

FEBRUARY 2022

Home Lending to Communities of Color in California 2020



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Executive Summary

California is one of the most racially diverse states in the country, and yet its homeownership and home purchase loan origination rates do not reflect this diversity. The Greenlining Institute assessed Home Mortgage Disclosure Act lending data from six metropolitan areas of California: Sacramento, San Francisco, Oakland, Fresno, Los Angeles and San Diego. This report evaluates the lending overall in those regions and the top 15 lenders in each region for 2020. Although there are slight variations among the largest lenders for each region, the findings across the regions were consistent.

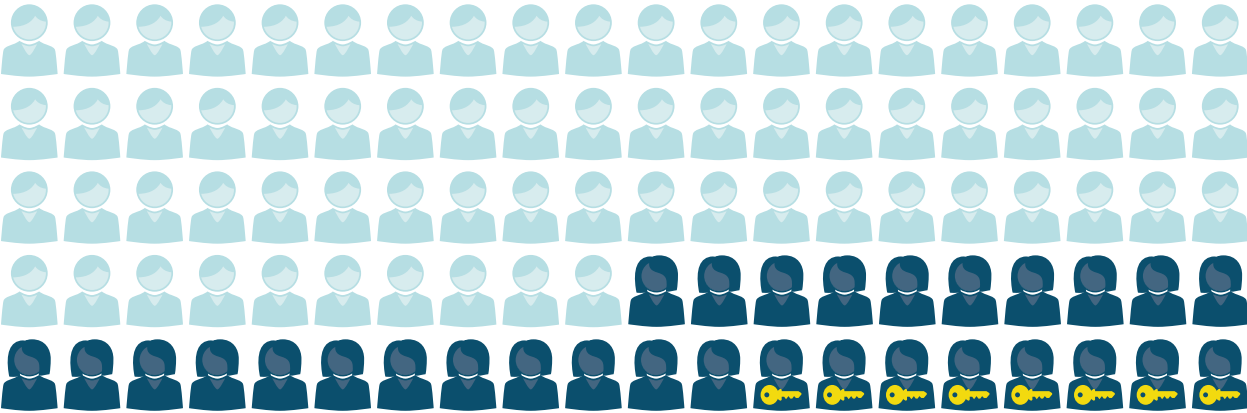
FINDINGS

- **Communities of color do not access home purchase loans at rates comparable to White communities.** Latino households access 22% of the state's home purchase loans, despite making up over 39% of the population, and Black households access 3% of home loans, while making up over 5% of the population. White households are especially overrepresented in home purchase originations relative to their share of the population, and Asian households are slightly overrepresented.
- **Nonbank lenders are more likely to make home loans to low-income borrowers than traditional banks—with both conventional and government-subsidized loans.**
- **Low-income White borrowers are more likely than low-income borrowers of color to receive a home loan in half of the six regions proportional to their percentage of the population.** Low-income Black and Latino borrowers are more likely to receive home purchase loans from nonbank lenders proportional to their percentage of the population.

- **Nonbank lenders dominate several regional markets in California and play an increasing role in home lending across the state.** Eight of the top 15 home purchase lenders are largely unregulated nonbanks that do not offer traditional banking services, operate largely online, and are not subject to the Community Reinvestment Act, so their lending is not regularly assessed to determine whether they meet the credit and borrowing needs of the communities where they operate. Like last year, Black and Latino households were more likely than other racial groups to access home purchase loans from nonbank lenders.
- **Low-income and people of color borrowers are more highly represented in government-subsidized loans than conventional loans, consistent with nationwide trends.** Some lending institutions in this study did not issue *any* government-subsidized loans in 2020 and these loans represent a smaller part of the market than conventional loans. Black and Latino borrowers are particularly likely to receive government-subsidized loans.
- **Women of color, 30% of the state’s population, receive just 8% of home purchase loans by the top 15 lenders in California, one percentage point higher than 2019.** Women of color are also more likely to access a loan from a nonbank lender than from a mainstream bank. The disproportionate caretaking burdens and responsibilities of women of color are compounded by a wage gap and wealth gap—all of which are compounded by an inability to access home loans.

Figure 1: Home Purchase Loans by Race and Gender

Only **EIGHT PERCENT** of the home loans made by the major lenders in California are to women of color, but they make up **30% of the state’s population.**



KEY RECOMMENDATIONS

- **The state should create a California Community Reinvestment Act.** Unlike traditional banks, nonbank lenders are not covered by the federal Community Reinvestment Act, despite the similarity in their products and services. Nonbank lenders should have the same mandate to serve LMI communities as traditional bank lenders, and this mandate can come from the state. A state CRA can expand beyond the many limitations of the current federal law.
- **The federal government should strengthen the Home Mortgage Disclosure Act.** It should be made stronger, more accessible, with easier-to-access data that is disaggregated by different racial and ethnic communities. At the state level, California regulators should help to lead this discussion with respect to nonbank lenders licensed by the state.
- **Lenders should provide more loan products and outreach tailored to low- to moderate income families.** Financial institutions should increase mortgage originations to communities of color through alternative products to government-subsidized loans.
- **Lenders should provide more support to nonprofit organizations led by people of color that provide homeownership counseling.** They must also improve the cultural competency of their products and marketing, and make use of ethnic media outlets to reach communities of color.

The Black homeownership rate is just 36% in California compared to 42% nationally. For Latino households, the figures are 44% vs. 48%, respectively.

Owning a home is the primary way most Americans build family wealth, yet what used to be a modest goal in most parts of the country continues to be out of reach for most people of color in California. California continues to lag behind the national homeownership rate at 55% in 2020, 11 percentage points below the national average. As of 2020, the national Black homeownership rate is 44% for Black households and 49% for Latino households. Comparatively, in California, the Black and Latino homeownership rate is 37% and 44% respectively, as of the latest available data in 2019.

Home lenders, including both traditional banks and nonbank lenders, have an important role to play in ensuring that all communities have access to affordable, safe home loans that increase family wealth and reduce the racial wealth gap.



Introduction

Homeownership continues to be the primary path for wealth-building for families in California and throughout the U.S. Unfortunately, that path is far less open to Black, Latino and many other communities of color than it is for White Americans. COVID-19 appears to be worsening this situation.

THE IMPACT OF COVID-19

The impacts of COVID-19 on home lending are yet to be fully realized as the pandemic and related data collection efforts continue. Early studies have shown that the housing market has remained strong despite fears of defaults and foreclosures as seen in previous economic crises. This is largely due to the widespread availability of temporary debt relief, also known as forbearance. Specifically, the Coronavirus Aid, Relief, and Economic Recovery (CARES) Act included a program that allowed some homeowners with federally backed mortgages to enter into penalty-free forbearance for up to 18 months. Since the start of the pandemic, \$2 trillion worth of home mortgage payments and other debt have been postponed.¹ Studies have shown that forbearance may have helped prevent a housing collapse that could have wiped out vast amounts of household wealth. Despite a historic rise in unemployment, housing prices have spiked nationally, rising 7% between February and October 2020.² Other influencing factors include low mortgage interest rates and limited housing supply.

Despite a historic rise in unemployment, housing prices have spiked nationally, rising 7% between February and October 2020.

The outlook may change as borrowers exit forbearance as 2021 ends. Some borrowers may be eligible for loan modification programs such as the FHA’s loss mitigation waterfall to help prevent delinquencies and defaults. More analysis must be done on the availability and success of such programs.³

Like the Great Recession and the subsequent recovery years, there have been early signs of credit tightening during the pandemic, allowing only those with high credit scores to obtain a mortgage. The availability of loan products for low-income borrowers has decreased dramatically to its lowest levels since 2015 as of March 2021.⁴ This reflects potential blind spots of federal interventions intended to stabilize the mortgage market. Many nonbank lenders have felt pressured to tighten their underwriting requirements to minimize the likelihood that a new loan will require payment relief. Unlike traditional banks, nonbank lenders are not able to cover postponed payments because of their limited liquidity, access to the Federal Reserve discount window or Federal Home Loan Bank System advances.

It may become increasingly difficult for people with less-than-pristine credit to secure mortgages. Credit, along with collateral and capacity, are big factors in mortgage access and have historically been barriers that excluded people of color from homeownership.⁵ Tightening credit likely means mounting barriers to homeownership, especially for Black and Latino people, who have already been hit harder by the pandemic through higher infection and death rates, job losses and business closures.⁶ Communities of color were also less likely to benefit from the record low interest rates during the pandemic. The National Community Reinvestment Coalition found that nationally, Black and Latino borrowers did not refinance their mortgages to obtain lower interest rates as frequently as other borrowers, losing the “opportunity to lower their mortgage costs and build personal wealth faster.”⁷

The racial wealth divide

In the past year, the racial wealth divide has only been exacerbated through the unequal financial toll of the pandemic. Black and Latino households have consistently been less likely to have liquid assets or savings that can help weather economic storms. As of October 2021, 19% of all surveyed US households report having lost all their savings during the pandemic, but the number is higher among Black and Latino households at 31% and over 27% respectively.⁸

As housing prices across California continue to rise and the housing market expands against the backdrop of the economic fallout of the COVID-19 pandemic, communities of color continue to be disproportionately excluded from homeownership and people of color do not access mortgages at equal rates as their White counterparts across the state and country. The national Black homeownership rate has dropped to 44%, compared to an overall national rate of 66%.⁹ The COVID-19 pandemic threatens to exacerbate the racial wealth divide even further, with Black and Latino households disproportionately experiencing financial stress.¹⁰

As of October 2021, 19% of all households report having lost all their savings during the pandemic, but the number is higher among Black and Latino households at 31% and over 27% respectively.

Intergenerational wealth transfer plays the largest role in explaining the growing racial wealth divide. White households are far more likely than similarly situated people of color to have family able to provide relief from debt burdens, help them weather financial emergencies and support family members in asset accumulation, such as assisting with mortgage down payments.¹¹ Women of color are disproportionately heads of their households and bear more responsibility for providing for children and extended family, while overcoming a gender pay gap and racial wealth gap.¹²

Comparing conventional and government-subsidized loans

Our analysis distinguishes between conventional and government-subsidized loans. Conventional loans are issued by the financial institution directly without government backing, while government-subsidized loans are guaranteed by the government. In this report, government-subsidized loans include loans guaranteed by the Federal Housing Administration (FHA), Veteran Affairs (VA), Rural Housing Service (RHS) or FSA (Farm Service Agency).

Government-subsidized loans are typically easier to qualify for than conventional loans, because government backing against default increases lenders' comfort level. Borrowers of these loans tend to have lower income and lower credit scores, and also tend to be people of color due to a history of economic exclusion and exploitation.¹³ Conventional loans typically offer more options related to mortgage rates, properties available to purchase, and refinancing than government-subsidized loans.¹⁴

A recent survey by the National Association of Realtors found that 89% of home sellers would likely accept a buyer with a conventional loan whereas only 30% would likely accept an FHA or VA loan.¹⁵ The higher prevalence of government-subsidized loans in communities of color, or rather the absence of conventional loans in communities of color, raises concerns of ongoing mortgage redlining and discriminatory loan steering. It may indicate that lenders are illegally steering applicants of color who could qualify for conventional loans into government-subsidized loans, which have more restrictive uses and rigid structures.¹⁶

89% of home sellers would likely accept a buyer with a conventional loan whereas only 30% would likely accept an FHA or VA loan.

CHANGES IN HOME LENDING AND THE NEED TO PROTECT CONSUMERS

Financial institutions continue to play a critical role in the homeownership gap between people of color and White people. Factors involved include inaccessible products and services, lower branch presence in communities of color, and an inability to meet the needs of communities that have long been locked out of the traditional pathways to homeownership—pathways that include generational wealth, financial literacy, established credit histories and higher incomes.

In addition to these financial barriers to access, people of color were more likely to be denied a mortgage than their White counterparts, despite having similar debt-to-income ratios. *The Markup* recently found that nationally, this disparity is driven by algorithms utilized by nonbank lenders that disproportionately affect information input by communities of color.¹⁷

The U.S. financial system has changed significantly in the past few decades, with mergers and acquisitions resulting in a smaller number of larger banks, each serving a greater number of people.¹⁸ Additionally, the influence of nonbank lenders continues to grow. In 2020, 68% of all mortgages originated in the United States were issued by nonbank lenders, marking their highest market share on record.¹⁹ Mergers between mainstream banks and nonbanks are predicted to increase as mainstream banks seek to expand their markets, increase fee revenue to offset lower rates, and enhance their digital capabilities.²⁰ These changes can be expected to impact the available options for financial products and services as well as how accessible they are to different groups of consumers.

As noted in The Greenlining Institute’s 2021 report, [*A Fair Financial System: Regulating Fintech and Nonbank Lenders*](#), nonbank lenders are exempt from the requirements of the Community Reinvestment Act, a federal law passed in 1977 to reverse redlining and meet the credit needs of low-to moderate income communities. CRA is critical for obligating banks to meet the needs of LMI borrowers and, although race-blind, is an important tool for addressing the widening racial wealth gap and increasing access to first-time homeownership.

Home lending is changing with the emergence of largely unregulated fintech²¹ and the decreasing presence of physical branches in many communities, particularly low-income communities and communities of color. Nonbank lenders tend to be more effective than traditional banks at reaching communities of color, low-income and immigrant communities, all of which are highly vulnerable to predatory lending, and because they are not subject to the CRA, they don’t have the same legal obligation as traditional banks to meet the credit needs of low-to moderate income borrowers responsibly.²²

In 2020, people of color were more likely to be denied a mortgage than their White counterparts.

In this report, we use home mortgage data collected under the Home Mortgage Disclosure Act to provide insight into lending patterns to communities of color in California and six major metropolitan areas: Sacramento, San Francisco, Oakland, Fresno, Los Angeles and San Diego. HMDA requires lenders to collect and report demographic information about borrowers, allowing advocates and policymakers to watch for potential redlining and ensure fair lending.

The HMDA data show that people of color are significantly underrepresented in loans received across California, and especially in urban areas such as Oakland and Los Angeles. As California's demographics continue to shift and communities rebuild from the effects of the COVID-19 crisis, our economic prosperity and resilience will increasingly depend on people of color having expanding access to capital and opportunities to build wealth, especially homeownership, to reach their full potential.



Definitions

Nonbank: In this report, “nonbank” refers to any lender that itself does not offer traditional banking services such as savings or checking accounts. These lenders are often independent mortgage lenders and are not regulated by the Community Reinvestment Act.

Bank: In this report, “bank” refers to any lender that offers deposit-based services. They are also referred to as mainstream or traditional banks.

Fintech: In this report, “fintech” refers to any lending delivered through online and digital platforms.

Low-Income: Refers to borrowers who report an income below 80% of the region's Area Median Income.



Methodology

We reviewed the loans reported in the 2020 Home Mortgage Disclosure Act dataset. The study was limited to home purchase loans for single family or manufactured homes.

This study only reflects loan origination of home purchase loans and does not address purchased loans, which are a major source of income for many lenders and can outnumber loan originations for some lenders.

Data was controlled for conventional and government-subsidized loan product types. Conventional loan products include first and subordinate lien conventional loans. The Consumer Financial Protection Bureau defines conventional loans as those not insured or guaranteed by the Federal Housing Administration (FHA), Veteran Affairs (VA), Rural Housing Service (RHS) or FSA (Farm Service Agency).²³ Government subsidized loan products in this report include first and subordinate (where applicable) lien FHA, VA and FSA/RHS loans.

Loans were examined based on the income, gender and race/ethnicity of the primary borrower. In our analysis, joint applicant borrowers were not addressed as a separate race or gender group, but were counted toward the total loan number. This report identifies race and ethnicity in the following manner: If the ethnicity was indicated as Hispanic, we identified the borrower as Hispanic (we use the term Latino in this report) regardless of the race selected. If the ethnicity is non-Hispanic, the borrower is then identified by the primary or first race they selected. Asian in this report refers to Asian Americans, excluding Pacific Islander communities, which are classified separately. Multirace responses are extremely rare (1% in California) in the dataset and as such are not addressed as a separate racial group. Multirace responses were included in calculations of total people of color and women of color. Unfortunately, approximately 18% of responses in the dataset on average were identified as “Race Not Available” and were not included in the calculations of loans to households of color but were counted toward the total loan number. As we noted last year, this is a serious issue

with HMDA data collection and lenders should take greater care to ensure that race is collected for all borrowers.

This report identifies gender as utilized by the HMDA dataset (female and male). Borrowers with “sex not available” were not addressed as a separate category but were counted toward the total loan number.

The top 15 lenders for each region were identified by market share for the Metropolitan Statistical Area.

This report uses population demographic data from 2019. At the time of writing, 2020 census data was not available for the six California MSAs studied.

18% of responses in the dataset were identified as “Race Not Available” and were not included in the calculations of loans to households of color, but were counted toward the total loan number. Given the missing data, in the tables below, the percent of loan originations will not reflect all lending. This is a serious issue with the HMDA dataset and lenders and regulators should take greater care to ensure that demographic data is collected for all borrowers.



Findings

STATE OF HOME LENDING IN CALIFORNIA

California lenders reported 406,116 home purchase originations in 2020.

California Demographics

Total Population: 39,557,045



*Other represents either individuals that identify as two or more races or that identify as a race that was not collected by the 2019 American Community Survey.

In California, Black and Latino households continue to be underrepresented in mortgage lending. Home lending to Asian households slightly exceeded their share of the population and home lending to White households exceeded their share of the population. Home lending rates across all groups have not changed since Greenlining's last statewide analysis of 2019 data, conducted in [2020](#).

Figure 2 below illustrates the number of home purchase loan originations by race for all lenders in California.

Figure 2: Home Purchase Loans by Race for All Lenders

Race	Number of Loan Originations	Percent of Loan Originations	Percent of Population
White	165,749	41.01%	36.60%
Asian	62,657	15.50%	14.50%
Native American	703	0.17%	0.40%
Black	12,912	3.19%	5.50%
Pacific Islander	1,141	0.28%	0.40%
Latino	87,701	21.70%	39.40%

Top 15 Lenders in Six Metropolitan Areas of California

For the regional analysis, we studied six metropolitan regions: Sacramento, San Francisco, Oakland, Fresno, Los Angeles and San Diego. The analysis evaluated the top 15 lenders of each MSA by:

- Home purchase originations by race;
- Home purchase originations by race and gender, focusing on loans to women of color;
- Home purchase originations by borrower income, and;
- Home purchase originations by borrower income and race.

Eight percent of the home purchase loans made by the top 15 lenders are to women of color, who comprise 30% of the state’s population.²⁴ This rate is one percentage point higher than last year.

SACRAMENTO-ROSEVILLE-FOLSOM MSA

Total Population: 2,345,210

Percentage of CA Population: 5.92%

Sacramento MSA Demographics



*Other represents either individuals that identify as two or more races or that identify as a race that was not collected by the 2019 American Community Survey.

Overview of Lending in Sacramento-Roseville-Folsom MSA

Lender	Type of Lender	% of Market
United Wholesale Mortgage, LLC	Nonbank	10.29%
American Pacific Mortgage Corporation	Nonbank	4.67%
Finance of America Mortgage LLC	Nonbank	4.65%
Wells Fargo Bank, National Association	Bank	4.46%
Guild Mortgage Company	Nonbank	4.40%
Quicken Loans, LLC	Nonbank	3.48%
Loandepot.com, LLC	Nonbank	3.17%
Eagle Home Mortgage, LLC	Nonbank	2.74%
Caliber Home Loans, Inc.	Nonbank	2.68%
Movement Mortgage, LLC	Nonbank	2.33%
Fairway Independent Mortgage Corporation	Nonbank	2.24%
U.S. Bank National Association	Bank	2.24%
Walker & Dunlop, LLC	Nonbank	1.98%
JPMorgan Chase Bank, National Association	Bank	1.95%
Flagstar Bank, FSB	Bank	1.94%

In the Sacramento region, Black, Latino, Asian, Native American and Pacific Islander communities receive fewer loans relative to their share of the population than other racial groups in the region. Latino households receive just 13% of home purchase loans, while making up 22% of the population.

Figure 3: Home Purchase Loans by Race for All Lenders

Race	Number of Loan Originations	Percent of Loan Originations	Percent of Population
White	18,515	49.20%	51.70%
Asian	4,659	12.38%	13.42%
Native American	98	0.26%	0.33%
Black	1,597	4.24%	6.84%
Pacific Islander	193	0.51%	0.85%
Latino	5,056	13.44%	21.84%

Top 15 Lenders in Sacramento-Roseville-Folsom MSA

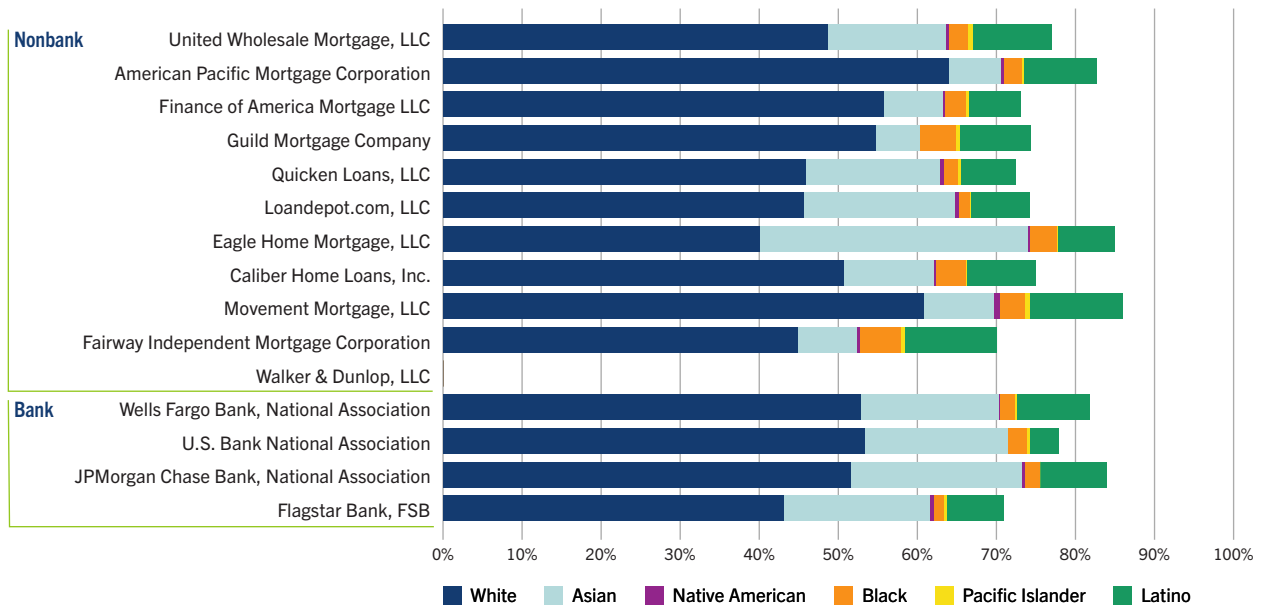
The top 15 lenders in the Sacramento region account for 53% of the market. Similar to last year, nonbank lenders make up 11 of the top 15 lenders. The top lender, United Wholesale Mortgage, accounts for 10% of all loan originations. Walker & Dunlop, LLC makes up 2% of the market with two conventional loans issued in 2020, but both are reported as “race not available” and no income information available.

Figure 4 below illustrates the number of home purchase loan originations by race for each of the top 15 lenders in the Sacramento MSA in 2020. A majority of loans across both loan product types for each institution are issued to White borrowers.

Walker and Dunlop is a nonbank lender that did not record demographic data for any of its loan originations.

Figure 4: Home Purchase Loans by Race

Conventional Loans



Government Subsidized Loans

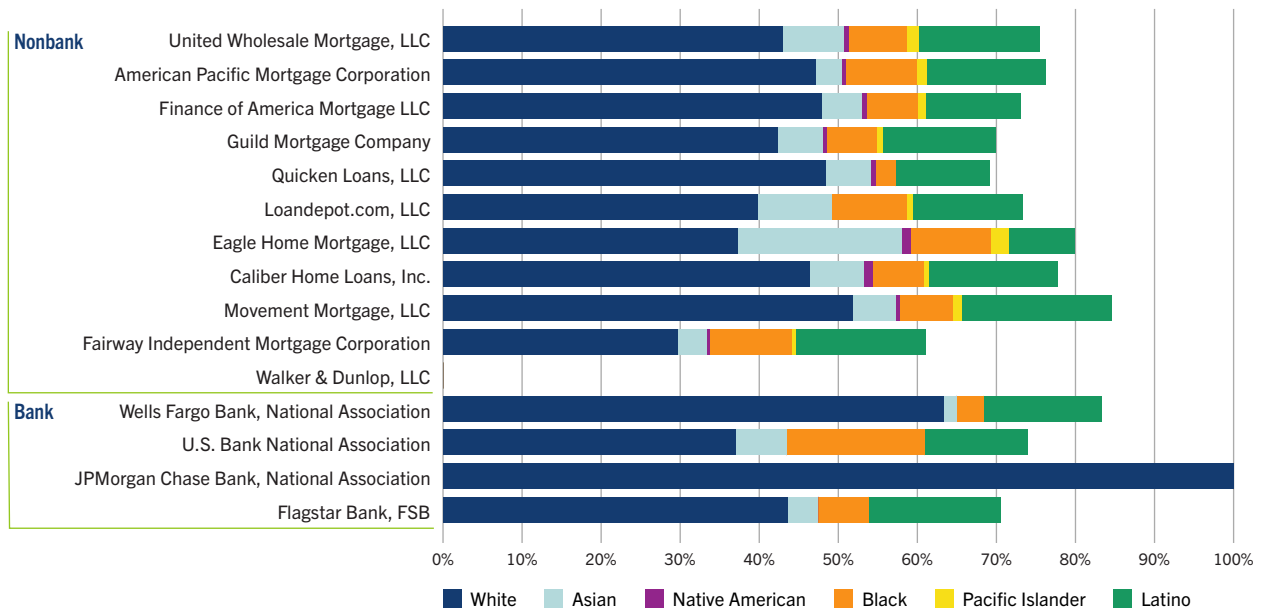
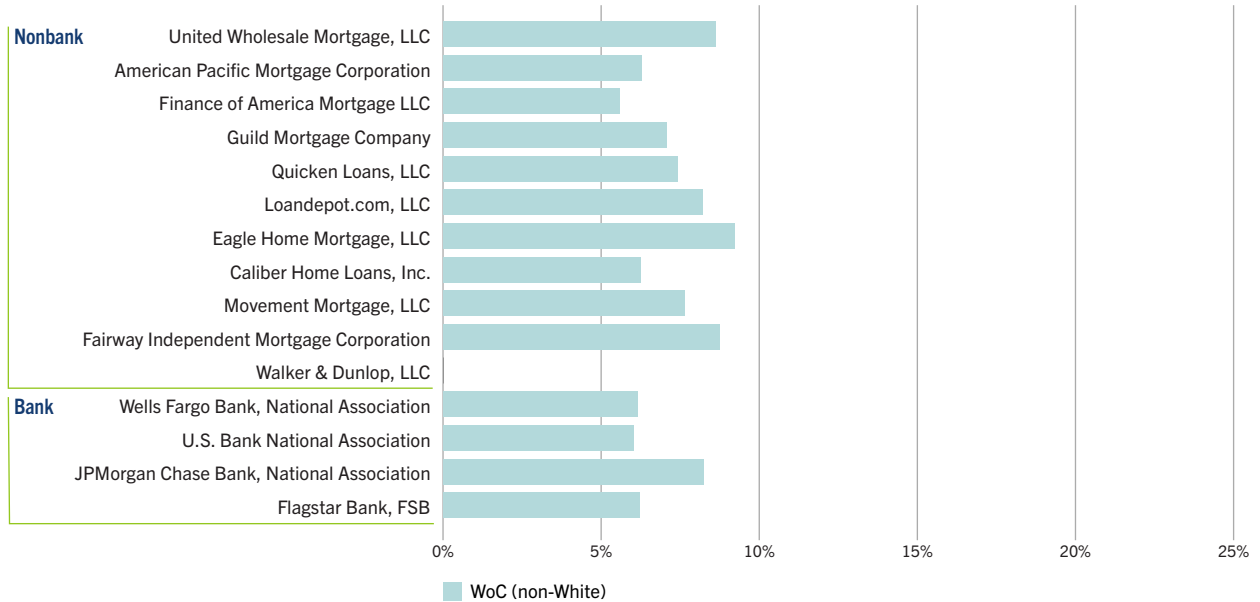


Figure 5 illustrates the number of home purchase loan originations for women-identified people of color (non-White) for each of the top 15 lenders in the Sacramento MSA in 2020.

Figure 5: Home Purchase Loans to Women of Color

Conventional Loans



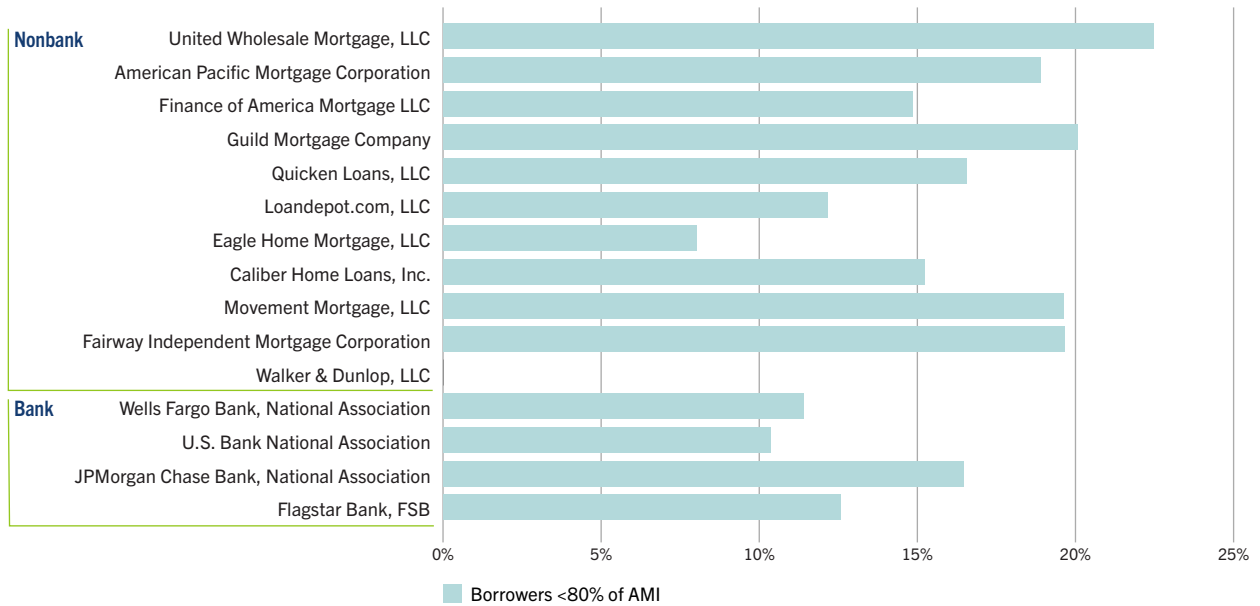
Government Subsidized Loans



Figure 6 below illustrates the number of home purchase loan originations to low-income borrowers, defined as borrowers who report an income below 80% of the region’s Area Median Income, for each of the top 15 lenders in the Sacramento MSA in 2020. On average, a higher percentage of low-income borrowers are served by nonbanks than mainstream banks.

Figure 6: Home Purchase Loans to Low-Income Borrowers

Conventional Loans



Government Subsidized Loans

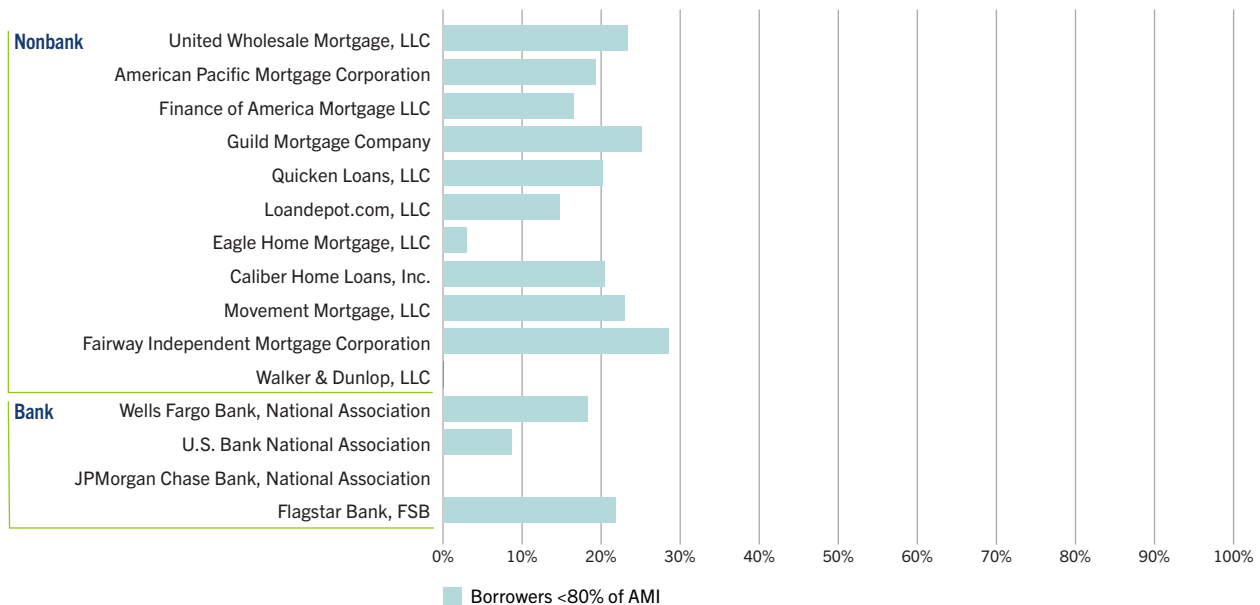
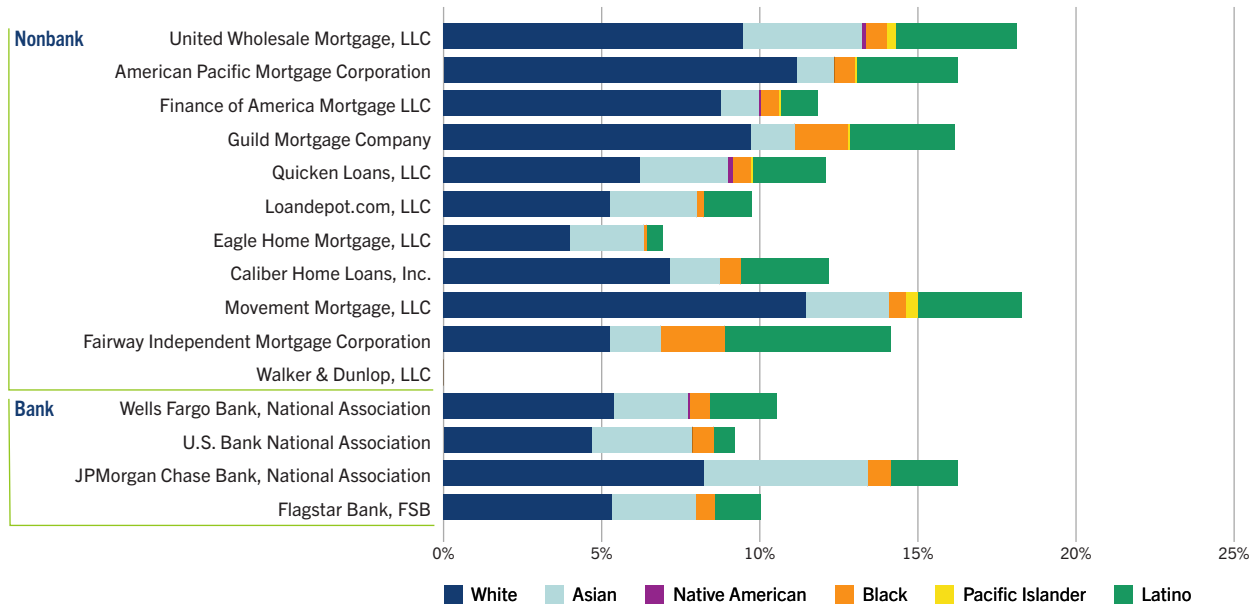


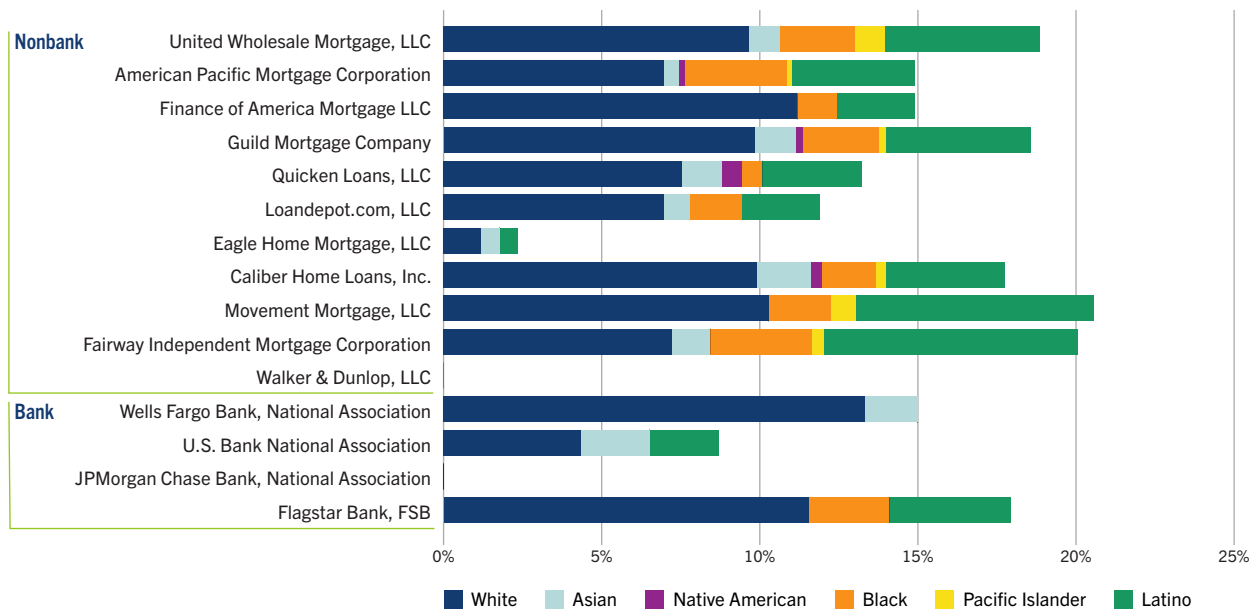
Figure 7 below illustrates the number of home purchase loan originations to low-income borrowers by race for each of the top 15 lenders in the Sacramento MSA in 2020.

Figure 7: Home Purchase Loans to Low-Income Borrowers by Race

Conventional Loans



Government Subsidized Loans



SAN FRANCISCO-SAN MATEO-REDWOOD CITY MSA

Total Population: 1,652,850

Percentage of CA Population: 4.18%

San Francisco-San Mateo-Redwood City MSA Demographics



*Other represents either individuals that identify as two or more races or that identify as a race that was not collected by the 2019 American Community Survey.

Overview of Lending in San Francisco-San Mateo-Redwood City MSA

Lender	Type of Lender	% of Market
Wells Fargo Bank, National Association	Bank	25.88%
First Republic Bank	Bank	15.31%
Citibank, National Association	Bank	8.41%
JPMorgan Chase Bank, National Association	Bank	6.67%
Bank of America, National Association	Bank	5.17%
U.S. Bank National Association	Bank	2.95%
PNC Bank, National Association	Bank	2.12%
Guaranteed Rate, Inc.	Nonbank	1.87%
Flagstar Bank, FSB	Bank	1.83%
MUFG Union Bank, National Association	Bank	1.61%
Silicon Valley Bank	Bank	1.35%
American Pacific Mortgage Corporation	Nonbank	1.18%
Loandepot.com, LLC	Nonbank	1.16%
HSBC Bank USA, National Association	Bank	0.99%
Quicken Loans, LLC	Nonbank	0.95%

In the San Francisco region, Black and Latino communities receive far fewer loans relative to their share of the population than other racial groups in the region. Black households receive below 1% of home purchase loans, while making up 4% of the population. Latino households receive just 4% of home purchase loans, while making up 19% of the population.

Figure 8: Home Purchase Loans by Race for All Lenders

Race	Number of Loan Originations	Percent of Loan Originations	Percent of Population
White	4,078	37.94%	39.20%
Asian	3,962	36.86%	31.77%
Native American	6	0.06%	0.17%
Black	76	0.71%	3.60%
Pacific Islander	12	0.11%	0.64%
Latino	475	4.42%	19.47%

Top 15 Lenders in San Francisco-San Mateo-Redwood City MSA

Traditional bank lenders make up 11 of the top 15 lenders in the San Francisco region, a departure from the dominance of nonbank lenders in other California regions. This remains consistent with last year’s findings.

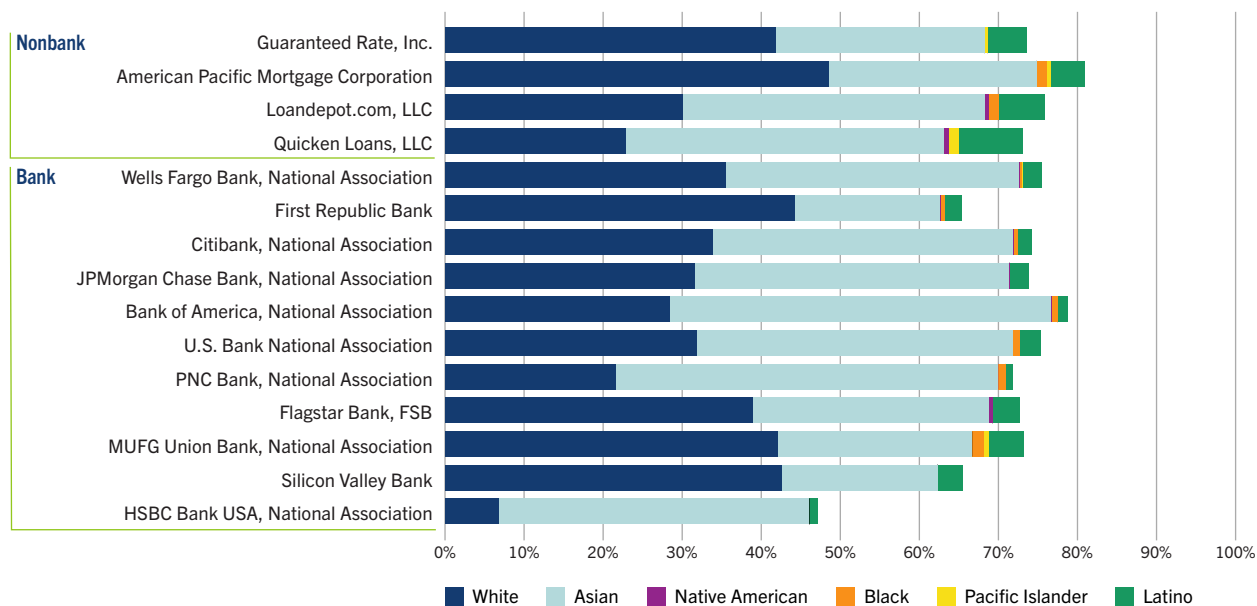
The top 15 lenders in the San Francisco region account for over 77% of the market. The top lender, Wells Fargo Bank, accounts for 26% of all home purchase loan originations.

Figure 9 below illustrates the number of home purchase loan originations by race for each of the top 15 lenders in the San Francisco MSA in 2020. Asian and White borrowers make up the majority of both conventional and government-subsidized home purchase loan originations.

In the San Francisco MSA, seven institutions did not issue any government-subsidized loans in 2020, reflected in the figure below.

Figure 9: Home Purchase Loans by Race

Conventional Loans



Government Subsidized Loans

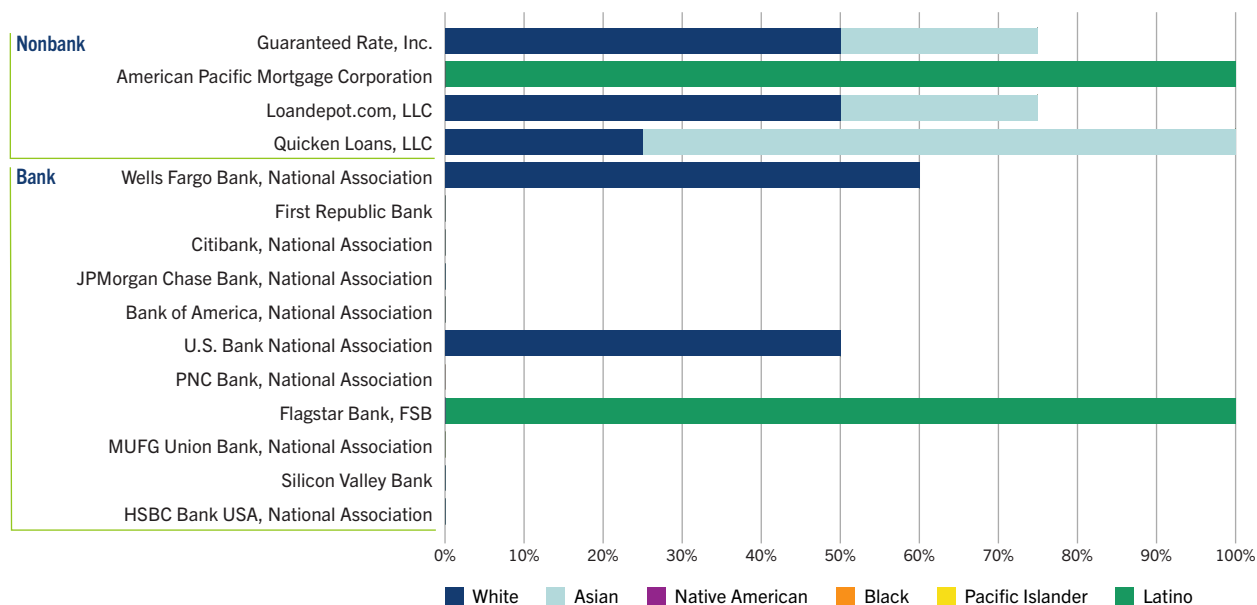
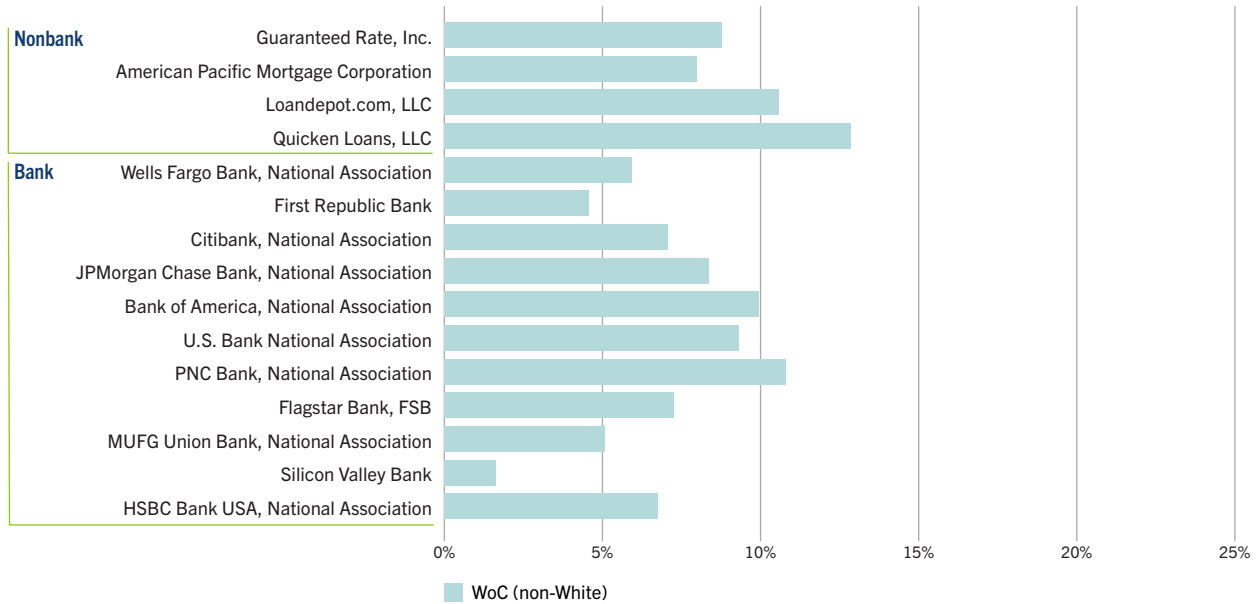


Figure 10 illustrates the number of home purchase loan originations for women-identified people of color (non-White) for each of the top 15 lenders in the San Francisco MSA in 2020.

The top 15 institutions in the San Francisco MSA did not make *any* government-subsidized home purchase loans to women of color.

Figure 10: Home Purchase Loans to Women of Color

Conventional Loans



Government Subsidized Loans

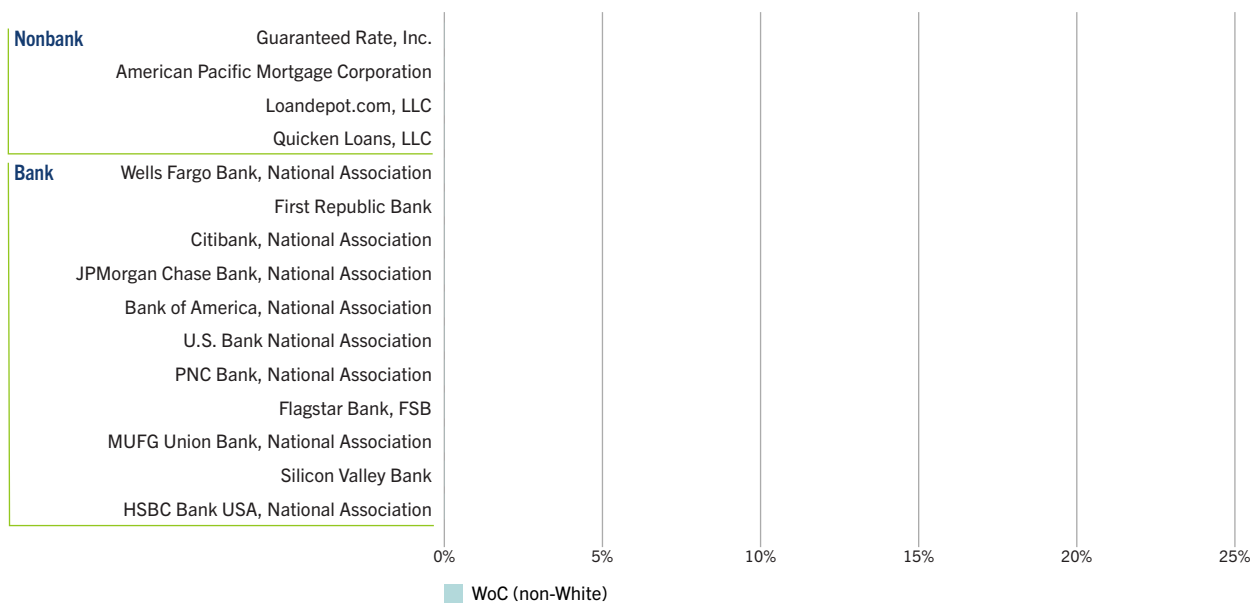
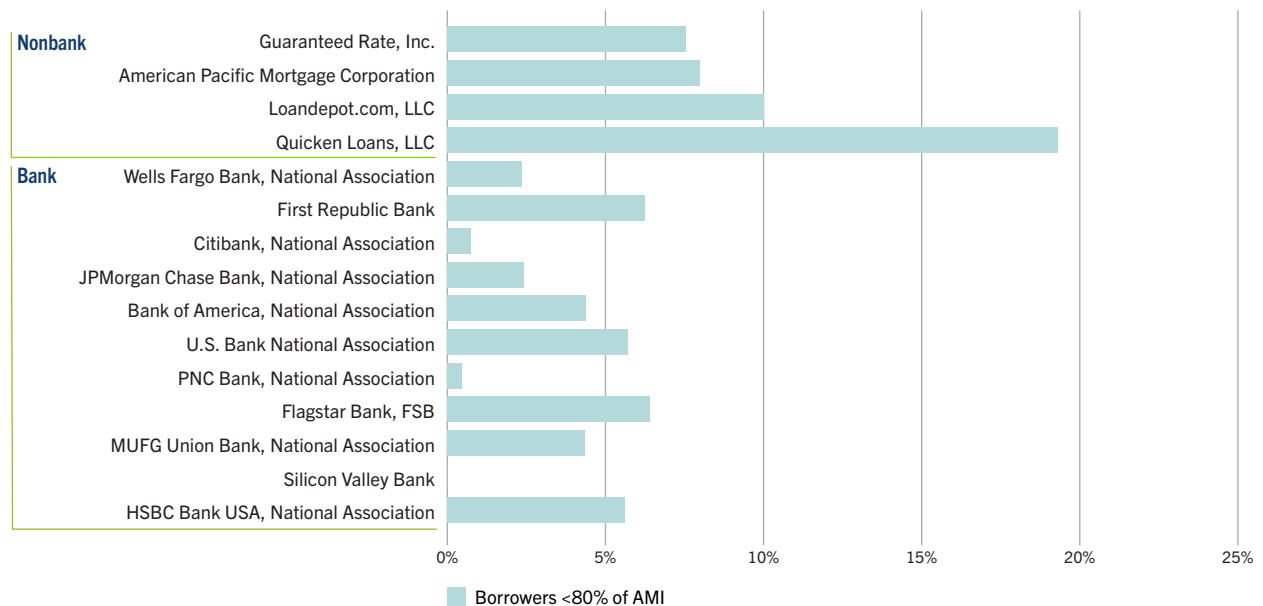


Figure 11 below illustrates the number of home purchase loan originations to low-income borrowers, defined as borrowers who report an income below 80% of the region’s Area Median Income, for each of the top 15 lenders in the San Francisco MSA in 2020. The data reveals differences in lending to low-income households between bank and nonbank lenders, with nonbank lenders lending to low-income borrowers at a higher rate, if at all.

Figure 11: Home Purchase Loans by Borrower Income

Conventional Loans



Government Subsidized Loans

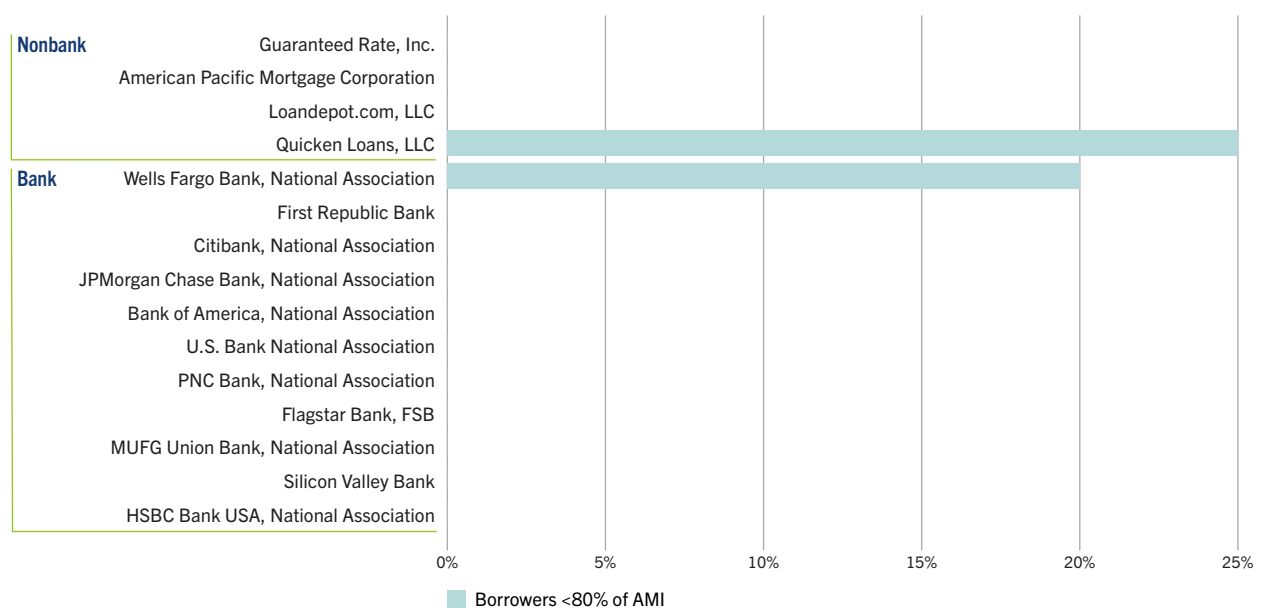
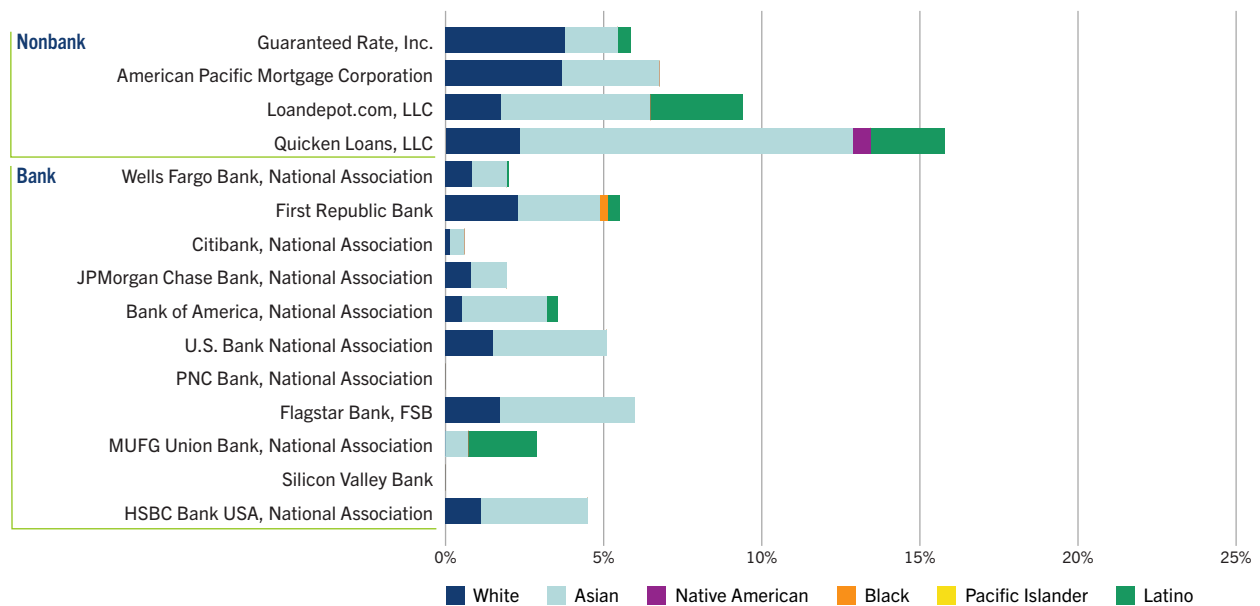


Figure 12 below illustrates the number of home purchase loan originations to low-income borrowers by race for each of the top 15 lenders in the San Francisco MSA in 2020.

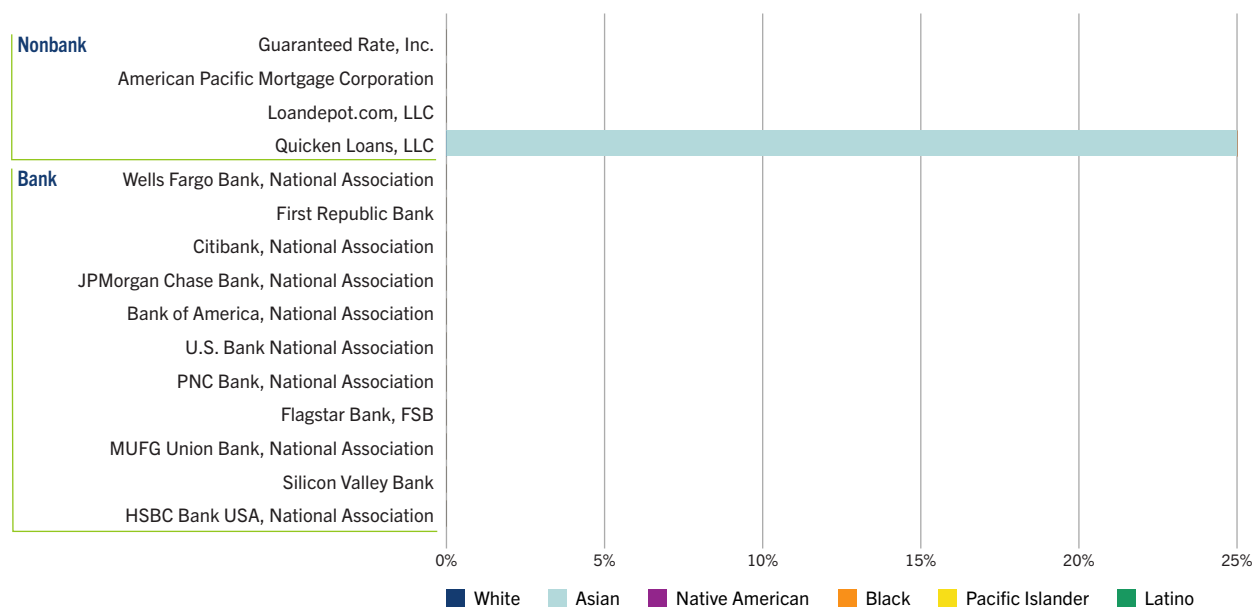
Notably, PNC Bank and Silicon Valley Bank did not make any home purchase loans to low-income borrowers, and 14 institutions did not make any government-subsidized loans to low-income borrowers.

Figure 12: Home Purchase Loans by Borrower Income and Race

Conventional Loans



Government Subsidized Loans



OAKLAND-BERKELEY-LIVERMORE MSA

Total Population: 2,816,968

Percentage of CA Population: 7.12%

Oakland-Berkeley-Livermore Demographics



*Other represents either individuals that identify as two or more races or that identify as a race that was not collected by the 2019 American Community Survey.

Overview of Lending in Oakland-Berkeley-Livermore MSA

Lender	Type of Lender	% of Market
Wells Fargo Bank, National Association	Bank	13.72%
First Republic Bank	Bank	4.84%
U.S. Bank National Association	Bank	4.61%
Bank of America, National Association	Bank	4.06%
United Wholesale Mortgage, LLC	Nonbank	3.86%
American Pacific Mortgage Corporation	Nonbank	3.78%
JPMorgan Chase Bank, National Association	Bank	3.72%
Citibank, National Association	Bank	3.64%
Quicken Loans, LLC	Nonbank	3.49%
Loandepot.com, LLC	Nonbank	3.13%
Guaranteed Rate, Inc.	Nonbank	2.97%
Caliber Home Loans, Inc.	Nonbank	1.85%
Commerce Home Mortgage, Inc.	Nonbank	1.62%
Lendus, LLC	Nonbank	1.60%
CMG Mortgage, Inc.	Nonbank	1.48%

In the Oakland region, Black and Latino communities receive far fewer loans relative to their share of the population than other racial groups in the region. Black households make up almost 10% of the population, but receive only 4% of the home purchase loans; Latino households make up 24% of the population, but receive only 12% of the loans. Home lending to Asian households exceeds their share of the region’s population by eight percentage points.

Figure 13: Home Purchase Loans by Race for All Lenders

Race	Number of Loan Originations	Percent of Loan Originations	Percent of Population
White	9,405	31.46%	35.85%
Asian	9,982	33.39%	24.98%
Native American	28	0.09%	0.29%
Black	1,226	4.10%	9.47%
Pacific Islander	115	0.38%	0.68%
Latino	3,462	11.58%	23.79%

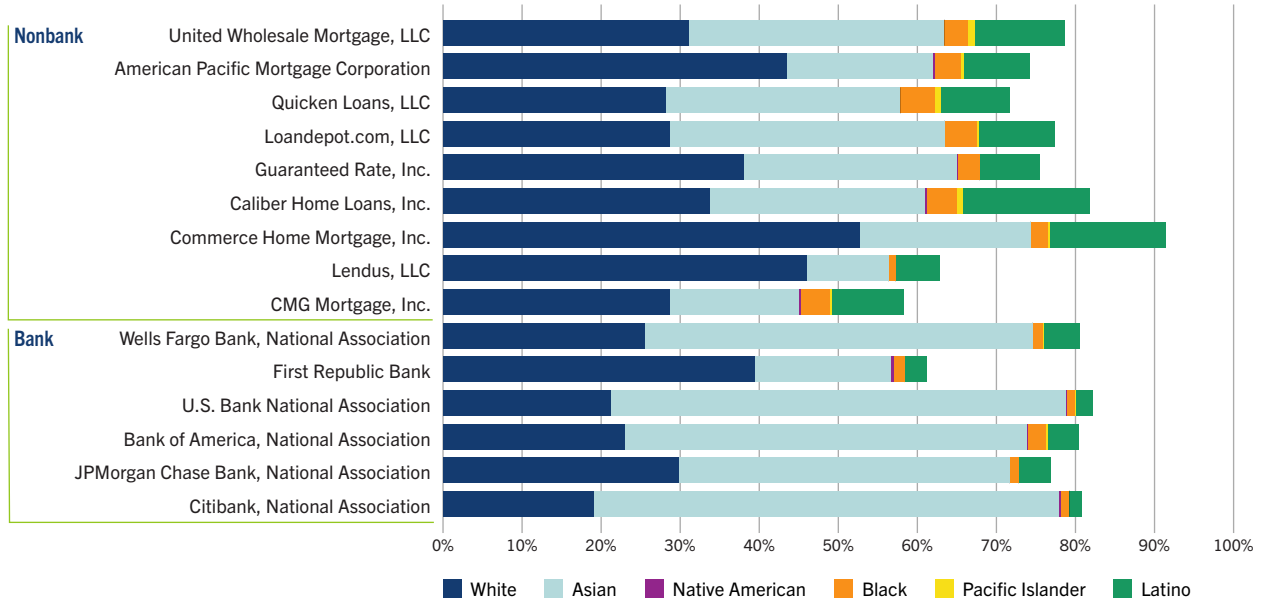
Top 15 Lenders in Oakland-Berkeley-Livermore MSA

The top 15 lenders in the Oakland region account for over 58% of the market. The top lender, Wells Fargo Bank, accounts for 14% of all home purchase loan originations.

Figure 14 below illustrates the number of home purchase loan originations by race for each of the top 15 lenders in the Oakland MSA in 2020. Black and Latino borrowers are significantly underrepresented across all lenders for conventional loans proportional to their share of the population.

Figure 14: Home Purchase Loans by Race

Conventional Loans



Government Subsidized Loans

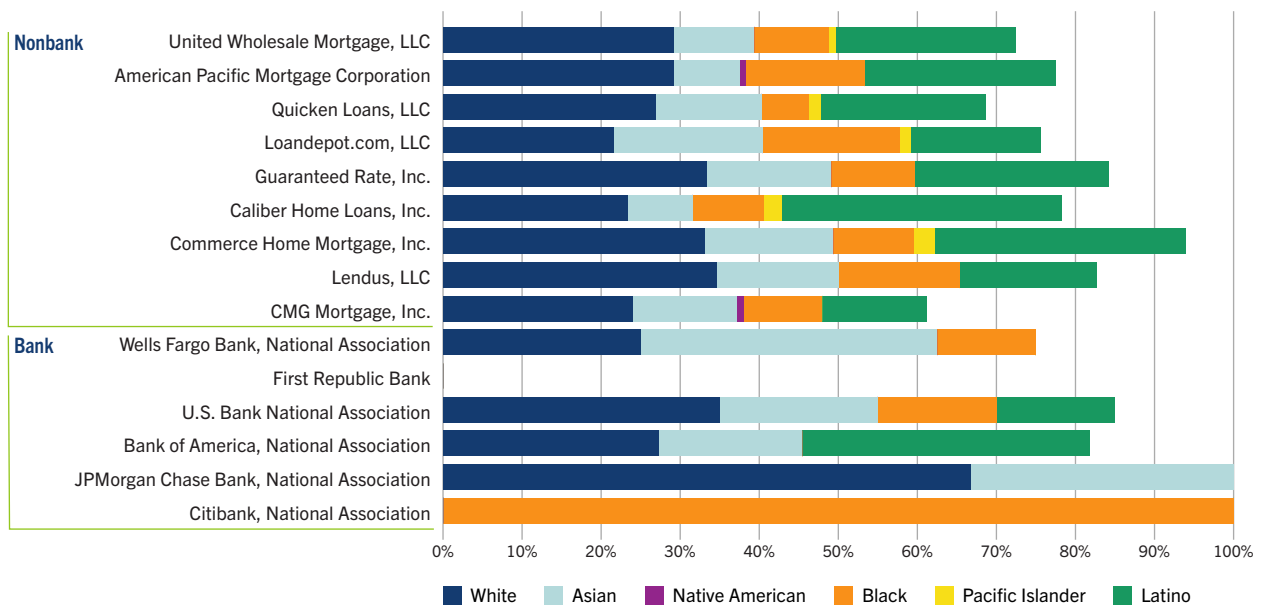


Figure 15 illustrates the number of home purchase loan originations for women-identified people of color (non-White) for each of the top 15 lenders in the Oakland MSA in 2020.

Figure 15: Home Purchase Loans to Women of Color

Conventional Loans



Government Subsidized Loans

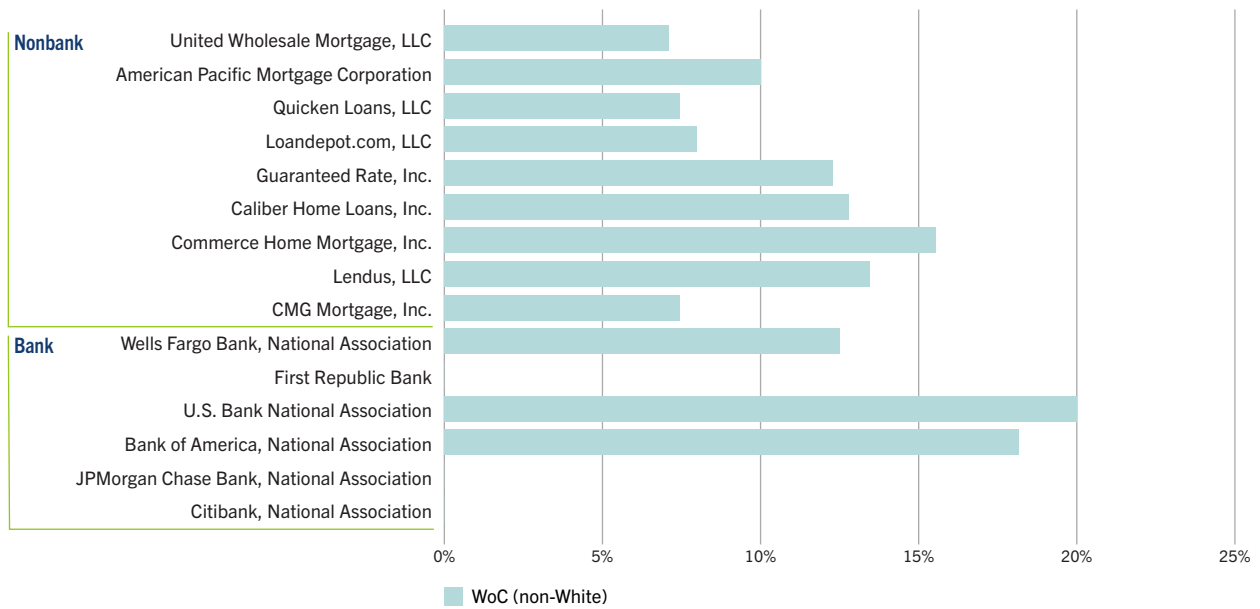
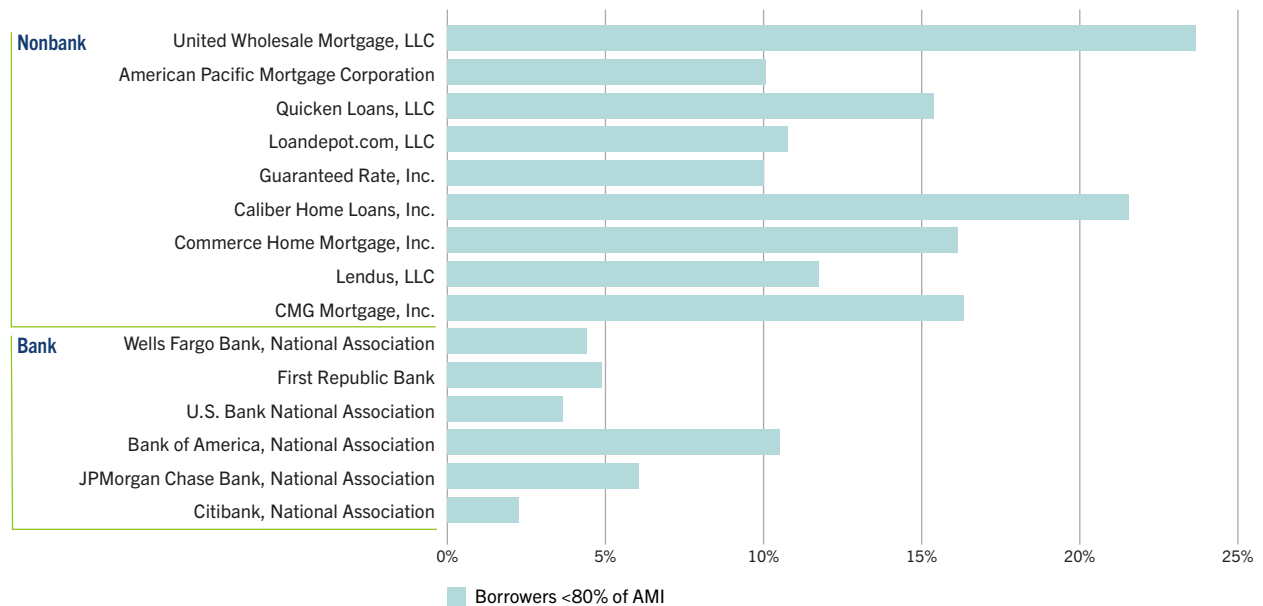


Figure 16 below illustrates the number of home purchase loan originations to low-income borrowers, defined as borrowers who report an income below 80% of the region’s Area Median Income (AMI), for each of the top 15 lenders in the Oakland MSA in 2020.

Figure 16: Home Purchase Loans to Low-Income Borrowers

Conventional Loans



Government Subsidized Loans

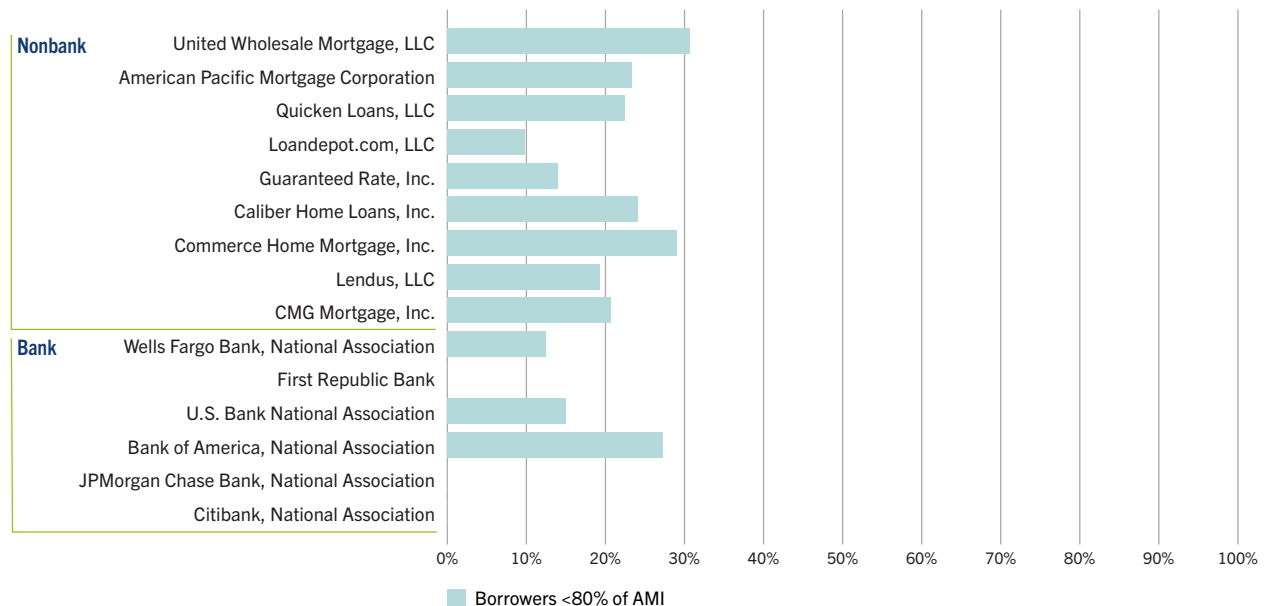
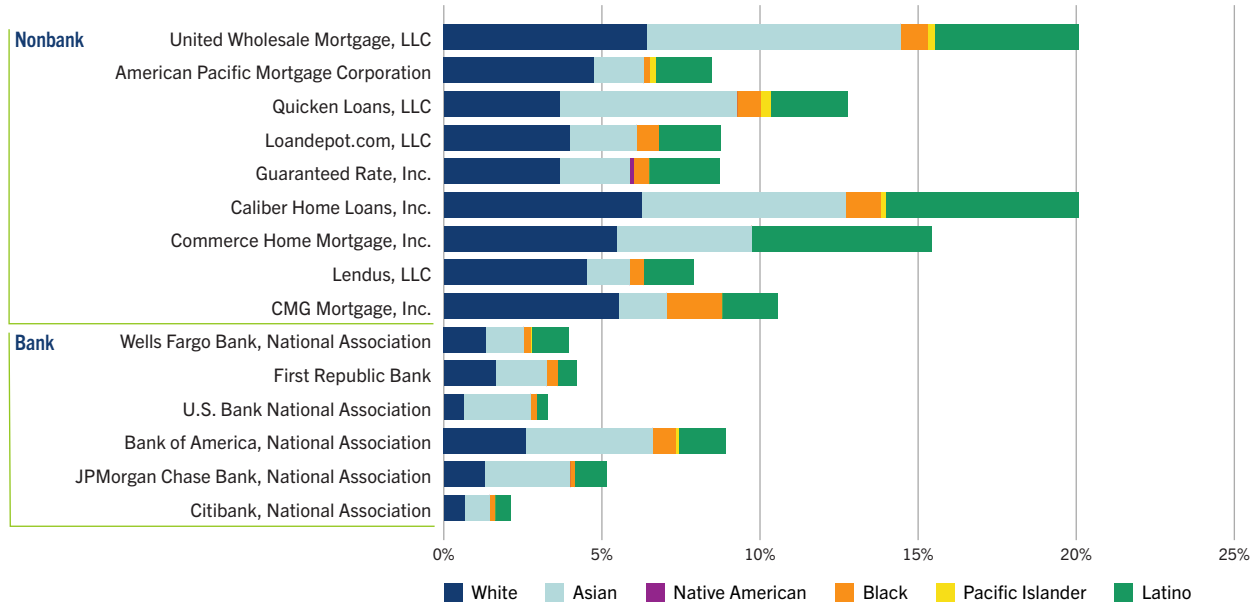


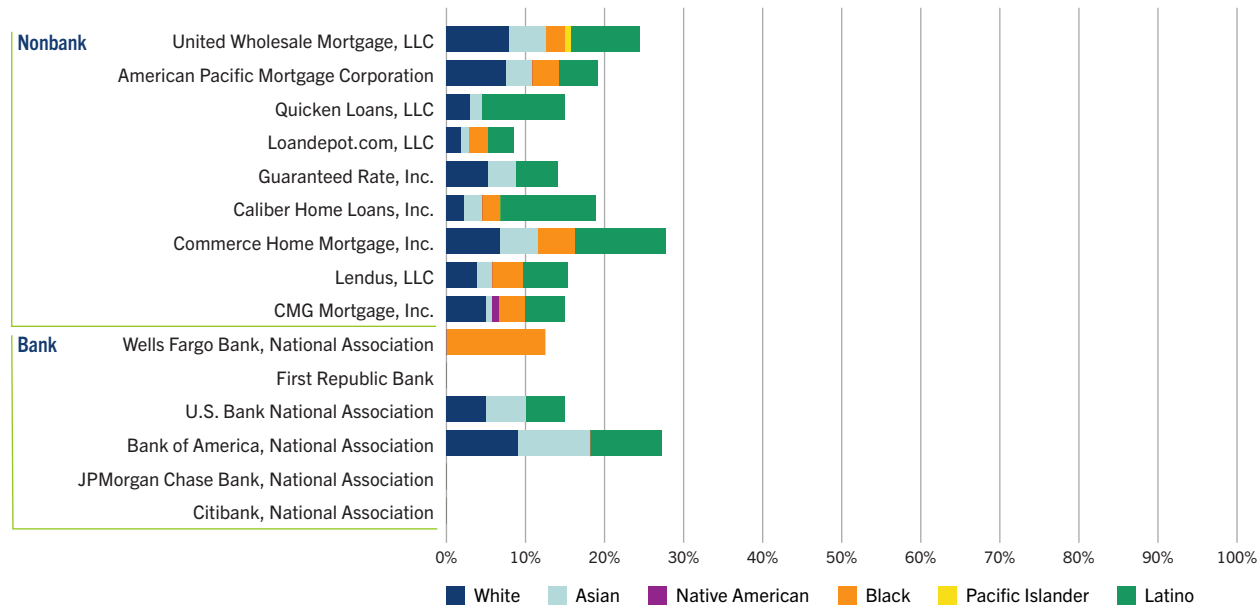
Figure 17 below illustrates the number of home purchase loan originations to low-income borrowers by race for each of the top 15 lenders in the Oakland MSA in 2020.

Figure 17 Home Purchase Loans to Low-Income Borrowers by Race

Conventional Loans



Government Subsidized Loans



FRESNO MSA

Total Population: 994,400

Percentage of CA Population: 2.51%

Fresno Demographics



*Other represents either individuals that identify as two or more races or that identify as a race that was not collected by the 2019 American Community Survey.

Overview of Lending in Fresno MSA

Lender	Type of Lender	% of Market
United Wholesale Mortgage, LLC	Nonbank	11.27%
Wells Fargo Bank, National Association	Bank	5.82%
Alameda Mortgage Corporation	Nonbank	5.51%
Homebridge Financial Services, Inc.	Nonbank	4.03%
Home Point Financial Corporation	Nonbank	3.75%
Country Club Mortgage, Inc.	Nonbank	3.54%
Sierra Pacific Mortgage Company, Inc.	Nonbank	3.29%
Quicken Loans, LLC	Nonbank	2.99%
Eagle Home Mortgage, LLC	Nonbank	2.99%
Bay Equity LLC	Nonbank	2.97%
Inspire Home Loans Inc.	Nonbank	2.37%
CMG Mortgage, Inc.	Nonbank	2.29%
American Pacific Mortgage Corporation	Nonbank	2.23%
Kings Mortgage Services, Inc.	Nonbank	1.97%
Loandepot.com, LLC	Nonbank	1.83%

In the Fresno region, White households are overrepresented in loan originations, while Latino households are significantly underrepresented. Latino households make up 53% of the region's population but only 37% of home purchase loans, consistent with data from 2019.

Figure 18: Home Purchase Loans by Race for All Lenders

Race	Number of Loan Originations	Percent of Loan Originations	Percent of Population
White	3,766	33.29%	28.91%
Asian	1,234	10.91%	10.15%
Native American	23	0.20%	0.57%
Black	278	2.46%	4.23%
Pacific Islander	18	0.16%	0.12%
Latino	4,206	37.18%	53.47%

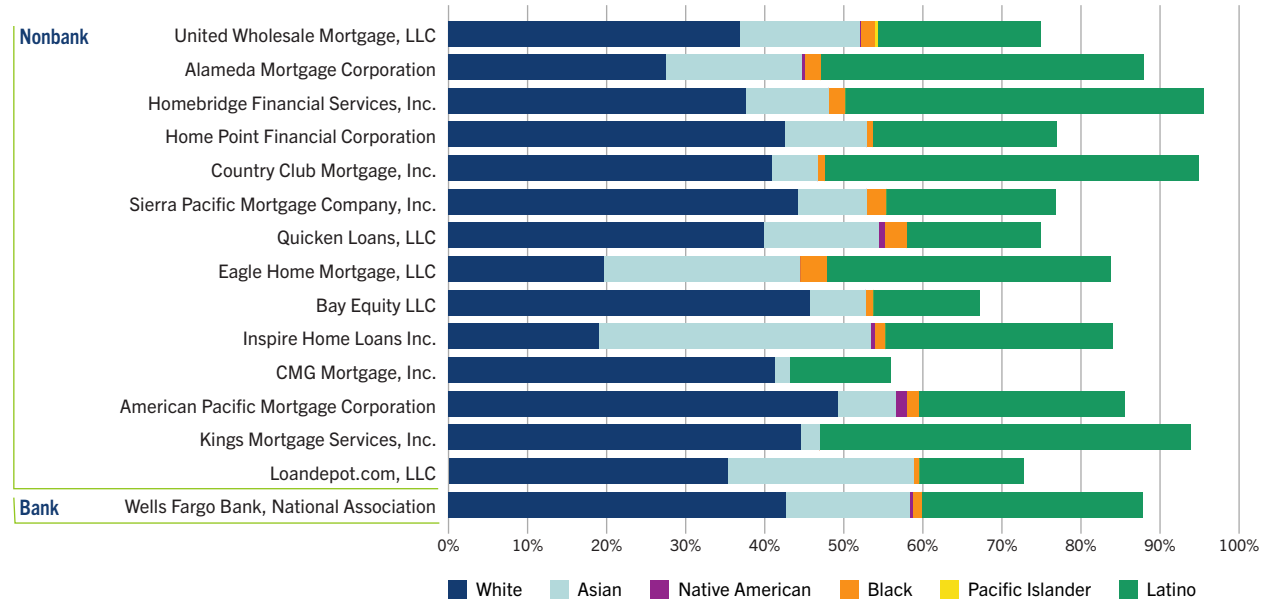
Top 15 Lenders in Fresno MSA

The top 15 lenders in the Fresno region account for 57% of the market. Nonbank lenders overwhelmingly dominate and make up 14 of the top 15 lenders, an increase from 11 last year. In contrast to the more urban California regions in this report, Fresno and the surrounding San Joaquin Valley have experienced a significant decrease in bank branches, a rising trend in rural communities that may account for the increased dominance of nonbank lenders in rural markets.

Figure 19 below illustrates the number of home purchase loan originations by race for each of the top 15 lenders in the Fresno MSA in 2020. More than half (10 out of 14) of the nonbank lenders in this sample issued their largest share of government-subsidized loans to Latino borrowers.

Figure 19: Home Purchase Loans by Race

Conventional Loans



Government Subsidized Loans

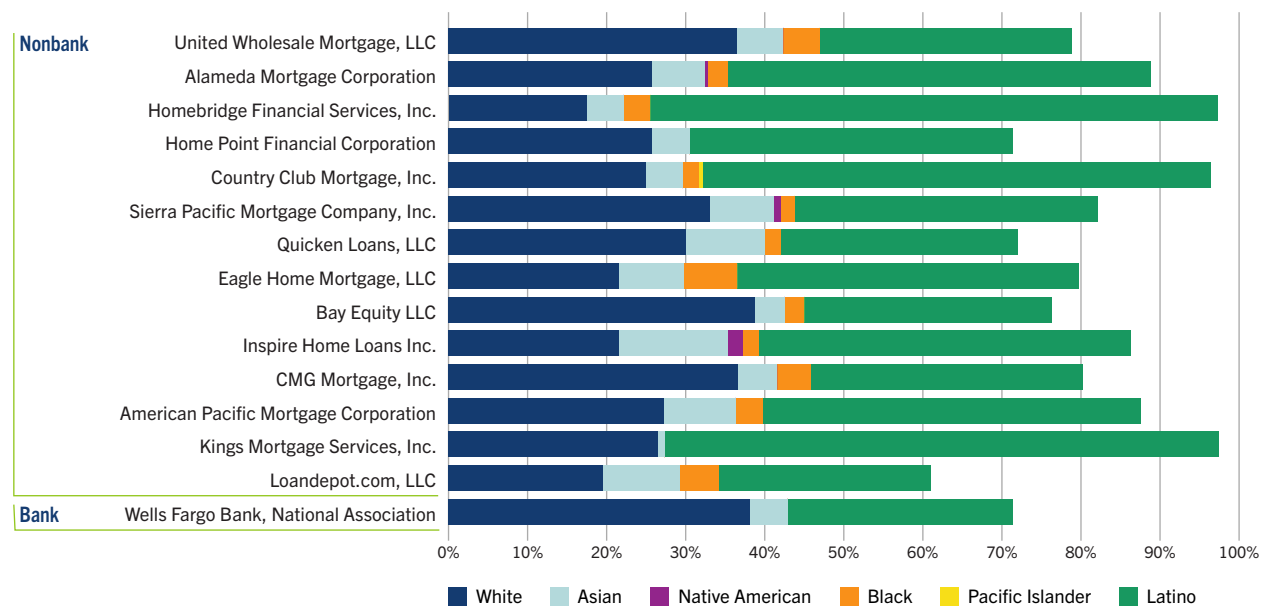


Figure 20 illustrates the number of home purchase loan originations for women-identified people of color (non-White) for each of the top 15 lenders in the Fresno MSA in 2020.

Figure 20: Home Purchase Loans to Women of Color

Conventional Loans



Government Subsidized Loans

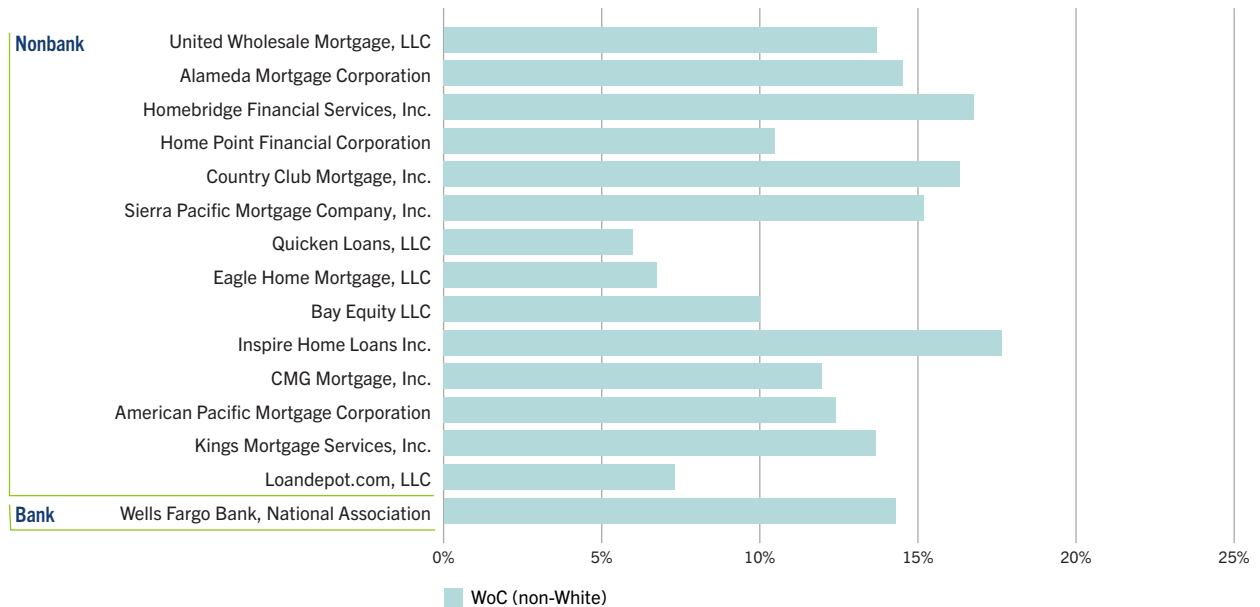
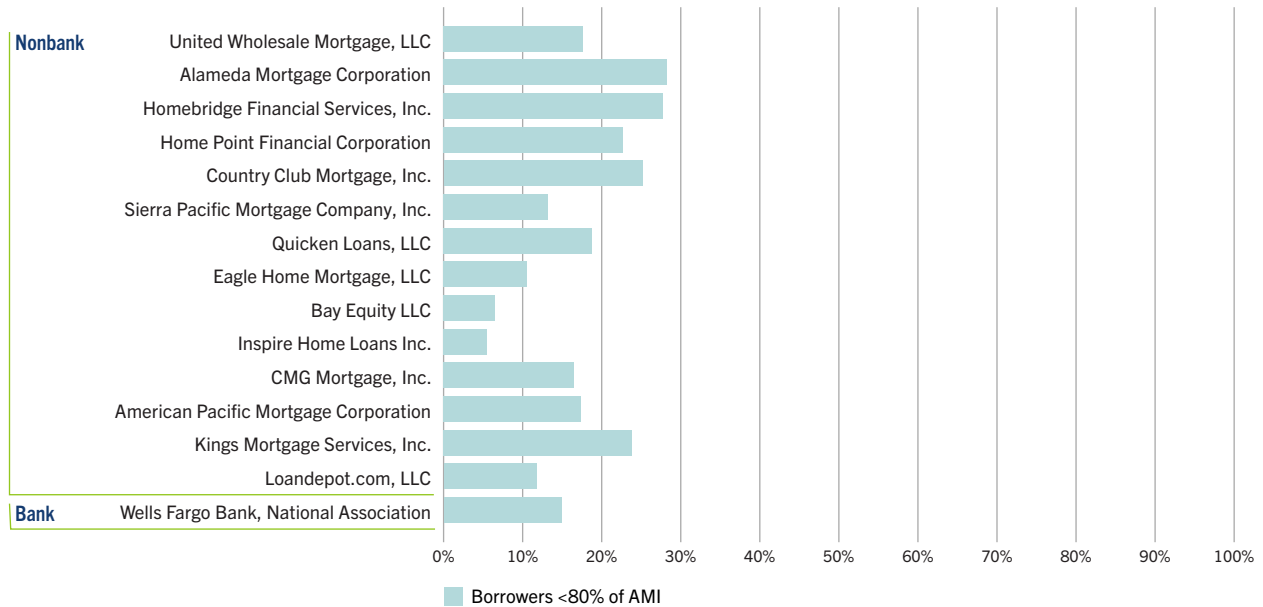


Figure 21 below illustrates the number of home purchase loan originations to low-income borrowers, defined as borrowers who report an income below 80% of the region’s Area Median Income, for each of the top 15 lenders in the Fresno MSA in 2020. Notably, nine out of 14 nonbank lenders in this sample issued more than 15% of their government-subsidized loans to low-income borrowers.

Figure 21: Home Purchase Loans to Low-Income Borrowers

Conventional Loans



Government Subsidized Loans

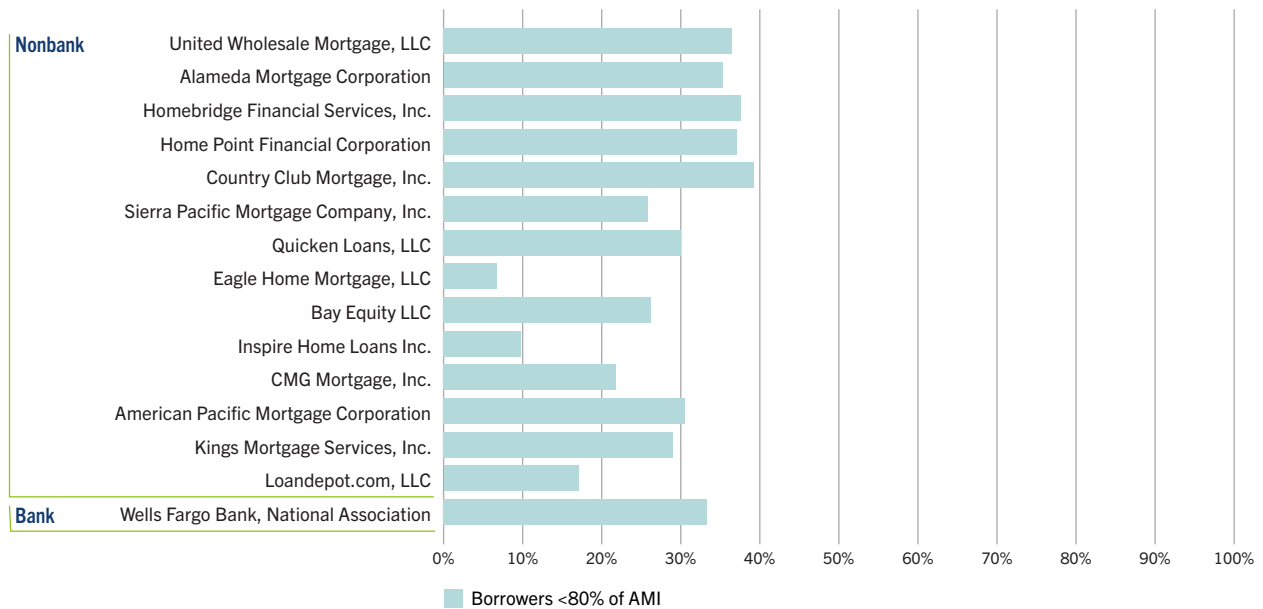
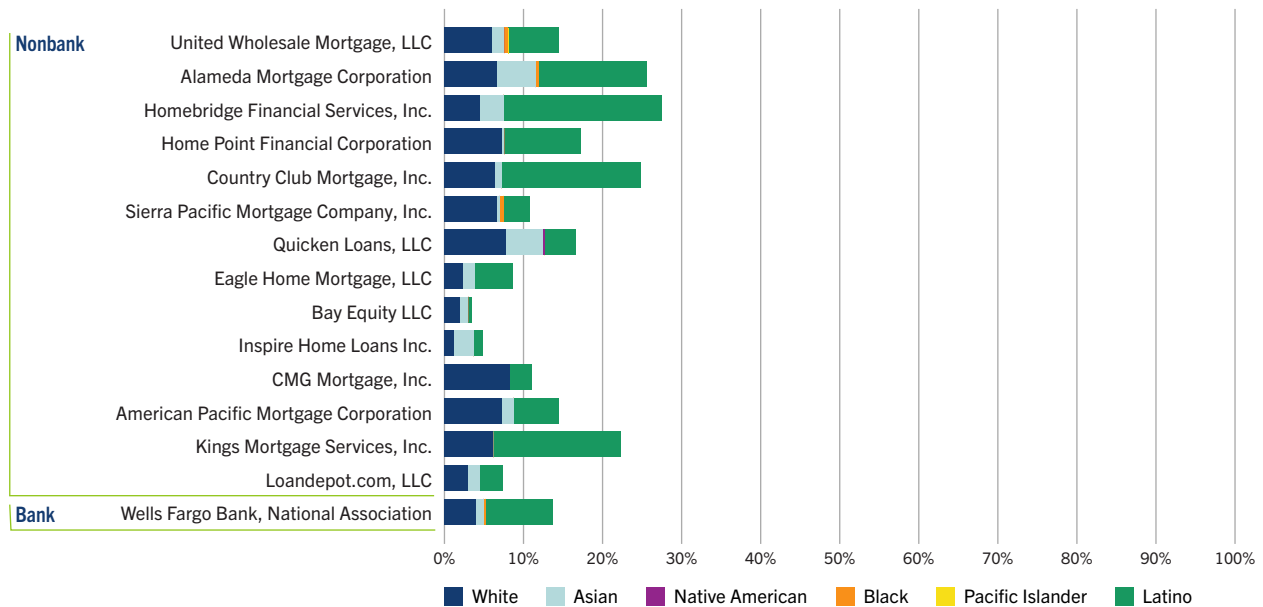


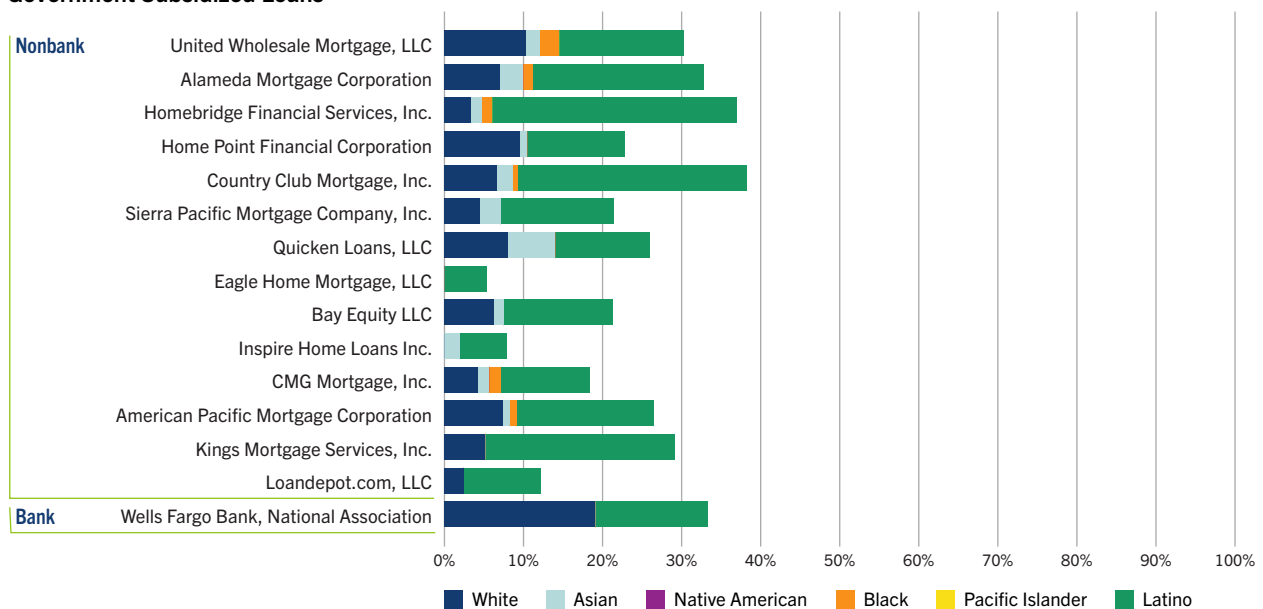
Figure 22 below illustrates the number of home purchase loan originations to low-income borrowers by race for each of the top 15 lenders in the Fresno MSA in 2020. Latino borrowers make up the highest percentage of low-income borrowers across both conventional and government-subsidized loans. Their share is nearly doubled for government-subsidized loans.

Figure 22 Home Purchase Loans to Low-Income Borrowers by Race

Conventional Loans



Government Subsidized Loans



LOS ANGELES-LONG BEACH-GLENDALE MSA

Total Population: 10,105,518

Percentage of CA Population: 25.54%

Los Angeles-Long Beach-Glendale Demographics



*Other represents either individuals that identify as two or more races or that identify as a race that was not collected by the 2019 American Community Survey.

Overview of Lending in Los Angeles-Long Beach-Glendale MSA

Lender	Type of Lender	% of Market
JPMorgan Chase Bank, National Association	Bank	8.85%
Wells Fargo Bank, National Association	Bank	7.41%
United Wholesale Mortgage, LLC	Nonbank	5.23%
First Republic Bank	Bank	5.18%
Citibank, National Association	Bank	4.67%
Bank of America, National Association	Bank	3.46%
Quicken Loans, LLC	Nonbank	3.05%
Loandepot.com, LLC	Nonbank	2.77%
U.S. Bank National Association	Bank	2.22%
Finance of America Mortgage LLC	Nonbank	2.02%
Broker Solutions, Inc.	Nonbank	2.00%
City National Bank	Bank	1.62%
Homebridge Financial Services, Inc.	Nonbank	1.52%
MUFG Union Bank, National Association	Bank	1.25%
Guaranteed Rate, Inc.	Nonbank	1.22%

In the Los Angeles region, Latino households again make up almost half of the population, but only 22% of home purchase loans. Black households are also underrepresented in the region's home purchase loans, while White households are significantly overrepresented, by 11 percentage points.

Figure 23: Home Purchase Loans by Race for All Lenders

Race	Number of Loan Originations	Percent of Loan Originations	Percent of Population
White	23,434	36.65%	25.92%
Asian	10,368	16.22%	14.58%
Native American	39	0.06%	0.19%
Black	2,680	4.19%	7.76%
Pacific Islander	125	0.20%	0.25%
Latino	13,985	21.87%	48.64%

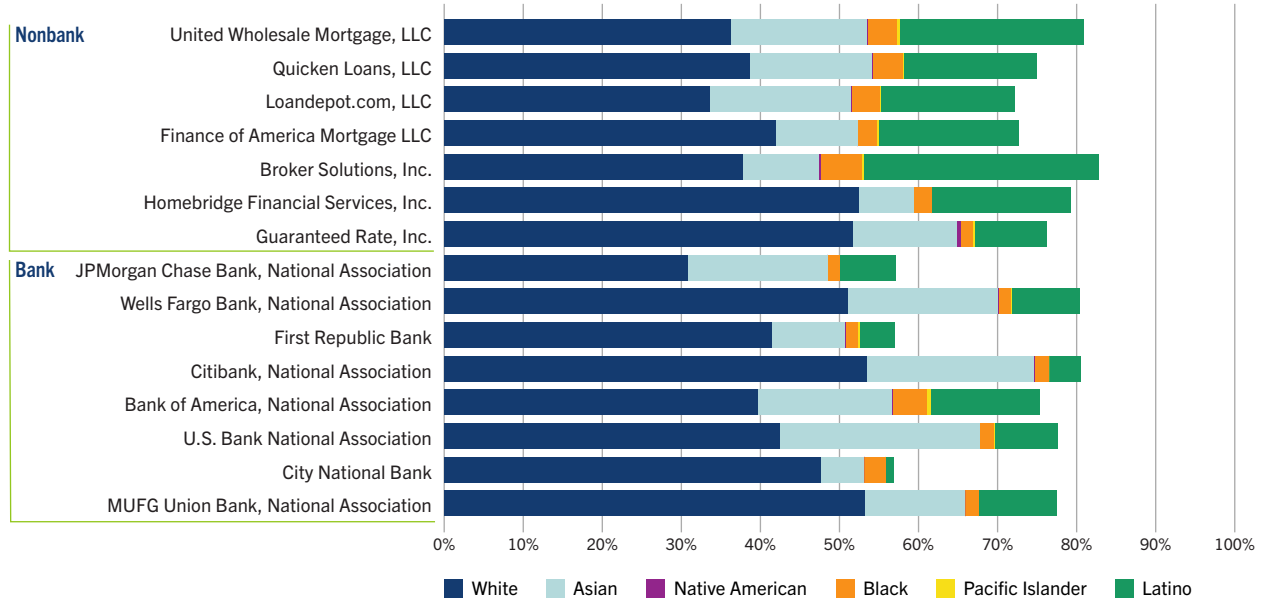
Top 15 Lenders in Los Angeles-Long Beach-Glendale MSA

The top 15 lenders in the Los Angeles region account for 53% of the market. Of these 15 lenders, Black and Latino households are more highly represented in government-subsidized home purchase loans than conventional home purchase loans, though not all lenders issue these loans. Consistent with last year, the lender with the greatest percentage of conventional home purchase loans to both Black and Latino households is the nonbank mortgage lender Broker Solutions.

Figure 24 below illustrates the number of home purchase loan originations by race for each of the top 15 lenders in the Los Angeles MSA in 2020.

Figure 24: Home Purchase Loans by Race

Conventional Loans



Government Subsidized Loans

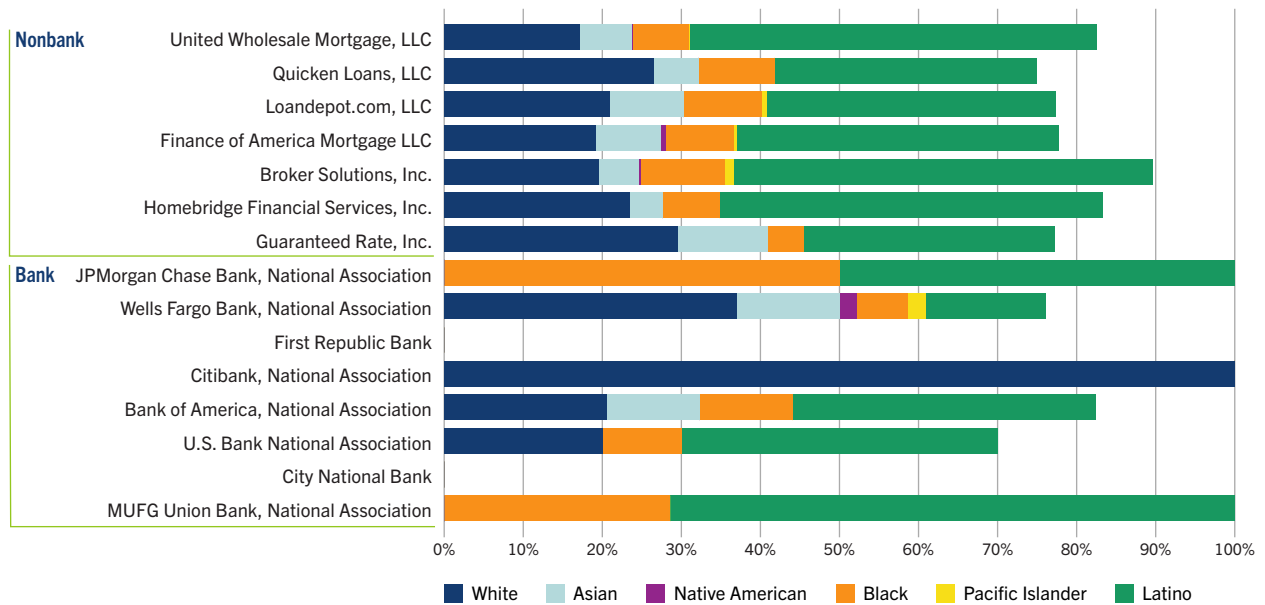
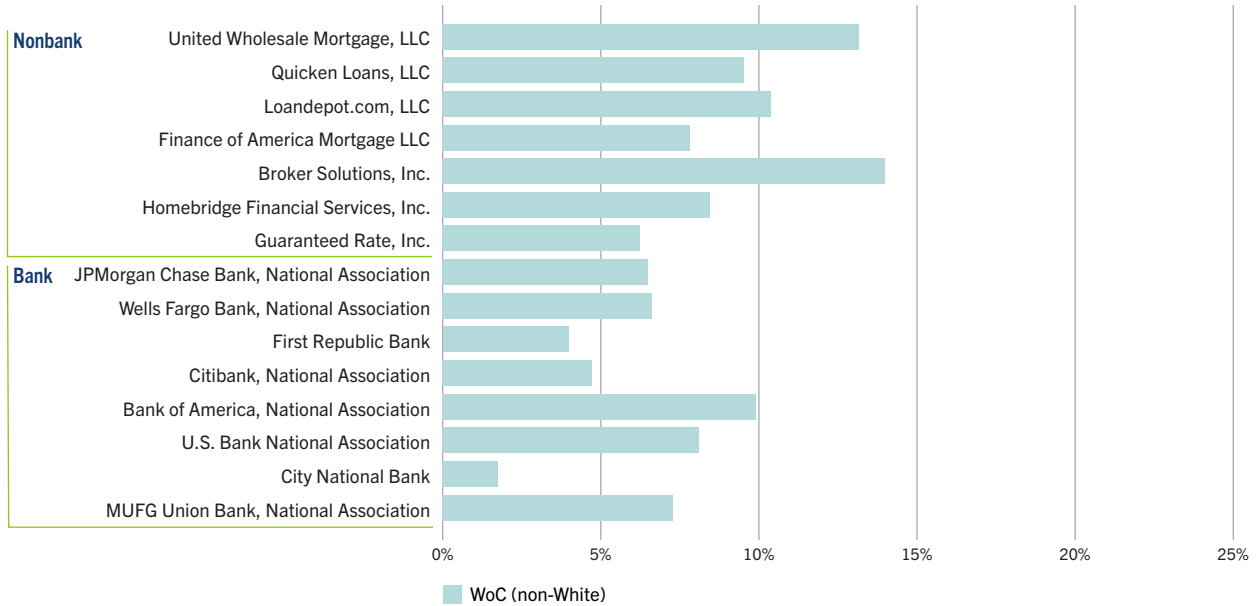


Figure 25 illustrates the number of home purchase loan originations for women-identified people of color (non-White) for each of the top 15 lenders in the Los Angeles MSA in 2020.

Figure 25: Home Purchase Loans to Women of Color

Conventional Loans



Government Subsidized Loans

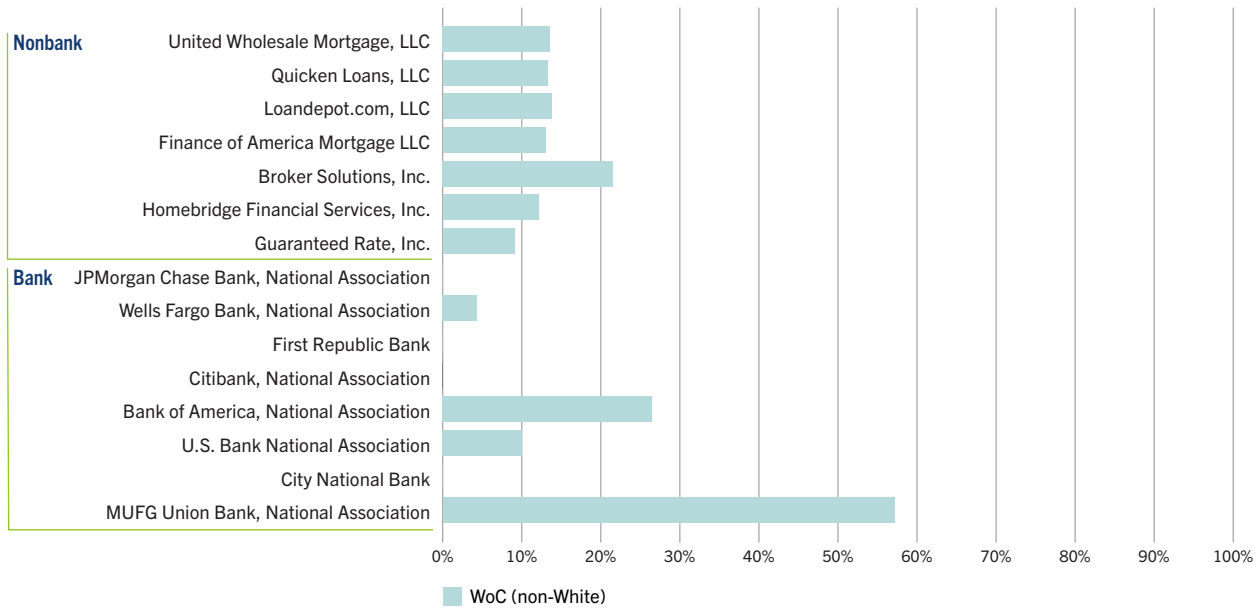
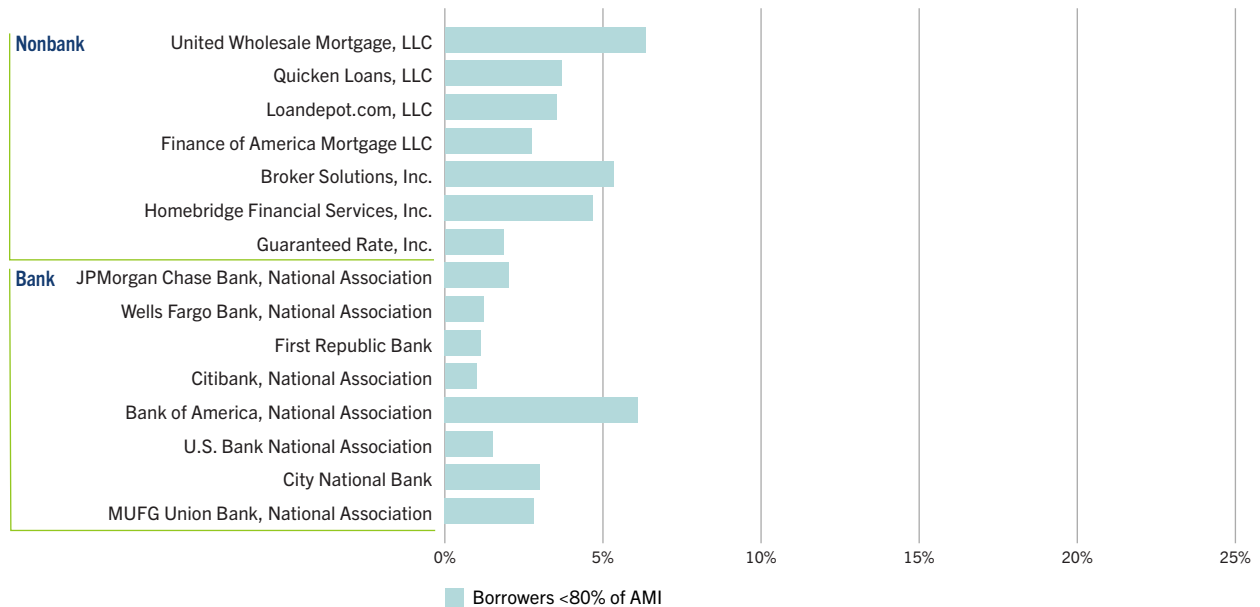


Figure 26 below illustrates the number of home purchase loan originations to low-income borrowers, defined as borrowers who report an income below 80% of the region’s Area Median Income, for each of the top 15 lenders in the Los Angeles MSA in 2020.

Figure 26: Home Purchase Loans to Low-Income Borrowers

Conventional Loans



Government Subsidized Loans

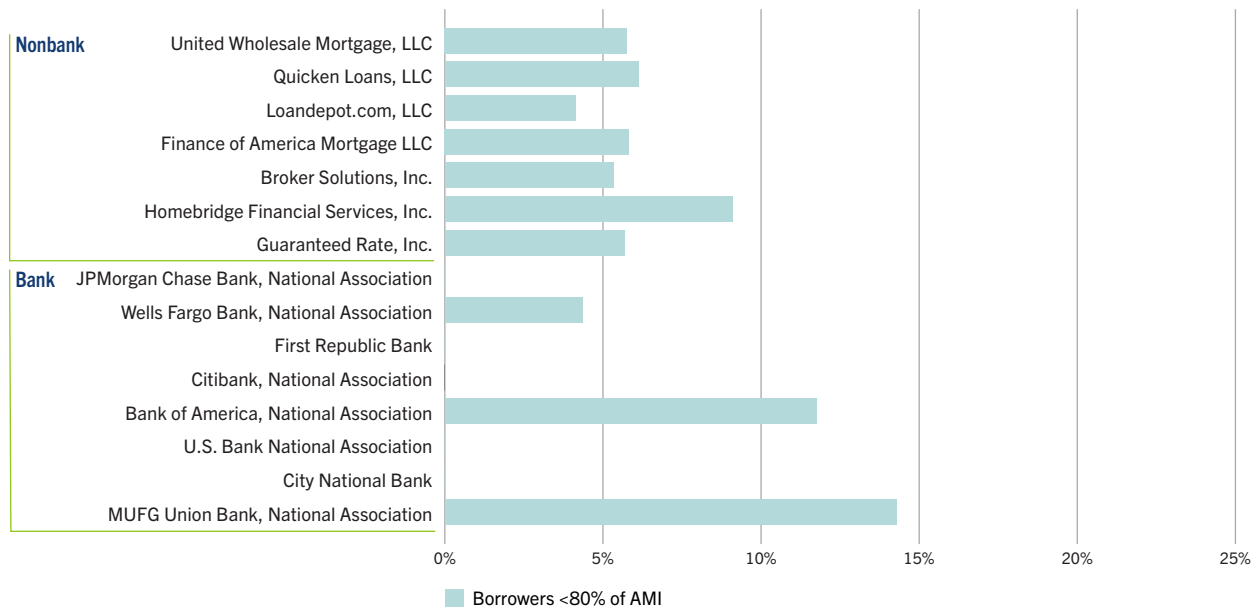
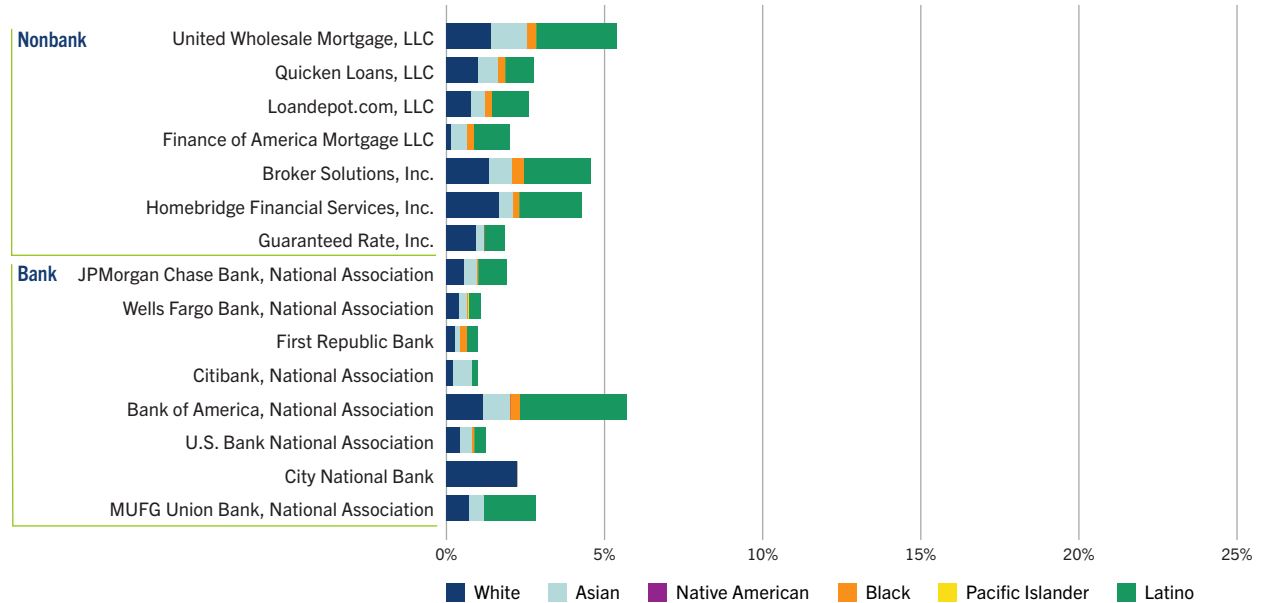


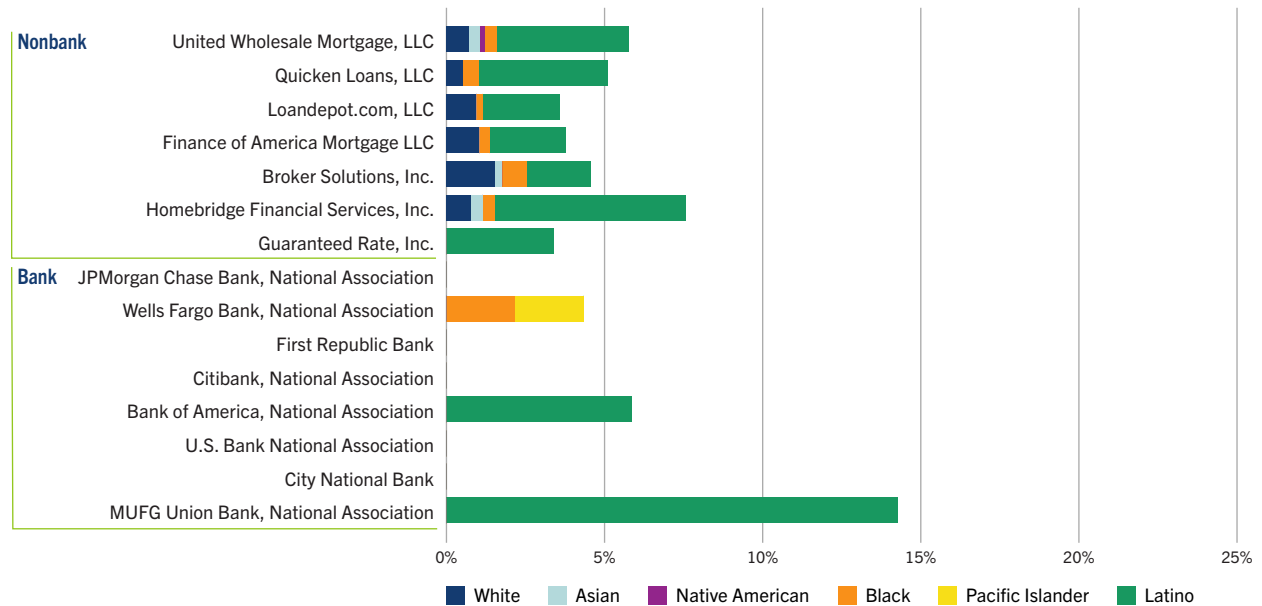
Figure 27 below illustrates the number of home purchase loan originations to low-income borrowers by race for each of the top 15 lenders in the Los Angeles MSA in 2020. Similar to Fresno, Latino households make up the highest percentage of low-income borrowers across both conventional and government-subsidized loans.

Figure 27 Home Purchase Loans to Low-Income Borrowers by Race

Conventional Loans



Government Subsidized Loans



SAN DIEGO-CHULA VISTA-CARLSBAD MSA

Total Population: 3,343,364

Percentage of CA Population: 8.45%

San Diego-Chula Vista-Carlsbad Demographics



*Other represents either individuals that identify as two or more races or that identify as a race that was not collected by the 2019 American Community Survey.

Overview of Lending in San Diego-Chula Vista-Carlsbad MSA

Lender	Type of Lender	% of Market
United Wholesale Mortgage, LLC	Nonbank	7.97%
Wells Fargo Bank, National Association	Bank	6.53%
JPMorgan Chase Bank, National Association	Bank	3.84%
Loandepot.com, LLC	Nonbank	3.80%
Quicken Loans, LLC	Nonbank	3.49%
Crosscountry Mortgage, LLC	Nonbank	3.42%
Bank of America, National Association	Bank	3.39%
Caliber Home Loans, Inc.	Nonbank	2.98%
Fairway Independent Mortgage Corporation	Nonbank	2.53%
First Republic Bank	Bank	2.52%
U.S. Bank National Association	Bank	2.27%
Citibank, National Association	Bank	2.15%
American Pacific Mortgage Corporation	Nonbank	1.96%
Navy Federal Credit Union	Nonbank	1.91%
Home Point Financial Corporation	Nonbank	1.80%

In the San Diego region, Latino households receive far fewer loans relative to their share of the population than other racial groups in the region. The Latino community in San Diego is the second largest ethnic group and makes up 34% of the population, but only 16% of home purchase loans, consistent with last year's figures.

Figure 28: Home Purchase Loans by Race for All Lenders

Race	Number of Loan Originations	Percent of Loan Originations	Percent of Population
White	17,720	47.50%	45.06%
Asian	4,247	11.38%	11.75%
Native American	66	0.18%	0.42%
Black	940	2.52%	4.78%
Pacific Islander	124	0.33%	0.38%
Latino	6,041	16.19%	33.96%

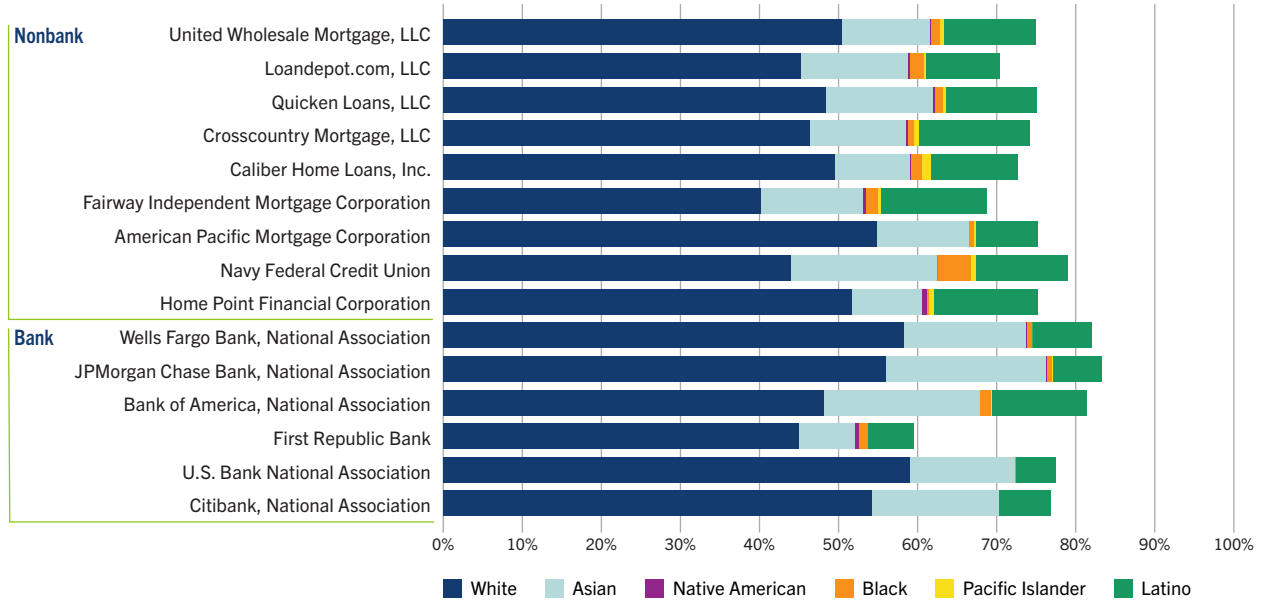
Top 15 Lenders in San Diego-Chula Vista-Carlsbad MSA

The top 15 lenders in the San Diego region account for 51 percent of the market. The top lender, United Wholesale Mortgage, accounts for over 8% of all loan originations.

Figure 29 below illustrates the number of home purchase loan originations by race for each of the top 15 lenders in the San Diego MSA in 2020.

Figure 29: Home Purchase Loans by Race

Conventional Loans



Government Subsidized Loans

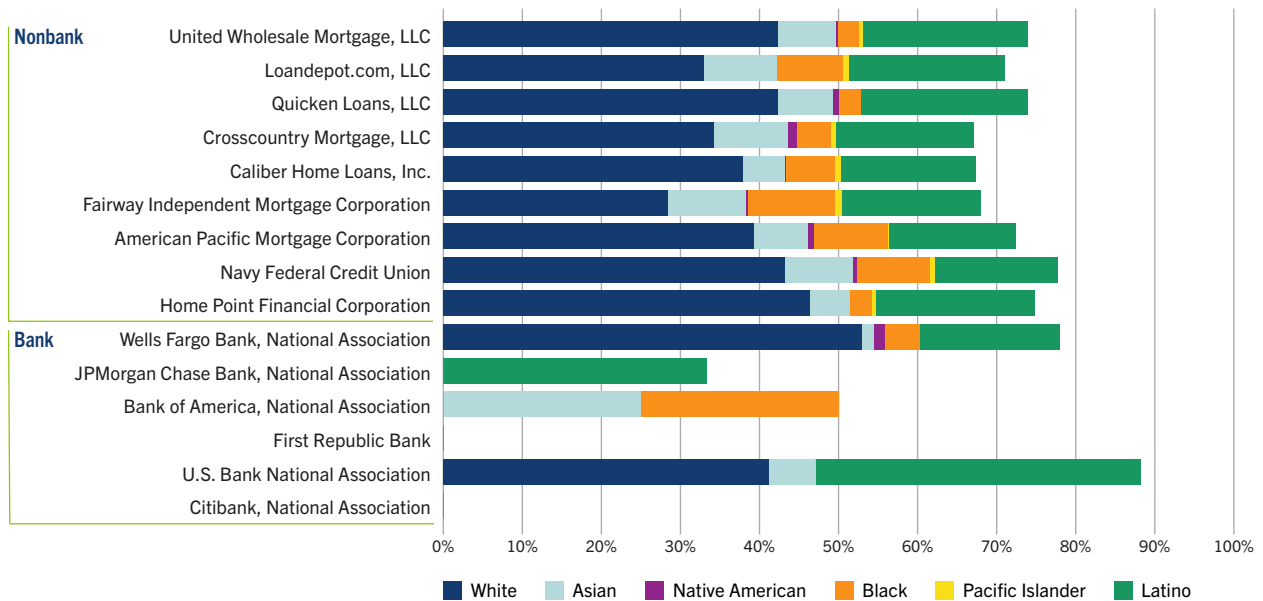
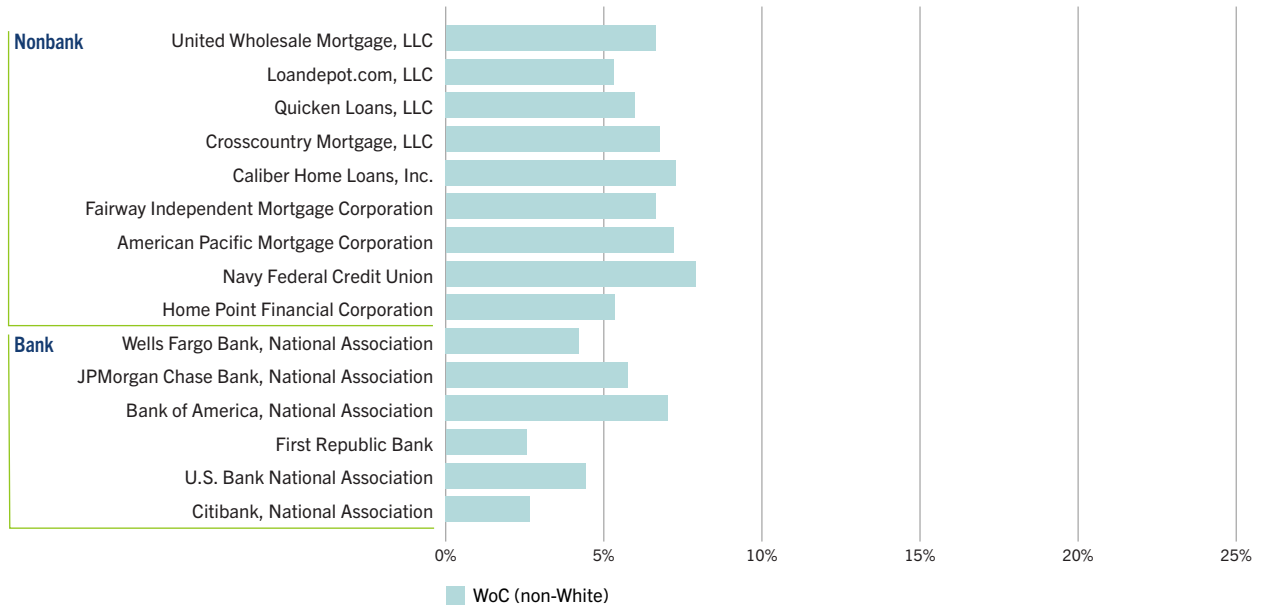


Figure 30 illustrates the number of home purchase loan originations for women-identified people of color (non-White) for each of the top 15 lenders in the San Diego MSA in 2020.

Figure 30: Home Purchase Loans to Women of Color

Conventional Loans



Government Subsidized Loans

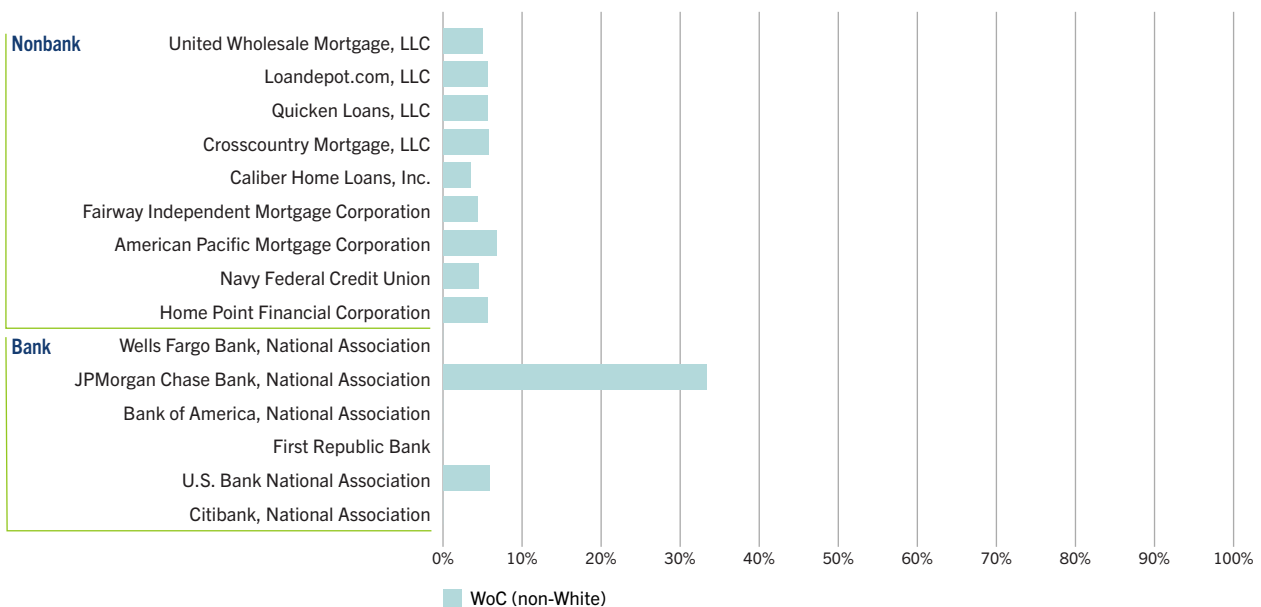
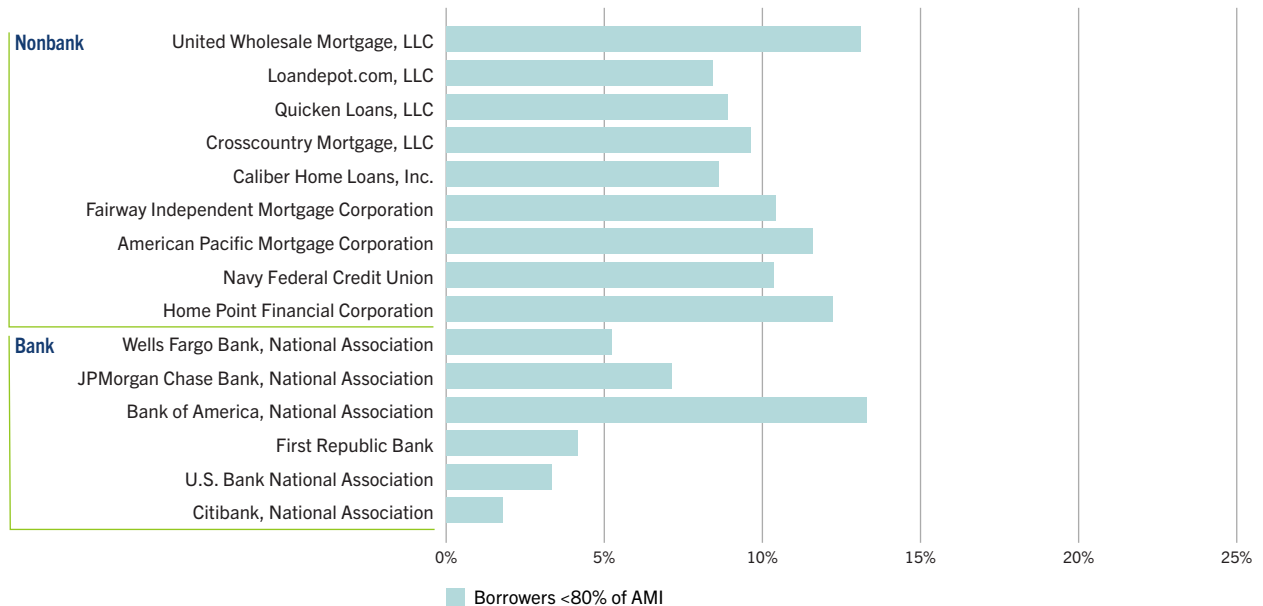


Figure 31 below illustrates the number of home purchase loan originations to low-income borrowers, defined as borrowers who report an income below 80% of the region’s Area Median Income, for each of the top 15 lenders in the San Diego MSA in 2020.

Figure 31: Home Purchase Loans to Low-Income Borrowers

Conventional Loans



Government Subsidized Loans

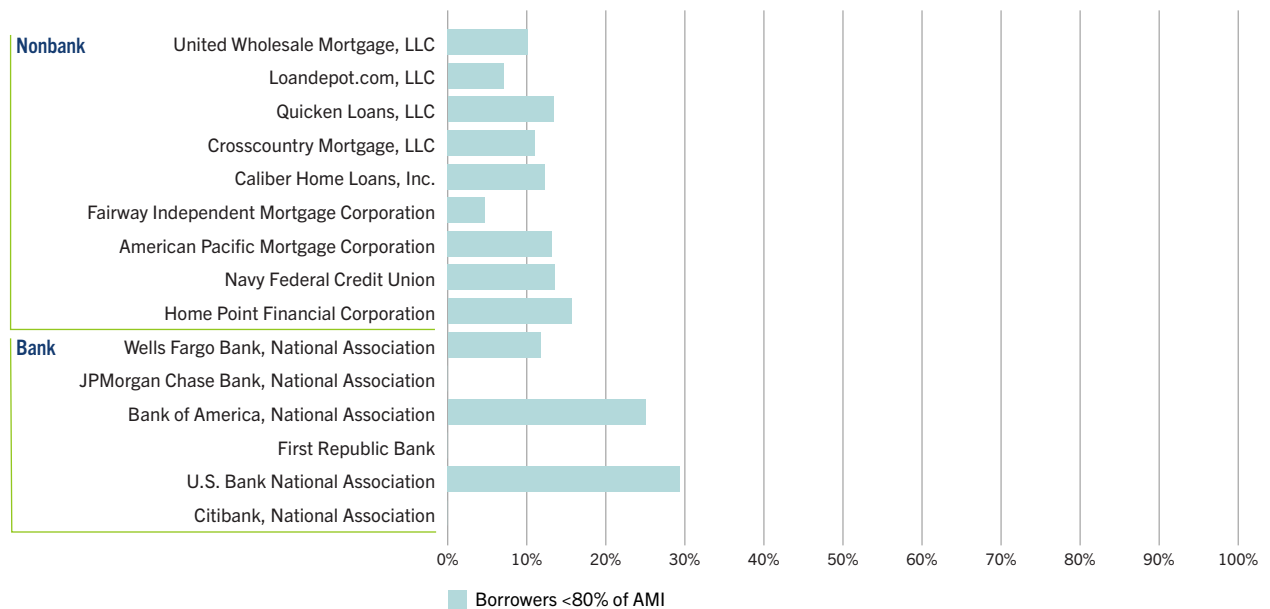
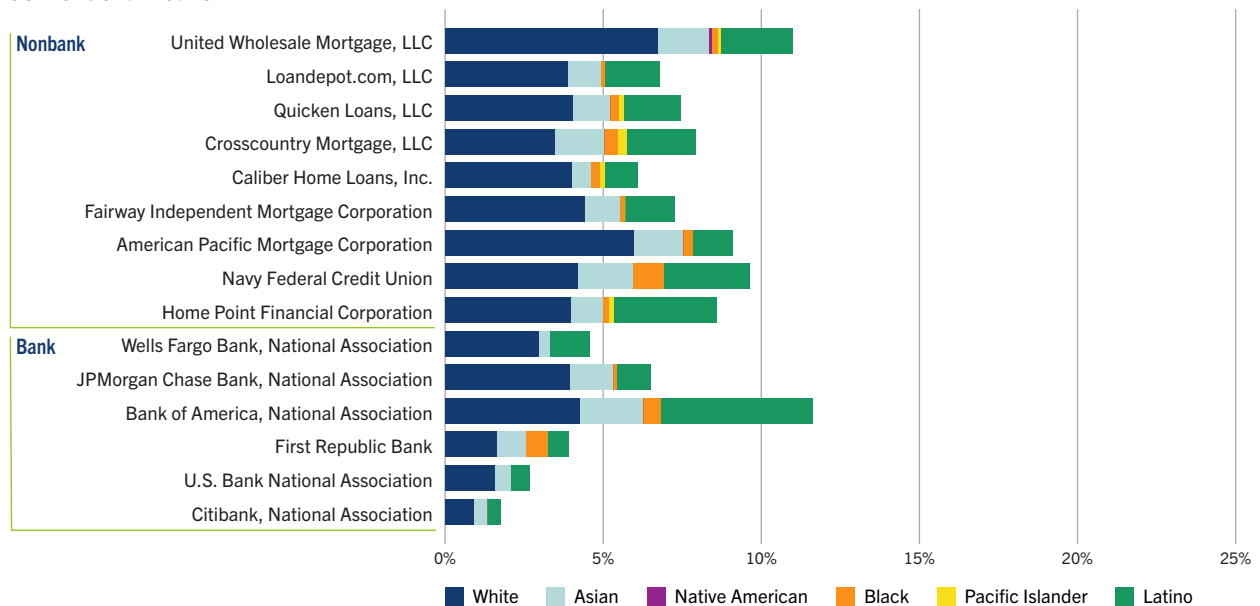


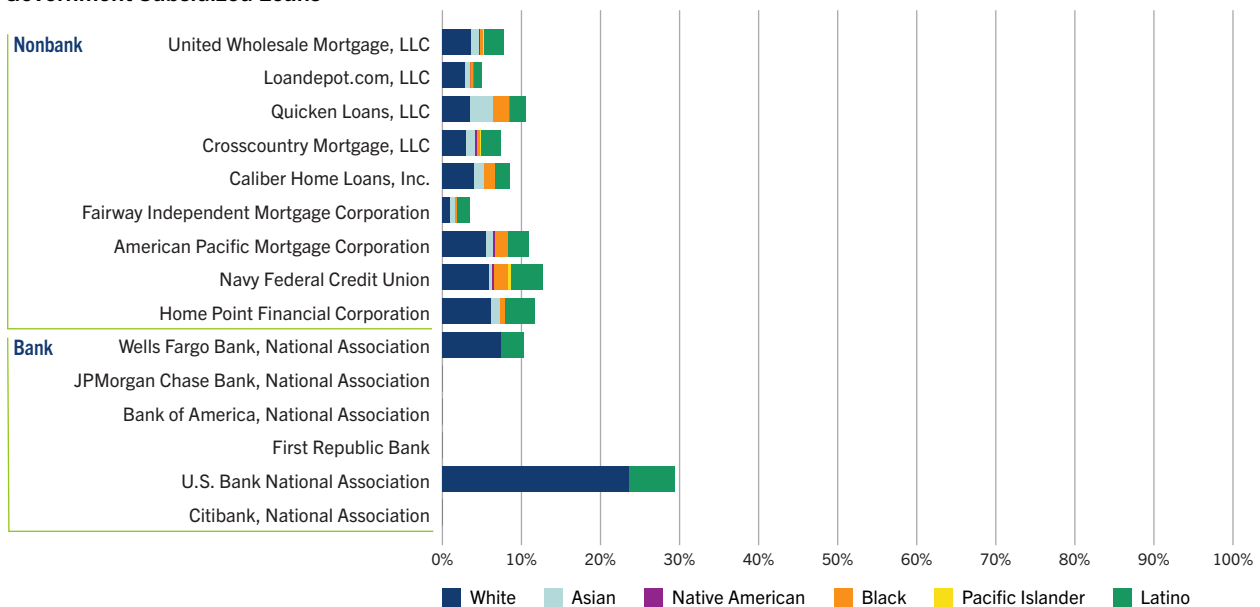
Figure 32 below illustrates the number of home purchase loan originations to low-income borrowers by race for each of the top 15 lenders in the San Diego MSA in 2020. White borrowers represent the highest share of low-income borrowers.

Figure 32: Home Purchase Loans by Low-Income Borrowers by Race

Conventional Loans



Government Subsidized Loans





Conclusion and Policy Recommendations

Homeownership forms the bedrock of wealth building. Home lending to communities of color must increase in order to establish financial stability for future generations. This will require a comprehensive effort by nonbank lenders, traditional banks, financial regulators and state and federal policymakers to ensure that a continuous practice of racial equity and transparency is applied to the deployment of products, services and investments.

As our research shows, across California's regions, people of color are less likely to successfully access home loans despite making up a majority of the state. This is of particular concern to Black, Latino and immigrant communities. Even among low-income communities, White households are more likely than people of color to successfully take out a home purchase loan. Further, women of color face the highest gap between the size of their population and their ability to access home mortgages, which means this population should receive even more targeted attention and resources.

Lastly, the mortgage market is evolving and it's just as likely that today's borrower will receive a loan from an online, nonbank lender as from a traditional bank. Nonbank lenders can provide important competition to traditional banks and drive down costs for

Women of color face the highest gap between the size of their population and their ability to access home mortgages, which means this population should receive even more targeted attention and resources.

consumers while serving customers who currently fall through the cracks, but inadequate regulation of these lenders remains a concern. It will be incumbent upon these nonbank lenders, which are not regulated by the Community Reinvestment Act, to proactively support California's communities of color and demonstrate their commitment to closing the racial wealth gap through equitable, safe and affordable products.

In light of our research, Greenlining recommends the following steps be taken:

FOR LEGISLATORS AND FINANCIAL REGULATORS

- 1. Create a California Community Reinvestment Act.** Unlike traditional banks, nonbank lenders are not covered by the federal Community Reinvestment Act, despite the similarity in their loan products and services. As such, nonbank lenders should have the same mandate to serve LMI communities as traditional banks, and this mandate can come from the state. A state-level California CRA could:
 - Incentivize relationships between nonbank lenders and nonprofit organizations that serve LMI communities and communities of color.
 - Rebuild and significantly increase investments in low-to-moderate income communities that do not have access to physical banks in their communities.
 - Require lenders to offer the best possible mortgage products to clients.
 - Ensure corporate accountability for financial institutions.
 - Test for fair lending to all racial and ethnic groups, in comparison to peer lenders.

California would not be the first state in the nation to create a state CRA. Four states — New York, Connecticut, Illinois and Massachusetts — have implemented a CRA to meet the needs of their community.

- 2. Regulate credit unions, mortgage lenders and insurance providers to require them to invest in low-to-moderate income communities.** The California CRA should also be a mechanism for expanding beyond the limitations of the federal CRA — requiring traditional banks without a physical presence in low-to-moderate income communities to still invest in these areas. A California CRA would benefit by adopting features similar to the law in Massachusetts, creating a racial equity lens in examining lending practices to ensure that communities of color are treated equally with White community members.
- 3. Provide more targeted support on federal and state levels.** At the federal level, the Home Mortgage Disclosure Act should be made stronger, more accessible, with easier-to-access data that is disaggregated by different racial and ethnic communities. At the state level, California regulators should help to lead the discussion around the evolving, technology-oriented mortgage market with the goal of incentivizing innovation and lower costs while protecting consumers and underserved communities.
- 4. Mitigate the disproportionate impacts of home lending barriers for low-income people of color as it relates to government-subsidized versus conventional loans.** Low-income people of color

are more likely to be illegally steered toward government-subsidized loans even if they qualify for a conventional loan. This may limit their choice of properties they can purchase and constrain their loan payment options. Regulators must understand that this is a form of ongoing redlining and mitigate its impact. One option, as reported by the Urban Institute, is to establish a federal liquidity facility for mortgage servicing advances, particularly in the face of COVID-19 ripple effects on credit tightening and forbearance.²⁵ The federal government could also take steps to make government-subsidized loans more competitive in the housing market, aligning FHA/VA rules more closely with those of Fannie Mae and Freddie Mac.²⁶

FOR LENDERS

- 5. Tailor more loan products and outreach to low and moderate income families.** These targeted investments in communities are not only the right thing to do, they will lead to increased business for lenders and improve a lender's bottom line. Financial institutions should increase mortgage originations to communities of color through alternative products to government-subsidized loans.
- 6. Increase funding to nonprofits led by people of color to support homeownership counseling.** It is important that first-time homeowners, especially those from communities which are often targeted by predatory lending, have as much information and training as possible to help them make important financial decisions during the homebuying process.
- 7. Increase branch presence in rural communities as well as support for broadband deployment.** Rural communities, especially communities of color, are often left out of most traditional banks' footprint. Increased attention must be paid to both bank branches as well as philanthropic support for broadband deployment in underserved communities, which becomes absolutely vital as more and more banking services shift online.
- 8. Increase cultural competency in both products and marketing.** Lenders should invest heavily in ethnic media for their marketing efforts, which will help ensure that they reach consumers not well served by mainstream media as well as help to support businesses owned by people of color. Further, lenders should prioritize delivering their products and services in the languages spoken by California's diverse communities and ensure that all communities, regardless of English proficiency, are protected against predatory practices and treated fairly.
- 9. Create stronger, win-win community partnerships and agreements.** Lenders, regardless of whether they are traditional banks, fintech firms or nonbank mortgage institutions, should meet with California community groups annually to hear from those most impacted by their lending practices. This year and in the coming years we will see more mergers and acquisitions that place a systemic risk on our financial system. The only way to ensure a continued commitment to communities is for lenders, especially those not obligated to create CRA plans, to make clear and specific commitments to communities through community benefits agreements that underscore their responsibility to their consumers.

Endnotes

- 1 Edmund L. Andrews, “A COVID Reckoning: American Households Have Big Bills Coming Due,” Stanford Graduate School of Business, February 22, 2021, <https://www.gsb.stanford.edu/insights/covid-reckoning-american-households-have-big-bills-coming-due>.
- 2 Lisa Dettling and Lauren Lambie-Hanson, “Why Is the Default Rate So Low? How Economic Conditions and Public Policies Have Shaped Mortgage and Auto Delinquencies During the COVID-19 Pandemic,” March 4, 2021, <https://www.federalreserve.gov/econres/notes/feds-notes/why-is-the-default-rate-so-low-20210304.htm>.
- 3 Laurie Goodman and Karan Kaul, “The FHA’s New Loss Mitigation Waterfall Will Offer Much-Needed Relief to Borrowers Exiting Forbearance,” Urban Institute, August 25, 2021, <https://www.urban.org/urban-wire/fhas-new-loss-mitigation-waterfall-will-offer-much-needed-relief-borrowers-exiting-forbearance>.
- 4 Michael Neal and Laurie Goodman, “The Pandemic Is Shrinking the Mortgage Credit Box,” Urban Institute, April 17, 2021, <https://www.urban.org/urban-wire/pandemic-shrinking-mortgage-credit-box>.
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THE GREENLINING INSTITUTE

The Greenlining Institute works toward a future when communities of color can build wealth, live in healthy places filled with economic opportunity, and are ready to meet the challenges posed by climate change. To achieve this vision, Greenlining is committed to building a just economy that is inclusive, cooperative, sustainable, participatory, fair and healthy. Our multifaceted advocacy efforts address the root causes of racial, economic and environmental inequities in order to meaningfully transform the material conditions of communities of color in California and across the nation. We act as an incubator of new policy ideas, a bridge builder between people, communities and government, and an advocate to build momentum for transformative change.

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Appendix

SACRAMENTO-ROSEVILLE-FOLSOM MSA

Sacramento-Roseville-Folsom MSA | Home Purchase Loans by Gender

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Conventional Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	10.29%	25.09%	888	35.58%	1259	31.99%	1132	7.35%	260
American Pacific Mortgage Corporation	Non-Bank	4.67%	28.69%	360	42.55%	534	25.82%	324	2.95%	37
Finance of America Mortgage LLC	Non-Bank	4.65%	22.86%	328	43.83%	629	24.18%	347	9.13%	131
Guild Mortgage Company	Non-Bank	4.40%	25.89%	413	39.87%	636	23.45%	374	10.78%	172
Quicken Loans, LLC	Non-Bank	3.48%	19.43%	238	35.76%	438	31.59%	387	13.22%	162
Loandepot.com, LLC	Non-Bank	3.17%	21.03%	192	35.49%	324	29.90%	273	13.58%	124
Eagle Home Mortgage, LLC	Non-Bank	2.74%	22.33%	184	52.18%	430	23.67%	195	1.82%	15
Caliber Home Loans, Inc.	Non-Bank	2.68%	21.32%	161	41.46%	313	26.49%	200	10.73%	81
Movement Mortgage, LLC	Non-Bank	2.33%	24.34%	185	45.79%	348	28.55%	217	1.32%	10
Fairway Independent Mortgage Corporation	Non-Bank	2.24%	23.55%	175	44.01%	327	24.23%	180	8.21%	61
Walker & Dunlop, LLC	Non-Bank	1.98%	0.00%	0	0.00%	0	0.00%	0	100.00%	2
Wells Fargo Bank, National Association	Bank	4.46%	18.95%	243	48.67%	624	27.30%	350	5.07%	65
U.S. Bank National Association	Bank	2.24%	19.73%	118	45.65%	273	25.42%	152	9.20%	55
JPMorgan Chase Bank, National Association	Bank	1.95%	18.59%	79	46.59%	198	28.71%	122	6.12%	26
Flagstar Bank, FSB	Bank	1.94%	20.68%	140	41.36%	280	30.28%	205	7.68%	52

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Gov-Subsidized Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	10.29%	18.70%	118	42.16%	266	33.76%	213	5.39%	34
American Pacific Mortgage Corporation	Non-Bank	4.67%	20.06%	124	50.49%	312	28.16%	174	1.29%	8
Finance of America Mortgage LLC	Non-Bank	4.65%	21.33%	103	45.34%	219	25.26%	122	8.07%	39
Guild Mortgage Company	Non-Bank	4.40%	19.43%	89	45.41%	208	23.58%	108	11.57%	53
Quicken Loans, LLC	Non-Bank	3.48%	20.75%	33	36.48%	58	32.08%	51	10.69%	17
Loandepot.com, LLC	Non-Bank	3.17%	13.52%	33	43.03%	105	31.97%	78	11.48%	28
Eagle Home Mortgage, LLC	Non-Bank	2.74%	18.34%	31	59.17%	100	20.71%	35	1.78%	3
Caliber Home Loans, Inc.	Non-Bank	2.68%	17.06%	50	44.03%	129	31.74%	93	7.17%	21
Movement Mortgage, LLC	Non-Bank	2.33%	17.39%	44	50.59%	128	30.83%	78	1.19%	3
Fairway Independent Mortgage Corporation	Non-Bank	2.24%	25.30%	63	40.56%	101	27.71%	69	6.43%	16
Walker & Dunlop, LLC	Non-Bank	1.98%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
Wells Fargo Bank, National Association	Bank	4.46%	13.33%	8	50.00%	30	35.00%	21	1.67%	1
U.S. Bank National Association	Bank	2.24%	13.04%	6	47.83%	22	34.78%	16	4.35%	2
JPMorgan Chase Bank, National Association	Bank	1.95%	0.00%	0	100.00%	1	0.00%	0	0.00%	0
Flagstar Bank, FSB	Bank	1.94%	26.92%	21	39.74%	31	25.64%	20	7.69%	6

Sacramento-Roseville-Folsom MSA | Home Purchase Loans by Low-income*/Race

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	10.29%	9.47%	335	3.76%	133	0.11%	4	0.68%	24	0.28%	10	3.84%	136	0.03%	1	0.25%	9	4.04%	143	0.00%	0	795
American Pacific Mortgage Corporation	Non-Bank	4.67%	11.16%	140	1.20%	15	0.00%	0	0.64%	8	0.08%	1	3.19%	40	0.00%	0	0.64%	8	1.99%	25	0.00%	0	237
Finance of America Mortgage LLC	Non-Bank	4.65%	8.78%	126	1.18%	17	0.07%	1	0.56%	8	0.07%	1	1.18%	17	0.00%	0	0.14%	2	2.86%	41	0.00%	0	213
Guild Mortgage Company	Non-Bank	4.40%	9.72%	155	1.38%	22	0.00%	0	1.69%	27	0.06%	1	3.32%	53	0.00%	0	0.19%	3	3.64%	58	0.06%	1	320
Quicken Loans, LLC	Non-Bank	3.48%	6.20%	76	2.78%	34	0.16%	2	0.57%	7	0.08%	1	2.29%	28	0.08%	1	0.33%	4	4.08%	50	0.00%	0	203
Loandepot.com, LLC	Non-Bank	3.17%	5.26%	48	2.74%	25	0.00%	0	0.22%	2	0.00%	0	1.53%	14	0.00%	0	0.44%	4	1.97%	18	0.00%	0	111
Eagle Home Mortgage, LLC	Non-Bank	2.74%	4.00%	33	2.31%	19	0.00%	0	0.12%	1	0.00%	0	0.49%	4	0.00%	0	0.24%	2	0.85%	7	0.00%	0	66
Caliber Home Loans, Inc.	Non-Bank	2.68%	7.15%	54	1.59%	12	0.00%	0	0.66%	5	0.00%	0	2.78%	21	0.00%	0	0.13%	1	2.91%	22	0.00%	0	115
Movement Mortgage, LLC	Non-Bank	2.33%	11.45%	87	2.63%	20	0.00%	0	0.53%	4	0.39%	3	3.29%	25	0.00%	0	0.13%	1	1.18%	9	0.00%	0	149
Fairway Independent Mortgage Corporation	Non-Bank	2.24%	5.25%	39	1.62%	12	0.00%	0	2.02%	15	0.00%	0	5.25%	39	0.13%	1	0.67%	5	4.71%	35	0.00%	0	146
Walker & Dunlop, LLC	Non-Bank	1.98%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	100.00%	2	0.00%	0	0
Wells Fargo Bank, National Association	Bank	4.46%	5.38%	69	2.34%	30	0.08%	1	0.62%	8	0.00%	0	2.11%	27	0.00%	0	0.00%	0	0.86%	11	0.00%	0	146
U.S. Bank National Association	Bank	2.24%	4.68%	28	3.18%	19	0.00%	0	0.67%	4	0.00%	0	0.67%	4	0.00%	0	0.00%	0	1.17%	7	0.00%	0	62
JPMorgan Chase Bank, National Association	Bank	1.95%	8.24%	35	5.18%	22	0.00%	0	0.71%	3	0.00%	0	2.12%	9	0.00%	0	0.00%	0	0.24%	1	0.00%	0	70
Flagstar Bank, FSB	Bank	1.94%	5.32%	36	2.66%	18	0.00%	0	0.59%	4	0.00%	0	1.48%	10	0.00%	0	0.15%	1	2.36%	16	0.00%	0	85

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	10.29%	9.67%	61	0.95%	6	0.00%	0	2.38%	15	0.95%	6	4.91%	31	0.00%	0	0.16%	1	4.28%	27	0.00%	0	147
American Pacific Mortgage Corporation	Non-Bank	4.67%	6.96%	43	0.49%	3	0.16%	1	3.24%	20	0.16%	1	3.88%	24	0.16%	1	0.32%	2	3.88%	24	0.00%	0	119
Finance of America Mortgage LLC	Non-Bank	4.65%	11.18%	54	0.00%	0	0.00%	0	1.24%	6	0.00%	0	2.48%	12	0.00%	0	0.00%	0	1.66%	8	0.00%	0	80
Guild Mortgage Company	Non-Bank	4.40%	9.83%	45	1.31%	6	0.22%	1	2.40%	11	0.22%	1	4.59%	21	0.00%	0	0.66%	3	5.68%	26	0.22%	1	115
Quicken Loans, LLC	Non-Bank	3.48%	7.55%	12	1.26%	2	0.63%	1	0.63%	1	0.00%	0	3.14%	5	0.00%	0	0.63%	1	6.29%	10	0.00%	0	32
Loandepot.com, LLC	Non-Bank	3.17%	6.97%	17	0.82%	2	0.00%	0	1.64%	4	0.00%	0	2.46%	6	0.41%	1	0.00%	0	2.46%	6	0.00%	0	36
Eagle Home Mortgage, LLC	Non-Bank	2.74%	1.18%	2	0.59%	1	0.00%	0	0.00%	0	0.00%	0	0.59%	1	0.00%	0	0.00%	0	0.59%	1	0.00%	0	5
Caliber Home Loans, Inc.	Non-Bank	2.68%	9.90%	29	1.71%	5	0.34%	1	1.71%	5	0.34%	1	3.75%	11	0.00%	0	0.68%	2	2.05%	6	0.00%	0	60
Movement Mortgage, LLC	Non-Bank	2.33%	10.28%	26	0.00%	0	0.00%	0	1.98%	5	0.79%	2	7.51%	19	0.00%	0	0.40%	1	1.98%	5	0.00%	0	58
Fairway Independent Mortgage Corporation	Non-Bank	2.24%	7.23%	18	1.20%	3	0.00%	0	3.21%	8	0.40%	1	8.03%	20	0.00%	0	0.40%	1	8.03%	20	0.00%	0	71
Walker & Dunlop, LLC	Non-Bank	1.98%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Wells Fargo Bank, National Association	Bank	4.46%	13.33%	8	1.67%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	3.33%	2	0.00%	0	11
U.S. Bank National Association	Bank	2.24%	4.35%	2	2.17%	1	0.00%	0	0.00%	0	0.00%	0	2.17%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	4
JPMorgan Chase Bank, National Association	Bank	1.95%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Flagstar Bank, FSB	Bank	1.94%	11.54%	9	0.00%	0	0.00%	0	2.56%	2	0.00%	0	3.85%	3	0.00%	0	1.28%	1	2.56%	2	0.00%	0	17

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MSA

San Francisco-San Mateo-Redwood City MSA | Home Purchase Loans by Gender

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Conventional Loan Product Type										
Guaranteed Rate, Inc.	Non-Bank	1.87%	17.15%	41	48.95%	117	28.87%	69	5.02%	12
American Pacific Mortgage Corporation	Non-Bank	1.18%	19.63%	32	46.63%	76	28.83%	47	4.91%	8
Loandepot.com, LLC	Non-Bank	1.16%	21.76%	37	38.24%	65	25.88%	44	14.12%	24
Quicken Loans, LLC	Non-Bank	0.95%	23.39%	40	35.09%	60	28.07%	48	13.45%	23
Wells Fargo Bank, National Association	Bank	25.88%	11.20%	279	63.11%	1572	21.20%	528	4.50%	112
First Republic Bank	Bank	15.31%	10.98%	144	49.35%	647	20.82%	273	18.84%	247
Citibank, National Association	Bank	8.41%	12.83%	87	51.03%	346	27.73%	188	8.41%	57
JPMorgan Chase Bank, National Association	Bank	6.67%	14.45%	90	51.36%	320	25.36%	158	8.83%	55
Bank of America, National Association	Bank	5.17%	17.34%	103	49.83%	296	28.62%	170	4.21%	25
U.S. Bank National Association	Bank	2.95%	16.22%	54	48.95%	163	24.02%	80	10.81%	36
PNC Bank, National Association	Bank	2.12%	13.15%	28	48.83%	104	28.17%	60	9.86%	21
Flagstar Bank, FSB	Bank	1.83%	20.94%	49	47.44%	111	25.21%	59	6.41%	15
MUFG Union Bank, National Association	Bank	1.61%	12.32%	17	54.35%	75	23.19%	32	10.14%	14
Silicon Valley Bank	Bank	1.35%	3.28%	2	68.85%	42	19.67%	12	8.20%	5
HSBC Bank USA, National Association	Bank	0.99%	17.98%	16	39.33%	35	31.46%	28	11.24%	10

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Gov-Subsidized Loan Product Type										
Guaranteed Rate, Inc.	Non-Bank	1.87%	0.00%	0	75.00%	3	25.00%	1	0.00%	0
American Pacific Mortgage Corporation	Non-Bank	1.18%	0.00%	0	50.00%	1	50.00%	1	0.00%	0
Loandepot.com, LLC	Non-Bank	1.16%	0.00%	0	50.00%	2	50.00%	2	0.00%	0
Quicken Loans, LLC	Non-Bank	0.95%	0.00%	0	50.00%	2	50.00%	2	0.00%	0
Wells Fargo Bank, National Association	Bank	25.88%	20.00%	1	60.00%	3	20.00%	1	0.00%	0
First Republic Bank	Bank	15.31%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
Citibank, National Association	Bank	8.41%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
JPMorgan Chase Bank, National Association	Bank	6.67%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
Bank of America, National Association	Bank	5.17%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
U.S. Bank National Association	Bank	2.95%	0.00%	0	50.00%	1	50.00%	1	0.00%	0
PNC Bank, National Association	Bank	2.12%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
Flagstar Bank, FSB	Bank	1.83%	0.00%	0	0.00%	0	100.00%	1	0.00%	0
MUFG Union Bank, National Association	Bank	1.61%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
Silicon Valley Bank	Bank	1.35%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
HSBC Bank USA, National Association	Bank	0.99%	0.00%	0	0.00%	0	0.00%	0	0.00%	0

San Francisco-San Mateo-Redwood City MSA | Home Purchase Loans by Low-income*/Race

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
Guaranteed Rate, Inc.	Non-Bank	1.87%	3.77%	9	1.67%	4	0.00%	0	0.00%	0	0.00%	0	0.42%	1	0.00%	0	0.42%	1	1.26%	3	0.00%	0	18
American Pacific Mortgage Corporation	Non-Bank	1.18%	3.68%	6	3.07%	5	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	1.23%	2	0.00%	0	13
Loandepot.com, LLC	Non-Bank	1.16%	1.76%	3	4.71%	8	0.00%	0	0.00%	0	0.00%	0	2.94%	5	0.00%	0	0.00%	0	0.59%	1	0.00%	0	17
Quicken Loans, LLC	Non-Bank	0.95%	2.34%	4	10.53%	18	0.58%	1	0.00%	0	0.00%	0	2.34%	4	0.00%	0	0.00%	0	3.51%	6	0.00%	0	33
Wells Fargo Bank, National Association	Bank	25.88%	0.84%	21	1.08%	27	0.00%	0	0.00%	0	0.00%	0	0.08%	2	0.00%	0	0.12%	3	0.24%	6	0.00%	0	59
First Republic Bank	Bank	15.31%	2.29%	30	2.59%	34	0.00%	0	0.23%	3	0.00%	0	0.38%	5	0.00%	0	0.38%	5	0.38%	5	0.00%	0	82
Citibank, National Association	Bank	8.41%	0.15%	1	0.44%	3	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.15%	1	0.00%	0	5
JPMorgan Chase Bank, National Association	Bank	6.67%	0.80%	5	1.12%	7	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.16%	1	0.32%	2	0.00%	0	15
Bank of America, National Association	Bank	5.17%	0.51%	3	2.69%	16	0.00%	0	0.00%	0	0.00%	0	0.34%	2	0.00%	0	0.00%	0	0.84%	5	0.00%	0	26
U.S. Bank National Association	Bank	2.95%	1.50%	5	3.60%	12	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.30%	1	0.30%	1	0.00%	0	19
PNC Bank, National Association	Bank	2.12%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.47%	1	0.00%	0	1
Flagstar Bank, FSB	Bank	1.83%	1.71%	4	4.27%	10	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.43%	1	0.00%	0	15
MUFG Union Bank, National Association	Bank	1.61%	0.00%	0	0.72%	1	0.00%	0	0.00%	0	0.00%	0	2.17%	3	0.00%	0	0.72%	1	0.72%	1	0.00%	0	6
Silicon Valley Bank	Bank	1.35%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
HSBC Bank USA, National Association	Bank	0.99%	1.12%	1	3.37%	3	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	1.12%	1	0.00%	0	5

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
Guaranteed Rate, Inc.	Non-Bank	1.87%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
American Pacific Mortgage Corporation	Non-Bank	1.18%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Loandepot.com, LLC	Non-Bank	1.16%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Quicken Loans, LLC	Non-Bank	0.95%	0.00%	0	25.00%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	1
Wells Fargo Bank, National Association	Bank	25.88%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	20.00%	1	0.00%	0	0.00%	0	1
First Republic Bank	Bank	15.31%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Citibank, National Association	Bank	8.41%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
JPMorgan Chase Bank, National Association	Bank	6.67%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Bank of America, National Association	Bank	5.17%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
U.S. Bank National Association	Bank	2.95%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
PNC Bank, National Association	Bank	2.12%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Flagstar Bank, FSB	Bank	1.83%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
MUFG Union Bank, National Association	Bank	1.61%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Silicon Valley Bank	Bank	1.35%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
HSBC Bank USA, National Association	Bank	0.99%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0

OAKLAND-BERKELEY-LIVERMORE MSA

Oakland-Berkeley-Livermore MSA | Home Purchase Loans by Gender

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Conventional Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	3.86%	22.89%	317	39.13%	542	31.70%	439	6.28%	87
American Pacific Mortgage Corporation	Non-Bank	3.78%	20.97%	225	51.44%	552	22.74%	244	4.85%	52
Quicken Loans, LLC	Non-Bank	3.49%	17.43%	214	39.41%	484	30.62%	376	12.54%	154
Loandepot.com, LLC	Non-Bank	3.13%	16.63%	142	36.89%	315	34.31%	293	12.18%	104
Guaranteed Rate, Inc.	Non-Bank	2.97%	18.04%	153	46.23%	392	28.89%	245	6.84%	58
Caliber Home Loans, Inc.	Non-Bank	1.85%	22.28%	121	42.36%	230	32.78%	178	2.58%	14
Commerce Home Mortgage, Inc.	Non-Bank	1.62%	22.80%	96	44.89%	189	31.12%	131	1.19%	5
Lendus, LLC	Non-Bank	1.60%	20.36%	90	52.49%	232	19.00%	84	8.14%	36
CMG Mortgage, Inc.	Non-Bank	1.48%	19.35%	77	36.68%	146	22.11%	88	21.86%	87
Wells Fargo Bank, National Association	Bank	13.72%	9.82%	310	58.90%	1860	27.71%	875	3.58%	113
First Republic Bank	Bank	4.84%	11.07%	95	55.48%	476	16.90%	145	16.55%	142
U.S. Bank National Association	Bank	4.61%	11.20%	126	42.31%	476	38.58%	434	7.91%	89
Bank of America, National Association	Bank	4.06%	14.79%	159	41.95%	451	36.37%	391	6.88%	74
JPMorgan Chase Bank, National Association	Bank	3.72%	11.73%	91	53.87%	418	28.09%	218	6.31%	49
Citibank, National Association	Bank	3.64%	7.10%	44	51.13%	317	35.65%	221	6.13%	38

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Gov-Subsidized Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	3.86%	17.32%	22	36.22%	46	40.16%	51	6.30%	8
American Pacific Mortgage Corporation	Non-Bank	3.78%	16.67%	20	50.83%	61	30.83%	37	1.67%	2
Quicken Loans, LLC	Non-Bank	3.49%	16.42%	11	35.82%	24	31.34%	21	16.42%	11
Loandepot.com, LLC	Non-Bank	3.13%	12.21%	26	53.05%	113	29.58%	63	5.16%	11
Guaranteed Rate, Inc.	Non-Bank	2.97%	24.56%	14	56.14%	32	17.54%	10	1.75%	1
Caliber Home Loans, Inc.	Non-Bank	1.85%	20.30%	27	49.62%	66	27.82%	37	2.26%	3
Commerce Home Mortgage, Inc.	Non-Bank	1.62%	22.30%	33	52.03%	77	24.32%	36	1.35%	2
Lendus, LLC	Non-Bank	1.60%	17.31%	9	46.15%	24	28.85%	15	7.69%	4
CMG Mortgage, Inc.	Non-Bank	1.48%	11.57%	14	46.28%	56	20.66%	25	21.49%	26
Wells Fargo Bank, National Association	Bank	13.72%	12.50%	1	50.00%	4	37.50%	3	0.00%	0
First Republic Bank	Bank	4.84%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
U.S. Bank National Association	Bank	4.61%	25.00%	5	40.00%	8	35.00%	7	0.00%	0
Bank of America, National Association	Bank	4.06%	36.36%	4	54.55%	6	9.09%	1	0.00%	0
JPMorgan Chase Bank, National Association	Bank	3.72%	0.00%	0	33.33%	1	66.67%	2	0.00%	0
Citibank, National Association	Bank	3.64%	0.00%	0	0.00%	0	100.00%	1	0.00%	0

Oakland-Berkeley-Livermore MSA | Home Purchase Loans by Borrower Race/Ethnicity

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	3.86%	6.43%	89	8.01%	111	0.00%	0	0.87%	12	0.22%	3	4.55%	63	0.22%	3	0.00%	0	3.39%	47	0.00%	0	328
American Pacific Mortgage Corporation	Non-Bank	3.78%	4.75%	51	1.58%	17	0.00%	0	0.19%	2	0.19%	2	1.77%	19	0.00%	0	0.28%	3	1.30%	14	0.00%	0	108
Quicken Loans, LLC	Non-Bank	3.49%	3.66%	45	5.62%	69	0.00%	0	0.73%	9	0.33%	4	2.44%	30	0.00%	0	0.00%	0	2.61%	32	0.00%	0	189
Loandepot.com, LLC	Non-Bank	3.13%	3.98%	34	2.11%	18	0.00%	0	0.70%	6	0.00%	0	1.99%	17	0.00%	0	0.00%	0	1.99%	17	0.00%	0	92
Guaranteed Rate, Inc.	Non-Bank	2.97%	3.66%	31	2.24%	19	0.12%	1	0.47%	4	0.00%	0	2.24%	19	0.00%	0	0.12%	1	1.18%	10	0.00%	0	85
Caliber Home Loans, Inc.	Non-Bank	1.85%	6.26%	34	6.45%	35	0.00%	0	1.10%	6	0.18%	1	6.08%	33	0.18%	1	0.37%	2	0.92%	5	0.00%	0	117
Commerce Home Mortgage, Inc.	Non-Bank	1.62%	5.46%	23	4.28%	18	0.00%	0	0.00%	0	0.00%	0	5.70%	24	0.24%	1	0.24%	1	0.24%	1	0.00%	0	68
Lendus, LLC	Non-Bank	1.60%	4.52%	20	1.36%	6	0.00%	0	0.45%	2	0.00%	0	1.58%	7	0.00%	0	0.45%	2	3.39%	15	0.00%	0	52
CMG Mortgage, Inc.	Non-Bank	1.48%	5.53%	22	1.51%	6	0.00%	0	1.76%	7	0.00%	0	1.76%	7	0.50%	2	0.50%	2	4.77%	19	0.00%	0	65
Wells Fargo Bank, National Association	Bank	13.72%	1.33%	42	1.20%	38	0.00%	0	0.22%	7	0.03%	1	1.17%	37	0.00%	0	0.09%	3	0.35%	11	0.00%	0	139
First Republic Bank	Bank	4.84%	1.63%	14	1.63%	14	0.00%	0	0.35%	3	0.00%	0	0.58%	5	0.00%	0	0.58%	5	0.12%	1	0.00%	0	42
U.S. Bank National Association	Bank	4.61%	0.62%	7	2.13%	24	0.00%	0	0.18%	2	0.00%	0	0.36%	4	0.00%	0	0.00%	0	0.36%	4	0.00%	0	41
Bank of America, National Association	Bank	4.06%	2.60%	28	4.00%	43	0.00%	0	0.74%	8	0.09%	1	1.49%	16	0.00%	0	0.19%	2	1.40%	15	0.00%	0	113
JPMorgan Chase Bank, National Association	Bank	3.72%	1.29%	10	2.71%	21	0.00%	0	0.13%	1	0.00%	0	1.03%	8	0.00%	0	0.13%	1	0.77%	6	0.00%	0	47
Citibank, National Association	Bank	3.64%	0.65%	4	0.81%	5	0.00%	0	0.16%	1	0.00%	0	0.48%	3	0.00%	0	0.00%	0	0.16%	1	0.00%	0	14

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	3.86%	7.87%	10	4.72%	6	0.00%	0	2.36%	3	0.79%	1	8.66%	11	0.00%	0	0.00%	0	6.30%	8	0.00%	0	39
American Pacific Mortgage Corporation	Non-Bank	3.78%	7.50%	9	3.33%	4	0.00%	0	3.33%	4	0.00%	0	5.00%	6	0.00%	0	0.83%	1	3.33%	4	0.00%	0	28
Quicken Loans, LLC	Non-Bank	3.49%	2.99%	2	1.49%	1	0.00%	0	0.00%	0	0.00%	0	10.45%	7	0.00%	0	1.49%	1	5.97%	4	0.00%	0	15
Loandepot.com, LLC	Non-Bank	3.13%	1.88%	4	0.94%	2	0.00%	0	2.35%	5	0.00%	0	3.29%	7	0.00%	0	0.00%	0	1.41%	3	0.00%	0	21
Guaranteed Rate, Inc.	Non-Bank	2.97%	5.26%	3	3.51%	2	0.00%	0	0.00%	0	0.00%	0	5.26%	3	0.00%	0	0.00%	0	0.00%	0	0.00%	0	8
Caliber Home Loans, Inc.	Non-Bank	1.85%	2.26%	3	2.26%	3	0.00%	0	2.26%	3	0.00%	0	12.03%	16	0.00%	0	2.26%	3	3.01%	4	0.00%	0	32
Commerce Home Mortgage, Inc.	Non-Bank	1.62%	6.76%	10	4.73%	7	0.00%	0	4.73%	7	0.00%	0	11.49%	17	0.00%	0	0.68%	1	0.68%	1	0.00%	0	43
Lendus, LLC	Non-Bank	1.60%	3.85%	2	1.92%	1	0.00%	0	3.85%	2	0.00%	0	5.77%	3	0.00%	0	0.00%	0	3.85%	2	0.00%	0	10
CMG Mortgage, Inc.	Non-Bank	1.48%	4.96%	6	0.83%	1	0.83%	1	3.31%	4	0.00%	0	4.96%	6	0.00%	0	0.00%	0	5.79%	7	0.00%	0	25
Wells Fargo Bank, National Association	Bank	13.72%	0.00%	0	0.00%	0	0.00%	0	12.50%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	1
First Republic Bank	Bank	4.84%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
U.S. Bank National Association	Bank	4.61%	5.00%	1	5.00%	1	0.00%	0	0.00%	0	0.00%	0	5.00%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	3
Bank of America, National Association	Bank	4.06%	9.09%	1	9.09%	1	0.00%	0	0.00%	0	0.00%	0	9.09%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	3
JPMorgan Chase Bank, National Association	Bank	3.72%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Citibank, National Association	Bank	3.64%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0

FRESNO MSA

FRESNO MSA | Home Purchase Loans by Gender

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Conventional Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	11.27%	22.46%	219	33.33%	325	32.51%	317	11.69%	114
Alameda Mortgage Corporation	Non-Bank	5.51%	20.70%	113	38.28%	209	37.36%	204	3.66%	20
Homebridge Financial Services, Inc.	Non-Bank	4.03%	26.27%	88	36.12%	121	36.72%	123	0.90%	3
Home Point Financial Corporation	Non-Bank	3.75%	22.34%	65	39.18%	114	28.87%	84	9.62%	28
Country Club Mortgage, Inc.	Non-Bank	3.54%	27.58%	91	33.33%	110	35.15%	116	3.94%	13
Sierra Pacific Mortgage Company, Inc.	Non-Bank	3.29%	22.31%	54	42.98%	104	32.64%	79	2.07%	5
Quicken Loans, LLC	Non-Bank	2.99%	17.31%	49	29.68%	84	35.34%	100	17.67%	50
Eagle Home Mortgage, LLC	Non-Bank	2.99%	19.14%	40	41.63%	87	35.41%	74	3.83%	8
Bay Equity LLC	Non-Bank	2.97%	24.88%	50	40.80%	82	26.37%	53	7.96%	16
Inspire Home Loans Inc.	Non-Bank	2.37%	17.18%	28	50.31%	82	30.67%	50	1.84%	3
CMG Mortgage, Inc.	Non-Bank	2.29%	21.10%	23	31.19%	34	19.27%	21	28.44%	31
American Pacific Mortgage Corporation	Non-Bank	2.23%	24.64%	34	40.58%	56	34.06%	47	0.72%	1
Kings Mortgage Services, Inc.	Non-Bank	1.97%	16.15%	21	52.31%	68	31.54%	41	0.00%	0
Loandepot.com, LLC	Non-Bank	1.83%	13.24%	18	38.24%	52	34.56%	47	13.97%	19
Wells Fargo Bank, National Association	Bank	5.82%	21.61%	113	40.73%	213	35.18%	184	2.49%	13

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Gov-Subsidized Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	11.27%	28.63%	69	33.20%	80	28.22%	68	9.96%	24
Alameda Mortgage Corporation	Non-Bank	5.51%	21.16%	51	37.34%	90	38.59%	93	2.90%	7
Homebridge Financial Services, Inc.	Non-Bank	4.03%	21.48%	32	32.21%	48	44.97%	67	1.34%	2
Home Point Financial Corporation	Non-Bank	3.75%	20.00%	21	33.33%	35	40.95%	43	5.71%	6
Country Club Mortgage, Inc.	Non-Bank	3.54%	22.45%	44	37.76%	74	38.78%	76	1.02%	2
Sierra Pacific Mortgage Company, Inc.	Non-Bank	3.29%	22.32%	25	42.86%	48	33.04%	37	1.79%	2
Quicken Loans, LLC	Non-Bank	2.99%	14.00%	7	32.00%	16	36.00%	18	18.00%	9
Eagle Home Mortgage, LLC	Non-Bank	2.99%	13.51%	10	55.41%	41	31.08%	23	0.00%	0
Bay Equity LLC	Non-Bank	2.97%	16.25%	13	41.25%	33	36.25%	29	6.25%	5
Inspire Home Loans Inc.	Non-Bank	2.37%	19.61%	10	52.94%	27	25.49%	13	1.96%	1
CMG Mortgage, Inc.	Non-Bank	2.29%	23.94%	34	35.21%	50	32.39%	46	8.45%	12
American Pacific Mortgage Corporation	Non-Bank	2.23%	20.66%	25	40.50%	49	38.02%	46	0.83%	1
Kings Mortgage Services, Inc.	Non-Bank	1.97%	15.38%	18	53.85%	63	30.77%	36	0.00%	0
Loandepot.com, LLC	Non-Bank	1.83%	14.63%	6	43.90%	18	20%	8	22%	9
Wells Fargo Bank, National Association	Bank	5.82%	19.05%	4	33.33%	7	47.62%	10	0.00%	0

Fresno MSA | Home Purchase Loans by Low-income*/Race

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	11.27%	5.95%	58	1.64%	16	0.00%	0	0.41%	4	0.10%	1	6.36%	62	0.00%	0	0.00%	0	3.18%	31	0.00%	0	172
Alameda Mortgage Corporation	Non-Bank	5.51%	6.59%	36	4.95%	27	0.00%	0	0.37%	2	0.00%	0	13.74%	75	0.37%	2	0.18%	1	2.01%	11	0.00%	0	154
Homebridge Financial Services, Inc.	Non-Bank	4.03%	4.48%	15	2.99%	10	0.00%	0	0.00%	0	0.00%	0	20.00%	67	0.00%	0	0.00%	0	0.30%	1	0.00%	0	93
Home Point Financial Corporation	Non-Bank	3.75%	7.22%	21	0.34%	1	0.00%	0	0.00%	0	0.00%	0	9.62%	28	0.00%	0	0.34%	1	5.15%	15	0.00%	0	66
Country Club Mortgage, Inc.	Non-Bank	3.54%	6.36%	21	0.91%	3	0.00%	0	0.00%	0	0.00%	0	17.58%	58	0.00%	0	0.00%	0	0.30%	1	0.00%	0	83
Sierra Pacific Mortgage Company, Inc.	Non-Bank	3.29%	6.61%	16	0.41%	1	0.00%	0	0.41%	1	0.00%	0	3.31%	8	0.00%	0	0.00%	0	2.48%	6	0.00%	0	32
Quicken Loans, LLC	Non-Bank	2.99%	7.77%	22	4.59%	13	0.35%	1	0.00%	0	0.00%	0	3.89%	11	0.00%	0	0.00%	0	2.12%	6	0.00%	0	53
Eagle Home Mortgage, LLC	Non-Bank	2.99%	2.39%	5	1.44%	3	0.00%	0	0.00%	0	0.00%	0	4.78%	10	0.00%	0	0.00%	0	1.91%	4	0.00%	0	22
Bay Equity LLC	Non-Bank	2.97%	1.99%	4	1.00%	2	0.00%	0	0.00%	0	0.00%	0	0.50%	1	0.00%	0	0.00%	0	2.99%	6	0.00%	0	13
Inspire Home Loans Inc.	Non-Bank	2.37%	1.23%	2	2.45%	4	0.00%	0	0.00%	0	0.00%	0	1.23%	2	0.00%	0	0.00%	0	0.61%	1	0.00%	0	9
CMG Mortgage, Inc.	Non-Bank	2.29%	8.26%	9	0.00%	0	0.00%	0	0.00%	0	0.00%	0	2.75%	3	0.00%	0	0.00%	0	5.50%	6	0.00%	0	18
American Pacific Mortgage Corporation	Non-Bank	2.23%	7.25%	10	1.45%	2	0.00%	0	0.00%	0	0.00%	0	5.80%	8	0.00%	0	0.00%	0	2.90%	4	0.00%	0	24
Kings Mortgage Services, Inc.	Non-Bank	1.97%	6.15%	8	0.00%	0	0.00%	0	0.00%	0	0.00%	0	16.15%	21	0.00%	0	1.54%	2	0.00%	0	0.00%	0	31
Loandepot.com, LLC	Non-Bank	1.83%	2.94%	4	1.47%	2	0.00%	0	0.00%	0	0.00%	0	2.94%	4	0.00%	0	0.00%	0	4.41%	6	0.00%	0	16
Wells Fargo Bank, National Association	Bank	5.82%	4.02%	21	0.96%	5	0.00%	0	0.19%	1	0.00%	0	8.60%	45	0.00%	0	0.00%	0	1.15%	6	0.00%	0	78

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	11.27%	10.37%	25	1.66%	4	0.00%	0	2.49%	6	0.00%	0	15.77%	38	0.00%	0	0.83%	2	5.39%	13	0.00%	0	88
Alameda Mortgage Corporation	Non-Bank	5.51%	7.05%	17	2.90%	7	0.00%	0	1.24%	3	0.00%	0	21.58%	52	0.41%	1	0.83%	2	1.24%	3	0.00%	0	85
Homebridge Financial Services, Inc.	Non-Bank	4.03%	3.36%	5	1.34%	2	0.00%	0	1.34%	2	0.00%	0	30.87%	46	0.00%	0	0.00%	0	0.67%	1	0.00%	0	56
Home Point Financial Corporation	Non-Bank	3.75%	9.52%	10	0.95%	1	0.00%	0	0.00%	0	0.00%	0	12.38%	13	0.00%	0	0.95%	1	13.33%	14	0.00%	0	39
Country Club Mortgage, Inc.	Non-Bank	3.54%	6.63%	13	2.04%	4	0.00%	0	0.51%	1	0.00%	0	29.08%	57	0.00%	0	0.00%	0	1.02%	2	0.00%	0	77
Sierra Pacific Mortgage Company, Inc.	Non-Bank	3.29%	4.46%	5	2.68%	3	0.00%	0	0.00%	0	0.00%	0	14.29%	16	0.00%	0	0.00%	0	4.46%	5	0.00%	0	29
Quicken Loans, LLC	Non-Bank	2.99%	8.00%	4	6.00%	3	0.00%	0	0.00%	0	0.00%	0	12.00%	6	0.00%	0	0.00%	0	4.00%	2	0.00%	0	15
Eagle Home Mortgage, LLC	Non-Bank	2.99%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	5.41%	4	0.00%	0	0.00%	0	1.35%	1	0.00%	0	5
Bay Equity LLC	Non-Bank	2.97%	6.25%	5	1.25%	1	0.00%	0	0.00%	0	0.00%	0	13.75%	11	0.00%	0	0.00%	0	5.00%	4	0.00%	0	21
Inspire Home Loans Inc.	Non-Bank	2.37%	0.00%	0	1.96%	1	0.00%	0	0.00%	0	0.00%	0	5.88%	3	0.00%	0	0.00%	0	1.96%	1	0.00%	0	5
CMG Mortgage, Inc.	Non-Bank	2.29%	4.23%	6	1.41%	2	0.00%	0	1.41%	2	0.00%	0	11.27%	16	0.00%	0	2.11%	3	1.41%	2	0.00%	0	31
American Pacific Mortgage Corporation	Non-Bank	2.23%	7.44%	9	0.83%	1	0.00%	0	0.83%	1	0.00%	0	17.36%	21	0.00%	0	0.00%	0	4.13%	5	0.00%	0	37
Kings Mortgage Services, Inc.	Non-Bank	1.97%	5.13%	6	0.00%	0	0.00%	0	0.00%	0	0.00%	0	23.93%	28	0.00%	0	0.00%	0	0.00%	0	0.00%	0	34
Loandepot.com, LLC	Non-Bank	1.83%	2.44%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	9.76%	4	0.00%	0	0.00%	0	4.88%	2	0.00%	0	7
Wells Fargo Bank, National Association	Bank	5.82%	19.05%	4	0.00%	0	0.00%	0	0.00%	0	0.00%	0	14.29%	3	0.00%	0	0.00%	0	0.00%	0	0.00%	0	7

LOS ANGELES-LONG BEACH-GLENDALE

LOS ANGELES-LONG BEACH-GLENDALE MSA | Home Purchase Loans by Gender

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Conventional Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	5.23%	25.23%	1047	33.93%	1408	34.36%	1426	6.48%	269
Quicken Loans, LLC	Non-Bank	3.05%	21.14%	511	35.95%	869	31.98%	773	10.92%	264
Loandepot.com, LLC	Non-Bank	2.77%	20.77%	376	37.51%	679	30.72%	556	10.99%	199
Finance of America Mortgage LLC	Non-Bank	2.02%	20.53%	286	39.70%	553	28.86%	402	10.91%	152
Broker Solutions, Inc.	Non-Bank	2.00%	26.85%	363	30.99%	419	39.35%	532	2.81%	38
Homebridge Financial Services, Inc.	Non-Bank	1.52%	24.40%	234	38.79%	372	30.87%	296	5.94%	57
Guaranteed Rate, Inc.	Non-Bank	1.22%	20.53%	155	45.30%	342	29.01%	219	5.17%	39
JPMorgan Chase Bank, National Association	Bank	8.85%	12.38%	335	31.78%	860	20.62%	558	35.22%	953
Wells Fargo Bank, National Association	Bank	7.41%	16.33%	560	51.59%	1769	27.73%	951	4.35%	149
First Republic Bank	Bank	5.18%	10.16%	143	33.83%	476	21.25%	299	34.75%	489
Citibank, National Association	Bank	4.67%	13.41%	187	46.77%	652	31.78%	443	8.03%	112
Bank of America, National Association	Bank	3.46%	19.54%	339	39.88%	692	32.10%	557	8.47%	147
U.S. Bank National Association	Bank	2.22%	17.00%	193	42.11%	478	33.22%	377	7.67%	87
City National Bank	Bank	1.62%	9.73%	39	33.92%	136	27.18%	109	29.18%	117
MUFG Union Bank, National Association	Bank	1.25%	16.24%	69	45.65%	194	28.00%	119	10.12%	43

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Gov-Subsidized Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	5.23%	17.80%	102	42.93%	246	32.11%	184	7.16%	41
Quicken Loans, LLC	Non-Bank	3.05%	23.47%	46	34.18%	67	29.08%	57	13.27%	26
Loandepot.com, LLC	Non-Bank	2.77%	18.08%	96	45.20%	240	28.44%	151	8.29%	44
Finance of America Mortgage LLC	Non-Bank	2.02%	20.21%	59	42.47%	124	30.14%	88	7.19%	21
Broker Solutions, Inc.	Non-Bank	2.00%	26.65%	105	35.53%	140	36.55%	144	1.27%	5
Homebridge Financial Services, Inc.	Non-Bank	1.52%	18.18%	48	40.91%	108	38.26%	101	2.65%	7
Guaranteed Rate, Inc.	Non-Bank	1.22%	14.77%	13	46.59%	41	34.09%	30	4.55%	4
JPMorgan Chase Bank, National Association	Bank	8.85%	0.00%	0	50.00%	1	50.00%	1	0.00%	0
Wells Fargo Bank, National Association	Bank	7.41%	8.70%	4	58.70%	27	30.43%	14	2.17%	1
First Republic Bank	Bank	5.18%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
Citibank, National Association	Bank	4.67%	0.00%	0	100.00%	1	0.00%	0	0.00%	0
Bank of America, National Association	Bank	3.46%	35.29%	12	38.24%	13	20.59%	7	5.88%	2
U.S. Bank National Association	Bank	2.22%	10.00%	2	55.00%	11	20.00%	4	15.00%	3
City National Bank	Bank	1.62%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
MUFG Union Bank, National Association	Bank	1.25%	57.14%	4	14.29%	1	28.57%	2	0.00%	0

Los Angeles-Long Beach-Glendale | Home Purchase Loans by Low-income*/Race

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	5.23%	1.40%	58	1.13%	47	0.00%	0	0.31%	13	0.00%	0	2.55%	106	0.00%	0	0.02%	1	0.92%	38	0.00%	0	263
Quicken Loans, LLC	Non-Bank	3.05%	0.99%	24	0.62%	15	0.00%	0	0.25%	6	0.00%	0	0.91%	22	0.04%	1	0.00%	0	0.87%	21	0.00%	0	89
Loandepot.com, LLC	Non-Bank	2.77%	0.77%	14	0.44%	8	0.00%	0	0.22%	4	0.00%	0	1.16%	21	0.00%	0	0.06%	1	0.88%	16	0.00%	0	64
Finance of America Mortgage LLC	Non-Bank	2.02%	0.14%	2	0.50%	7	0.00%	0	0.22%	3	0.00%	0	1.15%	16	0.00%	0	0.00%	0	0.72%	10	0.00%	0	38
Broker Solutions, Inc.	Non-Bank	2.00%	1.33%	18	0.74%	10	0.00%	0	0.37%	5	0.00%	0	2.14%	29	0.07%	1	0.00%	0	0.67%	9	0.00%	0	72
Homebridge Financial Services, Inc.	Non-Bank	1.52%	1.67%	16	0.42%	4	0.00%	0	0.21%	2	0.00%	0	1.98%	19	0.00%	0	0.00%	0	0.42%	4	0.00%	0	45
Guaranteed Rate, Inc.	Non-Bank	1.22%	0.93%	7	0.26%	2	0.00%	0	0.00%	0	0.00%	0	0.66%	5	0.00%	0	0.00%	0	0.00%	0	0.00%	0	14
JPMorgan Chase Bank, National Association	Bank	8.85%	0.55%	15	0.41%	11	0.00%	0	0.04%	1	0.00%	0	0.89%	24	0.00%	0	0.00%	0	0.15%	4	0.00%	0	55
Wells Fargo Bank, National Association	Bank	7.41%	0.38%	13	0.26%	9	0.00%	0	0.03%	1	0.03%	1	0.38%	13	0.00%	0	0.03%	1	0.12%	4	0.00%	0	42
First Republic Bank	Bank	5.18%	0.28%	4	0.14%	2	0.00%	0	0.21%	3	0.00%	0	0.36%	5	0.00%	0	0.00%	0	0.14%	2	0.00%	0	16
Citibank, National Association	Bank	4.67%	0.22%	3	0.57%	8	0.00%	0	0.00%	0	0.00%	0	0.22%	3	0.00%	0	0.00%	0	0.00%	0	0.00%	0	14
Bank of America, National Association	Bank	3.46%	1.15%	20	0.86%	15	0.00%	0	0.29%	5	0.00%	0	3.40%	59	0.00%	0	0.06%	1	0.35%	6	0.00%	0	106
U.S. Bank National Association	Bank	2.22%	0.44%	5	0.35%	4	0.00%	0	0.09%	1	0.00%	0	0.35%	4	0.00%	0	0.00%	0	0.26%	3	0.00%	0	17
City National Bank	Bank	1.62%	2.24%	9	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.75%	3	0.00%	0	12
MUFG Union Bank, National Association	Bank	1.25%	0.71%	3	0.47%	2	0.00%	0	0.00%	0	0.00%	0	1.65%	7	0.00%	0	0.00%	0	0.00%	0	0.00%	0	12

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	5.23%	0.70%	4	0.35%	2	0.17%	1	0.35%	2	0.00%	0	4.19%	24	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Quicken Loans, LLC	Non-Bank	3.05%	0.51%	1	0.00%	0	0.00%	0	0.51%	1	0.00%	0	4.08%	8	0.00%	0	0.00%	0	1.02%	2	0.00%	0	2
Loandepot.com, LLC	Non-Bank	2.77%	0.94%	5	0.00%	0	0.00%	0	0.19%	1	0.00%	0	2.45%	13	0.00%	0	0.00%	0	0.56%	3	0.00%	0	3
Finance of America Mortgage LLC	Non-Bank	2.02%	1.03%	3	0.00%	0	0.00%	0	0.34%	1	0.00%	0	2.40%	7	0.00%	0	0.00%	0	2.05%	6	0.00%	0	6
Broker Solutions, Inc.	Non-Bank	2.00%	1.52%	6	0.25%	1	0.00%	0	0.76%	3	0.00%	0	2.03%	8	0.00%	0	0.00%	0	0.76%	3	0.00%	0	3
Homebridge Financial Services, Inc.	Non-Bank	1.52%	0.76%	2	0.38%	1	0.00%	0	0.38%	1	0.00%	0	6.06%	16	0.00%	0	0.00%	0	1.52%	4	0.00%	0	4
Guaranteed Rate, Inc.	Non-Bank	1.22%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	3.41%	3	0.00%	0	0.00%	0	2.27%	2	0.00%	0	2
JPMorgan Chase Bank, National Association	Bank	8.85%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Wells Fargo Bank, National Association	Bank	7.41%	0.00%	0	0.00%	0	0.00%	0	2.17%	1	2.17%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
First Republic Bank	Bank	5.18%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Citibank, National Association	Bank	4.67%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Bank of America, National Association	Bank	3.46%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	5.88%	2	0.00%	0	0.00%	0	5.88%	2	0.00%	0	2
U.S. Bank National Association	Bank	2.22%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
City National Bank	Bank	1.62%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
MUFG Union Bank, National Association	Bank	1.25%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	14.29%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0

SAN DIEGO-CHULA VISTA-CARLSBAD

San Diego-Chula Vista-Carlsbad MSA | Home Purchase Loans by Gender

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Conventional Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	7.97%	21.43%	608	38.17%	1083	31.23%	886	9.16%	260
Loandepot.com, LLC	Non-Bank	3.80%	15.88%	164	43.18%	446	27.49%	284	13.46%	139
Quicken Loans, LLC	Non-Bank	3.49%	19.08%	274	40.74%	585	30.29%	435	9.89%	142
Crosscountry Mortgage, LLC	Non-Bank	3.42%	20.43%	142	49.06%	341	26.91%	187	3.60%	25
Caliber Home Loans, Inc.	Non-Bank	2.98%	22.44%	151	42.20%	284	30.31%	204	5.05%	34
Fairway Independent Mortgage Corporation	Non-Bank	2.53%	21.33%	135	41.07%	260	29.23%	185	8.37%	53
American Pacific Mortgage Corporation	Non-Bank	1.96%	25.71%	82	46.39%	148	23.82%	76	4.08%	13
Navy Federal Credit Union	Non-Bank	1.91%	16.05%	65	58.27%	236	22.47%	91	3.21%	13
Home Point Financial Corporation	Non-Bank	1.80%	16.87%	98	42.17%	245	32.19%	187	8.78%	51
Wells Fargo Bank, National Association	Bank	6.53%	13.24%	220	56.26%	935	27.02%	449	3.49%	58
JPMorgan Chase Bank, National Association	Bank	3.84%	15.44%	145	44.41%	417	32.06%	301	8.09%	76
Bank of America, National Association	Bank	3.39%	15.87%	142	41.56%	372	35.75%	320	6.82%	61
First Republic Bank	Bank	2.52%	8.56%	37	35.88%	155	21.99%	95	33.56%	145
U.S. Bank National Association	Bank	2.27%	14.58%	92	43.26%	273	35.82%	226	6.34%	40
Citibank, National Association	Bank	2.15%	11.56%	26	44.44%	100	32.44%	73	11.56%	26

Institution	Institution Type	% of Market	Female		Joint		Male		Sex Not Available	
			(%)	(Count)	(%)	(Count)	(%)	(Count)	(%)	(Count)
Gov-Subsidized Loan Product Type										
United Wholesale Mortgage, LLC	Non-Bank	7.97%	9.79%	75	46.87%	359	35.12%	269	8.22%	63
Loandepot.com, LLC	Non-Bank	3.80%	11.52%	62	46.84%	252	29.74%	160	11.90%	64
Quicken Loans, LLC	Non-Bank	3.49%	13.38%	19	38.03%	54	37.32%	53	11.27%	16
Crosscountry Mortgage, LLC	Non-Bank	3.42%	13.27%	88	52.94%	351	30.62%	203	3.17%	21
Caliber Home Loans, Inc.	Non-Bank	2.98%	11.62%	64	50.82%	280	33.21%	183	4.36%	24
Fairway Independent Mortgage Corporation	Non-Bank	2.53%	9.75%	43	54.88%	242	26.98%	119	8.39%	37
American Pacific Mortgage Corporation	Non-Bank	1.96%	14.81%	72	48.97%	238	33.33%	162	2.88%	14
Navy Federal Credit Union	Non-Bank	1.91%	8.88%	30	49.70%	168	37.57%	127	3.85%	13
Home Point Financial Corporation	Non-Bank	1.80%	16.20%	29	48.04%	86	31.84%	57	3.91%	7
Wells Fargo Bank, National Association	Bank	6.53%	0.00%	0	63.24%	43	32.35%	22	4.41%	3
JPMorgan Chase Bank, National Association	Bank	3.84%	33.33%	1	33.33%	1	33.33%	1	0.00%	0
Bank of America, National Association	Bank	3.39%	0.00%	0	50.00%	2	25.00%	1	25.00%	1
First Republic Bank	Bank	2.52%	0.00%	0	0.00%	0	0.00%	0	0.00%	0
U.S. Bank National Association	Bank	2.27%	5.88%	1	70.59%	12	17.65%	3	5.88%	1
Citibank, National Association	Bank	2.15%	0.00%	0	0.00%	0	0.00%	0	0.00%	0

San Diego-Chula Vista-Carlsbad | Home Purchase Loans by Low-income*/Race

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	7.97%	6.73%	191	1.59%	45	0.11%	3	0.21%	6	0.07%	2	2.29%	65	0.00%	0	0.11%	3	2.01%	57	0.00%	0	372
Loandepot.com, LLC	Non-Bank	3.80%	3.87%	40	1.06%	11	0.00%	0	0.10%	1	0.00%	0	1.74%	18	0.00%	0	0.29%	3	1.36%	14	0.00%	0	87
Quicken Loans, LLC	Non-Bank	3.49%	4.04%	58	1.18%	17	0.00%	0	0.28%	4	0.14%	2	1.81%	26	0.00%	0	0.21%	3	1.25%	18	0.00%	0	128
Crosscountry Mortgage, LLC	Non-Bank	3.42%	3.45%	24	1.58%	11	0.00%	0	0.43%	3	0.29%	2	2.16%	15	0.00%	0	0.29%	2	1.44%	10	0.00%	0	67
Caliber Home Loans, Inc.	Non-Bank	2.98%	4.01%	27	0.59%	4	0.00%	0	0.30%	2	0.15%	1	1.04%	7	0.00%	0	0.00%	0	2.53%	17	0.00%	0	58
Fairway Independent Mortgage Corporation	Non-Bank	2.53%	4.42%	28	1.11%	7	0.00%	0	0.16%	1	0.00%	0	1.58%	10	0.16%	1	0.32%	2	2.69%	17	0.00%	0	66
American Pacific Mortgage Corporation	Non-Bank	1.96%	5.96%	19	1.57%	5	0.00%	0	0.31%	1	0.00%	0	1.25%	4	0.00%	0	0.00%	0	2.51%	8	0.00%	0	37
Navy Federal Credit Union	Non-Bank	1.91%	4.20%	17	1.73%	7	0.00%	0	0.99%	4	0.00%	0	2.72%	11	0.00%	0	0.00%	0	0.74%	3	0.00%	0	42
Home Point Financial Corporation	Non-Bank	1.80%	3.96%	23	1.03%	6	0.00%	0	0.17%	1	0.17%	1	3.27%	19	0.00%	0	0.52%	3	3.10%	18	0.00%	0	71
Wells Fargo Bank, National Association	Bank	6.53%	2.95%	49	0.36%	6	0.00%	0	0.00%	0	0.00%	0	1.26%	21	0.00%	0	0.12%	2	0.54%	9	0.00%	0	87
JPMorgan Chase Bank, National Association	Bank	3.84%	3.94%	37	1.38%	13	0.00%	0	0.11%	1	0.00%	0	1.06%	10	0.11%	1	0.11%	1	0.43%	4	0.00%	0	67
Bank of America, National Association	Bank	3.39%	4.25%	38	2.01%	18	0.00%	0	0.56%	5	0.00%	0	4.80%	43	0.00%	0	0.22%	2	1.45%	13	0.00%	0	119
First Republic Bank	Bank	2.52%	1.62%	7	0.93%	4	0.00%	0	0.69%	3	0.00%	0	0.69%	3	0.00%	0	0.00%	0	0.23%	1	0.00%	0	18
U.S. Bank National Association	Bank	2.27%	1.58%	10	0.48%	3	0.00%	0	0.00%	0	0.00%	0	0.63%	4	0.00%	0	0.00%	0	0.63%	4	0.00%	0	21
Citibank, National Association	Bank	2.15%	0.89%	2	0.44%	1	0.00%	0	0.00%	0	0.00%	0	0.44%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	4

Institution	Type	% of Market	White		Asian		Native American		Black		Pacific Islander		Latino		2 or More Minority Races		Joint		Race Not Available		Free Form Text Only		Total
			%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	
Conventional Loan Product Type																							
United Wholesale Mortgage, LLC	Non-Bank	7.97%	3.66%	28	0.91%	7	0.13%	1	0.39%	3	0.13%	1	2.61%	20	0.00%	0	0.00%	0	2.35%	18	0.00%	0	78
Loandepot.com, LLC	Non-Bank	3.80%	2.79%	15	0.74%	4	0.00%	0	0.37%	2	0.00%	0	1.12%	6	0.00%	0	0.19%	1	1.86%	10	0.00%	0	38
Quicken Loans, LLC	Non-Bank	3.49%	3.52%	5	2.82%	4	0.00%	0	2.11%	3	0.00%	0	2.11%	3	0.00%	0	0.70%	1	2.11%	3	0.00%	0	19
Crosscountry Mortgage, LLC	Non-Bank	3.42%	3.02%	20	1.06%	7	0.30%	2	0.30%	2	0.15%	1	2.56%	17	0.15%	1	0.15%	1	3.32%	22	0.00%	0	73
Caliber Home Loans, Inc.	Non-Bank	2.98%	3.99%	22	1.27%	7	0.00%	0	1.27%	7	0.00%	0	2.00%	11	0.00%	0	0.00%	0	3.81%	21	0.00%	0	68
Fairway Independent Mortgage Corporation	Non-Bank	2.53%	0.91%	4	0.68%	3	0.00%	0	0.23%	1	0.00%	0	1.59%	7	0.00%	0	0.45%	2	0.91%	4	0.00%	0	21
American Pacific Mortgage Corporation	Non-Bank	1.96%	5.56%	27	0.82%	4	0.21%	1	1.65%	8	0.00%	0	2.67%	13	0.00%	0	0.41%	2	1.85%	9	0.00%	0	64
Navy Federal Credit Union	Non-Bank	1.91%	5.92%	20	0.30%	1	0.30%	1	1.78%	6	0.30%	1	4.14%	14	0.30%	1	0.00%	0	0.59%	2	0.00%	0	46
Home Point Financial Corporation	Non-Bank	1.80%	6.15%	11	1.12%	2	0.00%	0	0.56%	1	0.00%	0	3.91%	7	0.56%	1	0.56%	1	2.79%	5	0.00%	0	28
Wells Fargo Bank, National Association	Bank	6.53%	7.35%	5	0.00%	0	0.00%	0	0.00%	0	0.00%	0	2.94%	2	0.00%	0	1.47%	1	0.00%	0	0.00%	0	8
JPMorgan Chase Bank, National Association	Bank	3.84%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
Bank of America, National Association	Bank	3.39%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	25.00%	1	0.00%	0	1
First Republic Bank	Bank	2.52%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0
U.S. Bank National Association	Bank	2.27%	23.53%	4	0.00%	0	0.00%	0	0.00%	0	0.00%	0	5.88%	1	0.00%	0	0.00%	0	0.00%	0	0.00%	0	5
Citibank, National Association	Bank	2.15%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0