



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Summit 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.	14	2	12	85.7	\$23,500	\$26,417
ABSOLUTE HOME	1	1	0	0.0	\$272,000	
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$72,000	
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$189,000	
AMERICAN INTERNET MORTGAGE	7	7	0	0.0	\$199,429	
AMERICAN MIDWEST MORTGAGE	42	41	1	2.4	\$157,976	\$104,000
AMERICAN MORTGAGE COMPANY	21	19	2	9.5	\$98,368	\$92,500
AMERICAN SAVINGS BANK, FSB	1	1	0	0.0	\$116,000	
AMERIFIRST FINANCIAL CORPORATION	16	16	0	0.0	\$135,000	
AMERIS BANK	1	1	0	0.0	\$101,000	
AMERISAVE MORTGAGE CORPORATION	1	0	1	100.0		\$75,000
Angel Oak Mortgage Solutions LLC	2	0	2	100.0		\$92,000
APPLE CREEK BANKING COMPANY, THE	4	2	2	50.0	\$140,000	\$120,000
ASSOCIATED BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$263,000	
ATLANTIC BAY MORTGAGE GROUP LLC	2	1	1	50.0	\$42,000	\$42,000
B F G FEDERAL CREDIT UNION	6	6	0	0.0	\$102,500	
BANK OF AMERICA, NATIONAL ASSOCIATION	35	29	6	17.1	\$244,862	\$209,833
BANK OF ENGLAND	1	1	0	0.0	\$160,000	
BANKERS G T AND T COMPANY	9	9	0	0.0	\$142,778	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$70,000	
BAXTER CREDIT UNION	2	2	0	0.0	\$131,000	
BEST REWARD CREDIT UNION	1	1	0	0.0	\$84,000	
BMI FEDERAL CREDIT UNION	1	1	0	0.0	\$492,000	
BOFI FEDERAL BANK	1	1	0	0.0	\$170,000	
BRANCH BANKING AND TRUST COMPANY	2	2	0	0.0	\$349,000	
BRIDGEVIEW BANK GROUP	8	5	3	37.5	\$114,800	\$153,333
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	2	2	0	0.0	\$177,500	
Caliber Home Loans, Inc.	34	27	7	20.6	\$113,889	\$213,429
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	8	8	0	0.0	\$134,500	
CAPITAL ONE, NATIONAL ASSOCIATION	2	0	2	100.0		\$148,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Summit 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)
CARDINAL CREDIT UNION, INC.	1	1	0	0.0	\$100,000	
CARDINAL FINANCIAL COMPANY	2	2	0	0.0	\$301,000	
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$330,000	
CBC NATIONAL BANK	1	1	0	0.0	\$309,000	
CENTENNIAL LENDING GROUP LLC	3	3	0	0.0	\$195,333	
CENTIER BANK	1	1	0	0.0	\$21,000	
CENTURY FEDERAL CREDIT UNION	1	0	1	100.0		\$138,000
CF BANK NATIONAL ASSOCIATION	4	4	0	0.0	\$418,000	
CHARLES SCHWAB BANK	2	1	1	50.0	\$177,000	\$425,000
CHEMICAL BANK	10	9	1	10.0	\$158,222	\$37,000
CHURCHILL MORTGAGE CORP	2	1	1	50.0	\$194,000	\$128,000
CITIBANK, N.A.	7	6	1	14.3	\$141,667	\$62,000
CITIZENS BANK, NATIONAL ASSOCIATION	64	57	7	10.9	\$159,193	\$92,571
CITIZENS NATIONAL BANK OF BLUFFTON, THE	1	1	0	0.0	\$138,000	
CIVISTA BANK	24	22	2	8.3	\$177,864	\$473,000
CMG MORTGAGE, INC.	3	3	0	0.0	\$110,000	
COLONIAL SAVINGS, FA	1	1	0	0.0	\$105,000	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	17	15	2	11.8	\$117,467	\$332,000
COMMUNITY STAR CREDIT UNION, INC.	1	1	0	0.0	\$171,000	
CONSUMERS NATIONAL BANK	1	1	0	0.0	\$150,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	84	81	3	3.6	\$202,704	\$127,000
CREDIT HUMAN FEDERAL CREDIT UNION	3	0	3	100.0		\$39,333
CREDIT UNION OF OHIO	1	1	0	0.0	\$34,000	
CROSSCOUNTRY MORTGAGE INC	133	130	3	2.3	\$176,415	\$155,000
CU COMPANIES OF TEXAS, LLC	1	1	0	0.0	\$104,000	
DEVELOPER'S MORTGAGE CO.	4	4	0	0.0	\$223,500	
DITECH FINANCIAL LLC	4	3	1	25.0	\$271,000	\$126,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	40	39	1	2.5	\$212,564	\$530,000
DOMINION ENERGY CREDIT UNION	6	5	1	16.7	\$83,400	\$102,000
E MORTGAGE MANAGEMENT, LLC	17	17	0	0.0	\$89,824	
EAGLE SAVINGS BANK	1	1	0	0.0	\$147,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Summit 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)
EATON FAMILY CREDIT UNION	1	1	0	0.0	\$25,000	
ENVOY MORTGAGE, LTD.	5	5	0	0.0	\$138,000	
EQUITABLE MORTGAGE CORPORATION	3	3	0	0.0	\$240,000	
EQUITY RESOURCES, INCORPORATED	3	3	0	0.0	\$312,667	
EVERENCE FEDERAL CREDIT UNION	1	0	1	100.0		\$34,000
EVOLVE BANK & TRUST	1	1	0	0.0	\$108,000	
FAIRWAY INDEPENDENT MORT. CORP	524	517	7	1.3	\$138,271	\$128,857
FARM CREDIT SERVICES OF MIDAM	2	2	0	0.0	\$97,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	24	23	1	4.2	\$331,174	\$50,000
FEARON FINANCIAL LLC	1	1	0	0.0	\$304,000	
FIELD & MAIN BANK	1	1	0	0.0	\$388,000	
FIFTH THIRD BANK	6	3	3	50.0	\$64,667	\$81,000
FIFTH THIRD MORTGAGE COMPANY	215	196	19	8.8	\$195,520	\$123,895
Finance of America Commercial LLC	1	1	0	0.0	\$51,000	
FIRESTONE FEDERAL CREDIT UNION	8	8	0	0.0	\$78,125	
FIRST BANK	1	1	0	0.0	\$404,000	
FIRST CHOICE LOAN SERVICES INC.	3	3	0	0.0	\$223,333	
FIRST COMMONWEALTH BANK	30	28	2	6.7	\$304,893	\$458,500
FIRST COMMUNITY MORTGAGE, INC.	6	6	0	0.0	\$175,833	
First Equity Mortgage Inc	12	10	2	16.7	\$277,100	\$388,000
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	4	4	0	0.0	\$76,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	137	135	2	1.5	\$197,044	\$334,500
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	3	2	1	33.3	\$177,000	\$297,000
FIRST GUARANTY MORTGAGE CORP	3	2	1	33.3	\$128,000	\$75,000
FIRST NATIONAL BANK OF PENNSYLVANIA	34	30	4	11.8	\$233,567	\$335,750
FIRST OHIO HOME FINANCE, INC	21	20	1	4.8	\$125,250	\$90,000
FIRSTBANK	9	9	0	0.0	\$228,444	
FLAGSTAR BANK, FSB	8	5	3	37.5	\$164,000	\$155,333
FLORIDA CAPITAL BANK, N.A.	4	4	0	0.0	\$116,500	
FRANKLIN AMERICAN MORTGAGE CO.	12	11	1	8.3	\$127,455	\$149,000
FREEDOM MORTGAGE CORP.	4	4	0	0.0	\$159,250	
FRIENDS AND FAMILY CREDIT UNION	1	1	0	0.0	\$143,000	



**Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Summit 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

<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>
GATEWAY MORTGAGE GROUP, LLC	1	1	0	0.0	\$85,000	
GEORGIA BANKING COMPANY	1	1	0	0.0	\$66,000	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$85,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	9	7	2	22.2	\$192,000	\$264,000
GSF MORTGAGE CORP	2	2	0	0.0	\$50,500	
GUARANTEED RATE INC.	6	6	0	0.0	\$201,000	
GUIDANCE RESIDENTIAL, LLC	1	1	0	0.0	\$98,000	
HANCOCK MORTGAGE PARTNERS LLC	14	14	0	0.0	\$145,071	
HOME MORTGAGE ASSURED CORPORATION	440	437	3	0.7	\$180,307	\$134,667
HOME POINT FINANCIAL CORP	5	5	0	0.0	\$182,000	
HOME SAVINGS BANK	62	59	3	4.8	\$312,288	\$292,000
HomeBridge Financial Services, Inc.	3	3	0	0.0	\$102,000	
HOMESIDE FINANCIAL, LLC	147	142	5	3.4	\$149,493	\$157,600
HOMETOWN BANK	19	18	1	5.3	\$150,222	\$64,000
HUNTINGTON NATIONAL BANK, THE	608	525	83	13.7	\$153,446	\$170,783
ILLINOIS NATIONAL BANK	1	1	0	0.0	\$298,000	
INDEPENDENT BANK	115	113	2	1.7	\$210,584	\$576,000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	174	159	15	8.6	\$195,270	\$182,000
K. Hovnanian American Mortgage, LLC	1	1	0	0.0	\$260,000	
KEYBANK NATIONAL ASSOCIATION	49	43	6	12.2	\$159,535	\$218,167
LENDINGHOME FUNDING CORPORATION	5	5	0	0.0	\$139,000	
LendUS	12	12	0	0.0	\$144,417	
LIBERTY HOME MORTGAGE CORP	29	28	1	3.4	\$148,821	\$120,000
LIMA ONE CAPITAL, LLC	5	3	2	40.0	\$82,667	\$345,000
LOANDEPOT.COM	4	4	0	0.0	\$147,500	
MAGNOLIA BANK	7	5	2	28.6	\$125,400	\$114,000
MB FINANCIAL BANK, NATIONAL ASSOCIATION	5	5	0	0.0	\$130,000	
MEDINA COUNTY FEDERAL CREDIT UNION	2	2	0	0.0	\$57,500	
MIDDLEFIELD BANKING COMPANY, THE	4	2	2	50.0	\$439,500	\$137,000
MLD MORTGAGE INC	1	1	0	0.0	\$262,000	
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$251,000	
MORTGAGE 1 INCORPORATION	1	1	0	0.0	\$113,000	



**Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Summit 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

<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>
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$298,000	
MYCUMORTGAGE LLC	23	22	1	4.3	\$102,818	\$63,000
NASA FEDERAL CREDIT UNION	1	0	1	100.0		\$101,000
NATIONS DIRECT MORTGAGE, LLC	1	1	0	0.0	\$45,000	
NATIONS LENDING CORPORATION	40	39	1	2.5	\$150,000	\$72,000
NATIONSTAR MORTGAGE	1	0	1	100.0		\$233,000
NAVY FEDERAL CREDIT UNION	21	19	2	9.5	\$197,632	\$256,000
NEW AMERICAN MORTGAGE, LLC	24	23	1	4.2	\$185,043	\$158,000
NEW PENN FINANCIAL, LLC	7	6	1	14.3	\$84,833	\$42,000
NEW YORK COMMUNITY BANK	5	5	0	0.0	\$138,200	
NORTHERN OHIO INVESTMENT COMPANY	22	22	0	0.0	\$153,273	
NORTHPOINTE BANK	2	2	0	0.0	\$125,000	
NORTHWEST BANK	5	5	0	0.0	\$196,800	
NORTHWEST FEDERAL CREDIT UNION	1	1	0	0.0	\$61,000	
NVR MORTGAGE FINANCE, INC.	102	90	12	11.8	\$262,867	\$290,583
OAKSTAR BANK	1	1	0	0.0	\$237,000	
OCWEN LOAN SERVICING LLC	1	0	1	100.0		\$25,000
OHIO CATHOLIC FEDERAL CREDIT UNION	44	43	1	2.3	\$106,140	\$96,000
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	1	0	0.0	\$275,000	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$254,000	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	1	0	0.0	\$146,000	
PARK NATIONAL BANK, THE	3	2	1	33.3	\$141,000	\$225,000
Partners United	2	2	0	0.0	\$154,000	
PENNYMAC LOAN SERVICES, LLC.	1	0	1	100.0		\$96,000
PENTAGON FEDERAL CREDIT UNION	3	2	1	33.3	\$87,000	\$103,000
PEOPLES BANK	25	21	4	16.0	\$100,524	\$75,750
PHH HOME LOANS LLC	6	6	0	0.0	\$253,833	
PHH MORTGAGE CO	1	0	1	100.0		\$190,000
PLAZA HOME MORTGAGE, INC.	4	3	1	25.0	\$97,333	\$420,000
PNC BANK, NATIONAL ASSOCIATION	137	120	17	12.4	\$164,400	\$124,824
POLARIS HOME FUNDING CORP	21	21	0	0.0	\$181,095	
PORTAGE COMMUNITY BANK	51	47	4	7.8	\$152,745	\$50,250



**Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Summit 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)
PREMIA MORTGAGE, LLC	3	3	0	0.0	\$258,667	
PREMIUM MORTGAGE CORP	1	1	0	0.0	\$177,000	
PRIMARY RESIDENTIAL MORTGAGE	7	7	0	0.0	\$166,143	
PRIMELENDING, A PLAINSCAPITAL COMPANY	58	54	4	6.9	\$164,241	\$127,500
PRIORITY MORTGAGE CORPORATION	2	2	0	0.0	\$183,000	
PROVIDENT FUNDING ASSOCIATES	5	5	0	0.0	\$261,600	
PULTE MORTGAGE L.L.C.	99	92	7	7.1	\$335,772	\$360,857
QUICKEN LOANS, INC.	216	172	44	20.4	\$162,297	\$173,295
Rapid Mortgage Company	2	2	0	0.0	\$107,500	
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$136,000	
RELIANCE FIRST CAPITAL LLC	20	18	2	10.0	\$118,611	\$74,000
REPUBLIC STATE MORTGAGE	1	1	0	0.0	\$104,000	
RESIDENTIAL BANCORP	1	1	0	0.0	\$101,000	
RESIDENTIAL MORTGAGE SERVICES	9	8	1	11.1	\$173,250	\$62,000
ROYAL UNITED MORTGAGE LLC	1	1	0	0.0	\$42,000	
RUOFF MORTGAGE	28	27	1	3.6	\$108,444	\$78,000
S & T BANK	6	5	1	16.7	\$210,600	\$100,000
SCHMIDT MORTGAGE COMPANY	40	38	2	5.0	\$132,553	\$125,500
SEVEN SEVENTEEN CREDIT UNION INC	14	13	1	7.1	\$156,846	\$30,000
SHORE MORTGAGE	27	27	0	0.0	\$183,296	
SIGNATURE MORTGAGE CORPORATION	46	45	1	2.2	\$179,600	\$79,000
SIRVA MORTGAGE, INC.	14	14	0	0.0	\$287,357	
STARK FEDERAL CREDIT UNION	1	1	0	0.0	\$39,000	
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$299,000	
STATE DEPARTMENT FEDERAL CREDIT UNION	1	1	0	0.0	\$211,000	
STATE FARM BANK, FSB	4	4	0	0.0	\$210,500	
STEARNS LENDING, INC.	1	1	0	0.0	\$337,000	
SUMMIT FUNDING, INC.	1	1	0	0.0	\$376,000	
SUNTRUST MORTGAGE, INC.	2	2	0	0.0	\$219,500	
TELHIO CREDIT UNION, INC.	1	1	0	0.0	\$71,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	331	322	9	2.7	\$184,143	\$229,222
TIAA, FSB	2	2	0	0.0	\$359,000	



**Home Mortgage Disclosure Act (HMDA) Selected Statistics, All Races Combined, 2017, Summit 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

<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>
TOP FLITE FINANCIAL INC	20	18	2	10.0	\$139,889	\$172,000
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$44,000
TRIUMPH BANK	3	3	0	0.0	\$290,333	
U.S. BANK NATIONAL ASSOCIATION	77	65	12	15.6	\$125,985	\$211,250
UBS BANK USA	2	1	1	50.0	\$284,000	\$640,000
UNION CAPITAL MORTGAGE CORP DB	52	52	0	0.0	\$211,327	
Union Home Mortgage Corp.	190	181	9	4.7	\$129,492	\$130,889
UNION SAVINGS BANK	2	1	1	50.0	\$408,000	\$208,000
UNITED FEDERAL CREDIT UNION	1	1	0	0.0	\$359,000	
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION	2	2	0	0.0	\$666,500	
USAA FEDERAL SAVINGS BANK	41	38	3	7.3	\$173,184	\$88,667
VANDERBILT MORTGAGE & FINANCE, INC	2	0	2	100.0		\$93,500
VANDYK MORTGAGE CORPORATION	6	5	1	16.7	\$262,200	\$212,000
VELOCITY COMMERCIAL CAPITAL	1	1	0	0.0	\$81,000	
WATERSTONE MORTGAGE CORPORATION	4	4	0	0.0	\$133,750	
WAYNE SAVINGS COMMUNITY BANK	8	7	1	12.5	\$215,571	\$53,000
WEICHERT FINANCIAL SERVICES	9	9	0	0.0	\$255,556	
WELLS FARGO BANK, NATIONAL ASSOCIATION	161	146	15	9.3	\$172,842	\$143,467
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$151,000	
WESTFIELD BANK, FSB	50	47	3	6.0	\$237,043	\$131,333
WRIGHT-PATT CREDIT UNION, INC.	3	3	0	0.0	\$185,000	



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

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

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

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
21ST MORTGAGE CORP.	13	2	11	84.6	\$23,500	\$24,182
ABSOLUTE HOME	1	1	0	0.0	\$272,000	
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$72,000	
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$189,000	
AMERICAN INTERNET MORTGAGE	4	4	0	0.0	\$173,750	
AMERICAN MIDWEST MORTGAGE	30	29	1	3.3	\$161,000	\$104,000
AMERICAN MORTGAGE COMPANY	8	8	0	0.0	\$100,750	
AMERICAN SAVINGS BANK, FSB	1	1	0	0.0	\$116,000	
AMERIFIRST FINANCIAL CORPORATION	14	14	0	0.0	\$112,714	
AMERIS BANK	1	1	0	0.0	\$101,000	
Angel Oak Mortgage Solutions LLC	2	0	2	100.0		\$92,000
APPLE CREEK BANKING COMPANY, THE	3	1	2	66.7	\$150,000	\$120,000
ASSOCIATED BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$263,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	0	1	100.0		\$42,000
B F G FEDERAL CREDIT UNION	2	2	0	0.0	\$87,500	
BANK OF AMERICA, NATIONAL ASSOCIATION	25	19	6	24.0	\$206,000	\$209,833
BANK OF ENGLAND	1	1	0	0.0	\$160,000	
BANKERS G T AND T COMPANY	9	9	0	0.0	\$142,778	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$70,000	
BEST REWARD CREDIT UNION	1	1	0	0.0	\$84,000	
BMI FEDERAL CREDIT UNION	1	1	0	0.0	\$492,000	
BOFI FEDERAL BANK	1	1	0	0.0	\$170,000	
BRANCH BANKING AND TRUST COMPANY	2	2	0	0.0	\$349,000	
BRIDGEVIEW BANK GROUP	4	2	2	50.0	\$92,000	\$131,000
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	2	2	0	0.0	\$177,500	
Caliber Home Loans, Inc.	31	24	7	22.6	\$107,667	\$213,429
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	7	7	0	0.0	\$140,571	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$54,000
CARDINAL CREDIT UNION, INC.	1	1	0	0.0	\$100,000	
CARDINAL FINANCIAL COMPANY	2	2	0	0.0	\$301,000	





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

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

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

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
CBC NATIONAL BANK	1	1	0	0.0	\$309,000	
CENTENNIAL LENDING GROUP LLC	3	3	0	0.0	\$195,333	
CENTIER BANK	1	1	0	0.0	\$21,000	
CENTURY FEDERAL CREDIT UNION	1	0	1	100.0		\$138,000
CF BANK NATIONAL ASSOCIATION	4	4	0	0.0	\$418,000	
CHARLES SCHWAB BANK	1	1	0	0.0	\$177,000	
CHEMICAL BANK	10	9	1	10.0	\$158,222	\$37,000
CHURCHILL MORTGAGE CORP	2	1	1	50.0	\$194,000	\$128,000
CITIBANK, N.A.	5	4	1	20.0	\$133,750	\$62,000
CITIZENS BANK, NATIONAL ASSOCIATION	52	46	6	11.5	\$152,391	\$99,333
CITIZENS NATIONAL BANK OF BLUFFTON, THE	1	1	0	0.0	\$138,000	
CIVISTA BANK	21	19	2	9.5	\$145,526	\$473,000
CMG MORTGAGE, INC.	3	3	0	0.0	\$110,000	
COLONIAL SAVINGS, FA	1	1	0	0.0	\$105,000	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	12	11	1	8.3	\$130,364	\$113,000
COMMUNITY STAR CREDIT UNION, INC.	1	1	0	0.0	\$171,000	
CONSUMERS NATIONAL BANK	1	1	0	0.0	\$150,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	73	71	2	2.7	\$194,718	\$151,000
CREDIT HUMAN FEDERAL CREDIT UNION	3	0	3	100.0		\$39,333
CROSSCOUNTRY MORTGAGE INC	106	104	2	1.9	\$173,183	\$182,000
CU COMPANIES OF TEXAS, LLC	1	1	0	0.0	\$104,000	
DEVELOPER'S MORTGAGE CO.	2	2	0	0.0	\$265,000	
DITECH FINANCIAL LLC	3	2	1	33.3	\$292,000	\$126,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	28	27	1	3.6	\$237,148	\$530,000
DOMINION ENERGY CREDIT UNION	5	4	1	20.0	\$94,750	\$102,000
E MORTGAGE MANAGEMENT, LLC	11	11	0	0.0	\$86,455	
EAGLE SAVINGS BANK	1	1	0	0.0	\$147,000	
EATON FAMILY CREDIT UNION	1	1	0	0.0	\$25,000	
ENVOY MORTGAGE, LTD.	4	4	0	0.0	\$142,250	
EQUITABLE MORTGAGE CORPORATION	2	2	0	0.0	\$182,500	
EQUITY RESOURCES, INCORPORATED	1	1	0	0.0	\$319,000	



**Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Summit 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)
EVOLVE BANK & TRUST	1	1	0	0.0	\$108,000	
FAIRWAY INDEPENDENT MORT. CORP	477	471	6	1.3	\$139,749	\$142,333
FARM CREDIT SERVICES OF MIDAM	1	1	0	0.0	\$116,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	16	15	1	6.3	\$448,867	\$50,000
FEARON FINANCIAL LLC	1	1	0	0.0	\$304,000	
FIELD & MAIN BANK	1	1	0	0.0	\$388,000	
FIFTH THIRD BANK	6	3	3	50.0	\$64,667	\$81,000
FIFTH THIRD MORTGAGE COMPANY	168	153	15	8.9	\$204,869	\$105,467
FIRESTONE FEDERAL CREDIT UNION	8	8	0	0.0	\$78,125	
FIRST CHOICE LOAN SERVICES INC.	3	3	0	0.0	\$223,333	
FIRST COMMONWEALTH BANK	23	22	1	4.3	\$275,636	\$570,000
FIRST COMMUNITY MORTGAGE, INC.	6	6	0	0.0	\$175,833	
First Equity Mortgage Inc	7	5	2	28.6	\$315,400	\$388,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	102	101	1	1.0	\$181,871	\$344,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	3	2	1	33.3	\$177,000	\$297,000
FIRST GUARANTY MORTGAGE CORP	3	2	1	33.3	\$128,000	\$75,000
FIRST NATIONAL BANK OF PENNSYLVANIA	30	26	4	13.3	\$244,038	\$335,750
FIRST OHIO HOME FINANCE, INC	20	19	1	5.0	\$122,368	\$90,000
FIRSTBANK	8	8	0	0.0	\$238,375	
FLAGSTAR BANK, FSB	8	5	3	37.5	\$164,000	\$155,333
FLORIDA CAPITAL BANK, N.A.	4	4	0	0.0	\$116,500	
FRANKLIN AMERICAN MORTGAGE CO.	9	9	0	0.0	\$117,556	
FREEDOM MORTGAGE CORP.	4	4	0	0.0	\$159,250	
FRIENDS AND FAMILY CREDIT UNION	1	1	0	0.0	\$143,000	
GEORGIA BANKING COMPANY	1	1	0	0.0	\$66,000	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$85,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	8	6	2	25.0	\$200,500	\$264,000
GSF MORTGAGE CORP	2	2	0	0.0	\$50,500	
GUARANTEED RATE INC.	6	6	0	0.0	\$201,000	
GUIDANCE RESIDENTIAL, LLC	1	1	0	0.0	\$98,000	
HANCOCK MORTGAGE PARTNERS LLC	13	13	0	0.0	\$136,846	
HOME MORTGAGE ASSURED CORPORATION	407	405	2	0.5	\$179,788	\$59,500



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Summit 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)
HOME POINT FINANCIAL CORP	4	4	0	0.0	\$156,750	
HOME SAVINGS BANK	54	51	3	5.6	\$275,804	\$292,000
HomeBridge Financial Services, Inc.	2	2	0	0.0	\$119,000	
HOMESIDE FINANCIAL, LLC	134	130	4	3.0	\$146,446	\$135,250
HOMETOWN BANK	13	12	1	7.7	\$149,250	\$64,000
HUNTINGTON NATIONAL BANK, THE	506	441	65	12.8	\$155,501	\$171,646
ILLINOIS NATIONAL BANK	1	1	0	0.0	\$298,000	
INDEPENDENT BANK	82	82	0	0.0	\$223,927	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	132	127	5	3.8	\$189,551	\$145,600
KEYBANK NATIONAL ASSOCIATION	40	35	5	12.5	\$167,571	\$237,800
LendUS	12	12	0	0.0	\$144,417	
LIBERTY HOME MORTGAGE CORP	28	27	1	3.6	\$150,407	\$120,000
LOANDEPOT.COM	3	3	0	0.0	\$151,333	
MAGNOLIA BANK	2	1	1	50.0	\$180,000	\$100,000
MB FINANCIAL BANK, NATIONAL ASSOCIATION	5	5	0	0.0	\$130,000	
MEDINA COUNTY FEDERAL CREDIT UNION	1	1	0	0.0	\$46,000	
MIDDLEFIELD BANKING COMPANY, THE	3	1	2	66.7	\$162,000	\$137,000
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$251,000	
MORTGAGE 1 INCORPORATION	1	1	0	0.0	\$113,000	
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$298,000	
MYCUMORTGAGE LLC	12	12	0	0.0	\$98,750	
NATIONS DIRECT MORTGAGE, LLC	1	1	0	0.0	\$45,000	
NATIONS LENDING CORPORATION	39	38	1	2.6	\$151,447	\$72,000
NATIONSTAR MORTGAGE	1	0	1	100.0		\$233,000
NAVY FEDERAL CREDIT UNION	10	10	0	0.0	\$160,700	
NEW AMERICAN MORTGAGE, LLC	21	20	1	4.8	\$184,150	\$158,000
NEW PENN FINANCIAL, LLC	7	6	1	14.3	\$84,833	\$42,000
NEW YORK COMMUNITY BANK	5	5	0	0.0	\$138,200	
NORTHERN OHIO INVESTMENT COMPANY	19	19	0	0.0	\$152,316	
NORTHPOINTE BANK	2	2	0	0.0	\$125,000	
NORTHWEST BANK	4	4	0	0.0	\$236,000	
NORTHWEST FEDERAL CREDIT UNION	1	1	0	0.0	\$61,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Summit 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)
NVR MORTGAGE FINANCE, INC.	68	59	9	13.2	\$259,254	\$285,667
OAKSTAR BANK	1	1	0	0.0	\$237,000	
OCWEN LOAN SERVICING LLC	1	0	1	100.0		\$25,000
OHIO CATHOLIC FEDERAL CREDIT UNION	37	36	1	2.7	\$112,722	\$96,000
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	1	0	0.0	\$275,000	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$254,000	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	1	0	0.0	\$146,000	
PARK NATIONAL BANK, THE	3	2	1	33.3	\$141,000	\$225,000
Partners United	2	2	0	0.0	\$154,000	
PENNYMAC LOAN SERVICES, LLC.	1	0	1	100.0		\$96,000
PENTAGON FEDERAL CREDIT UNION	2	1	1	50.0	\$90,000	\$103,000
PEOPLES BANK	22	19	3	13.6	\$98,789	\$89,333
PHH HOME LOANS LLC	4	4	0	0.0	\$236,250	
PHH MORTGAGE CO	1	0	1	100.0		\$190,000
PLAZA HOME MORTGAGE, INC.	4	3	1	25.0	\$97,333	\$420,000
PNC BANK, NATIONAL ASSOCIATION	101	90	11	10.9	\$155,278	\$134,182
POLARIS HOME FUNDING CORP	20	20	0	0.0	\$184,200	
PORTAGE COMMUNITY BANK	47	43	4	8.5	\$145,977	\$50,250
PREMIA MORTGAGE, LLC	3	3	0	0.0	\$258,667	
PREMIUM MORTGAGE CORP	1	1	0	0.0	\$177,000	
PRIMARY RESIDENTIAL MORTGAGE	7	7	0	0.0	\$166,143	
PRIMELENDING, A PLAINSCAPITAL COMPANY	51	48	3	5.9	\$159,104	\$163,000
PRIORITY MORTGAGE CORPORATION	2	2	0	0.0	\$183,000	
PROVIDENT FUNDING ASSOCIATES	4	4	0	0.0	\$263,250	
PULTE MORTGAGE L.L.C.	54	51	3	5.6	\$327,490	\$338,667
QUICKEN LOANS, INC.	117	97	20	17.1	\$160,536	\$155,650
Rapid Mortgage Company	2	2	0	0.0	\$107,500	
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$136,000	
RELIANCE FIRST CAPITAL LLC	17	15	2	11.8	\$130,867	\$74,000
REPUBLIC STATE MORTGAGE	1	1	0	0.0	\$104,000	
RESIDENTIAL BANCORP	1	1	0	0.0	\$101,000	
RESIDENTIAL MORTGAGE SERVICES	7	6	1	14.3	\$153,833	\$62,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Summit 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)
ROYAL UNITED MORTGAGE LLC	1	1	0	0.0	\$42,000	
RUOFF MORTGAGE	24	23	1	4.2	\$112,391	\$78,000
S & T BANK	4	3	1	25.0	\$306,333	\$100,000
SCHMIDT MORTGAGE COMPANY	39	37	2	5.1	\$128,676	\$125,500
SEVEN SEVENTEEN CREDIT UNION INC	9	9	0	0.0	\$188,889	
SHORE MORTGAGE	24	24	0	0.0	\$186,833	
SIGNATURE MORTGAGE CORPORATION	40	40	0	0.0	\$175,175	
SIRVA MORTGAGE, INC.	10	10	0	0.0	\$266,400	
STARK FEDERAL CREDIT UNION	1	1	0	0.0	\$39,000	
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$299,000	
STATE DEPARTMENT FEDERAL CREDIT UNION	1	1	0	0.0	\$211,000	
STATE FARM BANK, FSB	3	3	0	0.0	\$196,667	
STEARNS LENDING, INC.	1	1	0	0.0	\$337,000	
SUMMIT FUNDING, INC.	1	1	0	0.0	\$376,000	
SUNTRUST MORTGAGE, INC.	1	1	0	0.0	\$277,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	274	266	8	2.9	\$183,173	\$220,375
TIAA, FSB	1	1	0	0.0	\$588,000	
TOP FLITE FINANCIAL INC	18	16	2	11.1	\$133,125	\$172,000
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$44,000
TRIUMPH BANK	3	3	0	0.0	\$290,333	
U.S. BANK NATIONAL ASSOCIATION	55	47	8	14.5	\$134,660	\$226,625
UBS BANK USA	1	1	0	0.0	\$284,000	
UNION CAPITAL MORTGAGE CORP DB	45	45	0	0.0	\$210,556	
Union Home Mortgage Corp.	170	163	7	4.1	\$131,252	\$132,286
UNION SAVINGS BANK	2	1	1	50.0	\$408,000	\$208,000
UNITED FEDERAL CREDIT UNION	1	1	0	0.0	\$359,000	
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION	2	2	0	0.0	\$666,500	
USAA FEDERAL SAVINGS BANK	34	32	2	5.9	\$176,031	\$102,000
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$58,000
VANDYK MORTGAGE CORPORATION	5	4	1	20.0	\$273,500	\$212,000
VELOCITY COMMERCIAL CAPITAL	1	1	0	0.0	\$81,000	
WATERSTONE MORTGAGE CORPORATION	4	4	0	0.0	\$133,750	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, White, 2017, Summit 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)
WAYNE SAVINGS COMMUNITY BANK	5	4	1	20.0	\$173,250	\$53,000
WEICHERT FINANCIAL SERVICES	7	7	0	0.0	\$243,286	
WELLS FARGO BANK, NATIONAL ASSOCIATION	133	122	11	8.3	\$172,811	\$129,455
WESTFIELD BANK, FSB	39	36	3	7.7	\$256,028	\$131,333
WRIGHT-PATT CREDIT UNION, INC.	3	3	0	0.0	\$185,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Black, 2017, Summit 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)
AMERICAN MIDWEST MORTGAGE	2	2	0	0.0	\$294,000	
AMERICAN MORTGAGE COMPANY	1	0	1	100.0		\$85,000
AMERIFIRST FINANCIAL CORPORATION	1	1	0	0.0	\$303,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$96,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	5	5	0	0.0	\$93,000	
BRIDGEVIEW BANK GROUP	2	2	0	0.0	\$124,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$58,000	
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	1	1	0	0.0	\$92,000	
CITIBANK, N.A.	2	2	0	0.0	\$157,500	
CITIZENS BANK, NATIONAL ASSOCIATION	2	2	0	0.0	\$203,000	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	2	1	1	50.0	\$75,000	\$551,000
CORTLAND SAVINGS AND BANKING COMPANY, THE	2	2	0	0.0	\$312,500	
CREDIT UNION OF OHIO	1	1	0	0.0	\$34,000	
CROSSCOUNTRY MORTGAGE INC	13	13	0	0.0	\$208,538	
DOLLAR BANK, A FEDERAL SAVINGS BANK	4	4	0	0.0	\$64,000	
DOMINION ENERGY CREDIT UNION	1	1	0	0.0	\$38,000	
E MORTGAGE MANAGEMENT, LLC	1	1	0	0.0	\$116,000	
FAIRWAY INDEPENDENT MORT. CORP	15	14	1	6.7	\$122,286	\$48,000
FIFTH THIRD MORTGAGE COMPANY	5	5	0	0.0	\$91,200	
FIRST COMMONWEALTH BANK	1	1	0	0.0	\$446,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	2	2	0	0.0	\$281,000	
FIRST OHIO HOME FINANCE, INC	1	1	0	0.0	\$180,000	
FRANKLIN AMERICAN MORTGAGE CO.	1	1	0	0.0	\$240,000	
HOME MORTGAGE ASSURED CORPORATION	9	8	1	11.1	\$202,750	\$285,000
HOME POINT FINANCIAL CORP	1	1	0	0.0	\$283,000	
HOME SAVINGS BANK	1	1	0	0.0	\$190,000	
HOMESIDE FINANCIAL, LLC	6	6	0	0.0	\$102,333	
HUNTINGTON NATIONAL BANK, THE	46	40	6	13.0	\$105,350	\$136,500
INDEPENDENT BANK	1	1	0	0.0	\$424,000	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	4	4	0	0.0	\$269,750	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Black, 2017, Summit 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)
KEYBANK NATIONAL ASSOCIATION	1	1	0	0.0	\$180,000	
MYCUMORTGAGE LLC	3	2	1	33.3	\$100,500	\$63,000
NASA FEDERAL CREDIT UNION	1	0	1	100.0		\$101,000
NATIONS LENDING CORPORATION	1	1	0	0.0	\$95,000	
NAVY FEDERAL CREDIT UNION	3	2	1	33.3	\$148,500	\$362,000
NORTHWEST BANK	1	1	0	0.0	\$40,000	
NVR MORTGAGE FINANCE, INC.	15	13	2	13.3	\$271,538	\$300,500
OHIO CATHOLIC FEDERAL CREDIT UNION	6	6	0	0.0	\$70,000	
PNC BANK, NATIONAL ASSOCIATION	2	1	1	50.0	\$66,000	\$135,000
PULTE MORTGAGE L.L.C.	7	6	1	14.3	\$322,167	\$422,000
QUICKEN LOANS, INC.	10	6	4	40.0	\$229,500	\$130,750
RUOFF MORTGAGE	1	1	0	0.0	\$69,000	
SEVEN SEVENTEEN CREDIT UNION INC	1	1	0	0.0	\$45,000	
SHORE MORTGAGE	2	2	0	0.0	\$167,000	
TELHIO CREDIT UNION, INC.	1	1	0	0.0	\$71,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	8	7	1	12.5	\$135,857	\$300,000
TOP FLITE FINANCIAL INC	2	2	0	0.0	\$194,000	
U.S. BANK NATIONAL ASSOCIATION	5	3	2	40.0	\$96,667	\$43,000
Union Home Mortgage Corp.	11	9	2	18.2	\$103,111	\$126,000
USAA FEDERAL SAVINGS BANK	2	1	1	50.0	\$410,000	\$62,000
VANDYK MORTGAGE CORPORATION	1	1	0	0.0	\$217,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	5	4	1	20.0	\$153,000	\$53,000
WESTFIELD BANK, FSB	2	2	0	0.0	\$144,000	





Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian, 2017, Summit 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)
AMERICAN INTERNET MORTGAGE	3	3	0	0.0	\$233,667	
AMERICAN MIDWEST MORTGAGE	8	8	0	0.0	\$91,375	
AMERICAN MORTGAGE COMPANY	12	11	1	8.3	\$96,636	\$100,000
B F G FEDERAL CREDIT UNION	2	2	0	0.0	\$79,500	
BANK OF AMERICA, NATIONAL ASSOCIATION	2	2	0	0.0	\$486,000	
Caliber Home Loans, Inc.	1	1	0	0.0	\$165,000	
CAPITAL ONE, NATIONAL ASSOCIATION	1	0	1	100.0		\$242,000
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$330,000	
CITIZENS BANK, NATIONAL ASSOCIATION	4	3	1	25.0	\$195,333	\$52,000
CIVISTA BANK	2	2	0	0.0	\$242,500	
CORTLAND SAVINGS AND BANKING COMPANY, THE	2	2	0	0.0	\$123,000	
CROSSCOUNTRY MORTGAGE INC	10	9	1	10.0	\$168,222	\$101,000
DEVELOPER'S MORTGAGE CO.	1	1	0	0.0	\$135,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	5	5	0	0.0	\$205,600	
E MORTGAGE MANAGEMENT, LLC	2	2	0	0.0	\$120,500	
ENVOY MORTGAGE, LTD.	1	1	0	0.0	\$121,000	
EQUITY RESOURCES, INCORPORATED	2	2	0	0.0	\$309,500	
FAIRWAY INDEPENDENT MORT. CORP	25	25	0	0.0	\$112,720	
FARMERS NATIONAL BANK OF CANFIELD, THE	1	1	0	0.0	\$246,000	
FIFTH THIRD MORTGAGE COMPANY	5	4	1	20.0	\$296,000	\$340,000
First Equity Mortgage Inc	2	2	0	0.0	\$183,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	4	4	0	0.0	\$182,500	
FRANKLIN AMERICAN MORTGAGE CO.	1	1	0	0.0	\$104,000	
HOME MORTGAGE ASSURED CORPORATION	18	18	0	0.0	\$173,222	
HOMESIDE FINANCIAL, LLC	4	4	0	0.0	\$259,750	
HOMETOWN BANK	1	1	0	0.0	\$230,000	
HUNTINGTON NATIONAL BANK, THE	20	17	3	15.0	\$192,647	\$88,667
INDEPENDENT BANK	6	4	2	33.3	\$273,250	\$576,000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	22	14	8	36.4	\$179,929	\$184,375
KEYBANK NATIONAL ASSOCIATION	3	2	1	33.3	\$56,000	\$120,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Asian, 2017, Summit 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)
MAGNOLIA BANK	5	4	1	20.0	\$111,750	\$128,000
MLD MORTGAGE INC	1	1	0	0.0	\$262,000	
MYCUMORTGAGE LLC	2	2	0	0.0	\$79,500	
NAVY FEDERAL CREDIT UNION	3	3	0	0.0	\$331,333	
NORTHERN OHIO INVESTMENT COMPANY	2	2	0	0.0	\$182,000	
NVR MORTGAGE FINANCE, INC.	18	17	1	5.6	\$266,529	\$315,000
PEOPLES BANK	3	2	1	33.3	\$117,000	\$35,000
PNC BANK, NATIONAL ASSOCIATION	3	3	0	0.0	\$99,333	
PORTAGE COMMUNITY BANK	1	1	0	0.0	\$452,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	4	4	0	0.0	\$190,500	
PULTE MORTGAGE L.L.C.	25	23	2	8.0	\$368,870	\$361,000
QUICKEN LOANS, INC.	2	1	1	50.0	\$333,000	\$146,000
RUOFF MORTGAGE	3	3	0	0.0	\$91,333	
SCHMIDT MORTGAGE COMPANY	1	1	0	0.0	\$276,000	
SIGNATURE MORTGAGE CORPORATION	4	3	1	25.0	\$273,667	\$79,000
SIRVA MORTGAGE, INC.	1	1	0	0.0	\$268,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	26	26	0	0.0	\$231,500	
U.S. BANK NATIONAL ASSOCIATION	13	12	1	7.7	\$94,500	\$128,000
Union Home Mortgage Corp.	3	3	0	0.0	\$152,667	
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$385,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	8	8	0	0.0	\$131,500	



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

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

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

Institution	Number of Loan Applications	Number Approved	Number Denied	Percent Denied	Avg. Loan Amount (Approvals)	Avg. Loan Amount (Denials)
21ST MORTGAGE CORP.	1	0	1	100.0		\$51,000
AMERICAN MIDWEST MORTGAGE	2	2	0	0.0	\$244,500	
AMERIFIRST FINANCIAL CORPORATION	1	1	0	0.0	\$279,000	
AMERISAVE MORTGAGE CORPORATION	1	0	1	100.0		\$75,000
APPLE CREEK BANKING COMPANY, THE	1	1	0	0.0	\$130,000	
ATLANTIC BAY MORTGAGE GROUP LLC	1	1	0	0.0	\$42,000	
B F G FEDERAL CREDIT UNION	1	1	0	0.0	\$185,000	
BANK OF AMERICA, NATIONAL ASSOCIATION	3	3	0	0.0	\$583,333	
BAXTER CREDIT UNION	2	2	0	0.0	\$131,000	
BRIDGEVIEW BANK GROUP	2	1	1	50.0	\$142,000	\$198,000
Caliber Home Loans, Inc.	1	1	0	0.0	\$268,000	
CHARLES SCHWAB BANK	1	0	1	100.0		\$425,000
CITIZENS BANK, NATIONAL ASSOCIATION	6	6	0	0.0	\$178,667	
CIVISTA BANK	1	1	0	0.0	\$663,000	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	3	3	0	0.0	\$84,333	
CORTLAND SAVINGS AND BANKING COMPANY, THE	7	6	1	14.3	\$287,167	\$79,000
CROSSCOUNTRY MORTGAGE INC	4	4	0	0.0	\$174,500	
DEVELOPER'S MORTGAGE CO.	1	1	0	0.0	\$229,000	
DITECH FINANCIAL LLC	1	1	0	0.0	\$229,000	
DOLLAR BANK, A FEDERAL SAVINGS BANK	3	3	0	0.0	\$201,000	
E MORTGAGE MANAGEMENT, LLC	3	3	0	0.0	\$73,000	
EQUITABLE MORTGAGE CORPORATION	1	1	0	0.0	\$355,000	
EVERENCE FEDERAL CREDIT UNION	1	0	1	100.0		\$34,000
FAIRWAY INDEPENDENT MORT. CORP	7	7	0	0.0	\$162,000	
FARM CREDIT SERVICES OF MIDAM	1	1	0	0.0	\$78,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	7	7	0	0.0	\$91,143	
FIFTH THIRD MORTGAGE COMPANY	37	34	3	8.1	\$156,971	\$144,000
Finance of America Commercial LLC	1	1	0	0.0	\$51,000	
FIRST BANK	1	1	0	0.0	\$404,000	
FIRST COMMONWEALTH BANK	6	5	1	16.7	\$405,400	\$347,000



**Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Summit 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 Equity Mortgage Inc	3	3	0	0.0	\$276,000	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	4	4	0	0.0	\$76,000	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	29	28	1	3.4	\$247,857	\$325,000
FIRST NATIONAL BANK OF PENNSYLVANIA	4	4	0	0.0	\$165,500	
FIRSTBANK	1	1	0	0.0	\$149,000	
FRANKLIN AMERICAN MORTGAGE CO.	1	0	1	100.0		\$149,000
GATEWAY MORTGAGE GROUP, LLC	1	1	0	0.0	\$85,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$141,000	
HANCOCK MORTGAGE PARTNERS LLC	1	1	0	0.0	\$252,000	
HOME MORTGAGE ASSURED CORPORATION	6	6	0	0.0	\$206,667	
HOME SAVINGS BANK	7	7	0	0.0	\$595,571	
HomeBridge Financial Services, Inc.	1	1	0	0.0	\$68,000	
HOMESIDE FINANCIAL, LLC	3	2	1	33.3	\$268,500	\$247,000
HOMETOWN BANK	5	5	0	0.0	\$136,600	
HUNTINGTON NATIONAL BANK, THE	36	27	9	25.0	\$166,444	\$214,778
INDEPENDENT BANK	26	26	0	0.0	\$150,654	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	16	14	2	12.5	\$241,214	\$263,500
K. Hovnanian American Mortgage, LLC	1	1	0	0.0	\$260,000	
KEYBANK NATIONAL ASSOCIATION	5	5	0	0.0	\$140,600	
LENDINGHOME FUNDING CORPORATION	5	5	0	0.0	\$139,000	
LIBERTY HOME MORTGAGE CORP	1	1	0	0.0	\$106,000	
LIMA ONE CAPITAL, LLC	5	3	2	40.0	\$82,667	\$345,000
LOANDEPOT.COM	1	1	0	0.0	\$136,000	
MEDINA COUNTY FEDERAL CREDIT UNION	1	1	0	0.0	\$69,000	
MIDDLEFIELD BANKING COMPANY, THE	1	1	0	0.0	\$717,000	
MYCUMORTGAGE LLC	6	6	0	0.0	\$119,500	
NAVY FEDERAL CREDIT UNION	5	4	1	20.0	\$214,250	\$150,000
NEW AMERICAN MORTGAGE, LLC	3	3	0	0.0	\$191,000	
NORTHERN OHIO INVESTMENT COMPANY	1	1	0	0.0	\$114,000	
NVR MORTGAGE FINANCE, INC.	1	1	0	0.0	\$301,000	
OHIO CATHOLIC FEDERAL CREDIT UNION	1	1	0	0.0	\$86,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, Other Races, 2017, Summit 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)
PENTAGON FEDERAL CREDIT UNION	1	1	0	0.0	\$84,000	
PHH HOME LOANS LLC	2	2	0	0.0	\$289,000	
PNC BANK, NATIONAL ASSOCIATION	31	26	5	16.1	\$207,269	\$102,200
POLARIS HOME FUNDING CORP	1	1	0	0.0	\$119,000	
PORTAGE COMMUNITY BANK	3	3	0	0.0	\$150,000	
PRIMELENDING, A PLAINSCAPITAL COMPANY	3	2	1	33.3	\$235,000	\$21,000
PROVIDENT FUNDING ASSOCIATES	1	1	0	0.0	\$255,000	
PULTE MORTGAGE L.L.C.	13	12	1	7.7	\$314,333	\$366,000
QUICKEN LOANS, INC.	87	68	19	21.8	\$156,368	\$202,263
RELIANCE FIRST CAPITAL LLC	3	3	0	0.0	\$57,333	
RESIDENTIAL MORTGAGE SERVICES	2	2	0	0.0	\$231,500	
S & T BANK	2	2	0	0.0	\$67,000	
SEVEN SEVENTEEN CREDIT UNION INC	4	3	1	25.0	\$98,000	\$30,000
SHORE MORTGAGE	1	1	0	0.0	\$131,000	
SIGNATURE MORTGAGE CORPORATION	2	2	0	0.0	\$127,000	
SIRVA MORTGAGE, INC.	3	3	0	0.0	\$363,667	
STATE FARM BANK, FSB	1	1	0	0.0	\$252,000	
SUNTRUST MORTGAGE, INC.	1	1	0	0.0	\$162,000	
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	23	23	0	0.0	\$156,522	
TIAA, FSB	1	1	0	0.0	\$130,000	
U.S. BANK NATIONAL ASSOCIATION	4	3	1	25.0	\$145,333	\$508,000
UBS BANK USA	1	0	1	100.0		\$640,000
UNION CAPITAL MORTGAGE CORP DB	7	7	0	0.0	\$216,286	
Union Home Mortgage Corp.	6	6	0	0.0	\$109,667	
USAA FEDERAL SAVINGS BANK	5	5	0	0.0	\$107,600	
VANDERBILT MORTGAGE & FINANCE, INC	1	0	1	100.0		\$129,000
WAYNE SAVINGS COMMUNITY BANK	3	3	0	0.0	\$272,000	
WEICHERT FINANCIAL SERVICES	1	1	0	0.0	\$212,000	
WELLS FARGO BANK, NATIONAL ASSOCIATION	15	12	3	20.0	\$207,333	\$225,000
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$151,000	
WESTFIELD BANK, FSB	9	9	0	0.0	\$181,778	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Summit 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.	14	2	12	85.7	\$23,500	\$26,417	13	2	11	84.6	\$23,500	\$24,182
ABSOLUTE HOME	1	1	0	0.0	\$272,000		1	1	0	0.0	\$272,000	
AMERICAN FINANCIAL NETWORK INC.	1	1	0	0.0	\$72,000		1	1	0	0.0	\$72,000	
AMERICAN FINANCIAL RESOURCES	1	1	0	0.0	\$189,000		1	1	0	0.0	\$189,000	
AMERICAN INTERNET MORTGAGE	7	7	0	0.0	\$199,429		4	4	0	0.0	\$173,750	
AMERICAN MIDWEST MORTGAGE	42	41	1	2.4	\$157,976	\$104,000	30	29	1	3.3	\$161,000	\$104,000
AMERICAN MORTGAGE COMPANY	21	19	2	9.5	\$98,368	\$92,500	8	8	0	0.0	\$100,750	
AMERICAN SAVINGS BANK, FSB	1	1	0	0.0	\$116,000		1	1	0	0.0	\$116,000	
AMERIFIRST FINANCIAL CORPORATION	16	16	0	0.0	\$135,000		14	14	0	0.0	\$112,714	
AMERIS BANK	1	1	0	0.0	\$101,000		1	1	0	0.0	\$101,000	
AMERISAVE MORTGAGE CORPORATION	1	0	1	100.0		\$75,000	0	0	0			
APPLE CREEK BANKING COMPANY, THE	4	2	2	50.0	\$140,000	\$120,000	3	1	2	66.7	\$150,000	\$120,000
ASSOCIATED BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$263,000		1	1	0	0.0	\$263,000	
ATLANTIC BAY MORTGAGE GROUP LLC	2	1	1	50.0	\$42,000	\$42,000	1	0	1	100.0		\$42,000
Angel Oak Mortgage Solutions LLC	2	0	2	100.0		\$92,000	2	0	2	100.0		\$92,000
B F G FEDERAL CREDIT UNION	6	6	0	0.0	\$102,500		2	2	0	0.0	\$87,500	
BANK OF AMERICA, NATIONAL ASSOCIATION	35	29	6	17.1	\$244,862	\$209,833	25	19	6	24.0	\$206,000	\$209,833
BANK OF ENGLAND	1	1	0	0.0	\$160,000		1	1	0	0.0	\$160,000	
BANKERS G T AND T COMPANY	9	9	0	0.0	\$142,778		9	9	0	0.0	\$142,778	
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	1	1	0	0.0	\$70,000		1	1	0	0.0	\$70,000	
BAXTER CREDIT UNION	2	2	0	0.0	\$131,000		0	0	0			
BEST REWARD CREDIT UNION	1	1	0	0.0	\$84,000		1	1	0	0.0	\$84,000	
BMI FEDERAL CREDIT UNION	1	1	0	0.0	\$492,000		1	1	0	0.0	\$492,000	
BOFI FEDERAL BANK	1	1	0	0.0	\$170,000		1	1	0	0.0	\$170,000	
BRANCH BANKING AND TRUST COMPANY	2	2	0	0.0	\$349,000		2	2	0	0.0	\$349,000	
BRIDGEVIEW BANK GROUP	8	5	3	37.5	\$114,800	\$153,333	4	2	2	50.0	\$92,000	\$131,000
BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	2	2	0	0.0	\$177,500		2	2	0	0.0	\$177,500	
CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION	8	8	0	0.0	\$134,500		7	7	0	0.0	\$140,571	
CAPITAL ONE, NATIONAL ASSOCIATION	2	0	2	100.0		\$148,000	1	0	1	100.0		\$54,000
CARDINAL CREDIT UNION, INC.	1	1	0	0.0	\$100,000		1	1	0	0.0	\$100,000	
CARDINAL FINANCIAL COMPANY	2	2	0	0.0	\$301,000		2	2	0	0.0	\$301,000	
CARRINGTON MORTGAGE SERVICES	1	1	0	0.0	\$330,000		0	0	0			
CBC NATIONAL BANK	1	1	0	0.0	\$309,000		1	1	0	0.0	\$309,000	
CENTENNIAL LENDING GROUP LLC	3	3	0	0.0	\$195,333		3	3	0	0.0	\$195,333	
CENTIER BANK	1	1	0	0.0	\$21,000		1	1	0	0.0	\$21,000	
CENTURY FEDERAL CREDIT UNION	1	0	1	100.0		\$138,000	1	0	1	100.0		\$138,000
CF BANK NATIONAL ASSOCIATION	4	4	0	0.0	\$418,000		4	4	0	0.0	\$418,000	
CHARLES SCHWAB BANK	2	1	1	50.0	\$177,000	\$425,000	1	1	0	0.0	\$177,000	

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	0	1	100.0		\$51,000
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				3	3	0	0.0	\$233,667		0	0	0			
2	2	0	0.0	\$294,000		8	8	0	0.0	\$91,375		2	2	0	0.0	\$244,500	
1	0	1	100.0		\$85,000	12	11	1	8.3	\$96,636	\$100,000	0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$303,000		0	0	0				1	1	0	0.0	\$279,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	0	1	100.0		\$75,000
0	0	0				0	0	0				1	1	0	0.0	\$130,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$42,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$96,000		2	2	0	0.0	\$79,500		1	1	0	0.0	\$185,000	
5	5	0	0.0	\$93,000		2	2	0	0.0	\$486,000		3	3	0	0.0	\$583,333	
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				2	2	0	0.0	\$131,000	
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	\$124,000		0	0	0				2	1	1	50.0	\$142,000	\$198,000
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$92,000		0	0	0				0	0	0			
0	0	0				1	0	1	100.0		\$242,000	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	\$330,000		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				1	0	1	100.0		\$425,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Summit 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)
CHEMICAL BANK	10	9	1	10.0	\$158,222	\$37,000	10	9	1	10.0	\$158,222	\$37,000
CHURCHILL MORTGAGE CORP	2	1	1	50.0	\$194,000	\$128,000	2	1	1	50.0	\$194,000	\$128,000
CITIBANK, N.A.	7	6	1	14.3	\$141,667	\$62,000	5	4	1	20.0	\$133,750	\$62,000
CITIZENS BANK, NATIONAL ASSOCIATION	64	57	7	10.9	\$159,193	\$92,571	52	46	6	11.5	\$152,391	\$99,333
CITIZENS NATIONAL BANK OF BLUFFTON, THE	1	1	0	0.0	\$138,000		1	1	0	0.0	\$138,000	
CIVISTA BANK	24	22	2	8.3	\$177,864	\$473,000	21	19	2	9.5	\$145,526	\$473,000
CMG MORTGAGE, INC.	3	3	0	0.0	\$110,000		3	3	0	0.0	\$110,000	
COLONIAL SAVINGS, FA	1	1	0	0.0	\$105,000		1	1	0	0.0	\$105,000	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	17	15	2	11.8	\$117,467	\$332,000	12	11	1	8.3	\$130,364	\$113,000
COMMUNITY STAR CREDIT UNION, INC.	1	1	0	0.0	\$171,000		1	1	0	0.0	\$171,000	
CONSUMERS NATIONAL BANK	1	1	0	0.0	\$150,000		1	1	0	0.0	\$150,000	
CORTLAND SAVINGS AND BANKING COMPANY, THE	84	81	3	3.6	\$202,704	\$127,000	73	71	2	2.7	\$194,718	\$151,000
CREDIT HUMAN FEDERAL CREDIT UNION	3	0	3	100.0		\$39,333	3	0	3	100.0		\$39,333
CREDIT UNION OF OHIO	1	1	0	0.0	\$34,000		0	0	0			
CROSSCOUNTRY MORTGAGE INC	133	130	3	2.3	\$176,415	\$155,000	106	104	2	1.9	\$173,183	\$182,000
CU COMPANIES OF TEXAS, LLC	1	1	0	0.0	\$104,000		1	1	0	0.0	\$104,000	
Caliber Home Loans, Inc.	34	27	7	20.6	\$113,889	\$213,429	31	24	7	22.6	\$107,667	\$213,429
DEVELOPER'S MORTGAGE CO.	4	4	0	0.0	\$223,500		2	2	0	0.0	\$265,000	
DITECH FINANCIAL LLC	4	3	1	25.0	\$271,000	\$126,000	3	2	1	33.3	\$292,000	\$126,000
DOLLAR BANK, A FEDERAL SAVINGS BANK	40	39	1	2.5	\$212,564	\$530,000	28	27	1	3.6	\$237,148	\$530,000
DOMINION ENERGY CREDIT UNION	6	5	1	16.7	\$83,400	\$102,000	5	4	1	20.0	\$94,750	\$102,000
E MORTGAGE MANAGEMENT, LLC	17	17	0	0.0	\$89,824		11	11	0	0.0	\$86,455	
EAGLE SAVINGS BANK	1	1	0	0.0	\$147,000		1	1	0	0.0	\$147,000	
EATON FAMILY CREDIT UNION	1	1	0	0.0	\$25,000		1	1	0	0.0	\$25,000	
ENVOY MORTGAGE, LTD.	5	5	0	0.0	\$138,000		4	4	0	0.0	\$142,250	
EQUITABLE MORTGAGE CORPORATION	3	3	0	0.0	\$240,000		2	2	0	0.0	\$182,500	
EQUITY RESOURCES, INCORPORATED	3	3	0	0.0	\$312,667		1	1	0	0.0	\$319,000	
EVERENCE FEDERAL CREDIT UNION	1	0	1	100.0		\$34,000	0	0	0			
EVOLVE BANK & TRUST	1	1	0	0.0	\$108,000		1	1	0	0.0	\$108,000	
FAIRWAY INDEPENDENT MORT. CORP	524	517	7	1.3	\$138,271	\$128,857	477	471	6	1.3	\$139,749	\$142,333
FARM CREDIT SERVICES OF MIDAM	2	2	0	0.0	\$97,000		1	1	0	0.0	\$116,000	
FARMERS NATIONAL BANK OF CANFIELD, THE	24	23	1	4.2	\$331,174	\$50,000	16	15	1	6.3	\$448,867	\$50,000
FEARON FINANCIAL LLC	1	1	0	0.0	\$304,000		1	1	0	0.0	\$304,000	
FIELD & MAIN BANK	1	1	0	0.0	\$388,000		1	1	0	0.0	\$388,000	
FIFTH THIRD BANK	6	3	3	50.0	\$64,667	\$81,000	6	3	3	50.0	\$64,667	\$81,000
FIFTH THIRD MORTGAGE COMPANY	215	196	19	8.8	\$195,520	\$123,895	168	153	15	8.9	\$204,869	\$105,467
FIRESTONE FEDERAL CREDIT UNION	8	8	0	0.0	\$78,125		8	8	0	0.0	\$78,125	
FIRST BANK	1	1	0	0.0	\$404,000		0	0	0			
FIRST CHOICE LOAN SERVICES INC.	3	3	0	0.0	\$223,333		3	3	0	0.0	\$223,333	



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			
0	0	0				0	0	0				0	0	0			
2	2	0	0.0	\$157,500		0	0	0				0	0	0			
2	2	0	0.0	\$203,000		4	3	1	25.0	\$195,333	\$52,000	6	6	0	0.0	\$178,667	
0	0	0				0	0	0				0	0	0			
0	0	0				2	2	0	0.0	\$242,500		1	1	0	0.0	\$663,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
2	1	1	50.0	\$75,000	\$551,000	0	0	0				3	3	0	0.0	\$84,333	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
2	2	0	0.0	\$312,500		2	2	0	0.0	\$123,000		7	6	1	14.3	\$287,167	\$79,000
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$34,000		0	0	0				0	0	0			
13	13	0	0.0	\$208,538		10	9	1	10.0	\$168,222	\$101,000	4	4	0	0.0	\$174,500	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$58,000		1	1	0	0.0	\$165,000		1	1	0	0.0	\$268,000	
0	0	0				1	1	0	0.0	\$135,000		1	1	0	0.0	\$229,000	
0	0	0				0	0	0				1	1	0	0.0	\$229,000	
4	4	0	0.0	\$64,000		5	5	0	0.0	\$205,600		3	3	0	0.0	\$201,000	
1	1	0	0.0	\$38,000		0	0	0				0	0	0			
1	1	0	0.0	\$116,000		2	2	0	0.0	\$120,500		3	3	0	0.0	\$73,000	
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	\$121,000		0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$355,000	
0	0	0				2	2	0	0.0	\$309,500		0	0	0			
0	0	0				0	0	0				1	0	1	100.0		\$34,000
0	0	0				0	0	0				0	0	0			
15	14	1	6.7	\$122,286	\$48,000	25	25	0	0.0	\$112,720		7	7	0	0.0	\$162,000	
0	0	0				0	0	0				1	1	0	0.0	\$78,000	
0	0	0				1	1	0	0.0	\$246,000		7	7	0	0.0	\$91,143	
0	0	0				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	\$91,200		5	4	1	20.0	\$296,000	\$340,000	37	34	3	8.1	\$156,971	\$144,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$404,000	
0	0	0				0	0	0				0	0	0			



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Summit 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)
FIRST COMMONWEALTH BANK	30	28	2	6.7	\$304,893	\$458,500	23	22	1	4.3	\$275,636	\$570,000
FIRST COMMUNITY MORTGAGE, INC.	6	6	0	0.0	\$175,833		6	6	0	0.0	\$175,833	
FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	4	4	0	0.0	\$76,000		0	0	0			
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	137	135	2	1.5	\$197,044	\$334,500	102	101	1	1.0	\$181,871	\$344,000
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LORAIN	3	2	1	33.3	\$177,000	\$297,000	3	2	1	33.3	\$177,000	\$297,000
FIRST GUARANTY MORTGAGE CORP	3	2	1	33.3	\$128,000	\$75,000	3	2	1	33.3	\$128,000	\$75,000
FIRST NATIONAL BANK OF PENNSYLVANIA	34	30	4	11.8	\$233,567	\$335,750	30	26	4	13.3	\$244,038	\$335,750
FIRST OHIO HOME FINANCE, INC	21	20	1	4.8	\$125,250	\$90,000	20	19	1	5.0	\$122,368	\$90,000
FIRSTBANK	9	9	0	0.0	\$228,444		8	8	0	0.0	\$238,375	
FLAGSTAR BANK, FSB	8	5	3	37.5	\$164,000	\$155,333	8	5	3	37.5	\$164,000	\$155,333
FLORIDA CAPITAL BANK, N.A.	4	4	0	0.0	\$116,500		4	4	0	0.0	\$116,500	
FRANKLIN AMERICAN MORTGAGE CO.	12	11	1	8.3	\$127,455	\$149,000	9	9	0	0.0	\$117,556	
FREEDOM MORTGAGE CORP.	4	4	0	0.0	\$159,250		4	4	0	0.0	\$159,250	
FRIENDS AND FAMILY CREDIT UNION	1	1	0	0.0	\$143,000		1	1	0	0.0	\$143,000	
Finance of America Commercial LLC	1	1	0	0.0	\$51,000		0	0	0			
First Equity Mortgage Inc	12	10	2	16.7	\$277,100	\$388,000	7	5	2	28.6	\$315,400	\$388,000
GATEWAY MORTGAGE GROUP, LLC	1	1	0	0.0	\$85,000		0	0	0			
GEORGIA BANKING COMPANY	1	1	0	0.0	\$66,000		1	1	0	0.0	\$66,000	
GOLD STAR MORTGAGE FINANCIAL	1	1	0	0.0	\$85,000		1	1	0	0.0	\$85,000	
GOLDWATER BANK, NATIONAL ASSOCIATION	9	7	2	22.2	\$192,000	\$264,000	8	6	2	25.0	\$200,500	\$264,000
GSF MORTGAGE CORP	2	2	0	0.0	\$50,500		2	2	0	0.0	\$50,500	
GUARANTEED RATE INC.	6	6	0	0.0	\$201,000		6	6	0	0.0	\$201,000	
GUIDANCE RESIDENTIAL, LLC	1	1	0	0.0	\$98,000		1	1	0	0.0	\$98,000	
HANCOCK MORTGAGE PARTNERS LLC	14	14	0	0.0	\$145,071		13	13	0	0.0	\$136,846	
HOME MORTGAGE ASSURED CORPORATION	440	437	3	0.7	\$180,307	\$134,667	407	405	2	0.5	\$179,788	\$59,500
HOME POINT FINANCIAL CORP	5	5	0	0.0	\$182,000		4	4	0	0.0	\$156,750	
HOME SAVINGS BANK	62	59	3	4.8	\$312,288	\$292,000	54	51	3	5.6	\$275,804	\$292,000
HOMESIDE FINANCIAL, LLC	147	142	5	3.4	\$149,493	\$157,600	134	130	4	3.0	\$146,446	\$135,250
HOMETOWN BANK	19	18	1	5.3	\$150,222	\$64,000	13	12	1	7.7	\$149,250	\$64,000
HUNTINGTON NATIONAL BANK, THE	608	525	83	13.7	\$153,446	\$170,783	506	441	65	12.8	\$155,501	\$171,646
HomeBridge Financial Services, Inc.	3	3	0	0.0	\$102,000		2	2	0	0.0	\$119,000	
ILLINOIS NATIONAL BANK	1	1	0	0.0	\$298,000		1	1	0	0.0	\$298,000	
INDEPENDENT BANK	115	113	2	1.7	\$210,584	\$576,000	82	82	0	0.0	\$223,927	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	174	159	15	8.6	\$195,270	\$182,000	132	127	5	3.8	\$189,551	\$145,600
K. Hovnanian American Mortgage, LLC	1	1	0	0.0	\$260,000		0	0	0			
KEYBANK NATIONAL ASSOCIATION	49	43	6	12.2	\$159,535	\$218,167	40	35	5	12.5	\$167,571	\$237,800
LENDINGHOME FUNDING CORPORATION	5	5	0	0.0	\$139,000		0	0	0			
LIBERTY HOME MORTGAGE CORP	29	28	1	3.4	\$148,821	\$120,000	28	27	1	3.6	\$150,407	\$120,000
LIMA ONE CAPITAL, LLC	5	3	2	40.0	\$82,667	\$345,000	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)
1	1	0	0.0	\$446,000		0	0	0				6	5	1	16.7	\$405,400	\$347,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				4	4	0	0.0	\$76,000	
2	2	0	0.0	\$281,000		4	4	0	0.0	\$182,500		29	28	1	3.4	\$247,857	\$325,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				4	4	0	0.0	\$165,500	
1	1	0	0.0	\$180,000		0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$149,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$240,000		1	1	0	0.0	\$104,000		1	0	1	100.0		\$149,000
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	\$51,000	
0	0	0				2	2	0	0.0	\$183,000		3	3	0	0.0	\$276,000	
0	0	0				0	0	0				1	1	0	0.0	\$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				1	1	0	0.0	\$141,000	
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	\$252,000	
9	8	1	11.1	\$202,750	\$285,000	18	18	0	0.0	\$173,222		6	6	0	0.0	\$206,667	
1	1	0	0.0	\$283,000		0	0	0				0	0	0			
1	1	0	0.0	\$190,000		0	0	0				7	7	0	0.0	\$595,571	
6	6	0	0.0	\$102,333		4	4	0	0.0	\$259,750		3	2	1	33.3	\$268,500	\$247,000
0	0	0				1	1	0	0.0	\$230,000		5	5	0	0.0	\$136,600	
46	40	6	13.0	\$105,350	\$136,500	20	17	3	15.0	\$192,647	\$88,667	36	27	9	25.0	\$166,444	\$214,778
0	0	0				0	0	0				1	1	0	0.0	\$68,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$424,000		6	4	2	33.3	\$273,250	\$576,000	26	26	0	0.0	\$150,654	
4	4	0	0.0	\$269,750		22	14	8	36.4	\$179,929	\$184,375	16	14	2	12.5	\$241,214	\$263,500
0	0	0				0	0	0				1	1	0	0.0	\$260,000	
1	1	0	0.0	\$180,000		3	2	1	33.3	\$56,000	\$120,000	5	5	0	0.0	\$140,600	
0	0	0				0	0	0				5	5	0	0.0	\$139,000	
0	0	0				0	0	0				1	1	0	0.0	\$106,000	
0	0	0				0	0	0				5	3	2	40.0	\$82,667	\$345,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Summit 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)
LOANDEPOT.COM	4	4	0	0.0	\$147,500		3	3	0	0.0	\$151,333	
LendUS	12	12	0	0.0	\$144,417		12	12	0	0.0	\$144,417	
MAGNOLIA BANK	7	5	2	28.6	\$125,400	\$114,000	2	1	1	50.0	\$180,000	\$100,000
MB FINANCIAL BANK, NATIONAL ASSOCIATION	5	5	0	0.0	\$130,000		5	5	0	0.0	\$130,000	
MEDINA COUNTY FEDERAL CREDIT UNION	2	2	0	0.0	\$57,500		1	1	0	0.0	\$46,000	
MIDDLEFIELD BANKING COMPANY, THE	4	2	2	50.0	\$439,500	\$137,000	3	1	2	66.7	\$162,000	\$137,000
MLD MORTGAGE INC	1	1	0	0.0	\$262,000		0	0	0			
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$251,000		1	1	0	0.0	\$251,000	
MORTGAGE 1 INCORPORATION	1	1	0	0.0	\$113,000		1	1	0	0.0	\$113,000	
MORTGAGE LENDERS OF AMERICA	1	1	0	0.0	\$298,000		1	1	0	0.0	\$298,000	
MYCUMORTGAGE LLC	23	22	1	4.3	\$102,818	\$63,000	12	12	0	0.0	\$98,750	
NASA FEDERAL CREDIT UNION	1	0	1	100.0		\$101,000	0	0	0			
NATIONS DIRECT MORTGAGE, LLC	1	1	0	0.0	\$45,000		1	1	0	0.0	\$45,000	
NATIONS LENDING CORPORATION	40	39	1	2.5	\$150,000	\$72,000	39	38	1	2.6	\$151,447	\$72,000
NATIONSTAR MORTGAGE	1	0	1	100.0		\$233,000	1	0	1	100.0		\$233,000
NAVY FEDERAL CREDIT UNION	21	19	2	9.5	\$197,632	\$256,000	10	10	0	0.0	\$160,700	
NEW AMERICAN MORTGAGE, LLC	24	23	1	4.2	\$185,043	\$158,000	21	20	1	4.8	\$184,150	\$158,000
NEW PENN FINANCIAL, LLC	7	6	1	14.3	\$84,833	\$42,000	7	6	1	14.3	\$84,833	\$42,000
NEW YORK COMMUNITY BANK	5	5	0	0.0	\$138,200		5	5	0	0.0	\$138,200	
NORTHERN OHIO INVESTMENT COMPANY	22	22	0	0.0	\$153,273		19	19	0	0.0	\$152,316	
NORTHPOINTE BANK	2	2	0	0.0	\$125,000		2	2	0	0.0	\$125,000	
NORTHWEST BANK	5	5	0	0.0	\$196,800		4	4	0	0.0	\$236,000	
NORTHWEST FEDERAL CREDIT UNION	1	1	0	0.0	\$61,000		1	1	0	0.0	\$61,000	
NVR MORTGAGE FINANCE, INC.	102	90	12	11.8	\$262,867	\$290,583	68	59	9	13.2	\$259,254	\$285,667
OAKSTAR BANK	1	1	0	0.0	\$237,000		1	1	0	0.0	\$237,000	
OCWEN LOAN SERVICING LLC	1	0	1	100.0		\$25,000	1	0	1	100.0		\$25,000
OHIO CATHOLIC FEDERAL CREDIT UNION	44	43	1	2.3	\$106,140	\$96,000	37	36	1	2.7	\$112,722	\$96,000
OHIO EDUCATIONAL CREDIT UNION, INC., THE	1	1	0	0.0	\$275,000		1	1	0	0.0	\$275,000	
PACIFIC UNION FINANCIAL, LLC	1	1	0	0.0	\$254,000		1	1	0	0.0	\$254,000	
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	1	0	0.0	\$146,000		1	1	0	0.0	\$146,000	
PARK NATIONAL BANK, THE	3	2	1	33.3	\$141,000	\$225,000	3	2	1	33.3	\$141,000	\$225,000
PENNYMAC LOAN SERVICES, LLC.	1	0	1	100.0		\$96,000	1	0	1	100.0		\$96,000
PENTAGON FEDERAL CREDIT UNION	3	2	1	33.3	\$87,000	\$103,000	2	1	1	50.0	\$90,000	\$103,000
PEOPLES BANK	25	21	4	16.0	\$100,524	\$75,750	22	19	3	13.6	\$98,789	\$89,333
PHH HOME LOANS LLC	6	6	0	0.0	\$253,833		4	4	0	0.0	\$236,250	
PHH MORTGAGE CO	1	0	1	100.0		\$190,000	1	0	1	100.0		\$190,000
PLAZA HOME MORTGAGE, INC.	4	3	1	25.0	\$97,333	\$420,000	4	3	1	25.0	\$97,333	\$420,000
PNC BANK, NATIONAL ASSOCIATION	137	120	17	12.4	\$164,400	\$124,824	101	90	11	10.9	\$155,278	\$134,182
POLARIS HOME FUNDING CORP	21	21	0	0.0	\$181,095		20	20	0	0.0	\$184,200	

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	\$136,000	
0	0	0				0	0	0				0	0	0			
0	0	0				5	4	1	20.0	\$111,750	\$128,000	0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$69,000	
0	0	0				0	0	0				1	1	0	0.0	\$717,000	
0	0	0				1	1	0	0.0	\$262,000		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			
3	2	1	33.3	\$100,500	\$63,000	2	2	0	0.0	\$79,500		6	6	0	0.0	\$119,500	
1	0	1	100.0		\$101,000	0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$95,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
3	2	1	33.3	\$148,500	\$362,000	3	3	0	0.0	\$331,333		5	4	1	20.0	\$214,250	\$150,000
0	0	0				0	0	0				3	3	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				2	2	0	0.0	\$182,000		1	1	0	0.0	\$114,000	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$40,000		0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
15	13	2	13.3	\$271,538	\$300,500	18	17	1	5.6	\$266,529	\$315,000	1	1	0	0.0	\$301,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
6	6	0	0.0	\$70,000		0	0	0				1	1	0	0.0	\$86,000	
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	\$84,000	
0	0	0				3	2	1	33.3	\$117,000	\$35,000	0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$289,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
2	1	1	50.0	\$66,000	\$135,000	3	3	0	0.0	\$99,333		31	26	5	16.1	\$207,269	\$102,200
0	0	0				0	0	0				1	1	0	0.0	\$119,000	



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Summit 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)
PORTAGE COMMUNITY BANK	51	47	4	7.8	\$152,745	\$50,250	47	43	4	8.5	\$145,977	\$50,250
PREMIA MORTGAGE, LLC	3	3	0	0.0	\$258,667		3	3	0	0.0	\$258,667	
PREMIUM MORTGAGE CORP	1	1	0	0.0	\$177,000		1	1	0	0.0	\$177,000	
PRIMARY RESIDENTIAL MORTGAGE	7	7	0	0.0	\$166,143		7	7	0	0.0	\$166,143	
PRIMELENDING, A PLAINSCAPITAL COMPANY	58	54	4	6.9	\$164,241	\$127,500	51	48	3	5.9	\$159,104	\$163,000
PRIORITY MORTGAGE CORPORATION	2	2	0	0.0	\$183,000		2	2	0	0.0	\$183,000	
PROVIDENT FUNDING ASSOCIATES	5	5	0	0.0	\$261,600		4	4	0	0.0	\$263,250	
PULTE MORTGAGE L.L.C.	99	92	7	7.1	\$335,772	\$360,857	54	51	3	5.6	\$327,490	\$338,667
Partners United	2	2	0	0.0	\$154,000		2	2	0	0.0	\$154,000	
QUICKEN LOANS, INC.	216	172	44	20.4	\$162,297	\$173,295	117	97	20	17.1	\$160,536	\$155,650
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	1	1	0	0.0	\$136,000		1	1	0	0.0	\$136,000	
RELIANCE FIRST CAPITAL LLC	20	18	2	10.0	\$118,611	\$74,000	17	15	2	11.8	\$130,867	\$74,000
REPUBLIC STATE MORTGAGE	1	1	0	0.0	\$104,000		1	1	0	0.0	\$104,000	
RESIDENTIAL BANCORP	1	1	0	0.0	\$101,000		1	1	0	0.0	\$101,000	
RESIDENTIAL MORTGAGE SERVICES	9	8	1	11.1	\$173,250	\$62,000	7	6	1	14.3	\$153,833	\$62,000
ROYAL UNITED MORTGAGE LLC	1	1	0	0.0	\$42,000		1	1	0	0.0	\$42,000	
RUOFF MORTGAGE	28	27	1	3.6	\$108,444	\$78,000	24	23	1	4.2	\$112,391	\$78,000
Rapid Mortgage Company	2	2	0	0.0	\$107,500		2	2	0	0.0	\$107,500	
S & T BANK	6	5	1	16.7	\$210,600	\$100,000	4	3	1	25.0	\$306,333	\$100,000
SCHMIDT MORTGAGE COMPANY	40	38	2	5.0	\$132,553	\$125,500	39	37	2	5.1	\$128,676	\$125,500
SEVEN SEVENTEEN CREDIT UNION INC	14	13	1	7.1	\$156,846	\$30,000	9	9	0	0.0	\$188,889	
SHORE MORTGAGE	27	27	0	0.0	\$183,296		24	24	0	0.0	\$186,833	
SIGNATURE MORTGAGE CORPORATION	46	45	1	2.2	\$179,600	\$79,000	40	40	0	0.0	\$175,175	
SIRVA MORTGAGE, INC.	14	14	0	0.0	\$287,357		10	10	0	0.0	\$266,400	
STARK FEDERAL CREDIT UNION	1	1	0	0.0	\$39,000		1	1	0	0.0	\$39,000	
STATE BANK AND TRUST COMPANY, THE	1	1	0	0.0	\$299,000		1	1	0	0.0	\$299,000	
STATE DEPARTMENT FEDERAL CREDIT UNION	1	1	0	0.0	\$211,000		1	1	0	0.0	\$211,000	
STATE FARM BANK, FSB	4	4	0	0.0	\$210,500		3	3	0	0.0	\$196,667	
STEARNS LENDING, INC.	1	1	0	0.0	\$337,000		1	1	0	0.0	\$337,000	
SUMMIT FUNDING, INC.	1	1	0	0.0	\$376,000		1	1	0	0.0	\$376,000	
SUNTRUST MORTGAGE, INC.	2	2	0	0.0	\$219,500		1	1	0	0.0	\$277,000	
TELHIO CREDIT UNION, INC.	1	1	0	0.0	\$71,000		0	0	0			
THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	331	322	9	2.7	\$184,143	\$229,222	274	266	8	2.9	\$183,173	\$220,375
TIAA, FSB	2	2	0	0.0	\$359,000		1	1	0	0.0	\$588,000	
TOP FLITE FINANCIAL INC	20	18	2	10.0	\$139,889	\$172,000	18	16	2	11.1	\$133,125	\$172,000
TRIAD FINANCIAL SERVICES, INC.	2	0	2	100.0		\$44,000	2	0	2	100.0		\$44,000
TRIUMPH BANK	3	3	0	0.0	\$290,333		3	3	0	0.0	\$290,333	
U.S. BANK NATIONAL ASSOCIATION	77	65	12	15.6	\$125,985	\$211,250	55	47	8	14.5	\$134,660	\$226,625
UBS BANK USA	2	1	1	50.0	\$284,000	\$640,000	1	1	0	0.0	\$284,000	

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				1	1	0	0.0	\$452,000		3	3	0	0.0	\$150,000	
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				4	4	0	0.0	\$190,500		3	2	1	33.3	\$235,000	\$21,000
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$255,000	
7	6	1	14.3	\$322,167	\$422,000	25	23	2	8.0	\$368,870	\$361,000	13	12	1	7.7	\$314,333	\$366,000
0	0	0				0	0	0				0	0	0			
10	6	4	40.0	\$229,500	\$130,750	2	1	1	50.0	\$333,000	\$146,000	87	68	19	21.8	\$156,368	\$202,263
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				3	3	0	0.0	\$57,333	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$231,500	
0	0	0				0	0	0				0	0	0			
1	1	0	0.0	\$69,000		3	3	0	0.0	\$91,333		0	0	0			
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				2	2	0	0.0	\$67,000	
0	0	0				1	1	0	0.0	\$276,000		0	0	0			
1	1	0	0.0	\$45,000		0	0	0				4	3	1	25.0	\$98,000	\$30,000
2	2	0	0.0	\$167,000		0	0	0				1	1	0	0.0	\$131,000	
0	0	0				4	3	1	25.0	\$273,667	\$79,000	2	2	0	0.0	\$127,000	
0	0	0				1	1	0	0.0	\$268,000		3	3	0	0.0	\$363,667	
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				1	1	0	0.0	\$252,000	
0	0	0				0	0	0				0	0	0			
0	0	0				0	0	0				1	1	0	0.0	\$162,000	
1	1	0	0.0	\$71,000		0	0	0				0	0	0			
8	7	1	12.5	\$135,857	\$300,000	26	26	0	0.0	\$231,500		23	23	0	0.0	\$156,522	
0	0	0				0	0	0				1	1	0	0.0	\$130,000	
2	2	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			
5	3	2	40.0	\$96,667	\$43,000	13	12	1	7.7	\$94,500	\$128,000	4	3	1	25.0	\$145,333	\$508,000
0	0	0				0	0	0				1	0	1	100.0		\$640,000



Home Mortgage Disclosure Act (HMDA) Selected Statistics, by Race, 2017, Summit 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)
UNION CAPITAL MORTGAGE CORP DB	52	52	0	0.0	\$211,327		45	45	0	0.0	\$210,556	
UNION SAVINGS BANK	2	1	1	50.0	\$408,000	\$208,000	2	1	1	50.0	\$408,000	\$208,000
UNITED FEDERAL CREDIT UNION	1	1	0	0.0	\$359,000		1	1	0	0.0	\$359,000	
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION	2	2	0	0.0	\$666,500		2	2	0	0.0	\$666,500	
USAA FEDERAL SAVINGS BANK	41	38	3	7.3	\$173,184	\$88,667	34	32	2	5.9	\$176,031	\$102,000
Union Home Mortgage Corp.	190	181	9	4.7	\$129,492	\$130,889	170	163	7	4.1	\$131,252	\$132,286
VANDERBILT MORTGAGE & FINANCE, INC	2	0	2	100.0		\$93,500	1	0	1	100.0		\$58,000
VANDYK MORTGAGE CORPORATION	6	5	1	16.7	\$262,200	\$212,000	5	4	1	20.0	\$273,500	\$212,000
VELOCITY COMMERCIAL CAPITAL	1	1	0	0.0	\$81,000		1	1	0	0.0	\$81,000	
WATERSTONE MORTGAGE CORPORATION	4	4	0	0.0	\$133,750		4	4	0	0.0	\$133,750	
WAYNE SAVINGS COMMUNITY BANK	8	7	1	12.5	\$215,571	\$53,000	5	4	1	20.0	\$173,250	\$53,000
WEICHERT FINANCIAL SERVICES	9	9	0	0.0	\$255,556		7	7	0	0.0	\$243,286	
WELLS FARGO BANK, NATIONAL ASSOCIATION	161	146	15	9.3	\$172,842	\$143,467	133	122	11	8.3	\$172,811	\$129,455
WEST PENN FINANCIAL SERVICE CE	1	1	0	0.0	\$151,000		0	0	0			
WESTFIELD BANK, FSB	50	47	3	6.0	\$237,043	\$131,333	39	36	3	7.7	\$256,028	\$131,333
WRIGHT-PATT CREDIT UNION, INC.	3	3	0	0.0	\$185,000		3	3	0	0.0	\$185,000	



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				7	7	0	0.0	\$216,286	
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	1	1	50.0	\$410,000	\$62,000	0	0	0				5	5	0	0.0	\$107,600	
11	9	2	18.2	\$103,111	\$126,000	3	3	0	0.0	\$152,667		6	6	0	0.0	\$109,667	
0	0	0				0	0	0				1	0	1	100.0		\$129,000
1	1	0	0.0	\$217,000		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				3	3	0	0.0	\$272,000	
0	0	0				1	1	0	0.0	\$385,000		1	1	0	0.0	\$212,000	
5	4	1	20.0	\$153,000	\$53,000	8	8	0	0.0	\$131,500		15	12	3	20.0	\$207,333	\$225,000
0	0	0				0	0	0				1	1	0	0.0	\$151,000	
2	2	0	0.0	\$144,000		0	0	0				9	9	0	0.0	\$181,778	
0	0	0				0	0	0				0	0	0			