

Appendix

Stakeholder Interview Questions/Template

U.S. Department of Housing and Urban Development
Affirmatively Furthering Fair Housing Tables

Mortgage Lending Reports

Survey Summary

Stakeholder Interview Questions/Template

Stakeholder Interview Questions/Template

Hi. This is _____. I work for the MMFHC. The City of Appleton has contracted with us to analyze the City's impediment to fair housing or access to equal housing opportunities (based on disability, race and ethnicity, age, family status etc.).

Part of that process is talking to various stakeholders in the community, representing both housing consumers and housing providers to assess what they are hearing or experiencing. That's why I am calling you.

This conversation can be anywhere from 10-30 minutes depending on what you have to say. Do you have time to talk now or should we schedule a call for another time?

Briefly describe your agency/organization and role it plays in providing housing or helping consumers access housing?

For Consumer-based stakeholders:

What would you say the biggest barrier is for your clients accessing safe, secure housing?

Do you sense your consumers' age/race/ethnicity/disability plays a role in their access to safe, secure housing? If yes please explain?

Are you aware of any city-related laws, policies, procedures or practices that may limit a person's access to safe and secure housing?

Are you aware of any real estate sales, landlord, homeowners insurance or mortgage lending barriers to equal housing access for your consumers?

Do you have recommendations for what the City can do to remedy any of these barriers?

Do you sense that affordable housing is overly clustered (segregated) in the City? If so, where?

For Housing-providers

What would you say is the biggest barrier to your provision of safe and affordable housing? Public barriers? Private-market barriers?

Zoning, licensing, or other ordinances?

Access to capitol/lending?

WHEDA policies?

Occupancy regulations/# of unrelated people, size, # of bedrooms?

State Policies?

U.S. Department of Housing and
Urban Development
Affirmatively Furthering Fair
Housing Tables

Table 1 - Demographics

	(Appleton, WI CDBG) Jurisdiction		(Appleton, WI) Region	
Race/Ethnicity	#	%	#	%
White, Non-Hispanic	62,369	85.67%	203,691	90.26%
Black, Non-Hispanic	1,125	1.55%	1,918	0.85%
Hispanic	3,648	5.01%	8,049	3.57%
Asian or Pacific Islander, Non-Hispanic	4,030	5.54%	6,304	2.79%
Native American, Non-Hispanic	438	0.60%	2,858	1.28%
Two or More Races, Non-Hispanic	1,129	1.55%	2,686	1.19%
Other, Non-Hispanic	61	0.08%	120	0.05%
National Origin				
#1 country of origin	1,474	2.17%	Mexico	1.36%
#2 country of origin	730	1.08%	Laos	0.50%
#3 country of origin	390	0.57%	Thailand	0.24%
#4 country of origin	317	0.47%	China excl. Hong Kong & Taiwan	0.23%
#5 country of origin	145	0.21%	Germany	0.22%
#6 country of origin	136	0.20%	Canada	0.13%
#7 country of origin	122	0.18%	India	0.13%
#8 country of origin	109	0.16%	El Salvador	0.13%
#9 country of origin	109	0.16%	Philippines	0.13%
#10 country of origin	96	0.14%	Korea	0.11%
			Netherlands	0.07%
Limited English Proficiency (LEP) Language				
#1 LEP Language	1,821	2.68%	Spanish	1.65%
#2 LEP Language	1,186	1.75%	Hmong	0.78%
#3 LEP Language	242	0.36%	Chinese	0.14%
#4 LEP Language	57	0.08%	German	0.05%
#5 LEP Language	47	0.07%	French	0.04%
#6 LEP Language	37	0.05%	Korean	0.03%
#7 LEP Language	21	0.03%	Italian	0.03%
#8 LEP Language	18	0.03%	Other West Germanic Language	0.03%
#9 LEP Language	15	0.02%	Other Native American Language	0.03%
#10 LEP Language	12	0.02%	Laotian	0.03%
			French	0.03%
Disability Type				
Hearing difficulty	2,080	3.11%	6,339	3.01%
Vision difficulty	1,039	1.55%	2,436	1.16%
Cognitive difficulty	2,934	4.38%	7,498	3.56%
Ambulatory difficulty	3,243	4.84%	9,757	4.63%
Self-care difficulty	1,626	2.43%	3,974	1.89%
Independent living difficulty	2,356	3.52%	6,381	3.03%
Sex				
Male	36,041	49.51%	112,673	49.93%
Female	36,759	50.49%	112,993	50.07%
Age				
Under 18	17,801	24.45%	57,662	25.55%
18-64	46,455	63.81%	141,545	62.72%
65+	8,544	11.74%	26,459	11.72%
Family Type				
Families with children	8,913	48.34%	28,643	47.13%

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 3: Data Sources: Decennial Census, ACS

Note 4: Refer to the Data Documentation for details https://hudrcb.org/resources/2838_2018_data_documentation

Table 2 - Demographic Trends

Race/Ethnicity	(Appleton, WI CDBG) Jurisdiction						(Appleton, WI) Region									
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	64,720	96.35%	64,623	90.67%	62,369	85.67%	62,369	85.67%	169,280	96.83%	188,700	93.60%	203,691	90.26%	203,691	90.26%
Black, Non-Hispanic	142	0.21%	830	1.16%	1,654	2.27%	1,125	1.55%	202	0.12%	1,305	0.65%	2,984	1.32%	1,918	0.85%
Hispanic	539	0.80%	1,837	2.58%	3,648	5.01%	3,648	5.01%	1,112	0.64%	3,636	1.80%	8,049	3.57%	8,049	3.57%
Asian or Pacific Islander, Non-Hispanic	1,437	2.14%	3,285	4.61%	4,377	6.01%	4,030	5.54%	2,010	1.15%	4,674	2.32%	6,963	3.09%	6,304	2.79%
Native American, Non-Hispanic	252	0.38%	617	0.87%	675	0.93%	438	0.60%	2,054	1.17%	3,137	1.56%	3,826	1.70%	2,898	1.28%
National Origin																
Foreign-born	1,818	2.70%	3,503	4.92%	4,117	5.66%	4,065	5.58%	2,737	1.57%	5,911	2.93%	8,402	3.72%	8,390	3.72%
LEP	1,244	1.85%	2,464	3.46%	2,763	3.80%	3,244	4.46%	2,425	1.39%	4,682	2.32%	5,892	2.61%	6,205	2.75%
Sex																
Male	32,562	48.41%	34,882	48.96%	36,041	49.51%	36,041	49.51%	86,488	49.48%	100,382	49.79%	112,673	49.93%	112,673	49.93%
Female	34,707	51.59%	36,364	51.04%	36,759	50.49%	36,759	50.49%	88,315	50.52%	101,222	50.21%	112,993	50.07%	112,993	50.07%
Age																
Under 18	18,171	27.01%	19,339	27.14%	17,801	24.45%	17,801	24.45%	50,568	28.93%	57,434	28.49%	57,662	25.55%	57,662	25.55%
18-64	41,240	61.31%	43,571	61.16%	46,455	63.81%	46,455	63.81%	104,778	59.94%	122,208	60.62%	141,545	62.72%	141,545	62.72%
65+	7,858	11.68%	8,335	11.70%	8,544	11.74%	8,544	11.74%	19,456	11.13%	21,962	10.89%	26,459	11.72%	26,459	11.72%
Family Type																
Families with children	9,241	51.61%	7,931	50.38%	8,913	48.34%	8,913	48.34%	24,677	52.75%	23,005	51.25%	28,643	47.13%	28,643	47.13%

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: Decennial Census, ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resources/8816/affm-data-documentation).

Table 3 - Racial/Ethnic Dissimilarity Trends

Racial/Ethnic Dissimilarity Index	(Appleton, WI CDBG) Jurisdiction				(Appleton, WI) Region			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	25.86	16.73	16.19	19.23	41.69	34.05	29.89	35.20
Black/White	31.50	27.20	28.97	35.35	52.12	38.32	33.93	43.09
Hispanic/White	20.72	21.86	20.31	25.67	29.84	30.23	24.86	33.52
Asian or Pacific Islander/White	33.29	16.88	15.23	24.16	51.30	41.62	40.82	44.73

Note 1: Data Sources: Decennial Census

Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/afth-data-documentation)

Table 5 - Publicly Supported Housing Units by Program Category

Housing Units	(Appleton, WI CDBG) Jurisdiction	
	#	%
Total housing units	30,628	-
Public Housing	210	0.69%
Project-based Section 8	386	1.26%
Other Multifamily	60	0.20%
HCV Program	400	1.31%

Note 1: Data Sources: Decennial Census; APSPH

Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 6 - Publicly Supported Households by Race/Ethnicity

[Appleton, WI CDBG] Jurisdiction Housing Type	Race/Ethnicity											
	White			Black			Hispanic			Asian or Pacific Islander		
	#	%	#	%	#	%	#	%	#	%	#	%
Public Housing	164	89.13%	5	2.72%	1	0.54%	13	7.07%				
Project-Based Section 8	274	85.63%	18	5.63%	14	4.38%	11	3.44%				
Other Multifamily	60	100.00%	0	0.00%	0	0.00%	0	0.00%				
HCV Program	284	76.96%	59	15.99%	5	1.36%	17	4.61%				
Total Households	25,884	91.09%	220	0.77%	955	3.36%	836	2.94%				
0-30% of AMI	2,619	83.83%	135	4.32%	105	3.36%	198	6.34%				
0-50% of AMI	4,574	72.27%	170	2.69%	310	4.90%	257	4.06%				
0-80% of AMI	9,279	79.62%	190	1.63%	620	5.32%	457	3.92%				
[Appleton, WI] Region Housing Type												
Public Housing	164	89.13%	5	2.72%	1	0.54%	13	7.07%				
Project-Based Section 8	274	85.63%	18	5.63%	14	4.38%	11	3.44%				
Other Multifamily	60	100.00%	0	0.00%	0	0.00%	0	0.00%				
HCV Program	504	81.03%	79	12.70%	10	1.61%	23	3.70%				
Total Households	82,260	93.52%	420	0.48%	2,034	2.31%	1,440	1.64%				
0-30% of AMI	6,890	89.31%	150	1.94%	214	2.77%	278	3.60%				
0-50% of AMI	12,590	73.63%	235	1.37%	739	4.32%	405	2.37%				
0-80% of AMI	25,950	82.00%	295	0.93%	1,299	4.10%	635	2.01%				

Note 1: Data Sources: Decennial Census; APSH; CHAS

Note 2: Numbers presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

(Appleton, WI CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	186	89.13%	2.72%	0.54%	7.07%	18.62%	44.68%	29.79%
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	339	85.63%	5.63%	4.38%	3.44%	25.15%	52.15%	26.38%
Other Multifamily								
R/ECAP Tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	55	100.00%	0.00%	0.00%	0.00%	N/a	100.00%	1.67%
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	399	76.96%	15.95%	1.36%	4.61%	36.75%	19.00%	30.75%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/afhh_data_documentation).

Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Public Housing									
(Appleton, WI CDBG) Jurisdiction									
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children	
Aha Affordable Housing	WI065	City Of Appleton F	209	88%	3%	1%	7%	19%	
Missing	WI065	City Of Appleton F	1	N/a	N/a	N/a	N/a	N/a	

Project-Based Section 8								
(Appleton, WI CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Parkview Village-Scattered	N/a	N/a	76	64%	21%	10%	3%	92%
Kshh Outagamie County Housing	N/a	N/a	122	95%	2%	0%	1%	11%
Randall Court Apartments	N/a	N/a	118	89%	1%	6%	4%	7%
Riverwalk Place Llc	N/a	N/a	70	84%	3%	3%	10% N/a	

Other Multifamily Assisted Housing (Appleton, WI CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
John Fischer Manor	N/a	N/a	60	100%	N/a	0%	N/a	N/a

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 9 - Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Appleton, WI CDBG) Jurisdiction				(Appleton, WI) Region			
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	# with problems	# households	% with problems	# with problems	% with problems
Race/Ethnicity								
White, Non-Hispanic	7,070	25,884	27.31%	20,695	82,260	25.16%		
Black, Non-Hispanic	120	220	54.55%	195	420	46.43%		
Hispanic	430	955	45.03%	889	2,034	43.71%		
Asian or Pacific Islander, Non-Hispanic	435	836	52.03%	633	1,440	43.96%		
Native American, Non-Hispanic	29	123	23.58%	278	955	29.11%		
Other, Non-Hispanic	90	400	22.50%	203	826	24.58%		
Total	8,165	28,415	28.73%	22,890	87,960	26.02%		
Household Type and Size								
Family households, <5 people	3,480	15,335	22.69%	10,315	52,885	19.50%		
Family households, 5+ people	900	2,564	35.10%	2,600	7,718	33.69%		
Non-family households	3,790	10,505	36.08%	9,980	27,350	36.49%		
Households experiencing any of 4 Severe Housing Problems								
Race/Ethnicity	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems	# with severe problems	% with severe problems
White, Non-Hispanic	2,954	25,884	11.41%	8,764	82,260	10.65%		
Black, Non-Hispanic	89	220	40.45%	104	420	24.76%		
Hispanic	289	955	30.26%	483	2,034	23.75%		
Asian or Pacific Islander, Non-Hispanic	320	836	38.28%	440	1,440	30.56%		
Native American, Non-Hispanic	0	123	0.00%	110	955	11.52%		
Other, Non-Hispanic	45	400	11.25%	105	826	12.71%		
Total	3,715	28,415	13.07%	10,015	87,960	11.39%		

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/afh-data-documentation).

Table 10 - Demographics of Households with Severe Housing Cost Burden

Race/Ethnicity	Households with Severe Housing Cost Burden			(Appleton, WI CDBG) Jurisdiction			(Appleton, WI) Region		
	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	2,620	25,884	10.12%	7,670	82,260	9.32%			
Black, Non-Hispanic	75	220	34.09%	95	420	22.62%			
Hispanic	140	955	14.66%	214	2,034	10.52%			
Asian or Pacific Islander, Non-Hispanic	185	836	22.13%	260	1,440	18.06%			
Native American, Non-Hispanic	0	123	0.00%	60	955	6.28%			
Other, Non-Hispanic	45	400	11.25%	105	826	12.71%			
Total	3,065	28,415	10.79%	8,404	87,960	9.55%			
Household Type and Size									
Family households, <5 people	1,325	15,335	8.64%	3,357	52,885	6.35%			
Family households, 5+ people	200	2,564	7.80%	554	7,718	7.18%			
Non-family households	1,525	10,505	14.52%	4,497	27,350	16.44%			

Note 1: Severe housing cost burden is defined as greater than 50% of income.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

Note 4: Data Sources: CHAS

Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/afhc-data-documentation).

Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children

(Appleton, WI CDBG) Jurisdiction												
Housing Type	Households in 0-1 Bedroom			Households in 2 Bedroom			Households in 3+ Bedroom			Households with Children		
	#	%	#	%	#	%	#	%	#	%	#	%
Public Housing	140	74.47%	11	5.85%	35	18.62%	35	18.62%	35	18.62%	35	18.62%
Project-Based Section 8	229	70.25%	35	10.74%	57	17.48%	82	25.15%	82	25.15%	82	25.15%
Other Multifamily	60	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	118	29.50%	157	39.25%	101	25.25%	147	36.75%	147	36.75%	147	36.75%

Note 1: Data Sources: APSH

Note 2: Refer to the Data Documentation for details. (www.hudexchange.info/resource/4848/afih-data-documentation)

Table 12 - Opportunity Indicators, by Race/Ethnicity

(Appleton, WI CDB6) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	59.84	49.86	70.91	34.58	67.31	45.78	55.45
Black, Non-Hispanic	47.85	46.62	60.60	36.25	71.72	50.65	50.95
Hispanic	55.54	43.47	66.06	35.72	69.34	43.98	55.60
Asian or Pacific Islander, Non-Hispanic	58.34	48.49	68.88	35.73	68.57	43.37	53.33
Native American, Non-Hispanic	50.26	47.06	63.89	36.25	71.06	48.40	50.09
Population below federal poverty line							
White, Non-Hispanic	48.94	47.12	61.67	36.34	71.65	51.41	50.13
Black, Non-Hispanic	34.24	40.54	63.70	41.70	76.78	47.59	34.93
Hispanic	54.10	50.21	72.94	36.82	69.34	48.07	57.36
Asian or Pacific Islander, Non-Hispanic	45.45	50.77	69.92	38.16	69.46	51.27	53.84
Native American, Non-Hispanic	34.90	48.64	58.50	42.57	80.85	51.43	32.84
(Appleton, WI) Region							
Total Population							
White, Non-Hispanic	70.19	56.31	72.54	27.96	53.39	45.95	73.35
Black, Non-Hispanic	55.75	51.54	65.77	32.51	64.92	50.78	60.33
Hispanic	61.88	51.74	68.27	29.65	57.75	44.91	69.05
Asian or Pacific Islander, Non-Hispanic	63.96	52.02	72.31	32.77	64.58	43.55	60.12
Native American, Non-Hispanic	43.12	58.05	53.66	24.01	44.71	48.76	81.98
Population below federal poverty line							
White, Non-Hispanic	58.94	53.09	66.92	30.64	59.83	54.55	66.77
Black, Non-Hispanic	41.38	45.39	66.99	38.33	73.11	47.64	43.04
Hispanic	58.14	55.51	72.08	31.39	59.70	52.23	68.03
Asian or Pacific Islander, Non-Hispanic	46.52	52.63	71.23	37.34	68.58	51.30	54.54
Native American, Non-Hispanic	35.45	55.24	51.94	30.11	55.80	42.73	66.08

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Note 2: Refer to the Data Documentation for details (www.budgetchange.info/resources/45888/4/115_data_documentation).

Table 13 - Disability by Type

Disability Type	(Appleton, WI CDBG) Jurisdiction		(Appleton, WI) Region	
	#	%	#	%
Hearing difficulty	2,080	3.11%	6,339	3.01%
Vision difficulty	1,039	1.55%	2,436	1.16%
Cognitive difficulty	2,934	4.38%	7,498	3.56%
Ambulatory difficulty	3,243	4.84%	9,757	4.63%
Self-care difficulty	1,626	2.43%	3,974	1.89%
Independent living difficulty	2,356	3.52%	6,381	3.03%

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/afih-data-documentation).

Table 14 - Disability by Age Group

Age of People with Disabilities	(Appleton, WI CDBG) Jurisdiction		(Appleton, WI) Region	
	#	%	#	%
age 5-17 with Disabilities	750	1.12%	1,874	0.89%
age 18-64 with Disabilities	3,746	5.59%	10,585	5.02%
age 65+ with Disabilities	2,611	3.90%	7,979	3.79%

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 15 - Disability by Publicly Supported Housing Program Category

(Appleton, WI CDBG) Jurisdiction	#	%
Public Housing	56	29.79%
Project-Based Section 8	86	26.38%
Other Multifamily	1	1.67%
HCV Program	123	30.75%
(Appleton, WI) Region		
Public Housing	56	29.79%
Project-Based Section 8	86	26.38%
Other Multifamily	1	1.67%
HCV Program	207	31.41%

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 16 - Homeownership and Rental Rates by Race/Ethnicity

Race/Ethnicity	(Appleton, WI CDBG) Jurisdiction				(Appleton, WI) Region			
	Homeowners		Renters		Homeowners		Renters	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	18,550	93.88%	7,325	84.63%	62,390	95.59%	19,875	87.57%
Black, Non-Hispanic	45	0.23%	170	1.96%	150	0.23%	275	1.21%
Hispanic	440	2.23%	510	5.89%	840	1.29%	1,205	5.31%
Asian or Pacific Islander, Non-Hispanic	480	2.43%	365	4.22%	680	1.04%	765	3.37%
Native American, Non-Hispanic	75	0.38%	50	0.58%	695	1.06%	250	1.10%
Other, Non-Hispanic	170	0.86%	230	2.66%	505	0.77%	325	1.43%
Total Household Units	19,760		8,655		65,265		22,695	

Note 1: Data presented are numbers of households, not individuals.

Note 2: Data Sources: CHAS

Note 3: Refer to the Data Documentation for details (<https://hudexchange.info/resource/4849/ath-data-documentation>)

Mortgage Lending Reports

1. 2017, Lender's HMDA Overview , All actions
2. 2017, Lender's HMDA Overview, All actions except bank purchased loans
3. 2017, Lender's HMDA Overview, Only loan originations
4. 2017, Rank Lenders By LMI (Borrower or Tract) Frequency
5. 2017, Lender Market Share, Owner-occupied, Originations
6. 2018, Lender's HMDA Overview, Home Improvement loan originations (balloon loans are included in this data)
7. 2018, Lender's HMDA Overview, Refinance originations (balloon loans are included in this data)

8.2018, Lender's HMDA Overview, Home purchase originations (balloon loans are included in this data)

Year: 2017 Snapshot (5/7/18)

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Preapproval Requested?: All

Spread Reported?: All

Property Type: 1-4 Family

HOEPA Loan?: All

Lien Status: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
All	All	All	Owner Occ	All	All	All	All

Race			
White	4,242	81.34%	
Black	44	0.84%	
Hispanic	138	2.65%	
Asian	137	2.63%	
Native American	11	0.21%	
Hawaiian	5	0.10%	
MultiRace	10	0.19%	
Unk.	308	5.91%	
NA	320	6.14%	
Invalid	0	0.00%	
Total	5,215	100.00%	

Hispanic Ethnicity			
Hispanic	138	2.65%	
Non-Hispanic	4,448	85.29%	
Unk.	308	5.91%	
NA	321	6.16%	
Invalid	0	0.00%	
Total	5,215	100.00%	

Action			
Originated	3,532	67.73%	
Denied	469	8.99%	
Rejected by Applicant	193	3.70%	
Withdrawn	411	7.88%	
Incomplete	85	1.63%	
Purchased	525	10.07%	
PreApproval Denied	0	0.00%	
PreApproval Rejected	0	0.00%	
Invalid	0	0.00%	
Total	5,215	100.00%	

Loan Type			
Conventional	4,180	80.15%	
FHA	697	13.37%	
VA	328	6.29%	
FSA/RHS	10	0.19%	
Invalid	0	0.00%	
Total	5,215	100.00%	

Average Spread Reported is computed based on originated loans.

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Year: 2017 Snapshot (5/7/18)

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: All

HOEPA Loan?: All

Lien Status: All

Spread Reported?: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
All	All	All	Owner Occ	All	All	All	All

Occupancy			
	Owner Occupied	5,215	100.00%
	Non-Owner Occupied	0	0.00%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	5,215	100.00%

Purpose			
	Purchase	2,530	48.51%
	Home Improvement	577	11.06%
	Refinance	2,108	40.42%
	Invalid	0	0.00%
	Total	5,215	100.00%

Income			
	Low	620	11.89%
	Moderate	1,233	23.64%
	Middle	1,288	24.70%
	Upper	1,642	31.49%
	Unk/NA	432	8.28%
	Invalid	0	0.00%
	Total	5,215	100.00%

Gender			
	Male Primary	1,937	37.14%
	Female Primary	643	12.33%
	Female (no co-app.)	843	16.16%
	Male (no co-app.)	1,161	22.26%
	Same Gender	69	1.32%
	Unk	242	4.64%
	NA	320	6.14%
	Invalid	0	0.00%
	Total	5,215	100.00%

Gender Rollup			
	Apps with at least one Male vs. Female(s) with no Male.		
	Male	3,783	72.54%
	Female	872	16.72%
	Other	560	10.74%
	Invalid	0	0.00%
	Total	5,215	100.00%

Average Spread Reported is computed based on originated loans.

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Year: 2017 Snapshot (5/7/18)

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Preapproval Requested?: All

Spread Reported?: All

Property Type: 1-4 Family

HOEPA Loan?: All

Lien Status: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
All	All	All	Owner Occ	All	All	All	All

Investor			
Fannie Mae	448	8.59%	
Ginnie Mae	433	8.30%	
Freddie Mac	382	7.33%	
Farmer Mac	0	0.00%	
Non Agency	697	13.37%	
Not Sold	3,255	62.42%	
Invalid	0	0.00%	
Total	5,215	100.00%	

Amount			
Conforming	5,142	98.60%	
Jumbo	73	1.40%	
Invalid	0	0.00%	
Total	5,215	100.00%	

Average Loan Amount		
First Lien (\$000)	151.60	
Subordinate Lien (\$000)	28.59	
Other Lien (\$000)	115.54	

Tract Income			
Low	0	0.00%	
Moderate	741	14.21%	
Middle	4,141	79.41%	
Upper	333	6.39%	
Unk/NA	0	0.00%	
Total	5,215	100.00%	

Tract % Minority			
<10%	1,588	30.45%	
10-20%	2,633	50.49%	
20-30%	644	12.35%	
30-40%	350	6.71%	
40-50%	0	0.00%	
50-60%	0	0.00%	
60-70%	0	0.00%	
70-80%	0	0.00%	
80-90%	0	0.00%	
90-100%	0	0.00%	
Unk/NA	0	0.00%	
Total	5,215	100.00%	

Average Spread Reported is computed based on originated loans.

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Year: 2017 Snapshot (5/7/18)

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: All

HOEPA Loan?: All

Lien Status: All

Spread Reported?: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
All	All	All	Owner Occ	All	All	All	All

HOEPA	HOEPA Loans	0	0.00%
	Non-HOEPA Loans	5,215	100.00%
	Invalid	0	0.00%
	Total	5,215	100.00%

Lien Status	First Liens	4,136	79.31%
	Subordinate Liens	358	6.86%
	Not Secured by Lien	196	3.76%
	NA	525	10.07%
	Invalid	0	0.00%
	Total	5,215	100.00%

Property Type	One to Four	5,215	100.00%
	Manufactured	0	0.00%
	Multifamily	0	0.00%
	Invalid	0	0.00%
	Total	5,215	100.00%

PreApproval	PreApproval Requested	283	5.43%
	PreApproval Not Requested	938	17.99%
	NA	3,994	76.59%
	Invalid	0	0.00%
	Total	5,215	100.00%

Spread Reported	Yes	132	3.74%
	No	3,400	96.26%
	Invalid	0	0.00%
	Total Loans	3,532	100.00%

Average Spread Reported	First Lien Spread	2.10
	Subordinate Lien Spread	4.55
	Other Lien Spread	0.00

Average Spread Reported is computed based on originated loans.

Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2017 Snapshot (5/7/18)

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Preapproval Requested?: All

Spread Reported?: All

The numbers on this report for the City of Appleton show: info on all of the 2017 home loans that were applied for by borrowers who were (or who would become) owner-occupants of the 1-4 unit properties the loans would finance.

The report does not show loans purchased by one lender from another lender, nor the data related to those loans.

Property Type: 1-4 Family

HOEPA Loan?: All

Lien Status: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	All	Owner Occ	All	All	All	All
Rejected							
Denied							
Withdrawn							
Incomplete							
Preappr. Denied							
Preappr. Rejected							

Race			
White	4,057	86.50%	
Black	44	0.94%	
Hispanic	133	2.84%	
Asian	133	2.84%	
Native American	11	0.23%	
Hawaiian	5	0.11%	
MultiRace	9	0.19%	
Unk.	294	6.27%	
NA	4	0.09%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Hispanic Ethnicity			
Hispanic	133	2.84%	
Non-Hispanic	4,258	90.79%	
Unk.	294	6.27%	
NA	5	0.11%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Action			
Originated	3,532	75.31%	
Denied	469	10.00%	
Rejected by Applicant	193	4.12%	
Withdrawn	411	8.76%	
Incomplete	85	1.81%	
Purchased	0	0.00%	
PreApproval Denied	0	0.00%	
PreApproval Rejected	0	0.00%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Loan Type			
Conventional	3,936	83.92%	
FHA	492	10.49%	
VA	256	5.46%	
FSA/RHS	6	0.13%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Average Spread Reported is computed based on originated loans.

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Year: 2017 Snapshot (5/7/18)

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: All

HOEPA Loan?: All

Lien Status: All

Spread Reported?: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	All	Owner Occ	All	All	All	All
Rejected							
Denied							
Withdrawn							
Incomplete							
Preappr. Denied							
Preappr. Rejected							

Occupancy			
Owner Occupied	4,690	100.00%	
Non-Owner Occupied	0	0.00%	
NA	0	0.00%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Purpose			
Purchase	2,122	45.25%	
Home Improvement	574	12.24%	
Refinance	1,994	42.52%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Income			
Low	584	12.45%	
Moderate	1,158	24.69%	
Middle	1,231	26.25%	
Upper	1,559	33.24%	
Unk/NA	158	3.37%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Gender			
Male Primary	1,859	39.64%	
Female Primary	622	13.26%	
Female (no co-app.)	812	17.31%	
Male (no co-app.)	1,098	23.41%	
Same Gender	66	1.41%	
Unk	229	4.88%	
NA	4	0.09%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Gender Rollup			
Apps with at least one Male vs. Female(s) with no Male.			
Male	3,620	77.19%	
Female	839	17.89%	
Other	231	4.93%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Average Spread Reported is computed based on originated loans.

Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2017 Snapshot (5/7/18)

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: All

HOEPA Loan?: All

Lien Status: All

Spread Reported?: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	All	Owner Occ	All	All	All	All
Rejected							
Denied							
Withdrawn							
Incomplete							
Preappr. Denied							
Preappr. Rejected							

Investor			
Fannie Mae	362	7.72%	
Ginnie Mae	214	4.56%	
Freddie Mac	287	6.12%	
Farmer Mac	0	0.00%	
Non Agency	687	14.65%	
Not Sold	3,140	66.95%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Amount			
Conforming	4,621	98.53%	
Jumbo	69	1.47%	
Invalid	0	0.00%	
Total	4,690	100.00%	

Average Loan Amount		
First Lien (\$000)	151.60	
Subordinate Lien (\$000)	28.59	
Other Lien (\$000)	12.14	

Tract Income			
Low	0	0.00%	
Moderate	658	14.03%	
Middle	3,731	79.55%	
Upper	301	6.42%	
Unk/NA	0	0.00%	
Total	4,690	100.00%	

Tract % Minority			
<10%	1,449	30.90%	
10-20%	2,363	50.38%	
20-30%	570	12.15%	
30-40%	308	6.57%	
40-50%	0	0.00%	
50-60%	0	0.00%	
60-70%	0	0.00%	
70-80%	0	0.00%	
80-90%	0	0.00%	
90-100%	0	0.00%	
Unk/NA	0	0.00%	
Total	4,690	100.00%	

Average Spread Reported is computed based on originated loans.

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Year: 2017 Snapshot (5/7/18)

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: All

HOEPA Loan?: All

Lien Status: All

Spread Reported?: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	All	Owner Occ	All	All	All	All
Rejected							
Denied							
Withdrawn							
Incomplete							
Preappr. Denied							
Preappr. Rejected							

HOEPA	HOEPA Loans	0	0.00%
	Non-HOEPA Loans	4,690	100.00%
	Invalid	0	0.00%
	Total	4,690	100.00%

Lien Status	First Liens	4,136	88.19%
	Subordinate Liens	358	7.63%
	Not Secured by Lien	196	4.18%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	4,690	100.00%

Property Type	One to Four	4,690	100.00%
	Manufactured	0	0.00%
	Multifamily	0	0.00%
	Invalid	0	0.00%
	Total	4,690	100.00%

PreApproval	PreApproval Requested	283	6.03%
	PreApproval Not Requested	938	20.00%
	NA	3,469	73.97%
	Invalid	0	0.00%
	Total	4,690	100.00%

Spread Reported	Yes	132	3.74%
	No	3,400	96.26%
	Invalid	0	0.00%
	Total Loans	3,532	100.00%

Average Spread Reported	First Lien Spread	2.10
	Subordinate Lien Spread	4.55
	Other Lien Spread	0.00

Average Spread Reported is computed based on originated loans.

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Year: 2017
 Lender(s): All Lenders
 Geography: Appleton city (WI)
 Loan Amount: Conforming, Jumbo
 Tract Income: All
 Tract % Minority: All
 Hispanic Ethnicity: All
 Preapproval Requested?: Yes, No, Unk/NA
 Spread Reported?: Yes, No

All four pages of this report show data connected to all home loans made to (originated) owner-occupants in 2017 in the City of Appleton, on 1-4 unit structures.

Property Type: 1-4 Family Only 1-4 family properties are shown in this report.
 HOEPA Loan?: Yes, No Lien Status: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated The report will show 100% of the loans were originated because the report is set up to show only originations	All	All	Owner Occ The report will show 100% of the borrowers are owner-occ, because the report is set up to show only owner-occupants.	All	All	All	All

Race			
White	3,143	88.99%	
Black	31	0.88%	
Hispanic	89	2.52%	
Asian	79	2.24%	
Native American	6	0.17%	
Hawaiian	3	0.08%	
MultiRace	6	0.17%	
Unk.	173	4.90%	
NA	2	0.06%	
Invalid	0	0.00%	
Total	3,532	100.00%	

Hispanic Ethnicity			
Hispanic	89	2.52%	
Non-Hispanic	3,269	92.55%	
Unk.	171	4.84%	
NA	3	0.08%	
Invalid	0	0.00%	
Total	3,532	100.00%	

Action			
Originated	3,532	100.00%	
Denied	0	0.00%	
Rejected by Applicant	0	0.00%	
Withdrawn	0	0.00%	
Incomplete	0	0.00%	
Purchased	0	0.00%	
PreApproval Denied	0	0.00%	
PreApproval Rejected	0	0.00%	
Invalid	0	0.00%	
Total	3,532	100.00%	

Loan Type			
Conventional	3,045	86.21%	
FHA	309	8.75%	
VA	173	4.90%	
FSA/RHS	5	0.14%	
Invalid	0	0.00%	
Total	3,532	100.00%	

Average Spread Reported is computed based on originated loans.

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Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes, No, Unk/NA

HOEPA Loan?: Yes, No

Lien Status: All

Spread Reported?: Yes, No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	All	Owner Occ	All	All	All	All

Occupancy			
	Owner Occupied	3,532	100.00%
	Non-Owner Occupied	0	0.00%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	3,532	100.00%

Purpose			
	Purchase	1,782	50.45%
	Home Improvement	427	12.09%
	Refinance	1,323	37.46%
	Invalid	0	0.00%
	Total	3,532	100.00%

Income			
	Low	367	10.39%
	Moderate	872	24.69%
	Middle	934	26.44%
	Upper	1,269	35.93%
	Unk/NA	90	2.55%
	Invalid	0	0.00%
	Total	3,532	100.00%

Gender			
	Male Primary	1,477	41.82%
	Female Primary	488	13.82%
	Female (no co-app.)	570	16.14%
	Male (no co-app.)	815	23.07%
	Same Gender	46	1.30%
	Unk	134	3.79%
	NA	2	0.06%
	Invalid	0	0.00%
	Total	3,532	100.00%

Gender Rollup			
	Apps with at least one Male vs. Female(s) with no Male.		
	Male	2,804	79.39%
	Female	593	16.79%
	Other	135	3.82%
	Invalid	0	0.00%
	Total	3,532	100.00%

Average Spread Reported is computed based on originated loans.

Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes, No, Unk/NA

HOEPA Loan?: Yes, No

Lien Status: All

Spread Reported?: Yes, No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	All	Owner Occ	All	All	All	All

Investor			
Fannie Mae	362	10.25%	
Ginnie Mae	214	6.06%	
Freddie Mac	287	8.13%	
Farmer Mac	0	0.00%	
Non Agency	687	19.45%	
Not Sold	1,982	56.12%	
Invalid	0	0.00%	
Total	3,532	100.00%	

Amount			
Conforming	3,481	98.56%	
Jumbo	51	1.44%	
Invalid	0	0.00%	
Total	3,532	100.00%	

Average Loan Amount		
First Lien (\$000)	152.99	
Subordinate Lien (\$000)	27.64	
Other Lien (\$000)	11.97	

Tract Income			
Low	0	0.00%	
Moderate	472	13.36%	
Middle	2,819	79.81%	
Upper	241	6.82%	
Unk/NA	0	0.00%	
Total	3,532	100.00%	

Tract % Minority			
<10%	1,126	31.88%	
10-20%	1,779	50.37%	
20-30%	393	11.13%	
30-40%	234	6.63%	
40-50%	0	0.00%	
50-60%	0	0.00%	
60-70%	0	0.00%	
70-80%	0	0.00%	
80-90%	0	0.00%	
90-100%	0	0.00%	
Unk/NA	0	0.00%	
Total	3,532	100.00%	

Average Spread Reported is computed based on originated loans.

Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

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Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes, No, Unk/NA

HOEPA Loan?: Yes, No

Lien Status: All

Spread Reported?: Yes, No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	All	Owner Occ	All	All	All	All

HOEPA	HOEPA Loans	0	0.00%
	Non-HOEPA Loans	3,532	100.00%
	Invalid	0	0.00%
	Total	3,532	100.00%

Lien Status	First Liens	3,092	87.54%
	Subordinate Liens	295	8.35%
	Not Secured by Lien	145	4.11%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	3,532	100.00%

Property Type	One to Four	3,532	100.00%
	Manufactured	0	0.00%
	Multifamily	0	0.00%
	Invalid	0	0.00%
	Total	3,532	100.00%

PreApproval	PreApproval Requested	246	6.96%
	PreApproval Not Requested	784	22.20%
	NA	2,502	70.84%
	Invalid	0	0.00%
	Total	3,532	100.00%

Spread Reported	Yes	132	3.74%
	No	3,400	96.26%
	Invalid	0	0.00%
	Total Loans	3,532	100.00%

Average Spread Reported	First Lien Spread	2.10
	Subordinate Lien Spread	4.55
	Other Lien Spread	0.00

Average Spread Reported is computed based on originated loans.

Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Preapproval Requested?: Yes, No, Unk/NA

Property Type: 1-4 Family

HOEPA Loan?: Yes, No Lien Status: All

Spread Reported?: Yes, No

This report ranks lenders who originated purchase and/or refinance loans to low and moderate income borrowers in the City of Appleton during 2017.

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	Purchase Refinance	Owner Occ	All	All	Low Mod	All

Rank	Lenders (see footnote)	Apps	Target	%
1	COMMUNITY FIRST CREDIT UNION (5,0000066642)	221	221	100.00
1	FOX COMMUNITIES CREDIT UNION (5,0000066731)	117	117	100.00
1	GSF MORTGAGE CORP (7,1222400008)	72	72	100.00
1	FINANCE OF AMERICA MORTGAGE LL (7,23-2769131)	64	64	100.00
1	CAPITAL CREDIT UNION (5,0000066865)	59	59	100.00
1	ASSOCIATED BANK, NATIONAL ASSO (9,0000917742)	55	55	100.00
1	INLANTA MORTGAGE (7,39-1767726)	52	52	100.00
1	WATERSTONE MORTGAGE CORPORATIO (3,39-2001010)	47	47	100.00
1	WELLS FARGO BANK, NATIONAL ASS (9,0000451965)	37	37	100.00
1	QUICKEN LOANS, INC. (7,7197000003)	27	27	100.00
1	BMO HARRIS BANK NATIONAL ASSOC (9,0000075633)	24	24	100.00
1	NICOLET NATIONAL BANK (1,0000024107)	21	21	100.00
1	JOHNSON BANK (2,0000058243)	20	20	100.00
1	AMERICAN MORTGAGE & EQUITY CON (7,41-1941324)	18	18	100.00
1	U.S. BANK NATIONAL ASSOCIATION (9,0000504713)	15	15	100.00
1	CHERRY CREEK MORTGAGE COMPANY (7,84-1040263)	14	14	100.00
1	PEOPLES HOME EQUITY (7,62-1859487)	14	14	100.00
1	JPMORGAN CHASE BANK, NATIONAL (9,0000852218)	12	12	100.00
1	OLD NATIONAL BANK (9,0000208244)	11	11	100.00
1	VERVE A CREDIT UNION (5,0000066777)	11	11	100.00
1	EAST WISCONSIN SAVINGS BANK (3,0000030313)	10	10	100.00
1	CORNERSTONE MORTGAGE GROUP (7,26-0728895)	10	10	100.00
1	PARAMOUNT RESIDENTIAL MORTGAGE (7,33-0975529)	10	10	100.00
1	WESTBURY BANK (1,0000717893)	10	10	100.00
1	PROSPERA CREDIT UNION (5,0000066652)	10	10	100.00
1	MORTGAGE RESEARCH CENTER (7,43-1965151)	8	8	100.00
1	UNISON CREDIT UNION (5,0000066851)	8	8	100.00
1	PRIMELENDING, A PLAINSCAPITAL (2,0002888798)	7	7	100.00
1	LOANDEPOT.COM (7,26-4599244)	7	7	100.00
1	TOWNE MORTGAGE COMPANY (7,38-2434249)	6	6	100.00
1	NORTH SHORE BANK, F.S.B. (1,0000702130)	5	5	100.00
1	FREEDOM MORTGAGE CORP. (7,22-3039688)	5	5	100.00
1	UNIVERSITY OF WISCONSIN CREDIT (5,0000066492)	5	5	100.00

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This report shows the lenders with a minimum of 1 applications. Lenders in YELLOW are those whose % is lower than average. Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council. Lenders are sorted in descending order.

Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes, No, Unk/NA

HOEPA Loan?: Yes, No

Lien Status: All

Spread Reported?: Yes, No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	Purchase Refinance	Owner Occ	All	All	Low Mod	All

Rank	Lenders (see footnote)	Apps	Target	%
1	SHORE MORTGAGE (7,38-2750395)	5	5	100.00
1	MARKETPLACE HOME MORTGAGE, LLC (7,41-1842999)	5	5	100.00
1	MARINE CREDIT UNION (5,0000066752)	5	5	100.00
1	HUNTINGTON NATIONAL BANK, THE (9,0000012311)	5	5	100.00
1	BANK MUTUAL (1,0000717079)	5	5	100.00
1	CALIBER HOME LOANS, INC. (7,13-6131491)	5	5	100.00
1	CENTRALALLIANCE CREDIT UNION (5,0000066657)	4	4	100.00
1	FIRST BANK FINANCIAL CENTRE (3,0000012517)	4	4	100.00
1	AMERICAN NATIONAL BANK-FOX CIT (1,0000022553)	4	4	100.00
1	CHOICE BANK (3,0000058244)	3	3	100.00
1	BANK FIRST NATIONAL (1,0000004975)	3	3	100.00
1	PARAMOUNT EQUITY MORTGAGE INC. (7,47-0912342)	3	3	100.00
1	BLC COMMUNITY BANK (3,0000011608)	3	3	100.00
1	FLAGSTAR BANK, FSB (9,0000146672)	3	3	100.00
1	NATIONSTAR MORTGAGE (7,75-2921540)	3	3	100.00
1	WINNEBAGO COMMUNITY CREDIT UNI (5,0000066437)	3	3	100.00
1	EAGLE HOME MORTGAGE, LLC (7,2149009991)	3	3	100.00
1	HOMESTEAD FUNDING CORPORATION (7,14-1770243)	2	2	100.00
1	NEW DAY FINANCIAL, LLC (7,22-3887207)	2	2	100.00
1	AMERICAN ADVISORS GROUP (7,20-1832276)	2	2	100.00
1	THRIVENT FEDERAL CREDIT UNION (5,0000024849)	2	2	100.00
1	BANK OF KAUKAUNA, THE (3,0000015228)	2	2	100.00
1	FAIRWAY INDEPENDENT MORT. CORP (7,76-0503625)	2	2	100.00
1	NAVY FEDERAL CREDIT UNION (9,0000617677)	2	2	100.00
1	CITIBANK, N.A. (9,0000476810)	2	2	100.00
1	CROSSCOUNTRY MORTGAGE INC (7,57-1175755)	2	2	100.00
1	DAS ACQUISITION COMPANY, LLC (7,43-1918759)	2	2	100.00
1	UNITEDONE CREDIT UNION (5,0000067248)	2	2	100.00
1	AMERIFIRST FINANCIAL CORPORATI (7,38-2699549)	2	2	100.00
1	TIAA, FSB (9,0002735146)	1	1	100.00
1	STEARNS LENDING, INC. (7,7505400005)	1	1	100.00
1	SUMMIT CREDIT UNION (5,0000067190)	1	1	100.00
1	TOTAL MORTGAGE SERVICES LLC (7,06-1484285)	1	1	100.00

This report shows the lenders with a minimum of 1 applications. Lenders in YELLOW are those whose % is lower than average.

Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Lenders are sorted in descending order.

Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes, No, Unk/NA

HOEPA Loan?: Yes, No

Lien Status: All

Spread Reported?: Yes, No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	Purchase Refinance	Owner Occ	All	All	Low Mod	All

Rank	Lenders (see footnote)	Apps	Target	%
1	WOLF RIVER COMMUNITY BANK (3,0000034240)	1	1	100.00
1	AMERICAN FINANCIAL RESOURCES (7,22-3554558)	1	1	100.00
1	WEST POINTE BANK (3,0000034162)	1	1	100.00
1	AMERISAVE MORTGAGE CORPORATION (7,26-0021318)	1	1	100.00
1	WILLAMETTE VALLEY BANK (3,0000057033)	1	1	100.00
1	STATE FARM BANK, FSB (9,0002590037)	1	1	100.00
1	USAA FEDERAL SAVINGS BANK (9,0000619877)	1	1	100.00
1	BANK OF AMERICA, NATIONAL ASSO (9,0000480228)	1	1	100.00
1	BROKER SOLUTIONS INC. DBA NEW (7,01-0726495)	1	1	100.00
1	DUBUQUE BANK AND TRUST COMPANY (3,0000015219)	1	1	100.00
1	DITECH FINANCIAL LLC (7,41-1795868)	1	1	100.00
1	LANDMARK CREDIT UNION (5,0000066751)	1	1	100.00
1	ACCESS NATIONAL BANK (1,0000023880)	1	1	100.00
1	HORICON BANK (3,0000011236)	1	1	100.00
1	ENVOY MORTGAGE, LTD. (7,1635900004)	1	1	100.00
1	GUARANTEED RATE INC. (7,36-4327855)	1	1	100.00
1	HOME POINT FINANCIAL CORP (7,20-8921389)	1	1	100.00
1	CRESCENT MORTGAGE COMPANY (3,16-1686740)	1	1	100.00
1	CLEVELAND STATE BANK (3,0000009517)	1	1	100.00
1	PLAZA HOME MORTGAGE, INC. (7,33-0941669)	1	1	100.00
1	BRIDGEVIEW BANK GROUP (3,0000021122)	1	1	100.00
1	PYRAMAX BANK, F.S.B. (1,0000717954)	1	1	100.00
1	PERL MORTGAGE (7,36-3987946)	1	1	100.00
1	FOX VALLEY SAVINGS BANK (1,0000703069)	1	1	100.00
1	MOUND CITY BANK (3,0000009037)	1	1	100.00
1	NEW FREEDOM MORTGAGE CORP (7,7927200007)	1	1	100.00
1	PACIFIC UNION FINANCIAL, LLC (7,75-3170028)	1	1	100.00
1	BAY BANK (3,0000034052)	1	1	100.00
	Number of Lenders = 94	1	1	100.00
	Totals	1,134	1,134	100.00

This report shows the lenders with a minimum of 1 applications. Lenders in YELLOW are those whose % is lower than average. Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council. Lenders are sorted in descending order.

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Year: 2017

This report shows the lender market share of all purchase and refinance home loans originated to owner occupants of 1-4 family properties in 2017 in the City of Appleton.

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes, No, Unk/NA

HOEPA Loan?: Yes, No

Lien Status: All

Spread Reported?: Yes, No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	Purchase Refinance	Owner Occ	All	All	All	All

Rank	Lender	Type	#	%
1	COMMUNITY FIRST CREDIT UNION (5,0000066642)	P	656	21.13
2	FOX COMMUNITIES CREDIT UNION (5,0000066731)	P	299	9.63
3	CAPITAL CREDIT UNION (5,0000066865)	P	182	5.86
4	ASSOCIATED BANK, NATIONAL ASSO (9,0000917742)	P	166	5.35
5	WELLS FARGO BANK, NATIONAL ASS (9,0000451965)	P	139	4.48
6	FINANCE OF AMERICA MORTGAGE LL (7,23-2769131)	P	124	3.99
7	GSF MORTGAGE CORP (7,1222400008)	P	118	3.80
8	INLANTA MORTGAGE (7,39-1767726)	P	98	3.16
9	WATERSTONE MORTGAGE CORPORATIO (3,39-2001010)	P	83	2.67
10	BMO HARRIS BANK NATIONAL ASSOC (9,0000075633)	P	77	2.48
11	NICOLET NATIONAL BANK (1,0000024107)	P	76	2.45
12	QUICKEN LOANS, INC. (7,7197000003)	P	73	2.35
13	JOHNSON BANK (2,0000058243)	P	71	2.29
14	U.S. BANK NATIONAL ASSOCIATION (9,0000504713)	P	67	2.16
15	JPMORGAN CHASE BANK, NATIONAL (9,0000852218)	P	52	1.67
16	EAST WISCONSIN SAVINGS BANK (3,0000030313)	P	41	1.32
17	PROSPERA CREDIT UNION (5,0000066652)	P	40	1.29
18	AMERICAN MORTGAGE & EQUITY CON (7,41-1941324)	P	37	1.19
19	CHERRY CREEK MORTGAGE COMPANY (7,84-1040263)	P	34	1.10
20	VERVE A CREDIT UNION (5,0000066777)	P	32	1.03
21	OLD NATIONAL BANK (9,0000208244)	P	31	1.00
22	UNISON CREDIT UNION (5,0000066851)	P	30	0.97
23	PEOPLES HOME EQUITY (7,62-1859487)	P	29	0.93
24	CORNERSTONE MORTGAGE GROUP (7,26-0728895)	P	18	0.58
24	NORTH SHORE BANK, F.S.B. (1,0000702130)	P	18	0.58
24	NATIONSTAR MORTGAGE (7,75-2921540)	P	18	0.58
27	CENTRALALLIANCE CREDIT UNION (5,0000066657)	P	16	0.52
28	FREEDOM MORTGAGE CORP. (7,22-3039688)	P	15	0.48
28	MORTGAGE RESEARCH CENTER (7,43-1965151)	P	15	0.48
28	WESTBURY BANK (1,0000717893)	P	15	0.48
28	BLC COMMUNITY BANK (3,0000011608)	P	15	0.48
32	PRIMELENDING, A PLAINSCAPITAL (2,0002888798)	P	13	0.42
32	HOMESTEAD FUNDING CORPORATION (7,14-1770243)	P	13	0.42

626
73.4

S = Subprime, M = Manufactured Home, P = Prime (based on an analysis of lender activity)

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Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes, No, Unk/NA

HOEPA Loan?: Yes, No

Lien Status: All

Spread Reported?: Yes, No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	Purchase Refinance	Owner Occ	All	All	All	All

Rank	Lender	Type	#	%
32	PARAMOUNT RESIDENTIAL MORTGAGE (7,33-0975529)	P	13	0.42
32	LOANDEPOT.COM (7,26-4599244)	P	13	0.42
36	HUNTINGTON NATIONAL BANK, THE (9,0000012311)	P	12	0.39
36	CARRINGTON MORTGAGE SERVICES (7,20-8745846)	P	12	0.39
36	TOWNE MORTGAGE COMPANY (7,38-2434249)	P	12	0.39
39	UNIVERSITY OF WISCONSIN CREDIT (5,0000066492)	P	11	0.35
39	BANK FIRST NATIONAL (1,0000004975)	P	11	0.35
39	CHOICE BANK (3,0000058244)	P	11	0.35
42	FLAGSTAR BANK, FSB (9,0000146672)	P	10	0.32
42	AMERICAN NATIONAL BANK-FOX CIT (1,0000022553)	P	10	0.32
42	SHORE MORTGAGE (7,38-2750395)	P	10	0.32
45	BANK OF KAUKAUNA, THE (3,0000015228)	P	9	0.29
45	WINNEBAGO COMMUNITY CREDIT UNI (5,0000066437)	P	9	0.29
47	AMERIFIRST FINANCIAL CORPORATI (7,38-2699549)	P	8	0.26
47	NAVY FEDERAL CREDIT UNION (9,0000617677)	P	8	0.26
47	MARINE CREDIT UNION (5,0000066752)	S	8	0.26
47	BANK MUTUAL (1,0000717079)	P	8	0.26
47	CALIBER HOME LOANS, INC. (7,13-6131491)	P	8	0.26
47	THRIVENT FEDERAL CREDIT UNION (5,0000024849)	P	8	0.26
53	MARKETPLACE HOME MORTGAGE, LLC (7,41-1842999)	P	7	0.23
53	WOLF RIVER COMMUNITY BANK (3,0000034240)	P	7	0.23
55	USAA FEDERAL SAVINGS BANK (9,0000619877)	P	6	0.19
55	GUARANTEED RATE INC. (7,36-4327855)	P	6	0.19
57	FIRST BANK FINANCIAL CENTRE (3,0000012517)	P	5	0.16
57	FAIRWAY INDEPENDENT MORT. CORP (7,76-0503625)	P	5	0.16
57	BANK OF AMERICA, NATIONAL ASSO (9,0000480228)	P	5	0.16
57	PENNYMAC LOAN SERVICES, LLC. (9,0004186591)	P	5	0.16
57	PARAMOUNT EQUITY MORTGAGE INC. (7,47-0912342)	P	5	0.16
57	CITIBANK, N.A. (9,0000476810)	P	5	0.16
63	EAGLE HOME MORTGAGE, LLC (7,2149009991)	P	4	0.13
63	SIERRA PACIFIC MORTGAGE (7,7056000000)	P	4	0.13
63	DUBUQUE BANK AND TRUST COMPANY (3,0000015219)	P	4	0.13
63	SUMMIT CREDIT UNION (5,0000067190)	P	4	0.13

S = Subprime, M = Manufactured Home, P = Prime (based on an analysis of lender activity)

Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Applications with invalid actions were ignored when calculating percentages.

Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes, No, Unk/NA

HOEPA Loan?: Yes, No

Lien Status: All

Spread Reported?: Yes, No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	Purchase Refinance	Owner Occ	All	All	All	All

Rank	Lender	Type	#	%
63	DITECH FINANCIAL LLC (7,41-1795868)	P	4	0.13
68	CROSSCOUNTRY MORTGAGE INC (7,57-1175755)	P	3	0.10
68	NEW DAY FINANCIAL, LLC (7,22-3887207)	P	3	0.10
68	STATE FARM BANK, FSB (9,0002590037)	P	3	0.10
68	HORICON BANK (3,0000011236)	P	3	0.10
68	AMERICAN FINANCIAL RESOURCES (7,22-3554558)	P	3	0.10
68	BAY BANK (3,0000034052)	P	3	0.10
68	FIRST GUARANTY MORTGAGE CORP (7,7516800003)	P	3	0.10
75	DAS ACQUISITION COMPANY, LLC (7,43-1918759)	P	2	0.06
75	PHH MORTGAGE CO (7,3027509990)	P	2	0.06
75	PLAZA HOME MORTGAGE, INC. (7,33-0941669)	P	2	0.06
75	HOMEBRIDGE FINANCIAL SERVICES, (7,7811300008)	P	2	0.06
75	BUSEY BANK (3,0000016450)	P	2	0.06
75	AMERICAN ADVISORS GROUP (7,20-1832276)	P	2	0.06
75	BROKER SOLUTIONS INC. DBA NEW (7,01-0726495)	P	2	0.06
75	COVANTAGE CREDIT UNION (5,0000066848)	P	2	0.06
75	LAKEVIEW LOAN SERVICING, LLC (7,27-4023565)	P	2	0.06
75	CLEARPATH LENDING (7,45-5510883)	P	2	0.06
75	STEARNS LENDING, INC. (7,7505400005)	P	2	0.06
75	TOTAL MORTGAGE SERVICES LLC (7,06-1484285)	P	2	0.06
75	EMBRACE HOME LOANS, INC (7,05-0402708)	P	2	0.06
75	FOX VALLEY SAVINGS BANK (1,0000703069)	P	2	0.06
75	UNITEDONE CREDIT UNION (5,0000067248)	P	2	0.06
75	LOW VA RATES, LLC (7,46-3435079)	P	2	0.06
75	CBC NATIONAL BANK (1,0000023922)	P	2	0.06
75	NEW FREEDOM MORTGAGE CORP (7,7927200007)	P	2	0.06
75	HOMETOWN BANK (3,0000012781)	P	2	0.06
75	TIAA, FSB (9,0002735146)	P	2	0.06
75	PACIFIC UNION FINANCIAL, LLC (7,75-3170028)	P	2	0.06
75	AMERISAVE MORTGAGE CORPORATION (7,26-0021318)	P	2	0.06
97	PNC BANK, NATIONAL ASSOCIATION (9,0000817824)	P	1	0.03
97	WILLAMETTE VALLEY BANK (3,0000057033)	P	1	0.03
97	CAMBRIA FINANCIAL GROUP, LLC (7,26-2926983)	P	1	0.03

S = Subprime, M = Manufactured Home, P = Prime (based on an analysis of lender activity)

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Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming,Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes,No,Unk/NA

HOEPA Loan?: Yes,No

Lien Status: All

Spread Reported?: Yes,No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	Purchase Refinance	Owner Occ	All	All	All	All

Rank	Lender	Type	#	%
97	LANDMARK CREDIT UNION (5,0000066751)	P	1	0.03
97	PEOPLES BANK (2,0000177957)	P	1	0.03
97	FIRST CHOICE LOAN SERVICES INC (3,27-1190043)	P	1	0.03
97	NEW YORK COMMUNITY BANK (9,0000694904)	P	1	0.03
97	ALLIANT CREDIT UNION (5,0000067955)	P	1	0.03
97	DENMARK STATE BANK (3,0000013240)	P	1	0.03
97	WEICHERT FINANCIAL SERVICES (7,3028209994)	P	1	0.03
97	NATIONAL EXCHANGE BANK AND TRU (1,0000013879)	P	1	0.03
97	TIME FEDERAL SAVINGS BANK (1,0000703235)	P	1	0.03
97	SUNTRUST MORTGAGE, INC. (9,54-0259290)	P	1	0.03
97	BLACKHAWK BANK (3,0000014078)	P	1	0.03
97	ETHOS LENDING LLC (7,46-3676810)	P	1	0.03
97	WINGS FINANCIAL CREDIT UNION (5,0000068601)	P	1	0.03
97	PERL MORTGAGE (7,36-3987946)	P	1	0.03
97	WISCONSIN MORTGAGE CORPORATION (7,39-1460253)	P	1	0.03
97	FIRST DIRECT LENDING LLC (7,46-2749358)	P	1	0.03
97	WISCONSIN BANK AND TRUST (3,0000013023)	P	1	0.03
97	ROUNDPOINT MORTGAGE SERVICING (7,26-1193089)	P	1	0.03
97	CLEVELAND STATE BANK (3,0000009517)	P	1	0.03
97	ACCESS NATIONAL BANK (1,0000023880)	P	1	0.03
97	BRIDGEVIEW BANK GROUP (3,0000021122)	P	1	0.03
97	MOUND CITY BANK (3,0000009037)	P	1	0.03
97	HIAWATHA NATIONAL BANK (1,0000015698)	P	1	0.03
97	PLANET HOME LENDING (7,26-0362771)	P	1	0.03
97	CARDINAL FINANCIAL COMPANY (7,23-2470039)	P	1	0.03
97	BNC NATIONAL BANK (1,0000024224)	P	1	0.03
97	CITADEL SERVICING CORPORATION (7,20-8006279)	S	1	0.03
97	FIRST COMMUNITY BANK (3,0000011225)	P	1	0.03
97	CRESCENT MORTGAGE COMPANY (3,16-1686740)	P	1	0.03
97	QUORUM FEDERAL CREDIT UNION (5,0000022769)	P	1	0.03
97	MIDLAND STATES BANK (2,0000773247)	P	1	0.03
97	WEST POINTE BANK (3,0000034162)	P	1	0.03
97	MB FINANCIAL BANK, NATIONAL AS (9,0000656733)	P	1	0.03

S = Subprime, M = Manufactured Home, P = Prime (based on an analysis of lender activity)

Data used in this analysis are taken from the 2017 National HMDA-LAR published by the Federal Financial Institutions Examination Council.
Applications with invalid actions were ignored when calculating percentages.

Year: 2017

Lender(s): All Lenders

Geography: Appleton city (WI)

Loan Amount: Conforming, Jumbo

Tract Income: All

Tract % Minority: All

Hispanic Ethnicity: All

Property Type: 1-4 Family

Preapproval Requested?: Yes, No, Unk/NA

HOEPA Loan?: Yes, No

Lien Status: All

Spread Reported?: Yes, No

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	Purchase Refinance	Owner Occ	All	All	All	All

Rank	Lender	Type	#	%
97	BOKF, NATIONAL ASSOCIATION (9,0000339858)	P	1	0.03
97	FIRSTBANK (3,0000008663)	P	1	0.03
97	HOME POINT FINANCIAL CORP (7,20-8921389)	P	1	0.03
97	BAXTER CREDIT UNION (5,0000068187)	P	1	0.03
97	ALTRA FEDERAL CREDIT UNION (5,0000024077)	P	1	0.03
97	AURORA CREDIT UNION (5,0000066408)	P	1	0.03
97	VILLAGE CAPITAL & INVESTMENT (7,20-0192872)	P	1	0.03
97	NEW PENN FINANCIAL, LLC (7,37-1542226)	P	1	0.03
97	AMERICAN INTERNET MORTGAGE (7,52-2091594)	P	1	0.03
97	MORTGAGE CENTER, LC (5,38-3358941)	P	1	0.03
97	RAYMOND JAMES BANK, NATIONAL A (9,0002193616)	P	1	0.03
97	CAPITOL BANK (3,0000034074)	P	1	0.03
97	BANK OF OAKFIELD (2,0000807348)	P	1	0.03
97	STATE BANK OF CHILTON (3,0000012331)	P	1	0.03
97	AMERICAN RESIDENTIAL LENDING (7,47-3705377)	P	1	0.03
97	NORTH AMERICAN SAVINGS BANK, F (1,0000703927)	P	1	0.03
97	VERIDIAN CREDIT UNION (5,0000064418)	P	1	0.03
97	ENVOY MORTGAGE, LTD. (7,1635900004)	P	1	0.03
97	MORGAN STANLEY PRIVATE BANK, N (9,0002489805)	P	1	0.03
97	FBC MORTGAGE, LLC (7,20-3702275)	P	1	0.03
97	PYRAMAX BANK, F.S.B. (1,0000717954)	P	1	0.03
97	FIFTH THIRD MORTGAGE COMPANY (9,0002712969)	P	1	0.03
97	MONEY SOURCE, THE (7,11-3412303)	P	1	0.03
97	NBKC BANK (3,0000035014)	P	1	0.03
97	ATLANTIC BAY MORTGAGE GROUP LL (7,54-1822116)	P	1	0.03
97	UNION BANK & TRUST COMPANY (2,0000068840)	P	1	0.03
	Number of Lenders = 158	Total	3,105	100.00

S = Subprime, M = Manufactured Home, P = Prime (based on an analysis of lender activity)

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Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated

Business/Commercial Purpose = No

Loan Purpose = Refinance,Cashout Refi

Race/Ethnicity*	#	%
White	831	89.74%
Black	6	0.65%
Hispanic (all)	19	2.05%
Asian (all)	15	1.62%
Native American	1	0.11%
Hawaiian (all)	0	0.00%
MultiRace	4	0.43%
Unk.	50	5.40%
NA	0	0.00%
Invalid	0	0.00%
Total	926	100.00%

Hispanic* Breakout	#	%	
Hispanic	10	52.63%	1.08%
Mexican	6	31.58%	0.65%
Puerto Rican	0	0.00%	0.00%
Cuban	0	0.00%	0.00%
Other Hispanic	3	15.79%	0.32%
Multi-Hispanic	0	0.00%	0.00%
Hispanic (all)	19	100.00%	2.05%

Asian* Breakout	#	%	
Asian	11	73.33%	1.19%
Asian Indian	0	0.00%	0.00%
Chinese	0	0.00%	0.00%
Filipino	1	6.67%	0.11%
Japanese	0	0.00%	0.00%
Korean	0	0.00%	0.00%
Vietnamese	0	0.00%	0.00%
Asian Other	3	20.00%	0.32%
Multi-Asian	0	0.00%	0.00%
Asian (all)	15	100.00%	1.62%

Hawaiian* Breakout	#	%	
Hawaiian	0	NA	0.00%
Native Hawaiian	0	NA	0.00%
Guamanian or Chamorro	0	NA	0.00%
Samoan	0	NA	0.00%
Other Pacific Islander	0	NA	0.00%
Multi-Hawaiian	0	NA	0.00%
Hawaiian (all)	0	NA	0.00%

Action	#	%
Originated	926	100.00%
Denied	0	0.00%
Rejected by Applicant	0	0.00%
Withdrawn	0	0.00%
Incomplete	0	0.00%
Purchased	0	0.00%
PreApproval Denied	0	0.00%
PreApproval Rejected	0	0.00%
Invalid	0	0.00%
Total	926	100.00%

*Race and ethnicity categories are based on applicant only.

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Refinance,Cashout Refi

		#	%
Age	0 to 24	4	0.43%
	25 to 34	82	8.86%
	35 to 44	209	22.57%
	45 to 54	245	26.46%
	55 to 64	242	26.13%
	65 to 74	113	12.20%
	Greater than 74	31	3.35%
	NA	0	0.00%
	Invalid	0	0.00%
Total		926	100.00%
Age 62 Indicator	Both >= 62	92	9.94%
	Primary >= 62 (no co-app)	67	7.24%
	Only Primary >= 62	24	2.59%
	Only Secondary >= 62	22	2.38%
	Neither >= 62	721	77.86%
	NA	0	0.00%
	Invalid	0	0.00%
Total		926	100.00%
Loan Type	Conventional	834	90.06%
	FHA	60	6.48%
	VA	32	3.46%
	FSA/RHS	0	0.00%
	Invalid	0	0.00%
Total		926	100.00%
Occupancy	Principal Residence	909	98.16%
	Second Residence	7	0.76%
	Investment Property	10	1.08%
	Invalid	0	0.00%
Total		926	100.00%
Purpose	Purchase	0	0.00%
	Home Improvement	0	0.00%
	Refinance	926	100.00%
	Other	0	0.00%
	NA	0	0.00%
	Invalid	0	0.00%
Total		926	100.00%
Income	Low	106	11.45%
	Moderate	217	23.43%
	Middle	242	26.13%
	Upper	330	35.64%
	Unk/NA	31	3.35%
	Invalid	0	0.00%
Total		926	100.00%

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated

Business/Commercial Purpose = No

Loan Purpose = Refinance,Cashout Refi

	#	%
Gender		
Male Primary	427	46.11%
Female Primary	132	14.25%
Both Primary	0	0.00%
Female (no co-app.)	147	15.87%
Male (no co-app.)	171	18.47%
Both (no co-app.)	0	0.00%
Same Gender	14	1.51%
Unk	35	3.78%
NA	0	0.00%
Invalid	0	0.00%
Total	926	100.00%

A least one Male vs. Female only or Both only.

Gender Rollup		
Male	738	79.70%
Female	152	16.41%
Both	0	0.00%
Other	36	3.89%
Invalid	0	0.00%
Total	926	100.00%

PreApproval		
PreApproval Requested	0	0.00%
PreApproval Not Requested	926	100.00%
NA	0	0.00%
Invalid	0	0.00%
Total	926	100.00%

Investor		
Fannie Mae	62	6.70%
Ginnie Mae	65	7.02%
Freddie Mac	74	7.99%
Farmer Mac	0	0.00%
Private Securitizer	12	1.30%
Comm. Bank, Savings Bank, etc.	18	1.94%
Credit Union, Mortgage Co., etc.	18	1.94%
Life Insurance Co.	5	0.54%
Affiliate Institution	2	0.22%
Other type of purchaser	29	3.13%
Not Sold	641	69.22%
Invalid	0	0.00%
Total	926	100.00%

Tract Income		
Low	0	0.00%
Moderate	112	12.10%
Middle	763	82.40%
Upper	51	5.51%
Unk/NA	0	0.00%
Total	926	100.00%

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Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated

Business/Commercial Purpose = No

Loan Purpose = Refinance,Cashout Refi

		#	%
Tract % Minority	<10%	329	35.53%
	10-20%	434	46.87%
	20-30%	106	11.45%
	30-40%	57	6.16%
	40-50%	0	0.00%
	50-60%	0	0.00%
	60-70%	0	0.00%
	70-80%	0	0.00%
	80-90%	0	0.00%
	90-100%	0	0.00%
	Unk/NA	0	0.00%
Total		926	100.00%

Amount			
	Conforming	921	99.46%
	Jumbo	5	0.54%
	NA	0	0.00%
Total		926	100.00%

Average Loan Amount		
	First Lien (\$000)	135.61
	Subordinate Lien (\$000)	57.29
	Invalid Lien (\$000)	0.00

HOEPA			
	HOEPA Loans	2	0.22%
	Non-HOEPA Loans	905	97.73%
	NA	19	2.05%
	Invalid	0	0.00%
Total		926	100.00%

Lien Status			
	First Liens	782	84.45%
	Subordinate Liens	144	15.55%
	Invalid	0	0.00%
Total		926	100.00%

Property Type			
	One to Four	922	99.57%
	Manufactured (with land)	4	0.43%
	Manufactured (no land)	0	0.00%
	Multifamily	0	0.00%
	NA	0	0.00%
Total		926	100.00%

Subprime Indicator			
	Yes	33	3.62%
	No	878	96.38%
	Invalid	0	0.00%
Spread Reported		911	100.00%

Average Spread		
	First Lien Spread	0.25
	Subordinate Lien Spread	0.64
	Invalid Lien Spread	0.00

Average Spread and Subprime Indicator are computed based on apps where spread is not NA or exempt.

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated

Business/Commercial Purpose = No

Loan Purpose = Refinance,Cashout Refi

		#	%
Adjustable Rate Mortgage	Yes	216	23.33%
	No	710	76.67%
	Exempt	0	0.00%
	Invalid	0	0.00%
	Total	926	100.00%
Balloon Payment	Yes	210	22.68%
	No	708	76.46%
	NA	8	0.86%
	Invalid	0	0.00%
	Total	926	100.00%
Business/Commercial	Yes	0	0.00%
	No	926	100.00%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	926	100.00%
Channel	Correspondent	8	0.86%
	Retail	907	97.95%
	Wholesale	3	0.32%
	NA	8	0.86%
	Invalid	0	0.00%
	Total	926	100.00%
Debt-To-Income	0-19.99%	128	13.82%
	20.00-29.99%	247	26.67%
	30.00-35.99%	182	19.65%
	36.00-49.99%	284	30.67%
	50.00-59.99%	24	2.59%
	60% or greater	11	1.19%
	NA	50	5.40%
	Invalid	0	0.00%
Total	926	100.00%	
Interest Only	Yes	79	8.53%
	No	839	90.60%
	NA	8	0.86%
	Invalid	0	0.00%
	Total	926	100.00%
Intro Rate Period	1 year	15	1.62%
	3 year	12	1.30%
	5 year	47	5.08%
	7 year	39	4.21%
	10 year	23	2.48%
	Other	80	8.64%
	NA	710	76.67%
	Invalid	0	0.00%
	Total	926	100.00%

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated

Business/Commercial Purpose = No

Loan Purpose = Refinance,Cashout Refi

		#	%
Combined-LTV	0-79.99%	625	67.49%
	80-84.99%	139	15.01%
	85-89.99%	73	7.88%
	90-94.99%	46	4.97%
	95-96.99%	13	1.40%
	97-99.99%	6	0.65%
	100% or greater	12	1.30%
	NA	12	1.30%
	Invalid	0	0.00%
Total		926	100.00%

Negative Amortization	Yes	0	0.00%
	No	918	99.14%
	NA	8	0.86%
	Invalid	0	0.00%
Total		926	100.00%

Other Non-Amortizing	Yes	13	1.40%
	No	905	97.73%
	NA	8	0.86%
	Invalid	0	0.00%
Total		926	100.00%

Open Ended Line-of-Credit	Yes	104	11.23%
	No	822	88.77%
	NA	0	0.00%
	Invalid	0	0.00%
Total		926	100.00%

Prepayment Penalty	Yes	15	1.62%
	No	911	98.38%
	Exempt	0	0.00%
	Invalid	0	0.00%
Total		926	100.00%

	% of county MHV		
Property Value	0-49.99%	13	1.40%
	50-99.99%	339	36.61%
	100-149.99%	288	31.10%
	150% or greater	259	27.97%
	NA	27	2.92%
	Exempt	0	0.00%
	Invalid	0	0.00%
	Total	926	100.00%

Term	5 year	16	1.73%
	10 year	107	11.56%
	15 year	121	13.07%
	20 year	56	6.05%
	30 year	368	39.74%
	Other	257	27.75%
	NA	1	0.11%
	Invalid	0	0.00%
	Total	926	100.00%

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Refinance,Cashout Refi

		#	%
Reverse Mortgage	Yes	1	0.11%
	No	925	99.89%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	926	100.00%

Denial Reasons*		#	%
	Debt-to-income ratio	0	0.00%
	Employment history	0	0.00%
	Credit history	0	0.00%
	Collateral	0	0.00%
	Insufficient cash	0	0.00%
	Unverifiable information	0	0.00%
	Credit application incomplete	0	0.00%
	Mortgage insurance denied	0	0.00%
	Other	0	0.00%
	Invalid	0	0.00%

*One app will be counted in several categories when multiple denial reasons are reported.

Filters

AUS = All

Action Taken = Originated

Adjustable Rate Mortgage = All

Age 62 Indicator = All

Applicant Age = All

Applicant Race = All

Balloon Payment = All

Business/Commercial Purpose = No

Channel = All

Combined-LTV Ratio = All

DTI Ratio = All

Denial Reason(s) = All

Ethnicity = All

Gender = All

HOEPA Status = All

Income = All

Interest Only = All

Introductory Rate Period = All

Investor = All

Lien Status = All

Loan Amount = All

Loan Purpose = Refinance, Cashout Refi

Loan Type = All

Negative Amortization = All

Occupancy = All

Open End = All

Other Non-Amortizing = All

PreApproval Requested = All

Prepayment Penalty = All

Property Type = All

Property Value = All

Reverse Mortgage = All

Subprime Indicator = All

Term = All

Tract % Minority = All

Tract Income = All

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Improvement

Race/Ethnicity*	#	%
White	269	91.19%
Black	0	0.00%
Hispanic (all)	6	2.03%
Asian (all)	3	1.02%
Native American	1	0.34%
Hawaiian (all)	0	0.00%
MultiRace	0	0.00%
Unk.	16	5.42%
NA	0	0.00%
Invalid	0	0.00%
Total	295	100.00%

Hispanic* Breakout	#	%	
Hispanic	3	50.00%	1.02%
Mexican	1	16.67%	0.34%
Puerto Rican	0	0.00%	0.00%
Cuban	0	0.00%	0.00%
Other Hispanic	2	33.33%	0.68%
Multi-Hispanic	0	0.00%	0.00%
Hispanic (all)	6	100.00%	2.03%

Asian* Breakout	#	%	
Asian	2	66.67%	0.68%
Asian Indian	0	0.00%	0.00%
Chinese	0	0.00%	0.00%
Filipino	0	0.00%	0.00%
Japanese	0	0.00%	0.00%
Korean	0	0.00%	0.00%
Vietnamese	0	0.00%	0.00%
Asian Other	1	33.33%	0.34%
Multi-Asian	0	0.00%	0.00%
Asian (all)	3	100.00%	1.02%

Hawaiian* Breakout	#	%	
Hawaiian	0	NA	0.00%
Native Hawaiian	0	NA	0.00%
Guamanian or Chamorro	0	NA	0.00%
Samoan	0	NA	0.00%
Other Pacific Islander	0	NA	0.00%
Multi-Hawaiian	0	NA	0.00%
Hawaiian (all)	0	NA	0.00%

Action	#	%
Originated	295	100.00%
Denied	0	0.00%
Rejected by Applicant	0	0.00%
Withdrawn	0	0.00%
Incomplete	0	0.00%
Purchased	0	0.00%
PreApproval Denied	0	0.00%
PreApproval Rejected	0	0.00%
Invalid	0	0.00%
Total	295	100.00%

*Race and ethnicity categories are based on applicant only.

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Improvement

		#	%
Age	0 to 24	0	0.00%
	25 to 34	35	11.86%
	35 to 44	81	27.46%
	45 to 54	80	27.12%
	55 to 64	74	25.08%
	65 to 74	22	7.46%
	Greater than 74	3	1.02%
	NA	0	0.00%
	Invalid	0	0.00%
Total		295	100.00%
Age 62 Indicator	Both >= 62	11	3.73%
	Primary >= 62 (no co-app)	15	5.08%
	Only Primary >= 62	10	3.39%
	Only Secondary >= 62	11	3.73%
	Neither >= 62	248	84.07%
	NA	0	0.00%
	Invalid	0	0.00%
Total		295	100.00%
Loan Type	Conventional	294	99.66%
	FHA	1	0.34%
	VA	0	0.00%
	FSA/RHS	0	0.00%
	Invalid	0	0.00%
Total		295	100.00%
Occupancy	Principal Residence	292	98.98%
	Second Residence	3	1.02%
	Investment Property	0	0.00%
	Invalid	0	0.00%
Total		295	100.00%
Purpose	Purchase	0	0.00%
	Home Improvement	295	100.00%
	Refinance	0	0.00%
	Other	0	0.00%
	NA	0	0.00%
	Invalid	0	0.00%
Total		295	100.00%
Income	Low	22	7.46%
	Moderate	48	16.27%
	Middle	85	28.81%
	Upper	134	45.42%
	Unk/NA	6	2.03%
	Invalid	0	0.00%
Total		295	100.00%

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Improvement

		#	%
Gender	Male Primary	146	49.49%
	Female Primary	46	15.59%
	Both Primary	0	0.00%
	Female (no co-app.)	41	13.90%
	Male (no co-app.)	39	13.22%
	Both (no co-app.)	0	0.00%
	Same Gender	8	2.71%
	Unk	15	5.08%
	NA	0	0.00%
	Invalid	0	0.00%
	Total		295

A least one Male vs. Female only or Both only.

Gender Rollup	Male	234	79.32%
	Female	46	15.59%
	Both	0	0.00%
	Other	15	5.08%
	Invalid	0	0.00%
Total		295	100.00%

PreApproval	PreApproval Requested	0	0.00%
	PreApproval Not Requested	295	100.00%
	NA	0	0.00%
	Invalid	0	0.00%
Total		295	100.00%

Investor	Fannie Mae	1	0.34%
	Ginnie Mae	0	0.00%
	Freddie Mac	0	0.00%
	Farmer Mac	0	0.00%
	Private Securitizer	0	0.00%
	Comm. Bank, Savings Bank, etc.	0	0.00%
	Credit Union, Mortgage Co., etc.	0	0.00%
	Life Insurance Co.	2	0.68%
	Affiliate Institution	0	0.00%
	Other type of purchaser	0	0.00%
	Not Sold	292	98.98%
	Invalid	0	0.00%
Total		295	100.00%

Tract Income	Low	0	0.00%
	Moderate	38	12.88%
	Middle	235	79.66%
	Upper	22	7.46%
	Unk/NA	0	0.00%
Total		295	100.00%

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Improvement

		#	%
Tract % Minority	<10%	104	35.25%
	10-20%	154	52.20%
	20-30%	29	9.83%
	30-40%	8	2.71%
	40-50%	0	0.00%
	50-60%	0	0.00%
	60-70%	0	0.00%
	70-80%	0	0.00%
	80-90%	0	0.00%
	90-100%	0	0.00%
	Unk/NA	0	0.00%
Total		295	100.00%

Amount	Conforming	294	99.66%
	Jumbo	1	0.34%
	NA	0	0.00%
	Total	295	100.00%

Average Loan Amount	First Lien (\$000)	89.18
	Subordinate Lien (\$000)	38.98
	Invalid Lien (\$000)	0.00

HOEPA	HOEPA Loans	0	0.00%
	Non-HOEPA Loans	293	99.32%
	NA	2	0.68%
	Invalid	0	0.00%
	Total	295	100.00%

Lien Status	First Liens	79	26.78%
	Subordinate Liens	216	73.22%
	Invalid	0	0.00%
	Total	295	100.00%

Property Type	One to Four	294	99.66%
	Manufactured (with land)	1	0.34%
	Manufactured (no land)	0	0.00%
	Multifamily	0	0.00%
	NA	0	0.00%
	Total	295	100.00%

Subprime Indicator	Yes	7	2.41%
	No	283	97.59%
	Invalid	0	0.00%
	Spread Reported	290	100.00%

Average Spread	First Lien Spread	0.03
	Subordinate Lien Spread	0.17
	Invalid Lien Spread	0.00

Average Spread and Subprime Indicator are computed based on apps where spread is not NA or exempt.
 Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Improvement

		#	%
Adjustable Rate Mortgage	Yes	145	49.15%
	No	150	50.85%
	Exempt	0	0.00%
	Invalid	0	0.00%
	Total	295	100.00%
Balloon Payment	Yes	74	25.08%
	No	220	74.58%
	NA	1	0.34%
	Invalid	0	0.00%
	Total	295	100.00%
Business/Commercial	Yes	0	0.00%
	No	295	100.00%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	295	100.00%
Channel	Correspondent	0	0.00%
	Retail	294	99.66%
	Wholesale	0	0.00%
	NA	1	0.34%
	Invalid	0	0.00%
	Total	295	100.00%
Debt-To-Income	0-19.99%	71	24.07%
	20.00-29.99%	95	32.20%
	30.00-35.99%	59	20.00%
	36.00-49.99%	62	21.02%
	50.00-59.99%	1	0.34%
	60% or greater	1	0.34%
	NA	6	2.03%
	Invalid	0	0.00%
	Total	295	100.00%
Interest Only	Yes	81	27.46%
	No	213	72.20%
	NA	1	0.34%
	Invalid	0	0.00%
	Total	295	100.00%
Intro Rate Period	1 year	23	7.80%
	3 year	2	0.68%
	5 year	31	10.51%
	7 year	9	3.05%
	10 year	4	1.36%
	Other	76	25.76%
	NA	150	50.85%
	Invalid	0	0.00%
	Total	295	100.00%

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Improvement

		#	%
Combined-LTV	0-79.99%	226	76.61%
	80-84.99%	28	9.49%
	85-89.99%	28	9.49%
	90-94.99%	10	3.39%
	95-96.99%	0	0.00%
	97-99.99%	1	0.34%
	100% or greater	0	0.00%
	NA	2	0.68%
	Invalid	0	0.00%
Total		295	100.00%

Negative Amortization	Yes	0	0.00%
	No	294	99.66%
	NA	1	0.34%
	Invalid	0	0.00%
Total		295	100.00%

Other Non-Amortizing	Yes	5	1.69%
	No	289	97.97%
	NA	1	0.34%
	Invalid	0	0.00%
Total		295	100.00%

Open Ended Line-of-Credit	Yes	113	38.31%
	No	182	61.69%
	NA	0	0.00%
	Invalid	0	0.00%
Total		295	100.00%

Prepayment Penalty	Yes	11	3.73%
	No	284	96.27%
	Exempt	0	0.00%
	Invalid	0	0.00%
Total		295	100.00%

	% of county MHV		
Property Value	0-49.99%	0	0.00%
	50-99.99%	106	35.93%
	100-149.99%	96	32.54%
	150% or greater	85	28.81%
	NA	8	2.71%
	Exempt	0	0.00%
	Invalid	0	0.00%
	Total	295	100.00%

Term	5 year	32	10.85%
	10 year	31	10.51%
	15 year	21	7.12%
	20 year	7	2.37%
	30 year	89	30.17%
	Other	114	38.64%
	NA	1	0.34%
	Invalid	0	0.00%
	Total	295	100.00%

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Improvement

		#	%
Reverse Mortgage	Yes	0	0.00%
	No	295	100.00%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	295	100.00%

Denial Reasons*	Debt-to-income ratio	0	0.00%
	Employment history	0	0.00%
	Credit history	0	0.00%
	Collateral	0	0.00%
	Insufficient cash	0	0.00%
	Unverifiable information	0	0.00%
	Credit application incomplete	0	0.00%
	Mortgage insurance denied	0	0.00%
	Other	0	0.00%
	Invalid	0	0.00%

*One app will be counted in several categories when multiple denial reasons are reported.

Filters

AUS = All

Action Taken = Originated

Adjustable Rate Mortgage = All

Age 62 Indicator = All

Applicant Age = All

Applicant Race = All

Balloon Payment = All

Business/Commercial Purpose = No

Channel = All

Combined-LTV Ratio = All

DTI Ratio = All

Denial Reason(s) = All

Ethnicity = All

Gender = All

HOEPA Status = All

Income = All

Interest Only = All

Introductory Rate Period = All

Investor = All

Lien Status = All

Loan Amount = All

Loan Purpose = Improvement

Loan Type = All

Negative Amortization = All

Occupancy = All

Open End = All

Other Non-Amortizing = All

PreApproval Requested = All

Prepayment Penalty = All

Property Type = All

Property Value = All

Reverse Mortgage = All

Subprime Indicator = All

Term = All

Tract % Minority = All

Tract Income = All

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Purchase

Race/Ethnicity*	#	%
White	1,660	87.83%
Black	23	1.22%
Hispanic (all)	63	3.33%
Asian (all)	59	3.12%
Native American	9	0.48%
Hawaiian (all)	0	0.00%
MultiRace	12	0.63%
Unk.	64	3.39%
NA	0	0.00%
Invalid	0	0.00%
Total	1,890	100.00%

Hispanic* Breakout	#	%	
Hispanic	35	55.56%	1.85%
Mexican	17	26.98%	0.90%
Puerto Rican	2	3.17%	0.11%
Cuban	4	6.35%	0.21%
Other Hispanic	5	7.94%	0.26%
Multi-Hispanic	0	0.00%	0.00%
Hispanic (all)	63	100.00%	3.33%

Asian* Breakout	#	%	
Asian	26	44.07%	1.38%
Asian Indian	9	15.25%	0.48%
Chinese	2	3.39%	0.11%
Filipino	1	1.69%	0.05%
Japanese	1	1.69%	0.05%
Korean	1	1.69%	0.05%
Vietnamese	0	0.00%	0.00%
Asian Other	19	32.20%	1.01%
Multi-Asian	0	0.00%	0.00%
Asian (all)	59	100.00%	3.12%

Hawaiian* Breakout	#	%	
Hawaiian	0	NA	0.00%
Native Hawaiian	0	NA	0.00%
Guamanian or Chamorro	0	NA	0.00%
Samoan	0	NA	0.00%
Other Pacific Islander	0	NA	0.00%
Multi-Hawaiian	0	NA	0.00%
Hawaiian (all)	0	NA	0.00%

Action	#	%
Originated	1,890	100.00%
Denied	0	0.00%
Rejected by Applicant	0	0.00%
Withdrawn	0	0.00%
Incomplete	0	0.00%
Purchased	0	0.00%
PreApproval Denied	0	0.00%
PreApproval Rejected	0	0.00%
Invalid	0	0.00%
Total	1,890	100.00%

*Race and ethnicity categories are based on applicant only.

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Purchase

Age		#	%
	0 to 24	160	8.47%
	25 to 34	704	37.25%
	35 to 44	484	25.61%
	45 to 54	293	15.50%
	55 to 64	160	8.47%
	65 to 74	67	3.54%
	Greater than 74	22	1.16%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

Age 62 Indicator		#	%
	Both >= 62	64	3.39%
	Primary >= 62 (no co-app)	37	1.96%
	Only Primary >= 62	24	1.27%
	Only Secondary >= 62	17	0.90%
	Neither >= 62	1,748	92.49%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

Loan Type		#	%
	Conventional	1,581	83.65%
	FHA	214	11.32%
	VA	94	4.97%
	FSA/RHS	1	0.05%
	Invalid	0	0.00%
	Total	1,890	100.00%

Occupancy		#	%
	Principal Residence	1,848	97.78%
	Second Residence	20	1.06%
	Investment Property	22	1.16%
	Invalid	0	0.00%
	Total	1,890	100.00%

Purpose		#	%
	Purchase	1,890	100.00%
	Home Improvement	0	0.00%
	Refinance	0	0.00%
	Other	0	0.00%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

Income		#	%
	Low	238	12.59%
	Moderate	578	30.58%
	Middle	497	26.30%
	Upper	561	29.68%
	Unk/NA	16	0.85%
	Invalid	0	0.00%
	Total	1,890	100.00%

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Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Purchase

Gender		#	%
	Male Primary	684	36.19%
	Female Primary	253	13.39%
	Both Primary	0	0.00%
	Female (no co-app.)	382	20.21%
	Male (no co-app.)	502	26.56%
	Both (no co-app.)	0	0.00%
	Same Gender	30	1.59%
	Unk	39	2.06%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

A least one Male vs. Female only or Both only.

Gender Rollup		#	%
	Male	1,450	76.72%
	Female	400	21.16%
	Both	0	0.00%
	Other	40	2.12%
	Invalid	0	0.00%
	Total	1,890	100.00%

PreApproval		#	%
	PreApproval Requested	280	14.81%
	PreApproval Not Requested	1,610	85.19%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

Investor		#	%
	Fannie Mae	296	15.66%
	Ginnie Mae	121	6.40%
	Freddie Mac	217	11.48%
	Farmer Mac	0	0.00%
	Private Securitizer	60	3.17%
	Comm. Bank, Savings Bank, etc.	104	5.50%
	Credit Union, Mortgage Co., etc.	115	6.08%
	Life Insurance Co.	32	1.69%
	Affiliate Institution	1	0.05%
	Other type of purchaser	260	13.76%
	Not Sold	684	36.19%
	Invalid	0	0.00%
	Total	1,890	100.00%

Tract Income		#	%
	Low	0	0.00%
	Moderate	253	13.39%
	Middle	1,509	79.84%
	Upper	128	6.77%
	Unk/NA	0	0.00%
	Total	1,890	100.00%

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Purchase

Tract % Minority		#		%	
	<10%	550	29.10%		
	10-20%	956	50.58%		
	20-30%	282	14.92%		
	30-40%	102	5.40%		
	40-50%	0	0.00%		
	50-60%	0	0.00%		
	60-70%	0	0.00%		
	70-80%	0	0.00%		
	80-90%	0	0.00%		
	90-100%	0	0.00%		
	Unk/NA	0	0.00%		
	Total	1,890	100.00%		

Amount		#		%	
	Conforming	1,853	98.04%		
	Jumbo	37	1.96%		
	NA	0	0.00%		
	Total	1,890	100.00%		

Average Loan Amount	First Lien (\$000)	
	Subordinate Lien (\$000)	29.49
	Invalid Lien (\$000)	0.00

HOEPA		#		%	
	HOEPA Loans	1	0.05%		
	Non-HOEPA Loans	1,848	97.78%		
	NA	41	2.17%		
	Invalid	0	0.00%		
	Total	1,890	100.00%		

Lien Status		#		%	
	First Liens	1,772	93.76%		
	Subordinate Liens	118	6.24%		
	Invalid	0	0.00%		
	Total	1,890	100.00%		

Property Type		#		%	
	One to Four	1,888	99.89%		
	Manufactured (with land)	2	0.11%		
	Manufactured (no land)	0	0.00%		
	Multifamily	0	0.00%		
	NA	0	0.00%		
	Total	1,890	100.00%		

Subprime Indicator		#		%	
	Yes	160	8.57%		
	No	1,708	91.43%		
	Invalid	0	0.00%		
	Spread Reported	1,868	100.00%		

Average Spread	First Lien Spread	
	Subordinate Lien Spread	1.20
	Invalid Lien Spread	0.00

Average Spread and Subprime Indicator are computed based on apps where spread is not NA or exempt.

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Purchase

		#	%
Adjustable Rate Mortgage	Yes	301	15.93%
	No	1,589	84.07%
	Exempt	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%
Balloon Payment	Yes	167	8.84%
	No	1,711	90.53%
	NA	12	0.63%
	Invalid	0	0.00%
	Total	1,890	100.00%
Business/Commercial	Yes	0	0.00%
	No	1,890	100.00%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%
Channel	Correspondent	54	2.86%
	Retail	1,795	94.97%
	Wholesale	29	1.53%
	NA	12	0.63%
	Invalid	0	0.00%
	Total	1,890	100.00%
Debt-To-Income	0-19.99%	136	7.20%
	20.00-29.99%	446	23.60%
	30.00-35.99%	403	21.32%
	36.00-49.99%	807	42.70%
	50.00-59.99%	64	3.39%
	60% or greater	7	0.37%
	NA	27	1.43%
	Invalid	0	0.00%
	Total	1,890	100.00%
Interest Only	Yes	96	5.08%
	No	1,782	94.29%
	NA	12	0.63%
	Invalid	0	0.00%
	Total	1,890	100.00%
Intro Rate Period	1 year	14	0.74%
	3 year	32	1.69%
	5 year	56	2.96%
	7 year	78	4.13%
	10 year	79	4.18%
	Other	42	2.22%
	NA	1,589	84.07%
	Invalid	0	0.00%
	Total	1,890	100.00%

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Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Purchase

		#	%
Combined-LTV	0-79.99%	364	19.26%
	80-84.99%	351	18.57%
	85-89.99%	112	5.93%
	90-94.99%	252	13.33%
	95-96.99%	395	20.90%
	97-99.99%	195	10.32%
	100% or greater	190	10.05%
	NA	31	1.64%
	Invalid	0	0.00%
Total		1,890	100.00%

Negative Amortization	Yes	0	0.00%
	No	1,878	99.37%
	NA	12	0.63%
	Invalid	0	0.00%
	Total	1,890	100.00%

Other Non-Amortizing	Yes	1	0.05%
	No	1,877	99.31%
	NA	12	0.63%
	Invalid	0	0.00%
	Total	1,890	100.00%

Open Ended Line-of-Credit	Yes	25	1.32%
	No	1,865	98.68%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

Prepayment Penalty	Yes	1	0.05%
	No	1,889	99.95%
	Exempt	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

		% of county MHV	
Property Value	0-49.99%	26	1.38%
	50-99.99%	761	40.26%
	100-149.99%	543	28.73%
	150% or greater	538	28.47%
	NA	22	1.16%
	Exempt	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

Term	5 year	6	0.32%
	10 year	140	7.41%
	15 year	88	4.66%
	20 year	29	1.53%
	30 year	1,567	82.91%
	Other	60	3.17%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Year: 2018 EarlyLook (6/10/19)

Lender(s): All Lenders

Geography: Appleton city (WI)

Filters: Action Taken = Originated
 Business/Commercial Purpose = No
 Loan Purpose = Purchase

		#	%
Reverse Mortgage	Yes	0	0.00%
	No	1,890	100.00%
	NA	0	0.00%
	Invalid	0	0.00%
	Total	1,890	100.00%

Denial Reasons*	Debt-to-income ratio	0	0.00%
	Employment history	0	0.00%
	Credit history	0	0.00%
	Collateral	0	0.00%
	Insufficient cash	0	0.00%
	Unverifiable information	0	0.00%
	Credit application incomplete	0	0.00%
	Mortgage insurance denied	0	0.00%
	Other	0	0.00%
	Invalid	0	0.00%

*One app will be counted in several categories when multiple denial reasons are reported.

Filters

AUS = All

Action Taken = Originated

Adjustable Rate Mortgage = All

Age 62 Indicator = All

Applicant Age = All

Applicant Race = All

Balloon Payment = All

Business/Commercial Purpose = No

Channel = All

Combined-LTV Ratio = All

DTI Ratio = All

Denial Reason(s) = All

Ethnicity = All

Gender = All

HOEPA Status = All

Income = All

Interest Only = All

Introductory Rate Period = All

Investor = All

Lien Status = All

Loan Amount = All

Loan Purpose = Purchase

Loan Type = All

Negative Amortization = All

Occupancy = All

Open End = All

Other Non-Amortizing = All

PreApproval Requested = All

Prepayment Penalty = All

Property Type = All

Property Value = All

Reverse Mortgage = All

Subprime Indicator = All

Term = All

Tract % Minority = All

Tract Income = All

Survey Summary

The public input process included online surveys that were open from October 15, 2018 to November 26, 2018. The surveys targeted three different groups: housing producers and providers of housing services, homeowners, and renters. The surveys were distributed through numerous networks and organizations, including:

- City of Appleton registered neighborhoods
- Neighborhood Watch Groups
- City of Appleton website and Facebook page
- Appleton Public Library website and Facebook page
- Fox Cities Housing Coalition member agencies
- City of Appleton Police Department
- Pillars
- Rainbow Over Wisconsin
- Reach Counseling
- National Alliance on Mental Illness
- Outagamie County Housing Authority
- Forward Services Corporation
- University of Wisconsin – Extension, Outagamie County
- Fox Valley Literacy Council
- Harbor House Domestic Abuse Programs
- Fox Valley Technical College
- Hispanic Interagency Meeting
- City of Appleton Refugee Resettlement Meeting

The survey results should be treated as narrative and qualitative, and as a supplement to data and demography from other sources.

Producers and Providers' Survey (20 responses received)

The respondents for this survey were human service providers, housing providers (landlords) and non-profit housing providers. The key themes that emerged from this group of survey respondents revolved around the availability of affordable housing, income and employment, and credit and background checks.

In the rental market, this group of respondents viewed the lack of available decent rental units in affordable price ranges as the most important factor affecting equal housing opportunity.

Respondents indicated high security deposits, providers' use of credit or background checks, and negative attitudes of property owners are barriers to accessing housing.¹

Survey respondents serving homebuyers indicated that cost was the most significant factor creating housing barriers for their clientele. Employment status affects this group as well, and factors related to initial cost of purchase, such as down payments and closing costs, and the ongoing cost of living in a home such as utilities.

Renters' Survey (31 responses received)

Most of the renter respondents (88.9 percent) are White, and the group's median age is 35, roughly mirroring the demography of the City of Appleton. Responses also came from Latino and Black individuals, as well as people from other racial and ethnic backgrounds.

Survey responses show 15.6 percent of respondents have experienced housing discrimination, and another 28.1 percent were unsure whether they had or not. Several people cited having young children as the root of their discriminatory experience. Others mentioned race and gender identity as the cause. None of the respondents said they had filed a complaint after experiencing discrimination. In addition to housing discrimination, survey respondents cited housing and utility costs, and high security deposits, as reasons why people might struggle to find housing.

Homeowners' Survey (161 responses received)

The homeowners' survey received the greatest number of responses. The median age of survey takers was 46, as opposed to the community's median of 35. The group was 92.9 percent White, 3.2 percent Latino, and had a smattering of responses from people with other backgrounds such as Asian American, Black, and Native American. Eight percent speak a language other than English at home, including French, Spanish and Nepali. Overall, incomes for participants in the homeowners survey were higher than average.

Most people felt their homes met their needs, but wanted to improve upon them. Some mentioned things relevant to aging in place as possible improvements for the future, such as having utilities on one floor, additional bathrooms, elevators or lifts, and changing to a single-story building without stairs.

A few people (1.3 percent) believed that they had experienced discrimination in their home buying experience, and 5.7 percent were unsure. Since unlawful housing discrimination can be particularly subtle and difficult to detect in the sales, mortgage lending and homeowners insurance markets, it is possible that some respondents had discriminatory experiences without realizing it. Reasons cited for discrimination included family status, sexual orientation, and gender. Only one respondent who experienced discrimination filed a complaint.

The two most significant barriers identified by homeowner survey respondents were the cost of housing and a lack of available rental units in good condition. Closing costs for a home purchase, and lack of financial services to assist with home buying were viewed as having an impact by many homeowners.

¹ Housing providers may use tenant screening criteria, so long as they remain in compliance with all applicable laws. In markets where vacancy rates are low, some rental housing providers are utilizing especially stringent and onerous criteria and fees, including: high security deposits, excessive fees on late rent payment, fees to view a unit, required online rent payment with added fees if paid in other forms, and high fees for credit and background checks.

Several people offered comments about attitudes in Appleton, noting for example that: "Appleton's demographics have changed quickly. Some White folks in Appleton aren't so fond of the changing demographics and there is open and hostile racism even just walking down the street."

Survey Summary

The results of these surveys echo some fundamental findings of the report. As will be detailed in a subsequent section, Appleton has an inadequate supply of both subsidized affordable housing and naturally occurring affordable housing for those not receiving public assistance for rent. Even if a consumer is able to afford monthly costs such as rent or a mortgage payment, having sufficient savings available for initial costs such as a security deposit or down payment is a challenge for many. The cost of utilities adds to this financial burden.

These results also underscore the need to educate the public about their fair housing rights and responsibilities. While renters and homeowners alike have experienced discrimination, only one respondent had pursued legal recourse for that discrimination by filing a complaint. Illegal housing discrimination is vastly underreported across the nation, and it appears that may be the case in Appleton, as well.