



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Ashtabula 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.	26	23	3	11.5	\$33,478	\$20,000
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$79,000	
AMERICAN HOME MORTGAGE SERVICING	1	1	0	0.0	\$190,000	
AMERICAN MIDWEST MORTGAGE	5	5	0	0.0	\$73,000	
ANDOVER BANK, THE	81	70	11	13.6	\$76,100	\$71,182
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$75,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	2	2	0	0.0	\$119,500	
BANKERS G T AND T COMPANY	1	1	0	0.0	\$204,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$84,000	
CARDINAL CREDIT UNION, INC.	8	8	0	0.0	\$107,125	
CENTIER BANK	1	1	0	0.0	\$43,000	
CHEMICAL BANK	2	2	0	0.0	\$176,500	
CITIBANK, N.A.	1	1	0	0.0	\$51,000	
CITIZENS BANK, NATIONAL ASSOCIATION	4	3	1	25.0	\$116,333	\$98,000
CME FEDERAL CREDIT UNION	1	1	0	0.0	\$252,000	
CNB BANK	14	10	4	28.6	\$84,800	\$44,500
CONNEAUT SAVINGS BANK, THE	22	16	6	27.3	\$130,938	\$177,667
CONSUMERS NATIONAL BANK	1	1	0	0.0	\$960,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	3	3	0	0.0	\$128,667	
CROSSCOUNTRY MORTGAGE INC	26	26	0	0.0	\$123,423	
DAS ACQUISITION COMPANY, LLC	1	1	0	0.0	\$98,000	
DITECH FINANCIAL LLC	1	0	1	100.0		\$114,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	5	4	1	20.0	\$187,000	\$68,000
DOMINION ENERGY CREDIT UNION	1	1	0	0.0	\$205,000	
EQUITY RESOURCES, INCORPORATED	2	1	1	50.0	\$59,000	\$64,000
ERIE FEDERAL CREDIT UNION	1	1	0	0.0	\$30,000	
FAIRWAY INDEPENDENT MORT. CORP	2	2	0	0.0	\$171,000	
FARM CREDIT SERVICES OF MIDAM	9	7	2	22.2	\$118,000	\$166,500
FARMERS NATIONAL BANK OF CANFIELD, THE	4	3	1	25.0	\$87,667	\$240,000
FIFTH THIRD MORTGAGE COMPANY	6	6	0	0.0	\$213,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Ashtabula 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 COMMONWEALTH BANK	3	2	1	33.3	\$188,000	\$74,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	5	4	1	20.0	\$240,000	\$155,000
FIRST NATIONAL BANK OF PENNSYLVANIA	6	5	1	16.7	\$126,200	\$76,000
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$253,000	
FLAGSTAR BANK, FSB	2	1	1	50.0	\$87,000	\$191,000
GEAUGA SAVINGS BANK	2	2	0	0.0	\$69,000	
HANCOCK MORTGAGE PARTNERS LLC	1	1	0	0.0	\$84,000	
HOME MORTGAGE ASSURED CORPORATION	14	14	0	0.0	\$124,929	
HOME SAVINGS BANK	6	6	0	0.0	\$182,833	
HOMESIDE FINANCIAL, LLC	3	3	0	0.0	\$134,333	
HOMETOWN BANK	1	1	0	0.0	\$55,000	
Hometown Lenders	1	1	0	0.0	\$186,000	
HUNTINGTON NATIONAL BANK, THE	97	87	10	10.3	\$111,747	\$92,500
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	8	7	1	12.5	\$105,000	\$228,000
KEYBANK NATIONAL ASSOCIATION	15	13	2	13.3	\$131,538	\$67,500
LendUS	1	1	0	0.0	\$134,000	
MANUFACTURERS AND TRADERS TRUST COMPANY	1	1	0	0.0	\$68,000	
MIDDLEFIELD BANKING COMPANY, THE	52	42	10	19.2	\$147,238	\$156,000
MMS MORTGAGE SERVICES, LTD.	3	3	0	0.0	\$114,333	
MYCUMORTGAGE LLC	9	9	0	0.0	\$104,111	
NAVY FEDERAL CREDIT UNION	9	8	1	11.1	\$116,375	\$69,000
NEW AMERICAN MORTGAGE, LLC	1	1	0	0.0	\$102,000	
NORTHWEST BANK	4	4	0	0.0	\$81,250	
OHIO CATHOLIC FEDERAL CREDIT UNION	1	1	0	0.0	\$114,000	
PENNYMAC LOAN SERVICES, LLC.	1	1	0	0.0	\$212,000	
PNC BANK, NATIONAL ASSOCIATION	10	10	0	0.0	\$80,600	
PRIMARY RESIDENTIAL MORTGAGE	1	1	0	0.0	\$72,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	2	2	0	0.0	\$82,000	
QUICKEN LOANS, INC.	37	28	9	24.3	\$117,393	\$142,556
Rapid Mortgage Company	1	1	0	0.0	\$102,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Ashtabula 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)
SEVEN SEVENTEEN CREDIT UNION INC	4	4	0	0.0	\$83,500	
SHORE MORTGAGE	1	1	0	0.0	\$111,000	
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$52,000	
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$242,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$59,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	13	13	0	0.0	\$158,000	
THRIVENT FEDERAL CREDIT UNION	1	1	0	0.0	\$295,000	
TIAA, FSB	1	1	0	0.0	\$132,000	
TOP FLITE FINANCIAL INC	9	9	0	0.0	\$108,889	
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$14,500
U.S. BANK NATIONAL ASSOCIATION	23	19	4	17.4	\$88,000	\$66,250
UNION CAPITAL MORTGAGE CORP DB	1	1	0	0.0	\$638,000	
Union Home Mortgage Corp.	18	17	1	5.6	\$94,353	\$179,000
USAA FEDERAL SAVINGS BANK	1	1	0	0.0	\$62,000	
VANDERBILT MORTGAGE & FINANCE, INC	1	1	0	0.0	\$44,000	
WATERSTONE MORTGAGE CORPORATION	1	1	0	0.0	\$63,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	8	6	2	25.0	\$188,500	\$90,500
WRIGHT-PATT CREDIT UNION, INC.	1	1	0	0.0	\$179,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Ashtabula 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.	5	2	3	60.0	\$56,500	\$20,000
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$79,000	
AMERICAN HOME MORTGAGE SERVICING	1	1	0	0.0	\$190,000	
AMERICAN MIDWEST MORTGAGE	5	5	0	0.0	\$73,000	
ANDOVER BANK, THE	78	68	10	12.8	\$76,015	\$70,800
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$75,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	2	2	0	0.0	\$119,500	
BANKERS G T AND T COMPANY	1	1	0	0.0	\$204,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$84,000	
CARDINAL CREDIT UNION, INC.	7	7	0	0.0	\$107,000	
CENTIER BANK	1	1	0	0.0	\$43,000	
CHEMICAL BANK	2	2	0	0.0	\$176,500	
CITIBANK, N.A.	1	1	0	0.0	\$51,000	
CITIZENS BANK, NATIONAL ASSOCIATION	4	3	1	25.0	\$116,333	\$98,000
CME FEDERAL CREDIT UNION	1	1	0	0.0	\$252,000	
CNB BANK	13	9	4	30.8	\$80,556	\$44,500
CONNEAUT SAVINGS BANK, THE	19	15	4	21.1	\$130,067	\$93,000
CORTLAND SAVINGS AND BANKING COMPANY, THE	3	3	0	0.0	\$128,667	
CROSSCOUNTRY MORTGAGE INC	26	26	0	0.0	\$123,423	
DAS ACQUISITION COMPANY, LLC	1	1	0	0.0	\$98,000	
DITECH FINANCIAL LLC	1	0	1	100.0		\$114,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	5	4	1	20.0	\$187,000	\$68,000
DOMINION ENERGY CREDIT UNION	1	1	0	0.0	\$205,000	
EQUITY RESOURCES, INCORPORATED	2	1	1	50.0	\$59,000	\$64,000
ERIE FEDERAL CREDIT UNION	1	1	0	0.0	\$30,000	
FAIRWAY INDEPENDENT MORT. CORP	2	2	0	0.0	\$171,000	
FARM CREDIT SERVICES OF MIDAM	6	4	2	33.3	\$31,500	\$166,500
FARMERS NATIONAL BANK OF CANFIELD, THE	4	3	1	25.0	\$87,667	\$240,000
FIFTH THIRD MORTGAGE COMPANY	6	6	0	0.0	\$213,000	
FIRST COMMONWEALTH BANK	3	2	1	33.3	\$188,000	\$74,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Ashtabula 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 FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	4	3	1	25.0	\$255,333	\$155,000
FIRST NATIONAL BANK OF PENNSYLVANIA	6	5	1	16.7	\$126,200	\$76,000
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$253,000	
FLAGSTAR BANK, FSB	2	1	1	50.0	\$87,000	\$191,000
GEAUGA SAVINGS BANK	2	2	0	0.0	\$69,000	
HANCOCK MORTGAGE PARTNERS LLC	1	1	0	0.0	\$84,000	
HOME MORTGAGE ASSURED CORPORATION	14	14	0	0.0	\$124,929	
HOME SAVINGS BANK	6	6	0	0.0	\$182,833	
HOMESIDE FINANCIAL, LLC	3	3	0	0.0	\$134,333	
Hometown Lenders	1	1	0	0.0	\$186,000	
HUNTINGTON NATIONAL BANK, THE	97	87	10	10.3	\$111,747	\$92,500
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	8	7	1	12.5	\$105,000	\$228,000
KEYBANK NATIONAL ASSOCIATION	15	13	2	13.3	\$131,538	\$67,500
MANUFACTURERS AND TRADERS TRUST COMPANY	1	1	0	0.0	\$68,000	
MIDDLEFIELD BANKING COMPANY, THE	51	41	10	19.6	\$137,610	\$156,000
MMS MORTGAGE SERVICES, LTD.	3	3	0	0.0	\$114,333	
MYCUMORTGAGE LLC	9	9	0	0.0	\$104,111	
NAVY FEDERAL CREDIT UNION	8	7	1	12.5	\$129,286	\$69,000
NEW AMERICAN MORTGAGE, LLC	1	1	0	0.0	\$102,000	
NORTHWEST BANK	3	3	0	0.0	\$61,667	
PENNYMAC LOAN SERVICES, LLC.	1	1	0	0.0	\$212,000	
PNC BANK, NATIONAL ASSOCIATION	7	7	0	0.0	\$85,143	
PRIMARY RESIDENTIAL MORTGAGE	1	1	0	0.0	\$72,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	2	2	0	0.0	\$82,000	
QUICKEN LOANS, INC.	18	15	3	16.7	\$122,867	\$160,667
Rapid Mortgage Company	1	1	0	0.0	\$102,000	
SEVEN SEVENTEEN CREDIT UNION INC	3	3	0	0.0	\$78,000	
SHORE MORTGAGE	1	1	0	0.0	\$111,000	
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$52,000	
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$242,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Ashtabula 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)
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	9	9	0	0.0	\$174,222	
THRIVENT FEDERAL CREDIT UNION	1	1	0	0.0	\$295,000	
TIAA, FSB	1	1	0	0.0	\$132,000	
TOP FLITE FINANCIAL INC	9	9	0	0.0	\$108,889	
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$14,500
U.S. BANK NATIONAL ASSOCIATION	21	17	4	19.0	\$90,941	\$66,250
Union Home Mortgage Corp.	18	17	1	5.6	\$94,353	\$179,000
USAA FEDERAL SAVINGS BANK	1	1	0	0.0	\$62,000	
VANDERBILT MORTGAGE & FINANCE, INC	1	1	0	0.0	\$44,000	
WATERSTONE MORTGAGE CORPORATION	1	1	0	0.0	\$63,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	7	5	2	28.6	\$98,600	\$90,500
WRIGHT-PATT CREDIT UNION, INC.	1	1	0	0.0	\$179,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Black, 2017, Ashtabula 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)
ANDOVER BANK, THE	2	2	0	0.0	\$79,000	
NAVY FEDERAL CREDIT UNION	1	1	0	0.0	\$26,000	
OHIO CATHOLIC FEDERAL CREDIT UNION	1	1	0	0.0	\$114,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	1	1	0	0.0	\$157,000	
U.S. BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$39,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian, 2017, Ashtabula 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)
ANDOVER BANK, THE	1	0	1	100.0		\$75,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Ashtabula 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	21	0	0.0	\$31,286	
CARDINAL CREDIT UNION, INC.	1	1	0	0.0	\$108,000	
CNB BANK	1	1	0	0.0	\$123,000	
CONNEAUT SAVINGS BANK, THE	3	1	2	66.7	\$144,000	\$347,000
CONSUMERS NATIONAL BANK	1	1	0	0.0	\$960,000	
FARM CREDIT SERVICES OF MIDAM	3	3	0	0.0	\$233,333	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	1	1	0	0.0	\$194,000	
HOMETOWN BANK	1	1	0	0.0	\$55,000	
LendUS	1	1	0	0.0	\$134,000	
MIDDLEFIELD BANKING COMPANY, THE	1	1	0	0.0	\$542,000	
NORTHWEST BANK	1	1	0	0.0	\$140,000	
PNC BANK, NATIONAL ASSOCIATION	3	3	0	0.0	\$70,000	
QUICKEN LOANS, INC.	19	13	6	31.6	\$111,077	\$133,500
SEVEN SEVENTEEN CREDIT UNION INC	1	1	0	0.0	\$100,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$59,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	3	3	0	0.0	\$109,667	
U.S. BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$87,000	
UNION CAPITAL MORTGAGE CORP DB	1	1	0	0.0	\$638,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$638,000	



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

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

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.	26	23	3	11.5	\$33,478	\$20,000	5	2	3	60.0	\$56,500	\$20,000
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$79,000		1	1	0	0.0	\$79,000	
AMERICAN HOME MORTGAGE SERVICING	1	1	0	0.0	\$190,000		1	1	0	0.0	\$190,000	
AMERICAN MIDWEST MORTGAGE	5	5	0	0.0	\$73,000		5	5	0	0.0	\$73,000	
ANDOVER BANK, THE	81	70	11	13.6	\$76,100	\$71,182	78	68	10	12.8	\$76,015	\$70,800
Angel Oak Mortgage Solutions LLC	1	1	0	0.0	\$75,000		1	1	0	0.0	\$75,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	2	2	0	0.0	\$119,500		2	2	0	0.0	\$119,500	
BANKERS G T AND T COMPANY	1	1	0	0.0	\$204,000		1	1	0	0.0	\$204,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$84,000		1	1	0	0.0	\$84,000	
CARDINAL CREDIT UNION, INC.	8	8	0	0.0	\$107,125		7	7	0	0.0	\$107,000	
CENTIER BANK	1	1	0	0.0	\$43,000		1	1	0	0.0	\$43,000	
CHEMICAL BANK	2	2	0	0.0	\$176,500		2	2	0	0.0	\$176,500	
CITIBANK, N.A.	1	1	0	0.0	\$51,000		1	1	0	0.0	\$51,000	
CITIZENS BANK, NATIONAL ASSOCIATION	4	3	1	25.0	\$116,333	\$98,000	4	3	1	25.0	\$116,333	\$98,000
CME FEDERAL CREDIT UNION	1	1	0	0.0	\$252,000		1	1	0	0.0	\$252,000	
CNB BANK	14	10	4	28.6	\$84,800	\$44,500	13	9	4	30.8	\$80,556	\$44,500
CONNEAUT SAVINGS BANK, THE	22	16	6	27.3	\$130,938	\$177,667	19	15	4	21.1	\$130,067	\$93,000
CONSUMERS NATIONAL BANK	1	1	0	0.0	\$960,000		0	0	0			
CORTLAND SAVINGS AND BANKING COMPANY, THE	3	3	0	0.0	\$128,667		3	3	0	0.0	\$128,667	
CROSSCOUNTRY MORTGAGE INC	26	26	0	0.0	\$123,423		26	26	0	0.0	\$123,423	
DAS ACQUISITION COMPANY, LLC	1	1	0	0.0	\$98,000		1	1	0	0.0	\$98,000	
DITECH FINANCIAL LLC	1	0	1	100.0		\$114,000	1	0	1	100.0		\$114,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	5	4	1	20.0	\$187,000	\$68,000	5	4	1	20.0	\$187,000	\$68,000
DOMINION ENERGY CREDIT UNION	1	1	0	0.0	\$205,000		1	1	0	0.0	\$205,000	
EQUITY RESOURCES, INCORPORATED	2	1	1	50.0	\$59,000	\$64,000	2	1	1	50.0	\$59,000	\$64,000
ERIE FEDERAL CREDIT UNION	1	1	0	0.0	\$30,000		1	1	0	0.0	\$30,000	
FAIRWAY INDEPENDENT MORT. CORP	2	2	0	0.0	\$171,000		2	2	0	0.0	\$171,000	
FARM CREDIT SERVICES OF MIDAM	9	7	2	22.2	\$118,000	\$166,500	6	4	2	33.3	\$31,500	\$166,500
FARMERS NATIONAL BANK OF CANFIELD, THE	4	3	1	25.0	\$87,667	\$240,000	4	3	1	25.0	\$87,667	\$240,000
FIFTH THIRD MORTGAGE COMPANY	6	6	0	0.0	\$213,000		6	6	0	0.0	\$213,000	
FIRST COMMONWEALTH BANK	3	2	1	33.3	\$188,000	\$74,000	3	2	1	33.3	\$188,000	\$74,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	5	4	1	20.0	\$240,000	\$155,000	4	3	1	25.0	\$255,333	\$155,000
FIRST NATIONAL BANK OF PENNSYLVANIA	6	5	1	16.7	\$126,200	\$76,000	6	5	1	16.7	\$126,200	\$76,000
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$253,000		1	1	0	0.0	\$253,000	
FLAGSTAR BANK, FSB	2	1	1	50.0	\$87,000	\$191,000	2	1	1	50.0	\$87,000	\$191,000
GEAUGA SAVINGS BANK	2	2	0	0.0	\$69,000		2	2	0	0.0	\$69,000	

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				21	21	0	0.0	\$31,286	
0	0	0				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	\$79,000		1	0	1	100.0	\$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				0	0	0				1	1	0	0.0	\$108,000	
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				1	1	0	0.0	\$123,000	
0	0	0				0	0	0				3	1	2	66.7	\$144,000	\$347,000
0	0	0				0	0	0				1	1	0	0.0	\$960,000	
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				3	3	0	0.0	\$233,333	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$194,000	
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			



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

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

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)
HANCOCK MORTGAGE PARTNERS LLC	1	1	0	0.0	\$84,000		1	1	0	0.0	\$84,000	
HOME MORTGAGE ASSURED CORPORATION	14	14	0	0.0	\$124,929		14	14	0	0.0	\$124,929	
HOME SAVINGS BANK	6	6	0	0.0	\$182,833		6	6	0	0.0	\$182,833	
HOMESIDE FINANCIAL, LLC	3	3	0	0.0	\$134,333		3	3	0	0.0	\$134,333	
HOMETOWN BANK	1	1	0	0.0	\$55,000		0	0	0			
Hometown Lenders	1	1	0	0.0	\$186,000		1	1	0	0.0	\$186,000	
HUNTINGTON NATIONAL BANK, THE	97	87	10	10.3	\$111,747	\$92,500	97	87	10	10.3	\$111,747	\$92,500
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	8	7	1	12.5	\$105,000	\$228,000	8	7	1	12.5	\$105,000	\$228,000
KEYBANK NATIONAL ASSOCIATION	15	13	2	13.3	\$131,538	\$67,500	15	13	2	13.3	\$131,538	\$67,500
LendUS	1	1	0	0.0	\$134,000		0	0	0			
MANUFACTURERS AND TRADERS TRUST COMPANY	1	1	0	0.0	\$68,000		1	1	0	0.0	\$68,000	
MIDDLEFIELD BANKING COMPANY, THE	52	42	10	19.2	\$147,238	\$156,000	51	41	10	19.6	\$137,610	\$156,000
MMS MORTGAGE SERVICES, LTD.	3	3	0	0.0	\$114,333		3	3	0	0.0	\$114,333	
MYCUMORTGAGE LLC	9	9	0	0.0	\$104,111		9	9	0	0.0	\$104,111	
NAVY FEDERAL CREDIT UNION	9	8	1	11.1	\$116,375	\$69,000	8	7	1	12.5	\$129,286	\$69,000
NEW AMERICAN MORTGAGE, LLC	1	1	0	0.0	\$102,000		1	1	0	0.0	\$102,000	
NORTHWEST BANK	4	4	0	0.0	\$81,250		3	3	0	0.0	\$61,667	
OHIO CATHOLIC FEDERAL CREDIT UNION	1	1	0	0.0	\$114,000		0	0	0			
PENNYMAC LOAN SERVICES, LLC.	1	1	0	0.0	\$212,000		1	1	0	0.0	\$212,000	
PNC BANK, NATIONAL ASSOCIATION	10	10	0	0.0	\$80,600		7	7	0	0.0	\$85,143	
PRIMARY RESIDENTIAL MORTGAGE	1	1	0	0.0	\$72,000		1	1	0	0.0	\$72,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	2	2	0	0.0	\$82,000		2	2	0	0.0	\$82,000	
QUICKEN LOANS, INC.	37	28	9	24.3	\$117,393	\$142,556	18	15	3	16.7	\$122,867	\$160,667
Rapid Mortgage Company	1	1	0	0.0	\$102,000		1	1	0	0.0	\$102,000	
SEVEN SEVENTEEN CREDIT UNION INC	4	4	0	0.0	\$83,500		3	3	0	0.0	\$78,000	
SHORE MORTGAGE	1	1	0	0.0	\$111,000		1	1	0	0.0	\$111,000	
SIGNATURE MORTGAGE CORPORATION	1	1	0	0.0	\$52,000		1	1	0	0.0	\$52,000	
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$242,000		1	1	0	0.0	\$242,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$59,000		0	0	0			
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	13	13	0	0.0	\$158,000		9	9	0	0.0	\$174,222	
THRIVENT FEDERAL CREDIT UNION	1	1	0	0.0	\$295,000		1	1	0	0.0	\$295,000	
TIAA, FSB	1	1	0	0.0	\$132,000		1	1	0	0.0	\$132,000	
TOP FLITE FINANCIAL INC	9	9	0	0.0	\$108,889		9	9	0	0.0	\$108,889	
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$14,500	2	0	2	100.0		\$14,500
U.S. BANK NATIONAL ASSOCIATION	23	19	4	17.4	\$88,000	\$66,250	21	17	4	19.0	\$90,941	\$66,250
UNION CAPITAL MORTGAGE CORP DB	1	1	0	0.0	\$638,000		0	0	0			
Union Home Mortgage Corp.	18	17	1	5.6	\$94,353	\$179,000	18	17	1	5.6	\$94,353	\$179,000

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				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$55,000	
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	\$134,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$542,000	
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				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$140,000	
1	1	0	0.0	\$114,000		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	\$70,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				19	13	6	31.6	\$111,077	\$133,500
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$100,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$59,000	
1	1	0	0.0	\$157,000		0	0	0				3	3	0	0.0	\$109,667	
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				0	0	0			
1	1	0	0.0	\$39,000		0	0	0				1	1	0	0.0	\$87,000	
0	0	0				0	0	0				1	1	0	0.0	\$638,000	
0	0	0				0	0	0				0	0	0			



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

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

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)
USAA FEDERAL SAVINGS BANK	1	1	0	0.0	\$62,000		1	1	0	0.0	\$62,000	
VANDERBILT MORTGAGE & FINANCE, INC	1	1	0	0.0	\$44,000		1	1	0	0.0	\$44,000	
WATERSTONE MORTGAGE CORPORATION	1	1	0	0.0	\$63,000		1	1	0	0.0	\$63,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	8	6	2	25.0	\$188,500	\$90,500	7	5	2	28.6	\$98,600	\$90,500
WRIGHT-PATT CREDIT UNION, INC.	1	1	0	0.0	\$179,000		1	1	0	0.0	\$179,000	

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				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$638,000	
0	0	0				0	0	0				0	0	0			