

COMMUNITY NEEDS ASSESSMENT

DUVAL COUNTY FLORIDA

2022 MULTIFAMILY HOUSING KEY PERFORMANCE BENCHMARK REPORTS



GeoDataVision
Changing the Way You View Data

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Sample Bank - Duval County - Assessment Area Report 1A: Lender Profile by Institution Market Share Multifamily Loans Only

Based on 2022 HMDA Data Released by the Consumer Financial Protection Bureau June 2023

RANK: By Assessment Area Originated Units	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originations (\$1,000's)	TOTAL UNITS Originations	RANK: By Low or Moderate Tract Originated Unit Volume	DOLLARS ORIGINATED (\$1,000's) in Low or Moderate Income Tracts	ORIGINATED UNITS in Low or Moderate Income Tracts	RANK: By Minority Tract Originated Dollar Volume	DOLLARS ORIGINATED (\$1,000's) in Minority Tracts	ORIGINATED UNITS in Minority Tracts
1	DIRECT LENDING PARTNERS LLC	54930054UTIC988TNU54	16.67%	97,545	17	3	13,595	3	1	27,640	12
2	CIVIC FINANCIAL SERVICES, LLC	5493006HWKBRUZIDS752	9.80%	5,880	10	1	5,345	9	2	5,880	10
2	WALKER & DUNLOP, LLC	254900YA1AQXNM8QVZ06	9.80%	196,710	10	2	127,595	7	3	98,790	6
4	SOUTHSTATE BANK, N.A.	813UVGYULPJQIP7FQV10	5.88%	13,080	6	3	11,145	3	6	1,140	2
5	DOMINION FINANCIAL SERVICES, LLC	549300C8GOC4OYUV0Z32	4.90%	9,255	5	5	1,570	2	4	8,230	4
6	ARBOR REALTY TRUST, INC.	549300ASFUWYQO0RW077	2.94%	18,135	3	5	10,020	2	5	18,135	3
6	WELLS FARGO BANK NA	KB1H1DSPRFMYMCUFXT09	2.94%	258,865	3	11	3,205	1	6	44,150	2
6	CAPITAL ONE, NA	207ALC1P1YM0OVDV0K75	2.94%	20,885	3	11	7,765	1	6	16,820	2
6	VALLEY NATIONAL BANK	K10VI4JRMCIJ329YTN75	2.94%	23,175	3	***	0	0	***	0	0
6	BANKFINANCIAL NA	54930061HIZ1MCMEO72	2.94%	5,455	3	***	0	0	12	4,505	1
11	LENDINGONE LLC	54930091JQKCU3Z6IP44	1.96%	2,080	2	5	2,080	2	12	1,315	1
11	BERKELEY POINT CAPITAL LLC	549300HINJH60UG3KG47	1.96%	48,960	2	11	16,335	1	12	16,335	1
11	COREVEST AMERICAN FINANCE LENDER L	549300MQEDQYDJR8CP22	1.96%	2,420	2	11	1,355	1	12	1,355	1
11	FINANCE OF AMERICA MORTGAGE LLC	549300MXJA09WZJ0DV55	1.96%	2,950	2	11	1,215	1	6	2,950	2
11	FIRSTBANK	549300WWJ28EP3GZG107	1.96%	5,760	2	5	5,760	2	6	5,760	2
11	FLORIDA CREDIT UNION	5493006ZBGVXBAMCRG16	1.96%	2,590	2	***	0	0	***	0	0
11	HERITAGE SOUTHEAST BANK	549300KZLDOOQW0W4XLB3	1.96%	1,210	2	5	1,210	2	12	795	1
11	BANK OZK	549300VYK2WBD7SST478	1.96%	2,560	2	5	2,560	2	12	1,505	1
11	VYSTAR CREDIT UNION	54930036K3ZJ4FOKT69	1.96%	1,760	2	***	0	0	***	0	0
11	PGIM REAL ESTATE FINANCE, LLC	B2S31CFVSWTN3FR00Q90	1.96%	58,210	2	***	0	0	***	0	0
11	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	1.96%	65,890	2	11	25,335	1	6	65,890	2
11	SILVER HILL FUNDING, LLC	549300038578ZJ284Y20	1.96%	2,210	2	11	405	1	***	0	0
23	REGIONS BANK	EQTW1K1G70DGC2MGLV1	0.98%	6,325	1	***	0	0	12	6,325	1
23	BANK OF AMERICA NA	B4TYDEB6GKMZO031MB27	0.98%	29,505	1	11	29,505	1	12	29,505	1
23	WEBSTER BANK, N.A.	WVVOVGBTLUP1XIUJE722	0.98%	19,505	1	11	19,505	1	***	0	0
23	BERKADIA COMMERCIAL MORTGAGE	549300GNIV169ZIHU012	0.98%	13,815	1	***	0	0	12	13,815	1



RANK: By Assessment Area Originated Units	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originations (\$1,000's)	TOTAL Mortgage Originations	RANK: By Low or Moderate Tract Originated Mtgs Volume	DOLLARS ORIGINATED (\$1,000's) in Low or Moderate Income Tracts	ORIGINATED MTGS in Low or Moderate Income Tracts	RANK: By Minority Tract Originated Dollar Volume	DOLLARS ORIGINATED (\$1,000's) in Minority Tracts	ORIGINATED Mortgages in Minority Tracts
23	US BANK, N.A.	6BYL5QZYBDK8S7L73M02	0.98%	28,215	1	***	0	0	***	0	0
23	TEMPLE VIEW CAPITAL FUNDING LP	549300RYTR2RVL4SFJ90	0.98%	575	1	***	0	0	***	0	0
23	METROPOLITAN LIFE INSURANCE CO	C4BXATY60WC6XE0ZDX54	0.98%	95,005	1	11	95,005	1	12	95,005	1
23	RF RENOVO MANAGEMENT COMPANY, LLC	254900O2K17TNH5CL873	0.98%	895	1	***	0	0	***	0	0
23	READYCAP COMMERCIAL LLC	549300L8ZRL1FNJUUA59	0.98%	65,445	1	11	65,445	1	***	0	0
23	Sample Bank	QXXXXXXXXXXXXXXXXX92	0.98%	635	1	11	635	1	***	0	0
23	PNC BANK N.A.	AD6GFRVSDT01YPT1CS68	0.98%	68,505	1	11	68,505	1	***	0	0
23	PGIM REAL ESTATE AGENCY FINANCE, LLC	549300DH8E164ITBY388	0.98%	23,775	1	11	23,775	1	12	23,775	1
23	INB, NATIONAL ASSOCIATION	549300HGDJQC37M5BE268	0.98%	1,345	1	11	1,345	1	12	1,345	1
23	ORIX REAL ESTATE CAPITAL LLC	549300JGMQJ4R419LR70	0.98%	11,405	1	***	0	0	12	11,405	1
23	SEACOAST NATIONAL BANK	5493006MCOP60BB14G97	0.98%	1,205	1	11	1,205	1	***	0	0

37 Institutions

Assessment Area Sum

\$1,211,740

102

\$541,420

50

\$502,370

60

GeoDataVision has extracted data from the CFPB Snapshot file as of May 1, 2023 released June 29, 2023, and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

GeoDataVision has classified as "minority" any loan records in which either the applicant or co-applicant was identified as minority (race codes 1-4) as well as any records in which ethnicity was indicated to be Hispanic or Latino (ethnicity code 1) with race code "5" (white).



Sample Bank - Duval County - Assessment Area Report 1B: Lender Profile with Penetration Rates Multifamily Loans Only

Based on 2022 HMDA Data Released by the Consumer Financial Protection Bureau June 2023

RANK: By Assessment Area Originated Units	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originations (\$1,000's)	TOTAL UNITS Originations	RANK: By Low to Moderate Tract Originated Unit Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Low to Moderate Tracts	UNITS ORIGINATED in Low to Moderate Tracts	PENETRATION RATE by Low or Moderate Tract Originated Dollars	PENETRATION RATE by Low or Moderate Tract Originated Units	RANK: By Minority Tract Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Minority Tracts	UNITS ORIGINATED in Minority Tracts	PENETRATION RATE by Minority Tract Originated Dollars	PENETRATION RATE by Minority Tract Originated Units
1	DIRECT LENDING PARTNERS LLC	16.67%	97,545	17	26	13,595	3	13.94%	17.65%	14	27,640	12	28.34%	70.59%
2	CIVIC FINANCIAL SERVICES, LLC	9.80%	5,880	10	14	5,345	9	90.90%	90.00%	1	5,880	10	100.00%	100.00%
2	WALKER & DUNLOP, LLC	9.80%	196,710	10	15	127,595	7	64.86%	70.00%	17	98,790	6	50.22%	60.00%
4	SOUTHSTATE BANK, N.A.	5.88%	13,080	6	17	11,145	3	85.21%	50.00%	23	1,140	2	8.72%	33.33%
5	DOMINION FINANCIAL SERVICES, LLC	4.90%	9,255	5	23	1,570	2	16.96%	40.00%	13	8,230	4	88.92%	80.00%
6	ARBOR REALTY TRUST, INC.	2.94%	18,135	3	16	10,020	2	55.25%	66.67%	1	18,135	3	100.00%	100.00%
6	WELLS FARGO BANK NA	2.94%	258,865	3	24	3,205	1	1.24%	33.33%	15	44,150	2	17.06%	66.67%
6	CAPITAL ONE, NA	2.94%	20,885	3	24	7,765	1	37.18%	33.33%	15	16,820	2	80.54%	66.67%
6	VALLEY NATIONAL BANK	2.94%	23,175	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
6	BANKFINANCIAL NA	2.94%	5,455	3	***	0	0	0.00%	0.00%	23	4,505	1	82.58%	33.33%
11	LENDINGONE LLC	1.96%	2,080	2	1	2,080	2	100.00%	100.00%	18	1,315	1	63.22%	50.00%
11	BERKELEY POINT CAPITAL LLC	1.96%	48,960	2	17	16,335	1	33.36%	50.00%	18	16,335	1	33.36%	50.00%
11	COREVEST AMERICAN FINANCE LENDE	1.96%	2,420	2	17	1,355	1	55.99%	50.00%	18	1,355	1	55.99%	50.00%
11	FINANCE OF AMERICA MORTGAGE LLC	1.96%	2,950	2	17	1,215	1	41.19%	50.00%	1	2,950	2	100.00%	100.00%
11	FIRSTBANK	1.96%	5,760	2	1	5,760	2	100.00%	100.00%	1	5,760	2	100.00%	100.00%
11	FLORIDA CREDIT UNION	1.96%	2,590	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
11	HERITAGE SOUTHEAST BANK	1.96%	1,210	2	1	1,210	2	100.00%	100.00%	18	795	1	65.70%	50.00%
11	BANK OZK	1.96%	2,560	2	1	2,560	2	100.00%	100.00%	18	1,505	1	58.79%	50.00%
11	VYSTAR CREDIT UNION	1.96%	1,760	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
11	PGIM REAL ESTATE FINANCE, LLC	1.96%	58,210	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
11	KEYBANK NATIONAL ASSOCIATION	1.96%	65,890	2	17	25,335	1	38.45%	50.00%	1	65,890	2	100.00%	100.00%
11	SILVER HILL FUNDING, LLC	1.96%	2,210	2	17	405	1	18.33%	50.00%	***	0	0	0.00%	0.00%
23	REGIONS BANK	0.98%	6,325	1	***	0	0	0.00%	0.00%	1	6,325	1	100.00%	100.00%
23	BANK OF AMERICA NA	0.98%	29,505	1	1	29,505	1	100.00%	100.00%	1	29,505	1	100.00%	100.00%
23	WEBSTER BANK, N.A.	0.98%	19,505	1	1	19,505	1	100.00%	100.00%	***	0	0	0.00%	0.00%
23	BERKADIA COMMERCIAL MORTGAGE	0.98%	13,815	1	***	0	0	0.00%	0.00%	1	13,815	1	100.00%	100.00%

Assessment Area Report 1B: Lender Profile by Selected Tracts with Penetration Rates

*** No Activity

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RANK: By Assessment Area Originated Units	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originations (\$1,000's)	TOTAL UNITS Originations	RANK: By Low to Moderate Tract Originated Unit Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Low to Moderate Tracts	UNITS ORIGINATED in Low to Moderate Tracts	PENETRATION RATE by Low or Moderate Tract Originated Dollars	PENETRATION RATE by Low or Moderate Tract Originated Units	RANK: By Minority Tract Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Minority Tracts	UNITS ORIGINATED in Minority Tracts	PENETRATION RATE by Minority Tract Originated Dollars	PENETRATION RATE by Minority Tract Originated Units
23	US BANK, N.A.	0.98%	28,215	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
23	TEMPLE VIEW CAPITAL FUNDING LP	0.98%	575	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
23	METROPOLITAN LIFE INSURANCE CO	0.98%	95,005	1	1	95,005	1	100.00%	100.00%	1	95,005	1	100.00%	100.00%
23	RF RENOVO MANAGEMENT COMPANY, L	0.98%	895	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
23	READYCAP COMMERCIAL LLC	0.98%	65,445	1	1	65,445	1	100.00%	100.00%	***	0	0	0.00%	0.00%
23	Sample Bank	0.98%	635	1	1	635	1	100.00%	100.00%	***	0	0	0.00%	0.00%
23	PNC BANK N.A.	0.98%	68,505	1	1	68,505	1	100.00%	100.00%	***	0	0	0.00%	0.00%
23	PGIM REAL ESTATE AGENCY FINANCE,	0.98%	23,775	1	1	23,775	1	100.00%	100.00%	1	23,775	1	100.00%	100.00%
23	INB, NATIONAL ASSOCIATION	0.98%	1,345	1	1	1,345	1	100.00%	100.00%	1	1,345	1	100.00%	100.00%
23	ORIX REAL ESTATE CAPITAL LLC	0.98%	11,405	1	***	0	0	0.00%	0.00%	1	11,405	1	100.00%	100.00%
23	SEACOAST NATIONAL BANK	0.98%	1,205	1	1	1,205	1	100.00%	100.00%	***	0	0	0.00%	0.00%
37 Institutions Assessment Area Sum			\$1,211,740	102		\$541,420	50	44.68%	49.02%		\$502,370	60	41.46%	58.82%

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**Sample Bank - Duval County - Assessment Area Report 2:
Lender Profile by Institution Market Share - Minority Tracts only
Multifamily Loans Only**

Based on 2022 HMDA Data Released by the Consumer Financial Protection Bureau June 2023

RANK: By Assessment Area Originated Units	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Tract Originated Units	DOLLARS Originated (\$1,000's) in Low or Moderate Income Tracts	UNITS Originated in Low or Moderate Income Tracts	RANK: By Total Multifamily Affordable Units	Loan Records with Multifamily Affordable Units	Total Multifamily Affordable Units
1	DIRECT LENDING PARTNERS LLC	54930054UTIC988TNU54	5.50%	27,640	12	3	13,595	3	***	0	0
2	CIVIC FINANCIAL SERVICES, LLC	5493006HWKBRUZIDS752	1.17%	5,880	10	1	5,345	9	***	0	0
3	WALKER & DUNLOP, LLC	254900YA1AQXNM8QVZ06	19.66%	98,790	6	3	98,790	6	1	2	200
4	DOMINION FINANCIAL SERVICES, LLC	549300C8GOC4OYUUV0Z32	1.64%	8,230	4	5	1,570	2	***	0	0
5	ARBOR REALTY TRUST, INC.	549300ASFUWYQO0RW077	3.61%	18,135	3	5	10,020	2	***	0	0
6	SOUTHSTATE BANK, N.A.	813UVGYULPJQIP7FQV10	0.23%	1,140	2	5	1,140	2	***	0	0
6	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	13.12%	65,890	2	11	25,335	1	2	1	100
6	WELLS FARGO BANK NA	KB1H1DSPRFMYMCFXT09	8.79%	44,150	2	11	3,205	1	***	0	0
6	FINANCE OF AMERICA MORTGAGE LLC	549300MXJA09WZJ0DV55	0.59%	2,950	2	11	1,215	1	***	0	0
6	FIRSTBANK	549300WWJ28EP3GZG107	1.15%	5,760	2	5	5,760	2	***	0	0
6	CAPITAL ONE, NA	207ALC1P1YM0OVDVOK75	3.35%	16,820	2	11	7,765	1	***	0	0
12	METROPOLITAN LIFE INSURANCE CO	C4BXATY60WC6XEOZDX54	18.91%	95,005	1	11	95,005	1	***	0	0
12	BANK OF AMERICA NA	B4TYDEB6GKMZO031MB27	5.87%	29,505	1	11	29,505	1	2	1	100
12	PGIM REAL ESTATE AGENCY FINANCE, LLC	549300DH8E164ITBY388	4.73%	23,775	1	11	23,775	1	5	1	66
12	BERKELEY POINT CAPITAL LLC	549300HINJH60UG3KG47	3.25%	16,335	1	11	16,335	1	***	0	0
12	ORIX REAL ESTATE CAPITAL LLC	549300JGMQJ4R419LR70	2.27%	11,405	1	***	0	0	2	1	100
12	HERITAGE SOUTHEAST BANK	549300KZLDOQY0W4XL83	0.16%	795	1	11	795	1	***	0	0
12	REGIONS BANK	EQTWLK1G7ODGC2MGLV1	1.26%	6,325	1	***	0	0	***	0	0
12	BANKFINANCIAL NA	54930061HIZ1MCMEOR72	0.90%	4,505	1	***	0	0	***	0	0
12	BANK OZK	549300VYK2WBD7SST478	0.30%	1,505	1	11	1,505	1	***	0	0
12	COREVEST AMERICAN FINANCE LENDER L	549300MQEDQYDJR8CP22	0.27%	1,355	1	11	1,355	1	6	1	18
12	INB, NATIONAL ASSOCIATION	549300HGDJQ37M5BE268	0.27%	1,345	1	11	1,345	1	***	0	0

Report 2: Lender Profile by Minority Tracts in Assessment area

*** No Activity

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<i>RANK: By Assessment Area Originated Units</i>	<i>FINANCIAL INSTITUTION</i>	<i>INSTITUTION ID—Agency</i>	<i>MARKET SHARE: Percent by Assessment Area</i>	<i>TOTAL DOLLARS Originated (\$1,000's)</i>	<i>TOTAL UNITS Originated</i>	<i>RANK: By Low or Moderate Income Tract Originated Units</i>	<i>DOLLARS Originated (\$1,000's) in Low or Moderate Income Tracts</i>	<i>UNITS Originated in Low or Moderate Income Tracts</i>	<i>RANK: By Total Multifamily Affordable Units</i>	<i>Loan Records with Multifamily Affordable Units</i>	<i>Total Multifamily Affordable Units</i>
12	LENDINGONE LLC	54930091JQKCU3Z6IP44	0.26%	1,315	1	11	1,315	1	***	0	0
12	BERKADIA COMMERCIAL MORTGAGE	549300GNIV169ZIHU012	2.75%	13,815	1	***	0	0	***	0	0

24 Institutions

\$502,370 60 \$344,675 39 7 584

GeoDataVision has extracted data from the CFPB Snapshot file as of May 1, 2023 released June 29, 2023, and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

GeoDataVision has classified as "minority" any loan records in which either the applicant or co-applicant was identified as minority (race codes 1-4) as well as any records in which ethnicity was indicated to be Hispanic or Latino (ethnicity code 1) with race code "5" (white).



Sample Bank - Duval County - Report 3: Multifamily Records for Assessment Area by County and Census Tract Multifamily Loans Only

Based on 2022 HMDA Data Released by the Consumer Financial Protection Bureau June 2023

COUNTY										
CENSUS TRACT	TRACT INCOME CLASS	MAJORITY-MINORITY TRACT	TOTAL ORIGINATED UNITS	TOTAL ORIGINATED DOLLARS	MULTIFAMILY LIVING UNITS 5-24	MULTIFAMILY LIVING UNITS 25-49	MULTIFAMILY LIVING UNITS 50-99	MULTIFAMILY LIVING UNITS 100-149	MULTIFAMILY LIVING UNITS >149	MULTIFAMILY AFFORDABLE UNITS

Duval

000102	Moderate	Yes	3	6,235	1	0	2	0	0	0
000200	Low	Yes	2	1,380	2	0	0	0	0	0
000600	Moderate	Yes	2	95,650	1	0	0	0	1	0
000700	Upper	No	1	615	1	0	0	0	0	0
000800	Middle	No	2	1,490	2	0	0	0	0	0
001000	Moderate	Yes	2	2,440	1	0	0	1	0	0
001100	Middle	No	1	895	1	0	0	0	0	0
002101	Upper	No	3	1,915	3	0	0	0	0	100
002102	Upper	No	3	1,835	3	0	0	0	0	0
002701	Low	Yes	1	585	1	0	0	0	0	0
002702	Low	Yes	1	1,355	1	0	0	0	0	18
002802	Low	Yes	1	5,205	0	0	0	0	1	100
002902	Low	Yes	2	580	2	0	0	0	0	0
010203	Moderate	No	1	415	1	0	0	0	0	0
010301	Middle	Yes	1	6,325	0	0	0	0	1	0
010308	Middle	Yes	3	15,615	0	0	1	1	1	0
010502	Moderate	Yes	1	925	1	0	0	0	0	0
010601	Middle	No	3	65,465	0	0	0	0	3	0
011300	Low	Yes	1	405	1	0	0	0	0	0
011500	Moderate	Yes	1	495	1	0	0	0	0	0
011600	Moderate	Yes	3	2,425	3	0	0	0	0	0
011700	Middle	Yes	1	4,505	0	0	0	1	0	0
011800	Middle	Yes	1	1,735	1	0	0	0	0	0
011903	Middle	No	1	685	1	0	0	0	0	0
012000	Moderate	No	2	1,170	2	0	0	0	0	0



COUNTY

CENSUS TRACT	TRACT INCOME CLASS	MAJORITY-MINORITY TRACT	TOTAL ORIGINATED UNITS	TOTAL ORIGINATED DOLLARS	MULTIFAMILY LIVING UNITS 5-24	MULTIFAMILY LIVING UNITS 25-49	MULTIFAMILY LIVING UNITS 50-99	MULTIFAMILY LIVING UNITS 100-149	MULTIFAMILY LIVING UNITS >149	MULTIFAMILY AFFORDABLE UNITS
012100	Low	No	1	1,205	1	0	0	0	0	0
012202	Moderate	Yes	1	1,215	1	0	0	0	0	0
012602	Moderate	Yes	1	1,035	1	0	0	0	0	0
012702	Moderate	Yes	1	6,735	0	0	0	1	0	100
012900	Moderate	Yes	1	1,315	1	0	0	0	0	0
013301	Middle	Yes	1	8,115	0	0	1	0	0	0
013404	Moderate	Yes	1	16,335	0	0	0	0	1	0
013526	Middle	Yes	1	40,945	0	0	0	0	1	0
013733	Middle	Yes	2	6,660	0	2	0	0	0	0
013904	Moderate	No	1	28,805	0	0	0	0	1	0
014205	Middle	No	1	1,025	1	0	0	0	0	0
014311	Low	No	1	635	1	0	0	0	0	0
014312	Middle	Yes	1	40,555	0	0	0	0	1	0
014342	Moderate	No	2	133,950	0	0	0	0	2	0
014344	Upper	Yes	1	13,815	0	0	0	1	0	0
014408	Middle	No	1	4,065	0	0	0	0	1	0
014413	Upper	No	1	28,215	0	0	0	0	1	0
014415	Middle	No	1	50,325	0	0	0	0	1	0
014417	Middle	No	1	34,205	0	0	0	0	1	0
014420	Upper	No	1	214,715	0	0	0	0	1	0
014421	Upper	No	1	1,065	1	0	0	0	0	0
014422	Middle	No	2	18,790	0	0	0	0	2	0
014500	Moderate	No	1	10,005	0	0	0	1	0	0
014604	Moderate	Yes	1	1,505	1	0	0	0	0	0
014704	Moderate	Yes	1	25,335	0	0	0	0	1	100
014800	Moderate	Yes	1	2,995	0	0	1	0	0	0
014901	Middle	Yes	2	870	1	1	0	0	0	0
015001	Moderate	Yes	1	2,645	0	1	0	0	0	0
015100	Moderate	Yes	2	12,500	0	1	0	1	0	0
015300	Moderate	Yes	1	3,205	0	0	1	0	0	0
015600	Middle	No	1	1,455	1	0	0	0	0	0

Duval



COUNTY

CENSUS TRACT	TRACT INCOME CLASS	MAJORITY-MINORITY TRACT	TOTAL ORIGINATED UNITS	TOTAL ORIGINATED DOLLARS	MULTIFAMILY LIVING UNITS 5-24	MULTIFAMILY LIVING UNITS 25-49	MULTIFAMILY LIVING UNITS 50-99	MULTIFAMILY LIVING UNITS 100-149	MULTIFAMILY LIVING UNITS >149	MULTIFAMILY AFFORDABLE UNITS
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Duval

015702	Moderate	No	2	20,560	1	0	0	0	1	0
015805	Moderate	Yes	1	23,775	0	0	0	0	1	66
015925	Moderate	Yes	3	84,205	0	0	0	1	2	0
016102	Moderate	Yes	1	6,925	0	0	0	1	0	0
016606	Moderate	Yes	2	37,270	0	0	0	1	1	100
016804	Upper	No	1	32,625	0	0	0	1	0	0
017101	Middle	No	1	1,805	1	0	0	0	0	0
017102	Middle	No	2	4,910	1	0	1	0	0	0
017200	NA	Yes	7	18,555	6	0	0	0	1	100
017300	Middle	No	3	46,525	0	0	0	1	2	0

Duval			102	1,211,740	49	5	7	12	29	684
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Assessment Area Totals			102	1,211,740	49	5	7	12	29	684
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Summary of Activity by Tract Income Class		
	<u>Total Units</u>	<u>Total Dollars</u>
Low Income Tracts	10	11,350
Moderate Income Tracts	40	530,070
Middle Income Tracts	33	356,965
Upper Income Tracts	12	294,800
NA Income Tracts	7	18,555
Totals	102	1,211,740
LMI Tract Penetration Rate	49.02%	44.68%

Summary of Activity by Majority-Minority Tract Class		
	<u>Total Units</u>	<u>Total Dollars</u>
Majority Minority Tracts	60	502,370
Non-Majority-Minority Tracts	42	709,370
Totals	102	1,211,740
MM Tract Penetration Rate	58.82%	41.46%

GeoDataVision has extracted and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

Sample Bank - Duval County - Report 4: Multifamily Records for Assessment Area by County and Majority-Minority Tracts Multifamily Loans Only

Based on 2022 HMDA Data Released by the Consumer Financial Protection Bureau June 2023

COUNTY										
CENSUS TRACT	TRACT INCOME CLASS	MAJORITY-MINORITY TRACT	TOTAL ORIGINATED UNITS	TOTAL ORIGINATED DOLLARS	MULTIFAMILY LIVING UNITS 5-24	MULTIFAMILY LIVING UNITS 25-49	MULTIFAMILY LIVING UNITS 50-99	MULTIFAMILY LIVING UNITS 100-149	MULTIFAMILY LIVING UNITS >149	MULTIFAMILY AFFORDABLE UNITS

Duval

000102	Moderate	Yes	3	6,235	1	0	2	0	0	0
000200	Low	Yes	2	1,380	2	0	0	0	0	0
000600	Moderate	Yes	2	95,650	1	0	0	0	1	0
001000	Moderate	Yes	2	2,440	1	0	0	1	0	0
002701	Low	Yes	1	585	1	0	0	0	0	0
002702	Low	Yes	1	1,355	1	0	0	0	0	18
002802	Low	Yes	1	5,205	0	0	0	0	1	100
002902	Low	Yes	2	580	2	0	0	0	0	0
010301	Middle	Yes	1	6,325	0	0	0	0	1	0
010308	Middle	Yes	3	15,615	0	0	1	1	1	0
010502	Moderate	Yes	1	925	1	0	0	0	0	0
011300	Low	Yes	1	405	1	0	0	0	0	0
011500	Moderate	Yes	1	495	1	0	0	0	0	0
011600	Moderate	Yes	3	2,425	3	0	0	0	0	0
011700	Middle	Yes	1	4,505	0	0	0	1	0	0
011800	Middle	Yes	1	1,735	1	0	0	0	0	0
012202	Moderate	Yes	1	1,215	1	0	0	0	0	0
012602	Moderate	Yes	1	1,035	1	0	0	0	0	0
012702	Moderate	Yes	1	6,735	0	0	0	1	0	100
012900	Moderate	Yes	1	1,315	1	0	0	0	0	0
013301	Middle	Yes	1	8,115	0	0	1	0	0	0
013404	Moderate	Yes	1	16,335	0	0	0	0	1	0
013526	Middle	Yes	1	40,945	0	0	0	0	1	0
013733	Middle	Yes	2	6,660	0	2	0	0	0	0
014312	Middle	Yes	1	40,555	0	0	0	0	1	0

Report 4: Multifamily Records by County and Majority-Minority Tract

Includes all Census Tracts with loan originations

Page 1 of 3

COUNTY

CENSUS TRACT	TRACT INCOME CLASS	MAJORITY-MINORITY TRACT	TOTAL ORIGINATED UNITS	TOTAL ORIGINATED DOLLARS	MULTIFAMILY LIVING UNITS 5-24	MULTIFAMILY LIVING UNITS 25-49	MULTIFAMILY LIVING UNITS 50-99	MULTIFAMILY LIVING UNITS 100-149	MULTIFAMILY LIVING UNITS >149	MULTIFAMILY AFFORDABLE UNITS
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Duval

014344	Upper	Yes	1	13,815	0	0	0	1	0	0
014604	Moderate	Yes	1	1,505	1	0	0	0	0	0
014704	Moderate	Yes	1	25,335	0	0	0	0	1	100
014800	Moderate	Yes	1	2,995	0	0	1	0	0	0
014901	Middle	Yes	2	870	1	1	0	0	0	0
015001	Moderate	Yes	1	2,645	0	1	0	0	0	0
015100	Moderate	Yes	2	12,500	0	1	0	1	0	0
015300	Moderate	Yes	1	3,205	0	0	1	0	0	0
015805	Moderate	Yes	1	23,775	0	0	0	0	1	66
015925	Moderate	Yes	3	84,205	0	0	0	1	2	0
016102	Moderate	Yes	1	6,925	0	0	0	1	0	0
016606	Moderate	Yes	2	37,270	0	0	0	1	1	100
017200	NA	Yes	7	18,555	6	0	0	0	1	100
Duval			60	502,370	27	5	6	9	13	584

Sample Bank - Duval County Assessment Area Table

The following tracts comprise the assessment area used in selected reports

MSA- Complete Tract Number	County	2022 TractIncClass	Minority Tract*
27260-12031000101	Duval	Low	Yes
27260-12031000102	Duval	Moderate	Yes
27260-12031000200	Duval	Low	Yes
27260-12031000300	Duval	Low	Yes
27260-12031000600	Duval	Moderate	Yes
27260-12031000700	Duval	Upper	No
27260-12031000800	Duval	Middle	No
27260-12031001000	Duval	Moderate	Yes
27260-12031001100	Duval	Middle	No
27260-12031001200	Duval	Middle	Yes
27260-12031001300	Duval	Low	Yes
27260-12031001401	Duval	Low	Yes
27260-12031001402	Duval	Moderate	Yes
27260-12031001500	Duval	Low	Yes
27260-12031001600	Duval	Low	Yes
27260-12031002101	Duval	Upper	No
27260-12031002102	Duval	Upper	No
27260-12031002200	Duval	Upper	No
27260-12031002300	Duval	Upper	No
27260-12031002400	Duval	Upper	No
27260-12031002501	Duval	Moderate	Yes
27260-12031002502	Duval	Middle	No
27260-12031002600	Duval	Low	Yes
27260-12031002701	Duval	Low	Yes
27260-12031002702	Duval	Low	Yes
27260-12031002801	Duval	Low	Yes
27260-12031002802	Duval	Low	Yes
27260-12031002901	Duval	Low	Yes
27260-12031002902	Duval	Low	Yes

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	2022 TractIncClass	Minority Tract*
27260-12031010101	Duval	Middle	No
27260-12031010104	Duval	Upper	No
27260-12031010105	Duval	Middle	No
27260-12031010106	Duval	Middle	Yes
27260-12031010107	Duval	Upper	No
27260-12031010202	Duval	Middle	No
27260-12031010203	Duval	Moderate	No
27260-12031010204	Duval	Middle	No
27260-12031010301	Duval	Middle	Yes
27260-12031010305	Duval	Moderate	Yes
27260-12031010306	Duval	Moderate	Yes
27260-12031010307	Duval	Moderate	Yes
27260-12031010308	Duval	Middle	Yes
27260-12031010401	Duval	Moderate	Yes
27260-12031010402	Duval	Moderate	Yes
27260-12031010501	Duval	Middle	Yes
27260-12031010502	Duval	Moderate	Yes
27260-12031010503	Duval	Moderate	Yes
27260-12031010601	Duval	Middle	No
27260-12031010602	Duval	NA	No
27260-12031010700	Duval	Moderate	Yes
27260-12031010800	Duval	Moderate	Yes
27260-12031010900	Duval	Moderate	Yes
27260-12031011000	Duval	Moderate	Yes
27260-12031011100	Duval	Moderate	Yes
27260-12031011200	Duval	Low	Yes
27260-12031011300	Duval	Low	Yes
27260-12031011400	Duval	Moderate	Yes
27260-12031011500	Duval	Moderate	Yes
27260-12031011600	Duval	Moderate	Yes
27260-12031011700	Duval	Middle	Yes
27260-12031011800	Duval	Middle	Yes

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	2022 TractIncClass	Minority Tract*
27260-12031011901	Duval	Middle	No
27260-12031011903	Duval	Middle	No
27260-12031011904	Duval	Middle	Yes
27260-12031011905	Duval	Middle	Yes
27260-12031012000	Duval	Moderate	No
27260-12031012100	Duval	Low	No
27260-12031012201	Duval	Moderate	Yes
27260-12031012202	Duval	Moderate	Yes
27260-12031012300	Duval	Moderate	No
27260-12031012400	Duval	Middle	No
27260-12031012500	Duval	Moderate	Yes
27260-12031012601	Duval	Moderate	Yes
27260-12031012602	Duval	Moderate	Yes
27260-12031012702	Duval	Moderate	Yes
27260-12031012703	Duval	Middle	Yes
27260-12031012704	Duval	Moderate	Yes
27260-12031012800	Duval	Moderate	Yes
27260-12031012900	Duval	Moderate	Yes
27260-12031013000	Duval	Upper	No
27260-12031013100	Duval	Middle	No
27260-12031013200	Duval	Moderate	No
27260-12031013301	Duval	Middle	Yes
27260-12031013302	Duval	Low	Yes
27260-12031013402	Duval	Moderate	Yes
27260-12031013403	Duval	Moderate	Yes
27260-12031013404	Duval	Moderate	Yes
27260-12031013502	Duval	Middle	Yes
27260-12031013504	Duval	Moderate	Yes
27260-12031013522	Duval	Middle	Yes
27260-12031013523	Duval	Middle	Yes
27260-12031013524	Duval	Moderate	Yes
27260-12031013525	Duval	Moderate	Yes

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	2022 TractIncClass	Minority Tract*
27260-12031013526	Duval	Middle	Yes
27260-12031013723	Duval	Middle	Yes
27260-12031013728	Duval	Middle	Yes
27260-12031013729	Duval	Middle	No
27260-12031013730	Duval	Upper	Yes
27260-12031013731	Duval	Middle	No
27260-12031013732	Duval	Middle	Yes
27260-12031013733	Duval	Middle	Yes
27260-12031013800	Duval	Middle	No
27260-12031013901	Duval	Moderate	No
27260-12031013902	Duval	Middle	No
27260-12031013904	Duval	Moderate	No
27260-12031013905	Duval	Upper	No
27260-12031013906	Duval	Upper	No
27260-12031014001	Duval	Upper	No
27260-12031014002	Duval	Upper	No
27260-12031014101	Duval	Upper	No
27260-12031014103	Duval	Upper	No
27260-12031014104	Duval	Upper	No
27260-12031014203	Duval	Upper	No
27260-12031014204	Duval	Upper	No
27260-12031014205	Duval	Middle	No
27260-12031014206	Duval	Upper	No
27260-12031014311	Duval	Low	No
27260-12031014312	Duval	Middle	Yes
27260-12031014328	Duval	Middle	No
27260-12031014329	Duval	Middle	No
27260-12031014330	Duval	Upper	No
27260-12031014331	Duval	Middle	No
27260-12031014333	Duval	Upper	No
27260-12031014334	Duval	Upper	No
27260-12031014335	Duval	Upper	No

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	2022 TractIncClass	Minority Tract*
27260-12031014336	Duval	Middle	No
27260-12031014338	Duval	Middle	Yes
27260-12031014339	Duval	Upper	No
27260-12031014340	Duval	Upper	No
27260-12031014341	Duval	Upper	No
27260-12031014342	Duval	Moderate	No
27260-12031014343	Duval	Middle	Yes
27260-12031014344	Duval	Upper	Yes
27260-12031014408	Duval	Middle	No
27260-12031014413	Duval	Upper	No
27260-12031014414	Duval	Moderate	Yes
27260-12031014415	Duval	Middle	No
27260-12031014416	Duval	Upper	No
27260-12031014417	Duval	Middle	No
27260-12031014418	Duval	Upper	No
27260-12031014419	Duval	Upper	No
27260-12031014420	Duval	Upper	No
27260-12031014421	Duval	Upper	No
27260-12031014422	Duval	Middle	No
27260-12031014423	Duval	Upper	No
27260-12031014424	Duval	Upper	No
27260-12031014425	Duval	Middle	No
27260-12031014426	Duval	Upper	No
27260-12031014427	Duval	Moderate	No
27260-12031014428	Duval	Upper	Yes
27260-12031014500	Duval	Moderate	No
27260-12031014601	Duval	Upper	No
27260-12031014603	Duval	Moderate	Yes
27260-12031014604	Duval	Moderate	Yes
27260-12031014702	Duval	Moderate	No
27260-12031014703	Duval	Upper	No
27260-12031014704	Duval	Moderate	Yes

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	2022 TractIncClass	Minority Tract*
27260-12031014800	Duval	Moderate	Yes
27260-12031014901	Duval	Middle	Yes
27260-12031014902	Duval	Middle	Yes
27260-12031015001	Duval	Moderate	Yes
27260-12031015002	Duval	Moderate	Yes
27260-12031015100	Duval	Moderate	Yes
27260-12031015200	Duval	Moderate	Yes
27260-12031015300	Duval	Moderate	Yes
27260-12031015400	Duval	Low	Yes
27260-12031015501	Duval	Moderate	Yes
27260-12031015502	Duval	Low	Yes
27260-12031015600	Duval	Middle	No
27260-12031015701	Duval	Moderate	Yes
27260-12031015702	Duval	Moderate	No
27260-12031015803	Duval	Middle	No
27260-12031015804	Duval	Middle	No
27260-12031015805	Duval	Moderate	Yes
27260-12031015806	Duval	Moderate	Yes
27260-12031015922	Duval	Moderate	Yes
27260-12031015924	Duval	Middle	No
27260-12031015925	Duval	Moderate	Yes
27260-12031015926	Duval	Moderate	No
27260-12031015927	Duval	NA	No
27260-12031015928	Duval	Upper	Yes
27260-12031015929	Duval	Middle	No
27260-12031016001	Duval	Middle	No
27260-12031016002	Duval	Middle	Yes
27260-12031016101	Duval	Middle	Yes
27260-12031016102	Duval	Moderate	Yes
27260-12031016200	Duval	Moderate	Yes
27260-12031016300	Duval	Moderate	Yes
27260-12031016400	Duval	Upper	No

*Minority Tracts defined as tracts with a minority population percent greater than 50%

MSA- Complete Tract Number	County	2022 TractIncClass	Minority Tract*
27260-12031016500	Duval	Upper	No
27260-12031016603	Duval	Upper	No
27260-12031016604	Duval	Middle	No
27260-12031016605	Duval	Middle	Yes
27260-12031016606	Duval	Moderate	Yes
27260-12031016711	Duval	Upper	No
27260-12031016724	Duval	Middle	No
27260-12031016725	Duval	Middle	No
27260-12031016726	Duval	Middle	No
27260-12031016727	Duval	Middle	No
27260-12031016728	Duval	Upper	No
27260-12031016729	Duval	Middle	No
27260-12031016730	Duval	Upper	No
27260-12031016731	Duval	Moderate	No
27260-12031016801	Duval	Upper	No
27260-12031016803	Duval	Middle	No
27260-12031016804	Duval	Upper	No
27260-12031016807	Duval	Moderate	No
27260-12031016808	Duval	Middle	No
27260-12031016809	Duval	Upper	No
27260-12031016810	Duval	Middle	No
27260-12031016811	Duval	Middle	No
27260-12031016812	Duval	Upper	No
27260-12031016813	Duval	Middle	No
27260-12031017101	Duval	Middle	No
27260-12031017102	Duval	Middle	No
27260-12031017200	Duval	NA	Yes
27260-12031017300	Duval	Middle	No
27260-12031017400	Duval	Low	Yes

*Minority Tracts defined as tracts with a minority population percent greater than 50%

<u>Summary of Tract Counts</u>			
<u>Tract Income Class</u>	<u>Tract Count</u>	<u>Minority Status</u>	<u>Tract Count</u>
Low	22	Majority-Minority	107
Moderate	69	Non-Minority	111
Middle	73		
Upper	51		
Unknown	3		
Total	<u>218</u>	Total	<u>218</u>

*Minority Tracts defined as tracts with a minority population percent greater than 50%