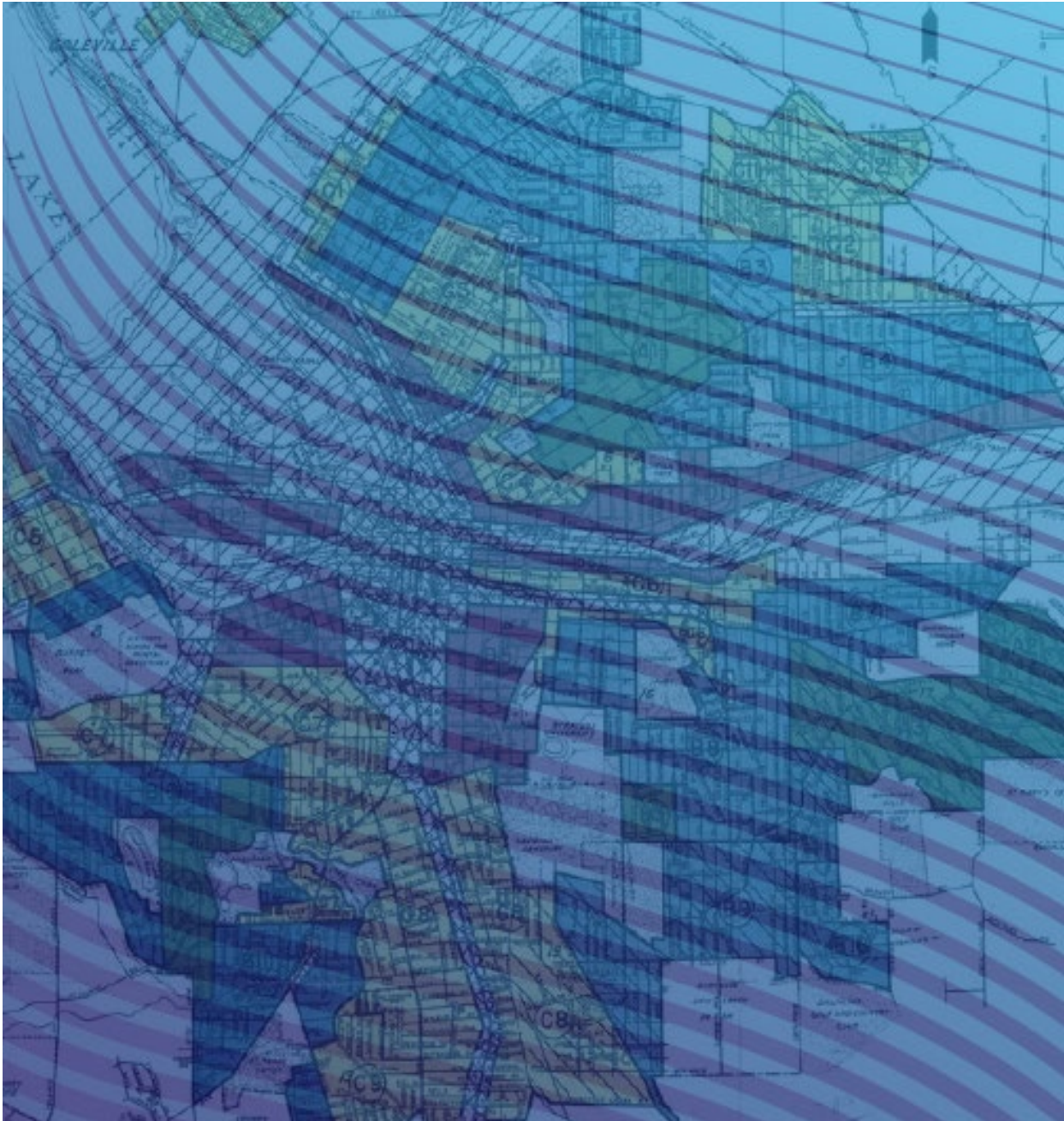


# DEPARTMENT OF FINANCIAL SERVICES MINORITY MORTGAGE LENDING



2023 ANNUAL REPORT

January 26, 2024



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## **Introduction**

This report continues the efforts of the Department of Financial Services (the “Department”) to investigate and address potential redlining in New York State. The Department released its first report on potential redlining, focused on the Buffalo metropolitan area, on February 4, 2021. The Department’s second report, released on December 7, 2022, reflected the Department’s inquiry into mortgage lending in Rochester, Syracuse, and Long Island. As discussed in more detail in those reports, the term “redlining,” historically derived from New Deal-era government homeownership programs which labeled certain neighborhoods as undesirable for mortgage lending, is now used to refer to various forms of illegal housing discrimination, including lenders refusing to lend to minorities for homes in particular neighborhoods, refusing to do business in a neighborhood based on the population’s racial or ethnic composition, and imposing more onerous terms on home loans in a particular neighborhood for prohibited discriminatory reasons.

Based on its findings in the first report concerning lending in the Buffalo area, and more broadly because nonbank mortgage lenders account for an increasing share of total mortgages originated in New York, the Department called for legislative change, specifically by expanding the application of the New York Community Reinvestment Act (“CRA”) (New York Banking Law § 28-b) and its regulations to nonbank mortgage lenders to support access to home loans for all communities. In response, the New York State Legislature passed, and Governor Hochul signed, A.6247-A/S.5246-A, a bill that creates a new mortgage banker community investment law codified at Banking Law § 28-bb (“MBCI law”), a companion to Banking Law § 28-b, that expands community investment examination and obligations to nonbank mortgage lenders in New York.

Looking forward, the Department intends to continue its efforts to determine whether both depository and non-depository mortgage lenders are serving their entire communities. The Department will propose regulations implementing the MBCI law and, once those regulations

take effect, evaluate non-bank mortgage lenders through a CRA-like examination structure. The Department also plans to produce annual reports detailing how well mortgage lenders, both depository and non-depository institutions, are lending to minorities and in minority neighborhoods in a variety of areas throughout the state.

This report is the first such annual report, reviewing lending activity based on Home Mortgage Disclosure Act (HMDA) data from 2022. The Department has analyzed lending in 23 different geographies, including New York State as a whole, all metropolitan statistical areas (MSAs) within the state, and a selection of counties within those MSAs. Lenders are ranked from highest to lowest in each geography on their percentage of originations made to minorities and in majority-minority census tracts (MMTs), with additional data provided with respect to all applications regardless of outcome (as opposed to only originations).<sup>1</sup> In general, the charts below include lenders who originated at least 100 loans in the relevant geography in 2022, with the exception of the New York State charts, which have a threshold of 600 originations, the New York City MSA charts, which have a threshold of 400 originations, and the Nassau-Suffolk MSA charts, which have a threshold of 150 originations.<sup>2</sup>

The Department considers the performance of lenders when determining whether to commence fair lending inquiries. However, readers should note that the analyses in this report, alone, are not sufficient to show discriminatory intent and should not be taken as such. For example, the geographies selected may not coincide with the areas in which a lender focuses its business activity, and the demographics of a particular area are reflected in the data on the community members served. Still, the Department hopes that the charts below will help illustrate the state of mortgage lending to minority populations throughout New York.

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<sup>1</sup> Purchased loans are excluded from this analysis.

<sup>2</sup> Note that HMDA data listing race as “unknown” or “NA” is excluded from the Lending to Minority Borrowers charts, and so the figure under “Total Originations” in those charts may be lower than the lender’s actual originations and lower than that chart’s origination threshold. Lenders are only included in the Lending to Minority Borrowers charts if they met that chart’s originations threshold in 2022.

## New York State Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
East West Bank	2,443	1,748	71.55	2,817	2,025	71.88
Cathay Bank	826	481	58.23	1,042	598	57.39
Municipal Credit Union	1,018	589	57.86	2,405	1,524	63.37
The Federal Savings Bank	1,023	537	52.49	1,854	927	50.00
Metro City Bank	803	410	51.06	928	470	50.65
A&D Mortgage LLC	970	473	48.76	1,568	761	48.53
UNMB Home Loans Inc.	1,020	494	48.43	1,535	785	51.14
Meadowbrook Financial Mortgage Bankers Corp.	1,033	497	48.11	1,910	991	51.88
East Coast Capital Corp.	739	337	45.60	1,169	565	48.33
Quontic Bank	1,465	653	44.57	2,280	1,038	45.53
Nationwide Mortgage Bankers, Inc.	2,073	922	44.48	3,483	1,680	48.23
Homebridge Financial Services, Inc.	1,807	794	43.94	2,585	1,169	45.22
United Mortgage Corp.	1,133	495	43.69	1,652	783	47.40
Flagstar Bank, FSB	1,895	809	42.69	3,117	1,347	43.21
Royal Business Bank	663	280	42.23	926	428	46.22
Ridgewood Savings Bank	789	284	35.99	1,290	479	37.13
FM Home Loans, LLC	1,361	487	35.78	2,265	894	39.47
Cardinal Financial Company, Limited Partnership	1,703	595	34.94	3,084	1,231	39.92
Cliffco, Inc.	649	226	34.82	980	363	37.04
Guaranteed Rate Affinity, LLC	601	209	34.78	1,034	357	34.53
Contour Mortgage Corporation	1,918	660	34.41	2,949	1,186	40.22
Roundpoint Mortgage Servicing Corporation	1,568	527	33.61	2,180	786	36.06
JPMorgan Chase Bank, N.A.	14,364	4,786	33.32	19,922	6,859	34.43
LoanDepot.com, LLC	5,164	1,655	32.05	7,711	2,578	33.43
Finance of America Mortgage LLC	1,837	585	31.85	3,006	1,021	33.97
TD Bank, N.A.	6,186	1,962	31.72	12,000	4,726	39.38
HSBC Bank USA, N.A.	1,089	344	31.59	1,762	574	32.58
Caliber Home Loans, Inc.	2,867	868	30.28	5,122	1,795	35.04
Newrez LLC	1,014	307	30.28	5,029	1,879	37.36
First Republic Bank	4,445	1,325	29.81	5,232	1,551	29.64
United Shore Financial Services, LLC	10,349	2,999	28.98	13,902	4,399	31.64
Ark Mortgage, Inc.	658	185	28.12	1,101	329	29.88
Nationstar Mortgage LLC	3,001	813	27.09	4,597	1,370	29.80
Citibank, N.A.	5,152	1,341	26.03	7,785	2,471	31.74

## New York State Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Webster Bank, N.A.	1,275	319	25.02	1,928	527	27.33
CrossCountry Mortgage, Inc.	4,309	1,053	24.44	6,987	1,973	28.24
Home Point Financial Corporation	2,537	616	24.28	3,568	973	27.27
Freedom Mortgage Corporation	907	216	23.81	1,863	542	29.09
Fairway Independent Mortgage Corporation	1,527	358	23.44	2,144	567	26.45
Wells Fargo Bank, N.A.	10,385	2,310	22.24	18,309	4,560	24.91
Valley National Bank	1,255	278	22.15	1,728	407	23.55
Bank of America, N.A.	6,498	1,392	21.42	15,569	4,554	29.25
Rocket Mortgage, LLC	15,879	3,325	20.94	24,622	5,520	22.42
PNC Bank, N.A.	1,841	380	20.64	3,833	902	23.53
Jovia Financial Credit Union	2,413	493	20.43	4,618	1,209	26.18
Citizens Bank, N.A.	14,146	2,786	19.69	26,883	6,335	23.57
Bethpage Federal Credit Union	6,503	1,175	18.07	13,119	3,234	24.65
Guaranteed Rate, Inc.	1,631	290	17.78	2,937	647	22.03
U.S. Bank N.A.	1,543	265	17.17	3,181	661	20.78
Plaza Home Mortgage, Inc.	1,900	312	16.42	2,723	548	20.12
Navy Federal Credit Union	1,190	194	16.30	2,720	648	23.82
Discover Bank	753	120	15.94	7,853	1,632	20.78
Embrace Home Loans, Inc.	1,430	207	14.48	2,394	462	19.30
Manufacturers and Traders Trust Company	9,848	1,390	14.11	15,276	2,616	17.12
Home Town Funding, Inc.	1,522	192	12.61	1,760	223	12.67
Teachers Federal Credit Union	3,128	392	12.53	4,178	616	14.74
PrimeLending, A PlainsCapital Company	2,111	254	12.03	2,737	333	12.17
Mid-Hudson Valley	717	86	11.99	1,078	135	12.52
Five Star Bank	1,110	125	11.26	1,460	176	12.05
Suffolk Federal Credit Union	937	105	11.21	1,824	267	14.64
Hudson Valley Credit Union	3,275	351	10.72	6,250	791	12.66
Sunmark Federal Credit Union	1,688	177	10.49	2,438	272	11.16
Evans Bank, N.A.	765	76	9.93	970	95	9.79
Movement Mortgage, LLC	1,717	168	9.78	2,276	234	10.28
Morgan Stanley Private Bank, N.A.	1,407	133	9.45	1,801	184	10.22
Advantage Federal Credit Union	835	74	8.86	1,058	127	12.00
Ulster Savings Bank	868	69	7.95	1,067	91	8.53
ESL Federal Credit Union	6,358	499	7.85	8,570	909	10.61

## New York State Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Mortgage Research Center, LLC	974	75	7.70	1,905	199	10.45
Genesee Regional Bank	1,818	135	7.43	2,159	170	7.87
Trustco Bank	2,269	164	7.23	3,565	313	8.78
KeyBank N.A.	6,137	419	6.83	9,877	847	8.58
Tompkins Trust Company	760	51	6.71	873	61	6.99
Premium Mortgage Corporation	5,274	322	6.11	6,062	415	6.85
Hunt Mortgage Corporation	1,500	91	6.07	1,866	129	6.91
First New York	633	38	6.00	847	54	6.38
Homestead Funding Corp.	5,328	283	5.31	6,620	367	5.54
The Summit Federal Credit Union	1,043	50	4.79	1,798	154	8.57
SEFCU Services, LLC	2,950	139	4.71	3,801	225	5.92
1st Priority Mortgage, Inc.	1,582	72	4.55	1,841	84	4.56
Empower Federal Credit Union	3,318	150	4.52	4,757	280	5.89
Northwest Bank	1,678	75	4.47	2,316	138	5.96
The Canandaigua National Bank and Trust Company**	1040	41	3.94	1418	81	5.71
First Source	1,362	53	3.89	1,379	54	3.92
Broadview Federal Credit Union	4,136	145	3.51	6,121	308	5.03
CCFCU Funding, LLC	1,569	48	3.06	1,767	58	3.28
Capital Communications Federal Credit Union	1,144	33	2.88	1,641	68	4.14
Reliant Community Federal Credit Union	738	21	2.85	1,021	33	3.23
Paragon Home Loans Inc.	1,016	26	2.56	1,177	32	2.72
AmeriCU Credit Union	2,363	59	2.50	2,979	85	2.85
The Lyons National Bank	1,415	19	1.34	1,618	23	1.42
NBT Bank, N.A.	1,630	21	1.29	2,575	36	1.40
Visions Federal Credit Union	1,542	16	1.04	2,670	28	1.05
Community Bank, N.A.	4,713	45	0.95	6,431	81	1.26
Corning Credit Union	1,026	3	0.29	1,368	9	0.66
Northern Credit Union	777	2	0.26	1,140	6	0.53
Glens Falls National Bank and Trust Company	704	1	0.14	1,122	1	0.09
<b>Entire Market</b>	<b>305,755</b>	<b>63,265</b>	<b>20.69</b>	<b>495,876</b>	<b>118,876</b>	<b>23.97</b>

\*Lenders originating 600 or more mortgages in 2022 in New York State

\*\* Includes data for affiliate CNB Bank

**New York State Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in New York State = 41.09%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Royal Business Bank	656	656	100.00	914	914	100.00
Cathay Bank	636	630	99.06	833	822	98.68
East West Bank	1,905	1,882	98.79	2,194	2,168	98.81
Metro City Bank	793	779	98.23	914	895	97.92
Quontic Bank	1,298	1,016	78.27	1,990	1,513	76.03
Municipal Credit Union	754	557	73.87	1,756	1,410	80.30
UNMB Home Loans Inc.	1,005	716	71.24	1,496	1,093	73.06
East Coast Capital Corp.	739	496	67.12	1,169	806	68.95
The Federal Savings Bank	888	580	65.32	1,550	967	62.39
Homebridge Financial Services, Inc.	1,601	1,032	64.46	2,279	1,488	65.29
A&D Mortgage LLC	797	495	62.11	1,267	776	61.25
Nationwide Mortgage Bankers, Inc.	1,893	1,149	60.70	3,129	1,956	62.51
United Mortgage Corp.	1,119	674	60.23	1,600	984	61.50
Meadowbrook Financial Mortgage Bankers Corp.	954	572	59.96	1,684	1,011	60.04
Contour Mortgage Corporation	1,595	882	55.30	2,444	1,426	58.35
Cardinal Financial Company, Limited Partnership	1,412	710	50.28	2,518	1,316	52.26
Cliffco, Inc.	612	298	48.69	916	464	50.66
JPMorgan Chase Bank, N.A.	12,422	5,592	45.02	17,488	8,097	46.30
Citibank, N.A.	3,878	1,547	39.89	6,098	2,710	44.44
Roundpoint Mortgage Servicing Corporation	1,141	451	39.53	1,568	650	41.45
Caliber Home Loans, Inc.	2,410	903	37.47	4,332	1,827	42.17
United Shore Financial Services, LLC	8,983	3,356	37.36	12,056	4,749	39.39
Valley National Bank	1,006	375	37.28	1,418	531	37.45
Flagstar Bank, FSB	1,189	434	36.50	2,131	907	42.56
TD Bank, N.A.	5,168	1,884	36.46	9,951	4,320	43.41
LoanDepot.com, LLC	3,903	1,404	35.97	5,727	2,151	37.56
Navy Federal Credit Union	1,031	351	34.04	2,331	964	41.36
Freedom Mortgage Corporation	800	272	34.00	1,628	636	39.07
Guaranteed Rate Affinity, LLC	502	168	33.47	852	315	36.97
CrossCountry Mortgage, Inc.	3,825	1,265	33.07	5,980	2,177	36.40
Newrez LLC	815	256	31.41	4,121	1,741	42.25
Wells Fargo Bank, N.A.	9,018	2,811	31.17	15,787	5,505	34.87
Bank of America, N.A.	5,754	1,720	29.89	13,550	5,293	39.06
Nationstar Mortgage LLC	2,232	666	29.84	3,441	1,136	33.01



**New York State Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in New York State = 41.09%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
First Republic Bank	3,571	1,059	29.66	4,207	1,233	29.31
Jovia Financial Credit Union	2,108	620	29.41	3,957	1,449	36.62
Guaranteed Rate, Inc.	1,378	393	28.52	2,445	792	32.39
Home Point Financial Corporation	2,282	639	28.00	3,194	955	29.90
Fairway Independent Mortgage Corporation	1,310	365	27.86	1,788	536	29.98
Rocket Mortgage, LLC	11,418	3,147	27.56	17,570	5,171	29.43
PNC Bank, N.A.	1,279	352	27.52	2,732	886	32.43
Discover Bank	626	172	27.48	6,313	2,359	37.37
Mortgage Research Center, LLC	848	226	26.65	1,629	467	28.67
Finance of America Mortgage LLC	1,509	392	25.98	2,417	653	27.02
Citizens Bank, N.A.	12,220	3,086	25.25	23,250	7,019	30.19
Plaza Home Mortgage, Inc.	1,716	411	23.95	2,427	655	26.99
Bethpage Federal Credit Union	4,908	1,170	23.84	9,885	3,127	31.63
PrimeLending, A PlainsCapital Company	1,856	442	23.81	2,378	599	25.19
Embrace Home Loans, Inc.	1,255	296	23.59	2,078	554	26.66
Ridgewood Savings Bank	560	128	22.86	960	272	28.33
TeachersTeachers Federal Credit Union	2,847	637	22.37	3,746	951	25.39
U.S. Bank N.A.	1,145	253	22.10	2,454	678	27.63
Movement Mortgage, LLC	1,599	339	21.20	2,123	494	23.27
Manufacturers and Traders Trust Company	9,043	1,854	20.50	2,123	494	23.27
Webster Bank, N.A.	949	194	20.44	1,465	362	24.71
FM Home Loans, LLC	1,090	213	19.54	1,713	315	18.39
Hudson Valley Credit Union	2,755	528	19.17	5,160	1,312	25.43
Advantage Federal Credit Union	699	132	18.88	900	206	22.89
Five Star Bank	1,034	189	18.28	1,352	262	19.38
Trustco Bank	2,005	358	17.86	3,106	690	22.22
Suffolk Federal Credit Union	864	143	16.55	1,660	423	25.48
CCFCU Funding, LLC	753	123	16.33	848	135	15.92
Homestead Funding Corp.	4,581	736	16.07	5,641	935	16.58
SEFCU Services, LLC	2,646	425	16.06	3,350	594	17.73
Hunt Mortgage Corporation	1,449	231	15.94	1,796	316	17.59
Mid-Hudson Valley	400	63	15.75	582	112	19.24
Sunmark Federal Credit Union	1,067	164	15.37	1,607	307	19.10
Genesee Regional Bank	1,622	245	15.10	1,914	325	16.98

**New York State Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in New York State = 41.09%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Evans Bank, N.A.	713	107	15.01	899	136	15.13
Morgan Stanley Private Bank, N.A.	1,186	174	14.67	1,499	229	15.28
Ulster Savings Bank	778	111	14.27	922	134	14.53
Tompkins Trust Company	608	80	13.16	690	98	14.20
ESL Federal Credit Union	5,911	765	12.94	7,949	1,250	15.73
Home Town Funding, Inc.	1,279	159	12.43	1,490	197	13.22
1st Priority Mortgage, Inc.	1,517	185	12.20	1,760	226	12.84
First New York	609	71	11.66	815	109	13.37
KeyBank N.A.	5,208	576	11.06	8,423	1,138	13.51
Premium Mortgage Corporation	4,680	506	10.81	5,378	651	12.10
The Summit Federal Credit Union	966	104	10.77	1,651	243	14.72
Empower Federal Credit Union	3,128	313	10.01	4,456	552	12.39
Broadview Federal Credit Union	3,720	371	9.97	5,448	712	13.07
Northwest Bank	1,478	137	9.27	2,032	237	11.66
Capital Communications Federal Credit Union	1,012	87	8.60	1,401	148	10.56
Paragon Home Loans Inc.	947	79	8.34	1,096	94	8.58
AmeriCU Credit Union	2,208	166	7.52	2,786	222	7.97
Reliant Community Federal Credit Union	717	52	7.25	990	94	9.49
Visions Federal Credit Union	1,355	97	7.16	2,159	208	9.63
Corning Credit Union	926	66	7.13	1,228	82	6.68
The Canandaigua National Bank and Trust Company**	893	54	6.05	1,158	97	8.38
NBT Bank, N.A.	1,359	79	5.81	2,175	144	6.62
Glens Falls National Bank and Trust Company	646	37	5.73	1,026	64	6.24
Community Bank, N.A.	4,436	205	4.62	6,043	350	5.79
First Source	1,295	55	4.25	1,311	59	4.50
The Lyons National Bank	1,374	52	3.78	1,577	63	3.99
Northern Credit Union	568	15	2.64	818	31	3.79
Ark Mortgage, Inc.	657	13	1.98	1,100	31	2.82
<b>Entire Market</b>	<b>255,616</b>	<b>71,786</b>	<b>28.08</b>	<b>411,003</b>	<b>130,323</b>	<b>31.71</b>

\*Lenders originating 600 or more mortgages in 2022 in New York State

\*\* Includes data for affiliate CNB Bank

### Albany-Schenectady-Troy MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
United Shore Financial Services, LLC	735	95	12.93	915	132	14.43
Plaza Home Mortgage, Inc.	162	18	11.11	211	25	11.85
Sunmark Federal Credit Union	1,317	146	11.09	1,882	227	12.06
Manufacturers and Traders Trust Company	375	41	10.93	617	77	12.48
The National Bank of Coxsackie	188	19	10.11	322	29	9.01
Caliber Home Loans, Inc.	179	17	9.50	292	38	13.01
JPMorgan Chase Bank, N.A.	161	15	9.32	271	32	11.81
Premium Mortgage Corporation	309	28	9.06	421	46	10.93
Nationstar Mortgage LLC	145	12	8.28	231	23	9.96
First New York	585	38	6.50	783	54	6.90
First National Bank of Scotia	172	11	6.40	201	14	6.97
Rocket Mortgage, LLC	913	57	6.24	1,432	102	7.12
KeyBank N.A.	666	39	5.86	1,130	72	6.37
Chemung Canal Trust Company	120	7	5.83	150	7	4.67
Trustco Bank	1,511	88	5.82	2,271	178	7.84
Homestead Funding Corp.	1,941	107	5.51	2,505	141	5.63
Flagstar Bank, FSB	102	5	4.90	163	11	6.75
Home Point Financial Corporation	293	14	4.78	385	24	6.23
SEFCU Services, LLC	1,947	92	4.73	2,591	161	6.21
Fairway Independent Mortgage Corporation	147	6	4.08	228	20	8.77
Pioneer Bank	248	10	4.03	336	14	4.17
Citizens Bank, N.A.	751	30	3.99	1,458	96	6.58
Ballston Spa National Bank	219	8	3.65	285	11	3.86
Broadview Federal Credit Union	2,946	101	3.43	4,298	203	4.72
Wells Fargo Bank, N.A.	180	6	3.33	446	37	8.30
Movement Mortgage, LLC	121	4	3.31	169	7	4.14
Catskill Hudson Bank	133	4	3.01	155	5	3.23
NBT Bank, N.A.	148	4	2.70	262	9	3.44
Bank of America, N.A.	232	6	2.59	538	35	6.51
CCFCU Funding, LLC	1,259	32	2.54	1,414	40	2.83
Capital Communications Federal Credit Union	961	20	2.08	1,349	44	3.26
The Adirondack Trust Company	161	2	1.24	247	2	0.81
Saratoga National Bank and Trust Company	378	4	1.06	529	13	2.46

### Albany-Schenectady-Troy MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Glens Falls National Bank and Trust Company	115	1	0.87	165	1	0.61
Navy Federal Credit Union	135	1	0.74	259	15	5.79
<b>Entire Market</b>	<b>22,628</b>	<b>1,299</b>	<b>5.74</b>	<b>34,950</b>	<b>2,547</b>	<b>7.29</b>

\*Lenders originating 100 or more mortgages in 2022 in the Albany-Schenectady-Troy Metropolitan Statistical Area

### Albany-Schenectady-Troy MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 23.42%)

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
United Shore Financial Services, LLC	654	225	34.40	807	289	35.81
Plaza Home Mortgage, Inc.	143	45	31.47	188	58	30.85
Caliber Home Loans, Inc.	144	40	27.78	232	67	28.88
Manufacturers and Traders Trust Company	345	86	24.93	550	161	29.27
JPMorgan Chase Bank, N.A.	147	33	22.45	250	75	30.00
Premium Mortgage Corporation	260	55	21.15	355	90	25.35
Navy Federal Credit Union	126	24	19.05	231	61	26.41
Bank of America, N.A.	211	39	18.48	482	121	25.10
Home Point Financial Corporation	265	48	18.11	346	77	22.25
Chemung Canal	72	13	18.06	96	17	17.71
CCFCU Funding, LLC	546	98	17.95	612	107	17.48
Rocket Mortgage, LLC	672	116	17.26	1,051	205	19.51
Homestead Funding Corp.	1,574	271	17.22	2,018	358	17.74
SEFCU Services, LLC	1,727	297	17.20	2,252	431	19.14
Trustco Bank	1,334	229	17.17	1,984	426	21.47
Flagstar Bank, FSB	92	15	16.30	140	28	20.00
Sunmark Federal Credit Union	837	132	15.77	1,235	247	20.00
Ballston Spa National Bank	181	28	15.47	237	40	16.88
Wells Fargo Bank, N.A.	166	24	14.46	411	80	19.46
Catskill Hudson Bank	125	18	14.40	147	20	13.61
Fairway Independent Mortgage Corporation	119	16	13.45	175	34	19.43

**Albany-Schenectady-Troy MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 23.42%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
First National Bank of Scotia	140	18	12.86	169	22	13.02
Nationstar Mortgage LLC	113	14	12.39	181	28	15.47
First New York	561	69	12.30	752	103	13.70
Saratoga National Bank and Trust Company	319	38	11.91	451	56	12.42
KeyBank N.A.	581	68	11.70	984	123	12.50
Citizens Bank, N.A.	695	80	11.51	1,343	211	15.71
Movement Mortgage, LLC	113	13	11.50	158	22	13.92
Broadview Federal Credit Union	2,652	270	10.18	3,821	499	13.06
Pioneer Bank	224	22	9.82	311	33	10.61
Capital Communications Federal Credit Union	857	74	8.63	1,162	126	10.84
The National Bank of Coxsackie	104	8	7.69	189	14	7.41
Glens Falls National Bank and Trust Company	106	8	7.55	155	10	6.45
NBT Bank, N.A.	124	9	7.26	225	31	13.78
The Adirondack Trust Company	103	7	6.80	159	14	8.81
<b>Entire Market</b>	<b>18,632</b>	<b>3,037</b>	<b>16.30</b>	<b>28,849</b>	<b>5,443</b>	<b>18.87</b>

\*Lenders originating 100 or more mortgages in 2022 in the Albany-Schenectady-Troy Metropolitan Statistical Area

### Binghamton MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Manufacturers and Traders Trust Company	350	1	0.29	552	2	0.36
Visions Federal Credit Union	1,009	2	0.20	1,728	2	0.12
Homestead Funding Corp.	451	0	0.00	510	0	0.00
Rocket Mortgage, LLC	310	0	0.00	505	0	0.00
Tioga State Bank	192	0	0.00	232	2	0.86
Broadview Federal Credit Union	157	0	0.00	249	0	0.00
Empower Federal Credit Union	135	0	0.00	197	0	0.00
Citizens Bank, N.A.	132	0	0.00	292	0	0.00
Community Bank, N.A.	109	0	0.00	144	0	0.00
NBT Bank, N.A.	101	0	0.00	161	0	0.00
SEFCU Services, LLC	100	0	0.00	126	0	0.00
<b>Entire Market</b>	<b>4,324</b>	<b>5</b>	<b>0.12</b>	<b>7,086</b>	<b>12</b>	<b>0.17</b>

\*Lenders originating 100 or more mortgages in 2022 in the Binghamton Metropolitan Statistical Area

### Binghamton MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 17.46%)

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Homestead Funding Corp.	412	67	16.26	464	75	16.16
Rocket Mortgage, LLC	223	30	13.45	360	45	12.50
NBT Bank, N.A.	80	10	12.50	133	13	9.77
Citizens Bank, N.A.	126	14	11.11	276	50	18.12
Manufacturers and Traders Trust Company	329	34	10.33	521	69	13.24
Broadview Federal Credit Union	137	14	10.22	220	22	10.00
SEFCU Services, LLC	92	9	9.78	112	11	9.82
Empower Federal Credit Union	128	10	7.81	188	21	11.17
Visions Federal Credit Union	882	58	6.58	1,378	125	9.07
Tioga State Bank	155	10	6.45	170	12	7.06
Community Bank, N.A.	83	4	4.82	111	6	5.41
<b>Entire Market</b>	<b>3,719</b>	<b>420</b>	<b>11.29</b>	<b>5,934</b>	<b>786</b>	<b>13.25</b>

\*Lenders originating 100 or more mortgages in 2022 in the Binghamton Metropolitan Statistical Area

**Buffalo-Cheektowaga MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Five Star Bank	429	55	12.82	505	70	13.86
CrossCountry Mortgage, Inc.	431	49	11.37	581	71	12.22
Bank of America, N.A.	403	43	10.67	1,032	148	14.34
PrimeLending, A PlainsCapital Company	171	17	9.94	211	21	9.95
JPMorgan Chase Bank, N.A.	132	13	9.85	214	26	12.15
Broadview Federal Credit Union	278	27	9.71	404	48	11.88
Manufacturers and Traders Trust Company	3,803	364	9.57	5,168	582	11.26
Nationstar Mortgage LLC	314	30	9.55	439	43	9.79
Evans Bank, N.A.	550	51	9.27	691	64	9.26
Wells Fargo Bank, N.A.	236	21	8.90	521	60	11.52
Movement Mortgage, LLC	150	13	8.67	182	16	8.79
Freedom Mortgage Corporation	116	10	8.62	176	13	7.39
Mortgage Research Center, LLC	107	9	8.41	203	25	12.32
Alden State Bank	147	11	7.48	193	14	7.25
United Shore Financial Services, LLC	1,269	92	7.25	1,473	127	8.62
Everett Financial, Inc.	254	18	7.09	295	23	7.80
Lake Shore Savings Bank	213	15	7.04	271	20	7.38
Western Division Federal Credit Union	204	14	6.86	248	16	6.45
Caliber Home Loans, Inc.	207	14	6.76	287	20	6.97
Rocket Mortgage, LLC	1,757	111	6.32	2,581	223	8.64
Citizens Bank, N.A.	2,302	145	6.30	4,001	341	8.52
LoanDepot.com, LLC	159	10	6.29	240	18	7.50
Premium Mortgage Corporation	1,575	92	5.84	1,749	112	6.40
Community Bank, N.A.	226	13	5.75	291	18	6.19
Home Point Financial Corporation	141	8	5.67	160	9	5.63
KeyBank N.A.	2,077	114	5.49	3,121	242	7.75
Hunt Mortgage Corporation	873	46	5.27	1,028	57	5.54
The Summit Federal Credit Union	175	9	5.14	329	33	10.03
Northwest Bank	1,291	61	4.73	1,773	115	6.49
Niagara's Choice	130	6	4.62	142	6	4.23
Navy Federal Credit Union	114	5	4.39	242	20	8.26
1st Priority Mortgage, Inc.	579	25	4.32	651	27	4.15
CNB Bank	376	14	3.72	493	24	4.87
Great Erie	139	1	0.72	147	1	0.68

### Buffalo-Cheektowaga MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
NVR Mortgage Finance, Inc.	117	0	0.00	163	0	0.00
Bank of Holland	104	0	0.00	141	0	0.00
<b>Entire Market</b>	<b>24,590</b>	<b>1,867</b>	<b>7.59</b>	<b>36,377</b>	<b>3,356</b>	<b>9.23</b>

\*Lenders originating 100 or more mortgages in 2022 in the Buffalo-Cheektowaga Metropolitan Statistical Area

### Buffalo-Cheektowaga MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 25.42%)

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
NVR Mortgage Finance, Inc.	65	28	43.08	94	43	45.74
Mortgage Research Center, LLC	96	29	30.21	186	64	34.41
JPMorgan Chase Bank, N.A.	128	35	27.34	202	68	33.66
Bank of America, N.A.	379	103	27.18	957	275	28.74
CrossCountry Mortgage, Inc.	403	99	24.57	530	144	27.17
Movement Mortgage, LLC	139	32	23.02	168	41	24.40
Five Star Bank	388	83	21.39	460	111	24.13
Wells Fargo Bank, N.A.	218	46	21.10	484	102	21.07
PrimeLending, A PlainsCapital Company	169	33	19.53	203	40	19.70
Nationstar Mortgage LLC	242	46	19.01	331	60	18.13
Freedom Mortgage Corporation	114	21	18.42	171	31	18.13
Navy Federal Credit Union	104	19	18.27	220	51	23.18
Manufacturers and Traders Trust Company	3,577	573	16.02	4,847	921	19.00
Broadview Federal Credit Union	253	40	15.81	367	72	19.62
Rocket Mortgage, LLC	1,287	202	15.70	1,888	342	18.11
Hunt Mortgage Corporation	841	129	15.34	987	162	16.41
Everett Financial, Inc.	157	23	14.65	184	30	16.30
LoanDepot.com, LLC	123	18	14.63	172	32	18.60
United Shore Financial Services, LLC	1,165	155	13.30	1,337	202	15.11
Evans Bank, N.A.	510	65	12.75	638	87	13.64
1st Priority Mortgage, Inc.	576	68	11.81	647	82	12.67
Premium Mortgage Corporation	1,447	169	11.68	1,609	206	12.80
Niagara's Choice	128	13	10.16	140	17	12.14



**Buffalo-Cheektowaga MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 25.42%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Citizens Bank, N.A.	2,149	218	10.14	3,705	528	14.25
KeyBank N.A.	1,717	165	9.61	2,630	328	12.47
Northwest Bank	1,140	109	9.56	1,557	181	11.62
The Summit Federal Credit Union	159	14	8.81	299	49	16.39
Community Bank, N.A.	213	16	7.51	275	21	7.64
Caliber Home Loans, Inc.	198	14	7.07	272	22	8.09
CNB Bank	333	20	6.01	436	37	8.49
Home Point Financial Corporation	135	8	5.93	153	9	5.88
Western Division Federal Credit Union	204	11	5.39	247	17	6.88
Lake Shore Savings Bank	157	7	4.46	205	15	7.32
Bank of Holland	93	3	3.23	129	4	3.10
Alden State Bank	94	2	2.13	130	6	4.62
Great Erie	138	1	0.72	146	1	0.68
<b>Entire Market</b>	<b>21,650</b>	<b>3,107</b>	<b>14.35</b>	<b>31,777</b>	<b>5,509</b>	<b>17.34</b>

\*Lenders originating 100 or more mortgages in 2022 in the Buffalo-Cheektowaga Metropolitan Statistical Area

**Elmira MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Corning Credit Union	391	0	0.00	530	0	0.00
First Heritage Federal Credit Union	216	0	0.00	292	0	0.00
Community Bank, N.A.	123	0	0.00	166	0	0.00
Movement Mortgage, LLC	122	0	0.00	159	0	0.00
Chemung Canal Trust Company	100	0	0.00	138	0	0.00
<b>Entire Market</b>	<b>1,699</b>	<b>0</b>	<b>0.00</b>	<b>2,585</b>	<b>0</b>	<b>0.00</b>

\*Lenders originating 100 or more mortgages in 2022 in the Elmira Metropolitan Statistical Area

**Elmira MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 16.40%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Chemung Canal Trust Company	87	6	6.90	118	10	8.47
Corning Credit Union	353	21	5.95	478	27	5.65
First Heritage Federal Credit Union	186	11	5.91	260	20	7.69
Community Bank, N.A.	104	6	5.77	141	14	9.93
Movement Mortgage, LLC	117	6	5.13	151	13	8.61
<b>Entire Market</b>	<b>1,496</b>	<b>117</b>	<b>7.82</b>	<b>2,262</b>	<b>203</b>	<b>8.97</b>

\*Lenders originating 100 or more mortgages in 2022 in the Elmira Metropolitan Statistical Area

**Glens Falls MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Glens Falls National Bank and Trust Company	429	0	0.00	673	0	0.00
Homestead Funding Corp.	309	0	0.00	398	0	0.00
Rocket Mortgage, LLC	210	0	0.00	328	0	0.00
Trustco Bank	149	0	0.00	246	0	0.00
Citizens Bank, N.A.	134	0	0.00	257	0	0.00
Hudson River Community	132	0	0.00	187	0	0.00
TCT Federal Credit Union	109	0	0.00	154	0	0.00
<b>Entire Market</b>	<b>2,847</b>	<b>0</b>	<b>0.00</b>	<b>4,698</b>	<b>0</b>	<b>0.00</b>

\*Lenders originating 100 or more mortgages in 2022 in the Glens Falls Metropolitan Statistical Area

**Glens Falls MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 9.48%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Rocket Mortgage, LLC	157	10	6.37	238	15	6.30
Citizens Bank, N.A.	130	8	6.15	238	13	5.46
Trustco Bank	136	7	5.15	217	8	3.69
Glens Falls National Bank and Trust Company	394	20	5.08	611	34	5.56
Homestead Funding Corp.	269	12	4.46	341	18	5.28
Hudson River Community	129	3	2.33	183	10	5.46
TCT Federal Credit Union	108	1	0.93	152	2	1.32
<b>Entire Market</b>	<b>2,473</b>	<b>126</b>	<b>5.10</b>	<b>4,072</b>	<b>233</b>	<b>5.72</b>

\*Lenders originating 100 or more mortgages in 2022 in the Glens Falls Metropolitan Statistical Area

**Ithaca MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
CFCU Community Credit Union	346	2	0.58	381	2	0.52
Tompkins Trust Company	232	1	0.43	260	3	1.15
Community Bank, N.A.	120	0	0.00	146	0	0.00
<b>Entire Market</b>	<b>1,362</b>	<b>3</b>	<b>0.22</b>	<b>1,821</b>	<b>6</b>	<b>0.33</b>

\*Lenders originating 100 or more mortgages in 2022 in the Ithaca Metropolitan Statistical Area

**Ithaca MSA Mortgage Lending to Minority Borrowers 2022 (25.41%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Community Bank, N.A.	89	14	15.73	110	16	14.55
Tompkins Trust Company	211	34	16.11	234	40	17.09
CFCU Community Credit Union	281	34	12.10	309	40	12.94
<b>Entire Market</b>	<b>1,153</b>	<b>167</b>	<b>14.48</b>	<b>1,549</b>	<b>240</b>	<b>15.49</b>

\*Lenders originating 100 or more mortgages in 2022 in the Ithaca Metropolitan Statistical Area

### Kingston MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Rocket Mortgage, LLC	310	16	5.16	440	23	5.23
Mid-Hudson Valley	336	17	5.06	446	23	5.16
KeyBank N.A.	120	6	5.00	206	10	4.85
Wells Fargo Bank, N.A.	101	5	4.95	175	7	4.00
Ulster Savings Bank	493	23	4.67	610	31	5.08
PrimeLending, A PlainsCapital Company	130	5	3.85	180	7	3.89
Homestead Funding Corp.	188	7	3.72	233	10	4.29
Citizens Bank, N.A.	127	4	3.15	261	10	3.83
Rondout Savings Bank	224	6	2.68	302	8	2.65
Manufacturers and Traders Trust Company	117	3	2.56	207	5	2.42
Hudson Valley Credit Union	393	8	2.04	729	15	2.06
<b>Entire Market</b>	<b>4,208</b>	<b>199</b>	<b>4.73</b>	<b>6,706</b>	<b>339</b>	<b>5.06</b>

\*Lenders originating 100 or more mortgages in 2022 in the Kingston Metropolitan Statistical Area

### Kingston MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 21.20%)

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
PrimeLending, A PlainsCapital Company	114	25	21.93	154	36	23.38
Wells Fargo Bank, N.A.	90	16	17.78	150	34	22.67
Homestead Funding Corp.	166	26	15.66	202	33	16.34
Citizens Bank, N.A.	108	15	13.89	223	37	16.59
Rocket Mortgage, LLC	219	29	13.24	316	48	15.19
Rondout Savings Bank	164	20	12.20	225	30	13.33
Ulster Savings Bank	455	55	12.09	539	64	11.87
Hudson Valley Credit Union	332	40	12.05	610	92	15.08
Mid-Hudson Valley	181	20	11.05	249	29	11.65
KeyBank N.A.	99	10	10.10	165	17	10.30
Manufacturers and Traders Trust Company	108	4	3.70	188	24	12.77
<b>Entire Market</b>	<b>3,364</b>	<b>507</b>	<b>15.07</b>	<b>5,355</b>	<b>919</b>	<b>17.16</b>

\*Lenders originating 100 or more mortgages in 2022 in the Kingston Metropolitan Statistical Area

**Nassau County-Suffolk County MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Municipal Credit Union	199	88	44.22	447	215	48.10
The Federal Savings Bank	379	148	39.05	652	257	39.42
A&D Mortgage LLC	355	135	38.03	543	200	36.83
East Coast Capital Corp.	508	184	36.22	788	307	38.96
US Mortgage Corporation	188	62	32.98	286	85	29.72
UNMB Home Loans Inc.	341	110	32.26	481	163	33.89
Quontic Bank	546	170	31.14	819	258	31.50
Nationwide Mortgage Bankers, Inc.	1,216	369	30.35	1,927	639	33.16
United Mortgage Corp.	732	208	28.42	999	317	31.73
Metro City Bank	205	57	27.80	229	62	27.07
Reliance First Capital, LLC	170	47	27.65	215	63	29.30
Cardinal Financial Company, Limited Partnership	1,082	299	27.63	1,818	548	30.14
Flagstar Bank, FSB	348	95	27.30	702	223	31.77
Meadowbrook Financial Mortgage Bankers Corp.	595	161	27.06	1,038	321	30.92
LoanDepot.com, LLC	1,128	305	27.04	1,716	481	28.03
Nationstar Mortgage LLC	732	195	26.64	1,077	296	27.48
Freedom Mortgage Corporation	192	50	26.04	456	163	35.75
United Shore Financial Services, LLC	2,474	630	25.46	3,305	897	27.14
Finance of America Reverse LLC	210	51	24.29	309	70	22.65
FM Home Loans, LLC	234	56	23.93	345	80	23.19
Cathay Bank	198	47	23.74	269	68	25.28
Jet Direct Funding Corp.	274	65	23.72	427	98	22.95
Rocket Mortgage, LLC	2,983	688	23.06	4,510	1,123	24.90
Caliber Home Loans, Inc.	696	160	22.99	1,262	354	28.05
Cliffco, Inc.	454	103	22.69	640	144	22.50
Newrez LLC	258	58	22.48	1,283	408	31.80
Lynx Mortgage Bank LLC	206	46	22.33	249	52	20.88
Plaza Home Mortgage, Inc.	242	54	22.31	372	100	26.88
Contour Mortgage Corporation	1,304	289	22.16	1,836	453	24.67
Fairway Independent Mortgage Corporation	345	76	22.03	462	107	23.16
Finance of America Mortgage LLC	463	101	21.81	761	184	24.18
Pentagon Federal Credit Union	168	36	21.43	427	115	26.93
Manufacturers and Traders Trust Company	851	177	20.80	1,494	329	22.02
Navy Federal Credit Union	194	40	20.62	445	119	26.74

**Nassau County-Suffolk County MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Homebridge Financial Services, Inc.	607	113	18.62	865	175	20.23
Home Point Financial Corporation	554	102	18.41	755	162	21.46
Roundpoint Mortgage Servicing Corporation	847	150	17.71	1,101	199	18.07
TD Bank, N.A.	1,944	331	17.03	3,496	809	23.14
JPMorgan Chase Bank, N.A.	3,350	568	16.96	4,595	823	17.91
Mid-Island Mortgage Corp.	230	38	16.52	327	74	22.63
Jovia Financial Credit Union	2,208	363	16.44	4,099	870	21.22
CrossCountry Mortgage, Inc.	1,193	188	15.76	1,973	382	19.36
Ridgewood Savings Bank	236	35	14.83	348	56	16.09
Bank of America, N.A.	1,668	236	14.15	4,227	901	21.32
Discover Bank	269	38	14.13	2,185	448	20.50
Wells Fargo Bank, N.A.	2,112	291	13.78	3,656	626	17.12
Bethpage Federal Credit Union	5,367	724	13.49	10,433	1,907	18.28
Citizens Bank, N.A.	2,664	342	12.84	4,867	792	16.27
NJ Lenders Corp.	208	26	12.50	255	35	13.73
Citibank, N.A.	1,031	128	12.42	1,547	247	15.97
Hartford Funding, Ltd.	168	20	11.90	298	61	20.47
Suffolk Federal Credit Union	932	104	11.16	1,798	256	14.24
Valley National Bank	510	55	10.78	686	78	11.37
Continental Mortgage Bankers, Inc.	208	22	10.58	269	29	10.78
PNC Bank, N.A.	570	60	10.53	1,044	127	12.16
Embrace Home Loans, Inc.	1,144	120	10.49	1,644	221	13.44
Guaranteed Rate, Inc.	309	32	10.36	528	72	13.64
Webster Bank, N.A.	272	28	10.29	400	48	12.00
Island Federal Credit Union	558	53	9.50	990	121	12.22
Teachers Federal Credit Union	2,874	262	9.12	3,792	414	10.92
U.S. Bank N.A.	445	31	6.97	909	102	11.22
Morgan Stanley Private Bank, N.A.	379	18	4.75	494	22	4.45
First Republic Bank	598	25	4.18	710	35	4.93
<b>Entire Market</b>	<b>60,251</b>	<b>11,183</b>	<b>18.56</b>	<b>103,031</b>	<b>22,449</b>	<b>21.79</b>

\*Lenders originating 150 or more mortgages in 2022 in the Nassau County-Suffolk County Metropolitan Statistical Area

**Nassau County-Suffolk County MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 33.29%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Cathay Bank	193	191	98.96	261	256	98.08
Metro City Bank	202	197	97.52	226	219	96.90
Quontic Bank	495	399	80.61	727	573	78.82
The Federal Savings Bank	323	237	73.37	539	393	72.91
Municipal Credit Union	148	106	71.62	329	257	78.12
East Coast Capital Corp.	508	333	65.55	788	534	67.77
A&D Mortgage LLC	295	191	64.75	445	284	63.82
UNMB Home Loans Inc.	334	202	60.48	468	295	63.03
Nationwide Mortgage Bankers, Inc.	1,118	634	56.71	1,765	1,016	57.56
United Mortgage Corp.	724	380	52.49	968	514	53.10
Jet Direct Funding Corp.	266	135	50.75	404	205	50.74
Cardinal Financial Company, Limited Partnership	900	446	49.56	1,504	764	50.80
Flagstar Bank, FSB	287	139	48.43	586	325	55.46
United Shore Financial Services, LLC	2,043	983	48.12	2,756	1,381	50.11
Contour Mortgage Corporation	1,056	508	48.11	1,489	753	50.57
Navy Federal Credit Union	159	74	46.54	374	195	52.14
Homebridge Financial Services, Inc.	510	236	46.27	726	351	48.35
Meadowbrook Financial Mortgage Bankers Corp.	562	255	45.37	939	433	46.11
Caliber Home Loans, Inc.	578	257	44.46	1,052	507	48.19
Plaza Home Mortgage, Inc.	208	92	44.23	313	153	48.88
US Mortgage Corporation	188	83	44.15	286	121	42.31
NJ Lenders Corp.	201	87	43.28	246	114	46.34
Home Point Financial Corporation	489	208	42.54	667	304	45.58
Cliffco, Inc.	430	178	41.40	599	252	42.07
LoanDepot.com, LLC	812	329	40.52	1,212	520	42.90
Freedom Mortgage Corporation	167	67	40.12	389	196	50.39
Pentagon Federal Credit Union	116	45	38.79	252	98	38.89
Lynx Mortgage Bank LLC	202	78	38.61	239	90	37.66
Mid-Island Mortgage Corp.	146	53	36.30	214	84	39.25
JPMorgan Chase Bank, N.A.	3,063	1,082	35.32	4,232	1,507	35.61
Finance of America Mortgage LLC	371	129	34.77	607	219	36.08
Reliance First Capital, LLC	131	45	34.35	167	62	37.13
Fairway Independent Mortgage Corporation	306	104	33.99	402	143	35.57
CrossCountry Mortgage, Inc.	1,058	353	33.36	1,699	628	36.96



**Nassau County-Suffolk County MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 33.29%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Rocket Mortgage, LLC	2,141	705	32.93	3,185	1,109	34.82
Citibank, N.A.	793	256	32.28	1,210	434	35.87
Manufacturers and Traders Trust Company	754	235	31.17	1,310	475	36.26
Roundpoint Mortgage Servicing Corporation	610	190	31.15	786	264	33.59
Discover Bank	224	69	30.80	1,740	733	42.13
Nationstar Mortgage LLC	545	157	28.81	807	267	33.09
Valley National Bank	462	133	28.79	615	180	29.27
TD Bank, N.A.	1,628	453	27.83	2,908	1,006	34.59
Wells Fargo Bank, N.A.	1,820	505	27.75	3,112	1,022	32.84
Newrez LLC	210	58	27.62	1,079	451	41.80
Citizens Bank, N.A.	2,222	613	27.59	4,096	1,338	32.67
Jovia Financial Credit Union	1,939	534	27.54	3,530	1,199	33.97
PNC Bank, N.A.	401	101	25.19	737	217	29.44
Bank of America, N.A.	1,491	373	25.02	3,697	1,340	36.25
Guaranteed Rate, Inc.	270	64	23.70	447	119	26.62
Continental Mortgage Bankers, Inc.	207	47	22.71	268	60	22.39
Hartford Funding, Ltd.	168	37	22.02	297	89	29.97
Bethpage Federal Credit Union	4,120	885	21.48	8,043	2,279	28.34
Embrace Home Loans, Inc.	1,010	214	21.19	1,441	356	24.71
FM Home Loans, LLC	203	42	20.69	286	53	18.53
First Republic Bank	476	97	20.38	566	115	20.32
Teachers Federal Credit Union	2,617	533	20.37	3,403	780	22.92
U.S. Bank N.A.	369	72	19.51	753	179	23.77
Ridgewood Savings Bank	218	38	17.43	320	72	22.50
Suffolk Federal Credit Union	859	142	16.53	1,638	418	25.52
Island Federal Credit Union	558	88	15.77	978	196	20.04
Webster Bank, N.A.	223	31	13.90	328	59	17.99
Finance of America Reverse LLC	201	22	10.95	284	35	12.32
Morgan Stanley Private Bank, N.A.	313	29	9.27	403	40	9.93
<b>Entire Market</b>	<b>50,696</b>	<b>17,743</b>	<b>35.00</b>	<b>85,514</b>	<b>32,785</b>	<b>38.34</b>

\*Lenders originating 150 or more mortgages in 2022 in the Nassau County-Suffolk County Metropolitan Statistical Area

### Nassau County Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
The Federal Savings Bank	127	73	57.48	222	121	54.50
East Coast Capital Corp.	188	94	50.00	295	152	51.53
Municipal Credit Union	140	69	49.29	321	184	57.32
A&D Mortgage LLC	166	77	46.39	257	117	45.53
UNMB Home Loans Inc.	119	55	46.22	173	83	47.98
United Mortgage Corp.	252	109	43.25	347	166	47.84
Nationwide Mortgage Bankers, Inc.	482	193	40.04	786	346	44.02
Nationstar Mortgage LLC	310	123	39.68	445	177	39.78
Cardinal Financial Company, Limited Partnership	268	106	39.55	528	229	43.37
LoanDepot.com, LLC	474	179	37.76	684	266	38.89
Caliber Home Loans, Inc.	306	112	36.60	544	218	40.07
Flagstar Bank, FSB	192	69	35.94	356	153	42.98
Rocket Mortgage, LLC	1,178	423	35.91	1,782	692	38.83
Meadowbrook Financial Mortgage Bankers Corp.	266	95	35.71	512	207	40.43
Roundpoint Mortgage Servicing Corporation	220	76	34.55	283	99	34.98
United Shore Financial Services, LLC	1,076	370	34.39	1,464	531	36.27
Quontic Bank	238	81	34.03	363	132	36.36
Cliffco, Inc.	212	72	33.96	301	98	32.56
Home Point Financial Corporation	222	73	32.88	316	117	37.03
Homebridge Financial Services, Inc.	236	77	32.63	342	112	32.75
Metro City Bank	170	55	32.35	185	60	32.43
Manufacturers and Traders Trust Company	264	79	29.92	472	152	32.20
Contour Mortgage Corporation	501	146	29.14	745	241	32.35
Finance of America Mortgage LLC	229	66	28.82	407	128	31.45
FM Home Loans, LLC	196	54	27.55	289	75	25.95
Lynx Mortgage Bank LLC	123	32	26.02	153	38	24.84
Cathay Bank	173	45	26.01	225	63	28.00
TD Bank, N.A.	1,021	265	25.95	1,823	591	32.42
Discover Bank	108	28	25.93	918	279	30.39
JPMorgan Chase Bank, N.A.	1,646	405	24.61	2,247	593	26.39
Fairway Independent Mortgage Corporation	201	49	24.38	265	69	26.04
CrossCountry Mortgage, Inc.	492	114	23.17	811	223	27.50
Ridgewood Savings Bank	113	25	22.12	169	40	23.67
Embrace Home Loans, Inc.	338	71	21.01	532	130	24.44

**Nassau County Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Wells Fargo Bank, N.A.	1,091	227	20.81	1,834	446	24.32
Bank of America, N.A.	770	158	20.52	1,870	523	27.97
Jovia Financial Credit Union	1,458	296	20.30	2,653	668	25.18
Bethpage Federal Credit Union	2,523	505	20.02	4,973	1,295	26.04
Citizens Bank, N.A.	1,282	250	19.50	2,342	581	24.81
Citibank, N.A.	559	108	19.32	836	192	22.97
Valley National Bank	187	32	17.11	260	49	18.85
Guaranteed Rate, Inc.	138	23	16.67	246	48	19.51
PNC Bank, N.A.	346	53	15.32	606	110	18.15
Teachers Federal Credit Union	415	62	14.94	606	115	18.98
Webster Bank, N.A.	160	21	13.13	225	35	15.56
U.S. Bank N.A.	166	19	11.45	367	64	17.44
Island Federal Credit Union	126	14	11.11	255	49	19.22
Morgan Stanley Private Bank, N.A.	146	10	6.85	190	12	6.32
First Republic Bank	268	15	5.60	309	21	6.80
<b>Entire Market</b>	<b>25,874</b>	<b>7,001</b>	<b>27.06</b>	<b>44,949</b>	<b>13,967</b>	<b>31.07</b>

\*Lenders originating 100 or more mortgages in 2022 in Nassau County

**Nassau County Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 38.07%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Cathay Bank	169	167	98.82	218	216	99.08
Metro City Bank	168	164	97.62	183	179	97.81
Quontic Bank	216	178	82.41	320	255	79.69
A&D Mortgage LLC	140	102	72.86	215	153	71.16
Municipal Credit Union	104	75	72.12	240	193	80.42
East Coast Capital Corp.	188	130	69.15	295	204	69.15
The Federal Savings Bank	108	71	65.74	175	113	64.57
United Mortgage Corp.	249	156	62.65	336	213	63.39
Homebridge Financial Services, Inc.	216	132	61.11	307	192	62.54
UNMB Home Loans Inc.	113	69	61.06	163	109	66.87
Nationwide Mortgage Bankers, Inc.	441	261	59.18	713	427	59.89
Cardinal Financial Company, Limited Partnership	223	129	57.85	440	251	57.05
United Shore Financial Services, LLC	910	515	56.59	1,247	721	57.82
Caliber Home Loans, Inc.	256	133	51.95	461	250	54.23
Flagstar Bank, FSB	158	82	51.90	293	166	56.66
Home Point Financial Corporation	194	95	48.97	278	147	52.88
Meadowbrook Financial Mortgage Bankers Corp.	246	119	48.37	449	221	49.22
JPMorgan Chase Bank, N.A.	1,539	727	47.24	2,107	992	47.08
Contour Mortgage Corporation	427	201	47.07	628	318	50.64
LoanDepot.com, LLC	346	158	45.66	493	238	48.28
Rocket Mortgage, LLC	827	357	43.17	1,241	580	46.74
Cliffco, Inc.	199	82	41.21	278	116	41.73
Manufacturers and Traders Trust Company	227	93	40.97	400	181	45.25
Citibank, N.A.	464	189	40.73	687	303	44.10
Valley National Bank	161	65	40.37	223	85	38.12
Roundpoint Mortgage Servicing Corporation	161	64	39.75	211	89	42.18
Nationstar Mortgage LLC	226	89	39.38	320	138	43.13
Lynx Mortgage Bank LLC	120	45	37.50	145	54	37.24
TD Bank, N.A.	849	316	37.22	1,487	642	43.17
Finance of America Mortgage LLC	201	74	36.82	341	128	37.54
Citizens Bank, N.A.	1,029	368	35.76	1,916	813	42.43
Discover Bank	90	32	35.56	707	363	51.34
Wells Fargo Bank, N.A.	928	327	35.24	1,542	627	40.66
CrossCountry Mortgage, Inc.	432	151	34.95	696	283	40.66

**Nassau County Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 38.07%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Fairway Independent Mortgage Corporation	178	60	33.71	228	84	36.84
PNC Bank, N.A.	238	75	31.51	407	146	35.87
U.S. Bank N.A.	137	43	31.39	297	103	34.68
Bank of America, N.A.	701	212	30.24	1,632	657	40.26
Jovia Financial Credit Union	1,289	381	29.56	2,289	793	34.64
Embrace Home Loans, Inc.	292	85	29.11	450	152	33.78
Teachers Federal Credit Union	374	108	28.88	538	167	31.04
Bethpage Federal Credit Union	1,928	548	28.42	3,819	1,344	35.19
Guaranteed Rate, Inc.	117	31	26.50	200	61	30.50
First Republic Bank	216	51	23.61	248	62	25.00
Ridgewood Savings Bank	103	23	22.33	155	43	27.74
Island Federal Credit Union	126	23	18.25	251	65	25.90
FM Home Loans, LLC	168	29	17.26	238	39	16.39
Webster Bank, N.A.	127	21	16.54	176	42	23.86
Morgan Stanley Private Bank, N.A.	117	11	9.40	154	15	9.74
<b>Entire Market</b>	<b>21,716</b>	<b>9,309</b>	<b>42.87</b>	<b>37,051</b>	<b>17,030</b>	<b>45.96</b>

\*Lenders originating 100 or more mortgages in 2022 in Nassau County

### Suffolk County Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
A&D Mortgage LLC	189	58	30.69	286	83	29.02
The Federal Savings Bank	252	75	29.76	430	136	31.63
Quontic Bank	308	89	28.90	456	126	27.63
East Coast Capital Corp.	320	90	28.13	493	155	31.44
UNMB Home Loans Inc.	222	55	24.77	308	80	25.97
Nationwide Mortgage Bankers, Inc.	734	176	23.98	1,141	293	25.68
Cardinal Financial Company, Limited Partnership	814	193	23.71	1,290	319	24.73
United Mortgage Corp.	480	99	20.63	652	151	23.16
US Mortgage Corporation	112	23	20.54	167	27	16.17
Meadowbrook Financial Mortgage Bankers Corp.	329	66	20.06	526	114	21.67
Reliance First Capital, LLC	103	20	19.42	129	25	19.38
LoanDepot.com, LLC	654	126	19.27	1,032	215	20.83
Fairway Independent Mortgage Corporation	144	27	18.75	197	38	19.29
United Shore Financial Services, LLC	1,398	260	18.60	1,841	366	19.88
Contour Mortgage Corporation	803	143	17.81	1,091	212	19.43
Nationstar Mortgage LLC	422	72	17.06	632	119	18.83
Finance of America Reverse LLC	129	22	17.05	190	26	13.68
Manufacturers and Traders Trust Company	587	98	16.70	1,022	177	17.32
Flagstar Bank, FSB	156	26	16.67	346	70	20.23
Plaza Home Mortgage, Inc.	159	24	15.09	237	51	21.52
Finance of America Mortgage LLC	234	35	14.96	354	56	15.82
Rocket Mortgage, LLC	1,805	265	14.68	2,728	431	15.80
Jet Direct Funding Corp.	212	31	14.62	323	49	15.17
Freedom Mortgage Corporation	131	19	14.50	305	69	22.62
Newrez LLC	160	21	13.13	752	168	22.34
Cliffco, Inc.	242	31	12.81	339	46	13.57
Caliber Home Loans, Inc.	390	48	12.31	718	136	18.94
Navy Federal Credit Union	108	13	12.04	255	45	17.65
Roundpoint Mortgage Servicing Corporation	627	74	11.80	818	100	12.22
NJ Lenders Corp.	179	20	11.17	211	26	12.32
Suffolk Federal Credit Union	881	93	10.56	1,676	224	13.37
CrossCountry Mortgage, Inc.	701	74	10.56	1,162	159	13.68
Mid-Island Mortgage Corp.	136	14	10.29	185	29	15.68
Homebridge Financial Services, Inc.	371	36	9.70	523	63	12.05

### Suffolk County Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
JPMorgan Chase Bank, N.A.	1,704	163	9.57	2,348	230	9.80
Island Federal Credit Union	432	39	9.03	735	72	9.80
Jovia Financial Credit Union	750	67	8.93	1,446	202	13.97
Home Point Financial Corporation	332	29	8.73	439	45	10.25
Bank of America, N.A.	898	78	8.69	2,357	378	16.04
Teachers Federal Credit Union	2,459	200	8.13	3,186	299	9.38
Ridgewood Savings Bank	123	10	8.13	179	16	8.94
Bethpage Federal Credit Union	2,844	219	7.70	5,460	612	11.21
TD Bank, N.A.	923	66	7.15	1,673	218	13.03
Valley National Bank	323	23	7.12	426	29	6.81
Hartford Funding, Ltd.	113	8	7.08	188	26	13.83
Evolve Bank & Trust	100	7	7.00	114	8	7.02
Citizens Bank, N.A.	1,382	92	6.66	2,525	211	8.36
Wells Fargo Bank, N.A.	1,021	64	6.27	1,822	180	9.88
Webster Bank, N.A.	112	7	6.25	175	13	7.43
Discover Bank	161	10	6.21	1,267	169	13.34
Embrace Home Loans, Inc.	806	49	6.08	1,112	91	8.18
Guaranteed Rate, Inc.	171	9	5.26	282	24	8.51
Continental Mortgage Bankers, Inc.	134	7	5.22	173	9	5.20
U.S. Bank N.A.	279	12	4.30	542	38	7.01
Citibank, N.A.	472	20	4.24	711	55	7.74
Morgan Stanley Private Bank, N.A.	233	8	3.43	304	10	3.29
PNC Bank, N.A.	224	7	3.13	438	17	3.88
First Republic Bank	330	10	3.03	401	14	3.49
<b>Entire Market</b>	<b>34,385</b>	<b>4,183</b>	<b>12.17</b>	<b>58,090</b>	<b>8,483</b>	<b>14.60</b>

\*Lenders originating 100 or more mortgages in 2022 in Suffolk County

**Suffolk County Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 28.86%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Quontic Bank	279	221	79.21	407	318	78.13
The Federal Savings Bank	215	166	77.21	364	280	76.92
East Coast Capital Corp.	320	203	63.44	493	330	66.94
UNMB Home Loans Inc.	221	133	60.18	305	186	60.98
A&D Mortgage LLC	155	89	57.42	230	131	56.96
Nationwide Mortgage Bankers, Inc.	677	373	55.10	1,052	589	55.99
Contour Mortgage Corporation	629	307	48.81	861	435	50.52
United Mortgage Corp.	475	224	47.16	632	301	47.63
Cardinal Financial Company, Limited Partnership	677	317	46.82	1,064	513	48.21
NJ Lenders Corp.	174	79	45.40	205	100	48.78
Flagstar Bank, FSB	129	57	44.19	293	159	54.27
Jet Direct Funding Corp.	204	89	43.63	303	134	44.22
Meadowbrook Financial Mortgage Bankers Corp.	316	136	43.04	490	212	43.27
Cliffco, Inc.	231	96	41.56	321	136	42.37
United Shore Financial Services, LLC	1,133	468	41.31	1,509	660	43.74
Navy Federal Credit Union	94	38	40.43	219	100	45.66
Plaza Home Mortgage, Inc.	134	52	38.81	197	88	44.67
Caliber Home Loans, Inc.	322	124	38.51	591	257	43.49
Home Point Financial Corporation	295	113	38.31	389	157	40.36
LoanDepot.com, LLC	466	171	36.70	719	282	39.22
Homebridge Financial Services, Inc.	294	104	35.37	419	159	37.95
Freedom Mortgage Corporation	114	40	35.09	261	114	43.68
Fairway Independent Mortgage Corporation	128	44	34.38	174	59	33.91
Mid-Island Mortgage Corp.	89	29	32.58	129	46	35.66
Finance of America Mortgage LLC	170	55	32.35	266	91	34.21
CrossCountry Mortgage, Inc.	626	202	32.27	1,003	345	34.40
US Mortgage Corporation	112	36	32.14	167	51	30.54
Roundpoint Mortgage Servicing Corporation	449	126	28.06	575	175	30.43
Reliance First Capital, LLC	86	24	27.91	108	32	29.63
Discover Bank	134	37	27.61	1,033	370	35.82
Manufacturers and Traders Trust Company	527	142	26.94	910	294	32.31
Rocket Mortgage, LLC	1,314	348	26.48	1,944	529	27.21
Jovia Financial Credit Union	650	153	23.54	1,241	406	32.72
JPMorgan Chase Bank, N.A.	1,524	355	23.29	2,125	515	24.24



**Suffolk County Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 28.86%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Newrez LLC	131	30	22.90	636	231	36.32
Valley National Bank	301	68	22.59	392	95	24.23
Hartford Funding, Ltd.	113	25	22.12	187	56	29.95
Guaranteed Rate, Inc.	153	33	21.57	247	58	23.48
Nationstar Mortgage LLC	319	68	21.32	487	129	26.49
Citizens Bank, N.A.	1,193	245	20.54	2,180	525	24.08
Bank of America, N.A.	790	161	20.38	2,065	683	33.08
Citibank, N.A.	329	67	20.36	523	131	25.05
Wells Fargo Bank, N.A.	892	178	19.96	1,570	395	25.16
Teachers Federal Credit Union	2,243	425	18.95	2,865	613	21.40
Evolve Bank & Trust	100	18	18.00	113	21	18.58
Embrace Home Loans, Inc.	718	129	17.97	991	204	20.59
First Republic Bank	260	46	17.69	318	53	16.67
TD Bank, N.A.	779	137	17.59	1,421	364	25.62
Suffolk Federal Credit Union	814	130	15.97	1,532	379	24.74
PNC Bank, N.A.	163	26	15.95	330	71	21.52
Continental Mortgage Bankers, Inc.	134	21	15.67	173	26	15.03
Bethpage Federal Credit Union	2,192	337	15.37	4,224	935	22.14
Island Federal Credit Union	432	65	15.05	727	131	18.02
Ridgewood Savings Bank	115	15	13.04	165	29	17.58
U.S. Bank N.A.	232	29	12.50	456	76	16.67
Finance of America Reverse LLC	124	14	11.29	176	20	11.36
Webster Bank, N.A.	96	10	10.42	152	17	11.18
Morgan Stanley Private Bank, N.A.	196	18	9.18	249	25	10.04
<b>Entire Market</b>	<b>28,980</b>	<b>8,434</b>	<b>29.10</b>	<b>48,463</b>	<b>15,755</b>	<b>32.51</b>

\*Lenders originating 100 or more mortgages in 2022 in Suffolk County

**New York-Jersey City-White Plains MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Meadowbrook Financial Mortgage Bankers Corp.	426	337	79.11	850	676	79.53
United Mortgage Corp.	437	336	76.89	700	536	76.57
Nationwide Mortgage Bankers, Inc.	845	633	74.91	1,562	1,179	75.48
East West Bank	2,401	1,730	72.05	2,766	2,005	72.49
Contour Mortgage Corporation	536	376	70.15	917	679	74.05
Cathay Bank	645	449	69.61	800	555	69.38
The Federal Savings Bank	598	416	69.57	1,091	750	68.74
Metro City Bank	561	371	66.13	658	432	65.65
Municipal Credit Union	785	511	65.10	1,889	1,325	70.14
A&D Mortgage LLC	536	348	64.93	903	575	63.68
UNMB Home Loans Inc.	648	420	64.81	1,015	677	66.70
Summit Mortgage Bankers Inc.	486	303	62.35	619	399	64.46
Quontic Bank	804	488	60.70	1,301	793	60.95
Cardinal Financial Company, Limited Partnership	617	370	59.97	1,377	864	62.75
Homebridge Financial Services, Inc.	1,361	814	59.81	1,960	1,199	61.17
Flagstar Bank, FSB	1,322	779	58.93	2,096	1,253	59.78
Roundpoint Mortgage Servicing Corporation	849	498	58.66	1,270	759	59.76
Nationstar Mortgage LLC	1,174	644	54.86	1,900	1,125	59.21
Newrez LLC	588	317	53.91	3,000	1,850	61.67
Rocket Mortgage, LLC	5,588	2,803	50.16	8,725	4,596	52.68
United Shore Financial Services, LLC	5,051	2,521	49.91	7,314	3,790	51.82
Absolute Home Mortgage Corporation	474	236	49.79	844	432	51.18
Caliber Home Loans, Inc.	1,440	715	49.65	2,881	1,580	54.84
Fairway Independent Mortgage Corporation	572	282	49.30	949	476	50.16
Kearny Bank	404	193	47.77	533	256	48.03
Royal Business Bank	562	264	46.98	784	403	51.40
Better Mortgage Corporation	485	223	45.98	1,081	511	47.27
Finance of America Mortgage LLC	1,124	515	45.82	1,887	898	47.59
LoanDepot.com, LLC	4,288	1,943	45.31	6,262	3,021	48.24
Ridgewood Savings Bank	553	249	45.03	941	423	44.95
Home Point Financial Corporation	1,379	615	44.60	2,058	995	48.35
CrossCountry Mortgage, Inc.	2,838	1,251	44.08	4,799	2,348	48.93
Bethpage Federal Credit Union	1,106	485	43.85	2,546	1,385	54.40
Manufacturers and Traders Trust Company	1,532	663	43.28	2,909	1,458	50.12

### New York-Jersey City-White Plains MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
JPMorgan Chase Bank, N.A.	10,412	4,464	42.87	14,453	6,477	44.81
United Nations Federal Credit Union	436	177	40.60	574	251	43.73
TD Bank, N.A.	4,867	1,943	39.92	9,935	4,812	48.43
FM Home Loans, LLC	1,109	439	39.59	1,890	826	43.70
National Cooperative Bank, N.A.	491	187	38.09	668	258	38.62
HSBC Bank USA, N.A.	881	331	37.57	1,434	546	38.08
Citizens Bank, N.A.	6,481	2,388	36.85	12,160	5,254	43.21
Guaranteed Rate Affinity, LLC	756	271	35.85	1,316	457	34.73
Guaranteed Rate, Inc.	1,479	525	35.50	2,861	1,117	39.04
First Republic Bank	4,021	1,391	34.59	4,734	1,622	34.26
NJ Lenders Corp.	1,483	484	32.64	2,147	773	36.00
Citibank, N.A.	4,285	1,342	31.32	6,390	2,413	37.76
PNC Bank, N.A.	2,351	722	30.71	4,559	1,607	35.25
Valley National Bank	1,485	452	30.44	2,255	723	32.06
Bank of America, N.A.	4,476	1,337	29.87	10,685	4,506	42.17
Wells Fargo Bank, N.A.	7,278	2,169	29.80	12,616	4,451	35.28
U.S. Bank N.A.	1,291	364	28.20	2,467	818	33.16
Webster Bank, N.A.	1,080	304	28.15	1,577	503	31.90
Columbia Bank	869	244	28.08	1,261	360	28.55
Lakeland Bank	494	133	26.92	769	211	27.44
KeyBank N.A.	625	137	21.92	1,083	260	24.01
Visions Federal Credit Union	746	145	19.44	1,201	265	22.06
Morgan Stanley Private Bank, N.A.	1,088	152	13.97	1,387	213	15.36
Hudson Valley Credit Union	522	57	10.92	1,062	149	14.03
<b>Entire Market</b>	<b>130,245</b>	<b>56,648</b>	<b>43.49</b>	<b>227,566</b>	<b>108,152</b>	<b>47.53</b>

\*Lenders originating 400 or more mortgages in 2022 in the New York-Jersey City-White Plains MSA Metropolitan Statistical Area

**New York-Jersey City-White Plains MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 57.41%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Royal Business Bank	555	555	100.00	772	772	100.00
Summit Mortgage Bankers Inc.	486	482	99.18	619	614	99.19
Cathay Bank	454	450	99.12	592	586	98.99
East West Bank	1,864	1,841	98.77	2,145	2,119	98.79
Metro City Bank	552	540	97.83	646	631	97.68
Meadowbrook Financial Mortgage Bankers Corp.	376	309	82.18	726	572	78.79
UNMB Home Loans Inc.	641	505	78.78	991	800	80.73
Quontic Bank	702	547	77.92	1,130	848	75.04
United Mortgage Corp.	428	329	76.87	671	513	76.45
Contour Mortgage Corporation	475	364	76.63	797	621	77.92
Nationwide Mortgage Bankers, Inc.	773	585	75.68	1,391	1,066	76.64
Municipal Credit Union	575	428	74.43	1,377	1,108	80.46
Homebridge Financial Services, Inc.	1,209	873	72.21	1,746	1,274	72.97
The Federal Savings Bank	535	361	67.48	939	620	66.03
A&D Mortgage LLC	437	285	65.22	731	471	64.43
Cardinal Financial Company, Limited Partnership	504	311	61.71	1,084	676	62.36
Better Mortgage Corporation	394	234	59.39	817	492	60.22
United Nations Federal Credit Union	326	187	57.36	429	248	57.81
Nationstar Mortgage LLC	841	473	56.24	1,355	794	58.60
Absolute Home Mortgage Corporation	414	229	55.31	716	402	56.15
Roundpoint Mortgage Servicing Corporation	625	339	54.24	930	501	53.87
JPMorgan Chase Bank, N.A.	8,786	4,606	52.42	12,416	6,750	54.37
Rocket Mortgage, LLC	3,981	2,080	52.25	6,124	3,349	54.69
United Shore Financial Services, LLC	4,352	2,218	50.97	6,313	3,241	51.34
Newrez LLC	454	221	48.68	2,387	1,423	59.61
Caliber Home Loans, Inc.	1,174	559	47.61	2,378	1,275	53.62
Manufacturers and Traders Trust Company	1,319	623	47.23	2,504	1,321	52.76
CrossCountry Mortgage, Inc.	2,504	1,145	45.73	4,116	1,997	48.52
Fairway Independent Mortgage Corporation	465	212	45.59	757	355	46.90
Flagstar Bank, FSB	665	302	45.41	1,220	623	51.07
Citibank, N.A.	3,206	1,406	43.86	4,996	2,407	48.18
Kearny Bank	282	123	43.62	384	171	44.53
LoanDepot.com, LLC	3,251	1,381	42.48	4,682	2,077	44.36
NJ Lenders Corp.	1,326	560	42.23	1,910	850	44.50

**New York-Jersey City-White Plains MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 57.41%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Guaranteed Rate, Inc.	1,182	491	41.54	2,319	1,030	44.42
TD Bank, N.A.	4,057	1,669	41.14	8,243	3,958	48.02
PNC Bank, N.A.	1,740	706	40.57	3,453	1,540	44.60
Citizens Bank, N.A.	5,299	2,135	40.29	9,997	4,677	46.78
Bethpage Federal Credit Union	801	307	38.33	1,791	863	48.19
Valley National Bank	1,190	446	37.48	1,853	736	39.72
Home Point Financial Corporation	1,229	456	37.10	1,815	719	39.61
Wells Fargo Bank, N.A.	6,265	2,303	36.76	10,737	4,548	42.36
Guaranteed Rate Affinity, LLC	634	233	36.75	1,097	441	40.20
Bank of America, N.A.	3,909	1,366	34.94	9,197	4,428	48.15
Columbia Bank	716	243	33.94	1,057	374	35.38
First Republic Bank	3,239	1,048	32.36	3,814	1,220	31.99
Finance of America Mortgage LLC	880	280	31.82	1,447	462	31.93
U.S. Bank N.A.	918	278	30.28	1,822	685	37.60
National Cooperative Bank, N.A.	208	61	29.33	328	114	34.76
Visions Federal Credit Union	649	181	27.89	1,009	326	32.31
Webster Bank, N.A.	794	192	24.18	1,175	324	27.57
Lakeland Bank	390	94	24.10	625	170	27.20
KeyBank N.A.	528	120	22.73	938	254	27.08
Hudson Valley Credit Union	431	90	20.88	861	217	25.20
Morgan Stanley Private Bank, N.A.	916	175	19.10	1,151	233	20.24
FM Home Loans, LLC	870	160	18.39	1,400	254	18.14
<b>Entire Market</b>	<b>103,393</b>	<b>49,235</b>	<b>47.62</b>	<b>180,527</b>	<b>91,813</b>	<b>50.86</b>

\*Lenders originating 400 or more mortgages in 2022 in the New York-Jersey City-White Plains MSA Metropolitan Statistical Area

### Bronx County Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Flagstar Bank, FSB	155	146	94.19	226	213	94.25
United Shore Financial Services, LLC	251	225	89.64	375	341	90.93
Rocket Mortgage, LLC	306	267	87.25	562	490	87.19
TD Bank, N.A.	174	147	84.48	503	442	87.87
Citizens Bank, N.A.	218	182	83.49	603	521	86.40
UNMB Home Loans Inc.	142	118	83.10	224	193	86.16
JPMorgan Chase Bank, N.A.	559	434	77.64	818	643	78.61
LoanDepot.com, LLC	203	157	77.34	333	274	82.28
Bank of America, N.A.	119	90	75.63	453	388	85.65
CrossCountry Mortgage, Inc.	155	114	73.55	308	239	77.60
Wells Fargo Bank, N.A.	232	141	60.78	477	336	70.44
Citibank, N.A.	155	91	58.71	350	248	70.86
<b>Entire Market</b>	<b>5,582</b>	<b>4,598</b>	<b>82.37</b>	<b>11,386</b>	<b>9,706</b>	<b>85.25</b>

\*Lenders originating 100 or more mortgages in 2022 in Bronx County

### Bronx County Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 86.65%)

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
UNMB Home Loans Inc.	140	127	90.71	222	204	91.89
United Shore Financial Services, LLC	214	185	86.45	318	269	84.59
Flagstar Bank, FSB	35	28	80.00	67	54	80.60
Rocket Mortgage, LLC	201	162	80.60	381	310	81.36
Citizens Bank, N.A.	179	139	77.65	503	404	80.32
JPMorgan Chase Bank, N.A.	391	293	74.94	617	485	78.61
TD Bank, N.A.	139	100	71.94	399	310	77.69
Bank of America, N.A.	112	76	67.86	395	316	80.00
LoanDepot.com, LLC	156	104	66.67	246	180	73.17
Citibank, N.A.	139	88	63.31	315	231	73.33
CrossCountry Mortgage, Inc.	137	83	60.58	243	157	64.61
Wells Fargo Bank, N.A.	186	110	59.14	384	265	69.01
<b>Entire Market</b>	<b>4,056</b>	<b>3,074</b>	<b>75.79</b>	<b>8,551</b>	<b>6,695</b>	<b>78.29</b>

\*Lenders originating 100 or more mortgages in 2022 in Bronx County

### Kings County (Brooklyn) Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Nationwide Mortgage Bankers, Inc.	125	117	93.60	241	219	90.87
Municipal Credit Union	194	157	80.93	462	381	82.47
Cathay Bank	167	134	80.24	197	158	80.20
Hanover Community Bank	100	79	79.00	151	120	79.47
East West Bank	488	381	78.07	554	434	78.34
Nationstar Mortgage LLC	181	139	76.80	301	241	80.07
Manufacturers and Traders Trust Company	190	142	74.74	384	289	75.26
Rocket Mortgage, LLC	620	453	73.06	1,049	764	72.83
Contour Mortgage Corporation	175	123	70.29	292	219	75.00
Cardinal Financial Company, Limited Partnership	104	73	70.19	216	152	70.37
Homebridge Financial Services, Inc.	126	83	65.87	199	140	70.35
Royal Business Bank	167	109	65.27	225	156	69.33
Quontic Bank	116	74	63.79	184	120	65.22
The Federal Savings Bank	158	100	63.29	262	167	63.74
Flagstar Bank, FSB	334	203	60.78	479	292	60.96
A&D Mortgage LLC	106	63	59.43	177	102	57.63
Roundpoint Mortgage Servicing Corporation	137	75	54.74	230	125	54.35
CrossCountry Mortgage, Inc.	292	157	53.77	532	310	58.27
Ridgewood Savings Bank	171	90	52.63	309	161	52.10
Flushing Bank	113	59	52.21	136	74	54.41
United Shore Financial Services, LLC	697	356	51.08	1,098	555	50.55
JPMorgan Chase Bank, N.A.	1,953	994	50.90	2,745	1,427	51.99
Caliber Home Loans, Inc.	176	89	50.57	388	231	59.54
U.S. Bank N.A.	168	83	49.40	345	177	51.30
TD Bank, N.A.	907	444	48.95	1,845	1,064	57.67
Guaranteed Rate Affinity, LLC	211	103	48.82	380	170	44.74
Bank of America, N.A.	625	304	48.64	1,505	859	57.08
Bethpage Federal Credit Union	198	95	47.98	467	268	57.39
First Republic Bank	1,157	549	47.45	1,349	638	47.29
Finance of America Mortgage LLC	182	86	47.25	347	163	46.97
LoanDepot.com, LLC	506	237	46.84	797	376	47.18
Citizens Bank, N.A.	1,538	700	45.51	1,421	627	44.12
Valley National Bank	149	67	44.97	220	93	42.27
Webster Bank, N.A.	240	106	44.17	316	139	43.99

**Kings County (Brooklyn) Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
FM Home Loans, LLC	399	176	44.11	714	330	46.22
HSBC Bank USA, N.A.	185	76	41.08	310	136	43.87
Home Point Financial Corporation	216	82	37.96	342	139	40.64
Citibank, N.A.	931	341	36.63	1,421	627	44.12
Wells Fargo Bank, N.A.	1,391	503	36.16	2,376	941	39.60
Ark Mortgage, Inc.	129	43	33.33	259	104	40.15
PNC Bank, N.A.	290	96	33.10	595	233	39.16
Morgan Stanley Private Bank, N.A.	162	46	28.40	211	61	28.91
<b>Entire Market</b>	<b>20,833</b>	<b>10,956</b>	<b>52.59</b>	<b>36,210</b>	<b>20,276</b>	<b>56.00</b>

\*Lenders originating 100 or more mortgages in 2022 in Kings County

**Kings County (Brooklyn) Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 60.21%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Royal Business Bank	165	165	100.00	221	221	100.00
Cathay Bank	63	63	100.00	89	89	100.00
East West Bank	361	352	97.51	411	401	97.57
Hanover Community Bank	35	34	97.14	65	60	92.31
Municipal Credit Union	130	110	84.62	318	283	88.99
Homebridge Financial Services, Inc.	117	92	78.63	180	142	78.89
Nationwide Mortgage Bankers, Inc.	106	83	78.30	202	163	80.69
Contour Mortgage Corporation	158	123	77.85	258	202	78.29
Quontic Bank	100	75	75.00	160	117	73.13
Manufacturers and Traders Trust Company	148	106	71.62	309	212	68.61
Nationstar Mortgage LLC	133	94	70.68	209	155	74.16
Rocket Mortgage, LLC	403	264	65.51	687	454	66.08
Flushing Bank	11	7	63.64	13	9	69.23
HSBC Bank USA, N.A.	62	36	58.06	112	64	57.14
JPMorgan Chase Bank, N.A.	1,577	915	58.02	2,279	1,327	58.23
Valley National Bank	110	56	50.91	175	78	44.57
Cardinal Financial Company, Limited Partnership	65	32	49.23	146	76	52.05
A&D Mortgage LLC	88	42	47.73	149	74	49.66



**Kings County (Brooklyn) Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 60.21%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
The Federal Savings Bank	141	67	47.52	233	110	47.21
TD Bank, N.A.	750	316	42.13	1,502	755	50.27
Roundpoint Mortgage Servicing Corporation	88	36	40.91	151	61	40.40
CrossCountry Mortgage, Inc.	245	96	39.18	439	188	42.82
Citibank, N.A.	711	277	38.96	1,125	497	44.18
Bethpage Federal Credit Union	146	56	38.36	332	144	43.37
United Shore Financial Services, LLC	635	234	36.85	1,000	365	36.50
Guaranteed Rate Affinity, LLC	173	63	36.42	307	114	37.13
Bank of America, N.A.	554	200	36.10	1,287	635	49.34
Caliber Home Loans, Inc.	145	50	34.48	332	148	44.58
Wells Fargo Bank, N.A.	1,161	392	33.76	1,969	767	38.95
Citizens Bank, N.A.	1,241	414	33.36	2,303	951	41.29
Flagstar Bank, FSB	121	40	33.06	223	89	39.91
First Republic Bank	950	308	32.42	1,108	345	31.14
LoanDepot.com, LLC	409	126	30.81	644	204	31.68
PNC Bank, N.A.	166	50	30.12	348	117	33.62
Ridgewood Savings Bank	89	25	28.09	189	55	29.10
U.S. Bank N.A.	97	26	26.80	220	85	38.64
Webster Bank, N.A.	155	35	22.58	210	52	24.76
Morgan Stanley Private Bank, N.A.	140	26	18.57	179	35	19.55
Home Point Financial Corporation	206	37	17.96	323	60	18.58
Finance of America Mortgage LLC	159	27	16.98	298	56	18.79
FM Home Loans, LLC	297	48	16.16	502	73	14.54
Ark Mortgage, Inc.	128	1	0.78	258	6	2.33
<b>Entire Market</b>	<b>15,630</b>	<b>7,132</b>	<b>45.63</b>	<b>27,500</b>	<b>13,302</b>	<b>48.37</b>

\*Lenders originating 100 or more mortgages in 2022 in Kings County

**New York County (Manhattan) Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Amalgamated Bank	100	57	57.00	127	76	59.84
East West Bank	110	47	42.73	148	60	40.54
Flagstar Bank, FSB	146	52	35.62	196	69	35.20
Rocket Mortgage, LLC	157	50	31.85	332	110	33.13
Dime Community Bank	112	30	26.79	139	32	23.02
CrossCountry Mortgage, Inc.	143	38	26.57	264	61	23.11
United Nations Federal Credit Union	143	36	25.17	187	45	24.06
First Republic Bank	1,912	470	24.58	2,283	558	24.44
Citizens Bank, N.A.	805	179	22.24	1,312	309	23.55
TD Bank, N.A.	363	76	20.94	674	163	24.18
National Cooperative Bank, N.A.	241	45	18.67	320	57	17.81
HSBC Bank USA, N.A.	280	51	18.21	471	93	19.75
LoanDepot.com, LLC	200	35	17.50	281	56	19.93
Guardhill Financial Corp.	133	23	17.29	195	33	16.92
JPMorgan Chase Bank, N.A.	2,124	364	17.14	2,843	512	18.01
U.S. Bank N.A.	277	44	15.88	462	75	16.23
Bethpage Federal Credit Union	101	16	15.84	205	43	20.98
Valley National Bank	108	16	14.81	137	22	16.06
City National Bank	195	27	13.85	262	35	13.36
Wells Fargo Bank, N.A.	2,172	293	13.49	3,362	456	13.56
Citibank, N.A.	1,340	165	12.31	1,809	257	14.21
Bank of America, N.A.	1,151	136	11.82	1,703	244	14.33
PNC Bank, N.A.	157	16	10.19	327	41	12.54
UBS Bank USA	177	18	10.17	238	24	10.08
Guaranteed Rate Affinity, LLC	114	11	9.65	216	31	14.35
Morgan Stanley Private Bank, N.A.	436	30	6.88	570	48	8.42
<b>Entire Market</b>	<b>15,500</b>	<b>2,905</b>	<b>18.74</b>	<b>23,063</b>	<b>4,610</b>	<b>19.99</b>

\*Lenders originating 100 or more mortgages in 2022 in New York County

**New York County (Manhattan) Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 46.62%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
East West Bank	87	82	94.25	112	107	95.54
United Nations Federal Credit Union	109	60	55.05	142	73	51.41
Valley National Bank	28	12	42.86	55	20	36.36
Amalgamated Bank	73	28	38.36	90	36	40.00
Citizens Bank, N.A.	653	245	37.52	1,063	420	39.51
LoanDepot.com, LLC	155	56	36.13	217	79	36.41
Rocket Mortgage, LLC	102	36	35.29	220	80	36.36
JPMorgan Chase Bank, N.A.	1,465	474	32.35	2,059	721	35.02
Wells Fargo Bank, N.A.	1,869	575	30.77	2,848	916	32.16
Citibank, N.A.	890	270	30.34	1,273	410	32.21
PNC Bank, N.A.	100	30	30.00	230	84	36.52
CrossCountry Mortgage, Inc.	125	37	29.60	225	77	34.22
First Republic Bank	1,516	448	29.55	1,810	542	29.94
TD Bank, N.A.	290	85	29.31	537	162	30.17
U.S. Bank N.A.	135	39	28.89	253	84	33.20
Guardhill Financial Corp.	109	27	24.77	148	45	30.41
Bethpage Federal Credit Union	65	16	24.62	129	31	24.03
Bank of America, N.A.	956	233	24.37	1,415	400	28.27
Guaranteed Rate Affinity, LLC	94	22	23.40	177	52	29.38
National Cooperative Bank, N.A.	105	21	20.00	159	41	25.79
Morgan Stanley Private Bank, N.A.	360	71	19.72	463	88	19.01
Dime Community Bank	33	6	18.18	55	13	23.64
Flagstar Bank, FSB	42	7	16.67	63	12	19.05
UBS Bank USA	145	22	15.17	193	28	14.51
City National Bank	113	17	15.04	154	25	16.23
<b>Entire Market</b>	<b>11,077</b>	<b>3,402</b>	<b>30.71</b>	<b>16,860</b>	<b>5,557</b>	<b>32.96</b>

\*Lenders originating 100 or more mortgages in 2022 in New York County

## Queens County Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Hanover Community Bank	141	127	90.07	254	231	90.94
East West Bank	1,337	1,195	89.38	1,542	1,380	89.49
Meadowbrook Financial Mortgage Bankers Corp.	194	173	89.18	396	353	89.14
The Federal Savings Bank	197	175	88.83	345	306	88.70
United Mortgage Corp.	157	139	88.54	252	226	89.68
Contour Mortgage Corporation	186	163	87.63	327	283	86.54
First Central Savings Bank	187	163	87.17	230	199	86.52
Metro City Bank	280	243	86.79	321	280	87.23
Nationwide Mortgage Bankers, Inc.	312	270	86.54	584	510	87.33
Nationstar Mortgage LLC	222	192	86.49	370	329	88.92
Jovia Financial Credit Union	116	100	86.21	306	258	84.31
Municipal Credit Union	196	167	85.20	528	453	85.80
Homebridge Financial Services, Inc.	438	372	84.93	615	529	86.02
Cathay Bank	302	255	84.44	364	312	85.71
New Millennium Bank, Inc.	147	124	84.35	166	142	85.54
Summit Mortgage Bankers Inc.	226	187	82.74	290	245	84.48
Finance of America Mortgage LLC	194	160	82.47	324	267	82.41
Quontic Bank	283	233	82.33	473	381	80.55
A&D Mortgage LLC	172	141	81.98	297	243	81.82
United Shore Financial Services, LLC	988	809	81.88	1,497	1,239	82.77
Royal Business Bank	121	99	81.82	198	167	84.34
HSBC Bank USA, N.A.	151	123	81.46	239	192	80.33
Manufacturers and Traders Trust Company	164	133	81.10	362	312	86.19
Cardinal Financial Company, Limited Partnership	127	103	81.10	300	258	86.00
Rocket Mortgage, LLC	935	750	80.21	1,495	1,218	81.47
Flagstar Bank, FSB	251	201	80.08	432	356	82.41
LoanDepot.com, LLC	397	316	79.60	621	512	82.45
Teachers Federal Credit Union	111	87	78.38	172	135	78.49
Home Point Financial Corporation	244	191	78.28	369	290	78.59
CrossCountry Mortgage, Inc.	289	225	77.85	573	453	79.06
Caliber Home Loans, Inc.	307	236	76.87	627	501	79.90
Bank of America, N.A.	451	346	76.72	1,509	1,240	82.17
TD Bank, N.A.	916	701	76.53	2,034	1,641	80.68
PNC Bank, N.A.	169	129	76.33	366	285	77.87

### Queens County Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
JPMorgan Chase Bank, N.A.	2,156	1,631	75.65	3,015	2,319	76.92
Citibank, N.A.	669	495	73.99	1,083	829	76.55
Roundpoint Mortgage Servicing Corporation	184	136	73.91	259	191	73.75
First Republic Bank	264	195	73.86	306	225	73.53
Bethpage Federal Credit Union	361	266	73.68	976	790	80.94
Citizens Bank, N.A.	908	663	73.02	2,008	1,564	77.89
Wells Fargo Bank, N.A.	854	622	72.83	1,686	1,285	76.22
FM Home Loans, LLC	162	115	70.99	298	225	75.50
Valley National Bank	122	86	70.49	199	143	71.86
Ridgewood Savings Bank	139	67	48.20	234	122	52.14
<b>Entire Market</b>	<b>20,743</b>	<b>16,440</b>	<b>79.26</b>	<b>37,912</b>	<b>30,853</b>	<b>81.38</b>

\*Lenders originating 100 or more mortgages in 2022 in Queens County

### Queens County Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 71.98%)

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
New Millennium Bank, Inc.	147	147	100.00	166	165	99.40
Royal Business Bank	119	119	100.00	193	193	100.00
Metro City Bank	275	274	99.64	314	313	99.68
East West Bank	1,039	1,035	99.62	1,199	1,193	99.50
Cathay Bank	246	245	99.59	304	302	99.34
Summit Mortgage Bankers Inc.	226	225	99.56	290	289	99.66
Hanover Community Bank	91	89	97.80	171	162	94.74
Homebridge Financial Services, Inc.	423	387	91.49	591	542	91.71
First Central Savings Bank	124	111	89.52	158	140	88.61
The Federal Savings Bank	172	150	87.21	297	250	84.18
Quontic Bank	257	218	84.82	424	357	84.20
HSBC Bank USA, N.A.	82	69	84.15	116	98	84.48
Meadowbrook Financial Mortgage Bankers Corp.	179	148	82.68	349	286	81.95
Municipal Credit Union	150	123	82.00	385	333	86.49
Contour Mortgage Corporation	168	137	81.55	294	244	82.99

**Queens County Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 71.98%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
United Mortgage Corp.	154	125	81.17	246	200	81.30
Cardinal Financial Company, Limited Partnership	105	85	80.95	235	193	82.13
Nationstar Mortgage LLC	145	116	80.00	251	196	78.09
A&D Mortgage LLC	142	112	78.87	240	193	80.42
Valley National Bank	98	77	78.57	160	127	79.38
Nationwide Mortgage Bankers, Inc.	284	222	78.17	515	415	80.58
Finance of America Mortgage LLC	160	124	77.50	264	194	73.48
Flagstar Bank, FSB	148	114	77.03	293	229	78.16
United Shore Financial Services, LLC	843	635	75.33	1,282	965	75.27
JPMorgan Chase Bank, N.A.	1,964	1,469	74.80	2,770	2,102	75.88
Manufacturers and Traders Trust Company	131	97	74.05	294	228	77.55
LoanDepot.com, LLC	278	203	73.02	434	312	71.89
Citibank, N.A.	551	395	71.69	908	672	74.01
Bank of America, N.A.	394	276	70.05	1,292	1,012	78.33
TD Bank, N.A.	783	545	69.60	1,715	1,239	72.24
Home Point Financial Corporation	229	159	69.43	339	242	71.39
Rocket Mortgage, LLC	629	436	69.32	1,006	728	72.37
Citizens Bank, N.A.	758	525	69.26	1,666	1,224	73.47
Jovia Financial Credit Union	102	70	68.63	258	188	72.87
CrossCountry Mortgage, Inc.	250	169	67.60	487	338	69.40
Caliber Home Loans, Inc.	262	169	64.50	532	381	71.62
PNC Bank, N.A.	111	70	63.06	261	173	66.28
Teachers Federal Credit Union	101	63	62.38	152	102	67.11
Wells Fargo Bank, N.A.	735	457	62.18	1,440	960	66.67
Roundpoint Mortgage Servicing Corporation	141	86	60.99	195	116	59.49
Bethpage Federal Credit Union	252	138	54.76	666	444	66.67
First Republic Bank	210	108	51.43	245	121	49.39
FM Home Loans, LLC	114	36	31.58	200	58	29.00
Ridgewood Savings Bank	106	29	27.36	186	70	37.63
<b>Entire Market</b>	<b>16,883</b>	<b>12,610</b>	<b>74.69</b>	<b>30,620</b>	<b>23,136</b>	<b>75.56</b>

\*Lenders originating 100 or more mortgages in 2022 in Queens County

### Richmond County (Staten Island) Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Roundpoint Mortgage Servicing Corporation	139	52	37.41	187	68	36.36
Caliber Home Loans, Inc.	131	46	35.11	224	77	34.38
Rocket Mortgage, LLC	445	146	32.81	673	234	34.77
Municipal Credit Union	125	39	31.20	238	83	34.87
LoanDepot.com, LLC	222	60	27.03	314	83	26.43
Quontic Bank	104	28	26.92	145	36	24.83
United Shore Financial Services, LLC	603	159	26.37	803	219	27.27
Wells Fargo Bank, N.A.	217	54	24.88	378	110	29.10
JPMorgan Chase Bank, N.A.	573	128	22.34	738	162	21.95
Bank of America, N.A.	132	29	21.97	421	112	26.60
Home Point Financial Corporation	186	40	21.51	241	58	24.07
Citibank, N.A.	116	24	20.69	173	40	23.12
Summit Mortgage Bankers Inc.	100	20	20.00	122	24	19.67
Nationstar Mortgage LLC	116	23	19.83	165	40	24.24
CrossCountry Mortgage, Inc.	170	33	19.41	286	57	19.93
Northfield Bank	159	30	18.87	395	75	18.99
Envoy Mortgage, Ltd	107	20	18.69	147	31	21.09
Finance of America Mortgage LLC	119	22	18.49	176	34	19.32
Santander Bank, N.A.	100	18	18.00	182	35	19.23
Royal Business Bank	254	44	17.32	325	60	18.46
Citizens Bank, N.A.	330	55	16.67	714	140	19.61
TD Bank, N.A.	414	64	15.46	796	138	17.34
East West Bank	396	55	13.89	437	66	15.10
Metro City Bank	108	10	9.26	132	12	9.09
<b>Entire Market</b>	<b>7,601</b>	<b>1,743</b>	<b>22.93</b>	<b>12,870</b>	<b>3,183</b>	<b>24.73</b>

\*Lenders originating 100 or more mortgages in 2022 in Richmond County

**Richmond County (Staten Island) Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 38.16%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Royal Business Bank	253	253	100.00	324	324	100.00
Summit Mortgage Bankers Inc.	100	100	100.00	122	122	100.00
East West Bank	330	325	98.48	364	359	98.63
Metro City Bank	108	101	93.52	132	125	94.70
Quontic Bank	86	63	73.26	117	86	73.50
JPMorgan Chase Bank, N.A.	562	317	56.41	725	389	53.66
Citibank, N.A.	107	54	50.47	156	78	50.00
Municipal Credit Union	91	43	47.25	171	89	52.05
Rocket Mortgage, LLC	311	130	41.80	460	187	40.65
United Shore Financial Services, LLC	506	199	39.33	671	257	38.30
LoanDepot.com, LLC	171	65	38.01	241	91	37.76
Wells Fargo Bank, N.A.	185	66	35.68	330	135	40.91
Roundpoint Mortgage Servicing Corporation	100	33	33.00	135	46	34.07
Nationstar Mortgage LLC	86	28	32.56	125	42	33.60
Bank of America, N.A.	119	36	30.25	371	141	38.01
TD Bank, N.A.	361	108	29.92	677	222	32.79
CrossCountry Mortgage, Inc.	141	42	29.79	237	70	29.54
Caliber Home Loans, Inc.	91	27	29.67	170	48	28.24
Citizens Bank, N.A.	278	80	28.78	613	202	32.95
Home Point Financial Corporation	163	29	17.79	213	40	18.78
Envoy Mortgage, Ltd	78	14	17.95	112	20	17.86
Northfield Bank	135	23	17.04	345	67	19.42
Santander Bank, N.A.	86	14	16.28	153	26	16.99
Finance of America Mortgage LLC	99	13	13.13	141	17	12.06
<b>Entire Market</b>	<b>6,378</b>	<b>3,053</b>	<b>47.87</b>	<b>10,625</b>	<b>4,761</b>	<b>44.81</b>

\*Lenders originating 100 or more mortgages in 2022 in Richmond County (Staten Island)



## Westchester County Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
UNMB Home Loans Inc.	230	137	59.57	328	190	57.93
Fairway Independent Mortgage Corporation	105	51	48.57	153	72	47.06
Homebridge Financial Services, Inc.	130	62	47.69	182	91	50.00
Flagstar Bank, FSB	109	51	46.79	176	79	44.89
Caliber Home Loans, Inc.	229	97	42.36	392	178	45.41
Luxury Mortgage Corp.	101	42	41.58	145	60	41.38
LoanDepot.com, LLC	870	351	40.34	1,186	498	41.99
United Shore Financial Services, LLC	631	239	37.88	864	349	40.39
Finance of America Mortgage LLC	111	40	36.04	172	60	34.88
Rocket Mortgage, LLC	939	332	35.36	1,365	514	37.66
Nationstar Mortgage LLC	171	60	35.09	256	106	41.41
CrossCountry Mortgage, Inc.	458	142	31.00	668	230	34.43
Home Point Financial Corporation	138	41	29.71	193	63	32.64
JPMorgan Chase Bank, N.A.	1,587	444	27.98	2,125	626	29.46
Guaranteed Rate, Inc.	100	27	27.00	213	61	28.64
TD Bank, N.A.	540	126	23.33	898	272	30.29
Manufacturers and Traders Trust Company	296	66	22.30	521	168	32.25
Trustco Bank	204	45	22.06	364	81	22.25
Wells Fargo Bank, N.A.	1,271	233	18.33	2,008	444	22.11
Citizens Bank, N.A.	1,085	186	17.14	1,756	401	22.84
HSBC Bank USA, N.A.	146	25	17.12	209	36	17.22
KeyBank N.A.	194	33	17.01	304	62	20.39
Bethpage Federal Credit Union	183	30	16.39	334	81	24.25
Hudson Valley Credit Union	231	34	14.72	444	78	17.57
Webster Bank, N.A.	378	53	14.02	580	113	19.48
Bank of America, N.A.	758	100	13.19	1,450	324	22.34
Citibank, N.A.	647	76	11.75	900	155	17.22
PNC Bank, N.A.	186	19	10.22	340	61	17.94
U.S. Bank N.A.	188	14	7.45	315	42	13.33
First Republic Bank	343	22	6.41	388	26	6.70
Morgan Stanley Private Bank, N.A.	236	11	4.66	279	15	5.38
<b>Entire Market</b>	<b>16,691</b>	<b>4,507</b>	<b>27.00</b>	<b>26,822</b>	<b>8,235</b>	<b>30.70</b>

\*Lenders originating 100 or more mortgages in 2022 in Westchester County

**Westchester County Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in County = 41.96%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
UNMB Home Loans Inc.	229	161	70.31	323	225	69.66
Homebridge Financial Services, Inc.	115	60	52.17	161	86	53.42
Fairway Independent Mortgage Corporation	86	43	50.00	121	60	49.59
Caliber Home Loans, Inc.	187	87	46.52	321	160	49.84
HSBC Bank USA, N.A.	53	24	45.28	81	33	40.74
LoanDepot.com, LLC	650	283	43.54	882	397	45.01
United Shore Financial Services, LLC	544	231	42.46	743	338	45.49
Flagstar Bank, FSB	76	32	42.11	128	58	45.31
Rocket Mortgage, LLC	682	267	39.15	968	392	40.50
Finance of America Mortgage LLC	101	39	38.61	150	52	34.67
Home Point Financial Corporation	117	43	36.75	159	60	37.74
CrossCountry Mortgage, Inc.	405	144	35.56	573	215	37.52
JPMorgan Chase Bank, N.A.	1,444	505	34.97	1,932	715	37.01
Manufacturers and Traders Trust Company	266	92	34.59	458	193	42.14
Guaranteed Rate, Inc.	78	26	33.33	168	61	36.31
Citibank, N.A.	474	156	32.91	688	241	35.03
Nationstar Mortgage LLC	114	36	31.58	175	63	36.00
Luxury Mortgage Corp.	95	30	31.58	137	49	35.77
Trustco Bank	173	51	29.48	307	109	35.50
Citizens Bank, N.A.	876	247	28.20	1,439	491	34.12
Wells Fargo Bank, N.A.	1,108	308	27.80	1,724	544	31.55
TD Bank, N.A.	442	121	27.38	741	253	34.14
Bank of America, N.A.	668	155	23.20	1,261	386	30.61
KeyBank N.A.	157	35	22.29	254	62	24.41
Hudson Valley Credit Union	188	40	21.28	353	86	24.36
PNC Bank, N.A.	138	29	21.01	256	79	30.86
Webster Bank, N.A.	321	64	19.94	477	106	22.22
Bethpage Federal Credit Union	143	25	17.48	260	77	29.62
First Republic Bank	282	49	17.38	321	55	17.13
U.S. Bank N.A.	152	22	14.47	253	50	19.76
Morgan Stanley Private Bank, N.A.	195	23	11.79	231	29	12.55
<b>Entire Market</b>	<b>13,591</b>	<b>4,662</b>	<b>34.30</b>	<b>21,663</b>	<b>8,165</b>	<b>37.69</b>

\*Lenders originating 100 or more mortgages in 2022 in Westchester County

**Poughkeepsie-Newburgh-Middletown MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Caliber Home Loans, Inc.	306	89	29.08	480	138	28.75
Navy Federal Credit Union	111	29	26.13	240	59	24.58
Homebridge Financial Services, Inc.	130	31	23.85	195	53	27.18
Hudson Heritage	168	40	23.81	180	45	25.00
Manufacturers and Traders Trust Company	507	109	21.50	827	170	20.56
Fairway Independent Mortgage Corporation	110	23	20.91	151	29	19.21
Bank of America, N.A.	254	50	19.69	655	129	19.69
TEG Federal Credit Union	208	40	19.23	291	57	19.59
Rocket Mortgage, LLC	1,172	225	19.20	1,785	340	19.05
Mid-Hudson Valley	257	47	18.29	445	78	17.53
Nationstar Mortgage LLC	238	43	18.07	355	75	21.13
Guaranteed Rate, Inc.	124	22	17.74	189	35	18.52
Home Point Financial Corporation	186	32	17.20	308	49	15.91
JPMorgan Chase Bank, N.A.	488	83	17.01	658	120	18.24
Rhinebeck Bank	106	18	16.98	134	23	17.16
Wells Fargo Bank, N.A.	407	68	16.71	730	114	15.62
Ulster Savings Bank	165	26	15.76	206	32	15.53
Citizens Bank, N.A.	585	91	15.56	1,155	201	17.40
United Shore Financial Services, LLC	890	137	15.39	1,164	185	15.89
Nationwide Mortgage Bankers, Inc.	113	17	15.04	156	26	16.67
Homestead Funding Corp.	506	76	15.02	628	101	16.08
CrossCountry Mortgage, Inc.	342	51	14.91	485	74	15.26
Ark Mortgage, Inc.	265	39	14.72	401	59	14.71
Finance of America Mortgage LLC	281	41	14.59	399	60	15.04
LoanDepot.com, LLC	528	74	14.02	739	107	14.48
PrimeLending, A PlainsCapital Company	445	61	13.71	611	86	14.08
FM Home Loans, LLC	105	14	13.33	146	17	11.64
KeyBank N.A.	346	44	12.72	575	84	14.61
Hudson Valley Credit Union	2,197	274	12.47	4,093	598	14.61
Walden Savings Bank	192	23	11.98	307	43	14.01
TD Bank, N.A.	224	25	11.16	435	64	14.71
Valley National Bank	152	15	9.87	192	19	9.90
Trustco Bank	132	12	9.09	200	18	9.00
<b>Entire Market</b>	<b>15,644</b>	<b>2,575</b>	<b>16.46</b>	<b>26,574</b>	<b>4,566</b>	<b>17.18</b>

\*Lenders originating 100 or more mortgages in 2022 in the Poughkeepsie-Newburgh-Middletown MSA Metropolitan Statistical Area

**Poughkeepsie-Newburgh-Middletown MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 31.34%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Homebridge Financial Services, Inc.	108	56	51.85	163	89	54.60
Navy Federal Credit Union	89	46	51.69	193	107	55.44
Guaranteed Rate, Inc.	109	53	48.62	161	78	48.45
Caliber Home Loans, Inc.	254	113	44.49	398	200	50.25
Nationwide Mortgage Bankers, Inc.	105	46	43.81	141	64	45.39
Bank of America, N.A.	227	93	40.97	558	241	43.19
CrossCountry Mortgage, Inc.	306	110	35.95	422	160	37.91
Rocket Mortgage, LLC	815	289	35.46	1,223	444	36.30
JPMorgan Chase Bank, N.A.	457	160	35.01	612	231	37.75
Walden Savings Bank	147	51	34.69	233	83	35.62
PrimeLending, A PlainsCapital Company	380	126	33.16	524	191	36.45
Valley National Bank	145	48	33.10	179	56	31.28
Manufacturers and Traders Trust Company	443	146	32.96	717	251	35.01
Wells Fargo Bank, N.A.	352	113	32.10	639	232	36.31
Fairway Independent Mortgage Corporation	98	30	30.61	128	34	26.56
Citizens Bank, N.A.	488	140	28.69	957	282	29.47
United Shore Financial Services, LLC	770	215	27.92	1,012	288	28.46
TEG Federal Credit Union	160	42	26.25	228	65	28.51
Nationstar Mortgage LLC	162	41	25.31	250	86	34.40
TD Bank, N.A.	192	48	25.00	368	124	33.70
Homestead Funding Corp.	436	107	24.54	538	145	26.95
Mid-Hudson Valley	141	33	23.40	228	66	28.95
LoanDepot.com, LLC	421	98	23.28	591	144	24.37
Home Point Financial Corporation	162	35	21.60	274	44	16.06
Trustco Bank	120	25	20.83	177	40	22.60
Ulster Savings Bank	147	30	20.41	179	40	22.35
Hudson Valley Credit Union	1,863	379	20.34	3,400	956	28.12
Hudson Heritage	134	25	18.66	146	30	20.55
Rhinebeck Bank	78	14	17.95	95	18	18.95
KeyBank N.A.	296	42	14.19	494	87	17.61
Finance of America Mortgage LLC	251	19	7.57	345	27	7.83
Ark Mortgage, Inc.	265	1	0.38	401	3	0.75
<b>Entire Market</b>	<b>12,891</b>	<b>3,822</b>	<b>29.65</b>	<b>21,563</b>	<b>7,033</b>	<b>32.62</b>

\*Lenders originating 100 or more mortgages in 2022 in the Poughkeepsie-Newburgh-Middletown Metropolitan Statistical Area

## Rochester MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Movement Mortgage, LLC	199	50	25.13	258	62	24.03
Family First of NY	465	116	24.95	547	130	23.77
Five Star Bank	345	68	19.71	486	104	21.40
Manufacturers and Traders Trust Company	795	124	15.60	1,272	220	17.30
Bank of America, N.A.	204	31	15.20	578	96	16.61
PrimeLending, A PlainsCapital Company	843	126	14.95	1,017	154	15.14
Evans Bank, N.A.	179	25	13.97	234	31	13.25
Home Town Funding, Inc.	1,373	186	13.55	1,578	217	13.75
Hunt Mortgage Corporation	200	26	13.00	267	44	16.48
United Shore Financial Services, LLC	402	51	12.69	503	69	13.72
Citizens Bank, N.A.	1,171	145	12.38	2,279	346	15.18
JPMorgan Chase Bank, N.A.	258	29	11.24	375	50	13.33
1st Priority Mortgage, Inc.	388	40	10.31	438	50	11.42
Nationstar Mortgage LLC	219	20	9.13	325	36	11.08
Tompkins Trust Company	110	10	9.09	133	12	9.02
Advantage Federal Credit Union	816	74	9.07	1,034	127	12.28
Rocket Mortgage, LLC	1,070	96	8.97	1,619	156	9.64
Wells Fargo Bank, N.A.	269	24	8.92	538	44	8.18
Genesee Regional Bank	1,319	116	8.79	1,529	143	9.35
ESL Federal Credit Union	6,056	499	8.24	8,091	908	11.22
Fairway Independent Mortgage Corporation	345	28	8.12	403	34	8.44
Premium Mortgage Corporation	2,522	189	7.49	2,827	237	8.38
Kinecta Federal Credit Union	123	8	6.50	232	24	10.34
The Summit Federal Credit Union	664	30	4.52	1,113	97	8.72
The Canandaigua National Bank and Trust Company**	578	25	4.33	809	55	6.80
KeyBank N.A.	483	18	3.73	806	59	7.32
Reliant Community Federal Credit Union	717	21	2.93	990	33	3.33
Community Bank, N.A.	421	9	2.14	611	18	2.95
The Lyons National Bank	997	18	1.81	1,127	22	1.95
Pittsford Federal Credit Union	420	0	0.00	506	2	0.40
<b>Entire Market</b>	<b>26,511</b>	<b>2,393</b>	<b>9.03</b>	<b>37,948</b>	<b>4,046</b>	<b>10.66</b>

\*Lenders originating 100 or more mortgages in 2022 in the Rochester Metropolitan Statistical Area

\*\* Includes data for affiliate CNB Bank

**Rochester MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 24.57%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Bank of America, N.A.	192	69	35.94	530	162	30.57
Movement Mortgage, LLC	184	61	33.15	240	88	36.67
Five Star Bank	331	88	26.59	455	129	28.35
JPMorgan Chase Bank, N.A.	249	64	25.70	363	106	29.20
Evans Bank, N.A.	170	42	24.71	220	49	22.27
Manufacturers and Traders Trust Company	735	161	21.90	1,180	278	23.56
PrimeLending, A PlainsCapital Company	730	152	20.82	865	181	20.92
United Shore Financial Services, LLC	373	76	20.38	460	102	22.17
Advantage Federal Credit Union	682	132	19.35	879	206	23.44
Hunt Mortgage Corporation	193	37	19.17	257	56	21.79
Kinecta Federal Credit Union	121	22	18.18	227	50	22.03
Wells Fargo Bank, N.A.	256	46	17.97	509	99	19.45
1st Priority Mortgage, Inc.	347	62	17.87	389	77	19.79
Citizens Bank, N.A.	1,076	192	17.84	2,080	463	22.26
Family First of NY	360	60	16.67	439	81	18.45
Rocket Mortgage, LLC	791	131	16.56	1,196	241	20.15
Genesee Regional Bank	1,175	183	15.57	1,352	228	16.86
Nationstar Mortgage LLC	177	27	15.25	271	49	18.08
Fairway Independent Mortgage Corporation	308	43	13.96	353	51	14.45
Home Town Funding, Inc.	1,155	155	13.42	1,336	191	14.30
ESL Federal Credit Union	5,629	751	13.34	7,497	1,229	16.39
The Summit Federal Credit Union	612	68	11.11	1,015	146	14.38
KeyBank N.A.	442	46	10.41	734	95	12.94
Premium Mortgage Corporation	2,185	227	10.39	2,443	282	11.54
Pittsford Federal Credit Union	373	28	7.51	445	38	8.54
Reliant Community Federal Credit Union	696	51	7.33	959	93	9.70
The Canandaigua National Bank and Trust Company**	495	31	6.26	633	56	8.85
Community Bank, N.A.	412	24	5.83	598	46	7.69
The Lyons National Bank	965	36	3.73	1,095	44	4.02
<b>Entire Market</b>	<b>23,608</b>	<b>3,385</b>	<b>14.34</b>	<b>33,496</b>	<b>5,700</b>	<b>17.02</b>

\*Lenders originating 100 or more mortgages in 2022 in the Rochester Metropolitan Statistical Area

\*\* Includes data for affiliate CNB Bank

**Syracuse MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Plaza Home Mortgage, Inc.	301	40	13.29	385	59	15.32
JPMorgan Chase Bank, N.A.	171	16	9.36	254	20	7.87
The Summit Federal Credit Union	130	11	8.46	228	24	10.53
Homestead Funding Corp.	291	20	6.87	333	23	6.91
Genesee Regional Bank	283	17	6.01	359	24	6.69
Manufacturers and Traders Trust Company	573	34	5.93	911	65	7.14
Nationstar Mortgage LLC	127	7	5.51	177	10	5.65
United Shore Financial Services, LLC	101	5	4.95	123	6	4.88
SEFCU Services, LLC	446	22	4.93	508	25	4.92
Empower Federal Credit Union	2,711	132	4.87	357	21	5.88
Movement Mortgage, LLC	335	16	4.78	413	19	4.60
Paragon Home Loans Inc.	482	23	4.77	548	27	4.93
SECNY Federal Credit Union	130	6	4.62	146	8	5.48
AmeriCU Credit Union	1,040	47	4.52	1,296	62	4.78
Visions Federal Credit Union	157	7	4.46	256	13	5.08
Pathfinder Bank	248	11	4.44	296	17	5.74
PrimeLending, A PlainsCapital Company	158	7	4.43	202	8	3.96
Hunt Mortgage Corporation	217	9	4.15	294	10	3.40
KeyBank N.A.	470	18	3.83	713	38	5.33
Wells Fargo Bank, N.A.	184	7	3.80	357	21	5.88
Rocket Mortgage, LLC	722	27	3.74	1,129	50	4.43
Premium Mortgage Corporation	137	5	3.65	159	6	3.77
NBT Bank, N.A.	361	13	3.60	548	20	3.65
Citizens Bank, N.A.	328	11	3.35	729	42	5.76
Geddes Federal Savings and Loan Association	464	15	3.23	541	21	3.88
Solvay Bank	196	5	2.55	254	6	2.36
1st Priority Mortgage, Inc.	128	3	2.34	147	3	2.04
Bank of America, N.A.	114	2	1.75	323	19	5.88
Community Bank, N.A.	382	5	1.31	532	13	2.44
Fulton Savings Bank	309	3	0.97	336	3	0.89
Broadview Federal Credit Union	238	2	0.84	354	15	4.24
<b>Entire Market</b>	<b>13,649</b>	<b>641</b>	<b>4.70</b>	<b>20,248</b>	<b>1,155</b>	<b>5.70</b>

\*Lenders originating 100 or more mortgages in 2022 in the Syracuse Metropolitan Statistical Area

**Syracuse MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 24.57%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
JPMorgan Chase Bank, N.A.	166	40	24.10	242	66	27.27
Bank of America, N.A.	104	22	21.15	289	58	20.07
PrimeLending, A PlainsCapital Company	144	30	20.83	184	41	22.28
Genesee Regional Bank	244	48	19.67	311	74	23.79
United Shore Financial Services, LLC	96	18	18.75	114	23	20.18
Plaza Home Mortgage, Inc.	294	54	18.37	371	69	18.60
Movement Mortgage, LLC	322	56	17.39	398	70	17.59
Wells Fargo Bank, N.A.	172	29	16.86	329	63	19.15
Nationstar Mortgage LLC	106	17	16.04	144	21	14.58
The Summit Federal Credit Union	125	20	16.00	217	42	19.35
SEFCU Services, LLC	416	65	15.63	476	78	16.39
1st Priority Mortgage, Inc.	118	18	15.25	134	22	16.42
Hunt Mortgage Corporation	210	31	14.76	282	45	15.96
Homestead Funding Corp.	276	37	13.41	315	43	13.65
Paragon Home Loans Inc.	467	49	10.49	528	59	11.17
Empower Federal Credit Union	2,561	265	10.35	3,616	461	12.75
Geddes Federal Savings and Loan Association	436	45	10.32	509	62	12.18
Manufacturers and Traders Trust Company	528	54	10.23	837	107	12.78
AmeriCU Credit Union	940	92	9.79	1,184	124	10.47
Solvay Bank	148	14	9.46	193	18	9.33
Rocket Mortgage, LLC	527	49	9.30	836	98	11.72
Visions Federal Credit Union	131	12	9.16	205	26	12.68
Premium Mortgage Corporation	130	11	8.46	151	13	8.61
NBT Bank, N.A.	286	22	7.69	449	39	8.69
Citizens Bank, N.A.	308	23	7.47	676	79	11.69
Broadview Federal Credit Union	215	15	6.98	323	39	12.07
Pathfinder Bank	208	14	6.73	256	23	8.98
Fulton Savings Bank	285	18	6.32	309	20	6.47
SECNY Federal Credit Union	128	8	6.25	144	9	6.25
KeyBank N.A.	420	24	5.71	628	51	8.12
Community Bank, N.A.	368	17	4.62	500	25	5.00
<b>Entire Market</b>	<b>12,306</b>	<b>1,408</b>	<b>11.44</b>	<b>18,057</b>	<b>2,427</b>	<b>13.44</b>

\*Lenders originating 100 or more mortgages in 2022 in the Syracuse Metropolitan Statistical Area



**Utica-Rome MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
KeyBank N.A.	182	37	20.33	256	51	19.92
CCFCU Funding, LLC	133	9	6.77	143	10	6.99
GPO Federal Credit Union	264	17	6.44	357	34	9.52
Plaza Home Mortgage, Inc.	323	18	5.57	405	26	6.42
Citizens Bank, N.A.	148	8	5.41	328	31	9.45
First Source	1,277	53	4.15	1,292	54	4.18
Manufacturers and Traders Trust Company	245	7	2.86	370	23	6.22
Adirondack Bank	361	9	2.49	495	18	3.64
Rocket Mortgage, LLC	368	8	2.17	561	18	3.21
Homestead Funding Corp.	188	3	1.60	215	4	1.86
AmeriCU Credit Union	766	10	1.31	963	18	1.87
NBT Bank, N.A.	247	2	0.81	352	3	0.85
Premium Mortgage Corporation	159	1	0.63	219	5	2.28
Community Bank, N.A.	247	0	0.00	318	1	0.31
<b>Entire Market</b>	<b>6,162</b>	<b>219</b>	<b>3.55</b>	<b>8,782</b>	<b>407</b>	<b>4.63</b>

\*Lenders originating 100 or more mortgages in 2022 in the Utica-Rome Metropolitan Statistical Area

**Utica-Rome MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 17.58%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
KeyBank N.A.	129	40	31.01	181	55	30.39
CCFCU Funding, LLC	119	16	13.45	127	17	13.39
Plaza Home Mortgage, Inc.	312	36	11.54	391	52	13.30
Manufacturers and Traders Trust Company	234	24	10.26	347	45	12.97
GPO Federal Credit Union	244	24	9.84	332	42	12.65
Homestead Funding Corp.	163	15	9.20	186	17	9.14
Citizens Bank, N.A.	138	11	7.97	305	47	15.41
Rocket Mortgage, LLC	280	22	7.86	412	36	8.74
Premium Mortgage Corporation	141	10	7.09	196	18	9.18
NBT Bank, N.A.	199	13	6.53	281	15	5.34
AmeriCU Credit Union	741	45	6.07	922	57	6.18
Adirondack Bank	340	20	5.88	467	38	8.14
First Source	1,211	53	4.38	1,225	57	4.65
Community Bank, N.A.	238	5	2.10	304	8	2.63
<b>Entire Market</b>	<b>5,614</b>	<b>454</b>	<b>8.09</b>	<b>7,918</b>	<b>792</b>	<b>10.00</b>

\*Lenders originating 100 or more mortgages in 2022 in the Utica-Rome Metropolitan Statistical Area

**Watertown-Fort Drum MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2022**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Mortgage Applications for Properties in MMTs	% Applications in MMTs
Northern Credit Union	367	0	0.00	545	0	0.00
AmeriCU Credit Union	249	0	0.00	313	0	0.00
Watertown Savings Bank	243	0	0.00	295	0	0.00
Community Bank, N.A.	224	0	0.00	292	0	0.00
Carthage Federal Savings and Loan Association	191	0	0.00	254	0	0.00
Movement Mortgage, LLC	189	0	0.00	245	0	0.00
Rocket Mortgage, LLC	112	0	0.00	177	0	0.00
Guaranteed Rate, Inc.	109	0	0.00	142	0	0.00
Mortgage Research Center, LLC	103	0	0.00	158	0	0.00
Homestead Funding Corp.	100	0	0.00	123	0	0.00
<b>Entire Market</b>	<b>2,537</b>	<b>0</b>	<b>0.00</b>	<b>3,756</b>	<b>0</b>	<b>0.00</b>

\*Lenders originating 100 or more mortgages in 2022 in the Watertown-Fort Drum Metropolitan Statistical Area

**Watertown-Fort Drum MSA Mortgage Lending to Minority Borrowers 2022 (Minority Percentage in MSA = 18.91%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Mortgage Research Center, LLC	91	31	34.07	138	46	33.33
Movement Mortgage, LLC	177	40	22.60	230	52	22.61
Guaranteed Rate, Inc.	101	21	20.79	130	28	21.54
Rocket Mortgage, LLC	86	11	12.79	134	18	13.43
Homestead Funding Corp.	70	5	7.14	87	5	5.75
AmeriCU Credit Union	242	15	6.20	300	18	6.00
Community Bank, N.A.	212	13	6.13	278	19	6.83
Carthage Federal Savings and Loan Association	183	10	5.46	243	15	6.17
Watertown Savings Bank	216	8	3.70	261	10	3.83
Northern Credit Union	271	8	2.95	385	17	4.42
<b>Entire Market</b>	<b>2,206</b>	<b>236</b>	<b>10.70</b>	<b>3,222</b>	<b>382</b>	<b>11.86</b>

\*Lenders originating 100 or more mortgages in 2022 in the Watertown-Fort Drum Metropolitan Statistical Area