



**Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Lorain 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)
1ST SIGNATURE LENDING, LLC	1	1	0	0.0	\$86,000	
21ST MORTGAGE CORP.	81	29	52	64.2	\$23,241	\$26,596
ACADEMY MORTGAGE CORPORATION	1	1	0	0.0	\$143,000	
ACCESS NATIONAL BANK	1	1	0	0.0	\$236,000	
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	5	4	1	20.0	\$142,750	\$44,000
ALL WESTERN MORTGAGE	1	1	0	0.0	\$60,000	
ALLIANCE CREDIT LLC	3	3	0	0.0	\$68,333	
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$188,000	
AMERICAN FINANCING CORPORATION	1	1	0	0.0	\$50,000	
AMERICAN HOME MORTGAGE SERVICING	1	1	0	0.0	\$74,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$183,000	
AMERICAN MIDWEST MORTGAGE	39	37	2	5.1	\$149,432	\$193,000
AMERICAN MORTGAGE COMPANY	1	1	0	0.0	\$119,000	
AMERICAN SAVINGS BANK, FSB	1	0	1	100.0		\$110,000
AMERIFIRST FINANCIAL CORPORATION	15	15	0	0.0	\$189,467	
BANK OF AMERICA, NATIONAL ASSOCIATION	8	8	0	0.0	\$266,875	
BANK OF ENGLAND	15	15	0	0.0	\$174,933	
BEST REWARD CREDIT UNION	2	2	0	0.0	\$112,500	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$339,000	
BOFI FEDERAL BANK	2	2	0	0.0	\$141,000	
BRIDGEVIEW BANK GROUP	2	1	1	50.0	\$116,000	\$262,000
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	2	2	0	0.0	\$260,500	
BUCKEYE COMMUNITY BANK	11	10	1	9.1	\$190,700	\$422,000
Caliber Home Loans, Inc.	8	8	0	0.0	\$177,875	
CAPITAL ONE, NATIONAL ASSOCIATION	7	5	2	28.6	\$181,400	\$53,500
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$319,000	
CBC NATIONAL BANK	7	7	0	0.0	\$161,714	
CENTIER BANK	2	2	0	0.0	\$21,000	
CENTURY FEDERAL CREDIT UNION	1	1	0	0.0	\$164,000	
CHEMICAL BANK	40	38	2	5.0	\$179,368	\$78,000



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
CHURCHILL MORTGAGE CORP	1	1	0	0.0	\$110,000	
CITIBANK, N.A.	2	2	0	0.0	\$190,500	
CITIZENS BANK, NATIONAL ASSOCIATION	51	46	5	9.8	\$175,848	\$175,400
CITIZENS EQUITY FIRST CREDIT UNION	1	1	0	0.0	\$168,000	
CITIZENS NATIONAL BANK OF BLUFFTON, THE	1	1	0	0.0	\$122,000	
CIVISTA BANK	13	12	1	7.7	\$239,833	\$51,000
COLONIAL SAVINGS, FA	2	2	0	0.0	\$77,000	
COMMUNITY STAR CREDIT UNION, INC.	35	34	1	2.9	\$105,412	\$89,000
CORTLAND SAVINGS AND BANKING COMPANY, THE	3	3	0	0.0	\$292,667	
CREDIT HUMAN FEDERAL CREDIT UNION	4	3	1	25.0	\$22,333	\$44,000
CROSSCOUNTRY MORTGAGE INC	39	38	1	2.6	\$173,184	\$170,000
DEVELOPER'S MORTGAGE CO.	1	1	0	0.0	\$217,000	
DIGITAL FEDERAL CREDIT UNION	2	1	1	50.0	\$60,000	\$162,000
DITECH FINANCIAL LLC	1	0	1	100.0		\$217,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	58	53	5	8.6	\$195,585	\$76,800
EATON FAMILY CREDIT UNION	1	1	0	0.0	\$150,000	
Embrace Home Loans, Inc	2	0	2	100.0		\$75,000
ENVOY MORTGAGE, LTD.	1	1	0	0.0	\$328,000	
EQUITY RESOURCES, INCORPORATED	2	2	0	0.0	\$242,500	
EVOLVE BANK & TRUST	1	1	0	0.0	\$84,000	
FAIRWAY INDEPENDENT MORT. CORP	57	55	2	3.5	\$121,436	\$74,000
FARM CREDIT SERVICES OF MIDAM	6	6	0	0.0	\$155,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	4	4	0	0.0	\$179,500	
FIFTH THIRD BANK	2	1	1	50.0	\$200,000	\$40,000
FIFTH THIRD MORTGAGE COMPANY	185	167	18	9.7	\$173,204	\$140,444
Finance of America Mortgage LLC	1	1	0	0.0	\$65,000	
FIRST BANK RICHMOND	1	1	0	0.0	\$128,000	
FIRST CHOICE LOAN SERVICES INC.	2	2	0	0.0	\$273,000	
FIRST COMMONWEALTH BANK	2	2	0	0.0	\$1,439,500	
FIRST COMMUNITY MORTGAGE, INC.	1	1	0	0.0	\$262,000	
First Equity Mortgage Inc	17	16	1	5.9	\$285,438	\$289,000



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<b>Institution</b>	<b>Number of Loan Applications</b>	<b>Number Approved</b>	<b>Number Denied</b>	<b>Percent Denied</b>	<b>Avg. Loan Amount (Approvals)</b>	<b>Avg. Loan Amount (Denials)</b>
FIRST FEDERAL BANK OF THE MIDWEST	2	2	0	0.0	\$158,000	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	1	1	0	0.0	\$411,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	219	215	4	1.8	\$182,684	\$141,500
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	110	95	15	13.6	\$144,221	\$104,933
FIRST INTERNET BANK OF INDIANA	2	2	0	0.0	\$128,000	
FIRST NATIONAL BANK OF AMERICA	1	0	1	100.0		\$70,000
FIRST NATIONAL BANK OF BELLEVUE, THE	1	1	0	0.0	\$221,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	48	44	4	8.3	\$222,227	\$141,250
FIRST OHIO HOME FINANCE, INC	2	1	1	50.0	\$200,000	\$424,000
FIRSTBANK	1	1	0	0.0	\$288,000	
FLAGSTAR BANK, FSB	14	12	2	14.3	\$102,417	\$133,000
FRANKLIN AMERICAN MORTGAGE CO.	4	4	0	0.0	\$150,500	
FREEDOM MORTGAGE CORP.	16	15	1	6.3	\$157,067	\$81,000
GENOA BANKING COMPANY, THE	1	1	0	0.0	\$396,000	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$176,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$244,000	
GSF MORTGAGE CORP	9	9	0	0.0	\$66,444	
GUARANTEED RATE INC.	4	3	1	25.0	\$165,333	\$180,000
GUIDANCE RESIDENTIAL, LLC	1	1	0	0.0	\$342,000	
HANCOCK MORTGAGE PARTNERS LLC	2	2	0	0.0	\$78,000	
HOME MORTGAGE ASSURED CORPORATION	238	235	3	1.3	\$174,638	\$166,333
HOME SAVINGS BANK	22	22	0	0.0	\$227,091	
HomeBridge Financial Services, Inc.	1	1	0	0.0	\$154,000	
HOMESIDE FINANCIAL, LLC	30	28	2	6.7	\$177,786	\$222,000
HomeXpress Mortgage Corp.	1	0	1	100.0		\$112,000
HSBC BANK USA, NATIONAL ASSOCIATION	3	2	1	33.3	\$253,000	\$31,000
HUNTINGTON NATIONAL BANK, THE	223	197	26	11.7	\$186,168	\$164,923
INDEPENDENT BANK	3	3	0	0.0	\$247,667	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	39	32	7	17.9	\$228,125	\$124,000
K. Hovnanian American Mortgage, LLC	10	10	0	0.0	\$223,400	
KEMBA FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$49,000	
KEYBANK NATIONAL ASSOCIATION	36	29	7	19.4	\$167,345	\$109,857



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LENDINGHOME FUNDING CORPORATION	1	1	0	0.0	\$149,000	
LendUS	84	83	1	1.2	\$140,361	\$354,000
LIBERTY HOME MORTGAGE CORP	5	5	0	0.0	\$178,200	
LIBERTY SAVINGS BANK, F.S.B.	5	4	1	20.0	\$260,250	\$252,000
LOANDEPOT.COM	9	8	1	11.1	\$194,250	\$90,000
MB FINANCIAL BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$194,000	
MIDDLEFIELD BANKING COMPANY, THE	2	2	0	0.0	\$351,000	
MLD MORTGAGE INC	1	1	0	0.0	\$135,000	
MMS MORTGAGE SERVICES, LTD.	1	0	1	100.0		\$66,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$80,000	
MORTGAGE CENTER, LC	1	1	0	0.0	\$58,000	
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$121,000	
MYCUMORTGAGE LLC	13	11	2	15.4	\$114,727	\$92,500
NATIONS DIRECT MORTGAGE, LLC	2	2	0	0.0	\$133,000	
NATIONS LENDING CORPORATION	16	16	0	0.0	\$178,625	
NAVY FEDERAL CREDIT UNION	6	6	0	0.0	\$107,167	
NBKC BANK	1	1	0	0.0	\$102,000	
NEW AMERICAN MORTGAGE, LLC	8	7	1	12.5	\$116,714	\$147,000
NEW PENN FINANCIAL, LLC	6	6	0	0.0	\$181,667	
NEW YORK COMMUNITY BANK	15	15	0	0.0	\$244,333	
NFM, INC	1	1	0	0.0	\$49,000	
NORTH AMERICAN SAVINGS BANK, FSB	1	1	0	0.0	\$73,000	
NORTHERN OHIO INVESTMENT COMPANY	6	6	0	0.0	\$180,333	
NORTHWEST BANK	51	43	8	15.7	\$130,698	\$79,000
NUMARK CREDIT UNION	1	1	0	0.0	\$41,000	
NVR MORTGAGE FINANCE, INC.	150	147	3	2.0	\$255,014	\$349,000
OHIO CATHOLIC FEDERAL CREDIT UNION	3	3	0	0.0	\$124,333	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	0	1	100.0		\$162,000
OXFORD BANK & TRUST	5	5	0	0.0	\$40,200	
PACOR MORTGAGE CORP.	15	15	0	0.0	\$147,533	
PARK NATIONAL BANK, THE	3	3	0	0.0	\$188,667	
PENNYMAC LOAN SERVICES, LLC.	2	2	0	0.0	\$259,500	



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PEOPLES BANK	1	1	0	0.0	\$54,000	
PHH MORTGAGE CO	1	0	1	100.0		\$67,000
PLAZA HOME MORTGAGE, INC.	3	0	3	100.0		\$539,333
PNC BANK, NATIONAL ASSOCIATION	55	51	4	7.3	\$182,549	\$169,500
POLARIS HOME FUNDING CORP	4	4	0	0.0	\$165,000	
PREMIA MORTGAGE, LLC	2	2	0	0.0	\$238,000	
PRIMARY RESIDENTIAL MORTGAGE	8	8	0	0.0	\$156,750	
PRIMELENDING, A PLAINSCAPITAL COMPANY	8	8	0	0.0	\$211,875	
PROVIDENT FUNDING ASSOCIATES	1	1	0	0.0	\$100,000	
QUICKEN LOANS, INC.	136	112	24	17.6	\$162,205	\$133,625
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	2	1	1	50.0	\$218,000	\$218,000
RELIANCE FIRST CAPITAL LLC	1	1	0	0.0	\$58,000	
REPUBLIC BANK & TRUST COMPANY	1	1	0	0.0	\$372,000	
RESIDENTIAL MORTGAGE SERVICES	9	9	0	0.0	\$214,333	
RUOFF MORTGAGE	1	1	0	0.0	\$125,000	
SEVEN SEVENTEEN CREDIT UNION INC	2	2	0	0.0	\$204,500	
SHORE MORTGAGE	15	15	0	0.0	\$160,267	
SIRVA MORTGAGE, INC.	2	2	0	0.0	\$327,000	
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$219,000	
STEARNS LENDING, INC.	1	1	0	0.0	\$105,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$82,000	
SUPERIOR CREDIT UNION INC	3	3	0	0.0	\$257,000	
TEACHERS CREDIT UNION	1	1	0	0.0	\$96,000	
The Farmers Savings Bank	21	19	2	9.5	\$107,105	\$33,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	287	275	12	4.2	\$201,113	\$168,333
TIAA, FSB	3	3	0	0.0	\$363,333	
TIDEWATER MORTGAGE SERVICES	1	1	0	0.0	\$184,000	
TOP FLITE FINANCIAL INC	6	5	1	16.7	\$186,600	\$147,000
TRIAD FINANCIAL SERVICES, INC.	6	0	6	100.0		\$37,833
U.S. BANK NATIONAL ASSOCIATION	35	30	5	14.3	\$153,333	\$107,400
UBS BANK USA	1	1	0	0.0	\$432,000	
UNION CAPITAL MORTGAGE CORP DB	23	23	0	0.0	\$204,565	



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
Union Home Mortgage Corp.	101	99	2	2.0	\$191,677	\$144,500
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	3	3	0	0.0	\$218,000	
USAA FEDERAL SAVINGS BANK	16	13	3	18.8	\$124,308	\$313,000
VANDERBILT MORTGAGE & FINANCE, INC	7	1	6	85.7	\$21,000	\$33,833
VANDYK MORTGAGE CORPORATION	1	1	0	0.0	\$298,000	
VICTORIAN FINANCE, LLC	1	1	0	0.0	\$228,000	
WAYNE SAVINGS COMMUNITY BANK	1	1	0	0.0	\$229,000	
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$423,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	43	39	4	9.3	\$237,282	\$64,000
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$157,000	
WESTERN OHIO MORTGAGE	1	1	0	0.0	\$252,000	
WESTFIELD BANK, FSB	2	2	0	0.0	\$956,000	
WINGS FINANCIAL CREDIT UNION	1	1	0	0.0	\$122,000	
WYNDHAM CAPITAL MORTGAGE, INC.	1	1	0	0.0	\$162,000	



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1ST SIGNATURE LENDING, LLC	1	1	0	0.0	\$86,000	
21ST MORTGAGE CORP.	66	22	44	66.7	\$24,773	\$22,977
ACADEMY MORTGAGE CORPORATION	1	1	0	0.0	\$143,000	
ACCESS NATIONAL BANK	1	1	0	0.0	\$236,000	
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	5	4	1	20.0	\$142,750	\$44,000
ALLIANCE CREDIT LLC	3	3	0	0.0	\$68,333	
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$188,000	
AMERICAN FINANCING CORPORATION	1	1	0	0.0	\$50,000	
AMERICAN HOME MORTGAGE SERVICING	1	1	0	0.0	\$74,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$183,000	
AMERICAN MIDWEST MORTGAGE	35	33	2	5.7	\$150,424	\$193,000
AMERICAN MORTGAGE COMPANY	1	1	0	0.0	\$119,000	
AMERICAN SAVINGS BANK, FSB	1	0	1	100.0		\$110,000
AMERIFIRST FINANCIAL CORPORATION	15	15	0	0.0	\$189,467	
BANK OF AMERICA, NATIONAL ASSOCIATION	8	8	0	0.0	\$266,875	
BANK OF ENGLAND	15	15	0	0.0	\$174,933	
BEST REWARD CREDIT UNION	2	2	0	0.0	\$112,500	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$339,000	
BRIDGEVIEW BANK GROUP	2	1	1	50.0	\$116,000	\$262,000
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$327,000	
BUCKEYE COMMUNITY BANK	9	8	1	11.1	\$194,625	\$422,000
Caliber Home Loans, Inc.	7	7	0	0.0	\$178,857	
CAPITAL ONE, NATIONAL ASSOCIATION	6	4	2	33.3	\$147,000	\$53,500
CBC NATIONAL BANK	6	6	0	0.0	\$177,500	
CENTIER BANK	2	2	0	0.0	\$21,000	
CENTURY FEDERAL CREDIT UNION	1	1	0	0.0	\$164,000	
CHEMICAL BANK	38	37	1	2.6	\$179,351	\$120,000
CHURCHILL MORTGAGE CORP	1	1	0	0.0	\$110,000	
CITIBANK, N.A.	1	1	0	0.0	\$150,000	
CITIZENS BANK, NATIONAL ASSOCIATION	46	43	3	6.5	\$174,581	\$233,333



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CITIZENS NATIONAL BANK OF BLUFFTON, THE	1	1	0	0.0	\$122,000	
CIVISTA BANK	13	12	1	7.7	\$239,833	\$51,000
COLONIAL SAVINGS, FA	2	2	0	0.0	\$77,000	
COMMUNITY STAR CREDIT UNION, INC.	30	29	1	3.3	\$100,310	\$89,000
CORTLAND SAVINGS AND BANKING COMPANY, THE	2	2	0	0.0	\$285,000	
CREDIT HUMAN FEDERAL CREDIT UNION	3	2	1	33.3	\$21,000	\$44,000
CROSSCOUNTRY MORTGAGE INC	39	38	1	2.6	\$173,184	\$170,000
DEVELOPER'S MORTGAGE CO.	1	1	0	0.0	\$217,000	
DIGITAL FEDERAL CREDIT UNION	1	1	0	0.0	\$60,000	
DITECH FINANCIAL LLC	1	0	1	100.0		\$217,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	52	49	3	5.8	\$197,102	\$100,667
EATON FAMILY CREDIT UNION	1	1	0	0.0	\$150,000	
Embrace Home Loans, Inc	1	0	1	100.0		\$80,000
ENVOY MORTGAGE, LTD.	1	1	0	0.0	\$328,000	
EQUITY RESOURCES, INCORPORATED	2	2	0	0.0	\$242,500	
EVOLVE BANK & TRUST	1	1	0	0.0	\$84,000	
FAIRWAY INDEPENDENT MORT. CORP	49	47	2	4.1	\$125,936	\$74,000
FARM CREDIT SERVICES OF MIDAM	4	4	0	0.0	\$190,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	4	4	0	0.0	\$179,500	
FIFTH THIRD BANK	1	0	1	100.0		\$40,000
FIFTH THIRD MORTGAGE COMPANY	180	164	16	8.9	\$169,927	\$135,875
FIRST BANK RICHMOND	1	1	0	0.0	\$128,000	
FIRST CHOICE LOAN SERVICES INC.	2	2	0	0.0	\$273,000	
FIRST COMMONWEALTH BANK	1	1	0	0.0	\$2,560,000	
FIRST COMMUNITY MORTGAGE, INC.	1	1	0	0.0	\$262,000	
First Equity Mortgage Inc	14	13	1	7.1	\$269,385	\$289,000
FIRST FEDERAL BANK OF THE MIDWEST	2	2	0	0.0	\$158,000	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	1	1	0	0.0	\$411,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	195	192	3	1.5	\$179,729	\$124,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	107	94	13	12.1	\$144,362	\$104,308





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FIRST NATIONAL BANK OF BELLEVUE, THE	1	1	0	0.0	\$221,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	44	40	4	9.1	\$179,800	\$141,250
FIRST OHIO HOME FINANCE, INC	2	1	1	50.0	\$200,000	\$424,000
FIRSTBANK	1	1	0	0.0	\$288,000	
FLAGSTAR BANK, FSB	13	11	2	15.4	\$107,182	\$133,000
FRANKLIN AMERICAN MORTGAGE CO.	4	4	0	0.0	\$150,500	
FREEDOM MORTGAGE CORP.	14	13	1	7.1	\$162,769	\$81,000
GENOA BANKING COMPANY, THE	1	1	0	0.0	\$396,000	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$176,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$244,000	
GSF MORTGAGE CORP	9	9	0	0.0	\$66,444	
GUARANTEED RATE INC.	3	2	1	33.3	\$113,000	\$180,000
GUIDANCE RESIDENTIAL, LLC	1	1	0	0.0	\$342,000	
HANCOCK MORTGAGE PARTNERS LLC	2	2	0	0.0	\$78,000	
HOME MORTGAGE ASSURED CORPORATION	228	226	2	0.9	\$173,204	\$167,500
HOME SAVINGS BANK	21	21	0	0.0	\$224,810	
HomeBridge Financial Services, Inc.	1	1	0	0.0	\$154,000	
HOMESIDE FINANCIAL, LLC	29	27	2	6.9	\$174,889	\$222,000
HomeXpress Mortgage Corp.	1	0	1	100.0		\$112,000
HSBC BANK USA, NATIONAL ASSOCIATION	1	0	1	100.0		\$31,000
HUNTINGTON NATIONAL BANK, THE	206	183	23	11.2	\$182,388	\$144,870
INDEPENDENT BANK	3	3	0	0.0	\$247,667	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	32	27	5	15.6	\$236,185	\$133,200
K. Hovnanian American Mortgage, LLC	1	1	0	0.0	\$138,000	
KEMBA FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$49,000	
KEYBANK NATIONAL ASSOCIATION	29	24	5	17.2	\$170,750	\$77,800
LendUS	78	77	1	1.3	\$139,636	\$354,000
LIBERTY HOME MORTGAGE CORP	5	5	0	0.0	\$178,200	
LIBERTY SAVINGS BANK, F.S.B.	5	4	1	20.0	\$260,250	\$252,000
LOANDEPOT.COM	9	8	1	11.1	\$194,250	\$90,000
MB FINANCIAL BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$90,000	



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

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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
MIDDLEFIELD BANKING COMPANY, THE	2	2	0	0.0	\$351,000	
MLD MORTGAGE INC	1	1	0	0.0	\$135,000	
MMS MORTGAGE SERVICES, LTD.	1	0	1	100.0		\$66,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$80,000	
MORTGAGE CENTER, LC	1	1	0	0.0	\$58,000	
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$121,000	
MYCUMORTGAGE LLC	9	7	2	22.2	\$90,143	\$92,500
NATIONS DIRECT MORTGAGE, LLC	2	2	0	0.0	\$133,000	
NATIONS LENDING CORPORATION	16	16	0	0.0	\$178,625	
NAVY FEDERAL CREDIT UNION	5	5	0	0.0	\$115,400	
NBKC BANK	1	1	0	0.0	\$102,000	
NEW AMERICAN MORTGAGE, LLC	6	5	1	16.7	\$131,000	\$147,000
NEW PENN FINANCIAL, LLC	6	6	0	0.0	\$181,667	
NEW YORK COMMUNITY BANK	14	14	0	0.0	\$239,571	
NFM, INC	1	1	0	0.0	\$49,000	
NORTHERN OHIO INVESTMENT COMPANY	6	6	0	0.0	\$180,333	
NORTHWEST BANK	34	31	3	8.8	\$135,452	\$104,333
NUMARK CREDIT UNION	1	1	0	0.0	\$41,000	
NVR MORTGAGE FINANCE, INC.	127	124	3	2.4	\$253,750	\$349,000
OHIO CATHOLIC FEDERAL CREDIT UNION	3	3	0	0.0	\$124,333	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	0	1	100.0		\$162,000
OXFORD BANK & TRUST	4	4	0	0.0	\$36,500	
PACOR MORTGAGE CORP.	9	9	0	0.0	\$118,222	
PARK NATIONAL BANK, THE	2	2	0	0.0	\$248,500	
PENNYMAC LOAN SERVICES, LLC.	2	2	0	0.0	\$259,500	
PEOPLES BANK	1	1	0	0.0	\$54,000	
PHH MORTGAGE CO	1	0	1	100.0		\$67,000
PLAZA HOME MORTGAGE, INC.	2	0	2	100.0		\$492,000
PNC BANK, NATIONAL ASSOCIATION	39	37	2	5.1	\$166,649	\$156,500
POLARIS HOME FUNDING CORP	4	4	0	0.0	\$165,000	
PREMIA MORTGAGE, LLC	2	2	0	0.0	\$238,000	
PRIMARY RESIDENTIAL MORTGAGE	8	8	0	0.0	\$156,750	



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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
PRIMELENDING, A PLAINSCAPITAL COMPANY	7	7	0	0.0	\$181,571	
PROVIDENT FUNDING ASSOCIATES	1	1	0	0.0	\$100,000	
QUICKEN LOANS, INC.	93	78	15	16.1	\$163,910	\$109,600
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	2	1	1	50.0	\$218,000	\$218,000
RELIANCE FIRST CAPITAL LLC	1	1	0	0.0	\$58,000	
REPUBLIC BANK & TRUST COMPANY	1	1	0	0.0	\$372,000	
RESIDENTIAL MORTGAGE SERVICES	7	7	0	0.0	\$213,857	
RUOFF MORTGAGE	1	1	0	0.0	\$125,000	
SEVEN SEVENTEEN CREDIT UNION INC	2	2	0	0.0	\$204,500	
SHORE MORTGAGE	15	15	0	0.0	\$160,267	
SIRVA MORTGAGE, INC.	2	2	0	0.0	\$327,000	
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$219,000	
STEARNS LENDING, INC.	1	1	0	0.0	\$105,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$82,000	
SUPERIOR CREDIT UNION INC	2	2	0	0.0	\$285,500	
TEACHERS CREDIT UNION	1	1	0	0.0	\$96,000	
The Farmers Savings Bank	18	16	2	11.1	\$116,250	\$33,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	255	244	11	4.3	\$201,500	\$164,545
TIAA, FSB	2	2	0	0.0	\$439,500	
TIDEWATER MORTGAGE SERVICES	1	1	0	0.0	\$184,000	
TOP FLITE FINANCIAL INC	6	5	1	16.7	\$186,600	\$147,000
TRIAD FINANCIAL SERVICES, INC.	5	0	5	100.0		\$41,800
U.S. BANK NATIONAL ASSOCIATION	31	27	4	12.9	\$161,259	\$125,000
UBS BANK USA	1	1	0	0.0	\$432,000	
UNION CAPITAL MORTGAGE CORP DB	22	22	0	0.0	\$200,818	
Union Home Mortgage Corp.	96	94	2	2.1	\$190,574	\$144,500
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	2	2	0	0.0	\$200,500	
USAA FEDERAL SAVINGS BANK	13	10	3	23.1	\$115,200	\$313,000
VANDERBILT MORTGAGE & FINANCE, INC	4	0	4	100.0		\$45,250
VANDYK MORTGAGE CORPORATION	1	1	0	0.0	\$298,000	
VICTORIAN FINANCE, LLC	1	1	0	0.0	\$228,000	
WAYNE SAVINGS COMMUNITY BANK	1	1	0	0.0	\$229,000	



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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$423,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	37	35	2	5.4	\$246,657	\$44,000
WESTERN OHIO MORTGAGE	1	1	0	0.0	\$252,000	
WESTFIELD BANK, FSB	1	1	0	0.0	\$280,000	
WYNDHAM CAPITAL MORTGAGE, INC.	1	1	0	0.0	\$162,000	



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

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

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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		\$16,000
AMERICAN MIDWEST MORTGAGE	2	2	0	0.0	\$82,000	
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	1	1	0	0.0	\$194,000	
COMMUNITY STAR CREDIT UNION, INC.	4	4	0	0.0	\$129,750	
Embrace Home Loans, Inc	1	0	1	100.0		\$70,000
FAIRWAY INDEPENDENT MORT. CORP	5	5	0	0.0	\$94,600	
Finance of America Mortgage LLC	1	1	0	0.0	\$65,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	3	3	0	0.0	\$242,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	1	0	1	100.0		\$88,000
HOME MORTGAGE ASSURED CORPORATION	3	3	0	0.0	\$153,333	
HUNTINGTON NATIONAL BANK, THE	1	1	0	0.0	\$33,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$41,000	
NAVY FEDERAL CREDIT UNION	1	1	0	0.0	\$66,000	
NVR MORTGAGE FINANCE, INC.	5	5	0	0.0	\$260,200	
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$223,000	
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$18,000
U.S. BANK NATIONAL ASSOCIATION	2	1	1	50.0	\$66,000	\$37,000
Union Home Mortgage Corp.	3	3	0	0.0	\$181,000	
USAA FEDERAL SAVINGS BANK	1	1	0	0.0	\$240,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$79,000
WINGS FINANCIAL CREDIT UNION	1	1	0	0.0	\$122,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian, 2017, Lorain County

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
AMERICAN MIDWEST MORTGAGE	1	1	0	0.0	\$162,000	
BOFI FEDERAL BANK	1	1	0	0.0	\$120,000	
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$319,000	
CITIZENS BANK, NATIONAL ASSOCIATION	1	0	1	100.0		\$105,000
DIGITAL FEDERAL CREDIT UNION	1	0	1	100.0		\$162,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	3	3	0	0.0	\$174,333	
FIFTH THIRD MORTGAGE COMPANY	1	1	0	0.0	\$600,000	
First Equity Mortgage Inc	1	1	0	0.0	\$298,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	8	7	1	12.5	\$244,857	\$194,000
FIRST NATIONAL BANK OF PENNSYLVANIA	3	3	0	0.0	\$839,333	
FREEDOM MORTGAGE CORP.	1	1	0	0.0	\$164,000	
HSBC BANK USA, NATIONAL ASSOCIATION	1	1	0	0.0	\$172,000	
HUNTINGTON NATIONAL BANK, THE	8	5	3	37.5	\$281,800	\$318,667
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	3	2	1	33.3	\$217,500	\$110,000
K. Hovnanian American Mortgage, LLC	1	1	0	0.0	\$241,000	
KEYBANK NATIONAL ASSOCIATION	1	1	0	0.0	\$261,000	
LendUS	1	1	0	0.0	\$192,000	
NORTHWEST BANK	1	1	0	0.0	\$303,000	
NVR MORTGAGE FINANCE, INC.	13	13	0	0.0	\$244,077	
PNC BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$193,500	
QUICKEN LOANS, INC.	4	3	1	25.0	\$165,667	\$165,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	5	5	0	0.0	\$294,600	
TIAA, FSB	1	1	0	0.0	\$211,000	
U.S. BANK NATIONAL ASSOCIATION	2	2	0	0.0	\$90,000	
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	1	1	0	0.0	\$253,000	
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$11,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$245,000	



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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
21ST MORTGAGE CORP.	14	7	7	50.0	\$18,429	\$50,857
ALL WESTERN MORTGAGE	1	1	0	0.0	\$60,000	
AMERICAN MIDWEST MORTGAGE	1	1	0	0.0	\$239,000	
BOFI FEDERAL BANK	1	1	0	0.0	\$162,000	
BUCKEYE COMMUNITY BANK	2	2	0	0.0	\$175,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$171,000	
CAPITAL ONE, NATIONAL ASSOCIATION	1	1	0	0.0	\$319,000	
CBC NATIONAL BANK	1	1	0	0.0	\$67,000	
CHEMICAL BANK	2	1	1	50.0	\$180,000	\$36,000
CITIBANK, N.A.	1	1	0	0.0	\$231,000	
CITIZENS BANK, NATIONAL ASSOCIATION	4	3	1	25.0	\$194,000	\$72,000
COMMUNITY STAR CREDIT UNION, INC.	1	1	0	0.0	\$156,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$308,000	
CREDIT HUMAN FEDERAL CREDIT UNION	1	1	0	0.0	\$25,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	3	1	2	66.7	\$185,000	\$41,000
FAIRWAY INDEPENDENT MORT. CORP	3	3	0	0.0	\$95,667	
FARM CREDIT SERVICES OF MIDAM	2	2	0	0.0	\$85,000	
FIFTH THIRD BANK	1	1	0	0.0	\$200,000	
FIFTH THIRD MORTGAGE COMPANY	4	2	2	50.0	\$228,500	\$177,000
FIRST COMMONWEALTH BANK	1	1	0	0.0	\$319,000	
First Equity Mortgage Inc	2	2	0	0.0	\$383,500	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	13	13	0	0.0	\$179,154	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	2	1	1	50.0	\$131,000	\$130,000
FIRST INTERNET BANK OF INDIANA	1	1	0	0.0	\$192,000	
FIRST NATIONAL BANK OF AMERICA	1	0	1	100.0		\$70,000
FIRST NATIONAL BANK OF PENNSYLVANIA	1	1	0	0.0	\$68,000	
FLAGSTAR BANK, FSB	1	1	0	0.0	\$50,000	
FREEDOM MORTGAGE CORP.	1	1	0	0.0	\$76,000	
GUARANTEED RATE INC.	1	1	0	0.0	\$270,000	
HOME MORTGAGE ASSURED CORPORATION	7	6	1	14.3	\$239,333	\$164,000



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

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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
HOME SAVINGS BANK	1	1	0	0.0	\$275,000	
HOMESIDE FINANCIAL, LLC	1	1	0	0.0	\$256,000	
HSBC BANK USA, NATIONAL ASSOCIATION	1	1	0	0.0	\$334,000	
HUNTINGTON NATIONAL BANK, THE	8	8	0	0.0	\$232,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	3	2	1	33.3	\$223,500	\$92,000
K. Hovnanian American Mortgage, LLC	8	8	0	0.0	\$231,875	
KEYBANK NATIONAL ASSOCIATION	6	4	2	33.3	\$123,500	\$190,000
LENDINGHOME FUNDING CORPORATION	1	1	0	0.0	\$149,000	
LendUS	5	5	0	0.0	\$141,200	
MB FINANCIAL BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$298,000	
MYCUMORTGAGE LLC	4	4	0	0.0	\$157,750	
NEW AMERICAN MORTGAGE, LLC	2	2	0	0.0	\$81,000	
NEW YORK COMMUNITY BANK	1	1	0	0.0	\$311,000	
NORTH AMERICAN SAVINGS BANK, FSB	1	1	0	0.0	\$73,000	
NORTHWEST BANK	16	11	5	31.3	\$101,636	\$63,800
NVR MORTGAGE FINANCE, INC.	5	5	0	0.0	\$309,600	
OXFORD BANK & TRUST	1	1	0	0.0	\$55,000	
PACOR MORTGAGE CORP.	6	6	0	0.0	\$191,500	
PARK NATIONAL BANK, THE	1	1	0	0.0	\$69,000	
PLAZA HOME MORTGAGE, INC.	1	0	1	100.0		\$634,000
PNC BANK, NATIONAL ASSOCIATION	14	12	2	14.3	\$229,750	\$182,500
PRIMELENDING, A PLAINSCAPITAL COMPANY	1	1	0	0.0	\$424,000	
QUICKEN LOANS, INC.	39	31	8	20.5	\$157,581	\$174,750
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$209,000	
SUPERIOR CREDIT UNION INC	1	1	0	0.0	\$200,000	
The Farmers Savings Bank	3	3	0	0.0	\$58,333	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	27	26	1	3.7	\$179,500	\$210,000
UNION CAPITAL MORTGAGE CORP DB	1	1	0	0.0	\$287,000	
Union Home Mortgage Corp.	2	2	0	0.0	\$259,500	
USAA FEDERAL SAVINGS BANK	2	2	0	0.0	\$112,000	
VANDERBILT MORTGAGE & FINANCE, INC	2	1	1	50.0	\$21,000	\$11,000





Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Lorain 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	4	3	1	25.0	\$125,333	\$89,000
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$157,000	
WESTFIELD BANK, FSB	1	1	0	0.0	\$1,632,000	



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

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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)
1ST SIGNATURE LENDING, LLC	1	1	0	0.0	\$86,000		1	1	0	0.0	\$86,000	
21ST MORTGAGE CORP.	81	29	52	64.2	\$23,241	\$26,596	66	22	44	66.7	\$24,773	\$22,977
ACADEMY MORTGAGE CORPORATION	1	1	0	0.0	\$143,000		1	1	0	0.0	\$143,000	
ACCESS NATIONAL BANK	1	1	0	0.0	\$236,000		1	1	0	0.0	\$236,000	
AG CREDIT AGRICULTURAL CREDIT ASSOCIATION	5	4	1	20.0	\$142,750	\$44,000	5	4	1	20.0	\$142,750	\$44,000
ALL WESTERN MORTGAGE	1	1	0	0.0	\$60,000		0	0	0			
ALLIANCE CREDIT LLC	3	3	0	0.0	\$68,333		3	3	0	0.0	\$68,333	
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$188,000		1	1	0	0.0	\$188,000	
AMERICAN FINANCING CORPORATION	1	1	0	0.0	\$50,000		1	1	0	0.0	\$50,000	
AMERICAN HOME MORTGAGE SERVICING	1	1	0	0.0	\$74,000		1	1	0	0.0	\$74,000	
AMERICAN INTERNET MORTGAGE	1	1	0	0.0	\$183,000		1	1	0	0.0	\$183,000	
AMERICAN MIDWEST MORTGAGE	39	37	2	5.1	\$149,432	\$193,000	35	33	2	5.7	\$150,424	\$193,000
AMERICAN MORTGAGE COMPANY	1	1	0	0.0	\$119,000		1	1	0	0.0	\$119,000	
AMERICAN SAVINGS BANK, FSB	1	0	1	100.0		\$110,000	1	0	1	100.0		\$110,000
AMERIFIRST FINANCIAL CORPORATION	15	15	0	0.0	\$189,467		15	15	0	0.0	\$189,467	
BANK OF AMERICA, NATIONAL ASSOCIATION	8	8	0	0.0	\$266,875		8	8	0	0.0	\$266,875	
BANK OF ENGLAND	15	15	0	0.0	\$174,933		15	15	0	0.0	\$174,933	
BEST REWARD CREDIT UNION	2	2	0	0.0	\$112,500		2	2	0	0.0	\$112,500	
BMO HARRIS BANK NATIONAL ASSOCIATION	1	1	0	0.0	\$339,000		1	1	0	0.0	\$339,000	
BOFI FEDERAL BANK	2	2	0	0.0	\$141,000		0	0	0			
BRIDGEVIEW BANK GROUP	2	1	1	50.0	\$116,000	\$262,000	2	1	1	50.0	\$116,000	\$262,000
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	2	2	0	0.0	\$260,500		1	1	0	0.0	\$327,000	
BUCKEYE COMMUNITY BANK	11	10	1	9.1	\$190,700	\$422,000	9	8	1	11.1	\$194,625	\$422,000
Caliber Home Loans, Inc.	8	8	0	0.0	\$177,875		7	7	0	0.0	\$178,857	
CAPITAL ONE, NATIONAL ASSOCIATION	7	5	2	28.6	\$181,400	\$53,500	6	4	2	33.3	\$147,000	\$53,500
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$319,000		0	0	0			
CBC NATIONAL BANK	7	7	0	0.0	\$161,714		6	6	0	0.0	\$177,500	
CENTIER BANK	2	2	0	0.0	\$21,000		2	2	0	0.0	\$21,000	
CENTURY FEDERAL CREDIT UNION	1	1	0	0.0	\$164,000		1	1	0	0.0	\$164,000	
CHEMICAL BANK	40	38	2	5.0	\$179,368	\$78,000	38	37	1	2.6	\$179,351	\$120,000
CHURCHILL MORTGAGE CORP	1	1	0	0.0	\$110,000		1	1	0	0.0	\$110,000	
CITIBANK, N.A.	2	2	0	0.0	\$190,500		1	1	0	0.0	\$150,000	
CITIZENS BANK, NATIONAL ASSOCIATION	51	46	5	9.8	\$175,848	\$175,400	46	43	3	6.5	\$174,581	\$233,333

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			
1	0	1	100.0		\$16,000	0	0	0				14	7	7	50.0	\$18,429	\$50,857
0	0	0				0	0	0				0	0	0			
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	\$60,000	
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			
2	2	0	0.0	\$82,000		1	1	0	0.0	\$162,000		1	1	0	0.0	\$239,000	
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				1	1	0	0.0	\$120,000		1	1	0	0.0	\$162,000	
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				2	2	0	0.0	\$175,000	
0	0	0				0	0	0				1	1	0	0.0	\$171,000	
0	0	0				0	0	0				1	1	0	0.0	\$319,000	
0	0	0				1	1	0	0.0	\$319,000		0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$67,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	1	1	50.0	\$180,000	\$36,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$231,000	
0	0	0				1	0	1	100.0		\$105,000	4	3	1	25.0	\$194,000	\$72,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Lorain 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)
CITIZENS EQUITY FIRST CREDIT UNION	1	1	0	0.0	\$168,000		1	1	0	0.0	\$168,000	
CITIZENS NATIONAL BANK OF BLUFFTON, THE	1	1	0	0.0	\$122,000		1	1	0	0.0	\$122,000	
CIVISTA BANK	13	12	1	7.7	\$239,833	\$51,000	13	12	1	7.7	\$239,833	\$51,000
COLONIAL SAVINGS, FA	2	2	0	0.0	\$77,000		2	2	0	0.0	\$77,000	
COMMUNITY STAR CREDIT UNION, INC.	35	34	1	2.9	\$105,412	\$89,000	30	29	1	3.3	\$100,310	\$89,000
CORTLAND SAVINGS AND BANKING COMPANY, THE	3	3	0	0.0	\$292,667		2	2	0	0.0	\$285,000	
CREDIT HUMAN FEDERAL CREDIT UNION	4	3	1	25.0	\$22,333	\$44,000	3	2	1	33.3	\$21,000	\$44,000
CROSSCOUNTRY MORTGAGE INC	39	38	1	2.6	\$173,184	\$170,000	39	38	1	2.6	\$173,184	\$170,000
DEVELOPER'S MORTGAGE CO.	1	1	0	0.0	\$217,000		1	1	0	0.0	\$217,000	
DIGITAL FEDERAL CREDIT UNION	2	1	1	50.0	\$60,000	\$162,000	1	1	0	0.0	\$60,000	
DITECH FINANCIAL LLC	1	0	1	100.0		\$217,000	1	0	1	100.0		\$217,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	58	53	5	8.6	\$195,585	\$76,800	52	49	3	5.8	\$197,102	\$100,667
EATON FAMILY CREDIT UNION	1	1	0	0.0	\$150,000		1	1	0	0.0	\$150,000	
Embrace Home Loans, Inc	2	0	2	100.0		\$75,000	1	0	1	100.0		\$80,000
ENVOY MORTGAGE, LTD.	1	1	0	0.0	\$328,000		1	1	0	0.0	\$328,000	
EQUITY RESOURCES, INCORPORATED	2	2	0	0.0	\$242,500		2	2	0	0.0	\$242,500	
EVOLVE BANK & TRUST	1	1	0	0.0	\$84,000		1	1	0	0.0	\$84,000	
FAIRWAY INDEPENDENT MORT. CORP	57	55	2	3.5	\$121,436	\$74,000	49	47	2	4.1	\$125,936	\$74,000
FARM CREDIT SERVICES OF MIDAM	6	6	0	0.0	\$155,000		4	4	0	0.0	\$190,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	4	4	0	0.0	\$179,500		4	4	0	0.0	\$179,500	
FIFTH THIRD BANK	2	1	1	50.0	\$200,000	\$40,000	1	0	1	100.0		\$40,000
FIFTH THIRD MORTGAGE COMPANY	185	167	18	9.7	\$173,204	\$140,444	180	164	16	8.9	\$169,927	\$135,875
Finance of America Mortgage LLC	1	1	0	0.0	\$65,000		0	0	0			
FIRST BANK RICHMOND	1	1	0	0.0	\$128,000		1	1	0	0.0	\$128,000	
FIRST CHOICE LOAN SERVICES INC.	2	2	0	0.0	\$273,000		2	2	0	0.0	\$273,000	
FIRST COMMONWEALTH BANK	2	2	0	0.0	\$1,439,500		1	1	0	0.0	\$2,560,000	
FIRST COMMUNITY MORTGAGE, INC.	1	1	0	0.0	\$262,000		1	1	0	0.0	\$262,000	
First Equity Mortgage Inc	17	16	1	5.9	\$285,438	\$289,000	14	13	1	7.1	\$269,385	\$289,000
FIRST FEDERAL BANK OF THE MIDWEST	2	2	0	0.0	\$158,000		2	2	0	0.0	\$158,000	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	1	1	0	0.0	\$411,000		1	1	0	0.0	\$411,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	219	215	4	1.8	\$182,684	\$141,500	195	192	3	1.5	\$179,729	\$124,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	110	95	15	13.6	\$144,221	\$104,933	107	94	13	12.1	\$144,362	\$104,308
FIRST INTERNET BANK OF INDIANA	2	2	0	0.0	\$128,000		1	1	0	0.0	\$64,000	
FIRST NATIONAL BANK OF AMERICA	1	0	1	100.0		\$70,000	0	0	0			
FIRST NATIONAL BANK OF BELLEVUE, THE	1	1	0	0.0	\$221,000		1	1	0	0.0	\$221,000	

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			
4	4	0	0.0	\$129,750		0	0	0				1	1	0	0.0	\$156,000	
0	0	0				0	0	0				1	1	0	0.0	\$308,000	
0	0	0				0	0	0				1	1	0	0.0	\$25,000	
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		\$162,000	0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				3	3	0	0.0	\$174,333		3	1	2	66.7	\$185,000	\$41,000
0	0	0				0	0	0				0	0	0			
1	0	1	100.0		\$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			
0	0	0				0	0	0				0	0	0			
5	5	0	0.0	\$94,600		0	0	0				3	3	0	0.0	\$95,667	
0	0	0				0	0	0				2	2	0	0.0	\$85,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$200,000	
0	0	0				1	1	0	0.0	\$600,000		4	2	2	50.0	\$228,500	\$177,000
1	1	0	0.0	\$65,000		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				1	1	0	0.0	\$319,000	
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$298,000		2	2	0	0.0	\$383,500	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
3	3	0	0.0	\$242,000		8	7	1	12.5	\$244,857	\$194,000	13	13	0	0.0	\$179,154	
1	0	1	100.0		\$88,000	0	0	0				2	1	1	50.0	\$131,000	\$130,000
0	0	0				0	0	0				1	1	0	0.0	\$192,000	
0	0	0				0	0	0				1	0	1	100.0		\$70,000
0	0	0				0	0	0				0	0	0			



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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)
FIRST NATIONAL BANK OF PENNSYLVANIA	48	44	4	8.3	\$222,227	\$141,250	44	40	4	9.1	\$179,800	\$141,250
FIRST OHIO HOME FINANCE, INC	2	1	1	50.0	\$200,000	\$424,000	2	1	1	50.0	\$200,000	\$424,000
FIRSTBANK	1	1	0	0.0	\$288,000		1	1	0	0.0	\$288,000	
FLAGSTAR BANK, FSB	14	12	2	14.3	\$102,417	\$133,000	13	11	2	15.4	\$107,182	\$133,000
FRANKLIN AMERICAN MORTGAGE CO.	4	4	0	0.0	\$150,500		4	4	0	0.0	\$150,500	
FREEDOM MORTGAGE CORP.	16	15	1	6.3	\$157,067	\$81,000	14	13	1	7.1	\$162,769	\$81,000
GENOA BANKING COMPANY, THE	1	1	0	0.0	\$396,000		1	1	0	0.0	\$396,000	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$176,000		1	1	0	0.0	\$176,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$244,000		1	1	0	0.0	\$244,000	
GSF MORTGAGE CORP	9	9	0	0.0	\$66,444		9	9	0	0.0	\$66,444	
GUARANTEED RATE INC.	4	3	1	25.0	\$165,333	\$180,000	3	2	1	33.3	\$113,000	\$180,000
GUIDANCE RESIDENTIAL, LLC	1	1	0	0.0	\$342,000		1	1	0	0.0	\$342,000	
HANCOCK MORTGAGE PARTNERS LLC	2	2	0	0.0	\$78,000		2	2	0	0.0	\$78,000	
HOME MORTGAGE ASSURED CORPORATION	238	235	3	1.3	\$174,638	\$166,333	228	226	2	0.9	\$173,204	\$167,500
HOME SAVINGS BANK	22	22	0	0.0	\$227,091		21	21	0	0.0	\$224,810	
HomeBridge Financial Services, Inc.	1	1	0	0.0	\$154,000		1	1	0	0.0	\$154,000	
HOMESIDE FINANCIAL, LLC	30	28	2	6.7	\$177,786	\$222,000	29	27	2	6.9	\$174,889	\$222,000
HomeXpress Mortgage Corp.	1	0	1	100.0		\$112,000	1	0	1	100.0		\$112,000
HSBC BANK USA, NATIONAL ASSOCIATION	3	2	1	33.3	\$253,000	\$31,000	1	0	1	100.0		\$31,000
HUNTINGTON NATIONAL BANK, THE	223	197	26	11.7	\$186,168	\$164,923	206	183	23	11.2	\$182,388	\$144,870
INDEPENDENT BANK	3	3	0	0.0	\$247,667		3	3	0	0.0	\$247,667	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	39	32	7	17.9	\$228,125	\$124,000	32	27	5	15.6	\$236,185	\$133,200
K. Hovnanian American Mortgage, LLC	10	10	0	0.0	\$223,400		1	1	0	0.0	\$138,000	
KEMBA FINANCIAL CREDIT UNION, INC.	1	1	0	0.0	\$49,000		1	1	0	0.0	\$49,000	
KEYBANK NATIONAL ASSOCIATION	36	29	7	19.4	\$167,345	\$109,857	29	24	5	17.2	\$170,750	\$77,800
LENDINGHOME FUNDING CORPORATION	1	1	0	0.0	\$149,000		0	0	0			
LendUS	84	83	1	1.2	\$140,361	\$354,000	78	77	1	1.3	\$139,636	\$354,000
LIBERTY HOME MORTGAGE CORP	5	5	0	0.0	\$178,200		5	5	0	0.0	\$178,200	
LIBERTY SAVINGS BANK, F.S.B.	5	4	1	20.0	\$260,250	\$252,000	5	4	1	20.0	\$260,250	\$252,000
LOANDEPOT.COM	9	8	1	11.1	\$194,250	\$90,000	9	8	1	11.1	\$194,250	\$90,000
MB FINANCIAL BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$194,000		1	1	0	0.0	\$90,000	
MIDDLEFIELD BANKING COMPANY, THE	2	2	0	0.0	\$351,000		2	2	0	0.0	\$351,000	
MLD MORTGAGE INC	1	1	0	0.0	\$135,000		1	1	0	0.0	\$135,000	
MMS MORTGAGE SERVICES, LTD.	1	0	1	100.0		\$66,000	1	0	1	100.0		\$66,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$80,000		2	2	0	0.0	\$80,000	

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0	0	0				3	3	0	0.0	\$839,333		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				1	1	0	0.0	\$50,000	
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$164,000		1	1	0	0.0	\$76,000	
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	\$270,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
3	3	0	0.0	\$153,333		0	0	0				7	6	1	14.3	\$239,333	\$164,000
0	0	0				0	0	0				1	1	0	0.0	\$275,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$256,000	
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$172,000		1	1	0	0.0	\$334,000	
1	1	0	0.0	\$33,000		8	5	3	37.5	\$281,800	\$318,667	8	8	0	0.0	\$232,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$41,000		3	2	1	33.3	\$217,500	\$110,000	3	2	1	33.3	\$223,500	\$92,000
0	0	0				1	1	0	0.0	\$241,000		8	8	0	0.0	\$231,875	
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$261,000		6	4	2	33.3	\$123,500	\$190,000
0	0	0				0	0	0				1	1	0	0.0	\$149,000	
0	0	0				1	1	0	0.0	\$192,000		5	5	0	0.0	\$141,200	
0	0	0				0	0	0				0	0	0			
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	\$298,000	
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			



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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)
MORTGAGE CENTER, LC	1	1	0	0.0	\$58,000		1	1	0	0.0	\$58,000	
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$121,000		1	1	0	0.0	\$121,000	
MYCUMORTGAGE LLC	13	11	2	15.4	\$114,727	\$92,500	9	7	2	22.2	\$90,143	\$92,500
NATIONS DIRECT MORTGAGE, LLC	2	2	0	0.0	\$133,000		2	2	0	0.0	\$133,000	
NATIONS LENDING CORPORATION	16	16	0	0.0	\$178,625		16	16	0	0.0	\$178,625	
NAVY FEDERAL CREDIT UNION	6	6	0	0.0	\$107,167		5	5	0	0.0	\$115,400	
NBKC BANK	1	1	0	0.0	\$102,000		1	1	0	0.0	\$102,000	
NEW AMERICAN MORTGAGE, LLC	8	7	1	12.5	\$116,714	\$147,000	6	5	1	16.7	\$131,000	\$147,000
NEW PENN FINANCIAL, LLC	6	6	0	0.0	\$181,667		6	6	0	0.0	\$181,667	
NEW YORK COMMUNITY BANK	15	15	0	0.0	\$244,333		14	14	0	0.0	\$239,571	
NFM, INC	1	1	0	0.0	\$49,000		1	1	0	0.0	\$49,000	
NORTH AMERICAN SAVINGS BANK, FSB	1	1	0	0.0	\$73,000		0	0	0			
NORTHERN OHIO INVESTMENT COMPANY	6	6	0	0.0	\$180,333		6	6	0	0.0	\$180,333	
NORTHWEST BANK	51	43	8	15.7	\$130,698	\$79,000	34	31	3	8.8	\$135,452	\$104,333
NUMARK CREDIT UNION	1	1	0	0.0	\$41,000		1	1	0	0.0	\$41,000	
NVR MORTGAGE FINANCE, INC.	150	147	3	2.0	\$255,014	\$349,000	127	124	3	2.4	\$253,750	\$349,000
OHIO CATHOLIC FEDERAL CREDIT UNION	3	3	0	0.0	\$124,333		3	3	0	0.0	\$124,333	
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	0	1	100.0		\$162,000	1	0	1	100.0		\$162,000
OXFORD BANK & TRUST	5	5	0	0.0	\$40,200		4	4	0	0.0	\$36,500	
PACOR MORTGAGE CORP.	15	15	0	0.0	\$147,533		9	9	0	0.0	\$118,222	
PARK NATIONAL BANK, THE	3	3	0	0.0	\$188,667		2	2	0	0.0	\$248,500	
PENNYMAC LOAN SERVICES, LLC.	2	2	0	0.0	\$259,500		2	2	0	0.0	\$259,500	
PEOPLES BANK	1	1	0	0.0	\$54,000		1	1	0	0.0	\$54,000	
PHH MORTGAGE CO	1	0	1	100.0		\$67,000	1	0	1	100.0		\$67,000
PLAZA HOME MORTGAGE, INC.	3	0	3	100.0		\$539,333	2	0	2	100.0		\$492,000
PNC BANK, NATIONAL ASSOCIATION	55	51	4	7.3	\$182,549	\$169,500	39	37	2	5.1	\$166,649	\$156,500
POLARIS HOME FUNDING CORP	4	4	0	0.0	\$165,000		4	4	0	0.0	\$165,000	
PREMIA MORTGAGE, LLC	2	2	0	0.0	\$238,000		2	2	0	0.0	\$238,000	
PRIMARY RESIDENTIAL MORTGAGE	8	8	0	0.0	\$156,750		8	8	0	0.0	\$156,750	
PRIMELENDING, A PLAINSCAPITAL COMPANY	8	8	0	0.0	\$211,875		7	7	0	0.0	\$181,571	
PROVIDENT FUNDING ASSOCIATES	1	1	0	0.0	\$100,000		1	1	0	0.0	\$100,000	
QUICKEN LOANS, INC.	136	112	24	17.6	\$162,205	\$133,625	93	78	15	16.1	\$163,910	\$109,600
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	2	1	1	50.0	\$218,000	\$218,000	2	1	1	50.0	\$218,000	\$218,000
RELIANCE FIRST CAPITAL LLC	1	1	0	0.0	\$58,000		1	1	0	0.0	\$58,000	
REPUBLIC BANK & TRUST COMPANY	1	1	0	0.0	\$372,000		1	1	0	0.0	\$372,000	



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				4	4	0	0.0	\$157,750	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$66,000		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	\$81,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$311,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$73,000	
0	0	0				0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$303,000		16	11	5	31.3	\$101,636	\$63,800
0	0	0				0	0	0				0	0	0			
5	5	0	0.0	\$260,200		13	13	0	0.0	\$244,077		5	5	0	0.0	\$309,600	
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				6	6	0	0.0	\$191,500	
0	0	0				0	0	0				1	1	0	0.0	\$69,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	0	1	100.0		\$634,000
0	0	0				2	2	0	0.0	\$193,500		14	12	2	14.3	\$229,750	\$182,500
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				1	1	0	0.0	\$424,000	
0	0	0				0	0	0				0	0	0			
0	0	0				4	3	1	25.0	\$165,667	\$165,000	39	31	8	20.5	\$157,581	\$174,750
0	0	0				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, Lorain 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)
RESIDENTIAL MORTGAGE SERVICES	9	9	0	0.0	\$214,333		7	7	0	0.0	\$213,857	
RUOFF MORTGAGE	1	1	0	0.0	\$125,000		1	1	0	0.0	\$125,000	
SEVEN SEVENTEEN CREDIT UNION INC	2	2	0	0.0	\$204,500		2	2	0	0.0	\$204,500	
SHORE MORTGAGE	15	15	0	0.0	\$160,267		15	15	0	0.0	\$160,267	
SIRVA MORTGAGE, INC.	2	2	0	0.0	\$327,000		2	2	0	0.0	\$327,000	
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$219,000		1	1	0	0.0	\$219,000	
STEARNS LENDING, INC.	1	1	0	0.0	\$105,000		1	1	0	0.0	\$105,000	
STIFEL BANK AND TRUST	1	1	0	0.0	\$82,000		1	1	0	0.0	\$82,000	
SUPERIOR CREDIT UNION INC	3	3	0	0.0	\$257,000		2	2	0	0.0	\$285,500	
TEACHERS CREDIT UNION	1	1	0	0.0	\$96,000		1	1	0	0.0	\$96,000	
The Farmers Savings Bank	21	19	2	9.5	\$107,105	\$33,000	18	16	2	11.1	\$116,250	\$33,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	287	275	12	4.2	\$201,113	\$168,333	255	244	11	4.3	\$201,500	\$164,545
TIAA, FSB	3	3	0	0.0	\$363,333		2	2	0	0.0	\$439,500	
TIDEWATER MORTGAGE SERVICES	1	1	0	0.0	\$184,000		1	1	0	0.0	\$184,000	
TOP FLITE FINANCIAL INC	6	5	1	16.7	\$186,600	\$147,000	6	5	1	16.7	\$186,600	\$147,000
TRIAD FINANCIAL SERVICES, INC.	6	0	6	100.0		\$37,833	5	0	5	100.0		\$41,800
U.S. BANK NATIONAL ASSOCIATION	35	30	5	14.3	\$153,333	\$107,400	31	27	4	12.9	\$161,259	\$125,000
UBS BANK USA	1	1	0	0.0	\$432,000		1	1	0	0.0	\$432,000	
UNION CAPITAL MORTGAGE CORP DB	23	23	0	0.0	\$204,565		22	22	0	0.0	\$200,818	
Union Home Mortgage Corp.	101	99	2	2.0	\$191,677	\$144,500	96	94	2	2.1	\$190,574	\$144,500
UNIVERSITY ISLAMIC FINANCIAL CORPORATION	3	3	0	0.0	\$218,000		2	2	0	0.0	\$200,500	
USAA FEDERAL SAVINGS BANK	16	13	3	18.8	\$124,308	\$313,000	13	10	3	23.1	\$115,200	\$313,000
VANDERBILT MORTGAGE & FINANCE, INC	7	1	6	85.7	\$21,000	\$33,833	4	0	4	100.0		\$45,250
VANDYK MORTGAGE CORPORATION	1	1	0	0.0	\$298,000		1	1	0	0.0	\$298,000	
VICTORIAN FINANCE, LLC	1	1	0	0.0	\$228,000		1	1	0	0.0	\$228,000	
WAYNE SAVINGS COMMUNITY BANK	1	1	0	0.0	\$229,000		1	1	0	0.0	\$229,000	
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$423,000		1	1	0	0.0	\$423,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	43	39	4	9.3	\$237,282	\$64,000	37	35	2	5.4	\$246,657	\$44,000
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$157,000		0	0	0			
WESTERN OHIO MORTGAGE	1	1	0	0.0	\$252,000		1	1	0	0.0	\$252,000	
WESTFIELD BANK, FSB	2	2	0	0.0	\$956,000		1	1	0	0.0	\$280,000	
WINGS FINANCIAL CREDIT UNION	1	1	0	0.0	\$122,000		0	0	0			
WYNDHAM CAPITAL MORTGAGE, INC.	1	1	0	0.0	\$162,000		1	1	0	0.0	\$162,000	

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)
1	1	0	0.0	\$223,000		0	0	0				1	1	0	0.0	\$209,000	
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				1	1	0	0.0	\$200,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				3	3	0	0.0	\$58,333	
0	0	0				5	5	0	0.0	\$294,600		27	26	1	3.7	\$179,500	\$210,000
0	0	0				1	1	0	0.0	\$211,000		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		\$18,000	0	0	0				0	0	0			
2	1	1	50.0	\$66,000	\$37,000	2	2	0	0.0	\$90,000		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$287,000	
3	3	0	0.0	\$181,000		0	0	0				2	2	0	0.0	\$259,500	
0	0	0				1	1	0	0.0	\$253,000		0	0	0			
1	1	0	0.0	\$240,000		0	0	0				2	2	0	0.0	\$112,000	
0	0	0				1	0	1	100.0		\$11,000	2	1	1	50.0	\$21,000	\$11,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	0	1	100.0		\$79,000	1	1	0	0.0	\$245,000		4	3	1	25.0	\$125,333	\$89,000
0	0	0				0	0	0				1	1	0	0.0	\$157,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$1,632,000	
1	1	0	0.0	\$122,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			