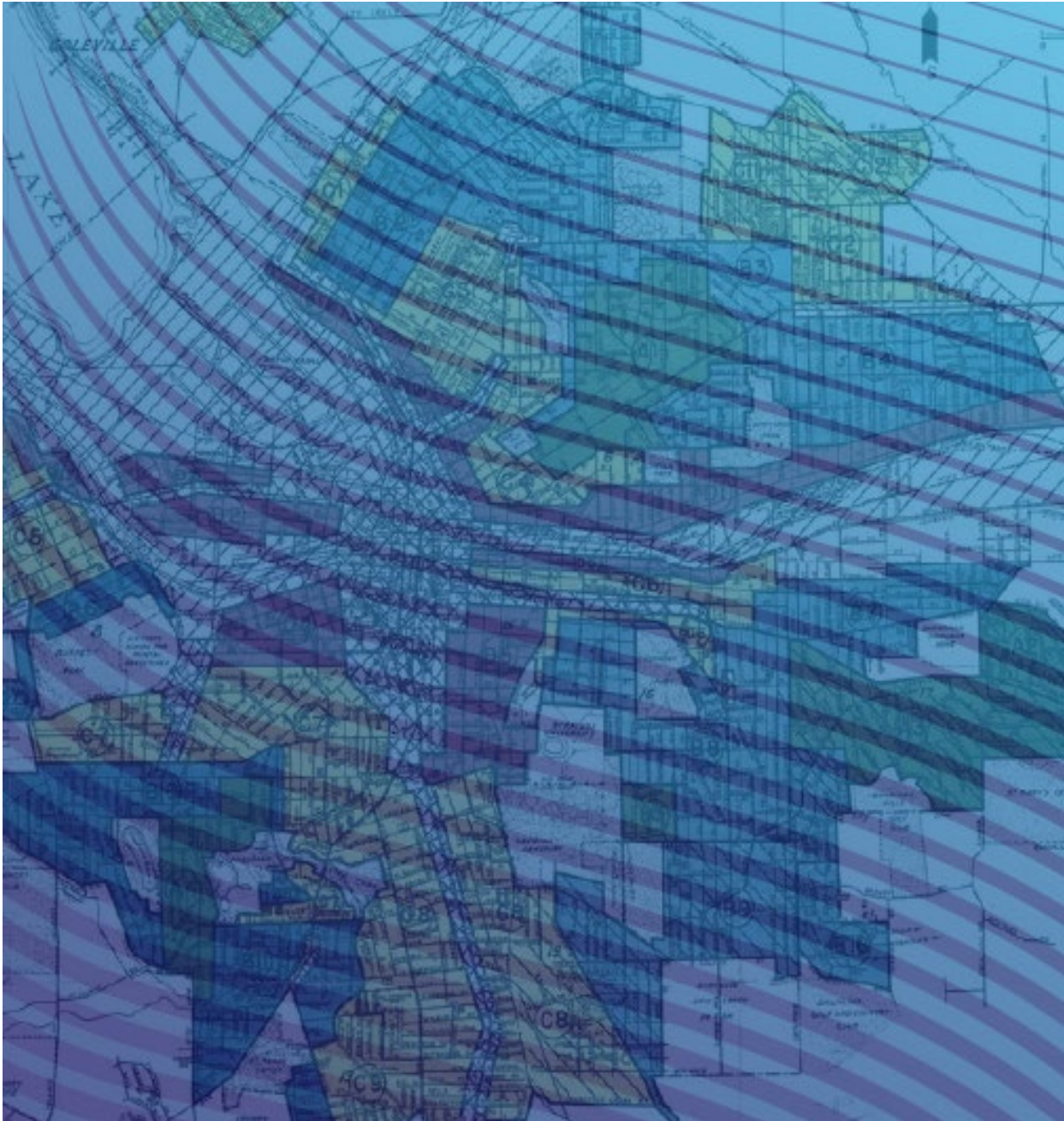


# DEPARTMENT OF FINANCIAL SERVICES MINORITY MORTGAGE LENDING



2024 ANNUAL REPORT

November 7, 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 and minority access to mortgage lending in New York State. 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.

The Department released its first report on potential redlining, focused on the Buffalo metropolitan area, on February 4, 2021. Based on its findings, 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 non-bank mortgage lenders, known as “mortgage bankers” under New York State law, 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 Banking Law § 28-bb as a companion to Banking Law § 28-b and expands community investment examination and obligations to mortgage bankers in New York.

The Department has continued its work in identifying potential redlining throughout the state. The Department’s second redlining report, released on December 7, 2022, reflected the Department’s inquiry into mortgage lending in Rochester, Syracuse, and Long Island. The Department released a third report on January 22, 2024, focusing on mortgage lending data in calendar year 2022. That report, the first in an annual series of which this report is part, detailed the performances of mortgage lenders, both depository banks and mortgage bankers, throughout the state.

This report is the second annual report, reviewing lending activity based on Home Mortgage Disclosure Act (“HMDA”) data from 2023. As in the prior report, the Department has

analyzed mortgage 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 mortgage 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 2023, 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>

DFS has identified some changes in mortgage lending in New York State between the 2022 and 2023 data. Overall, the volume of originations in 2023 was about two-thirds the volume in 2022 (305,755 in 2022 compared to 201,845 in 2023). The percentage of mortgages made in majority-minority tracts (MMTs) decreased slightly, from 20.69% of all mortgages in 2022 to 19.74% of all mortgages in 2023, even though the percentage of mortgage applications for properties in MMTs remained roughly consistent (23.97% of all applications in 2022 to 23.24% of all applications in 2023). The percentage of originations to minorities remained almost the same, going from 28.08% of all originations in 2022 to 27.94% of all originations in 2023.

The charts below help illustrate the state of mortgage lending to minority populations and in MMTs among various lenders and various areas throughout New York. When determining whether to commence fair lending inquiries, the Department considers all facets of the performance of individual lenders, including the data presented below. 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.

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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, so the figure under “Total Originations” in those charts is often 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 2023.

## New York State Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
East West Bank	1,626	1,094	67.28	1,960	1,334	68.06
Municipal Credit Union	762	424	55.64	2,862	1,853	64.74
Cathay Bank	1,107	610	55.10	1,423	786	55.24
Loan Funder LLC	1,168	631	54.02	1,801	1,001	55.58
Federal Savings Bank	725	385	53.10	1,399	677	48.39
Meadowbrook Financial Mortgage Bankers Corp.	855	441	51.58	1,357	724	53.35
First Republic Bank	922	461	50.00	1,135	554	48.81
UNMB Home Loans, Inc.	681	307	45.08	925	429	46.38
Nationwide Mortgage Bankers, Inc.	1,467	657	44.79	2,178	1,032	47.38
East Coast Capital Corp.	622	263	42.28	1,034	469	45.36
A&D Mortgage LLC	804	329	40.92	1,346	570	42.35
JPMorgan Chase Bank, N.A.	7,317	2,811	38.42	10,767	4,206	39.06
Homebridge Financial Services, Inc.	629	240	38.16	987	402	40.73
Cardinal Financial Company, LP	1,222	451	36.91	1,861	744	39.98
Flagstar Bank, FSB	844	286	33.89	1,809	653	36.10
Cliffco, Inc.	645	215	33.33	931	362	38.88
FM Home Loans, LLC	657	216	32.88	1,083	390	36.01
Contour Mortgage Corp.	1,813	549	30.28	2,553	918	35.96
TD Bank, N.A.	4,669	1,340	28.70	9,786	3,475	35.51
United Shore Financial Services, LLC	9,558	2,705	28.30	12,817	4,023	31.39
Plains Commerce Bank	954	263	27.57	1,479	428	28.94
LoanDepot.com, LLC	1,149	315	27.42	1,897	552	29.10
Citibank, N.A.	3,455	932	26.98	5,219	1,637	31.37
Plaza Home Mortgage, Inc.	2,036	516	25.34	3,025	854	28.23
HSBC Bank USA, N.A.	606	153	25.25	1,023	284	27.76
PennyMac Loan Services, LLC	1,217	306	25.14	2,021	539	26.67
Valley National Bank	659	164	24.89	994	270	27.16
Wells Fargo Bank, N.A.	3,537	877	24.80	6,874	1,936	28.16
Webster Bank, N.A.	624	154	24.68	1,182	350	29.61
CrossCountry Mortgage, Inc.	3,742	905	24.18	5,615	1,527	27.20
Newrez LLC	1,568	375	23.92	4,002	1,235	30.86
Nationstar Mortgage LLC	907	214	23.59	1,500	409	27.27
Fairway Independent Mortgage Corp.	1,248	288	23.08	1,712	404	23.60
Jovia Financial Credit Union	1,758	394	22.41	3,545	1,053	29.70

## New York State Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
PNC Bank, N.A.	796	177	22.24	1,906	498	26.13
Citizens Bank, N.A.	9,211	1,930	20.95	19,138	4,872	25.46
Bank of America, N.A.	3,787	771	20.36	10,843	3,261	30.07
Rocket Mortgage, LLC	8,956	1,782	19.90	13,219	2,814	21.29
Discover Bank	1,140	222	19.47	10,343	2,320	22.43
Bethpage FCU	3,865	705	18.24	9,814	2,481	25.28
Guaranteed Rate, Inc.	953	166	17.42	2,368	512	21.62
Embrace Home Loans, Inc.	908	155	17.07	1,230	239	19.43
U.S. Bank, N.A.	1,201	197	16.40	2,600	603	23.19
Navy FCU	1,094	168	15.36	2,950	735	24.92
Teachers FCU	2,157	310	14.37	3,274	571	17.44
Home Town Funding, Inc.	983	139	14.14	1,127	163	14.46
Manufacturers and Traders Trust Company	6,388	867	13.57	10,767	1,879	17.45
PrimeLending, A PlainsCapital Company	1,441	193	13.39	1,857	277	14.92
Movement Mortgage, LLC	1,782	229	12.85	2,406	368	15.30
Suffolk FCU	855	108	12.63	1,913	322	16.83
Hudson Valley Credit Union	2,474	274	11.08	5,332	698	13.09
Sunmark FCU	1,030	109	10.58	1,585	193	12.18
Five Star Bank	1,029	108	10.50	1,434	167	11.65
Keybank, N.A.	2,961	304	10.27	5,730	665	11.61
Morgan Stanley Private Bank, N.A.	884	87	9.84	1,151	121	10.51
Genesee Regional Bank	1,475	141	9.56	1,792	187	10.44
Mid-Hudson Valley FCU	615	57	9.27	1,028	121	11.77
Mortgage Research Center, LLC	728	55	7.55	1,314	156	11.87
ESL FCU	5,726	411	7.18	8,107	807	9.95
Hunt Mortgage Corp.	1,041	74	7.11	1,330	99	7.44
Premium Mortgage Corp.	4,587	323	7.04	5,201	386	7.42
Summit FCU	865	60	6.94	1,399	151	10.79
TrustCo Bank	1,638	102	6.23	2,780	230	8.27
Northwest Bank	1,258	73	5.80	1,836	130	7.08
Canandaigua National Bank and Trust Company	693	38	5.48	881	59	6.70
Homestead Funding Corp.	3,637	180	4.95	4,483	247	5.51
1st Priority Mortgage, Inc.	1,229	57	4.64	1,442	77	5.34
Tompkins Community Bank	911	42	4.61	1,185	51	4.30

**New York State Mortgage Lending in Majority-Minority Tracts (MMTs) 2023**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Empower FCU	3,025	138	4.56	4,338	270	6.22
First Source FCU	989	38	3.84	1,012	42	4.15
SEFCU Services, LLC	3,214	120	3.73	3,689	160	4.34
Broadview FCU	4,421	146	3.30	6,449	321	4.98
AmeriCU Credit Union	1,564	42	2.69	2,459	83	3.38
Community Bank, N.A.	4,270	112	2.62	5,889	163	2.77
Cornerstone Community FCU	694	18	2.59	1,058	36	3.40
Visions FCU	659	17	2.58	1,417	32	2.26
Reliant Community FCU	658	17	2.58	949	38	4.00
Paragon Home Loans, Inc.	689	15	2.18	806	17	2.11
NBT Bank, N.A.	1,298	25	1.93	2,066	44	2.13
The Lyons National Bank	1,053	15	1.42	1,221	16	1.31
Corning FCU	777	2	0.26	1,073	6	0.56
<b>Entire Market</b>	<b>201,845</b>	<b>39,852</b>	<b>19.74</b>	<b>342,862</b>	<b>79,683</b>	<b>23.24</b>

\*Lenders originating 600 or more mortgages in 2023 in New York State

**New York State Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in New York State = 47.02%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Cathay Bank	938	927	98.83	1,232	1,218	98.86
East West Bank	1,260	1,244	98.73	1,509	1,486	98.48
Municipal Credit Union	592	453	76.52	2,165	1,803	83.28
Federal Savings Bank	592	439	74.16	1,113	739	66.40
East Coast Capital Corp.	619	413	66.72	1,031	684	66.34
UNMB Home Loans, Inc.	664	435	65.51	895	605	67.60
Meadowbrook Financial Mortgage Bankers Corp.	739	483	65.36	1,155	770	66.67
A&D Mortgage LLC	627	393	62.68	933	579	62.06
Homebridge Financial Services, Inc.	517	309	59.77	817	477	58.38
Nationwide Mortgage Bankers, Inc.	1,466	824	56.21	2,167	1,272	58.70
Cardinal Financial Company, LP	1,086	590	54.33	1,644	927	56.39
Cliffco, Inc.	534	283	53.00	769	433	56.31
JPMorgan Chase Bank, N.A.	6,465	3,133	48.46	9,612	4,783	49.76
Contour Mortgage Corp.	1,447	695	48.03	2,014	1,064	52.83
Citibank, N.A.	2,590	1,045	40.35	4,011	1,805	45.00
HSBC Bank USA, N.A.	149	57	38.26	270	108	40.00
United Shore Financial Services, LLC	8,343	3,171	38.01	11,179	4,496	40.22
Wells Fargo Bank, N.A.	3,043	1,136	37.33	5,862	2,445	41.71
LoanDepot.com, LLC	734	271	36.92	1,155	453	39.22
Flagstar Bank, FSB	633	230	36.33	1,434	599	41.77
Navy FCU	959	347	36.18	2,535	1,129	44.54
First Republic Bank	769	277	36.02	944	339	35.91
Plaza Home Mortgage, Inc.	1,796	627	34.91	2,638	1,001	37.95
TD Bank, N.A.	4,022	1,383	34.39	8,298	3,347	40.34
CrossCountry Mortgage, Inc.	3,293	1,125	34.16	4,670	1,730	37.04
Newrez LLC	1,347	443	32.89	3,506	1,401	39.96
Fairway Independent Mortgage Corp.	1,034	339	32.79	1,415	466	32.93
Guaranteed Rate, Inc.	803	261	32.50	1,941	660	34.00
Discover Bank	956	304	31.80	8,231	3,286	39.92
Bank of America, N.A.	3,367	1,056	31.36	9,487	3,906	41.17
PennyMac Loan Services, LLC	1,045	324	31.00	1,731	566	32.70
Valley National Bank	544	167	30.70	823	267	32.44
Jovia Financial Credit Union	1,593	478	30.01	3,161	1,201	37.99
Rocket Mortgage, LLC	6,935	1,909	27.53	10,108	3,023	29.91

**New York State Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in New York State = 47.02%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Embrace Home Loans, Inc.	810	221	27.28	1,065	330	30.99
Nationstar Mortgage LLC	745	199	26.71	1,212	379	31.27
PNC Bank, N.A.	600	159	26.50	1,480	491	33.18
PrimeLending, A PlainsCapital Company	1,258	319	25.36	1,604	430	26.81
Citizens Bank, N.A.	7,984	2,010	25.18	16,699	5,193	31.10
Teachers FCU	2,072	521	25.14	3,040	908	29.87
Bethpage FCU	3,188	777	24.37	7,978	2,695	33.78
Movement Mortgage, LLC	1,649	400	24.26	2,212	609	27.53
Mortgage Research Center, LLC	631	148	23.45	1,128	319	28.28
Webster Bank, N.A.	462	105	22.73	919	262	28.51
U.S. Bank, N.A.	907	203	22.38	2,007	645	32.14
Hudson Valley Credit Union	2,131	456	21.40	4,490	1,295	28.84
FM Home Loans, LLC	611	125	20.46	998	213	21.34
Manufacturers and Traders Trust Company	5,881	1,192	20.27	9,836	2,523	25.65
Suffolk FCU	799	159	19.90	1,762	529	30.02
TrustCo Bank	1,419	262	18.46	2,392	529	22.12
Genesee Regional Bank	1,310	233	17.79	1,591	301	18.92
SEFCU Services, LLC	2,665	469	17.60	3,029	555	18.32
Five Star Bank	960	166	17.29	1,334	256	19.19
Homestead Funding Corp.	3,119	524	16.80	3,811	682	17.90
Hunt Mortgage Corp.	994	164	16.50	1,259	228	18.11
Sunmark FCU	684	111	16.23	1,112	257	23.11
Morgan Stanley Private Bank, N.A.	777	126	16.22	987	168	17.02
Keybank, N.A.	2,623	422	16.09	5,028	957	19.03
Mid-Hudson Valley FCU	421	67	15.91	662	142	21.45
Plains Commerce Bank	828	130	15.70	1,231	241	19.58
Premium Mortgage Corp.	4,076	565	13.86	4,609	696	15.10
Summit FCU	791	109	13.78	1,282	247	19.27
Home Town Funding, Inc.	782	104	13.30	900	121	13.44
ESL FCU	5,302	702	13.24	7,484	1,224	16.35
1st Priority Mortgage, Inc.	1,082	142	13.12	1,268	184	14.51
Empower FCU	2,872	333	11.59	4,083	572	14.01
Broadview FCU	3,975	429	10.79	5,780	784	13.56
Tompkins Community Bank	755	77	10.20	994	102	10.26

**New York State Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in New York State = 47.02%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Paragon Home Loans, Inc.	639	58	9.08	742	72	9.70
Reliant Community FCU	641	58	9.05	922	97	10.52
Canandaigua National Bank and Trust Company	629	54	8.59	797	82	10.29
Northwest Bank	1,131	97	8.58	1,622	172	10.60
Visions FCU	568	46	8.10	1,105	127	11.49
AmeriCU Credit Union	1,424	109	7.65	2,251	253	11.24
Community Bank, N.A.	3,857	273	7.08	5,302	434	8.19
NBT Bank, N.A.	1,005	67	6.67	1,615	131	8.11
Corning FCU	698	44	6.30	941	63	6.70
First Source FCU	926	55	5.94	943	56	5.94
Cornerstone Community FCU	611	35	5.73	927	74	7.98
The Lyons National Bank	991	48	4.84	1,159	56	4.83
Loan Funder LLC**	0	0	0.00	0	0	0.00
<b>Entire Market</b>	<b>170,734</b>	<b>47,702</b>	<b>27.94</b>	<b>286,448</b>	<b>91,965</b>	<b>32.11</b>

\*Lenders originating 600 or more mortgages in 2023 in New York State

\*\* Loan Funder LLC appears not to have reported race or ethnicity data for any of its 1,801 applications received in New York State in 2023

### Albany-Schenectady-Troy MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Plaza Home Mortgage, Inc.	115	19	16.52	184	28	15.22
Manufacturers and Traders Trust Company	258	42	16.28	414	66	15.94
Community Bank, N.A.	148	20	13.51	226	31	13.72
Sunmark FCU	787	96	12.20	1,200	163	13.58
United Shore Financial Services, LLC	646	70	10.84	847	114	13.46
Premium Mortgage Corp.	232	25	10.78	317	34	10.73
Fairway Independent Mortgage Corp.	145	15	10.34	203	19	9.36
Newrez LLC	115	10	8.70	264	24	9.09
Rocket Mortgage, LLC	505	38	7.52	757	60	7.93
Bank of America, N.A.	154	11	7.14	444	41	9.23
Homestead Funding Corp.	1,284	72	5.61	1,620	105	6.48
TrustCo Bank	1,045	57	5.45	1,691	122	7.21
First National Bank of Scotia	112	6	5.36	139	9	6.47
Ballston Spa National Bank	188	10	5.32	261	13	4.98
First New York FCU	397	20	5.04	519	29	5.59
Keybank, N.A.	345	17	4.93	689	32	4.64
NBT Bank, N.A.	142	6	4.23	238	10	4.20
Pioneer Savings Bank	273	11	4.03	415	19	4.58
SEFCU Services, LLC	2,257	88	3.90	2,608	116	4.45
Citizens Bank, N.A.	468	16	3.42	991	83	8.38
Broadview FCU	3,259	98	3.01	4,686	213	4.55
Saratoga National Bank and Trust Company	310	6	1.94	489	15	3.07
Navy FCU	111	1	0.90	255	14	5.49
Adirondack Trust Company	125	0	0.00	206	0	0.00
<b>Entire Market</b>	<b>16,161</b>	<b>1,004</b>	<b>6.21</b>	<b>25,609</b>	<b>1,985</b>	<b>7.75</b>

\*Lenders originating 100 or more mortgages in 2023 in the Albany-Schenectady-Troy Metropolitan Statistical Area

**Albany-Schenectady-Troy MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 24.74%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Plaza Home Mortgage, Inc.	107	43	40.19	165	66	40.00
Manufacturers and Traders Trust Company	237	72	30.38	375	126	33.60
United Shore Financial Services, LLC	573	171	29.84	750	241	32.13
Fairway Independent Mortgage Corp.	91	26	28.57	130	37	28.46
Bank of America, N.A.	142	35	24.65	411	129	31.39
Rocket Mortgage, LLC	388	80	20.62	593	136	22.93
Navy FCU	104	21	20.19	231	57	24.68
Adirondack Trust Company	101	20	19.80	165	29	17.58
Premium Mortgage Corp.	203	39	19.21	283	67	23.67
Homestead Funding Corp.	1,045	200	19.14	1,299	270	20.79
SEFCU Services, LLC	1,811	341	18.83	2,074	401	19.33
Ballston Spa National Bank	157	29	18.47	221	41	18.55
Newrez LLC	105	19	18.10	238	54	22.69
Sunmark FCU	500	90	18.00	823	205	24.91
TrustCo Bank	902	152	16.85	1,475	318	21.56
NBT Bank, N.A.	107	17	15.89	182	26	14.29
Keybank, N.A.	309	44	14.24	615	102	16.59
Saratoga National Bank and Trust Company	258	31	12.02	414	50	12.08
First New York FCU	385	45	11.69	499	59	11.82
Citizens Bank, N.A.	433	49	11.32	919	162	17.63
Broadview FCU	2,938	314	10.69	4,219	566	13.42
Pioneer Savings Bank	249	25	10.04	381	44	11.55
First National Bank of Scotia	96	7	7.29	123	9	7.32
<b>Entire Market</b>	<b>13,538</b>	<b>2,353</b>	<b>17.38</b>	<b>21,526</b>	<b>4,362</b>	<b>20.26</b>

\*Lenders originating 100 or more mortgages in 2023 in the Albany-Schenectady-Troy Metropolitan Statistical Area

### Binghamton MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Visions FCU	426	3	0.70	914	7	0.77
Manufacturers and Traders Trust Company	282	1	0.35	477	5	1.05
Homestead Funding Corp.	360	1	0.28	418	1	0.24
Rocket Mortgage, LLC	204	0	0.00	304	0	0.00
Tioga State Bank, N.A.	193	0	0.00	239	0	0.00
Empower FCU	137	0	0.00	208	2	0.96
Broadview FCU	132	0	0.00	186	2	1.08
1st Priority Mortgage, Inc.	114	0	0.00	136	0	0.00
Citizens Bank, N.A.	106	0	0.00	250	0	0.00
<b>Entire Market</b>	<b>3,083</b>	<b>6</b>	<b>0.19</b>	<b>5,328</b>	<b>24</b>	<b>0.45</b>

\*Lenders originating 100 or more mortgages in 2023 in the Binghamton Metropolitan Statistical Area

### Binghamton MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 18.59%)

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.	97	20	20.62	233	51	21.89
Homestead Funding Corp.	331	49	14.80	385	63	16.36
Manufacturers and Traders Trust Company	263	38	14.45	439	70	15.95
1st Priority Mortgage, Inc.	112	16	14.29	132	18	13.64
Rocket Mortgage, LLC	156	20	12.82	228	33	14.47
Empower FCU	132	13	9.85	193	32	16.58
Broadview FCU	120	9	7.50	165	16	9.70
Visions FCU	375	25	6.67	710	71	10.00
Tioga State Bank, N.A.	165	9	5.45	187	11	5.88
<b>Entire Market</b>	<b>2,676</b>	<b>381</b>	<b>14.24</b>	<b>4,470</b>	<b>747</b>	<b>16.71</b>

\*Lenders originating 100 or more mortgages in 2023 in the Binghamton Metropolitan Statistical Area

### Buffalo-Cheektowaga MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Community Bank, N.A.	189	29	15.34	251	37	14.74
CrossCountry Mortgage, Inc.	491	57	11.61	655	92	14.05
Five Star Bank	432	47	10.88	579	72	12.44
Manufacturers and Traders Trust Company	2,429	264	10.87	3,451	428	12.40
Evans Bank, N.A.	360	39	10.83	490	53	10.82
Keybank, N.A.	1,081	116	10.73	1,932	261	13.51
Discover Bank	111	11	9.91	882	100	11.34
Nationstar Mortgage LLC	142	14	9.86	215	24	11.16
Rocket Mortgage, LLC	1,019	98	9.62	1,425	160	11.23
Movement Mortgage, LLC	125	12	9.60	159	19	11.95
Bank of America, N.A.	373	32	8.58	873	127	14.55
Summit FCU	157	13	8.28	259	30	11.58
United Shore Financial Services, LLC	1,328	108	8.13	1,525	139	9.11
Premium Mortgage Corp.	1,357	110	8.11	1,507	128	8.49
Everett Financial, Inc.	126	10	7.94	212	18	8.49
Navy FCU	105	8	7.62	241	33	13.69
Plaza Home Mortgage, Inc.	139	10	7.19	183	20	10.93
Hunt Mortgage Corp.	579	39	6.74	676	49	7.25
Citizens Bank, N.A.	1,425	87	6.11	2,712	230	8.48
Broadview FCU	243	14	5.76	350	27	7.71
Northwest Bank	995	53	5.33	1,432	100	6.98
1st Priority Mortgage, Inc.	481	24	4.99	534	30	5.62
Western Division FCU	202	10	4.95	231	11	4.76
PennyMac Loan Services, LLC	131	6	4.58	200	11	5.50
CNB Bank	280	9	3.21	383	23	6.01
Cornerstone Community FCU	667	18	2.70	1,011	34	3.36
<b>Entire Market</b>	<b>18,087</b>	<b>1,586</b>	<b>8.77</b>	<b>27,623</b>	<b>2,967</b>	<b>10.74</b>

\*Lenders originating 100 or more mortgages in 2023 in the Buffalo-Cheektowaga Metropolitan Statistical Area

**Buffalo-Cheektowaga MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 26.74%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
CrossCountry Mortgage, Inc.	434	113	26.04	564	154	27.30
Navy FCU	93	24	25.81	209	67	32.06
Bank of America, N.A.	360	85	23.61	815	251	30.80
Five Star Bank	388	71	18.30	520	111	21.35
Manufacturers and Traders Trust Company	2,311	405	17.52	3,250	659	20.28
Rocket Mortgage, LLC	810	137	16.91	1,118	210	18.78
Summit FCU	140	23	16.43	233	55	23.61
Premium Mortgage Corp.	1,233	202	16.38	1,369	241	17.60
Hunt Mortgage Corp.	557	91	16.34	648	112	17.28
Discover Bank	92	15	16.30	713	184	25.81
Community Bank, N.A.	160	26	16.25	214	36	16.82
Evans Bank, N.A.	327	52	15.90	449	78	17.37
Broadview FCU	214	34	15.89	306	56	18.30
Movement Mortgage, LLC	120	19	15.83	150	26	17.33
Keybank, N.A.	993	153	15.41	1,771	360	20.33
United Shore Financial Services, LLC	1,223	182	14.88	1,399	228	16.30
Nationstar Mortgage LLC	120	17	14.17	187	30	16.04
Plaza Home Mortgage, Inc.	128	18	14.06	167	27	16.17
1st Priority Mortgage, Inc.	438	59	13.47	483	72	14.91
PennyMac Loan Services, LLC	120	13	10.83	182	19	10.44
Citizens Bank, N.A.	1,321	139	10.52	2,527	351	13.89
Western Division FCU	202	20	9.90	231	22	9.52
Northwest Bank	899	82	9.12	1,272	142	11.16
Cornerstone Community FCU	588	34	5.78	886	70	7.90
CNB Bank	237	13	5.49	322	27	8.39
<b>Entire Market</b>	<b>16,114</b>	<b>2,641</b>	<b>16.39</b>	<b>24,314</b>	<b>4,734</b>	<b>19.47</b>

\*Lenders originating 100 or more mortgages in 2023 in the Buffalo-Cheektowaga Metropolitan Statistical Area

**Elmira MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Corning FCU	308	0	0.00	425	0	0.00
First Heritage FCU	156	0	0.00	224	0	0.00
Movement Mortgage, LLC	146	0	0.00	185	0	0.00
Community Bank, N.A.	115	0	0.00	178	0	0.00
<b>Entire Market</b>	<b>1,326</b>	<b>0</b>	<b>0.00</b>	<b>2,074</b>	<b>0</b>	<b>0.00</b>

\*Lenders originating 100 or more mortgages in 2023 in the Elmira Metropolitan Statistical Area

**Elmira MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 17.11%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Movement Mortgage, LLC	143	20	13.99	182	27	14.84
Community Bank, N.A.	91	9	9.89	145	13	8.97
Corning FCU	274	14	5.11	367	19	5.18
First Heritage FCU	133	3	2.26	193	8	4.15
<b>Entire Market</b>	<b>1,163</b>	<b>102</b>	<b>8.77</b>	<b>1,801</b>	<b>178</b>	<b>9.88</b>

\*Lenders originating 100 or more mortgages in 2023 in the Elmira Metropolitan Statistical Area

### Glens Falls MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Glens Falls National Bank and Trust Company	305	0	0.00	481	0	0.00
Homestead Funding Corp.	243	0	0.00	306	0	0.00
TrustCo Bank	114	0	0.00	185	0	0.00
Rocket Mortgage, LLC	104	0	0.00	163	0	0.00
<b>Entire Market</b>	<b>1,994</b>	<b>0</b>	<b>0.00</b>	<b>3,401</b>	<b>0</b>	<b>0.00</b>

\*Lenders originating 100 or more mortgages in 2023 in the Glens Falls Metropolitan Statistical Area

### Glens Falls MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 10.10%)

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Glens Falls National Bank and Trust Company	266	15	5.64	433	24	5.54
Homestead Funding Corp.	214	11	5.14	267	14	5.24
Rocket Mortgage, LLC	84	4	4.76	132	6	4.55
TrustCo Bank	104	3	2.88	167	5	2.99
<b>Entire Market</b>	<b>1,742</b>	<b>105</b>	<b>6.03</b>	<b>3,004</b>	<b>208</b>	<b>6.92</b>

\*Lenders originating 100 or more mortgages in 2023 in the Glens Falls Metropolitan Statistical Area

**Ithaca MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Tompkins Community Bank	217	1	0.46	276	1	0.36
CFCU Community Credit Union	234	0	0.00	268	2	0.75
Community Bank, N.A.	121	0	0.00	145	0	0.00
<b>Entire Market</b>	<b>1,091</b>	<b>4</b>	<b>0.37</b>	<b>1,524</b>	<b>6</b>	<b>0.39</b>

\*Lenders originating 100 or more mortgages in 2023 in the Ithaca Metropolitan Statistical Area

**Ithaca MSA Mortgage Lending to Minority Borrowers 2023 (27.00%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
CFCU Community Credit Union	202	34	16.83	225	37	16.44
Tompkins Community Bank	192	27	14.06	246	31	12.60
Community Bank, N.A.	108	15	13.89	128	19	14.84
<b>Entire Market</b>	<b>925</b>	<b>124</b>	<b>13.41</b>	<b>1,289</b>	<b>184</b>	<b>14.27</b>

\*Lenders originating 100 or more mortgages in 2023 in the Ithaca Metropolitan Statistical Area

### Kingston MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Rocket Mortgage, LLC	151	7	4.64	224	14	6.25
Mid-Hudson Valley FCU	237	10	4.22	374	15	4.01
Ulster Savings Bank	285	11	3.86	381	15	3.94
Homestead Funding Corp.	130	4	3.08	160	6	3.75
Hudson Valley Credit Union	298	9	3.02	604	17	2.81
Rondout Savings Bank	102	3	2.94	139	5	3.60
<b>Entire Market</b>	<b>2,674</b>	<b>140</b>	<b>5.24</b>	<b>4,676</b>	<b>242</b>	<b>5.18</b>

\*Lenders originating 100 or more mortgages in 2023 in the Kingston Metropolitan Statistical Area

### Kingston MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 24.32%)

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.	122	22	18.03	148	31	20.95
Rocket Mortgage, LLC	123	16	13.01	181	29	16.02
Ulster Savings Bank	261	33	12.64	339	43	12.68
Hudson Valley Credit Union	258	31	12.02	512	88	17.19
Rondout Savings Bank	75	9	12.00	106	16	15.09
Mid-Hudson Valley FCU	177	15	8.47	262	30	11.45
<b>Entire Market</b>	<b>2,236</b>	<b>348</b>	<b>15.56</b>	<b>3,838</b>	<b>697</b>	<b>18.16</b>

\*Lenders originating 100 or more mortgages in 2023 in the Kingston Metropolitan Statistical Area

### Nassau County-Suffolk County MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Loan Funder LLC	494	214	43.32	684	291	42.54
Federal Savings Bank	328	137	41.77	548	220	40.15
Quontic Bank	241	98	40.66	337	140	41.54
Municipal Credit Union	161	61	37.89	536	243	45.34
East Coast Capital Corp.	391	135	34.53	613	221	36.05
Nationstar Mortgage LLC	175	57	32.57	277	106	38.27
Meadowbrook Financial Mortgage Bankers Corp.	435	136	31.26	672	233	34.67
Plaza Home Mortgage, Inc.	410	127	30.98	609	195	32.02
A&D Mortgage LLC	281	84	29.89	458	149	32.53
Nationwide Mortgage Bankers, Inc.	851	243	28.55	1,181	358	30.31
UNMB Home Loans, Inc.	212	58	27.36	269	72	26.77
Cardinal Financial Company, LP	781	212	27.14	1,099	309	28.12
Fairway Independent Mortgage Corp.	252	66	26.19	326	87	26.69
Homebridge Financial Services, Inc.	253	66	26.09	385	103	26.75
United Shore Financial Services, LLC	2,260	588	26.02	2,993	830	27.73
PennyMac Loan Services, LLC	253	64	25.30	428	123	28.74
Cliffco, Inc.	442	107	24.21	574	157	27.35
JPMorgan Chase Bank, N.A.	1,545	363	23.50	2,287	580	25.36
Cathay Bank	286	67	23.43	372	96	25.81
Rocket Mortgage, LLC	1,505	345	22.92	2,129	500	23.49
Newrez LLC	342	74	21.64	950	288	30.32
Jet Direct Funding Corp.	150	32	21.33	206	44	21.36
LoanDepot.com, LLC	197	41	20.81	324	76	23.46
Navy FCU	193	40	20.73	503	157	31.21
PNC Bank, N.A.	233	47	20.17	499	86	17.23
Flagstar Bank, FSB	199	40	20.10	451	108	23.95
Discover Bank	371	74	19.95	2,993	681	22.75
Hartford Funding, Ltd.	155	30	19.35	252	55	21.83
NJ Lenders Corp.	171	32	18.71	216	38	17.59
Contour Mortgage Corp.	1,286	238	18.51	1,653	356	21.54
Finance of America Reverse LLC	167	30	17.96	220	48	21.82
Wells Fargo Bank, N.A.	729	127	17.42	1,447	289	19.97
Jovia Financial Credit Union	1,535	263	17.13	2,965	690	23.27
Manufacturers and Traders Trust Company	569	96	16.87	1,178	227	19.27

### Nassau County-Suffolk County MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
TD Bank, N.A.	1,471	235	15.98	2,944	585	19.87
Citizens Bank, N.A.	1,747	270	15.46	3,412	635	18.61
Bank of America, N.A.	1,023	157	15.35	2,927	638	21.80
Bethpage FCU	3,123	441	14.12	7,639	1,453	19.02
Valley National Bank	283	39	13.78	412	62	15.05
Citibank, N.A.	692	87	12.57	1,016	162	15.94
Suffolk FCU	846	104	12.29	1,861	292	15.69
CrossCountry Mortgage, Inc.	965	117	12.12	1,408	212	15.06
Norwich Commercial Group, Inc.	182	22	12.09	228	29	12.72
Embrace Home Loans, Inc.	734	86	11.72	931	119	12.78
Teachers FCU	1,965	213	10.84	2,942	387	13.15
Guaranteed Rate, Inc.	173	18	10.40	415	48	11.57
U.S. Bank, N.A.	293	28	9.56	639	107	16.74
Island FCU	518	43	8.30	936	128	13.68
Morgan Stanley Private Bank, N.A.	252	11	4.37	326	16	4.91
<b>Entire Market</b>	<b>37,702</b>	<b>7,523</b>	<b>19.95</b>	<b>68,406</b>	<b>15,489</b>	<b>22.64</b>

\*Lenders originating 150 or more mortgages in 2023 in the Nassau County-Suffolk County Metropolitan Statistical Area

**Nassau County-Suffolk County MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 39.78%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Cathay Bank	276	270	97.83	356	349	98.03
Quontic Bank	230	193	83.91	318	262	82.39
Federal Savings Bank	277	227	81.95	455	354	77.80
A&D Mortgage LLC	224	158	70.54	330	230	69.70
Municipal Credit Union	129	89	68.99	400	305	76.25
East Coast Capital Corp.	389	253	65.04	611	399	65.30
United Shore Financial Services, LLC	1,864	1,002	53.76	2,483	1,361	54.81
UNMB Home Loans, Inc.	206	110	53.40	260	142	54.62
Meadowbrook Financial Mortgage Bankers Corp.	384	201	52.34	578	323	55.88
Homebridge Financial Services, Inc.	203	106	52.22	312	159	50.96
Cardinal Financial Company, LP	699	364	52.07	983	531	54.02
Jet Direct Funding Corp.	147	76	51.70	199	107	53.77
Nationwide Mortgage Bankers, Inc.	851	433	50.88	1,178	623	52.89
Plaza Home Mortgage, Inc.	346	176	50.87	509	273	53.63
Cliffco, Inc.	374	185	49.47	485	251	51.75
Navy FCU	163	77	47.24	433	250	57.74
PennyMac Loan Services, LLC	200	93	46.50	340	171	50.29
Newrez LLC	296	129	43.58	826	413	50.00
NJ Lenders Corp.	160	67	41.88	199	90	45.23
Fairway Independent Mortgage Corp.	222	89	40.09	285	112	39.30
JPMorgan Chase Bank, N.A.	1,451	569	39.21	2,137	879	41.13
Flagstar Bank, FSB	161	62	38.51	373	167	44.77
Contour Mortgage Corp.	1,031	394	38.22	1,315	565	42.97
Discover Bank	310	112	36.13	2,363	1,076	45.54
Hartford Funding, Ltd.	155	55	35.48	251	103	41.04
Wells Fargo Bank, N.A.	623	220	35.31	1,204	502	41.69
Guaranteed Rate, Inc.	143	50	34.97	341	124	36.36
Citibank, N.A.	535	180	33.64	793	291	36.70
Rocket Mortgage, LLC	1,148	383	33.36	1,610	579	35.96
CrossCountry Mortgage, Inc.	854	282	33.02	1,199	430	35.86
Norwich Commercial Group, Inc.	146	46	31.51	181	58	32.04
TD Bank, N.A.	1,299	393	30.25	2,561	888	34.67
LoanDepot.com, LLC	122	36	29.51	197	67	34.01
Nationstar Mortgage LLC	136	39	28.68	210	77	36.67

**Nassau County-Suffolk County MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 39.78%)**

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.	1,468	415	28.27	2,892	978	33.82
PNC Bank, N.A.	179	50	27.93	400	141	35.25
Jovia Financial Credit Union	1,396	389	27.87	2,677	954	35.64
Manufacturers and Traders Trust Company	500	131	26.20	1,038	357	34.39
Bank of America, N.A.	914	239	26.15	2,570	959	37.32
Valley National Bank	255	63	24.71	359	95	26.46
Embrace Home Loans, Inc.	659	160	24.28	816	220	26.96
Teachers FCU	1,890	431	22.80	2,736	734	26.83
Bethpage FCU	2,628	596	22.68	6,336	1,957	30.89
Suffolk FCU	790	156	19.75	1,714	504	29.40
U.S. Bank, N.A.	241	44	18.26	528	168	31.82
Island FCU	490	89	18.16	852	203	23.83
Morgan Stanley Private Bank, N.A.	220	26	11.82	282	35	12.41
Finance of America Reverse LLC	144	14	9.72	185	22	11.89
Loan Funder LLC	0	0	0.00	0	0	0.00
<b>Entire Market</b>	<b>31,878</b>	<b>11,884</b>	<b>37.28</b>	<b>57,036</b>	<b>23,238</b>	<b>40.74</b>

\*Lenders originating 150 or more mortgages in 2023 in the Nassau County-Suffolk County Metropolitan Statistical Area

**Nassau County Mortgage Lending in Majority-Minority Tracts (MMTs) 2023**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Loan Funder LLC	159	86	54.09	234	122	52.14
Municipal Credit Union	113	54	47.79	383	204	53.26
East Coast Capital Corp.	137	63	45.99	219	103	47.03
A&D Mortgage LLC	130	59	45.38	218	100	45.87
Plaza Home Mortgage, Inc.	193	86	44.56	281	129	45.91
PennyMac Loan Services, LLC	102	45	44.12	168	83	49.40
Meadowbrook Financial Mortgage Bankers Corp.	223	98	43.95	356	165	46.35
Cardinal Financial Company, LP	229	97	42.36	324	145	44.75
Nationwide Mortgage Bankers, Inc.	308	129	41.88	434	185	42.63
Fairway Independent Mortgage Corp.	134	50	37.31	175	66	37.71
Rocket Mortgage, LLC	611	218	35.68	903	320	35.44
United Shore Financial Services, LLC	990	352	35.56	1,353	511	37.77
Cliffco, Inc.	218	74	33.94	276	103	37.32
PNC Bank, N.A.	121	39	32.23	247	67	27.13
JPMorgan Chase Bank, N.A.	799	250	31.29	1,175	387	32.94
Contour Mortgage Corp.	424	131	30.90	592	202	34.12
Discover Bank	162	45	27.78	1,276	443	34.72
Cathay Bank	225	59	26.22	292	88	30.14
Flagstar Bank, FSB	113	29	25.66	231	69	29.87
Citizens Bank, N.A.	885	219	24.75	1,718	489	28.46
Wells Fargo Bank, N.A.	414	100	24.15	823	222	26.97
Newrez LLC	141	33	23.40	390	141	36.15
TD Bank, N.A.	766	174	22.72	1,515	426	28.12
Manufacturers and Traders Trust Company	165	37	22.42	364	107	29.40
Embrace Home Loans, Inc.	242	53	21.90	310	73	23.55
Jovia Financial Credit Union	1,007	205	20.36	1,894	514	27.14
Valley National Bank	114	23	20.18	175	36	20.57
CrossCountry Mortgage, Inc.	357	72	20.17	532	130	24.44
Bethpage FCU	1,489	300	20.15	3,676	968	26.33
Bank of America, N.A.	494	95	19.23	1,340	385	28.73
Citibank, N.A.	383	64	16.71	558	118	21.15
Teachers FCU	256	42	16.41	416	80	19.23
U.S. Bank, N.A.	131	20	15.27	283	66	23.32
Island FCU	153	15	9.80	279	45	16.13
Morgan Stanley Private Bank, N.A.	118	5	4.24	156	6	3.85
<b>Entire Market</b>	<b>16,103</b>	<b>4,590</b>	<b>28.50</b>	<b>29,763</b>	<b>9,533</b>	<b>32.03</b>

\*Lenders originating 100 or more mortgages in 2023 in Nassau County

**Nassau County Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in County = 43.68%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Cathay Bank	218	213	97.71	280	274	97.86
A&D Mortgage LLC	104	83	79.81	159	126	79.25
East Coast Capital Corp.	135	96	71.11	217	153	70.51
United Shore Financial Services, LLC	826	518	62.71	1,134	700	61.73
Municipal Credit Union	86	61	70.93	275	216	78.55
Cardinal Financial Company, LP	201	123	61.19	282	181	64.18
Meadowbrook Financial Mortgage Bankers Corp.	195	116	59.49	303	182	60.07
Plaza Home Mortgage, Inc.	170	100	58.82	242	141	58.26
Cliffco, Inc.	184	105	57.07	229	131	57.21
Nationwide Mortgage Bankers, Inc.	308	175	56.82	433	251	57.97
JPMorgan Chase Bank, N.A.	754	389	51.59	1,102	585	53.09
PennyMac Loan Services, LLC	80	40	50.00	133	73	54.89
Fairway Independent Mortgage Corp.	120	55	45.83	154	70	45.45
Wells Fargo Bank, N.A.	350	156	44.57	681	346	50.81
Rocket Mortgage, LLC	463	203	43.84	671	308	45.90
Contour Mortgage Corp.	338	147	43.49	460	222	48.26
Discover Bank	131	56	42.75	989	528	53.39
Newrez LLC	125	51	40.80	347	177	51.01
Citibank, N.A.	303	123	40.59	440	188	42.73
Manufacturers and Traders Trust Company	135	54	40.00	300	142	47.33
Citizens Bank, N.A.	724	284	39.23	1,418	635	44.78
TD Bank, N.A.	666	258	38.74	1,298	559	43.07
Flagstar Bank, FSB	89	34	38.20	190	99	52.11
PNC Bank, N.A.	89	33	37.08	186	79	42.47
Embrace Home Loans, Inc.	221	76	34.39	277	107	38.63
CrossCountry Mortgage, Inc.	317	108	34.07	459	173	37.69
Valley National Bank	106	34	32.08	153	50	32.68
Bank of America, N.A.	446	136	30.49	1,173	488	41.60
Teachers FCU	239	70	29.29	376	123	32.71
Jovia Financial Credit Union	917	267	29.12	1,705	611	35.84
Bethpage FCU	1,245	347	27.87	3,004	1,073	35.72
U.S. Bank, N.A.	112	31	27.68	230	104	45.22
Morgan Stanley Private Bank, N.A.	104	19	18.27	134	22	16.42
Island FCU	145	26	17.93	252	57	22.62
Loan Funder LLC	0	0	0.00	0	0	0.00
<b>Entire Market</b>	<b>13,548</b>	<b>6,126</b>	<b>45.22</b>	<b>24,522</b>	<b>11,792</b>	<b>48.09</b>

\*Lenders originating 100 or more mortgages in 2023 in Nassau County

### Suffolk County Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Loan Funder LLC	335	128	38.21	450	169	37.56
Quontic Bank	155	59	38.06	209	82	39.23
Federal Savings Bank	237	79	33.33	392	125	31.89
East Coast Capital Corp.	254	72	28.35	394	118	29.95
Nationstar Mortgage LLC	100	24	24.00	162	46	28.40
UNMB Home Loans, Inc.	127	27	21.26	160	35	21.88
Nationwide Mortgage Bankers, Inc.	543	114	20.99	747	173	23.16
Cardinal Financial Company, LP	552	115	20.83	775	164	21.16
Newrez LLC	201	41	20.40	560	147	26.25
Plaza Home Mortgage, Inc.	217	41	18.89	328	66	20.12
United Shore Financial Services, LLC	1,270	236	18.58	1,640	319	19.45
Meadowbrook Financial Mortgage Bankers Corp.	212	38	17.92	316	68	21.52
A&D Mortgage LLC	151	25	16.56	240	49	20.42
Homebridge Financial Services, Inc.	164	26	15.85	254	43	16.93
LoanDepot.com, LLC	109	17	15.60	189	30	15.87
NJ Lenders Corp.	124	19	15.32	154	23	14.94
JPMorgan Chase Bank, N.A.	746	113	15.15	1,112	193	17.36
Cliffco, Inc.	224	33	14.73	298	54	18.12
Manufacturers and Traders Trust Company	404	59	14.60	814	120	14.74
Rocket Mortgage, LLC	894	127	14.21	1,226	180	14.68
Discover Bank	209	29	13.88	1,717	238	13.86
Fairway Independent Mortgage Corp.	118	16	13.56	151	21	13.91
Navy FCU	119	16	13.45	276	50	18.12
Finance of America Reverse LLC	101	13	12.87	124	19	15.32
PennyMac Loan Services, LLC	151	19	12.58	260	40	15.38
Suffolk FCU	798	100	12.53	1,733	256	14.77
Contour Mortgage Corp.	862	107	12.41	1,061	154	14.51
Bank of America, N.A.	529	62	11.72	1,587	253	15.94
Jet Direct Funding Corp.	111	13	11.71	152	19	12.50
Jovia Financial Credit Union	528	58	10.98	1,071	176	16.43
Plains Commerce Bank	103	11	10.68	156	16	10.26
Teachers FCU	1,709	171	10.01	2,526	307	12.15
Valley National Bank	169	16	9.47	237	26	10.97
Norwich Commercial Group, Inc.	134	12	8.96	169	16	9.47

### Suffolk County Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
TD Bank, N.A.	705	61	8.65	1,429	159	11.13
Bethpage FCU	1,634	141	8.63	3,963	485	12.24
Wells Fargo Bank, N.A.	315	27	8.57	624	67	10.74
Island FCU	365	28	7.67	657	83	12.63
Citibank, N.A.	309	23	7.44	458	44	9.61
CrossCountry Mortgage, Inc.	608	45	7.40	876	82	9.36
PNC Bank, N.A.	112	8	7.14	252	19	7.54
Embrace Home Loans, Inc.	492	33	6.71	621	46	7.41
Citizens Bank, N.A.	862	51	5.92	1,694	146	8.62
U.S. Bank, N.A.	162	8	4.94	356	41	11.52
Morgan Stanley Private Bank, N.A.	134	6	4.48	170	10	5.88
<b>Entire Market</b>	<b>21,601</b>	<b>2,933</b>	<b>13.58</b>	<b>38,645</b>	<b>5,956</b>	<b>15.41</b>

\*Lenders originating 100 or more mortgages in 2023 in Suffolk County

**Suffolk County Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in County = 36.21%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Quontic Bank	149	128	85.91	200	169	84.50
Federal Savings Bank	203	169	83.25	330	262	79.39
A&D Mortgage LLC	120	75	62.50	171	104	60.82
East Coast Capital Corp.	254	157	61.81	394	246	62.44
UNMB Home Loans, Inc.	124	63	50.81	154	82	53.25
Cardinal Financial Company, LP	498	241	48.39	701	350	49.93
Nationwide Mortgage Bankers, Inc.	543	258	47.51	745	372	49.93
Navy FCU	102	48	47.06	237	124	52.32
United Shore Financial Services, LLC	1,038	484	46.63	1,349	661	49.00
Newrez LLC	171	78	45.61	479	236	49.27
Meadowbrook Financial Mortgage Bankers Corp.	189	85	44.97	275	141	51.27
PennyMac Loan Services, LLC	120	53	44.17	207	98	47.34
Jet Direct Funding Corp.	108	47	43.52	145	69	47.59
Plaza Home Mortgage, Inc.	176	76	43.18	267	132	49.44
Homebridge Financial Services, Inc.	131	56	42.75	205	87	42.44
Cliffco, Inc.	190	80	42.11	256	120	46.88
NJ Lenders Corp.	118	49	41.53	145	68	46.90
Contour Mortgage Corp.	693	247	35.64	855	343	40.12
Fairway Independent Mortgage Corp.	102	34	33.33	131	42	32.06
CrossCountry Mortgage, Inc.	537	174	32.40	740	257	34.73
Discover Bank	179	56	31.28	1,374	548	39.88
Plains Commerce Bank	72	22	30.56	104	35	33.65
Norwich Commercial Group, Inc.	108	31	28.70	137	39	28.47
LoanDepot.com, LLC	71	20	28.17	124	40	32.26
Rocket Mortgage, LLC	685	180	26.28	939	271	28.86
JPMorgan Chase Bank, N.A.	697	180	25.82	1,035	294	28.41
Jovia Financial Credit Union	479	122	25.47	972	343	35.29
Citibank, N.A.	232	57	24.57	353	103	29.18
Wells Fargo Bank, N.A.	273	64	23.44	523	156	29.83
Nationstar Mortgage LLC	80	18	22.50	124	35	28.23
Bank of America, N.A.	468	103	22.01	1,397	471	33.72
Teachers FCU	1,651	361	21.87	2,360	611	25.89
TD Bank, N.A.	633	135	21.33	1,263	329	26.05
Manufacturers and Traders Trust Company	365	77	21.10	738	215	29.13

**Suffolk County Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in County = 36.21%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Suffolk FCU	746	148	19.84	1,600	463	28.94
Valley National Bank	149	29	19.46	206	45	21.84
Embrace Home Loans, Inc.	438	84	19.18	539	113	20.96
PNC Bank, N.A.	90	17	18.89	214	62	28.97
Island FCU	345	63	18.26	600	146	24.33
Bethpage FCU	1,383	249	18.00	3,332	884	26.53
Citizens Bank, N.A.	744	131	17.61	1,474	343	23.27
U.S. Bank, N.A.	129	13	10.08	298	64	21.48
Finance of America Reverse LLC	88	8	9.09	109	10	9.17
Morgan Stanley Private Bank, N.A.	116	7	6.03	148	13	8.78
Loan Funder LLC	0	0	0.00	0	0	0.00
<b>Entire Market</b>	<b>18,330</b>	<b>5,758</b>	<b>31.41</b>	<b>32,514</b>	<b>11,446</b>	<b>35.20</b>

\*Lenders originating 100 or more mortgages in 2023 in Suffolk County

### New York-Jersey City-White Plains MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Nationwide Mortgage Bankers, Inc.	572	454	79.37	932	731	78.43
Meadowbrook Financial Mortgage Bankers Corp.	411	322	78.35	669	520	77.73
Loan Funder LLC	516	398	77.13	876	676	77.17
Cathay Bank	833	567	68.07	1,072	724	67.54
East West Bank	1,602	1,086	67.79	1,918	1,312	68.40
Contour Mortgage Corp.	481	317	65.90	752	508	67.55
Municipal Credit Union	565	366	64.78	2,234	1,614	72.25
UNMB Home Loans, Inc.	418	264	63.16	611	394	64.48
A&D Mortgage LLC	428	260	60.75	720	438	60.83
Cardinal Financial Company, LP	425	256	60.24	736	468	63.59
Homebridge Financial Services, Inc.	413	221	53.51	695	387	55.68
First Republic Bank	881	469	53.23	1,085	562	51.80
Plaza Home Mortgage, Inc.	638	332	52.04	1,055	581	55.07
Flagstar Bank, FSB	575	291	50.61	1,233	629	51.01
Movement Mortgage, LLC	553	273	49.37	846	443	52.36
United Shore Financial Services, LLC	4,426	2,142	48.40	6,463	3,272	50.63
JPMorgan Chase Bank, N.A.	5,480	2,616	47.74	8,027	3,906	48.66
CrossCountry Mortgage, Inc.	2,507	1,160	46.27	3,970	1,939	48.84
LoanDepot.com, LLC	1,369	633	46.24	2,006	999	49.80
Rocket Mortgage, LLC	3,177	1,456	45.83	4,835	2,391	49.45
Fairway Independent Mortgage Corp.	450	203	45.11	708	323	45.62
Newrez LLC	767	327	42.63	2,108	1,114	52.85
Bethpage FCU	676	274	40.53	1,928	1,049	54.41
PennyMac Loan Services, LLC	716	288	40.22	1,253	549	43.81
Citizens Bank, N.A.	4,294	1,685	39.24	9,202	4,214	45.79
Manufacturers and Traders Trust Company	923	362	39.22	2,112	1,045	49.48
Discover Bank	445	172	38.65	4,272	1,955	45.76
TD Bank, N.A.	3,757	1,388	36.94	7,993	3,666	45.87
FM Home Loans, LLC	517	188	36.36	856	342	39.95
Plains Commerce Bank	589	214	36.33	936	363	38.78
Guaranteed Rate, Inc.	896	320	35.71	2,181	920	42.18
NJ Lenders Corp.	1,025	349	34.05	1,501	543	36.18
PNC Bank, N.A.	1,153	387	33.56	2,700	1,140	42.22
Valley National Bank	770	251	32.60	1,256	477	37.98

### New York-Jersey City-White Plains MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Citibank, N.A.	2,916	941	32.27	4,403	1,650	37.47
Wells Fargo Bank, N.A.	2,596	832	32.05	4,969	1,875	37.73
Bank of America, N.A.	2,412	756	31.34	7,096	3,168	44.64
Webster Bank, N.A.	527	158	29.98	932	339	36.37
HSBC Bank USA, N.A.	533	158	29.64	915	306	33.44
U.S. Bank, N.A.	928	242	26.08	1,929	668	34.63
Visions FCU	440	96	21.82	856	231	26.99
Morgan Stanley Private Bank, N.A.	669	102	15.25	878	137	15.60
Hudson Valley Credit Union	425	42	9.88	1,001	125	12.49
<b>Entire Market</b>	<b>75,828</b>	<b>33,853</b>	<b>44.64</b>	<b>143,873</b>	<b>69,701</b>	<b>48.45</b>

\*Lenders originating 400 or more mortgages in 2023 in the New York-Jersey City-White Plains MSA Metropolitan Statistical Area

**New York-Jersey City-White Plains MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 64.07%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Cathay Bank	669	665	99.40	893	887	99.33
East West Bank	1,242	1,226	98.71	1,473	1,450	98.44
Meadowbrook Financial Mortgage Bankers Corp.	347	270	77.81	563	429	76.20
Municipal Credit Union	435	335	77.01	1,698	1,437	84.63
Contour Mortgage Corp.	378	291	76.98	589	459	77.93
UNMB Home Loans, Inc.	408	306	75.00	590	456	77.29
Nationwide Mortgage Bankers, Inc.	572	420	73.43	927	676	72.92
Cardinal Financial Company, LP	364	240	65.93	624	408	65.38
A&D Mortgage LLC	346	226	65.32	517	333	64.41
Homebridge Financial Services, Inc.	335	216	64.48	577	365	63.26
JPMorgan Chase Bank, N.A.	4,748	2,623	55.24	7,056	3,985	56.48
Movement Mortgage, LLC	457	249	54.49	686	392	57.14
Plaza Home Mortgage, Inc.	535	288	53.83	888	491	55.29
Rocket Mortgage, LLC	2,428	1,234	50.82	3,610	1,971	54.60
United Shore Financial Services, LLC	3,853	1,896	49.21	5,598	2,839	50.71
Discover Bank	381	185	48.56	3,392	2,011	59.29
Guaranteed Rate, Inc.	724	338	46.69	1,748	859	49.14
LoanDepot.com, LLC	1,035	483	46.67	1,441	710	49.27
Fairway Independent Mortgage Corp.	360	166	46.11	565	259	45.84
CrossCountry Mortgage, Inc.	2,185	977	44.71	3,321	1,574	47.40
Flagstar Bank, FSB	397	177	44.58	936	457	48.82
Citibank, N.A.	2,162	956	44.22	3,354	1,662	49.55
Manufacturers and Traders Trust Company	801	350	43.70	1,864	996	53.43
NJ Lenders Corp.	909	394	43.34	1,299	609	46.88
PNC Bank, N.A.	931	397	42.64	2,211	1,094	49.48
HSBC Bank USA, N.A.	120	50	41.67	222	98	44.14
Wells Fargo Bank, N.A.	2,204	918	41.65	4,213	2,008	47.66
Newrez LLC	648	262	40.43	1,818	963	52.97
Bank of America, N.A.	2,106	846	40.17	6,110	3,205	52.45
TD Bank, N.A.	3,186	1,273	39.96	6,714	3,168	47.18
Citizens Bank, N.A.	3,515	1,398	39.77	7,639	3,622	47.41
PennyMac Loan Services, LLC	604	235	38.91	1,043	457	43.82
First Republic Bank	742	284	38.27	909	348	38.28
Valley National Bank	612	226	36.93	1,017	400	39.33

**New York-Jersey City-White Plains MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 64.07%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Bethpage FCU	512	181	35.35	1,446	735	50.83
Visions FCU	392	134	34.18	735	302	41.09
U.S. Bank, N.A.	683	210	30.75	1,453	586	40.33
Webster Bank, N.A.	376	96	25.53	702	230	32.76
Morgan Stanley Private Bank, N.A.	587	130	22.15	744	166	22.31
Hudson Valley Credit Union	359	79	22.01	820	225	27.44
FM Home Loans, LLC	476	97	20.38	785	175	22.29
Plains Commerce Bank	511	95	18.59	780	175	22.44
Loan Funder LLC	0	0	0.00	0	0	0.00
<b>Entire Market</b>	<b>60,534</b>	<b>29,922</b>	<b>49.43</b>	<b>113,996</b>	<b>60,349</b>	<b>52.94</b>

\*Lenders originating 400 or more mortgages in 2023 in the New York-Jersey City-White Plains MSA Metropolitan Statistical Area

### Bronx County Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
United Shore Financial Services, LLC	206	182	88.35	344	304	88.37
TD Bank, N.A.	104	87	83.65	377	349	92.57
Citizens Bank, N.A.	143	114	79.72	479	419	87.47
CrossCountry Mortgage, Inc.	135	106	78.52	243	201	82.72
JPMorgan Chase Bank, N.A.	310	243	78.39	506	404	79.84
Rocket Mortgage, LLC	154	113	73.38	264	207	78.41
<b>Entire Market</b>	<b>3,373</b>	<b>2,785</b>	<b>82.57</b>	<b>7,446</b>	<b>6,399</b>	<b>85.94</b>

\*Lenders originating 100 or more mortgages in 2023 in Bronx County

### Bronx County Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in County = 91.02%)

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.	115	89	77.39	410	346	84.39
CrossCountry Mortgage, Inc.	123	95	77.24	194	153	78.87
United Shore Financial Services, LLC	180	137	76.11	299	240	80.27
Rocket Mortgage, LLC	110	82	74.55	178	139	78.09
JPMorgan Chase Bank, N.A.	248	184	74.19	428	329	76.87
TD Bank, N.A.	84	60	71.43	300	249	83.00
<b>Entire Market</b>	<b>2,488</b>	<b>1,912</b>	<b>76.85</b>	<b>5,567</b>	<b>4,477</b>	<b>80.42</b>

\*Lenders originating 100 or more mortgages in 2023 in Bronx County

### Kings County (Brooklyn) Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Cathay Bank	193	155	80.31	243	193	79.42
Municipal Credit Union	129	103	79.84	519	437	84.20
East West Bank	362	283	78.18	423	335	79.20
Logan Finance Corp.	109	80	73.39	175	134	76.57
Contour Mortgage Corp.	122	88	72.13	192	138	71.88
First Republic Bank	320	226	70.63	378	261	69.05
Rocket Mortgage, LLC	293	186	63.48	489	322	65.85
JPMorgan Chase Bank, N.A.	1,029	570	55.39	1,493	813	54.45
CrossCountry Mortgage, Inc.	252	138	54.76	401	235	58.60
Flagstar Bank, FSB	103	52	50.49	227	122	53.74
United Shore Financial Services, LLC	621	308	49.60	1,010	502	49.70
TD Bank, N.A.	671	322	47.99	1,468	785	53.47
Bank of America, N.A.	279	130	46.59	929	543	58.45
HSBC Bank USA, N.A.	131	59	45.04	225	101	44.89
Bethpage FCU	118	53	44.92	352	204	57.95
Wells Fargo Bank, N.A.	486	218	44.86	977	479	49.03
Citizens Bank, N.A.	969	425	43.86	2,153	1,047	48.63
U.S. Bank, N.A.	128	50	39.06	290	143	49.31
Citibank, N.A.	643	243	37.79	942	378	40.13
FM Home Loans, LLC	161	56	34.78	290	125	43.10
<b>Entire Market</b>	<b>10,966</b>	<b>6,073</b>	<b>55.38</b>	<b>21,445</b>	<b>12,501</b>	<b>58.29</b>

\*Lenders originating 100 or more mortgages in 2023 in Kings County

**Kings County (Brooklyn) Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in County = 64.17%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Cathay Bank	106	106	100.00	154	153	99.35
East West Bank	269	259	96.28	310	298	96.13
Municipal Credit Union	106	85	80.19	392	349	89.03
Contour Mortgage Corp.	97	77	79.38	154	121	78.57
Rocket Mortgage, LLC	233	138	59.23	380	229	60.26
JPMorgan Chase Bank, N.A.	833	482	57.86	1,246	721	57.87
Bank of America, N.A.	231	102	44.16	753	416	55.25
Wells Fargo Bank, N.A.	402	166	41.29	811	405	49.94
First Republic Bank	268	104	38.81	317	128	40.38
Flagstar Bank, FSB	52	20	38.46	149	66	44.30
CrossCountry Mortgage, Inc.	213	77	36.15	329	140	42.55
TD Bank, N.A.	566	203	35.87	1,211	508	41.95
Logan Finance Corp.	58	20	34.48	93	33	35.48
HSBC Bank USA, N.A.	27	9	33.33	44	14	31.82
Citibank, N.A.	483	159	32.92	711	268	37.69
Citizens Bank, N.A.	791	254	32.11	1,770	678	38.31
United Shore Financial Services, LLC	566	178	31.45	906	299	33.00
Bethpage FCU	75	21	28.00	244	119	48.77
U.S. Bank, N.A.	84	19	22.62	201	86	42.79
FM Home Loans, LLC	146	17	11.64	260	38	14.62
<b>Entire Market</b>	<b>8,211</b>	<b>3,850</b>	<b>46.89</b>	<b>15,978</b>	<b>8,003</b>	<b>50.09</b>

\*Lenders originating 100 or more mortgages in 2023 in Kings County

### New York County (Manhattan) Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
First Republic Bank	386	142	36.79	486	175	36.01
Citizens Bank, N.A.	427	106	24.82	791	204	25.79
JPMorgan Chase Bank, N.A.	1,049	195	18.59	1,502	297	19.77
TD Bank, N.A.	258	46	17.83	507	99	19.53
CrossCountry Mortgage, Inc.	135	21	15.56	236	39	16.53
Citibank, N.A.	908	128	14.10	1,237	189	15.28
HSBC Bank USA, N.A.	210	23	10.95	359	49	13.65
Wells Fargo Bank, N.A.	682	74	10.85	1,207	134	11.10
Bank of America, N.A.	318	31	9.75	669	119	17.79
U.S. Bank, N.A.	175	17	9.71	299	39	13.04
Morgan Stanley Private Bank, N.A.	233	19	8.15	319	25	7.84
<b>Entire Market</b>	<b>6,772</b>	<b>1,254</b>	<b>18.52</b>	<b>11,540</b>	<b>2,332</b>	<b>20.21</b>

\*Lenders originating 100 or more mortgages in 2023 in New York County

**New York County (Manhattan) Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in County = 52.81%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
HSBC Bank USA, N.A.	36	18	50.00	76	36	47.37
Citizens Bank, N.A.	344	128	37.21	631	254	40.25
JPMorgan Chase Bank, N.A.	779	281	36.07	1,163	429	36.89
TD Bank, N.A.	213	70	32.86	421	137	32.54
Citibank, N.A.	604	194	32.12	855	295	34.50
First Republic Bank	321	103	32.09	403	128	31.76
Wells Fargo Bank, N.A.	570	179	31.40	999	333	33.33
CrossCountry Mortgage, Inc.	121	35	28.93	203	68	33.50
Bank of America, N.A.	250	69	27.60	545	197	36.15
U.S. Bank, N.A.	87	22	25.29	152	43	28.29
Morgan Stanley Private Bank, N.A.	205	38	18.54	270	50	18.52
<b>Entire Market</b>	<b>4,867</b>	<b>1,637</b>	<b>33.63</b>	<b>8,453</b>	<b>3,042</b>	<b>35.99</b>

\*Lenders originating 100 or more mortgages in 2023 in New York County

### Queens County Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Federal Savings Bank	125	118	94.40	218	205	94.04
Nationwide Mortgage Bankers, Inc.	218	197	90.37	346	316	91.33
Meadowbrook Financial Mortgage Bankers Corp.	176	153	86.93	294	250	85.03
CTBC Bank Corp. (USA)	106	92	86.79	142	125	88.03
East West Bank	816	706	86.52	988	856	86.64
Cathay Bank	387	333	86.05	493	425	86.21
Municipal Credit Union	152	130	85.53	608	530	87.17
A&D Mortgage LLC	102	87	85.29	181	152	83.98
PennyMac Loan Services, LLC	115	98	85.22	179	153	85.47
Rocket Mortgage, LLC	542	445	82.10	845	693	82.01
United Shore Financial Services, LLC	914	748	81.84	1,370	1,126	82.19
Cardinal Financial Company, LP	115	94	81.74	210	171	81.43
Plaza Home Mortgage, Inc.	160	125	78.13	283	226	79.86
Citizens Bank, N.A.	642	501	78.04	1,516	1,226	80.87
JPMorgan Chase Bank, N.A.	1,193	930	77.95	1,716	1,352	78.79
Bank of America, N.A.	222	170	76.58	1,033	878	85.00
Citibank, N.A.	409	312	76.28	687	543	79.04
TD Bank, N.A.	555	421	75.86	1,414	1,144	80.91
Bethpage FCU	196	148	75.51	711	567	79.75
Contour Mortgage Corp.	179	135	75.42	272	213	78.31
Flagstar Bank, FSB	112	84	75.00	267	207	77.53
Wells Fargo Bank, N.A.	344	256	74.42	719	561	78.03
CrossCountry Mortgage, Inc.	227	166	73.13	385	295	76.62
Newrez LLC	110	74	67.27	346	279	80.64
<b>Entire Market</b>	<b>12,117</b>	<b>9,679</b>	<b>79.88</b>	<b>23,564</b>	<b>19,277</b>	<b>81.81</b>

\*Lenders originating 100 or more mortgages in 2023 in Queens County

**Queens County Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in County = 76.62%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
CTBC Bank Corp. (USA)	106	106	100.00	142	142	100.00
Cathay Bank	333	332	99.70	432	431	99.77
East West Bank	629	625	99.36	763	757	99.21
Municipal Credit Union	117	103	88.03	456	414	90.79
Federal Savings Bank	108	94	87.04	183	157	85.79
Meadowbrook Financial Mortgage Bankers Corp.	154	131	85.06	253	213	84.19
A&D Mortgage LLC	86	71	82.56	128	107	83.59
Cardinal Financial Company, LP	105	83	79.05	194	148	76.29
Contour Mortgage Corp.	145	112	77.24	220	175	79.55
United Shore Financial Services, LLC	806	617	76.55	1,210	914	75.54
JPMorgan Chase Bank, N.A.	1,109	845	76.19	1,592	1,231	77.32
Plaza Home Mortgage, Inc.	142	108	76.06	244	179	73.36
PennyMac Loan Services, LLC	105	78	74.29	157	124	78.98
Citibank, N.A.	335	248	74.03	560	423	75.54
Nationwide Mortgage Bankers, Inc.	218	155	71.10	344	253	73.55
Flagstar Bank, FSB	89	63	70.79	230	163	70.87
CrossCountry Mortgage, Inc.	201	141	70.15	322	231	71.74
Rocket Mortgage, LLC	408	283	69.36	622	446	71.70
Wells Fargo Bank, N.A.	291	200	68.73	599	424	70.78
TD Bank, N.A.	461	313	67.90	1,167	836	71.64
Bank of America, N.A.	191	124	64.92	871	670	76.92
Citizens Bank, N.A.	512	318	62.11	1,245	891	71.57
Bethpage FCU	149	88	59.06	536	367	68.47
Newrez LLC	102	53	51.96	306	207	67.65
<b>Entire Market</b>	<b>9,953</b>	<b>7,503</b>	<b>75.38</b>	<b>19,020</b>	<b>14,526</b>	<b>76.37</b>

\*Lenders originating 100 or more mortgages in 2023 in Queens County

### Richmond County (Staten Island) Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Plaza Home Mortgage, Inc.	103	35	33.98	141	48	34.04
Rocket Mortgage, LLC	230	69	30.00	344	116	33.72
CrossCountry Mortgage, Inc.	152	43	28.29	234	64	27.35
United Shore Financial Services, LLC	458	111	24.24	602	157	26.08
Municipal Credit Union	108	26	24.07	290	96	33.10
JPMorgan Chase Bank, N.A.	269	60	22.30	374	89	23.80
Bank of America, N.A.	118	25	21.19	340	75	22.06
East West Bank	320	51	15.94	366	56	15.30
TD Bank, N.A.	298	46	15.44	589	98	16.64
PennyMac Loan Services, LLC	105	14	13.33	146	30	20.55
Citizens Bank, N.A.	261	33	12.64	556	95	17.09
Cathay Bank	163	18	11.04	212	21	9.91
<b>Entire Market</b>	<b>4,685</b>	<b>1,079</b>	<b>23.03</b>	<b>8,449</b>	<b>2,111</b>	<b>24.99</b>

\*Lenders originating 100 or more mortgages in 2023 in Richmond County

**Richmond County (Staten Island) Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in County = 43.57%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Cathay Bank	158	158	100.00	202	201	99.50
East West Bank	263	261	99.24	298	293	98.32
JPMorgan Chase Bank, N.A.	263	176	66.92	361	231	63.99
Plaza Home Mortgage, Inc.	91	39	42.86	124	54	43.55
United Shore Financial Services, LLC	387	152	39.28	504	199	39.48
Municipal Credit Union	83	32	38.55	215	103	47.91
Rocket Mortgage, LLC	168	61	36.31	254	110	43.31
Bank of America, N.A.	106	34	32.08	302	97	32.12
Citizens Bank, N.A.	218	68	31.19	470	160	34.04
CrossCountry Mortgage, Inc.	138	43	31.16	204	62	30.39
TD Bank, N.A.	245	71	28.98	492	140	28.46
PennyMac Loan Services, LLC	79	14	17.72	108	25	23.15
<b>Entire Market</b>	<b>3,866</b>	<b>1,924</b>	<b>49.77</b>	<b>6,891</b>	<b>3,220</b>	<b>46.73</b>

\*Lenders originating 100 or more mortgages in 2023 in Richmond County (Staten Island)

**Westchester County Mortgage Lending in Majority-Minority Tracts (MMTs) 2023**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
UNMB Home Loans, Inc.	136	75	55.15	189	102	53.97
Newrez LLC	176	75	42.61	335	143	42.69
United Shore Financial Services, LLC	596	223	37.42	816	345	42.28
LoanDepot.com, LLC	271	99	36.53	378	143	37.83
CrossCountry Mortgage, Inc.	385	134	34.81	525	190	36.19
JPMorgan Chase Bank, N.A.	855	281	32.87	1,228	418	34.04
Rocket Mortgage, LLC	544	176	32.35	764	270	35.34
Manufacturers and Traders Trust Company	230	67	29.13	423	158	37.35
Citizens Bank, N.A.	696	184	26.44	1,251	391	31.25
TD Bank, N.A.	442	91	20.59	766	207	27.02
Wells Fargo Bank, N.A.	481	99	20.58	783	170	21.71
Bank of America, N.A.	476	78	16.39	1,040	269	25.87
Citibank, N.A.	466	76	16.31	640	113	17.66
TrustCo Bank	175	28	16.00	318	63	19.81
Hudson Valley Credit Union	213	31	14.55	478	81	16.95
U.S. Bank, N.A.	166	23	13.86	275	46	16.73
Bethpage FCU	121	15	12.40	266	67	25.19
Webster Bank, N.A.	189	18	9.52	333	55	16.52
Morgan Stanley Private Bank, N.A.	161	15	9.32	195	19	9.74
<b>Entire Market</b>	<b>10,082</b>	<b>2,925</b>	<b>29.01</b>	<b>17,378</b>	<b>5,605</b>	<b>32.25</b>

\*Lenders originating 100 or more mortgages in 2023 in Westchester County

**Westchester County Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in County = 50.02%)**

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.	132	83	62.88	183	115	62.84
United Shore Financial Services, LLC	515	228	44.27	707	337	47.67
LoanDepot.com, LLC	180	78	43.33	248	108	43.55
Newrez LLC	148	61	41.22	284	130	45.77
Citibank, N.A.	348	132	37.93	494	210	42.51
Rocket Mortgage, LLC	405	152	37.53	564	236	41.84
JPMorgan Chase Bank, N.A.	789	289	36.63	1,132	451	39.84
TrustCo Bank	151	55	36.42	267	98	36.70
Manufacturers and Traders Trust Company	210	71	33.81	388	169	43.56
CrossCountry Mortgage, Inc.	336	112	33.33	448	151	33.71
Citizens Bank, N.A.	577	188	32.58	1,049	410	39.08
Wells Fargo Bank, N.A.	413	129	31.23	671	234	34.87
Bank of America, N.A.	427	132	30.91	920	335	36.41
TD Bank, N.A.	385	117	30.39	660	245	37.12
Hudson Valley Credit Union	171	47	27.49	389	110	28.28
U.S. Bank, N.A.	134	27	20.15	222	52	23.42
Bethpage FCU	100	15	15.00	203	50	24.63
Morgan Stanley Private Bank, N.A.	142	20	14.08	169	23	13.61
Webster Bank, N.A.	153	21	13.73	281	63	22.42
<b>Entire Market</b>	<b>8,197</b>	<b>2,979</b>	<b>36.34</b>	<b>14,055</b>	<b>5,706</b>	<b>40.60</b>

\*Lenders originating 100 or more mortgages in 2023 in Westchester County

**Poughkeepsie-Newburgh-Middletown MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Plaza Home Mortgage, Inc.	102	25	24.51	153	35	22.88
Manufacturers and Traders Trust Company	318	64	20.13	561	112	19.96
TEG FCU	152	30	19.74	217	46	21.20
JPMorgan Chase Bank, N.A.	246	47	19.11	328	62	18.90
Newrez LLC	173	33	19.08	372	83	22.31
United Shore Financial Services, LLC	787	147	18.68	1,029	196	19.05
Heritage FCU	356	63	17.70	385	72	18.70
Plains Commerce Bank	175	30	17.14	238	40	16.81
Keybank, N.A.	133	22	16.54	293	58	19.80
PrimeLending, A PlainsCapital Company	257	42	16.34	361	63	17.45
Ark Mortgage, Inc.	136	22	16.18	227	36	15.86
CrossCountry Mortgage, Inc.	316	51	16.14	445	84	18.88
Rocket Mortgage, LLC	702	113	16.10	1,012	163	16.11
Ulster Savings Bank	119	19	15.97	152	23	15.13
Bank of America, N.A.	175	27	15.43	527	103	19.54
TD Bank, N.A.	224	33	14.73	454	76	16.74
Wells Fargo Bank, N.A.	126	17	13.49	232	40	17.24
Hudson Valley Credit Union	1,624	216	13.30	3,420	535	15.64
Mid-Hudson Valley FCU	271	35	12.92	469	81	17.27
Citizens Bank, N.A.	456	58	12.72	910	136	14.95
Homestead Funding Corp.	281	34	12.10	350	47	13.43
LoanDepot.com, LLC	107	12	11.21	162	25	15.43
Walden Savings Bank	170	17	10.00	220	27	12.27
<b>Entire Market</b>	<b>10,685</b>	<b>1,760</b>	<b>16.47</b>	<b>19,146</b>	<b>3,418</b>	<b>17.85</b>

\*Lenders originating 100 or more mortgages in 2023 in the Poughkeepsie-Newburgh-Middletown MSA Metropolitan Statistical Area

**Poughkeepsie-Newburgh-Middletown MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 37.02%)**

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.	149	67	44.97	453	208	45.92
JPMorgan Chase Bank, N.A.	226	99	43.81	305	134	43.93
Wells Fargo Bank, N.A.	113	49	43.36	203	94	46.31
Rocket Mortgage, LLC	521	213	40.88	745	311	41.74
Plaza Home Mortgage, Inc.	85	34	40.00	127	52	40.94
Newrez LLC	144	57	39.58	320	133	41.56
LoanDepot.com, LLC	69	27	39.13	104	39	37.50
PrimeLending, A PlainsCapital Company	228	86	37.72	316	121	38.29
CrossCountry Mortgage, Inc.	274	98	35.77	365	150	41.10
United Shore Financial Services, LLC	685	237	34.60	897	300	33.44
Walden Savings Bank	134	40	29.85	175	52	29.71
TD Bank, N.A.	190	56	29.47	377	115	30.50
Citizens Bank, N.A.	408	113	27.70	786	253	32.19
Homestead Funding Corp.	240	65	27.08	293	79	26.96
Ulster Savings Bank	109	27	24.77	135	30	22.22
TEG FCU	131	32	24.43	188	58	30.85
Hudson Valley Credit Union	1,414	332	23.48	2,919	936	32.07
Manufacturers and Traders Trust Company	278	65	23.38	498	155	31.12
Mid-Hudson Valley FCU	171	39	22.81	285	86	30.18
Heritage FCU	354	79	22.32	383	88	22.98
Keybank, N.A.	110	22	20.00	243	67	27.57
Plains Commerce Bank	167	14	8.38	221	23	10.41
Ark Mortgage, Inc.	132	1	0.76	219	2	0.91
<b>Entire Market</b>	<b>8,873</b>	<b>2,883</b>	<b>32.49</b>	<b>15,597</b>	<b>5,588</b>	<b>35.83</b>

\*Lenders originating 100 or more mortgages in 2023 in the Poughkeepsie-Newburgh-Middletown Metropolitan Statistical Area

### Rochester MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Movement Mortgage, LLC	110	23	20.91	165	43	26.06
Bank of America, N.A.	192	40	20.83	456	91	19.96
Five Star Bank	293	59	20.14	432	92	21.30
Family First of NY FCU	334	66	19.76	442	79	17.87
JPMorgan Chase Bank, N.A.	137	27	19.71	212	40	18.87
Keybank, N.A.	309	54	17.48	583	99	16.98
PrimeLending, A PlainsCapital Company	651	108	16.59	793	151	19.04
Home Town Funding, Inc.	866	135	15.59	994	157	15.79
Manufacturers and Traders Trust Company	520	79	15.19	914	155	16.96
Genesee Regional Bank	1,036	120	11.58	1,230	159	12.93
United Shore Financial Services, LLC	279	32	11.47	354	51	14.41
Citizens Bank, N.A.	751	85	11.32	1,575	230	14.60
Rocket Mortgage, LLC	653	69	10.57	900	98	10.89
1st Priority Mortgage, Inc.	265	27	10.19	307	37	12.05
Hunt Mortgage Corp.	114	11	9.65	147	16	10.88
Advantage FCU	419	38	9.07	726	107	14.74
Community Bank, N.A.	420	36	8.57	576	44	7.64
Fairway Independent Mortgage Corp.	324	27	8.33	426	36	8.45
Kinecta FCU	104	8	7.69	176	13	7.39
ESL FCU	5,449	411	7.54	7,659	805	10.51
Premium Mortgage Corp.	2,366	178	7.52	2,587	209	8.08
Summit FCU	515	35	6.80	829	95	11.46
Canandaigua National Bank and Trust Company	667	36	5.40	846	57	6.74
Tompkins Community Bank	143	7	4.90	184	10	5.43
Reliant Community FCU	626	16	2.56	894	36	4.03
Pittsford FCU	253	6	2.37	312	7	2.24
The Lyons National Bank	697	15	2.15	810	16	1.98
<b>Entire Market</b>	<b>20,808</b>	<b>1,980</b>	<b>9.52</b>	<b>30,523</b>	<b>3,470</b>	<b>11.37</b>

\*Lenders originating 100 or more mortgages in 2023 in the Rochester Metropolitan Statistical Area

**Rochester MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 26.85%)**

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.	181	70	38.67	422	150	35.55
Movement Mortgage, LLC	106	35	33.02	159	68	42.77
Five Star Bank	279	80	28.67	408	125	30.64
United Shore Financial Services, LLC	252	71	28.17	321	97	30.22
Keybank, N.A.	267	71	26.59	504	132	26.19
Fairway Independent Mortgage Corp.	283	69	24.38	378	100	26.46
PrimeLending, A PlainsCapital Company	545	132	24.22	659	175	26.56
JPMorgan Chase Bank, N.A.	134	30	22.39	209	55	26.32
Advantage FCU	388	79	20.36	669	184	27.50
Manufacturers and Traders Trust Company	484	98	20.25	847	197	23.26
Kinecta FCU	102	20	19.61	173	38	21.97
Genesee Regional Bank	929	165	17.76	1,100	205	18.64
Hunt Mortgage Corp.	109	19	17.43	137	26	18.98
1st Priority Mortgage, Inc.	210	35	16.67	248	47	18.95
Rocket Mortgage, LLC	538	89	16.54	724	142	19.61
Citizens Bank, N.A.	702	114	16.24	1,484	319	21.50
Summit FCU	475	75	15.79	767	162	21.12
Family First of NY FCU	255	37	14.51	359	57	15.88
Home Town Funding, Inc.	690	100	14.49	797	116	14.55
ESL FCU	5,043	691	13.70	7,074	1,204	17.02
Premium Mortgage Corp.	2,084	273	13.10	2,267	320	14.12
Community Bank, N.A.	398	46	11.56	551	67	12.16
Tompkins Community Bank	123	13	10.57	159	20	12.58
Pittsford FCU	229	22	9.61	281	28	9.96
Reliant Community FCU	610	58	9.51	868	93	10.71
Canandaigua National Bank and Trust Company	606	53	8.75	769	81	10.53
The Lyons National Bank	651	35	5.38	764	41	5.37
<b>Entire Market</b>	<b>18,586</b>	<b>2,931</b>	<b>15.77</b>	<b>27,204</b>	<b>5,142</b>	<b>18.90</b>

\*Lenders originating 100 or more mortgages in 2023 in the Rochester Metropolitan Statistical Area

### Syracuse MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Plaza Home Mortgage, Inc.	197	23	11.68	268	42	15.67
Hunt Mortgage Corp.	201	18	8.96	275	21	7.64
Homestead Funding Corp.	224	20	8.93	254	22	8.66
Summit FCU	122	10	8.20	197	24	12.18
Keybank, N.A.	253	19	7.51	493	49	9.94
PrimeLending, A PlainsCapital Company	134	10	7.46	167	14	8.38
Genesee Regional Bank	258	19	7.36	335	24	7.16
Manufacturers and Traders Trust Company	389	25	6.43	646	44	6.81
Rocket Mortgage, LLC	448	28	6.25	663	45	6.79
Pathfinder Bank	178	11	6.18	230	13	5.65
Community Bank, N.A.	359	20	5.57	509	36	7.07
Broadview FCU	220	11	5.00	302	22	7.28
Empower FCU	2,435	117	4.80	3,453	232	6.72
AmeriCU Credit Union	752	32	4.26	1,151	50	4.34
Citizens Bank, N.A.	238	10	4.20	502	30	5.98
Movement Mortgage, LLC	288	12	4.17	365	19	5.21
NBT Bank, N.A.	292	12	4.11	426	18	4.23
Paragon Home Loans, Inc.	317	13	4.10	373	15	4.02
SEFCU Services, LLC	383	14	3.66	409	17	4.16
1st Priority Mortgage, Inc.	116	4	3.45	130	4	3.08
Fulton Savings Bank	181	4	2.21	202	4	1.98
Geddes Federal Savings and Loan Association	357	7	1.96	443	11	2.48
Solvay Bank	158	3	1.90	204	5	2.45
Oswego County FCU	149	0	0.00	217	1	0.46
<b>Entire Market</b>	<b>10,801</b>	<b>594</b>	<b>5.50</b>	<b>16,464</b>	<b>1,106</b>	<b>6.72</b>

\*Lenders originating 100 or more mortgages in 2023 in the Syracuse Metropolitan Statistical Area

**Syracuse MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 22.08%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Plaza Home Mortgage, Inc.	182	40	21.98	245	61	24.90
Genesee Regional Bank	231	47	20.35	301	68	22.59
PrimeLending, A PlainsCapital Company	127	25	19.69	157	33	21.02
Movement Mortgage, LLC	277	49	17.69	350	67	19.14
Hunt Mortgage Corp.	186	27	14.52	256	41	16.02
SEFCU Services, LLC	356	49	13.76	380	56	14.74
Solvay Bank	118	16	13.56	145	19	13.10
Rocket Mortgage, LLC	355	48	13.52	515	73	14.17
Keybank, N.A.	231	29	12.55	429	59	13.75
Manufacturers and Traders Trust Company	356	44	12.36	598	74	12.37
Empower FCU	2,305	272	11.80	3,250	448	13.78
Homestead Funding Corp.	206	24	11.65	235	29	12.34
Paragon Home Loans, Inc.	307	35	11.40	360	47	13.06
Community Bank, N.A.	326	36	11.04	467	63	13.49
Citizens Bank, N.A.	219	24	10.96	467	65	13.92
Geddes Federal Savings and Loan Association	337	35	10.39	417	52	12.47
Pathfinder Bank	162	16	9.88	214	23	10.75
1 <sup>st</sup> Priority Mortgage, Inc.	92	9	9.78	104	11	10.98
Broadview FCU	197	19	9.64	272	40	14.71
Summit FCU	114	10	8.77	181	28	15.47
NBT Bank, N.A.	218	19	8.72	320	34	10.63
AmeriCU Credit Union	666	47	7.06	1,038	110	10.60
Fulton Savings Bank	158	7	4.43	178	9	5.06
Oswego County FCU	149	5	3.36	216	8	3.70
<b>Entire Market</b>	<b>9,686</b>	<b>1,202</b>	<b>12.41</b>	<b>14,650</b>	<b>2,154</b>	<b>14.70</b>

\*Lenders originating 100 or more mortgages in 2023 in the Syracuse Metropolitan Statistical Area

### Utica-Rome MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
GPO FCU	235	13	5.53	338	27	7.99
Adirondack Bank	284	15	5.28	378	24	6.35
Plaza Home Mortgage, Inc.	218	11	5.05	273	13	4.76
Homestead Funding Corp.	180	9	5.00	206	12	5.83
Manufacturers and Traders Trust Company	133	6	4.51	240	23	9.58
First Source FCU	922	37	4.01	945	41	4.34
Premium Mortgage Corp.	100	4	4.00	141	6	4.26
AmeriCU Credit Union	464	9	1.94	704	30	4.26
Rocket Mortgage, LLC	190	3	1.58	297	10	3.37
NBT Bank, N.A.	156	1	0.64	234	4	1.71
Community Bank, N.A.	236	0	0.00	306	3	0.98
<b>Entire Market</b>	<b>4,277</b>	<b>177</b>	<b>4.14</b>	<b>6,394</b>	<b>344</b>	<b>5.38</b>

\*Lenders originating 100 or more mortgages in 2023 in the Utica-Rome Metropolitan Statistical Area

**Utica-Rome MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 19.13%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Adirondack Bank	270	46	17.04	362	63	17.40
Manufacturers and Traders Trust Company	125	21	16.80	223	39	17.49
Plaza Home Mortgage, Inc.	205	23	11.22	257	30	11.67
GPO FCU	230	25	10.87	331	45	13.60
Homestead Funding Corp.	149	15	10.07	170	18	10.59
Rocket Mortgage, LLC	155	15	9.68	244	30	12.30
Premium Mortgage Corp.	83	8	9.64	118	13	11.02
AmeriCU Credit Union	449	37	8.24	679	81	11.93
First Source FCU	859	54	6.29	876	55	6.28
NBT Bank, N.A.	132	8	6.06	201	17	8.46
Community Bank, N.A.	212	7	3.30	273	14	5.13
<b>Entire Market</b>	<b>3,859</b>	<b>401</b>	<b>10.39</b>	<b>5,759</b>	<b>751</b>	<b>13.04</b>

\*Lenders originating 100 or more mortgages in 2023 in the Utica-Rome Metropolitan Statistical Area

**Watertown-Fort Drum MSA Mortgage Lending in Majority-Minority Tracts (MMTs) 2023**

Lender*	Total Originations	Originations for Properties in MMTs	% Originations in MMTs	Total Applications	Applications for Properties in MMTs	% Applications in MMTs
Northern Credit Union	247	0	0.00	390	0	0.00
Community Bank, N.A.	208	0	0.00	280	0	0.00
Movement Mortgage, LLC	197	0	0.00	252	0	0.00
Watertown Savings Bank	173	0	0.00	204	0	0.00
AmeriCU Credit Union	161	0	0.00	285	0	0.00
Carthage Federal Savings and Loan Association	113	0	0.00	159	0	0.00
<b>Entire Market</b>	<b>1,823</b>	<b>0</b>	<b>0.00</b>	<b>2,835</b>	<b>0</b>	<b>0.00</b>

\*Lenders originating 100 or more mortgages in 2023 in the Watertown-Fort Drum Metropolitan Statistical Area

**Watertown-Fort Drum MSA Mortgage Lending to Minority Borrowers 2023 (Minority Percentage in MSA = 20.19%)**

Lender*	Total Originations	Originations for Minority Borrowers	Minority Borrower Originations % of Total	Total Applications	Applications from Minority Borrowers	Minority Applications % of Total
Movement Mortgage, LLC	183	29	15.85	230	42	18.26
AmeriCU Credit Union	145	12	8.28	256	37	14.45
Community Bank, N.A.	190	5	2.63	258	9	3.49
Northern Credit Union	197	5	2.54	314	12	3.82
Watertown Savings Bank	156	3	1.92	181	3	1.66
Carthage Federal Savings and Loan Association	111	2	1.80	155	5	3.23
<b>Entire Market</b>	<b>1,588</b>	<b>160</b>	<b>10.08</b>	<b>2,453</b>	<b>310</b>	<b>12.64</b>

\*Lenders originating 100 or more mortgages in 2023 in the Watertown-Fort Drum Metropolitan Statistical Area