

2023 HMDA MARKET REPORTS

VERMONT

HMDA MORTGAGE MARKET RANK & SHARE

2023 HMDA Market Data - Released June 2024



Vermont - 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
Addison											
1	THE NATIONAL BANK OF MIDDLEBURY	5493004R22HRZTXSR64	17.33%	21,325	95	3	2,325	21	1	2,585	7
2	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMRP742	11.72%	14,420	120	2	2,670	34	6	415	3
3	NEW ENGLAND	549300TLGCPJTEG3WN76	11.56%	14,220	104	1	2,935	29	2	1,675	11
4	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	7.04%	8,665	27	7	540	2	5	560	2
5	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	5.29%	6,510	32	4	1,290	8	8	325	3
6	MASCOMA BANK	254900JKWAH734HBIE78	3.38%	4,165	7	25	195	1	3	745	1
7	MORGAN STANLEY PRIVATE BANK, NATI	549300GS0W0TEUQS8571	3.10%	3,810	4	***	0	0	***	0	0
8	UNION BANK	549300I3PFI081O8JD40	2.76%	3,395	15	21	225	1	***	0	0
9	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	2.47%	3,045	17	12	330	4	13	195	1
10	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	2.28%	2,805	9	23	205	1	***	0	0
11	PENNYMAC LOAN SERVICES, LLC	RVDPPPFGHCGZ40J4VQ731	2.17%	2,670	8	***	0	0	***	0	0
12	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	2.09%	2,570	10	9	460	2	***	0	0
13	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	1.94%	2,390	6	10	410	2	***	0	0
14	GUARANTEED RATE, INC.	549300U3721PJGQZYY68	1.80%	2,220	8	6	615	3	12	205	1
15	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	1.69%	2,085	13	7	540	4	3	745	3
16	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	1.30%	1,605	13	28	175	3	14	185	1
17	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZO031MB27	1.24%	1,525	5	***	0	0	11	255	1
18	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	1.18%	1,450	4	19	245	1	***	0	0
19	NORTH COUNTRY	549300T2FOBK6WY4B349	1.12%	1,380	14	20	230	2	10	290	2
20	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	0.99%	1,220	4	***	0	0	***	0	0
21	MORTGAGE RESEARCH CENTER, LLC	549300DD55QUHO6PCH70	0.94%	1,155	3	27	185	1	***	0	0
22	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.89%	1,095	3	***	0	0	***	0	0
23	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.88%	1,085	13	17	270	4	15	125	1
24	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.87%	1,065	9	25	195	3	***	0	0
25	LUMINATE HOME LOANS, INC.	549300AEN08GEUWCZ39	0.86%	1,055	5	18	260	2	***	0	0
26	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.80%	990	2	***	0	0	***	0	0
27	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	0.79%	970	4	5	695	3	***	0	0
28	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDFUS0SEEKG89	0.75%	920	2	***	0	0	***	0	0
29	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.74%	910	2	***	0	0	***	0	0

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

*** No Activity

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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
Addison											
30	RELiance FIRST CAPITAL, LLC	549300YW2UBCDMRMBT48	0.69%	850	2	11	355	1	***	0	0
31	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	0.68%	840	2	***	0	0	***	0	0
32	BAR HARBOR BANK & TRUST	549300VR3QTN4GZYUR03	0.57%	700	4	***	0	0	***	0	0
33	PROSPERITY HOME MORTGAGE, LLC	5493005PKOSG7MYX0B34	0.52%	635	1	***	0	0	***	0	0
34	COMMUNITY NATIONAL BANK	549300OQ3UC55Y6EPP22	0.45%	550	2	***	0	0	***	0	0
35	FARM CREDIT EAST, ACA	549300S5NLOT0329NX77	0.42%	520	2	***	0	0	***	0	0
36	HOME TOWN FUNDING, INC.	549300BRR67NLTQSBT29	0.40%	495	1	***	0	0	***	0	0
37	NBT BANK, NATIONAL ASSOCIATION	5493009BQQDC6PCFR785	0.40%	490	2	***	0	0	***	0	0
38	WELLS FARGO BANK, NATIONAL ASSOCIATION	KB1H1DSPRFMYMCUFXT09	0.35%	430	2	***	0	0	***	0	0
39	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	0.32%	395	1	***	0	0	***	0	0
40	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	0.32%	390	4	13	320	2	***	0	0
41	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.31%	385	1	***	0	0	7	385	1
42	NORTHPOINTE BANK	549300UXY70P0IC38293	0.30%	365	1	***	0	0	***	0	0
43	EMM LOANS LLC	549300EMNDEK4BA8WB53	0.28%	350	2	***	0	0	***	0	0
44	DRAPER AND KRAMER MORTGAGE CORPORATION	5493001R92DY5DI1DI85	0.28%	340	2	28	175	1	***	0	0
45	MEMBER FIRST MORTGAGE, LLC	5493007L4GYNO2PUBS09	0.26%	315	1	***	0	0	***	0	0
46	FAIRWAY INDEPENDENT MORTGAGE COMPANY	549300MGPZBLQDIL7538	0.25%	305	1	***	0	0	9	305	1
47	KIND LENDING, LLC	549300MZ8VZJOVC63092	0.24%	295	1	14	295	1	***	0	0
47	PARAMOUNT RESIDENTIAL MORTGAGE	254900ZFW52106HWWPH46	0.24%	295	1	***	0	0	***	0	0
49	CROSSCOUNTRY MORTGAGE, LLC	549300VZVNB412ILS84	0.23%	285	1	15	285	1	***	0	0
49	ALLY BANK	549300C04BJ0G297NC13	0.23%	285	1	***	0	0	***	0	0
51	21ST MORTGAGE CORPORATION	549300XQVJ1XBNA5536	0.23%	280	2	***	0	0	***	0	0
52	FIRST NATIONAL BANK OF AMERICA	254900WTC5SSKIN2M11	0.22%	275	1	***	0	0	***	0	0
52	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.22%	275	1	***	0	0	***	0	0
52	MORTGAGECOUNTRY, LLC	254900U1OBL1MC6M6518	0.22%	275	1	16	275	1	***	0	0
55	AMERICAN PACIFIC MORTGAGE CORPORATION	549300KIOYNU323LVJ37	0.18%	225	1	21	225	1	***	0	0
55	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	7H6GLXDRUGQUF57RNE97	0.18%	225	1	***	0	0	***	0	0
57	SOFI BANK, NATIONAL ASSOCIATION	54930054ET8KM4O1D485	0.17%	215	1	***	0	0	***	0	0
58	FREEDOM MORTGAGE CORPORATION	549300LYRWSPYPK6S325	0.17%	205	1	23	205	1	***	0	0
58	UMB BANK, NATIONAL ASSOCIATION	VNO06EITD2YUEBMSZ83	0.17%	205	1	***	0	0	***	0	0
60	CARRINGTON MORTGAGE SERVICES, LLC	549300R9S3MVDV4MGFF56	0.16%	195	1	***	0	0	***	0	0
61	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.13%	155	1	***	0	0	***	0	0
62	SOLARITY CREDIT UNION	549300GGB04TG4AH1377	0.09%	115	1	***	0	0	16	115	1

<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>
Addison											
63	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IVCS62	0.07%	85	1	30	85	1	***	0	0
64	BERKSHIRE BANK	549300LR1ZETOWYE9Z89	0.04%	55	1	***	0	0	***	0	0
65	BETHPAGE FEDERAL CREDIT UNION	549300KTR1JGH3K6LU06	0.03%	35	1	***	0	0	***	0	0
Addison				\$123,055	609		\$17,215	141		\$9,110	40

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Bennington											
1	BARINGS MULTIFAMILY CAPITAL LLC	549300AEULLVYD8L9B04	9.63%	12,115	1	***	0	0	***	0	0
2	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	5.80%	7,290	38	1	2,440	14	13	255	1
3	ADVISORS MORTGAGE GROUP, L.L.C.	254900F9ZTVTX763V835	5.08%	6,395	17	***	0	0	11	335	1
4	NEW ENGLAND	549300TLGCPJTEG3WN76	5.06%	6,365	35	11	385	7	19	80	2
5	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZ0031MB27	4.83%	6,075	15	26	125	1	1	1,575	3
6	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	4.06%	5,105	21	2	2,360	12	7	480	2
7	UNION BANK	549300I3PFI08108JD40	4.04%	5,080	8	***	0	0	18	105	1
8	GREYLOCK FEDERAL CREDIT UNION	549300XLRD9QLLJRCB89	2.81%	3,535	21	4	945	5	15	235	3
9	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	2.67%	3,365	15	24	155	3	***	0	0
9	MASCOMA BANK	254900JKWAH734HBIE78	2.67%	3,365	5	***	0	0	***	0	0
11	MORTGAGE RESEARCH CENTER, LLC	549300DD5SQUHO6PCH70	2.63%	3,305	11	3	985	5	***	0	0
12	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32WFEA76	2.62%	3,290	4	***	0	0	12	295	1
13	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	2.48%	3,120	8	16	350	2	3	725	1
14	BERKSHIRE BANK	549300LR1ZETOWYE9Z89	2.42%	3,045	17	33	65	1	***	0	0
15	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	2.40%	3,015	19	9	420	4	***	0	0
16	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	2.26%	2,840	6	***	0	0	***	0	0
17	ADAMS COMMUNITY BANK	549300J5W91RLNMLT86	2.15%	2,710	14	17	330	2	17	150	2
18	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQFU57RNE97	2.09%	2,630	6	***	0	0	***	0	0
19	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	1.80%	2,260	16	18	315	5	9	365	1
20	EMM LOANS LLC	549300EMNDEK4BA8WB53	1.76%	2,210	8	***	0	0	6	500	2
21	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUFUS0SEEKG89	1.73%	2,180	20	19	280	4	***	0	0
22	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	1.63%	2,055	3	***	0	0	***	0	0
23	DRAPER AND KRAMER MORTGAGE COR	5493001R92DY5DI1DI85	1.39%	1,745	3	***	0	0	***	0	0
24	TRUIST BANK	JJKC32MCHWDI71265Z06	1.22%	1,530	2	***	0	0	***	0	0
25	FARM CREDIT EAST, ACA	549300S5NLOTO329NX77	1.20%	1,510	2	5	905	1	5	605	1
26	KITTREDGE MORTGAGE CORPORATION	549300WPR8SX263KW279	1.16%	1,460	4	31	105	1	***	0	0
27	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCFVAPH234	1.14%	1,440	2	***	0	0	***	0	0
28	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMRP742	1.07%	1,350	8	23	160	2	***	0	0
29	EVERETT FINANCIAL, INC.	549300XWUSRVVOHPRY47	0.93%	1,170	2	***	0	0	***	0	0
30	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	0.91%	1,140	2	***	0	0	4	705	1
31	BAR HARBOR BANK & TRUST	549300VR3QTN4GZYUR03	0.86%	1,085	1	***	0	0	2	1,085	1
32	BAXTER CREDIT UNION	549300S8SHBRCI7UU819	0.80%	1,005	1	***	0	0	***	0	0
33	NORTHPOINTE BANK	549300UXY70P0IC38293	0.79%	1,000	2	***	0	0	***	0	0

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Bennington											
34	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWU6E72WUT29	0.78%	985	3	***	0	0	***	0	0
35	CMG MORTGAGE, INC.	549300GKFNPWRVNS0GF29	0.74%	925	3	***	0	0	***	0	0
36	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	0.67%	845	5	6	690	4	***	0	0
37	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.63%	795	1	***	0	0	***	0	0
38	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.62%	780	2	13	375	1	8	405	1
39	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	0.60%	750	4	22	220	2	***	0	0
40	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	0.59%	745	3	20	225	1	***	0	0
41	802 CREDIT UNION INC.	549300F0QYLUOR9SYB86	0.58%	730	2	***	0	0	***	0	0
42	TRUSTCO BANK	549300GCEP3NM7A1X491	0.54%	680	8	10	390	4	***	0	0
43	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	0.52%	655	1	***	0	0	***	0	0
44	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.50%	630	4	8	435	3	***	0	0
45	BARRINGTON BANK & TRUST COMPANY,	C39BJSK21YCXWM603F55	0.43%	545	1	***	0	0	***	0	0
46	FIGURE LENDING LLC	254900UL88QFG0E40516	0.41%	510	4	***	0	0	20	55	1
47	GUARANTEED RATE, INC.	549300U3721PJGQZY88	0.40%	505	1	***	0	0	***	0	0
48	LONGBRIDGE FINANCIAL, LLC	549300MH03ICJYEPE85	0.38%	480	2	7	480	2	***	0	0
49	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	0.38%	475	3	14	370	2	***	0	0
50	HOMETOWN EQUITY MORTGAGE, LLC	549300RA3E0BUFO7Y221	0.36%	455	1	***	0	0	***	0	0
50	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.36%	455	1	***	0	0	***	0	0
52	THE CENTRAL TRUST BANK	549300UF3FPC7U6RFC59	0.35%	445	1	***	0	0	***	0	0
53	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	0.35%	440	2	***	0	0	***	0	0
54	THE ADIRONDACK TRUST COMPANY	254900158KALQ2PWDU44	0.33%	415	1	***	0	0	***	0	0
55	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.32%	405	5	28	120	2	14	240	2
56	PRIMARY RESIDENTIAL MORTGAGE, INC.	54930052M48FOD3CWA54	0.31%	395	1	***	0	0	***	0	0
57	RELiance FIRST CAPITAL, LLC	549300YW2UBCMRMBT48	0.30%	380	2	12	380	2	***	0	0
58	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IVCS62	0.29%	370	2	14	370	2	***	0	0
59	NORWICH COMMERCIAL GROUP, INC.	549300T5QSL6MC8M4D04	0.28%	350	2	***	0	0	***	0	0
60	NBKC BANK	213800XR2TCBQJSF1X93	0.27%	345	1	***	0	0	10	345	1
61	CARDINAL FINANCIAL COMPANY, LIMITE	549300VORTI31GZTJL53	0.25%	315	1	***	0	0	***	0	0
61	MORGAN STANLEY PRIVATE BANK, NATI	549300GS0W0TEUQS8571	0.25%	315	1	***	0	0	***	0	0
63	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN8412ILS84	0.23%	285	1	***	0	0	***	0	0
64	TEACHERS FEDERAL CREDIT UNION	549300R8VPSFM828B312	0.22%	275	1	***	0	0	***	0	0
65	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	0.20%	255	1	***	0	0	***	0	0
66	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.19%	245	1	***	0	0	***	0	0

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Bennington											
67	USAA FEDERAL SAVINGS BANK	C5654JQHZUHN0772B561	0.19%	235	1	***	0	0	***	0	0
68	PLANET HOME LENDING, LLC	54930021WPENXNYZUL09	0.18%	225	1	20	225	1	***	0	0
68	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.18%	225	1	***	0	0	***	0	0
70	MOUNTAINONE BANK	5493002578XYSRFY2C51	0.17%	220	2	***	0	0	16	220	2
71	FLAGSTAR BANK, N.A.	SS1TRMSN6BRNMOREEV51	0.16%	205	1	***	0	0	***	0	0
71	TOTAL MORTGAGE SERVICES, LLC	549300VJQJVZKJBDWS17	0.16%	205	1	***	0	0	***	0	0
71	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.16%	205	1	***	0	0	***	0	0
74	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.15%	185	1	***	0	0	***	0	0
75	DIGITAL	549300JPGMCMBEJEK584	0.14%	175	1	***	0	0	***	0	0
76	LEADERONE FINANCIAL CORPORATION	5493000NYUJT9UC6G261	0.12%	145	1	25	145	1	***	0	0
77	CARRINGTON MORTGAGE SERVICES, LL	549300R9S3MVDV4MGF56	0.10%	125	1	26	125	1	***	0	0
77	DOMINION FINANCIAL SERVICES, LLC	549300C8GOC4OYUV0Z32	0.10%	125	1	***	0	0	***	0	0
79	GLENS FALLS NATIONAL BANK AND TRU	549300ERHDU3FCE3FA33	0.09%	115	1	29	115	1	***	0	0
79	COMMUNITY NATIONAL BANK	549300OQ3UC55Y6EPP22	0.09%	115	1	***	0	0	***	0	0
81	21ST MORTGAGE CORPORATION	549300XQVJ1XBNFA5536	0.09%	110	2	30	110	2	20	55	1
82	NORTH COUNTRY	549300T2FOBK6WY4B349	0.06%	75	1	32	75	1	***	0	0
82	USALLIANCE FEDERAL CREDIT UNION	254900NZOY3XB2DNSZ34	0.06%	75	1	***	0	0	***	0	0
84	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.05%	65	1	33	65	1	***	0	0

Bennington				\$125,795	429		\$15,240	102		\$8,815	31
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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
Caledonia											
1	COMMUNITY NATIONAL BANK	549300Q3UC55Y6EPP22	17.21%	13,630	56	4	1,620	14	***	0	0
2	UNION BANK	549300I3PFI081O8JD40	17.11%	13,545	77	1	3,360	30	3	420	2
3	NORTH COUNTRY	549300T2FOBK6WY4B349	8.87%	7,025	73	3	2,305	31	2	575	3
4	NEW ENGLAND	549300TLGCPJTEG3WN76	8.16%	6,460	68	5	1,300	18	***	0	0
5	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	5.44%	4,305	25	2	2,490	16	1	850	4
6	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	3.52%	2,785	13	7	935	5	***	0	0
7	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	3.37%	2,665	21	9	600	8	***	0	0
8	MORTGAGE RESEARCH CENTER, LLC	549300DD5QQUHO6PCH70	2.92%	2,310	10	6	1,020	4	9	135	1
9	LUMINATE HOME LOANS, INC.	549300AEN088GEUWCZ39	2.73%	2,165	11	12	375	3	4	375	3
10	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	2.44%	1,930	12	8	735	7	8	170	2
11	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMP742	2.20%	1,740	6	18	245	1	***	0	0
12	MASCOMA BANK	254900JKWAH734HBIE78	1.62%	1,280	4	***	0	0	***	0	0
13	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	1.26%	995	3	***	0	0	***	0	0
14	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	1.22%	970	2	***	0	0	***	0	0
15	BETTER MORTGAGE CORPORATION	549300XY701IELCE5Q08	1.05%	830	2	***	0	0	***	0	0
16	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUS0SEEKG89	1.00%	795	5	32	55	1	***	0	0
17	EMM LOANS LLC	549300EMNDEK4BA8WB53	0.97%	765	3	25	205	1	***	0	0
18	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	0.93%	740	4	11	400	2	6	215	1
19	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	0.93%	735	3	29	145	1	***	0	0
20	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.88%	700	4	13	365	3	***	0	0
21	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDL7538	0.85%	675	3	10	440	2	***	0	0
22	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.85%	670	4	17	260	2	***	0	0
23	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.81%	640	2	***	0	0	5	345	1
24	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.75%	590	4	16	280	2	***	0	0
25	FIRST FEDERAL BANK	Q708HHR4LD2B7XIZN092	0.59%	465	1	***	0	0	***	0	0
26	PHH MORTGAGE CORPORATION	PAOOWF3GUFM46FBSP561	0.58%	460	2	19	225	1	***	0	0
27	GUARANTEED RATE, INC.	549300U3721PJGQZYY68	0.57%	455	1	***	0	0	***	0	0
28	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZO031MB27	0.55%	435	3	34	25	1	***	0	0
29	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWUE72WUT29	0.54%	430	2	22	215	1	***	0	0
30	AVIDIA BANK	549300S2BQMYMAL3OM08	0.54%	425	1	***	0	0	***	0	0
31	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.51%	405	1	***	0	0	***	0	0
32	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.49%	390	2	***	0	0	***	0	0
33	PARAMOUNT RESIDENTIAL MORTGAGE	254900ZFWSS2106HWP46	0.47%	375	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>
Caledonia											
34	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQUF57RNE97	0.45%	360	2	19	225	1	***	0	0
34	NBKC BANK	213800XR2TCBQJSF1X93	0.45%	360	2	28	165	1	***	0	0
36	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4V731	0.43%	340	2	14	340	2	***	0	0
36	FARM CREDIT EAST, ACA	549300S5NLOTO329NX77	0.43%	340	2	***	0	0	***	0	0
38	CF BANK, NATIONAL ASSOCIATION	549300ZGCDIP1G72QO72	0.42%	335	1	***	0	0	***	0	0
39	BANK OF NEW HAMPSHIRE	254900PJVECT3YD6KY88	0.39%	305	1	***	0	0	***	0	0
40	TOTAL MORTGAGE SERVICES, LLC	549300VJQJVZKJBDWS17	0.37%	295	1	15	295	1	***	0	0
41	WELLS FARGO BANK, NATIONAL ASSOCIATION	KB1H1DSPRFMYMCUFXT09	0.37%	290	2	***	0	0	***	0	0
42	SERVICE FEDERAL CREDIT UNION	254900P7WLDQD9IUL038	0.34%	270	2	***	0	0	***	0	0
43	FIRST REPUBLIC BANK	YWCOTIKBQM2JV8L4IV08	0.33%	265	1	***	0	0	***	0	0
44	CITIZENS BANK, NATIONAL ASSOCIATION	DRMSV1Q0EKMEXLAU1P80	0.32%	255	3	***	0	0	***	0	0
45	WATERSTONE MORTGAGE CORPORATION	549300GRGZDEH4ZGQS06	0.28%	225	1	19	225	1	***	0	0
46	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.27%	215	1	22	215	1	***	0	0
46	LEADERONE FINANCIAL CORPORATION	5493000NYUJT9UC6G261	0.27%	215	1	22	215	1	***	0	0
46	COMMUNITY FIRST NATIONAL BANK	549300KR4ZW8KJC82O47	0.27%	215	1	***	0	0	***	0	0
46	PEOPLESBANK	549300IYKILIU506KA05	0.27%	215	1	***	0	0	***	0	0
50	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.25%	195	1	26	195	1	***	0	0
51	CARDINAL FINANCIAL COMPANY, LIMITED	549300VORTI31GZTJL53	0.23%	185	1	27	185	1	***	0	0
51	802 CREDIT UNION INC.	549300F0QYLUOR9SYB86	0.23%	185	1	***	0	0	***	0	0
51	21ST MORTGAGE CORPORATION	549300XQVJ1XBNA5536	0.23%	185	1	***	0	0	7	185	1
54	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.19%	150	2	***	0	0	***	0	0
55	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	0.18%	145	1	***	0	0	***	0	0
56	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.17%	135	1	***	0	0	***	0	0
57	WILLIAM RAVEIS MORTGAGE, LLC	5493009OLY1HC3F0SB77	0.15%	115	1	***	0	0	***	0	0
57	HOME LOAN INVESTMENT BANK, F.S.B.	549300LLQD0X20TG0Y27	0.15%	115	1	***	0	0	***	0	0
59	LONGBRIDGE FINANCIAL, LLC	549300MH03ICJYEPE85	0.13%	105	1	***	0	0	***	0	0
60	LIBERTY HOME MORTGAGE CORPORATION	549300B2JJHSM77T5Y41	0.12%	95	1	30	95	1	***	0	0
61	AMERICAN FINANCIAL RESOURCES, INC.	5493002B2WMHY23GFK92	0.09%	75	1	31	75	1	***	0	0
62	CARRINGTON MORTGAGE SERVICES, LLC	549300R9S3MVDV4MGF56	0.07%	55	1	***	0	0	***	0	0
62	GTE FEDERAL CREDIT UNION	549300ZIQ24V0C88AC41	0.07%	55	1	***	0	0	10	55	1
64	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.06%	45	1	33	45	1	***	0	0
65	UTILITIES EMPLOYEES CREDIT UNION	549300AX5UMUZ61L1X54	0.04%	35	1	***	0	0	***	0	0
66	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	0.03%	25	1	***	0	0	***	0	0

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Caledonia											
Caledonia				\$79,185	471		\$19,875	167		\$3,325	19

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Chittenden											
1	NEW ENGLAND	549300TLGCPJTEG3WN76	22.11%	179,765	1,005	1	28,245	279	1	21,615	93
2	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	10.89%	88,560	226	3	10,075	37	3	5,030	12
3	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMP742	6.70%	54,500	304	2	12,895	89	5	3,465	13
4	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	6.32%	51,375	69	13	2,510	22	28	475	3
5	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUS0SEEKG89	4.09%	33,280	66	16	2,160	18	8	2,120	6
6	UNION BANK	549300I3PFI081O8JD40	3.75%	30,485	89	8	3,575	19	4	3,815	11
7	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	3.27%	26,565	103	9	3,375	31	11	1,685	7
8	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	2.89%	23,465	63	17	1,880	12	13	1,340	4
9	MASCOMA BANK	254900JKWAH734HBIE78	2.81%	22,825	51	25	630	4	10	1,700	4
10	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQFU57RNE97	2.74%	22,290	12	***	0	0	17	755	1
11	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	2.37%	19,265	53	6	4,990	18	7	2,440	6
12	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	2.33%	18,960	78	7	3,930	20	12	1,475	5
13	NORTH COUNTRY	549300T2FOBK6WY4B349	1.97%	16,035	109	4	5,110	42	9	1,860	8
14	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	1.96%	15,955	81	5	5,040	34	20	675	3
15	MORGAN STANLEY PRIVATE BANK, NATI	549300GS0W0TEUQS8571	1.93%	15,675	15	***	0	0	***	0	0
16	NBT BANK, NATIONAL ASSOCIATION	5493009BOQDC6PCFR785	1.63%	13,275	31	42	230	2	***	0	0
17	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	1.40%	11,385	31	10	3,135	11	6	2,595	7
18	DRAPER AND KRAMER MORTGAGE COR	5493001R92DY5DI1DI85	1.33%	10,810	30	20	1,335	5	26	515	1
19	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	1.30%	10,570	30	14	2,290	10	16	790	2
20	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	1.30%	10,535	27	26	570	4	15	830	2
21	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	1.19%	9,705	29	11	3,120	12	34	385	1
22	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	1.16%	9,470	28	18	1,775	7	32	400	2
23	THE NATIONAL BANK OF MIDDLEBURY	5493004R22HRZXTXSR64	1.11%	9,035	13	40	245	1	43	55	1
24	OPPORTUNITIES CREDIT UNION	549300NIQBROW7MLXI19	0.97%	7,880	28	14	2,290	12	2	6,525	19
25	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.87%	7,085	31	21	1,260	8	30	420	2
26	LUMINATE HOME LOANS, INC.	549300AENO88GEUWCZ39	0.81%	6,595	21	12	2,600	10	14	945	3
27	PEOPLES TRUST COMPANY OF ST. ALBA	5493006WZJUEUK1TVM53	0.59%	4,815	9	45	195	1	24	605	1
28	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.59%	4,765	11	53	65	1	40	105	1
29	COMMUNITY NATIONAL BANK	549300OQ3UC55Y6EPP22	0.57%	4,640	14	***	0	0	***	0	0
30	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.48%	3,940	12	19	1,560	6	25	585	1
31	NBKC BANK	213800XR2TCBQJSF1X93	0.38%	3,075	7	***	0	0	23	610	2
32	ARK-LA-TEX FINANCIAL SERVICES, LLC.	5493001GDRY0EL7VG327	0.38%	3,055	9	27	520	2	18	730	2
33	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZ0031MB27	0.37%	3,040	6	33	325	1	43	55	1

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Chittenden											
34	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	0.36%	2,945	5	44	215	1	***	0	0
35	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN84112ILS84	0.35%	2,860	6	37	305	1	19	680	2
36	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.34%	2,725	5	22	740	2	***	0	0
37	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.33%	2,710	6	***	0	0	***	0	0
38	PARAMOUNT RESIDENTIAL MORTGAGE	254900ZFWSS2106HWP46	0.30%	2,410	6	***	0	0	***	0	0
39	FIRST REPUBLIC BANK	YWC0TIKBQM2JV8L4IV08	0.28%	2,265	3	***	0	0	***	0	0
40	EMM LOANS LLC	549300EMNDEK4BA8WB53	0.28%	2,260	6	35	315	1	35	375	1
41	MORTGAGE RESEARCH CENTER, LLC	549300DD5QQUHO6PCH70	0.27%	2,160	6	23	710	2	33	395	1
41	USAA FEDERAL SAVINGS BANK	C5654JQHYZUHN0772B561	0.27%	2,160	4	***	0	0	21	645	1
43	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMRDMBT48	0.25%	2,035	5	24	700	2	***	0	0
44	UBS BANK USA	549300GWD9H4FQ2VR805	0.25%	2,020	2	***	0	0	***	0	0
45	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	0.23%	1,885	5	56	55	1	***	0	0
46	THE HUNTINGTON NATIONAL BANK	2WHM8VNHJ63UN14OL754	0.21%	1,685	3	***	0	0	22	635	1
47	GUARANTEED RATE, INC.	549300U3721PJGQZY88	0.20%	1,615	3	***	0	0	***	0	0
48	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.19%	1,515	5	30	390	2	31	415	1
49	TOYOTA FINANCIAL SAVINGS BANK	5493008SP1FN4D81IS17	0.18%	1,485	1	***	0	0	***	0	0
50	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCFVAPH234	0.13%	1,085	3	45	195	1	***	0	0
51	BETHPAGE FEDERAL CREDIT UNION	549300KTR1JGH3K6LU06	0.12%	990	4	53	65	1	***	0	0
52	SOFI BANK, NATIONAL ASSOCIATION	54930054ET8KM4O1D485	0.12%	980	2	***	0	0	***	0	0
53	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.11%	885	3	***	0	0	***	0	0
54	AMERISAVE MORTGAGE CORPORATION	549300Y1Q7S7Z8PIHE53	0.11%	855	3	28	440	2	***	0	0
55	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.10%	820	10	29	410	6	***	0	0
56	NEWREZ LLC	549300FNXY540N23N64	0.10%	795	3	32	350	2	***	0	0
57	FREEDOM MORTGAGE CORPORATION	549300LYRWSPYPK6S325	0.09%	770	2	39	285	1	***	0	0
58	NORTHWEST BANK	LVR1UQE8OOCO93IHEB52	0.09%	755	1	***	0	0	***	0	0
59	FIGURE LENDING LLC	254900UL88QFG0E40516	0.09%	725	7	51	120	2	41	75	1
59	THE CENTRAL TRUST BANK	549300UF3FPC7U6RFC59	0.09%	725	1	***	0	0	***	0	0
61	THE NORTHERN TRUST COMPANY	6PTKHDJ8HDF78PFWH30	0.09%	705	1	***	0	0	***	0	0
62	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	0.08%	640	2	31	365	1	***	0	0
63	LENDINGONE, LLC	54930091JQKCU3Z6IP44	0.08%	610	2	***	0	0	***	0	0
64	CORNERSTONE FIRST MORTGAGE, INC	2549001SIDEMFPT39035	0.07%	545	1	***	0	0	***	0	0
64	WILMINGTON SAVINGS FUND SOCIETY, F	5493005DKMV1IHM8E20	0.07%	545	1	***	0	0	***	0	0
66	BMO BANK NATIONAL ASSOCIATION	3Y4U8VZURTYW1W2K376	0.07%	530	2	43	225	1	***	0	0

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Chittenden											
66	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYNF23	0.07%	530	2	45	195	1	***	0	0
66	NORTHPOINTE BANK	549300UXY77OP0IC38293	0.07%	530	2	49	145	1	***	0	0
69	GOLDMAN SACHS BANK USA	KD3XUN7C6T14HNAYLU02	0.06%	525	1	***	0	0	***	0	0
70	FIRST SAVINGS BANK	WKN6AF1FCL7BBYGTGI83	0.06%	485	1	***	0	0	27	485	1
71	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	0.06%	475	1	***	0	0	28	475	1
71	PREMIA MORTGAGE, LLC DBA PREMIA R	549300ISCZS1R0CJMO47	0.06%	475	1	***	0	0	***	0	0
73	VANDERBILT MORTGAGE AND FINANCE,	5493000YNV8IX4VD3X12	0.05%	435	1	***	0	0	***	0	0
73	MSA MORTGAGE, LLC	549300CHBB3GN7JFXU86	0.05%	435	1	***	0	0	***	0	0
75	LONGBRIDGE FINANCIAL, LLC	549300MH03ICJYEPE85	0.05%	425	1	***	0	0	***	0	0
76	FIRST NATIONAL BANK OF AMERICA	254900WTCZ5SSKIN2M11	0.05%	415	1	***	0	0	***	0	0
77	VALLEY NATIONAL BANK	KIOVI4JRMCIJ329YTN75	0.05%	405	1	***	0	0	***	0	0
78	US MORTGAGE CORPORATION	54930039IUUN6515TBG78	0.05%	395	1	***	0	0	***	0	0
79	TEACHERS FEDERAL CREDIT UNION	549300R8VPSFM828B312	0.05%	390	2	53	65	1	***	0	0
80	COLONIAL SAVINGS, F.A.	549300EMNQ2QLOEPQ289	0.05%	385	1	***	0	0	***	0	0
81	DISCOVER BANK	X05BVSK68TQ7YTOSNR22	0.05%	380	4	57	45	1	39	135	1
82	802 CREDIT UNION INC.	549300F0QYLUOR9SYB86	0.04%	360	2	45	195	1	***	0	0
83	CLEAREDGE LENDING LLC	549300HRLROF7PLJ6735	0.04%	355	1	***	0	0	***	0	0
83	THE CAMDEN NATIONAL BANK	549300VMVKSQE1B7DD43	0.04%	355	1	***	0	0	***	0	0
83	BNC NATIONAL BANK	549300LH06ZZHKPX5U83	0.04%	355	1	***	0	0	36	355	1
86	DOMINION FINANCIAL SERVICES, LLC	549300C8GOC4OYUV0Z32	0.04%	335	1	***	0	0	***	0	0
87	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IIVCS62	0.04%	320	2	34	320	2	***	0	0
88	EVOLVE BANK & TRUST	549300IRXW9RSZM2B951	0.04%	315	1	***	0	0	***	0	0
88	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWU6E72WUT29	0.04%	315	1	35	315	1	***	0	0
88	ARVEST BANK	COINQMIM6RBU631DD85	0.04%	315	1	***	0	0	***	0	0
91	EASTHAMPTON SAVINGS BANK	549300N38Q5YKSSV1106	0.04%	305	1	***	0	0	***	0	0
91	ALLY BANK	549300C04BJ0G297NC13	0.04%	305	1	***	0	0	***	0	0
91	CITADEL SERVICING CORPORATION	254900E6AIE4Z8YQM970	0.04%	305	1	37	305	1	37	305	1
91	SEMPER HOME LOANS, INC	549300KT5OWPGQKWUN86	0.04%	305	1	***	0	0	***	0	0
95	STAR ONE CREDIT UNION	5493004F7BXDIUFVPV87	0.03%	275	1	***	0	0	38	275	1
95	BANK OF ENGLAND	549300GY4NTTEM7WWB64	0.03%	275	1	***	0	0	***	0	0
97	GREYLOCK FEDERAL CREDIT UNION	549300XLRD9QLLRJCB89	0.03%	255	1	***	0	0	***	0	0
98	CARDINAL FINANCIAL COMPANY, LIMITE	549300VORTI31GZTJL53	0.03%	235	1	41	235	1	***	0	0
99	BETTER MORTGAGE CORPORATION	549300XY701IELCE5Q08	0.02%	195	1	***	0	0	***	0	0

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Chittenden											
100	TRIAD FINANCIAL SERVICES, INC.	549300CB67L6KPLHE19	0.02%	125	1	50	125	1	***	0	0
101	DIGITAL	549300JPGMCMBEJEK584	0.01%	120	2	51	120	2	***	0	0
102	21ST MORTGAGE CORPORATION	549300XQVJ1XBNFA5536	0.01%	95	1	***	0	0	***	0	0
103	CARRINGTON MORTGAGE SERVICES, LL	549300R9S3MVDV4MGF56	0.01%	85	1	***	0	0	***	0	0
104	UNITED STATES SENATE FEDERAL CRED	549300TULDV69V2XKY60	0.01%	75	1	***	0	0	41	75	1
105	BAXTER CREDIT UNION	549300S8SHBRCI7UU819	0.00%	35	1	58	35	1	***	0	0
105	HARVARD UNIVERSITY EMPLOYEES	549300XTSMAC5DOX6447	0.00%	35	1	***	0	0	***	0	0
107	FLAGSTAR BANK, N.A.	SS1TRMSN6BRNMOREEV51	0.00%	25	1	***	0	0	***	0	0
108	SCHOOL SYSTEMS	549300RA8E6JQC2S7K66	0.00%	5	1	***	0	0	***	0	0

Chittenden				\$813,135	2,861		\$113,915	761		\$69,925	239
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Essex											
1	UNION BANK	549300I3PFI081O8JD40	13.50%	2,725	15	7	255	3	***	0	0
2	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	9.76%	1,970	12	1	655	5	***	0	0
3	MASCOMA BANK	254900JKWAH734HBIE78	8.10%	1,635	7	***	0	0	3	185	1
4	MORTGAGE RESEARCH CENTER, LLC	549300DD5QUHO6PCH70	6.17%	1,245	5	5	410	2	2	325	1
5	COMMUNITY NATIONAL BANK	549300OQ3UC55Y6EPP22	5.79%	1,170	10	3	475	5	***	0	0
6	NORWICH COMMERCIAL GROUP, INC.	549300T5QSL6MC8M4D04	5.40%	1,090	4	2	595	3	***	0	0
7	NEW ENGLAND	549300TLGCPJTEG3WN76	4.63%	935	7	18	55	1	7	75	1
7	NORTH COUNTRY	549300T2FOBK6WY4B349	4.63%	935	13	4	415	7	***	0	0
9	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	3.62%	730	2	***	0	0	***	0	0
10	GUARANTEED RATE, INC.	549300U3721PJGQZY68	3.12%	630	2	***	0	0	***	0	0
11	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	2.48%	500	2	***	0	0	***	0	0
12	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	2.43%	490	2	***	0	0	***	0	0
13	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	2.38%	480	4	6	280	2	***	0	0
14	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDFUS0EEKG89	2.01%	405	1	***	0	0	***	0	0
14	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	2.01%	405	1	***	0	0	***	0	0
14	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWU6E72WUT29	2.01%	405	1	***	0	0	1	405	1
17	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	1.96%	395	1	***	0	0	***	0	0
18	FARM CREDIT EAST, ACA	549300S5NLOT0329NX77	1.63%	330	2	***	0	0	***	0	0
19	SERVICE FEDERAL CREDIT UNION	254900P7WLDQD9IUL038	1.46%	295	1	***	0	0	***	0	0
20	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	1.39%	280	4	16	65	1	6	90	2
21	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCFVAPH234	1.36%	275	1	***	0	0	***	0	0
21	MEREDITH VILLAGE SAVINGS BANK	549300EWO1QALFC6LE98	1.36%	275	1	***	0	0	***	0	0
23	BAR HARBOR BANK & TRUST	549300VR3QTN4GZYUR03	1.26%	255	1	***	0	0	***	0	0
24	ALLIANT CREDIT UNION	549300T94GSH3C4U5M59	1.16%	235	1	***	0	0	***	0	0
25	DISCOVER BANK	X05BVS68TQ7YTOSNR22	1.09%	220	2	10	155	1	***	0	0
26	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.99%	200	2	8	200	2	***	0	0
27	LUMINATE HOME LOANS, INC.	549300AENO88GEUWCZ39	0.92%	185	1	***	0	0	3	185	1
27	PLAZA HOME MORTGAGE, INC.	549300JYXTZDSPJEPI44	0.92%	185	1	9	185	1	***	0	0
29	BANGOR SAVINGS BANK	549300JEBULFT3BSU682	0.79%	160	2	***	0	0	***	0	0
30	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	0.72%	145	1	11	145	1	***	0	0
30	CARDINAL FINANCIAL COMPANY, LIMITE	549300VORTI31GZTJL53	0.72%	145	1	***	0	0	***	0	0
32	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	0.67%	135	1	12	135	1	5	135	1
32	EMM LOANS LLC	549300EMNDEK4BA8WB53	0.67%	135	1	***	0	0	***	0	0

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Essex											
34	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.52%	105	1	13	105	1	***	0	0
34	NORTHWAY BANK	549300MKT4KKNKP08CQ45	0.52%	105	1	13	105	1	***	0	0
34	STRIDE BANK, NATIONAL ASSOCIATION	549300O5WDIJU8S7OI05	0.52%	105	1	13	105	1	***	0	0
37	21ST MORTGAGE CORPORATION	549300XQVJ1XBNFA5536	0.32%	65	1	16	65	1	***	0	0
37	NORTHEAST CREDIT UNION	54930070JV4STJJ0XS74	0.32%	65	1	***	0	0	***	0	0
39	LEADERONE FINANCIAL CORPORATION	5493000NYUJT9UC6G261	0.27%	55	1	18	55	1	***	0	0
39	GRANITE STATE CREDIT UNION	254900O6ESF124P8HR04	0.27%	55	1	18	55	1	***	0	0
41	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.17%	35	1	***	0	0	***	0	0
Essex				\$20,190	120		\$4,515	41		\$1,400	8

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Franklin											
1	NEW ENGLAND	549300TLGCPJTEG3WN76	23.26%	51,945	337	1	14,380	126	1	2,090	12
2	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMP742	10.49%	23,420	180	2	8,060	72	7	525	3
3	PEOPLES TRUST COMPANY OF ST. ALBA	5493006WZJUEUK1TVM53	10.22%	22,815	101	3	5,260	40	6	650	4
4	UNION BANK	549300I3PFI081O8JD40	6.51%	14,530	54	9	2,935	17	13	315	3
5	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	5.24%	11,695	39	6	3,315	15	***	0	0
6	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	4.73%	10,570	50	4	3,715	27	9	450	4
7	CMG MORTGAGE, INC.	549300GKFNPWNS0GF29	3.53%	7,875	29	10	2,880	14	4	1,100	4
8	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	3.29%	7,350	36	5	3,645	23	8	515	3
9	MORTGAGE RESEARCH CENTER, LLC	549300DD5QQUHO6PCH70	3.18%	7,110	22	7	3,115	11	3	1,175	3
10	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	3.06%	6,825	29	13	1,195	9	5	830	2
11	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	2.60%	5,810	20	8	3,090	12	***	0	0
12	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	2.07%	4,630	22	11	2,365	13	***	0	0
13	NORTH COUNTRY	549300T2FOBK6WY4B349	1.61%	3,605	33	12	1,515	15	***	0	0
14	LUMINATE HOME LOANS, INC.	549300AENO8GEUWCZ39	1.57%	3,495	13	18	730	4	2	1,210	4
15	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	1.37%	3,055	11	20	665	3	14	290	2
16	UNITED WHOLESALE MORTGAGE, LLC	549300HWW62MN1WU8550	1.26%	2,820	8	34	225	1	***	0	0
17	ARK-LA-TEX FINANCIAL SERVICES, LLC.	5493001GDRY0EL7VG372	1.19%	2,660	8	19	705	3	***	0	0
18	DRAPER AND KRAMER MORTGAGE COR	5493001R92DY5DI1DI85	1.03%	2,295	7	25	405	1	10	405	1
19	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	1.01%	2,245	17	14	1,115	9	24	55	1
20	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUFUS0SEEKG89	0.97%	2,160	14	16	805	9	24	55	1
21	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.89%	1,980	8	15	830	4	20	125	1
22	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.69%	1,535	5	30	270	2	12	390	2
23	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	0.66%	1,470	12	17	760	8	***	0	0
24	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	0.58%	1,285	5	51	15	1	22	75	1
25	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQFU57RNE97	0.56%	1,250	4	***	0	0	***	0	0
26	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	0.54%	1,200	4	***	0	0	15	285	1
27	COMMUNITY NATIONAL BANK	549300OQ3UC55Y6EPP22	0.51%	1,140	6	23	425	3	17	205	1
28	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.43%	965	5	26	400	2	***	0	0
29	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.40%	895	3	33	255	1	***	0	0
30	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	0.39%	865	3	31	265	1	***	0	0
31	GUARANTEED RATE, INC.	549300U3721PJGQZYY68	0.37%	835	3	21	550	2	***	0	0
32	MASCOMA BANK	254900JKWAH734HBIE78	0.37%	825	3	***	0	0	***	0	0
33	MORGAN STANLEY PRIVATE BANK, NATI	549300GS0W0TEUQS8571	0.31%	690	2	***	0	0	***	0	0

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Franklin											
34	NBT BANK, NATIONAL ASSOCIATION	5493009BOQDC6PCFR785	0.29%	655	3	***	0	0	***	0	0
35	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZ0031MB27	0.29%	640	4	46	135	1	16	215	1
36	BETTER MORTGAGE CORPORATION	549300XY7011ELCE5Q08	0.26%	585	1	***	0	0	***	0	0
37	CARRINGTON MORTGAGE SERVICES, LL	549300R9S3MVDV4MGF56	0.26%	575	3	40	165	1	***	0	0
38	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.23%	520	6	35	215	3	24	55	1
39	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	0.22%	485	3	22	485	3	19	145	1
40	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.21%	465	1	***	0	0	***	0	0
41	CLICK N' CLOSE, INC.	54930049L5WINET09Q87	0.19%	435	1	***	0	0	***	0	0
42	FARM CREDIT EAST, ACA	549300S5NLOTO329NX77	0.19%	430	2	***	0	0	***	0	0
43	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMDRMBT48	0.19%	415	3	24	415	3	***	0	0
44	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	0.18%	405	1	***	0	0	10	405	1
45	SERVICE FEDERAL CREDIT UNION	254900P7WLDQD9IUL038	0.18%	400	2	***	0	0	22	75	1
46	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	0.18%	395	1	***	0	0	***	0	0
47	FLAGSTAR BANK, N.A.	SS1TRMSN6BRNMOREEV51	0.16%	355	1	***	0	0	***	0	0
48	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	0.15%	330	2	43	155	1	***	0	0
49	PARAMOUNT RESIDENTIAL MORTGAGE	254900ZFW52106HWWPH46	0.14%	320	2	27	320	2	***	0	0
50	MEMBERS 1ST	549300SWKVL60SKWK981	0.14%	305	1	28	305	1	***	0	0
51	CITADEL SERVICING CORPORATION	254900E6AIE4Z8YQM970	0.13%	285	1	29	285	1	***	0	0
51	LIBERTY HOME MORTGAGE CORPORATI	549300B2JHJSM77T5Y41	0.13%	285	1	***	0	0	***	0	0
53	WINGS FINANCIAL CREDIT UNION	549300HVV3AI97UKTO72	0.12%	265	1	***	0	0	***	0	0
53	21ST MORTGAGE CORPORATION	549300XQVJ1XBNA5536	0.12%	265	1	31	265	1	***	0	0
53	KIND LENDING, LLC	549300MZ8VZJOVC63092	0.12%	265	1	***	0	0	***	0	0
56	HOMETOWN EQUITY MORTGAGE, LLC	549300RA3E0BUFO7Y221	0.11%	245	1	***	0	0	***	0	0
57	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.10%	215	1	35	215	1	***	0	0
58	AMERICAN FINANCIAL RESOURCES, INC.	5493002B2WMHY23GFK92	0.08%	185	1	37	185	1	18	185	1
58	AMERICAN FINANCING CORPORATION	549300ALNLUNS3Y53T24	0.08%	185	1	37	185	1	***	0	0
58	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.08%	185	1	37	185	1	***	0	0
61	EMM LOANS LLC	549300EMNDEK4BA8WB53	0.08%	175	1	***	0	0	***	0	0
62	ON Q FINANCIAL, LLC	549300SVKVT1EF3UON48	0.07%	165	1	40	165	1	***	0	0
62	FIGURE LENDING LLC	254900UL88QFG0E40516	0.07%	165	3	49	25	1	***	0	0
62	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWU6E72WUT29	0.07%	165	1	40	165	1	***	0	0
65	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.07%	155	1	43	155	1	***	0	0
66	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYNF23	0.06%	145	1	45	145	1	***	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>
Franklin											
67	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.06%	130	2	49	25	1	***	0	0
68	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	0.05%	105	1	47	105	1	21	105	1
69	OPPORTUNITIES CREDIT UNION	549300NIQBROW7MLX119	0.04%	85	1	48	85	1	***	0	0
70	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.02%	55	1	***	0	0	24	55	1
Franklin				\$223,285	1,153		\$68,275	477		\$11,985	61

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
Grand Isle											
1	NEW ENGLAND	549300TLGCPJTEG3WN76	22.18%	10,260	58	1	1,715	19	2	460	2
2	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	5.33%	2,465	7	13	175	1	***	0	0
3	NORTH COUNTRY	549300T2FOBK6WY4B349	4.99%	2,310	24	3	815	11	***	0	0
4	UNION BANK	549300I3PFI081O8JD40	4.50%	2,080	8	11	225	1	***	0	0
5	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	4.37%	2,020	6	10	235	1	***	0	0
6	PEOPLES TRUST COMPANY OF ST. ALBA	5493006WZJUEUK1TVM53	4.18%	1,935	5	19	75	1	***	0	0
7	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	4.07%	1,885	9	2	1,190	6	***	0	0
8	RBC BANK, (GEORGIA) NATIONAL ASSO	5493001JT9MT3Z3Y3M39	4.05%	1,875	1	***	0	0	***	0	0
9	MORGAN STANLEY PRIVATE BANK, NATI	549300GS0W0TEUQS8571	3.20%	1,480	2	***	0	0	***	0	0
10	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	2.83%	1,310	8	***	0	0	***	0	0
11	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	2.66%	1,230	4	13	175	1	***	0	0
12	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMRP742	2.42%	1,120	14	6	360	2	***	0	0
13	NBT BANK, NATIONAL ASSOCIATION	5493009BQDC6PCFR785	2.26%	1,045	3	***	0	0	***	0	0
14	802 CREDIT UNION INC.	549300F0QYLUOR9SYB86	2.05%	950	2	5	425	1	***	0	0
15	LUMINATE HOME LOANS, INC.	549300AEN088GEUWCZ39	1.74%	805	3	4	490	2	***	0	0
16	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32TWEFA76	1.63%	755	1	***	0	0	***	0	0
17	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQUF57RNE97	1.61%	745	1	***	0	0	***	0	0
18	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	1.56%	720	2	***	0	0	***	0	0
19	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	1.45%	670	2	***	0	0	***	0	0
20	GUARANTEED RATE, INC.	549300U3721PJGQZYY68	1.31%	605	1	***	0	0	***	0	0
20	MASS. INSTITUTE OF TECH. FEDERAL CR	549300P1347BFCBHJV60	1.31%	605	1	***	0	0	***	0	0
22	USAA FEDERAL SAVINGS BANK	C5654JQHZUHN0772B561	1.22%	565	1	***	0	0	***	0	0
22	NORTHPOINTE BANK	549300UXY70P0IC38293	1.22%	565	1	***	0	0	***	0	0
24	OCEANFIRST BANK, NATIONAL ASSOCIA	5493002N5168AC238149	1.18%	545	1	***	0	0	***	0	0
24	MASCOMA BANK	254900JKWAH734HBIE78	1.18%	545	1	***	0	0	***	0	0
26	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDFUS0SEEKG89	1.12%	520	4	17	105	1	***	0	0
27	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	1.09%	505	1	***	0	0	1	505	1
28	HARBORONE MORTGAGE, LLC	549300DAUXQ2DCY4H838	1.03%	475	1	***	0	0	***	0	0
29	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	0.96%	445	3	6	360	2	***	0	0
30	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	0.95%	440	2	13	175	1	***	0	0
31	OPPORTUNITIES CREDIT UNION	549300NIQBROW7MLX119	0.91%	420	2	18	85	1	***	0	0
32	PARAMOUNT RESIDENTIAL MORTGAGE	254900ZFW52106HWWPH46	0.81%	375	1	***	0	0	***	0	0
33	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.79%	365	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>
Grand Isle											
34	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYNF23	0.77%	355	1	***	0	0	***	0	0
35	CENTRAL ONE FEDERAL CREDIT UNION	549300MUTFJQGRZJH019	0.75%	345	1	***	0	0	***	0	0
36	AMERICAN AIRLINES FEDERAL CREDIT U	5493004RLKTKQS8K7U51	0.66%	305	1	***	0	0	***	0	0
37	NORTH AMERICAN SAVINGS BANK, F.S.B	549300K6K2IS7FRS7S09	0.64%	295	1	***	0	0	***	0	0
38	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.62%	285	1	***	0	0	***	0	0
39	DRAPER AND KRAMER MORTGAGE COR	5493001R92DY5DI1DI85	0.59%	275	1	8	275	1	***	0	0
40	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	0.57%	265	1	***	0	0	***	0	0
41	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.55%	255	1	9	255	1	***	0	0
42	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	0.53%	245	1	***	0	0	***	0	0
43	ALLY BANK	549300C04BJ0G297NC13	0.46%	215	1	***	0	0	***	0	0
44	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.43%	200	2	12	185	1	***	0	0
45	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.42%	195	1	***	0	0	***	0	0
46	ARVEST BANK	COINQMIM6RBU631DD85	0.36%	165	1	***	0	0	***	0	0
47	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.25%	115	1	16	115	1	***	0	0
48	CARRINGTON MORTGAGE SERVICES, LL	549300R9S3MVDV4MGF56	0.14%	65	1	***	0	0	***	0	0
49	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	0.10%	45	1	***	0	0	***	0	0
Grand Isle				\$46,260	198		\$7,435	55		\$965	3

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Lamoille											
1	NEW ENGLAND	549300TLGCPJTEG3WN76	11.41%	19,345	119	1	1,940	24	4	935	7
2	UNION BANK	549300I3PFI08108JD40	11.33%	19,220	70	4	1,280	16	10	390	2
3	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	4.84%	8,205	31	6	1,165	9	5	610	4
4	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	4.01%	6,795	17	2	1,430	6	15	265	1
5	MORGAN STANLEY PRIVATE BANK, NATI	549300GSO0W0TEUQS8571	3.71%	6,290	8	***	0	0	3	1,050	2
6	FIRST REPUBLIC BANK	YWC0TIKBQM2JV8L4IV08	3.58%	6,065	5	***	0	0	1	2,555	1
7	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUS0SEEKG89	3.46%	5,870	10	24	65	1	16	155	1
8	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMRP742	3.45%	5,850	28	8	470	4	***	0	0
9	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32TWEFA76	2.93%	4,970	6	***	0	0	2	1,500	2
10	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQUF57RNE97	2.43%	4,120	4	***	0	0	***	0	0
11	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	2.40%	4,070	20	7	615	5	***	0	0
12	MASCOMA BANK	254900JQWAH734HBIE78	2.31%	3,920	10	***	0	0	***	0	0
13	UBS BANK USA	549300GWD9H4FQ2VR805	2.31%	3,910	2	***	0	0	***	0	0
14	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	2.30%	3,900	8	26	15	1	***	0	0
15	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	2.27%	3,845	19	3	1,395	7	***	0	0
16	NORTH COUNTRY	549300T2FOBK6WY4B349	2.24%	3,805	49	5	1,175	17	***	0	0
17	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	1.92%	3,255	3	***	0	0	***	0	0
18	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	1.60%	2,710	6	***	0	0	***	0	0
19	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZO031MB27	1.57%	2,655	3	***	0	0	***	0	0
20	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	1.48%	2,505	1	***	0	0	***	0	0
21	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	1.47%	2,500	4	17	175	1	***	0	0
22	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN8412ILS84	1.45%	2,460	4	***	0	0	***	0	0
23	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	1.45%	2,455	7	***	0	0	***	0	0
24	STIFEL BANK AND TRUST	CKVBED0S4DMLKJJ5XH28	1.34%	2,275	1	***	0	0	***	0	0
25	CIBC BANK USA	FDXQ75GPEQKRPWABYN63	1.25%	2,115	1	***	0	0	***	0	0
26	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	1.23%	2,085	9	19	150	2	17	105	1
27	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	1.14%	1,925	5	***	0	0	***	0	0
28	THE NATIONAL BANK OF MIDDLEBURY	5493004R22HRZXTXSR64	1.04%	1,755	3	***	0	0	***	0	0
29	EMM LOANS LLC	549300EMNDEK4BA8WB53	1.03%	1,750	4	***	0	0	7	555	1
30	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.89%	1,510	2	***	0	0	18	75	1
31	DRAPER AND KRAMER MORTGAGE COR	5493001R92DY5DI1DI85	0.88%	1,495	3	***	0	0	***	0	0
32	BANK OF NEW HAMPSHIRE	254900PJVECT3YD6KY88	0.85%	1,435	1	***	0	0	***	0	0
33	COMMUNITY NATIONAL BANK	549300OQ3UC55Y6EPP22	0.80%	1,360	8	12	245	3	***	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
Lamoille											
34	THE CAMDEN NATIONAL BANK	549300VMVKSQE1B7DD43	0.78%	1,315	1	***	0	0	***	0	0
35	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001VHVQBGRSWEU75	0.75%	1,275	3	15	205	1	***	0	0
36	PEOPLES TRUST COMPANY OF ST. ALBA	5493006WZJUEUK1TVM53	0.70%	1,185	5	20	140	2	19	35	1
37	BNY MELLON, NATIONAL ASSOCIATION	4EP6JBYBTPTQ47LZO867	0.69%	1,165	1	***	0	0	***	0	0
38	WEBSTER BANK, NATIONAL ASSOCIATIO	WV0OVGBTLUP1XIUJE722	0.66%	1,125	1	***	0	0	***	0	0
39	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	0.66%	1,115	3	***	0	0	***	0	0
40	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.65%	1,105	3	***	0	0	6	575	1
41	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.49%	835	3	21	105	1	***	0	0
42	AMERICAN HERITAGE LENDING, LLC	549300ZPSJZO10ZAX556	0.49%	825	1	***	0	0	***	0	0
43	MERRIMACK VALLEY	549300L4PTYXDMX1GS50	0.42%	705	1	***	0	0	***	0	0
44	MORTGAGE RESEARCH CENTER, LLC	549300DD5SQUHO6PCH70	0.41%	695	3	14	215	1	13	275	1
45	WEBSTER FIRST FEDERAL CREDIT UNIO	549300LI67PLCC1Z3P80	0.40%	675	1	***	0	0	***	0	0
46	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	0.38%	645	1	***	0	0	***	0	0
47	BANGOR SAVINGS BANK	549300JEBULFT3BSU682	0.36%	605	1	***	0	0	***	0	0
47	ARMED FORCES BANK, NATIONAL ASSO	5493007CLWQN2S6IZK91	0.36%	605	1	***	0	0	***	0	0
49	FARM CREDIT EAST, ACA	549300S5NLOTO329NX77	0.34%	580	2	***	0	0	***	0	0
50	SOFI BANK, NATIONAL ASSOCIATION	54930054ET8KM401D485	0.34%	575	1	***	0	0	***	0	0
51	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	0.34%	570	2	***	0	0	13	275	1
52	HOMETOWN EQUITY MORTGAGE, LLC	549300RA3E0BUFO7Y221	0.31%	525	1	***	0	0	8	525	1
53	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.31%	520	2	***	0	0	***	0	0
54	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMDRMBT48	0.30%	505	1	***	0	0	9	505	1
55	AMERIS BANK	IUGPUX5LWRZ3B6KIZ697	0.29%	485	1	***	0	0	***	0	0
56	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.28%	480	2	***	0	0	***	0	0
56	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	0.28%	480	2	***	0	0	11	345	1
58	HOME TOWN FUNDING, INC.	549300BRR67NLTQSBT29	0.27%	465	1	***	0	0	***	0	0
59	LONGBRIDGE FINANCIAL, LLC	549300MH03ICJYEPE85	0.23%	390	2	9	390	2	***	0	0
60	FIGURE LENDING LLC	254900UL88QFG0E40516	0.22%	365	3	***	0	0	***	0	0
61	ARK-LA-TEX FINANCIAL SERVICES, LLC.	5493001GDRY0EL7VG372	0.20%	345	1	10	345	1	***	0	0
61	MSA MORTGAGE, LLC	549300CHBB3GN7JFXU86	0.20%	345	1	***	0	0	***	0	0
63	AMERICAN FINANCIAL NETWORK, INC.	5493008NWHQT1R22C024	0.18%	305	1	***	0	0	12	305	1
64	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.16%	265	1	11	265	1	***	0	0
65	GUARANTEED RATE, INC.	549300U3721PJGQZY68	0.13%	225	1	13	225	1	***	0	0
65	NORTH AMERICAN SAVINGS BANK, F.S.B	549300K6K2IS7FRS7S09	0.13%	225	1	***	0	0	***	0	0

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Lamoille											
67	SERVICE FEDERAL CREDIT UNION	254900P7WLDQD9IUL038	0.12%	205	1	***	0	0	***	0	0
68	MUTUAL OF OMAHA MORTGAGE, INC.	549300PCWU6E72WUT29	0.12%	200	2	16	200	2	***	0	0
68	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.12%	200	2	***	0	0	***	0	0
70	THE CENTRAL TRUST BANK	549300UF3FPC7U6RFC59	0.11%	185	1	***	0	0	***	0	0
71	CITADEL SERVICING CORPORATION	254900E6AIE4Z8YQM970	0.09%	155	1	18	155	1	***	0	0
72	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.08%	130	2	25	55	1	***	0	0
73	GTE FEDERAL CREDIT UNION	549300ZIQ24V0C88AC41	0.07%	125	1	***	0	0	***	0	0
74	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	0.06%	105	1	***	0	0	***	0	0
75	AMERICAN FINANCIAL RESOURCES, INC.	5493002B2WMHY23GFK92	0.06%	95	1	22	95	1	***	0	0
76	21ST MORTGAGE CORPORATION	549300XQVJ1XBNA5536	0.05%	85	1	23	85	1	***	0	0
77	DIGITAL	549300JPGMCMBEJEK584	0.04%	75	1	***	0	0	***	0	0
78	BETHPAGE FEDERAL CREDIT UNION	549300KTR1JGH3K6LU06	0.03%	55	1	***	0	0	***	0	0
Lamoille				\$169,565	541		\$12,600	112		\$11,035	31

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Orange											
1	MASCOMA BANK	254900JKWAH734HBIE78	10.20%	8,925	57	1	1,705	19	***	0	0
2	EMM LOANS LLC	549300EMNDEK4BA8WB53	8.15%	7,130	24	3	1,395	7	***	0	0
3	NEW ENGLAND	549300TLGCPJTEG3WN76	7.60%	6,650	64	4	1,315	15	1	1,305	9
4	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	7.04%	6,160	30	6	920	6	***	0	0
5	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	4.93%	4,310	28	2	1,620	10	***	0	0
6	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	4.53%	3,965	13	19	280	2	3	335	1
7	UNION BANK	549300I3FFIO81O8JD40	4.41%	3,855	15	7	835	5	***	0	0
8	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	3.95%	3,455	11	35	85	1	2	690	2
9	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	3.36%	2,940	10	9	705	3	***	0	0
10	BAR HARBOR BANK & TRUST	549300VR3QTN4GZYUR03	3.30%	2,890	20	11	640	6	9	80	2
11	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	3.18%	2,785	7	***	0	0	3	335	1
12	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	2.87%	2,515	11	14	575	3	7	205	1
13	NORTH COUNTRY	549300T2FOBK6WY4B349	2.78%	2,430	24	10	680	10	11	25	1
14	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	2.69%	2,350	28	5	1,130	16	***	0	0
15	COMMUNITY NATIONAL BANK	549300OQ3UC55Y6EPP22	2.31%	2,025	15	13	595	7	5	255	1
16	802 CREDIT UNION INC.	549300F0QYLUOR9SYB86	2.26%	1,975	7	12	630	4	***	0	0
17	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	1.98%	1,730	8	26	160	2	***	0	0
18	MORTGAGE RESEARCH CENTER, LLC	549300DD5QQUHO6PCH70	1.79%	1,570	6	15	440	2	***	0	0
19	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMRP742	1.60%	1,400	10	8	825	5	***	0	0
20	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	1.45%	1,265	5	***	0	0	6	225	1
21	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	1.28%	1,120	4	22	195	1	***	0	0
22	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	1.18%	1,035	5	23	190	2	***	0	0
23	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	1.04%	910	2	***	0	0	***	0	0
24	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	0.91%	795	3	21	225	1	***	0	0
25	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.72%	630	10	17	390	6	***	0	0
26	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.70%	610	4	20	255	1	10	65	1
26	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	0.70%	610	2	***	0	0	***	0	0
28	NORTHPOINTE BANK	549300UXY70P0IC38293	0.69%	605	1	***	0	0	***	0	0
29	THE NATIONAL BANK OF MIDDLEBURY	5493004R22HRZXTXSR64	0.67%	590	2	***	0	0	***	0	0
30	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.65%	570	2	***	0	0	***	0	0
31	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	0.60%	525	1	***	0	0	***	0	0
32	HOMESTEAD FUNDING CORP.	549300T3F9S1MKFKHC53	0.57%	495	1	***	0	0	***	0	0
33	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.55%	480	2	***	0	0	***	0	0

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Orange											
34	CREDIT UNION MORTGAGE ASSOCIATIO	549300DNWSJUNAWUM003	0.54%	475	1	***	0	0	***	0	0
35	AMERISAVE MORTGAGE CORPORATION	549300Y1Q7S7Z8PIHE53	0.51%	450	2	27	155	1	***	0	0
36	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWUE72WUT29	0.50%	435	3	16	435	3	8	85	1
37	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	0.49%	430	2	25	165	1	***	0	0
38	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUFUS0EEKG89	0.39%	345	3	***	0	0	***	0	0
39	THE CAMDEN NATIONAL BANK	549300VMVKSQE1B7DD43	0.38%	335	1	***	0	0	***	0	0
40	HARBORONE MORTGAGE, LLC	549300DAUXQ2DCY4H838	0.37%	325	1	***	0	0	***	0	0
41	MSA MORTGAGE, LLC	549300CHBB3GN7JFXU86	0.33%	285	1	18	285	1	***	0	0
41	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	0.33%	285	1	***	0	0	***	0	0
43	BETTER MORTGAGE CORPORATION	549300XY701IELCE5Q08	0.32%	280	2	27	155	1	***	0	0
44	BANGOR SAVINGS BANK	549300JEBULFT3BSU682	0.31%	275	1	***	0	0	***	0	0
45	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.30%	265	1	***	0	0	***	0	0
45	BANK OF ENGLAND	549300GY4NTTEM7WWB64	0.30%	265	1	***	0	0	***	0	0
45	MORTGAGE EQUITY PARTNERS LLC	549300GE8KIGZVQV1223	0.30%	265	1	***	0	0	***	0	0
48	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.29%	255	1	***	0	0	***	0	0
48	GUARANTEED RATE, INC.	549300U3721PJGQZYV68	0.29%	255	1	***	0	0	***	0	0
50	FARM CREDIT EAST, ACA	549300S5NLOTO329NX77	0.29%	250	2	27	155	1	***	0	0
51	ZILLOW HOME LOANS, LLC	549300370QILXLFWUD20	0.28%	245	1	***	0	0	***	0	0
52	LUMINATE HOME LOANS, INC.	549300AENO88GEUWCZ39	0.27%	235	1	***	0	0	***	0	0
52	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXRUGQFU57RNE97	0.27%	235	1	***	0	0	***	0	0
54	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.26%	225	1	***	0	0	***	0	0
55	CHARLES SCHWAB BANK, SSB	549300INFJ8TYNZ1G568	0.23%	205	1	***	0	0	***	0	0
56	NEWREZ LLC	549300FNXY540N23N64	0.21%	185	1	***	0	0	***	0	0
56	NBKC BANK	213800XR2TCBQJSF1X93	0.21%	185	1	24	185	1	***	0	0
56	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN8412ILS84	0.21%	185	1	***	0	0	***	0	0
59	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMDBMT48	0.18%	155	1	27	155	1	***	0	0
59	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IVCS62	0.18%	155	1	27	155	1	***	0	0
61	SERVICE FEDERAL CREDIT UNION	254900P7WLDQD9IUL038	0.15%	135	3	36	25	1	***	0	0
62	COLONIAL SAVINGS, F.A.	549300EMNQ2QLOEPQ289	0.12%	105	1	32	105	1	***	0	0
62	LEADERONE FINANCIAL CORPORATION	5493000NYJT9UC6G261	0.12%	105	1	32	105	1	***	0	0
62	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZO031MB27	0.12%	105	1	***	0	0	***	0	0
65	FLAGSTAR BANK, N.A.	SS1TRMSN6BRNMOREEV51	0.11%	95	1	34	95	1	***	0	0
66	DIGITAL	549300JPGMCMBEJEK584	0.07%	65	1	***	0	0	***	0	0

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Orange											
66	FIGURE LENDING LLC	254900UL88QFG0E40516	0.07%	65	1	***	0	0	***	0	0
68	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	0.03%	25	1	***	0	0	***	0	0
Orange				\$87,485	477		\$17,965	149		\$3,605	21

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Orleans											
1	COMMUNITY NATIONAL BANK	549300Q3UC55Y6EPP22	16.93%	14,945	95	1	3,620	34	2	610	4
2	UNION BANK	549300I3PFI08108JD40	15.45%	13,635	63	3	2,635	17	***	0	0
3	NORTH COUNTRY	549300T2FOBK6WY4B349	9.96%	8,790	106	2	2,900	54	6	365	5
4	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	6.97%	6,155	35	4	2,255	15	5	375	3
5	MORTGAGE RESEARCH CENTER, LLC	549300DD5QQUHO6PCH70	4.79%	4,230	16	5	1,620	8	8	285	1
6	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	4.51%	3,980	16	6	1,195	7	4	455	1
7	LUMINATE HOME LOANS, INC.	549300AENO88GEUWCZ39	4.06%	3,580	14	8	825	5	1	710	2
8	NEW ENGLAND	549300TLGCPJTJEG3WN76	3.54%	3,125	37	12	565	9	10	265	3
9	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	2.71%	2,395	13	11	670	6	***	0	0
10	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUFUS0EEKG89	2.03%	1,790	12	10	760	6	***	0	0
11	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	1.55%	1,370	12	7	960	8	***	0	0
12	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	1.46%	1,290	4	16	265	1	***	0	0
13	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQUF57RNE97	1.36%	1,200	2	***	0	0	***	0	0
14	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	1.35%	1,190	12	15	320	4	7	335	3
15	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	1.29%	1,140	4	21	245	1	***	0	0
16	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMRP742	1.22%	1,080	6	25	175	1	***	0	0
17	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	1.21%	1,070	4	9	775	3	***	0	0
18	DRAPER AND KRAMER MORTGAGE COR	5493001R92DY5DI1DI85	1.14%	1,005	3	16	265	1	***	0	0
19	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	1.10%	970	4	28	145	1	***	0	0
20	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	1.07%	945	3	***	0	0	9	275	1
21	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	1.06%	935	5	14	435	3	***	0	0
22	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.95%	835	5	18	260	2	***	0	0
23	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.91%	805	3	19	255	1	***	0	0
24	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN841I2ILS84	0.69%	610	2	***	0	0	***	0	0
25	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.61%	540	2	***	0	0	***	0	0
26	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWUE72WUT29	0.60%	530	2	13	530	2	***	0	0
27	CARDINAL FINANCIAL COMPANY, LIMITE	549300VORTI31GZTJL53	0.57%	505	1	***	0	0	3	505	1
27	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.57%	505	3	34	25	1	***	0	0
29	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	0.54%	480	2	***	0	0	***	0	0
30	THE NATIONAL BANK OF MIDDLEBURY	5493004R22HRZXTXSR64	0.54%	475	1	***	0	0	***	0	0
31	RBC BANK, (GEORGIA) NATIONAL ASSO	5493001JT9MT3Z3Y3M39	0.53%	465	1	***	0	0	***	0	0
32	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.48%	420	2	24	185	1	***	0	0
33	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK857L73M02	0.46%	405	1	***	0	0	***	0	0

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Orleans											
34	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.42%	375	3	22	220	2	***	0	0
35	FARM CREDIT EAST, ACA	549300S5NLOTO329NX77	0.37%	330	2	31	65	1	***	0	0
36	BETTER MORTGAGE CORPORATION	549300XY7011ELCE5Q08	0.36%	315	1	***	0	0	***	0	0
37	TOYOTA FINANCIAL SAVINGS BANK	5493008SP1FN4D81IS17	0.35%	305	1	***	0	0	***	0	0
38	ARK-LA-TEX FINANCIAL SERVICES, LLC.	5493001GDRY0EL7VG372	0.32%	285	1	***	0	0	***	0	0
39	SOFI BANK, NATIONAL ASSOCIATION	54930054ET8KM4O1D485	0.30%	265	1	***	0	0	***	0	0
39	BAR HARBOR BANK & TRUST	549300VR3QTN4GZYUR03	0.30%	265	1	***	0	0	***	0	0
41	MASSMUTUAL FEDERAL CREDIT UNION	549300217ZPIHWHEY887	0.29%	255	1	***	0	0	***	0	0
41	WELLS FARGO BANK, NATIONAL ASSOCIATION	KB1H1DSPRFMYMCUFXT09	0.29%	255	1	***	0	0	***	0	0
41	21ST MORTGAGE CORPORATION	549300XQVJ1XBNA5536	0.29%	255	1	***	0	0	***	0	0
41	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.29%	255	1	19	255	1	***	0	0
41	MIDFIRST BANK	337KMNHEWVWR6B7Q7W1	0.29%	255	1	***	0	0	***	0	0
46	MSA MORTGAGE, LLC	549300CHBB3GN7JFXU86	0.28%	245	1	***	0	0	***	0	0
47	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	0.27%	235	1	***	0	0	***	0	0
47	CITIZENS BANK, NATIONAL ASSOCIATION	DRMSV1Q0EKMEXLAU1P80	0.27%	235	1	***	0	0	***	0	0
49	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.25%	225	1	***	0	0	***	0	0
49	MAGNOLIA BANK, INCORPORATED	549300REENMLD2RN3W58	0.25%	225	1	***	0	0	***	0	0
51	CHURCHILL MORTGAGE CORPORATION	549300BLL6VL7AXWYP56	0.24%	215	1	***	0	0	***	0	0
52	FLAGSTAR BANK, N.A.	SS1TRMSN6BRNMOREEV51	0.23%	205	1	***	0	0	11	205	1
53	802 CREDIT UNION INC.	549300F0QYLUOR9SYB86	0.22%	190	2	23	190	2	***	0	0
54	THE CAMDEN NATIONAL BANK	549300VMVKSQE1B7DD43	0.20%	175	1	***	0	0	***	0	0
55	EMBRACE HOME LOANS, INC.	213800QUAI2VH5YM6310	0.19%	165	1	26	165	1	***	0	0
56	EMM LOANS LLC	549300EMNDEK4BA8WB53	0.18%	155	1	27	155	1	***	0	0
56	AMERICAN FINANCING CORPORATION	549300ALNLUNS3Y53T24	0.18%	155	1	***	0	0	***	0	0
58	ZILLOW HOME LOANS, LLC	549300370QILXLFWUD20	0.16%	145	1	28	145	1	***	0	0
59	CARRINGTON MORTGAGE SERVICES, LLC	549300R9S3MVDV4MGF56	0.15%	135	1	***	0	0	***	0	0
59	MASCOMA BANK	254900JKWAH734HBIE78	0.15%	135	1	***	0	0	***	0	0
61	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMRMBT48	0.14%	125	1	30	125	1	***	0	0
62	PEOPLES TRUST COMPANY OF ST. ALBA	5493006WZJUEUK1TVM53	0.13%	115	1	***	0	0	***	0	0
63	NORTHWEST FEDERAL CREDIT UNION	549300OSZK2W0WJYS771	0.10%	85	1	***	0	0	***	0	0
64	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	0.08%	75	1	***	0	0	***	0	0
65	PROPONENT FEDERAL CREDIT UNION	549300S13EZ7U02L5E39	0.07%	65	1	31	65	1	***	0	0
65	NBKC BANK	213800XR2TCBQJSF1X93	0.07%	65	1	***	0	0	***	0	0

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Orleans											
67	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZO031MB27	0.06%	55	1	33	55	1	***	0	0
68	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.03%	25	1	34	25	1	12	25	1
Orleans				\$88,260	530		\$23,350	204		\$4,410	26

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Rutland											
1	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	11.01%	16,890	88	1	6,865	39	1	1,620	8
2	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	9.40%	14,415	91	2	4,115	35	25	165	1
3	NEW ENGLAND	549300TLGCPJTEG3WN76	7.51%	11,515	91	3	3,335	31	9	425	5
4	MASCOMA BANK	254900JKWAH734HBIE78	6.26%	9,600	36	44	110	2	21	215	1
5	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	5.19%	7,965	57	5	1,480	18	4	740	4
6	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	4.36%	6,685	35	6	1,180	10	6	665	3
7	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	3.36%	5,150	24	7	1,085	7	14	360	2
8	MORTGAGE RESEARCH CENTER, LLC	549300DD5QQUHO6PCH70	3.26%	4,995	19	4	1,690	8	15	345	1
9	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	2.90%	4,445	17	14	605	3	***	0	0
10	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	2.48%	3,810	22	12	635	7	***	0	0
11	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUS0SEEKG89	2.44%	3,740	26	10	700	10	29	125	1
12	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXRUGQUF57RNE97	2.09%	3,210	8	37	145	1	***	0	0
13	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	1.97%	3,020	12	9	710	4	22	205	1
13	BAR HARBOR BANK & TRUST	549300VR3QTN4GZYUR03	1.97%	3,020	16	15	525	7	2	1,060	2
15	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZO031MB27	1.75%	2,690	8	***	0	0	***	0	0
16	THE NATIONAL BANK OF MIDDLEBURY	5493004R22HRZXTXSR64	1.68%	2,585	13	26	260	2	13	380	2
17	LUMINATE HOME LOANS, INC.	549300AENO88GEUWCZ39	1.44%	2,215	7	19	410	2	10	415	1
18	EMM LOANS LLC	549300EMNDEK4BA8WB53	1.31%	2,015	7	27	235	1	***	0	0
19	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMRP742	1.20%	1,845	17	11	675	7	***	0	0
20	UNION BANK	549300I3PFI081O8JD40	1.20%	1,835	7	37	145	1	26	145	1
21	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	1.10%	1,685	5	46	105	1	***	0	0
22	BERKSHIRE BANK	549300LR1ZETOWYE9Z89	0.91%	1,395	7	31	220	2	24	185	1
23	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.87%	1,335	3	***	0	0	5	695	1
24	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	0.79%	1,205	5	13	625	3	16	325	1
25	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	0.73%	1,125	5	23	300	2	27	135	1
26	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.68%	1,050	4	49	75	1	3	805	1
27	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.67%	1,025	5	27	235	1	***	0	0
28	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	0.65%	995	5	42	120	2	***	0	0
29	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCFVAPH234	0.64%	975	5	***	0	0	7	615	3
30	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.63%	960	6	18	415	3	17	235	1
31	THE HUNTINGTON NATIONAL BANK	2WHM8VNJH63UN14OL754	0.62%	955	1	***	0	0	***	0	0
32	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	0.62%	950	6	8	775	5	***	0	0
33	ARK-LA-TEX FINANCIAL SERVICES, LLC.	549300IGDRY0EL7VG372	0.58%	895	3	***	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
Rutland											
34	GUARANTEED RATE, INC.	549300U3721PJGQZY68	0.54%	835	5	17	430	2	22	205	1
35	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	0.54%	825	3	***	0	0	8	525	1
36	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.53%	815	3	43	115	1	11	395	1
37	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32TWFEA76	0.52%	805	1	***	0	0	***	0	0
37	LIBERTY HOME MORTGAGE CORPORATI	549300B2JJHSM77T5Y41	0.52%	805	3	33	195	1	***	0	0
39	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	0.51%	790	4	21	330	2	27	135	1
40	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMDRMBT48	0.51%	785	3	40	135	1	***	0	0
41	KITTREDGE MORTGAGE CORPORATION	549300WPR8SX263KW279	0.50%	760	2	***	0	0	***	0	0
42	CALIBER HOME LOANS, INC.	549300J7XKT2BI5WX213	0.48%	735	3	29	225	1	19	225	1
43	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWU6E72WUT29	0.47%	720	4	24	270	2	***	0	0
44	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	0.47%	715	3	16	490	2	19	225	1
45	HANSCOM FEDERAL CREDIT UNION	5493003B2LEGQHDWRN55	0.46%	700	2	***	0	0	11	395	1
46	COMMUNITY NATIONAL BANK	549300OQ3UC55Y6EPP22	0.42%	640	2	***	0	0	***	0	0
46	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.42%	640	4	34	180	2	29	125	1
48	CALCON MUTUAL MORTGAGE LLC	549300NFPC3Y4W3Y7R87	0.41%	625	1	***	0	0	***	0	0
49	BETTER MORTGAGE CORPORATION	549300XY7011ELCE5Q08	0.40%	620	2	***	0	0	***	0	0
50	ADVISORS MORTGAGE GROUP, L.L.C.	254900F9ZTVTX763V835	0.38%	585	1	***	0	0	***	0	0
51	PRIMARY RESIDENTIAL MORTGAGE, INC.	54930052M48FOD3CWA54	0.38%	580	2	***	0	0	***	0	0
52	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.37%	565	1	***	0	0	***	0	0
53	TRIAD FINANCIAL SERVICES, INC.	549300CB67L6KPKJLHE19	0.36%	555	1	***	0	0	***	0	0
54	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.35%	535	3	41	125	1	***	0	0
55	SOFI BANK, NATIONAL ASSOCIATION	54930054ET8KM4O1D485	0.35%	530	2	35	175	1	***	0	0
56	BARRINGTON BANK & TRUST COMPANY,	C398JSK21YCXWM603F55	0.33%	510	2	***	0	0	***	0	0
57	NBT BANK, NATIONAL ASSOCIATION	5493009BOQDC6PCFR785	0.32%	490	4	44	110	2	33	15	1
58	NORTHPOINTE BANK	549300UXY7OP0IC38293	0.29%	440	2	***	0	0	***	0	0
59	21ST MORTGAGE CORPORATION	549300XQVJ1XBNFA5536	0.26%	405	3	***	0	0	***	0	0
59	FARMERS BANK & TRUST	549300LLESTPOVRG3X73	0.26%	405	1	***	0	0	***	0	0
61	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.24%	375	1	***	0	0	***	0	0
62	ABSOLUTE HOME MORTGAGE CORPORA	549300D4ZYL5Q5LMTV35	0.24%	365	1	***	0	0	***	0	0
63	EVERETT FINANCIAL, INC.	549300XWUSRVVOHPRY47	0.23%	360	2	32	215	1	***	0	0
64	TRUSTCO BANK	549300GCEP3NM7A1X491	0.23%	355	1	***	0	0	***	0	0
64	ALLIANT CREDIT UNION	549300T94GSH3C4U5M59	0.23%	355	1	***	0	0	***	0	0
66	PHH MORTGAGE CORPORATION	PAOOWF3GUFM46FBSP561	0.23%	350	2	20	350	2	***	0	0

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Rutland											
66	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.23%	350	2	***	0	0	***	0	0
68	HERITAGE BANK NATIONAL ASSOCIATIO	549300KUIZTYQRC0R88	0.22%	335	1	***	0	0	***	0	0
69	FLAGSTAR BANK, N.A.	SS1TRMSN6BRNMOREEV51	0.22%	330	2	36	165	1	***	0	0
70	EQUITY PRIME MORTGAGE LLC	549300K4ZLGS7SRDTL86	0.21%	325	1	***	0	0	***	0	0
70	PEOPLES TRUST COMPANY OF ST. ALBA	5493006WZJUEUK1TVM53	0.21%	325	1	***	0	0	***	0	0
72	LONGBRIDGE FINANCIAL, LLC	549300MH03ICJYEPE85	0.20%	310	2	22	310	2	***	0	0
73	TOTAL MORTGAGE SERVICES, LLC	549300VJQJVZKJBDWS17	0.20%	305	1	***	0	0	***	0	0
74	THE CENTRAL TRUST BANK	549300UF3FPC7U6RFC59	0.19%	295	1	***	0	0	***	0	0
75	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN84112ILS84	0.19%	290	2	48	95	1	***	0	0
76	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	0.19%	285	1	***	0	0	***	0	0
76	ALLY BANK	549300C04BJ0G297NC13	0.19%	285	1	***	0	0	***	0	0
78	FARM CREDIT EAST, ACA	549300S5NLOT0329NX77	0.18%	275	3	***	0	0	***	0	0
79	MERRIMACK COUNTY SAVINGS BANK	549300YV7HFY5MTM2Z65	0.18%	270	2	***	0	0	***	0	0
79	OPPORTUNITIES CREDIT UNION	549300NIQBROW7MLX119	0.18%	270	2	24	270	2	***	0	0
81	CHARLES SCHWAB BANK, SSB	549300INFJ8TYNZ1G568	0.17%	265	1	***	0	0	***	0	0
81	FIRST REPUBLIC BANK	YWC0TIKBQM2JV8L4IV08	0.17%	265	1	***	0	0	***	0	0
83	HSBC BANK USA, NATIONAL ASSOCIATI	11E8VN30JCEQV1H4R804	0.17%	255	1	***	0	0	***	0	0
84	802 CREDIT UNION INC.	549300F0QYLUR9SYB86	0.15%	235	1	***	0	0	17	235	1
85	NORTH COUNTRY	549300T2FOBK6WY4B349	0.15%	230	2	50	35	1	***	0	0
86	CARDINAL FINANCIAL COMPANY, LIMITE	549300VORTI31GZTJL53	0.15%	225	1	29	225	1	***	0	0
86	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.15%	225	3	39	140	2	***	0	0
88	SERVICE FEDERAL CREDIT UNION	254900P7WLDQD9IUL038	0.13%	205	1	***	0	0	***	0	0
89	WATERSTONE MORTGAGE CORPORATIO	549300GRGZDEH4ZGQS06	0.11%	175	1	***	0	0	***	0	0
89	WEBSTER BANK, NATIONAL ASSOCIATIO	WV0OVGBTLUP1XIUIJE722	0.11%	175	1	***	0	0	***	0	0
89	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYNF23	0.11%	175	1	***	0	0	***	0	0
92	THE CAMDEN NATIONAL BANK	549300VMVKSQE1B7DD43	0.10%	155	1	***	0	0	***	0	0
93	FIRST SAVINGS BANK	WKN6AF1FCL7BBYGTGI83	0.09%	145	1	***	0	0	***	0	0
93	SPRING EQ, LLC	549300PIL8FAQ04XC20	0.09%	145	1	***	0	0	***	0	0
95	FIGURE LENDING LLC	254900UL88QFG0E40516	0.09%	135	3	***	0	0	***	0	0
96	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IVCS82	0.07%	105	1	46	105	1	***	0	0
97	MASSMUTUAL FEDERAL CREDIT UNION	549300217ZPIHWEYT887	0.06%	85	1	***	0	0	***	0	0
98	DRAPER AND KRAMER MORTGAGE COR	5493001R92DYSDI1DI85	0.05%	75	1	***	0	0	31	75	1
99	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.04%	60	2	50	35	1	32	35	1

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Rutland											
100	CARRINGTON MORTGAGE SERVICES, LL	549300R9S3MVDV4MGF56	0.03%	45	1	***	0	0	***	0	0
101	UTILITIES EMPLOYEES CREDIT UNION	549300AX5UMUZ61L1X54	0.02%	25	1	52	25	1	***	0	0
Rutland				\$153,425	785		\$32,525	249		\$12,450	54

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Washington											
1	NEW ENGLAND	549300TLGCPJTEG3WN76	14.59%	35,295	263	1	5,730	66	2	1,175	11
2	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	9.82%	23,760	106	3	2,435	21	6	615	3
3	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	7.68%	18,570	56	7	1,320	6	3	1,030	2
4	UNION BANK	549300I3PFI081O8JD40	5.46%	13,205	47	6	1,380	10	1	1,655	5
5	MSA MORTGAGE, LLC	549300CHBB3GN7JFXU86	4.93%	11,930	34	9	685	3	27	185	1
6	NORTH COUNTRY	549300T2FOBK6WY4B349	4.71%	11,385	111	2	2,590	38	17	355	5
7	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	4.30%	10,405	51	4	1,945	13	7	585	3
8	COMMUNITY NATIONAL BANK	549300OQ3UC55Y6EPP22	3.86%	9,325	43	26	285	5	13	415	1
9	MASCOMA BANK	254900JKWAH734HBIE78	2.74%	6,625	11	30	265	3	26	210	2
10	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMRP742	2.66%	6,440	26	10	675	7	5	620	2
11	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	2.46%	5,950	18	8	790	4	12	425	1
12	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	2.42%	5,850	22	19	460	4	23	220	2
13	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	1.97%	4,775	25	15	530	6	30	105	1
14	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDFUS0SEEKG89	1.77%	4,290	18	29	270	4	32	100	2
15	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	1.62%	3,920	10	39	205	1	19	335	1
16	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	1.56%	3,770	26	16	510	8	20	300	2
17	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	1.44%	3,480	12	37	220	2	10	495	1
18	EMM LOANS LLC	549300EMNDEK4BA8WB53	1.36%	3,285	11	34	225	1	***	0	0
19	MORTGAGE RESEARCH CENTER, LLC	549300DD5SQUHO6PCH70	1.34%	3,245	11	17	495	3	14	395	1
20	LUMINATE HOME LOANS, INC.	549300AENO88GEUWCZ39	1.28%	3,085	11	22	355	3	***	0	0
21	GOLDMAN SACHS BANK USA	KD3XUN7C6T14HNAYLU02	1.24%	3,005	1	***	0	0	***	0	0
22	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	1.24%	2,995	13	5	1,430	8	24	215	1
23	THE NATIONAL BANK OF MIDDLEBURY	5493004R22HRZXTXSR64	1.07%	2,600	8	***	0	0	8	580	2
24	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.93%	2,260	8	11	665	3	17	355	1
25	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQUF57RNE97	0.91%	2,210	6	46	155	1	***	0	0
26	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	0.78%	1,890	4	20	450	2	11	455	1
26	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.78%	1,890	4	48	105	1	***	0	0
28	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.76%	1,845	7	14	545	3	***	0	0
29	MORGAN STANLEY PRIVATE BANK, NATI	549300GS0W0TEUQS8571	0.75%	1,805	3	***	0	0	4	845	1
30	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	0.60%	1,450	4	39	205	1	***	0	0
31	FIRST-CITIZENS BANK & TRUST COMPAN	L9VVX1KT5FTFKS0MLF66	0.58%	1,405	1	***	0	0	***	0	0
32	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.57%	1,390	6	18	470	2	29	145	1
33	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.49%	1,195	3	***	0	0	15	385	1

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Washington											
34	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZO031MB27	0.49%	1,190	6	44	165	1	16	360	2
35	HARBORONE MORTGAGE, LLC	549300DAUXQ2DCY4H838	0.47%	1,125	1	***	0	0	***	0	0
36	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	0.42%	1,005	11	31	255	3	34	15	1
36	WEBSTER BANK, NATIONAL ASSOCIATIO	WV0OVGBTLUP1XIUJE722	0.42%	1,005	1	***	0	0	***	0	0
38	GUARANTEED RATE, INC.	549300U3721PJGQZY768	0.39%	955	3	22	355	1	***	0	0
39	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	0.38%	925	3	34	225	1	***	0	0
40	ARK-LA-TEX FINANCIAL SERVICES, LLC.	5493001GDRY0EL7VG372	0.37%	905	3	***	0	0	21	265	1
41	FARM CREDIT EAST, ACA	549300S5NLOTO329NX77	0.34%	830	2	***	0	0	***	0	0
42	CARRINGTON MORTGAGE SERVICES, LL	549300R9S3MVDV4MGF56	0.33%	805	3	55	35	1	***	0	0
43	PEOPLES TRUST COMPANY OF ST. ALBA	5493006WZJUEUK1TVM53	0.32%	765	1	***	0	0	***	0	0
44	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.30%	725	5	13	555	3	30	105	1
44	ADVISORS MORTGAGE GROUP, L.L.C.	254900F9ZTVTX763V835	0.30%	725	1	***	0	0	***	0	0
46	LANDMARK NATIONAL BANK	8AI385EP1ZJCMUOZ8022	0.29%	705	1	***	0	0	***	0	0
47	RELiance FIRST CAPITAL, LLC	549300YW2UBCMDBRMT48	0.27%	650	2	34	225	1	***	0	0
48	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.27%	645	13	28	280	8	33	45	1
49	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCFVAPH234	0.26%	640	2	***	0	0	***	0	0
50	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	0.25%	615	3	52	55	1	***	0	0
51	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32TWEFA76	0.25%	605	1	***	0	0	***	0	0
52	FREEDOM MORTGAGE CORPORATION	549300LYRWSPYPK6S325	0.24%	590	2	***	0	0	***	0	0
53	BETTER MORTGAGE CORPORATION	549300XY701IELCE5Q08	0.24%	585	3	12	585	3	***	0	0
54	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWU6E72WUT29	0.24%	570	2	44	165	1	***	0	0
55	DRAPER AND KRAMER MORTGAGE COR	5493001R92DY5DI1DI85	0.23%	560	2	***	0	0	9	560	2
56	FARMERS BANK & TRUST	549300LLESTPOVRG3X73	0.22%	525	1	***	0	0	***	0	0
56	SOFI BANK, NATIONAL ASSOCIATION	54930054ET8KM401D485	0.22%	525	1	***	0	0	***	0	0
58	NAVIGANT CREDIT UNION	549300YIBRM1ZYA6GT07	0.19%	465	1	***	0	0	***	0	0
58	HOMESTEAD FUNDING CORP.	549300T3F9S1MKFKHC53	0.19%	465	1	***	0	0	***	0	0
60	FIRST SAVINGS BANK	WKN6AF1FCL7BBYGTGI83	0.18%	435	1	***	0	0	***	0	0
61	NBKC BANK	213800XR2TCBQJSF1X93	0.17%	420	2	52	55	1	***	0	0
62	BNC NATIONAL BANK	549300LH06ZZHKPX5U83	0.17%	410	2	21	410	2	***	0	0
63	NEWREZ LLC	549300FNXY540N23N64	0.16%	385	3	25	290	2	***	0	0
64	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.15%	360	2	***	0	0	***	0	0
65	FARMERS AND MERCHANTS UNION BAN	549300YHR41F57LS0R28	0.15%	355	1	22	355	1	***	0	0
65	MEMBERS MORTGAGE COMPANY, INC.	5493005HTCBH4TWCVM82	0.15%	355	1	***	0	0	***	0	0

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Washington											
67	GEORGIA'S OWN	54930025XJO3T0M1A92	0.14%	345	1	***	0	0	***	0	0
68	HARVARD UNIVERSITY EMPLOYEES	549300XTSMAC5DOX6447	0.14%	335	1	***	0	0	***	0	0
68	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN8412ILS84	0.14%	335	1	***	0	0	***	0	0
70	BARRINGTON BANK & TRUST COMPANY,	C39BJSK21YCXWM603F55	0.13%	315	1	***	0	0	***	0	0
71	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.13%	310	2	***	0	0	***	0	0
72	DEEPHAVEN MORTGAGE LLC	549300Y5Y88FQLI7VE83	0.12%	285	1	26	285	1	***	0	0
73	802 CREDIT UNION INC.	549300F0QYLUOR9SYB86	0.11%	275	1	***	0	0	***	0	0
74	NBT BANK, NATIONAL ASSOCIATION	5493009BQQDC6PCFR785	0.11%	255	1	***	0	0	***	0	0
75	OPPORTUNITIES CREDIT UNION	549300NIQBROW7MLX119	0.10%	250	2	32	250	2	28	165	1
76	NEXBANK	549300NWSB6MQJX15N44	0.10%	245	1	***	0	0	***	0	0
76	BAR HARBOR BANK & TRUST	549300VR3QTN4GZYUR03	0.10%	245	1	***	0	0	22	245	1
76	TRIAD FINANCIAL SERVICES, INC.	549300CB67L6KPLHE19	0.10%	245	1	33	245	1	***	0	0
79	PARAMOUNT RESIDENTIAL MORTGAGE	254900ZFW52106HWP46	0.09%	225	1	***	0	0	***	0	0
80	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.09%	220	4	52	55	1	***	0	0
81	ALLY BANK	549300C04BJ0G297NC13	0.09%	215	1	38	215	1	24	215	1
82	CARDINAL FINANCIAL COMPANY, LIMITE	549300VORTI31GZTJL53	0.08%	185	1	41	185	1	***	0	0
82	LEADERONE FINANCIAL CORPORATION	5493000NYJT9UC6G261	0.08%	185	1	41	185	1	***	0	0
84	AMERICAN FINANCIAL RESOURCES, INC.	5493002B2WMHY23GFK92	0.07%	175	1	43	175	1	***	0	0
85	ADVANCIAL CREDIT UNION	549300I1HK1BBZLKOB84	0.06%	155	1	***	0	0	***	0	0
85	SERVICE FEDERAL CREDIT UNION	254900P7WLDQD9IUL038	0.06%	155	1	***	0	0	***	0	0
87	21ST MORTGAGE CORPORATION	549300XQVJ1XBNA5536	0.05%	125	1	47	125	1	***	0	0
88	HANSCOM FEDERAL CREDIT UNION	5493003B2LEGQHDWRN55	0.04%	105	1	***	0	0	***	0	0
89	FIGURE LENDING LLC	254900UL88QFG0E40516	0.03%	80	2	56	25	1	***	0	0
90	MEMBER FIRST MORTGAGE, LLC	5493007L4GYNO2PUBS09	0.03%	75	1	49	75	1	***	0	0
90	NORTHEAST CREDIT UNION	54930070JV4STJ0XS74	0.03%	75	1	49	75	1	***	0	0
92	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.03%	65	1	51	65	1	***	0	0
93	DIGITAL	549300JPGMCMBEJEK584	0.02%	55	1	***	0	0	***	0	0
Washington				\$241,890	1,100		\$31,365	273		\$14,175	65

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Windham											
1	ADVISORS MORTGAGE GROUP, L.L.C.	254900F9ZTVTX763V835	11.76%	19,465	57	6	1,010	4	***	0	0
2	802 CREDIT UNION INC.	549300F0QYLUOR9SYB86	6.55%	10,840	48	1	2,360	14	1	725	3
3	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	6.26%	10,360	56	3	1,485	19	3	660	4
4	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	5.64%	9,335	47	4	1,365	13	10	430	2
5	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	5.62%	9,310	46	2	1,820	12	22	170	2
6	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUS0SEKGB9	4.88%	8,085	27	7	860	8	2	680	2
7	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZ0031MB27	3.20%	5,295	13	***	0	0	***	0	0
8	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	3.05%	5,050	18	9	645	3	13	350	2
9	MASCOMA BANK	254900JKWAH734HBIE78	2.94%	4,875	29	16	395	9	***	0	0
10	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN84112ILS84	2.78%	4,595	9	***	0	0	16	285	1
11	FIRST-CITIZENS BANK & TRUST COMPAN	L9VVX1KT5FTFS0MLF66	2.59%	4,295	3	***	0	0	***	0	0
12	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	2.49%	4,130	6	***	0	0	***	0	0
13	UNION BANK	549300I3PFI081O8JD40	2.45%	4,055	9	***	0	0	4	610	2
14	MORGAN STANLEY PRIVATE BANK, NATI	549300GS0W0TEUQS8571	2.35%	3,895	7	***	0	0	***	0	0
15	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	2.11%	3,500	14	5	1,160	6	11	410	2
16	NEW ENGLAND	549300TLGCPJTEG3WN76	1.98%	3,280	40	10	580	10	6	555	5
17	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32TWEFA76	1.87%	3,090	4	***	0	0	***	0	0
18	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXRUGQUF57RNE97	1.73%	2,860	6	27	165	1	***	0	0
19	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	1.71%	2,830	18	18	375	5	25	15	1
20	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	1.25%	2,070	8	34	105	1	14	315	1
21	MORTGAGE RESEARCH CENTER, LLC	549300DD5SQUHO6PCH70	1.00%	1,655	7	12	485	3	12	400	2
22	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	0.97%	1,610	6	11	575	3	***	0	0
23	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	0.93%	1,545	5	***	0	0	***	0	0
24	EMM LOANS LLC	549300EMNDEK4BA8WB53	0.87%	1,445	5	22	255	1	***	0	0
25	GUARANTEED RATE, INC.	549300U3721PJGQZYY68	0.87%	1,440	4	***	0	0	7	475	1
26	VALLEY NATIONAL BANK	KIOVI4JRMCIJ329YTN75	0.85%	1,405	1	***	0	0	***	0	0
27	LOANDEPOT.COM, LLC	549300AG64NHLB7ZP05	0.82%	1,355	5	15	440	2	***	0	0
28	CHARLES SCHWAB BANK, SSB	549300INFJ8TYNZ1G568	0.72%	1,200	2	***	0	0	***	0	0
29	HOMESTEAD FUNDING CORP.	549300T3F9S1MKFKHC53	0.72%	1,185	3	***	0	0	17	275	1
30	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMRP742	0.68%	1,120	6	***	0	0	***	0	0
31	BETTER MORTGAGE CORPORATION	549300XY701IELCE5Q08	0.60%	1,000	2	***	0	0	***	0	0
32	TOTAL MORTGAGE SERVICES, LLC	549300VJQJVZKJBDWS17	0.58%	965	3	***	0	0	***	0	0
33	EMBRACE HOME LOANS, INC.	213800QUAI2VH5YM6310	0.57%	945	3	***	0	0	***	0	0

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Windham											
33	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.57%	945	3	***	0	0	***	0	0
35	EASTHAMPTON SAVINGS BANK	549300N38Q5YKSSV1106	0.57%	940	2	***	0	0	***	0	0
36	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2YY242	0.54%	895	3	24	235	1	***	0	0
37	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.49%	810	4	14	445	1	21	215	1
38	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	0.47%	775	5	23	240	2	***	0	0
39	WEBSTER BANK, NATIONAL ASSOCIATIO	WV0OVGBTLUP1XIUJE722	0.45%	750	2	***	0	0	***	0	0
40	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	0.45%	745	3	8	745	3	18	265	1
41	FIRST REPUBLIC BANK	YWC0TIKBQM2JV8L4IV08	0.44%	735	1	***	0	0	***	0	0
42	MONSON SAVINGS BANK	5493007H0KZ81N1H6352	0.44%	725	1	***	0	0	***	0	0
43	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.42%	690	2	***	0	0	18	265	1
43	AVIDIA BANK	549300SZBQMYMAL3OM08	0.42%	690	2	***	0	0	***	0	0
45	NEWREZ LLC	549300FNXY540N23N64	0.40%	670	2	***	0	0	9	435	1
46	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	0.40%	665	3	19	305	1	***	0	0
47	BANK RHODE ISLAND	562V2SM4180MJ05HYB83	0.39%	645	1	***	0	0	***	0	0
48	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.37%	610	2	***	0	0	***	0	0
49	NORWICH COMMERCIAL GROUP, INC.	549300T5QSL6MC8M4D04	0.36%	600	2	***	0	0	***	0	0
50	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.35%	580	2	***	0	0	***	0	0
51	FIRST WESTERN TRUST BANK	254900K17219LQKCI772	0.35%	575	1	***	0	0	5	575	1
52	BERKSHIRE BANK	549300LR1ZETOWYE9Z89	0.34%	570	2	***	0	0	***	0	0
53	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWUE72WUT29	0.33%	550	2	13	465	1	***	0	0
54	SERVICE FEDERAL CREDIT UNION	254900P7WLDQD9IUL038	0.32%	525	3	39	25	1	***	0	0
54	CENTRAL ONE FEDERAL CREDIT UNION	549300MUTFJQGRZJH019	0.32%	525	3	***	0	0	***	0	0
56	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.31%	520	2	***	0	0	***	0	0
57	EVOLVE BANK & TRUST	549300IRXW9RSZM2B951	0.31%	515	1	***	0	0	***	0	0
58	NORTHPOINTE BANK	549300UXY7OP0IC38293	0.30%	495	3	***	0	0	***	0	0
59	RELIANT HOME FUNDING, INC	2549001NJY765EZWDI06	0.29%	475	1	***	0	0	***	0	0
60	CITY NATIONAL BANK	593C3GZG957YQJPS2263	0.27%	455	1	***	0	0	8	455	1
61	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.25%	410	2	***	0	0	***	0	0
62	BNY MELLON, NATIONAL ASSOCIATION	4EP6JBYBTPTQ47LZOB67	0.24%	405	1	***	0	0	***	0	0
62	UTILITIES EMPLOYEES CREDIT UNION	549300AX5UMUZ61L1X54	0.24%	405	1	***	0	0	***	0	0
62	LUMINATE HOME LOANS, INC.	549300AENO88GEUWCZ39	0.24%	405	1	***	0	0	***	0	0
65	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	0.24%	400	2	***	0	0	20	245	1
66	DISCOVER BANK	X05BVSXK68TQ7YTOSNR22	0.24%	395	3	21	265	1	***	0	0

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Windham											
66	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.24%	395	1	***	0	0	***	0	0
68	BANK OF ENGLAND	549300GY4NTTEM7WWB64	0.23%	385	1	***	0	0	***	0	0
69	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IVCS62	0.23%	380	2	17	380	2	***	0	0
70	FREEDOM MORTGAGE CORPORATION	549300LYRWSPSPYK6S325	0.22%	360	2	30	135	1	***	0	0
71	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.21%	350	2	31	125	1	***	0	0
72	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.20%	330	2	***	0	0	***	0	0
73	STIFEL BANK AND TRUST	CKVBED0S4DMLKJJ5XH28	0.20%	325	1	***	0	0	***	0	0
74	BALLSTON SPA NATIONAL BANK	549300QY4UCP33T94N09	0.19%	315	1	***	0	0	14	315	1
75	LIBERTY HOME MORTGAGE CORPORATI	549300B2JHJSM77T5Y41	0.17%	275	1	20	275	1	***	0	0
75	CALIBER HOME LOANS, INC.	549300J7XKT2B15WX213	0.17%	275	1	***	0	0	***	0	0
77	FLAGSTAR BANK, N.A.	SS1TRMSN6BRNMOREEV51	0.16%	265	1	***	0	0	***	0	0
78	PEOPLESBANK	549300IYKILIU506KA05	0.15%	255	1	***	0	0	***	0	0
79	PRIMARY RESIDENTIAL MORTGAGE, INC.	54930052M48FOD3CWA54	0.15%	245	1	***	0	0	***	0	0
79	NAVIGANT CREDIT UNION	549300YIBRM1ZYA6GT07	0.15%	245	1	***	0	0	***	0	0
81	LIBERTY	54930072OCHTUJJOZQB56	0.14%	235	1	***	0	0	***	0	0
82	WILMINGTON SAVINGS FUND SOCIETY, F	5493005DKMV1IHM8E20	0.14%	225	1	***	0	0	***	0	0
83	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCFVAPH234	0.12%	205	1	25	205	1	***	0	0
84	NEXBANK	549300NWSB6MQJX15N44	0.12%	195	1	26	195	1	***	0	0
84	CARDINAL FINANCIAL COMPANY, LIMITE	549300VORTI31GZTJL53	0.12%	195	1	***	0	0	***	0	0
86	PLANET HOME LENDING, LLC	54930021WPENHYZUL09	0.10%	165	1	***	0	0	***	0	0
87	KIND LENDING, LLC	549300MZ8VZJOVC63092	0.09%	155	1	28	155	1	***	0	0
87	HOMETOWN EQUITY MORTGAGE, LLC	549300RA3E0BUFO7YZ21	0.09%	155	1	***	0	0	***	0	0
89	21ST MORTGAGE CORPORATION	549300XQVJ1XBNA5536	0.09%	150	2	29	150	2	23	65	1
90	KITTREDGE MORTGAGE CORPORATION	549300WPR8SX263KW279	0.09%	145	1	***	0	0	***	0	0
91	FIGURE LENDING LLC	254900UL88QFG0E40516	0.08%	140	2	***	0	0	24	45	1
92	FARM CREDIT EAST, ACA	549300S5NLOTO329NX77	0.08%	125	1	31	125	1	***	0	0
92	RBC BANK, (GEORGIA) NATIONAL ASSO	5493001JT9MT3Z3Y3M39	0.08%	125	1	***	0	0	***	0	0
92	AXOS BANK	2549009X2AG1P20YAJ63	0.08%	125	1	***	0	0	***	0	0
95	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.07%	120	2	36	65	1	***	0	0
96	ARC HOME LLC	54930048P8RWQCHQM310	0.07%	115	1	33	115	1	***	0	0
97	AMERICAN PACIFIC MORTGAGE CORPORA	549300KIOYNU323LVJ37	0.06%	105	1	***	0	0	***	0	0
97	MORTGAGE EQUITY PARTNERS LLC	549300GE8KIGZVQV1223	0.06%	105	1	***	0	0	***	0	0
99	RUOFF MORTGAGE COMPANY, INC.	549300GSCUJKJNRJ980	0.05%	75	1	35	75	1	***	0	0

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Windham											
100	CANVAS CREDIT UNION	549300E3QJQLKVB40W93	0.03%	55	1	37	55	1	***	0	0
101	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.03%	50	2	38	50	2	***	0	0
Windham				\$165,545	629		\$18,910	142		\$9,235	41

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Windsor											
1	MASCOMA BANK	254900JKWAH734HBIE78	23.79%	73,430	280	1	6,385	71	1	5,155	25
2	EMM LOANS LLC	549300EMNDEK4BA8WB53	5.70%	17,585	57	4	2,375	13	2	2,025	7
3	ROCKET MORTGAGE, LLC	549300FGXN1K3HLB1R50	4.20%	12,960	54	3	2,570	16	12	600	2
4	WALKER & DUNLOP, LLC	254900YA1AQXNM8QVZ06	3.79%	11,710	2	***	0	0	***	0	0
5	JPMORGAN CHASE BANK, NATIONAL AS	7H6GLXDRUGQFU57RNE97	3.70%	11,430	8	2	5,730	2	5	1,285	1
6	CITIZENS BANK, NATIONAL ASSOCIATIO	DRMSV1Q0EKMEXLAU1P80	3.35%	10,330	40	5	1,335	9	9	900	2
7	UNION BANK	549300I3FFIO81O8JD40	3.09%	9,540	24	***	0	0	10	825	3
8	NEW ENGLAND	549300TLGCPJTEG3WN76	2.89%	8,930	50	19	425	7	16	470	4
9	BANK OF AMERICA, NATIONAL ASSOCIA	B4TYDEB6GKMZO031MB27	1.98%	6,110	20	35	245	3	31	160	2
10	BAR HARBOR BANK & TRUST	549300VR3QTN4GZYUR03	1.89%	5,845	27	10	885	7	7	1,065	3
11	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUS0SEEKG89	1.79%	5,530	16	53	55	1	6	1,135	1
12	FAIRWAY INDEPENDENT MORTGAGE CO	549300MGPZBLQDIL7538	1.76%	5,445	21	9	925	5	26	295	1
13	MANUFACTURERS AND TRADERS TRUST	WWB2V0FCW3A0EE3ZJN75	1.73%	5,340	26	6	1,125	9	22	370	2
14	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	1.64%	5,075	21	11	865	5	19	405	1
15	PRIMELENDING, A PLAINSCAPITAL COMP	549300121SF0K2LN2804	1.51%	4,675	19	7	1,105	7	4	1,415	5
16	BERKSHIRE BANK	549300LR1ZETOWYIE9Z89	1.49%	4,605	9	***	0	0	***	0	0
17	NORTHEAST HOME LOAN, LLC	549300DQMKF1KT7KEB48	1.44%	4,460	18	13	645	5	***	0	0
18	BNY MELLON, NATIONAL ASSOCIATION	4EP6JBYBTPTQ47LZOB67	1.38%	4,250	2	***	0	0	***	0	0
19	802 CREDIT UNION INC.	549300F0QYLUOR9SYB86	1.31%	4,035	19	20	400	4	14	525	3
20	MORGAN STANLEY PRIVATE BANK, NATI	549300GSGOW0TEUQS8571	1.30%	4,005	7	***	0	0	23	345	1
21	PRIMARY RESIDENTIAL MORTGAGE, INC.	54930052M48FOD3CWA54	1.20%	3,690	8	***	0	0	***	0	0
22	CROSSCOUNTRY MORTGAGE, LLC	549300VZVN8412ILS84	1.15%	3,540	10	34	255	1	3	1,940	4
23	GUARANTEED RATE, INC.	549300U3721PJGQZYY68	1.05%	3,230	6	30	285	1	***	0	0
24	UNITED WHOLESALE MORTGAGE, LLC	549300HW662MN1WU8550	1.04%	3,210	10	29	295	1	18	450	2
25	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32TWFA76	1.01%	3,120	4	***	0	0	11	705	1
26	COMMUNITY BANK, NATIONAL ASSOCIAT	5493005RDTT7HVODH436	0.89%	2,735	19	8	1,040	10	26	295	1
27	GUILD MORTGAGE COMPANY LLC	549300AQ3T62GXDU7D76	0.88%	2,705	9	46	115	1	***	0	0
28	ADVISORS MORTGAGE GROUP, L.L.C.	254900F9ZTVTX763V835	0.82%	2,525	9	***	0	0	15	475	1
29	THE NATIONAL BANK OF MIDDLEBURY	5493004R22HRZXTXSR64	0.79%	2,425	5	***	0	0	***	0	0
30	SERVICE FEDERAL CREDIT UNION	254900P7WLDQD9IUL038	0.70%	2,155	23	33	260	6	36	45	1
31	FIRST REPUBLIC BANK	YWCOTIKBQM2JV8L4IV08	0.63%	1,960	2	***	0	0	***	0	0
32	BANGOR SAVINGS BANK	549300JEBULFT3BSU682	0.62%	1,925	3	***	0	0	***	0	0
33	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001VHVQBGRSWEU75	0.62%	1,920	6	17	460	2	***	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>
Windsor											
34	CIBM BANK	549300RIPPSJXAQKZ383	0.59%	1,835	1	***	0	0	***	0	0
35	FIRST-CITIZENS BANK & TRUST COMPAN	L9VVX1KT5TFKTS0MLF66	0.59%	1,830	2	***	0	0	***	0	0
36	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.59%	1,820	6	23	365	1	***	0	0
37	MORTGAGE RESEARCH CENTER, LLC	549300DD5QUHO6PCH70	0.58%	1,795	9	18	435	3	***	0	0
38	ADAMS COMMUNITY BANK	549300J5W91RLNMLT86	0.57%	1,755	1	***	0	0	***	0	0
39	WILLIAM RAVEIS MORTGAGE, LLC	5493009OLY1HC3F0SB77	0.55%	1,690	4	***	0	0	***	0	0
40	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCFVAPH234	0.54%	1,655	5	***	0	0	***	0	0
41	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	0.50%	1,550	6	37	235	1	28	195	1
42	VERMONT FEDERAL CREDIT UNION	254900AX2RRO2WMP742	0.47%	1,455	9	15	465	3	29	185	1
43	MONSON SAVINGS BANK	5493007H0KZ81N1H6352	0.47%	1,445	1	***	0	0	***	0	0
44	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.46%	1,405	7	28	300	2	24	315	1
45	USAA FEDERAL SAVINGS BANK	C5654JQH2UHN0772B561	0.45%	1,390	4	40	215	1	***	0	0
46	ONE CREDIT UNION	549300KO4HWF5JO6UV73	0.45%	1,375	27	12	705	13	35	65	1
47	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.44%	1,355	5	***	0	0	33	75	1
48	FARM CREDIT EAST, ACA	549300S5NLOTO329NX77	0.40%	1,235	5	42	205	1	***	0	0
49	NORTHEAST CREDIT UNION	54930070JV4STJJ0XS74	0.39%	1,190	4	***	0	0	***	0	0
50	WELLS FARGO BANK, NATIONAL ASSOCI	KB1H1DSPRFMYMCUFXT09	0.37%	1,145	3	***	0	0	17	455	1
51	CHARLES SCHWAB BANK, SSB	549300INFJ8TYNZ1G568	0.33%	1,005	1	***	0	0	8	1,005	1
52	UBS BANK USA	549300GWD9H4FQ2VR805	0.31%	955	1	***	0	0	***	0	0
53	FREEDOM MORTGAGE CORPORATION	549300LYRWSPYPK6S325	0.31%	950	4	31	265	1	***	0	0
54	MARTHA'S VINEYARD BANK	54930021FWO6J6IYPZ85	0.29%	895	1	***	0	0	***	0	0
55	MUTUAL OF OMAHA MORTGAGE, INC.	549300OPCWU6E72WUT29	0.29%	890	4	14	615	3	***	0	0
56	SOFI BANK, NATIONAL ASSOCIATION	54930054ET8KM4O1D485	0.27%	820	2	***	0	0	13	555	1
57	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.26%	795	3	50	75	1	***	0	0
58	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	0.24%	740	4	45	145	1	***	0	0
59	NBKC BANK	213800XR2TCBQJSF1X93	0.23%	725	3	40	215	1	***	0	0
60	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	0.23%	715	5	21	395	3	25	305	3
61	LEADERONE FINANCIAL CORPORATION	5493000NYJUT9UC6G261	0.23%	700	4	26	310	2	***	0	0
62	HOMETOWN EQUITY MORTGAGE, LLC	549300RA3E0BUFO7Y221	0.22%	685	3	31	265	1	32	155	1
63	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.22%	670	2	***	0	0	***	0	0
64	NORTHFIELD SAVINGS BANK	549300D7AV8NGI6N3S98	0.20%	620	8	55	40	2	37	15	1
65	NORTH COUNTRY	549300T2FOBK6WY4B349	0.20%	615	3	56	35	1	***	0	0
66	MERRIMACK COUNTY SAVINGS BANK	549300YV7HFY5MTM2Z65	0.20%	605	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
Windsor											
66	MEREDITH VILLAGE SAVINGS BANK	549300EWO1QALFC6LE98	0.20%	605	1	***	0	0	***	0	0
68	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.19%	600	2	***	0	0	***	0	0
69	KIND LENDING, LLC	549300MZ8VZJOVC63092	0.19%	590	2	22	375	1	21	375	1
70	QUONTIC BANK	2549004XJQPBYQSM739	0.19%	580	2	***	0	0	***	0	0
71	FBC MORTGAGE, LLC	5493005JPZ3LXXMBOS24	0.18%	555	1	***	0	0	***	0	0
72	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.18%	550	2	47	105	1	***	0	0
73	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	0.18%	545	1	***	0	0	***	0	0
73	CITY NATIONAL BANK	593C3GZG957YQJPS2263	0.18%	545	1	***	0	0	***	0	0
75	BARRINGTON BANK & TRUST COMPANY,	C398JSK21YCXWM603F55	0.17%	540	2	***	0	0	***	0	0
76	HARBORONE MORTGAGE, LLC	549300DAUXQ2DCY4H838	0.17%	520	2	***	0	0	***	0	0
77	FIGURE LENDING LLC	254900UL88QFG0E40516	0.17%	515	5	27	305	3	33	75	1
78	GOLDMAN SACHS BANK USA	KD3XUN7C6T14HNAYL02	0.16%	505	1	***	0	0	***	0	0
79	NEXBANK	549300NWSB6MQJX15N44	0.16%	485	1	***	0	0	***	0	0
80	AMERICAN FINANCIAL NETWORK, INC.	5493008NWHQT1R22C024	0.15%	475	1	***	0	0	***	0	0
81	AMERICAN HERITAGE LENDING, LLC	549300ZPSJZO10ZAX556	0.15%	465	1	15	465	1	***	0	0
82	WATERSTONE MORTGAGE CORPORATIO	549300GRGZDEH4ZGQS06	0.15%	455	1	***	0	0	***	0	0
82	NEEDHAM BANK	5493000ZZZU3GFIYL71	0.15%	455	1	***	0	0	***	0	0
84	DIGITAL	549300JPGMCMBEJEK584	0.14%	440	2	***	0	0	***	0	0
84	EMBRACE HOME LOANS, INC.	213800QUAI2VH5YM6310	0.14%	440	2	50	75	1	***	0	0
86	NEW AMERICAN FUNDING, LLC	549300E2UX99HKDBR481	0.14%	435	3	24	350	2	***	0	0
87	CHELSEA GROTON BANK	5493000GQWJTTR0TEH83	0.13%	405	1	***	0	0	***	0	0
87	ABSOLUTE HOME MORTGAGE CORPORA	549300D4ZYL5Q5LMTV35	0.13%	405	1	***	0	0	***	0	0
89	NEWBURYPORT FIVE CENTS SAVINGS B	549300JXG84BHZ66C26	0.13%	395	1	***	0	0	***	0	0
89	THE HUNTINGTON NATIONAL BANK	2WHM8VNJH63UN14OL754	0.13%	395	1	***	0	0	20	395	1
91	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMDRMBT48	0.12%	385	3	38	230	2	***	0	0
91	PROSPERITY HOME MORTGAGE, LLC	5493005PKOSG7MYX0B34	0.12%	385	1	***	0	0	***	0	0
93	FARMERS BANK & TRUST	549300LLESTPOVRG3X73	0.12%	375	1	***	0	0	***	0	0
94	SCIENT FEDERAL CREDIT UNION	549300UG1DH7RQL41718	0.12%	355	1	***	0	0	***	0	0
94	HANSCOM FEDERAL CREDIT UNION	5493003B2LEGQHDWRN55	0.12%	355	1	***	0	0	***	0	0
96	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.11%	345	1	***	0	0	***	0	0
97	FINANCE OF AMERICA REVERSE LLC	549300S5YL3OH0IVCS62	0.11%	335	1	25	335	1	***	0	0
98	CARRINGTON MORTGAGE SERVICES, LL	549300R9S3MVDV4MGF56	0.10%	315	3	52	60	2	***	0	0
99	NORTH SHORE BANK, A CO-OPERATIVE	549300B3J2ZHX7QFH171	0.10%	305	1	***	0	0	***	0	0

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Windsor											
100	ALLY BANK	549300C04BJ0G297NC13	0.10%	295	1	***	0	0	***	0	0
101	COMMUNITY NATIONAL BANK	549300Q3UC55Y6EPP22	0.09%	290	2	***	0	0	***	0	0
102	PENTAGON FEDERAL CREDIT UNION	549300FX7K8PTEQUU487	0.09%	280	2	47	105	1	***	0	0
102	NORWICH COMMERCIAL GROUP, INC.	549300T5QSL6MC8M4D04	0.09%	280	2	***	0	0	***	0	0
104	21ST MORTGAGE CORPORATION	549300XQVJ1XBNA5536	0.08%	260	2	49	85	1	***	0	0
105	CHEMUNG CANAL TRUST COMPANY	549300WU17K1CLH8VI32	0.08%	255	1	***	0	0	***	0	0
106	HARVARD UNIVERSITY EMPLOYEES	549300XTSMAC5DOX6447	0.08%	250	2	***	0	0	***	0	0
106	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.08%	250	2	***	0	0	30	165	1
108	EVERETT FINANCIAL, INC.	549300XWUSRVVOHPRY47	0.08%	245	1	35	245	1	***	0	0
108	BANKNEWPORT	549300RYJCJ7JPQ4RF20	0.08%	245	1	***	0	0	***	0	0
110	PHH MORTGAGE CORPORATION	PAOOWF3GUFM46FBSP561	0.07%	225	1	39	225	1	***	0	0
110	BETTER MORTGAGE CORPORATION	549300XY701IELCE5Q08	0.07%	225	1	***	0	0	***	0	0
112	NORTHPOINTE BANK	549300UXY70P0IC38293	0.07%	205	1	***	0	0	***	0	0
113	NEWREZ LLC	549300FNXY540N23N64	0.06%	185	1	***	0	0	***	0	0
114	SEMPER HOME LOANS, INC	549300KT5OWPGQKWUN86	0.06%	175	1	43	175	1	***	0	0
115	CENTRAL ONE FEDERAL CREDIT UNION	549300MUTFJQGRZJH019	0.05%	165	1	44	165	1	***	0	0
116	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.05%	145	1	***	0	0	***	0	0
117	MASSMUTUAL FEDERAL CREDIT UNION	549300217ZPIHWEYT887	0.04%	135	1	***	0	0	***	0	0
118	TEACHERS FEDERAL CREDIT UNION	549300R8VPSFM828B312	0.04%	125	1	***	0	0	***	0	0
119	DEEPHAVEN MORTGAGE LLC	549300Y5Y88FQLI7VE83	0.03%	105	1	***	0	0	***	0	0
119	BANK OF ENGLAND	549300GY4NTTEM7VWWB64	0.03%	105	1	***	0	0	***	0	0
119	COLONIAL SAVINGS, F.A.	549300EMNQ2QLOEPQ289	0.03%	105	1	***	0	0	***	0	0
122	FIRSTBANK	549300OBO7DOF2KOP535	0.03%	95	1	***	0	0	***	0	0
123	USALLIANCE FEDERAL CREDIT UNION	254900NZOY3XB2DNSZ34	0.02%	75	1	***	0	0	***	0	0
123	BETHPAGE FEDERAL CREDIT UNION	549300KTR1JGH3K6LU06	0.02%	75	1	***	0	0	***	0	0
125	EMPEOPLE CREDIT UNION	254900378RFGMBEKAFA12	0.01%	45	1	54	45	1	***	0	0
126	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	0.01%	35	1	56	35	1	***	0	0
Windsor				\$308,670	1,066		\$36,445	249		\$25,220	90

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Windsor

Vermont

\$2,645,745 10,969 \$419,630 3,122 \$185,655 729

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).