

COMMUNITY NEEDS ASSESSMENT

DUVAL COUNTY FLORIDA

KEY PERFORMANCE BENCHMARK REPORTS

2021 CRA Market Data Released 2022 & 2022 HMDA Market Data Released 2023



GeoDataVision
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Performance Benchmark Data

CRA does not specify quantitative performance standards. Instead, examiners rely on “performance context” data to assess performance. GeoDataVision has captured, organized and presented this data in a series of reports that establish the most important quantitative standards against which your bank will be compared. These standards include:

- **Benchmark Report 1a - Comprehensive Mortgage Lender Profile Report:** This Report summarizes all reported HMDA mortgage activity in your *uniquely defined community*. The Report shows the volume and value of all mortgage originations and the market rank and market share of all reporting lenders. The Report also shows and ranks every lender’s LMI and minority lending activity. This Report is very valuable for CRA Lending Tests 1 and 4.
- **Benchmark Report 1b - Lender Profile Penetration Rates Report:** This Report contains the LMI borrower and LMI Tract "penetration rates" of all lenders who reported mortgage originations in your assessment area under HMDA. The "penetration rates" measure the relative percentage of your loans inside the assessment area extended to Low- or Moderate-Income borrowers or within Low- and Moderate-Income census tracts. This Report makes it easy for you to compare your market penetration rate to any other reporting lender within your defined community. This Report is important for CRA Lending Tests 3 and 4.
- **Benchmark Report 2 - Mortgage Lender LMI Tract Ranking Report:** This report ranks and compares all the lenders and their activity in your assessment area’s LMI tracts. This Report is invaluable for CRA Lending Test 3.
- **Benchmark Report 3 - Detailed Mortgage Borrower Profile Report:** This Report breaks down all mortgage loan activity by Borrower income class for each and every census tract within your assessment area. This Report is pertinent to CRA Lending Tests 2, 3 and 4.
- **Benchmark Report 4 - Detailed LMI Tract Mortgage Borrower Profile:** This Report correlates LMI borrowers with LMI tract activity and is important for CRA Lending Tests 3 and 4.
- **Benchmark Report 5 - Assessment Area Concentration Ratios:** This report summarizes, lists and compares every lender in your state with respect to the relative commitment of lending resources in their assessment area. This Report allows comparison of your bank to every lender in your state under CRA Lending Test 1.
- **Benchmark Report 6 - Comprehensive CRA Small Business Lending Report:** This Report captures all reported small business loans for each and every census tract in your uniquely defined assessment Area. The Report is another element in CRA Lending Tests 1, 2 and 3.
- **Benchmark Report 7 - CRA Lending in Assessment Area LMI Tracts:** This Report focuses on the critical lending in the LMI neighborhoods in your defined community. The data used in this Report applies to CRA Lending Test 3.
- **Benchmark Report 8a - CRA Lender Profile Report:** This Report details, ranks and compares the small business lending activity of reporting lenders in any county which is included in your assessment area. This Report is fundamental to CRA Lending Test 1.
- **Benchmark Report 8b & 8c - CRA Small Business Lender Ranking:** presents the market rank and market share for small business lending in the low- and moderate-income census tracts for each county. This Report provides an important perspective on CRA Lending Test 3 that measures a lender's performance lending within the Assessment Area LMI tracts. The Report allows the user to see the lending activity other CRA-reporters and compare to the user bank's small business lending LMI tract penetration rates. Similar to KPB Report 8a, the data is organized and compiled at the county level because the county level geography is the lowest geographic level for which lender identity is disclosed in the national CRA Disclosure files.
- **Benchmark Report 9 - Community Development Lending:** This Report displays and ranks all lenders based in your state and their reported community development lending activity. Essential for CRA Lending Test 5.
- **Benchmark Report 10 - CRA Very Small Business Rankings:** This Report compares and ranks all CRA reporting lenders based on their lending to very small businesses. Critical to CRA Lending Test 4.
- **Benchmark Report 11 - CRA Very Small Business Loan Index:** This Report creates an index of the relative amount of lending to very small businesses (\$1 million or less annual revenue) that allows comparison of all reporting lenders in your state. Even small banks can compare to and outperform large banks because the index levels the playing field. Critical to CRA Lending Test 4.

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

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

RANK: By Assessment Area Origination Dollar Volume	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 Borrower Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Borrowers	UNITS ORIGINATED by Minority Borrowers
1	UNITED WHOLESALE MORTGAGE	549300HW662MN1WU8550	6.99%	586,585	1,969	1	140,550	646	1	195,000	672
2	ROCKET MORTGAGE	549300FGXN1K3HLB1R50	5.89%	494,215	2,037	2	137,005	769	2	125,915	543
3	WELLS FARGO BANK NA	KB1H1DSRPFMYMCUFXT09	4.26%	357,755	399	22	18,920	146	22	28,700	146
4	VYSTAR CREDIT UNION	54930036K3ZFJ4FOKT69	3.43%	287,850	1,940	3	67,695	627	5	83,565	563
5	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	2.53%	212,515	1,043	9	38,345	257	4	99,720	494
6	BANK OF ENGLAND	549300GY4NTTEM7WWB64	2.41%	201,845	657	5	46,085	209	9	50,880	176
7	WALKER & DUNLOP, LLC	254900YA1AQXNM8QVZ06	2.34%	196,710	10	***	0	0	***	0	0
8	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	2.21%	185,175	737	4	52,425	295	10	50,270	220
9	KBHS HOME LOANS, LLC	5493002QI2ILHHZH8D20	2.18%	182,520	624	7	42,235	167	3	108,420	370
10	BANK OF AMERICA NA	B4TYDEB6GKMZ0031MB27	1.97%	164,980	536	15	24,015	151	14	37,910	176
11	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	1.78%	149,415	505	10	30,305	153	16	36,675	145
12	MORTGAGE RESEARCH CENTER	549300DD5QUUHO6PCH70	1.66%	139,250	456	6	45,540	194	7	57,665	195
13	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN841I2ILS84	1.61%	135,110	444	12	28,770	136	13	40,475	143
14	PNC BANK N.A.	AD6GFRVSDT01YPT1CS68	1.61%	134,790	328	47	7,175	63	51	9,640	70
15	US BANK, N.A.	6BYL5QZYBDK8S7L73M02	1.60%	134,155	381	23	18,145	117	27	24,100	114
16	DIRECT LENDING PARTNERS LLC	54930054UTIC988TNU54	1.47%	122,975	55	***	0	0	***	0	0
17	AMERIS BANK	IUGPULX5LWRZ3B6KIZ697	1.42%	118,760	314	35	9,345	51	19	32,475	99
18	CARDINAL FINANCIAL COMPANY, LI	549300VORT131GZTJL53	1.36%	113,835	417	11	30,160	146	18	33,750	126
19	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	1.33%	111,225	401	16	23,660	108	8	51,465	189
20	PENNYMAC LOAN SERVICES LLC	RVDPPPGHCGZ40J4VQ731	1.24%	103,665	393	18	22,460	112	11	48,305	187
21	DHI MORTGAGE COMPANY LIMITED	5493001SXWZ4OFF8Z903	1.14%	95,705	405	8	41,765	181	6	64,840	274
22	METROPOLITAN LIFE INSURANCE CO	C4BXATY60WC6XE0ZDX54	1.13%	95,005	1	***	0	0	***	0	0
23	REGIONS BANK	EQTWLK1G7ODGC2MGLV1	1.09%	91,400	298	28	13,710	104	25	24,500	92
24	TRUIST BANK	JJKC32MCHWDI71265Z06	1.07%	89,750	302	49	6,785	53	29	23,095	79
25	CALIBER HOME LOANS, INC.	549300J7XKT2BI5WX213	1.02%	85,805	323	14	25,210	126	17	34,040	140
26	COMMUNITY FIRST CREDIT UNION OF FLO	549300PIL90PE1ZLK149	1.02%	85,725	567	21	21,375	195	23	27,460	182

Assessment Area Report 1A: Lender Profile by Selected Tracts and Institution Market Share

*** No Activity

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27	NATIONSTAR MORTGAGE	549300LBCBNR1OT00651	0.96%	80,735	377	17	23,075	141	20	29,835	141
28	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUWH1BK78	0.93%	78,225	21	198	585	3	111	3,055	3
29	FAIRWAY INDEPENDENT MORT CORP	549300MGPZBLQDIL7538	0.92%	77,300	318	18	22,460	140	26	24,395	115
30	JPMORGAN CHASE BANK, NA	7H6GLXDRUGQFU57RNE97	0.88%	73,430	220	26	15,610	62	24	25,005	85
31	LENNAR MORTGAGE, LLC	549300H3IZO24NSOO931	0.87%	73,080	248	24	16,495	61	12	45,660	152
32	PULTE MORTGAGE LLC	5493004WMLN60ZJ2ON46	0.78%	65,785	189	72	4,365	17	21	29,290	78
33	READYCAP COMMERCIAL LLC	549300L8ZRL1FNJUOA59	0.78%	65,445	1	***	0	0	***	0	0
34	CMG MORTGAGE INC	549300GKFNPRWNSOGF29	0.75%	62,835	301	13	26,340	168	15	36,875	195
35	PGIM REAL ESTATE FINANCE, LLC	B2S31CFVSWTN3FR00Q90	0.69%	58,210	2	***	0	0	***	0	0
36	PROSPERITY HOME MORTGAGE, LLC	5493005PKOSG7MYXOB34	0.66%	55,725	169	41	7,775	39	34	16,935	47
37	HOME POINT FINANCIAL CORPORATION	549300BRJZYHYKT4BJ84	0.65%	54,290	196	27	15,065	71	35	16,435	63
38	MATTAMY HOME FUNDING LLC	549300XECJ0294F1ZG19	0.62%	52,350	152	36	8,875	31	32	20,040	54
39	SOUTHSTATE BANK, N.A.	8I3UVGYULPJQIP7FQV10	0.60%	50,740	100	78	4,020	22	90	4,120	14
40	HANCOCK WHITNEY BANK	NSGZD26XPW2CUM2JKU70	0.59%	49,890	106	84	3,675	17	49	10,430	30
41	BERKELEY POINT CAPITAL LLC	549300HINJH60UG3KG47	0.58%	48,960	2	***	0	0	***	0	0
42	FLAGSTAR BANK NA	SS1TRMSN6BRNMOREEV51	0.58%	48,470	192	30	11,625	57	36	15,860	60
43	AMERISAVE MORTGAGE COMPANY	549300Y1Q7S7Z8PIHE53	0.55%	46,270	170	29	11,805	59	59	7,865	27
44	SWBC MORTGAGE CORPORATION	549300DMYENRV818D594	0.52%	43,950	200	25	15,850	96	42	12,260	60
45	CBNA YEAR TO DATE	DRMSV1Q0EKMEXLAU1P80	0.51%	42,985	191	42	7,760	50	67	7,040	42
46	KIAVI FUNDING, INC.	5493006VAGP3GQ8FJT49	0.50%	41,965	259	***	0	0	***	0	0
47	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	0.49%	41,425	261	20	22,340	176	30	22,790	158
48	SYNOVUS BANK	DX0JX77PRMOELF7VG772	0.48%	40,580	122	98	2,800	24	65	7,075	29
49	JET HOMELOANS, LLC	549300TYV7NDBX6FUR63	0.46%	38,790	128	46	7,205	27	28	23,700	78
50	GUARANTEED RATE, INC	549300U3721PJGQZY68	0.44%	37,105	173	40	7,840	42	39	13,780	72
51	NEWREZ LLC	549300FNXY540N23N64	0.42%	35,610	166	33	10,875	71	45	11,205	55
52	121 FINANCIAL CREDIT UNION	549300XCP8KXCUTKGF379	0.41%	34,280	310	37	8,675	109	57	8,300	98
53	FBC MORTGAGE, LLC	5493005JPZ3LXXMB0S24	0.38%	31,810	102	44	7,615	29	38	14,280	46
54	HOMEAMERICAN MORTGAGE CORPORATIO	5493001HHBUTXHS7TZ96	0.37%	30,795	95	56	5,800	20	31	20,895	65
55	CARRINGTON MORTGAGE SERVICES L	549300R9S3MVDV4MCF56	0.37%	30,730	146	34	10,065	61	37	15,320	68
56	VALLEY NATIONAL BANK	KI0VI4JRMCIJ329YTN75	0.36%	30,130	16	265	270	2	125	2,585	5
57	BROKER SOLUTIONS, INC	549300E2UX99HKDBR481	0.36%	30,120	100	54	6,315	35	40	12,480	36



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58	WATSON MORTGAGE CORP.	549300YLA2LNEYNOLN85	0.35%	29,415	123	43	7,640	50	95	3,785	17
59	EQUITY PRIME MORTGAGE, LLC	549300K4ZLGS7SRDTL86	0.35%	29,375	109	32	11,075	51	33	17,205	63
60	FIFTH THIRD BANK, NATIONAL ASSOCIATIO	QFROUN1UWUYU0DVW5	0.34%	28,445	153	76	4,100	40	47	10,825	51
61	TD BANK	03D0JEWFDUS0SEEK689	0.34%	28,300	78	121	1,810	12	90	4,120	18
61	BETTER MORTGAGE CORPORATION	549300XY701IELCE5008	0.34%	28,300	96	66	4,935	27	52	8,850	36
63	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.34%	28,170	110	48	6,840	34	72	6,755	31
64	FINANCE OF AMERICA MORTGAGE LLC	549300MXJA09WZJ0DV55	0.33%	27,605	107	118	1,880	10	74	5,720	16
65	MORGAN STANLEY PRIVATE BANK NA	549300GS0W0TEUQS8571	0.32%	27,255	37	241	315	1	122	2,685	3
66	AMERICAN PACIFIC MORTGAGE CORPORA	549300KIOYNU323LVJ37	0.32%	27,125	93	58	5,675	27	41	12,450	42
67	PRIMELENDING	549300121SF0K2LN2804	0.31%	25,980	98	67	4,930	30	61	7,615	31
68	AMERICAN NEIGHBORHOOD MORTGAGE A	549300F8C5JA44WNMI75	0.30%	25,570	84	71	4,420	20	60	7,815	27
69	RENASANT BANK	5493002RF1ERFA2XR050	0.29%	24,275	93	39	7,875	37	44	11,800	48
70	CIVIC FINANCIAL SERVICES, LLC	5493006HWKBRUZIDS752	0.28%	23,825	103	***	0	0	***	0	0
71	PGIM REAL ESTATE AGENCY FINANCE, LLC	549300DH8E1641TY388	0.28%	23,775	1	***	0	0	***	0	0
72	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.28%	23,415	101	85	3,580	20	163	1,585	7
73	JAX FEDERAL CREDIT UNION	549300WKOE38PNU5OD49	0.28%	23,380	194	68	4,855	57	64	7,240	58
74	NEW DAY FINANCIAL, LLC.	549300SUCQ1358EGVE89	0.27%	22,720	82	52	6,480	30	69	6,985	27
75	PARAMOUNT RESIDENTIAL MORTGAGE	2549002FWS2106HWP46	0.27%	22,645	79	63	5,135	25	43	12,125	43
76	Sample Bank	QXXXXXXXXXXXXXXXXX2	0.26%	22,005	65	96	2,920	16	101	3,480	10
77	FIRST HORIZON BANK	COOWI3L2W9TPYR3WJX37	0.26%	21,635	37	134	1,450	8	132	2,320	6
78	EMM LOANS LLC	549300EMNDEK4BA8WB53	0.25%	21,150	72	95	2,935	13	81	5,175	19
78	OVM FINANCIAL, INC	254900K3H3XMRQNU9F32	0.25%	21,150	78	74	4,355	25	68	7,025	27
80	MORTGAGE LENDERS INVESTMENT TR	549300EOHSB7M6IFW844	0.25%	21,045	91	50	6,735	39	126	2,565	11
81	CAPITAL ONE, NA	207ALC1P1YM0QVDV0K75	0.25%	20,885	3	***	0	0	***	0	0
82	WEBSTER BANK, N.A.	WV0OVGBTLUP1XIUJE722	0.24%	20,250	2	***	0	0	***	0	0
82	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN072B561	0.24%	20,250	66	94	3,075	15	54	8,665	27
84	TOLL BROTHERS MORTGAGE COMPANY	5493009BD405QQTMXO12	0.24%	20,190	42	306	185	1	63	7,305	15
85	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	0.23%	19,525	97	193	675	7	78	5,300	24
86	CHURCHILL MORTGAGE CORPORATION	549300BL6VL7AXWYP56	0.23%	19,135	71	81	3,865	21	56	8,375	33
87	NVR MORTGAGE FINANCE, INC.	549300KBWX4NV5Q1E376	0.22%	18,725	63	80	3,880	16	48	10,675	37
88	ARBOR REALTY TRUST, INC.	549300ASFUWYQO0RW077	0.22%	18,135	3	***	0	0	***	0	0

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89	AMERICAN FINANCIAL NETWORK, INC.	5493008NWHQT1R22C024	0.21%	17,835	65	75	4,320	20	46	11,060	42
90	CITY NATIONAL BANK OF FLORIDA	GDN5JXQ4P5NZE28ZRC90	0.21%	17,570	16	200	575	3	92	3,995	5
91	DOMINION FINANCIAL SERVICES, LLC	549300C8GOC4OYUV0Z32	0.21%	17,390	38	***	0	0	***	0	0
92	UNION HOME MORTGAGE	549300RPOGWJRH63HS39	0.21%	17,275	53	104	2,615	13	118	2,810	8
93	NETWORK FUNDING, L.P.	254900QRD0ZXHH08TX87	0.20%	16,870	60	77	4,085	21	98	3,620	14
94	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYF23	0.20%	16,750	58	83	3,695	19	55	8,575	35
95	GATEWAY FIRST BANK	54930034MNPILHP25H80	0.20%	16,730	102	51	6,630	58	50	9,700	68
96	PLAZA HOME MORTGAGE, INC	549300JYXTZDSPJEP144	0.20%	16,650	62	89	3,300	18	79	5,200	20
97	21ST MORTGAGE	549300XQVJ1XBNFA5536	0.19%	16,070	222	31	11,130	182	70	6,915	103
98	HOMEOWNERS FINANCIAL GROUP, LLC	549300NJVKCDJA5YC939	0.19%	15,755	89	53	6,450	54	88	4,600	32
99	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.18%	15,210	44	87	3,525	13	85	4,865	15
100	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	0.18%	14,825	59	69	4,650	26	71	6,840	26
101	LENDINGONE LLC	54930091JQKCU3Z6IP44	0.18%	14,810	82	***	0	0	***	0	0
102	HAMILTON HOME LOANS, INC	549300D2MZZVH30ENJ10	0.18%	14,770	62	55	5,815	29	76	5,525	23
103	THIRD FEDERAL SAVINGS AND LOAN	5493008CPTDVOS570626	0.17%	14,605	79	120	1,825	11	100	3,485	19
104	CHARLES SCHWAB BANK, SSB	549300INFJ8TYNZ1G568	0.17%	14,295	15	***	0	0	99	3,565	3
105	MUTUAL OF OMAHA MORTGAGE	549300OPCWU6E72WUT29	0.17%	14,245	67	38	8,220	42	83	4,995	21
106	UBS BANK USA	549300GWD9H4FQ2VVR805	0.17%	13,850	14	***	0	0	189	1,220	2
107	BERKADIA COMMERCIAL MORTGAGE	549300GNIV169ZIHU012	0.16%	13,815	1	***	0	0	***	0	0
108	TAYLOR MORRISON HOME FUNDING, INC.	549300UI36AJZ0WZ4U93	0.16%	13,345	57	70	4,570	20	58	8,170	34
109	SUCCESS MORTGAGE PARTNERS, INC	549300VMX06UV1F7NS76	0.16%	13,100	44	112	2,365	11	102	3,325	13
110	FLORIDA CAPITAL BANK, N.A	549300ZIXM1VUXPG4D03	0.15%	12,960	32	140	1,405	7	84	4,890	12
111	PLANET HOME LENDING, LLC	54930021WPXNHYZUL09	0.15%	12,550	56	61	5,335	31	52	8,850	42
112	FIRST OPTION MORTGAGE, LLC	549300PFJ7GCGDLB2E65	0.15%	12,510	50	59	5,490	28	77	5,410	26
113	ORIX REAL ESTATE CAPITAL LLC	549300JGMQJ4R419LR70	0.14%	11,405	1	***	0	0	***	0	0
114	EVERETT FINANCIAL, INC.	549300XWUSRVOHPRY47	0.13%	11,290	52	100	2,705	13	96	3,745	17
115	AMERICAN FINANCING CORPORATION	549300ALNLLUNS3Y53T24	0.13%	11,150	60	65	5,110	32	106	3,185	19
116	ALLY BANK	549300C04BJOG297NC13	0.13%	10,645	27	194	665	3	97	3,735	9
117	ANGEL OAK MORTGAGE SOLUTIONS LLC	549300KSOOZZVXCMA627	0.13%	10,615	43	159	1,095	5	106	3,185	15
118	THE MORTGAGE FIRM	5493007CXTOHZ2JBEJ61	0.12%	10,350	36	93	3,085	13	105	3,265	13
119	RESOURCE FINANCIAL SERVICES, INC.	549300918KMYQ118CX89	0.12%	10,310	34	151	1,140	6	128	2,380	8

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120	GUARANTY HOME MORTGAGE CORPORATI	5493005HCIOY8LUK5S48	0.12%	10,120	32	197	600	4	203	1,060	4
121	MORTGAGE SOLUTIONS OF COLORADO	549300PBTV7FCWLSMM53	0.12%	10,105	37	107	2,445	11	80	5,185	19
122	TEMPLE VIEW CAPITAL FUNDING LP	549300RYTR2RVL4SFJ90	0.11%	9,415	27	***	0	0	***	0	0
123	EMBRACE HOME LOANS, INC.	213800QUAI2VH5YM6310	0.11%	9,390	30	125	1,685	7	136	2,030	6
124	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.11%	9,235	107	174	910	16	117	2,840	28
125	PLAINS COMMERCE BANK	549300KJ8PAJ7E52HG32	0.11%	8,935	33	119	1,835	11	114	2,890	12
126	AMERIFIRST FINANCIAL CORP.	54930080OKRZ7NNZIO71	0.11%	8,835	37	86	3,565	19	86	4,795	23
127	ALCOVA MORTGAGE, LLC	549300RYBJHWWDENV610	0.11%	8,830	34	79	3,920	18	66	7,070	26
128	FIRST EQUITY MORTGAGE INC	549300X8AUU3UC1ULZ79	0.10%	8,670	24	169	935	3	73	6,060	16
129	STRONG HOME MORTGAGE, LLC	254900O280G3UMHXQY81	0.10%	8,585	33	173	915	5	129	2,370	12
130	DEEPHAVEN MORTGAGE LLC	549300Y5Y88FQLI7VE83	0.10%	8,545	27	276	235	1	147	1,845	7
131	STIFEL BANK & TRUST	CKVBEDOS4DMLKJ5XH28	0.10%	8,480	32	248	310	2	160	1,595	11
132	CITADEL SERVICING CORPORATION	254900E6AIE4Z8YQM970	0.10%	8,465	33	92	3,145	19	123	2,600	14
133	PHH MORTGAGE CORPORATION	PAOOWF3GUFM46FBSP561	0.10%	8,420	42	72	4,365	23	141	1,935	11
134	COASTLINE FEDERAL CREDIT UNION	254900VUE5T1INQKZ414	0.10%	8,335	55	126	1,675	19	158	1,630	10
135	ACOPIA, LLC	549300L1DBFJZ18LA40	0.10%	8,250	30	106	2,535	13	152	1,790	6
136	LOWER, LLC	549300RN01LBYR8ZVX74	0.10%	8,155	37	111	2,380	14	126	2,565	11
137	CONTOUR MORTGAGE CORPORATION	549300LLEKEXL2RM1F61	0.10%	8,125	33	82	3,815	17	87	4,785	19
138	TRIAD FINANCIAL SERVICES, INC.	549300CB67L6KPLJLHE19	0.10%	8,025	125	62	5,280	96	124	2,595	53
139	LAKEVIEW COMMUNITY CAPITAL, LL	549300EYZOUVJUXAX38	0.09%	7,915	37	124	1,700	10	61	7,615	31
140	A&D MORTGAGE LLC	254900SIVTHG14U2905	0.09%	7,910	36	103	2,640	18	113	2,905	11
141	NEXERA HOLDING LLC	549300EKFFG3BU8DNX74	0.09%	7,820	28	64	5,125	21	150	1,800	6
142	KIND LENDING, LLC	549300MZ8VZJOVC63092	0.09%	7,775	21	158	1,110	6	322	305	1
143	NBKC BANK	213800XR2TCBQJSF1X93	0.09%	7,725	23	196	630	4	195	1,155	5
144	AAG	549300TINI6CL78UD591	0.09%	7,560	60	45	7,315	59	230	765	7
145	HUNTINGTON NATIONAL BANK	2WHM8VNHJH63UN14QL754	0.09%	7,310	18	153	1,130	4	131	2,325	5
146	RMC HOME MORTGAGE, LLC	549300XFPZ54Y2QPYR56	0.09%	7,185	37	60	5,420	28	82	5,070	26
147	CITIBANK, NA	E57ODZWZ7FF32TWEFA76	0.08%	7,070	14	319	165	1	206	1,035	3
148	SUMMIT MORTGAGE CORPORATION	5493001YIUWLFRRXQUO81	0.08%	6,975	33	105	2,605	17	154	1,765	13
149	GOODLEAP, LLC	549300YN94MOAVYW0F52	0.08%	6,950	30	109	2,430	14	134	2,245	11
150	FIRST FLORIDA CREDIT UNION	549300EYKSNFOZRIBC29	0.08%	6,815	57	137	1,430	22	178	1,410	16

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151	FIGURE LENDING LLC	254900UL88QFG0E40516	0.08%	6,810	106	138	1,410	28	170	1,465	25
152	FILO MORTGAGE, LLC	254900TG14TB8RKS3U42	0.08%	6,685	23	202	570	4	231	760	4
153	HOMETOWN EQUITY MORTGAGE, LLC	549300RA3E0BUFO7YZ21	0.08%	6,545	35	101	2,680	14	108	3,180	18
154	SECURITYNATIONAL MORTGAGE COMPAN	549300VQUT15IU7GXT57	0.08%	6,455	33	90	3,165	19	75	5,530	26
155	UNITED COMMUNITY BANK	T68X8LLAQYRNDV034K14	0.08%	6,440	22	215	465	3	198	1,130	6
156	NETWORK CAPITAL FUNDING CORPORATI	549300GQDT484LGI9C04	0.08%	6,380	32	102	2,660	16	229	800	4
157	DISCOVER BANK	X05BVSK68TQ7YTOSNR22	0.08%	6,375	69	200	575	7	153	1,780	14
158	PRIMARY RESIDENTIAL MORTGAGE, INC.	54930052M48FOD3CWA54	0.07%	6,245	31	88	3,385	21	92	3,995	23
159	NORTH AMERICAN SAVINGS BANK	549300K6K2IS7FRS7S09	0.07%	6,135	21	123	1,705	9	142	1,925	7
160	CHANGE LENDING, LLC	5493004AS1SPBQOFR49	0.07%	6,115	21	***	0	0	119	2,800	10
161	WOLFE FINANCIAL, INC.	5493005XMJQ1GSXUGT67	0.07%	6,055	27	108	2,435	15	135	2,180	14
162	NFM, INC	549300MCFZSDHUT8X63	0.07%	6,015	19	181	805	5	224	835	3
162	FINANCE OF AMERICA REVERSE LLC	5493005S5YL3OH0IVCS62	0.07%	6,015	29	57	5,765	27	232	750	6
164	NATIONWIDE MORTGAGE BANKERS, INC.	549300CLRXFVF83ZL806	0.07%	5,995	27	99	2,780	16	89	4,460	20
165	STOCKTON MORTGAGE CORPORATION	549300QR0KFPEDZPEI42	0.07%	5,865	23	142	1,400	8	186	1,330	6
166	VILLAGE CAPITAL & INVESTMENT	549300VCMRO4ST680C11	0.07%	5,855	23	171	920	4	206	1,035	5
167	OPEN MORTGAGE, LLC	549300CR5XDK0TP7I727	0.07%	5,830	22	145	1,325	7	169	1,470	6
168	FIRSTBANK	549300WWJ28EP3GZG107	0.07%	5,760	2	***	0	0	***	0	0
169	BAY EQUITY LLC	549300PL8ER6H23P0Z91	0.07%	5,710	22	117	1,900	10	168	1,510	6
170	CERTAINTY HOME LOANS, LLC	549300QVQQMJ9IWR0G78	0.07%	5,700	22	143	1,385	9	120	2,695	11
171	NATIONS DIRECT MORTGAGE, LLC	549300QKL5FUBZ8L5F50	0.07%	5,680	20	122	1,785	7	94	3,825	13
172	LEADERONE FINANCIAL CORP.	5493000NYUJT9UC6G261	0.07%	5,670	18	167	965	5	308	355	1
173	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.07%	5,650	24	128	1,625	11	186	1,330	8
174	SILVER HILL FUNDING, LLC	549300038578ZJ284Y20	0.07%	5,625	19	***	0	0	392	145	1
175	HOMEXPRESS MORTGAGE CORP.	549300R77W0P105C3S50	0.07%	5,615	19	110	2,415	13	160	1,595	7
176	ZILLOW HOME LOANS, LLC	549300370QILXLFUWD20	0.07%	5,605	21	205	525	3	197	1,135	5
177	AMERIHOM MORTGAGE COMPANY, LLC	254900HA4DQWAE0W3342	0.07%	5,550	22	148	1,225	7	188	1,270	6
178	BANKFINANCIAL NA	54930061HIZ1MCMEO72	0.07%	5,455	3	***	0	0	***	0	0
179	HIGHLANDS RESIDENTIAL MORTGAGE, LT	549300KHXD7JSQUZIJ22	0.06%	5,390	32	219	440	2	176	1,430	6
180	WYNDHAM CAPITAL MORTGAGE, INC	549300UVXY7S004OQL53	0.06%	5,310	18	144	1,370	6	224	835	3
181	MILEND, INC.	549300Q10M1VXBG2H889	0.06%	5,260	18	178	855	3	120	2,695	9

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182	PROVIDENT FUNDING ASSOCIATES	54930043BMDE130FJ617	0.06%	5,240	22	223	405	5	164	1,570	6
183	FIRST REPUBLIC BANK	YWC0TIKBMQ2JV8L4IV08	0.06%	5,230	38	***	0	0	***	0	0
184	HOMESTAR FINANCIAL CORPORATION	5493000BR75YQF0VQC27	0.06%	5,225	17	164	1,030	6	130	2,330	8
185	FIRST CITIZENS BANK AND TRUST	L9VVX1KT5FTKS0MLF66	0.06%	5,160	24	216	460	2	181	1,360	6
186	SPACE COAST CREDIT UNION	549300VN9E1DEKF26E34	0.06%	4,905	23	241	315	3	208	1,005	5
187	FIRST GUARANTY MORTGAGE CORPOR	549300MMIZD8222YV754	0.06%	4,815	21	116	1,925	11	147	1,845	7
188	AMCAP MORTGAGE LTD	549300ONBM4MGXXBT444	0.06%	4,705	13	147	1,235	5	144	1,910	4
189	FIRSTBANK	549300OBO7DOF2KOP535	0.06%	4,670	16	237	335	3	256	575	1
190	ATLANTIC BAY MORTGAGE GROUP	549300RWXUAFD1WAE410	0.05%	4,605	15	155	1,115	5	146	1,865	7
190	MAYO EMPLOYEES FEDERAL CREDIT UNIO	549300QTN66CFMWLH03	0.05%	4,605	21	223	405	3	103	3,315	7
192	BNC NATIONAL BANK	549300LH06ZZHKPX5U83	0.05%	4,545	9	***	0	0	217	890	2
193	AMWEST FUNDING CORP	549300O6Z0I6KYMESL47	0.05%	4,530	20	***	0	0	110	3,085	13
194	NORTHPOINTE BANK	549300UXY7OP0IC38293	0.05%	4,490	16	186	740	4	205	1,045	7
195	MCLEAN MORTGAGE CORPORATION	549300TOI2M6IPLVEN24	0.05%	4,485	9	319	165	1	383	165	1
196	SOFI LENDING CORP	549300SXISSKGPWW5702	0.05%	4,455	15	330	145	1	177	1,420	6
197	SUN WEST MORTGAGE COMPANY, INC	549300SK2GVCQXPD4S58	0.05%	4,430	18	140	1,405	7	192	1,175	5
198	BANK OZK	549300VYK2WBD7SST478	0.05%	4,365	7	***	0	0	322	305	1
199	CADENCE BANK	Q7C315HKI8VX0SSKBS64	0.05%	4,140	6	292	205	1	144	1,910	2
200	NATIONS LENDING CORPORATION	254900WEP08K7U7S3A80	0.05%	4,130	22	113	2,145	13	170	1,465	7
201	SOUTHERN TRUST MORTGAGE, LLC	549300FOXIQQV5UZD367	0.05%	4,125	15	179	840	4	268	520	2
202	VELOCITY COMMERCIAL CAPITAL LLC	549300TA4MQM8WN2XG31	0.05%	4,040	12	***	0	0	109	3,165	7
203	CHICAGO MORTGAGE SOLUTIONS LLC	254900HQK1GFTNSBRG15	0.05%	4,035	19	268	255	1	164	1,570	6
204	NEXBANK	549300NWBS6MQJX15N44	0.05%	3,980	8	268	255	1	294	385	1
204	SEACOAST NATIONAL BANK	5493006MCOP60BBI4G97	0.05%	3,980	20	285	220	2	392	145	3
206	NP, INC.	2549004Z576VEJKB3N72	0.05%	3,935	11	168	960	4	156	1,720	6
207	CITY NATIONAL BANK	593C3GG957YOJPS2263	0.04%	3,770	6	***	0	0	***	0	0
208	SIERRA PACIFIC MORTGAGE CO. INC	254900TTZ395IC926125	0.04%	3,760	12	166	990	4	***	0	0
209	CAPITAL CITY HOME LOANS, LLC	549300IKNQI45EOJU155	0.04%	3,695	9	282	225	1	287	405	1
210	FIRST FEDERAL S&L OF LAKEWOOD	549300DPWFIO1S3DF358	0.04%	3,630	4	***	0	0	104	3,275	3
211	CLEARPATH LENDING	549300G5DVGMOZHRQC33	0.04%	3,575	13	115	1,940	8	112	2,920	10
212	LIMA ONE CAPITAL, LLC	254900FBWEZ3YUPOBN33	0.04%	3,555	13	***	0	0	***	0	0

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213	BARRINGTON BANK & TRUST CO. NA	C398JSK21YCXWM603F55	0.04%	3,495	15	155	1,115	7	115	2,845	11
214	ABSOLUTE HOME MORTGAGE	549300D4ZYL5Q5LMTV35	0.04%	3,480	18	161	1,090	8	115	2,845	15
215	FLORIDA CREDIT UNION	5493006ZBGVXBAMCRG16	0.04%	3,445	13	366	45	1	412	105	1
216	FIRST NATIONAL BANK OF PA	N8T7HW55LK5D2ORCKP39	0.04%	3,425	7	263	275	1	200	1,100	2
217	MID-CONTINENT FUNDING, INC.	549300NN0PRX3I4QG646	0.04%	3,410	12	130	1,510	6	133	2,290	8
218	REVERSE MORTGAGE FUNDING LLC	5493001FXF3J5C0QWQ87	0.04%	3,395	17	91	3,150	16	227	815	5
218	MISSION LOANS, LLC	549300XCVBRR56D08F03	0.04%	3,395	13	154	1,125	7	204	1,050	4
220	FIRST NATIONAL BANK OF AMERICA	254900WTZC5SSKIN2M11	0.04%	3,385	13	212	475	3	194	1,165	5
221	FIRST HOME BANK	549300DMI3W6YLDVSK93	0.04%	3,370	12	155	1,115	5	167	1,525	5
222	M&T BANK	WWB2V0FCW3A0EE3ZJN75	0.04%	3,360	22	132	1,485	13	180	1,395	9
223	GOLDMAN SACHS BANK USA	KD3XUN7C6T14HNAYLU02	0.04%	3,310	2	***	0	0	***	0	0
224	ARK-LA-TEX FINANCIAL SERVICES LLC	5493001GDROY0EL7VG372	0.04%	3,295	11	187	735	3	244	655	3
225	LADERA LENDING, INC.	5493000H6DFDDJRORG89	0.04%	3,280	12	133	1,460	6	210	990	4
226	CASTLE MORTGAGE CORPORATION DBA E	549300MQDQ3TUIDR0R90	0.04%	3,270	16	***	0	0	149	1,815	7
227	AMERICAN HERITAGE LENDING, LLC	5493002PSJZO10ZAX556	0.04%	3,195	9	149	1,195	7	137	2,000	2
228	PRIMIS MORTGAGE COMPANY	54930059GZZ7G4G40053	0.04%	3,190	10	265	270	2	247	630	4
229	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMRMBT48	0.04%	3,150	16	136	1,440	10	143	1,915	9
230	ANGEL OAK HOME LOANS LLC	549300GDBIZCOI6TMO49	0.04%	3,145	11	138	1,410	6	159	1,620	6
231	QUONTIC BANK	2549004XJQQPBYQSMT39	0.04%	3,120	12	***	0	0	199	1,125	5
232	AXIA FINANCIAL LLC	5493006TY8FNLX44X28	0.04%	3,115	13	334	135	1	265	530	4
233	BANK OF THE WEST	QOT5WN9RBKQTFRVKEV3	0.03%	2,920	16	***	0	0	***	0	0
234	REALFI HOME FUNDING CORP	5493005XCKCOIX4JMI33	0.03%	2,885	11	177	870	4	157	1,700	6
235	CORNERSTONE FIRST MORTGAGE, INC	2549001SI0EMFPT39035	0.03%	2,875	15	***	0	0	287	405	3
236	SOVEREIGN LENDING GROUP INCORPORA	549300BFJ8COFCPOMU05	0.03%	2,840	8	300	195	1	154	1,765	5
237	LONGBRIDGE FINANCIAL, LLC	549300MHH03ICJYEPE85	0.03%	2,830	12	97	2,830	12	***	0	0
237	OCMBC, INC.	549300J7I82PNDVU8H22	0.03%	2,830	12	134	1,450	8	219	880	4
239	KEYSTONE FUNDING, INC	5493002GI63WHHUTUD85	0.03%	2,825	9	241	315	1	175	1,450	4
240	PRIMESOUTH BANK	549300C4Y29QY31U5912	0.03%	2,795	3	***	0	0	386	155	1
241	AMERICAN FINANCIAL RESOURCES INC.	5493002B2WMHY23GFK92	0.03%	2,780	10	319	165	1	241	695	3
242	LAKE MICHIGAN CREDIT UNION	549300YB1H2FRI6JPM51	0.03%	2,770	8	***	0	0	340	265	1
243	VANDYK MORTGAGE	549300XQ7B5FIVUNFE29	0.03%	2,745	13	131	1,500	8	222	840	4

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244	CLICK N' CLOSE, INC.	54930049L5WINET09Q97	0.03%	2,710	12	192	690	4	185	1,335	7
245	CORNERSTONE CAPITAL BANK, SSB	549300CY7WNAHKHYSJ73	0.03%	2,685	13	171	920	6	232	750	4
246	ROYAL UNITED MORTGAGE LLC	549300UG7QXKM7KGV847	0.03%	2,655	27	114	2,110	22	242	675	7
247	GENEVA FINANCIAL LLC	5493001XKLOFTNOJ0866	0.03%	2,615	13	175	900	4	190	1,215	7
248	LENSURE MORTGAGE CORP.	549300UR5AOWTJJ7KZ64	0.03%	2,595	7	165	1,015	3	182	1,350	4
249	TOWNE MORTGAGE COMPANY	549300R7HGH2I754087	0.03%	2,580	8	204	535	3	407	115	1
250	DIRECT MORTGAGE LOANS, LLC	549300I0ICF6REKHOC74	0.03%	2,545	13	195	655	5	234	730	4
251	MAGNOLIA BANK	549300REENMLD2RN3W58	0.03%	2,535	7	169	935	3	160	1,595	5
252	OLD NATIONAL BANK	549300AT7EB9FJAF0E61	0.03%	2,530	4	***	0	0	***	0	0
253	AMERICAN INTERNET MORTGAGE, INC.	549300BOXNV8VLRBDT24	0.03%	2,510	8	129	1,545	5	***	0	0
254	AMERIFIRST FINANCIAL, INC.	549300SVLCM6NZQ53P14	0.03%	2,480	4	276	235	1	268	520	2
255	BETHPAGE FEDERAL CREDIT UNION	549300KTR1JGH3K6LU06	0.03%	2,475	17	343	120	2	214	920	4
256	ARMED FORCES BANK, N.A.	5493007CLWQN2S6IZK91	0.03%	2,460	6	***	0	0	299	375	1
257	MIDFLORIDA CREDIT UNION	549300K724BC1IAX207	0.03%	2,455	9	***	0	0	172	1,455	3
258	TOP FLITE FINANCIAL, INC.	54930030Z1JWTP3SVD16	0.03%	2,445	11	163	1,055	7	213	930	6
258	IMPAC MORTGAGE CORP	549300U2WRK58BY8UC05	0.03%	2,445	11	***	0	0	399	135	1
260	ROUNDPOINT MORTGAGE SERVICING COR	5493000I1YWBLONJVJ30	0.03%	2,430	8	229	390	2	179	1,400	6
261	MY MORTGAGE, INC	549300NT030LXB2A8T82	0.03%	2,420	8	213	470	2	139	1,985	7
261	COREVEST AMERICAN FINANCE LENDER L	549300MQEDQYJR8CP22	0.03%	2,420	2	***	0	0	***	0	0
263	WATERSTONE MORTGAGE CORPORATION	549300GRGZDEH4ZGQS06	0.03%	2,365	9	254	295	1	250	605	3
264	RUOFF MORTGAGE COMPANY	549300GSCUJKJINRJ980	0.03%	2,320	10	223	405	3	370	200	2
265	FIRST SAVINGS BANK	WKN6AF1FCL7BBYGTG83	0.03%	2,295	9	198	585	3	249	620	2
266	PREMIA MORTGAGE, LLC	549300ISCSZS1ROCJMO47	0.03%	2,245	5	***	0	0	***	0	0
267	HOMETOWN LENDERS, INC	549300UFNWWY11NLMW19	0.03%	2,200	14	159	1,095	9	184	1,345	9
267	FAIRWINDS CREDIT UNION	54930030S6J5KOL5LJ73	0.03%	2,200	14	371	25	1	251	600	2
269	Sample Bank OF KANSAS CITY	549300W5A6PQ1VJG3497	0.03%	2,195	3	***	0	0	***	0	0
270	GOLD STAR MORTGAGE FINANCIAL GROU	5493002Y5XYV7DV1ZV88	0.03%	2,155	7	187	735	3	279	435	1
271	RAYMOND JAMES BANK	ZXMJHJK468PB2TM5F379	0.03%	2,130	2	***	0	0	***	0	0
272	QUORUM FEDERAL CREDIT UNION	549300Q50XCC0473FG63	0.02%	2,050	14	366	45	1	259	570	2
273	WSFS BANK	5493005DKMV1IHIM8E20	0.02%	2,005	1	***	0	0	***	0	0
274	PROMISEONE BANK	254900MY80V94K63ZY41	0.02%	1,995	7	***	0	0	138	1,995	7

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275	GENHOME MORTGAGE CORPORATION	549300G4JDIJPBE08J84	0.02%	1,990	4	263	275	1	252	590	2
276	PANORAMA MORTGAGE GROUP, LLC	549300FVD3YHE65PKH97	0.02%	1,980	8	146	1,290	6	140	1,980	8
276	ALLIANT CREDIT UNION	549300T94GSH3C4U5M59	0.02%	1,980	12	370	35	1	345	260	2
278	LOAN SIMPLE, INC.	549300748YYU6VG08N83	0.02%	1,890	6	300	195	1	201	1,085	3
278	UNITED NATIONS FEDERAL CU	549300HCNXTMNGIMAR91	0.02%	1,890	6	306	185	1	172	1,455	5
280	LOANFLIGHT LENDING, LLC.	5493001141Z7CINOSB62	0.02%	1,850	4	***	0	0	***	0	0
281	VANDERBILT MORTGAGE AND FINANCE, IN	5493000YNV8IX4VD3X12	0.02%	1,820	8	256	290	2	399	135	1
282	GO MORTGAGE, LLC	25490018IFQOT83Q7H49	0.02%	1,805	5	***	0	0	166	1,550	4
283	SELF-HELP CREDIT UNION	549300W2VOHO3742H053	0.02%	1,800	10	162	1,075	7	150	1,800	10
283	DIGITAL FEDERAL CREDIT UNION	549300JPGMCMBEJEK584	0.02%	1,800	8	361	65	1	192	1,175	5
285	GREAT WESTERN FINANCIAL SERVICES, IN	549300W3T11BMEUW8789	0.02%	1,795	7	234	360	2	307	360	2
286	ITHINK FINANCIAL CREDIT UNION	5493003BXKRGHQHRJV38	0.02%	1,780	4	241	315	1	***	0	0
287	AAFMAA MORTGAGE SERVICES LLC	2549007E9BI08H1N1T92	0.02%	1,775	3	241	315	1	***	0	0
288	LOW VA RATES, LLC	5493004RCIKT22ZKI25	0.02%	1,770	6	150	1,160	4	182	1,350	4
289	MEGASTAR FINANCIAL CORPORATION	549300WKFR15017V9850	0.02%	1,745	3	282	225	1	***	0	0
290	ADVISORS MORTGAGE GROUP, LLC	254900F9ZTVTX763V835	0.02%	1,740	6	227	400	2	291	400	2
291	MICHIGAN MUTUAL, INC	549300TK6RZQSFZHV09	0.02%	1,715	7	221	410	2	243	670	2
292	SHELTER HOME MORTGAGE, LLC	5493005WWQ2221ORBN75	0.02%	1,675	5	126	1,675	5	***	0	0
293	CHERRY CREEK MORTGAGE	549300RBX56T2MW5HO19	0.02%	1,655	5	237	335	1	302	365	1
294	PUBLIX EMPLOYEES FEDERAL CREDIT UNI	5493009KQ3D6Q5VM0B61	0.02%	1,650	8	221	410	2	256	575	3
294	T2 FINANCIAL LLC	549300GTVXJ2PGXNLM73	0.02%	1,650	8	280	230	2	256	575	3
296	VELLUM MORTGAGE, INC.	549300IPUHFASO769M51	0.02%	1,630	4	***	0	0	299	375	1
297	DELMAR FINANCIAL COMPANY	5493004T9SQFCNRQ2L76	0.02%	1,610	4	***	0	0	***	0	0
298	ATHAS CAPITAL GROUP, INC.	549300EHQ0Y7SP41BR91	0.02%	1,605	5	349	105	1	319	330	2
299	LOANLEADERS OF AMERICA, INC	549300I43FC7P0IJMR13	0.02%	1,590	6	248	310	2	237	715	3
300	GEORGIA'S OWN CREDIT UNION	54930025XJJO3T0M1A92	0.02%	1,580	8	363	55	1	378	180	2
301	CANOPY MORTGAGE, LLC	549300ZWNQTFXTBBY03	0.02%	1,575	5	357	85	1	348	255	1
302	INTELLILOAN, INC.	549300Q6YL1SFVPEGV90	0.02%	1,570	6	***	0	0	281	420	2
303	NATION ONE MORTGAGE CORPORATIO	5493006VCMZ998IGOO33	0.02%	1,535	5	190	705	3	331	295	1
304	HOMESPIRE MORTGAGE CORPORATION	549300MFY0P4D234OB91	0.02%	1,530	8	203	545	3	239	705	3
305	SOUTHWEST STAGE FUNDING LLC	549300249G20MDIDRR27	0.02%	1,520	8	182	800	4	386	155	1

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306	ARC HOME LLC	54930048P8RWCQHQM310	0.02%	1,500	6	***	0	0	364	205	1
307	OAKTREE FUNDING CORP	549300KX4S1573HISS22	0.02%	1,495	3	***	0	0	***	0	0
307	AMERANT MORTGAGE LLC	5493008PQSMR41Y70C36	0.02%	1,495	7	349	105	1	392	145	1
309	NBH BANK	54930077AIY7RU1YDP31	0.02%	1,485	3	***	0	0	***	0	0
310	LOANUNITED.COM, LLC	549300PL267CW8182203	0.02%	1,475	5	209	500	2	260	565	3
311	ATLANTIC COAST MORTGAGE, LLC	54930095UWUUXAWASB02	0.02%	1,465	5	271	245	1	340	265	1
312	GENERAL MORTGAGE CAPITAL CORPORA	254900VELJPWWT51WN03	0.02%	1,455	3	231	385	1	172	1,455	3
312	CAMPUS USA CREDIT UNION	549300BPDFS1CLV7K329	0.02%	1,455	7	318	170	2	292	390	2
312	THINK MUTUAL BANK	254900B9B6TYYGLOXT47	0.02%	1,455	3	***	0	0	227	815	1
312	CREDIT UNION MORTGAGE ASSOCIAT	549300DNWSJUNAWUM003	0.02%	1,455	5	***	0	0	234	730	2
316	UNIVERSITY LENDING GROUP LLC	549300DZCP6EQ7DCSD79	0.02%	1,445	5	319	165	1	252	590	2
317	MID PENN BANK	254900LMIAM922ZEC34	0.02%	1,425	1	***	0	0	***	0	0
318	PEOPLES MORTGAGE COMPANY	549300N3JBQ15RQ7AV97	0.02%	1,380	6	223	405	3	212	945	5
319	NATIONWIDE EQUITIES CORPORATION	549300WH9FMXOC63ZV77	0.02%	1,375	3	151	1,140	2	196	1,140	2
320	METRO CITY BANK	254900TM81D0YC1B9584	0.02%	1,355	5	***	0	0	202	1,080	4
321	INB, NATIONAL ASSOCIATION	549300HGDJQ37M5BE268	0.02%	1,345	1	***	0	0	***	0	0
322	DRAPER AND KRAMER MORTGAGE CORP.	5493001R92DY5D1DI85	0.02%	1,340	4	292	205	1	264	535	1
323	DELTA COMMUNITY CREDIT UNION	549300Y4BSP3BSFW7J29	0.02%	1,305	3	***	0	0	***	0	0
323	BMO HARRIS BANK NA	3Y4U8VZURTYW1W2K376	0.02%	1,305	9	***	0	0	298	380	2
325	TRUHOME SOLUTIONS, LLC	5493002YXAOJQPEGS38	0.02%	1,290	4	268	255	1	348	255	1
326	AUSTIN CAPITAL BANK SSB	549300DRKDRXN7POBN12	0.01%	1,245	3	257	285	1	302	365	1
326	CALCON MUTUAL MORTGAGE LLC	549300NFPC3Y4W3Y7R87	0.01%	1,245	7	***	0	0	***	0	0
328	HANCOCK MORTGAGE PARTNERS, LLC	549300RAGLSEPN0V3D13	0.01%	1,235	5	191	695	3	272	500	2
329	CAKE MORTGAGE CORP.	5493000EUC3MM52PJV85	0.01%	1,230	4	***	0	0	392	145	1
330	RBC BANK (GEORGIA), N.A.	5493001JT9MT3Z3Y3M39	0.01%	1,225	5	334	135	1	399	135	1
331	KELLER MORTGAGE, LLC	549300GUS13Z72B6KD63	0.01%	1,210	4	257	285	1	356	235	1
331	AMERICAN SECURITY MORTGAGE COR	549300E8HNQO52YYHI82	0.01%	1,210	2	***	0	0	***	0	0
331	HERITAGE SOUTHEAST BANK	549300KZLDOQY0W4XL83	0.01%	1,210	2	***	0	0	***	0	0
334	ALL CREDIT CONSIDERED MORTGAGE, INC	549300W45D2J6BT4LX65	0.01%	1,205	5	***	0	0	191	1,205	5
334	CIBC BANK USA	FDXQ75GPEKRPWABYN6	0.01%	1,205	1	***	0	0	***	0	0
334	MEMBER HOME LOAN, LLC	549300P6J0MZZT4UMT05	0.01%	1,205	1	***	0	0	***	0	0

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337	BELL BANK	549300WYBPWKK6SQ06	0.01%	1,195	3	***	0	0	263	545	1
338	FIRST COMMUNITY MORTGAGE	549300R0SXC1JU7ZU290	0.01%	1,170	4	306	185	1	***	0	0
338	CITY & POLICE FEDERAL CREDIT UNION	5493008UAY9U03UGF223	0.01%	1,170	14	211	480	8	345	260	4
338	VERITAS FUNDING LLC	549300UVOSI4XZZGUE14	0.01%	1,170	4	213	470	2	***	0	0
341	MORTGAGE NETWORK, INC	254900A69XJBWUR7ZF46	0.01%	1,160	2	306	185	1	***	0	0
342	FIRST MORTGAGE SOLUTIONS, LLC	549300V1JRN7CMTCF305	0.01%	1,150	2	***	0	0	***	0	0
343	HAWTHORN BANK	54930023DLYUOD6GKQ42	0.01%	1,125	1	***	0	0	***	0	0
344	CAPITAL CITY BANK	2549004EXIAAMK5CLH54	0.01%	1,120	6	***	0	0	322	305	1
345	AMERICAN NATIONWIDE MORTGAGE COMP	549300WKXTUY0SWZLNZ90	0.01%	1,115	3	217	455	1	***	0	0
345	UNION SAVINGS BANK	549300HFBEONQ2CK447	0.01%	1,115	1	***	0	0	***	0	0
347	LIBERTY HOME MORTGAGE CORP	549300B2JHJSM775Y41	0.01%	1,110	4	319	165	1	415	95	1
347	UNIVERSITY CREDIT UNION	549300G5ZQEXC4Y5G44	0.01%	1,110	4	***	0	0	211	975	3
349	BOND STREET MORTGAGE, LLC	549300EL87GZMCVX0Q34	0.01%	1,100	6	208	505	3	302	365	3
349	FIRST TECHNOLOGY CREDIT UNION	549300Q02LGIN9AXKP98	0.01%	1,100	6	***	0	0	386	155	1
351	BAY CAPITAL MORTGAGE CORPORATION	549300LT75BG72054795	0.01%	1,085	3	257	285	1	***	0	0
352	FOX COMMUNITIES CREDIT UNION	549300FUMS21JPM1N03	0.01%	1,080	2	***	0	0	***	0	0
353	CENTENNIAL BANK	549300BEFX6JRSCS5N78	0.01%	1,075	5	232	365	1	221	870	4
354	HSBC BANK USA, NA	11E8VN30JCEQV1H4R804	0.01%	1,045	3	***	0	0	***	0	0
355	LAUNCH CREDIT UNION	54930029L7900A2ZXF27	0.01%	1,030	4	***	0	0	***	0	0
356	1ST 2ND MORTGAGE COMPANY OF NJ INC	549300ZOBXG0DT4I6U54	0.01%	1,005	3	***	0	0	208	1,005	3
357	WATERMARK CAPITAL, INC.	2549005Q4HZ55QX7YC64	0.01%	1,000	2	***	0	0	***	0	0
358	JERSEY MORTGAGE COMPANY	549300WEZMN6QE5IIH42	0.01%	995	3	***	0	0	308	355	1
359	BUSEY BANK	54930007SGM8FH65GQ47	0.01%	980	2	***	0	0	***	0	0
360	EQUITY RESOURCES INC	549300G2LV8W3C1G3762	0.01%	955	3	***	0	0	412	105	1
361	FIRST INTERNET BANK	549300B81YVV4GBENI49	0.01%	930	4	***	0	0	252	590	2
362	JMJ FINANCIAL GROUP INC.	549300XRBA38J60S618	0.01%	925	3	184	750	2	***	0	0
363	NATIONS RELIABLE LENDING, LLC	549300JKR164SLNO6Y85	0.01%	920	2	282	225	1	214	920	2
363	LIBERTY FEDERAL CREDIT UNION	549300720CHTUJ0ZQB56	0.01%	920	2	***	0	0	***	0	0
363	LOCAL MORTGAGE INC	549300Y69VZ9GGBMGY89	0.01%	920	2	***	0	0	214	920	2
366	ASSURANCE FINANCIAL GROUP LLC	254900ZX1UPIG2E7TH11	0.01%	915	3	***	0	0	***	0	0
366	SOUTHPOINT FINANCIAL SERVICES, INC.	549300XXIJ7WWMGY22535	0.01%	915	3	254	295	1	272	500	2

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368	COLONY BANK	254900AHLSHUJOTJG402	0.01%	910	2	***	0	0	***	0	0
368	BAYSHORE MORTGAGE FUNDING	549300PEWJWBNEOSS013	0.01%	910	4	185	745	3	278	440	2
370	MERIDIAN BANK	635400IW1QMK3FNFF894	0.01%	895	3	***	0	0	334	285	1
370	RF RENOVO MANAGEMENT COMPANY, LLC	254900O2K17TNH5CL873	0.01%	895	1	***	0	0	***	0	0
372	SUNCOAST CREDIT UNION	549300TOOOOW36EX6R40	0.01%	890	4	292	205	1	217	890	4
372	SUNFLOWER BANK, N.A.	2549008TT6UNYR7AXF54	0.01%	890	4	330	145	1	352	245	1
374	GUIDANCE RESIDENTIAL, LLC	549300RD5IG88VPO6P22	0.01%	880	2	***	0	0	***	0	0
374	TRADITIONAL MORTGAGE ACCEPTANCE C	549300LZUXCJFE5ONM48	0.01%	880	4	176	880	4	376	185	1
374	SOFI BANK, NATIONAL ASSOCIATION	54930054ET8KM4O1D485	0.01%	880	4	334	135	1	***	0	0
374	USF FEDERAL CREDIT UNION	549300LDC5KWHWDXTW48	0.01%	880	2	***	0	0	219	880	2
378	CHAMPIONS FUNDING, LLC	984500U2F9A83N391A91	0.01%	855	3	***	0	0	302	365	1
379	POLARIS HOME FUNDING CORP.	54930063578UDYE3JR69	0.01%	845	3	286	215	1	***	0	0
380	UNITED PREMIER FUNDING LLC	5493007PAE4JN4B5BX31	0.01%	840	2	***	0	0	***	0	0
380	BANKSOUTH MORTGAGE COMPANY, LL	549300ZN5MIVRMVHJS09	0.01%	840	2	***	0	0	222	840	2
382	COLONIAL SAVINGS	549300EMNQ2QLOEPQ289	0.01%	830	4	344	115	1	348	255	1
383	ENNKAR, INC.	549300UTE20103B0T339	0.01%	825	3	180	825	3	***	0	0
383	LAND HOME FINANCIAL SERVICES,	5493006RIR31ORKYB608	0.01%	825	3	313	175	1	226	825	3
383	NORWICH COMMERCIAL GROUP INC	549300T5QSL6MC8M4D04	0.01%	825	5	***	0	0	260	565	3
386	RESICENTRAL LLC	549300323EON4W3CCM44	0.01%	810	6	262	280	2	345	260	2
387	CITYWORTH MORTGAGE LLC	549300FCPKX175DX5M03	0.01%	800	4	227	400	2	402	125	1
388	M SQUARED FINANCIAL LLC	5493008JUW0FLRMO0W64	0.01%	795	3	***	0	0	240	700	2
389	CONSUMER REAL ESTATE FINANCE CO	549300PJ2WT35S77Q208	0.01%	780	4	286	215	1	392	145	1
389	FEDEX EMPLOYEES CREDIT ASSOCIATION	549300OGIGNKGO2DX942	0.01%	780	2	***	0	0	***	0	0
391	FIDELITY BANK	549300LE3ZOZXSU7W648	0.01%	770	2	183	770	2	294	385	1
391	COLUMBUS CAPITAL LENDING, LLC.	549300U2SQMRT681J356	0.01%	770	2	286	215	1	361	215	1
391	US MORTGAGE CORPORATION	54930039IUN6515TBG78	0.01%	770	2	300	195	1	***	0	0
391	AMERICAN BANCSHARES MORTGAGE LLC	549300EQED7LF41GHV46	0.01%	770	2	300	195	1	371	195	1
395	COMPASS MORTGAGE, INC.	549300V8CF81JGIV7038	0.01%	760	2	***	0	0	***	0	0
396	GTE FEDERAL CREDIT UNION	549300ZIQ24V0C88AC41	0.01%	750	6	363	55	1	371	195	1
397	CONSTRUCTIVE LOANS LLC	549300YMIOLU51FSTO86	0.01%	745	1	***	0	0	***	0	0
398	GERSHMAN INVESTMENT CORP.	549300NB3SBC1KHAWB92	0.01%	740	2	***	0	0	364	205	1



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399	TOWNEBANK	54930039UO39UJG7078	0.01%	730	2	241	315	1	234	730	2
400	CAPITAL PARTNERS MORTGAGE, LLC	549300X23Y2CUDX6A106	0.01%	720	2	189	720	2	***	0	0
401	CITIZENS EQUITY FIRST CREDIT U	549300YD7XJM19TH5O82	0.01%	715	1	***	0	0	237	715	1
402	ALLIED MORTGAGE GROUP	549300RYWXR8TL5LIK35	0.01%	705	3	***	0	0	265	530	2
402	SANIBEL CAPTIVA COMMUNITY BANK	549300RMUJVUQYCW8836	0.01%	705	1	***	0	0	***	0	0
402	PACIFIC LENDING LLC	2549007IU6SKFLLNKZ07	0.01%	705	1	***	0	0	***	0	0
405	ARVEST BANK	COINQMNM6RBU631DD85	0.01%	700	4	210	495	3	420	85	1
405	SEMPER HOME LOANS, INC	549300KT5OWPGQKWUN86	0.01%	700	2	***	0	0	322	305	1
407	MK LENDING CORP	549300CXZHD50TAISA91	0.01%	690	2	***	0	0	287	405	1
408	LENOX FINANCIAL MORTGAGE CORPORATI	549300LROQOOU77WS20	0.01%	670	4	232	365	3	***	0	0
409	OLD DOMINION NATIONAL BANK	549300QB357BUUU7A56	0.01%	665	1	***	0	0	***	0	0
410	BEELINE LOANS, INC.	984500F03B9034CQB904	0.01%	655	3	313	175	1	***	0	0
410	FIRST HOME MORTGAGE	549300GPO6DWDWZR4UY30	0.01%	655	3	***	0	0	364	205	1
410	CITY 1ST MORTGAGE SERVICES, LC	549300YPBBHUEKV1YC68	0.01%	655	1	***	0	0	244	655	1
413	PEOPLES BANK	54930032OCUOR526IR93	0.01%	650	2	***	0	0	356	235	1
414	FIRST WESTERN TRUST BANK	254900KI7219LQKCI772	0.01%	645	1	***	0	0	***	0	0
414	TOGETHER CREDIT UNION	549300YDBNK66R6ZES34	0.01%	645	9	354	100	2	411	110	2
414	CNB BANK INC.	254900EDYO1UYWLWP146	0.01%	645	1	***	0	0	***	0	0
414	OLD SECOND NATIONAL BANK	B94HV8SXGDD3J5XESU08	0.01%	645	1	***	0	0	***	0	0
414	FRONTIER BANK	254900HEPQK96AEXHS12	0.01%	645	1	***	0	0	***	0	0
419	FAY SERVICING LLC	549300D0H09HSURFAXA20	0.01%	640	4	206	515	3	337	280	2
419	AMERICAN FEDERAL MORTGAGE CORP	549300KWKWPEKL40WD44	0.01%	640	2	***	0	0	246	640	2
421	EASTMAN CREDIT UNION	549300DDLW49R2HCV81	0.01%	635	1	***	0	0	***	0	0
422	AMRES CORPORATION	5493006SB0NVUO52TY13	0.01%	630	2	***	0	0	334	285	1
423	PACIFIC RESIDENTIAL MORTGAGE, LLC	549300TUQC6OYE8AOY96	0.01%	625	3	340	125	1	314	345	1
423	FIRST ALLIANCE HOME MORTGAGE,	549300H12E7AUMUHP294	0.01%	625	1	***	0	0	248	625	1
425	DAS ACQUISITION COMPANY, LLC	549300ZZME37MX1EF14	0.01%	610	4	206	515	3	285	410	2
426	CNB BANK	549300NBFK4GO76FTE84	0.01%	605	1	***	0	0	***	0	0
426	GOPRIME MORTGAGE, INC.	549300OYEKEORA1GI088	0.01%	605	1	***	0	0	***	0	0
428	UNIVERSAL MORTGAGE & FINANCE, INC	549300FFPM9B7FHNRE61	0.01%	600	2	***	0	0	407	115	1
429	BNY MELLON, N.A.	4EP6JBYBTPTQ47LZOB67	0.01%	595	1	***	0	0	***	0	0



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430	DESJARDINS BANK	549300U37SC1LBUJFV92	0.01%	590	2	***	0	0	252	590	2
431	FIRST COMMUNITY BANK	5493001HBUA9JSUEWO16	0.01%	575	1	***	0	0	***	0	0
431	WEICHERT FINANCIAL SERVICES	549300EFCZM6KD688K69	0.01%	575	1	***	0	0	***	0	0
433	PINELAND BANK	2549008AGLU4AEH9GZ71	0.01%	565	1	***	0	0	***	0	0
434	REPUBLIC BANK & TRUST	X6T32LKEPUT8LQMW6755	0.01%	560	2	237	335	1	262	560	2
435	WAUCHULA STATE BANK	549300ZW96EO7YCGVV43	0.01%	555	1	***	0	0	***	0	0
436	PARAMOUNT BANK	549300KW3HYVC06WS898	0.01%	550	4	280	230	2	361	215	1
436	BANK OF LITTLE ROCK MORTGAGE CORP	549300S8CJG5MSY8BH57	0.01%	550	2	***	0	0	331	295	1
438	COMMUNITY FIRST NATIONAL BANK	549300KR4ZW8KJC82O47	0.01%	545	3	220	430	2	359	225	1
438	FIRST HERITAGE MORTGAGE	549300EM8ID8J7F8OM55	0.01%	545	1	***	0	0	***	0	0
440	NJ LENDERS CORP	549300JZD4L02YZI3Z50	0.01%	540	2	***	0	0	***	0	0
441	INLANTA MORTGAGE, INC.	549300T7J3E2UGY5GL15	0.01%	535	3	236	340	2	***	0	0
442	AMNET ESOP CORP DBA AMERICAN MORT	254900MOZQAASVJC1G95	0.01%	530	2	***	0	0	338	275	1
443	CAPSTAR BANK	549300CF5UDGUFHYM827	0.01%	525	1	***	0	0	***	0	0
443	UNIFY FINANCIAL FEDERAL CREDIT UNION	549300FWYXJ79KO49290	0.01%	525	1	***	0	0	267	525	1
445	RESIDENTIAL HOME MORTGAGE CORPORA	5493005OOIYF660YQO46	0.01%	520	2	313	175	1	***	0	0
446	NORTHWEST FEDERAL CREDIT UNION	549300OSZK2W0WJYS771	0.01%	515	7	276	235	3	371	195	3
447	FIRST STATE BANK OF ST CHARLES	549300C1ICNCM0V37Y02	0.01%	510	2	241	315	1	270	510	2
447	HOME SOLUTION LENDERS INC	54930012OSP7Z8V2FB74	0.01%	510	2	334	135	1	270	510	2
449	HOMELIGHT HOME LOANS INC	254900DEALZY2M93S163	0.01%	500	2	286	215	1	***	0	0
450	BREMER BANK, NA	54930082GM1TWV6QVI24	0.01%	495	3	***	0	0	***	0	0
450	1ST FINANCIAL, INC.	549300AT7S7TRS2KXS88	0.01%	495	3	229	390	2	312	350	2
452	RESIDENTIAL WHOLESALE MORTGAGE	549300MUXFVZKH4XLG17	0.01%	490	2	257	285	1	***	0	0
452	SIRVA MORTGAGE, INC.	549300KQHWNSVCE2MY88	0.01%	490	2	***	0	0	340	265	1
454	FIRST AMERICAN BANK	549300WHACUOETOKO184	0.01%	485	1	***	0	0	***	0	0
455	GMFS, LLC	549300MPCPCNPQAOB4032	0.01%	480	2	340	125	1	***	0	0
455	CAZLE MORTGAGE, INC.	254900S0UZ313OILKVD67	0.01%	480	2	***	0	0	274	480	2
457	FIRST MERCHANTS BANK	S0Q3AHZRL5K6VQE35M07	0.01%	475	1	***	0	0	275	475	1
457	FIRST WESTERN FEDERAL SAVINGS BANK	549300N1R0R39PY77O68	0.01%	475	3	***	0	0	***	0	0
457	MORTGAGE300 CORPORATION	549300K3VE61XPZDVS1	0.01%	475	1	***	0	0	275	475	1
460	LIBERTY SAVINGS BANK, FSB	549300MU2YIOHXIT3257	0.01%	470	2	319	165	1	***	0	0

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460	HONDA FEDERAL CREDIT UNION	549300VBY3NBKUNMKL64	0.01%	470	2	***	0	0	***	0	0
462	AMERICAN FINANCE HOUSE LARIBA	549300I3HDJ5QJNFPZ87	0.01%	465	1	***	0	0	277	465	1
463	AUTO CLUB TRUST, FSB	549300IOVF643QHIZ598	0.01%	460	4	339	130	2	423	75	1
464	GUARANTY MORTGAGE SERVICES, LLC	549300GSN9VF5S618659	0.01%	455	1	217	455	1	***	0	0
464	SYNERGY ONE LENDING	2549004FXPNKCLIN8250	0.01%	455	3	305	190	2	***	0	0
464	FIRST STATE BANK	549300VIZR4H7AB15496	0.01%	455	1	***	0	0	***	0	0
467	UNITED MORTGAGE CORP	5493005ICQ3QGEIWW618	0.01%	450	2	330	145	1	***	0	0
468	ACHIEVA CREDIT UNION	549300GFM3T3SN2KS138	0.01%	445	1	***	0	0	***	0	0
468	SANTANDER BANK N.A.	TR24TWEY5RVRQV65HD49	0.01%	445	1	***	0	0	***	0	0
470	MDE HOME LOANS LLC	549300W20M87S246SZ26	0.01%	435	1	***	0	0	279	435	1
471	THOMPSON KANE & COMPANY, INC	549300HN58ONH5KNJJ12	0.01%	425	1	***	0	0	***	0	0
471	COLTEN MORTGAGE	549300YBQQ97B6Y7LE69	0.01%	425	1	***	0	0	***	0	0
473	TYNDALL FEDERAL CREDIT UNION	254900VECGAWC5CPU773	0.01%	420	2	271	245	1	379	175	1
473	FOUNDATION MORTGAGE CORPORATION	549300ZCR1XCLNEI724	0.01%	420	2	271	245	1	***	0	0
473	UNITED SECURITY FINANCIAL	549300D7GVUYHQEED56	0.01%	420	2	358	75	1	281	420	2
473	WILSON & MUIR BANK & TRUST COMPANY	549300TMWSYX6B5ZOK69	0.01%	420	2	***	0	0	281	420	2
477	KWIK MORTGAGE CORPORATION	2549004CU9LAM5CYA280	0.00%	415	1	***	0	0	***	0	0
477	INDEPENDENT BANK	20TVKH7M13MUBGE80C53	0.00%	415	1	***	0	0	284	415	1
479	UNITED FIDELITY FUNDING, CORP	2549007ZL90U2M5ZNA78	0.00%	410	2	344	115	1	285	410	2
479	TRUSTMARK NATIONAL BANK	01J4SO3XTWZF4PP38209	0.00%	410	2	***	0	0	402	125	1
481	VERITEX COMMUNITY BANK	549300Q2EZNO3H86ED06	0.00%	405	1	***	0	0	***	0	0
481	GULF COAST BANK AND TRUST	5493008RSN6F31BTGT93	0.00%	405	1	***	0	0	287	405	1
481	CITIZENS BANK	549300MOKX1F2TX1WK17	0.00%	405	1	***	0	0	***	0	0
484	AMERICAN HOME MORTGAGE	549300N1YHCNRTYZ3E91	0.00%	400	2	292	205	1	***	0	0
485	BANKPLUS	549300SFG15JDKI5MD22	0.00%	395	1	***	0	0	***	0	0
485	THRIVE MORTGAGE LLC	549300TM179TSK3HQ94	0.00%	395	1	***	0	0	***	0	0
485	AMERICAN BANK & TRUST	549300T03X096VF60C57	0.00%	395	1	***	0	0	***	0	0
488	FIRST MIDWEST BANK	KV8W1JTB8FZ821S5ED75	0.00%	390	2	***	0	0	292	390	2
489	PRINCETON MORTGAGE CORPORATION	549300QVGG8WC4HQ3C28	0.00%	385	1	***	0	0	294	385	1
489	UKRAINIAN FEDERAL CREDIT UNION	254900LNRKOG7TRURB32	0.00%	385	1	***	0	0	***	0	0
489	GEORGE MASON MORTGAGE, LLC.	2549006II76YXSS5XM65	0.00%	385	1	***	0	0	294	385	1

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492	NUMARK CREDIT UNION	549300E3X7YDJUENL65	0.00%	380	2	358	75	1	***	0	0
492	WINGS FINANCIAL CREDIT UNION	549300HVW3AI97UKTO72	0.00%	380	2	***	0	0	***	0	0
492	COLORADO FEDERAL SAVINGS BANK	PINLJ7T7GLTF48NFP863	0.00%	380	2	***	0	0	352	245	1
492	FAIR WAY LENDING, LLC	54930008MKP7T81OVK54	0.00%	380	2	344	115	1	407	115	1
496	TAMPA BAY FEDERAL CREDIT UNION	549300SCF56K6YEG7X54	0.00%	375	3	306	185	1	376	185	1
496	DIAMOND RESIDENTIAL MTG CORP	549300WS8BW010BDA390	0.00%	375	1	***	0	0	299	375	1
496	EASTHAMPTON SAVINGS BANK	549300N38Q5YKSSV1106	0.00%	375	1	***	0	0	***	0	0
499	TOWER FEDERAL CREDIT UNION	54930080168VA6Z8UX21	0.00%	370	2	***	0	0	***	0	0
499	THE UNION BANK CO	254900BDGU9FU91PQA51	0.00%	370	2	***	0	0	402	125	1
501	TOTAL MORTGAGE SERVICES, LLC	549300VJQJVZKJBDWS17	0.00%	365	1	***	0	0	302	365	1
501	DYBN FINANCIALCORP	549300GT860C7IVCPZ04	0.00%	365	1	***	0	0	***	0	0
501	ATLANTA POSTAL CREDIT UNION	549300JGK6WNKYQ0821	0.00%	365	1	***	0	0	***	0	0
501	PIKE CREEK MORTGAGE SERVICES, INC.	549300XED7IBK9VVQH70	0.00%	365	1	***	0	0	***	0	0
505	TEXAS TECH FEDERAL CREDIT UNION	549300U2B1ZNGX3H8U54	0.00%	355	1	***	0	0	***	0	0
505	WESBANCO BANK, INC.	QGPQH01ENZOOLJRFTH41	0.00%	355	1	***	0	0	***	0	0
505	DIRECT LENDERS, LLC.	54930052808NIU3KIW97	0.00%	355	1	***	0	0	***	0	0
505	TOWN SQUARE MORTGAGE & INVESTMEN	254900AX110CHF6FVV28	0.00%	355	1	***	0	0	308	355	1
505	DEVON BANK	549300UV5JQXLGVWIP44	0.00%	355	1	***	0	0	308	355	1
510	CHRISTENSEN FINANCIAL, INC.	254900JMPUH6DCQM3W65	0.00%	350	2	235	350	2	***	0	0
510	AMERICAN PORTFOLIO MORTGAGE CORP	549300BBKMRSE6JOCB539	0.00%	350	2	***	0	0	312	350	2
512	ALERUS FINANCIAL NA	549300C4J510S9L1RF98	0.00%	345	1	***	0	0	314	345	1
512	INLAND BANK AND TRUST	549300BU5TSYOCF3Y655	0.00%	345	1	***	0	0	***	0	0
512	PHILADELPHIA FEDERAL CREDIT UN	549300DYB1ZT3UOGLP20	0.00%	345	1	***	0	0	***	0	0
512	PERFORMANCE MORTGAGE, LLC	549300HPJZBSYILQTY06	0.00%	345	1	***	0	0	***	0	0
516	THE HOME LOAN EXPERT, LLC	254900Q716E7IUMXGB91	0.00%	335	1	***	0	0	***	0	0
516	FARMERS INSURANCE GROUP FCU	549300KPHGEE40YQXO21	0.00%	335	1	***	0	0	***	0	0
516	FINANCIAL FREEDOM MORTGAGE, LLC	894500LIN378M3LLE796	0.00%	335	1	***	0	0	316	335	1
516	IVY MORTGAGE, INC.	5493002G4JO4B222MC13	0.00%	335	1	***	0	0	316	335	1
516	CORNING CREDIT UNION	549300WK15ESCDNJ5M35	0.00%	335	1	***	0	0	316	335	1
516	TC FEDERAL BANK	549300PJ8G3ECK1DQW27	0.00%	335	1	***	0	0	***	0	0
522	INTERCOASTAL MORTGAGE, LLC	549300BM4NS8HDTJ3X28	0.00%	330	2	***	0	0	386	155	1



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523	UIF CORPORATION	549300BXWU32AYWT1A56	0.00%	325	1	***	0	0	***	0	0
523	LUMINATE HOME LOANS, INC.	549300AENO88GEUWCZ39	0.00%	325	1	***	0	0	***	0	0
525	JUSTICE FEDERAL CREDIT UNION	549300AOB4S7B0DB7863	0.00%	320	2	***	0	0	426	65	1
525	ENDEAVOR CAPITAL LLC	549300CUUEEQ66ZVK149	0.00%	320	2	240	320	2	***	0	0
525	MORTGAGE EQUITY PARTNERS LLC	549300GE8KIGZVQV1223	0.00%	320	2	344	115	1	407	115	1
528	R M K FINANCIAL CORP	549300X72Q5WKWCW2QQ95	0.00%	315	1	***	0	0	320	315	1
528	FIDELITY FUNDING MORTGAGE CORP	5493009UERHLQ7BG5D32	0.00%	315	1	***	0	0	***	0	0
528	CHAMPIONS MORTGAGE LLC	549300R1405JUM8QXD66	0.00%	315	1	***	0	0	320	315	1
528	FIRST SAVINGS MORTGAGE CORPORATIO	549300CF8MP6S7MZV277	0.00%	315	1	***	0	0	***	0	0
528	FIRST BANK	549300DT7WZ1SOTNFJ62	0.00%	315	1	***	0	0	***	0	0
533	MORTGAGE INVESTORS GROUP	549300VNBQD8DFHF7563	0.00%	305	1	***	0	0	322	305	1
533	FIRST CENTRAL SAVINGS BANK	549300F1COXL6UBFCP55	0.00%	305	1	***	0	0	322	305	1
533	FEDERATED MORTGAGE CORP	5493009RSCJ6Y7LUWJ31	0.00%	305	1	***	0	0	322	305	1
533	FAIRWAY FUNDING GROUP INC	549300S19BPWGHQOYU13	0.00%	305	1	***	0	0	***	0	0
533	NORTHROP GRUMMAN FEDERAL CREDIT U	5493009D2COWW65B8673	0.00%	305	1	***	0	0	322	305	1
533	MASON-MCDUFFIE MORTGAGE CORPORAT	549300UB5TJ0YPVPT503	0.00%	305	1	250	305	1	322	305	1
533	MICHIGAN FIRST CREDIT UNION	549300C6TQAJABMFOR79	0.00%	305	1	250	305	1	***	0	0
533	CENTRAL ONE FEDERAL CREDIT UNION	549300MUTFJQGRZJH019	0.00%	305	1	***	0	0	***	0	0
541	POLISH & SLAVIC FEDERAL CREDIT	549300RUKY2I2HQ2AI44	0.00%	300	2	252	300	2	***	0	0
541	DATA MORTGAGE, INC.	5493008E4KBJCB6UKR64	0.00%	300	2	252	300	2	402	125	1
541	LEADER BANK NA	549300FK3AFCFVAPH234	0.00%	300	2	***	0	0	383	165	1
544	SOUTHEAST MORTGAGE OF GEORGIA, INC	549300SK3VKN3E1SZ562	0.00%	290	2	349	105	1	333	290	2
545	HOMETOWN FUNDING, INC. D/B/A CNB MOR	549300BRRR67NLTQSBT29	0.00%	285	1	257	285	1	***	0	0
545	CRESCENT MORTGAGE COMPANY	549300D214S3L7K20515	0.00%	285	1	***	0	0	***	0	0
545	NEIGHBORHOOD LOANS, INC.	254900O723MCLR701H50	0.00%	285	1	***	0	0	***	0	0
545	ROSS MORTGAGE CORPORATION	5493005NU5BA00C1N451	0.00%	285	1	***	0	0	334	285	1
545	DRUMMOND COMMUNITY BANK	254900G3JF710WUIHNN65	0.00%	285	1	***	0	0	***	0	0
545	TRUSTCO BANK	549300GCEP3NM7A1X491	0.00%	285	1	***	0	0	***	0	0
545	SECURED INVESTMENT CORP	2549003K48UGTWEK6O31	0.00%	285	3	***	0	0	***	0	0
545	THREE RIVERS FEDERAL CREDIT U	549300ZBBGOL4MIKOL71	0.00%	285	1	***	0	0	***	0	0
553	BANGOR SAVINGS BANK	549300JEBULFT3BSU682	0.00%	275	1	***	0	0	***	0	0



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553	MEMBER FIRST MORTGAGE, LLC	5493007L4GYNO2PUBS09	0.00%	275	1	***	0	0	***	0	0
553	AMERICAN MORTGAGE SERVICE COMPANY	549300FOZZQIQVHMVH05	0.00%	275	1	***	0	0	***	0	0
553	BAXTER CREDIT UNION	549300S8SHBRCI7UU819	0.00%	275	3	371	25	1	360	220	2
553	VALLEY WEST CORPORATION	254900HO9WPE4LTLQU96	0.00%	275	1	***	0	0	338	275	1
553	IXONIA BANK	549300T9P3WXNMXX0I34	0.00%	275	1	***	0	0	***	0	0
559	READY MORTGAGE LENDERS, LLC	549300ZWBZ14IUOSSQ18	0.00%	265	1	267	265	1	340	265	1
559	USALLIANCE FEDERAL CREDIT UNION	254900NZOY3XB2DNSZ34	0.00%	265	1	***	0	0	***	0	0
559	FLAT BRANCH MORTGAGE, INC.	549300LXKO1O7CSK5J52	0.00%	265	1	***	0	0	340	265	1
559	FIRST BANK	5493006BN3B3B1H3B988	0.00%	265	1	***	0	0	***	0	0
563	GOLDWATER BANK NATIONAL ASSOCIATI	549300X08QKYUH256I80	0.00%	260	2	319	165	1	415	95	1
563	AMERICAN AIRLINES FCU	5493004RLLKTKQS8K7U51	0.00%	260	2	292	205	1	428	55	1
565	MERCANTILE BANK	RM2F4G3WBQ8R9OKYRH19	0.00%	255	1	***	0	0	***	0	0
565	APCI FEDERAL CREDIT UNION	5493002QP2ONO47G5R24	0.00%	255	1	***	0	0	***	0	0
565	FIRST AMERICAN BANK	XC7Z0BA39TU7L1AKOJ12	0.00%	255	1	***	0	0	***	0	0
565	FIRST COMMUNITY CREDIT UNION	549300T67186NPGCHI50	0.00%	255	1	***	0	0	***	0	0
565	ENVISION CREDIT UNION	2549006RTCWYNJPD0X13	0.00%	255	1	***	0	0	348	255	1
570	EVOLVE BANK & TRUST	549300IRXW9RSZM2B951	0.00%	250	2	***	0	0	***	0	0
570	BEST CAPITAL FUNDING	549300CEGZGHVQ0OD32	0.00%	250	2	***	0	0	***	0	0
572	AML FUNDING LLC DBA ABSOLUTE MORTG	254900RM3T6WAVE6SA24	0.00%	245	1	271	245	1	352	245	1
572	THRIVENT CREDIT UNION	549300WW4OBT30G5DK23	0.00%	245	1	***	0	0	352	245	1
572	PEOPLESSOUTH BANK	549300RZCM5T73BZEI76	0.00%	245	1	***	0	0	***	0	0
572	BAYPORT FUNDING LLC	5493001QR7MEE12WC276	0.00%	245	1	***	0	0	***	0	0
572	INTEGRITY HOME MORTGAGE CORPORATI	549300BTRR873E71L054	0.00%	245	1	271	245	1	***	0	0
577	PREMMIUM SECURITY INC.	549300D0VFMVLU9S6Q87	0.00%	235	1	276	235	1	***	0	0
577	PEAPACK-GLADSTONE BANK	549300FZJCP0WM3QJH15	0.00%	235	1	***	0	0	***	0	0
577	THE BANK OF SOUTH CAROLINA	549300YQ763HO7N3CO68	0.00%	235	1	***	0	0	***	0	0
577	THE EQUITABLE MORTGAGE CORPORATIO	549300D6BCLQF6G1K95	0.00%	235	1	***	0	0	356	235	1
581	FIRST CENTENNIAL MORTGAGE CORPORA	549300SELI3XCH3UZW80	0.00%	230	2	355	95	1	***	0	0
582	ADVANCIAL FEDERAL CREDIT UNION	54930011HK1BBZLKOB84	0.00%	225	1	***	0	0	***	0	0
582	AXOS BANK	2549009X2AG1P20YAJ63	0.00%	225	1	***	0	0	***	0	0
584	TEACHERS FEDERAL CREDIT UNION	549300R8VPSFM828B312	0.00%	220	2	363	55	1	***	0	0



RANK: By Assessment Area Origination Dollar Volume	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 Borrower Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Borrowers	UNITS ORIGINATED by Minority Borrowers
585	VISION ONE MORTGAGE, INC.	5493007VDE1SMI6Z0Q04	0.00%	215	1	286	215	1	***	0	0
585	BANKING MORTGAGE SVCS.,BMS CORP	5493006XEQ3W7XTQXN65	0.00%	215	1	286	215	1	361	215	1
585	JMAC LENDING, INC.	5493009B17HXCVCXTD608	0.00%	215	1	***	0	0	***	0	0
585	COMMUNITY TRUST BANK, INC.	254900MQ401DX3N88207	0.00%	215	1	***	0	0	***	0	0
589	TOWNE FIRST MORTGAGE, LLC	549300XWC8ZG8WYKWG35	0.00%	205	1	***	0	0	***	0	0
589	OPENDOOR HOME LOANS LLC	549300TWW04RHOV22578	0.00%	205	1	***	0	0	364	205	1
589	THE CENTRAL TRUST BANK	549300UF3FPC7U6RFC59	0.00%	205	1	***	0	0	***	0	0
589	NMSI, INC.	549300DCGBXW5FJMV921	0.00%	205	1	292	205	1	***	0	0
589	MLB RESIDENTIAL LENDING, LLC	549300DW87L2IZ7ZHF47	0.00%	205	1	292	205	1	364	205	1
589	ROYAL PACIFIC FUNDING	5493003NV9L53K1X152	0.00%	205	1	292	205	1	***	0	0
589	MIDFIRST BANK	337KMNHEWVWR6B7Q7W4n	0.00%	205	1	***	0	0	364	205	1
596	BEST FINANCE CAPITAL, INC.	5493002UTIS7AQUDFF80	0.00%	195	1	***	0	0	371	195	1
596	BOKF NA	FU7RSW4CQQY98A2O7J66	0.00%	195	1	300	195	1	371	195	1
598	FIRST EQUITY MORTGAGE BANKERS INC.	5493004LAP3ULXM1YB66	0.00%	185	1	306	185	1	***	0	0
598	MEADOWBROOK FINANCIAL MORTGAGE B	2549008X67CV1MNM7747	0.00%	185	1	306	185	1	***	0	0
600	FIRST COMMERCE CREDIT UNION	549300GMNBYF84V5RF83	0.00%	175	1	***	0	0	379	175	1
600	FREMONT BANK	5493006F1N8E3EEF3W63	0.00%	175	1	***	0	0	***	0	0
600	VICTORIAN FINANCE, LLC	5493007Y7G2MW6V1OR474	0.00%	175	1	***	0	0	***	0	0
600	STATE DEPARTMENET FEDERAL CREDIT U	254900EZRN0CBEP77K34	0.00%	175	1	313	175	1	379	175	1
600	HUNTINGDON VALLEY BANK	549300G36820CW642I52	0.00%	175	1	313	175	1	379	175	1
600	BRIGHTSTAR CREDIT UNION	549300D7OB5W5CJHFO55	0.00%	175	1	***	0	0	***	0	0
606	BLUE RIDGE BANK	5493007WZXR2YE227I23	0.00%	165	1	319	165	1	***	0	0
606	SMARTFI HOME LOANS, LLC	254900BMXWPEHXG4LF21	0.00%	165	1	319	165	1	***	0	0
606	ASPIRE FINANCIAL, INC.	549300WN576XISQFH005	0.00%	165	1	319	165	1	383	165	1
606	ALL REVERSE MORTGAGE, INC.	5493007BX4I89K17ZM64	0.00%	165	1	319	165	1	***	0	0
606	LOGAN FINANCE CORPORATION	2549002VH9C0PKB8K153	0.00%	165	1	***	0	0	***	0	0
611	RADIANT CREDIT UNION	254900YB9XQDO5W4KU33	0.00%	155	1	***	0	0	***	0	0
611	BOXCAR MORTGAGE LLC DBA HIGHLA	549300T7HRS5DVBUPO06	0.00%	155	1	***	0	0	***	0	0
611	INTERCAP LENDING INC	549300S5FVOSK5DQJN30	0.00%	155	1	***	0	0	***	0	0
611	PEN AIR CREDIT UNION	254900T576VYG7I55390	0.00%	155	1	***	0	0	***	0	0
611	ANDREWS FEDERAL CREDIT UNION	549300D2OYT7VTDY6Z20	0.00%	155	1	***	0	0	386	155	1

RANK: By Assessment Area Origination Dollar Volume	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 Borrower Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Borrowers	UNITS ORIGINATED by Minority Borrowers
611	LUXURY MORTGAGE CORP.	254900V6GCDMRQZ34D96	0.00%	155	1	***	0	0	386	155	1
611	TRULIANT FEDERAL CREDIT UNION	549300VXXDSMSH313G18	0.00%	155	3	366	45	1	419	90	2
611	GREENBOX LOANS INC	549300TMY3OACQC9U777	0.00%	155	1	***	0	0	***	0	0
611	BANCO DO BRASIL AMERICAS	254900667M5CK6Y3DF27	0.00%	155	1	***	0	0	***	0	0
620	STATE FINANCIAL NETWORK LLC	54930005W5GLNL7VNX12	0.00%	145	1	330	145	1	392	145	1
620	LAFAYETTE FEDERAL CREDIT UNION	549300SY0ZRUCS4CSY07	0.00%	145	1	***	0	0	392	145	1
620	JLB CORP DBA GOLDEN OAK LENDING	549300DX0B304LAKUN93	0.00%	145	1	***	0	0	***	0	0
620	ALLEGACY FEDERAL CREDIT UNION	549300TQWW6MLVH6KY61	0.00%	145	1	***	0	0	***	0	0
624	GROW FINANCIAL FCU	549300FOCEH0X0ZOR362	0.00%	140	2	***	0	0	***	0	0
625	SUMMIT CREDIT UNION	254900NTAC4H10MGSU23	0.00%	135	1	334	135	1	***	0	0
626	MYCUMORTGAGE, LLC	5493006HFDG31YJ3MM36	0.00%	125	1	***	0	0	***	0	0
626	1ST SIGNATURE LENDING, LLC	549300TKFZR4QBNE5D40	0.00%	125	1	340	125	1	402	125	1
628	A&N MORTGAGE SERVICES, INC.	549300ANF834QIFUE57	0.00%	115	1	344	115	1	***	0	0
629	CORPORATE AMERICA FAMILY CU	5493003DVQUF5HAI1O03	0.00%	105	1	***	0	0	412	105	1
629	COMMERCE BANK	7DMUJTL9FFTVIAG9H788	0.00%	105	1	349	105	1	***	0	0
629	HOME STATE BANK, N.A.	549300AUFLERO59VGC71	0.00%	105	1	349	105	1	***	0	0
629	PREMIUM MORTGAGE CORPORATION	254900XN7UWEWK13RO81	0.00%	105	1	***	0	0	***	0	0
629	ML MORTGAGE CORP.	254900JH11ROOV921P96	0.00%	105	1	***	0	0	***	0	0
629	EDUCATIONAL FEDERAL CREDIT UNION	549300GL566PQ7WG0G08	0.00%	105	1	***	0	0	***	0	0
635	ALTRA FEDERAL CREDIT UNION	549300A0SVCQJPHVGV20	0.00%	95	1	355	95	1	415	95	1
635	NOVA FINANCIAL AND INVESTMENT CORP	549300HIV08XPBPNVG69	0.00%	95	1	***	0	0	415	95	1
637	GENISYS CREDIT UNION	549300QIUZLVR1OLDH55	0.00%	90	2	***	0	0	429	45	1
638	FIRST PORT CITY BANK	254900JRJMMWO6A10H16	0.00%	85	1	***	0	0	420	85	1
638	UNITED FEDERAL CREDIT UNION	549300PKEQ3Q9S0IXW76	0.00%	85	1	***	0	0	420	85	1
640	STAR USA FEDERAL CREDIT UNION	5493002Z4GF8CF3T27	0.00%	75	1	358	75	1	***	0	0
640	CREDIT HUMAN FEDERAL CU	549300Q3ROEQU3D1IW91	0.00%	75	1	***	0	0	***	0	0
640	PARK LANE FINANCE SOLUTIONSLLC	549300IX6RAX31C1BI75	0.00%	75	1	***	0	0	423	75	1
640	NRL FEDERAL CREDIT UNION	549300PPKM4YL2GY3713	0.00%	75	1	***	0	0	***	0	0
644	POLICE AND FIRE FEDERAL CREDIT UNION	54930063XGNMIXS57091	0.00%	70	2	373	15	1	425	70	2
645	AMERICAN HERITAGE FEDERAL CREDIT UN	549300NSGF79IZ5Y7G10	0.00%	65	1	***	0	0	***	0	0
645	CHICAGO PATROLMEN'S FEDERAL CREDIT	254900LP2WHZO61VBS60	0.00%	65	1	***	0	0	***	0	0



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645	INTERLINC MORTGAGE SERVICES, LLC	5493004OB0KD7VERQW98	0.00%	65	1	361	65	1	***	0	0
645	GUARDIANS CREDIT UNION	254900T8NVZTD1Q8U318	0.00%	65	1	***	0	0	426	65	1
649	AFFINITY FEDERAL CREDIT UNION	5493004UNRG4PWDF2K60	0.00%	55	1	***	0	0	***	0	0
649	TOYOTA FINANCIAL SAVINGS BANK	5493008SP1FN4D81S17	0.00%	55	1	***	0	0	***	0	0
649	SCIENT FEDERAL CREDIT UNION	549300UG1DH7RQL41718	0.00%	55	1	***	0	0	***	0	0
652	PARTNERS FEDERAL CREDIT UNION	549300QD5CQZ9PP5B09	0.00%	45	1	***	0	0	***	0	0
652	HOME OFFICE	549300FDNZSDIZP9N063	0.00%	45	1	366	45	1	429	45	1
652	GREENWOOD CREDIT UNION	549300JD1162QW84ZO34	0.00%	45	1	***	0	0	***	0	0

654 Institutions

Assessment Area Sum

\$8,388,715

28,733

\$1,608,340

9,278

\$2,383,920

10,018

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

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

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Borrower Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	PENETRATION RATE by Low or Moderate Income Borrower Dollars	PENETRATION RATE by Low or Moderate Income Borrower Units	RANK: By Low to Moderate Tract 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 Dollars	PENETRATION RATE by Low or Moderate Tract Units
1	UNITED WHOLESALE MORTGAGE	6.99%	586,585	1,969	207	140,550	646	23.96%	32.81%	258	129,975	581	22.16%	29.51%
2	ROCKET MORTGAGE	5.89%	494,215	2,037	175	137,005	769	27.72%	37.75%	246	114,045	621	23.08%	30.49%
3	WELLS FARGO BANK NA	4.26%	357,755	399	353	18,920	146	5.29%	36.59%	385	21,615	127	6.04%	31.83%
4	VYSTAR CREDIT UNION	3.43%	287,850	1,940	213	67,695	627	23.52%	32.32%	301	51,810	458	18.00%	23.61%
5	NAVY FEDERAL CREDIT UNION	2.53%	212,515	1,043	261	38,345	257	18.04%	24.64%	273	44,480	270	20.93%	25.89%
6	BANK OF ENGLAND	2.41%	201,845	657	219	46,085	209	22.83%	31.81%	220	52,025	213	25.77%	32.42%
7	WALKER & DUNLOP, LLC	2.34%	196,710	10	***	0	0	0.00%	0.00%	68	127,595	7	64.86%	70.00%
8	LOANDEPOT.COM, LLC	2.21%	185,175	737	169	52,425	295	28.31%	40.03%	272	38,980	214	21.05%	29.04%
9	KBHS HOME LOANS, LLC	2.18%	182,520	624	215	42,235	167	23.14%	26.76%	309	31,835	119	17.44%	19.07%
10	BANK OF AMERICA NA	1.97%	164,980	536	289	24,015	151	14.56%	28.17%	188	49,330	122	29.90%	22.76%
11	MOVEMENT MORTGAGE, LLC	1.78%	149,415	505	244	30,305	153	20.28%	30.30%	275	31,035	151	20.77%	29.90%
12	MORTGAGE RESEARCH CENTER	1.66%	139,250	456	146	45,540	194	32.70%	42.54%	142	51,610	206	37.06%	45.18%
13	CROSSCOUNTRY MORTGAGE, LLC	1.61%	135,110	444	229	28,770	136	21.29%	30.63%	228	32,970	156	24.40%	35.14%
14	PNC BANK N.A.	1.61%	134,790	328	352	7,175	63	5.32%	19.21%	77	75,175	57	55.77%	17.38%
15	US BANK, N.A.	1.60%	134,155	381	298	18,145	117	13.53%	30.71%	368	13,855	89	10.33%	23.36%
16	DIRECT LENDING PARTNERS LLC	1.47%	122,975	55	***	0	0	0.00%	0.00%	330	19,000	20	15.45%	36.36%
17	AMERIS BANK	1.42%	118,760	314	328	9,345	51	7.87%	16.24%	369	11,970	64	10.08%	20.38%
18	CARDINAL FINANCIAL COMPANY, LI	1.36%	113,835	417	178	30,160	146	26.49%	35.01%	184	34,955	159	30.71%	38.13%
19	FREEDOM MORTGAGE CORPORATION	1.33%	111,225	401	230	23,660	108	21.27%	26.93%	284	22,005	101	19.78%	25.19%
20	PENNYMAC LOAN SERVICES LLC	1.24%	103,665	393	226	22,460	112	21.67%	28.50%	239	24,485	117	23.62%	29.77%
21	DHI MORTGAGE COMPANY LIMITED	1.14%	95,705	405	100	41,765	181	43.64%	44.69%	98	46,045	221	48.11%	54.57%
22	METROPOLITAN LIFE INSURANCE CO	1.13%	95,005	1	***	0	0	0.00%	0.00%	1	95,005	1	100.00%	100.00%
23	REGIONS BANK	1.09%	91,400	298	287	13,710	104	15.00%	34.90%	338	13,070	72	14.30%	24.16%
24	TRUIST BANK	1.07%	89,750	302	330	6,785	53	7.56%	17.55%	379	6,195	41	6.90%	13.58%
25	CALIBER HOME LOANS, INC.	1.02%	85,805	323	161	25,210	126	29.38%	39.01%	185	26,340	132	30.70%	40.87%
26	COMMUNITY FIRST CREDIT UNION OF F	1.02%	85,725	567	196	21,375	195	24.93%	34.39%	263	18,785	143	21.91%	25.22%

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

*** No Activity

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RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Borrower Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	PENETRATION RATE by Low or Moderate Income Borrower Dollars	PENETRATION RATE by Low or Moderate Income Borrower Units	RANK: By Low to Moderate Tract 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 Dollars	PENETRATION RATE by Low or Moderate Tract Units
27	NATIONSTAR MORTGAGE	0.96%	80,735	377	167	23,075	141	28.58%	37.40%	240	19,035	111	23.58%	29.44%
28	KEYBANK NATIONAL ASSOCIATION	0.93%	78,225	21	373	585	3	0.75%	14.29%	175	25,335	1	32.39%	4.76%
29	FAIRWAY INDEPENDENT MORT CORP	0.92%	77,300	318	164	22,460	140	29.06%	44.03%	181	24,205	139	31.31%	43.71%
30	JPMORGAN CHASE BANK, NA	0.88%	73,430	220	231	15,610	62	21.26%	28.18%	348	9,785	55	13.33%	25.00%
31	LENNAR MORTGAGE, LLC	0.87%	73,080	248	222	16,495	61	22.57%	24.60%	57	54,985	185	75.24%	74.60%
32	PULTE MORTGAGE LLC	0.78%	65,785	189	340	4,365	17	6.64%	8.99%	***	0	0	0.00%	0.00%
33	READYCAP COMMERCIAL LLC	0.78%	65,445	1	***	0	0	0.00%	0.00%	1	65,445	1	100.00%	100.00%
34	CMG MORTGAGE INC	0.75%	62,835	301	106	26,340	168	41.92%	55.81%	126	24,730	146	39.36%	48.50%
35	PGIM REAL ESTATE FINANCE, LLC	0.69%	58,210	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
36	PROSPERITY HOME MORTGAGE, LLC	0.66%	55,725	169	293	7,775	39	13.95%	23.08%	352	7,215	33	12.95%	19.53%
37	HOME POINT FINANCIAL CORPORATION	0.65%	54,290	196	174	15,065	71	27.75%	36.22%	221	13,835	69	25.48%	35.20%
38	MATTAMY HOME FUNDING LLC	0.62%	52,350	152	270	8,875	31	16.95%	20.39%	***	0	0	0.00%	0.00%
39	SOUTHSTATE BANK, N.A.	0.60%	50,740	100	327	4,020	22	7.92%	22.00%	187	15,215	23	29.99%	23.00%
40	HANCOCK WHITNEY BANK	0.59%	49,890	106	331	3,675	17	7.37%	16.04%	317	8,295	31	16.63%	29.25%
41	BERKELEY POINT CAPITAL LLC	0.58%	48,960	2	***	0	0	0.00%	0.00%	164	16,335	1	33.36%	50.00%
42	FLAGSTAR BANK NA	0.58%	48,470	192	206	11,625	57	23.98%	29.69%	302	8,720	44	17.99%	22.92%
43	AMERISAVE MORTGAGE COMPANY	0.55%	46,270	170	188	11,805	59	25.51%	34.71%	285	9,050	46	19.56%	27.06%
44	SWBC MORTGAGE CORPORATION	0.52%	43,950	200	128	15,850	96	36.06%	48.00%	227	10,930	66	24.87%	33.00%
45	CBNA YEAR TO DATE	0.51%	42,985	191	260	7,760	50	18.05%	26.18%	356	5,255	33	12.23%	17.28%
46	KIAVI FUNDING, INC.	0.50%	41,965	259	***	0	0	0.00%	0.00%	80	23,225	177	55.34%	68.34%
47	ACADEMY MORTGAGE CORPORATION	0.49%	41,425	261	77	22,340	176	53.93%	67.43%	92	21,100	160	50.94%	61.30%
48	SYNOVUS BANK	0.48%	40,580	122	336	2,800	24	6.90%	19.67%	381	2,700	20	6.65%	16.39%
49	JET HOMELOANS, LLC	0.46%	38,790	128	258	7,205	27	18.57%	21.09%	365	4,130	14	10.65%	10.94%
50	GUARANTEED RATE, INC	0.44%	37,105	173	233	7,840	42	21.13%	24.28%	110	16,835	105	45.37%	60.69%
51	NEWREZ LLC	0.42%	35,610	166	157	10,875	71	30.54%	42.77%	277	7,360	48	20.67%	28.92%
52	121 FINANCIAL CREDIT UNION	0.41%	34,280	310	194	8,675	109	25.31%	35.16%	311	5,880	74	17.15%	23.87%
53	FBC MORTGAGE, LLC	0.38%	31,810	102	209	7,615	29	23.94%	28.43%	308	5,550	20	17.45%	19.61%
54	HOMEAMERICAN MORTGAGE CORPORA	0.37%	30,795	95	257	5,800	20	18.83%	21.05%	377	2,195	7	7.13%	7.37%
55	CARRINGTON MORTGAGE SERVICES L	0.37%	30,730	146	145	10,065	61	32.75%	41.78%	207	8,550	52	27.82%	35.62%
56	VALLEY NATIONAL BANK	0.36%	30,130	16	372	270	2	0.90%	12.50%	405	225	1	0.75%	6.25%
57	BROKER SOLUTIONS, INC	0.36%	30,120	100	235	6,315	35	20.97%	35.00%	190	8,975	33	29.80%	33.00%

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58	WATSON MORTGAGE CORP.	0.35%	29,415	123	185	7,640	50	25.97%	40.65%	269	6,295	37	21.40%	30.08%
59	EQUITY PRIME MORTGAGE, LLC	0.35%	29,375	109	122	11,075	51	37.70%	46.79%	182	9,155	41	31.17%	37.61%
60	FIFTH THIRD BANK, NATIONAL ASSOCIA	0.34%	28,445	153	290	4,100	40	14.41%	26.14%	366	3,020	22	10.62%	14.38%
61	TD BANK	0.34%	28,300	78	344	1,810	12	6.40%	15.38%	394	1,225	9	4.33%	11.54%
61	BETTER MORTGAGE CORPORATION	0.34%	28,300	96	267	4,935	27	17.44%	28.13%	293	5,275	27	18.64%	28.13%
63	HOMEBRIDGE FINANCIAL SERVICES, INC	0.34%	28,170	110	201	6,840	34	24.28%	30.91%	242	6,585	35	23.38%	31.82%
64	FINANCE OF AMERICA MORTGAGE LLC	0.33%	27,605	107	338	1,880	10	6.81%	9.35%	137	10,335	53	37.44%	49.53%
65	MORGAN STANLEY PRIVATE BANK NA	0.32%	27,255	37	369	315	1	1.16%	2.70%	***	0	0	0.00%	0.00%
66	AMERICAN PACIFIC MORTGAGE CORPO	0.32%	27,125	93	236	5,675	27	20.92%	29.03%	171	8,890	38	32.77%	40.86%
67	PRIMELENDING	0.31%	25,980	98	256	4,930	30	18.98%	30.61%	305	4,600	30	17.71%	30.61%
68	AMERICAN NEIGHBORHOOD MORTGAG	0.30%	25,570	84	268	4,420	20	17.29%	23.81%	206	7,115	29	27.83%	34.52%
69	RENASANT BANK	0.29%	24,275	93	147	7,875	37	32.44%	39.78%	257	5,430	28	22.37%	30.11%
70	CIVIC FINANCIAL SERVICES, LLC	0.28%	23,825	103	***	0	0	0.00%	0.00%	66	16,070	72	67.45%	69.90%
71	PGIM REAL ESTATE AGENCY FINANCE,	0.28%	23,775	1	***	0	0	0.00%	0.00%	1	23,775	1	100.00%	100.00%
72	LAKEVIEW LOAN SERVICING, LLC	0.28%	23,415	101	284	3,580	20	15.29%	19.80%	218	6,090	36	26.01%	35.64%
73	JAX FEDERAL CREDIT UNION	0.28%	23,380	194	237	4,855	57	20.77%	29.38%	260	5,165	53	22.09%	27.32%
74	NEW DAY FINANCIAL, LLC.	0.27%	22,720	82	168	6,480	30	28.52%	36.59%	177	7,325	33	32.24%	40.24%
75	PARAMOUNT RESIDENTIAL MORTGAGE	0.27%	22,645	79	221	5,135	25	22.68%	31.65%	163	7,570	32	33.43%	40.51%
76	Sample Bank	0.26%	22,005	65	300	2,920	16	13.27%	24.62%	318	3,630	12	16.50%	18.46%
77	FIRST HORIZON BANK	0.26%	21,635	37	339	1,450	8	6.70%	21.62%	395	890	4	4.11%	10.81%
78	EMM LOANS LLC	0.25%	21,150	72	295	2,935	13	13.88%	18.06%	248	4,845	23	22.91%	31.94%
78	OVM FINANCIAL, INC	0.25%	21,150	78	241	4,355	25	20.59%	32.05%	167	7,035	33	33.26%	42.31%
80	MORTGAGE LENDERS INVESTMENT TR	0.25%	21,045	91	150	6,735	39	32.00%	42.86%	298	3,820	22	18.15%	24.18%
81	CAPITAL ONE, NA	0.25%	20,885	3	***	0	0	0.00%	0.00%	141	7,765	1	37.18%	33.33%
82	WEBSTER BANK, N.A.	0.24%	20,250	2	***	0	0	0.00%	0.00%	53	19,505	1	96.32%	50.00%
82	USAA FEDERAL SAVINGS BANK	0.24%	20,250	66	285	3,075	15	15.19%	22.73%	233	4,825	21	23.83%	31.82%
84	TOLL BROTHERS MORTGAGE COMPAN	0.24%	20,190	42	371	185	1	0.92%	2.38%	***	0	0	0.00%	0.00%
85	PENTAGON FEDERAL CREDIT UNION	0.23%	19,525	97	361	675	7	3.46%	7.22%	265	4,230	26	21.66%	26.80%
86	CHURCHILL MORTGAGE CORPORATION	0.23%	19,135	71	246	3,865	21	20.20%	29.58%	191	5,680	28	29.68%	39.44%
87	NVR MORTGAGE FINANCE, INC.	0.22%	18,725	63	239	3,880	16	20.72%	25.40%	255	4,220	18	22.54%	28.57%
88	ARBOR REALTY TRUST, INC.	0.22%	18,135	3	***	0	0	0.00%	0.00%	82	10,020	2	55.25%	66.67%

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89	AMERICAN FINANCIAL NETWORK, INC.	0.21%	17,835	65	202	4,320	20	24.22%	30.77%	151	6,280	26	35.21%	40.00%
90	CITY NATIONAL BANK OF FLORIDA	0.21%	17,570	16	362	575	3	3.27%	18.75%	403	340	2	1.94%	12.50%
91	DOMINION FINANCIAL SERVICES, LLC	0.21%	17,390	38	***	0	0	0.00%	0.00%	108	7,910	26	45.49%	68.42%
92	UNION HOME MORTGAGE	0.21%	17,275	53	286	2,615	13	15.14%	24.53%	335	2,555	9	14.79%	16.98%
93	NETWORK FUNDING, L.P.	0.20%	16,870	60	203	4,085	21	24.21%	35.00%	304	2,990	16	17.72%	26.67%
94	ENVOY MORTGAGE, LTD	0.20%	16,750	58	225	3,695	19	22.06%	32.76%	282	3,365	17	20.09%	29.31%
95	GATEWAY FIRST BANK	0.20%	16,730	102	119	6,630	58	39.63%	56.86%	139	6,235	53	37.27%	51.96%
96	PLAZA HOME MORTGAGE, INC	0.20%	16,650	62	250	3,300	18	19.82%	29.03%	266	3,605	17	21.65%	27.42%
97	21ST MORTGAGE	0.19%	16,070	222	57	11,130	182	69.26%	81.98%	279	3,285	43	20.44%	19.37%
98	HOMEOWNERS FINANCIAL GROUP, LLC	0.19%	15,755	89	113	6,450	54	40.94%	60.67%	144	5,785	45	36.72%	50.56%
99	THE FEDERAL SAVINGS BANK	0.18%	15,210	44	214	3,525	13	23.18%	29.55%	295	2,815	9	18.51%	20.45%
100	GUARANTEED RATE AFFINITY, LLC	0.18%	14,825	59	154	4,650	26	31.37%	44.07%	225	3,745	21	25.26%	35.59%
101	LENDINGONE LLC	0.18%	14,810	82	***	0	0	0.00%	0.00%	107	6,770	34	45.71%	41.46%
102	HAMILTON HOME LOANS, INC	0.18%	14,770	62	120	5,815	29	39.37%	46.77%	99	7,075	33	47.90%	53.23%
103	THIRD FEDERAL SAVINGS AND LOAN	0.17%	14,605	79	302	1,825	11	12.50%	13.92%	374	1,195	7	8.18%	8.86%
104	CHARLES SCHWAB BANK, SSB	0.17%	14,295	15	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
105	MUTUAL OF OMAHA MORTGAGE	0.17%	14,245	67	71	8,220	42	57.70%	62.69%	198	4,035	21	28.33%	31.34%
106	UBS BANK USA	0.17%	13,850	14	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
107	BERKADIA COMMERCIAL MORTGAGE	0.16%	13,815	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
108	TAYLOR MORRISON HOME FUNDING, IN	0.16%	13,345	57	136	4,570	20	34.25%	35.09%	***	0	0	0.00%	0.00%
109	SUCCESS MORTGAGE PARTNERS, INC	0.16%	13,100	44	259	2,365	11	18.05%	25.00%	247	3,015	13	23.02%	29.55%
110	FLORIDA CAPITAL BANK, N.A	0.15%	12,960	32	309	1,405	7	10.84%	21.88%	362	1,515	7	11.69%	21.88%
111	PLANET HOME LENDING, LLC	0.15%	12,550	56	105	5,335	31	42.51%	55.36%	143	4,620	26	36.81%	46.43%
112	FIRST OPTION MORTGAGE, LLC	0.15%	12,510	50	99	5,490	28	43.88%	56.00%	124	5,010	22	40.05%	44.00%
113	ORIX REAL ESTATE CAPITAL LLC	0.14%	11,405	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
114	EVERETT FINANCIAL, INC.	0.13%	11,290	52	208	2,705	13	23.96%	25.00%	174	3,665	25	32.46%	48.08%
115	AMERICAN FINANCING CORPORATION	0.13%	11,150	60	91	5,110	32	45.83%	53.33%	154	3,855	23	34.57%	38.33%
116	ALLY BANK	0.13%	10,645	27	346	665	3	6.25%	11.11%	383	660	4	6.20%	14.81%
117	ANGEL OAK MORTGAGE SOLUTIONS LL	0.13%	10,615	43	313	1,095	5	10.32%	11.63%	205	2,955	17	27.84%	39.53%
118	THE MORTGAGE FIRM	0.12%	10,350	36	160	3,085	13	29.81%	36.11%	262	2,275	11	21.98%	30.56%
119	RESOURCE FINANCIAL SERVICES, INC.	0.12%	10,310	34	307	1,140	6	11.06%	17.65%	313	1,765	7	17.12%	20.59%

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120	GUARANTY HOME MORTGAGE CORPOR	0.12%	10,120	32	349	600	4	5.93%	12.50%	396	405	3	4.00%	9.38%
121	MORTGAGE SOLUTIONS OF COLORADO	0.12%	10,105	37	205	2,445	11	24.20%	29.73%	114	4,295	17	42.50%	45.95%
122	TEMPLE VIEW CAPITAL FUNDING LP	0.11%	9,415	27	***	0	0	0.00%	0.00%	325	1,505	9	15.99%	33.33%
123	EMBRACE HOME LOANS, INC.	0.11%	9,390	30	262	1,685	7	17.94%	23.33%	254	2,125	9	22.63%	30.00%
124	SPRING EQ, LLC	0.11%	9,235	107	314	910	16	9.85%	14.95%	353	1,190	20	12.89%	18.69%
125	PLAINS COMMERCE BANK	0.11%	8,935	33	242	1,835	11	20.54%	33.33%	214	2,365	13	26.47%	39.39%
126	AMERIFIRST FINANCIAL CORP.	0.11%	8,835	37	115	3,565	19	40.35%	51.35%	117	3,715	19	42.05%	51.35%
127	ALCOVA MORTGAGE, LLC	0.11%	8,830	34	96	3,920	18	44.39%	52.94%	140	3,290	16	37.26%	47.06%
128	FIRST EQUITY MORTGAGE INC	0.10%	8,670	24	310	935	3	10.78%	12.50%	397	335	1	3.86%	4.17%
129	STRONG HOME MORTGAGE, LLC	0.10%	8,585	33	311	915	5	10.66%	15.15%	261	1,895	9	22.07%	27.27%
130	DEEPHAVEN MORTGAGE LLC	0.10%	8,545	27	364	235	1	2.75%	3.70%	196	2,465	11	28.85%	40.74%
131	STIFEL BANK & TRUST	0.10%	8,480	32	358	310	2	3.66%	6.25%	95	4,125	27	48.64%	84.38%
132	CITADEL SERVICING CORPORATION	0.10%	8,465	33	125	3,145	19	37.15%	57.58%	328	1,320	10	15.59%	30.30%
133	PHH MORTGAGE CORPORATION	0.10%	8,420	42	80	4,365	23	51.84%	54.76%	215	2,225	15	26.43%	35.71%
134	COASTLINE FEDERAL CREDIT UNION	0.10%	8,335	55	247	1,675	19	20.10%	34.55%	297	1,525	15	18.30%	27.27%
135	ACOPIA, LLC	0.10%	8,250	30	156	2,535	13	30.73%	43.33%	231	2,010	10	24.36%	33.33%
136	LOWER, LLC	0.10%	8,155	37	163	2,380	14	29.18%	37.84%	157	2,775	15	34.03%	40.54%
137	CONTOUR MORTGAGE CORPORATION	0.10%	8,125	33	87	3,815	17	46.95%	51.52%	131	3,145	13	38.71%	39.39%
138	TRIAD FINANCIAL SERVICES, INC.	0.10%	8,025	125	58	5,280	96	65.79%	76.80%	152	2,825	57	35.20%	45.60%
139	LAKEVIEW COMMUNITY CAPITAL, LL	0.09%	7,915	37	227	1,700	10	21.48%	27.03%	264	1,725	9	21.79%	24.32%
140	A&D MORTGAGE LLC	0.09%	7,910	36	141	2,640	18	33.38%	50.00%	204	2,205	13	27.88%	36.11%
141	NEXERA HOLDING LLC	0.09%	7,820	28	59	5,125	21	65.54%	75.00%	294	1,450	8	18.54%	28.57%
142	KIND LENDING, LLC	0.09%	7,775	21	291	1,110	6	14.28%	28.57%	392	360	2	4.63%	9.52%
143	NBKC BANK	0.09%	7,725	23	325	630	4	8.16%	17.39%	355	945	3	12.23%	13.04%
144	AAG	0.09%	7,560	60	43	7,315	59	96.76%	98.33%	314	1,275	15	16.87%	25.00%
145	HUNTINGTON NATIONAL BANK	0.09%	7,310	18	281	1,130	4	15.46%	22.22%	336	1,070	4	14.64%	22.22%
146	RMC HOME MORTGAGE, LLC	0.09%	7,185	37	55	5,420	28	75.43%	75.68%	1	7,185	37	100.00%	100.00%
147	CITIBANK, NA	0.08%	7,070	14	365	165	1	2.33%	7.14%	229	1,725	5	24.40%	35.71%
148	SUMMIT MORTGAGE CORPORATION	0.08%	6,975	33	124	2,605	17	37.35%	51.52%	161	2,360	14	33.84%	42.42%
149	GOODLEAP, LLC	0.08%	6,950	30	132	2,430	14	34.96%	46.67%	329	1,080	8	15.54%	26.67%
150	FIRST FLORIDA CREDIT UNION	0.08%	6,815	57	234	1,430	22	20.98%	38.60%	234	1,620	18	23.77%	31.58%



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151	FIGURE LENDING LLC	0.08%	6,810	106	240	1,410	28	20.70%	26.42%	306	1,200	26	17.62%	24.53%
152	FILO MORTGAGE, LLC	0.08%	6,685	23	322	570	4	8.53%	17.39%	291	1,275	7	19.07%	30.43%
153	HOMETOWN EQUITY MORTGAGE, LLC	0.08%	6,545	35	112	2,680	14	40.95%	40.00%	87	3,400	24	51.95%	68.57%
154	SECURITYNATIONAL MORTGAGE COMP	0.08%	6,455	33	86	3,165	19	49.03%	57.58%	94	3,260	22	50.50%	66.67%
155	UNITED COMMUNITY BANK	0.08%	6,440	22	333	465	3	7.22%	13.64%	252	1,460	6	22.67%	27.27%
156	NETWORK CAPITAL FUNDING CORPORA	0.08%	6,380	32	109	2,660	16	41.69%	50.00%	256	1,435	11	22.49%	34.38%
157	DISCOVER BANK	0.08%	6,375	69	319	575	7	9.02%	10.14%	331	980	10	15.37%	14.49%
158	PRIMARY RESIDENTIAL MORTGAGE, INC	0.07%	6,245	31	76	3,385	21	54.20%	67.74%	106	2,855	19	45.72%	61.29%
159	NORTH AMERICAN SAVINGS BANK	0.07%	6,135	21	173	1,705	9	27.79%	42.86%	210	1,645	7	26.81%	33.33%
160	CHANGE LENDING, LLC	0.07%	6,115	21	***	0	0	0.00%	0.00%	241	1,430	8	23.39%	38.10%
161	WOLFE FINANCIAL, INC.	0.07%	6,055	27	116	2,435	15	40.21%	55.56%	211	1,620	10	26.75%	37.04%
162	NFM, INC	0.07%	6,015	19	299	805	5	13.38%	26.32%	276	1,245	5	20.70%	26.32%
162	FINANCE OF AMERICA REVERSE LLC	0.07%	6,015	29	44	5,765	27	95.84%	93.10%	332	915	7	15.21%	24.14%
164	NATIONWIDE MORTGAGE BANKERS, IN	0.07%	5,995	27	88	2,780	16	46.37%	59.26%	172	1,955	11	32.61%	40.74%
165	STOCKTON MORTGAGE CORPORATION	0.07%	5,865	23	211	1,400	8	23.87%	34.78%	281	1,185	7	20.20%	30.43%
166	VILLAGE CAPITAL & INVESTMENT	0.07%	5,855	23	279	920	4	15.71%	17.39%	168	1,930	10	32.96%	43.48%
167	OPEN MORTGAGE, LLC	0.07%	5,830	22	220	1,325	7	22.73%	31.82%	202	1,640	8	28.13%	36.36%
168	FIRSTBANK	0.07%	5,760	2	***	0	0	0.00%	0.00%	1	5,760	2	100.00%	100.00%
169	BAY EQUITY LLC	0.07%	5,710	22	142	1,900	10	33.27%	45.45%	134	2,170	10	38.00%	45.45%
170	CERTAINTY HOME LOANS, LLC	0.07%	5,700	22	200	1,385	9	24.30%	40.91%	253	1,290	8	22.63%	36.36%
171	NATIONS DIRECT MORTGAGE, LLC	0.07%	5,680	20	153	1,785	7	31.43%	35.00%	208	1,560	6	27.46%	30.00%
172	LEADERONE FINANCIAL CORP.	0.07%	5,670	18	269	965	5	17.02%	27.78%	150	2,005	9	35.36%	50.00%
173	GUILD MORTGAGE COMPANY LLC	0.07%	5,650	24	166	1,625	11	28.76%	45.83%	238	1,335	9	23.63%	37.50%
174	SILVER HILL FUNDING, LLC	0.07%	5,625	19	***	0	0	0.00%	0.00%	178	1,805	9	32.09%	47.37%
175	HOMEXPRESS MORTGAGE CORP.	0.07%	5,615	19	103	2,415	13	43.01%	68.42%	274	1,170	8	20.84%	42.11%
176	ZILLOW HOME LOANS, LLC	0.07%	5,605	21	317	525	3	9.37%	14.29%	359	680	4	12.13%	19.05%
177	AMERIHOM MORTGAGE COMPANY, LL	0.07%	5,550	22	224	1,225	7	22.07%	31.82%	300	1,000	6	18.02%	27.27%
178	BANKFINANCIAL NA	0.07%	5,455	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
179	HIGHLANDS RESIDENTIAL MORTGAGE,	0.06%	5,390	32	324	440	2	8.16%	6.25%	64	3,770	24	69.94%	75.00%
180	WYNDHAM CAPITAL MORTGAGE, INC	0.06%	5,310	18	186	1,370	6	25.80%	33.33%	230	1,295	5	24.39%	27.78%
181	MILEND, INC.	0.06%	5,260	18	274	855	3	16.25%	16.67%	340	735	3	13.97%	16.67%

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182	PROVIDENT FUNDING ASSOCIATES	0.06%	5,240	22	329	405	5	7.73%	22.73%	349	690	6	13.17%	27.27%
183	FIRST REPUBLIC BANK	0.06%	5,230	38	***	0	0	0.00%	0.00%	61	3,705	35	70.84%	92.11%
184	HOMESTAR FINANCIAL CORPORATION	0.06%	5,225	17	253	1,030	6	19.71%	35.29%	312	895	5	17.13%	29.41%
185	FIRST CITIZENS BANK AND TRUST	0.06%	5,160	24	320	460	2	8.91%	8.33%	382	335	3	6.49%	12.50%
186	SPACE COAST CREDIT UNION	0.06%	4,905	23	342	315	3	6.42%	13.04%	195	1,415	9	28.85%	39.13%
187	FIRST GUARANTY MORTGAGE CORPOR	0.06%	4,815	21	118	1,925	11	39.98%	52.38%	183	1,485	9	30.84%	42.86%
188	AMCAP MORTGAGE LTD	0.06%	4,705	13	183	1,235	5	26.25%	38.46%	193	1,380	6	29.33%	46.15%
189	FIRSTBANK	0.06%	4,670	16	334	335	3	7.17%	18.75%	372	435	1	9.31%	6.25%
190	ATLANTIC BAY MORTGAGE GROUP	0.05%	4,605	15	204	1,115	5	24.21%	33.33%	232	1,105	5	24.00%	33.33%
190	MAYO EMPLOYEES FEDERAL CREDIT U	0.05%	4,605	21	321	405	3	8.79%	14.29%	***	0	0	0.00%	0.00%
192	BNC NATIONAL BANK	0.05%	4,545	9	***	0	0	0.00%	0.00%	243	1,060	2	23.32%	22.22%
193	AMWEST FUNDING CORP	0.05%	4,530	20	***	0	0	0.00%	0.00%	194	1,315	7	29.03%	35.00%
194	NORTHPOINTE BANK	0.05%	4,490	16	272	740	4	16.48%	25.00%	323	720	6	16.04%	37.50%
195	MCLEAN MORTGAGE CORPORATION	0.05%	4,485	9	357	165	1	3.68%	11.11%	388	250	2	5.57%	22.22%
196	SOFI LENDING CORP	0.05%	4,455	15	363	145	1	3.25%	6.67%	333	665	3	14.93%	20.00%
197	SUN WEST MORTGAGE COMPANY, INC	0.05%	4,430	18	152	1,405	7	31.72%	38.89%	162	1,495	7	33.75%	38.89%
198	BANK OZK	0.05%	4,365	7	***	0	0	0.00%	0.00%	59	3,165	3	72.51%	42.86%
199	CADENCE BANK	0.05%	4,140	6	354	205	1	4.95%	16.67%	389	205	1	4.95%	16.67%
200	NATIONS LENDING CORPORATION	0.05%	4,130	22	79	2,145	13	51.94%	59.09%	159	1,400	10	33.90%	45.45%
201	SOUTHERN TRUST MORTGAGE, LLC	0.05%	4,125	15	243	840	4	20.36%	26.67%	324	660	4	16.00%	26.67%
202	VELOCITY COMMERCIAL CAPITAL LLC	0.05%	4,040	12	***	0	0	0.00%	0.00%	102	1,865	9	46.16%	75.00%
203	CHICAGO MORTGAGE SOLUTIONS LLC	0.05%	4,035	19	345	255	1	6.32%	5.26%	209	1,105	7	27.39%	36.84%
204	NEXBANK	0.05%	3,980	8	343	255	1	6.41%	12.50%	345	540	2	13.57%	25.00%
204	SEACOAST NATIONAL BANK	0.05%	3,980	20	350	220	2	5.53%	10.00%	146	1,450	4	36.43%	20.00%
206	NP, INC.	0.05%	3,935	11	199	960	4	24.40%	36.36%	351	510	2	12.96%	18.18%
207	CITY NATIONAL BANK	0.04%	3,770	6	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
208	SIERRA PACIFIC MORTGAGE CO. INC	0.04%	3,760	12	181	990	4	26.33%	33.33%	370	375	1	9.97%	8.33%
209	CAPITAL CITY HOME LOANS, LLC	0.04%	3,695	9	347	225	1	6.09%	11.11%	***	0	0	0.00%	0.00%
210	FIRST FEDERAL S&L OF LAKEWOOD	0.04%	3,630	4	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
211	CLEARPATH LENDING	0.04%	3,575	13	75	1,940	8	54.27%	61.54%	129	1,390	6	38.88%	46.15%
212	LIMA ONE CAPITAL, LLC	0.04%	3,555	13	***	0	0	0.00%	0.00%	133	1,355	7	38.12%	53.85%

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213	BARRINGTON BANK & TRUST CO. NA	0.04%	3,495	15	151	1,115	7	31.90%	46.67%	123	1,400	8	40.06%	53.33%
214	ABSOLUTE HOME MORTGAGE	0.04%	3,480	18	155	1,090	8	31.32%	44.44%	125	1,370	8	39.37%	44.44%
215	FLORIDA CREDIT UNION	0.04%	3,445	13	368	45	1	1.31%	7.69%	402	100	2	2.90%	15.38%
216	FIRST NATIONAL BANK OF PA	0.04%	3,425	7	326	275	1	8.03%	14.29%	367	355	1	10.36%	14.29%
217	MID-CONTINENT FUNDING, INC.	0.04%	3,410	12	97	1,510	6	44.28%	50.00%	81	1,885	7	55.28%	58.33%
218	REVERSE MORTGAGE FUNDING LLC	0.04%	3,395	17	45	3,150	16	92.78%	94.12%	326	540	4	15.91%	23.53%
218	MISSION LOANS, LLC	0.04%	3,395	13	143	1,125	7	33.14%	53.85%	357	415	3	12.22%	23.08%
220	FIRST NATIONAL BANK OF AMERICA	0.04%	3,385	13	292	475	3	14.03%	23.08%	251	770	4	22.75%	30.77%
221	FIRST HOME BANK	0.04%	3,370	12	144	1,115	5	33.09%	41.67%	180	1,075	5	31.90%	41.67%
222	M&T BANK	0.04%	3,360	22	98	1,485	13	44.20%	59.09%	315	565	5	16.82%	22.73%
223	GOLDMAN SACHS BANK USA	0.04%	3,310	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
224	ARK-LA-TEX FINANCIAL SERVICES LLC	0.04%	3,295	11	223	735	3	22.31%	27.27%	259	730	4	22.15%	36.36%
225	LADERA LENDING, INC.	0.04%	3,280	12	95	1,460	6	44.51%	50.00%	84	1,795	7	54.73%	58.33%
226	CASTLE MORTGAGE CORPORATION DB	0.04%	3,270	16	***	0	0	0.00%	0.00%	116	1,380	10	42.20%	62.50%
227	AMERICAN HERITAGE LENDING, LLC	0.04%	3,195	9	123	1,195	7	37.40%	77.78%	344	435	3	13.62%	33.33%
228	PRIMIS MORTGAGE COMPANY	0.04%	3,190	10	323	270	2	8.46%	20.00%	337	465	3	14.58%	30.00%
229	RELIANCE FIRST CAPITAL, LLC	0.04%	3,150	16	92	1,440	10	45.71%	62.50%	135	1,185	7	37.62%	43.75%
230	ANGEL OAK HOME LOANS LLC	0.04%	3,145	11	94	1,410	6	44.83%	54.55%	375	250	2	7.95%	18.18%
231	QUONTIC BANK	0.04%	3,120	12	***	0	0	0.00%	0.00%	398	115	1	3.69%	8.33%
232	AXIA FINANCIAL LLC	0.04%	3,115	13	356	135	1	4.33%	7.69%	132	1,195	9	38.36%	69.23%
233	BANK OF THE WEST	0.03%	2,920	16	***	0	0	0.00%	0.00%	287	570	4	19.52%	25.00%
234	REALFI HOME FUNDING CORP	0.03%	2,885	11	159	870	4	30.16%	36.36%	391	135	1	4.68%	9.09%
235	CORNERSTONE FIRST MORTGAGE, INC	0.03%	2,875	15	***	0	0	0.00%	0.00%	67	1,890	12	65.74%	80.00%
236	SOVEREIGN LENDING GROUP INCORPO	0.03%	2,840	8	337	195	1	6.87%	12.50%	321	460	2	16.20%	25.00%
237	LONGBRIDGE FINANCIAL, LLC	0.03%	2,830	12	1	2,830	12	100.00%	100.00%	***	0	0	0.00%	0.00%
237	OCMBC, INC.	0.03%	2,830	12	82	1,450	8	51.24%	66.67%	267	610	4	21.55%	33.33%
239	KEYSTONE FUNDING, INC	0.03%	2,825	9	306	315	1	11.15%	11.11%	299	510	2	18.05%	22.22%
240	PRIMESOUTH BANK	0.03%	2,795	3	***	0	0	0.00%	0.00%	401	95	1	3.40%	33.33%
241	AMERICAN FINANCIAL RESOURCES INC.	0.03%	2,780	10	348	165	1	5.94%	10.00%	179	890	4	32.01%	40.00%
242	LAKE MICHIGAN CREDIT UNION	0.03%	2,770	8	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
243	VANDYK MORTGAGE	0.03%	2,745	13	73	1,500	8	54.64%	61.54%	250	625	3	22.77%	23.08%



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244	CLICK N' CLOSE, INC.	0.03%	2,710	12	190	690	4	25.46%	33.33%	127	1,065	5	39.30%	41.67%
245	CORNERSTONE CAPITAL BANK, SSB	0.03%	2,685	13	135	920	6	34.26%	46.15%	113	1,150	6	42.83%	46.15%
246	ROYAL UNITED MORTGAGE LLC	0.03%	2,655	27	51	2,110	22	79.47%	81.48%	78	1,475	15	55.56%	55.56%
247	GENEVA FINANCIAL LLC	0.03%	2,615	13	134	900	4	34.42%	30.77%	70	1,575	9	60.23%	69.23%
248	LENSURE MORTGAGE CORP.	0.03%	2,595	7	121	1,015	3	39.11%	42.86%	386	155	1	5.97%	14.29%
249	TOWNE MORTGAGE COMPANY	0.03%	2,580	8	238	535	3	20.74%	37.50%	393	115	1	4.46%	12.50%
250	DIRECT MORTGAGE LOANS, LLC	0.03%	2,545	13	187	655	5	25.74%	38.46%	170	835	7	32.81%	53.85%
251	MAGNOLIA BANK	0.03%	2,535	7	126	935	3	36.88%	42.86%	138	945	3	37.28%	42.86%
252	OLD NATIONAL BANK	0.03%	2,530	4	***	0	0	0.00%	0.00%	363	295	1	11.66%	25.00%
253	AMERICAN INTERNET MORTGAGE, INC.	0.03%	2,510	8	65	1,545	5	61.55%	62.50%	384	155	1	6.18%	12.50%
254	AMERIFIRST FINANCIAL, INC.	0.03%	2,480	4	316	235	1	9.48%	25.00%	***	0	0	0.00%	0.00%
255	BETHPAGE FEDERAL CREDIT UNION	0.03%	2,475	17	355	120	2	4.85%	11.76%	400	85	1	3.43%	5.88%
256	ARMED FORCES BANK, N.A.	0.03%	2,460	6	***	0	0	0.00%	0.00%	197	700	2	28.46%	33.33%
257	MIDFLORIDA CREDIT UNION	0.03%	2,455	9	***	0	0	0.00%	0.00%	327	390	2	15.89%	22.22%
258	TOP FLITE FINANCIAL, INC.	0.03%	2,445	11	102	1,055	7	43.15%	63.64%	292	460	4	18.81%	36.36%
258	IMPAC MORTGAGE CORP	0.03%	2,445	11	***	0	0	0.00%	0.00%	105	1,120	8	45.81%	72.73%
260	ROUNDPOINT MORTGAGE SERVICING C	0.03%	2,430	8	275	390	2	16.05%	25.00%	169	800	4	32.92%	50.00%
261	MY MORTGAGE, INC	0.03%	2,420	8	255	470	2	19.42%	25.00%	109	1,100	4	45.45%	50.00%
261	COREVEST AMERICAN FINANCE LENDE	0.03%	2,420	2	***	0	0	0.00%	0.00%	76	1,355	1	55.99%	50.00%
263	WATERSTONE MORTGAGE CORPORATI	0.03%	2,365	9	303	295	1	12.47%	11.11%	147	860	4	36.36%	44.44%
264	RUOFF MORTGAGE COMPANY	0.03%	2,320	10	266	405	3	17.46%	30.00%	307	405	3	17.46%	30.00%
265	FIRST SAVINGS BANK	0.03%	2,295	9	189	585	3	25.49%	33.33%	358	280	2	12.20%	22.22%
266	PREMIA MORTGAGE, LLC	0.03%	2,245	5	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
267	HOMETOWN LENDERS, INC	0.03%	2,200	14	84	1,095	9	49.77%	64.29%	85	1,185	9	53.86%	64.29%
267	FAIRWINDS CREDIT UNION	0.03%	2,200	14	370	25	1	1.14%	7.14%	222	560	6	25.45%	42.86%
269	Firs OF KANSAS CITY	0.03%	2,195	3	***	0	0	0.00%	0.00%	350	285	1	12.98%	33.33%
270	GOLD STAR MORTGAGE FINANCIAL GR	0.03%	2,155	7	137	735	3	34.11%	42.86%	245	500	2	23.20%	28.57%
271	RAYMOND JAMES BANK	0.03%	2,130	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
272	QUORUM FEDERAL CREDIT UNION	0.02%	2,050	14	366	45	1	2.20%	7.14%	404	35	1	1.71%	7.14%
273	WSFS BANK	0.02%	2,005	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
274	PROMISEONE BANK	0.02%	1,995	7	***	0	0	0.00%	0.00%	271	420	2	21.05%	28.57%

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275	GENHOME MORTGAGE CORPORATION	0.02%	1,990	4	297	275	1	13.82%	25.00%	341	275	1	13.82%	25.00%
276	PANORAMA MORTGAGE GROUP, LLC	0.02%	1,980	8	61	1,290	6	65.15%	75.00%	216	520	2	26.26%	25.00%
276	ALLIANT CREDIT UNION	0.02%	1,980	12	367	35	1	1.77%	8.33%	343	270	2	13.64%	16.67%
278	LOAN SIMPLE, INC.	0.02%	1,890	6	312	195	1	10.32%	16.67%	354	235	1	12.43%	16.67%
278	UNITED NATIONS FEDERAL CU	0.02%	1,890	6	315	185	1	9.79%	16.67%	244	440	2	23.28%	33.33%
280	LOANFLIGHT LENDING, LLC.	0.02%	1,850	4	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
281	VANDERBILT MORTGAGE AND FINANCE,	0.02%	1,820	8	277	290	2	15.93%	25.00%	310	315	3	17.31%	37.50%
282	GO MORTGAGE, LLC	0.02%	1,805	5	***	0	0	0.00%	0.00%	199	510	2	28.25%	40.00%
283	SELF-HELP CREDIT UNION	0.02%	1,800	10	67	1,075	7	59.72%	70.00%	78	1,000	6	55.56%	60.00%
283	DIGITAL FEDERAL CREDIT UNION	0.02%	1,800	8	359	65	1	3.61%	12.50%	399	65	1	3.61%	12.50%
285	GREAT WESTERN FINANCIAL SERVICES,	0.02%	1,795	7	248	360	2	20.06%	28.57%	122	720	4	40.11%	57.14%
286	ITHINK FINANCIAL CREDIT UNION	0.02%	1,780	4	265	315	1	17.70%	25.00%	***	0	0	0.00%	0.00%
287	AAFMAA MORTGAGE SERVICES LLC	0.02%	1,775	3	264	315	1	17.75%	33.33%	***	0	0	0.00%	0.00%
288	LOW VA RATES, LLC	0.02%	1,770	6	60	1,160	4	65.54%	66.67%	322	285	1	16.10%	16.67%
289	MEGASTAR FINANCIAL CORPORATION	0.02%	1,745	3	301	225	1	12.89%	33.33%	***	0	0	0.00%	0.00%
290	ADVISORS MORTGAGE GROUP, LLC	0.02%	1,740	6	217	400	2	22.99%	33.33%	156	595	3	34.20%	50.00%
291	MICHIGAN MUTUAL, INC	0.02%	1,715	7	210	410	2	23.91%	28.57%	89	890	4	51.90%	57.14%
292	SHELTER HOME MORTGAGE, LLC	0.02%	1,675	5	1	1,675	5	100.00%	100.00%	86	895	3	53.43%	60.00%
293	CHERRY CREEK MORTGAGE	0.02%	1,655	5	245	335	1	20.24%	20.00%	280	335	1	20.24%	20.00%
294	PUBLIX EMPLOYEES FEDERAL CREDIT	0.02%	1,650	8	197	410	2	24.85%	25.00%	***	0	0	0.00%	0.00%
294	T2 FINANCIAL LLC	0.02%	1,650	8	294	230	2	13.94%	25.00%	165	550	2	33.33%	25.00%
296	VELLUM MORTGAGE, INC.	0.02%	1,630	4	***	0	0	0.00%	0.00%	96	790	2	48.47%	50.00%
297	DELMAR FINANCIAL COMPANY	0.02%	1,610	4	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
298	ATHAS CAPITAL GROUP, INC.	0.02%	1,605	5	341	105	1	6.54%	20.00%	278	330	2	20.56%	40.00%
299	LOANLEADERS OF AMERICA, INC	0.02%	1,590	6	254	310	2	19.50%	33.33%	***	0	0	0.00%	0.00%
300	GEORGIA'S OWN CREDIT UNION	0.02%	1,580	8	360	55	1	3.48%	12.50%	376	125	1	7.91%	12.50%
301	CANOPY MORTGAGE, LLC	0.02%	1,575	5	351	85	1	5.40%	20.00%	***	0	0	0.00%	0.00%
302	INTELLILOAN, INC.	0.02%	1,570	6	***	0	0	0.00%	0.00%	390	75	1	4.78%	16.67%
303	NATION ONE MORTGAGE CORPORATIO	0.02%	1,535	5	89	705	3	45.93%	60.00%	289	295	1	19.22%	20.00%
304	HOMESPIRE MORTGAGE CORPORATION	0.02%	1,530	8	130	545	3	35.62%	37.50%	83	845	5	55.23%	62.50%
305	SOUTHWEST STAGE FUNDING LLC	0.02%	1,520	8	78	800	4	52.63%	50.00%	339	215	1	14.14%	12.50%

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306	ARC HOME LLC	0.02%	1,500	6	***	0	0	0.00%	0.00%	378	105	1	7.00%	16.67%
307	OAKTREE FUNDING CORP	0.02%	1,495	3	***	0	0	0.00%	0.00%	235	355	1	23.75%	33.33%
307	AMERANT MORTGAGE LLC	0.02%	1,495	7	335	105	1	7.02%	14.29%	60	1,070	6	71.57%	85.71%
309	NBH BANK	0.02%	1,485	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
310	LOANUNITED.COM, LLC	0.02%	1,475	5	139	500	2	33.90%	40.00%	159	500	2	33.90%	40.00%
311	ATLANTIC COAST MORTGAGE, LLC	0.02%	1,465	5	271	245	1	16.72%	20.00%	***	0	0	0.00%	0.00%
312	GENERAL MORTGAGE CAPITAL CORPO	0.02%	1,455	3	180	385	1	26.46%	33.33%	***	0	0	0.00%	0.00%
312	CAMPUS USA CREDIT UNION	0.02%	1,455	7	304	170	2	11.68%	28.57%	387	85	1	5.84%	14.29%
312	THINK MUTUAL BANK	0.02%	1,455	3	***	0	0	0.00%	0.00%	237	345	1	23.71%	33.33%
312	CREDIT UNION MORTGAGE ASSOCIAT	0.02%	1,455	5	***	0	0	0.00%	0.00%	347	195	1	13.40%	20.00%
316	UNIVERSITY LENDING GROUP LLC	0.02%	1,445	5	305	165	1	11.42%	20.00%	364	165	1	11.42%	20.00%
317	MID PENN BANK	0.02%	1,425	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
318	PEOPLES MORTGAGE COMPANY	0.02%	1,380	6	162	405	3	29.35%	50.00%	192	405	3	29.35%	50.00%
319	NATIONWIDE EQUITIES CORPORATION	0.02%	1,375	3	47	1,140	2	82.91%	66.67%	371	135	1	9.82%	33.33%
320	METRO CITY BANK	0.02%	1,355	5	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
321	INB, NATIONAL ASSOCIATION	0.02%	1,345	1	***	0	0	0.00%	0.00%	1	1,345	1	100.00%	100.00%
322	DRAPER AND KRAMER MORTGAGE COR	0.02%	1,340	4	283	205	1	15.30%	25.00%	217	350	2	26.12%	50.00%
323	DELTA COMMUNITY CREDIT UNION	0.02%	1,305	3	***	0	0	0.00%	0.00%	286	255	1	19.54%	33.33%
323	BMO HARRIS BANK NA	0.02%	1,305	9	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
325	TRUHOME SOLUTIONS, LLC	0.02%	1,290	4	251	255	1	19.77%	25.00%	249	295	1	22.87%	25.00%
326	AUSTIN CAPITAL BANK SSB	0.01%	1,245	3	218	285	1	22.89%	33.33%	55	960	2	77.11%	66.67%
326	CALCON MUTUAL MORTGAGE LLC	0.01%	1,245	7	***	0	0	0.00%	0.00%	54	1,110	6	89.16%	85.71%
328	HANCOCK MORTGAGE PARTNERS, LLC	0.01%	1,235	5	72	695	3	56.28%	60.00%	158	420	2	34.01%	40.00%
329	CAKE MORTGAGE CORP.	0.01%	1,230	4	***	0	0	0.00%	0.00%	361	145	1	11.79%	25.00%
330	RBC BANK (GEORGIA), N.A.	0.01%	1,225	5	308	135	1	11.02%	20.00%	111	545	3	44.49%	60.00%
331	KELLER MORTGAGE, LLC	0.01%	1,210	4	212	285	1	23.55%	25.00%	***	0	0	0.00%	0.00%
331	AMERICAN SECURITY MORTGAGE COR	0.01%	1,210	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
331	HERITAGE SOUTHEAST BANK	0.01%	1,210	2	***	0	0	0.00%	0.00%	1	1,210	2	100.00%	100.00%
334	ALL CREDIT CONSIDERED MORTGAGE, I	0.01%	1,205	5	***	0	0	0.00%	0.00%	71	715	3	59.34%	60.00%
334	CIBC BANK USA	0.01%	1,205	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
334	MEMBER HOME LOAN, LLC	0.01%	1,205	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

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337	BELL BANK	0.01%	1,195	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
338	FIRST COMMUNITY MORTGAGE	0.01%	1,170	4	278	185	1	15.81%	25.00%	***	0	0	0.00%	0.00%
338	CITY & POLICE FEDERAL CREDIT UNION	0.01%	1,170	14	111	480	8	41.03%	57.14%	63	825	9	70.51%	64.29%
338	VERITAS FUNDING LLC	0.01%	1,170	4	117	470	2	40.17%	50.00%	296	215	1	18.38%	25.00%
341	MORTGAGE NETWORK, INC	0.01%	1,160	2	276	185	1	15.95%	50.00%	***	0	0	0.00%	0.00%
342	FIRST MORTGAGE SOLUTIONS, LLC	0.01%	1,150	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
343	HAWTHORN BANK	0.01%	1,125	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
344	CAPITAL CITY BANK	0.01%	1,120	6	***	0	0	0.00%	0.00%	380	75	1	6.70%	16.67%
345	AMERICAN NATIONWIDE MORTGAGE CO	0.01%	1,115	3	114	455	1	40.81%	33.33%	334	165	1	14.80%	33.33%
345	UNION SAVINGS BANK	0.01%	1,115	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
347	LIBERTY HOME MORTGAGE CORP	0.01%	1,110	4	288	165	1	14.86%	25.00%	373	95	1	8.56%	25.00%
347	UNIVERSITY CREDIT UNION	0.01%	1,110	4	***	0	0	0.00%	0.00%	316	185	1	16.67%	25.00%
349	BOND STREET MORTGAGE, LLC	0.01%	1,100	6	90	505	3	45.91%	50.00%	90	570	4	51.82%	66.67%
349	FIRST TECHNOLOGY CREDIT UNION	0.01%	1,100	6	***	0	0	0.00%	0.00%	222	280	2	25.45%	33.33%
351	BAY CAPITAL MORTGAGE CORPORATIO	0.01%	1,085	3	182	285	1	26.27%	33.33%	***	0	0	0.00%	0.00%
352	FOX COMMUNITIES CREDIT UNION	0.01%	1,080	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
353	CENTENNIAL BANK	0.01%	1,075	5	138	365	1	33.95%	20.00%	236	255	1	23.72%	20.00%
354	HSBC BANK USA, NA	0.01%	1,045	3	***	0	0	0.00%	0.00%	201	295	1	28.23%	33.33%
355	LAUNCH CREDIT UNION	0.01%	1,030	4	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
356	1ST 2ND MORTGAGE COMPANY OF NJ I	0.01%	1,005	3	***	0	0	0.00%	0.00%	346	135	1	13.43%	33.33%
357	WATERMARK CAPITAL, INC.	0.01%	1,000	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
358	JERSEY MORTGAGE COMPANY	0.01%	995	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
359	BUSEY BANK	0.01%	980	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
360	EQUITY RESOURCES INC	0.01%	955	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
361	FIRST INTERNET BANK	0.01%	930	4	***	0	0	0.00%	0.00%	283	185	1	19.89%	25.00%
362	JMJ FINANCIAL GROUP INC.	0.01%	925	3	49	750	2	81.08%	66.67%	***	0	0	0.00%	0.00%
363	NATIONS RELIABLE LENDING, LLC	0.01%	920	2	198	225	1	24.46%	50.00%	56	695	1	75.54%	50.00%
363	LIBERTY FEDERAL CREDIT UNION	0.01%	920	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
363	LOCAL MORTGAGE INC	0.01%	920	2	***	0	0	0.00%	0.00%	189	275	1	29.89%	50.00%
366	ASSURANCE FINANCIAL GROUP LLC	0.01%	915	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
366	SOUTHPOINT FINANCIAL SERVICES, INC.	0.01%	915	3	148	295	1	32.24%	33.33%	***	0	0	0.00%	0.00%

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368	COLONY BANK	0.01%	910	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
368	BAYSHORE MORTGAGE FUNDING	0.01%	910	4	48	745	3	81.87%	75.00%	119	370	2	40.66%	50.00%
370	MERIDIAN BANK	0.01%	895	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
370	RF RENOVO MANAGEMENT COMPANY, L	0.01%	895	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
372	SUNCOAST CREDIT UNION	0.01%	890	4	216	205	1	23.03%	25.00%	120	360	2	40.45%	50.00%
372	SUNFLOWER BANK, N.A.	0.01%	890	4	273	145	1	16.29%	25.00%	***	0	0	0.00%	0.00%
374	GUIDANCE RESIDENTIAL, LLC	0.01%	880	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
374	TRADITIONAL MORTGAGE ACCEPTANC	0.01%	880	4	1	880	4	100.00%	100.00%	***	0	0	0.00%	0.00%
374	SOFI BANK, NATIONAL ASSOCIATION	0.01%	880	4	282	135	1	15.34%	25.00%	320	145	1	16.48%	25.00%
374	USF FEDERAL CREDIT UNION	0.01%	880	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
378	CHAMPIONS FUNDING, LLC	0.01%	855	3	***	0	0	0.00%	0.00%	288	165	1	19.30%	33.33%
379	POLARIS HOME FUNDING CORP.	0.01%	845	3	191	215	1	25.44%	33.33%	***	0	0	0.00%	0.00%
380	UNITED PREMIER FUNDING LLC	0.01%	840	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
380	BANKSOUTH MORTGAGE COMPANY, LL	0.01%	840	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
382	COLONIAL SAVINGS	0.01%	830	4	296	115	1	13.86%	25.00%	173	270	2	32.53%	50.00%
383	ENNKAR, INC.	0.01%	825	3	1	825	3	100.00%	100.00%	***	0	0	0.00%	0.00%
383	LAND HOME FINANCIAL SERVICES,	0.01%	825	3	232	175	1	21.21%	33.33%	270	175	1	21.21%	33.33%
383	NORWICH COMMERCIAL GROUP INC	0.01%	825	5	***	0	0	0.00%	0.00%	75	465	3	56.36%	60.00%
386	RESICENTRAL LLC	0.01%	810	6	133	280	2	34.57%	33.33%	100	385	3	47.53%	50.00%
387	CITYWORTH MORTGAGE LLC	0.01%	800	4	83	400	2	50.00%	50.00%	115	340	2	42.50%	50.00%
388	M SQUARED FINANCIAL LLC	0.01%	795	3	***	0	0	0.00%	0.00%	360	95	1	11.95%	33.33%
389	CONSUMER REAL ESTATE FINANCE CO	0.01%	780	4	176	215	1	27.56%	25.00%	153	270	2	34.62%	50.00%
389	FEDEX EMPLOYEES CREDIT ASSOCIATI	0.01%	780	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
391	FIDELITY BANK	0.01%	770	2	1	770	2	100.00%	100.00%	***	0	0	0.00%	0.00%
391	COLUMBUS CAPITAL LENDING, LLC.	0.01%	770	2	172	215	1	27.92%	50.00%	203	215	1	27.92%	50.00%
391	US MORTGAGE CORPORATION	0.01%	770	2	192	195	1	25.32%	50.00%	***	0	0	0.00%	0.00%
391	AMERICAN BANCSHARES MORTGAGE L	0.01%	770	2	192	195	1	25.32%	50.00%	224	195	1	25.32%	50.00%
395	COMPASS MORTGAGE, INC.	0.01%	760	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
396	GTE FEDERAL CREDIT UNION	0.01%	750	6	332	55	1	7.33%	16.67%	219	195	1	26.00%	16.67%
397	CONSTRUCTIVE LOANS LLC	0.01%	745	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
398	GERSHMAN INVESTMENT CORP.	0.01%	740	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%



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399	TOWNEBANK	0.01%	730	2	101	315	1	43.15%	50.00%	***	0	0	0.00%	0.00%
400	CAPITAL PARTNERS MORTGAGE, LLC	0.01%	720	2	1	720	2	100.00%	100.00%	***	0	0	0.00%	0.00%
401	CITIZENS EQUITY FIRST CREDIT U	0.01%	715	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
402	ALLIED MORTGAGE GROUP	0.01%	705	3	***	0	0	0.00%	0.00%	165	235	1	33.33%	33.33%
402	SANIBEL CAPTIVA COMMUNITY BANK	0.01%	705	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
402	PACIFIC LENDING LLC	0.01%	705	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
405	ARVEST BANK	0.01%	700	4	56	495	3	70.71%	75.00%	62	495	3	70.71%	75.00%
405	SEMPER HOME LOANS, INC	0.01%	700	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
407	MK LENDING CORP	0.01%	690	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
408	LENOX FINANCIAL MORTGAGE CORPOR	0.01%	670	4	74	365	3	54.48%	75.00%	155	230	2	34.33%	50.00%
409	OLD DOMINION NATIONAL BANK	0.01%	665	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
410	BEELINE LOANS, INC.	0.01%	655	3	177	175	1	26.72%	33.33%	212	175	1	26.72%	33.33%
410	FIRST HOME MORTGAGE	0.01%	655	3	***	0	0	0.00%	0.00%	200	185	1	28.24%	33.33%
410	CITY 1ST MORTGAGE SERVICES, LC	0.01%	655	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
413	PEOPLES BANK	0.01%	650	2	***	0	0	0.00%	0.00%	148	235	1	36.15%	50.00%
414	FIRST WESTERN TRUST BANK	0.01%	645	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
414	TOGETHER CREDIT UNION	0.01%	645	9	280	100	2	15.50%	22.22%	88	335	5	51.94%	55.56%
414	CNB BANK INC.	0.01%	645	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
414	OLD SECOND NATIONAL BANK	0.01%	645	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
414	FRONTIER BANK	0.01%	645	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
419	FAY SERVICING LLC	0.01%	640	4	50	515	3	80.47%	75.00%	69	405	3	63.28%	75.00%
419	AMERICAN FEDERAL MORTGAGE CORP	0.01%	640	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
421	EASTMAN CREDIT UNION	0.01%	635	1	***	0	0	0.00%	0.00%	1	635	1	100.00%	100.00%
422	AMRES CORPORATION	0.01%	630	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
423	PACIFIC RESIDENTIAL MORTGAGE, LLC	0.01%	625	3	249	125	1	20.00%	33.33%	***	0	0	0.00%	0.00%
423	FIRST ALLIANCE HOME MORTGAGE,	0.01%	625	1	***	0	0	0.00%	0.00%	1	625	1	100.00%	100.00%
425	DAS ACQUISITION COMPANY, LLC	0.01%	610	4	46	515	3	84.43%	75.00%	1	610	4	100.00%	100.00%
426	CNB BANK	0.01%	605	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
426	GOPRIME MORTGAGE, INC.	0.01%	605	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
428	UNIVERSAL MORTGAGE & FINANCE, INC	0.01%	600	2	***	0	0	0.00%	0.00%	290	115	1	19.17%	50.00%
429	BNY MELLON, N.A.	0.01%	595	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

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430	DESJARDINS BANK	0.01%	590	2	***	0	0	0.00%	0.00%	1	590	2	100.00%	100.00%
431	FIRST COMMUNITY BANK	0.01%	575	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
431	WEICHERT FINANCIAL SERVICES	0.01%	575	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
433	PINELAND BANK	0.01%	565	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
434	REPUBLIC BANK & TRUST	0.01%	560	2	66	335	1	59.82%	50.00%	121	225	1	40.18%	50.00%
435	WAUCHULA STATE BANK	0.01%	555	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
436	PARAMOUNT BANK	0.01%	550	4	107	230	2	41.82%	50.00%	128	215	1	39.09%	25.00%
436	BANK OF LITTLE ROCK MORTGAGE CO	0.01%	550	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
438	COMMUNITY FIRST NATIONAL BANK	0.01%	545	3	52	430	2	78.90%	66.67%	136	205	1	37.61%	33.33%
438	FIRST HERITAGE MORTGAGE	0.01%	545	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
440	NJ LENDERS CORP	0.01%	540	2	***	0	0	0.00%	0.00%	1	540	2	100.00%	100.00%
441	INLANTA MORTGAGE, INC.	0.01%	535	3	62	340	2	63.55%	66.67%	***	0	0	0.00%	0.00%
442	AMNET ESOP CORP DBA AMERICAN MO	0.01%	530	2	***	0	0	0.00%	0.00%	1	530	2	100.00%	100.00%
443	CAPSTAR BANK	0.01%	525	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
443	UNIFY FINANCIAL FEDERAL CREDIT UNI	0.01%	525	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
445	RESIDENTIAL HOME MORTGAGE CORPO	0.01%	520	2	140	175	1	33.65%	50.00%	***	0	0	0.00%	0.00%
446	NORTHWEST FEDERAL CREDIT UNION	0.01%	515	7	93	235	3	45.63%	42.86%	130	200	2	38.83%	28.57%
447	FIRST STATE BANK OF ST CHARLES	0.01%	510	2	64	315	1	61.76%	50.00%	***	0	0	0.00%	0.00%
447	HOME SOLUTION LENDERS INC	0.01%	510	2	179	135	1	26.47%	50.00%	213	135	1	26.47%	50.00%
449	HOMELIGHT HOME LOANS INC	0.01%	500	2	104	215	1	43.00%	50.00%	112	215	1	43.00%	50.00%
450	BREMER BANK, NA	0.01%	495	3	***	0	0	0.00%	0.00%	1	495	3	100.00%	100.00%
450	1ST FINANCIAL, INC.	0.01%	495	3	54	390	2	78.79%	66.67%	93	250	2	50.51%	66.67%
452	RESIDENTIAL WHOLESALE MORTGAGE	0.01%	490	2	70	285	1	58.16%	50.00%	118	205	1	41.84%	50.00%
452	SIRVA MORTGAGE, INC.	0.01%	490	2	***	0	0	0.00%	0.00%	104	225	1	45.92%	50.00%
454	FIRST AMERICAN BANK	0.01%	485	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
455	GMFS, LLC	0.01%	480	2	184	125	1	26.04%	50.00%	***	0	0	0.00%	0.00%
455	CAZLE MORTGAGE, INC.	0.01%	480	2	***	0	0	0.00%	0.00%	176	155	1	32.29%	50.00%
457	FIRST MERCHANTS BANK	0.01%	475	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
457	FIRST WESTERN FEDERAL SAVINGS BA	0.01%	475	3	***	0	0	0.00%	0.00%	342	65	1	13.68%	33.33%
457	MORTGAGE300 CORPORATION	0.01%	475	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
460	LIBERTY SAVINGS BANK, FSB	0.01%	470	2	131	165	1	35.11%	50.00%	***	0	0	0.00%	0.00%

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460	HONDA FEDERAL CREDIT UNION	0.01%	470	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
462	AMERICAN FINANCE HOUSE LARIBA	0.01%	465	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
463	AUTO CLUB TRUST, FSB	0.01%	460	4	170	130	2	28.26%	50.00%	***	0	0	0.00%	0.00%
464	GUARANTY MORTGAGE SERVICES, LLC	0.01%	455	1	1	455	1	100.00%	100.00%	***	0	0	0.00%	0.00%
464	SYNERGY ONE LENDING	0.01%	455	3	108	190	2	41.76%	66.67%	319	75	1	16.48%	33.33%
464	FIRST STATE BANK	0.01%	455	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
467	UNITED MORTGAGE CORP	0.01%	450	2	149	145	1	32.22%	50.00%	***	0	0	0.00%	0.00%
468	ACHIEVA CREDIT UNION	0.01%	445	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
468	SANTANDER BANK N.A.	0.01%	445	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
470	MDE HOME LOANS LLC	0.01%	435	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
471	THOMPSON KANE & COMPANY, INC	0.01%	425	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
471	COLTEN MORTGAGE	0.01%	425	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
473	TYNDALL FEDERAL CREDIT UNION	0.01%	420	2	68	245	1	58.33%	50.00%	***	0	0	0.00%	0.00%
473	FOUNDATION MORTGAGE CORPORATIO	0.01%	420	2	68	245	1	58.33%	50.00%	***	0	0	0.00%	0.00%
473	UNITED SECURITY FINANCIAL	0.01%	420	2	263	75	1	17.86%	50.00%	303	75	1	17.86%	50.00%
473	WILSON & MUIR BANK & TRUST COMPA	0.01%	420	2	***	0	0	0.00%	0.00%	91	215	1	51.19%	50.00%
477	KWIK MORTGAGE CORPORATION	0.00%	415	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
477	INDEPENDENT BANK	0.00%	415	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
479	UNITED FIDELITY FUNDING, CORP	0.00%	410	2	171	115	1	28.05%	50.00%	1	410	2	100.00%	100.00%
479	TRUSTMARK NATIONAL BANK	0.00%	410	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
481	VERITEX COMMUNITY BANK	0.00%	405	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
481	GULF COAST BANK AND TRUST	0.00%	405	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
481	CITIZENS BANK	0.00%	405	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
484	AMERICAN HOME MORTGAGE	0.00%	400	2	81	205	1	51.25%	50.00%	***	0	0	0.00%	0.00%
485	BANKPLUS	0.00%	395	1	***	0	0	0.00%	0.00%	1	395	1	100.00%	100.00%
485	THRIVE MORTGAGE LLC	0.00%	395	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
485	AMERICAN BANK & TRUST	0.00%	395	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
488	FIRST MIDWEST BANK	0.00%	390	2	***	0	0	0.00%	0.00%	101	185	1	47.44%	50.00%
489	PRINCETON MORTGAGE CORPORATION	0.00%	385	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
489	UKRAINIAN FEDERAL CREDIT UNION	0.00%	385	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
489	GEORGE MASON MORTGAGE, LLC.	0.00%	385	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%



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492	NUMARK CREDIT UNION	0.00%	380	2	252	75	1	19.74%	50.00%	***	0	0	0.00%	0.00%
492	WINGS FINANCIAL CREDIT UNION	0.00%	380	2	***	0	0	0.00%	0.00%	65	265	1	69.74%	50.00%
492	COLORADO FEDERAL SAVINGS BANK	0.00%	380	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
492	FAIR WAY LENDING, LLC	0.00%	380	2	158	115	1	30.26%	50.00%	186	115	1	30.26%	50.00%
496	TAMPA BAY FEDERAL CREDIT UNION	0.00%	375	3	85	185	1	49.33%	33.33%	72	220	2	58.67%	66.67%
496	DIAMOND RESIDENTIAL MTG CORP	0.00%	375	1	***	0	0	0.00%	0.00%	1	375	1	100.00%	100.00%
496	EASTHAMPTON SAVINGS BANK	0.00%	375	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
499	TOWER FEDERAL CREDIT UNION	0.00%	370	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
499	THE UNION BANK CO	0.00%	370	2	***	0	0	0.00%	0.00%	1	370	2	100.00%	100.00%
501	TOTAL MORTGAGE SERVICES, LLC	0.00%	365	1	***	0	0	0.00%	0.00%	1	365	1	100.00%	100.00%
501	DYBN FINANCIALCORP	0.00%	365	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
501	ATLANTA POSTAL CREDIT UNION	0.00%	365	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
501	PIKE CREEK MORTGAGE SERVICES, INC	0.00%	365	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
505	TEXAS TECH FEDERAL CREDIT UNION	0.00%	355	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
505	WESBANCO BANK, INC.	0.00%	355	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
505	DIRECT LENDERS, LLC.	0.00%	355	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
505	TOWN SQUARE MORTGAGE & INVESTM	0.00%	355	1	***	0	0	0.00%	0.00%	1	355	1	100.00%	100.00%
505	DEVON BANK	0.00%	355	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
510	CHRISTENSEN FINANCIAL, INC.	0.00%	350	2	1	350	2	100.00%	100.00%	***	0	0	0.00%	0.00%
510	AMERICAN PORTFOLIO MORTGAGE CO	0.00%	350	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
512	ALERUS FINANCIAL NA	0.00%	345	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
512	INLAND BANK AND TRUST	0.00%	345	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
512	PHILADELPHIA FEDERAL CREDIT UN	0.00%	345	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
512	PERFORMANCE MORTGAGE, LLC	0.00%	345	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
516	THE HOME LOAN EXPERT, LLC	0.00%	335	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
516	FARMERS INSURANCE GROUP FCU	0.00%	335	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
516	FINANCIAL FREEDOM MORTGAGE, LLC	0.00%	335	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
516	IVY MORTGAGE, INC.	0.00%	335	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
516	CORNING CREDIT UNION	0.00%	335	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
516	TC FEDERAL BANK	0.00%	335	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
522	INTERCOASTAL MORTGAGE, LLC	0.00%	330	2	***	0	0	0.00%	0.00%	1	330	2	100.00%	100.00%



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523	UIF CORPORATION	0.00%	325	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
523	LUMINATE HOME LOANS, INC.	0.00%	325	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
525	JUSTICE FEDERAL CREDIT UNION	0.00%	320	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
525	ENDEAVOR CAPITAL LLC	0.00%	320	2	1	320	2	100.00%	100.00%	97	155	1	48.44%	50.00%
525	MORTGAGE EQUITY PARTNERS LLC	0.00%	320	2	129	115	1	35.94%	50.00%	149	115	1	35.94%	50.00%
528	R M K FINANCIAL CORP	0.00%	315	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
528	FIDELITY FUNDING MORTGAGE CORP	0.00%	315	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
528	CHAMPIONS MORTGAGE LLC	0.00%	315	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
528	FIRST SAVINGS MORTGAGE CORPORAT	0.00%	315	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
528	FIRST BANK	0.00%	315	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
533	MORTGAGE INVESTORS GROUP	0.00%	305	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
533	FIRST CENTRAL SAVINGS BANK	0.00%	305	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
533	FEDERATED MORTGAGE CORP	0.00%	305	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
533	FAIRWAY FUNDING GROUP INC	0.00%	305	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
533	NORTHROP GRUMMAN FEDERAL CREDI	0.00%	305	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
533	MASON-MCDUFFIE MORTGAGE CORPOR	0.00%	305	1	1	305	1	100.00%	100.00%	***	0	0	0.00%	0.00%
533	MICHIGAN FIRST CREDIT UNION	0.00%	305	1	1	305	1	100.00%	100.00%	***	0	0	0.00%	0.00%
533	CENTRAL ONE FEDERAL CREDIT UNION	0.00%	305	1	***	0	0	0.00%	0.00%	1	305	1	100.00%	100.00%
541	POLISH & SLAVIC FEDERAL CREDIT	0.00%	300	2	1	300	2	100.00%	100.00%	***	0	0	0.00%	0.00%
541	DATA MORTGAGE, INC.	0.00%	300	2	1	300	2	100.00%	100.00%	73	175	1	58.33%	50.00%
541	LEADER BANK NA	0.00%	300	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
544	SOUTHEAST MORTGAGE OF GEORGIA, I	0.00%	290	2	127	105	1	36.21%	50.00%	***	0	0	0.00%	0.00%
545	HOMETOWN FUNDING, INC. D/B/A CNB M	0.00%	285	1	1	285	1	100.00%	100.00%	1	285	1	100.00%	100.00%
545	CRESCENT MORTGAGE COMPANY	0.00%	285	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
545	NEIGHBORHOOD LOANS, INC.	0.00%	285	1	***	0	0	0.00%	0.00%	1	285	1	100.00%	100.00%
545	ROSS MORTGAGE CORPORATION	0.00%	285	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
545	DRUMMOND COMMUNITY BANK	0.00%	285	1	***	0	0	0.00%	0.00%	1	285	1	100.00%	100.00%
545	TRUSTCO BANK	0.00%	285	1	***	0	0	0.00%	0.00%	1	285	1	100.00%	100.00%
545	SECURED INVESTMENT CORP	0.00%	285	3	***	0	0	0.00%	0.00%	1	285	3	100.00%	100.00%
545	THREE RIVERS FEDERAL CREDIT U	0.00%	285	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
553	BANGOR SAVINGS BANK	0.00%	275	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

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553	MEMBER FIRST MORTGAGE, LLC	0.00%	275	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
553	AMERICAN MORTGAGE SERVICE COMP	0.00%	275	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
553	BAXTER CREDIT UNION	0.00%	275	3	318	25	1	9.09%	33.33%	***	0	0	0.00%	0.00%		
553	VALLEY WEST CORPORATION	0.00%	275	1	***	0	0	0.00%	0.00%	1	275	1	100.00%	100.00%		
553	IXONIA BANK	0.00%	275	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
559	READY MORTGAGE LENDERS, LLC	0.00%	265	1	1	265	1	100.00%	100.00%	***	0	0	0.00%	0.00%		
559	USALLIANCE FEDERAL CREDIT UNION	0.00%	265	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
559	FLAT BRANCH MORTGAGE, INC.	0.00%	265	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
559	FIRST BANK	0.00%	265	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
563	GOLDWATER BANK NATIONAL ASSOCIA	0.00%	260	2	63	165	1	63.46%	50.00%	145	95	1	36.54%	50.00%		
563	AMERICAN AIRLINES FCU	0.00%	260	2	53	205	1	78.85%	50.00%	***	0	0	0.00%	0.00%		
565	MERCANTILE BANK	0.00%	255	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
565	APCI FEDERAL CREDIT UNION	0.00%	255	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
565	FIRST AMERICAN BANK	0.00%	255	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
565	FIRST COMMUNITY CREDIT UNION	0.00%	255	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
565	ENVISION CREDIT UNION	0.00%	255	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
570	EVOLVE BANK & TRUST	0.00%	250	2	***	0	0	0.00%	0.00%	1	250	2	100.00%	100.00%		
570	BEST CAPITAL FUNDING	0.00%	250	2	***	0	0	0.00%	0.00%	103	115	1	46.00%	50.00%		
572	AML FUNDING LLC DBA ABSOLUTE MOR	0.00%	245	1	1	245	1	100.00%	100.00%	***	0	0	0.00%	0.00%		
572	THRIVENT CREDIT UNION	0.00%	245	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
572	PEOPLESSOUTH BANK	0.00%	245	1	***	0	0	0.00%	0.00%	1	245	1	100.00%	100.00%		
572	BAYPORT FUNDING LLC	0.00%	245	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
572	INTEGRITY HOME MORTGAGE CORPOR	0.00%	245	1	1	245	1	100.00%	100.00%	1	245	1	100.00%	100.00%		
577	PREMMIUM SECURITY INC.	0.00%	235	1	1	235	1	100.00%	100.00%	***	0	0	0.00%	0.00%		
577	PEAPACK-GLADSTONE BANK	0.00%	235	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
577	THE BANK OF SOUTH CAROLINA	0.00%	235	1	***	0	0	0.00%	0.00%	1	235	1	100.00%	100.00%		
577	THE EQUITABLE MORTGAGE CORPORA	0.00%	235	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
581	FIRST CENTENNIAL MORTGAGE CORPO	0.00%	230	2	110	95	1	41.30%	50.00%	1	230	2	100.00%	100.00%		
582	ADVANCIAL FEDERAL CREDIT UNION	0.00%	225	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%		
582	AXOS BANK	0.00%	225	1	***	0	0	0.00%	0.00%	1	225	1	100.00%	100.00%		
584	TEACHERS FEDERAL CREDIT UNION	0.00%	220	2	195	55	1	25.00%	50.00%	226	55	1	25.00%	50.00%		



RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Borrower Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	PENETRATION RATE by Low or Moderate Income Borrower Dollars	PENETRATION RATE by Low or Moderate Income Borrower Units	RANK: By Low to Moderate Tract 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 Dollars	PENETRATION RATE by Low or Moderate Tract Units
585	VISION ONE MORTGAGE, INC.	0.00%	215	1	1	215	1	100.00%	100.00%	***	0	0	0.00%	0.00%
585	BANKING MORTGAGE SVCS.,BMS CORP	0.00%	215	1	1	215	1	100.00%	100.00%	1	215	1	100.00%	100.00%
585	JMAC LENDING, INC.	0.00%	215	1	***	0	0	0.00%	0.00%	1	215	1	100.00%	100.00%
585	COMMUNITY TRUST BANK, INC.	0.00%	215	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
589	TOWNE FIRST MORTGAGE, LLC	0.00%	205	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
589	OPENDOOR HOME LOANS LLC	0.00%	205	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
589	THE CENTRAL TRUST BANK	0.00%	205	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
589	NMSI, INC.	0.00%	205	1	1	205	1	100.00%	100.00%	1	205	1	100.00%	100.00%
589	MLB RESIDENTIAL LENDING, LLC	0.00%	205	1	1	205	1	100.00%	100.00%	***	0	0	0.00%	0.00%
589	ROYAL PACIFIC FUNDING	0.00%	205	1	1	205	1	100.00%	100.00%	***	0	0	0.00%	0.00%
589	MIDFIRST BANK	0.00%	205	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
596	BEST FINANCE CAPITAL, INC.	0.00%	195	1	***	0	0	0.00%	0.00%	1	195	1	100.00%	100.00%
596	BOKF NA	0.00%	195	1	1	195	1	100.00%	100.00%	***	0	0	0.00%	0.00%
598	FIRST EQUITY MORTGAGE BANKERS IN	0.00%	185	1	1	185	1	100.00%	100.00%	***	0	0	0.00%	0.00%
598	MEADOWBROOK FINANCIAL MORTGAG	0.00%	185	1	1	185	1	100.00%	100.00%	1	185	1	100.00%	100.00%
600	FIRST COMMERCE CREDIT UNION	0.00%	175	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
600	FREMONT BANK	0.00%	175	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
600	VICTORIAN FINANCE, LLC	0.00%	175	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
600	STATE DEPARTMENET FEDERAL CREDI	0.00%	175	1	1	175	1	100.00%	100.00%	1	175	1	100.00%	100.00%
600	HUNTINGDON VALLEY BANK	0.00%	175	1	1	175	1	100.00%	100.00%	1	175	1	100.00%	100.00%
600	BRIGHTSTAR CREDIT UNION	0.00%	175	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
606	BLUE RIDGE BANK	0.00%	165	1	1	165	1	100.00%	100.00%	***	0	0	0.00%	0.00%
606	SMARTFI HOME LOANS, LLC	0.00%	165	1	1	165	1	100.00%	100.00%	***	0	0	0.00%	0.00%
606	ASPIRE FINANCIAL, INC.	0.00%	165	1	1	165	1	100.00%	100.00%	***	0	0	0.00%	0.00%
606	ALL REVERSE MORTGAGE, INC.	0.00%	165	1	1	165	1	100.00%	100.00%	***	0	0	0.00%	0.00%
606	LOGAN FINANCE CORPORATION	0.00%	165	1	***	0	0	0.00%	0.00%	1	165	1	100.00%	100.00%
611	RADIANT CREDIT UNION	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
611	BOXCAR MORTGAGE LLC DBA HIGHLA	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
611	INTERCAP LENDING INC	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
611	PEN AIR CREDIT UNION	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
611	ANDREWS FEDERAL CREDIT UNION	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Borrower Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	PENETRATION RATE by Low or Moderate Income Borrower Dollars	PENETRATION RATE by Low or Moderate Income Borrower Units	RANK: By Low to Moderate Tract 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 Dollars	PENETRATION RATE by Low or Moderate Tract Units
611	LUXURY MORTGAGE CORP.	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
611	TRULIANT FEDERAL CREDIT UNION	0.00%	155	3	165	45	1	29.03%	33.33%	74	90	2	58.06%	66.67%
611	GREENBOX LOANS INC	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
611	BANCO DO BRASIL AMERICAS	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
620	STATE FINANCIAL NETWORK LLC	0.00%	145	1	1	145	1	100.00%	100.00%	***	0	0	0.00%	0.00%
620	LAFAYETTE FEDERAL CREDIT UNION	0.00%	145	1	***	0	0	0.00%	0.00%	1	145	1	100.00%	100.00%
620	JLB CORP DBA GOLDEN OAK LENDING	0.00%	145	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
620	ALLEGACY FEDERAL CREDIT UNION	0.00%	145	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
624	GROW FINANCIAL FCU	0.00%	140	2	***	0	0	0.00%	0.00%	58	105	1	75.00%	50.00%
625	SUMMIT CREDIT UNION	0.00%	135	1	1	135	1	100.00%	100.00%	***	0	0	0.00%	0.00%
626	MYCUMORTGAGE, LLC	0.00%	125	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
626	1ST SIGNATURE LENDING, LLC	0.00%	125	1	1	125	1	100.00%	100.00%	***	0	0	0.00%	0.00%
628	A&N MORTGAGE SERVICES, INC.	0.00%	115	1	1	115	1	100.00%	100.00%	***	0	0	0.00%	0.00%
629	CORPORATE AMERICA FAMILY CU	0.00%	105	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
629	COMMERCE BANK	0.00%	105	1	1	105	1	100.00%	100.00%	***	0	0	0.00%	0.00%
629	HOME STATE BANK, N.A.	0.00%	105	1	1	105	1	100.00%	100.00%	1	105	1	100.00%	100.00%
629	PREMIUM MORTGAGE CORPORATION	0.00%	105	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
629	ML MORTGAGE CORP.	0.00%	105	1	***	0	0	0.00%	0.00%	1	105	1	100.00%	100.00%
629	EDUCATIONAL FEDERAL CREDIT UNION	0.00%	105	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
635	ALTRA FEDERAL CREDIT UNION	0.00%	95	1	1	95	1	100.00%	100.00%	***	0	0	0.00%	0.00%
635	NOVA FINANCIAL AND INVESTMENT CO	0.00%	95	1	***	0	0	0.00%	0.00%	1	95	1	100.00%	100.00%
637	GENISYS CREDIT UNION	0.00%	90	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
638	FIRST PORT CITY BANK	0.00%	85	1	***	0	0	0.00%	0.00%	1	85	1	100.00%	100.00%
638	UNITED FEDERAL CREDIT UNION	0.00%	85	1	***	0	0	0.00%	0.00%	1	85	1	100.00%	100.00%
640	STAR USA FEDERAL CREDIT UNION	0.00%	75	1	1	75	1	100.00%	100.00%	***	0	0	0.00%	0.00%
640	CREDIT HUMAN FEDERAL CU	0.00%	75	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
640	PARK LANE FINANCE SOLUTIONSLLC	0.00%	75	1	***	0	0	0.00%	0.00%	1	75	1	100.00%	100.00%
640	NRL FEDERAL CREDIT UNION	0.00%	75	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
644	POLICE AND FIRE FEDERAL CREDIT UNI	0.00%	70	2	228	15	1	21.43%	50.00%	268	15	1	21.43%	50.00%
645	AMERICAN HERITAGE FEDERAL CREDIT	0.00%	65	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
645	CHICAGO PATROLMEN'S FEDERAL CRE	0.00%	65	1	***	0	0	0.00%	0.00%	1	65	1	100.00%	100.00%



RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Borrower Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	PENETRATION RATE by Low or Moderate Income Borrower Dollars	PENETRATION RATE by Low or Moderate Income Borrower Units	RANK: By Low to Moderate Tract 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 Dollars	PENETRATION RATE by Low or Moderate Tract Units
645	INTERLINC MORTGAGE SERVICES, LLC	0.00%	65	1	1	65	1	100.00%	100.00%	***	0	0	0.00%	0.00%
645	GUARDIANS CREDIT UNION	0.00%	65	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
649	AFFINITY FEDERAL CREDIT UNION	0.00%	55	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
649	TOYOTA FINANCIAL SAVINGS BANK	0.00%	55	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
649	SCIENT FEDERAL CREDIT UNION	0.00%	55	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
652	PARTNERS FEDERAL CREDIT UNION	0.00%	45	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
652	HOME OFFICE	0.00%	45	1	1	45	1	100.00%	100.00%	1	45	1	100.00%	100.00%
652	GREENWOOD CREDIT UNION	0.00%	45	1	***	0	0	0.00%	0.00%	1	45	1	100.00%	100.00%

654 Institutions Assessment Area Sum \$8,388,715 28,733 \$1,608,340 9,278 19.17% 32.29% \$2,156,810 8,828 25.71% 30.72%

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.



Sample Bank - Duval County - Assessment Area Report 2:

Lender Profile by Institution Market Share-LMI Tracts only

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

RANK: By Assessment Area Origination Dollar Volume	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 Borrower Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Borrowers	UNITS ORIGINATED by Minority Borrowers
1	UNITED WHOLESALE MORTGAGE	549300HW662MN1WU8550	6.03%	129,975	581	1	56,975	281	1	57,340	256
2	WALKER & DUNLOP, LLC	254900YA1AQXNM8QVZ06	5.92%	127,595	7	***	0	0	***	0	0
3	ROCKET MORTGAGE	549300FGXN1K3HLB1R50	5.29%	114,045	621	2	52,785	325	2	37,405	213
4	METROPOLITAN LIFE INSURANCE CO	C4BXATY60WC6XE0ZDX54	4.40%	95,005	1	***	0	0	***	0	0
5	PNC BANK N.A.	AD6GFRVSDT01YPT1CS68	3.49%	75,175	57	72	1,895	19	59	2,395	25
6	READYCAP COMMERCIAL LLC	549300L8ZRL1FNUUOA59	3.03%	65,445	1	***	0	0	***	0	0
7	LENNAR MORTGAGE, LLC	549300H3I2O24NSOO931	2.55%	54,985	185	16	9,840	36	4	31,770	104
8	BANK OF ENGLAND	549300GY4NTTEM7WWB64	2.41%	52,025	213	6	19,905	95	9	18,555	75
9	VYSTAR CREDIT UNION	54930036K3ZFJ4FOKT69	2.40%	51,810	458	4	23,945	243	7	19,800	168
10	MORTGAGE RESEARCH CENTER	549300DD5QUHO6PCH70	2.39%	51,610	206	3	26,280	118	6	22,740	96
11	BANK OF AMERICA NA	B4TYDEB6GKMZ0031MB27	2.29%	49,330	122	23	7,865	55	19	11,585	61
12	DHI MORTGAGE COMPANY LIMITED	5493001SXWZ4OFF8Z903	2.13%	46,045	221	5	20,910	100	3	32,935	159
13	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	2.06%	44,480	270	9	14,450	100	5	24,945	147
14	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	1.81%	38,980	214	7	18,500	120	11	15,135	85
15	CARDINAL FINANCIAL COMPANY, LI	549300VORTI31GZTJL53	1.62%	34,955	159	8	15,295	75	16	12,575	57
16	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN84112LS84	1.53%	32,970	156	14	12,965	67	14	14,005	65
17	KBHS HOME LOANS, LLC	5493002QI2ILHHZ8D20	1.48%	31,835	119	17	9,745	41	8	19,485	73
18	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	1.44%	31,035	151	11	14,025	77	17	12,095	63
19	CALIBER HOME LOANS, INC.	549300J7XKT2BI5W213	1.22%	26,340	132	13	13,020	70	12	14,345	73
20	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	1.17%	25,335	1	***	0	0	***	0	0
21	CMG MORTGAGE INC	549300GKFNPRWNSOGF29	1.15%	24,730	146	10	14,420	98	10	18,105	111
22	PENNYMAC LOAN SERVICES LLC	RVDPPPGHCGZ40J4VQ731	1.14%	24,485	117	18	9,325	53	15	13,970	68
23	FAIRWAY INDEPENDENT MORT CORP	549300MGPZBLQDIL7538	1.12%	24,205	139	15	11,470	82	20	10,620	62
24	PGIM REAL ESTATE AGENCY FINANCE, LLC	549300DH8EI64ITBY388	1.10%	23,775	1	***	0	0	***	0	0

Report 2: Lender Profile by LMI Tracts in Assessment area

*** No Activity

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RANK: By Assessment Area Origination Dollar Volume	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 Borrower Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Borrowers	UNITS ORIGINATED by Minority Borrowers
25	KIAVI FUNDING, INC.	5493006VAGP3GQ8FJT49	1.08%	23,225	177	***	0	0	***	0	0
26	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	1.02%	22,005	101	20	8,315	43	18	11,980	52
27	WELLS FARGO BANK NA	KB1H1DSRPFMYMCUFXT09	1.00%	21,615	127	19	8,475	71	21	9,975	73
28	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	0.98%	21,100	160	12	13,915	119	13	14,260	110
29	WEBSTER BANK, N.A.	WV00VGBTLUP1XIUJE722	0.90%	19,505	1	***	0	0	***	0	0
30	NATIONSTAR MORTGAGE	549300LBCBNR1OT00651	0.88%	19,035	111	22	8,050	56	24	8,330	50
31	DIRECT LENDING PARTNERS LLC	54930054UTIC988TNU54	0.88%	19,000	20	***	0	0	***	0	0
32	COMMUNITY FIRST CREDIT UNION OF FLO	549300PIL90PE1ZLK149	0.87%	18,785	143	21	8,120	68	22	8,490	62
33	GUARANTEED RATE, INC	549300U3721FJGQZY68	0.78%	16,835	105	42	3,280	22	22	8,490	52
34	BERKELEY POINT CAPITAL LLC	549300HINJH60UG3KG47	0.76%	16,335	1	***	0	0	***	0	0
35	CIVIC FINANCIAL SERVICES, LLC	5493006HWKBRUZIDS752	0.75%	16,070	72	***	0	0	***	0	0
36	SOUTHSTATE BANK, N.A.	813UVGYPULPQIP7FQV10	0.71%	15,215	23	68	2,035	11	81	1,415	7
37	US BANK, N.A.	6BYL5QZYBDK8S7L73M02	0.64%	13,855	89	25	6,970	52	29	5,650	40
38	HOME POINT FINANCIAL CORPORATION	549300BRJZYHYKT4B84	0.64%	13,835	69	26	6,880	38	28	6,010	30
39	REGIONS BANK	EQTWLK1G7ODGC2MGLV1	0.61%	13,070	72	24	7,235	55	25	8,160	46
40	AMERIS BANK	IUGPUX5LWRZ3B6KIZ697	0.55%	11,970	64	43	3,255	21	27	6,210	36
41	SWBC MORTGAGE CORPORATION	549300DMYENRV818D594	0.51%	10,930	66	29	5,300	36	43	3,205	23
42	FINANCE OF AMERICA MORTGAGE LLC	549300MXJA09WZJ0DV55	0.48%	10,335	53	164	360	2	68	1,915	7
43	ARBOR REALTY TRUST, INC.	549300ASFUWYQ00RW077	0.46%	10,020	2	***	0	0	***	0	0
44	JPMORGAN CHASE BANK, NA	7H6GLXDRUGQFU57RNE97	0.45%	9,785	55	27	5,790	34	30	5,640	32
45	EQUITY PRIME MORTGAGE, LLC	549300K4ZLGS7SRDTL86	0.42%	9,155	41	30	5,150	26	26	6,505	27
46	AMERISAVE MORTGAGE COMPANY	549300YIQ7S7Z8PIHE53	0.42%	9,050	46	44	3,250	20	96	1,155	7
47	BROKER SOLUTIONS, INC	549300E2UX99HKDBR481	0.42%	8,975	33	36	3,670	20	31	5,215	13
48	AMERICAN PACIFIC MORTGAGE CORPORA	549300KIOYNU323LVJ37	0.41%	8,890	38	49	2,925	15	37	4,285	17
49	FLAGSTAR BANK NA	SS1TRMSN6BRNMOREEV51	0.40%	8,720	44	37	3,580	18	33	5,105	19
50	CARRINGTON MORTGAGE SERVICES L	549300R9S3MVDV4MGF56	0.40%	8,550	52	31	4,605	29	36	4,745	29
51	HANCOCK WHITNEY BANK	NSGZD26XPW2CUM2JKU70	0.38%	8,295	31	66	2,125	11	50	2,865	13
52	DOMINION FINANCIAL SERVICES, LLC	549300C8GOC4OYUV0Z32	0.37%	7,910	26	***	0	0	***	0	0
53	CAPITAL ONE, NA	207ALC1P1YM00VDV0K75	0.36%	7,765	1	***	0	0	***	0	0



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54	PARAMOUNT RESIDENTIAL MORTGAGE	2549002FWS2106HWP46	0.35%	7,570	32	40	3,485	17	35	5,050	22
55	NEWREZ LLC	549300FNXY540N23N64	0.34%	7,360	48	34	3,865	31	52	2,850	22
56	NEW DAY FINANCIAL, LLC.	549300SUCQ1358EGVE89	0.34%	7,325	33	45	3,170	16	49	2,885	13
57	PROSPERITY HOME MORTGAGE, LLC	5493005PKOSG7MYXOB34	0.33%	7,215	33	48	2,930	16	64	1,990	10
58	RMC HOME MORTGAGE, LLC	549300XFPZ54Y2QPYR56	0.33%	7,185	37	28	5,420	28	34	5,070	26
59	AMERICAN NEIGHBORHOOD MORTGAGE A	549300F8C5JA44WNMI75	0.33%	7,115	29	63	2,185	11	60	2,335	11
60	HAMILTON HOME LOANS, INC	549300D2MZVH30ENJ10	0.33%	7,075	33	41	3,355	17	53	2,805	13
61	OVM FINANCIAL, INC	254900K3H3XMRQNU9F32	0.33%	7,035	33	64	2,175	13	42	3,270	14
62	LENDINGONE LLC	54930091JQKCU3Z6IP44	0.31%	6,770	34	***	0	0	***	0	0
63	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.31%	6,585	35	38	3,535	19	76	1,665	11
64	WATSON MORTGAGE CORP.	549300YLA2LNEYNOLN85	0.29%	6,295	37	35	3,695	25	89	1,270	8
65	AMERICAN FINANCIAL NETWORK, INC.	5493008NWHQT1R22C024	0.29%	6,280	26	74	1,865	9	32	5,170	22
66	GATEWAY FIRST BANK	54930034MNPILHP25H80	0.29%	6,235	53	33	3,985	39	38	3,980	38
67	TRUIST BANK	JJKC32MCHWDI71265Z06	0.29%	6,195	41	69	2,000	16	44	3,095	19
68	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.28%	6,090	36	73	1,880	12	157	485	3
69	121 FINANCIAL CREDIT UNION	549300XCP8KUCUTKGF379	0.27%	5,880	74	53	2,780	38	61	2,260	36
70	HOMEOWNERS FINANCIAL GROUP, LLC	549300NJVKCDJA5YC939	0.27%	5,785	45	32	4,120	36	39	3,570	24
71	FIRSTBANK	549300WWJ28EP3GZG107	0.27%	5,760	2	***	0	0	***	0	0
72	CHURCHILL MORTGAGE CORPORATION	549300BL6VL7AXWYP56	0.26%	5,680	28	46	2,955	17	45	3,015	17
73	FBC MORTGAGE, LLC	5493005JPZ3LXXMB0S24	0.26%	5,550	20	75	1,795	7	41	3,280	12
74	RENASANT BANK	5493002RF1ERFA2XR050	0.25%	5,430	28	50	2,885	15	46	2,920	16
75	BETTER MORTGAGE CORPORATION	549300XY701IELCE5Q08	0.24%	5,275	27	71	1,910	12	50	2,865	15
76	CBNA YEAR TO DATE	DRMSV1Q0EKMEXLAU1P80	0.24%	5,255	33	55	2,460	18	78	1,575	13
77	JAX FEDERAL CREDIT UNION	549300WKOE38PNU5OD49	0.24%	5,165	53	65	2,135	23	91	1,240	18
78	FIRST OPTION MORTGAGE, LLC	549300PFJ7GCGDLB2E65	0.23%	5,010	22	38	3,535	17	47	2,905	15
79	EMM LOANS LLC	549300EMNDEK4BA8WB53	0.22%	4,845	23	87	1,250	6	67	1,930	8
80	USAA FEDERAL SAVINGS BANK	C5654JQHJUHNO772B561	0.22%	4,825	21	80	1,520	8	55	2,635	11
81	PLANET HOME LENDING, LLC	54930021WPXNHYZUL09	0.21%	4,620	26	47	2,950	20	40	3,520	22
82	PRIMELENDING	549300121SF0K2LN2804	0.21%	4,600	30	57	2,405	17	69	1,770	12

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83	MORTGAGE SOLUTIONS OF COLORADO	549300P8TV7FCWLSMM53	0.20%	4,295	17	97	1,015	5	62	2,030	8
84	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	0.20%	4,230	26	142	505	5	70	1,730	8
85	NVR MORTGAGE FINANCE, INC.	549300KBWX4NV5Q1E376	0.20%	4,220	18	60	2,350	10	54	2,740	12
86	JET HOMELOANS, LLC	549300TYV7NDBX6FUR63	0.19%	4,130	14	130	615	3	80	1,455	5
87	STIFEL BANK & TRUST	CKVBED0S4DMLKJ5XHX28	0.19%	4,125	27	174	310	2	77	1,595	11
88	MUTUAL OF OMAHA MORTGAGE	549300OPCWU6E72WUT29	0.19%	4,035	21	52	2,795	15	75	1,675	9
89	AMERICAN FINANCING CORPORATION	549300ALNLSNS3Y53T24	0.18%	3,855	23	67	2,070	14	98	1,150	8
90	MORTGAGE LENDERS INVESTMENT TR	549300EOHSB7M6IFW844	0.18%	3,820	22	56	2,415	15	254	145	1
91	HIGHLANDS RESIDENTIAL MORTGAGE, LT	549300KHXD7JSQUZU22	0.17%	3,770	24	219	165	1	140	605	3
92	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	0.17%	3,745	21	79	1,535	11	100	1,130	8
93	AMERIFIRST FINANCIAL CORP.	54930080OKRZ7NNZIO71	0.17%	3,715	19	51	2,850	16	48	2,890	16
94	FIRST REPUBLIC BANK	YWCO7IKBQM2JV8L4IV08	0.17%	3,705	35	***	0	0	***	0	0
95	EVERETT FINANCIAL, INC.	549300XWUSRVV0HPRY47	0.17%	3,665	25	112	805	5	83	1,375	9
96	Sample Bank	QXXXXXXXXXXXXXXXXXX2	0.17%	3,630	12	249	95	1	150	520	2
97	PLAZA HOME MORTGAGE, INC	549300JYXTZDSPJEPI44	0.17%	3,605	17	95	1,075	7	65	1,965	9
98	HOMETOWN EQUITY MORTGAGE, LLC	549300RA3E0BUFO7Y221	0.16%	3,400	24	76	1,690	10	63	2,020	14
99	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYNF23	0.16%	3,365	17	70	1,990	10	56	2,570	14
100	ALCOVA MORTGAGE, LLC	549300RYBJHWWDENV610	0.15%	3,290	16	58	2,390	12	74	1,685	9
101	21ST MORTGAGE	549300XQVJ1XBNFA5536	0.15%	3,285	43	62	2,215	31	71	1,720	22
102	SECURITYNATIONAL MORTGAGE COMPAN	549300VQUTI5IU7GXT57	0.15%	3,260	22	61	2,335	15	57	2,540	16
103	BANK OZK	549300VYK2WBD7SST478	0.15%	3,165	3	***	0	0	***	0	0
104	CONTOUR MORTGAGE CORPORATION	549300LLKEKXL2RM1F61	0.15%	3,145	13	111	810	4	86	1,290	6
105	FIFTH THIRD BANK, NATIONAL ASSOCIATIO	QFROUN1UWUYU0DVIWD5	0.14%	3,020	22	119	760	8	94	1,170	8
106	SUCCESS MORTGAGE PARTNERS, INC	549300VMX06UV1F7NS76	0.14%	3,015	13	136	535	3	158	475	3
107	NETWORK FUNDING, L.P.	254900QRD0ZXH08TX87	0.14%	2,990	16	83	1,345	9	128	675	5
108	ANGEL OAK MORTGAGE SOLUTIONS LLC	549300KSOOZZVXCMA627	0.14%	2,955	17	162	380	2	93	1,215	7
109	PRIMARY RESIDENTIAL MORTGAGE, INC.	54930052M48FOD3CWA54	0.13%	2,855	19	59	2,360	16	58	2,490	16
110	TRIAD FINANCIAL SERVICES, INC.	549300CB67L6KPLHE19	0.13%	2,825	57	54	2,485	51	84	1,360	28
111	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.13%	2,815	9	146	470	2	99	1,140	4

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112	LOWER, LLC	549300RN01LBYR8ZVX74	0.13%	2,775	15	108	845	5	120	750	4
113	SYNOVUS BANK	DX0JX77PRMOELF7VG772	0.13%	2,700	20	78	1,555	15	71	1,720	14
114	UNION HOME MORTGAGE	549300RPOGWJRH63HS39	0.12%	2,555	9	137	525	3	87	1,275	3
115	DEEPHAVEN MORTGAGE LLC	549300Y5Y88FQLI7VE83	0.11%	2,465	11	189	235	1	147	525	3
116	PLAINS COMMERCE BANK	549300KJ8PAJ7E52HG32	0.11%	2,365	13	91	1,170	6	90	1,265	7
117	SUMMIT MORTGAGE CORPORATION	5493001YIUWLFRRXQUO81	0.11%	2,360	14	88	1,220	8	104	1,050	8
118	THE MORTGAGE FIRM	5493007CXTOHZ2JBEJ61	0.11%	2,275	11	81	1,475	7	95	1,160	6
119	PHH MORTGAGE CORPORATION	PAOOWF3GUFM46FBSF561	0.10%	2,225	15	93	1,090	8	125	705	5
120	A&D MORTGAGE LLC	2549005SIVTHG14U2905	0.10%	2,205	13	101	930	8	103	1,065	5
121	HOMEAMERICAN MORTGAGE CORPORATIO	5493001HHBUTXHS7TZ96	0.10%	2,195	7	***	0	0	106	1,015	3
122	BAY EQUITY LLC	549300PL8ER6H23P0Z91	0.10%	2,170	10	92	1,100	6	87	1,275	5
123	EMBRACE HOME LOANS, INC.	213800QUAI2VH5YM6310	0.10%	2,125	9	127	685	3	115	825	3
124	ACOPIA, LLC	549300L1DBFIJZ18LA40	0.09%	2,010	10	84	1,330	8	233	185	1
125	LEADERONE FINANCIAL CORP.	5493000NYUJT9UC6G261	0.09%	2,005	9	126	690	4	***	0	0
126	NATIONWIDE MORTGAGE BANKERS, INC.	549300CLRXFV83ZL806	0.09%	1,955	11	77	1,610	10	66	1,955	11
127	VILLAGE CAPITAL & INVESTMENT	549300VCMRO4ST680C11	0.09%	1,930	10	177	290	2	192	345	3
128	STRONG HOME MORTGAGE, LLC	254900O28OG3UMHXQY81	0.09%	1,895	9	191	215	1	111	940	6
129	CORNERSTONE FIRST MORTGAGE, INC	2549001SI0EMFPT39035	0.09%	1,890	12	***	0	0	171	405	3
130	MID-CONTINENT FUNDING, INC.	549300NN0PRX314QGG46	0.09%	1,885	7	125	695	3	85	1,335	5
131	VELOCITY COMMERCIAL CAPITAL LLC	549300TA4MQM8WN2XG31	0.09%	1,865	9	***	0	0	79	1,510	6
132	SILVER HILL FUNDING, LLC	549300038578ZJ284Y20	0.08%	1,805	9	***	0	0	***	0	0
133	LADERA LENDING, INC.	5493000H6DFDDJRORG89	0.08%	1,795	7	89	1,205	5	123	725	3
134	RESOURCE FINANCIAL SERVICES, INC.	549300916KMYQ118CX89	0.08%	1,765	7	123	730	4	156	490	2
135	LAKEVIEW COMMUNITY CAPITAL, LL	5493005EYZOUVJUXAX38	0.08%	1,725	9	118	765	3	73	1,690	8
135	CITIBANK, NA	E57ODZWZ7FF32TWEFA76	0.08%	1,725	5	219	165	1	245	165	1
137	NORTH AMERICAN SAVINGS BANK	549300K6K2IS7FRS7S09	0.08%	1,645	7	90	1,190	6	130	665	3
138	OPEN MORTGAGE, LLC	549300CR5XDK0TP71727	0.08%	1,640	8	116	770	4	109	980	4
139	WOLFE FINANCIAL, INC.	5493005XMJQ1GSXUGT67	0.08%	1,620	10	99	995	7	92	1,230	8
139	FIRST FLORIDA CREDIT UNION	549300EYKSNFOZRIBC29	0.08%	1,620	18	120	755	13	135	630	10

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141	GENEVA FINANCIAL LLC	5493001XKL0FTNOJ0866	0.07%	1,575	9	131	605	3	118	785	5
142	NATIONS DIRECT MORTGAGE, LLC	549300QKL5FUBZ8L SF50	0.07%	1,560	6	231	145	1	82	1,395	5
143	COASTLINE FEDERAL CREDIT UNION	254900VUE5T11NQKZ414	0.07%	1,525	15	114	785	9	135	630	6
144	FLORIDA CAPITAL BANK, N.A	549300ZIXM1VUXPG4D03	0.07%	1,515	7	132	565	3	96	1,155	5
145	TEMPLE VIEW CAPITAL FUNDING LP	549300RYTR2RVL4SFJ90	0.07%	1,505	9	***	0	0	***	0	0
146	SUN WEST MORTGAGE COMPANY, INC	549300SK2GVCQXPD4S58	0.07%	1,495	7	148	460	2	227	205	1
147	FIRST GUARANTY MORTGAGE CORPOR	549300MMIZD8222YV754	0.07%	1,485	9	115	775	5	145	535	3
148	ROYAL UNITED MORTGAGE LLC	549300UG7QXKM7KGV847	0.07%	1,475	15	96	1,025	11	154	510	6
149	UNITED COMMUNITY BANK	T68X8LLAQYRNDV034K14	0.07%	1,460	6	198	205	1	153	515	3
150	SEACOAST NATIONAL BANK	5493006MCOP60BB14G97	0.07%	1,450	4	212	175	1	***	0	0
150	NEXERA HOLDING LLC	549300EKFFG3BU8DNX74	0.07%	1,450	8	82	1,450	8	168	410	2
152	NETWORK CAPITAL FUNDING CORPORATI	549300GQDT484LG19C04	0.07%	1,435	11	122	735	5	***	0	0
153	CHANGE LENDING, LLC	5493004AS1SPBQOFR49	0.07%	1,430	8	***	0	0	147	525	3
154	SPACE COAST CREDIT UNION	549300VN9E1DEKF26E34	0.07%	1,415	9	183	260	2	174	400	2
155	NATIONS LENDING CORPORATION	254900WEP08K7U7S3A80	0.06%	1,400	10	85	1,295	9	197	325	3
155	BARRINGTON BANK & TRUST CO. NA	C398JSK21YCXWM603F55	0.06%	1,400	8	134	540	4	114	885	5
157	CLEARPATH LENDING	549300G5DVGMOZHRQC33	0.06%	1,390	6	94	1,085	5	105	1,030	4
158	AMCAP MORTGAGE LTD	549300ONBM4MGXXBTA44	0.06%	1,380	6	100	970	4	143	580	2
158	CASTLE MORTGAGE CORPORATION DBA E	549300MQDQ3TUIDROR90	0.06%	1,380	10	***	0	0	150	520	4
160	ABSOLUTE HOME MORTGAGE	549300D4ZYL5QLMTV35	0.06%	1,370	8	140	510	4	101	1,115	7
161	LIMA ONE CAPITAL, LLC	254900FBWEZ3YUPOBN33	0.06%	1,355	7	***	0	0	***	0	0
161	COREVEST AMERICAN FINANCE LENDER L	549300MQEDQYDJR8CP22	0.06%	1,355	1	***	0	0	***	0	0
163	INB, NATIONAL ASSOCIATION	549300HGDJQ37M5BE268	0.06%	1,345	1	***	0	0	***	0	0
164	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.06%	1,335	9	103	905	7	119	775	5
165	CITADEL SERVICING CORPORATION	254900E6AIE4Z8YQM970	0.06%	1,320	10	121	750	6	137	625	5
166	AMWEST FUNDING CORP	549300O6Z016KYMESL47	0.06%	1,315	7	***	0	0	111	940	4
167	WYNDHAM CAPITAL MORTGAGE, INC	549300UVXY7S004OQL53	0.06%	1,295	5	155	410	2	146	530	2
168	CERTAINTY HOME LOANS, LLC	549300QVQQMJ9IWR0G78	0.06%	1,290	8	107	850	6	113	930	6
169	AAG	549300TINI6CL78UD591	0.06%	1,275	15	86	1,275	15	194	340	4



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169	FILO MORTGAGE, LLC	254900TG14TB8RKS3U42	0.06%	1,275	7	187	250	2	284	75	1
171	NFM, INC	549300MCIFZSDHUT8X63	0.06%	1,245	5	219	165	1	185	365	1
172	TD BANK	03D0JEWFDUS0SEEK689	0.06%	1,225	9	116	770	4	179	385	3
173	HERITAGE SOUTHEAST BANK	549300KZLDOQY0W4XL83	0.06%	1,210	2	***	0	0	***	0	0
174	FIGURE LENDING LLC	254900UL88QFG0E40516	0.06%	1,200	26	148	460	10	159	465	9
175	AXIA FINANCIAL LLC	5493006TY8FGNLX44X28	0.06%	1,195	9	***	0	0	176	395	3
175	THIRD FEDERAL SAVINGS AND LOAN	5493008CPTDVOS570626	0.06%	1,195	7	208	185	1	233	185	1
177	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.06%	1,190	20	144	495	9	133	635	9
178	HOMETOWN LENDERS, INC	549300UFNWWY11NLMW19	0.05%	1,185	9	106	875	7	108	990	8
178	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMDBMT48	0.05%	1,185	7	110	815	5	139	615	3
178	STOCKTON MORTGAGE CORPORATION	549300QR0KFPEDZPEI42	0.05%	1,185	7	113	795	5	121	740	4
181	HOMEXPRESS MORTGAGE CORP.	549300R77W0P105C3S50	0.05%	1,170	8	105	880	6	131	640	4
182	CORNERSTONE CAPITAL BANK, SSB	549300CY7WNAHKHYSJ73	0.05%	1,150	6	133	555	3	177	390	2
183	IMPAC MORTGAGE CORP	549300U2WRK56BY8UC05	0.05%	1,120	8	***	0	0	259	135	1
184	CALCON MUTUAL MORTGAGE LLC	549300NFPC3Y4W3Y7R87	0.05%	1,110	6	***	0	0	***	0	0
185	ATLANTIC BAY MORTGAGE GROUP	549300RWXUAFD1WAE410	0.05%	1,105	5	162	380	2	159	465	3
185	CHICAGO MORTGAGE SOLUTIONS LLC	254900HQB1GFTN5BRG15	0.05%	1,105	7	***	0	0	144	555	3
187	MY MORTGAGE, INC	549300NT030LXB2A8T82	0.05%	1,100	4	146	470	2	102	1,100	4
188	GOODLEAP, LLC	549300YN94MOAVW0F52	0.05%	1,080	8	124	700	6	116	805	5
189	FIRST HOME BANK	549300DMI3W6YLDVSK93	0.05%	1,075	5	109	840	4	165	440	2
190	HUNTINGTON NATIONAL BANK	2WHM8VNJH63UN14OL754	0.05%	1,070	4	208	185	1	192	345	1
190	AMERANT MORTGAGE LLC	5493008PQSMR41Y70C36	0.05%	1,070	6	244	105	1	254	145	1
192	CLICK N' CLOSE, INC.	54930049L5WINET09Q97	0.05%	1,065	5	151	455	3	163	455	3
193	BNC NATIONAL BANK	549300LH06ZZHKPX5U83	0.05%	1,060	2	***	0	0	***	0	0
194	SELF-HELP CREDIT UNION	549300W2VOHO3742H053	0.05%	1,000	6	98	1,000	6	107	1,000	6
194	AMERIHOME MORTGAGE COMPANY, LLC	254900HA4DQWAE0W3342	0.05%	1,000	6	177	290	2	133	635	3
196	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.05%	980	10	191	215	3	147	525	3
197	AUSTIN CAPITAL BANK SSB	549300DRKDRXN7POBN12	0.04%	960	2	***	0	0	185	365	1
198	MAGNOLIA BANK	549300REENMLD2RN3W58	0.04%	945	3	170	325	1	110	945	3



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198	NBKC BANK	213800XR2TCBQJSF1X93	0.04%	945	3	***	0	0	182	370	2
200	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IVCS62	0.04%	915	7	102	915	7	209	270	2
201	HOMESTAR FINANCIAL CORPORATION	5493000BR75YQF0VQC27	0.04%	895	5	129	630	4	198	320	2
201	SHELTER HOME MORTGAGE, LLC	5493005WWQ2221ORBN75	0.04%	895	3	104	895	3	***	0	0
203	MICHIGAN MUTUAL, INC	549300TK6RZQSFZHV09	0.04%	890	4	155	410	2	129	670	2
203	FIRST HORIZON BANK	COOWI3L2W9TPYR3WJX37	0.04%	890	4	***	0	0	131	640	2
203	AMERICAN FINANCIAL RESOURCES INC.	5493002B2WMHY23GFK92	0.04%	890	4	219	165	1	126	695	3
206	WATERSTONE MORTGAGE CORPORATION	549300GRGZDEH4ZGQS06	0.04%	860	4	***	0	0	140	605	3
207	HOMESPIRE MORTGAGE CORPORATION	549300MFY0P4D23AOB91	0.04%	845	5	205	195	1	233	185	1
208	DIRECT MORTGAGE LOANS, LLC	549300I0ICF6REKHOC74	0.04%	835	7	128	655	5	171	405	3
209	CITY & POLICE FEDERAL CREDIT UNION	5493008UAY9U03UGF223	0.04%	825	9	170	325	5	210	260	4
210	ROUNDPOINT MORTGAGE SERVICING COR	5493000I1YWBLONJ30	0.04%	800	4	219	165	1	117	800	4
211	VELLUM MORTGAGE, INC.	549300IPUHFAS0769M51	0.04%	790	2	***	0	0	180	375	1
212	FIRST NATIONAL BANK OF AMERICA	254900WTZC5SSKIN2M11	0.04%	770	4	244	105	1	211	255	1
213	MILEND, INC.	549300Q10M1VXBG2H889	0.03%	735	3	***	0	0	122	735	3
214	ARK-LA-TEX FINANCIAL SERVICES LLC	5493001GDRY0EL7VG372	0.03%	730	4	185	255	1	188	360	2
215	GREAT WESTERN FINANCIAL SERVICES, IN	549300W3T11BMEUW8789	0.03%	720	4	164	360	2	188	360	2
215	NORTHPOINTE BANK	549300UXY7OP0IC38293	0.03%	720	6	169	330	2	177	390	4
217	ALL CREDIT CONSIDERED MORTGAGE, INC	549300W45D2J6BT4LX65	0.03%	715	3	***	0	0	124	715	3
218	ARMED FORCES BANK, N.A.	5493007CLWQN2S6IZK91	0.03%	700	2	***	0	0	***	0	0
219	NATIONS RELIABLE LENDING, LLC	549300JKR164SLNO6Y85	0.03%	695	1	***	0	0	126	695	1
220	PROVIDENT FUNDING ASSOCIATES	54930043BMDE130FJ617	0.03%	690	6	243	110	2	241	180	2
221	ZILLOW HOME LOANS, LLC	549300370QILXLFUWD20	0.03%	680	4	172	320	2	182	370	2
222	SOFI LENDING CORP	549300SXISSKGP5702	0.03%	665	3	231	145	1	182	370	2
223	SOUTHERN TRUST MORTGAGE, LLC	549300FOXIQQV5UZD367	0.03%	660	4	172	320	2	***	0	0
223	ALLY BANK	549300C04BJ0G297NC13	0.03%	660	4	***	0	0	199	305	1
225	EASTMAN CREDIT UNION	549300DDLYW49R2HCV81	0.03%	635	1	***	0	0	***	0	0
226	FIRST ALLIANCE HOME MORTGAGE,	549300H12E7AUMUHP294	0.03%	625	1	***	0	0	137	625	1
226	VANDYK MORTGAGE	549300XQ7B5FIVUNFE29	0.03%	625	3	153	430	2	222	215	1

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228	OCMBC, INC.	549300J7I82PNDVU8H22	0.03%	610	4	161	385	3	220	220	2
228	DAS ACQUISITION COMPANY, LLC	549300ZZME37MX1EF14	0.03%	610	4	139	515	3	168	410	2
230	ADVISORS MORTGAGE GROUP, LLC	254900F9ZTVTX763V835	0.03%	595	3	160	400	2	174	400	2
231	DESJARDINS BANK	549300U37SC1LBUJFV92	0.03%	590	2	***	0	0	142	590	2
232	BOND STREET MORTGAGE, LLC	549300EL87GZMCVX0Q34	0.03%	570	4	164	360	2	220	220	2
232	BANK OF THE WEST	QOT5WN9R8KQTRFVKEV3	0.03%	570	4	***	0	0	***	0	0
234	M&T BANK	WWB2V0FCW3A0EE3ZJN75	0.03%	565	5	155	410	4	204	275	3
235	FAIRWINDS CREDIT UNION	54930030S6J5KOL5LJ73	0.03%	560	6	***	0	0	***	0	0
236	T2 FINANCIAL LLC	549300GTVXJ2PGXNLM73	0.03%	550	2	***	0	0	211	255	1
237	RBC BANK (GEORGIA), N.A.	5493001JT9MT323Y3M39	0.03%	545	3	234	135	1	259	135	1
238	NEXBANK	549300NWBS6MQJX15N44	0.03%	540	2	185	255	1	***	0	0
238	NJ LENDERS CORP	549300JZD4L02YZI3Z50	0.03%	540	2	***	0	0	***	0	0
238	REVERSE MORTGAGE FUNDING LLC	5493001FXF3J5C0QWQ87	0.03%	540	4	134	540	4	164	445	3
241	AMNET ESOP CORP DBA AMERICAN MORT	254900MOZQAASVJC1G95	0.02%	530	2	***	0	0	204	275	1
242	PANORAMA MORTGAGE GROUP, LLC	549300FVD3YHE65PKH97	0.02%	520	2	138	520	2	150	520	2
243	NP, INC.	2549004Z576VEJBK3N72	0.02%	510	2	140	510	2	154	510	2
243	GO MORTGAGE, LLC	25490018IFQOT83Q7H49	0.02%	510	2	***	0	0	211	255	1
243	KEYSTONE FUNDING, INC	5493002GI63WHHUTUD85	0.02%	510	2	***	0	0	199	305	1
246	LOANUNITED.COM, LLC	549300PL267CW8182203	0.02%	500	2	143	500	2	233	185	1
246	GOLD STAR MORTGAGE FINANCIAL GROU	5493002Y5XYV7DV1ZV88	0.02%	500	2	175	295	1	***	0	0
248	ARVEST BANK	COINQMNM6RBU631DD85	0.02%	495	3	144	495	3	281	85	1
248	BREMER BANK, NA	54930082GM1TWV6QVI24	0.02%	495	3	***	0	0	***	0	0
250	NORWICH COMMERCIAL GROUP INC	549300T5QSL6MC8M4D04	0.02%	465	3	***	0	0	227	205	1
250	PRIMIS MORTGAGE COMPANY	54930059GZZ7G4G40O53	0.02%	465	3	***	0	0	159	465	3
252	TOP FLITE FINANCIAL, INC.	54930030Z1JWTP3SVD16	0.02%	460	4	148	460	4	162	460	4
252	SOVEREIGN LENDING GROUP INCORPORA	549300BFJ8COFCPOMU05	0.02%	460	2	***	0	0	248	155	1
254	UNITED NATIONS FEDERAL CU	549300HCNXTNGIMAR91	0.02%	440	2	***	0	0	165	440	2
255	AMERICAN HERITAGE LENDING, LLC	549300ZPSJZO10ZAX556	0.02%	435	3	152	435	3	***	0	0
255	FIRSTBANK	549300OBO7DOF2KOP535	0.02%	435	1	***	0	0	***	0	0

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257	HANCOCK MORTGAGE PARTNERS, LLC	549300RAGLSEPN0V3D13	0.02%	420	2	154	420	2	218	225	1
257	PROMISEONE BANK	254900MY80V94K63ZY41	0.02%	420	2	***	0	0	167	420	2
259	MISSION LOANS, LLC	549300XCVBRR56D08F03	0.02%	415	3	207	190	2	287	65	1
260	UNITED FIDELITY FUNDING, CORP	2549007ZL90U2M5ZNA78	0.02%	410	2	238	115	1	168	410	2
261	GUARANTY HOME MORTGAGE CORPORATI	5493005HCI0Y8LJK5S48	0.02%	405	3	183	260	2	248	155	1
261	RUOFF MORTGAGE COMPANY	549300GSCUJKJNRJ980	0.02%	405	3	158	405	3	267	115	1
261	PEOPLES MORTGAGE COMPANY	549300N3JBQ15RQ7AV97	0.02%	405	3	158	405	3	171	405	3
261	FAY SERVICING LLC	549300D0H09HSURFXA20	0.02%	405	3	181	280	2	203	280	2
265	BANKPLUS	549300SFG15JDKI5MD22	0.02%	395	1	***	0	0	***	0	0
266	MIDFLORIDA CREDIT UNION	549300K7224BC1IAX207	0.02%	390	2	***	0	0	***	0	0
267	RESICENTRAL LLC	549300323EON4W3CCM44	0.02%	385	3	226	155	1	267	115	1
268	DIAMOND RESIDENTIAL MTG CORP	549300WS8BW010BDA390	0.02%	375	1	***	0	0	180	375	1
268	SIERRA PACIFIC MORTGAGE CO. INC	254900TTZ395IC926125	0.02%	375	1	***	0	0	***	0	0
270	BAYSHORE MORTGAGE FUNDING	549300PEWJWBNEOSS013	0.02%	370	2	198	205	1	245	165	1
270	THE UNION BANK CO	254900BDGU9FU91PQA51	0.02%	370	2	***	0	0	264	125	1
272	TOTAL MORTGAGE SERVICES, LLC	549300VJQVZKJBDWS17	0.02%	365	1	***	0	0	185	365	1
273	KIND LENDING, LLC	549300M28VZJOVC63092	0.02%	360	2	226	155	1	***	0	0
273	SUNCOAST CREDIT UNION	549300TOOOOW36EX6R40	0.02%	360	2	***	0	0	188	360	2
275	FIRST NATIONAL BANK OF PA	N8T7HW55LK5D2ORCKP39	0.02%	355	1	***	0	0	***	0	0
275	TOWN SQUARE MORTGAGE & INVESTMEN	254900AX110CHF6FV28	0.02%	355	1	***	0	0	191	355	1
275	OAKTREE FUNDING CORP	549300KX4S1573HISS22	0.02%	355	1	***	0	0	***	0	0
278	DRAPER AND KRAMER MORTGAGE CORP.	5493001R92DY5D11DI85	0.02%	350	2	198	205	1	***	0	0
279	THINK MUTUAL BANK	254900B9B6TYYGLOXT47	0.02%	345	1	***	0	0	***	0	0
280	CITY NATIONAL BANK OF FLORIDA	GDN5JXQ4P5NZE28ZRC90	0.02%	340	2	167	340	2	***	0	0
280	CITYWORTH MORTGAGE LLC	549300FCPKXI75DX5M03	0.02%	340	2	191	215	1	264	125	1
282	CHERRY CREEK MORTGAGE	549300RBX56T2MW5HO19	0.02%	335	1	168	335	1	***	0	0
282	TOGETHER CREDIT UNION	549300YDBNK66R6ZES34	0.02%	335	5	248	100	2	274	110	2
282	FIRST CITIZENS BANK AND TRUST	L9VVX1KT5FTKSOMLF66	0.02%	335	3	***	0	0	217	230	2
282	FIRST EQUITY MORTGAGE INC	549300X8AUU3UC1ULZ79	0.02%	335	1	***	0	0	195	335	1

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286	ATHAS CAPITAL GROUP, INC.	549300EHQ0Y7SP41BR91	0.02%	330	2	244	105	1	196	330	2
286	INTERCOASTAL MORTGAGE, LLC	549300BM4NS8HDJT3X28	0.02%	330	2	***	0	0	248	155	1
288	VANDERBILT MORTGAGE AND FINANCE, IN	5493000YNV8IX4VD3X12	0.01%	315	3	177	290	2	***	0	0
289	CENTRAL ONE FEDERAL CREDIT UNION	549300MUTFJQGRZJH019	0.01%	305	1	***	0	0	***	0	0
290	NATION ONE MORTGAGE CORPORATIO	5493006VCMZ998IGOO33	0.01%	295	1	175	295	1	201	295	1
290	HSBC BANK USA, NA	11E8VN30JCEQV1H4R804	0.01%	295	1	***	0	0	***	0	0
290	OLD NATIONAL BANK	549300AT7EB9FJAF0E61	0.01%	295	1	***	0	0	***	0	0
290	TRUHOME SOLUTIONS, LLC	5493002YXAOJOQPEGS38	0.01%	295	1	***	0	0	***	0	0
294	HOMETOWN FUNDING, INC. D/B/A CNB MOR	549300BRR67NLTQSBT29	0.01%	285	1	180	285	1	***	0	0
294	LOW VA RATES, LLC	5493004RCIKT22ZKI125	0.01%	285	1	***	0	0	202	285	1
294	NEIGHBORHOOD LOANS, INC.	2549000723MCLR701H50	0.01%	285	1	***	0	0	***	0	0
294	TRUSTCO BANK	549300GCEP3NM7A1X491	0.01%	285	1	***	0	0	***	0	0
294	SECURED INVESTMENT CORP	2549003K48UGTWEK6O31	0.01%	285	3	***	0	0	***	0	0
294	Sample Bank OF KANSAS CITY	549300W5A6PQ1VJG3497	0.01%	285	1	***	0	0	***	0	0
294	DRUMMOND COMMUNITY BANK	254900G3JF710WUIHN65	0.01%	285	1	***	0	0	***	0	0
301	FIRST SAVINGS BANK	WKN6AF1FCL7B5YGTG183	0.01%	280	2	212	175	1	***	0	0
301	FIRST TECHNOLOGY CREDIT UNION	549300Q02LGIN9AXKP98	0.01%	280	2	***	0	0	248	155	1
303	GENHOME MORTGAGE CORPORATION	549300G4JDIJPBE08J84	0.01%	275	1	182	275	1	204	275	1
303	LOCAL MORTGAGE INC	549300Y69VZ9GGBMGY89	0.01%	275	1	***	0	0	204	275	1
303	VALLEY WEST CORPORATION	254900HO9WPE4LTLQU96	0.01%	275	1	***	0	0	204	275	1
306	COLONIAL SAVINGS	549300EMNQ2QLOEPQ289	0.01%	270	2	238	115	1	***	0	0
306	ALLIANT CREDIT UNION	549300T94GSH3C4U5M59	0.01%	270	2	***	0	0	***	0	0
306	CONSUMER REAL ESTATE FINANCE CO	549300PJ2WT35S77Q208	0.01%	270	2	***	0	0	254	145	1
309	WINGS FINANCIAL CREDIT UNION	549300HVV3AI97UKTO72	0.01%	265	1	***	0	0	***	0	0
310	DELTA COMMUNITY CREDIT UNION	549300Y4BSP3BSFW7J29	0.01%	255	1	***	0	0	***	0	0
310	CENTENNIAL BANK	549300BEFX6JRSCS5N78	0.01%	255	1	***	0	0	211	255	1
312	EVOLVE BANK & TRUST	549300IRXW9RSZM2B951	0.01%	250	2	***	0	0	***	0	0
312	MCLEAN MORTGAGE CORPORATION	549300T0I2M6IPLVEN24	0.01%	250	2	219	165	1	245	165	1
312	1ST FINANCIAL, INC.	549300AT7S7TRS2KSX88	0.01%	250	2	231	145	1	275	105	1



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312	ANGEL OAK HOME LOANS LLC	549300GDBIZCO16TMO49	0.01%	250	2	249	95	1	276	95	1
316	INTEGRITY HOME MORTGAGE CORPORATI	549300BTRR873E71L054	0.01%	245	1	188	245	1	***	0	0
316	PEOPLESSOUTH BANK	549300RZCM5T73BZEI76	0.01%	245	1	***	0	0	***	0	0
318	LOAN SIMPLE, INC.	549300748YYU6VG08N83	0.01%	235	1	***	0	0	***	0	0
318	PEOPLES BANK	54930032OCUOR526IR93	0.01%	235	1	***	0	0	215	235	1
318	THE BANK OF SOUTH CAROLINA	549300YQ763HO7N3CO68	0.01%	235	1	***	0	0	***	0	0
318	ALLIED MORTGAGE GROUP	549300RYWXR8TL5LIK35	0.01%	235	1	***	0	0	215	235	1
322	LENOX FINANCIAL MORTGAGE CORPORATI	549300LROQOOQU77WS20	0.01%	230	2	190	230	2	***	0	0
322	FIRST CENTENNIAL MORTGAGE CORPORA	549300SELIX3XCH3UZW80	0.01%	230	2	249	95	1	***	0	0
324	AXOS BANK	2549009X2AG1P20YAJ63	0.01%	225	1	***	0	0	***	0	0
324	SIRVA MORTGAGE, INC.	549300KQHWNSVCE2MY88	0.01%	225	1	***	0	0	***	0	0
324	VALLEY NATIONAL BANK	K10V14JRMCIJ329YTN75	0.01%	225	1	***	0	0	***	0	0
324	REPUBLIC BANK & TRUST	X6T32LKEPUT8LQMW6755	0.01%	225	1	***	0	0	218	225	1
328	TAMPA BAY FEDERAL CREDIT UNION	549300SCF56K6YEG7X54	0.01%	220	2	208	185	1	233	185	1
329	BANKING MORTGAGE SVCS.,BMS CORP	5493006XEQ3W7XTQXN65	0.01%	215	1	191	215	1	222	215	1
329	HOMELIGHT HOME LOANS INC	254900DEALZYZM93S163	0.01%	215	1	191	215	1	***	0	0
329	VERITAS FUNDING LLC	549300UVOSI4XZZGUE14	0.01%	215	1	191	215	1	***	0	0
329	COLUMBUS CAPITAL LENDING, LLC.	549300U2SQMRT681J356	0.01%	215	1	191	215	1	222	215	1
329	JMAC LENDING, INC.	5493009B17HXCXTD608	0.01%	215	1	***	0	0	***	0	0
329	SOUTHWEST STAGE FUNDING LLC	549300249G20MDIDRR27	0.01%	215	1	***	0	0	***	0	0
329	WILSON & MUIR BANK & TRUST COMPANY	549300TMWSYX6B5ZOK69	0.01%	215	1	***	0	0	222	215	1
329	PARAMOUNT BANK	549300KW3HYVCO6WS898	0.01%	215	1	***	0	0	222	215	1
337	COMMUNITY FIRST NATIONAL BANK	549300KR4ZW8KJC82O47	0.01%	205	1	198	205	1	***	0	0
337	RESIDENTIAL WHOLESALE MORTGAGE	549300MUXFVZKH4XLG17	0.01%	205	1	***	0	0	***	0	0
337	CADENCE BANK	Q7C315HKI8VX0SSKBS64	0.01%	205	1	198	205	1	227	205	1
337	NMSI, INC.	549300DCGBXW5FJMV921	0.01%	205	1	198	205	1	***	0	0
341	NORTHWEST FEDERAL CREDIT UNION	549300OSZK2W0WJYS771	0.01%	200	2	204	200	2	288	55	1
342	AMERICAN BANCSHARES MORTGAGE LLC	549300EQED7LF41GHV46	0.01%	195	1	205	195	1	230	195	1
342	CREDIT UNION MORTGAGE ASSOCIAT	549300DNWSJUNAWUM003	0.01%	195	1	***	0	0	***	0	0

Report 2: Lender Profile by LMI Tracts in Assessment area

*** No Activity

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RANK: By Assessment Area Origination Dollar Volume	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 Borrower Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Borrowers	UNITS ORIGINATED by Minority Borrowers
342	GTE FEDERAL CREDIT UNION	549300ZIQ24V0C88AC41	0.01%	195	1	***	0	0	230	195	1
342	BEST FINANCE CAPITAL, INC.	5493002UTIS7AQUDFF80	0.01%	195	1	***	0	0	230	195	1
346	MEADOWBROOK FINANCIAL MORTGAGE B	2549008X67CV1MNM7747	0.01%	185	1	208	185	1	***	0	0
346	UNIVERSITY CREDIT UNION	549300G5ZQEXZC4Y5G44	0.01%	185	1	***	0	0	233	185	1
346	FIRST MIDWEST BANK	KV8W1JTB8FZ821S5ED75	0.01%	185	1	***	0	0	233	185	1
346	FIRST INTERNET BANK	549300B81YVW4GBEN49	0.01%	185	1	***	0	0	233	185	1
346	FIRST HOME MORTGAGE	549300GPO6DWDUZR4UY30	0.01%	185	1	***	0	0	***	0	0
351	STATE DEPARTMENET FEDERAL CREDIT U	254900EZRN0CBEP77K34	0.01%	175	1	212	175	1	242	175	1
351	BEE LINE LOANS, INC.	984500F03B9034CQB904	0.01%	175	1	212	175	1	***	0	0
351	LAND HOME FINANCIAL SERVICES,	5493006RIR31ORKYB608	0.01%	175	1	212	175	1	242	175	1
351	HUNTINGDON VALLEY BANK	549300G36820CW642152	0.01%	175	1	212	175	1	242	175	1
351	DATA MORTGAGE, INC.	5493008E4KBJCB6UKR64	0.01%	175	1	212	175	1	***	0	0
356	AMERICAN NATIONWIDE MORTGAGE COMP	549300WKXTUY0SWZLN290	0.01%	165	1	***	0	0	***	0	0
356	LOGAN FINANCE CORPORATION	2549002VH9C0PKB8K153	0.01%	165	1	***	0	0	***	0	0
356	CHAMPIONS FUNDING, LLC	984500U2F9A83N391A91	0.01%	165	1	***	0	0	***	0	0
356	UNIVERSITY LENDING GROUP LLC	549300DZCP6EQ7DCSD79	0.01%	165	1	219	165	1	***	0	0
360	LENSURE MORTGAGE CORP.	549300UR5AOWTJJ7KZ64	0.01%	155	1	226	155	1	248	155	1
360	ENDEAVOR CAPITAL LLC	549300CUUEEQ66ZVK149	0.01%	155	1	226	155	1	***	0	0
360	AMERICAN INTERNET MORTGAGE, INC.	549300BOXNV8VLRBDT24	0.01%	155	1	226	155	1	***	0	0
360	CAZLE MORTGAGE, INC.	254900SUZ313OILKVD67	0.01%	155	1	***	0	0	248	155	1
364	CAKE MORTGAGE CORP.	5493000EUC3MM52PJV85	0.01%	145	1	***	0	0	254	145	1
364	LAFAYETTE FEDERAL CREDIT UNION	549300SY0ZRUCS4CSY07	0.01%	145	1	***	0	0	254	145	1
364	SOFI BANK, NATIONAL ASSOCIATION	54930054ET8KM4O1D485	0.01%	145	1	***	0	0	***	0	0
367	HOME SOLUTION LENDERS INC	54930012OSP7Z8V2FB74	0.01%	135	1	234	135	1	259	135	1
367	REALFI HOME FUNDING CORP	5493005XCKCOIX4JMI33	0.01%	135	1	234	135	1	***	0	0
367	1ST 2ND MORTGAGE COMPANY OF NJ INC	549300ZOBXG0DT4I6U54	0.01%	135	1	***	0	0	259	135	1
367	NATIONWIDE EQUITIES CORPORATION	549300WH9FMXOC63ZV77	0.01%	135	1	234	135	1	259	135	1
371	GEORGIA'S OWN CREDIT UNION	54930025XJJO3T0M1A92	0.01%	125	1	***	0	0	264	125	1
372	TOWNE MORTGAGE COMPANY	549300R7HGHP2I754087	0.01%	115	1	238	115	1	267	115	1

Report 2: Lender Profile by LMI Tracts in Assessment area

*** No Activity

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RANK: By Assessment Area Origination Dollar Volume	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 Borrower Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Borrowers	UNITS ORIGINATED by Minority Borrowers
372	MORTGAGE EQUITY PARTNERS LLC	549300GE8KIGZVQV1223	0.01%	115	1	238	115	1	267	115	1
372	FAIR WAY LENDING, LLC	54930008MKP7T81OVK54	0.01%	115	1	238	115	1	267	115	1
372	QUONTIC BANK	2549004XJQQPBYQSM39	0.01%	115	1	***	0	0	267	115	1
372	UNIVERSAL MORTGAGE & FINANCE, INC	549300FFPMB9B7FHNR61	0.01%	115	1	***	0	0	267	115	1
372	BEST CAPITAL FUNDING	549300CEGZGHVQG00D32	0.01%	115	1	***	0	0	***	0	0
378	HOME STATE BANK, N.A.	549300AUFLERO59VGC71	0.00%	105	1	244	105	1	***	0	0
378	ML MORTGAGE CORP.	254900JH11ROOV921P96	0.00%	105	1	***	0	0	***	0	0
378	ARC HOME LLC	54930048PBRWCQHQM310	0.00%	105	1	***	0	0	***	0	0
378	GROW FINANCIAL FCU	549300FOCEH0X0ZOR362	0.00%	105	1	***	0	0	***	0	0
382	FLORIDA CREDIT UNION	5493006ZBGVXBAMCRG16	0.00%	100	2	257	45	1	***	0	0
383	PRIMESOUTH BANK	549300C4Y29QY31U5912	0.00%	95	1	***	0	0	***	0	0
383	NOVA FINANCIAL AND INVESTMENT CORP	549300HIV08XPBPNVG69	0.00%	95	1	***	0	0	276	95	1
383	M SQUARED FINANCIAL LLC	5493008JUW0FLRMO0W64	0.00%	95	1	***	0	0	***	0	0
383	GOLDWATER BANK NATIONAL ASSOCIATI	549300X08QKYUH256I80	0.00%	95	1	***	0	0	276	95	1
383	LIBERTY HOME MORTGAGE CORP	549300B2JHJSM7775Y41	0.00%	95	1	***	0	0	276	95	1
388	TRULIANT FEDERAL CREDIT UNION	549300VXXDSMSH313G18	0.00%	90	2	257	45	1	280	90	2
389	UNITED FEDERAL CREDIT UNION	549300PKEQ3Q9S0IXW76	0.00%	85	1	***	0	0	281	85	1
389	CAMPUS USA CREDIT UNION	549300BPDFS1CLV7K329	0.00%	85	1	252	85	1	***	0	0
389	FIRST PORT CITY BANK	254900JRJMMWO6A10H16	0.00%	85	1	***	0	0	281	85	1
389	BETHPAGE FEDERAL CREDIT UNION	549300KTR1JGH3K6LU06	0.00%	85	1	***	0	0	***	0	0
393	PARK LANE FINANCE SOLUTIONSLLC	549300IX6RAX31C1BI75	0.00%	75	1	***	0	0	284	75	1
393	CAPITAL CITY BANK	2549004EXIAAMK5CLH54	0.00%	75	1	***	0	0	***	0	0
393	INTELLILOAN, INC.	549300Q6YL1SFVPEGV90	0.00%	75	1	***	0	0	***	0	0
393	UNITED SECURITY FINANCIAL	549300D7GVUYHQEDEE56	0.00%	75	1	253	75	1	284	75	1
393	SYNERGY ONE LENDING	2549004FXPNKCLIN8250	0.00%	75	1	253	75	1	***	0	0
398	DIGITAL FEDERAL CREDIT UNION	549300JPGMCMBEJEK584	0.00%	65	1	255	65	1	***	0	0
398	CHICAGO PATROLMEN'S FEDERAL CREDIT	254900LP2WHZQ61VBS60	0.00%	65	1	***	0	0	***	0	0
398	FIRST WESTERN FEDERAL SAVINGS BANK	549300N1R0R39PYT7O68	0.00%	65	1	***	0	0	***	0	0
401	TEACHERS FEDERAL CREDIT UNION	549300R8VPSFM828B312	0.00%	55	1	256	55	1	***	0	0



<i>RANK: By Assessment Area Origination Dollar Volume</i>	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 Borrower Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers	UNITS ORIGINATED by Low or Moderate Income Borrowers	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Borrowers	UNITS ORIGINATED by Minority Borrowers
402	HOME OFFICE	549300FDNZSDIZP9N063	0.00%	45	1	257	45	1	289	45	1
402	GREENWOOD CREDIT UNION	549300JD1162QW84ZO34	0.00%	45	1	***	0	0	***	0	0
404	QUORUM FEDERAL CREDIT UNION	549300Q50XCC0473FG63	0.00%	35	1	***	0	0	***	0	0
405	POLICE AND FIRE FEDERAL CREDIT UNION	54930063XGNMIXS57091	0.00%	15	1	260	15	1	290	15	1
405	Institutions	Assessment Area LMI Tracts		\$2,156,810	8,828		\$655,080	4,104		\$723,155	3,913

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: Borrower Income Profile for Assessment Area by County and Census Tract

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

COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Duval

000101	Low	52.50%	80	19	23	18	17	3	46.28%	11,170	1,995	3,175	2,890	2,795	315
000102	Moderate	53.75%	80	18	25	9	8	20	34.88%	16,900	2,420	3,475	1,395	1,040	8,570
000200	Low	31.82%	22	4	3	1	5	9	19.64%	3,640	300	415	105	725	2,095
000300	Low	60.42%	48	11	18	3	5	11	61.34%	5,160	935	2,230	505	385	1,105
000600	Moderate	42.40%	125	24	29	25	35	12	6.75%	119,915	3,000	5,095	5,605	8,635	97,580
000700	Upper	10.26%	117	4	8	13	86	6	5.17%	45,475	910	1,440	2,145	38,950	2,030
000800	Middle	11.11%	63	0	7	10	37	9	6.13%	20,315	0	1,245	3,090	12,285	3,695
001000	Moderate	36.36%	11	4	0	2	0	5	12.24%	5,065	620	0	200	0	4,245
001100	Middle	20.54%	112	8	15	26	54	9	14.44%	29,680	1,670	2,615	6,820	15,380	3,195
001200	Middle	21.52%	79	7	10	15	38	9	17.06%	20,665	1,075	2,450	3,175	12,230	1,735
001300	Low	34.62%	52	8	10	9	18	7	31.09%	6,820	790	1,330	1,435	2,160	1,105
001401	Low	62.82%	78	31	18	10	14	5	61.28%	10,240	3,545	2,730	1,470	1,930	565
001402	Moderate	59.52%	42	10	15	7	4	6	61.10%	5,360	980	2,295	1,075	390	620
001500	Low	36.76%	68	10	15	9	17	17	40.73%	8,630	1,270	2,245	1,115	2,345	1,655
001600	Low	37.50%	8	2	1	0	2	3	29.21%	1,010	160	135	0	300	415
002101	Upper	13.38%	157	6	15	35	82	19	8.38%	54,705	1,560	3,025	11,115	31,920	7,085
002102	Upper	15.28%	72	1	10	11	42	8	10.15%	30,680	1,225	1,890	3,765	19,890	3,910
002200	Upper	16.75%	203	8	26	37	126	6	9.63%	65,195	980	5,300	8,995	47,620	2,300
002300	Upper	19.18%	73	3	11	22	36	1	12.94%	19,475	325	2,195	5,800	10,840	315
002400	Upper	15.28%	72	4	7	13	46	2	8.11%	24,980	340	1,685	2,805	19,580	570
002501	Moderate	37.84%	148	16	40	33	45	14	34.11%	26,470	1,970	7,060	6,305	9,255	1,880
002502	Middle	26.70%	191	18	33	65	63	12	18.95%	41,825	2,000	5,925	15,935	15,745	2,220
002600	Low	27.12%	59	11	5	10	20	13	23.89%	7,745	1,015	835	1,420	2,960	1,515
002701	Low	47.06%	85	24	16	9	20	16	42.75%	10,855	2,510	2,130	1,555	2,240	2,420
002702	Low	56.25%	64	21	15	8	9	11	45.05%	9,790	2,285	2,125	1,160	1,175	3,045
002801	Low	49.25%	67	21	12	8	14	12	48.20%	7,065	2,205	1,200	760	1,760	1,140
002802	Low	40.32%	62	14	11	6	16	15	24.19%	12,920	1,850	1,275	820	1,810	7,165
002901	Low	45.76%	59	13	14	3	14	15	41.64%	7,025	1,175	1,750	455	1,660	1,985
002902	Low	37.29%	59	10	12	5	12	20	32.49%	6,925	970	1,280	535	1,280	2,860



COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Duval

010101	Middle	19.40%	402	14	64	154	150	20	14.86%	104,150	1,630	13,850	42,370	41,140	5,160
010104	Upper	21.59%	264	9	48	90	110	7	16.24%	69,750	1,215	10,110	24,130	32,210	2,085
010105	Middle	11.40%	193	3	19	45	119	7	7.25%	71,475	805	4,375	14,525	49,705	2,065
010106	Middle	19.31%	233	10	35	94	83	11	15.54%	63,145	1,630	8,185	25,410	25,705	2,215
010107	Upper	10.27%	185	3	16	53	111	2	6.55%	57,495	595	3,170	15,385	37,655	690
010202	Middle	32.50%	120	10	29	45	33	3	27.97%	25,370	940	6,155	8,565	9,095	615
010203	Moderate	33.64%	214	16	56	70	65	7	27.74%	50,830	2,460	11,640	18,420	16,695	1,615
010204	Middle	45.71%	280	20	108	107	41	4	42.01%	62,790	2,840	23,540	25,245	10,185	980
010301	Middle	28.51%	228	13	52	88	65	10	23.04%	63,560	1,955	12,690	22,930	17,395	8,590
010305	Moderate	41.13%	248	19	83	84	53	9	35.59%	56,820	2,705	17,515	20,800	13,995	1,805
010306	Moderate	50.59%	85	14	29	31	9	2	47.12%	16,925	1,810	6,165	6,905	1,585	460
010307	Moderate	26.09%	23	0	6	10	3	4	19.51%	4,255	0	830	2,110	755	560
010308	Middle	43.36%	113	17	32	44	14	6	22.80%	38,055	2,415	6,260	9,990	3,200	16,190
010401	Moderate	48.00%	75	11	25	23	10	6	42.21%	12,605	1,365	3,955	3,975	2,380	930
010402	Moderate	53.78%	119	20	44	21	21	13	38.18%	26,215	2,950	7,060	5,475	8,465	2,265
010501	Middle	33.94%	330	13	99	123	87	8	29.79%	91,190	2,915	24,255	34,365	27,515	2,140
010502	Moderate	30.48%	269	18	64	98	79	10	24.82%	72,045	2,540	15,340	27,030	24,065	3,070
010503	Moderate	52.86%	227	27	93	58	44	5	48.15%	43,155	3,975	16,805	11,810	9,730	835
010601	Middle	33.53%	173	8	50	62	40	13	10.56%	105,065	960	10,130	15,850	11,010	67,115
010602	NA	18.33%	120	1	21	34	62	2	13.28%	39,150	145	5,055	9,490	23,980	480
010700	Moderate	58.77%	114	32	35	20	18	9	53.21%	18,540	3,980	5,885	4,830	2,740	1,105
010800	Moderate	48.96%	96	23	24	17	20	12	49.63%	13,490	3,035	3,660	2,555	2,500	1,740
010900	Moderate	44.30%	79	19	16	29	8	7	41.74%	13,165	2,125	3,370	5,275	1,370	1,025
011000	Moderate	50.88%	114	29	29	15	19	22	49.28%	16,780	3,765	4,505	1,865	3,405	3,240
011100	Moderate	57.53%	73	24	18	11	11	9	52.68%	10,725	2,570	3,080	2,165	1,835	1,075
011200	Low	63.64%	44	11	17	8	2	6	61.37%	5,980	1,145	2,525	1,210	400	700
011300	Low	62.79%	43	11	16	7	3	6	52.49%	7,325	1,445	2,400	1,605	635	1,240
011400	Moderate	70.18%	57	19	21	9	5	3	61.00%	7,295	1,845	2,605	1,545	935	365
011500	Moderate	54.55%	55	20	10	5	12	8	51.17%	6,605	2,370	1,010	665	1,380	1,180
011600	Moderate	51.02%	49	14	11	7	7	10	37.43%	7,655	1,510	1,355	945	755	3,090
011700	Middle	45.07%	71	9	23	26	10	3	29.61%	17,865	1,475	3,815	5,560	2,210	4,805
011800	Middle	50.85%	59	16	14	12	10	7	43.75%	9,395	2,070	2,040	1,560	1,360	2,365
011901	Middle	40.85%	235	35	61	79	48	12	32.81%	47,885	4,135	11,575	17,365	12,320	2,490
011903	Middle	42.86%	147	15	48	43	36	5	30.03%	29,525	1,545	7,320	8,765	10,370	1,525
011904	Middle	30.59%	219	9	58	101	45	6	27.55%	52,505	1,505	12,960	25,295	11,425	1,320

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COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Duval

011905	Middle	52.07%	217	34	79	60	40	4	37.90%	33,365	2,990	9,655	11,730	8,140	850
012000	Moderate	58.20%	189	34	76	44	20	15	51.21%	33,155	4,140	12,840	8,740	4,170	3,265
012100	Low	51.35%	37	10	9	6	6	6	39.41%	6,915	1,220	1,505	1,120	1,180	1,890
012201	Moderate	53.61%	97	14	38	25	11	9	46.84%	16,715	1,740	6,090	4,765	2,395	1,725
012202	Moderate	36.46%	96	12	23	16	31	14	32.48%	17,720	1,640	4,115	2,760	5,545	3,660
012300	Moderate	42.00%	150	20	43	45	32	10	41.12%	27,810	2,570	8,865	9,165	5,710	1,500
012400	Middle	49.23%	130	16	48	38	19	9	45.50%	23,800	2,030	8,800	7,510	3,825	1,635
012500	Moderate	61.95%	113	26	44	23	13	7	57.60%	19,305	2,970	8,150	3,865	2,605	1,715
012601	Moderate	45.59%	68	7	24	19	14	4	40.19%	12,850	965	4,200	3,565	2,460	1,660
012602	Moderate	48.43%	159	22	55	42	27	13	41.56%	29,465	2,720	9,525	8,550	5,555	3,115
012702	Moderate	44.65%	159	27	44	31	46	11	32.69%	33,665	3,485	7,520	6,245	8,080	8,335
012703	Middle	60.00%	140	34	50	30	19	7	54.80%	23,670	4,190	8,780	6,170	3,405	1,125
012704	Moderate	53.14%	175	30	63	46	28	8	47.03%	29,925	3,550	10,525	9,030	5,540	1,280
012800	Moderate	55.25%	219	37	84	49	29	20	52.77%	38,785	5,165	15,300	9,655	4,925	3,740
012900	Moderate	57.89%	95	15	40	26	10	4	48.71%	16,885	1,645	6,580	5,370	1,650	1,640
013000	Upper	8.60%	93	1	7	9	76	0	4.20%	42,645	135	1,655	2,555	38,300	0
013100	Middle	25.37%	67	5	12	19	31	0	17.84%	16,955	775	2,250	4,325	9,605	0
013200	Moderate	50.00%	4	1	1	1	1	0	28.92%	830	15	225	315	275	0
013301	Middle	46.83%	126	19	40	33	31	3	31.78%	34,760	2,485	8,560	6,995	8,295	8,425
013302	Low	59.72%	72	16	27	14	10	5	58.03%	9,470	1,930	3,565	2,060	1,230	685
013402	Moderate	52.70%	148	17	61	27	27	16	44.95%	24,160	1,945	8,915	4,285	6,875	2,140
013403	Moderate	37.66%	77	6	23	23	23	2	31.56%	18,775	820	5,105	5,515	6,945	390
013404	Moderate	43.02%	86	12	25	27	20	2	19.26%	33,000	1,440	4,915	5,175	4,910	16,560
013502	Middle	47.31%	93	12	32	37	8	4	45.22%	17,205	1,660	6,120	7,195	1,560	670
013504	Moderate	54.81%	135	28	46	38	15	8	55.13%	23,945	3,900	9,300	6,790	2,645	1,310
013522	Middle	44.05%	84	11	26	21	20	6	37.16%	15,190	1,335	4,310	4,595	4,140	810
013523	Middle	44.44%	90	10	30	34	12	4	37.95%	19,370	970	6,380	8,030	3,210	780
013524	Moderate	51.06%	141	22	50	39	20	10	47.58%	26,355	2,980	9,560	7,735	4,310	1,770
013525	Moderate	56.98%	172	34	64	43	27	4	51.22%	26,590	3,370	10,250	7,555	4,845	570
013526	Middle	39.25%	107	11	31	42	18	5	10.51%	61,175	1,085	5,345	9,660	3,500	41,585
013723	Middle	34.12%	633	30	186	226	170	21	29.30%	161,365	4,050	43,230	62,090	46,680	5,315
013728	Middle	32.00%	125	13	27	45	33	7	23.09%	28,845	1,415	5,245	11,845	8,845	1,495
013729	Middle	36.57%	134	8	41	52	25	8	29.76%	30,290	1,310	7,705	12,210	7,355	1,710
013730	Upper	35.16%	128	7	38	51	30	2	30.84%	28,910	1,195	7,720	12,095	7,380	520
013731	Middle	48.76%	121	11	48	37	22	3	40.39%	24,005	1,365	8,330	8,005	5,730	575

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COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Duval

013732	Middle	43.83%	162	23	48	50	36	5	30.11%	34,850	1,805	8,690	13,580	9,440	1,335
013733	Middle	24.16%	389	14	80	140	144	11	18.24%	111,685	1,660	18,710	40,210	42,730	8,375
013800	Middle	33.33%	6	1	1	1	1	2	28.16%	1,030	75	215	185	205	350
013901	Moderate	23.70%	135	7	25	52	47	4	16.68%	33,145	1,045	4,485	14,250	12,255	1,110
013902	Middle	27.39%	157	14	29	52	53	9	19.67%	40,295	1,730	6,195	14,070	15,275	3,025
013904	Moderate	43.08%	130	19	37	34	32	8	15.75%	54,620	2,625	5,975	7,520	8,400	30,100
013905	Upper	9.33%	150	6	8	16	117	3	8.72%	105,120	6,970	2,200	4,950	89,455	1,545
013906	Upper	18.67%	150	8	20	21	96	5	8.30%	56,860	1,540	3,180	5,695	42,920	3,525
014001	Upper	12.20%	123	6	9	13	87	8	5.27%	60,865	1,230	1,975	2,845	50,105	4,710
014002	Upper	16.67%	96	3	13	21	56	3	10.86%	32,230	855	2,645	6,145	21,990	595
014101	Upper	13.71%	197	13	14	27	138	5	9.04%	66,905	3,275	2,770	7,415	51,290	2,155
014103	Upper	6.49%	77	3	2	15	55	2	5.35%	28,155	955	550	3,665	22,145	840
014104	Upper	5.00%	60	0	3	5	47	5	0.98%	33,100	0	325	1,465	25,765	5,545
014203	Upper	17.80%	191	13	21	34	119	4	7.91%	73,595	2,065	3,755	7,470	58,155	2,150
014204	Upper	6.80%	206	5	9	46	141	5	3.63%	73,800	875	1,805	12,230	56,935	1,955
014205	Middle	10.78%	102	6	5	16	68	7	5.31%	50,770	1,430	1,265	5,480	35,860	6,735
014206	Upper	1.96%	51	1	0	6	41	3	0.10%	24,265	25	0	1,260	21,605	1,375
014311	Low	42.98%	114	17	32	25	35	5	35.03%	24,880	2,335	6,380	6,125	8,445	1,595
014312	Middle	32.58%	132	12	31	29	53	7	11.36%	71,450	1,570	6,545	7,455	14,165	41,715
014328	Middle	28.57%	196	16	40	59	74	7	22.42%	46,660	2,350	8,110	13,925	21,050	1,225
014329	Middle	39.45%	109	11	32	35	30	1	31.10%	26,315	1,315	6,870	9,685	8,320	125
014330	Upper	12.57%	167	5	16	36	109	1	5.85%	73,965	1,245	3,080	9,130	60,355	155
014331	Middle	32.47%	154	15	35	42	58	4	17.72%	29,450	995	4,225	8,240	15,220	770
014333	Upper	33.86%	127	11	32	42	35	7	27.21%	27,145	1,785	5,600	8,860	9,445	1,455
014334	Upper	29.41%	136	11	29	37	56	3	23.49%	31,930	1,855	5,645	8,825	15,090	515
014335	Upper	25.26%	289	21	52	82	126	8	18.88%	73,755	2,955	10,970	21,920	35,660	2,250
014336	Middle	22.02%	218	6	42	71	94	5	17.36%	52,660	1,050	8,090	16,505	26,030	985
014338	Middle	65.00%	100	21	44	20	12	3	60.99%	16,650	2,685	7,470	3,890	2,170	435
014339	Upper	6.45%	310	4	16	51	231	8	3.04%	131,070	500	3,490	15,635	108,125	3,320
014340	Upper	14.15%	212	6	24	61	115	6	7.81%	60,600	740	3,990	18,295	36,305	1,270
014341	Upper	13.68%	95	5	8	17	62	3	7.64%	32,655	965	1,530	4,835	24,220	1,105
014342	Moderate	7.32%	82	1	5	25	46	5	0.58%	155,470	85	815	6,065	14,030	134,475
014343	Middle	31.62%	136	15	28	56	31	6	25.48%	29,960	2,505	5,130	13,540	7,495	1,290
014344	Upper	14.40%	125	3	15	35	65	7	8.01%	47,935	415	3,425	9,065	19,645	15,385
014408	Middle	8.75%	160	6	8	22	114	10	4.67%	67,260	1,660	1,480	7,820	48,300	8,000

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CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Duval															
014413	Upper	20.00%	125	13	12	24	71	5	4.92%	64,925	1,415	1,780	5,220	27,655	28,855
014414	Moderate	37.50%	112	11	31	32	34	4	23.98%	18,640	1,005	3,465	5,700	7,530	940
014415	Middle	0.00%	1	0	0	0	0	1	0.00%	50,325	0	0	0	0	50,325
014416	Upper	19.86%	141	8	20	40	68	5	9.47%	55,855	1,090	4,200	10,880	36,710	2,975
014417	Middle	23.65%	203	18	30	40	109	6	9.24%	90,055	2,300	6,020	10,060	36,315	35,360
014418	Upper	3.39%	59	1	1	2	53	2	1.16%	27,645	75	245	450	25,905	970
014419	Upper	19.26%	244	10	37	37	151	9	11.88%	77,830	1,860	7,385	8,805	56,735	3,045
014420	Upper	15.22%	92	3	11	22	52	4	1.27%	237,780	775	2,245	5,620	13,790	215,350
014421	Upper	17.84%	185	10	23	35	113	4	10.47%	54,375	1,660	4,035	7,145	39,805	1,730
014422	Middle	41.07%	56	5	18	11	17	5	13.96%	30,830	575	3,730	1,585	5,275	19,665
014423	Upper	9.56%	994	15	80	261	620	18	6.36%	333,220	2,855	18,350	74,905	231,550	5,560
014424	Upper	15.44%	285	7	37	53	178	10	6.61%	115,665	1,055	6,585	13,125	91,250	3,650
014425	Middle	17.19%	64	2	9	14	38	1	11.99%	16,300	300	1,655	2,930	11,110	305
014426	Upper	33.33%	99	17	16	23	42	1	21.25%	23,315	2,075	2,880	5,485	12,700	175
014427	Moderate	52.08%	48	15	10	16	7	0	46.37%	7,710	1,965	1,610	2,450	1,685	0
014428	Upper	43.52%	108	12	35	19	41	1	36.33%	21,180	1,310	6,385	3,425	9,865	195
014500	Moderate	44.83%	87	12	27	25	16	7	25.83%	27,425	1,710	5,375	5,605	3,690	11,045
014601	Upper	16.54%	254	1	41	77	127	8	12.24%	73,420	215	8,775	20,145	41,565	2,720
014603	Moderate	51.33%	226	22	94	58	49	3	46.07%	46,910	2,890	18,720	13,300	11,555	445
014604	Moderate	29.17%	72	2	19	28	18	5	21.13%	18,200	390	3,455	7,220	4,490	2,645
014702	Moderate	37.23%	94	6	29	19	36	4	27.07%	20,520	690	4,865	4,635	9,210	1,120
014703	Upper	30.19%	53	3	13	17	20	0	23.82%	13,055	425	2,685	4,145	5,800	0
014704	Moderate	41.33%	75	3	28	28	12	4	12.92%	39,755	395	4,740	6,300	2,640	25,680
014800	Moderate	36.59%	82	7	23	29	18	5	28.58%	21,170	1,005	5,045	6,835	4,460	3,825
014901	Middle	55.77%	156	33	54	35	24	10	50.03%	29,450	4,635	10,100	7,165	5,280	2,270
014902	Middle	47.76%	201	32	64	60	36	9	42.66%	35,255	4,290	10,750	11,390	7,090	1,735
015001	Moderate	40.20%	204	22	60	70	41	11	32.88%	44,100	2,750	11,750	15,290	9,735	4,575
015002	Moderate	44.30%	228	22	79	57	65	5	43.35%	47,720	4,020	16,665	13,125	13,035	875
015100	Moderate	70.63%	126	29	60	16	13	8	42.71%	34,830	4,525	10,350	3,770	2,935	13,250
015200	Moderate	62.67%	75	21	26	16	6	6	56.42%	12,575	2,515	4,580	3,330	1,250	900
015300	Moderate	45.95%	74	11	23	21	12	7	35.74%	17,290	1,585	4,595	3,925	2,810	4,375
015400	Low	64.79%	71	15	31	12	9	4	59.80%	11,455	1,255	5,595	2,310	1,825	470
015501	Moderate	38.38%	99	16	22	28	27	6	37.38%	19,555	2,630	4,680	5,850	5,545	850
015502	Low	40.28%	72	11	18	7	29	7	39.42%	13,610	1,345	4,020	1,355	5,165	1,725
015600	Middle	38.79%	116	17	28	17	47	7	22.03%	30,930	2,335	4,480	4,295	14,595	5,225

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COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Duval

015701	Moderate	46.88%	32	3	12	6	7	4	39.38%	6,640	375	2,240	1,130	2,035	860
015702	Moderate	36.11%	72	9	17	27	14	5	12.35%	35,940	1,025	3,415	5,815	4,530	21,155
015803	Middle	40.95%	105	14	29	38	21	3	38.39%	21,215	2,500	5,645	8,390	4,265	415
015804	Middle	40.37%	109	18	26	34	27	4	31.57%	22,205	2,050	4,960	7,500	6,685	1,010
015805	Moderate	45.00%	80	5	31	30	8	6	16.69%	38,280	755	5,635	5,750	1,480	24,660
015806	Moderate	70.79%	89	18	45	17	5	4	70.56%	15,285	2,450	8,335	2,865	1,075	560
015922	Moderate	40.43%	47	6	13	14	13	1	25.04%	10,085	690	1,835	3,620	3,615	325
015924	Middle	49.61%	127	17	46	37	21	6	43.06%	25,025	2,615	8,160	7,975	5,205	1,070
015925	Moderate	41.54%	65	8	19	13	20	5	3.89%	97,925	950	2,855	3,745	5,770	84,605
015926	Moderate	32.95%	176	7	51	49	62	7	30.81%	33,530	935	9,395	9,505	12,400	1,295
015927	NA	29.63%	81	5	19	19	31	7	21.59%	19,775	825	3,445	4,935	8,965	1,605
015928	Upper	56.52%	23	3	10	4	6	0	48.27%	4,485	475	1,690	890	1,430	0
015929	Middle	30.72%	153	11	36	49	52	5	23.91%	32,565	1,505	6,280	11,155	12,540	1,085
016001	Middle	56.25%	80	12	33	23	10	2	51.99%	15,610	1,990	6,125	4,745	2,390	360
016002	Middle	40.48%	42	5	12	16	5	4	30.45%	7,930	495	1,920	3,660	1,135	720
016101	Middle	50.68%	73	12	25	18	12	6	45.96%	13,415	1,500	4,665	3,280	2,730	1,240
016102	Moderate	46.48%	71	13	20	23	11	4	28.90%	20,465	1,975	3,940	5,075	1,995	7,480
016200	Moderate	53.06%	49	11	15	9	10	4	48.51%	9,235	1,535	2,945	1,965	1,950	840
016300	Moderate	45.90%	61	7	21	12	15	6	41.87%	11,105	1,005	3,645	2,590	2,665	1,200
016400	Upper	20.45%	176	8	28	29	106	5	10.05%	63,660	1,190	5,210	6,635	49,500	1,125
016500	Upper	16.58%	193	11	21	46	111	4	7.29%	73,625	1,475	3,895	11,270	55,995	990
016603	Upper	25.19%	135	8	26	43	48	10	18.87%	31,845	1,080	4,930	9,035	14,650	2,150
016604	Middle	39.71%	136	14	40	32	47	3	30.82%	26,090	1,390	6,650	5,730	12,005	315
016605	Middle	39.06%	64	3	22	24	14	1	32.36%	13,180	475	3,790	5,020	3,780	115
016606	Moderate	57.14%	28	11	5	4	5	3	3.92%	40,030	1,135	435	330	725	37,405
016711	Upper	17.91%	134	6	18	21	87	2	8.65%	42,450	630	3,040	4,765	33,505	510
016724	Middle	33.33%	90	9	21	21	28	11	23.33%	17,620	1,145	2,965	4,115	7,430	1,965
016725	Middle	26.11%	157	8	33	52	64	0	20.03%	48,545	1,430	8,295	15,550	23,270	0
016726	Middle	46.92%	130	17	44	37	28	4	40.59%	23,270	2,345	7,100	7,085	6,160	580
016727	Middle	40.32%	62	6	19	22	12	3	30.77%	12,790	970	2,965	5,080	3,130	645
016728	Upper	24.56%	171	9	33	44	68	17	17.57%	41,425	1,295	5,985	11,000	19,990	3,155
016729	Middle	34.07%	182	23	39	56	45	19	28.61%	36,700	3,725	6,775	13,160	9,935	3,105
016730	Upper	17.42%	132	3	20	40	59	10	16.05%	35,110	525	5,110	10,370	16,985	2,120
016731	Moderate	38.68%	106	15	26	32	30	3	29.36%	21,710	1,845	4,530	6,610	7,420	1,305
016801	Upper	16.90%	71	2	10	16	42	1	9.36%	23,505	290	1,910	3,600	17,460	245

Report 3: Borrower Income Profile by County and Census Tract

Includes all Census Tracts with loan originations

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COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
Duval															
016803	Middle	16.31%	282	13	33	73	151	12	12.16%	83,130	1,835	8,275	18,715	50,835	3,470
016804	Upper	13.43%	335	10	35	75	209	6	5.32%	146,055	1,420	6,355	20,065	84,355	33,860
016807	Moderate	41.98%	131	21	34	49	22	5	36.41%	24,925	2,595	6,480	10,855	4,550	445
016808	Middle	39.80%	98	14	25	38	21	0	34.86%	19,950	1,810	5,145	8,080	4,915	0
016809	Upper	16.27%	166	7	20	37	100	2	9.69%	44,410	885	3,420	10,595	28,840	670
016810	Middle	19.78%	91	4	14	25	44	4	14.62%	20,725	370	2,660	5,945	10,880	870
016811	Middle	19.62%	209	10	31	69	93	6	15.18%	50,635	1,510	6,175	15,465	26,215	1,270
016812	Upper	26.20%	187	11	38	66	62	10	20.79%	40,045	1,535	6,790	15,030	14,280	2,410
016813	Middle	21.69%	332	15	57	98	152	10	15.22%	86,880	1,955	11,265	25,980	44,810	2,870
017101	Middle	17.74%	124	5	17	27	65	10	9.77%	41,140	735	3,285	8,825	23,445	4,850
017102	Middle	6.06%	33	0	2	9	17	5	2.66%	14,305	0	380	2,605	5,255	6,065
017200	NA	16.33%	49	2	6	9	14	18	3.89%	37,785	410	1,060	2,165	3,270	30,880
017300	Middle	38.59%	355	24	113	139	69	10	20.96%	137,495	3,220	25,605	37,605	21,575	49,490
017400	Low	27.27%	22	3	3	0	8	8	32.58%	2,640	365	495	0	1,020	760
Duval		32.29%	28,733	2,710	6,568	7,677	10,296	1,482	19.17%	8,388,715	365,980	1,242,360	1,837,605	3,417,410	1,525,360

COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
Assessment Area Totals		32.29%	28,733	2,710	6,568	7,677	10,296	1,482	19.17%	8,388,715	365,980	1,242,360	1,837,605	3,417,410	1,525,360

Summary of Activity by Tract Income Class		
	<u>Total Units</u>	<u>Total Dollars</u>
Low Income Tracts	1,286	191,270
Moderate Income Tracts	7,542	1,965,540
Middle Income Tracts	11,167	3,017,055
Upper Income Tracts	8,488	3,118,140
NA Income Tracts	250	96,710
Totals	28,733	8,388,715
LMI Tract Penetration Rate	30.72%	25.71%

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: Borrower Income Profile for Assessment Area by County and LMI Tracts

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

COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
000101	Low	52.50%	80	19	23	18	17	3	46.28%	11,170	1,995	3,175	2,890	2,795	315
000102	Moderate	53.75%	80	18	25	9	8	20	34.88%	16,900	2,420	3,475	1,395	1,040	8,570
000200	Low	31.82%	22	4	3	1	5	9	19.64%	3,640	300	415	105	725	2,095
000300	Low	60.42%	48	11	18	3	5	11	61.34%	5,160	935	2,230	505	385	1,105
000600	Moderate	42.40%	125	24	29	25	35	12	6.75%	119,915	3,000	5,095	5,605	8,635	97,580
001000	Moderate	36.36%	11	4	0	2	0	5	12.24%	5,065	620	0	200	0	4,245
001300	Low	34.62%	52	8	10	9	18	7	31.09%	6,820	790	1,330	1,435	2,160	1,105
001401	Low	62.82%	78	31	18	10	14	5	61.28%	10,240	3,545	2,730	1,470	1,930	565
001402	Moderate	59.52%	42	10	15	7	4	6	61.10%	5,360	980	2,295	1,075	390	620
001500	Low	36.76%	68	10	15	9	17	17	40.73%	8,630	1,270	2,245	1,115	2,345	1,655
001600	Low	37.50%	8	2	1	0	2	3	29.21%	1,010	160	135	0	300	415
002501	Moderate	37.84%	148	16	40	33	45	14	34.11%	26,470	1,970	7,060	6,305	9,255	1,880
002600	Low	27.12%	59	11	5	10	20	13	23.89%	7,745	1,015	835	1,420	2,960	1,515
002701	Low	47.06%	85	24	16	9	20	16	42.75%	10,855	2,510	2,130	1,555	2,240	2,420
002702	Low	56.25%	64	21	15	8	9	11	45.05%	9,790	2,285	2,125	1,160	1,175	3,045
002801	Low	49.25%	67	21	12	8	14	12	48.20%	7,065	2,205	1,200	760	1,760	1,140
002802	Low	40.32%	62	14	11	6	16	15	24.19%	12,920	1,850	1,275	820	1,810	7,165
002901	Low	45.76%	59	13	14	3	14	15	41.64%	7,025	1,175	1,750	455	1,660	1,985
002902	Low	37.29%	59	10	12	5	12	20	32.49%	6,925	970	1,280	535	1,280	2,860
010203	Moderate	33.64%	214	16	56	70	65	7	27.74%	50,830	2,460	11,640	18,420	16,695	1,615
010305	Moderate	41.13%	248	19	83	84	53	9	35.59%	56,820	2,705	17,515	20,800	13,995	1,805
010306	Moderate	50.59%	85	14	29	31	9	2	47.12%	16,925	1,810	6,165	6,905	1,585	460
010307	Moderate	26.09%	23	0	6	10	3	4	19.51%	4,255	0	830	2,110	755	560
010401	Moderate	48.00%	75	11	25	23	10	6	42.21%	12,605	1,365	3,955	3,975	2,380	930
010402	Moderate	53.78%	119	20	44	21	21	13	38.18%	26,215	2,950	7,060	5,475	8,465	2,265
010502	Moderate	30.48%	269	18	64	98	79	10	24.82%	72,045	2,540	15,340	27,030	24,065	3,070
010503	Moderate	52.86%	227	27	93	58	44	5	48.15%	43,155	3,975	16,805	11,810	9,730	835
010700	Moderate	58.77%	114	32	35	20	18	9	53.21%	18,540	3,980	5,885	4,830	2,740	1,105
010800	Moderate	48.96%	96	23	24	17	20	12	49.63%	13,490	3,035	3,660	2,555	2,500	1,740

Report 4: Borrower Income Profile Assessment Area LMI Tracts

Includes all LMI Census Tracts with loan originations

Page 1 of 4



COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Duval

010900	Moderate	44.30%	79	19	16	29	8	7	41.74%	13,165	2,125	3,370	5,275	1,370	1,025
011000	Moderate	50.88%	114	29	29	15	19	22	49.28%	16,780	3,765	4,505	1,865	3,405	3,240
011100	Moderate	57.53%	73	24	18	11	11	9	52.68%	10,725	2,570	3,080	2,165	1,835	1,075
011200	Low	63.64%	44	11	17	8	2	6	61.37%	5,980	1,145	2,525	1,210	400	700
011300	Low	62.79%	43	11	16	7	3	6	52.49%	7,325	1,445	2,400	1,605	635	1,240
011400	Moderate	70.18%	57	19	21	9	5	3	61.00%	7,295	1,845	2,605	1,545	935	365
011500	Moderate	54.55%	55	20	10	5	12	8	51.17%	6,605	2,370	1,010	665	1,380	1,180
011600	Moderate	51.02%	49	14	11	7	7	10	37.43%	7,655	1,510	1,355	945	755	3,090
012000	Moderate	58.20%	189	34	76	44	20	15	51.21%	33,155	4,140	12,840	8,740	4,170	3,265
012100	Low	51.35%	37	10	9	6	6	6	39.41%	6,915	1,220	1,505	1,120	1,180	1,890
012201	Moderate	53.61%	97	14	38	25	11	9	46.84%	16,715	1,740	6,090	4,765	2,395	1,725
012202	Moderate	36.46%	96	12	23	16	31	14	32.48%	17,720	1,640	4,115	2,760	5,545	3,660
012300	Moderate	42.00%	150	20	43	45	32	10	41.12%	27,810	2,570	8,865	9,165	5,710	1,500
012500	Moderate	61.95%	113	26	44	23	13	7	57.60%	19,305	2,970	8,150	3,865	2,605	1,715
012601	Moderate	45.59%	68	7	24	19	14	4	40.19%	12,850	965	4,200	3,565	2,460	1,660
012602	Moderate	48.43%	159	22	55	42	27	13	41.56%	29,465	2,720	9,525	8,550	5,555	3,115
012702	Moderate	44.65%	159	27	44	31	46	11	32.69%	33,665	3,485	7,520	6,245	8,080	8,335
012704	Moderate	53.14%	175	30	63	46	28	8	47.03%	29,925	3,550	10,525	9,030	5,540	1,280
012800	Moderate	55.25%	219	37	84	49	29	20	52.77%	38,785	5,165	15,300	9,655	4,925	3,740
012900	Moderate	57.89%	95	15	40	26	10	4	48.71%	16,885	1,645	6,580	5,370	1,650	1,640
013200	Moderate	50.00%	4	1	1	1	1	0	28.92%	830	15	225	315	275	0
013302	Low	59.72%	72	16	27	14	10	5	58.03%	9,470	1,930	3,565	2,060	1,230	685
013402	Moderate	52.70%	148	17	61	27	27	16	44.95%	24,160	1,945	8,915	4,285	6,875	2,140
013403	Moderate	37.66%	77	6	23	23	23	2	31.56%	18,775	820	5,105	5,515	6,945	390
013404	Moderate	43.02%	86	12	25	27	20	2	19.26%	33,000	1,440	4,915	5,175	4,910	16,560
013504	Moderate	54.81%	135	28	46	38	15	8	55.13%	23,945	3,900	9,300	6,790	2,645	1,310
013524	Moderate	51.06%	141	22	50	39	20	10	47.58%	26,355	2,980	9,560	7,735	4,310	1,770
013525	Moderate	56.98%	172	34	64	43	27	4	51.22%	26,590	3,370	10,250	7,555	4,845	570
013901	Moderate	23.70%	135	7	25	52	47	4	16.68%	33,145	1,045	4,485	14,250	12,255	1,110
013904	Moderate	43.08%	130	19	37	34	32	8	15.75%	54,620	2,625	5,975	7,520	8,400	30,100
014311	Low	42.98%	114	17	32	25	35	5	35.03%	24,880	2,335	6,380	6,125	8,445	1,595
014342	Moderate	7.32%	82	1	5	25	46	5	0.58%	155,470	85	815	6,065	14,030	134,475
014414	Moderate	37.50%	112	11	31	32	34	4	23.98%	18,640	1,005	3,465	5,700	7,530	940
014427	Moderate	52.08%	48	15	10	16	7	0	46.37%	7,710	1,965	1,610	2,450	1,685	0



COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Duval

014500	Moderate	44.83%	87	12	27	25	16	7	25.83%	27,425	1,710	5,375	5,605	3,690	11,045
014603	Moderate	51.33%	226	22	94	58	49	3	46.07%	46,910	2,890	18,720	13,300	11,555	445
014604	Moderate	29.17%	72	2	19	28	18	5	21.13%	18,200	390	3,455	7,220	4,490	2,645
014702	Moderate	37.23%	94	6	29	19	36	4	27.07%	20,520	690	4,865	4,635	9,210	1,120
014704	Moderate	41.33%	75	3	28	28	12	4	12.92%	39,755	395	4,740	6,300	2,640	25,680
014800	Moderate	36.59%	82	7	23	29	18	5	28.58%	21,170	1,005	5,045	6,835	4,460	3,825
015001	Moderate	40.20%	204	22	60	70	41	11	32.88%	44,100	2,750	11,750	15,290	9,735	4,575
015002	Moderate	44.30%	228	22	79	57	65	5	43.35%	47,720	4,020	16,665	13,125	13,035	875
015100	Moderate	70.63%	126	29	60	16	13	8	42.71%	34,830	4,525	10,350	3,770	2,935	13,250
015200	Moderate	62.67%	75	21	26	16	6	6	56.42%	12,575	2,515	4,580	3,330	1,250	900
015300	Moderate	45.95%	74	11	23	21	12	7	35.74%	17,290	1,585	4,595	3,925	2,810	4,375
015400	Low	64.79%	71	15	31	12	9	4	59.80%	11,455	1,255	5,595	2,310	1,825	470
015501	Moderate	38.38%	99	16	22	28	27	6	37.38%	19,555	2,630	4,680	5,850	5,545	850
015502	Low	40.28%	72	11	18	7	29	7	39.42%	13,610	1,345	4,020	1,355	5,165	1,725
015701	Moderate	46.88%	32	3	12	6	7	4	39.38%	6,640	375	2,240	1,130	2,035	860
015702	Moderate	36.11%	72	9	17	27	14	5	12.35%	35,940	1,025	3,415	5,815	4,530	21,155
015805	Moderate	45.00%	80	5	31	30	8	6	16.69%	38,280	755	5,635	5,750	1,480	24,660
015806	Moderate	70.79%	89	18	45	17	5	4	70.56%	15,285	2,450	8,335	2,865	1,075	560
015922	Moderate	40.43%	47	6	13	14	13	1	25.04%	10,085	690	1,835	3,620	3,615	325
015925	Moderate	41.54%	65	8	19	13	20	5	3.89%	97,925	950	2,855	3,745	5,770	84,605
015926	Moderate	32.95%	176	7	51	49	62	7	30.81%	33,530	935	9,395	9,505	12,400	1,295
016102	Moderate	46.48%	71	13	20	23	11	4	28.90%	20,465	1,975	3,940	5,075	1,995	7,480
016200	Moderate	53.06%	49	11	15	9	10	4	48.51%	9,235	1,535	2,945	1,965	1,950	840
016300	Moderate	45.90%	61	7	21	12	15	6	41.87%	11,105	1,005	3,645	2,590	2,665	1,200
016606	Moderate	57.14%	28	11	5	4	5	3	3.92%	40,030	1,135	435	330	725	37,405
016731	Moderate	38.68%	106	15	26	32	30	3	29.36%	21,710	1,845	4,530	6,610	7,420	1,305
016807	Moderate	41.98%	131	21	34	49	22	5	36.41%	24,925	2,595	6,480	10,855	4,550	445
017400	Low	27.27%	22	3	3	0	8	8	32.58%	2,640	365	495	0	1,020	760
Duval		46.49%	8,828	1,394	2,710	2,165	1,856	703	30.37%	2,156,810	174,200	480,880	455,065	400,240	646,425



COUNTY			UNITS ORIGINATED BY BORROWER INCOME						DOLLARS ORIGINATED BY BORROWER INCOME (\$1,000'S)							
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	
Assessment Area LMI Tracts			46.49%	8,828	1,394	2,710	2,165	1,856	703	30.37%	2,156,810	174,200	480,880	455,065	400,240	646,425

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.

Report 5: GeoDataVision CRA Assessment Area Concentration Ratios Report 2021 CRA

GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
1ST COLONIAL COMMUNITY BANK	8	0	8	0.0%	344	0	344	0.0%
1ST FARMERS & MERCHANTS BANK	2	0	2	0.0%	112	0	112	0.0%
1ST SOURCE BANK	157	1	156	0.6%	10,517	348	10,169	3.3%
1ST SUMMIT BANK	1	0	1	0.0%	410	0	410	0.0%
ACNB BANK	1	0	1	0.0%	117	0	117	0.0%
ALLEGIANCE BANK	2	0	2	0.0%	439	0	439	0.0%
ALLY BANK	4	0	4	0.0%	389	0	389	0.0%
ALPINE BANK	3	0	3	0.0%	27	0	27	0.0%
AMALGAMATED BANK	1	0	1	0.0%	21	0	21	0.0%
AMARILLO NATIONAL BANK	1	0	1	0.0%	12	0	12	0.0%
AMBOY BANK	1	0	1	0.0%	20	0	20	0.0%
AMERANT BK NA	1,019	1,001	18	98.2%	128,397	123,431	4,966	96.1%
AMERICAN EXPRESS NATIONAL BANK	185,106	0	185,106	0.0%	2,649,868	0	2,649,868	0.0%
AMERICAN MOMENTUM BANK	210	158	52	75.2%	36,264	24,727	11,537	68.2%
AMERICAN NATIONAL BANK	4	0	4	0.0%	888	0	888	0.0%
AMERICAN NATIONAL BANK & TRUST	5	0	5	0.0%	259	0	259	0.0%
AMERICAN SAVINGS BANK	4	0	4	0.0%	69	0	69	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
AMERIS BANK	9,563	4,232	5,331	44.3%	390,347	294,775	95,572	75.5%
ANB BANK	5	0	5	0.0%	57	0	57	0.0%
ARIZONA BANK & TRUST	2	0	2	0.0%	1,149	0	1,149	0.0%
ARVEST BANK	148	0	148	0.0%	19,141	0	19,141	0.0%
ASSOCIATED BANK NA	11	0	11	0.0%	769	0	769	0.0%
ATLANTIC CAPITAL BANK, NA	40	0	40	0.0%	11,469	0	11,469	0.0%
ATLANTIC UNION BANK	13	0	13	0.0%	2,211	0	2,211	0.0%
AUBREY DAVISON	1	0	1	0.0%	447	0	447	0.0%
AUSTIN BANK TEXAS NA	2	0	2	0.0%	77	0	77	0.0%
AVIDIA BANK	137	0	137	0.0%	556	0	556	0.0%
AXOS BANK	8	0	8	0.0%	815	0	815	0.0%
B1BANK	6	0	6	0.0%	2,193	0	2,193	0.0%
BANC OF CALIFORNIA, NA	3	0	3	0.0%	246	0	246	0.0%
BANCFIRST	10	0	10	0.0%	653	0	653	0.0%
BANCO POPULAR DE PUERTO RICO	5	0	5	0.0%	615	0	615	0.0%
BANCORP BK	89	0	89	0.0%	15,738	0	15,738	0.0%
BANESCO USA	488	379	109	77.7%	41,173	34,298	6,875	83.3%
BANGOR SAVINGS BANK	13	0	13	0.0%	531	0	531	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
BANK FIRST N.A.	1	0	1	0.0%	210	0	210	0.0%
BANK FIVE NINE	26	0	26	0.0%	5,512	0	5,512	0.0%
BANK IOWA	5	0	5	0.0%	182	0	182	0.0%
BANK OF AMERICA, N.A.	114,914	114,457	457	99.6%	2,706,543	2,698,869	7,674	99.7%
BANK OF ANN ARBOR	7	0	7	0.0%	1,640	0	1,640	0.0%
BANK OF CASTILE	1	0	1	0.0%	250	0	250	0.0%
BANK OF COLORADO	4	0	4	0.0%	133	0	133	0.0%
BANK OF HOPE	7	0	7	0.0%	3,513	0	3,513	0.0%
BANK OF NEW HAMPSHIRE	3	0	3	0.0%	1,109	0	1,109	0.0%
BANK OF TENNESSEE	2	0	2	0.0%	85	0	85	0.0%
BANK OF THE WEST	285	0	285	0.0%	19,198	0	19,198	0.0%
BANK OZK	527	484	43	91.8%	72,862	62,125	10,737	85.3%
BANK RHODE ISLAND	24	0	24	0.0%	3,724	0	3,724	0.0%
BANKERS TRUST COMPANY	3	0	3	0.0%	1,335	0	1,335	0.0%
BANKFINANCIAL NA	10	0	10	0.0%	536	0	536	0.0%
BANKNEWPORT	2	0	2	0.0%	1,003	0	1,003	0.0%
BANKPLUS	12	0	12	0.0%	1,027	0	1,027	0.0%
BANKUNITED, N.A.	1,513	1,465	48	96.8%	257,962	247,154	10,808	95.8%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
BANKWELL BANK	84	0	84	0.0%	15,330	0	15,330	0.0%
BANNER BANK	3	0	3	0.0%	516	0	516	0.0%
BANTERRA BANK	64	0	64	0.0%	16,847	0	16,847	0.0%
BAR HARBOR BANK & TRUST	3	0	3	0.0%	718	0	718	0.0%
BARCLAYS BANK DELAWARE	1,188	0	1,188	0.0%	8,249	0	8,249	0.0%
BARRINGTON BANK & TRUST, NA	7	0	7	0.0%	2,193	0	2,193	0.0%
BBVA USA	1,610	1,452	158	90.2%	120,172	93,912	26,260	78.1%
BELL BANK	10	0	10	0.0%	2,215	0	2,215	0.0%
BERKSHIRE BANK	15	0	15	0.0%	9,567	0	9,567	0.0%
BEVERLY BANK & TRUST, NA	1	0	1	0.0%	40	0	40	0.0%
BLACKHAWK BANK & TRUST	5	0	5	0.0%	3,896	0	3,896	0.0%
BLUE FOUNDRY BANK	5	0	5	0.0%	81	0	81	0.0%
BMO HARRIS BANK N.A.	1,608	625	983	38.9%	175,323	65,295	110,028	37.2%
BOKF NA	18	0	18	0.0%	6,055	0	6,055	0.0%
BP BANK AND TRUST SVB COMPANY	2	0	2	0.0%	681	0	681	0.0%
BRADESCO BAC FLORIDA BANK	2	1	1	50.0%	1,399	624	775	44.6%
BRAVERA BANK	1	0	1	0.0%	595	0	595	0.0%
BREMER BANK NA	17	0	17	0.0%	3,634	0	3,634	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
BRIDGEWATER BANK	4	0	4	0.0%	747	0	747	0.0%
BROOKLINE BANK	2	0	2	0.0%	718	0	718	0.0%
BRYANT BANK	3	0	3	0.0%	903	0	903	0.0%
BTH BANK NATIONAL ASSOCIATION	2	0	2	0.0%	838	0	838	0.0%
BURKE & HERBERT BK & TR CO	3	0	3	0.0%	244	0	244	0.0%
BUSEY BANK	255	218	37	85.5%	45,588	37,219	8,369	81.6%
BYLINE BANK	34	0	34	0.0%	12,739	0	12,739	0.0%
CACHE VALLEY BANK	68	0	68	0.0%	5,635	0	5,635	0.0%
CADENCE BANK	395	365	30	92.4%	66,340	60,830	5,510	91.7%
CADENCE BANK, N.A.	289	227	62	78.5%	57,153	44,952	12,201	78.7%
CALVIN B TAYLOR BANKING CO OF	1	0	1	0.0%	108	0	108	0.0%
CAMBRIDGE TRUST COMPANY	1	0	1	0.0%	11	0	11	0.0%
CANANDAIGUA NATIONAL BANK	8	0	8	0.0%	491	0	491	0.0%
CAPE COD FIVE CENTS SAVINGS BA	7	0	7	0.0%	120	0	120	0.0%
CAPITAL CITY BANK	1,781	1,502	279	84.3%	153,063	124,107	28,956	81.1%
CAPITAL ONE BANK (USA), N.A.	39,266	0	39,266	0.0%	350,639	0	350,639	0.0%
CAPITAL ONE, N.A.	1,023	275	748	26.9%	34,902	17,189	17,713	49.2%
CAPSTAR BANK	15	0	15	0.0%	2,598	0	2,598	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
CARROLLTON BANK	27	0	27	0.0%	4,988	0	4,988	0.0%
CATHAY BANK	1	0	1	0.0%	500	0	500	0.0%
CB&S BANK	3	0	3	0.0%	243	0	243	0.0%
CEDAR RAPIDS BANK AND TRUST CO	2	0	2	0.0%	445	0	445	0.0%
CENTENNIAL BANK	2,574	2,522	52	98.0%	267,244	258,360	8,884	96.7%
CENTIER BANK	4	0	4	0.0%	1,195	0	1,195	0.0%
CENTRAL BANK & TRUST CO	19	0	19	0.0%	4,052	0	4,052	0.0%
CENTURY BANK AND TRUST COMPANY	1	0	1	0.0%	21	0	21	0.0%
CHARLES SCHWAB BANK, SSB	50	0	50	0.0%	26,811	0	26,811	0.0%
CHELSEA GROTON BANK	1	0	1	0.0%	21	0	21	0.0%
CHEMUNG CANAL TRUST COMPANY	11	0	11	0.0%	2,093	0	2,093	0.0%
CHOICE FINANCIAL GROUP	6	0	6	0.0%	957	0	957	0.0%
CIBC BANK USA	41	0	41	0.0%	16,661	0	16,661	0.0%
CIBM BANK	4	0	4	0.0%	190	0	190	0.0%
CIT BANK N.A.	1,845	45	1,800	2.4%	78,069	1,170	76,899	1.5%
CITIBANK, N.A.	40,653	19,969	20,684	49.1%	252,998	154,662	98,336	61.1%
CITIZENS & FARMERS BANK	2	0	2	0.0%	599	0	599	0.0%
CITIZENS & NORTHERN BANK	6	0	6	0.0%	1,002	0	1,002	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
CITIZENS BANK & TRUST COMPANY	3	0	3	0.0%	798	0	798	0.0%
CITIZENS BANK OF LAFAYETTE	1	0	1	0.0%	109	0	109	0.0%
CITIZENS BANK, NA	1,285	0	1,285	0.0%	60,709	0	60,709	0.0%
CITIZENS BUSINESS BANK	2	0	2	0.0%	1,371	0	1,371	0.0%
CITIZENS FIRST BANK	352	275	77	78.1%	36,176	30,144	6,032	83.3%
CITIZENS NATIONAL BANK OF MERI	7	0	7	0.0%	1,697	0	1,697	0.0%
CITY BANK	3	0	3	0.0%	420	0	420	0.0%
CITY NATIONAL BANK	66	23	43	34.8%	7,687	2,151	5,536	28.0%
CITY NATIONAL BANK OF FLORIDA	4,554	4,346	208	95.4%	660,998	625,578	35,420	94.6%
CITY NATIONAL BANK OF WV	5	0	5	0.0%	2,973	0	2,973	0.0%
CITYWIDE BANKS	1	0	1	0.0%	172	0	172	0.0%
CIVISTA BANK	6	0	6	0.0%	530	0	530	0.0%
CNB BANK	11	0	11	0.0%	3,885	0	3,885	0.0%
COLONY BANK	28	0	28	0.0%	3,074	0	3,074	0.0%
COLUMBIA BANK	4	0	4	0.0%	82	0	82	0.0%
COLUMBIA STATE BANK	7	0	7	0.0%	867	0	867	0.0%
COMENITY CAPITAL BANK	1,636	0	1,636	0.0%	20,436	0	20,436	0.0%
COMERICA BANK	140	98	42	70.0%	32,429	20,846	11,583	64.3%

GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
COMMERCE BANK	41	0	41	0.0%	3,008	0	3,008	0.0%
COMMERCIAL BANK & TRUST COMPAN	3	0	3	0.0%	129	0	129	0.0%
COMMERCIAL BANK OF CALIFORNIA	4	0	4	0.0%	149	0	149	0.0%
COMMUNITY BANK OF MISSISSIPPI	585	508	77	86.8%	47,130	42,164	4,966	89.5%
COMMUNITY BANK OF THE CHESAPEA	4	0	4	0.0%	2,101	0	2,101	0.0%
COMMUNITY BANK, N.A.	8	0	8	0.0%	284	0	284	0.0%
COMMUNITY TRUST BANK, INC.	11	0	11	0.0%	286	0	286	0.0%
COMMUNITYBANK OF TEXAS NA	1	0	1	0.0%	25	0	25	0.0%
CONNECTICUT COMMUNITY BANK, NA	4	0	4	0.0%	1,505	0	1,505	0.0%
CONNECTONE BK	9	0	9	0.0%	3,761	0	3,761	0.0%
CROSS RIVER	50,108	0	50,108	0.0%	1,147,463	0	1,147,463	0.0%
CROSSFIRST BANK	2	0	2	0.0%	278	0	278	0.0%
CRYSTAL LAKE BANK & TRUST, NA	2	0	2	0.0%	252	0	252	0.0%
CUSTOMERS BANK	21,647	0	21,647	0.0%	386,634	0	386,634	0.0%
D. L. EVANS BANK	1	0	1	0.0%	32	0	32	0.0%
DIME COMMUNITY BANK	13	0	13	0.0%	3,631	0	3,631	0.0%
DISCOVER BANK	945	0	945	0.0%	5,110	0	5,110	0.0%
DOLLAR BANK, FSB	9	0	9	0.0%	1,404	0	1,404	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
EAGLEBANK	10	0	10	0.0%	2,059	0	2,059	0.0%
EAST WEST BANK	12	0	12	0.0%	3,773	0	3,773	0.0%
EASTERN BANK	8	0	8	0.0%	208	0	208	0.0%
EASTHAMPTON SAVINGS BANK	6	0	6	0.0%	216	0	216	0.0%
EMBASSY BANK FOR THE LEHIGH VA	8	0	8	0.0%	1,585	0	1,585	0.0%
EMIGRANT BANK	2	0	2	0.0%	73	0	73	0.0%
EMPRISE BANK	1	0	1	0.0%	880	0	880	0.0%
ENTERPRISE BANK & TRUST	28	0	28	0.0%	7,122	0	7,122	0.0%
ENTERPRISE BANK AND TRUST COMP	2	0	2	0.0%	258	0	258	0.0%
EQUITY BANK	20	0	20	0.0%	1,038	0	1,038	0.0%
ESSA BANK & TRUST	1	0	1	0.0%	135	0	135	0.0%
ESSEX BANK	2	0	2	0.0%	451	0	451	0.0%
EVANS BANK, N.A.	3	0	3	0.0%	113	0	113	0.0%
EXCHANGE BANK	2	0	2	0.0%	311	0	311	0.0%
FAIRFIELD COUNTY BANK	6	0	6	0.0%	373	0	373	0.0%
FARMER & MERCHANTS BANK OF LON	2	0	2	0.0%	63	0	63	0.0%
FARMERS & MERCHANTS BANK OF CE	1	0	1	0.0%	89	0	89	0.0%
FCB BANKS	2	0	2	0.0%	39	0	39	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
FIFTH THIRD BK NA	4,330	4,271	59	98.6%	288,681	285,042	3,639	98.7%
FINEMARK NATIONAL BANK & TRUST	361	345	16	95.6%	82,713	79,639	3,074	96.3%
FIRST AMERICAN BANK	256	222	34	86.7%	41,089	35,212	5,877	85.7%
FIRST BANK	4	0	4	0.0%	171	0	171	0.0%
FIRST BANK	8	0	8	0.0%	509	0	509	0.0%
FIRST BANK	8	0	8	0.0%	3,388	0	3,388	0.0%
FIRST BANK & TRUST	69	0	69	0.0%	3,373	0	3,373	0.0%
FIRST BANK & TRUST	1	0	1	0.0%	50	0	50	0.0%
FIRST BANK AND TRUST COMPANY	1	0	1	0.0%	104	0	104	0.0%
FIRST BANK RICHMOND	1	0	1	0.0%	25	0	25	0.0%
FIRST BUS BK	12	0	12	0.0%	3,852	0	3,852	0.0%
FIRST CITIZENS BANK AND TRUST	1,790	1,653	137	92.3%	300,293	272,965	27,328	90.9%
FIRST CITIZENS COMMUNITY BANK	2	0	2	0.0%	835	0	835	0.0%
FIRST CITIZENS NATIONAL BANK	2	0	2	0.0%	1,124	0	1,124	0.0%
FIRST COMMONWEALTH BANK	8	0	8	0.0%	942	0	942	0.0%
FIRST COMMUNITY BANK	13	0	13	0.0%	2,446	0	2,446	0.0%
FIRST COMMUNITY BANK	1	0	1	0.0%	314	0	314	0.0%
FIRST FARMERS BANK & TRUST	19	0	19	0.0%	1,254	0	1,254	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
Sample Bank	1,080	917	163	84.9%	104,694	81,818	22,876	78.1%
FIRST FIDELITY BANK	5	0	5	0.0%	1,150	0	1,150	0.0%
FIRST FINANCIAL BANK	31	0	31	0.0%	9,814	0	9,814	0.0%
FIRST FINANCIAL BANK	2	0	2	0.0%	1,039	0	1,039	0.0%
FIRST FINANCIAL BANK, N.A.	4	0	4	0.0%	554	0	554	0.0%
FIRST FINANCIAL BANK, NA	2	0	2	0.0%	330	0	330	0.0%
FIRST FLORIDA INTEGRITY BANK	120	83	37	69.2%	47,213	32,285	14,928	68.4%
FIRST GUARANTY BANK	3	0	3	0.0%	1,632	0	1,632	0.0%
FIRST HAWAIIAN BANK	3	0	3	0.0%	43	0	43	0.0%
FIRST HORIZON BANK	5,280	5,093	187	96.5%	651,681	622,947	28,734	95.6%
FIRST INTERNATIONAL BANK & TRU	5	0	5	0.0%	482	0	482	0.0%
FIRST INTERNET BANK	22	0	22	0.0%	8,526	0	8,526	0.0%
FIRST INTERSTATE BANK	1	0	1	0.0%	500	0	500	0.0%
FIRST MERCHANTS BANK	9	0	9	0.0%	2,499	0	2,499	0.0%
FIRST MID BANK AND TRUST, NA	8	0	8	0.0%	2,211	0	2,211	0.0%
FIRST MIDWEST BANK	25	0	25	0.0%	6,695	0	6,695	0.0%
FIRST NATIONAL BANK	4	0	4	0.0%	701	0	701	0.0%
FIRST NATIONAL BANK ALASKA	3	0	3	0.0%	392	0	392	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
FIRST NATIONAL BANK OF OMAHA	1,121	0	1,121	0.0%	18,953	0	18,953	0.0%
FIRST NATIONAL BANK OF PA	25	0	25	0.0%	4,272	0	4,272	0.0%
FIRST NORTHERN BANK AND TRUST	1	0	1	0.0%	200	0	200	0.0%
FIRST PREMIER BANK	2	0	2	0.0%	52	0	52	0.0%
FIRST REPUBLIC BANK	108	61	47	56.5%	19,968	10,174	9,794	51.0%
FIRST SOUTHERN BANK	2	0	2	0.0%	700	0	700	0.0%
FIRST STATE BANK OF UVALDE	1	0	1	0.0%	87	0	87	0.0%
FIRST STATE COMMUNITY BANK	5	0	5	0.0%	642	0	642	0.0%
FIRST UNITED B&TC	13	0	13	0.0%	1,300	0	1,300	0.0%
FIRST UNITED BANK	2	0	2	0.0%	34	0	34	0.0%
FIRST UNITED BANK & TRUST	4	0	4	0.0%	598	0	598	0.0%
FIRST US BANK	1	0	1	0.0%	35	0	35	0.0%
FIRSTBANK	32	0	32	0.0%	1,306	0	1,306	0.0%
FIRSTBANK	7	0	7	0.0%	2,750	0	2,750	0.0%
FIRSTBANK PUERTO RICO	562	533	29	94.8%	77,700	74,744	2,956	96.2%
FIRSTTRUST BANK	11	0	11	0.0%	4,413	0	4,413	0.0%
FIVE STAR BANK	25	0	25	0.0%	3,959	0	3,959	0.0%
FIVE STAR BANK	3	0	3	0.0%	614	0	614	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
FLAGSTAR BANK	1	0	1	0.0%	975	0	975	0.0%
FLORENCE BANK	2	0	2	0.0%	22	0	22	0.0%
FROST BANK	13	0	13	0.0%	1,757	0	1,757	0.0%
FULTON BANK N.A.	9	0	9	0.0%	1,072	0	1,072	0.0%
FVCBANK	1	0	1	0.0%	21	0	21	0.0%
GATE CITY BANK	3	0	3	0.0%	21	0	21	0.0%
GERMAN AMERICAN BANK	6	0	6	0.0%	738	0	738	0.0%
GLACIER BANK	15	0	15	0.0%	1,271	0	1,271	0.0%
GLENS FALLS NATIONAL BANK	1	0	1	0.0%	32	0	32	0.0%
GLENVIEW STATE BANK	1	0	1	0.0%	400	0	400	0.0%
GOLDMAN SACHS BANK USA	142	0	142	0.0%	8,536	0	8,536	0.0%
GORHAM SAVINGS BANK	2	0	2	0.0%	510	0	510	0.0%
GREAT SOUTHERN BANK	10	0	10	0.0%	2,378	0	2,378	0.0%
GREAT WESTERN BANK	2	0	2	0.0%	855	0	855	0.0%
GREEN DOT BANK	942	0	942	0.0%	11,975	0	11,975	0.0%
GULF COAST BANK AND TRUST	29	0	29	0.0%	8,878	0	8,878	0.0%
HABIB AMERICAN BANK	1	0	1	0.0%	460	0	460	0.0%
HANCOCK WHITNEY BANK	2,510	2,377	133	94.7%	387,982	364,988	22,994	94.1%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
HANMI BANK	5	0	5	0.0%	145	0	145	0.0%
HAPPY STATE BANK	1	0	1	0.0%	21	0	21	0.0%
HARBORONE BANK	2	0	2	0.0%	732	0	732	0.0%
HAWTHORN BANK	1	0	1	0.0%	154	0	154	0.0%
HEARTLAND BANK AND TRUST COMPA	19	0	19	0.0%	4,608	0	4,608	0.0%
HERITAGE SOUTHEAST BANK	81	62	19	76.5%	14,544	10,768	3,776	74.0%
HILLS BANK AND TRUST COMPANY	5	0	5	0.0%	1,555	0	1,555	0.0%
HILLTOP NATIONAL BANK	1	0	1	0.0%	336	0	336	0.0%
HINSDALE BANK & TRUST CO NA	1	0	1	0.0%	500	0	500	0.0%
HOME BANK NATIONAL ASSOCIATION	6	0	6	0.0%	409	0	409	0.0%
HOME STATE BANK NA	3	0	3	0.0%	1,868	0	1,868	0.0%
HOMESTREET BANK	4	0	4	0.0%	625	0	625	0.0%
HOMETRUST BANK	51	0	51	0.0%	9,345	0	9,345	0.0%
HORIZON BANK	6	0	6	0.0%	1,039	0	1,039	0.0%
HSBC BANK USA, NA	537	330	207	61.5%	38,790	23,127	15,663	59.6%
IBC BROWNSVILLE	3	0	3	0.0%	111	0	111	0.0%
IBC OKLAHOMA	1	0	1	0.0%	5	0	5	0.0%
ILLINOIS BANK & TRUST	1	0	1	0.0%	300	0	300	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
INCREDIBLEBANK	58	0	58	0.0%	18,334	0	18,334	0.0%
INDEPENDENCE BANK OF KENTUCKY	6	0	6	0.0%	501	0	501	0.0%
INDEPENDENT BANK	5	0	5	0.0%	2,777	0	2,777	0.0%
INDEPENDENT BANK	5	0	5	0.0%	138	0	138	0.0%
INTERAUDI	30	24	6	80.0%	9,908	7,769	2,139	78.4%
INTERBANK	13	0	13	0.0%	1,400	0	1,400	0.0%
INTERNATIONAL BANK OF COMMERCE	2	0	2	0.0%	250	0	250	0.0%
INTRUST BANK, NA	158	0	158	0.0%	5,760	0	5,760	0.0%
INVESTORS BANK	1	0	1	0.0%	600	0	600	0.0%
INWOOD NATIONAL BANK	2	0	2	0.0%	328	0	328	0.0%
ION BANK	2	0	2	0.0%	18	0	18	0.0%
ISABELLA BANK	2	0	2	0.0%	307	0	307	0.0%
ISRAEL DISCOUNT BANK OF NY	5	4	1	80.0%	186	153	33	82.3%
JOHN DEERE FNCL FSB	606	0	606	0.0%	8,016	0	8,016	0.0%
JOHN MARSHALL BANK	1	0	1	0.0%	200	0	200	0.0%
JOHNSON BANK	1	0	1	0.0%	21	0	21	0.0%
JPMORGAN CHASE BANK, NA	101,980	99,055	2,925	97.1%	1,886,928	1,851,595	35,333	98.1%
KENNEBUNK SAVINGS BANK	6	0	6	0.0%	189	0	189	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
KEYBANK NATIONAL ASSOCIATION	129	39	90	30.2%	27,702	14,117	13,585	51.0%
KISH BANK	4	0	4	0.0%	554	0	554	0.0%
KS STATEBANK	1	0	1	0.0%	100	0	100	0.0%
LAKE CITY BANK	3	0	3	0.0%	896	0	896	0.0%
LAKE FOREST BANK & TRUST, NA	23,380	359	23,021	1.5%	907,802	13,171	894,631	1.5%
LAKELAND BANK	3	0	3	0.0%	602	0	602	0.0%
LAKESIDE BANK	4	0	4	0.0%	180	0	180	0.0%
LEVEL ONE BANK	4	0	4	0.0%	602	0	602	0.0%
LIBERTY BANK	3	0	3	0.0%	9	0	9	0.0%
LIBERTY SAVINGS BANK, FSB	1	1	0	100.0%	194	194	0	100.0%
LIBERTYVILLE BANK AND TRUST CO	1	0	1	0.0%	25	0	25	0.0%
LINCOLN SAVINGS BANK	9	0	9	0.0%	663	0	663	0.0%
LIVE OAK BANKING COMPANY	285	0	285	0.0%	53,768	0	53,768	0.0%
LONE STAR NATIONAL BANK	2	0	2	0.0%	55	0	55	0.0%
LOWELL FIVE CENT SAVINGS BANK	1	0	1	0.0%	112	0	112	0.0%
M&T BANK	95	24	71	25.3%	22,338	8,530	13,808	38.2%
MACATAWA BANK	2	0	2	0.0%	71	0	71	0.0%
MACHIAS SAVINGS BANK	14	0	14	0.0%	608	0	608	0.0%



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Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
MAGYAR BANK	1	0	1	0.0%	21	0	21	0.0%
MAHOPAC BANK	11	0	11	0.0%	1,899	0	1,899	0.0%
MANASQUAN BANK	1	0	1	0.0%	332	0	332	0.0%
MANUFACTURERS BANK	2	0	2	0.0%	1,338	0	1,338	0.0%
MASCOMA BK	2	0	2	0.0%	1,078	0	1,078	0.0%
MECHANICS BANK	5	0	5	0.0%	891	0	891	0.0%
MERCANTILE BANK OF MICHIGAN	10	0	10	0.0%	3,797	0	3,797	0.0%
MERCHANTS BANK OF INDIANA	6	0	6	0.0%	1,203	0	1,203	0.0%
MERCHANTS BANK, N.A.	11	0	11	0.0%	4,231	0	4,231	0.0%
METABANK N.A.	5,386	0	5,386	0.0%	113,769	0	113,769	0.0%
METRO CITY BANK	41	16	25	39.0%	3,351	898	2,453	26.8%
MID PENN BANK	71	0	71	0.0%	7,323	0	7,323	0.0%
MIDDLESEX SAVINGS BANK	1	0	1	0.0%	11	0	11	0.0%
MIDFIRST BANK	12	0	12	0.0%	1,010	0	1,010	0.0%
MIDLAND STATES BANK	3	0	3	0.0%	39	0	39	0.0%
MIDWEST BANKCENTRE	12	0	12	0.0%	2,932	0	2,932	0.0%
MIDWESTONE BANK	97	90	7	92.8%	17,955	17,340	615	96.6%
MINNWEST BANK	2	0	2	0.0%	493	0	493	0.0%



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Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
MONTECITO BANK AND TRUST	1	0	1	0.0%	14	0	14	0.0%
MORGAN STANLEY BANK, N.A	1	0	1	0.0%	590	0	590	0.0%
MORGAN STANLEY PRIV BK NA	8	0	8	0.0%	4,038	0	4,038	0.0%
MORTON COMMUNITY BANK	29	0	29	0.0%	1,586	0	1,586	0.0%
MVB BANK INC.	610	0	610	0.0%	16,721	0	16,721	0.0%
NATIONAL BANK OF INDIANAPOLIS	2	0	2	0.0%	760	0	760	0.0%
NATIONAL COOPERATIVE BANK, N.A	2	0	2	0.0%	56	0	56	0.0%
NATIONAL EXCHANGE BANK & TRUST	4	0	4	0.0%	206	0	206	0.0%
NBH BANK	1	0	1	0.0%	1,000	0	1,000	0.0%
NBT BANK NA	21	0	21	0.0%	6,583	0	6,583	0.0%
NEEDHAM BANK	3	0	3	0.0%	537	0	537	0.0%
NEW MILLENNIUM BANK	1	0	1	0.0%	123	0	123	0.0%
NEW YORK COMMUNITY BANK	42	41	1	97.6%	1,225	1,223	2	99.8%
NICOLET NATIONAL BANK	8	0	8	0.0%	2,035	0	2,035	0.0%
NORTHBROOK BANK & TRUST CO NA	1	0	1	0.0%	9	0	9	0.0%
NORTHEAST BANK	1,182	0	1,182	0.0%	56,574	0	56,574	0.0%
NORTHERN BANK & TRUST CO.	54	0	54	0.0%	5,226	0	5,226	0.0%
NORTHFIELD BANK	1	0	1	0.0%	250	0	250	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

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NORTHFIELD SAVINGS BANK	1	0	1	0.0%	42	0	42	0.0%
NORTHRIM BANK	2	0	2	0.0%	78	0	78	0.0%
NORTHWEST BANK	6	0	6	0.0%	213	0	213	0.0%
NORTHWEST BANK	10	0	10	0.0%	1,416	0	1,416	0.0%
OCEAN BANK	1,746	1,692	54	96.9%	167,052	157,347	9,705	94.2%
OCEANFIRST BANK	1	0	1	0.0%	42	0	42	0.0%
OLD NATIONAL BANK	48	0	48	0.0%	9,721	0	9,721	0.0%
OLD SECOND NATIONAL BANK	20	0	20	0.0%	4,664	0	4,664	0.0%
OPTUM BANK	3	0	3	0.0%	916	0	916	0.0%
ORIENTAL GROUP	3	0	3	0.0%	1,376	0	1,376	0.0%
ORIGIN BANK	12	0	12	0.0%	1,781	0	1,781	0.0%
ORRSTOWN BANK	14	0	14	0.0%	1,862	0	1,862	0.0%
PACIFIC CITY BANK	2	0	2	0.0%	174	0	174	0.0%
PACIFIC PREMIER BANK	15	0	15	0.0%	5,557	0	5,557	0.0%
PACIFIC WESTERN BANK	18	0	18	0.0%	3,090	0	3,090	0.0%
PARKWAY BANK & TRUST CO.	3	0	3	0.0%	1,313	0	1,313	0.0%
PEAPACK-GLADSTONE BANK	1	0	1	0.0%	500	0	500	0.0%
PEOPLES BANK	1	0	1	0.0%	44	0	44	0.0%



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Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
PEOPLES BANK	6	0	6	0.0%	789	0	789	0.0%
PEOPLES SECURITY BANK AND TRUS	7	0	7	0.0%	1,127	0	1,127	0.0%
PEOPLES UNITED BANK, N.A.	35	0	35	0.0%	7,295	0	7,295	0.0%
PEOPLESBANK	1	0	1	0.0%	7	0	7	0.0%
PINNACLE BANK	3	0	3	0.0%	1,061	0	1,061	0.0%
PINNACLE BANK	1,706	0	1,706	0.0%	43,488	0	43,488	0.0%
PIONEER BANK	1	0	1	0.0%	115	0	115	0.0%
PLAINSCAPITAL BANK	4	0	4	0.0%	932	0	932	0.0%
PNC BANK N.A.	7,030	6,939	91	98.7%	541,229	535,996	5,233	99.0%
POPPY BANK	129	0	129	0.0%	57,760	0	57,760	0.0%
POPULAR BANK	337	325	12	96.4%	52,768	49,889	2,879	94.5%
PREMIER BANK	6	0	6	0.0%	1,287	0	1,287	0.0%
PRIMIS	32	0	32	0.0%	2,365	0	2,365	0.0%
PROSPERITY BANK	17	0	17	0.0%	5,734	0	5,734	0.0%
PROVIDENT BANK	2	0	2	0.0%	999	0	999	0.0%
QUAD CITY BANK AND TRUST COMPA	2	0	2	0.0%	36	0	36	0.0%
RAYMOND JAMES BANK	43	5	38	11.6%	19,775	2,835	16,940	14.3%
RED RIVER BANK	2	0	2	0.0%	401	0	401	0.0%



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REGIONS BANK	12,116	12,024	92	99.2%	885,822	880,180	5,642	99.4%
RELIANT BANK	2	0	2	0.0%	371	0	371	0.0%
RENASANT BANK	147	112	35	76.2%	42,802	32,800	10,002	76.6%
REPUBLIC BANK & TRUST	874	561	313	64.2%	95,945	78,504	17,441	81.8%
REPUBLIC BANK OF CHICAGO	8	0	8	0.0%	1,542	0	1,542	0.0%
REPUBLIC FIRST BANK	6	0	6	0.0%	993	0	993	0.0%
RIVER BANK & TRUST	41	0	41	0.0%	4,550	0	4,550	0.0%
ROCKLAND TRUST COMPANY	5	0	5	0.0%	1,201	0	1,201	0.0%
ROCKY MOUNTAIN BANK	1	0	1	0.0%	10	0	10	0.0%
S&T BANK	9	0	9	0.0%	1,008	0	1,008	0.0%
SACO & BIDDEFORD SAVINGS INSTI	1	0	1	0.0%	11	0	11	0.0%
SALEM FIVE CENTS SAVINGS BANK	6	0	6	0.0%	2,963	0	2,963	0.0%
SANDY SPRING BANK	21	0	21	0.0%	3,891	0	3,891	0.0%
SANTANDER BANK N.A.	201	33	168	16.4%	24,401	4,892	19,509	20.0%
SARATOGA NATIONAL BANK & TRUST	1	0	1	0.0%	21	0	21	0.0%
SAVINGS BANK OF DANBURY	3	0	3	0.0%	69	0	69	0.0%
SEACOAST NATIONAL BANK	3,810	3,734	76	98.0%	542,489	524,604	17,885	96.7%
SECURITY BANK OF KANSAS CITY	1	0	1	0.0%	200	0	200	0.0%



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SECURTIY STATE BANK & TRUST	2	0	2	0.0%	33	0	33	0.0%
SERVISFIRST BANK	1,081	800	281	74.0%	206,298	169,180	37,118	82.0%
SHINHAN BANK AMERICA	1	0	1	0.0%	950	0	950	0.0%
SHORE UNITED BANK, N.A	6	0	6	0.0%	1,126	0	1,126	0.0%
SIGNATURE BANK	291	0	291	0.0%	72,354	0	72,354	0.0%
SILICON VALLEY BANK	259	0	259	0.0%	25,327	0	25,327	0.0%
SIMMONS BANK	101	0	101	0.0%	7,898	0	7,898	0.0%
SMARTBANK	176	153	23	86.9%	30,962	27,901	3,061	90.1%
SOMERSET TRUST COMPANY	3	0	3	0.0%	173	0	173	0.0%
SOUTHEAST BANK	12	0	12	0.0%	1,790	0	1,790	0.0%
SOUTHERN BANCORP BANK	5	0	5	0.0%	1,851	0	1,851	0.0%
SOUTHERN BANK	4	0	4	0.0%	955	0	955	0.0%
SOUTHERN BANK AND TRUST COMPAN	2	0	2	0.0%	266	0	266	0.0%
SOUTHERN FIRST BANK	1	0	1	0.0%	526	0	526	0.0%
SOUTHSTATE BANK, N.A.	4,189	4,138	51	98.8%	601,445	592,376	9,069	98.5%
SPIRIT OF TEXAS BANK	27	0	27	0.0%	2,314	0	2,314	0.0%
ST CHARLES BANK AND TRUST CO	1	0	1	0.0%	185	0	185	0.0%
STAR FINANCIAL BANK	8	0	8	0.0%	5,631	0	5,631	0.0%



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STEARNS BANK N A	384	30	354	7.8%	28,019	1,669	26,350	6.0%
STERLING NATIONAL BANK	1	0	1	0.0%	1,000	0	1,000	0.0%
STIFEL BANK & TRUST	9	0	9	0.0%	4,063	0	4,063	0.0%
STILLMAN BANCCORP N.A.	1	0	1	0.0%	21	0	21	0.0%
STOCK YARDS BANK & TRUST COMPA	11	0	11	0.0%	2,686	0	2,686	0.0%
STOCKMAN BANK	4	0	4	0.0%	1,205	0	1,205	0.0%
SUMMIT COMMUNITY BANK	2	0	2	0.0%	230	0	230	0.0%
SUNFLOWER BANK, N.A.	1	0	1	0.0%	80	0	80	0.0%
SUNWEST BANK	1	0	1	0.0%	564	0	564	0.0%
SYNCHRONY BANK	18,071	0	18,071	0.0%	81,631	0	81,631	0.0%
SYNOVUS BANK	3,872	3,773	99	97.4%	575,109	551,491	23,618	95.9%
TBK BANK, SSB	17	0	17	0.0%	4,244	0	4,244	0.0%
TCF NATIONAL BANK	1,304	0	1,304	0.0%	111,868	0	111,868	0.0%
TD BANK N.A.	8,394	8,252	142	98.3%	350,535	339,921	10,614	97.0%
TENNESSEE STATE BANK	1	0	1	0.0%	21	0	21	0.0%
TEXAS BANK AND TRUST COMPANY	1	0	1	0.0%	130	0	130	0.0%
TEXAS CAPITAL BANK	3,020	0	3,020	0.0%	96,330	0	96,330	0.0%
TEXAS COMMUNITY BANK	2	0	2	0.0%	148	0	148	0.0%



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TEXAS FIRST BANK	1	0	1	0.0%	19	0	19	0.0%
THE BANK OF COMMERCE	1	0	1	0.0%	261	0	261	0.0%
THE BANK OF GREENE COUNTY	4	0	4	0.0%	112	0	112	0.0%
THE BANK OF MISSOURI	5	0	5	0.0%	967	0	967	0.0%
THE BANK OF SOUTHSIDE VIRGINIA	2	0	2	0.0%	28	0	28	0.0%
THE BANK OF TAMPA	1,655	1,450	205	87.6%	254,905	217,639	37,266	85.4%
THE BRYN MAWR TRUST COMPANY	2	0	2	0.0%	310	0	310	0.0%
THE CAMDEN NATIONAL BANK	5	0	5	0.0%	1,198	0	1,198	0.0%
THE CENTRAL TRUST BANK	33	0	33	0.0%	2,847	0	2,847	0.0%
THE F&M STATE BANK	5	0	5	0.0%	841	0	841	0.0%
THE FIDELITY BANK	3	0	3	0.0%	324	0	324	0.0%
THE FIDELITY DEPOSIT AND DISCO	4	0	4	0.0%	187	0	187	0.0%
THE FIRST NATIONAL BANK IN SIO	4	0	4	0.0%	122	0	122	0.0%
THE FIRST NATIONAL BANK OF LON	1	0	1	0.0%	656	0	656	0.0%
THE FIRST, A NATIONAL BANKING	569	508	61	89.3%	64,207	55,791	8,416	86.9%
THE HUNTINGTON NATIONAL BANK	630	43	587	6.8%	88,086	5,550	82,536	6.3%
THE MUNCY BANK AND TRUST CO	1	0	1	0.0%	7	0	7	0.0%
THE NORTHERN TRUST CO	163	159	4	97.5%	35,119	33,917	1,202	96.6%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
THE PARK NATIONAL BANK	6	0	6	0.0%	649	0	649	0.0%
THE STATE BANK AND TRUST COMPA	2	0	2	0.0%	76	0	76	0.0%
THOMASTON SAVINGS BANK	3	0	3	0.0%	454	0	454	0.0%
TIAA, FSB	51	43	8	84.3%	3,560	3,547	13	99.6%
TOMPKINS TRUST COMPANY	4	0	4	0.0%	277	0	277	0.0%
TOWN BANK NA	2	0	2	0.0%	1,250	0	1,250	0.0%
TOWNEBANK	13	0	13	0.0%	2,488	0	2,488	0.0%
TRADITIONAL BANK	5	0	5	0.0%	788	0	788	0.0%
TRISTATE CAPITAL BANK	148	0	148	0.0%	61,931	0	61,931	0.0%
TROY BANK & TRUST	10	0	10	0.0%	2,266	0	2,266	0.0%
TRUIST BANK	38,943	38,741	202	99.5%	1,501,522	1,494,398	7,124	99.5%
TRUSTCO BANK	47	47	0	100.0%	5,715	5,715	0	100.0%
TRUSTMARK NATIONAL BANK	1,004	848	156	84.5%	86,844	75,469	11,375	86.9%
UMB BANK NA	14	0	14	0.0%	2,246	0	2,246	0.0%
UMPQUA BANK	4	0	4	0.0%	547	0	547	0.0%
UNIBANK FOR SAVINGS	1	0	1	0.0%	20	0	20	0.0%
UNION BANK AND TRUST COMPANY	13	0	13	0.0%	1,799	0	1,799	0.0%
UNION SAVINGS BANK	2	0	2	0.0%	505	0	505	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
UNION STATE BANK	1	0	1	0.0%	1,000	0	1,000	0.0%
UNITED BANK	2	0	2	0.0%	25	0	25	0.0%
UNITED BANK OF IOWA	3	0	3	0.0%	628	0	628	0.0%
UNITED BANK VA	25	0	25	0.0%	2,953	0	2,953	0.0%
UNITED BUSINESS BANK	1	0	1	0.0%	195	0	195	0.0%
UNITED COMMUNITY BANK	598	534	64	89.3%	135,696	120,643	15,053	88.9%
UNITED COMMUNITY BANK	5	0	5	0.0%	784	0	784	0.0%
UNITY BANK	5	0	5	0.0%	704	0	704	0.0%
UNIVEST BANK AND TRUST CO	5	0	5	0.0%	2,100	0	2,100	0.0%
US BANK NA	11,997	989	11,008	8.2%	219,883	23,771	196,112	10.8%
US CENTURY BANK	424	398	26	93.9%	55,988	52,044	3,944	93.0%
VALLEY NATIONAL BANK	3,051	2,777	274	91.0%	359,115	326,395	32,720	90.9%
VERABANK, N.A.	1	0	1	0.0%	600	0	600	0.0%
VERITEX COMMUNITY BANK	5	0	5	0.0%	2,084	0	2,084	0.0%
VILLAGE BANK & TRUST CO	2	0	2	0.0%	955	0	955	0.0%
VIST BANK	1	0	1	0.0%	42	0	42	0.0%
WASHINGTON FEDERAL	1	0	1	0.0%	992	0	992	0.0%
WASHINGTON TC OF WESTERLY	11	0	11	0.0%	1,461	0	1,461	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
WASHINGTON TRUST BANK	6	0	6	0.0%	1,797	0	1,797	0.0%
WATERTOWN SAVINGS BANK	1	0	1	0.0%	51	0	51	0.0%
WEBSTER BANK, N.A.	70	0	70	0.0%	13,927	0	13,927	0.0%
WELLS FARGO BANK, N.A.	65,380	65,109	271	99.6%	1,011,199	1,002,437	8,762	99.1%
WESBANCO BANK, INC.	12	0	12	0.0%	4,476	0	4,476	0.0%
WEST ALABAMA BANK & TRUST	3	0	3	0.0%	206	0	206	0.0%
WEST BANK	2	0	2	0.0%	275	0	275	0.0%
WEST SUBURBAN BANK	7	0	7	0.0%	1,852	0	1,852	0.0%
WESTERN ALLIANCE BANK	9	0	9	0.0%	3,634	0	3,634	0.0%
WESTFIELD BANK	3	0	3	0.0%	1,970	0	1,970	0.0%
WESTFIELD BANK, FSB	14	0	14	0.0%	4,181	0	4,181	0.0%
WEX BANK	13,520	0	13,520	0.0%	69,155	0	69,155	0.0%
WHEATON BANK AND TRUST CO NA	9	0	9	0.0%	2,726	0	2,726	0.0%
WHITAKER BANK INC	2	0	2	0.0%	333	0	333	0.0%
WINTRUST BANK	7	0	7	0.0%	1,584	0	1,584	0.0%
WISCONSIN BANK & TRUST	1	0	1	0.0%	49	0	49	0.0%
WOODFOREST NATIONAL BANK	26	9	17	34.6%	2,620	170	2,450	6.5%
WOORI AMERICA BANK	6	0	6	0.0%	859	0	859	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2021 CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically FLORIDA	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
WSFS BANK	8	0	8	0.0%	3,459	0	3,459	0.0%
ZIONS BANCORPORATION, N.A.	72	0	72	0.0%	16,585	0	16,585	0.0%
FLORIDA 487 reporting lenders	851,841	424,454	427,387	49.8%	24,843,744	16,240,700	8,603,044	65.4%

Sample Bank - Duval County - Assessment Area

Report 6: Reported CRA Lending for 2021 Based on 2021 CRA data released by the FFIEC December 2022

Duval		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0001.00	Moderate	96	2,398	91	1,025	40	634
0002.00	Low	76	5,535	60	1,148	19	247
0003.00	Low	51	1,896	46	675	11	85
0006.00	Moderate	267	15,003	235	4,504	107	2,914
0007.00	Upper	229	8,416	210	3,556	99	2,538
0008.00	Upper	332	17,130	293	5,621	126	3,257
0010.00	Low	66	2,623	60	1,191	31	1,055
0011.00	Middle	84	1,588	81	1,146	40	452
0012.00	Middle	130	3,481	125	1,703	55	1,297
0013.00	Low	90	1,979	87	877	34	366
0014.00	Low	90	1,705	88	1,187	37	933
0015.00	Low	60	644	60	644	29	225
0016.00	Low	29	617	28	222	12	95
0021.01	Middle	60	967	59	860	33	504
0021.02	Upper	81	4,305	76	1,185	37	369
0022.00	Upper	150	10,375	129	1,731	81	6,471
0023.00	Upper	91	4,628	82	1,094	37	516
0024.00	Upper	49	905	47	586	20	231
0025.01	Moderate	72	2,617	68	1,092	34	381

Duval		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0025.02	Middle	124	5,000	113	1,664	53	1,703
0026.00	Low	217	17,751	151	2,901	44	899
0027.01	Moderate	50	2,634	44	520	9	384
0027.02	Low	56	1,125	53	597	16	363
0028.01	Low	49	571	48	418	22	107
0028.02	Low	53	1,397	50	554	20	158
0029.01	Low	29	292	29	292	8	38
0029.02	Low	25	732	24	257	6	505
0101.01	Upper	225	3,664	221	2,769	109	1,644
0101.02	Middle	205	4,446	199	2,427	96	1,161
0101.03	Upper	284	15,403	254	4,984	96	2,101
0102.01	Middle	227	6,988	212	3,409	92	1,344
0102.02	Middle	103	6,714	90	1,353	43	463
0103.01	Middle	194	7,310	175	2,082	75	2,401
0103.03	Moderate	171	3,872	166	2,004	69	2,123
0103.04	Middle	121	1,155	120	1,046	47	252
0104.01	Middle	43	351	43	351	14	52
0104.02	Low	102	2,988	98	1,127	47	1,297
0105.00	Middle	368	5,612	363	4,679	142	1,410
0106.00	Middle	171	4,605	164	1,990	73	742
0107.00	Moderate	86	808	84	570	40	277
0108.00	Moderate	48	427	47	312	16	186
0109.00	Middle	56	544	55	443	28	297
0110.00	Moderate	96	1,519	94	1,064	37	596

Duval				Small Business Originations			
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0111.00	Moderate	58	1,255	55	427	26	158
0112.00	Moderate	75	875	74	766	32	271
0113.00	Moderate	42	319	42	319	22	166
0114.00	Moderate	36	1,152	35	239	13	84
0115.00	Moderate	73	1,864	69	642	28	1,204
0116.00	Low	60	1,821	56	572	11	87
0117.00	Middle	120	7,203	99	1,455	46	846
0118.00	Moderate	193	15,042	161	2,319	62	3,623
0119.01	Middle	136	5,765	125	1,834	56	1,976
0119.02	Middle	166	2,488	161	1,481	80	825
0119.03	Upper	73	2,712	69	847	39	768
0120.00	Middle	110	1,465	108	890	49	273
0121.00	Low	284	17,677	254	5,337	91	3,200
0122.00	Low	171	4,454	161	2,281	68	972
0123.00	Moderate	201	5,871	189	2,534	93	1,353
0124.00	Moderate	95	3,297	87	1,312	48	978
0125.00	Moderate	98	1,199	98	1,199	44	436
0126.01	Moderate	36	642	35	335	13	98
0126.02	Moderate	97	1,610	93	862	39	251
0127.02	Middle	104	2,789	99	1,476	42	1,223
0127.03	Middle	88	2,706	83	803	36	571
0127.04	Moderate	81	979	79	653	39	580
0128.00	Moderate	102	1,109	101	998	51	640
0129.00	Middle	58	1,482	54	476	28	1,155

Duval		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0130.00	Upper	69	1,902	68	902	40	509
0131.00	Middle	73	4,965	65	903	48	1,656
0132.00	Moderate	10	490	9	52	5	14
0133.00	Moderate	102	2,096	99	1,052	42	899
0134.02	Moderate	85	1,751	83	894	33	196
0134.03	Middle	53	864	52	760	24	220
0134.04	Moderate	41	451	41	451	21	241
0135.02	Middle	34	244	34	244	18	85
0135.03	Moderate	173	4,083	165	1,866	73	1,113
0135.04	Moderate	68	1,012	65	598	26	283
0135.21	Moderate	219	4,678	214	1,852	103	1,536
0135.22	Middle	66	2,299	63	803	22	350
0137.21	Middle	186	3,766	181	2,091	74	642
0137.23	Middle	238	5,537	229	2,312	89	713
0137.26	Middle	129	1,961	127	1,086	61	1,262
0137.27	Upper	126	2,037	123	1,482	64	1,189
0138.00	Moderate	13	284	12	142	6	58
0139.01	Moderate	53	519	53	519	27	238
0139.02	Moderate	233	7,590	219	3,373	97	2,386
0139.04	Moderate	43	782	42	545	20	284
0139.05	Upper	181	3,860	177	2,563	100	1,734
0139.06	Upper	160	2,574	157	2,054	75	611
0140.01	Upper	231	7,489	219	3,158	126	2,511
0140.02	Upper	138	3,638	133	1,661	73	1,190

Duval		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0141.01	Upper	171	4,102	163	2,075	88	1,629
0141.02	Middle	433	21,250	385	5,735	189	7,126
0142.02	Upper	251	7,354	241	3,509	106	2,382
0142.03	Upper	409	15,057	380	6,088	201	4,589
0142.04	Upper	261	7,663	246	3,304	120	3,387
0143.11	Moderate	200	5,117	186	2,443	100	1,710
0143.12	Middle	161	4,257	152	1,964	77	1,557
0143.26	Upper	299	5,076	293	3,717	151	2,216
0143.28	Middle	154	4,601	146	1,748	74	840
0143.29	Upper	80	1,347	77	884	41	439
0143.30	Upper	197	5,482	189	2,642	110	2,499
0143.31	Middle	183	3,687	174	2,134	100	1,337
0143.32	Middle	176	4,345	170	2,135	91	893
0143.33	Middle	63	1,208	60	706	32	569
0143.34	Upper	104	1,470	102	1,110	58	588
0143.35	Middle	129	2,294	125	1,230	69	1,626
0143.36	Upper	103	1,007	103	1,007	48	463
0143.37	Middle	223	3,290	219	2,201	116	1,040
0143.38	Middle	83	1,257	80	847	32	321
0144.01	Middle	504	19,658	462	7,211	212	4,161
0144.04	Middle	251	12,466	224	3,575	104	3,200
0144.06	Upper	551	21,714	512	7,216	232	6,732
0144.08	Upper	151	2,565	150	2,175	92	962
0144.09	Upper	362	8,246	351	4,678	173	2,421

Duval		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0144.10	Upper	329	11,978	310	5,281	146	4,355
0144.11	Middle	151	3,324	146	1,872	79	1,207
0144.12	Upper	978	42,934	885	13,631	420	11,332
0144.13	Upper	215	7,075	202	3,143	114	2,372
0145.00	Moderate	172	4,711	166	2,214	91	1,879
0146.01	Upper	126	1,627	123	1,195	71	691
0146.03	Moderate	140	5,197	133	1,753	57	956
0146.04	Moderate	179	4,373	171	2,003	74	1,418
0147.01	Moderate	90	1,254	88	800	35	319
0147.02	Middle	44	466	44	466	23	223
0148.00	Low	56	854	55	721	25	399
0149.01	Moderate	126	1,326	126	1,326	56	444
0149.02	Middle	163	1,805	161	1,588	73	766
0150.01	Middle	120	1,569	118	1,181	64	783
0150.02	Middle	63	1,002	63	1,002	32	295
0151.00	Moderate	68	594	68	594	29	194
0152.00	Middle	46	624	45	378	32	546
0153.00	Moderate	55	665	55	665	22	205
0154.00	Moderate	187	3,145	182	2,031	83	1,438
0155.01	Moderate	114	2,293	108	1,277	48	516
0155.02	Low	99	2,885	96	1,338	39	895
0156.00	Moderate	133	4,970	121	1,820	66	1,887
0157.00	Moderate	217	7,792	195	2,513	84	1,361
0158.01	Middle	156	5,722	147	1,922	74	3,222

Duval			Small Business Originations				
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0158.02	Moderate	227	6,648	216	2,343	96	2,139
0159.22	Moderate	268	10,757	242	3,535	120	2,093
0159.23	Middle	387	13,383	360	5,406	162	2,775
0159.24	Middle	312	18,656	271	4,612	129	5,191
0159.25	Middle	93	2,276	87	1,334	44	881
0159.26	Moderate	341	11,316	315	3,857	147	2,681
0160.00	Middle	180	8,923	160	2,668	83	1,455
0161.00	Moderate	269	8,887	257	3,476	117	2,064
0162.00	Moderate	112	3,605	106	1,969	50	724
0163.00	Moderate	254	14,428	221	4,171	87	2,308
0164.00	Middle	260	13,914	236	3,609	118	5,279
0165.00	Upper	203	5,520	192	2,520	101	1,613
0166.01	Moderate	754	39,114	663	11,980	265	7,994
0166.03	Middle	167	4,804	158	2,665	77	1,327
0166.04	Moderate	72	2,177	70	925	39	306
0167.11	Upper	232	11,824	210	2,955	98	4,224
0167.22	Middle	245	7,394	234	3,252	116	1,335
0167.24	Middle	89	4,522	80	1,075	49	2,440
0167.25	Middle	310	17,805	271	5,425	116	4,577
0167.26	Middle	194	4,058	185	2,676	96	1,295
0167.27	Moderate	98	1,465	97	1,171	53	585
0167.28	Upper	219	5,803	209	3,362	117	2,259
0167.29	Middle	75	676	75	676	34	177
0168.01	Upper	168	6,929	151	2,546	72	1,835

Duval		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0168.03	Upper	243	6,720	229	3,170	143	2,698
0168.04	Upper	316	12,565	290	4,294	172	3,885
0168.05	Upper	194	2,771	191	1,938	113	1,029
0168.06	Upper	458	10,514	443	5,469	254	3,874
0168.07	Middle	76	1,222	75	747	42	274
0168.08	Middle	101	3,499	94	1,026	53	397
0171.00	Upper	414	24,270	363	6,385	172	7,276
0172.00	Upper	580	28,232	515	8,125	233	6,320
0173.00	Middle	116	6,232	104	1,192	41	1,191
0174.00	Low	222	13,560	197	3,104	53	1,539
Sum for Duval		28,262	950,535	26,404	363,986	12,522	261,161

Sample Bank - Duval County

Grand Total	Assessment Area	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
		28,262	950,535	26,404	363,986	12,522	261,161

Summary of Activity by Tract Income Class		
	Total Units	Total Dollars
Low Income Tracts	1,885	81,106
Moderate Income Tracts	7,189	228,062
Middle Income Tracts	9,155	292,484
Upper Income Tracts	10,033	348,883
NA Income Tracts	0	0
Totals	28,262	950,535
LMI Tract Penetration Rate	32.11%	32.53%

* The loans compiled in KPB Report 6 are those records that have been geo-coded and reported down to the census tract level. In every county there are a small number of loans that are geocoded only to the county level. These loans are reported by lender by county and are included in KPB Report 8 that depicts the market rank and market share of all reporting lenders by county. Therefore there will be a small disparity between the totals in KPB Report 6 and KPB Report 8.

Sample Bank - Duval County - Assessment Area

Report 7: Reported CRA Lending for 2021 in LMI Tracts

Based on 2021 CRA data released by the FFIEC December 2022

Duval				Small Business Originations			
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0001.00	Moderate	96	2,398	91	1,025	40	634
0002.00	Low	76	5,535	60	1,148	19	247
0003.00	Low	51	1,896	46	675	11	85
0006.00	Moderate	267	15,003	235	4,504	107	2,914
0010.00	Low	66	2,623	60	1,191	31	1,055
0013.00	Low	90	1,979	87	877	34	366
0014.00	Low	90	1,705	88	1,187	37	933
0015.00	Low	60	644	60	644	29	225
0016.00	Low	29	617	28	222	12	95
0025.01	Moderate	72	2,617	68	1,092	34	381
0026.00	Low	217	17,751	151	2,901	44	899
0027.01	Moderate	50	2,634	44	520	9	384
0027.02	Low	56	1,125	53	597	16	363
0028.01	Low	49	571	48	418	22	107
0028.02	Low	53	1,397	50	554	20	158
0029.01	Low	29	292	29	292	8	38
0029.02	Low	25	732	24	257	6	505
0103.03	Moderate	171	3,872	166	2,004	69	2,123
0104.02	Low	102	2,988	98	1,127	47	1,297

Duval		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0107.00	Moderate	86	808	84	570	40	277
0108.00	Moderate	48	427	47	312	16	186
0110.00	Moderate	96	1,519	94	1,064	37	596
0111.00	Moderate	58	1,255	55	427	26	158
0112.00	Moderate	75	875	74	766	32	271
0113.00	Moderate	42	319	42	319	22	166
0114.00	Moderate	36	1,152	35	239	13	84
0115.00	Moderate	73	1,864	69	642	28	1,204
0116.00	Low	60	1,821	56	572	11	87
0118.00	Moderate	193	15,042	161	2,319	62	3,623
0121.00	Low	284	17,677	254	5,337	91	3,200
0122.00	Low	171	4,454	161	2,281	68	972
0123.00	Moderate	201	5,871	189	2,534	93	1,353
0124.00	Moderate	95	3,297	87	1,312	48	978
0125.00	Moderate	98	1,199	98	1,199	44	436
0126.01	Moderate	36	642	35	335	13	98
0126.02	Moderate	97	1,610	93	862	39	251
0127.04	Moderate	81	979	79	653	39	580
0128.00	Moderate	102	1,109	101	998	51	640
0132.00	Moderate	10	490	9	52	5	14
0133.00	Moderate	102	2,096	99	1,052	42	899
0134.02	Moderate	85	1,751	83	894	33	196
0134.04	Moderate	41	451	41	451	21	241
0135.03	Moderate	173	4,083	165	1,866	73	1,113



Duval				Small Business Originations			
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0135.04	Moderate	68	1,012	65	598	26	283
0135.21	Moderate	219	4,678	214	1,852	103	1,536
0138.00	Moderate	13	284	12	142	6	58
0139.01	Moderate	53	519	53	519	27	238
0139.02	Moderate	233	7,590	219	3,373	97	2,386
0139.04	Moderate	43	782	42	545	20	284
0143.11	Moderate	200	5,117	186	2,443	100	1,710
0145.00	Moderate	172	4,711	166	2,214	91	1,879
0146.03	Moderate	140	5,197	133	1,753	57	956
0146.04	Moderate	179	4,373	171	2,003	74	1,418
0147.01	Moderate	90	1,254	88	800	35	319
0148.00	Low	56	854	55	721	25	399
0149.01	Moderate	126	1,326	126	1,326	56	444
0151.00	Moderate	68	594	68	594	29	194
0153.00	Moderate	55	665	55	665	22	205
0154.00	Moderate	187	3,145	182	2,031	83	1,438
0155.01	Moderate	114	2,293	108	1,277	48	516
0155.02	Low	99	2,885	96	1,338	39	895
0156.00	Moderate	133	4,970	121	1,820	66	1,887
0157.00	Moderate	217	7,792	195	2,513	84	1,361
0158.02	Moderate	227	6,648	216	2,343	96	2,139
0159.22	Moderate	268	10,757	242	3,535	120	2,093
0159.26	Moderate	341	11,316	315	3,857	147	2,681
0161.00	Moderate	269	8,887	257	3,476	117	2,064

Duval		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0162.00	Moderate	112	3,605	106	1,969	50	724
0163.00	Moderate	254	14,428	221	4,171	87	2,308
0166.01	Moderate	754	39,114	663	11,980	265	7,994
0166.04	Moderate	72	2,177	70	925	39	306
0167.27	Moderate	98	1,465	97	1,171	53	585
0174.00	Low	222	13,560	197	3,104	53	1,539
Sum for Duval		9,074	309,168	8,436	113,349	3,657	71,271
Grand Total	Assessment Area -LMI Tracts	9,074	309,168	8,436	113,349	3,657	71,271

Sample Bank - Duval County - Assessment Area

Report 8A: County-Reported CRA Lending Market Rank for 2021

Based on 2021 CRA data released by the FFIEC December 2022

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Duval								
1	12.69	AMERIS BANK	1,122	120,747	818	21,340	180	35,580
2	9.17	BANK OF AMERICA, N.A.	3,432	87,213	3,288	43,603	2,463	35,746
3	8.58	AMERICAN EXPRESS NATIONAL BANK	6,035	81,624	5,957	64,973	1,272	12,573
4	5.48	WELLS FARGO BANK, N.A.	2,333	52,124	2,230	27,054	1,306	10,073
5	5.46	SYNOVUS BANK	236	51,949	119	5,498	140	20,576
6	4.99	TRUIST BANK	873	47,435	774	13,198	639	12,220
7	4.50	BBVA USA	615	42,840	540	20,745	287	12,487
8	4.39	FIRST CITIZENS BANK AND TRUST	253	41,786	149	7,699	126	16,763
9	4.31	SOUTHSTATE BANK, N.A.	260	40,993	158	7,087	19	6,597
10	4.20	REGIONS BANK	458	39,914	362	10,323	318	13,331
11	3.76	JPMORGAN CHASE BANK, NA	2,538	35,768	2,514	30,172	1,690	16,729
12	2.98	LAKE FOREST BANK & TRUST, NA	816	28,391	753	11,620	1	500
13	2.85	HANCOCK WHITNEY BANK	98	27,119	39	1,586	39	7,131
14	2.35	CROSS RIVER	929	22,311	898	15,503	2	1,364
15	1.82	VALLEY NATIONAL BANK	110	17,346	76	2,802	38	2,261
16	1.78	FIRST HORIZON BANK	91	16,930	52	1,901	25	2,385
17	1.48	FIFTH THIRD BK NA	171	14,101	138	3,927	128	5,429
18	1.43	CAPITAL ONE BANK (USA), N.A.	1,574	13,625	1,563	11,637	963	4,650
19	1.31	CUSTOMERS BANK	767	12,444	755	9,916	1	393
20	0.96	BMO HARRIS BANK N.A.	62	9,091	29	1,347	37	3,524

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Duval								
21	0.95	HERITAGE SOUTHEAST BANK	53	8,999	29	1,587	10	582
22	0.93	US BANK NA	516	8,878	499	5,647	371	2,982
23	0.79	Sample Bank	48	7,551	24	1,128	23	2,080
24	0.76	CITIBANK, N.A.	1,416	7,241	1,415	6,584	1,224	5,517
25	0.65	UNITED COMMUNITY BANK	28	6,136	14	522	5	2,148
26	0.64	PNC BANK N.A.	54	6,122	39	1,503	25	828
27	0.64	TD BANK N.A.	100	6,110	87	2,083	76	3,319
28	0.49	TEXAS CAPITAL BANK	262	4,687	252	2,373	0	0
29	0.49	CAPITAL ONE, N.A.	49	4,653	42	950	12	77
30	0.44	WEX BANK	1,002	4,229	1,002	4,229	0	0
31	0.44	SYNCHRONY BANK	770	4,194	768	3,609	752	4,042
32	0.37	THE HUNTINGTON NATIONAL BANK	19	3,533	9	591	14	2,783
33	0.35	TCF NATIONAL BANK	50	3,309	43	1,948	2	93
34	0.33	CIT BANK N.A.	76	3,130	69	2,017	31	837
35	0.31	CITIZENS BANK, NA	58	2,972	57	1,972	57	1,972
36	0.29	POPPY BANK	5	2,732	0	0	0	0
37	0.27	COMENITY CAPITAL BANK	213	2,578	213	2,578	0	0
38	0.26	BANKUNITED, N.A.	9	2,455	1	57	2	184
39	0.24	SEACOAST NATIONAL BANK	7	2,330	2	96	1	403
40	0.24	METABANK N.A.	150	2,302	145	1,359	2	320
41	0.23	SIMMONS BANK	10	2,173	8	382	3	1,887
42	0.23	TIAA, FSB	20	2,169	16	42	18	1,727
43	0.20	STEARNS BANK N A	22	1,885	14	598	4	439
44	0.20	PINNACLE BANK	90	1,864	86	1,270	74	1,214

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Duval								
45	0.17	BANK OZK	10	1,619	7	131	1	176
46	0.16	NORTHEAST BANK	43	1,549	39	1,063	0	0
47	0.15	CITY NATIONAL BANK OF FLORIDA	9	1,426	4	106	3	337
48	0.15	TRISTATE CAPITAL BANK	3	1,390	0	0	0	0
49	0.14	RENASANT BANK	6	1,374	3	185	4	605
50	0.14	SANTANDER BANK N.A.	13	1,342	10	723	0	0
51	0.13	CENTENNIAL BANK	4	1,270	2	105	1	20
52	0.13	WESBANCO BANK, INC.	2	1,250	0	0	0	0
53	0.13	TRUSTMARK NATIONAL BANK	7	1,205	6	206	0	0
54	0.12	CAPITAL CITY BANK	5	1,173	4	173	2	82
55	0.12	M&T BANK	3	1,168	1	21	0	0
56	0.12	HOMETRUST BANK	6	1,103	2	147	0	0
57	0.11	CIBC BANK USA	3	1,088	1	100	0	0
58	0.11	SERVISFIRST BANK	16	1,067	14	425	5	520
59	0.11	CHARLES SCHWAB BANK, SSB	2	1,043	0	0	0	0
60	0.11	FIRST MERCHANTS BANK	1	1,000	0	0	0	0
60	0.11	MORGAN STANLEY PRIV BK NA	1	1,000	0	0	0	0
62	0.10	BANKERS TRUST COMPANY	1	930	0	0	0	0
63	0.10	BANCORP BK	4	917	1	45	0	0
64	0.09	INCREDIBLEBANK	1	890	0	0	0	0
65	0.09	LIVE OAK BANKING COMPANY	11	879	8	304	0	0
66	0.09	AMERICAN MOMENTUM BANK	3	862	0	0	1	285
67	0.09	ARVEST BANK	8	830	5	207	4	188
68	0.09	COMMUNITY BANK OF THE CHESAPEA	2	826	0	0	2	826

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Duval								
69	0.08	MVB BANK INC.	28	793	27	559	0	0
70	0.08	NATIONAL BANK OF INDIANAPOLIS	1	730	0	0	0	0
71	0.07	REPUBLIC BANK & TRUST	23	692	23	692	0	0
72	0.07	BYLINE BANK	2	641	0	0	1	460
73	0.06	HOMESTREET BANK	2	595	0	0	0	0
74	0.06	KEYBANK NATIONAL ASSOCIATION	2	572	1	93	0	0
75	0.06	GLACIER BANK	4	565	1	16	2	166
76	0.06	FIRST BANK & TRUST	8	560	7	160	1	25
77	0.06	TOWNEBANK	1	555	0	0	0	0
78	0.06	WESTERN ALLIANCE BANK	1	531	0	0	0	0
79	0.05	BANK OF THE WEST	13	502	13	502	7	221
80	0.05	FIRST NATIONAL BANK OF OMAHA	38	492	38	492	32	432
81	0.05	FIRST UNITED B&TC	1	489	0	0	0	0
82	0.05	UNITED BANK VA	1	485	0	0	1	485
83	0.05	THE BANK OF TAMPA	4	481	2	80	0	0
84	0.05	ATLANTIC CAPITAL BANK, NA	3	475	1	60	0	0
85	0.05	JOHN DEERE FNCL FSB	32	465	32	465	0	0
86	0.05	FIRST FINANCIAL BANK	1	450	0	0	0	0
87	0.05	THE NORTHERN TRUST CO	1	437	0	0	1	437
88	0.04	FIRST FLORIDA INTEGRITY BANK	1	400	0	0	0	0
89	0.04	TBK BANK, SSB	1	352	0	0	0	0
90	0.04	FIVE STAR BANK	1	350	0	0	0	0
91	0.04	COLONY BANK	5	341	4	184	1	34
92	0.03	BANK FIVE NINE	2	318	1	68	1	68

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Duval								
93	0.03	BOKF NA	2	286	0	0	0	0
94	0.03	SILICON VALLEY BANK	4	285	3	85	0	0
95	0.03	BARCLAYS BANK DELAWARE	43	252	43	252	43	252
96	0.03	GREEN DOT BANK	24	251	24	251	0	0
97	0.03	MIDFIRST BANK	1	245	0	0	1	245
97	0.03	RAYMOND JAMES BANK	1	245	0	0	0	0
99	0.03	SIGNATURE BANK	3	239	1	25	1	25
100	0.02	INTERBANK	2	237	1	91	0	0
101	0.02	ORRSTOWN BANK	1	236	0	0	0	0
102	0.02	GOLDMAN SACHS BANK USA	5	210	5	210	4	174
103	0.02	PACIFIC PREMIER BANK	1	200	0	0	0	0
103	0.02	SOUTHERN BANCORP BANK	1	200	0	0	1	200
105	0.02	NBT BANK NA	2	195	1	21	1	174
106	0.02	WEBSTER BANK, N.A.	2	194	1	85	0	0
107	0.02	FIRST BUS BK	1	180	0	0	1	180
108	0.02	SOUTHEAST BANK	1	176	0	0	1	176
109	0.02	CITYWIDE BANKS	1	172	0	0	0	0
110	0.02	DISCOVER BANK	35	171	35	171	29	135
111	0.02	WOODFOREST NATIONAL BANK	9	170	8	24	4	7
112	0.02	COMMUNITY BANK OF MISSISSIPPI	1	156	0	0	0	0
113	0.02	PACIFIC CITY BANK	1	150	0	0	0	0
114	0.02	BANCFIRST	1	145	0	0	0	0
115	0.01	INWOOD NATIONAL BANK	1	142	0	0	1	142
116	0.01	ACNB BANK	1	117	0	0	0	0

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Duval								
117	0.01	CACHE VALLEY BANK	3	104	3	104	3	104
118	0.01	CENTRAL BANK & TRUST CO	2	92	2	92	2	92
119	0.01	1ST SOURCE BANK	1	78	1	78	0	0
119	0.01	MACHIAS SAVINGS BANK	2	78	2	78	0	0
121	0.01	THE FIRST, A NATIONAL BANKING	1	68	1	68	1	68
122	0.01	CITY NATIONAL BANK	2	60	2	60	2	60
123	0.01	OCEAN BANK	3	52	3	52	2	50
124	0.01	PRIMIS	1	51	1	51	0	0
125	0.01	PLAINSCAPITAL BANK	1	50	1	50	0	0
126	0.00	FIRST US BANK	1	35	1	35	0	0
127	0.00	FIRST FINANCIAL BANK, N.A.	1	31	1	31	1	31
128	0.00	ZIONS BANCORPORATION, N.A.	1	30	1	30	1	30
129	0.00	HSBC BANK USA, NA	2	29	2	29	0	0
130	0.00	FIRST BANK	2	26	2	26	2	26
131	0.00	CADENCE BANK	1	25	1	25	1	25
131	0.00	MECHANICS BANK	2	25	2	25	0	0
133	0.00	ALLY BANK	1	21	1	21	0	0
133	0.00	FINEMARK NATIONAL BANK & TRUST	1	21	1	21	0	0
135	0.00	AVIDIA BANK	20	16	20	16	0	0
136	0.00	SANDY SPRING BANK	1	14	1	14	0	0
137	0.00	AMARILLO NATIONAL BANK	1	12	1	12	0	0
138	0.00	COMMERCE BANK	1	10	1	10	0	0
139	0.00	BANK OF TENNESSEE	1	7	1	7	1	7
140	0.00	CAPSTAR BANK	1	6	1	6	0	0

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less	
Duval									
140	0.00	INTRUST BANK, NA	1	6	1	6	1	6	
142	0.00	CROSSFIRST BANK	1	3	1	3	1	3	
Totals for Duval			142 Lenders	28,339	951,259	26,480	364,533	12,555	261,325
Grand Total - Assessment Area Counties				28,339	951,259	26,480	364,533	12,555	261,325

This Report includes any counties that are entirely or partially in the Assessment Area

* The loans compiled in KPB Report 6 are those records that have been geo-coded and reported down to the census tract level. In every county there are a small number of loans that are geocoded only to the county level. These loans are reported by lender by county and are included in KPB Report 8 that depicts the market rank and market share of all reporting lenders by county. Therefore there will be a small disparity between the totals in KPB Report 6 and KPB Report 8.

Sample Bank - Duval County - Assessment Area

Report 8B: LMI Tracts Small Business Lending by Lender Market Rank by Origination Units for 2021

Based on 2021 CRA data released by the FFIEC December 2022

Duval

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
1	AMERICAN EXPRESS NATIONAL BANK	1,675	341	1,334	1,847	2,500	13	5.65%	22.10%	30.60%	41.43%	0.22%
2	BANK OF AMERICA, N.A.	1,112	167	945	1,075	1,245	0	4.87%	27.53%	31.32%	36.28%	0.00%
3	WELLS FARGO BANK, N.A.	734	185	549	776	785	38	7.93%	23.53%	33.26%	33.65%	1.63%
4	JPMORGAN CHASE BANK, NA	583	97	486	807	1,129	19	3.82%	19.15%	31.80%	44.48%	0.75%
5	CAPITAL ONE BANK (USA), N.A.	527	96	431	545	499	3	6.10%	27.38%	34.63%	31.70%	0.19%
6	CITIBANK, N.A.	506	86	420	479	429	2	6.07%	29.66%	33.83%	30.30%	0.14%
7	WEX BANK	456	105	351	363	183	0	10.48%	35.03%	36.23%	18.26%	0.00%
8	CROSS RIVER	396	104	292	355	178	0	11.19%	31.43%	38.21%	19.16%	0.00%
9	AMERIS BANK	362	78	284	358	402	0	6.95%	25.31%	31.91%	35.83%	0.00%
10	LAKE FOREST BANK & TRUST, NA	269	55	214	272	275	0	6.74%	26.23%	33.33%	33.70%	0.00%
11	TRUIST BANK	260	45	215	285	328	0	5.15%	24.63%	32.65%	37.57%	0.00%
12	CUSTOMERS BANK	254	62	192	307	206	0	8.08%	25.03%	40.03%	26.86%	0.00%
13	SYNCHRONY BANK	249	56	193	272	249	0	7.27%	25.06%	35.32%	32.34%	0.00%
14	BBVA USA	235	56	179	162	218	0	9.11%	29.11%	26.34%	35.45%	0.00%
15	REGIONS BANK	152	33	119	131	175	0	7.21%	25.98%	28.60%	38.21%	0.00%
16	US BANK NA	148	32	116	172	195	1	6.20%	22.48%	33.33%	37.79%	0.19%
17	TEXAS CAPITAL BANK	119	34	85	69	74	0	12.98%	32.44%	26.34%	28.24%	0.00%
18	COMENITY CAPITAL BANK	101	23	78	62	50	0	10.80%	36.62%	29.11%	23.47%	0.00%
19	SOUTHSTATE BANK, N.A.	98	24	74	69	93	0	9.23%	28.46%	26.54%	35.77%	0.00%
19	SYNOVUS BANK	98	32	66	64	74	0	13.56%	27.97%	27.12%	31.36%	0.00%
21	FIRST CITIZENS BANK AND TRUST	75	9	66	78	100	0	3.56%	26.09%	30.83%	39.53%	0.00%
22	METABANK N.A.	65	19	46	43	42	0	12.67%	30.67%	28.67%	28.00%	0.00%
23	FIFTH THIRD BK NA	54	11	43	64	53	0	6.43%	25.15%	37.43%	30.99%	0.00%
24	CIT BANK N.A.	41	17	24	20	15	0	22.37%	31.58%	26.32%	19.74%	0.00%

Duval

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
25	TD BANK N.A.	39	5	34	25	36	0	5.00%	34.00%	25.00%	36.00%	0.00%
26	VALLEY NATIONAL BANK	36	3	33	31	43	0	2.73%	30.00%	28.18%	39.09%	0.00%
27	FIRST HORIZON BANK	30	7	23	29	32	0	7.69%	25.27%	31.87%	35.16%	0.00%
28	TCF NATIONAL BANK	26	9	17	15	9	0	18.00%	34.00%	30.00%	18.00%	0.00%
29	BMO HARRIS BANK N.A.	22	7	15	24	15	1	11.29%	24.19%	38.71%	24.19%	1.61%
30	HANCOCK WHITNEY BANK	21	9	12	24	53	0	9.18%	12.24%	24.49%	54.08%	0.00%
31	FIRST NATIONAL BANK OF OMAHA	20	0	20	10	8	0	0.00%	52.63%	26.32%	21.05%	0.00%
32	CITIZENS BANK, NA	19	3	16	15	24	0	5.17%	27.59%	25.86%	41.38%	0.00%
33	CAPITAL ONE, N.A.	18	7	11	16	15	0	14.29%	22.45%	32.65%	30.61%	0.00%
34	REPUBLIC BANK & TRUST	16	8	8	4	3	0	34.78%	34.78%	17.39%	13.04%	0.00%
35	DISCOVER BANK	15	5	10	16	4	0	14.29%	28.57%	45.71%	11.43%	0.00%
35	Sample Bank	15	1	14	17	16	0	2.08%	29.17%	35.42%	33.33%	0.00%
35	MVB BANK INC.	15	3	12	9	4	0	10.71%	42.86%	32.14%	14.29%	0.00%
38	HERITAGE SOUTHEAST BANK	14	0	14	5	34	0	0.00%	26.42%	9.43%	64.15%	0.00%
38	JOHN DEERE FNCL FSB	14	5	9	11	7	0	15.63%	28.13%	34.38%	21.88%	0.00%
38	PINNACLE BANK	14	2	12	33	43	0	2.22%	13.33%	36.67%	47.78%	0.00%
41	GREEN DOT BANK	12	4	8	10	2	0	16.67%	33.33%	41.67%	8.33%	0.00%
41	PNC BANK N.A.	12	3	9	29	13	0	5.56%	16.67%	53.70%	24.07%	0.00%
43	STEARNS BANK N A	10	4	6	7	5	0	18.18%	27.27%	31.82%	22.73%	0.00%
43	UNITED COMMUNITY BANK	10	3	7	4	14	0	10.71%	25.00%	14.29%	50.00%	0.00%
45	AVIDIA BANK	9	2	7	10	1	0	10.00%	35.00%	50.00%	5.00%	0.00%
46	NORTHEAST BANK	8	4	4	15	20	0	9.30%	9.30%	34.88%	46.51%	0.00%
46	THE HUNTINGTON NATIONAL BANK	8	3	5	6	5	0	15.79%	26.32%	31.58%	26.32%	0.00%
48	TIAA, FSB	7	2	5	8	5	0	10.00%	25.00%	40.00%	25.00%	0.00%
49	BARCLAYS BANK DELAWARE	6	0	6	9	28	0	0.00%	13.95%	20.93%	65.12%	0.00%
49	HOMETRUST BANK	6	2	4	0	0	0	33.33%	66.67%	0.00%	0.00%	0.00%
49	WOODFOREST NATIONAL BANK	6	1	5	3	0	0	11.11%	55.56%	33.33%	0.00%	0.00%
52	BANK OF THE WEST	5	1	4	5	3	0	7.69%	30.77%	38.46%	23.08%	0.00%
52	BANK OZK	5	0	5	3	2	0	0.00%	50.00%	30.00%	20.00%	0.00%
52	SERVISFIRST BANK	5	1	4	6	5	0	6.25%	25.00%	37.50%	31.25%	0.00%



Duval

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
55	LIVE OAK BANKING COMPANY	4	1	3	3	4	0	9.09%	27.27%	27.27%	36.36%	0.00%
55	SANTANDER BANK N.A.	4	3	1	6	3	0	23.08%	7.69%	46.15%	23.08%	0.00%
55	SEACOAST NATIONAL BANK	4	2	2	0	3	0	28.57%	28.57%	0.00%	42.86%	0.00%
58	BANKUNITED, N.A.	3	0	3	2	4	0	0.00%	33.33%	22.22%	44.44%	0.00%
58	CITY NATIONAL BANK OF FLORIDA	3	1	2	1	5	0	11.11%	22.22%	11.11%	55.56%	0.00%
58	GOLDMAN SACHS BANK USA	3	0	3	0	2	0	0.00%	60.00%	0.00%	40.00%	0.00%
61	AMERICAN MOMENTUM BANK	2	0	2	1	0	0	0.00%	66.67%	33.33%	0.00%	0.00%
61	CIBC BANK USA	2	0	2	0	1	0	0.00%	66.67%	0.00%	33.33%	0.00%
61	CITY NATIONAL BANK	2	2	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
61	COMMUNITY BANK OF THE CHESAPEA	2	0	2	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
61	HSBC BANK USA, NA	2	0	2	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
61	RENASANT BANK	2	1	1	0	4	0	16.67%	16.67%	0.00%	66.67%	0.00%
61	THE BANK OF TAMPA	2	0	2	1	1	0	0.00%	50.00%	25.00%	25.00%	0.00%
68	ALLY BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
68	AMARILLO NATIONAL BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
68	ARVEST BANK	1	1	0	5	2	0	12.50%	0.00%	62.50%	25.00%	0.00%
68	ATLANTIC CAPITAL BANK, NA	1	0	1	1	1	0	0.00%	33.33%	33.33%	33.33%	0.00%
68	BOKF NA	1	0	1	1	0	0	0.00%	50.00%	50.00%	0.00%	0.00%
68	BYLINE BANK	1	0	1	1	0	0	0.00%	50.00%	50.00%	0.00%	0.00%
68	CACHE VALLEY BANK	1	0	1	2	0	0	0.00%	33.33%	66.67%	0.00%	0.00%
68	CAPITAL CITY BANK	1	0	1	1	3	0	0.00%	20.00%	20.00%	60.00%	0.00%
68	CENTENNIAL BANK	1	1	0	2	1	0	25.00%	0.00%	50.00%	25.00%	0.00%
68	FIRST FINANCIAL BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
68	FIRST FINANCIAL BANK, N.A.	1	1	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
68	FIRST FLORIDA INTEGRITY BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
68	FIRST US BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
68	FIVE STAR BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
68	INCREDIBLEBANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
68	INTERBANK	1	0	1	1	0	0	0.00%	50.00%	50.00%	0.00%	0.00%
68	INTRUST BANK, NA	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%



Duval

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
68	KEYBANK NATIONAL ASSOCIATION	1	0	1	1	0	0	0.00%	50.00%	50.00%	0.00%	0.00%
68	MACHIAS SAVINGS BANK	1	0	1	0	1	0	0.00%	50.00%	0.00%	50.00%	0.00%
68	PLAINSCAPITAL BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
68	POPPY BANK	1	0	1	2	2	0	0.00%	20.00%	40.00%	40.00%	0.00%
68	SILICON VALLEY BANK	1	0	1	0	3	0	0.00%	25.00%	0.00%	75.00%	0.00%
68	SIMMONS BANK	1	0	1	6	3	0	0.00%	10.00%	60.00%	30.00%	0.00%
68	THE FIRST, A NATIONAL BANKING	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
68	TRISTATE CAPITAL BANK	1	0	1	1	1	0	0.00%	33.33%	33.33%	33.33%	0.00%
68	TRUSTMARK NATIONAL BANK	1	1	0	2	4	0	14.29%	0.00%	28.57%	57.14%	0.00%
68	ZIONS BANCORPORATION, N.A.	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
NR	1ST SOURCE BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	ACNB BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BANCFIRST	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	BANCORP BK	0	0	0	2	2	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	BANK FIVE NINE	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BANK OF TENNESSEE	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	BANKERS TRUST COMPANY	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	CADENCE BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CAPSTAR BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CENTRAL BANK & TRUST CO	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CHARLES SCHWAB BANK, SSB	0	0	0	1	1	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	CITYWIDE BANKS	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	COLONY BANK	0	0	0	3	2	0	0.00%	0.00%	60.00%	40.00%	0.00%
NR	COMMERCE BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	COMMUNITY BANK OF MISSISSIPPI	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	CROSSFIRST BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FINEMARK NATIONAL BANK & TRUST	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIRST BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIRST BANK & TRUST	0	0	0	5	3	0	0.00%	0.00%	62.50%	37.50%	0.00%
NR	FIRST BUS BK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%



Duval

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
NR	FIRST MERCHANTS BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST UNITED B&TC	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	GLACIER BANK	0	0	0	4	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	HOMESTREET BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	INWOOD NATIONAL BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	M&T BANK	0	0	0	2	1	0	0.00%	0.00%	66.67%	33.33%	0.00%
NR	MECHANICS BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	MIDFIRST BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	MORGAN STANLEY PRIV BK NA	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	NATIONAL BANK OF INDIANAPOLIS	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	NBT BANK NA	0	0	0	1	1	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	OCEAN BANK	0	0	0	3	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	ORRSTOWN BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	PACIFIC CITY BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	PACIFIC PREMIER BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	PRIMIS	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	RAYMOND JAMES BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SANDY SPRING BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	SIGNATURE BANK	0	0	0	2	1	0	0.00%	0.00%	66.67%	33.33%	0.00%
NR	SOUTHEAST BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SOUTHERN BANCORP BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	TBK BANK, SSB	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	THE NORTHERN TRUST CO	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	TOWNEBANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	UNITED BANK VA	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	WEBSTER BANK, N.A.	0	0	0	2	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	WESBANCO BANK, INC.	0	0	0	2	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	WESTERN ALLIANCE BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%



Duval

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
Sum for	Duval	9,074	1,885	7,189	9,155	10,033	77	6.65%	25.37%	32.31%	35.40%	0.27%
142 Lenders												
Grand Total - Assessment Area Counties		9,074	1,885	7,189	9,155	10,033	77	6.65%	25.37%	32.31%	35.40%	0.27%

Each county may include loans in tracts whose income class is considered to be NA. There may also be loans in tracts whose identity is not known. To make sure all report totals reconcile this report includes these two types of loans in the "NA or Unknown" column.

Sample Bank - Duval County - Assessment Area

Report 8C: LMI Tracts Small Business Lending by Lender Market Rank by Origination Dollars for 2021

Based on 2021 CRA data released by the FFIEC December 2022

Duval

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
1	AMERIS BANK	33,640	8,535	25,105	38,881	48,226	0	7.07%	20.79%	32.20%	39.94%	0.00%
2	WELLS FARGO BANK, N.A.	23,481	11,388	12,093	13,019	15,421	203	21.85%	23.20%	24.98%	29.59%	0.39%
3	AMERICAN EXPRESS NATIONAL BANK	23,393	4,831	18,562	25,555	32,525	151	5.92%	22.74%	31.31%	39.85%	0.18%
4	BANK OF AMERICA, N.A.	22,780	3,445	19,335	32,574	31,859	0	3.95%	22.17%	37.35%	36.53%	0.00%
5	SYNOVUS BANK	22,043	6,630	15,413	12,589	17,317	0	12.76%	29.67%	24.23%	33.33%	0.00%
6	SOUTHSTATE BANK, N.A.	18,244	5,273	12,971	10,226	12,523	0	12.86%	31.64%	24.95%	30.55%	0.00%
7	BBVA USA	17,149	4,977	12,172	8,516	17,175	0	11.62%	28.41%	19.88%	40.09%	0.00%
8	FIRST CITIZENS BANK AND TRUST	14,644	1,276	13,368	9,399	17,743	0	3.05%	31.99%	22.49%	42.46%	0.00%
9	TRUIST BANK	12,899	3,643	9,256	12,790	21,746	0	7.68%	19.51%	26.96%	45.84%	0.00%
10	REGIONS BANK	11,395	3,073	8,322	11,976	16,543	0	7.70%	20.85%	30.00%	41.45%	0.00%
11	CROSS RIVER	10,551	2,710	7,841	8,031	3,729	0	12.15%	35.14%	36.00%	16.71%	0.00%
12	JPMORGAN CHASE BANK, NA	9,052	1,388	7,664	11,652	14,892	172	3.88%	21.43%	32.58%	41.63%	0.48%
13	LAKE FOREST BANK & TRUST, NA	8,038	1,962	6,076	10,007	10,346	0	6.91%	21.40%	35.25%	36.44%	0.00%
14	VALLEY NATIONAL BANK	7,674	1,092	6,582	5,558	4,114	0	6.30%	37.95%	32.04%	23.72%	0.00%
15	HANCOCK WHITNEY BANK	6,352	4,046	2,306	6,395	14,372	0	14.92%	8.50%	23.58%	53.00%	0.00%
16	CUSTOMERS BANK	4,492	1,214	3,278	5,085	2,867	0	9.76%	26.34%	40.86%	23.04%	0.00%
17	CAPITAL ONE BANK (USA), N.A.	4,465	689	3,776	4,540	4,614	6	5.06%	27.71%	33.32%	33.86%	0.04%
18	FIRST HORIZON BANK	3,957	714	3,243	8,009	4,964	0	4.22%	19.16%	47.31%	29.32%	0.00%
19	HERITAGE SOUTHEAST BANK	3,731	0	3,731	876	4,392	0	0.00%	41.46%	9.73%	48.81%	0.00%
20	FIFTH THIRD BK NA	3,722	1,564	2,158	4,371	6,008	0	11.09%	15.30%	31.00%	42.61%	0.00%
21	UNITED COMMUNITY BANK	2,749	623	2,126	1,513	1,874	0	10.15%	34.65%	24.66%	30.54%	0.00%
22	TD BANK N.A.	2,693	26	2,667	944	2,473	0	0.43%	43.65%	15.45%	40.47%	0.00%
23	BMO HARRIS BANK N.A.	2,468	472	1,996	3,578	2,868	177	5.19%	21.96%	39.36%	31.55%	1.95%
24	SEACOAST NATIONAL BANK	2,088	960	1,128	0	242	0	41.20%	48.41%	0.00%	10.39%	0.00%

Duval

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
24	US BANK NA	2,088	1,139	949	2,809	3,972	9	12.83%	10.69%	31.64%	44.74%	0.10%
26	Sample Bank	2,025	178	1,847	3,041	2,485	0	2.36%	24.46%	40.27%	32.91%	0.00%
27	TEXAS CAPITAL BANK	1,999	772	1,227	846	1,842	0	16.47%	26.18%	18.05%	39.30%	0.00%
28	CITIBANK, N.A.	1,997	347	1,650	2,776	2,462	6	4.79%	22.79%	38.34%	34.00%	0.08%
29	TCF NATIONAL BANK	1,974	416	1,558	933	402	0	12.57%	47.08%	28.20%	12.15%	0.00%
30	CIT BANK N.A.	1,959	1,116	843	542	629	0	35.65%	26.93%	17.32%	20.10%	0.00%
31	WEX BANK	1,736	372	1,364	1,646	847	0	8.80%	32.25%	38.92%	20.03%	0.00%
32	THE HUNTINGTON NATIONAL BANK	1,457	899	558	1,297	779	0	25.45%	15.79%	36.71%	22.05%	0.00%
33	PNC BANK N.A.	1,267	345	922	4,055	800	0	5.64%	15.06%	66.24%	13.07%	0.00%
34	COMENITY CAPITAL BANK	1,210	279	931	771	597	0	10.82%	36.11%	29.91%	23.16%	0.00%
35	SYNCHRONY BANK	1,140	257	883	1,734	1,320	0	6.13%	21.05%	41.34%	31.47%	0.00%
36	HOMETRUST BANK	1,103	347	756	0	0	0	31.46%	68.54%	0.00%	0.00%	0.00%
37	CENTENNIAL BANK	1,000	1,000	0	185	85	0	78.74%	0.00%	14.57%	6.69%	0.00%
38	TRUSTMARK NATIONAL BANK	999	999	0	104	102	0	82.90%	0.00%	8.63%	8.46%	0.00%
39	CIBC BANK USA	950	0	950	0	138	0	0.00%	87.32%	0.00%	12.68%	0.00%
40	BANKUNITED, N.A.	948	0	948	385	1,122	0	0.00%	38.62%	15.68%	45.70%	0.00%
41	INCREDIBLEBANK	890	0	890	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
42	COMMUNITY BANK OF THE CHESAPEA	826	0	826	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
43	POPPY BANK	760	0	760	1,337	635	0	0.00%	27.82%	48.94%	23.24%	0.00%
44	STEARNS BANK N A	720	422	298	796	369	0	22.39%	15.81%	42.23%	19.58%	0.00%
45	RENASANT BANK	664	244	420	0	710	0	17.76%	30.57%	0.00%	51.67%	0.00%
46	METABANK N.A.	646	277	369	718	938	0	12.03%	16.03%	31.19%	40.75%	0.00%
47	SANTANDER BANK N.A.	637	271	366	528	177	0	20.19%	27.27%	39.34%	13.19%	0.00%
48	CITY NATIONAL BANK OF FLORIDA	586	14	572	62	778	0	0.98%	40.11%	4.35%	54.56%	0.00%
49	SERVISFIRST BANK	555	20	535	155	357	0	1.87%	50.14%	14.53%	33.46%	0.00%
50	AMERICAN MOMENTUM BANK	548	0	548	314	0	0	0.00%	63.57%	36.43%	0.00%	0.00%
51	REPUBLIC BANK & TRUST	515	225	290	67	110	0	32.51%	41.91%	9.68%	15.90%	0.00%
52	CITIZENS BANK, NA	514	92	422	561	1,897	0	3.10%	14.20%	18.88%	63.83%	0.00%
53	CAPITAL ONE, N.A.	455	90	365	3,098	1,100	0	1.93%	7.84%	66.58%	23.64%	0.00%
54	FIRST FINANCIAL BANK	450	0	450	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%



Duval

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
55	FIRST FLORIDA INTEGRITY BANK	400	0	400	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
56	FIVE STAR BANK	350	0	350	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
57	NORTHEAST BANK	332	68	264	493	724	0	4.39%	17.04%	31.83%	46.74%	0.00%
58	MVB BANK INC.	305	76	229	392	96	0	9.58%	28.88%	49.43%	12.11%	0.00%
59	FIRST NATIONAL BANK OF OMAHA	256	0	256	130	106	0	0.00%	52.03%	26.42%	21.54%	0.00%
60	TRISTATE CAPITAL BANK	250	0	250	295	845	0	0.00%	17.99%	21.22%	60.79%	0.00%
61	PINNACLE BANK	246	24	222	722	896	0	1.29%	11.91%	38.73%	48.07%	0.00%
62	BANK OF THE WEST	225	16	209	200	77	0	3.19%	41.63%	39.84%	15.34%	0.00%
63	JOHN DEERE FNCL FSB	203	56	147	178	84	0	12.04%	31.61%	38.28%	18.06%	0.00%
64	BOKF NA	181	0	181	105	0	0	0.00%	63.29%	36.71%	0.00%	0.00%
64	BYLINE BANK	181	0	181	460	0	0	0.00%	28.24%	71.76%	0.00%	0.00%
66	LIVE OAK BANKING COMPANY	162	19	143	141	576	0	2.16%	16.27%	16.04%	65.53%	0.00%
67	GREEN DOT BANK	161	35	126	77	13	0	13.94%	50.20%	30.68%	5.18%	0.00%
68	THE BANK OF TAMPA	159	0	159	250	72	0	0.00%	33.06%	51.98%	14.97%	0.00%
69	WOODFOREST NATIONAL BANK	153	1	152	17	0	0	0.59%	89.41%	10.00%	0.00%	0.00%
70	INTERBANK	146	0	146	91	0	0	0.00%	61.60%	38.40%	0.00%	0.00%
71	GOLDMAN SACHS BANK USA	109	0	109	0	101	0	0.00%	51.90%	0.00%	48.10%	0.00%
72	KEYBANK NATIONAL ASSOCIATION	93	0	93	479	0	0	0.00%	16.26%	83.74%	0.00%	0.00%
73	BANK OZK	87	0	87	976	556	0	0.00%	5.37%	60.28%	34.34%	0.00%
74	CAPITAL CITY BANK	73	0	73	1,000	100	0	0.00%	6.22%	85.25%	8.53%	0.00%
74	DISCOVER BANK	73	28	45	80	18	0	16.37%	26.32%	46.78%	10.53%	0.00%
76	SILICON VALLEY BANK	70	0	70	0	215	0	0.00%	24.56%	0.00%	75.44%	0.00%
77	THE FIRST, A NATIONAL BANKING	68	0	68	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
78	ATLANTIC CAPITAL BANK, NA	60	0	60	240	175	0	0.00%	12.63%	50.53%	36.84%	0.00%
78	CITY NATIONAL BANK	60	60	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
80	MACHIAS SAVINGS BANK	57	0	57	0	21	0	0.00%	73.08%	0.00%	26.92%	0.00%
81	PLAINSCAPITAL BANK	50	0	50	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
82	SIMMONS BANK	44	0	44	242	1,887	0	0.00%	2.02%	11.14%	86.84%	0.00%
83	CACHE VALLEY BANK	40	0	40	64	0	0	0.00%	38.46%	61.54%	0.00%	0.00%
84	FIRST US BANK	35	0	35	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%



Duval

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
85	ARVEST BANK	33	33	0	434	363	0	3.98%	0.00%	52.29%	43.73%	0.00%
86	FIRST FINANCIAL BANK, N.A.	31	31	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
87	ZIONS BANCORPORATION, N.A.	30	0	30	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
88	BARCLAYS BANK DELAWARE	29	0	29	68	155	0	0.00%	11.51%	26.98%	61.51%	0.00%
88	HSBC BANK USA, NA	29	0	29	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
90	TIAA, FSB	25	7	18	708	1,436	0	0.32%	0.83%	32.64%	66.21%	0.00%
91	ALLY BANK	21	0	21	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
92	AMARILLO NATIONAL BANK	12	0	12	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
93	INTRUST BANK, NA	6	0	6	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
94	AVIDIA BANK	5	0	5	10	1	0	0.00%	31.25%	62.50%	6.25%	0.00%
NR	1ST SOURCE BANK	0	0	0	0	78	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	ACNB BANK	0	0	0	0	117	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BANCFIRST	0	0	0	145	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	BANCORP BK	0	0	0	692	225	0	0.00%	0.00%	75.46%	24.54%	0.00%
NR	BANK FIVE NINE	0	0	0	0	318	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	BANK OF TENNESSEE	0	0	0	7	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	BANKERS TRUST COMPANY	0	0	0	930	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	CADENCE BANK	0	0	0	0	25	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CAPSTAR BANK	0	0	0	0	6	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CENTRAL BANK & TRUST CO	0	0	0	0	92	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CHARLES SCHWAB BANK, SSB	0	0	0	292	751	0	0.00%	0.00%	28.00%	72.00%	0.00%
NR	CITYWIDE BANKS	0	0	0	0	172	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	COLONY BANK	0	0	0	233	108	0	0.00%	0.00%	68.33%	31.67%	0.00%
NR	COMMERCE BANK	0	0	0	0	10	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	COMMUNITY BANK OF MISSISSIPPI	0	0	0	156	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	CROSSFIRST BANK	0	0	0	0	3	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FINEMARK NATIONAL BANK & TRUST	0	0	0	0	21	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIRST BANK	0	0	0	0	26	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIRST BANK & TRUST	0	0	0	35	525	0	0.00%	0.00%	6.25%	93.75%	0.00%
NR	FIRST BUS BK	0	0	0	180	0	0	0.00%	0.00%	100.00%	0.00%	0.00%



Duval

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
NR	FIRST MERCHANTS BANK	0	0	0	1,000	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST UNITED B&TC	0	0	0	0	489	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	GLACIER BANK	0	0	0	565	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	HOMESTREET BANK	0	0	0	0	595	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	INWOOD NATIONAL BANK	0	0	0	142	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	M&T BANK	0	0	0	1,147	21	0	0.00%	0.00%	98.20%	1.80%	0.00%
NR	MECHANICS BANK	0	0	0	0	25	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	MIDFIRST BANK	0	0	0	0	245	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	MORGAN STANLEY PRIV BK NA	0	0	0	1,000	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	NATIONAL BANK OF INDIANAPOLIS	0	0	0	730	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	NBT BANK NA	0	0	0	21	174	0	0.00%	0.00%	10.77%	89.23%	0.00%
NR	OCEAN BANK	0	0	0	52	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	ORRSTOWN BANK	0	0	0	236	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	PACIFIC CITY BANK	0	0	0	150	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	PACIFIC PREMIER BANK	0	0	0	0	200	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	PRIMIS	0	0	0	51	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	RAYMOND JAMES BANK	0	0	0	0	245	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SANDY SPRING BANK	0	0	0	14	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	SIGNATURE BANK	0	0	0	214	25	0	0.00%	0.00%	89.54%	10.46%	0.00%
NR	SOUTHEAST BANK	0	0	0	0	176	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SOUTHERN BANCORP BANK	0	0	0	0	200	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	TBK BANK, SSB	0	0	0	352	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	THE NORTHERN TRUST CO	0	0	0	0	437	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	TOWNEBANK	0	0	0	0	555	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	UNITED BANK VA	0	0	0	0	485	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	WEBSTER BANK, N.A.	0	0	0	194	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	WESBANCO BANK, INC.	0	0	0	1,250	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	WESTERN ALLIANCE BANK	0	0	0	0	531	0	0.00%	0.00%	0.00%	100.00%	0.00%

Duval

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
Sum for	Duval	309,168	81,106	228,062	292,484	348,883	724	8.53%	23.97%	30.75%	36.68%	0.08%
142 Lenders												
Grand Total - Assessment Area Counties		309,168	81,106	228,062	292,484	348,883	724	8.53%	23.97%	30.75%	36.68%	0.08%

Each county may include loans in tracts whose income class is considered to be NA. There may also be loans in tracts whose identity is not known. To make sure all report totals reconcile this report includes these two types of loans in the "NA or Unknown" column.

Report 9a: Community Development Loans 2021 CRA Data For State with Lender Rank - FLORIDA

Based on 2021 CRA data released by the FFIEC December 2022

Rank	Bank	CD / Assets Ratio	CD Loans Total Dollars (000's)	# of CD Loans
1	SOUTHSTATE BANK, N.A.	1.88%	\$707,819	257
2	CITY NATIONAL BANK OF FLORIDA	3.54%	\$659,216	126
3	BANKUNITED, N.A.	1.04%	\$362,653	94
4	AMERANT BK NA	3.76%	\$292,183	72
5	SEACOAST NATIONAL BANK	3.16%	\$263,451	173
6	RAYMOND JAMES BANK	0.27%	\$86,000	1
7	CITIZENS FIRST BANK	2.50%	\$77,841	8
8	OCEAN BANK	1.39%	\$62,909	28
9	BANESCO USA	2.84%	\$54,946	23
10	TIAA, FSB	0.10%	\$40,200	5

Rank	Bank	CD / Assets Ratio	CD Loans Total Dollars (000's)	# of CD Loans
11	FINEMARK NATIONAL BANK & TRUST	1.34%	\$38,270	23
12	Sample Bank	0.81%	\$24,826	49
13	CAPITAL CITY BANK	0.63%	\$23,809	22
14	THE BANK OF TAMPA	0.67%	\$17,994	18
15	BRDESCO BAC FLORIDA BANK	0.13%	\$2,847	9
16	FIRST FLORIDA INTEGRITY BANK	0.07%	\$1,307	2
17	US CENTURY BANK	0.00%	\$0	0
Total Community Development Loans for 17 Lenders in FL			2,716,271	910

Report 9b: Consortium Community Development Loans 2021 CRA Data For State with Lender Rank - FLORIDA

Based on 2021 CRA data released by the FFIEC December 2022

Rank	Bank	Consortium Loan / Assets Ratio	Consortium Loans Total Dollars (000's)	# of Loans
1	THE BANK OF TAMPA	0.08%	\$2,199	7
2	BANKUNITED, N.A.	0.00%	\$676	4
Total Consortium Comm. Dev. Loans for 2 Lenders in FLORIDA			2,875	11

Sample Bank - Duval County - Assessment Area

Report 10: County-Reported CRA Lending to Very Small Businesses (Under \$1 Million Sales) by Lender Market Share for 2021

Duval		Small Business Originations				
Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
1	13.68	BANK OF AMERICA, N.A.	3,432	87,213	2,463	35,746
2	13.62	AMERIS BANK	1,122	120,747	180	35,580
3	7.87	SYNOVUS BANK	236	51,949	140	20,576
4	6.41	FIRST CITIZENS BANK AND TRUST	253	41,786	126	16,763
5	6.40	JPMORGAN CHASE BANK, NA	2,538	35,768	1,690	16,729
6	5.10	REGIONS BANK	458	39,914	318	13,331
7	4.81	AMERICAN EXPRESS NATIONAL BANK	6,035	81,624	1,272	12,573
8	4.78	BBVA USA	615	42,840	287	12,487
9	4.68	TRUIST BANK	873	47,435	639	12,220
10	3.85	WELLS FARGO BANK, N.A.	2,333	52,124	1,306	10,073
11	2.73	HANCOCK WHITNEY BANK	98	27,119	39	7,131
12	2.52	SOUTHSTATE BANK, N.A.	260	40,993	19	6,597
13	2.11	CITIBANK, N.A.	1,416	7,241	1,224	5,517
14	2.08	FIFTH THIRD BK NA	171	14,101	128	5,429
15	1.78	CAPITAL ONE BANK (USA), N.A.	1,574	13,625	963	4,650
16	1.55	SYNCHRONY BANK	770	4,194	752	4,042

Duval

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
17	1.35	BMO HARRIS BANK N.A.	62	9,091	37	3,524
18	1.27	TD BANK N.A.	100	6,110	76	3,319
19	1.14	US BANK NA	516	8,878	371	2,982
20	1.06	THE HUNTINGTON NATIONAL BANK	19	3,533	14	2,783
21	0.91	FIRST HORIZON BANK	91	16,930	25	2,385
22	0.87	VALLEY NATIONAL BANK	110	17,346	38	2,261
23	0.82	UNITED COMMUNITY BANK	28	6,136	5	2,148
24	0.80	Sample Bank	48	7,551	23	2,080
25	0.75	CITIZENS BANK, NA	58	2,972	57	1,972
26	0.72	SIMMONS BANK	10	2,173	3	1,887
27	0.66	TIAA, FSB	20	2,169	18	1,727
28	0.52	CROSS RIVER	929	22,311	2	1,364
29	0.46	PINNACLE BANK	90	1,864	74	1,214
30	0.32	CIT BANK N.A.	76	3,130	31	837
31	0.32	PNC BANK N.A.	54	6,122	25	828
32	0.32	COMMUNITY BANK OF THE CHESAPEA	2	826	2	826
33	0.23	RENASANT BANK	6	1,374	4	605
34	0.22	HERITAGE SOUTHEAST BANK	53	8,999	10	582
35	0.20	SERVISFIRST BANK	16	1,067	5	520

Duval

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
36	0.19	LAKE FOREST BANK & TRUST, NA	816	28,391	1	500
37	0.19	UNITED BANK VA	1	485	1	485
38	0.18	BYLINE BANK	2	641	1	460
39	0.17	STEARNS BANK N A	22	1,885	4	439
40	0.17	THE NORTHERN TRUST CO	1	437	1	437
41	0.17	FIRST NATIONAL BANK OF OMAHA	38	492	32	432
42	0.15	SEACOAST NATIONAL BANK	7	2,330	1	403
43	0.15	CUSTOMERS BANK	767	12,444	1	393
44	0.13	CITY NATIONAL BANK OF FLORIDA	9	1,426	3	337
45	0.12	METABANK N.A.	150	2,302	2	320
46	0.11	AMERICAN MOMENTUM BANK	3	862	1	285
47	0.10	BARCLAYS BANK DELAWARE	43	252	43	252
48	0.09	MIDFIRST BANK	1	245	1	245
49	0.08	BANK OF THE WEST	13	502	7	221
50	0.08	SOUTHERN BANCORP BANK	1	200	1	200
51	0.07	ARVEST BANK	8	830	4	188
52	0.07	BANKUNITED, N.A.	9	2,455	2	184
53	0.07	FIRST BUS BK	1	180	1	180
54	0.07	BANK OZK	10	1,619	1	176

Duval

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
54	0.07	SOUTHEAST BANK	1	176	1	176
56	0.07	GOLDMAN SACHS BANK USA	5	210	4	174
56	0.07	NBT BANK NA	2	195	1	174
58	0.06	GLACIER BANK	4	565	2	166
59	0.05	INWOOD NATIONAL BANK	1	142	1	142
60	0.05	DISCOVER BANK	35	171	29	135
61	0.04	CACHE VALLEY BANK	3	104	3	104
62	0.04	TCF NATIONAL BANK	50	3,309	2	93
63	0.04	CENTRAL BANK & TRUST CO	2	92	2	92
64	0.03	CAPITAL CITY BANK	5	1,173	2	82
65	0.03	CAPITAL ONE, N.A.	49	4,653	12	77
66	0.03	BANK FIVE NINE	2	318	1	68
66	0.03	THE FIRST, A NATIONAL BANKING	1	68	1	68
68	0.02	CITY NATIONAL BANK	2	60	2	60
69	0.02	OCEAN BANK	3	52	2	50
70	0.01	COLONY BANK	5	341	1	34
71	0.01	FIRST FINANCIAL BANK, N.A.	1	31	1	31
72	0.01	ZIONS BANCORPORATION, N.A.	1	30	1	30
73	0.01	FIRST BANK	2	26	2	26

Duval

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
74	0.01	CADENCE BANK	1	25	1	25
74	0.01	FIRST BANK & TRUST	8	560	1	25
74	0.01	SIGNATURE BANK	3	239	1	25
77	0.01	CENTENNIAL BANK	4	1,270	1	20
78	0.00	BANK OF TENNESSEE	1	7	1	7
78	0.00	WOODFOREST NATIONAL BANK	9	170	4	7
80	0.00	INTRUST BANK, NA	1	6	1	6
81	0.00	CROSSFIRST BANK	1	3	1	3
NR	0.00	1ST SOURCE BANK	1	78	0	0
NR	0.00	ACNB BANK	1	117	0	0
NR	0.00	ALLY BANK	1	21	0	0
NR	0.00	AMARILLO NATIONAL BANK	1	12	0	0
NR	0.00	ATLANTIC CAPITAL BANK, NA	3	475	0	0
NR	0.00	AVIDIA BANK	20	16	0	0
NR	0.00	BANCFIRST	1	145	0	0
NR	0.00	BANCORP BK	4	917	0	0
NR	0.00	BANKERS TRUST COMPANY	1	930	0	0
NR	0.00	BOKF NA	2	286	0	0
NR	0.00	CAPSTAR BANK	1	6	0	0



Duval

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
NR	0.00	CHARLES SCHWAB BANK, SSB	2	1,043	0	0
NR	0.00	CIBC BANK USA	3	1,088	0	0
NR	0.00	CITYWIDE BANKS	1	172	0	0
NR	0.00	COMENITY CAPITAL BANK	213	2,578	0	0
NR	0.00	COMMERCE BANK	1	10	0	0
NR	0.00	COMMUNITY BANK OF MISSISSIPPI	1	156	0	0
NR	0.00	FINEMARK NATIONAL BANK & TRUST	1	21	0	0
NR	0.00	FIRST FINANCIAL BANK	1	450	0	0
NR	0.00	FIRST FLORIDA INTEGRITY BANK	1	400	0	0
NR	0.00	FIRST MERCHANTS BANK	1	1,000	0	0
NR	0.00	FIRST UNITED B&TC	1	489	0	0
NR	0.00	FIRST US BANK	1	35	0	0
NR	0.00	FIVE STAR BANK	1	350	0	0
NR	0.00	GREEN DOT BANK	24	251	0	0
NR	0.00	HOMESTREET BANK	2	595	0	0
NR	0.00	HOMETRUST BANK	6	1,103	0	0
NR	0.00	HSBC BANK USA, NA	2	29	0	0
NR	0.00	INCREDIBLEBANK	1	890	0	0
NR	0.00	INTERBANK	2	237	0	0



Duval

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
NR	0.00	JOHN DEERE FNCL FSB	32	465	0	0
NR	0.00	KEYBANK NATIONAL ASSOCIATION	2	572	0	0
NR	0.00	LIVE OAK BANKING COMPANY	11	879	0	0
NR	0.00	M&T BANK	3	1,168	0	0
NR	0.00	MACHIAS SAVINGS BANK	2	78	0	0
NR	0.00	MECHANICS BANK	2	25	0	0
NR	0.00	MORGAN STANLEY PRIV BK NA	1	1,000	0	0
NR	0.00	MVB BANK INC.	28	793	0	0
NR	0.00	NATIONAL BANK OF INDIANAPOLIS	1	730	0	0
NR	0.00	NORTHEAST BANK	43	1,549	0	0
NR	0.00	ORRSTOWN BANK	1	236	0	0
NR	0.00	PACIFIC CITY BANK	1	150	0	0
NR	0.00	PACIFIC PREMIER BANK	1	200	0	0
NR	0.00	PLAINSCAPITAL BANK	1	50	0	0
NR	0.00	POPPY BANK	5	2,732	0	0
NR	0.00	PRIMIS	1	51	0	0
NR	0.00	RAYMOND JAMES BANK	1	245	0	0
NR	0.00	REPUBLIC BANK & TRUST	23	692	0	0
NR	0.00	SANDY SPRING BANK	1	14	0	0



Duval

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
NR	0.00	SANTANDER BANK N.A.	13	1,342	0	0
NR	0.00	SILICON VALLEY BANK	4	285	0	0
NR	0.00	TBK BANK, SSB	1	352	0	0
NR	0.00	TEXAS CAPITAL BANK	262	4,687	0	0
NR	0.00	THE BANK OF TAMPA	4	481	0	0
NR	0.00	TOWNEBANK	1	555	0	0
NR	0.00	TRISTATE CAPITAL BANK	3	1,390	0	0
NR	0.00	TRUSTMARK NATIONAL BANK	7	1,205	0	0
NR	0.00	WEBSTER BANK, N.A.	2	194	0	0
NR	0.00	WESBANCO BANK, INC.	2	1,250	0	0
NR	0.00	WESTERN ALLIANCE BANK	1	531	0	0
NR	0.00	WEX BANK	1,002	4,229	0	0
Sum for	Duval		28,339	951,259	12,555	261,325
	142 Lenders					
Grand Total			28,339	951,259	12,555	261,325

This Report includes any counties that are entirely or partially in the Assessment Area



FLORIDA

Report 11: State-Relative Commitment to Very Small Business (\$1 Million and Under) Index for 2021

Reporting Lenders with at Least 10 CRA Loans and \$1 Million Total CRA Loan Dollars

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
1	100.00	BARCLAYS BANK DELAWARE	1,188	8,249	1,188	8,249
1	100.00	SPIRIT OF TEXAS BANK	27	2,314	27	2,314
3	98.29	SYNCHRONY BANK	18,071	81,631	17,762	78,987
4	96.42	CITIZENS BANK, NA	1,285	60,709	1,239	51,752
5	93.04	INTRUST BANK, NA	158	5,760	147	3,435
6	86.67	GLACIER BANK	15	1,271	13	872
7	85.00	EQUITY BANK	20	1,038	17	716
8	84.31	TIAA, FSB	51	3,560	43	1,785
9	84.23	DISCOVER BANK	945	5,110	796	4,292
10	83.44	CITIBANK, N.A.	40,653	252,998	33,920	170,976
11	83.33	SOUTHEAST BANK	12	1,790	10	1,051
12	81.82	MAHOPAC BANK	11	1,899	9	1,664
13	80.00	MERCANTILE BANK OF MICHIGAN	10	3,797	8	3,074
14	79.63	NORTHERN BANK & TRUST CO.	54	5,226	43	2,525
15	78.66	PINNACLE BANK	1,706	43,488	1,342	23,360
16	78.23	FIRST NATIONAL BANK OF OMAHA	1,121	18,953	877	10,980
17	77.36	TRUIST BANK	38,943	1,501,522	30,125	597,723
18	76.74	RAYMOND JAMES BANK	43	19,775	33	14,975
19	76.13	TD BANK N.A.	8,394	350,535	6,390	168,494
20	76.00	FIRST NATIONAL BANK OF PA	25	4,272	19	2,259

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
21	74.44	US BANK NA	11,997	219,883	8,931	72,988
22	73.68	BANK OF AMERICA, N.A.	114,914	2,706,543	84,670	1,279,588
23	73.33	BERKSHIRE BANK	15	9,567	11	7,199
24	72.66	FIFTH THIRD BK NA	4,330	288,681	3,146	111,252
25	72.05	REGIONS BANK	12,116	885,822	8,729	293,175
26	72.00	FIVE STAR BANK	25	3,959	18	1,743
27	71.98	PNC BANK N.A.	7,030	541,229	5,060	173,833
28	68.42	CENTRAL BANK & TRUST CO	19	4,052	13	2,425
29	65.91	THE FIRST, A NATIONAL BANKING	569	64,207	375	34,859
30	64.71	BYLINE BANK	34	12,739	22	8,572
30	64.71	PROSPERITY BANK	17	5,734	11	3,021
32	64.19	JPMORGAN CHASE BANK, NA	101,980	1,886,928	65,458	628,593
33	64.00	FIRST MIDWEST BANK	25	6,695	16	1,911
34	63.81	AMERICAN MOMENTUM BANK	210	36,264	134	15,392
35	63.64	FIRSTTRUST BANK	11	4,413	7	2,286
35	63.64	STOCK YARDS BANK & TRUST COMPA	11	2,686	7	849
37	63.33	Sample Ban	1,080	104,694	684	46,400
38	61.76	CACHE VALLEY BANK	68	5,635	42	1,716
39	61.60	SYNOVUS BANK	3,872	575,109	2,385	235,869
40	61.54	ATLANTIC UNION BANK	13	2,211	8	199
41	60.94	BANTERRA BANK	64	16,847	39	8,588
42	60.63	WELLS FARGO BANK, N.A.	65,380	1,011,199	39,640	301,987
43	60.32	BMO HARRIS BANK N.A.	1,608	175,323	970	66,935
44	60.16	THE HUNTINGTON NATIONAL BANK	630	88,086	379	49,071

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
45	60.00	GREAT SOUTHERN BANK	10	2,378	6	1,316
46	59.79	MIDWESTONE BANK	97	17,955	58	7,607
47	59.54	CAPITAL ONE BANK (USA), N.A.	39,266	350,639	23,379	128,263
48	59.26	CARROLLTON BANK	27	4,988	16	2,533
49	58.62	GULF COAST BANK AND TRUST	29	8,878	17	4,908
50	58.45	GOLDMAN SACHS BANK USA	142	8,536	83	2,281
51	57.14	WESTFIELD BANK, FSB	14	4,181	8	1,035
52	57.02	AMERANT BK NA	1,019	128,397	581	47,555
53	55.58	CITY NATIONAL BANK OF FLORIDA	4,554	660,998	2,531	192,029
54	55.56	FIRST REPUBLIC BANK	108	19,968	60	3,865
55	54.47	CIT BANK N.A.	1,845	78,069	1,005	31,462
56	53.85	FROST BANK	13	1,757	7	166
57	53.39	HANCOCK WHITNEY BANK	2,510	387,982	1,340	134,732
58	51.39	ZIONS BANCORPORATION, N.A.	72	16,585	37	6,535
59	50.52	CADENCE BANK, N.A.	289	57,153	146	22,168
60	50.00	COLONY BANK	28	3,074	14	1,812
60	50.00	MIDFIRST BANK	12	1,010	6	309
62	48.57	PEOPLES UNITED BANK, N.A.	35	7,295	17	440
63	47.71	FIRST CITIZENS BANK AND TRUST	1,790	300,293	854	129,746
64	47.62	NBT BANK NA	21	6,583	10	3,625
65	47.06	BREMER BANK NA	17	3,634	8	170
66	46.26	RENASANT BANK	147	42,802	68	18,324
67	46.15	UNION BANK AND TRUST COMPANY	13	1,799	6	1,070
68	45.90	BBVA USA	1,610	120,172	739	32,125

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
69	45.70	BANESCO USA	488	41,173	223	9,182
70	45.27	ARVEST BANK	148	19,141	67	6,194
71	44.17	FIRST FLORIDA INTEGRITY BANK	120	47,213	53	22,484
72	43.57	COMERICA BANK	140	32,429	61	10,861
73	42.86	ENTERPRISE BANK & TRUST	28	7,122	12	1,073
74	42.11	HEARTLAND BANK AND TRUST COMPA	19	4,608	8	1,990
75	42.07	SEACOAST NATIONAL BANK	3,810	542,489	1,603	118,815
76	41.67	OLD NATIONAL BANK	48	9,721	20	2,572
76	41.67	WESBANCO BANK, INC.	12	4,476	5	1,887
78	41.63	SERVISFIRST BANK	1,081	206,298	450	72,300
79	40.43	CAPITAL CITY BANK	1,781	153,063	720	42,785
80	40.35	VALLEY NATIONAL BANK	3,051	359,115	1,231	89,166
81	40.00	BELL BANK	10	2,215	4	1,884
81	40.00	TROY BANK & TRUST	10	2,266	4	817
83	39.51	HERITAGE SOUTHEAST BANK	81	14,544	32	4,725
84	39.38	SILICON VALLEY BANK	259	25,327	102	4,192
85	38.71	FIRST FINANCIAL BANK	31	9,814	12	3,167
86	38.53	BANKUNITED, N.A.	1,513	257,962	583	42,440
87	38.25	BANK OF THE WEST	285	19,198	109	6,229
88	36.59	COMMERCE BANK	41	3,008	15	525
89	36.36	CNB BANK	11	3,885	4	209
90	35.44	CADENCE BANK	395	66,340	140	17,647
91	33.68	M&T BANK	95	22,338	32	5,628
92	33.33	FIRST BUS BK	12	3,852	4	2,072

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
92	33.33	MIDWEST BANKCENTRE	12	2,932	4	1,143
92	33.33	SANDY SPRING BANK	21	3,891	7	1,236
95	31.82	CITY NATIONAL BANK	66	7,687	21	1,130
96	30.77	FIRST COMMUNITY BANK	13	2,446	4	682
97	30.00	ATLANTIC CAPITAL BANK, NA	40	11,469	12	1,943
98	29.31	INCREDIBLEBANK	58	18,334	17	3,576
99	28.57	UMB BANK NA	14	2,246	4	880
100	27.39	FIRST HORIZON BANK	5,280	651,681	1,446	130,942
101	27.27	CHEMUNG CANAL TRUST COMPANY	11	2,093	3	325
102	25.91	CENTENNIAL BANK	2,574	267,244	667	56,127
103	25.90	CAPITAL ONE, N.A.	1,023	34,902	265	4,124
104	25.00	BANKPLUS	12	1,027	3	33
105	24.24	THE CENTRAL TRUST BANK	33	2,847	8	1,619
106	24.03	KEYBANK NATIONAL ASSOCIATION	129	27,702	31	2,893
107	24.00	UNITED BANK VA	25	2,953	6	730
108	23.27	FINEMARK NATIONAL BANK & TRUST	361	82,713	84	17,942
109	23.08	FIRST UNITED B&TC	13	1,300	3	337
109	23.08	INTERBANK	13	1,400	3	119
111	22.86	WEBSTER BANK, N.A.	70	13,927	16	774
112	22.73	FIRST INTERNET BANK	22	8,526	5	2,796
113	22.65	AMERICAN EXPRESS NATIONAL BANK	185,106	2,649,868	41,931	444,705
114	22.20	BANK OZK	527	72,862	117	29,853
115	20.69	MORTON COMMUNITY BANK	29	1,586	6	353
116	20.05	STEARNS BANK N A	384	28,019	77	7,925

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
117	20.00	CAPSTAR BANK	15	2,598	3	617
117	20.00	NORTHWEST BANK	10	1,416	2	774
119	19.61	BUSEY BANK	255	45,588	50	9,426
119	19.61	HOMETRUST BANK	51	9,345	10	2,007
121	19.23	WOODFOREST NATIONAL BANK	26	2,620	5	10
122	19.18	HSBC BANK USA, NA	537	38,790	103	4,742
123	18.75	FIRSTBANK	32	1,306	6	115
124	18.61	THE BANK OF TAMPA	1,655	254,905	308	72,295
125	18.18	MERCHANTS BANK, N.A.	11	4,231	2	198
125	18.18	SMARTBANK	176	30,962	32	7,959
127	17.51	REPUBLIC BANK & TRUST	874	95,945	153	40,531
128	16.67	ORIGIN BANK	12	1,781	2	350
129	16.56	UNITED COMMUNITY BANK	598	135,696	99	23,550
130	15.41	OCEAN BANK	1,746	167,052	269	40,400
131	15.06	CITIZENS FIRST BANK	352	36,176	53	4,484
132	15.00	OLD SECOND NATIONAL BANK	20	4,664	3	1,201
133	14.63	CIBC BANK USA	41	16,661	6	1,218
134	12.87	SIMMONS BANK	101	7,898	13	3,108
135	12.74	1ST SOURCE BANK	157	10,517	20	551
136	11.59	FIRST BANK & TRUST	69	3,373	8	287
137	10.38	SOUTHSTATE BANK, N.A.	4,189	601,445	435	123,919
138	10.35	TCF NATIONAL BANK	1,304	111,868	135	8,861
139	10.16	TRUSTMARK NATIONAL BANK	1,004	86,844	102	11,063
140	9.20	THE NORTHERN TRUST CO	163	35,119	15	6,480

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
141	8.98	FIRST AMERICAN BANK	256	41,089	23	5,059
142	8.73	US CENTURY BANK	424	55,988	37	21,334
143	8.33	EAST WEST BANK	12	3,773	1	10
144	7.87	BANCORP BK	89	15,738	7	2,391
145	7.72	POPULAR BANK	337	52,768	26	9,327
146	7.69	BANK FIVE NINE	26	5,512	2	319
146	7.69	TOWNEBANK	13	2,488	1	200
148	7.52	COMMUNITY BANK OF MISSISSIPPI	585	47,130	44	11,362
149	7.32	METRO CITY BANK	41	3,351	3	1,711
150	7.14	ORRSTOWN BANK	14	1,862	1	750
151	6.98	POPPY BANK	129	57,760	9	2,876
152	6.67	PACIFIC PREMIER BANK	15	5,557	1	1
153	6.38	TRUSTCO BANK	47	5,715	3	1,234
154	5.97	SANTANDER BANK N.A.	201	24,401	12	1,775
155	5.88	TBK BANK, SSB	17	4,244	1	183
156	5.26	FIRST FARMERS BANK & TRUST	19	1,254	1	250
157	5.20	AMERIS BANK	9,563	390,347	497	90,145
158	5.16	FIRSTBANK PUERTO RICO	562	77,700	29	12,198
159	4.56	LIVE OAK BANKING COMPANY	285	53,768	13	5,933
160	3.78	SIGNATURE BANK	291	72,354	11	1,240
161	2.44	RIVER BANK & TRUST	41	4,550	1	111
162	2.38	BANKWELL BANK	84	15,330	2	1,049
163	1.97	MVB BANK INC.	610	16,721	12	2,434
164	1.41	MID PENN BANK	71	7,323	1	60

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
165	0.39	METABANK N.A.	5,386	113,769	21	4,169
166	0.16	LAKE FOREST BANK & TRUST, NA	23,380	907,802	37	5,423
167	0.08	NORTHEAST BANK	1,182	56,574	1	926
168	0.04	CUSTOMERS BANK	21,647	386,634	8	2,433
169	0.03	TEXAS CAPITAL BANK	3,020	96,330	1	361
170	0.02	CROSS RIVER	50,108	1,147,463	11	5,568
171	0.00	BANK RHODE ISLAND	24	3,724	0	0
171	0.00	BOKF NA	18	6,055	0	0
171	0.00	CHARLES SCHWAB BANK, SSB	50	26,811	0	0
171	0.00	COMENITY CAPITAL BANK	1,636	20,436	0	0
171	0.00	DIME COMMUNITY BANK	13	3,631	0	0
171	0.00	EAGLEBANK	10	2,059	0	0
171	0.00	GREEN DOT BANK	942	11,975	0	0
171	0.00	INTERAUDI	30	9,908	0	0
171	0.00	JOHN DEERE FNCL FSB	606	8,016	0	0
171	0.00	NEW YORK COMMUNITY BANK	42	1,225	0	0
171	0.00	PACIFIC WESTERN BANK	18	3,090	0	0
171	0.00	PRIMIS	32	2,365	0	0
171	0.00	TRISTATE CAPITAL BANK	148	61,931	0	0
171	0.00	WASHINGTON TC OF WESTERLY	11	1,461	0	0
171	0.00	WEX BANK	13,520	69,155	0	0
Grand Total FLORIDA - 185 Lenders			850,676	24,638,718	398,644	7,008,019

GeoDataVision has calculated the Very Small Business Index Percent as the very small business loan units divided by the total small business units for the lender where very small business units are those loans made by the lender to businesses with gross annual revenues of \$1 million or less.

Sample Bank - Duval County Assessment Area Table

The following tracts comprise the assessment area used in selected reports

MSA- CompleteTractNumber	County	2022 TractIncClass
27260-12031000101	Duval	Low
27260-12031000102	Duval	Moderate
27260-12031000200	Duval	Low
27260-12031000300	Duval	Low
27260-12031000600	Duval	Moderate
27260-12031000700	Duval	Upper
27260-12031000800	Duval	Middle
27260-12031001000	Duval	Moderate
27260-12031001100	Duval	Middle
27260-12031001200	Duval	Middle
27260-12031001300	Duval	Low
27260-12031001401	Duval	Low
27260-12031001402	Duval	Moderate
27260-12031001500	Duval	Low
27260-12031001600	Duval	Low
27260-12031002101	Duval	Upper
27260-12031002102	Duval	Upper
27260-12031002200	Duval	Upper
27260-12031002300	Duval	Upper
27260-12031002400	Duval	Upper
27260-12031002501	Duval	Moderate
27260-12031002502	Duval	Middle
27260-12031002600	Duval	Low
27260-12031002701	Duval	Low
27260-12031002702	Duval	Low
27260-12031002801	Duval	Low
27260-12031002802	Duval	Low
27260-12031002901	Duval	Low
27260-12031002902	Duval	Low
27260-12031010101	Duval	Middle
27260-12031010104	Duval	Upper
27260-12031010105	Duval	Middle
27260-12031010106	Duval	Middle

MSA- CompleteTractNumber	County	2022 TractIncClass
27260-12031010107	Duval	Upper
27260-12031010202	Duval	Middle
27260-12031010203	Duval	Moderate
27260-12031010204	Duval	Middle
27260-12031010301	Duval	Middle
27260-12031010305	Duval	Moderate
27260-12031010306	Duval	Moderate
27260-12031010307	Duval	Moderate
27260-12031010308	Duval	Middle
27260-12031010401	Duval	Moderate
27260-12031010402	Duval	Moderate
27260-12031010501	Duval	Middle
27260-12031010502	Duval	Moderate
27260-12031010503	Duval	Moderate
27260-12031010601	Duval	Middle
27260-12031010602	Duval	NA
27260-12031010700	Duval	Moderate
27260-12031010800	Duval	Moderate
27260-12031010900	Duval	Moderate
27260-12031011000	Duval	Moderate
27260-12031011100	Duval	Moderate
27260-12031011200	Duval	Low
27260-12031011300	Duval	Low
27260-12031011400	Duval	Moderate
27260-12031011500	Duval	Moderate
27260-12031011600	Duval	Moderate
27260-12031011700	Duval	Middle
27260-12031011800	Duval	Middle
27260-12031011901	Duval	Middle
27260-12031011903	Duval	Middle
27260-12031011904	Duval	Middle
27260-12031011905	Duval	Middle
27260-12031012000	Duval	Moderate
27260-12031012100	Duval	Low
27260-12031012201	Duval	Moderate
27260-12031012202	Duval	Moderate

MSA- CompleteTractNumber	County	2022 TractIncClass
27260-12031012300	Duval	Moderate
27260-12031012400	Duval	Middle
27260-12031012500	Duval	Moderate
27260-12031012601	Duval	Moderate
27260-12031012602	Duval	Moderate
27260-12031012702	Duval	Moderate
27260-12031012703	Duval	Middle
27260-12031012704	Duval	Moderate
27260-12031012800	Duval	Moderate
27260-12031012900	Duval	Moderate
27260-12031013000	Duval	Upper
27260-12031013100	Duval	Middle
27260-12031013200	Duval	Moderate
27260-12031013301	Duval	Middle
27260-12031013302	Duval	Low
27260-12031013402	Duval	Moderate
27260-12031013403	Duval	Moderate
27260-12031013404	Duval	Moderate
27260-12031013502	Duval	Middle
27260-12031013504	Duval	Moderate
27260-12031013522	Duval	Middle
27260-12031013523	Duval	Middle
27260-12031013524	Duval	Moderate
27260-12031013525	Duval	Moderate
27260-12031013526	Duval	Middle
27260-12031013723	Duval	Middle
27260-12031013728	Duval	Middle
27260-12031013729	Duval	Middle
27260-12031013730	Duval	Upper
27260-12031013731	Duval	Middle
27260-12031013732	Duval	Middle
27260-12031013733	Duval	Middle
27260-12031013800	Duval	Middle
27260-12031013901	Duval	Moderate
27260-12031013902	Duval	Middle
27260-12031013904	Duval	Moderate

MSA- CompleteTractNumber	County	2022 TractIncClass
27260-12031013905	Duval	Upper
27260-12031013906	Duval	Upper
27260-12031014001	Duval	Upper
27260-12031014002	Duval	Upper
27260-12031014101	Duval	Upper
27260-12031014103	Duval	Upper
27260-12031014104	Duval	Upper
27260-12031014203	Duval	Upper
27260-12031014204	Duval	Upper
27260-12031014205	Duval	Middle
27260-12031014206	Duval	Upper
27260-12031014311	Duval	Low
27260-12031014312	Duval	Middle
27260-12031014328	Duval	Middle
27260-12031014329	Duval	Middle
27260-12031014330	Duval	Upper
27260-12031014331	Duval	Middle
27260-12031014333	Duval	Upper
27260-12031014334	Duval	Upper
27260-12031014335	Duval	Upper
27260-12031014336	Duval	Middle
27260-12031014338	Duval	Middle
27260-12031014339	Duval	Upper
27260-12031014340	Duval	Upper
27260-12031014341	Duval	Upper
27260-12031014342	Duval	Moderate
27260-12031014343	Duval	Middle
27260-12031014344	Duval	Upper
27260-12031014408	Duval	Middle
27260-12031014413	Duval	Upper
27260-12031014414	Duval	Moderate
27260-12031014415	Duval	Middle
27260-12031014416	Duval	Upper
27260-12031014417	Duval	Middle
27260-12031014418	Duval	Upper
27260-12031014419	Duval	Upper

MSA- CompleteTractNumber	County	2022 TractIncClass
27260-12031014420	Duval	Upper
27260-12031014421	Duval	Upper
27260-12031014422	Duval	Middle
27260-12031014423	Duval	Upper
27260-12031014424	Duval	Upper
27260-12031014425	Duval	Middle
27260-12031014426	Duval	Upper
27260-12031014427	Duval	Moderate
27260-12031014428	Duval	Upper
27260-12031014500	Duval	Moderate
27260-12031014601	Duval	Upper
27260-12031014603	Duval	Moderate
27260-12031014604	Duval	Moderate
27260-12031014702	Duval	Moderate
27260-12031014703	Duval	Upper
27260-12031014704	Duval	Moderate
27260-12031014800	Duval	Moderate
27260-12031014901	Duval	Middle
27260-12031014902	Duval	Middle
27260-12031015001	Duval	Moderate
27260-12031015002	Duval	Moderate
27260-12031015100	Duval	Moderate
27260-12031015200	Duval	Moderate
27260-12031015300	Duval	Moderate
27260-12031015400	Duval	Low
27260-12031015501	Duval	Moderate
27260-12031015502	Duval	Low
27260-12031015600	Duval	Middle
27260-12031015701	Duval	Moderate
27260-12031015702	Duval	Moderate
27260-12031015803	Duval	Middle
27260-12031015804	Duval	Middle
27260-12031015805	Duval	Moderate
27260-12031015806	Duval	Moderate
27260-12031015922	Duval	Moderate
27260-12031015924	Duval	Middle

MSA- CompleteTractNumber	County	2022 TractIncClass
27260-12031015925	Duval	Moderate
27260-12031015926	Duval	Moderate
27260-12031015927	Duval	NA
27260-12031015928	Duval	Upper
27260-12031015929	Duval	Middle
27260-12031016001	Duval	Middle
27260-12031016002	Duval	Middle
27260-12031016101	Duval	Middle
27260-12031016102	Duval	Moderate
27260-12031016200	Duval	Moderate
27260-12031016300	Duval	Moderate
27260-12031016400	Duval	Upper
27260-12031016500	Duval	Upper
27260-12031016603	Duval	Upper
27260-12031016604	Duval	Middle
27260-12031016605	Duval	Middle
27260-12031016606	Duval	Moderate
27260-12031016711	Duval	Upper
27260-12031016724	Duval	Middle
27260-12031016725	Duval	Middle
27260-12031016726	Duval	Middle
27260-12031016727	Duval	Middle
27260-12031016728	Duval	Upper
27260-12031016729	Duval	Middle
27260-12031016730	Duval	Upper
27260-12031016731	Duval	Moderate
27260-12031016801	Duval	Upper
27260-12031016803	Duval	Middle
27260-12031016804	Duval	Upper
27260-12031016807	Duval	Moderate
27260-12031016808	Duval	Middle
27260-12031016809	Duval	Upper
27260-12031016810	Duval	Middle
27260-12031016811	Duval	Middle
27260-12031016812	Duval	Upper
27260-12031016813	Duval	Middle

MSA- CompleteTractNumber	County	2022 TractIncClass
27260-12031017101	Duval	Middle
27260-12031017102	Duval	Middle
27260-12031017200	Duval	NA
27260-12031017300	Duval	Middle
27260-12031017400	Duval	Low

218 tracts

Sample Bank - Duval County Assessment Area Table - 2021

The following tracts comprise the assessment area used in selected reports

MSA- CompleteTractNumber	County	2021 TractIncClass
27260-12031000100	Duval	Moderate
27260-12031000200	Duval	Low
27260-12031000300	Duval	Low
27260-12031000600	Duval	Moderate
27260-12031000700	Duval	Upper
27260-12031000800	Duval	Upper
27260-12031001000	Duval	Low
27260-12031001100	Duval	Middle
27260-12031001200	Duval	Middle
27260-12031001300	Duval	Low
27260-12031001400	Duval	Low
27260-12031001500	Duval	Low
27260-12031001600	Duval	Low
27260-12031002101	Duval	Middle
27260-12031002102	Duval	Upper
27260-12031002200	Duval	Upper
27260-12031002300	Duval	Upper
27260-12031002400	Duval	Upper
27260-12031002501	Duval	Moderate
27260-12031002502	Duval	Middle
27260-12031002600	Duval	Low
27260-12031002701	Duval	Moderate
27260-12031002702	Duval	Low
27260-12031002801	Duval	Low
27260-12031002802	Duval	Low
27260-12031002901	Duval	Low
27260-12031002902	Duval	Low
27260-12031010101	Duval	Upper
27260-12031010102	Duval	Middle
27260-12031010103	Duval	Upper
27260-12031010201	Duval	Middle
27260-12031010202	Duval	Middle
27260-12031010301	Duval	Middle

MSA- CompleteTractNumber	County	2021 TractIncClass
27260-12031010303	Duval	Moderate
27260-12031010304	Duval	Middle
27260-12031010401	Duval	Middle
27260-12031010402	Duval	Low
27260-12031010500	Duval	Middle
27260-12031010600	Duval	Middle
27260-12031010700	Duval	Moderate
27260-12031010800	Duval	Moderate
27260-12031010900	Duval	Middle
27260-12031011000	Duval	Moderate
27260-12031011100	Duval	Moderate
27260-12031011200	Duval	Moderate
27260-12031011300	Duval	Moderate
27260-12031011400	Duval	Moderate
27260-12031011500	Duval	Moderate
27260-12031011600	Duval	Low
27260-12031011700	Duval	Middle
27260-12031011800	Duval	Moderate
27260-12031011901	Duval	Middle
27260-12031011902	Duval	Middle
27260-12031011903	Duval	Upper
27260-12031012000	Duval	Middle
27260-12031012100	Duval	Low
27260-12031012200	Duval	Low
27260-12031012300	Duval	Moderate
27260-12031012400	Duval	Moderate
27260-12031012500	Duval	Moderate
27260-12031012601	Duval	Moderate
27260-12031012602	Duval	Moderate
27260-12031012702	Duval	Middle
27260-12031012703	Duval	Middle
27260-12031012704	Duval	Moderate
27260-12031012800	Duval	Moderate
27260-12031012900	Duval	Middle
27260-12031013000	Duval	Upper
27260-12031013100	Duval	Middle

MSA- CompleteTractNumber	County	2021 TractIncClass
27260-12031013200	Duval	Moderate
27260-12031013300	Duval	Moderate
27260-12031013402	Duval	Moderate
27260-12031013403	Duval	Middle
27260-12031013404	Duval	Moderate
27260-12031013502	Duval	Middle
27260-12031013503	Duval	Moderate
27260-12031013504	Duval	Moderate
27260-12031013521	Duval	Moderate
27260-12031013522	Duval	Middle
27260-12031013721	Duval	Middle
27260-12031013723	Duval	Middle
27260-12031013726	Duval	Middle
27260-12031013727	Duval	Upper
27260-12031013800	Duval	Moderate
27260-12031013901	Duval	Moderate
27260-12031013902	Duval	Moderate
27260-12031013904	Duval	Moderate
27260-12031013905	Duval	Upper
27260-12031013906	Duval	Upper
27260-12031014001	Duval	Upper
27260-12031014002	Duval	Upper
27260-12031014101	Duval	Upper
27260-12031014102	Duval	Middle
27260-12031014202	Duval	Upper
27260-12031014203	Duval	Upper
27260-12031014204	Duval	Upper
27260-12031014311	Duval	Moderate
27260-12031014312	Duval	Middle
27260-12031014326	Duval	Upper
27260-12031014328	Duval	Middle
27260-12031014329	Duval	Upper
27260-12031014330	Duval	Upper
27260-12031014331	Duval	Middle
27260-12031014332	Duval	Middle
27260-12031014333	Duval	Middle

MSA- CompleteTractNumber	County	2021 TractIncClass
27260-12031014334	Duval	Upper
27260-12031014335	Duval	Middle
27260-12031014336	Duval	Upper
27260-12031014337	Duval	Middle
27260-12031014338	Duval	Middle
27260-12031014401	Duval	Middle
27260-12031014404	Duval	Middle
27260-12031014406	Duval	Upper
27260-12031014408	Duval	Upper
27260-12031014409	Duval	Upper
27260-12031014410	Duval	Upper
27260-12031014411	Duval	Middle
27260-12031014412	Duval	Upper
27260-12031014413	Duval	Upper
27260-12031014500	Duval	Moderate
27260-12031014601	Duval	Upper
27260-12031014603	Duval	Moderate
27260-12031014604	Duval	Moderate
27260-12031014701	Duval	Moderate
27260-12031014702	Duval	Middle
27260-12031014800	Duval	Low
27260-12031014901	Duval	Moderate
27260-12031014902	Duval	Middle
27260-12031015001	Duval	Middle
27260-12031015002	Duval	Middle
27260-12031015100	Duval	Moderate
27260-12031015200	Duval	Middle
27260-12031015300	Duval	Moderate
27260-12031015400	Duval	Moderate
27260-12031015501	Duval	Moderate
27260-12031015502	Duval	Low
27260-12031015600	Duval	Moderate
27260-12031015700	Duval	Moderate
27260-12031015801	Duval	Middle
27260-12031015802	Duval	Moderate
27260-12031015922	Duval	Moderate

MSA- CompleteTractNumber	County	2021 TractIncClass
27260-12031015923	Duval	Middle
27260-12031015924	Duval	Middle
27260-12031015925	Duval	Middle
27260-12031015926	Duval	Moderate
27260-12031016000	Duval	Middle
27260-12031016100	Duval	Moderate
27260-12031016200	Duval	Moderate
27260-12031016300	Duval	Moderate
27260-12031016400	Duval	Middle
27260-12031016500	Duval	Upper
27260-12031016601	Duval	Moderate
27260-12031016603	Duval	Middle
27260-12031016604	Duval	Moderate
27260-12031016711	Duval	Upper
27260-12031016722	Duval	Middle
27260-12031016724	Duval	Middle
27260-12031016725	Duval	Middle
27260-12031016726	Duval	Middle
27260-12031016727	Duval	Moderate
27260-12031016728	Duval	Upper
27260-12031016729	Duval	Middle
27260-12031016801	Duval	Upper
27260-12031016803	Duval	Upper
27260-12031016804	Duval	Upper
27260-12031016805	Duval	Upper
27260-12031016806	Duval	Upper
27260-12031016807	Duval	Middle
27260-12031016808	Duval	Middle
27260-12031017100	Duval	Upper
27260-12031017200	Duval	Upper
27260-12031017300	Duval	Middle
27260-12031017400	Duval	Low

173 tracts