



**Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Trumbull 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.	23	15	8	34.8	\$30,533	\$31,625
ALLIANCE CREDIT LLC	3	2	1	33.3	\$52,000	\$36,000
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$122,000	
AMERICAN MIDWEST MORTGAGE	14	14	0	0.0	\$86,643	
AMERIFIRST FINANCIAL CORPORATION	7	7	0	0.0	\$97,857	
ANDOVER BANK, THE	2	2	0	0.0	\$108,000	
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION, INC.	1	1	0	0.0	\$76,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	3	3	0	0.0	\$89,333	
BAXTER CREDIT UNION	1	1	0	0.0	\$62,000	
Caliber Home Loans, Inc.	7	7	0	0.0	\$185,000	
CAPITAL ONE, NATIONAL ASSOCIATION	2	0	2	100.0		\$34,500
CENTIER BANK	2	2	0	0.0	\$48,500	
CHEMICAL BANK	47	42	5	10.6	\$103,405	\$66,400
CITIBANK, N.A.	1	1	0	0.0	\$45,000	
CITIZENS BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$239,000
CIVISTA BANK	1	1	0	0.0	\$100,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	54	50	4	7.4	\$155,320	\$90,000
CREDIT HUMAN FEDERAL CREDIT UNION	1	0	1	100.0		\$44,000
CROSSCOUNTRY MORTGAGE INC	6	6	0	0.0	\$137,333	
DIGITAL FEDERAL CREDIT UNION	1	1	0	0.0	\$472,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	1	1	0	0.0	\$68,000	
DOY FEDERAL CREDIT UNION	1	1	0	0.0	\$76,000	
EXCEL MORTGAGE SERVICING, INC.	1	0	1	100.0		\$206,000
FAIRWAY INDEPENDENT MORT. CORP	11	11	0	0.0	\$90,818	
FARM CREDIT SERVICES OF MIDAM	12	10	2	16.7	\$153,400	\$171,500
FARMERS NATIONAL BANK OF CANFIELD, THE	100	98	2	2.0	\$127,643	\$31,500
FIFTH THIRD MORTGAGE COMPANY	2	2	0	0.0	\$145,500	
FIRST COMMONWEALTH BANK	3	3	0	0.0	\$260,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	23	23	0	0.0	\$106,870	
FIRST NATIONAL BANK OF AMERICA	2	1	1	50.0	\$98,000	\$103,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Trumbull 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)
FIRST NATIONAL BANK OF PENNSYLVANIA	40	30	10	25.0	\$82,200	\$132,100
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$180,000	
FLAGSTAR BANK, FSB	3	3	0	0.0	\$162,333	
FRANKLIN AMERICAN MORTGAGE CO.	7	7	0	0.0	\$88,571	
GATEWAY MORTGAGE GROUP, LLC	1	1	0	0.0	\$152,000	
GEAUGA SAVINGS BANK	1	1	0	0.0	\$79,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	4	3	1	25.0	\$99,667	\$256,000
GREENVILLE SAVINGS BANK	1	1	0	0.0	\$127,000	
GUARANTEED RATE INC.	1	1	0	0.0	\$100,000	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	12	11	1	8.3	\$88,636	\$54,000
HOME MORTGAGE ASSURED CORPORATION	45	44	1	2.2	\$116,273	\$360,000
HOME SAVINGS BANK	61	57	4	6.6	\$130,754	\$92,500
HOMESIDE FINANCIAL, LLC	2	2	0	0.0	\$175,000	
HOMETOWN BANK	2	2	0	0.0	\$72,000	
Hometown Lenders	2	1	1	50.0	\$81,000	\$73,000
HUNTINGTON NATIONAL BANK, THE	97	83	14	14.4	\$108,687	\$106,286
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	38	35	3	7.9	\$132,286	\$77,000
KEYBANK NATIONAL ASSOCIATION	7	5	2	28.6	\$109,000	\$136,500
LAND HOME FINANCIAL SERVICES	1	1	0	0.0	\$72,000	
MERCER COUNTY STATE BANK	1	0	1	100.0		\$68,000
MIDDLEFIELD BANKING COMPANY, THE	46	37	9	19.6	\$140,324	\$148,667
NATIONAL BANK OF COMMERCE	2	0	2	100.0		\$288,000
NATIONS LENDING CORPORATION	2	2	0	0.0	\$94,500	
NAVY FEDERAL CREDIT UNION	4	3	1	25.0	\$73,333	\$48,000
NETWORK CAPITAL FUNDING CORP	1	1	0	0.0	\$98,000	
NETWORK FUNDING, L.P.	1	0	1	100.0		\$128,000
NEW AMERICAN MORTGAGE, LLC	9	7	2	22.2	\$58,429	\$2,000
NEW PENN FINANCIAL, LLC	1	1	0	0.0	\$135,000	
NORTHERN OHIO INVESTMENT COMPANY	1	1	0	0.0	\$42,000	
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$235,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Trumbull 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)
PEOPLES MORTGAGE	2	2	0	0.0	\$128,500	
PNC BANK, NATIONAL ASSOCIATION	30	24	6	20.0	\$132,292	\$183,500
PORTAGE COMMUNITY BANK	1	1	0	0.0	\$110,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	2	2	0	0.0	\$147,500	
QUICKEN LOANS, INC.	53	45	8	15.1	\$100,333	\$116,125
Rapid Mortgage Company	3	3	0	0.0	\$182,667	
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$242,000	
S & T BANK	1	1	0	0.0	\$58,000	
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$121,000	
SEVEN SEVENTEEN CREDIT UNION INC	197	166	31	15.7	\$101,090	\$83,871
SHORE MORTGAGE	4	4	0	0.0	\$145,250	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$116,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$320,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	7	6	1	14.3	\$183,167	\$49,000
THREE RIVERS FEDERAL CREDIT UNION	1	1	0	0.0	\$70,000	
TIAA, FSB	1	1	0	0.0	\$52,000	
TOP FLITE FINANCIAL INC	4	3	1	25.0	\$119,333	\$60,000
TRIAD FINANCIAL SERVICES, INC.	7	0	7	100.0		\$37,143
U.S. BANK NATIONAL ASSOCIATION	3	2	1	33.3	\$130,000	\$48,000
Union Home Mortgage Corp.	21	21	0	0.0	\$100,952	
USAA FEDERAL SAVINGS BANK	7	5	2	28.6	\$119,400	\$142,000
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$55,000
WASHINGTON FINANCIAL BANK	1	1	0	0.0	\$940,000	
WATERSTONE MORTGAGE CORPORATION	87	84	3	3.4	\$109,690	\$74,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	13	8	5	38.5	\$109,625	\$110,200
WEST PENN FINANCIAL SERVICE CE	19	18	1	5.3	\$105,833	\$65,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Trumbull 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.	10	3	7	70.0	\$20,000	\$30,429
ALLIANCE CREDIT LLC	3	2	1	33.3	\$52,000	\$36,000
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$122,000	
AMERICAN MIDWEST MORTGAGE	14	14	0	0.0	\$86,643	
AMERIFIRST FINANCIAL CORPORATION	7	7	0	0.0	\$97,857	
ANDOVER BANK, THE	2	2	0	0.0	\$108,000	
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION, INC.	1	1	0	0.0	\$76,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	2	2	0	0.0	\$81,500	
BAXTER CREDIT UNION	1	1	0	0.0	\$62,000	
Caliber Home Loans, Inc.	4	4	0	0.0	\$187,500	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$31,000
CENTIER BANK	2	2	0	0.0	\$48,500	
CHEMICAL BANK	40	37	3	7.5	\$98,595	\$96,333
CITIBANK, N.A.	1	1	0	0.0	\$45,000	
CITIZENS BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$239,000
CORTLAND SAVINGS AND BANKING COMPANY, THE	48	45	3	6.3	\$121,178	\$118,000
CREDIT HUMAN FEDERAL CREDIT UNION	1	0	1	100.0		\$44,000
CROSSCOUNTRY MORTGAGE INC	6	6	0	0.0	\$137,333	
DOY FEDERAL CREDIT UNION	1	1	0	0.0	\$76,000	
EXCEL MORTGAGE SERVICING, INC.	1	0	1	100.0		\$206,000
FAIRWAY INDEPENDENT MORT. CORP	11	11	0	0.0	\$90,818	
FARM CREDIT SERVICES OF MIDAM	9	7	2	22.2	\$166,857	\$171,500
FARMERS NATIONAL BANK OF CANFIELD, THE	98	96	2	2.0	\$128,521	\$31,500
FIFTH THIRD MORTGAGE COMPANY	2	2	0	0.0	\$145,500	
FIRST COMMONWEALTH BANK	3	3	0	0.0	\$260,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	20	20	0	0.0	\$103,250	
FIRST NATIONAL BANK OF AMERICA	1	0	1	100.0		\$103,000
FIRST NATIONAL BANK OF PENNSYLVANIA	33	24	9	27.3	\$85,375	\$131,444
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$180,000	
FLAGSTAR BANK, FSB	3	3	0	0.0	\$162,333	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Trumbull 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)
FRANKLIN AMERICAN MORTGAGE CO.	7	7	0	0.0	\$88,571	
GATEWAY MORTGAGE GROUP, LLC	1	1	0	0.0	\$152,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	4	3	1	25.0	\$99,667	\$256,000
GREENVILLE SAVINGS BANK	1	1	0	0.0	\$127,000	
GUARANTEED RATE INC.	1	1	0	0.0	\$100,000	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	11	10	1	9.1	\$75,000	\$54,000
HOME MORTGAGE ASSURED CORPORATION	44	43	1	2.3	\$114,698	\$360,000
HOME SAVINGS BANK	57	55	2	3.5	\$130,927	\$63,500
HOMESIDE FINANCIAL, LLC	2	2	0	0.0	\$175,000	
HOMETOWN BANK	2	2	0	0.0	\$72,000	
Hometown Lenders	2	1	1	50.0	\$81,000	\$73,000
HUNTINGTON NATIONAL BANK, THE	87	73	14	16.1	\$101,370	\$106,286
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	34	32	2	5.9	\$132,031	\$85,500
KEYBANK NATIONAL ASSOCIATION	7	5	2	28.6	\$109,000	\$136,500
LAND HOME FINANCIAL SERVICES	1	1	0	0.0	\$72,000	
MERCER COUNTY STATE BANK	1	0	1	100.0		\$68,000
MIDDLEFIELD BANKING COMPANY, THE	44	35	9	20.5	\$144,114	\$148,667
NATIONAL BANK OF COMMERCE	2	0	2	100.0		\$288,000
NATIONS LENDING CORPORATION	2	2	0	0.0	\$94,500	
NAVY FEDERAL CREDIT UNION	3	3	0	0.0	\$73,333	
NETWORK CAPITAL FUNDING CORP	1	1	0	0.0	\$98,000	
NETWORK FUNDING, L.P.	1	0	1	100.0		\$128,000
NEW AMERICAN MORTGAGE, LLC	8	6	2	25.0	\$67,500	\$2,000
NEW PENN FINANCIAL, LLC	1	1	0	0.0	\$135,000	
NORTHERN OHIO INVESTMENT COMPANY	1	1	0	0.0	\$42,000	
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$235,000	
PEOPLES MORTGAGE	2	2	0	0.0	\$128,500	
PNC BANK, NATIONAL ASSOCIATION	24	20	4	16.7	\$140,650	\$199,250
PORTAGE COMMUNITY BANK	1	1	0	0.0	\$110,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	2	2	0	0.0	\$147,500	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Trumbull 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)
QUICKEN LOANS, INC.	32	27	5	15.6	\$101,296	\$126,600
Rapid Mortgage Company	3	3	0	0.0	\$182,667	
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$242,000	
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$121,000	
SEVEN SEVENTEEN CREDIT UNION INC	113	96	17	15.0	\$94,125	\$69,000
SHORE MORTGAGE	4	4	0	0.0	\$145,250	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$116,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$320,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	6	5	1	16.7	\$166,400	\$49,000
TIAA, FSB	1	1	0	0.0	\$52,000	
TOP FLITE FINANCIAL INC	3	3	0	0.0	\$119,333	
TRIAD FINANCIAL SERVICES, INC.	5	0	5	100.0		\$41,200
U.S. BANK NATIONAL ASSOCIATION	2	2	0	0.0	\$130,000	
Union Home Mortgage Corp.	21	21	0	0.0	\$100,952	
USAA FEDERAL SAVINGS BANK	6	5	1	16.7	\$119,400	\$89,000
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$55,000
WASHINGTON FINANCIAL BANK	1	1	0	0.0	\$940,000	
WATERSTONE MORTGAGE CORPORATION	79	76	3	3.8	\$106,066	\$74,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	11	7	4	36.4	\$121,286	\$83,500
WEST PENN FINANCIAL SERVICE CE	6	6	0	0.0	\$80,333	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Black, 2017, Trumbull 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)
BANK OF AMERICA, NATIONAL ASSOCIATION	1	1	0	0.0	\$105,000	
CHEMICAL BANK	6	4	2	33.3	\$98,750	\$21,500
CORTLAND SAVINGS AND BANKING COMPANY, THE	2	2	0	0.0	\$47,500	
FARMERS NATIONAL BANK OF CANFIELD, THE	1	1	0	0.0	\$98,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	2	2	0	0.0	\$68,500	
HOME MORTGAGE ASSURED CORPORATION	1	1	0	0.0	\$184,000	
HOME SAVINGS BANK	2	0	2	100.0		\$121,500
HUNTINGTON NATIONAL BANK, THE	3	3	0	0.0	\$338,667	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$60,000
NAVY FEDERAL CREDIT UNION	1	0	1	100.0		\$48,000
NEW AMERICAN MORTGAGE, LLC	1	1	0	0.0	\$4,000	
PNC BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$36,000	
QUICKEN LOANS, INC.	3	2	1	33.3	\$88,000	\$107,000
SEVEN SEVENTEEN CREDIT UNION INC	4	4	0	0.0	\$74,750	
TOP FLITE FINANCIAL INC	1	0	1	100.0		\$60,000
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$32,000
WATERSTONE MORTGAGE CORPORATION	5	5	0	0.0	\$138,400	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian, 2017, Trumbull 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)
DOLLAR BANK, A FEDERAL SAVINGS BANK	1	1	0	0.0	\$68,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$220,000	
QUICKEN LOANS, INC.	3	2	1	33.3	\$121,000	\$43,000
THREE RIVERS FEDERAL CREDIT UNION	1	1	0	0.0	\$70,000	
WATERSTONE MORTGAGE CORPORATION	1	1	0	0.0	\$266,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$28,000	





Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Trumbull 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.	13	12	1	7.7	\$33,167	\$40,000
Caliber Home Loans, Inc.	3	3	0	0.0	\$181,667	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$38,000
CHEMICAL BANK	1	1	0	0.0	\$300,000	
CIVISTA BANK	1	1	0	0.0	\$100,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	4	3	1	25.0	\$739,333	\$6,000
DIGITAL FEDERAL CREDIT UNION	1	1	0	0.0	\$472,000	
FARM CREDIT SERVICES OF MIDAM	3	3	0	0.0	\$122,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	1	1	0	0.0	\$73,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1	1	0	0.0	\$256,000	
FIRST NATIONAL BANK OF AMERICA	1	1	0	0.0	\$98,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	7	6	1	14.3	\$69,500	\$138,000
GEAUGA SAVINGS BANK	1	1	0	0.0	\$79,000	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	1	1	0	0.0	\$225,000	
HOME SAVINGS BANK	2	2	0	0.0	\$126,000	
HUNTINGTON NATIONAL BANK, THE	7	7	0	0.0	\$86,429	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$92,500	
MIDDLEFIELD BANKING COMPANY, THE	2	2	0	0.0	\$74,000	
PNC BANK, NATIONAL ASSOCIATION	5	3	2	40.0	\$108,667	\$152,000
QUICKEN LOANS, INC.	15	14	1	6.7	\$97,286	\$146,000
S & T BANK	1	1	0	0.0	\$58,000	
SEVEN SEVENTEEN CREDIT UNION INC	80	66	14	17.5	\$112,818	\$101,929
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	1	1	0	0.0	\$267,000	
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$22,000
U.S. BANK NATIONAL ASSOCIATION	1	0	1	100.0		\$48,000
USAA FEDERAL SAVINGS BANK	1	0	1	100.0		\$195,000
WATERSTONE MORTGAGE CORPORATION	2	2	0	0.0	\$97,500	
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$217,000
WEST PENN FINANCIAL SERVICE CE	13	12	1	7.7	\$118,583	\$65,000



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)
21ST MORTGAGE CORP.	23	15	8	34.8	\$30,533	\$31,625	10	3	7	70.0	\$20,000	\$30,429
ALLIANCE CREDIT LLC	3	2	1	33.3	\$52,000	\$36,000	3	2	1	33.3	\$52,000	\$36,000
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$122,000		1	1	0	0.0	\$122,000	
AMERICAN MIDWEST MORTGAGE	14	14	0	0.0	\$86,643		14	14	0	0.0	\$86,643	
AMERIFIRST FINANCIAL CORPORATION	7	7	0	0.0	\$97,857		7	7	0	0.0	\$97,857	
ANDOVER BANK, THE	2	2	0	0.0	\$108,000		2	2	0	0.0	\$108,000	
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION, INC.	1	1	0	0.0	\$76,000		1	1	0	0.0	\$76,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	3	3	0	0.0	\$89,333		2	2	0	0.0	\$81,500	
BAXTER CREDIT UNION	1	1	0	0.0	\$62,000		1	1	0	0.0	\$62,000	
Caliber Home Loans, Inc.	7	7	0	0.0	\$185,000		4	4	0	0.0	\$187,500	
CAPITAL ONE, NATIONAL ASSOCIATION	2	0	2	100.0		\$34,500	1	0	1	100.0		\$31,000
CENTIER BANK	2	2	0	0.0	\$48,500		2	2	0	0.0	\$48,500	
CHEMICAL BANK	47	42	5	10.6	\$103,405	\$66,400	40	37	3	7.5	\$98,595	\$96,333
CITIBANK, N.A.	1	1	0	0.0	\$45,000		1	1	0	0.0	\$45,000	
CITIZENS BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$239,000	1	0	1	100.0		\$239,000
CIVISTA BANK	1	1	0	0.0	\$100,000		0	0	0			
CORTLAND SAVINGS AND BANKING COMPANY, THE	54	50	4	7.4	\$155,320	\$90,000	48	45	3	6.3	\$121,178	\$118,000
CREDIT HUMAN FEDERAL CREDIT UNION	1	0	1	100.0		\$44,000	1	0	1	100.0		\$44,000
CROSSCOUNTRY MORTGAGE INC	6	6	0	0.0	\$137,333		6	6	0	0.0	\$137,333	
DIGITAL FEDERAL CREDIT UNION	1	1	0	0.0	\$472,000		0	0	0			
DOLLAR BANK, A FEDERAL SAVINGS BANK	1	1	0	0.0	\$68,000		0	0	0			
DOY FEDERAL CREDIT UNION	1	1	0	0.0	\$76,000		1	1	0	0.0	\$76,000	
EXCEL MORTGAGE SERVICING, INC.	1	0	1	100.0		\$206,000	1	0	1	100.0		\$206,000
FAIRWAY INDEPENDENT MORT. CORP	11	11	0	0.0	\$90,818		11	11	0	0.0	\$90,818	
FARM CREDIT SERVICES OF MIDAM	12	10	2	16.7	\$153,400	\$171,500	9	7	2	22.2	\$166,857	\$171,500
FARMERS NATIONAL BANK OF CANFIELD, THE	100	98	2	2.0	\$127,643	\$31,500	98	96	2	2.0	\$128,521	\$31,500
FIFTH THIRD MORTGAGE COMPANY	2	2	0	0.0	\$145,500		2	2	0	0.0	\$145,500	
FIRST COMMONWEALTH BANK	3	3	0	0.0	\$260,000		3	3	0	0.0	\$260,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	23	23	0	0.0	\$106,870		20	20	0	0.0	\$103,250	
FIRST NATIONAL BANK OF AMERICA	2	1	1	50.0	\$98,000	\$103,000	1	0	1	100.0		\$103,000
FIRST NATIONAL BANK OF PENNSYLVANIA	40	30	10	25.0	\$82,200	\$132,100	33	24	9	27.3	\$85,375	\$131,444
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$180,000		1	1	0	0.0	\$180,000	
FLAGSTAR BANK, FSB	3	3	0	0.0	\$162,333		3	3	0	0.0	\$162,333	
FRANKLIN AMERICAN MORTGAGE CO.	7	7	0	0.0	\$88,571		7	7	0	0.0	\$88,571	
GATEWAY MORTGAGE GROUP, LLC	1	1	0	0.0	\$152,000		1	1	0	0.0	\$152,000	
GEAUGA SAVINGS BANK	1	1	0	0.0	\$79,000		0	0	0			

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				13	12	1	7.7	\$33,167	\$40,000
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			
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				0	0	0				3	3	0	0.0	\$181,667	
0	0	0				0	0	0				1	0	1	100.0		\$38,000
0	0	0				0	0	0				0	0	0			
6	4	2	33.3	\$98,750	\$21,500	0	0	0				1	1	0	0.0	\$300,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$100,000	
2	2	0	0.0	\$47,500		0	0	0				4	3	1	25.0	\$739,333	\$6,000
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	\$472,000	
0	0	0				1	1	0	0.0	\$68,000		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				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	\$122,000	
1	1	0	0.0	\$98,000		0	0	0				1	1	0	0.0	\$73,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
2	2	0	0.0	\$68,500		0	0	0				1	1	0	0.0	\$256,000	
0	0	0				0	0	0				1	1	0	0.0	\$98,000	
0	0	0				0	0	0				7	6	1	14.3	\$69,500	\$138,000
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	\$79,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Trumbull County  
 Source: FFIEC Home Mortgage Disclosure Act (HMDA). <https://www.ffiec.gov/hmda/hmdaproducts.htm>

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

	All Races Combined						White					
GOLDWATER BANK, NATIONAL ASSOCIATION	4	3	1	25.0	\$99,667	\$256,000	4	3	1	25.0	\$99,667	\$256,000
GREENVILLE SAVINGS BANK	1	1	0	0.0	\$127,000		1	1	0	0.0	\$127,000	
GUARANTEED RATE INC.	1	1	0	0.0	\$100,000		1	1	0	0.0	\$100,000	
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES OHIO	12	11	1	8.3	\$88,636	\$54,000	11	10	1	9.1	\$75,000	\$54,000
HOME MORTGAGE ASSURED CORPORATION	45	44	1	2.2	\$116,273	\$360,000	44	43	1	2.3	\$114,698	\$360,000
HOME SAVINGS BANK	61	57	4	6.6	\$130,754	\$92,500	57	55	2	3.5	\$130,927	\$63,500
HOMESIDE FINANCIAL, LLC	2	2	0	0.0	\$175,000		2	2	0	0.0	\$175,000	
HOMETOWN BANK	2	2	0	0.0	\$72,000		2	2	0	0.0	\$72,000	
Hometown Lenders	2	1	1	50.0	\$81,000	\$73,000	2	1	1	50.0	\$81,000	\$73,000
HUNTINGTON NATIONAL BANK, THE	97	83	14	14.4	\$108,687	\$106,286	87	73	14	16.1	\$101,370	\$106,286
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	38	35	3	7.9	\$132,286	\$77,000	34	32	2	5.9	\$132,031	\$85,500
KEYBANK NATIONAL ASSOCIATION	7	5	2	28.6	\$109,000	\$136,500	7	5	2	28.6	\$109,000	\$136,500
LAND HOME FINANCIAL SERVICES	1	1	0	0.0	\$72,000		1	1	0	0.0	\$72,000	
MERCER COUNTY STATE BANK	1	0	1	100.0		\$68,000	1	0	1	100.0		\$68,000
MIDDLEFIELD BANKING COMPANY, THE	46	37	9	19.6	\$140,324	\$148,667	44	35	9	20.5	\$144,114	\$148,667
NATIONAL BANK OF COMMERCE	2	0	2	100.0		\$288,000	2	0	2	100.0		\$288,000
NATIONS LENDING CORPORATION	2	2	0	0.0	\$94,500		2	2	0	0.0	\$94,500	
NAVY FEDERAL CREDIT UNION	4	3	1	25.0	\$73,333	\$48,000	3	3	0	0.0	\$73,333	
NETWORK CAPITAL FUNDING CORP	1	1	0	0.0	\$98,000		1	1	0	0.0	\$98,000	
NETWORK FUNDING, L.P.	1	0	1	100.0		\$128,000	1	0	1	100.0		\$128,000
NEW AMERICAN MORTGAGE, LLC	9	7	2	22.2	\$58,429	\$2,000	8	6	2	25.0	\$67,500	\$2,000
NEW PENN FINANCIAL, LLC	1	1	0	0.0	\$135,000		1	1	0	0.0	\$135,000	
NORTHERN OHIO INVESTMENT COMPANY	1	1	0	0.0	\$42,000		1	1	0	0.0	\$42,000	
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$235,000		1	1	0	0.0	\$235,000	
PEOPLES MORTGAGE	2	2	0	0.0	\$128,500		2	2	0	0.0	\$128,500	
PNC BANK, NATIONAL ASSOCIATION	30	24	6	20.0	\$132,292	\$183,500	24	20	4	16.7	\$140,650	\$199,250
PORTAGE COMMUNITY BANK	1	1	0	0.0	\$110,000		1	1	0	0.0	\$110,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	2	2	0	0.0	\$147,500		2	2	0	0.0	\$147,500	
QUICKEN LOANS, INC.	53	45	8	15.1	\$100,333	\$116,125	32	27	5	15.6	\$101,296	\$126,600
Rapid Mortgage Company	3	3	0	0.0	\$182,667		3	3	0	0.0	\$182,667	
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$242,000		1	1	0	0.0	\$242,000	
S & T BANK	1	1	0	0.0	\$58,000		0	0	0			
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$121,000		1	1	0	0.0	\$121,000	
SEVEN SEVENTEEN CREDIT UNION INC	197	166	31	15.7	\$101,090	\$83,871	113	96	17	15.0	\$94,125	\$69,000
SHORE MORTGAGE	4	4	0	0.0	\$145,250		4	4	0	0.0	\$145,250	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$116,000		1	1	0	0.0	\$116,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$320,000		1	1	0	0.0	\$320,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	7	6	1	14.3	\$183,167	\$49,000	6	5	1	16.7	\$166,400	\$49,000
THREE RIVERS FEDERAL CREDIT UNION	1	1	0	0.0	\$70,000		0	0	0			
TIAA, FSB	1	1	0	0.0	\$52,000		1	1	0	0.0	\$52,000	

Black						Asian						Other					
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$225,000	
1	1	0	0.0	\$184,000		0	0	0				0	0	0			
2	0	2	100.0		\$121,500	0	0	0				2	2	0	0.0	\$126,000	
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			
3	3	0	0.0	\$338,667		0	0	0				7	7	0	0.0	\$86,429	
1	0	1	100.0		\$60,000	1	1	0	0.0	\$220,000		2	2	0	0.0	\$92,500	
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				2	2	0	0.0	\$74,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	0	1	100.0		\$48,000	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	\$4,000		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	\$36,000		0	0	0				5	3	2	40.0	\$108,667	\$152,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
3	2	1	33.3	\$88,000	\$107,000	3	2	1	33.3	\$121,000	\$43,000	15	14	1	6.7	\$97,286	\$146,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$58,000	
0	0	0				0	0	0				0	0	0			
4	4	0	0.0	\$74,750		0	0	0				80	66	14	17.5	\$112,818	\$101,929
0	0	0				0	0	0				0	0	0			
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	\$267,000	
0	0	0				1	1	0	0.0	\$70,000		0	0	0			
0	0	0				0	0	0				0	0	0			



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

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

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

	All Races Combined						White					
TOP FLITE FINANCIAL INC	4	3	1	25.0	\$119,333	\$60,000	3	3	0	0.0	\$119,333	
TRIAD FINANCIAL SERVICES, INC.	7	0	7	100.0		\$37,143	5	0	5	100.0		\$41,200
U.S. BANK NATIONAL ASSOCIATION	3	2	1	33.3	\$130,000	\$48,000	2	2	0	0.0	\$130,000	
Union Home Mortgage Corp.	21	21	0	0.0	\$100,952		21	21	0	0.0	\$100,952	
USAA FEDERAL SAVINGS BANK	7	5	2	28.6	\$119,400	\$142,000	6	5	1	16.7	\$119,400	\$89,000
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$55,000	1	0	1	100.0		\$55,000
WASHINGTON FINANCIAL BANK	1	1	0	0.0	\$940,000		1	1	0	0.0	\$940,000	
WATERSTONE MORTGAGE CORPORATION	87	84	3	3.4	\$109,690	\$74,000	79	76	3	3.8	\$106,066	\$74,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	13	8	5	38.5	\$109,625	\$110,200	11	7	4	36.4	\$121,286	\$83,500
WEST PENN FINANCIAL SERVICE CE	19	18	1	5.3	\$105,833	\$65,000	6	6	0	0.0	\$80,333	

Black					Asian					Other				
1	0	1	100.0	\$60,000	0	0	0			0	0	0		
1	0	1	100.0	\$32,000	0	0	0			1	0	1	100.0	\$22,000
0	0	0			0	0	0			1	0	1	100.0	\$48,000
0	0	0			0	0	0			0	0	0		
0	0	0			0	0	0			1	0	1	100.0	\$195,000
0	0	0			0	0	0			0	0	0		
0	0	0			0	0	0			0	0	0		
5	5	0	0.0	\$138,400	1	1	0	0.0	\$266,000	2	2	0	0.0	\$97,500
0	0	0			1	1	0	0.0	\$28,000	1	0	1	100.0	\$217,000
0	0	0			0	0	0			13	12	1	7.7	\$118,583
														\$65,000