		100.00%
Total Number of 2023 records:	254	100.00%
RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Number of Records Completed:	254	100.00%
Condition=OK:	219	86.22%
Has Quality Error(s):	35	13.78%
Number of Records Not Completed:	0	0.00%
Records Excluded From Submission:	0	0.00%
Financial Institution Counts:	0	0.00%
Number of Branches:	1	0.39%
Number of ATM's:	0	0.00%
Number of LPO"s:	0	0.00%
Number of Assessment Areas:	0	0.00%
Census Tracts / Tract Income Level:	0	0.00%
NA:	34	13.39%
Low:	15	5.919
Moderate:	22	8.669
Middle:	81	31.899
Upper:	102	40.169
No Tract Income Level Reported:	0	0.009
Loan Type Counts:	0	0.009
Number of Conventional Loans:	254	100.009
Number of FHA Loans:	0	0.00
Number of VA Loans:	0	0.009
Number of FSA/RHS Loans:	0	0.009
Number of Invalid or Unknown Loan Type:	0	0.009
Loan Purpose Counts:	0	0.009
Home Purchase Loans:	154	60.63%
Home Improvement Loans:	45	17.72%
Refinancing Loans:	22	8.669
Cash-out Refinancing Loans:	18	7.099
Other Loans:	15	5.919
Not applicable:	0	0.009
Invalid or Unknown Loan-Purpose:	0	0.00
Loan Purpose Average Loan Amounts (thousands):	0	
Average Home Purchase Loan Amount:	797	
Average Home Improvement Loan Amount:	232	
Average Refinancing Loan Amount:	2,328	
Average Cash-out Refinancing Loan Amount:	267	
Average Other Loan Amount:	139	



RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Owner-Occupancy Counts:	0	0.00%
Principal Residence:	174	68.50%
Second Residence:	5	1.97%
Investment Property:	75	29.53%
Invalid or Unknown-Occupancy:	0	0.00%
Preapproval Counts:	0	0.00%
Preapproval was Requested:	64	25.20%
Preapproval Not Requested:	190	74.80%
Invalid or Unknown Preapproval:	0	0.00%
Action Taken Type Counts:	0	0.00%
Loans Originated:	172	67.72%
Applications Approved Not Accepted:	6	2.36%
Applications Denied:	21	8.27%
Applications Withdrawn:	20	7.87%
Closed for Incompleteness:	1	0.39%
Loans Purchased:	0	0.00%
Preapproval Request Denied:	14	5.51%
Preapproval Request Approved Not Accepted:	20	7.87%
Invalid or Unknown Action-Type:	0	0.00%
Loan Detail Counts:	0	0.00%
Prepayment Penalty:	0	0.00%
Balloon Payment:	12	4.72%
Interest Only:	29	11.42%
Negative Amortization:	0	0.00%
Other Non-Amortizing feature:	0	0.00%
Primarily Business or Commercial:	30	11.81%
Reverse Mortgage:	0	0.00%
Open-end LOC:	0	0.00%
Loan Charges Overview:	0	0.00%
Average Origination Charges:	2,938	
Average Points and Fees:	0	
Average Lender Credits:	2,413	
Average Discount Points:	0	
Average Total Loan Costs:	4,904	
App Taken By - Applicant:	0	0.00%
Face to Face:	13	5.12%
Mail:	0	0.00%
Telephone:	30	11.81%
Internet:	143	56.30%



RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Other:	0	0.00%
Not Applicable:	68	26.77%
Optional:	0	0.00%
App Taken By - Co-Applicant:	0	0.00%
Face to Face:	6	2.36%
Mail:	0	0.00%
Telephone:	26	10.24%
Internet:	73	28.74%
Other:	0	0.00%
Not Applicable:	0	0.00%
Optional:	80	31.50%
Applicant Ethnicity Counts:	0	0.00%
Hispanic or Latino:	1	0.39%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	1	0.39%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	4	1.57%
Not Hispanic or Latino:	156	61.42%
Information Not Provided:	27	10.63%
Not Applicable:	68	26.77%
Invalid or Unknown Ethnicity:	0	0.00%
Co-Applicant Ethnicity Counts:	0	0.00%
Hispanic or Latino:	0	0.00%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	0	0.00%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	3	1.18%
Not Hispanic or Latino:	84	33.07%
Information Not Provided:	18	7.09%
Not Applicable:	0	0.00%
No Co-Applicant:	149	58.66%
Invalid or Unknown Ethnicity:	0	0.00%
Applicant Race Counts:	0	0.00%
American Indian or Alaskan Native:	0	0.00%
Asian:	7	2.76%
Asian Indian:	4	1.57%
Chinese:	2	0.79%
Filipino:	1	0.39%
Japanese:	1	0.39%

Vietnamese: 0 0.00 Other Aslan: 2 0.79 Black or Affician American: 0 0.00 Native Hawsilian: 0 0.00 Outside Hawsilian: 0 0.00 Guamanian or Chamorre: 0 0.00 Samoen: 0 0.00 Other Pacific Islander: 0 0.00 White: 158 62.20 Information provided: 159 7.48 Not applicable: 68 26.77 Invalid of Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian: 2 0.79 Chinese: 1 0.30 Chinese: 1 0.30 Chinese: 1 0.33 Filipino: 0 0.00 Chrear: 1 0.33 Vetnamese: 1 0.33 Other Asian: 2 0.79 Black or Affician American: 0 <t< th=""><th>RECORD NAME</th><th>TOTAL RECORDS</th><th>PERCENT OF TOTAL</th></t<>	RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 158 62.20 Information not provided: 19 7.48 Not applicable: 68 26.77 Invalid or Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian: 1 0.33 Asian: 1 0.33 Asian: 1 0.33 Asian: 1 0.33 Korean: 1 0.33 Korean: 1 0.33 Vietnamese: 1 0.33 Other Asian: 2 0.79 Black or African American:	Korean:	0	0.00%
Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 Wiftie: 158 62.20 Information not provided: 19 7.48 Not applicable: 68 26.77 Invalid or Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian: 5 1.97 Asian Indian: 2 0.79 Chinese: 1 0.39 Filipho: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Dlack or African American: 0 0.00 Native Hawaiian: 0 0.00 Native Hawaiian: 0 0.00	Vietnamese:	0	0.00%
Native Hawailan or Other Pacific Islander: 0 0.00 Native Hawailan or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 158 6.22 Information not provided: 19 7.48 Not applicable: 68 2.677 Invalid or Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian Indian: 2 0.79 Chinese: 1 0.39 If Ilipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietn Asian: 1 0.39 Other Asian: 0 0.00 Notavitie Hawailian or Other Pacific Islander: 0 0.00 Mative Hawailian or Other Pacific Islander: 0 0.00 Other Asian: 0 0.00 Other Pacific Islander: 0 <td>Other Asian:</td> <td>2</td> <td>0.79%</td>	Other Asian:	2	0.79%
Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 158 62.20 Information not provided: 19 7.48 Not applicable: 68 26.77 Invalid or Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian: 5 1.97 Asian Indian: 2 0.79 Chinese: 1 0.39 Chinese: 1 0.39 Filipino: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian: 0 0.00 Other Pacific Islander: 0 0.00 Other Pacific Islander:	Black or African American:	0	0.00%
Guamanian or Chamorre: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 10 0.00 White: 158 6.22 Information not provided: 19 7.48 Not applicable: 68 26.77 Invalid or Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian: 5 1.97 Asian Indian: 2 0.79 Chinese: 1 0.39 Filipino: 0 0.00 Asian Asian Indian: 2 0.79 Chinese: 1 0.39 Filipino: 0 0.00 Asian Race: 0 0.00 Korean: 1 0.39 Vistnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian: 0	Native Hawaiian or Other Pacific Islander:	0	0.00%
Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 158 6.220 Information not provided: 199 7.48 Not applicable: 68 2.677 Invalid or Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian: 5 1.197 Asian Indian: 2 0.79 Chinese: 1 0.39 Fliplipno: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietnamses: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Quarannian or Chamorre: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White:	Native Hawaiian:	0	0.00%
Other Pacific Islander: 0 0.00 White: 158 62.20 Information of provided: 19 7.48 Not applicable. 68 26.77 Invalid or Uhknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian: 5 1.97 Chinese: 1 0.39 Chinese: 1 0.39 Filipino: 0 0.00 Agarese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Value Hawaiian: 0 0.00 Samoan: 0 0.00 Samoan: 0 0.00 White: 85 3.346 Information not provided: 1	Guamanian or Chamorro:	0	0.00%
White: 158 62.20 Information not provided: 19 7.48 Not applicable: 68 26.77 Ivalid of Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian Indian: 2 0.79 Asian Indian: 2 0.79 Asian Indian: 0 0.00 Chinese: 1 0.39 Filipino: 0 0.00 Japanese: 1 0.39 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Quamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00	Samoan:	0	0.00%
Information not provided: 19 7.48 Not applicable: 68 26.77 Invalid or Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 Anerican Indian or Alaskan Native: 0 0.00 Asian: 5 1.97 Asian Indian: 2 0.79 Chinese: 1 0.39 Flipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Samoan: 0 0.00 Guaranian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 Wihle: 0 0.00 No co-Applicant:	Other Pacific Islander:	0	0.00%
Not applicable: 68 26.77 Invalid or Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 5 1.97 Asian: 5 1.97 Asian Indian: 2 0.79 Chinese: 1 0.39 Flilipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guarnaina or Chamorro: 0 0.00 Samoan: 0 0.00 White: 35 3.34 Information not provided: 14 5.51 Not applicable: 14 5.51 Not applicant: 10 0.00 Not applicant Gender C	White:	158	62.20%
Invalid or Unknown Applicant Race: 0 0.00 Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian: 1.97 0.07 Asian Indian: 2 0.79 Chinese: 1 0.39 Filipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 2 0.79 Black or African American: 0 0.00 Native Hawaiian: 0 0.00 Quarranian or Other Pacific Islander: 0 0.00	Information not provided:	19	7.48%
Co-Applicant Race Counts: 0 0.00 American Indian or Alaskan Native: 0 0.00 Asian: 5 1.97 Asian Indian: 2 0.79 Chinese: 1 0.39 Chinese: 1 0.39 Ilipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Samoan: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not 2po-Applicant: 14 5.51 Not 2po-Applicant: 14 5.62 Invalid or Unknown Co-Appl	Not applicable:	68	26.77%
American Indian or Alaskan Native: 0 0.00 Asian: 5 1.97 Asian Indian: 2 0.79 Chinese: 1 0.39 Filipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Samoan: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 3.346 Information not provided: 14 5.51 No ca-Applicante: 0 0.00 No Ca-Applicante Race: 0 0.00 Male: 1 4.17 Female: 67 2.63 Not Provided: 13 5.12	Invalid or Unknown Applicant Race:	0	0.00%
Asian: 5 1.97 Asian Indian: 2 0.79 Chinese: 1 0.39 Filipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vetnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 14 5.86 Invalid or Ukhnown Co-Applicant Race: 0 0.00 Male: 10 0.00 Male: 10 4.73 Female: 67 26.38 Not Provided: 13 5.12	Co-Applicant Race Counts:	0	0.00%
Asian Indian: 2 0.79 Chinese: 1 0.39 Filipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Male: 10 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	American Indian or Alaskan Native:	0	0.00%
Chinese: 1 0.39 Filipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Male: 106 41.73 Female: 106 41.73 Female: 107 26.38 Not Provided: 13 5.12	Asian:	5	1.97%
Filipino: 0 0.00 Japanese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Asian Indian:	2	0.79%
Japanese: 0 0.00 Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 No ca-Applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Chinese:	1	0.39%
Korean: 1 0.39 Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Filipino:	0	0.00%
Vietnamese: 1 0.39 Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Japanese:	0	0.00%
Other Asian: 2 0.79 Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Korean:	1	0.39%
Black or African American: 0 0.00 Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Vietnamese:	1	0.39%
Native Hawaiian or Other Pacific Islander: 0 0.00 Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Other Asian:	2	0.79%
Native Hawaiian: 0 0.00 Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Black or African American:	0	0.00%
Guamanian or Chamorro: 0 0.00 Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Native Hawaiian or Other Pacific Islander:	0	0.00%
Samoan: 0 0.00 Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Native Hawaiian:	0	0.00%
Other Pacific Islander: 0 0.00 White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Guamanian or Chamorro:	0	0.00%
White: 85 33.46 Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Samoan:	0	0.00%
Information not provided: 14 5.51 Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Other Pacific Islander:	0	0.00%
Not applicable: 0 0.00 No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	White:	85	33.46%
No Co-Applicant: 149 58.66 Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Information not provided:	14	5.51%
Invalid or Unknown Co-Applicant Race: 0 0.00 Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Not applicable:	0	0.00%
Applicant Gender Counts: 0 0.00 Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	No Co-Applicant:	149	58.66%
Male: 106 41.73 Female: 67 26.38 Not Provided: 13 5.12	Invalid or Unknown Co-Applicant Race:	0	0.00%
Female: 67 26.38 Not Provided: 13 5.12	Applicant Gender Counts:	0	0.00%
Not Provided: 13 5.12	Male:	106	41.73%
	Female:	67	26.38%
Not-Applicable: 68 26.77	Not Provided:	13	5.12%
	Not-Applicable:	68	26.77%

RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Applicant selected both male and female:	0	0.00%
Invalid or Unknown Applicant Gender:	0	0.00%
Co-Applicant Gender Counts:	0	0.00%
Male:	32	12.60%
Female:	67	26.38%
Not Provided:	6	2.36%
Not-Applicable:	0	0.00%
No Co-applicant:	149	58.66%
Co-Applicant selected both male and female:	0	0.00%
Invalid or Unknown Co-Applicant Gender:	0	0.00%
Applicant Statistics:	0	0.00%
Applicants under 30:	24	9.45%
Applicants 30 - 39:	57	22.44%
Applicants 40 - 49:	31	12.20%
Applicants 50 - 59:	37	14.57%
Applicants 60 and over:	37	14.57%
Applicant credit score < 600:	1	0.39%
Applicant credit score 600 - 699:	22	8.66%
Applicant credit score 700 - 799:	117	46.06%
Applicant credit score 800 and over:	21	8.27%
Co-Applicant Statistics:	0	0.00%
Co-Applicants under 30:	13	5.12%
Co-Applicants 30 - 39:	33	12.99%
Co-Applicants 40 - 49:	18	7.09%
Co-Applicants 50 - 59:	19	7.48%
Co-Applicants 60 and over:	22	8.66%
Co-Applicant credit score < 600:	1	0.39%
Co-Applicant credit score 600 - 699:	6	2.36%
Co-Applicant credit score 700 - 799:	62	24.41%
Co-Applicant credit score 800 and over:	21	8.27%
Construction Method Counts:	0	0.00%
Site Built:	254	100.00%
Manufactured Home:	0	0.00%
Invalid or Unknown Construction Method:	0	0.00%
Manufactured Home Property Type:	0	0.00%
Manufactured home and land:	0	0.00%
Manufactured home and not land:	0	0.00%
NA:	215	84.65%
Invalid or Unknown Manuf. Property Type:	39	15.35%



Direct Ownership: 0 0.00% Indrect Ownership: 0 0.00% Paid Leasehold: 0 0.00% Unpaid Leasehold: 0 0.00% NA: 215 84.65% Invail of Unknown Manuf, Land Interest: 39 15.35% Dwelling Types: 0 0.00% 1-4 Family Manufactured: 0 0.00% Multifamily Affordable: 1 0.00% Multifamily Affordable: 1 0.39% Undowntriting Detail: 0 0.00% Average Annual Income (in thousands): 179 179 Average Curbined DTI: 42 95.26% Purchaser Type Counts: 0 0.00% Not applicable: 242 95.26% Fannie Mae: 12 4.72% Ginnie Mae: 0 0.00% Farmer Mac: 0 0.00% Fordeld in Mac: 0 0.00% Fordeld in Mac: 0 0.00% Fordel in In Mac: 0 0.00%	RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
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1-4 Family Manufactured: 224 88.19% 1-4 Family Manufactured: 0 0.00% Multifamily: 30 11.81% Multifamily Affordable: 1 0.39% Underwriting Detail: 0 0.00% Average Annual Income (in thousands): 179	Invalid or Unknown Manuf. Land Interest:	39	15.35%
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Multifamily Affordable: 1 0.39% Underwriting Detail: 0 0.00% Average Annual Income (in thousands): 179 Average CLTV: 45 178 Average combined DTI: 42 178 Purchaser Type Counts: 0 0.00% Not applicable: 242 95.28% Fannie Mae: 12 4.72% Ginnie Mae: 12 4.72% Ginnie Mae: 0 0.00% Feeddie Mac: 0 0.00% Feeddie Mac: 0 0.00% Freddie Jank (Savings/Savings Association: 0 0.00% Commercial Bank/Savings/Savings Association: 0 0.00% Credit union, Mortgage bank, or Finance company: 0 0.00% Affiliate Institution: 0 0.00% Other Purchaser Type: 0 0.00% Denial-Reason Counts: 0 0.00% Denial-Reason Counts: 26 0.00% Cerdit-History: 26 0.20% Credit-History: </td <td>1-4 Family Manufactured:</td> <td>0</td> <td>0.00%</td>	1-4 Family Manufactured:	0	0.00%
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Average Annual Income (in thousands): 179 Average CLTV: 65 Average CLTV: 42 Purchaser Type Counts: 0 0 0.00% Anto tapplicable: 242 95.28% Fannie Mae: 12 4.72% Ginnie Mae: 0 0 0.00% Freddie Mac: 0 0 0.00% Freddie Mac: 0 0 0.00% Freddie Mac: 0 0 0.00% Farmer Mac: 0 0 0.00% Farmer Mac: 0 0 0.00% Farmer Mac: 0 0 0.00% Freidie Bank/Savings/Savings Association: 0 0 0.00% Credit union, Mortgage bank, or Finance company: 0 0 0.00% Affiliate Institution: 0 0 0.00% Affiliate Institution: 0 0 0.00% Affiliate Institution: 0 0 0.00% Denial-Reason Counts: 0 0 0.00% Denial-Reason Counts: 0 0 0.00% Denial-Reason Counts: 0 0 0.00% Employment-History: 0 0 0.00% Credit-History: 1 0 0.00% Employment-History: 1 0 0.00% Credit-History: 1 0 0.00% Credit-Application-Incomplete: 1 0.00% Credit-Application-Incomplete: 1 0.00%	Multifamily Affordable:	1	0.39%
Average CLTV: 65 Average combined DTI: 42 Purchaser Type Counts: 0 0.00% Not applicable: 242 95.28% Fannie Mae: 12 4.72% Ginnie Mae: 0 0.00% Freddie Mae: 0 0.00% Farmer Mac: 0 0.00% Private Securitization: 0 0.00% Commercial Bank/Savings/Savings Association: 0 0.00% Credit union, Mortgage bank, or Finance company: 0 0.00% Critial insurance company: 0 0.00% Affiliate Institution: 0 0.00% Other Purchaser Type: 0 0.00% Denial-Reason Counts: 0 0.00% Denial-Reason Counts: 0 0.00% Denial-Reason Counts: 0 0.00% Credit-History: 2 0.79% Credit-	Underwriting Detail:	0	0.00%
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Farmer Mac: 0 0.00% Private Securitization: 0 0.00% Commercial Bank/Savings/Savings Association: 0 0.00% Credit union, Mortgage bank, or Finance company: 0 0.00% Life insurance company: 0 0.00% Affiliate Institution: 0 0.00% Other Purchaser Type: 0 0.00% Invalid or Unknown Purchaser Type: 0 0.00% Debt-to-Income-Ratio: 26 0.00% Employment-History: 2 0.79% Credit-History: 12 4.72% Collateral: 2 0.79% Insufficient-Cash: 3 1.18% Unverifiable-Information: 0 0.00% Credit-Application-Incomplete: 1 0.39% Mortgage-Insurance-Denied: 0 0.00%	Ginnie Mae:	0	0.00%
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Invalid or Unknown Purchaser Type: 0 0.00% Denial-Reason Counts: 0 0.00% Debt-to-Income-Ratio: 26 10.24% Employment-History: 2 0.79% Credit-History: 12 4.72% Collateral: 2 0.79% Insufficient-Cash: 3 1.18% Unverifiable-Information: 0 0.00% Credit-Application-Incomplete: 1 0.39% Mortgage-Insurance-Denied: 0 0.00%	Affiliate Institution:	0	0.00%
Denial-Reason Counts: 0 0.00% Debt-to-Income-Ratio: 26 10.24% Employment-History: 2 0.79% Credit-History: 12 4.72% Collateral: 2 0.79% Insufficient-Cash: 3 1.18% Unverifiable-Information: 0 0.00% Credit-Application-Incomplete: 1 0.39% Mortgage-Insurance-Denied: 0 0.00%	Other Purchaser Type:	0	0.00%
Debt-to-Income-Ratio: 26 10.24% Employment-History: 2 0.79% Credit-History: 12 4.72% Collateral: 2 0.79% Insufficient-Cash: 3 1.18% Unverifiable-Information: 0 0.00% Credit-Application-Incomplete: 1 0.39% Mortgage-Insurance-Denied: 0 0.00%	Invalid or Unknown Purchaser Type:	0	0.00%
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Credit-History: 12 4.72% Collateral: 2 0.79% Insufficient-Cash: 3 1.18% Unverifiable-Information: 0 0.00% Credit-Application-Incomplete: 1 0.39% Mortgage-Insurance-Denied: 0 0.00%	Debt-to-Income-Ratio:	26	10.24%
Collateral: 2 0.79% Insufficient-Cash: 3 1.18% Unverifiable-Information: 0 0.00% Credit-Application-Incomplete: 1 0.39% Mortgage-Insurance-Denied: 0 0.00%	Employment-History:	2	0.79%
Insufficient-Cash: 3 1.18% Unverifiable-Information: 0 0.00% Credit-Application-Incomplete: 1 0.39% Mortgage-Insurance-Denied: 0 0.00%	Credit-History:	12	4.72%
Unverifiable-Information: 0 0.00% Credit-Application-Incomplete: 1 0.39% Mortgage-Insurance-Denied: 0 0.00%	Collateral:	2	0.79%
Credit-Application-Incomplete:10.39%Mortgage-Insurance-Denied:00.00%	Insufficient-Cash:	3	1.18%
Mortgage-Insurance-Denied: 0 0.00%	Unverifiable-Information:	0	0.00%
	Credit-Application-Incomplete:	1	0.39%
Other: 17 6.69%	Mortgage-Insurance-Denied:	0	0.00%
	Other:	17	6.69%

2023

RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Not applicable:	180	70.87%
Rate Spread Counts (Action Taken 1,2 and 8):	0	0.00%
Number of Loans Reporting Rate Spread:	118	46.46%
Number of Loans Reporting NA:	79	31.10%
Rate Spread Not Set:	1	0.39%
HOEPA Status Counts:	0	0.00%
HOEPA Loans:	0	0.00%
Not a HOEPA Loan:	102	40.16%
Not applicable	152	59.84%
Invalid or Unknown HOEPA Status:	0	0.00%
Lien Status Counts:	0	0.00%
Secured by 1st Lien:	195	76.77%
Secured by 2nd Lien:	59	23.23%
Invalid or Unknown Lien Status:	0	0.00%
Amortization Counts:	0	0.00%
Fixed:	139	54.72%
Adjustable:	46	18.11%
GPM (Fixed):	0	0.00%
HELOC (Adjustable):	0	0.00%
Reverse Mortgage:	0	0.00%
HECM - Standard:	0	0.00%
HECM - Saver:	0	0.00%
Invalid or Unknown Amortization type:	69	27.17%
Application Channel counts:	0	0.00%
Submitted directly to your institution:	83	32.68%
Not submitted directly to your institution:	12	4.72%
NA:	1	0.39%
Invalid or Unknown Application Channel:	158	62.20%
Application Payable To counts:	0	0.00%
Initially payable to your institution:	94	37.01%
Not initially payable to your institution:	1	0.39%
NA:	0	0.00%
Invalid or Unknown Application Payable To:	159	62.60%

Report Filter: