



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Stark County

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

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

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
21ST MORTGAGE CORP.	21	5	16	76.2	\$27,600	\$44,688
AFFINITY FEDERAL CREDIT UNION	1	1	0	0.0	\$75,000	
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	1	1	0	0.0	\$323,000	
ALLIANCE CREDIT LLC	4	1	3	75.0	\$39,000	\$64,667
AMERICAN FINANCIAL NETWORK INC.	2	2	0	0.0	\$101,500	
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$210,000	
AMERICAN INTERNET MORTGAGE	2	2	0	0.0	\$132,000	
AMERICAN MIDWEST MORTGAGE	2	2	0	0.0	\$123,000	
AMERICAN MORTGAGE COMPANY	3	3	0	0.0	\$84,333	
AMERIFIRST FINANCIAL CORPORATION	9	9	0	0.0	\$139,111	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$114,000	
APPLE CREEK BANKING COMPANY, THE	16	13	3	18.8	\$110,385	\$197,000
ASHLAND CREDIT UNION	1	1	0	0.0	\$143,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$200,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$108,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	10	7	3	30.0	\$183,429	\$143,333
BANK OF ENGLAND	1	1	0	0.0	\$69,000	
BANK OF MAGNOLIA COMPANY, THE	10	10	0	0.0	\$109,400	
BANKERS G T AND T COMPANY	1	1	0	0.0	\$179,000	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$60,000	
BNY MELLON, NATIONAL ASSOCIATION	1	1	0	0.0	\$960,000	
BRIDGEVIEW BANK GROUP	1	1	0	0.0	\$124,000	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$82,000	
BUSEY BANK	1	1	0	0.0	\$179,000	
Caliber Home Loans, Inc.	14	12	2	14.3	\$140,667	\$146,000
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	43	41	2	4.7	\$93,805	\$21,000
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$38,000
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$250,000	
CBC NATIONAL BANK	3	3	0	0.0	\$153,667	
CENTIER BANK	12	12	0	0.0	\$59,750	



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CHEMICAL BANK	2	2	0	0.0	\$115,500	
CHURCHILL MORTGAGE CORP	2	2	0	0.0	\$269,500	
CITIBANK, N.A.	2	1	1	50.0	\$26,000	\$85,000
CITIZENS BANK, NATIONAL ASSOCIATION	71	63	8	11.3	\$129,889	\$174,750
CIVISTA BANK	4	4	0	0.0	\$153,750	
CMG MORTGAGE, INC.	25	25	0	0.0	\$127,680	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	24	24	0	0.0	\$133,542	
CONGRESSIONAL BANK	1	1	0	0.0	\$141,000	
CONSUMERS NATIONAL BANK	18	18	0	0.0	\$233,556	
CORTLAND SAVINGS AND BANKING COMPANY, THE	12	11	1	8.3	\$196,455	\$8,000
CREDIT HUMAN FEDERAL CREDIT UNION	5	3	2	40.0	\$71,000	\$46,500
CROSSCOUNTRY MORTGAGE INC	44	41	3	6.8	\$142,683	\$198,000
DESCO FEDERAL CREDIT UNION	1	1	0	0.0	\$383,000	
DITECH FINANCIAL LLC	1	1	0	0.0	\$226,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	32	32	0	0.0	\$217,500	
DOMINION ENERGY CREDIT UNION	1	1	0	0.0	\$48,000	
E MORTGAGE MANAGEMENT, LLC	3	3	0	0.0	\$128,000	
ENVOY MORTGAGE, LTD.	30	29	1	3.3	\$111,966	\$116,000
EQUITABLE MORTGAGE CORPORATION	2	2	0	0.0	\$192,500	
EQUITY RESOURCES, INCORPORATED	2	2	0	0.0	\$204,000	
EVERENCE FEDERAL CREDIT UNION	1	1	0	0.0	\$99,000	
EVOLVE BANK & TRUST	2	2	0	0.0	\$109,500	
FAIRWAY INDEPENDENT MORT. CORP	148	148	0	0.0	\$136,797	
FARM CREDIT SERVICES OF MIDAM	21	17	4	19.0	\$186,824	\$201,500
FARMERS & MERCHANTS STATE BANK, THE	1	1	0	0.0	\$89,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	88	86	2	2.3	\$205,663	\$189,500
FIFTH THIRD BANK	1	0	1	100.0		\$46,000
FIFTH THIRD MORTGAGE COMPANY	72	69	3	4.2	\$168,232	\$220,333
FIRESTONE FEDERAL CREDIT UNION	1	1	0	0.0	\$83,000	
FIRST COMMONWEALTH BANK	109	98	11	10.1	\$203,235	\$133,364



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FIRST COMMUNITY MORTGAGE, INC.	2	1	1	50.0	\$109,000	\$109,000
First Equity Mortgage Inc	1	1	0	0.0	\$319,000	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	7	7	0	0.0	\$50,571	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	32	31	1	3.1	\$206,548	\$348,000
FIRST FINANCIAL BANK	1	1	0	0.0	\$125,000	
FIRST GUARANTY MORTGAGE CORP	3	3	0	0.0	\$88,667	
FIRST INTERNET BANK OF INDIANA	1	1	0	0.0	\$253,000	
FIRST MARINER BANK	1	1	0	0.0	\$155,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	4	4	0	0.0	\$234,500	
FIRST OHIO HOME FINANCE, INC	6	6	0	0.0	\$157,333	
FIRST SECURITY MORTGAGE CORPORATION	1	1	0	0.0	\$52,000	
FIRSTBANK	1	1	0	0.0	\$382,000	
FLAGSTAR BANK, FSB	7	6	1	14.3	\$169,833	\$158,000
FRANKLIN AMERICAN MORTGAGE CO.	2	2	0	0.0	\$63,500	
FREEDOM MORTGAGE CORP.	1	1	0	0.0	\$166,000	
FRIENDS AND FAMILY CREDIT UNION	28	27	1	3.6	\$116,963	\$160,000
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$117,000	
HALLMARK HOME MORTGAGE LLC	1	1	0	0.0	\$237,000	
HOME MORTGAGE ASSURED CORPORATION	119	119	0	0.0	\$144,286	
HOME POINT FINANCIAL CORP	5	5	0	0.0	\$148,800	
HOME SAVINGS BANK	103	100	3	2.9	\$220,540	\$196,333
HOMESERVICES LENDING, LLC	1	1	0	0.0	\$82,000	
HOMESIDE FINANCIAL, LLC	127	119	8	6.3	\$142,370	\$159,125
HOMETOWN BANK	2	2	0	0.0	\$288,000	
HUNTINGTON NATIONAL BANK, THE	647	585	62	9.6	\$136,438	\$139,048
ILLINOIS NATIONAL BANK	1	1	0	0.0	\$238,000	
INDEPENDENT BANK	18	18	0	0.0	\$270,167	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	109	98	11	10.1	\$148,755	\$95,455
KEYBANK NATIONAL ASSOCIATION	28	23	5	17.9	\$152,609	\$254,800
LIBERTY HOME MORTGAGE CORP	4	3	1	25.0	\$128,667	\$77,000



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LIMA ONE CAPITAL, LLC	1	0	1	100.0		\$10,000
LOANDEPOT.COM	3	3	0	0.0	\$138,667	
MARS BANK	1	1	0	0.0	\$123,000	
MECHANICS BANK	1	1	0	0.0	\$195,000	
MEMBER FIRST MORTGAGE, LLC	1	1	0	0.0	\$106,000	
MIDWEST LOAN SOLUTIONS INC.	2	2	0	0.0	\$172,000	
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$475,000	
MYCUMORTGAGE LLC	10	9	1	10.0	\$109,000	\$34,000
NATIONS LENDING CORPORATION	13	13	0	0.0	\$134,769	
NATIONSTAR MORTGAGE	1	1	0	0.0	\$76,000	
NAVY FEDERAL CREDIT UNION	4	4	0	0.0	\$169,000	
NBKC BANK	1	1	0	0.0	\$236,000	
NETWORK CAPITAL FUNDING CORP	1	0	1	100.0		\$45,000
NEW AMERICAN MORTGAGE, LLC	13	13	0	0.0	\$125,077	
NEW PENN FINANCIAL, LLC	2	1	1	50.0	\$181,000	\$123,000
NFM, INC	1	1	0	0.0	\$131,000	
NORTHERN OHIO INVESTMENT COMPANY	3	3	0	0.0	\$100,000	
NORTHWEST BANK	1	1	0	0.0	\$90,000	
NVR MORTGAGE FINANCE, INC.	38	38	0	0.0	\$215,421	
OHIO CATHOLIC FEDERAL CREDIT UNION	3	3	0	0.0	\$97,333	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	1	0	0.0	\$60,000	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$218,000	
PACOR MORTGAGE CORP.	1	1	0	0.0	\$223,000	
PARK NATIONAL BANK, THE	10	8	2	20.0	\$92,250	\$145,000
PATHWAYS FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$99,000	
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$364,000	
PEOPLES BANK	4	3	1	25.0	\$160,333	\$52,000
PERFORMANCE EQUITY PARTNERS INC	1	1	0	0.0	\$7,000	
PHH HOME LOANS LLC	2	2	0	0.0	\$107,000	
PLAZA HOME MORTGAGE, INC.	2	2	0	0.0	\$229,500	



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PNC BANK, NATIONAL ASSOCIATION	84	75	9	10.7	\$134,413	\$140,111
POLARIS HOME FUNDING CORP	39	38	1	2.6	\$129,368	\$118,000
PORTAGE COMMUNITY BANK	18	18	0	0.0	\$151,889	
PREMIA MORTGAGE, LLC	5	5	0	0.0	\$243,800	
PRIMARY RESIDENTIAL MORTGAGE	3	3	0	0.0	\$91,333	
PRIMELENDING, A PLAINSCAPITAL COMPANY	10	10	0	0.0	\$159,200	
PRIORITY MORTGAGE CORPORATION	1	1	0	0.0	\$65,000	
PULTE MORTGAGE L.L.C.	3	2	1	33.3	\$255,500	\$289,000
QUICKEN LOANS, INC.	135	107	28	20.7	\$135,860	\$152,643
Rapid Mortgage Company	3	3	0	0.0	\$114,667	
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$142,000	
RELIANCE FIRST CAPITAL LLC	1	0	1	100.0		\$28,000
RELIANT BANK	1	1	0	0.0	\$170,000	
REPUBLIC STATE MORTGAGE	3	3	0	0.0	\$97,333	
RESIDENTIAL BANCORP	13	13	0	0.0	\$120,154	
RESIDENTIAL MORTGAGE SERVICES	3	3	0	0.0	\$277,667	
RS Lending, Inc.	3	3	0	0.0	\$70,000	
RUOFF MORTGAGE	3	3	0	0.0	\$84,000	
S & T BANK	1	1	0	0.0	\$48,000	
SAINT JOSEPHS CANTON PARISH FEDERAL CREDIT UNION	6	5	1	16.7	\$84,000	\$38,000
SCHMIDT MORTGAGE COMPANY	13	12	1	7.7	\$121,083	\$160,000
SEVEN SEVENTEEN CREDIT UNION INC	10	9	1	10.0	\$97,889	\$262,000
SHORE MORTGAGE	3	3	0	0.0	\$174,000	
SIGNATURE FEDERAL CREDIT UNION	1	1	0	0.0	\$58,000	
SIGNATURE MORTGAGE CORPORATION	160	157	3	1.9	\$172,688	\$166,333
SIRVA MORTGAGE, INC.	7	7	0	0.0	\$212,571	
STAR USA FEDERAL CREDIT UNION	1	1	0	0.0	\$59,000	
STARK FEDERAL CREDIT UNION	26	21	5	19.2	\$110,333	\$80,000
STATE FARM BANK, FSB	3	3	0	0.0	\$132,000	
STEARNS LENDING, INC.	1	1	0	0.0	\$60,000	



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STIFEL BANK AND TRUST	1	1	0	0.0	\$63,000	
SUN WEST MORTGAGE COMPANY, INC.	1	1	0	0.0	\$120,000	
SUPERIOR CREDIT UNION INC	1	1	0	0.0	\$170,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	47	47	0	0.0	\$169,170	
TIAA, FSB	1	1	0	0.0	\$200,000	
TOP FLITE FINANCIAL INC	9	8	1	11.1	\$209,625	\$251,000
TRIAD FINANCIAL SERVICES, INC.	14	2	12	85.7	\$42,500	\$26,000
TRIUMPH BANK	1	1	0	0.0	\$293,000	
U.S. BANK NATIONAL ASSOCIATION	30	26	4	13.3	\$133,346	\$74,000
UNIFIED BANK	10	10	0	0.0	\$125,000	
UNION BANK COMPANY, THE	1	1	0	0.0	\$168,000	
UNION CAPITAL MORTGAGE CORP DB	2	2	0	0.0	\$285,000	
Union Home Mortgage Corp.	74	72	2	2.7	\$106,194	\$70,000
UNITED SECURITY FINANCIAL	1	1	0	0.0	\$201,000	
USAA FEDERAL SAVINGS BANK	14	11	3	21.4	\$151,455	\$166,333
VANDERBILT MORTGAGE & FINANCE, INC	5	0	5	100.0		\$51,200
VANDYK MORTGAGE CORPORATION	2	2	0	0.0	\$187,500	
WATERSTONE MORTGAGE CORPORATION	1	0	1	100.0		\$77,000
WAYNE SAVINGS COMMUNITY BANK	18	18	0	0.0	\$120,556	
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$300,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	78	67	11	14.1	\$163,701	\$147,545
WESBANCO BANK, INC.	1	0	1	100.0		\$48,000
WEST PENN FINANCIAL SERVICE CE	3	3	0	0.0	\$84,333	
WESTERN OHIO MORTGAGE	6	6	0	0.0	\$88,333	
WESTFIELD BANK, FSB	58	58	0	0.0	\$236,328	



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21ST MORTGAGE CORP.	14	4	10	71.4	\$28,250	\$51,600
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	1	1	0	0.0	\$323,000	
ALLIANCE CREDIT LLC	4	1	3	75.0	\$39,000	\$64,667
AMERICAN FINANCIAL NETWORK INC.	2	2	0	0.0	\$101,500	
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$210,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$120,000	
AMERICAN MIDWEST MORTGAGE	2	2	0	0.0	\$123,000	
AMERICAN MORTGAGE COMPANY	3	3	0	0.0	\$84,333	
AMERIFIRST FINANCIAL CORPORATION	8	8	0	0.0	\$150,500	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$114,000	
APPLE CREEK BANKING COMPANY, THE	10	7	3	30.0	\$75,000	\$197,000
ASHLAND CREDIT UNION	1	1	0	0.0	\$143,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$200,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$108,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	6	6	0	0.0	\$174,833	
BANK OF ENGLAND	1	1	0	0.0	\$69,000	
BANK OF MAGNOLIA COMPANY, THE	8	8	0	0.0	\$94,000	
BANKERS G T AND T COMPANY	1	1	0	0.0	\$179,000	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$60,000	
BNY MELLON, NATIONAL ASSOCIATION	1	1	0	0.0	\$960,000	
BRIDGEVIEW BANK GROUP	1	1	0	0.0	\$124,000	
BUSEY BANK	1	1	0	0.0	\$179,000	
Caliber Home Loans, Inc.	13	11	2	15.4	\$146,182	\$146,000
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	34	34	0	0.0	\$96,618	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$38,000
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$250,000	
CBC NATIONAL BANK	3	3	0	0.0	\$153,667	
CENTIER BANK	10	10	0	0.0	\$57,100	
CHEMICAL BANK	2	2	0	0.0	\$115,500	
CHURCHILL MORTGAGE CORP	2	2	0	0.0	\$269,500	



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CITIZENS BANK, NATIONAL ASSOCIATION	68	61	7	10.3	\$117,492	\$99,429
CIVISTA BANK	4	4	0	0.0	\$153,750	
CMG MORTGAGE, INC.	24	24	0	0.0	\$126,208	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	22	22	0	0.0	\$123,955	
CONGRESSIONAL BANK	1	1	0	0.0	\$141,000	
CONSUMERS NATIONAL BANK	14	14	0	0.0	\$229,786	
CORTLAND SAVINGS AND BANKING COMPANY, THE	10	9	1	10.0	\$184,333	\$8,000
CREDIT HUMAN FEDERAL CREDIT UNION	4	2	2	50.0	\$59,000	\$46,500
CROSSCOUNTRY MORTGAGE INC	41	39	2	4.9	\$143,615	\$154,000
DESCO FEDERAL CREDIT UNION	1	1	0	0.0	\$383,000	
DITECH FINANCIAL LLC	1	1	0	0.0	\$226,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	28	28	0	0.0	\$225,071	
E MORTGAGE MANAGEMENT, LLC	3	3	0	0.0	\$128,000	
ENVOY MORTGAGE, LTD.	25	24	1	4.0	\$100,083	\$116,000
EQUITABLE MORTGAGE CORPORATION	2	2	0	0.0	\$192,500	
EQUITY RESOURCES, INCORPORATED	2	2	0	0.0	\$204,000	
EVERENCE FEDERAL CREDIT UNION	1	1	0	0.0	\$99,000	
EVOLVE BANK & TRUST	2	2	0	0.0	\$109,500	
FAIRWAY INDEPENDENT MORT. CORP	142	142	0	0.0	\$138,000	
FARM CREDIT SERVICES OF MIDAM	16	12	4	25.0	\$186,667	\$201,500
FARMERS & MERCHANTS STATE BANK, THE	1	1	0	0.0	\$89,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	81	79	2	2.5	\$193,165	\$189,500
FIFTH THIRD BANK	1	0	1	100.0		\$46,000
FIFTH THIRD MORTGAGE COMPANY	69	66	3	4.3	\$163,485	\$220,333
FIRESTONE FEDERAL CREDIT UNION	1	1	0	0.0	\$83,000	
FIRST COMMONWEALTH BANK	93	87	6	6.5	\$206,690	\$167,833
FIRST COMMUNITY MORTGAGE, INC.	2	1	1	50.0	\$109,000	\$109,000
First Equity Mortgage Inc	1	1	0	0.0	\$319,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	30	29	1	3.3	\$200,138	\$348,000



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FIRST GUARANTY MORTGAGE CORP	3	3	0	0.0	\$88,667	
FIRST INTERNET BANK OF INDIANA	1	1	0	0.0	\$253,000	
FIRST MARINER BANK	1	1	0	0.0	\$155,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	4	4	0	0.0	\$234,500	
FIRST OHIO HOME FINANCE, INC	6	6	0	0.0	\$157,333	
FIRST SECURITY MORTGAGE CORPORATION	1	1	0	0.0	\$52,000	
FIRSTBANK	1	1	0	0.0	\$382,000	
FLAGSTAR BANK, FSB	7	6	1	14.3	\$169,833	\$158,000
FRANKLIN AMERICAN MORTGAGE CO.	2	2	0	0.0	\$63,500	
FREEDOM MORTGAGE CORP.	1	1	0	0.0	\$166,000	
FRIENDS AND FAMILY CREDIT UNION	27	27	0	0.0	\$116,963	
HALLMARK HOME MORTGAGE LLC	1	1	0	0.0	\$237,000	
HOME MORTGAGE ASSURED CORPORATION	116	116	0	0.0	\$143,922	
HOME POINT FINANCIAL CORP	4	4	0	0.0	\$120,750	
HOME SAVINGS BANK	102	99	3	2.9	\$219,990	\$196,333
HOMESIDE FINANCIAL, LLC	121	114	7	5.8	\$141,728	\$169,571
HOMETOWN BANK	2	2	0	0.0	\$288,000	
HUNTINGTON NATIONAL BANK, THE	596	543	53	8.9	\$139,919	\$148,453
ILLINOIS NATIONAL BANK	1	1	0	0.0	\$238,000	
INDEPENDENT BANK	13	13	0	0.0	\$233,462	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	104	93	11	10.6	\$146,075	\$95,455
KEYBANK NATIONAL ASSOCIATION	26	21	5	19.2	\$155,857	\$254,800
LIBERTY HOME MORTGAGE CORP	4	3	1	25.0	\$128,667	\$77,000
LOANDEPOT.COM	2	2	0	0.0	\$125,000	
MECHANICS BANK	1	1	0	0.0	\$195,000	
MEMBER FIRST MORTGAGE, LLC	1	1	0	0.0	\$106,000	
MIDWEST LOAN SOLUTIONS INC.	2	2	0	0.0	\$172,000	
MYCUMORTGAGE LLC	9	9	0	0.0	\$109,000	
NATIONS LENDING CORPORATION	13	13	0	0.0	\$134,769	



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

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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)
NATIONSTAR MORTGAGE	1	1	0	0.0	\$76,000	
NAVY FEDERAL CREDIT UNION	4	4	0	0.0	\$169,000	
NBKC BANK	1	1	0	0.0	\$236,000	
NETWORK CAPITAL FUNDING CORP	1	0	1	100.0		\$45,000
NEW AMERICAN MORTGAGE, LLC	11	11	0	0.0	\$114,091	
NEW PENN FINANCIAL, LLC	2	1	1	50.0	\$181,000	\$123,000
NFM, INC	1	1	0	0.0	\$131,000	
NORTHERN OHIO INVESTMENT COMPANY	3	3	0	0.0	\$100,000	
NVR MORTGAGE FINANCE, INC.	32	32	0	0.0	\$216,375	
OHIO CATHOLIC FEDERAL CREDIT UNION	3	3	0	0.0	\$97,333	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	1	0	0.0	\$60,000	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$218,000	
PARK NATIONAL BANK, THE	8	6	2	25.0	\$98,000	\$145,000
PATHWAYS FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$99,000	
PEOPLES BANK	4	3	1	25.0	\$160,333	\$52,000
PHH HOME LOANS LLC	2	2	0	0.0	\$107,000	
PLAZA HOME MORTGAGE, INC.	2	2	0	0.0	\$229,500	
PNC BANK, NATIONAL ASSOCIATION	76	70	6	7.9	\$125,757	\$112,667
POLARIS HOME FUNDING CORP	38	37	1	2.6	\$130,027	\$118,000
PORTAGE COMMUNITY BANK	18	18	0	0.0	\$151,889	
PREMIA MORTGAGE, LLC	4	4	0	0.0	\$212,750	
PRIMARY RESIDENTIAL MORTGAGE	2	2	0	0.0	\$69,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	9	9	0	0.0	\$162,889	
PRIORITY MORTGAGE CORPORATION	1	1	0	0.0	\$65,000	
PULTE MORTGAGE L.L.C.	2	1	1	50.0	\$293,000	\$289,000
QUICKEN LOANS, INC.	90	74	16	17.8	\$142,432	\$165,313
Rapid Mortgage Company	3	3	0	0.0	\$114,667	
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$142,000	
RELIANCE FIRST CAPITAL LLC	1	0	1	100.0		\$28,000
REPUBLIC STATE MORTGAGE	3	3	0	0.0	\$97,333	



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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
RESIDENTIAL BANCORP	11	11	0	0.0	\$120,636	
RESIDENTIAL MORTGAGE SERVICES	2	2	0	0.0	\$262,000	
RUOFF MORTGAGE	3	3	0	0.0	\$84,000	
SAINT JOSEPHS CANTON PARISH FEDERAL CREDIT UNION	5	5	0	0.0	\$84,000	
SCHMIDT MORTGAGE COMPANY	13	12	1	7.7	\$121,083	\$160,000
SEVEN SEVENTEEN CREDIT UNION INC	4	4	0	0.0	\$80,500	
SHORE MORTGAGE	3	3	0	0.0	\$174,000	
SIGNATURE FEDERAL CREDIT UNION	1	1	0	0.0	\$58,000	
SIGNATURE MORTGAGE CORPORATION	150	150	0	0.0	\$170,153	
SIRVA MORTGAGE, INC.	6	6	0	0.0	\$207,167	
STAR USA FEDERAL CREDIT UNION	1	1	0	0.0	\$59,000	
STARK FEDERAL CREDIT UNION	25	21	4	16.0	\$110,333	\$82,750
STATE FARM BANK, FSB	3	3	0	0.0	\$132,000	
STEARNS LENDING, INC.	1	1	0	0.0	\$60,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$63,000	
SUN WEST MORTGAGE COMPANY, INC.	1	1	0	0.0	\$120,000	
SUPERIOR CREDIT UNION INC	1	1	0	0.0	\$170,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	42	42	0	0.0	\$170,833	
TIAA, FSB	1	1	0	0.0	\$200,000	
TOP FLITE FINANCIAL INC	9	8	1	11.1	\$209,625	\$251,000
TRIAD FINANCIAL SERVICES, INC.	14	2	12	85.7	\$42,500	\$26,000
TRIUMPH BANK	1	1	0	0.0	\$293,000	
U.S. BANK NATIONAL ASSOCIATION	27	24	3	11.1	\$133,875	\$56,333
UNIFIED BANK	6	6	0	0.0	\$176,500	
UNION BANK COMPANY, THE	1	1	0	0.0	\$168,000	
UNION CAPITAL MORTGAGE CORP DB	2	2	0	0.0	\$285,000	
Union Home Mortgage Corp.	72	70	2	2.8	\$105,186	\$70,000
UNITED SECURITY FINANCIAL	1	1	0	0.0	\$201,000	
USAA FEDERAL SAVINGS BANK	12	11	1	8.3	\$151,455	\$105,000
VANDERBILT MORTGAGE & FINANCE, INC	4	0	4	100.0		\$54,250



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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
VANDYK MORTGAGE CORPORATION	2	2	0	0.0	\$187,500	
WATERSTONE MORTGAGE CORPORATION	1	0	1	100.0		\$77,000
WAYNE SAVINGS COMMUNITY BANK	11	11	0	0.0	\$162,636	
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$300,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	74	63	11	14.9	\$163,746	\$147,545
WESBANCO BANK, INC.	1	0	1	100.0		\$48,000
WEST PENN FINANCIAL SERVICE CE	2	2	0	0.0	\$69,500	
WESTERN OHIO MORTGAGE	6	6	0	0.0	\$88,333	
WESTFIELD BANK, FSB	55	55	0	0.0	\$232,036	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Black, 2017, Stark County

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
AMERIFIRST FINANCIAL CORPORATION	1	1	0	0.0	\$48,000	
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	7	5	2	28.6	\$75,200	\$21,000
CENTIER BANK	2	2	0	0.0	\$73,000	
CITIBANK, N.A.	1	1	0	0.0	\$26,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$212,000	
CROSSCOUNTRY MORTGAGE INC	1	1	0	0.0	\$94,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	1	1	0	0.0	\$68,000	
DOMINION ENERGY CREDIT UNION	1	1	0	0.0	\$48,000	
FAIRWAY INDEPENDENT MORT. CORP	4	4	0	0.0	\$64,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	3	3	0	0.0	\$49,667	
FIFTH THIRD MORTGAGE COMPANY	1	1	0	0.0	\$315,000	
FIRST COMMONWEALTH BANK	1	1	0	0.0	\$62,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1	1	0	0.0	\$183,000	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$117,000	
HOME MORTGAGE ASSURED CORPORATION	2	2	0	0.0	\$154,500	
HOMESIDE FINANCIAL, LLC	3	2	1	33.3	\$121,500	\$86,000
HUNTINGTON NATIONAL BANK, THE	22	16	6	27.3	\$65,875	\$59,000
KEYBANK NATIONAL ASSOCIATION	1	1	0	0.0	\$135,000	
NEW AMERICAN MORTGAGE, LLC	1	1	0	0.0	\$114,000	
NVR MORTGAGE FINANCE, INC.	1	1	0	0.0	\$210,000	
QUICKEN LOANS, INC.	2	1	1	50.0	\$77,000	\$104,000
RESIDENTIAL BANCORP	1	1	0	0.0	\$103,000	
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$64,000	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$245,000	
Union Home Mortgage Corp.	1	1	0	0.0	\$7,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$141,000	



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

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

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

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
21ST MORTGAGE CORP.	7	1	6	85.7	\$25,000	\$33,167
AFFINITY FEDERAL CREDIT UNION	1	1	0	0.0	\$75,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$144,000	
APPLE CREEK BANKING COMPANY, THE	6	6	0	0.0	\$151,667	
BANK OF AMERICA, NATIONAL ASSOCIATION	4	1	3	75.0	\$235,000	\$143,333
BANK OF MAGNOLIA COMPANY, THE	2	2	0	0.0	\$171,000	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$82,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$80,000	
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	1	1	0	0.0	\$17,000	
CITIZENS BANK, NATIONAL ASSOCIATION	3	2	1	33.3	\$508,000	\$702,000
CMG MORTGAGE, INC.	1	1	0	0.0	\$163,000	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	2	2	0	0.0	\$239,000	
CONSUMERS NATIONAL BANK	4	4	0	0.0	\$246,750	
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$290,000	
CREDIT HUMAN FEDERAL CREDIT UNION	1	1	0	0.0	\$95,000	
CROSSCOUNTRY MORTGAGE INC	1	1	0	0.0	\$155,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	3	3	0	0.0	\$196,667	
ENVOY MORTGAGE, LTD.	5	5	0	0.0	\$169,000	
FAIRWAY INDEPENDENT MORT. CORP	1	1	0	0.0	\$183,000	
FARM CREDIT SERVICES OF MIDAM	5	5	0	0.0	\$187,200	
FARMERS NATIONAL BANK OF CANFIELD, THE	4	4	0	0.0	\$569,500	
FIFTH THIRD MORTGAGE COMPANY	1	1	0	0.0	\$403,000	
FIRST COMMONWEALTH BANK	15	10	5	33.3	\$187,300	\$92,000
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	7	7	0	0.0	\$50,571	
FRIENDS AND FAMILY CREDIT UNION	1	0	1	100.0		\$160,000
HOME MORTGAGE ASSURED CORPORATION	1	1	0	0.0	\$166,000	
HOME POINT FINANCIAL CORP	1	1	0	0.0	\$261,000	
HOMESERVICES LENDING, LLC	1	1	0	0.0	\$82,000	
HOMESIDE FINANCIAL, LLC	3	3	0	0.0	\$180,667	
HUNTINGTON NATIONAL BANK, THE	27	24	3	11.1	\$109,083	\$133,000



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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
INDEPENDENT BANK	3	3	0	0.0	\$219,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$405,000	
LIMA ONE CAPITAL, LLC	1	0	1	100.0		\$10,000
LOANDEPOT.COM	1	1	0	0.0	\$166,000	
MARS BANK	1	1	0	0.0	\$123,000	
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$475,000	
MYCUMORTGAGE LLC	1	0	1	100.0		\$34,000
NORTHWEST BANK	1	1	0	0.0	\$90,000	
PACOR MORTGAGE CORP.	1	1	0	0.0	\$223,000	
PARK NATIONAL BANK, THE	2	2	0	0.0	\$75,000	
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$364,000	
PERFORMANCE EQUITY PARTNERS INC	1	1	0	0.0	\$7,000	
PNC BANK, NATIONAL ASSOCIATION	6	5	1	16.7	\$255,600	\$356,000
PREMIA MORTGAGE, LLC	1	1	0	0.0	\$368,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	1	1	0	0.0	\$126,000	
QUICKEN LOANS, INC.	43	32	11	25.6	\$122,500	\$138,636
RELIANT BANK	1	1	0	0.0	\$170,000	
RESIDENTIAL BANCORP	1	1	0	0.0	\$132,000	
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$309,000	
RS Lending, Inc.	3	3	0	0.0	\$70,000	
S & T BANK	1	1	0	0.0	\$48,000	
SAINT JOSEPHS CANTON PARISH FEDERAL CREDIT UNION	1	0	1	100.0		\$38,000
SEVEN SEVENTEEN CREDIT UNION INC	6	5	1	16.7	\$111,800	\$262,000
SIGNATURE MORTGAGE CORPORATION	7	5	2	28.6	\$267,800	\$147,500
STARK FEDERAL CREDIT UNION	1	0	1	100.0		\$69,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	2	2	0	0.0	\$202,500	
U.S. BANK NATIONAL ASSOCIATION	3	2	1	33.3	\$127,000	\$127,000
UNIFIED BANK	4	4	0	0.0	\$47,750	
Union Home Mortgage Corp.	1	1	0	0.0	\$276,000	
USAA FEDERAL SAVINGS BANK	2	0	2	100.0		\$197,000
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$39,000
WAYNE SAVINGS COMMUNITY BANK	7	7	0	0.0	\$54,429	



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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$152,000	
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$114,000	
WESTFIELD BANK, FSB	3	3	0	0.0	\$315,000	



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

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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						White					
	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
21ST MORTGAGE CORP.	21	5	16	76.2	\$27,600	\$44,688	14	4	10	71.4	\$28,250	\$51,600
AFFINITY FEDERAL CREDIT UNION	1	1	0	0.0	\$75,000		0	0	0			
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	1	1	0	0.0	\$323,000		1	1	0	0.0	\$323,000	
ALLIANCE CREDIT LLC	4	1	3	75.0	\$39,000	\$64,667	4	1	3	75.0	\$39,000	\$64,667
AMERICAN FINANCIAL NETWORK INC.	2	2	0	0.0	\$101,500		2	2	0	0.0	\$101,500	
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$210,000		1	1	0	0.0	\$210,000	
AMERICAN INTERNET MORTGAGE	2	2	0	0.0	\$132,000		1	1	0	0.0	\$120,000	
AMERICAN MIDWEST MORTGAGE	2	2	0	0.0	\$123,000		2	2	0	0.0	\$123,000	
AMERICAN MORTGAGE COMPANY	3	3	0	0.0	\$84,333		3	3	0	0.0	\$84,333	
AMERIFIRST FINANCIAL CORPORATION	9	9	0	0.0	\$139,111		8	8	0	0.0	\$150,500	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$114,000		1	1	0	0.0	\$114,000	
APPLE CREEK BANKING COMPANY, THE	16	13	3	18.8	\$110,385	\$197,000	10	7	3	30.0	\$75,000	\$197,000
ASHLAND CREDIT UNION	1	1	0	0.0	\$143,000		1	1	0	0.0	\$143,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$200,000		1	1	0	0.0	\$200,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$108,000		1	1	0	0.0	\$108,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	10	7	3	30.0	\$183,429	\$143,333	6	6	0	0.0	\$174,833	
BANK OF ENGLAND	1	1	0	0.0	\$69,000		1	1	0	0.0	\$69,000	
BANK OF MAGNOLIA COMPANY, THE	10	10	0	0.0	\$109,400		8	8	0	0.0	\$94,000	
BANKERS G T AND T COMPANY	1	1	0	0.0	\$179,000		1	1	0	0.0	\$179,000	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$60,000		1	1	0	0.0	\$60,000	
BNY MELLON, NATIONAL ASSOCIATION	1	1	0	0.0	\$960,000		1	1	0	0.0	\$960,000	
BRIDGEVIEW BANK GROUP	1	1	0	0.0	\$124,000		1	1	0	0.0	\$124,000	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$82,000		0	0	0			
BUSEY BANK	1	1	0	0.0	\$179,000		1	1	0	0.0	\$179,000	
Caliber Home Loans, Inc.	14	12	2	14.3	\$140,667	\$146,000	13	11	2	15.4	\$146,182	\$146,000
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	43	41	2	4.7	\$93,805	\$21,000	34	34	0	0.0	\$96,618	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$38,000	1	0	1	100.0		\$38,000
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$250,000		1	1	0	0.0	\$250,000	
CBC NATIONAL BANK	3	3	0	0.0	\$153,667		3	3	0	0.0	\$153,667	
CENTIER BANK	12	12	0	0.0	\$59,750		10	10	0	0.0	\$57,100	
CHEMICAL BANK	2	2	0	0.0	\$115,500		2	2	0	0.0	\$115,500	
CHURCHILL MORTGAGE CORP	2	2	0	0.0	\$269,500		2	2	0	0.0	\$269,500	
CITIBANK, N.A.	2	1	1	50.0	\$26,000	\$85,000	1	0	1	100.0		\$85,000
CITIZENS BANK, NATIONAL ASSOCIATION	71	63	8	11.3	\$129,889	\$174,750	68	61	7	10.3	\$117,492	\$99,429
CIVISTA BANK	4	4	0	0.0	\$153,750		4	4	0	0.0	\$153,750	
CMG MORTGAGE, INC.	25	25	0	0.0	\$127,680		24	24	0	0.0	\$126,208	

Black						Asian						Other					
Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
0	0	0				0	0	0				7	1	6	85.7	\$25,000	\$33,167
0	0	0				0	0	0				1	1	0	0.0	\$75,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$144,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$48,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				6	6	0	0.0	\$151,667	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				4	1	3	75.0	\$235,000	\$143,333
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$171,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$82,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$80,000	
7	5	2	28.6	\$75,200	\$21,000	1	1	0	0.0	\$168,000		1	1	0	0.0	\$17,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
2	2	0	0.0	\$73,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$26,000		0	0	0				0	0	0			
0	0	0				0	0	0				3	2	1	33.3	\$508,000	\$702,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$163,000	



Institution	Number of Loan Applications						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)
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	24	24	0	0.0	\$133,542		22	22	0	0.0	\$123,955	
CONGRESSIONAL BANK	1	1	0	0.0	\$141,000		1	1	0	0.0	\$141,000	
CONSUMERS NATIONAL BANK	18	18	0	0.0	\$233,556		14	14	0	0.0	\$229,786	
CORTLAND SAVINGS AND BANKING COMPANY, THE	12	11	1	8.3	\$196,455	\$8,000	10	9	1	10.0	\$184,333	\$8,000
CREDIT HUMAN FEDERAL CREDIT UNION	5	3	2	40.0	\$71,000	\$46,500	4	2	2	50.0	\$59,000	\$46,500
CROSSCOUNTRY MORTGAGE INC	44	41	3	6.8	\$142,683	\$198,000	41	39	2	4.9	\$143,615	\$154,000
DESCO FEDERAL CREDIT UNION	1	1	0	0.0	\$383,000		1	1	0	0.0	\$383,000	
DITECH FINANCIAL LLC	1	1	0	0.0	\$226,000		1	1	0	0.0	\$226,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	32	32	0	0.0	\$217,500		28	28	0	0.0	\$225,071	
DOMINION ENERGY CREDIT UNION	1	1	0	0.0	\$48,000		0	0	0			
E MORTGAGE MANAGEMENT, LLC	3	3	0	0.0	\$128,000		3	3	0	0.0	\$128,000	
ENVOY MORTGAGE, LTD.	30	29	1	3.3	\$111,966	\$116,000	25	24	1	4.0	\$100,083	\$116,000
EQUITABLE MORTGAGE CORPORATION	2	2	0	0.0	\$192,500		2	2	0	0.0	\$192,500	
EQUITY RESOURCES, INCORPORATED	2	2	0	0.0	\$204,000		2	2	0	0.0	\$204,000	
EVERENCE FEDERAL CREDIT UNION	1	1	0	0.0	\$99,000		1	1	0	0.0	\$99,000	
EVOLVE BANK & TRUST	2	2	0	0.0	\$109,500		2	2	0	0.0	\$109,500	
FAIRWAY INDEPENDENT MORT. CORP	148	148	0	0.0	\$136,797		142	142	0	0.0	\$138,000	
FARM CREDIT SERVICES OF MIDAM	21	17	4	19.0	\$186,824	\$201,500	16	12	4	25.0	\$186,667	\$201,500
FARMERS & MERCHANTS STATE BANK, THE	1	1	0	0.0	\$89,000		1	1	0	0.0	\$89,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	88	86	2	2.3	\$205,663	\$189,500	81	79	2	2.5	\$193,165	\$189,500
FIFTH THIRD BANK	1	0	1	100.0		\$46,000	1	0	1	100.0		\$46,000
FIFTH THIRD MORTGAGE COMPANY	72	69	3	4.2	\$168,232	\$220,333	69	66	3	4.3	\$163,485	\$220,333
FIRESTONE FEDERAL CREDIT UNION	1	1	0	0.0	\$83,000		1	1	0	0.0	\$83,000	
FIRST COMMONWEALTH BANK	109	98	11	10.1	\$203,235	\$133,364	93	87	6	6.5	\$206,690	\$167,833
FIRST COMMUNITY MORTGAGE, INC.	2	1	1	50.0	\$109,000	\$109,000	2	1	1	50.0	\$109,000	\$109,000
First Equity Mortgage Inc	1	1	0	0.0	\$319,000		1	1	0	0.0	\$319,000	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	7	7	0	0.0	\$50,571		0	0	0			
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	32	31	1	3.1	\$206,548	\$348,000	30	29	1	3.3	\$200,138	\$348,000
FIRST FINANCIAL BANK	1	1	0	0.0	\$125,000		1	1	0	0.0	\$125,000	
FIRST GUARANTY MORTGAGE CORP	3	3	0	0.0	\$88,667		3	3	0	0.0	\$88,667	
FIRST INTERNET BANK OF INDIANA	1	1	0	0.0	\$253,000		1	1	0	0.0	\$253,000	
FIRST MARINER BANK	1	1	0	0.0	\$155,000		1	1	0	0.0	\$155,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	4	4	0	0.0	\$234,500		4	4	0	0.0	\$234,500	
FIRST OHIO HOME FINANCE, INC	6	6	0	0.0	\$157,333		6	6	0	0.0	\$157,333	
FIRST SECURITY MORTGAGE CORPORATION	1	1	0	0.0	\$52,000		1	1	0	0.0	\$52,000	
FIRSTBANK	1	1	0	0.0	\$382,000		1	1	0	0.0	\$382,000	
FLAGSTAR BANK, FSB	7	6	1	14.3	\$169,833	\$158,000	7	6	1	14.3	\$169,833	\$158,000

Black						Asian						Other					
Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
0	0	0				0	0	0				2	2	0	0.0	\$239,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				4	4	0	0.0	\$246,750	
1	1	0	0.0	\$212,000		0	0	0				1	1	0	0.0	\$290,000	
0	0	0				0	0	0				1	1	0	0.0	\$95,000	
1	1	0	0.0	\$94,000		1	0	1	100.0	\$286,000		1	1	0	0.0	\$155,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$68,000		0	0	0				3	3	0	0.0	\$196,667	
1	1	0	0.0	\$48,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				5	5	0	0.0	\$169,000	
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			
4	4	0	0.0	\$64,000		1	1	0	0.0	\$211,000		1	1	0	0.0	\$183,000	
0	0	0				0	0	0				5	5	0	0.0	\$187,200	
0	0	0				0	0	0				0	0	0			
3	3	0	0.0	\$49,667		0	0	0				4	4	0	0.0	\$569,500	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$315,000		1	1	0	0.0	\$100,000		1	1	0	0.0	\$403,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$62,000		0	0	0				15	10	5	33.3	\$187,300	\$92,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				7	7	0	0.0	\$50,571	
1	1	0	0.0	\$183,000		1	1	0	0.0	\$416,000		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			



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

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

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

Institution	Number of Loan Applications						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)
FRANKLIN AMERICAN MORTGAGE CO.	2	2	0	0.0	\$63,500		2	2	0	0.0	\$63,500	
FREEDOM MORTGAGE CORP.	1	1	0	0.0	\$166,000		1	1	0	0.0	\$166,000	
FRIENDS AND FAMILY CREDIT UNION	28	27	1	3.6	\$116,963	\$160,000	27	27	0	0.0	\$116,963	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$117,000		0	0	0			
HALLMARK HOME MORTGAGE LLC	1	1	0	0.0	\$237,000		1	1	0	0.0	\$237,000	
HOME MORTGAGE ASSURED CORPORATION	119	119	0	0.0	\$144,286		116	116	0	0.0	\$143,922	
HOME POINT FINANCIAL CORP	5	5	0	0.0	\$148,800		4	4	0	0.0	\$120,750	
HOME SAVINGS BANK	103	100	3	2.9	\$220,540	\$196,333	102	99	3	2.9	\$219,990	\$196,333
HOMESERVICES LENDING, LLC	1	1	0	0.0	\$82,000		0	0	0			
HOMESIDE FINANCIAL, LLC	127	119	8	6.3	\$142,370	\$159,125	121	114	7	5.8	\$141,728	\$169,571
HOMETOWN BANK	2	2	0	0.0	\$288,000		2	2	0	0.0	\$288,000	
HUNTINGTON NATIONAL BANK, THE	647	585	62	9.6	\$136,438	\$139,048	596	543	53	8.9	\$139,919	\$148,453
ILLINOIS NATIONAL BANK	1	1	0	0.0	\$238,000		1	1	0	0.0	\$238,000	
INDEPENDENT BANK	18	18	0	0.0	\$270,167		13	13	0	0.0	\$233,462	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	109	98	11	10.1	\$148,755	\$95,455	104	93	11	10.6	\$146,075	\$95,455
KEYBANK NATIONAL ASSOCIATION	28	23	5	17.9	\$152,609	\$254,800	26	21	5	19.2	\$155,857	\$254,800
LIBERTY HOME MORTGAGE CORP	4	3	1	25.0	\$128,667	\$77,000	4	3	1	25.0	\$128,667	\$77,000
LIMA ONE CAPITAL, LLC	1	0	1	100.0		\$10,000	0	0	0			
LOANDEPOT.COM	3	3	0	0.0	\$138,667		2	2	0	0.0	\$125,000	
MARS BANK	1	1	0	0.0	\$123,000		0	0	0			
MECHANICS BANK	1	1	0	0.0	\$195,000		1	1	0	0.0	\$195,000	
MEMBER FIRST MORTGAGE, LLC	1	1	0	0.0	\$106,000		1	1	0	0.0	\$106,000	
MIDWEST LOAN SOLUTIONS INC.	2	2	0	0.0	\$172,000		2	2	0	0.0	\$172,000	
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$475,000		0	0	0			
MYCUMORTGAGE LLC	10	9	1	10.0	\$109,000	\$34,000	9	9	0	0.0	\$109,000	
NATIONS LENDING CORPORATION	13	13	0	0.0	\$134,769		13	13	0	0.0	\$134,769	
NATIONSTAR MORTGAGE	1	1	0	0.0	\$76,000		1	1	0	0.0	\$76,000	
NAVY FEDERAL CREDIT UNION	4	4	0	0.0	\$169,000		4	4	0	0.0	\$169,000	
NBKC BANK	1	1	0	0.0	\$236,000		1	1	0	0.0	\$236,000	
NETWORK CAPITAL FUNDING CORP	1	0	1	100.0		\$45,000	1	0	1	100.0		\$45,000
NEW AMERICAN MORTGAGE, LLC	13	13	0	0.0	\$125,077		11	11	0	0.0	\$114,091	
NEW PENN FINANCIAL, LLC	2	1	1	50.0	\$181,000	\$123,000	2	1	1	50.0	\$181,000	\$123,000
NFM, INC	1	1	0	0.0	\$131,000		1	1	0	0.0	\$131,000	
NORTHERN OHIO INVESTMENT COMPANY	3	3	0	0.0	\$100,000		3	3	0	0.0	\$100,000	
NORTHWEST BANK	1	1	0	0.0	\$90,000		0	0	0			
NVR MORTGAGE FINANCE, INC.	38	38	0	0.0	\$215,421		32	32	0	0.0	\$216,375	
OHIO CATHOLIC FEDERAL CREDIT UNION	3	3	0	0.0	\$97,333		3	3	0	0.0	\$97,333	

Black						Asian						Other					
Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	0	1	100.0		\$160,000
1	1	0	0.0	\$117,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
2	2	0	0.0	\$154,500		0	0	0				1	1	0	0.0	\$166,000	
0	0	0				0	0	0				1	1	0	0.0	\$261,000	
0	0	0				1	1	0	0.0	\$275,000		0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$82,000	
3	2	1	33.3	\$121,500	\$86,000	0	0	0				3	3	0	0.0	\$180,667	
0	0	0				0	0	0				0	0	0			
22	16	6	27.3	\$65,875	\$59,000	2	2	0	0.0	\$84,000		27	24	3	11.1	\$109,083	\$133,000
0	0	0				0	0	0				0	0	0			
0	0	0				2	2	0	0.0	\$585,500		3	3	0	0.0	\$219,000	
0	0	0				4	4	0	0.0	\$147,000		1	1	0	0.0	\$405,000	
1	1	0	0.0	\$135,000		1	1	0	0.0	\$102,000		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	0	1	100.0		\$10,000
0	0	0				0	0	0				1	1	0	0.0	\$166,000	
0	0	0				0	0	0				1	1	0	0.0	\$123,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$475,000	
0	0	0				0	0	0				1	0	1	100.0		\$34,000
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			
1	1	0	0.0	\$114,000		1	1	0	0.0	\$257,000		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				1	1	0	0.0	\$90,000	
1	1	0	0.0	\$210,000		5	5	0	0.0	\$210,400		0	0	0			
0	0	0				0	0	0				0	0	0			



Institution	Number of Loan Applications						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)
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	1	0	0.0	\$60,000		1	1	0	0.0	\$60,000	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$218,000		1	1	0	0.0	\$218,000	
PACOR MORTGAGE CORP.	1	1	0	0.0	\$223,000		0	0	0			
PARK NATIONAL BANK, THE	10	8	2	20.0	\$92,250	\$145,000	8	6	2	25.0	\$98,000	\$145,000
PATHWAYS FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$99,000		1	1	0	0.0	\$99,000	
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$364,000		0	0	0			
PEOPLES BANK	4	3	1	25.0	\$160,333	\$52,000	4	3	1	25.0	\$160,333	\$52,000
PERFORMANCE EQUITY PARTNERS INC	1	1	0	0.0	\$7,000		0	0	0			
PHH HOME LOANS LLC	2	2	0	0.0	\$107,000		2	2	0	0.0	\$107,000	
PLAZA HOME MORTGAGE, INC.	2	2	0	0.0	\$229,500		2	2	0	0.0	\$229,500	
PNC BANK, NATIONAL ASSOCIATION	84	75	9	10.7	\$134,413	\$140,111	76	70	6	7.9	\$125,757	\$112,667
POLARIS HOME FUNDING CORP	39	38	1	2.6	\$129,368	\$118,000	38	37	1	2.6	\$130,027	\$118,000
PORTAGE COMMUNITY BANK	18	18	0	0.0	\$151,889		18	18	0	0.0	\$151,889	
PREMIA MORTGAGE, LLC	5	5	0	0.0	\$243,800		4	4	0	0.0	\$212,750	
PRIMARY RESIDENTIAL MORTGAGE	3	3	0	0.0	\$91,333		2	2	0	0.0	\$69,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	10	10	0	0.0	\$159,200		9	9	0	0.0	\$162,889	
PRIORITY MORTGAGE CORPORATION	1	1	0	0.0	\$65,000		1	1	0	0.0	\$65,000	
PULTE MORTGAGE L.L.C.	3	2	1	33.3	\$255,500	\$289,000	2	1	1	50.0	\$293,000	\$289,000
QUICKEN LOANS, INC.	135	107	28	20.7	\$135,860	\$152,643	90	74	16	17.8	\$142,432	\$165,313
Rapid Mortgage Company	3	3	0	0.0	\$114,667		3	3	0	0.0	\$114,667	
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$142,000		1	1	0	0.0	\$142,000	
RELIANCE FIRST CAPITAL LLC	1	0	1	100.0		\$28,000	1	0	1	100.0		\$28,000
RELIANT BANK	1	1	0	0.0	\$170,000		0	0	0			
REPUBLIC STATE MORTGAGE	3	3	0	0.0	\$97,333		3	3	0	0.0	\$97,333	
RESIDENTIAL BANCORP	13	13	0	0.0	\$120,154		11	11	0	0.0	\$120,636	
RESIDENTIAL MORTGAGE SERVICES	3	3	0	0.0	\$277,667		2	2	0	0.0	\$262,000	
RS Lending, Inc.	3	3	0	0.0	\$70,000		0	0	0			
RUOFF MORTGAGE	3	3	0	0.0	\$84,000		3	3	0	0.0	\$84,000	
S & T BANK	1	1	0	0.0	\$48,000		0	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	
SCHMIDT MORTGAGE COMPANY	13	12	1	7.7	\$121,083	\$160,000	13	12	1	7.7	\$121,083	\$160,000
SEVEN SEVENTEEN CREDIT UNION INC	10	9	1	10.0	\$97,889	\$262,000	4	4	0	0.0	\$80,500	
SHORE MORTGAGE	3	3	0	0.0	\$174,000		3	3	0	0.0	\$174,000	
SIGNATURE FEDERAL CREDIT UNION	1	1	0	0.0	\$58,000		1	1	0	0.0	\$58,000	
SIGNATURE MORTGAGE CORPORATION	160	157	3	1.9	\$172,688	\$166,333	150	150	0	0.0	\$170,153	
SIRVA MORTGAGE, INC.	7	7	0	0.0	\$212,571		6	6	0	0.0	\$207,167	
STAR USA FEDERAL CREDIT UNION	1	1	0	0.0	\$59,000		1	1	0	0.0	\$59,000	

Black						Asian						Other					
Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$223,000	
0	0	0				0	0	0				2	2	0	0.0	\$75,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$364,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$7,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				2	0	2	100.0		\$114,500	6	5	1	16.7	\$255,600	\$356,000
0	0	0				1	1	0	0.0	\$105,000		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$368,000	
0	0	0				1	1	0	0.0	\$136,000		0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$126,000	
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$218,000		0	0	0			
2	1	1	50.0	\$77,000	\$104,000	0	0	0				43	32	11	25.6	\$122,500	\$138,636
0	0	0				0	0	0				0	0	0			
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	\$170,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$103,000		0	0	0				1	1	0	0.0	\$132,000	
0	0	0				0	0	0				1	1	0	0.0	\$309,000	
0	0	0				0	0	0				3	3	0	0.0	\$70,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$48,000	
0	0	0				0	0	0				1	0	1	100.0		\$38,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				6	5	1	16.7	\$111,800	\$262,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$64,000		2	1	1	50.0	\$186,000	\$204,000	7	5	2	28.6	\$267,800	\$147,500
1	1	0	0.0	\$245,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			



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

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

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

Institution	Number of Loan Applications						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)
STARK FEDERAL CREDIT UNION	26	21	5	19.2	\$110,333	\$80,000	25	21	4	16.0	\$110,333	\$82,750
STATE FARM BANK, FSB	3	3	0	0.0	\$132,000		3	3	0	0.0	\$132,000	
STEARNS LENDING, INC.	1	1	0	0.0	\$60,000		1	1	0	0.0	\$60,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$63,000		1	1	0	0.0	\$63,000	
SUN WEST MORTGAGE COMPANY, INC.	1	1	0	0.0	\$120,000		1	1	0	0.0	\$120,000	
SUPERIOR CREDIT UNION INC	1	1	0	0.0	\$170,000		1	1	0	0.0	\$170,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	47	47	0	0.0	\$169,170		42	42	0	0.0	\$170,833	
TIAA, FSB	1	1	0	0.0	\$200,000		1	1	0	0.0	\$200,000	
TOP FLITE FINANCIAL INC	9	8	1	11.1	\$209,625	\$251,000	9	8	1	11.1	\$209,625	\$251,000
TRIAD FINANCIAL SERVICES, INC.	14	2	12	85.7	\$42,500	\$26,000	14	2	12	85.7	\$42,500	\$26,000
TRIUMPH BANK	1	1	0	0.0	\$293,000		1	1	0	0.0	\$293,000	
U.S. BANK NATIONAL ASSOCIATION	30	26	4	13.3	\$133,346	\$74,000	27	24	3	11.1	\$133,875	\$56,333
UNIFIED BANK	10	10	0	0.0	\$125,000		6	6	0	0.0	\$176,500	
UNION BANK COMPANY, THE	1	1	0	0.0	\$168,000		1	1	0	0.0	\$168,000	
UNION CAPITAL MORTGAGE CORP DB	2	2	0	0.0	\$285,000		2	2	0	0.0	\$285,000	
Union Home Mortgage Corp.	74	72	2	2.7	\$106,194	\$70,000	72	70	2	2.8	\$105,186	\$70,000
UNITED SECURITY FINANCIAL	1	1	0	0.0	\$201,000		1	1	0	0.0	\$201,000	
USAA FEDERAL SAVINGS BANK	14	11	3	21.4	\$151,455	\$166,333	12	11	1	8.3	\$151,455	\$105,000
VANDERBILT MORTGAGE & FINANCE, INC	5	0	5	100.0		\$51,200	4	0	4	100.0		\$54,250
VANDYK MORTGAGE CORPORATION	2	2	0	0.0	\$187,500		2	2	0	0.0	\$187,500	
WATERSTONE MORTGAGE CORPORATION	1	0	1	100.0		\$77,000	1	0	1	100.0		\$77,000
WAYNE SAVINGS COMMUNITY BANK	18	18	0	0.0	\$120,556		11	11	0	0.0	\$162,636	
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$300,000		1	1	0	0.0	\$300,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	78	67	11	14.1	\$163,701	\$147,545	74	63	11	14.9	\$163,746	\$147,545
WESBANCO BANK, INC.	1	0	1	100.0		\$48,000	1	0	1	100.0		\$48,000
WEST PENN FINANCIAL SERVICE CE	3	3	0	0.0	\$84,333		2	2	0	0.0	\$69,500	
WESTERN OHIO MORTGAGE	6	6	0	0.0	\$88,333		6	6	0	0.0	\$88,333	
WESTFIELD BANK, FSB	58	58	0	0.0	\$236,328		55	55	0	0.0	\$232,036	

Black						Asian						Other					
Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
0	0	0				0	0	0				1	0	1	100.0		\$69,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				3	3	0	0.0	\$123,667		2	2	0	0.0	\$202,500	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				3	2	1	33.3	\$127,000	\$127,000
0	0	0				0	0	0				4	4	0	0.0	\$47,750	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$7,000		0	0	0				1	1	0	0.0	\$276,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	0	2	100.0		\$197,000
0	0	0				0	0	0				1	0	1	100.0		\$39,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				7	7	0	0.0	\$54,429	
0	0	0				0	0	0				0	0	0			
2	2	0	0.0	\$141,000		1	1	0	0.0	\$218,000		1	1	0	0.0	\$152,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$114,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				3	3	0	0.0	\$315,000	