL CREDIT UNION	22	16	6	27.3	\$135,813	\$63,667	16	11	5	31.3	\$126,727	\$69,800	1	0
PEOPLES BANK	42	34	8	19.0	\$126,765	\$93,875	38	31	7	18.4	\$125,194	\$102,286	0	0
PEOPLES MORTGAGE	5	5	0	0.0	\$102,800		4	4	0	0.0	\$85,000		0	0
PERFORMANCE EQUITY PARTNERS INC	3	2	1	33.3	\$18,500	\$9,000	2	1	1	50.0	\$30,000	\$9,000	0	0
PERL MORTGAGE	1	0	1	100.0		\$608,000	1	0	1	100.0		\$608,000	0	0
PHH HOME LOANS LLC	19	19	0	0.0	\$259,684		14	14	0	0.0	\$241,786		1	1
PHH MORTGAGE CO	8	3	5	62.5	\$162,333	\$95,200	6	2	4	66.7	\$201,500	\$104,250	2	1
PLAZA HOME MORTGAGE, INC.	44	34	10	22.7	\$151,912	\$303,000	35	27	8	22.9	\$146,926	\$263,750	3	3
PNC BANK, NATIONAL ASSOCIATION	936	824	112	12.0	\$164,056	\$150,509	622	557	65	10.5	\$154,504	\$152,908	50	37
POLARIS HOME FUNDING CORP	86	85	1	1.2	\$148,824	\$118,000	84	83	1	1.2	\$149,711	\$118,000	0	0
PORTAGE COMMUNITY BANK	214	201	13	6.1	\$153,597	\$139,385	191	180	11	5.8	\$153,172	\$137,091	2	1
PREMIA MORTGAGE, LLC	17	15	2	11.8	\$241,800	\$284,000	15	13	2	13.3	\$232,769	\$284,000	0	0
PREMIUM MORTGAGE CORP	1	1	0	0.0	\$177,000		1	1	0	0.0	\$177,000		0	0
PRIMARY RESIDENTIAL MORTGAGE	131	130	1	0.8	\$164,692	\$361,000	125	124	1	0.8	\$164,782	\$361,000	1	1
PRIMELENDING, A PLAINSCAPITAL COMPANY	265	251	14	5.3	\$150,159	\$149,643	228	218	10	4.4	\$147,417	\$153,100	12	10
PRIORITY MORTGAGE CORPORATION	3	3	0	0.0	\$143,667		3	3	0	0.0	\$143,667		0	0
PROVIDENT FUNDING ASSOCIATES	15	15	0	0.0	\$191,800		9	9	0	0.0	\$210,444		0	0
PULTE MORTGAGE L.L.C.	211	195	16	7.6	\$309,851	\$369,875	140	131	9	6.4	\$299,053	\$363,111	9	7
PURDUE FEDERAL CREDIT UNION	2	2	0	0.0	\$260,000		2	2	0	0.0	\$260,000		0	0
QUICKEN LOANS, INC.	1,563	1,251	312	20.0	\$157,701	\$157,295	910	746	164	18.0	\$158,735	\$146,287	74	46
Rapid Mortgage Company	29	29	0	0.0	\$142,759		27	27	0	0.0	\$145,407		2	2
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	5	5	0	0.0	\$175,000		3	3	0	0.0	\$152,667		0	0
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	4	3	1	25.0	\$363,667	\$218,000	4	3	1	25.0	\$363,667	\$218,000	0	0
REGIONS BANK	2	2	0	0.0	\$357,500		2	2	0	0.0	\$357,500		0	0
RELIANCE FIRST CAPITAL LLC	56	48	8	14.3	\$132,771	\$121,250	46	40	6	13.0	\$143,100	\$125,000	3	2
RELIANT BANK	1	1	0	0.0	\$170,000		0	0	0				0	0
REPUBLIC BANK & TRUST COMPANY	1	1	0	0.0	\$372,000		1	1	0	0.0	\$372,000		0	0
REPUBLIC STATE MORTGAGE	4	4	0	0.0	\$99,000		4	4	0	0.0	\$99,000		0	0
RESIDENTIAL BANCORP	16	16	0	0.0	\$125,875		14	14	0	0.0	\$127,071		1	1
RESIDENTIAL MORTGAGE SERVICES	131	127	4	3.1	\$194,488	\$90,500	106	104	2	1.9	\$194,933	\$88,000	2	1
RICHWOOD BANKING COMPANY, INC., THE	1	1	0	0.0	\$84,000		1	1	0	0.0	\$84,000		0	0
ROYAL UNITED MORTGAGE LLC	2	2	0	0.0	\$51,000		2	2	0	0.0	\$51,000		0	0

Black				Asian						Other					
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				5	5	0	0.0	\$85,800	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$155,000		0	0	0				0	0	0			
1	100.0		\$33,000	2	2	0	0.0	\$127,500		3	3	0	0.0	\$174,667	
0				3	2	1	33.3	\$117,000	\$35,000	1	1	0	0.0	\$195,000	
0				0	0	0				1	1	0	0.0	\$174,000	
0				0	0	0				1	1	0	0.0	\$7,000	
0				0	0	0				0	0	0			
0	0.0	\$359,000		0	0	0				4	4	0	0.0	\$297,500	
1	50.0	\$84,000	\$59,000	0	0	0				0	0	0			
0	0.0	\$110,333		1	1	0	0.0	\$111,000		5	3	2	40.0	\$252,000	\$460,000
13	26.0	\$84,135	\$71,846	24	20	4	16.7	\$173,400	\$108,000	240	210	30	12.5	\$202,581	\$185,067
0				1	1	0	0.0	\$105,000		1	1	0	0.0	\$119,000	
1	50.0	\$159,000	\$204,000	5	5	0	0.0	\$187,600		16	15	1	6.3	\$147,000	\$100,000
0				0	0	0				2	2	0	0.0	\$300,500	
0				0	0	0				0	0	0			
0	0.0	\$88,000		1	1	0	0.0	\$136,000		4	4	0	0.0	\$188,250	
2	16.7	\$103,900	\$213,500	11	11	0	0.0	\$146,818		14	12	2	14.3	\$241,583	\$68,500
0				0	0	0				0	0	0			
0				1	1	0	0.0	\$69,000		5	5	0	0.0	\$182,800	
2	22.2	\$314,857	\$406,500	38	35	3	7.9	\$350,029	\$391,667	24	22	2	8.3	\$308,636	\$331,000
0				0	0	0				0	0	0			
28	37.8	\$126,804	\$149,964	16	11	5	31.3	\$156,636	\$136,400	563	448	115	20.4	\$159,179	\$175,687
0	0.0	\$107,000		0	0	0				0	0	0			
0				0	0	0				2	2	0	0.0	\$208,500	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
1	33.3	\$84,500	\$88,000	0	0	0				7	6	1	14.3	\$80,000	\$132,000
0				0	0	0				1	1	0	0.0	\$170,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$103,000		0	0	0				1	1	0	0.0	\$132,000	
1	50.0	\$223,000	\$63,000	1	1	0	0.0	\$116,000		22	21	1	4.5	\$194,667	\$123,000
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			

Institution	All Races Combined						White						Number of Loan Applications	Number Approved
	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)		
RS Lending, Inc.	3	3	0	0.0	\$70,000		0	0	0				0	0
RUOFF MORTGAGE	50	47	3	6.0	\$118,106	\$124,000	44	41	3	6.8	\$120,390	\$124,000	1	1
S & T BANK	11	10	1	9.1	\$142,200	\$100,000	5	4	1	20.0	\$248,000	\$100,000	0	0
SAINT JOSEPHS CANTON PARISH FEDERAL CREDIT UNION	6	5	1	16.7	\$84,000	\$38,000	5	5	0	0.0	\$84,000		0	0
SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION	1	1	0	0.0	\$100,000		1	1	0	0.0	\$100,000		0	0
SCHMIDT MORTGAGE COMPANY	115	110	5	4.3	\$143,755	\$108,000	108	103	5	4.6	\$139,942	\$108,000	0	0
SECURITYNATIONAL MORTGAGE COMPANY	6	6	0	0.0	\$81,167		1	1	0	0.0	\$82,000		0	0
SEVEN SEVENTEEN CREDIT UNION INC	351	297	54	15.4	\$107,774	\$82,852	225	196	29	12.9	\$106,857	\$62,931	7	6
SHORE MORTGAGE	175	170	5	2.9	\$163,529	\$176,800	155	150	5	3.2	\$162,607	\$176,800	7	7
SIERRA PACIFIC MORTGAGE	3	3	0	0.0	\$251,667		3	3	0	0.0	\$251,667		0	0
SIGNATURE FEDERAL CREDIT UNION	1	1	0	0.0	\$58,000		1	1	0	0.0	\$58,000		0	0
SIGNATURE MORTGAGE CORPORATION	246	240	6	2.4	\$176,663	\$224,167	227	225	2	0.9	\$175,307	\$383,500	2	2
SIRVA MORTGAGE, INC.	60	59	1	1.7	\$252,203	\$1,120,000	50	50	0	0.0	\$248,460		3	3
STAR USA FEDERAL CREDIT UNION	1	1	0	0.0	\$59,000		1	1	0	0.0	\$59,000		0	0
STARK FEDERAL CREDIT UNION	27	22	5	18.5	\$107,091	\$80,000	26	22	4	15.4	\$107,091	\$82,750	0	0
STATE BANK AND TRUST COMPANY, THE	6	6	0	0.0	\$247,333		5	5	0	0.0	\$229,400		0	0
STATE DEPARTMENT FEDERAL CREDIT UNION	2	2	0	0.0	\$235,000		1	1	0	0.0	\$211,000		0	0
STATE FARM BANK, FSB	12	12	0	0.0	\$192,167		10	10	0	0.0	\$189,000		0	0
STC CAPITAL BANK	1	1	0	0.0	\$182,000		1	1	0	0.0	\$182,000		0	0
STEARNS LENDING, INC.	5	4	1	20.0	\$172,000	\$363,000	4	3	1	25.0	\$167,333	\$363,000	1	1
STIFEL BANK AND TRUST	25	25	0	0.0	\$162,920		23	23	0	0.0	\$151,043		0	0
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	11	10	1	9.1	\$72,200	\$69,000	4	3	1	25.0	\$77,000	\$69,000	0	0
SUMMIT FUNDING, INC.	3	2	1	33.3	\$228,500	\$93,000	3	2	1	33.3	\$228,500	\$93,000	0	0
SUN WEST MORTGAGE COMPANY, INC.	2	2	0	0.0	\$119,500		2	2	0	0.0	\$119,500		0	0
SUNTRUST MORTGAGE, INC.	6	6	0	0.0	\$145,333		5	5	0	0.0	\$142,000		0	0
SUPERIOR CREDIT UNION INC	4	4	0	0.0	\$235,250		3	3	0	0.0	\$247,000		0	0
TEACHERS CREDIT UNION	1	1	0	0.0	\$96,000		1	1	0	0.0	\$96,000		0	0
TELHIO CREDIT UNION, INC.	2	2	0	0.0	\$179,500		1	1	0	0.0	\$288,000		1	1
TEXAS SECURITY BANK	1	1	0	0.0	\$74,000		1	1	0	0.0	\$74,000		0	0
The Farmers Savings Bank	35	33	2	5.7	\$113,091	\$33,000	32	30	2	6.3	\$118,567	\$33,000	0	0
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2,730	2,634	96	3.5	\$182,746	\$171,708	2,350	2,273	77	3.3	\$180,854	\$174,364	43	38
THREE RIVERS FEDERAL CREDIT UNION	1	1	0	0.0	\$70,000		0	0	0				0	0
THRIVENT FEDERAL CREDIT UNION	6	4	2	33.3	\$129,500	\$87,500	6	4	2	33.3	\$129,500	\$87,500	0	0
TIAA, FSB	30	28	2	6.7	\$333,357	\$315,500	23	21	2	8.7	\$305,952	\$315,500	0	0
TIDEWATER MORTGAGE SERVICES	4	4	0	0.0	\$163,500		4	4	0	0.0	\$163,500		0	0
TOP FLITE FINANCIAL INC	115	105	10	8.7	\$159,619	\$152,200	111	102	9	8.1	\$159,422	\$162,444	4	3

Black				Asian						Other					
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0				0	0	0				3	3	0	0.0	\$70,000	
0	0.0	\$69,000		5	5	0	0.0	\$109,200		0	0	0			
0				0	0	0				6	6	0	0.0	\$71,667	
0				0	0	0				1	0	1	100.0		\$38,000
0				0	0	0				0	0	0			
0				2	2	0	0.0	\$197,000		5	5	0	0.0	\$201,000	
0				5	5	0	0.0	\$81,000		0	0	0			
1	14.3	\$64,333	\$20,000	0	0	0				119	95	24	20.2	\$112,411	\$109,542
0	0.0	\$140,714		1	1	0	0.0	\$99,000		12	12	0	0.0	\$193,750	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0	0.0	\$64,500		7	5	2	28.6	\$214,200	\$141,500	10	8	2	20.0	\$219,375	\$147,500
0	0.0	\$245,333		2	2	0	0.0	\$195,500		5	4	1	20.0	\$332,500	\$1,120,000
0				0	0	0				0	0	0			
0				0	0	0				1	0	1	100.0		\$69,000
0				0	0	0				1	1	0	0.0	\$337,000	
0				0	0	0				1	1	0	0.0	\$259,000	
0				0	0	0				2	2	0	0.0	\$208,000	
0				0	0	0				0	0	0			
0	0.0	\$186,000		0	0	0				0	0	0			
0				0	0	0				2	2	0	0.0	\$299,500	
0				4	4	0	0.0	\$66,000		3	3	0	0.0	\$75,667	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$162,000	
0				0	0	0				1	1	0	0.0	\$200,000	
0				0	0	0				0	0	0			
0	0.0	\$71,000		0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				3	3	0	0.0	\$58,333	
5	11.6	\$103,368	\$165,400	110	104	6	5.5	\$248,250	\$162,833	227	219	8	3.5	\$185,046	\$156,750
0				1	1	0	0.0	\$70,000		0	0	0			
0				0	0	0				0	0	0			
0				5	5	0	0.0	\$537,400		2	2	0	0.0	\$111,000	
0				0	0	0				0	0	0			
1	25.0	\$166,333	\$60,000	0	0	0				0	0	0			

Institution	All Races Combined						White						Number of Loan Applications	Number Approved
	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)		
TOWNE MORTGAGE COMPANY	2	2	0	0.0	\$145,500		2	2	0	0.0	\$145,500		0	0
TOYOTA FINANCIAL SAVINGS BANK	1	1	0	0.0	\$459,000		1	1	0	0.0	\$459,000		0	0
TRIAD FINANCIAL SERVICES, INC.	87	11	76	87.4	\$40,455	\$36,145	77	10	67	87.0	\$39,100	\$34,955	4	1
TRIUMPH BANK	15	15	0	0.0	\$328,667		11	11	0	0.0	\$335,455		0	0
U.S. BANK NATIONAL ASSOCIATION	442	349	93	21.0	\$147,226	\$132,086	351	283	68	19.4	\$150,728	\$135,118	27	17
UBS BANK USA	8	7	1	12.5	\$351,429	\$640,000	5	5	0	0.0	\$362,000		1	1
UKRAINIAN FEDERAL CREDIT UNION	13	12	1	7.7	\$81,667	\$100,000	13	12	1	7.7	\$81,667	\$100,000	0	0
UNIFIED BANK	10	10	0	0.0	\$125,000		6	6	0	0.0	\$176,500		0	0
UNION BANK COMPANY, THE	2	2	0	0.0	\$221,500		2	2	0	0.0	\$221,500		0	0
UNION CAPITAL MORTGAGE CORP DB	255	253	2	0.8	\$204,320	\$107,000	193	191	2	1.0	\$201,555	\$107,000	1	1
Union Home Mortgage Corp.	876	851	25	2.9	\$141,394	\$140,520	821	799	22	2.7	\$141,713	\$145,818	27	24
UNION SAVINGS BANK	8	6	2	25.0	\$212,333	\$172,500	7	6	1	14.3	\$212,333	\$208,000	0	0
UNITED FEDERAL CREDIT UNION	2	2	0	0.0	\$193,000		2	2	0	0.0	\$193,000		0	0
UNITED NATIONS FEDERAL CREDIT UNION	1	1	0	0.0	\$159,000		1	1	0	0.0	\$159,000		0	0
UNITED SECURITY FINANCIAL	1	1	0	0.0	\$201,000		1	1	0	0.0	\$201,000		0	0
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	6	6	0	0.0	\$243,167		3	3	0	0.0	\$184,667		0	0
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION	3	3	0	0.0	\$586,000		3	3	0	0.0	\$586,000		0	0
USAA FEDERAL SAVINGS BANK	158	129	29	18.4	\$157,256	\$142,621	127	108	19	15.0	\$162,028	\$153,105	9	5
VANDERBILT MORTGAGE & FINANCE, INC	33	4	29	87.9	\$43,250	\$52,000	24	3	21	87.5	\$50,667	\$47,810	2	0
VANDYK MORTGAGE CORPORATION	38	36	2	5.3	\$178,500	\$188,000	36	34	2	5.6	\$181,029	\$188,000	2	2
VELOCITY COMMERCIAL CAPITAL	2	2	0	0.0	\$100,500		1	1	0	0.0	\$81,000		0	0
VICTORIAN FINANCE, LLC	1	1	0	0.0	\$228,000		1	1	0	0.0	\$228,000		0	0
VICTORY COMMUNITY BANK	1	1	0	0.0	\$260,000		1	1	0	0.0	\$260,000		0	0
VIRGINIA NATIONAL BANK	4	4	0	0.0	\$83,750		0	0	0				0	0
WASHINGTON FINANCIAL BANK	1	1	0	0.0	\$940,000		1	1	0	0.0	\$940,000		0	0
WASHINGTONFIRST MORTGAGE CORPORATION	1	1	0	0.0	\$242,000		0	0	0				0	0
WATERSTONE MORTGAGE CORPORATION	163	153	10	6.1	\$115,399	\$61,100	145	138	7	4.8	\$113,065	\$66,714	11	10
WAYNE SAVINGS COMMUNITY BANK	149	142	7	4.7	\$168,106	\$125,429	125	118	7	5.6	\$177,186	\$125,429	0	0
WEI Mortgage LLC	4	4	0	0.0	\$200,250		4	4	0	0.0	\$200,250		0	0
WEICHERT FINANCIAL SERVICES	27	27	0	0.0	\$273,148		23	23	0	0.0	\$271,913		0	0
WELLS FARGO BANK, NATIONAL ASSOCIATION	730	629	101	13.8	\$187,911	\$132,653	603	532	71	11.8	\$192,224	\$140,310	27	21
WESBANCO BANK, INC.	2	1	1	50.0	\$136,000	\$48,000	2	1	1	50.0	\$136,000	\$48,000	0	0
WEST COMMUNITY CREDIT UNION	1	1	0	0.0	\$60,000		1	1	0	0.0	\$60,000		0	0
WEST PENN FINANCIAL SERVICE CE	51	50	1	2.0	\$118,260	\$65,000	23	23	0	0.0	\$108,696		0	0
WESTERN OHIO MORTGAGE	10	10	0	0.0	\$139,200		10	10	0	0.0	\$139,200		0	0
WESTFIELD BANK, FSB	230	224	6	2.6	\$271,808	\$167,167	197	192	5	2.5	\$269,135	\$191,600	4	4

Black				Asian						Other					
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			
3	75.0	\$54,000	\$41,000	1	0	1	100.0		\$75,000	5	0	5	100.0		\$41,400
0				4	4	0	0.0	\$310,000		0	0	0			
10	37.0	\$106,353	\$51,200	23	20	3	13.0	\$118,300	\$112,000	41	29	12	29.3	\$156,966	\$187,333
0	0.0	\$354,000		0	0	0				2	1	1	50.0	\$296,000	\$640,000
0				0	0	0				0	0	0			
0				0	0	0				4	4	0	0.0	\$47,750	
0				0	0	0				0	0	0			
0	0.0	\$60,000		3	3	0	0.0	\$198,333		58	58	0	0.0	\$216,224	
3	11.1	\$91,958	\$101,667	9	9	0	0.0	\$200,000		19	19	0	0.0	\$162,632	
0				1	0	1	100.0		\$137,000	0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				3	3	0	0.0	\$301,667		0	0	0			
0				0	0	0				0	0	0			
4	44.4	\$210,600	\$63,250	1	1	0	0.0	\$103,000		21	15	6	28.6	\$108,733	\$162,333
2	100.0		\$71,500	1	0	1	100.0		\$11,000	6	1	5	83.3	\$21,000	\$70,000
0	0.0	\$135,500		0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$120,000	
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				4	4	0	0.0	\$83,750	
0				0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$242,000	
1	9.1	\$110,600	\$33,000	1	1	0	0.0	\$266,000		6	4	2	33.3	\$170,250	\$55,500
0				1	1	0	0.0	\$250,000		23	23	0	0.0	\$117,957	
0				0	0	0				0	0	0			
0				2	2	0	0.0	\$276,500		2	2	0	0.0	\$284,000	
6	22.2	\$141,143	\$92,333	33	24	9	27.3	\$180,833	\$63,000	67	52	15	22.4	\$165,942	\$154,333
0				0	0	0				0	0	0			
0				0	0	0				0	0	0			
0				0	0	0				28	27	1	3.6	\$126,407	\$65,000
0				0	0	0				0	0	0			
0	0.0	\$104,500		3	3	0	0.0	\$457,333		26	25	1	3.8	\$296,840	\$45,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Northeast Ohio

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)	Number of Loan Applications	Number Approved
WESTSTAR MORTGAGE INC	4	3	1	25.0	\$172,333	\$46,000	1	1	0	0.0	\$70,000		0	0
WINGS FINANCIAL CREDIT UNION	1	1	0	0.0	\$122,000		0	0	0				1	1
WRIGHT-PATT CREDIT UNION, INC.	8	8	0	0.0	\$162,625		7	7	0	0.0	\$173,429		0	0
WYNDHAM CAPITAL MORTGAGE, INC.	3	2	1	33.3	\$153,500	\$227,000	3	2	1	33.3	\$153,500	\$227,000	0	0

Black				Asian						Other					
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				1	0	1	100.0		\$46,000	2	2	0	0.0	\$223,500	
0	0.0	\$122,000		0	0	0				0	0	0			
0				0	0	0				1	1	0	0.0	\$87,000	
0				0	0	0				0	0	0			