

2023 HMDA MARKET REPORTS

MINNESOTA

HMDA MORTGAGE MARKET RANK & SHARE

2023 HMDA Market Data - Released June 2024



Minnesota - Report 2: Lender Profile by County and Institution Market Share

Based on 2023 HMDA Data Released by the Consumer Financial Protection Bureau July 2024

RANK: By County Origination Dollar Volume	FINANCIAL INSTITUTION	Legal Entity Identifier	MARKET SHARE: Percent by County	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
Stearns											
1	MAGNIFI FINANCIAL CREDIT UNION	549300LUSWY3HVRZHF54	8.00%	48,515	281	1	13,925	121	4	2,690	12
2	BERKADIA COMMERCIAL MORTGAGE LL	549300GNIV169ZIHU012	7.78%	47,220	4	***	0	0	***	0	0
3	BREMER BANK, NATIONAL ASSOCIATION	54930082GM1TWW6QVI24	4.86%	29,470	108	14	2,870	24	5	2,295	7
4	FALCON NATIONAL BANK	254900QRJBX9155TRB79	4.71%	28,550	22	66	310	4	***	0	0
5	LIBERTY BANK MINNESOTA	549300DM47883NLNBK72	4.68%	28,385	121	4	5,415	35	9	1,735	7
6	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	4.56%	27,635	105	2	8,185	41	1	5,200	18
7	HOMEOWNERS FINANCIAL GROUP USA,	549300NJVCKDJA5YC939	3.68%	22,330	134	3	7,670	66	3	2,695	17
8	ST. CLOUD FINANCIAL	549300ANTUZH5AQQXR02	3.22%	19,555	149	7	5,020	54	20	805	7
9	AMERICAN HERITAGE NATIONAL BANK	549300G3WIMVDYUQC27	2.78%	16,870	38	37	740	6	***	0	0
10	DEERWOOD BANK	549300ZBB5XXXOWVNS92	2.41%	14,610	82	20	1,945	21	42	300	2
11	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	2.25%	13,680	70	5	5,165	33	6	2,095	9
12	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	2.10%	12,725	65	6	5,150	36	8	1,810	10
13	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	1.90%	11,515	85	17	2,105	21	26	590	4
14	OLD NATIONAL BANK	549300AT7EB9FJAF0E61	1.62%	9,825	3	85	215	1	***	0	0
15	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN841I2ILS84	1.57%	9,515	39	9	3,620	20	16	1,065	5
16	PLAZA HOME MORTGAGE, INC.	549300JYXTZDSPJEPI44	1.56%	9,475	45	10	3,490	20	17	1,055	5
17	BELL BANK	549300WYBPIWK6SQC06	1.55%	9,400	36	17	2,105	11	18	960	6
18	MORTGAGE RESEARCH CENTER, LLC	549300DD5QUHO6PCH70	1.50%	9,100	34	8	4,285	19	15	1,070	4
19	EVERETT FINANCIAL, INC.	549300XWUSRVVOHPY47	1.43%	8,675	53	11	3,390	20	2	4,455	25
20	PENNYMAC LOAN SERVICES, LLC	RVDPPPFGHCGZ40J4VQ731	1.42%	8,630	42	12	3,180	20	12	1,260	6
21	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	1.39%	8,415	39	13	3,120	22	39	305	1
22	SENTRY BANK	5493009L8OBHJQW5DQ13	1.18%	7,170	34	35	775	7	***	0	0
23	TRUSTONE FINANCIAL CREDIT UNION	549300LG07PXWSIMC813	1.17%	7,105	71	15	2,490	28	36	330	4
24	BANKVISTA	549300H1I95THVU5ZB04	1.17%	7,085	37	27	1,580	12	60	200	2
25	SERVION, INC.	549300DRA4BDXW23LD45	1.11%	6,710	26	23	1,685	9	***	0	0
26	MINNESOTA NATIONAL BANK	254900FKPTR6FQ8IH565	1.09%	6,620	38	31	1,105	9	***	0	0
27	MINNWEST BANK	549300WYC8C6REMY4E38	0.95%	5,745	5	57	390	2	50	255	1
28	AFFINITY PLUS	549300NL3JN3ABDPH257	0.94%	5,700	74	26	1,595	21	58	205	5
29	NEWREZ LLC	549300FNXY540N23N64	0.90%	5,480	26	16	2,200	14	19	820	4

Minnesota - Report 2: Lender Profile by County and Institution Market Share

*** No Activity

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Stearns											
30	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	0.88%	5,310	26	30	1,260	8	21	795	3
31	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	0.85%	5,135	25	19	1,985	11	45	275	1
32	SUNRISE BANKS, NATIONAL ASSOCIATIO	549300HWDY3N8UVJO697	0.78%	4,755	3	85	215	1	30	490	2
33	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	0.74%	4,505	25	25	1,620	12	44	290	2
34	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.73%	4,400	24	24	1,650	12	13	1,080	6
35	PROSPERITY HOME MORTGAGE, LLC	5493005PKOSG7MYX0B34	0.72%	4,390	24	28	1,525	11	56	210	2
36	THE HUNTINGTON NATIONAL BANK	2WHM8VNHJ63UN14OL754	0.69%	4,205	19	49	510	6	25	600	2
37	AMERICAN NATIONAL BANK OF MINNES	549300IJ5M3CD2DPIX47	0.66%	4,010	18	71	290	2	45	275	1
38	ARK-LA-TEX FINANCIAL SERVICES, LLC.	5493001GDRY0EL7VG372	0.66%	4,005	19	21	1,815	11	7	1,840	6
39	GATE CITY BANK	549300TQVOMKNKFOH392	0.61%	3,705	19	73	275	3	***	0	0
40	FREEPORT STATE BANK	549300J61UYIFWNCZS06	0.57%	3,455	17	48	535	5	55	220	2
41	LUMINATE HOME LOANS, INC.	549300AENO8GEUWCZ39	0.57%	3,445	17	38	705	7	11	1,550	10
42	AMERICAN NEIGHBORHOOD MORTGAGE	549300F8C5JA44WNMI75	0.45%	2,745	13	29	1,315	7	10	1,570	8
43	KENSINGTON BANK	549300Q9WQZE336R0U94	0.45%	2,720	6	95	180	2	***	0	0
44	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	0.45%	2,710	10	33	930	4	37	325	1
45	WEST BANK	89Z2WRK82BORVH42CP71	0.43%	2,585	3	***	0	0	***	0	0
46	HARVEST BANK	54930076NULTCIRSSP09	0.38%	2,315	23	46	555	9	65	145	1
47	ROYAL CREDIT UNION	549300QZ550X4QD5PC74	0.38%	2,290	18	22	1,695	13	23	690	6
48	BAY EQUITY LLC	549300PL8ER6H23P0Z91	0.36%	2,190	10	45	585	3	29	520	2
49	NEIGHBORHOOD LOANS, INC.	254900O723MCLR701H50	0.34%	2,050	8	36	750	4	31	485	1
50	FLAGSTAR BANK, N.A.	SS1TRMSN6BRNMOREEV51	0.33%	2,025	11	34	835	7	27	550	2
51	COMPEER FINANCIAL, FLCA	549300EWFHPBZH38K695	0.32%	1,950	10	69	300	2	***	0	0
52	ALERUS FINANCIAL, NATIONAL ASSOCIA	549300C4J510S9L1RF98	0.31%	1,855	7	78	255	1	***	0	0
53	NBKC BANK	213800XR2TCBQJSF1X93	0.30%	1,845	5	***	0	0	***	0	0
54	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	0.29%	1,780	10	60	380	4	66	125	1
55	SHERBURNE STATE BANK	549300GWO8DN75PL7X16	0.29%	1,740	10	103	155	1	***	0	0
56	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	0.28%	1,705	7	91	195	1	61	195	1
57	HERITAGE BANK NATIONAL ASSOCIATIO	549300KUIZTYQRC0R888	0.28%	1,680	8	42	625	3	***	0	0
58	UNION HOME MORTGAGE CORP.	549300RPOGWJRH63HS39	0.27%	1,660	6	50	485	3	***	0	0
59	CORTRUST MORTGAGE, INC.	213800M6RMI3YBX62W88	0.27%	1,655	7	85	215	1	***	0	0
60	CARDINAL FINANCIAL COMPANY, LIMITE	549300VORTI31GZTJL53	0.27%	1,635	9	51	465	3	***	0	0
61	RIVERLAND BANK	254900H13CLF65B2R547	0.26%	1,605	1	***	0	0	***	0	0
62	WINGS FINANCIAL CREDIT UNION	549300HVV3AI97UKTO72	0.26%	1,570	10	42	625	5	56	210	2

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Stearns											
63	FRANDSEN BANK & TRUST	549300ZZUYWXK72JD21	0.26%	1,555	7	110	140	2	33	445	1
64	BMO BANK NATIONAL ASSOCIATION	3Y4U8VZURTYW11W2K376	0.25%	1,535	5	124	45	1	***	0	0
64	SUMMIT MORTGAGE CORPORATION	5493001YIUWLFQRXQUO81	0.25%	1,535	9	40	690	6	22	725	5
66	21ST MORTGAGE CORPORATION	549300XQVJ1XBNAF5536	0.25%	1,495	21	77	260	6	62	180	4
67	GREAT RIVER FEDERAL CREDIT UNION	549300Z9PK8PPMKST414	0.25%	1,490	10	110	140	2	***	0	0
68	BARINGS MULTIFAMILY CAPITAL LLC	549300AEULLVYD8L9B04	0.24%	1,485	1	***	0	0	***	0	0
69	BONANZA VALLEY STATE BANK	5493009GIRBMW7R8T35	0.24%	1,465	13	32	935	9	69	15	1
70	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.24%	1,430	10	65	330	4	***	0	0
71	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.22%	1,335	5	47	550	2	39	305	1
72	SPIRE CREDIT UNION	549300QDGMFASKEN7Z77	0.21%	1,280	16	38	705	7	***	0	0
73	TRUIST BANK	JJKC32MCHWDI71265Z06	0.21%	1,255	5	113	125	1	***	0	0
74	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.20%	1,230	6	63	340	2	***	0	0
75	FIRST BANK & TRUST	549300IQ5NY7CSJLZW53	0.20%	1,185	5	103	155	1	***	0	0
76	PARAMOUNT RESIDENTIAL MORTGAGE	254900ZFW52106HWP46	0.18%	1,100	4	56	400	2	58	205	1
77	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.18%	1,080	4	52	460	2	***	0	0
77	GUIDANCE RESIDENTIAL, LLC	549300RDSIG88VPO6P22	0.18%	1,080	4	41	630	2	13	1,080	4
79	KIND LENDING, LLC	549300MZ8VZJOVC63092	0.18%	1,075	3	***	0	0	***	0	0
80	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWUE72WUT29	0.17%	1,055	5	117	95	1	***	0	0
81	CORTRUST BANK NATIONAL ASSOCIATI	2138004QPZ7FMGPTU106	0.17%	1,040	2	***	0	0	***	0	0
82	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.16%	995	7	70	295	3	***	0	0
83	NATIONAL BANK OF COMMERCE	549300YSSK1TDPWTWQ036	0.16%	985	1	***	0	0	***	0	0
84	BANK OF ENGLAND	549300GY4NTTEM7VWWB64	0.15%	925	5	117	95	1	53	235	1
85	NORTHPOINTE BANK	549300UXY7OP0IC38293	0.15%	910	2	***	0	0	***	0	0
86	IOWA BANKERS MORTGAGE CORPORATI	549300FSZH0FMQ1T8Y90	0.15%	880	4	103	155	1	***	0	0
87	GUARANTEED RATE, INC.	549300U3721PJGQZY68	0.14%	860	4	95	180	2	50	255	1
88	CALIBER HOME LOANS, INC.	549300J7XKT2BI5WX213	0.14%	830	2	72	285	1	28	545	1
89	THE BANK OF ELK RIVER	549300M5DZ6P9KNT7H33	0.13%	815	3	97	175	1	***	0	0
90	MILEND, INC.	549300Q10M1VXBG2H889	0.12%	735	3	66	310	2	***	0	0
91	EQUITY PRIME MORTGAGE LLC	549300K4ZLGS7SRDTL86	0.12%	715	3	108	145	1	37	325	1
92	FIRST WESTERN BANK & TRUST	5493005A0757T9GRRI44	0.12%	705	3	54	440	2	54	225	1
93	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.11%	665	9	124	45	1	***	0	0
93	PLAINS COMMERCE BANK	549300KJ8PAJ7E52HG32	0.11%	665	3	57	390	2	32	450	2
93	UIF CORPORATION	549300BXWU32AYWT1A56	0.11%	665	3	52	460	2	24	665	3

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96	PERENNIAL BANK	254900PTHF2B5Z1PGA51	0.11%	650	4	100	170	2	***	0	0
97	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.10%	620	2	75	265	1	***	0	0
98	CITIZENS STATE BANK	549300B3BEP9WW99IR76	0.10%	610	2	44	610	2	***	0	0
99	TOPLINE FINANCIAL CREDIT UNION	549300Z1TH1HE4A6TS23	0.10%	605	7	122	55	1	***	0	0
100	TRADITION MORTGAGE, LLC	5493007VDBJSG0E0S678	0.10%	585	5	64	335	3	***	0	0
101	HIWAY CREDIT UNION	549300GMYQSCNQRCL04	0.09%	545	7	68	305	3	68	45	1
102	ALLY BANK	549300C04BJ0G297NC13	0.09%	540	2	83	225	1	***	0	0
103	GOLDWATER BANK, N.A.	549300X08QKYUH256I80	0.09%	535	3	74	270	2	***	0	0
104	MEGASTAR FINANCIAL CORP.	549300WKFR15017V9850	0.09%	525	1	***	0	0	***	0	0
105	DATA MORTGAGE, INC.	549300E4KBJCB6UKR64	0.09%	520	2	81	235	1	***	0	0
106	AMERICAN PACIFIC MORTGAGE CORP	549300KIOYNU323LVJ37	0.08%	510	2	91	195	1	***	0	0
106	NEXERA HOLDING LLC	549300EKFFG3BU8DNX74	0.08%	510	4	***	0	0	***	0	0
108	NORTHVIEW BANK	549300VJ9DGB4OZNPL63	0.08%	500	2	***	0	0	***	0	0
109	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32TWEFA76	0.08%	495	1	***	0	0	***	0	0
109	FORESIGHT BANK	549300URHBBJ2KIQ3616	0.08%	495	1	***	0	0	***	0	0
111	IXONIA BANK	549300T9P3WXXNMXX0I34	0.08%	490	2	81	235	1	***	0	0
112	AMERICAN INTERNET MORTGAGE, INC.	549300B0XNV8VLRBDT24	0.08%	475	1	***	0	0	***	0	0
113	FIRST NATIONAL BANK	254900RND4J0SY320F06	0.08%	465	1	***	0	0	***	0	0
114	CHOICE FINANCIAL GROUP	549300BB4LSE4JRRGV15	0.07%	450	2	***	0	0	***	0	0
115	AMERICAN FINANCIAL NETWORK, INC.	5493008NWHQT1R22C024	0.07%	440	2	97	175	1	63	175	1
116	VILLAGE CAPITAL & INVESTMENT LLC	549300VCMRO4ST680C11	0.07%	435	1	***	0	0	***	0	0
116	CLICK N' CLOSE, INC.	54930049L5WINET09Q97	0.07%	435	3	100	170	2	48	265	1
118	DRAPER AND KRAMER MORTGAGE COR	5493001R92DY5DI1DI85	0.07%	430	4	79	240	2	52	240	2
119	THE SECURITY NATIONAL BANK OF SIOU	5493003QPO86QUI9FJ04	0.07%	425	1	***	0	0	***	0	0
120	SWBC MORTGAGE CORPORATION	549300DMYENRV818D594	0.07%	420	2	55	420	2	***	0	0
121	PREMIER MORTGAGE RESOURCES, L.L.C	549300B4IYL7TZT8FA34	0.07%	415	3	***	0	0	***	0	0
122	NEW DAY FINANCIAL, LLC	549300SUCQ1358EGVE89	0.07%	410	2	108	145	1	***	0	0
123	MINNSTAR BANK NATIONAL ASSOCIATIO	254900GWSHKTMAYXI472	0.07%	405	1	***	0	0	***	0	0
124	MASON MCDUFFIE MORTGAGE CORP	549300UB5TJ0YPVPT503	0.07%	400	2	113	125	1	***	0	0
125	BARRINGTON BANK & TRUST COMPANY,	C398JSK21YCXWM603FF55	0.06%	390	2	57	390	2	34	390	2
126	CITIZENS BANK MINNESOTA	254900NR9EA98B6A4L55	0.06%	380	2	126	15	1	***	0	0
127	FILO MORTGAGE, L.L.C.	254900TG14TB8RKS3U42	0.06%	375	1	***	0	0	***	0	0
128	SIERRA PACIFIC MORTGAGE COMPANY, I	254900TTZ395IC926125	0.06%	370	2	61	370	2	***	0	0

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128	ANGEL OAK MORTGAGE SOLUTIONS LL	549300KSOOZZVXCMA627	0.06%	370	2	***	0	0	***	0	0
130	CARRINGTON MORTGAGE SERVICES, LL	549300R9S3MVDV4MGF56	0.06%	365	1	***	0	0	***	0	0
130	CITADEL SERVICING CORPORATION	254900E6AIE4Z8YQM970	0.06%	365	1	***	0	0	35	365	1
132	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.06%	360	2	62	360	2	***	0	0
133	AMERICAN FINANCIAL RESOURCES, INC.	5493002B2WMHY23GFK92	0.06%	355	1	***	0	0	***	0	0
133	NFM, INC.	549300MCIFZSDHUT8X63	0.06%	355	1	***	0	0	***	0	0
135	SECURITY BANK & TRUST COMPANY	254900J2U7OF6AWF3P54	0.06%	340	2	***	0	0	***	0	0
136	CAMBRIA FINANCIAL GROUP, LLC	5493008SV4X2EID9J711	0.05%	320	2	103	155	1	***	0	0
136	STAR BANK	549300MNNZND5FZ2PF62	0.05%	320	2	112	135	1	***	0	0
138	FLAGSHIP BANK MINNESOTA	254900U0IGWRT4P7YI03	0.05%	315	3	***	0	0	***	0	0
139	THE LOAN STORE, INC.	254900DTLHVWQ7NP7R34	0.05%	305	1	***	0	0	39	305	1
140	FIRST UNITED BANK	549300DDDXGC8OXLNZ36	0.05%	295	1	***	0	0	43	295	1
141	LAND HOME FINANCIAL SERVICES, INC.	5493006RIR31ORKYB608	0.05%	285	1	***	0	0	***	0	0
141	MIDWEST BANK	254900WRP19TBSQG0Z89	0.05%	285	1	***	0	0	***	0	0
143	HEARTLAND BANK AND TRUST COMPAN	EFBDHEMHMTW137804988	0.05%	280	2	116	115	1	***	0	0
144	AMERICAN FEDERAL BANK	549300OHXNUMVE33Q475	0.05%	275	1	***	0	0	***	0	0
144	DEEPHAVEN MORTGAGE LLC	549300Y5Y88FQLI7VE83	0.05%	275	1	***	0	0	45	275	1
146	LAKE CENTRAL BANK	549300YSKDJCQKT0775	0.04%	265	3	***	0	0	***	0	0
146	MORTGAGE ACCESS CORP.	549300EFCZM6KD6B8K69	0.04%	265	1	***	0	0	48	265	1
146	SUCCESS LENDING, LLC	984500P059VACEAFA22	0.04%	265	1	75	265	1	***	0	0
149	CITIZENS COMMUNITY FEDERAL NATION	549300SUC4CLYKKZWS29	0.04%	255	1	***	0	0	***	0	0
149	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQU57RNE97	0.04%	255	1	***	0	0	***	0	0
149	SENB BANK	5493007US5X06WCOMQ49	0.04%	255	1	***	0	0	***	0	0
152	FIRST TECHNOLOGY FEDERAL CREDIT U	549300Q02LGIN9AXKP98	0.04%	245	1	***	0	0	***	0	0
152	LIMA ONE CAPITAL, LLC	254900FBWEZ3YUPOBN33	0.04%	245	1	***	0	0	***	0	0
152	COASTAL COMMUNITY BANK	5493001GCBDSXGNIC815	0.04%	245	5	119	80	2	***	0	0
155	FARMERS AND MERCHANTS STATE BAN	25490085TUTOSF6Q7Y94	0.04%	240	2	97	175	1	***	0	0
155	MEMBERS COOPERATIVE	549300GS2JP8CQK0MD31	0.04%	240	2	79	240	2	***	0	0
157	CITYWIDE HOME LOANS, LLC	549300Q1WJSOIS2FON98	0.04%	225	1	83	225	1	***	0	0
157	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYNF23	0.04%	225	1	***	0	0	***	0	0
157	FLANAGAN STATE BANK	2549008LUH7QKMXQ8N53	0.04%	225	1	***	0	0	***	0	0
157	PARK STATE BANK	549300YVBUECOSGSZW55	0.04%	225	1	***	0	0	***	0	0
157	PLATINUM BANK	254900MSHJQMAF6B3Q76	0.04%	225	1	***	0	0	***	0	0

RANK: By County Origination Dollar Volume	FINANCIAL INSTITUTION	Legal Entity Identifier	MARKET SHARE: Percent by County	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
Stearns											
162	NP, INC.	2549004Z576VEJBK3N72	0.04%	215	1	85	215	1	***	0	0
162	UBS BANK USA	549300GWD9H4FQ2VR805	0.04%	215	1	***	0	0	***	0	0
164	SOUTHPOINT FINANCIAL	549300VPYRW4D9VH0G53	0.03%	210	2	89	210	2	***	0	0
165	CRESCENT MORTGAGE COMPANY	549300D214S3L7KZ0515	0.03%	205	1	***	0	0	***	0	0
165	QUORUM FEDERAL CREDIT UNION	549300Q50XCC0473FG63	0.03%	205	1	***	0	0	***	0	0
165	FIRST FEDERAL BANK	Q708HHR4LD2B7XIZNO92	0.03%	205	1	90	205	1	***	0	0
165	CITY-COUNTY CREDIT UNION	984500DB378C704F4610	0.03%	205	1	***	0	0	***	0	0
165	MORTGAGE SOLUTIONS OF COLORADO,	549300PBTV7FCWLSMM53	0.03%	205	1	***	0	0	***	0	0
170	AMERIHOM MORTGAGE COMPANY, LLC	254900HA4DQWAE0W3342	0.03%	195	1	***	0	0	***	0	0
171	ALTRA FEDERAL CREDIT UNION	549300A0SVQCJPHVGV20	0.03%	185	1	93	185	1	***	0	0
171	CHURCHILL MORTGAGE CORPORATION	549300BLL6VL7AXWYP56	0.03%	185	1	***	0	0	***	0	0
171	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IVCS62	0.03%	185	1	93	185	1	***	0	0
171	HIGHLANDS RESIDENTIAL MORTGAGE, L	549300KHXD7JSQUZIJ22	0.03%	185	1	***	0	0	***	0	0
175	EMPEOPLE CREDIT UNION	254900378RFGMBEKA12	0.03%	175	1	***	0	0	63	175	1
176	FIGURE LENDING LLC	254900UL88QFG0E40516	0.03%	170	4	123	50	2	***	0	0
177	ZILLOW HOME LOANS, LLC	549300370QILXLFUWD20	0.03%	165	1	102	165	1	***	0	0
177	BRIDGEWATER BANK	549300FKWBLIMGZ77Q40	0.03%	165	1	***	0	0	***	0	0
177	MERCHANTS BANK, NATIONAL ASSOCIA	549300OZIFHR7THILC90	0.03%	165	1	***	0	0	***	0	0
180	BUILDING TRADES FEDERAL CREDIT UNI	549300CMT3RKMW1QLO34	0.03%	160	2	***	0	0	***	0	0
181	CAPITAL BANK, NATIONAL ASSOCIATION	54930044OSTKOJMHF287	0.03%	155	1	***	0	0	***	0	0
182	NATIONS LENDING CORPORATION	254900WEP08K7U7S3A80	0.02%	150	2	107	150	2	***	0	0
182	RIVERWOOD BANK	549300ZVEC98MHFLTM94	0.02%	150	2	***	0	0	***	0	0
184	AGCOUNTRY FARM CREDIT SERVICES, F	254900ASL383AJ6GSJ43	0.02%	145	1	***	0	0	***	0	0
184	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.02%	145	1	***	0	0	***	0	0
184	ONE COMMUNITY BANK	549300CS1XP28EERR469	0.02%	145	1	***	0	0	***	0	0
184	THE FIRST NATIONAL BANK OF MOOSE L	549300MX8VQ8VRHIUY36	0.02%	145	1	***	0	0	***	0	0
188	BETTER MORTGAGE CORPORATION	549300XY7011ELCE5Q08	0.02%	135	1	***	0	0	***	0	0
188	MANN FINANCIAL INC.	549300TWPFOYZ33TOU32	0.02%	135	1	***	0	0	***	0	0
190	MIDWESTONE BANK	549300LZLYU85WF65870	0.02%	125	1	***	0	0	***	0	0
191	TRIAD FINANCIAL SERVICES, INC.	549300CB67L6KPLHE19	0.02%	120	2	115	120	2	67	65	1
192	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.02%	115	1	***	0	0	***	0	0
193	GREEN BELT BANK & TRUST	549300JGL6C3EZE8BH05	0.02%	105	1	***	0	0	***	0	0
194	HOMETOWN BANK	254900KSUTZ0899YU680	0.02%	95	1	***	0	0	***	0	0

<i>RANK: By County Origination Dollar Volume</i>	<i>FINANCIAL INSTITUTION</i>	<i>Legal Entity Identifier</i>	<i>MARKET SHARE: Percent by County</i>	<i>TOTAL DOLLARS Originated (\$1,000's)</i>	<i>TOTAL UNITS Originated</i>	<i>RANK: By Low or Moderate Income Borrower Dollar Volume Originated</i>	<i>DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Borrowers</i>	<i>UNITS ORIGINATED by Low or Moderate Income Borrowers</i>	<i>RANK: By Minority Dollar Volume Originated</i>	<i>DOLLARS ORIGINATED (\$1,000's) by Minority Borrowers</i>	<i>UNITS ORIGINATED by Minority Borrowers</i>
Stearns											
195	ANOKA HENNEPIN CREDIT UNION	2549005NO86X9J3D1U18	0.01%	75	1	120	75	1	***	0	0
195	BAXTER CREDIT UNION	549300S8SHBRCI7UU819	0.01%	75	1	***	0	0	***	0	0
195	IDEAL CREDIT UNION	549300QRWA4IGMDED70	0.01%	75	1	***	0	0	***	0	0
198	HOMETRUST BANK	549300COIWXM618UBE82	0.01%	65	1	***	0	0	***	0	0
198	ROYAL UNITED MORTGAGE LLC	549300UG7QXKM7KGV847	0.01%	65	1	121	65	1	***	0	0
198	SMW FINANCIAL CREDIT UNION	549300B6S67QUY869538	0.01%	65	1	***	0	0	***	0	0
201	COULEE BANK	5493002B2O407LCTBX72	0.01%	55	1	***	0	0	***	0	0
201	THINK MUTUAL BANK	254900B9B6TYYGLOXT47	0.01%	55	1	***	0	0	***	0	0
203	SIGNATURE FEDERAL CREDIT UNION	549300SQKZC6HESYGO25	0.01%	45	1	***	0	0	***	0	0
204	MINNCO CREDIT UNION	549300X83ACLZT2UNN87	0.00%	15	1	***	0	0	***	0	0
204	HIGHLAND BANK	549300TNOC13QXN1P552	0.00%	15	1	126	15	1	***	0	0

Stearns	\$606,685	2,661	\$133,970	988	\$53,150	264
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Minnesota	\$606,685	2,661	\$133,970	988	\$53,150	264
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GeoDataVision has extracted data from the CFPB Snapshot file as of May 1, 2024 released July 11, 2024, 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 race was white (race code 5) and ethnicity was indicated to be Hispanic or Latino (ethnicity code 1).