



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Wayne 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.	22	4	18	81.8	\$25,750	\$44,389
ALLIED MORTGAGE GROUP	1	1	0	0.0	\$354,000	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$95,000	
APPLE CREEK BANKING COMPANY, THE	71	58	13	18.3	\$112,638	\$114,154
BANK OF AMERICA, NATIONAL ASSOCIATION	1	1	0	0.0	\$400,000	
BANKERS G T AND T COMPANY	3	3	0	0.0	\$150,667	
BMI FEDERAL CREDIT UNION	1	1	0	0.0	\$247,000	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$48,000
CBC NATIONAL BANK	17	15	2	11.8	\$152,000	\$91,500
CENTIER BANK	1	1	0	0.0	\$25,000	
CENTURY FEDERAL CREDIT UNION	1	1	0	0.0	\$137,000	
CITIBANK, N.A.	1	1	0	0.0	\$84,000	
CITIZENS BANK, NATIONAL ASSOCIATION	10	10	0	0.0	\$154,300	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	49	45	4	8.2	\$129,311	\$186,750
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$103,000	
CREDIT HUMAN FEDERAL CREDIT UNION	5	1	4	80.0	\$54,000	\$44,750
CROSSCOUNTRY MORTGAGE INC	7	7	0	0.0	\$132,714	
DIRECTIONS CREDIT UNION	3	3	0	0.0	\$133,667	
DOLLAR BANK, A FEDERAL SAVINGS BANK	2	2	0	0.0	\$172,000	
Embrace Home Loans, Inc	1	1	0	0.0	\$310,000	
EVERENCE FEDERAL CREDIT UNION	5	5	0	0.0	\$117,400	
FAIRWAY INDEPENDENT MORT. CORP	23	23	0	0.0	\$163,739	
FARM CREDIT SERVICES OF MIDAM	32	30	2	6.3	\$189,000	\$347,000
FARMERS NATIONAL BANK OF CANFIELD, THE	102	101	1	1.0	\$157,733	\$96,000
FIFTH THIRD MORTGAGE COMPANY	8	6	2	25.0	\$216,833	\$65,500
FIRESTONE FEDERAL CREDIT UNION	2	2	0	0.0	\$189,000	
FIRST COMMONWEALTH BANK	2	2	0	0.0	\$216,500	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	3	3	0	0.0	\$189,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	2	2	0	0.0	\$129,000	
FIRST GUARANTY MORTGAGE CORP	3	3	0	0.0	\$125,333	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Wayne 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 SOUTHERN BANK	1	1	0	0.0	\$24,000	
FIRSTBANK	1	1	0	0.0	\$218,000	
HEARTLAND BANK	2	1	1	50.0	\$140,000	\$368,000
HOME MORTGAGE ASSURED CORPORATION	46	45	1	2.2	\$124,711	\$133,000
HOME SAVINGS BANK	12	10	2	16.7	\$209,900	\$559,500
HOMESIDE FINANCIAL, LLC	12	12	0	0.0	\$149,333	
HUNTINGTON NATIONAL BANK, THE	64	53	11	17.2	\$132,585	\$163,727
INDEPENDENT BANK	6	6	0	0.0	\$149,833	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	18	16	2	11.1	\$134,563	\$67,500
KEYBANK NATIONAL ASSOCIATION	3	2	1	33.3	\$83,000	\$140,000
LendUS	2	2	0	0.0	\$73,500	
LOANDEPOT.COM	1	1	0	0.0	\$100,000	
MECHANICS BANK	3	3	0	0.0	\$190,333	
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$109,000	
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$132,000	
NATIONS DIRECT MORTGAGE, LLC	1	1	0	0.0	\$280,000	
NATIONS LENDING CORPORATION	1	1	0	0.0	\$90,000	
NEW AMERICAN MORTGAGE, LLC	2	1	1	50.0	\$122,000	\$7,000
NEW YORK COMMUNITY BANK	2	2	0	0.0	\$197,000	
NORTHERN OHIO INVESTMENT COMPANY	2	2	0	0.0	\$185,500	
ORIGIN BANK	1	1	0	0.0	\$306,000	
PARK NATIONAL BANK, THE	23	21	2	8.7	\$120,952	\$83,500
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$248,000	
PNC BANK, NATIONAL ASSOCIATION	34	30	4	11.8	\$146,000	\$125,500
POLARIS HOME FUNDING CORP	2	2	0	0.0	\$163,000	
PORTAGE COMMUNITY BANK	1	1	0	0.0	\$193,000	
PRIMARY RESIDENTIAL MORTGAGE	67	67	0	0.0	\$173,194	
QUICKEN LOANS, INC.	29	26	3	10.3	\$142,846	\$93,333
Rapid Mortgage Company	1	1	0	0.0	\$162,000	
RELIANCE FIRST CAPITAL LLC	1	1	0	0.0	\$162,000	
RESIDENTIAL MORTGAGE SERVICES	2	2	0	0.0	\$103,500	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Wayne 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)
RUOFF MORTGAGE	1	0	1	100.0		\$191,000
SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION	1	1	0	0.0	\$100,000	
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$338,000	
SIERRA PACIFIC MORTGAGE	1	1	0	0.0	\$100,000	
SIGNATURE MORTGAGE CORPORATION	8	7	1	12.5	\$183,714	\$343,000
SIRVA MORTGAGE, INC.	2	2	0	0.0	\$198,500	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	10	8	2	20.0	\$112,500	\$278,500
TOP FLITE FINANCIAL INC	6	6	0	0.0	\$163,500	
TRIAD FINANCIAL SERVICES, INC.	17	8	9	52.9	\$39,250	\$46,333
U.S. BANK NATIONAL ASSOCIATION	3	1	2	66.7	\$166,000	\$109,000
Union Home Mortgage Corp.	29	28	1	3.4	\$111,750	\$82,000
USAA FEDERAL SAVINGS BANK	2	1	1	50.0	\$103,000	\$76,000
VANDERBILT MORTGAGE & FINANCE, INC	5	2	3	60.0	\$54,000	\$55,000
WAYNE SAVINGS COMMUNITY BANK	107	104	3	2.8	\$167,923	\$75,667
WELLS FARGO BANK, NATIONAL ASSOCIATION	11	11	0	0.0	\$181,545	
WESTFIELD BANK, FSB	9	8	1	11.1	\$263,750	\$258,000
WYNDHAM CAPITAL MORTGAGE, INC.	1	0	1	100.0		\$227,000



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

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

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

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
21ST MORTGAGE CORP.	19	3	16	84.2	\$20,333	\$44,188
ALLIED MORTGAGE GROUP	1	1	0	0.0	\$354,000	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$95,000	
APPLE CREEK BANKING COMPANY, THE	59	47	12	20.3	\$118,447	\$121,417
BANK OF AMERICA, NATIONAL ASSOCIATION	1	1	0	0.0	\$400,000	
BANKERS G T AND T COMPANY	3	3	0	0.0	\$150,667	
BMI FEDERAL CREDIT UNION	1	1	0	0.0	\$247,000	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$48,000
CBC NATIONAL BANK	14	13	1	7.1	\$151,308	\$98,000
CENTIER BANK	1	1	0	0.0	\$25,000	
CENTURY FEDERAL CREDIT UNION	1	1	0	0.0	\$137,000	
CITIBANK, N.A.	1	1	0	0.0	\$84,000	
CITIZENS BANK, NATIONAL ASSOCIATION	8	8	0	0.0	\$142,500	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	47	43	4	8.5	\$132,581	\$186,750
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$103,000	
CREDIT HUMAN FEDERAL CREDIT UNION	4	0	4	100.0		\$44,750
CROSSCOUNTRY MORTGAGE INC	7	7	0	0.0	\$132,714	
DIRECTIONS CREDIT UNION	3	3	0	0.0	\$133,667	
DOLLAR BANK, A FEDERAL SAVINGS BANK	2	2	0	0.0	\$172,000	
Embrace Home Loans, Inc	1	1	0	0.0	\$310,000	
EVERENCE FEDERAL CREDIT UNION	5	5	0	0.0	\$117,400	
FAIRWAY INDEPENDENT MORT. CORP	23	23	0	0.0	\$163,739	
FARM CREDIT SERVICES OF MIDAM	25	24	1	4.0	\$187,083	\$144,000
FARMERS NATIONAL BANK OF CANFIELD, THE	96	95	1	1.0	\$161,695	\$96,000
FIFTH THIRD MORTGAGE COMPANY	7	5	2	28.6	\$199,000	\$65,500
FIRESTONE FEDERAL CREDIT UNION	2	2	0	0.0	\$189,000	
FIRST COMMONWEALTH BANK	2	2	0	0.0	\$216,500	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	3	3	0	0.0	\$189,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	2	2	0	0.0	\$129,000	
FIRST GUARANTY MORTGAGE CORP	3	3	0	0.0	\$125,333	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Wayne 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 SOUTHERN BANK	1	1	0	0.0	\$24,000	
FIRSTBANK	1	1	0	0.0	\$218,000	
HEARTLAND BANK	2	1	1	50.0	\$140,000	\$368,000
HOME MORTGAGE ASSURED CORPORATION	44	43	1	2.3	\$126,070	\$133,000
HOME SAVINGS BANK	10	9	1	10.0	\$221,556	\$895,000
HOMESIDE FINANCIAL, LLC	12	12	0	0.0	\$149,333	
HUNTINGTON NATIONAL BANK, THE	47	42	5	10.6	\$133,476	\$260,200
INDEPENDENT BANK	3	3	0	0.0	\$142,333	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	17	15	2	11.8	\$134,200	\$67,500
KEYBANK NATIONAL ASSOCIATION	2	1	1	50.0	\$118,000	\$140,000
LendUS	1	1	0	0.0	\$57,000	
LOANDEPOT.COM	1	1	0	0.0	\$100,000	
MECHANICS BANK	3	3	0	0.0	\$190,333	
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$109,000	
NATIONS DIRECT MORTGAGE, LLC	1	1	0	0.0	\$280,000	
NATIONS LENDING CORPORATION	1	1	0	0.0	\$90,000	
NEW AMERICAN MORTGAGE, LLC	1	1	0	0.0	\$122,000	
NEW YORK COMMUNITY BANK	2	2	0	0.0	\$197,000	
NORTHERN OHIO INVESTMENT COMPANY	2	2	0	0.0	\$185,500	
ORIGIN BANK	1	1	0	0.0	\$306,000	
PARK NATIONAL BANK, THE	21	19	2	9.5	\$122,632	\$83,500
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$248,000	
PNC BANK, NATIONAL ASSOCIATION	26	23	3	11.5	\$146,739	\$118,667
POLARIS HOME FUNDING CORP	2	2	0	0.0	\$163,000	
PORTAGE COMMUNITY BANK	1	1	0	0.0	\$193,000	
PRIMARY RESIDENTIAL MORTGAGE	66	66	0	0.0	\$170,121	
QUICKEN LOANS, INC.	13	12	1	7.7	\$123,917	\$50,000
Rapid Mortgage Company	1	1	0	0.0	\$162,000	
RELIANCE FIRST CAPITAL LLC	1	1	0	0.0	\$162,000	
RESIDENTIAL MORTGAGE SERVICES	2	2	0	0.0	\$103,500	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Wayne 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)
RUOFF MORTGAGE	1	0	1	100.0		\$191,000
SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION	1	1	0	0.0	\$100,000	
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$338,000	
SIERRA PACIFIC MORTGAGE	1	1	0	0.0	\$100,000	
SIGNATURE MORTGAGE CORPORATION	7	6	1	14.3	\$187,333	\$343,000
SIRVA MORTGAGE, INC.	2	2	0	0.0	\$198,500	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	10	8	2	20.0	\$112,500	\$278,500
TOP FLITE FINANCIAL INC	6	6	0	0.0	\$163,500	
TRIAD FINANCIAL SERVICES, INC.	15	7	8	53.3	\$37,143	\$43,000
U.S. BANK NATIONAL ASSOCIATION	3	1	2	66.7	\$166,000	\$109,000
Union Home Mortgage Corp.	28	27	1	3.6	\$114,111	\$82,000
USAA FEDERAL SAVINGS BANK	1	0	1	100.0		\$76,000
VANDERBILT MORTGAGE & FINANCE, INC	4	2	2	50.0	\$54,000	\$21,000
WAYNE SAVINGS COMMUNITY BANK	95	92	3	3.2	\$173,087	\$75,667
WELLS FARGO BANK, NATIONAL ASSOCIATION	11	11	0	0.0	\$181,545	
WESTFIELD BANK, FSB	8	7	1	12.5	\$259,000	\$258,000
WYNDHAM CAPITAL MORTGAGE, INC.	1	0	1	100.0		\$227,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Black, 2017, Wayne 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.	1	0	1	100.0		\$65,000
APPLE CREEK BANKING COMPANY, THE	1	0	1	100.0		\$27,000
CBC NATIONAL BANK	2	1	1	50.0	\$92,000	\$85,000
CITIZENS BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$236,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	1	1	0	0.0	\$50,000	
HOME MORTGAGE ASSURED CORPORATION	1	1	0	0.0	\$120,000	
HUNTINGTON NATIONAL BANK, THE	1	0	1	100.0		\$146,000
TRIAD FINANCIAL SERVICES, INC.	2	1	1	50.0	\$54,000	\$73,000
Union Home Mortgage Corp.	1	1	0	0.0	\$48,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian 2017, Wayne 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)
CBC NATIONAL BANK	1	1	0	0.0	\$221,000	
HOME MORTGAGE ASSURED CORPORATION	1	1	0	0.0	\$71,000	
LendUS	1	1	0	0.0	\$90,000	
USAA FEDERAL SAVINGS BANK	1	1	0	0.0	\$103,000	
WAYNE SAVINGS COMMUNITY BANK	1	1	0	0.0	\$250,000	
WESTFIELD BANK, FSB	1	1	0	0.0	\$297,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Wayne 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.	2	1	1	50.0	\$42,000	\$27,000
APPLE CREEK BANKING COMPANY, THE	11	11	0	0.0	\$87,818	
CITIZENS BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$167,000	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	2	2	0	0.0	\$59,000	
CREDIT HUMAN FEDERAL CREDIT UNION	1	1	0	0.0	\$54,000	
FARM CREDIT SERVICES OF MIDAM	7	6	1	14.3	\$196,667	\$550,000
FARMERS NATIONAL BANK OF CANFIELD, THE	5	5	0	0.0	\$104,000	
FIFTH THIRD MORTGAGE COMPANY	1	1	0	0.0	\$306,000	
HOME SAVINGS BANK	2	1	1	50.0	\$105,000	\$224,000
HUNTINGTON NATIONAL BANK, THE	16	11	5	31.3	\$129,182	\$70,800
INDEPENDENT BANK	3	3	0	0.0	\$157,333	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$140,000	
KEYBANK NATIONAL ASSOCIATION	1	1	0	0.0	\$48,000	
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$132,000	
NEW AMERICAN MORTGAGE, LLC	1	0	1	100.0		\$7,000
PARK NATIONAL BANK, THE	2	2	0	0.0	\$105,000	
PNC BANK, NATIONAL ASSOCIATION	8	7	1	12.5	\$143,571	\$146,000
PRIMARY RESIDENTIAL MORTGAGE	1	1	0	0.0	\$376,000	
QUICKEN LOANS, INC.	16	14	2	12.5	\$159,071	\$115,000
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$162,000	
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$123,000
WAYNE SAVINGS COMMUNITY BANK	11	11	0	0.0	\$117,273	



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

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

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

Institution	All Races Combined						White					
	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
21ST MORTGAGE CORP.	22	4	18	81.8	\$25,750	\$44,389	19	3	16	84.2	\$20,333	\$44,188
ALLIED MORTGAGE GROUP	1	1	0	0.0	\$354,000		1	1	0	0.0	\$354,000	
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$95,000		1	1	0	0.0	\$95,000	
APPLE CREEK BANKING COMPANY, THE	71	58	13	18.3	\$112,638	\$114,154	59	47	12	20.3	\$118,447	\$121,417
BANK OF AMERICA, NATIONAL ASSOCIATION	1	1	0	0.0	\$400,000		1	1	0	0.0	\$400,000	
BANKERS G T AND T COMPANY	3	3	0	0.0	\$150,667		3	3	0	0.0	\$150,667	
BMI FEDERAL CREDIT UNION	1	1	0	0.0	\$247,000		1	1	0	0.0	\$247,000	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$48,000	1	0	1	100.0		\$48,000
CBC NATIONAL BANK	17	15	2	11.8	\$152,000	\$91,500	14	13	1	7.1	\$151,308	\$98,000
CENTIER BANK	1	1	0	0.0	\$25,000		1	1	0	0.0	\$25,000	
CENTURY FEDERAL CREDIT UNION	1	1	0	0.0	\$137,000		1	1	0	0.0	\$137,000	
CITIBANK, N.A.	1	1	0	0.0	\$84,000		1	1	0	0.0	\$84,000	
CITIZENS BANK, NATIONAL ASSOCIATION	10	10	0	0.0	\$154,300		8	8	0	0.0	\$142,500	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	49	45	4	8.2	\$129,311	\$186,750	47	43	4	8.5	\$132,581	\$186,750
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$103,000		1	1	0	0.0	\$103,000	
CREDIT HUMAN FEDERAL CREDIT UNION	5	1	4	80.0	\$54,000	\$44,750	4	0	4	100.0		\$44,750
CROSSCOUNTRY MORTGAGE INC	7	7	0	0.0	\$132,714		7	7	0	0.0	\$132,714	
DIRECTIONS CREDIT UNION	3	3	0	0.0	\$133,667		3	3	0	0.0	\$133,667	
DOLLAR BANK, A FEDERAL SAVINGS BANK	2	2	0	0.0	\$172,000		2	2	0	0.0	\$172,000	
Embrace Home Loans, Inc	1	1	0	0.0	\$310,000		1	1	0	0.0	\$310,000	
EVERENCE FEDERAL CREDIT UNION	5	5	0	0.0	\$117,400		5	5	0	0.0	\$117,400	
FAIRWAY INDEPENDENT MORT. CORP	23	23	0	0.0	\$163,739		23	23	0	0.0	\$163,739	
FARM CREDIT SERVICES OF MIDAM	32	30	2	6.3	\$189,000	\$347,000	25	24	1	4.0	\$187,083	\$144,000
FARMERS NATIONAL BANK OF CANFIELD, THE	102	101	1	1.0	\$157,733	\$96,000	96	95	1	1.0	\$161,695	\$96,000
FIFTH THIRD MORTGAGE COMPANY	8	6	2	25.0	\$216,833	\$65,500	7	5	2	28.6	\$199,000	\$65,500
FIRESTONE FEDERAL CREDIT UNION	2	2	0	0.0	\$189,000		2	2	0	0.0	\$189,000	
FIRST COMMONWEALTH BANK	2	2	0	0.0	\$216,500		2	2	0	0.0	\$216,500	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	3	3	0	0.0	\$189,000		3	3	0	0.0	\$189,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	2	2	0	0.0	\$129,000		2	2	0	0.0	\$129,000	
FIRST GUARANTY MORTGAGE CORP	3	3	0	0.0	\$125,333		3	3	0	0.0	\$125,333	
FIRST SOUTHERN BANK	1	1	0	0.0	\$24,000		1	1	0	0.0	\$24,000	
FIRSTBANK	1	1	0	0.0	\$218,000		1	1	0	0.0	\$218,000	
HEARTLAND BANK	2	1	1	50.0	\$140,000	\$368,000	2	1	1	50.0	\$140,000	\$368,000
HOME MORTGAGE ASSURED CORPORATION	46	45	1	2.2	\$124,711	\$133,000	44	43	1	2.3	\$126,070	\$133,000
HOME SAVINGS BANK	12	10	2	16.7	\$209,900	\$559,500	10	9	1	10.0	\$221,556	\$895,000
HOMESIDE FINANCIAL, LLC	12	12	0	0.0	\$149,333		12	12	0	0.0	\$149,333	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Wayne 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					
HUNTINGTON NATIONAL BANK, THE	64	53	11	17.2	\$132,585	\$163,727	47	42	5	10.6	\$133,476	\$260,200
INDEPENDENT BANK	6	6	0	0.0	\$149,833		3	3	0	0.0	\$142,333	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	18	16	2	11.1	\$134,563	\$67,500	17	15	2	11.8	\$134,200	\$67,500
KEYBANK NATIONAL ASSOCIATION	3	2	1	33.3	\$83,000	\$140,000	2	1	1	50.0	\$118,000	\$140,000
LendUS	2	2	0	0.0	\$73,500		1	1	0	0.0	\$57,000	
LOANDEPOT.COM	1	1	0	0.0	\$100,000		1	1	0	0.0	\$100,000	
MECHANICS BANK	3	3	0	0.0	\$190,333		3	3	0	0.0	\$190,333	
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$109,000		1	1	0	0.0	\$109,000	
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$132,000		0	0	0			
NATIONS DIRECT MORTGAGE, LLC	1	1	0	0.0	\$280,000		1	1	0	0.0	\$280,000	
NATIONS LENDING CORPORATION	1	1	0	0.0	\$90,000		1	1	0	0.0	\$90,000	
NEW AMERICAN MORTGAGE, LLC	2	1	1	50.0	\$122,000	\$7,000	1	1	0	0.0	\$122,000	
NEW YORK COMMUNITY BANK	2	2	0	0.0	\$197,000		2	2	0	0.0	\$197,000	
NORTHERN OHIO INVESTMENT COMPANY	2	2	0	0.0	\$185,500		2	2	0	0.0	\$185,500	
ORIGIN BANK	1	1	0	0.0	\$306,000		1	1	0	0.0	\$306,000	
PARK NATIONAL BANK, THE	23	21	2	8.7	\$120,952	\$83,500	21	19	2	9.5	\$122,632	\$83,500
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$248,000		1	1	0	0.0	\$248,000	
PNC BANK, NATIONAL ASSOCIATION	34	30	4	11.8	\$146,000	\$125,500	26	23	3	11.5	\$146,739	\$118,667
POLARIS HOME FUNDING CORP	2	2	0	0.0	\$163,000		2	2	0	0.0	\$163,000	
PORTAGE COMMUNITY BANK	1	1	0	0.0	\$193,000		1	1	0	0.0	\$193,000	
PRIMARY RESIDENTIAL MORTGAGE	67	67	0	0.0	\$173,194		66	66	0	0.0	\$170,121	
QUICKEN LOANS, INC.	29	26	3	10.3	\$142,846	\$93,333	13	12	1	7.7	\$123,917	\$50,000
Rapid Mortgage Company	1	1	0	0.0	\$162,000		1	1	0	0.0	\$162,000	
RELIANCE FIRST CAPITAL LLC	1	1	0	0.0	\$162,000		1	1	0	0.0	\$162,000	
RESIDENTIAL MORTGAGE SERVICES	2	2	0	0.0	\$103,500		2	2	0	0.0	\$103,500	
RUOFF MORTGAGE	1	0	1	100.0		\$191,000	1	0	1	100.0		\$191,000
SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION	1	1	0	0.0	\$100,000		1	1	0	0.0	\$100,000	
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$338,000		1	1	0	0.0	\$338,000	
SIERRA PACIFIC MORTGAGE	1	1	0	0.0	\$100,000		1	1	0	0.0	\$100,000	
SIGNATURE MORTGAGE CORPORATION	8	7	1	12.5	\$183,714	\$343,000	7	6	1	14.3	\$187,333	\$343,000
SIRVA MORTGAGE, INC.	2	2	0	0.0	\$198,500		2	2	0	0.0	\$198,500	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	10	8	2	20.0	\$112,500	\$278,500	10	8	2	20.0	\$112,500	\$278,500
TOP FLITE FINANCIAL INC	6	6	0	0.0	\$163,500		6	6	0	0.0	\$163,500	
TRIAD FINANCIAL SERVICES, INC.	17	8	9	52.9	\$39,250	\$46,333	15	7	8	53.3	\$37,143	\$43,000
U.S. BANK NATIONAL ASSOCIATION	3	1	2	66.7	\$166,000	\$109,000	3	1	2	66.7	\$166,000	\$109,000
Union Home Mortgage Corp.	29	28	1	3.4	\$111,750	\$82,000	28	27	1	3.6	\$114,111	\$82,000
USAA FEDERAL SAVINGS BANK	2	1	1	50.0	\$103,000	\$76,000	1	0	1	100.0		\$76,000
VANDERBILT MORTGAGE & FINANCE, INC	5	2	3	60.0	\$54,000	\$55,000	4	2	2	50.0	\$54,000	\$21,000
WAYNE SAVINGS COMMUNITY BANK	107	104	3	2.8	\$167,923	\$75,667	95	92	3	3.2	\$173,087	\$75,667
WELLS FARGO BANK, NATIONAL ASSOCIATION	11	11	0	0.0	\$181,545		11	11	0	0.0	\$181,545	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Wayne 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					
WESTFIELD BANK, FSB	9	8	1	11.1	\$263,750	\$258,000	8	7	1	12.5	\$259,000	\$258,000
WYNDHAM CAPITAL MORTGAGE, INC.	1	0	1	100.0		\$227,000	1	0	1	100.0		\$227,000

Black						Asian					Other							
0	0	0				1	1	0	0.0	\$297,000			0	0	0			
0	0	0				0	0	0					0	0	0			