



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Portage 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.	90	20	70	77.8	\$31,450	\$34,614
AMERICAN FINANCIAL RESOURCES	3	2	1	33.3	\$56,000	\$51,000
AMERICAN MIDWEST MORTGAGE	5	5	0	0.0	\$201,800	
AMERICAN MORTGAGE COMPANY	1	0	1	100.0		\$184,000
AMERIFIRST FINANCIAL CORPORATION	4	4	0	0.0	\$241,000	
AMERISAVE MORTGAGE CORPORATION	2	1	1	50.0	\$60,000	\$327,000
ASSOCIATED BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$152,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$76,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	13	12	1	7.7	\$197,583	\$85,000
BANK OF ENGLAND	1	1	0	0.0	\$95,000	
BANKERS G T AND T COMPANY	2	2	0	0.0	\$87,000	
BEST REWARD CREDIT UNION	1	1	0	0.0	\$260,000	
BNC NATIONAL BANK	1	0	1	100.0		\$370,000
BOKF, NATIONAL ASSOCIATION	1	1	0	0.0	\$210,000	
BRIDGEVIEW BANK GROUP	2	2	0	0.0	\$180,000	
BUSEY BANK	1	1	0	0.0	\$113,000	
Caliber Home Loans, Inc.	4	4	0	0.0	\$90,250	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$236,000
CARDINAL CREDIT UNION, INC.	1	1	0	0.0	\$238,000	
CBC NATIONAL BANK	1	1	0	0.0	\$200,000	
CENTIER BANK	2	2	0	0.0	\$61,000	
CHEMICAL BANK	6	6	0	0.0	\$136,500	
CITIBANK, N.A.	2	2	0	0.0	\$131,500	
CITIZENS BANK, NATIONAL ASSOCIATION	14	11	3	21.4	\$227,727	\$115,000
CIVISTA BANK	2	2	0	0.0	\$259,000	
CLEVELAND SELF RELIANCE FEDERAL CREDIT UNION	1	1	0	0.0	\$112,000	
CMG MORTGAGE, INC.	1	1	0	0.0	\$185,000	
CONGRESSIONAL BANK	1	1	0	0.0	\$75,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	19	17	2	10.5	\$147,529	\$138,000
CREDIT HUMAN FEDERAL CREDIT UNION	2	1	1	50.0	\$77,000	\$32,000



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
CROSSCOUNTRY MORTGAGE INC	31	30	1	3.2	\$206,233	\$231,000
CU MORTGAGE SERVICES INC.	1	1	0	0.0	\$60,000	
DAS ACQUISITION COMPANY, LLC	1	1	0	0.0	\$390,000	
DITECH FINANCIAL LLC	1	1	0	0.0	\$386,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	6	5	1	16.7	\$198,800	\$112,000
E MORTGAGE MANAGEMENT, LLC	2	2	0	0.0	\$133,000	
EASTMAN CREDIT UNION	1	1	0	0.0	\$222,000	
ENVOY MORTGAGE, LTD.	3	3	0	0.0	\$125,667	
EQUITABLE MORTGAGE CORPORATION	2	2	0	0.0	\$287,000	
EVOLVE BANK & TRUST	2	2	0	0.0	\$155,000	
FAIRWAY INDEPENDENT MORT. CORP	89	88	1	1.1	\$140,193	\$38,000
FARM CREDIT SERVICES OF MIDAM	6	6	0	0.0	\$239,500	
FARMERS NATIONAL BANK OF CANFIELD, THE	17	16	1	5.9	\$163,750	\$206,000
FIFTH THIRD MORTGAGE COMPANY	51	45	6	11.8	\$189,511	\$140,833
FIRESTONE FEDERAL CREDIT UNION	1	1	0	0.0	\$288,000	
FIRST COMMONWEALTH BANK	32	32	0	0.0	\$270,250	
FIRST COMMUNITY MORTGAGE, INC.	1	1	0	0.0	\$207,000	
FIRST FEDERAL BANK OF KANSAS CITY	1	1	0	0.0	\$161,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	26	24	2	7.7	\$157,583	\$347,000
FIRST GUARANTY MORTGAGE CORP	1	1	0	0.0	\$161,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	11	10	1	9.1	\$227,900	\$56,000
FIRST OHIO HOME FINANCE, INC	2	2	0	0.0	\$181,500	
FLAGSTAR BANK, FSB	1	1	0	0.0	\$170,000	
FRANKLIN AMERICAN MORTGAGE CO.	3	3	0	0.0	\$229,000	
FREEDOM MORTGAGE CORP.	2	2	0	0.0	\$175,500	
GEAUGA SAVINGS BANK	1	0	1	100.0		\$200,000
GOLDWATER BANK, NATIONAL ASSOCIATION	4	4	0	0.0	\$218,250	
HANCOCK MORTGAGE PARTNERS LLC	3	3	0	0.0	\$154,000	
HOME MORTGAGE ASSURED CORPORATION	97	96	1	1.0	\$195,656	\$226,000
HOME POINT FINANCIAL CORP	1	1	0	0.0	\$182,000	
HOME SAVINGS BANK	36	31	5	13.9	\$238,161	\$188,800



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
HOMESIDE FINANCIAL, LLC	34	34	0	0.0	\$152,765	
HOMETOWN BANK	63	58	5	7.9	\$149,017	\$129,200
Hometown Lenders	1	1	0	0.0	\$347,000	
HUNTINGTON NATIONAL BANK, THE	129	111	18	14.0	\$171,090	\$113,833
INDEPENDENT BANK	5	5	0	0.0	\$232,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	35	33	2	5.7	\$189,242	\$112,500
K. Hovnanian American Mortgage, LLC	3	3	0	0.0	\$220,000	
KEYBANK NATIONAL ASSOCIATION	10	8	2	20.0	\$159,500	\$148,000
LENDINGHOME FUNDING CORPORATION	1	1	0	0.0	\$176,000	
LendUS	2	2	0	0.0	\$190,000	
LIBERTY HOME MORTGAGE CORP	7	7	0	0.0	\$159,857	
LOANDEPOT.COM	2	1	1	50.0	\$87,000	\$148,000
MIDDLEFIELD BANKING COMPANY, THE	28	22	6	21.4	\$158,545	\$116,000
MIDWEST CARPENTERS & MILLWRIGHTS FEDERAL CREDIT UNION	1	1	0	0.0	\$214,000	
MORTGAGE 1 INCORPORATION	1	1	0	0.0	\$284,000	
MORTGAGE LENDERS OF AMERICA	1	0	1	100.0		\$142,000
MYCUMORTGAGE LLC	2	2	0	0.0	\$88,000	
NATIONS LENDING CORPORATION	6	6	0	0.0	\$130,833	
NAVY FEDERAL CREDIT UNION	2	1	1	50.0	\$204,000	\$69,000
NETWORK CAPITAL FUNDING CORP	2	0	2	100.0		\$109,500
NEW AMERICAN MORTGAGE, LLC	5	5	0	0.0	\$84,600	
NEW PENN FINANCIAL, LLC	2	2	0	0.0	\$113,500	
NEW YORK COMMUNITY BANK	1	1	0	0.0	\$408,000	
NORTHERN OHIO INVESTMENT COMPANY	2	1	1	50.0	\$145,000	\$161,000
NORTHWEST BANK	3	2	1	33.3	\$169,000	\$259,000
NUMARK CREDIT UNION	1	0	1	100.0		\$78,000
NVR MORTGAGE FINANCE, INC.	58	57	1	1.7	\$250,561	\$264,000
OHIO CATHOLIC FEDERAL CREDIT UNION	6	6	0	0.0	\$139,333	
OXFORD BANK & TRUST	1	1	0	0.0	\$21,000	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	1	0	0.0	\$132,000	
PEOPLES BANK	1	0	1	100.0		\$125,000
PERFORMANCE EQUITY PARTNERS INC	2	1	1	50.0	\$30,000	\$9,000



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Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
PHH HOME LOANS LLC	1	1	0	0.0	\$424,000	
PLAZA HOME MORTGAGE, INC.	1	1	0	0.0	\$132,000	
PNC BANK, NATIONAL ASSOCIATION	33	28	5	15.2	\$196,893	\$185,400
POLARIS HOME FUNDING CORP	1	1	0	0.0	\$99,000	
PORTAGE COMMUNITY BANK	124	116	8	6.5	\$146,784	\$175,875
PREMIA MORTGAGE, LLC	1	0	1	100.0		\$340,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	8	5	3	37.5	\$134,600	\$120,333
PULTE MORTGAGE L.L.C.	5	5	0	0.0	\$302,000	
QUICKEN LOANS, INC.	56	44	12	21.4	\$148,614	\$157,750
Rapid Mortgage Company	1	1	0	0.0	\$332,000	
REGIONS BANK	1	1	0	0.0	\$106,000	
RELIANCE FIRST CAPITAL LLC	3	2	1	33.3	\$260,000	\$174,000
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$92,000	
RUOFF MORTGAGE	4	3	1	25.0	\$117,333	\$103,000
SCHMIDT MORTGAGE COMPANY	2	2	0	0.0	\$136,000	
SEVEN SEVENTEEN CREDIT UNION INC	18	12	6	33.3	\$145,917	\$107,000
SHORE MORTGAGE	5	5	0	0.0	\$138,600	
SIGNATURE MORTGAGE CORPORATION	8	8	0	0.0	\$266,125	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$375,000	
STATE FARM BANK, FSB	1	1	0	0.0	\$164,000	
SUMMIT FUNDING, INC.	2	1	1	50.0	\$81,000	\$93,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	71	70	1	1.4	\$216,171	\$122,000
TIAA, FSB	2	2	0	0.0	\$172,500	
TRIAD FINANCIAL SERVICES, INC.	25	0	25	100.0		\$38,480
U.S. BANK NATIONAL ASSOCIATION	10	4	6	60.0	\$150,000	\$132,833
UNION CAPITAL MORTGAGE CORP DB	8	8	0	0.0	\$185,000	
Union Home Mortgage Corp.	31	30	1	3.2	\$171,867	\$48,000
UNION SAVINGS BANK	1	1	0	0.0	\$244,000	
USAA FEDERAL SAVINGS BANK	6	6	0	0.0	\$191,667	
VANDERBILT MORTGAGE & FINANCE, INC	5	0	5	100.0		\$31,000
VANDYK MORTGAGE CORPORATION	4	4	0	0.0	\$162,250	
WATERSTONE MORTGAGE CORPORATION	8	6	2	25.0	\$123,333	\$55,500



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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	4	4	0	0.0	\$369,750	
WELLS FARGO BANK, NATIONAL ASSOCIATION	28	22	6	21.4	\$235,682	\$167,833
WEST COMMUNITY CREDIT UNION	1	1	0	0.0	\$60,000	
WEST PENN FINANCIAL SERVICE CE	2	2	0	0.0	\$176,000	
WESTFIELD BANK, FSB	5	5	0	0.0	\$283,800	
WESTSTAR MORTGAGE INC	1	0	1	100.0		\$46,000



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21ST MORTGAGE CORP.	69	12	57	82.6	\$27,500	\$33,895
AMERICAN FINANCIAL RESOURCES	2	1	1	50.0	\$56,000	\$51,000
AMERICAN MIDWEST MORTGAGE	5	5	0	0.0	\$201,800	
AMERICAN MORTGAGE COMPANY	1	0	1	100.0		\$184,000
AMERIFIRST FINANCIAL CORPORATION	4	4	0	0.0	\$241,000	
AMERISAVE MORTGAGE CORPORATION	1	1	0	0.0	\$60,000	
ASSOCIATED BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$152,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$76,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	8	8	0	0.0	\$173,625	
BANK OF ENGLAND	1	1	0	0.0	\$95,000	
BANKERS G T AND T COMPANY	2	2	0	0.0	\$87,000	
BEST REWARD CREDIT UNION	1	1	0	0.0	\$260,000	
BOKF, NATIONAL ASSOCIATION	1	1	0	0.0	\$210,000	
BRIDGEVIEW BANK GROUP	2	2	0	0.0	\$180,000	
BUSEY BANK	1	1	0	0.0	\$113,000	
Caliber Home Loans, Inc.	4	4	0	0.0	\$90,250	
CBC NATIONAL BANK	1	1	0	0.0	\$200,000	
CENTIER BANK	2	2	0	0.0	\$61,000	
CHEMICAL BANK	6	6	0	0.0	\$136,500	
CITIBANK, N.A.	2	2	0	0.0	\$131,500	
CITIZENS BANK, NATIONAL ASSOCIATION	12	11	1	8.3	\$227,727	\$184,000
CIVISTA BANK	2	2	0	0.0	\$259,000	
CLEVELAND SELF RELIANCE FEDERAL CREDIT UNION	1	1	0	0.0	\$112,000	
CMG MORTGAGE, INC.	1	1	0	0.0	\$185,000	
CONGRESSIONAL BANK	1	1	0	0.0	\$75,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	18	16	2	11.1	\$153,625	\$138,000
CREDIT HUMAN FEDERAL CREDIT UNION	1	1	0	0.0	\$77,000	
CROSSCOUNTRY MORTGAGE INC	30	29	1	3.3	\$203,655	\$231,000
CU MORTGAGE SERVICES INC.	1	1	0	0.0	\$60,000	
DAS ACQUISITION COMPANY, LLC	1	1	0	0.0	\$390,000	



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DITECH FINANCIAL LLC	1	1	0	0.0	\$386,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	5	4	1	20.0	\$173,500	\$112,000
E MORTGAGE MANAGEMENT, LLC	2	2	0	0.0	\$133,000	
EASTMAN CREDIT UNION	1	1	0	0.0	\$222,000	
ENVOY MORTGAGE, LTD.	3	3	0	0.0	\$125,667	
EQUITABLE MORTGAGE CORPORATION	2	2	0	0.0	\$287,000	
EVOLVE BANK & TRUST	2	2	0	0.0	\$155,000	
FAIRWAY INDEPENDENT MORT. CORP	83	82	1	1.2	\$136,951	\$38,000
FARM CREDIT SERVICES OF MIDAM	5	5	0	0.0	\$205,800	
FARMERS NATIONAL BANK OF CANFIELD, THE	17	16	1	5.9	\$163,750	\$206,000
FIFTH THIRD MORTGAGE COMPANY	35	31	4	11.4	\$195,258	\$130,250
FIRESTONE FEDERAL CREDIT UNION	1	1	0	0.0	\$288,000	
FIRST COMMONWEALTH BANK	26	26	0	0.0	\$279,231	
FIRST COMMUNITY MORTGAGE, INC.	1	1	0	0.0	\$207,000	
FIRST FEDERAL BANK OF KANSAS CITY	1	1	0	0.0	\$161,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	26	24	2	7.7	\$157,583	\$347,000
FIRST GUARANTY MORTGAGE CORP	1	1	0	0.0	\$161,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	9	8	1	11.1	\$255,500	\$56,000
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$182,000	
FLAGSTAR BANK, FSB	1	1	0	0.0	\$170,000	
FRANKLIN AMERICAN MORTGAGE CO.	3	3	0	0.0	\$229,000	
FREEDOM MORTGAGE CORP.	2	2	0	0.0	\$175,500	
GOLDWATER BANK, NATIONAL ASSOCIATION	4	4	0	0.0	\$218,250	
HANCOCK MORTGAGE PARTNERS LLC	3	3	0	0.0	\$154,000	
HOME MORTGAGE ASSURED CORPORATION	89	88	1	1.1	\$193,795	\$226,000
HOME POINT FINANCIAL CORP	1	1	0	0.0	\$182,000	
HOME SAVINGS BANK	36	31	5	13.9	\$238,161	\$188,800
HOMESIDE FINANCIAL, LLC	31	31	0	0.0	\$153,774	
HOMETOWN BANK	56	52	4	7.1	\$154,865	\$130,750
Hometown Lenders	1	1	0	0.0	\$347,000	



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HUNTINGTON NATIONAL BANK, THE	120	105	15	12.5	\$169,810	\$95,000
INDEPENDENT BANK	2	2	0	0.0	\$284,500	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	31	29	2	6.5	\$194,655	\$112,500
K. Hovnanian American Mortgage, LLC	1	1	0	0.0	\$235,000	
KEYBANK NATIONAL ASSOCIATION	10	8	2	20.0	\$159,500	\$148,000
LendUS	2	2	0	0.0	\$190,000	
LIBERTY HOME MORTGAGE CORP	6	6	0	0.0	\$157,167	
LOANDEPOT.COM	2	1	1	50.0	\$87,000	\$148,000
MIDDLEFIELD BANKING COMPANY, THE	28	22	6	21.4	\$158,545	\$116,000
MIDWEST CARPENTERS & MILLWRIGHTS FEDERAL CREDIT UNION	1	1	0	0.0	\$214,000	
MORTGAGE 1 INCORPORATION	1	1	0	0.0	\$284,000	
MORTGAGE LENDERS OF AMERICA	1	0	1	100.0		\$142,000
MYCUMORTGAGE LLC	2	2	0	0.0	\$88,000	
NATIONS LENDING CORPORATION	6	6	0	0.0	\$130,833	
NAVY FEDERAL CREDIT UNION	2	1	1	50.0	\$204,000	\$69,000
NETWORK CAPITAL FUNDING CORP	2	0	2	100.0		\$109,500
NEW AMERICAN MORTGAGE, LLC	5	5	0	0.0	\$84,600	
NEW PENN FINANCIAL, LLC	2	2	0	0.0	\$113,500	
NEW YORK COMMUNITY BANK	1	1	0	0.0	\$408,000	
NORTHERN OHIO INVESTMENT COMPANY	2	1	1	50.0	\$145,000	\$161,000
NORTHWEST BANK	1	1	0	0.0	\$214,000	
NUMARK CREDIT UNION	1	0	1	100.0		\$78,000
NVR MORTGAGE FINANCE, INC.	43	42	1	2.3	\$245,000	\$264,000
OHIO CATHOLIC FEDERAL CREDIT UNION	6	6	0	0.0	\$139,333	
OXFORD BANK & TRUST	1	1	0	0.0	\$21,000	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	1	0	0.0	\$132,000	
PEOPLES BANK	1	0	1	100.0		\$125,000
PERFORMANCE EQUITY PARTNERS INC	2	1	1	50.0	\$30,000	\$9,000
PHH HOME LOANS LLC	1	1	0	0.0	\$424,000	
PLAZA HOME MORTGAGE, INC.	1	1	0	0.0	\$132,000	



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PNC BANK, NATIONAL ASSOCIATION	23	18	5	21.7	\$193,556	\$185,400
POLARIS HOME FUNDING CORP	1	1	0	0.0	\$99,000	
PORTAGE COMMUNITY BANK	107	100	7	6.5	\$147,860	\$186,714
PREMIA MORTGAGE, LLC	1	0	1	100.0		\$340,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	8	5	3	37.5	\$134,600	\$120,333
PULTE MORTGAGE L.L.C.	4	4	0	0.0	\$292,250	
QUICKEN LOANS, INC.	39	31	8	20.5	\$159,548	\$158,375
Rapid Mortgage Company	1	1	0	0.0	\$332,000	
REGIONS BANK	1	1	0	0.0	\$106,000	
RELIANCE FIRST CAPITAL LLC	3	2	1	33.3	\$260,000	\$174,000
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$92,000	
RUOFF MORTGAGE	4	3	1	25.0	\$117,333	\$103,000
SCHMIDT MORTGAGE COMPANY	2	2	0	0.0	\$136,000	
SEVEN SEVENTEEN CREDIT UNION INC	11	9	2	18.2	\$154,556	\$40,000
SHORE MORTGAGE	4	4	0	0.0	\$125,500	
SIGNATURE MORTGAGE CORPORATION	8	8	0	0.0	\$266,125	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$375,000	
SUMMIT FUNDING, INC.	2	1	1	50.0	\$81,000	\$93,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	56	55	1	1.8	\$204,764	\$122,000
TIAA, FSB	2	2	0	0.0	\$172,500	
TRIAD FINANCIAL SERVICES, INC.	22	0	22	100.0		\$34,500
U.S. BANK NATIONAL ASSOCIATION	9	4	5	55.6	\$150,000	\$135,800
UNION CAPITAL MORTGAGE CORP DB	7	7	0	0.0	\$176,571	
Union Home Mortgage Corp.	30	29	1	3.3	\$173,931	\$48,000
UNION SAVINGS BANK	1	1	0	0.0	\$244,000	
USAA FEDERAL SAVINGS BANK	6	6	0	0.0	\$191,667	
VANDERBILT MORTGAGE & FINANCE, INC	5	0	5	100.0		\$31,000
VANDYK MORTGAGE CORPORATION	4	4	0	0.0	\$162,250	
WATERSTONE MORTGAGE CORPORATION	6	6	0	0.0	\$123,333	
WEICHERT FINANCIAL SERVICES	3	3	0	0.0	\$374,333	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Portage 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)
WELLS FARGO BANK, NATIONAL ASSOCIATION	26	20	6	23.1	\$242,650	\$167,833
WEST COMMUNITY CREDIT UNION	1	1	0	0.0	\$60,000	
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$139,000	
WESTFIELD BANK, FSB	4	4	0	0.0	\$279,750	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Black, 2017, Portage 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.	4	0	4	100.0		\$61,500
FAIRWAY INDEPENDENT MORT. CORP	1	1	0	0.0	\$140,000	
FIFTH THIRD MORTGAGE COMPANY	1	1	0	0.0	\$196,000	
FIRST COMMONWEALTH BANK	1	1	0	0.0	\$58,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	2	2	0	0.0	\$117,500	
HOME MORTGAGE ASSURED CORPORATION	3	3	0	0.0	\$188,333	
HUNTINGTON NATIONAL BANK, THE	1	1	0	0.0	\$134,000	
LIBERTY HOME MORTGAGE CORP	1	1	0	0.0	\$176,000	
NVR MORTGAGE FINANCE, INC.	3	3	0	0.0	\$265,000	
PNC BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$424,000	
QUICKEN LOANS, INC.	1	1	0	0.0	\$83,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian, 2017, Portage 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)
AMERISAVE MORTGAGE CORPORATION	1	0	1	100.0		\$327,000
BANK OF AMERICA, NATIONAL ASSOCIATION	2	2	0	0.0	\$282,500	
BNC NATIONAL BANK	1	0	1	100.0		\$370,000
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$236,000
FAIRWAY INDEPENDENT MORT. CORP	2	2	0	0.0	\$204,500	
FIFTH THIRD MORTGAGE COMPANY	4	2	2	50.0	\$200,000	\$162,000
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$181,000	
HOME MORTGAGE ASSURED CORPORATION	3	3	0	0.0	\$271,333	
HOMESIDE FINANCIAL, LLC	1	1	0	0.0	\$180,000	
HUNTINGTON NATIONAL BANK, THE	5	3	2	40.0	\$239,333	\$220,000
INDEPENDENT BANK	1	1	0	0.0	\$196,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$128,500	
NVR MORTGAGE FINANCE, INC.	8	8	0	0.0	\$266,875	
PORTAGE COMMUNITY BANK	4	4	0	0.0	\$121,500	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	5	5	0	0.0	\$270,800	
TRIAD FINANCIAL SERVICES, INC.	1	0	1	100.0		\$75,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$187,000	
WESTSTAR MORTGAGE INC	1	0	1	100.0		\$46,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other, 2017, Portage 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.	17	8	9	52.9	\$37,375	\$27,222
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$56,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	3	2	1	33.3	\$208,500	\$85,000
CARDINAL CREDIT UNION, INC.	1	1	0	0.0	\$238,000	
CITIZENS BANK, NATIONAL ASSOCIATION	2	0	2	100.0		\$80,500
CORTLAND SAVINGS AND BANKING COMPANY, THE	1	1	0	0.0	\$50,000	
CREDIT HUMAN FEDERAL CREDIT UNION	1	0	1	100.0		\$32,000
CROSSCOUNTRY MORTGAGE INC	1	1	0	0.0	\$281,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	1	1	0	0.0	\$300,000	
FAIRWAY INDEPENDENT MORT. CORP	3	3	0	0.0	\$186,000	
FARM CREDIT SERVICES OF MIDAM	1	1	0	0.0	\$408,000	
FIFTH THIRD MORTGAGE COMPANY	11	11	0	0.0	\$170,818	
FIRST COMMONWEALTH BANK	5	5	0	0.0	\$266,000	
GEAUGA SAVINGS BANK	1	0	1	100.0		\$200,000
HOME MORTGAGE ASSURED CORPORATION	2	2	0	0.0	\$175,000	
HOMESIDE FINANCIAL, LLC	2	2	0	0.0	\$123,500	
HOMETOWN BANK	7	6	1	14.3	\$98,333	\$123,000
HUNTINGTON NATIONAL BANK, THE	3	2	1	33.3	\$154,500	\$184,000
INDEPENDENT BANK	2	2	0	0.0	\$197,500	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$171,500	
K. Hovnanian American Mortgage, LLC	2	2	0	0.0	\$212,500	
LENDINGHOME FUNDING CORPORATION	1	1	0	0.0	\$176,000	
NORTHWEST BANK	2	1	1	50.0	\$124,000	\$259,000
NVR MORTGAGE FINANCE, INC.	4	4	0	0.0	\$265,500	
PNC BANK, NATIONAL ASSOCIATION	9	9	0	0.0	\$178,333	
PORTAGE COMMUNITY BANK	13	12	1	7.7	\$146,250	\$100,000
PULTE MORTGAGE L.L.C.	1	1	0	0.0	\$341,000	
QUICKEN LOANS, INC.	16	12	4	25.0	\$125,833	\$156,500
SEVEN SEVENTEEN CREDIT UNION INC	7	3	4	57.1	\$120,000	\$140,500
SHORE MORTGAGE	1	1	0	0.0	\$191,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other, 2017, Portage 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)
STATE FARM BANK, FSB	1	1	0	0.0	\$164,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	10	10	0	0.0	\$251,600	
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$64,000
U.S. BANK NATIONAL ASSOCIATION	1	0	1	100.0		\$118,000
UNION CAPITAL MORTGAGE CORP DB	1	1	0	0.0	\$244,000	
Union Home Mortgage Corp.	1	1	0	0.0	\$112,000	
WATERSTONE MORTGAGE CORPORATION	2	0	2	100.0		\$55,500
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$356,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$145,000	
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$213,000	
WESTFIELD BANK, FSB	1	1	0	0.0	\$300,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Portage 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.	90	20	70	77.8	\$31,450	\$34,614	69	12	57	82.6	\$27,500	\$33,895
AMERICAN FINANCIAL RESOURCES	3	2	1	33.3	\$56,000	\$51,000	2	1	1	50.0	\$56,000	\$51,000
AMERICAN MIDWEST MORTGAGE	5	5	0	0.0	\$201,800		5	5	0	0.0	\$201,800	
AMERICAN MORTGAGE COMPANY	1	0	1	100.0		\$184,000	1	0	1	100.0		\$184,000
AMERIFIRST FINANCIAL CORPORATION	4	4	0	0.0	\$241,000		4	4	0	0.0	\$241,000	
AMERISAVE MORTGAGE CORPORATION	2	1	1	50.0	\$60,000	\$327,000	1	1	0	0.0	\$60,000	
ASSOCIATED BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$152,000		1	1	0	0.0	\$152,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$76,000		1	1	0	0.0	\$76,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	13	12	1	7.7	\$197,583	\$85,000	8	8	0	0.0	\$173,625	
BANK OF ENGLAND	1	1	0	0.0	\$95,000		1	1	0	0.0	\$95,000	
BANKERS G T AND T COMPANY	2	2	0	0.0	\$87,000		2	2	0	0.0	\$87,000	
BEST REWARD CREDIT UNION	1	1	0	0.0	\$260,000		1	1	0	0.0	\$260,000	
BNC NATIONAL BANK	1	0	1	100.0		\$370,000	0	0	0			
BOKF, NATIONAL ASSOCIATION	1	1	0	0.0	\$210,000		1	1	0	0.0	\$210,000	
BRIDGEVIEW BANK GROUP	2	2	0	0.0	\$180,000		2	2	0	0.0	\$180,000	
BUSEY BANK	1	1	0	0.0	\$113,000		1	1	0	0.0	\$113,000	
Caliber Home Loans, Inc.	4	4	0	0.0	\$90,250		4	4	0	0.0	\$90,250	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$236,000	0	0	0			
CARDINAL CREDIT UNION, INC.	1	1	0	0.0	\$238,000		0	0	0			
CBC NATIONAL BANK	1	1	0	0.0	\$200,000		1	1	0	0.0	\$200,000	
CENTIER BANK	2	2	0	0.0	\$61,000		2	2	0	0.0	\$61,000	
CHEMICAL BANK	6	6	0	0.0	\$136,500		6	6	0	0.0	\$136,500	
CITIBANK, N.A.	2	2	0	0.0	\$131,500		2	2	0	0.0	\$131,500	
CITIZENS BANK, NATIONAL ASSOCIATION	14	11	3	21.4	\$227,727	\$115,000	12	11	1	8.3	\$227,727	\$184,000
CIVISTA BANK	2	2	0	0.0	\$259,000		2	2	0	0.0	\$259,000	
CLEVELAND SELF RELIANCE FEDERAL CREDIT UNION	1	1	0	0.0	\$112,000		1	1	0	0.0	\$112,000	
CMG MORTGAGE, INC.	1	1	0	0.0	\$185,000		1	1	0	0.0	\$185,000	
CONGRESSIONAL BANK	1	1	0	0.0	\$75,000		1	1	0	0.0	\$75,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	19	17	2	10.5	\$147,529	\$138,000	18	16	2	11.1	\$153,625	\$138,000
CREDIT HUMAN FEDERAL CREDIT UNION	2	1	1	50.0	\$77,000	\$32,000	1	1	0	0.0	\$77,000	
CROSSCOUNTRY MORTGAGE INC	31	30	1	3.2	\$206,233	\$231,000	30	29	1	3.3	\$203,655	\$231,000
CU MORTGAGE SERVICES INC.	1	1	0	0.0	\$60,000		1	1	0	0.0	\$60,000	
DAS ACQUISITION COMPANY, LLC	1	1	0	0.0	\$390,000		1	1	0	0.0	\$390,000	
DITECH FINANCIAL LLC	1	1	0	0.0	\$386,000		1	1	0	0.0	\$386,000	

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)
4	0	4	100.0		\$61,500	0	0	0				17	8	9	52.9	\$37,375	\$27,222
0	0	0				0	0	0				1	1	0	0.0	\$56,000	
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	0	1	100.0		\$327,000	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	2	0	0.0	\$282,500		3	2	1	33.3	\$208,500	\$85,000
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	0	1	100.0		\$370,000	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	0	1	100.0		\$236,000	0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$238,000	
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				1	1	0	0.0	\$50,000	
0	0	0				0	0	0				1	0	1	100.0		\$32,000
0	0	0				0	0	0				1	1	0	0.0	\$281,000	
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			



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Portage 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)
DOLLAR BANK, A FEDERAL SAVINGS BANK	6	5	1	16.7	\$198,800	\$112,000	5	4	1	20.0	\$173,500	\$112,000
E MORTGAGE MANAGEMENT, LLC	2	2	0	0.0	\$133,000		2	2	0	0.0	\$133,000	
EASTMAN CREDIT UNION	1	1	0	0.0	\$222,000		1	1	0	0.0	\$222,000	
ENVOY MORTGAGE, LTD.	3	3	0	0.0	\$125,667		3	3	0	0.0	\$125,667	
EQUITABLE MORTGAGE CORPORATION	2	2	0	0.0	\$287,000		2	2	0	0.0	\$287,000	
EVOLVE BANK & TRUST	2	2	0	0.0	\$155,000		2	2	0	0.0	\$155,000	
FAIRWAY INDEPENDENT MORT. CORP	89	88	1	1.1	\$140,193	\$38,000	83	82	1	1.2	\$136,951	\$38,000
FARM CREDIT SERVICES OF MIDAM	6	6	0	0.0	\$239,500		5	5	0	0.0	\$205,800	
FARMERS NATIONAL BANK OF CANFIELD, THE	17	16	1	5.9	\$163,750	\$206,000	17	16	1	5.9	\$163,750	\$206,000
FIFTH THIRD MORTGAGE COMPANY	51	45	6	11.8	\$189,511	\$140,833	35	31	4	11.4	\$195,258	\$130,250
FIRESTONE FEDERAL CREDIT UNION	1	1	0	0.0	\$288,000		1	1	0	0.0	\$288,000	
FIRST COMMONWEALTH BANK	32	32	0	0.0	\$270,250		26	26	0	0.0	\$279,231	
FIRST COMMUNITY MORTGAGE, INC.	1	1	0	0.0	\$207,000		1	1	0	0.0	\$207,000	
FIRST FEDERAL BANK OF KANSAS CITY	1	1	0	0.0	\$161,000		1	1	0	0.0	\$161,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	26	24	2	7.7	\$157,583	\$347,000	26	24	2	7.7	\$157,583	\$347,000
FIRST GUARANTY MORTGAGE CORP	1	1	0	0.0	\$161,000		1	1	0	0.0	\$161,000	
FIRST NATIONAL BANK OF PENNSYLVANIA	11	10	1	9.1	\$227,900	\$56,000	9	8	1	11.1	\$255,500	\$56,000
FIRST OHIO HOME FINANCE, INC	2	2	0	0.0	\$181,500		1	1	0	0.0	\$182,000	
FLAGSTAR BANK, FSB	1	1	0	0.0	\$170,000		1	1	0	0.0	\$170,000	
FRANKLIN AMERICAN MORTGAGE CO.	3	3	0	0.0	\$229,000		3	3	0	0.0	\$229,000	
FREEDOM MORTGAGE CORP.	2	2	0	0.0	\$175,500		2	2	0	0.0	\$175,500	
GEAUGA SAVINGS BANK	1	0	1	100.0		\$200,000	0	0	0			
GOLDWATER BANK, NATIONAL ASSOCIATION	4	4	0	0.0	\$218,250		4	4	0	0.0	\$218,250	
HANCOCK MORTGAGE PARTNERS LLC	3	3	0	0.0	\$154,000		3	3	0	0.0	\$154,000	
HOME MORTGAGE ASSURED CORPORATION	97	96	1	1.0	\$195,656	\$226,000	89	88	1	1.1	\$193,795	\$226,000
HOME POINT FINANCIAL CORP	1	1	0	0.0	\$182,000		1	1	0	0.0	\$182,000	
HOME SAVINGS BANK	36	31	5	13.9	\$238,161	\$188,800	36	31	5	13.9	\$238,161	\$188,800
HOMESIDE FINANCIAL, LLC	34	34	0	0.0	\$152,765		31	31	0	0.0	\$153,774	
HOMETOWN BANK	63	58	5	7.9	\$149,017	\$129,200	56	52	4	7.1	\$154,865	\$130,750
Hometown Lenders	1	1	0	0.0	\$347,000		1	1	0	0.0	\$347,000	
HUNTINGTON NATIONAL BANK, THE	129	111	18	14.0	\$171,090	\$113,833	120	105	15	12.5	\$169,810	\$95,000
INDEPENDENT BANK	5	5	0	0.0	\$232,000		2	2	0	0.0	\$284,500	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	35	33	2	5.7	\$189,242	\$112,500	31	29	2	6.5	\$194,655	\$112,500
K. Hovnanian American Mortgage, LLC	3	3	0	0.0	\$220,000		1	1	0	0.0	\$235,000	
KEYBANK NATIONAL ASSOCIATION	10	8	2	20.0	\$159,500	\$148,000	10	8	2	20.0	\$159,500	\$148,000

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				1	1	0	0.0	\$300,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				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		2	2	0	0.0	\$204,500		3	3	0	0.0	\$186,000	
0	0	0				0	0	0				1	1	0	0.0	\$408,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$196,000		4	2	2	50.0	\$200,000	\$162,000	11	11	0	0.0	\$170,818	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$58,000		0	0	0				5	5	0	0.0	\$266,000	
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			
2	2	0	0.0	\$117,500		0	0	0				0	0	0			
0	0	0				1	1	0	0.0	\$181,000		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		\$200,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
3	3	0	0.0	\$188,333		3	3	0	0.0	\$271,333		2	2	0	0.0	\$175,000	
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	\$180,000		2	2	0	0.0	\$123,500	
0	0	0				0	0	0				7	6	1	14.3	\$98,333	\$123,000
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$134,000		5	3	2	40.0	\$239,333	\$220,000	3	2	1	33.3	\$154,500	\$184,000
0	0	0				1	1	0	0.0	\$196,000		2	2	0	0.0	\$197,500	
0	0	0				2	2	0	0.0	\$128,500		2	2	0	0.0	\$171,500	
0	0	0				0	0	0				2	2	0	0.0	\$212,500	
0	0	0				0	0	0				0	0	0			



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Portage 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)
LENDINGHOME FUNDING CORPORATION	1	1	0	0.0	\$176,000		0	0	0			
LendUS	2	2	0	0.0	\$190,000		2	2	0	0.0	\$190,000	
LIBERTY HOME MORTGAGE CORP	7	7	0	0.0	\$159,857		6	6	0	0.0	\$157,167	
LOANDEPOT.COM	2	1	1	50.0	\$87,000	\$148,000	2	1	1	50.0	\$87,000	\$148,000
MIDDLEFIELD BANKING COMPANY, THE	28	22	6	21.4	\$158,545	\$116,000	28	22	6	21.4	\$158,545	\$116,000
MIDWEST CARPENTERS & MILLWRIGHTS FEDERAL CREDIT UNION	1	1	0	0.0	\$214,000		1	1	0	0.0	\$214,000	
MORTGAGE 1 INCORPORATION	1	1	0	0.0	\$284,000		1	1	0	0.0	\$284,000	
MORTGAGE LENDERS OF AMERICA	1	0	1	100.0		\$142,000	1	0	1	100.0		\$142,000
MYCUMORTGAGE LLC	2	2	0	0.0	\$88,000		2	2	0	0.0	\$88,000	
NATIONS LENDING CORPORATION	6	6	0	0.0	\$130,833		6	6	0	0.0	\$130,833	
NAVY FEDERAL CREDIT UNION	2	1	1	50.0	\$204,000	\$69,000	2	1	1	50.0	\$204,000	\$69,000
NETWORK CAPITAL FUNDING CORP	2	0	2	100.0		\$109,500	2	0	2	100.0		\$109,500
NEW AMERICAN MORTGAGE, LLC	5	5	0	0.0	\$84,600		5	5	0	0.0	\$84,600	
NEW PENN FINANCIAL, LLC	2	2	0	0.0	\$113,500		2	2	0	0.0	\$113,500	
NEW YORK COMMUNITY BANK	1	1	0	0.0	\$408,000		1	1	0	0.0	\$408,000	
NORTHERN OHIO INVESTMENT COMPANY	2	1	1	50.0	\$145,000	\$161,000	2	1	1	50.0	\$145,000	\$161,000
NORTHWEST BANK	3	2	1	33.3	\$169,000	\$259,000	1	1	0	0.0	\$214,000	
NUMARK CREDIT UNION	1	0	1	100.0		\$78,000	1	0	1	100.0		\$78,000
NVR MORTGAGE FINANCE, INC.	58	57	1	1.7	\$250,561	\$264,000	43	42	1	2.3	\$245,000	\$264,000
OHIO CATHOLIC FEDERAL CREDIT UNION	6	6	0	0.0	\$139,333		6	6	0	0.0	\$139,333	
OXFORD BANK & TRUST	1	1	0	0.0	\$21,000		1	1	0	0.0	\$21,000	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	1	0	0.0	\$132,000		1	1	0	0.0	\$132,000	
PEOPLES BANK	1	0	1	100.0		\$125,000	1	0	1	100.0		\$125,000
PERFORMANCE EQUITY PARTNERS INC	2	1	1	50.0	\$30,000	\$9,000	2	1	1	50.0	\$30,000	\$9,000
PHH HOME LOANS LLC	1	1	0	0.0	\$424,000		1	1	0	0.0	\$424,000	
PLAZA HOME MORTGAGE, INC.	1	1	0	0.0	\$132,000		1	1	0	0.0	\$132,000	
PNC BANK, NATIONAL ASSOCIATION	33	28	5	15.2	\$196,893	\$185,400	23	18	5	21.7	\$193,556	\$185,400
POLARIS HOME FUNDING CORP	1	1	0	0.0	\$99,000		1	1	0	0.0	\$99,000	
PORTAGE COMMUNITY BANK	124	116	8	6.5	\$146,784	\$175,875	107	100	7	6.5	\$147,860	\$186,714
PREMIA MORTGAGE, LLC	1	0	1	100.0		\$340,000	1	0	1	100.0		\$340,000
PRIMELENDING, A PLAINSCAPITAL COMPANY	8	5	3	37.5	\$134,600	\$120,333	8	5	3	37.5	\$134,600	\$120,333
PULTE MORTGAGE L.L.C.	5	5	0	0.0	\$302,000		4	4	0	0.0	\$292,250	
QUICKEN LOANS, INC.	56	44	12	21.4	\$148,614	\$157,750	39	31	8	20.5	\$159,548	\$158,375
Rapid Mortgage Company	1	1	0	0.0	\$332,000		1	1	0	0.0	\$332,000	
REGIONS BANK	1	1	0	0.0	\$106,000		1	1	0	0.0	\$106,000	



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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)
RELIANCE FIRST CAPITAL LLC	3	2	1	33.3	\$260,000	\$174,000	3	2	1	33.3	\$260,000	\$174,000
RESIDENTIAL MORTGAGE SERVICES	1	1	0	0.0	\$92,000		1	1	0	0.0	\$92,000	
RUOFF MORTGAGE	4	3	1	25.0	\$117,333	\$103,000	4	3	1	25.0	\$117,333	\$103,000
SCHMIDT MORTGAGE COMPANY	2	2	0	0.0	\$136,000		2	2	0	0.0	\$136,000	
SEVEN SEVENTEEN CREDIT UNION INC	18	12	6	33.3	\$145,917	\$107,000	11	9	2	18.2	\$154,556	\$40,000
SHORE MORTGAGE	5	5	0	0.0	\$138,600		4	4	0	0.0	\$125,500	
SIGNATURE MORTGAGE CORPORATION	8	8	0	0.0	\$266,125		8	8	0	0.0	\$266,125	
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$375,000		1	1	0	0.0	\$375,000	
STATE FARM BANK, FSB	1	1	0	0.0	\$164,000		0	0	0			
SUMMIT FUNDING, INC.	2	1	1	50.0	\$81,000	\$93,000	2	1	1	50.0	\$81,000	\$93,000
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	71	70	1	1.4	\$216,171	\$122,000	56	55	1	1.8	\$204,764	\$122,000
TIAA, FSB	2	2	0	0.0	\$172,500		2	2	0	0.0	\$172,500	
TRIAD FINANCIAL SERVICES, INC.	25	0	25	100.0		\$38,480	22	0	22	100.0		\$34,500
U.S. BANK NATIONAL ASSOCIATION	10	4	6	60.0	\$150,000	\$132,833	9	4	5	55.6	\$150,000	\$135,800
UNION CAPITAL MORTGAGE CORP DB	8	8	0	0.0	\$185,000		7	7	0	0.0	\$176,571	
Union Home Mortgage Corp.	31	30	1	3.2	\$171,867	\$48,000	30	29	1	3.3	\$173,931	\$48,000
UNION SAVINGS BANK	1	1	0	0.0	\$244,000		1	1	0	0.0	\$244,000	
USAA FEDERAL SAVINGS BANK	6	6	0	0.0	\$191,667		6	6	0	0.0	\$191,667	
VANDERBILT MORTGAGE & FINANCE, INC	5	0	5	100.0		\$31,000	5	0	5	100.0		\$31,000
VANDYK MORTGAGE CORPORATION	4	4	0	0.0	\$162,250		4	4	0	0.0	\$162,250	
WATERSTONE MORTGAGE CORPORATION	8	6	2	25.0	\$123,333	\$55,500	6	6	0	0.0	\$123,333	
WEICHERT FINANCIAL SERVICES	4	4	0	0.0	\$369,750		3	3	0	0.0	\$374,333	
WELLS FARGO BANK, NATIONAL ASSOCIATION	28	22	6	21.4	\$235,682	\$167,833	26	20	6	23.1	\$242,650	\$167,833
WEST COMMUNITY CREDIT UNION	1	1	0	0.0	\$60,000		1	1	0	0.0	\$60,000	
WEST PENN FINANCIAL SERVICE CE	2	2	0	0.0	\$176,000		1	1	0	0.0	\$139,000	
WESTFIELD BANK, FSB	5	5	0	0.0	\$283,800		4	4	0	0.0	\$279,750	
WESTSTAR MORTGAGE INC	1	0	1	100.0		\$46,000	0	0	0			

Black						Asian						Other					
Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				7	3	4	57.1	\$120,000	\$140,500
0	0	0				0	0	0				1	1	0	0.0	\$191,000	
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	\$164,000	
0	0	0				0	0	0				0	0	0			
0	0	0				5	5	0	0.0	\$270,800		10	10	0	0.0	\$251,600	
0	0	0				0	0	0				0	0	0			
0	0	0				1	0	1	100.0		\$75,000	2	0	2	100.0		\$64,000
0	0	0				0	0	0				1	0	1	100.0		\$118,000
0	0	0				0	0	0				1	1	0	0.0	\$244,000	
0	0	0				0	0	0				1	1	0	0.0	\$112,000	
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				2	0	2	100.0		\$55,500
0	0	0				0	0	0				1	1	0	0.0	\$356,000	
0	0	0				1	1	0	0.0	\$187,000		1	1	0	0.0	\$145,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$213,000	
0	0	0				0	0	0				1	1	0	0.0	\$300,000	
0	0	0				1	0	1	100.0		\$46,000	0	0	0			