

PUBLIC DISCLOSURE

July 10, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Savings Bank of Hegewisch
Certificate Number: 29809

13220 S Baltimore Ave
Chicago, Illinois 60633

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

First Savings Bank of Hegewisch (FSBH) Community Reinvestment Act (CRA) performance under the Lending Test is supported by the following:

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- The bank made a majority of its home mortgage loans in the AA.
- The geographic distribution of loans reflects poor dispersion throughout the AA.
- The distribution of loans reflects reasonable penetration among borrowers of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

The Community Development Test is rated Outstanding.

The institution demonstrated excellent responsiveness to the community development needs of its AA through community development lending, qualified investments, and community development services, as appropriate. Examiners considered the institution's capacity, and the need and availability of such opportunities for community development in the AA.

DESCRIPTION OF INSTITUTION

FSBH is a mutual savings bank headquartered in the south side neighborhood of Hegewisch in Chicago, Illinois. The bank does not have a holding company or affiliates. FSBH received a "Satisfactory" rating at its previous FDIC CRA Performance Evaluation dated July 6, 2020 using the Interagency Intermediate Small Institution Examination Procedures.

FSBH operates nine full-service branches in Illinois and five full service branches in northwest Indiana. Six of the 14 offices are located in moderate-income census tracts. The bank did not open or close any branches, and no merger or acquisition activities occurred since the previous evaluation.

FSBH is a residential lender offering home mortgage lending products that include long-term fixed and adjustable rate mortgage loans, home equity loans, single- family construction loans, and multi-family residential loans. The bank also offers consumer installment loans. The bank does not participate in secondary market lending, or offer commercial lending products.

FSBH offers a variety of deposit products including savings, checking, money market accounts, certificates of deposit, and individual retirement accounts. The bank provides alternative delivery channels to serve its customers, including online and mobile banking, ATMs, online mortgage loan applications, and electronic bill payment.

According to the Call Report dated March 31, 2023, FSBH reported \$809.0 million in total assets, \$409.0 million in total loans, \$689.2 million in total deposits, and \$293.3 million in investments. One-to-four family residential mortgage loans represented 98.8 percent of the total loan portfolio, while multi-family loans represented 0.6 percent. Total assets increased 17.7 percent and total loans increased 22.4 percent since the previous CRA evaluation. The following table illustrates the loan portfolio composition.

Loan Portfolio Distribution as of 03/31/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	992	0.2
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	404,021	98.8
Secured by Multifamily (5 or more) Residential Properties	2,291	0.6
Secured by Nonfarm Nonresidential Properties	996	0.2
Total Real Estate Loans	408,300	99.9
Commercial and Industrial Loans	0	0.0
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	588	0.1
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	5	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	408,893	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial constraints or legal impediments that would preclude FSBH from reasonably meeting the credit or community development needs of the AA.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which examiners will evaluate its performance. FSBH has designated an AA located in the Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area (Chicago MSA). The AA includes whole geographies and does not arbitrarily exclude low- or moderate-income (LMI) census tracts. The AA is made up of

1,165 census tracts that encompass portions of Cook and Will Counties in Illinois and portions of Lake County, Indiana. Specifically, FSBH has designated the City of Chicago, southern suburban Cook County, and the northeast portion of Will County, all in Illinois; and the western portion of Lake County, Indiana. These counties are located in the Chicago-Naperville-Arlington Heights, Illinois Metropolitan Division (MD) and the Gary, Indiana MD, which fall within the Chicago MSA. The assessment area meets the definition of a multi-state assessment Area as the AA contains branches in at least two states, all of which are in the same defined MSA.

Economic and Demographic Data

Examiners used demographic data from 2015 American Community Survey (ACS), compiled by the U.S. Census Bureau to analyze the bank’s CRA Performance. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,165	22.4	30.7	23.3	22.6	1.0
Population by Geography	4,396,210	17.5	31.6	25.9	24.6	0.4
Housing Units by Geography	1,854,471	17.4	29.5	25.3	27.3	0.5
Owner-Occupied Units by Geography	902,291	8.6	26.6	32.0	32.5	0.2
Occupied Rental Units by Geography	736,943	24.2	32.5	19.4	23.1	0.8
Vacant Units by Geography	215,237	30.5	31.5	17.8	19.6	0.6
Businesses by Geography	390,500	11.0	22.7	23.9	41.6	0.8
Farms by Geography	4,051	8.7	24.3	28.4	38.4	0.2
Family Distribution by Income Level	977,784	30.3	17.4	17.8	34.5	0.0
Household Distribution by Income Level	1,639,234	31.0	16.0	16.8	36.1	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$222,274
Median Family Income MSA - 23844 Gary, IN		\$64,075	Median Gross Rent			\$1,009
			Families Below Poverty Level			15.0%
<i>Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to the 2015 ACS data, 22.4 percent of the owner-occupied housing units are in low-income census tracts, and 30.7 percent are in moderate-income census tracts. While 53.1 percent of the AA census tracts are LMI, only 35.2 percent of all owner-occupied units are located in these tracts. This indicates that area financial institutions may face challenges in originating owner-occupied home mortgages in these census tracts.

Approximately 30 percent of the families in the AA are low income, with 15 percent reporting incomes below the poverty level. The income levels of low-income families represent a stark contrast to the high median housing value of \$222,274 in the AA. These figures suggest the difficulties low-income families face in affording homeownership and obtaining traditional mortgage loans. The owner-occupancy demographic coupled with the contrast between median family income levels and median housing values highlight some challenges that home mortgage lenders may face in providing financing to borrowers on the lower end of the income spectrum.

Examiners used the FFIEC-updated median family income levels to analyze home mortgage lending activity under the Borrower Profile criterion. The following table illustrates the income categories for the AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Chicago-Naperville-Evanston, IL Median Family Income (16984)				
2021 (\$87,100)	<\$43,550	\$43,550 to <\$69,680	\$69,680 to <\$104,520	≥\$104,520
Gary, IN Median Family Income (23844)				
2021 (\$75,600)	<\$37,800	\$37,800 to <\$60,480	\$60,480 to <\$90,720	≥\$90,720
<i>Source: FFIEC</i>				

The COVID-19 pandemic considerably affected local and global environments. The stay-at-home orders and temporary closures of non-essential businesses that became effective in March 2020 caused significant hardships for both individuals and businesses. The pandemic triggered dramatic increases in statewide and national unemployment rates, which began improving in 2021. The following table illustrates the unemployment rates during the review period.

Unemployment Rates				
Area	2020	2021	2022	May 2023
	%	%	%	%
Cook County, IL	10.6	6.9	5.0	3.5
Will County, IL	9.2	5.7	4.6	3.1
Lake County, IN	10.5	6.5	4.6	5.0
Porter County, IN	8.2	4.2	3.3	3.9
Illinois	9.3	6.1	4.6	4.1
Indiana	7.3	3.9	3.0	3.1
National Average	8.1	5.3	3.6	3.7
<i>Source: Bureau of Labor Statistics</i>				

Competition

FSBH faces high competition in the AA. According to the FDIC Deposit Market Share data as of June 30, 2022, 162 financial institutions operated 2,315 full-service offices throughout the Chicago MSA. Of these institutions, FSBH ranked 62nd with 0.1 percent of the deposit market share. The four highest-ranked institutions are large national and regional banks that have a combined deposit market share of 54.2 percent.

The bank's AA is a highly competitive market for home mortgage loans. Aggregate HMDA lending data for 2021 (the latest aggregate data available) reflects 195,611 home mortgage originations and purchases by 818 lenders in the AA. FSBH ranked 62nd, with a market share of 0.3 percent by number of loans.

Community Contacts

As part of the evaluation process, examiners contact third parties active within the AA to assist in identifying credit needs and opportunities within the AA. This information helps assess whether local financial institutions are responsive to those needs. For this evaluation, examiners utilized a recently conducted community contact with a representative from a financial advocacy organization operating within the bank's AA. The contact identified needs for affordable housing, small dollar consumer and business loans, and more flexible loan products that consider alternative credit history.

Credit and Community Development Needs and Opportunities

Examiners determined that loans supporting affordable housing and small dollar consumer loans represent significant credit needs in the AA based on information from community contacts, bank data, and demographic data. This conclusion is supported by the volume of LMI persons and census tracts, as well as aggregate HMDA data.

SCOPE OF EVALUATION

General Information

The evaluation covers the period from the previous evaluation dated July 6, 2020, to the current evaluation dated July 10, 2023. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate FSBH's CRA performance. These procedures include the Lending Test and the Community Development Test as outlined in the appendix. Financial institutions must achieve a satisfactory rating under each test to obtain an overall satisfactory rating.

Activities Reviewed

Examiners reviewed FSBH's record of originating home mortgage loans as this loan category represents the largest percentage of the bank's lending. No other loan types, such as small business, small farm or consumer loans, represent a significant portion of lending.

Examiners reviewed all home mortgage loans reported as originated or purchased on the bank's 2020, 2021 and 2022 HMDA Loan Application Registers. The bank reported 555 home mortgage loans totaling \$138.7 million in 2020, 640 totaling \$148.2 million in 2021, and 218 totaling \$54.5 million in 2022. Examiners did not identify any trends between 2020 and 2022 that materially affect conclusions. While examiners reviewed and considered the bank's performance in all three years, the data in each year did not lead to different conclusions. Therefore, this evaluation presents information for 2021, the most recent year for which aggregate data is available, which is considered representative of bank performance throughout the review period. The 2015 ACS data and 2021 HMDA aggregate data provided standards of comparison for the bank's home mortgage lending performance. Examiners focused more on the comparison to aggregate HMDA data as it provides a better assessment of demand and represents all loans extended by all lenders in the AA subject to HMDA data reporting requirements. Further, while examiners considered both number and dollar volume of home mortgage loans, discussion of performance is limited to loans by number, as performance by number of loans is a better indicator of the number of borrowers served, and performance by dollar volume led to similar conclusions.

For the Community Development Test, examiners considered community development loans, qualified investments, and community development services since the prior CRA evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

FSBH demonstrated satisfactory performance under the Lending Test. The reasonable LTD ratio, AA concentration, and borrower profile performance primarily support this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. The LTD ratio, calculated from Call Report data, averaged 58.6 percent over the past 11 calendar quarters from September 30, 2020, to March 31, 2023. The ratio ranged from a low of 54.1 percent as of September 30, 2020, to a high of 61.4 percent as of September 30, 2022. The ratio generally increased throughout the evaluation period. Examiners evaluated FSBH's LTD ratio by comparing it to four similarly-situated savings institutions (SSIs). Examiners selected these banks based on asset size, geographic location, and lending focus. As shown in the following table, FSBH's average LTD ratio falls within range of the SSIs.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 03/31/2023 (\$000s)	Average Net LTD Ratio (%)
First Savings Bank of Hegewisch	808,975	58.6
Similarly-Situated Institution #1	468,567	48.5
Similarly-Situated Institution #2	426,841	60.9
Similarly-Situated Institution #3	863,805	71.0
Similarly-Situated Institution #4	581,777	63.6
<i>Source: Reports of Condition and Income 09/30/2020 – 03/31/2023</i>		

Assessment Area Concentration

FSBH originated a majority of home mortgage loans by number and dollar volume within its AA during the evaluation period, as shown in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	444	80.0	111	20.0	555	95,672	69.0	43,049	31.0	138,721
2021	499	78.0	141	22.0	640	98,142	66.2	50,023	33.8	148,165
2022	175	80.3	43	19.7	218	41,171	75.5	13,334	24.5	54,505
Total	1118	79.1	295	20.9	1,413	234,985	68.8	106,406	31.2	341,391
<i>Source: Bank Data. Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The geographic distribution of home mortgage loans reflects poor dispersion throughout the AA. Performance is measured against aggregate data and the percentage of owner-occupied housing units (demographic data) within each census tract level. The following table illustrates the geographic distribution of home mortgage loans in the AA by census tract income level.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	8.6	6.7	8	1.6	1,118	1.1
Moderate						
2021	26.6	21.0	41	8.2	4,945	5.0
Middle						
2021	32.0	29.8	151	30.3	23,848	24.3
Upper						
2021	32.5	42.3	299	59.9	68,231	69.5
Not Available						
2021	0.2	0.2	0	0.0	0	0.0
Totals						
2021	100.0	100.0	499	100.0	98,142	100.0

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

FSBH’s lending within low-income tracts significantly trailed both the aggregate and demographic data. The bank’s lending within moderate-income tracts also significantly trailed aggregate and demographic data.

Some factors may affect the lending performance in LMI tracts. For example, FSBH’s branches are located in the southern suburban portion of Cook County and the northwest portion of Lake County, Indiana. The locations of these branches make it difficult for the bank to serve the LMI tracts in the western portion of the City of Chicago. However, FSBH maintains branches within close proximity of several LMI tracts in the southern portions of the City of Chicago. In addition, high median home values and lower owner occupancy levels present challenges in extending conventional home mortgage loans. FSBH does not originate government loans, such as Federal Housing Administration loans that may better service these areas than conventional home mortgage loans. Examiners compared the bank’s lending performance to aggregate data for only conventional home mortgage loans; however, the bank’s performance still significantly lags behind. Aggregate data revealed 5.4 percent conventional loans in low-income tracts and 18.7 percent in moderate-income census tracts in 2021.

Examiners also reviewed FSBH’s community development activities to determine the level that such activities benefited LMI tracts in the AA. During the evaluation period, the bank purchased 10 community development loans to small businesses located in LMI tracts, as well as two mortgage-backed securities collateralized by 17 home mortgage loans in LMI tracts. While these activities benefited LMI tracts in the AA, the level does not fully mitigate the low level of penetration over the evaluation period.

FSBH developed the Resilient Communities Loan Program (RCLP) that has been offered since March 2020. This program benefits specific LMI census tracts that have been highly impacted by foreclosures within the AA. Qualifying applicants receive a discounted interest rate, certain closing costs are paid by the bank at closing, and \$1,000 down payment assistance is provided for purchase transactions. The program has an income cap of \$80,000 in order to qualify. Under the RCLP, FSBH has originated seven loans totaling approximately \$1.0 million during the evaluation period.

The RCLP is responsive to the credit needs of the AA; however, the results have not mitigated the low level of penetration in LMI tracts over the evaluation period. Although there are various factors that affect the bank’s performance, the significantly low levels of penetration in LMI areas compared to aggregate and demographic data support the poor assessment.

Borrower Profile

Overall, the distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels, including LMI families. Performance is measured against aggregate lending and the percentage of families (demographic) within each income designation. The following table shows the bank's performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	30.3	6.2	22	4.4	2,066	2.1
Moderate						
2021	17.4	16.0	62	12.4	7,534	7.7
Middle						
2021	17.8	21.1	149	29.9	24,571	25.0
Upper						
2021	34.5	38.5	260	52.1	63,252	64.5
Not Available						
2021	0.0	18.2	6	1.2	719	0.7
Totals						
2021	100.0	100.0	499	100.0	98,142	100.0
<i>Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

FSBH’s lending to low-income borrowers is below the demographic and trails aggregate performance. However, FSBH’s AA is a highly competitive market for loans. The bank faces challenges in competing with the products and services offered by larger financial institutions. Performance is also affected by the percentage of low-income families whose incomes fall below the poverty level and high median home values in the AA. Specifically, 15 percent of low-income

families generate incomes below the poverty level, and as such, likely to face difficulties in qualifying for traditional mortgage loans offered by the bank. In addition, the large gap between the low median family income levels and high median values in the AA presents further challenges. The fact that aggregate performance is also well below the demographic for low-income families supports the assessment that lenders face certain challenges when serving this market.

The bank's lending to moderate-income borrowers also trailed both the demographic and aggregate data. However, as stated previously, FSBH faces challenges in competing with the products and services offered by the larger financial institutions in this highly competitive AA.

In concluding that the bank's home mortgage lending performance was reasonable overall, examiners also considered the bank's specialized lending programs that facilitate both home mortgage and consumer loans for LMI borrowers. These programs include:

- No application cost program – offered to LMI borrowers in the AA based on demographic information. This program allows LMI borrowers within the AA to determine their credit eligibility without the risk of using funds if the loan is not approved. If an application is denied, the fees are paid by the bank. Closing costs for approved applications are not collected until the time of closing and can be rolled up into the cost of the loan. During the evaluation period, the bank closed 72 loans totaling \$8.0 million under this program.
- First time homebuyers program – this program offers a discounted interest rate for owner-occupied purchase transactions for first time homebuyers within the AA. The program has an income cap of \$80,000 in order to qualify. Per census data, LMI individuals have incomes lower than \$69,680. Qualifying applicants receive a discounted interest rate and certain closing costs are paid by the bank. The bank has originated 25 loans totaling \$4.4 million under this program during the evaluation period.
- Deposit-secured loan program – this is an alternative to high-cost and risky payday lending programs. FSBH has originated six loans under this small dollar loan program totaling approximately \$9,800 during the evaluation period. The original balances of these transactions ranged from \$800 - \$2500. Loan status and repayment is reported to credit bureaus allowing the customer to build a credit history.

As previously mentioned, a recent community contact identified affordable housing, small dollar consumer loans, and more flexible loan products that consider alternative credit history as needs in the AA. The availability of these loan products demonstrates FSBH's willingness and responsiveness to meet credit needs of the community. This is further supported through FSBH's purchase of mortgage-back securities during the evaluation period that were collateralized by 17 loans to LMI borrowers in the AA. Overall, the bank's performance is reasonable.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

COMMUNITY DEVELOPMENT TEST

FSBH’s community development performance demonstrates excellent responsiveness to the community development needs in its AA through community development loans, qualified investments, and community development services. FSBH’s significant level of qualified investments and community development services supports this conclusion. Examiners considered the institution’s business focus, capacity, and the need and availability of such opportunities for community development activities in the AA. FSBH’s performance was compared to four SSIs that operate in the same regional area.

Community Development Loans

FSBH purchased 11 community development loans total approximately \$3.8 million within the AA that supported an estimated 137 jobs. All community development loans were obtained through investments in the Solomon Hess SBA Loan Fund, LLC (Fund). The Fund is a certified Community Development Financial Institution (CDFI) fund that provides community development loans, which support economic development and meet the SBA 7(a) program standards. The SBA works with lenders to provide loans targeted to small businesses and start-ups for the purpose of purchasing buildings or land, providing working capital, and purchasing inventory. Ten of 11 loans are located in LMI census tracts.

The level of community development lending represents approximately 1.0 percent of average total loans.. Historically, the bank’s community development lending has been relatively low. FSBH is a first-lien conventional owner-occupied residential lender and does not have experience in commercial lending. Therefore, the bank has chosen to focus on other community development initiatives. FSBH’s community development lending volume is lower than four SSSIs operating in the same AA. The following table illustrates the bank’s community development lending by year.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	2	535	0	0	2	535
2022	0	0	0	0	6	1,742	0	0	6	1,742
YTD 2023	0	0	0	0	3	1,540	0	0	3	1,540
Total	0	0	0	0	11	3,817	0	0	11	3,817
<i>Source: Bank Data</i>										

Qualified Investments

FSBH made 156 qualified investments, grants, and donations totaling approximately \$32.4 million during the evaluation period. This includes 17 prior period investment balances totaling approximately \$18.7 million, 49 new investments totaling approximately \$14.7 million, and 90 donations to community development organizations totaling \$60 thousand. A majority of the

bank’s qualified investments supported affordable housing within the AA, which was indicated as a primary community development need by a community contact. The level of community development investments represents approximately 28.6 percent of average equity capital and 14.0 percent of average securities. FSBH’s performance significantly exceeded the performance of four SSIs. The SSIs performance averaged approximately \$6.3 million in community development investments that had a range of 2.1 to 4.1 percent of average total securities and 4.2 to 7.1 percent of capital. The following table illustrates the bank's community development investment activity by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	17	18,670	0	0	0	0	0	0	17	18,670
2020	0	0	0	0	0	0	8	1,150	8	1,150
2021	2	1,903	0	0	0	0	14	2,250	16	4,153
2022	2	3,084	0	0	0	0	15	2,400	17	5,484
YTD 2023	0	0	0	0	1	700	7	2,150	8	2,850
Subtotal	21	23.657	0	0	1	700	44	7,950	66	32,307
Qualified Grants & Donations	31	15	49	35	0	0	10	10	90	60
Total	52	23,672	49	35	1	700	54	7,960	156	32,367
<i>Source: Bank Data</i>										

Notable examples of FSBH’s qualified investments include:

- Thirteen mortgage-backed securities from the prior review period with a current book value of \$11.9 million. The bank purchased two additional mortgage-backed securities within the evaluation period totaling \$3.1 million. These investments support affordable housing, because the collateral is comprised solely of mortgage loans to LMI borrowers in the AA.
- Prior to the review period, FSBH committed \$3.5 million to a Community Development Financial Institution’s multi-family, affordable housing program. Of this, approximately \$918,500 was funded during the evaluation period. Through the program, the organization acquires, rehabs, and preserves affordable rental units targeted to LMI individuals and neighborhoods.
- Purchased or renewed 42 certificates of deposit totaling \$6.75 million at eight CDFIs that support revitalization and stabilization throughout the assessment area.

Community Development Services

During the evaluation period, bank employees provided 66 instances of financial expertise or technical expertise assistance to various organizations providing community development services in the AA. The services involve reoccurring activities with bank employees serving on the board or finance committee of nine qualified organizations. Further, staff members have provided several

financial literacy and homebuyer education seminars targeted to LMI individuals. This level of community development services exceeds that of the four SSIs, with a range of 9 to 55 activities by number. The following table details the community development services by year and type.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	4	5	0	1	10
2021	8	13	2	1	24
2022	5	12	0	1	18
YTD 2023	7	7	0	0	14
Total	24	37	2	3	66
<i>Source: Bank Data</i>					

Notable examples of FSBH’s community development services include:

- A bank officer serves on the loan committee of a CDFI that provides affordable housing in the AA.
- A bank officer serves on the finance committee of a Housing and Urban Development Counseling agency in the AA. This organization supports revitalization and stabilization in the AA.
- The bank worked with various organizations to deliver eleven financial literacy classes to three predominantly LMI schools in the AA. Bank employees also delivered four financial literacy classes to LMI adults through community development organizations in the AA.
- Bank employees provided sixteen homebuyer education classes to primarily LMI individuals through community development organizations in the AA.

FSBH operates six branch offices in moderate-income geographies. Further, three additional branches are located within 3 miles from clusters of LMI tracts. The proximity of the offices to these areas increases the availability of banking services to LMI individuals residing there.

Additionally, the bank offers several retail services that have enhanced their ability to meet the needs of LMI individuals. These services are summarized below:

- FSBH offers a Loan Workout Program to allow borrowers facing foreclosure the ability to stay in their homes and gradually bring the loan current over an extended period. During the evaluation period, five loans participated in this program.
- The bank participates in the Illinois and Indiana’s Hardest Hit Programs, which provide foreclosure prevention assistance for struggling individuals until they are able to regain financial stability. During the evaluation period, four loans were originated under this program.

- The bank participates in Directo a Mexico Program operated by the Federal Reserve. This program allows for a low transfer fee and a more favorable exchange rate, regardless of the amount transferred. This program helps increase access to financial services for LMI individuals.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's CRA rating.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

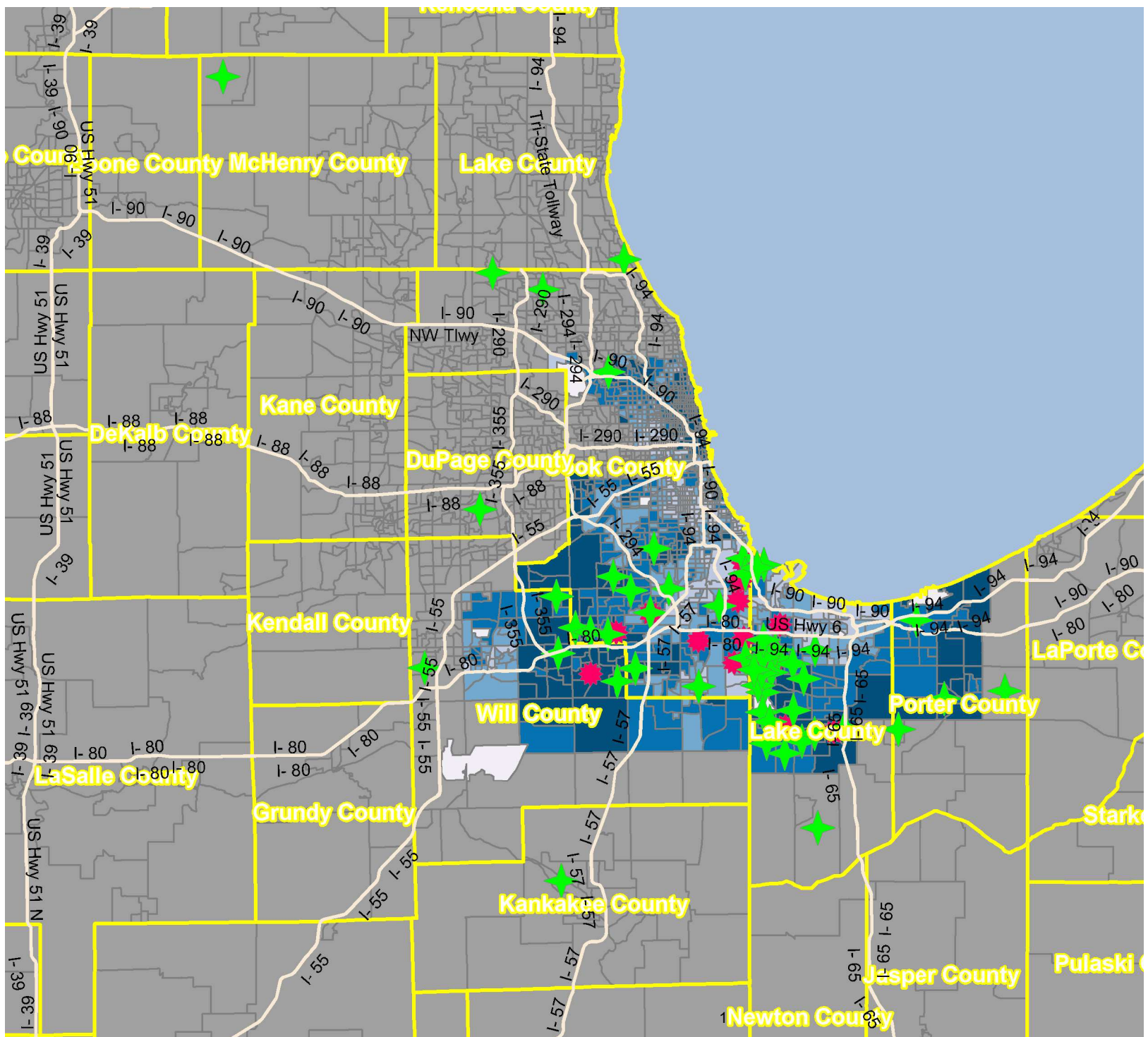
Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

FIRST SAVINGS BANK OF HEGEWISCH - 2023 CRA - ASSESSMENT AREA INCOME MAP

New AA 2022*



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

◆ Applications/Loans
● Bank Branches

2023 FFIEC Census Report - Summary Census Demographic Information State: 17 - ILLINOIS (IL)
 County: 031 - COOK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	031	0101.00	Middle	No	85.40	\$109,800	\$93,769	\$79,102	4905	68.87	3378	801	461
17	031	0102.01	Moderate	No	54.73	\$109,800	\$60,094	\$50,698	6939	77.33	5366	806	700
17	031	0102.02	Moderate	No	51.28	\$109,800	\$56,305	\$47,500	2742	63.86	1751	286	227
17	031	0103.00	Middle	No	82.08	\$109,800	\$90,124	\$76,028	6305	56.03	3533	1025	449
17	031	0104.00	Middle	No	101.32	\$109,800	\$111,249	\$93,852	5079	40.89	2077	500	404
17	031	0105.01	Moderate	No	60.67	\$109,800	\$66,616	\$56,196	4206	51.52	2167	242	230
17	031	0105.02	Moderate	No	65.04	\$109,800	\$71,414	\$60,250	3278	47.10	1544	335	207
17	031	0105.03	Moderate	No	51.79	\$109,800	\$56,865	\$47,969	2565	48.23	1237	153	274
17	031	0106.00	Middle	No	109.47	\$109,800	\$120,198	\$101,400	6225	49.80	3100	835	895
17	031	0107.01	Moderate	No	67.47	\$109,800	\$74,082	\$62,500	3673	64.39	2365	687	620
17	031	0107.02	Moderate	No	71.14	\$109,800	\$78,112	\$65,897	4776	73.47	3509	378	547
17	031	0201.00	Moderate	No	55.60	\$109,800	\$61,049	\$51,500	4202	75.87	3188	573	594
17	031	0202.00	Middle	No	109.74	\$109,800	\$120,495	\$101,648	7128	46.39	3307	1497	1780
17	031	0203.01	Moderate	No	77.23	\$109,800	\$84,799	\$71,536	5261	27.26	1434	1647	660
17	031	0203.02	Upper	No	128.54	\$109,800	\$141,137	\$119,063	5010	50.34	2522	1071	1064
17	031	0204.00	Middle	No	95.65	\$109,800	\$105,024	\$88,594	4435	64.08	2842	814	967
17	031	0205.00	Moderate	No	50.54	\$109,800	\$55,493	\$46,812	6599	79.44	5242	471	1173
17	031	0206.01	Moderate	No	62.97	\$109,800	\$69,141	\$58,333	6699	54.93	3680	981	1342
17	031	0206.02	Moderate	No	67.95	\$109,800	\$74,609	\$62,942	4662	72.67	3388	802	1565
17	031	0207.01	Upper	No	125.63	\$109,800	\$137,942	\$116,364	1879	48.48	911	538	733
17	031	0207.02	Moderate	No	67.54	\$109,800	\$74,159	\$62,565	7717	63.33	4887	938	1603
17	031	0208.01	Moderate	No	72.55	\$109,800	\$79,660	\$67,200	5648	61.77	3489	933	1812
17	031	0208.02	Moderate	No	56.73	\$109,800	\$62,290	\$52,546	7546	81.08	6118	687	1632
17	031	0209.01	Low	No	46.68	\$109,800	\$51,255	\$43,241	5848	82.90	4848	816	1125
17	031	0209.02	Low	No	46.70	\$109,800	\$51,277	\$43,255	4488	68.05	3054	789	388
17	031	0301.01	Moderate	No	62.24	\$109,800	\$68,340	\$57,650	3687	51.94	1915	579	206
17	031	0301.02	Moderate	No	66.03	\$109,800	\$72,501	\$61,167	3121	49.86	1556	639	124
17	031	0301.03	Middle	No	107.97	\$109,800	\$118,551	\$100,012	2104	47.67	1003	290	16
17	031	0301.04	Middle	No	81.60	\$109,800	\$89,597	\$75,582	3521	45.53	1603	349	151
17	031	0302.00	Middle	No	103.91	\$109,800	\$114,093	\$96,250	5627	32.27	1816	1093	1312

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17	031	0303.00	Moderate	No	71.07	\$109,800	\$78,035	\$65,833	3148	62.83	1978	442	751
17	031	0304.00	Middle	No	81.27	\$109,800	\$89,234	\$75,278	2597	47.40	1231	452	587
17	031	0305.00	Upper	No	129.66	\$109,800	\$142,367	\$120,096	6183	39.74	2457	1505	1668
17	031	0306.01	Moderate	No	50.60	\$109,800	\$55,559	\$46,875	3293	54.72	1802	454	163
17	031	0306.03	Low	No	43.79	\$109,800	\$48,081	\$40,563	2045	56.14	1148	147	150
17	031	0306.04	Middle	No	91.32	\$109,800	\$100,269	\$84,583	3737	50.47	1886	590	51
17	031	0307.01	Moderate	No	72.33	\$109,800	\$79,418	\$67,000	1671	52.66	880	190	53
17	031	0307.02	Middle	No	113.81	\$109,800	\$124,963	\$105,420	2318	46.64	1081	863	25
17	031	0307.03	Unknown	No	0.00	\$109,800	\$0	\$0	3075	46.86	1441	462	214
17	031	0307.06	Moderate	No	76.06	\$109,800	\$83,514	\$70,455	2933	45.31	1329	699	17
17	031	0308.00	Upper	No	152.70	\$109,800	\$167,665	\$141,442	4284	28.06	1202	838	1142
17	031	0309.00	Upper	No	156.78	\$109,800	\$172,144	\$145,221	2952	34.08	1006	652	931
17	031	0310.00	Upper	No	126.67	\$109,800	\$139,084	\$117,333	3868	34.41	1331	810	765
17	031	0311.00	Middle	No	118.11	\$109,800	\$129,685	\$109,405	4691	38.61	1811	367	714
17	031	0312.00	Low	No	41.93	\$109,800	\$46,039	\$38,837	5541	64.93	3598	648	487
17	031	0313.00	Middle	No	90.04	\$109,800	\$98,864	\$83,401	6719	48.62	3267	1525	404
17	031	0314.00	Middle	No	119.66	\$109,800	\$131,387	\$110,833	5221	32.87	1716	1556	207
17	031	0315.01	Low	No	47.78	\$109,800	\$52,462	\$44,263	4155	66.06	2745	413	186
17	031	0315.02	Low	No	40.98	\$109,800	\$44,996	\$37,957	4712	65.28	3076	349	120
17	031	0317.00	Upper	No	154.23	\$109,800	\$169,345	\$142,851	6294	43.18	2718	1465	708
17	031	0318.00	Upper	No	141.16	\$109,800	\$154,994	\$130,750	1910	35.86	685	395	397
17	031	0319.00	Upper	No	159.92	\$109,800	\$175,592	\$148,125	2522	31.17	786	472	342
17	031	0321.00	Middle	No	109.81	\$109,800	\$120,571	\$101,711	7543	43.43	3276	1246	351
17	031	0401.00	Upper	No	143.18	\$109,800	\$157,212	\$132,625	3905	37.57	1467	827	1094
17	031	0402.01	Middle	No	100.32	\$109,800	\$110,151	\$92,924	6408	36.49	2338	1187	1869
17	031	0402.02	Moderate	No	56.87	\$109,800	\$62,443	\$52,681	7318	58.10	4252	706	1381
17	031	0403.00	Middle	No	89.88	\$109,800	\$98,688	\$83,250	2928	45.80	1341	648	1032
17	031	0404.01	Middle	No	118.36	\$109,800	\$129,959	\$109,632	3129	30.94	968	860	1121
17	031	0404.02	Upper	No	157.12	\$109,800	\$172,518	\$145,530	4746	28.82	1368	766	817

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17	031	0406.00	Upper	No	145.24	\$109,800	\$159,474	\$134,531	2530	24.23	613	420	832
17	031	0407.00	Upper	No	162.17	\$109,800	\$178,063	\$150,208	3426	31.06	1064	713	843
17	031	0408.00	Upper	No	123.62	\$109,800	\$135,735	\$114,500	1636	25.92	424	342	488
17	031	0409.00	Upper	No	189.30	\$109,800	\$207,851	\$175,341	2063	27.78	573	395	492
17	031	0501.00	Upper	No	202.21	\$109,800	\$222,027	\$187,292	2568	22.74	584	472	675
17	031	0502.00	Upper	No	196.36	\$109,800	\$215,603	\$181,875	5309	26.48	1406	1374	1527
17	031	0503.00	Upper	No	185.41	\$109,800	\$203,580	\$171,731	2671	31.64	845	616	933
17	031	0505.00	Upper	No	230.19	\$109,800	\$252,749	\$213,214	5117	23.04	1179	1297	1896
17	031	0506.00	Upper	No	242.53	\$109,800	\$266,298	\$224,643	2443	22.06	539	538	667
17	031	0507.00	Upper	No	210.98	\$109,800	\$231,656	\$195,417	1513	19.50	295	419	486
17	031	0508.00	Upper	No	227.23	\$109,800	\$249,499	\$210,469	1406	23.83	335	238	585
17	031	0509.00	Upper	No	178.25	\$109,800	\$195,719	\$165,104	1426	24.33	347	236	632
17	031	0510.00	Upper	No	183.23	\$109,800	\$201,187	\$169,712	1538	28.02	431	419	509
17	031	0511.00	Upper	No	193.43	\$109,800	\$212,386	\$179,167	1599	23.39	374	350	708
17	031	0512.00	Upper	No	190.51	\$109,800	\$209,180	\$176,458	1581	22.90	362	275	565
17	031	0513.00	Upper	No	225.67	\$109,800	\$247,786	\$209,022	2907	23.70	689	783	988
17	031	0514.00	Upper	No	203.12	\$109,800	\$223,026	\$188,141	2492	38.28	954	545	710
17	031	0601.00	Upper	No	181.29	\$109,800	\$199,056	\$167,917	2830	24.17	684	708	612
17	031	0602.00	Upper	No	218.00	\$109,800	\$239,364	\$201,917	2313	29.53	683	384	419
17	031	0603.00	Upper	No	197.71	\$109,800	\$217,086	\$183,125	3076	23.47	722	523	822
17	031	0604.00	Upper	No	221.42	\$109,800	\$243,119	\$205,086	3709	20.95	777	819	850
17	031	0605.00	Upper	No	208.91	\$109,800	\$229,383	\$193,500	1374	31.73	436	149	213
17	031	0608.00	Middle	No	94.31	\$109,800	\$103,552	\$87,361	5295	35.39	1874	1542	190
17	031	0609.00	Upper	No	157.53	\$109,800	\$172,968	\$145,909	7104	32.36	2299	2042	310
17	031	0610.00	Upper	No	206.99	\$109,800	\$227,275	\$191,719	2279	24.66	562	300	418
17	031	0611.00	Upper	No	143.72	\$109,800	\$157,805	\$133,125	1367	18.14	248	244	413
17	031	0612.00	Upper	No	165.66	\$109,800	\$181,895	\$153,438	1932	20.76	401	319	616
17	031	0615.00	Upper	No	209.85	\$109,800	\$230,415	\$194,375	1797	18.81	338	297	546
17	031	0618.00	Upper	No	129.28	\$109,800	\$141,949	\$119,750	1051	29.69	312	136	133

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17	031	0619.01	Upper	No	128.49	\$109,800	\$141,082	\$119,013	3625	29.57	1072	573	300
17	031	0619.02	Upper	No	121.91	\$109,800	\$133,857	\$112,917	4665	23.15	1080	887	188
17	031	0620.00	Upper	No	153.71	\$109,800	\$168,774	\$142,375	2843	24.38	693	444	516
17	031	0621.00	Upper	No	200.61	\$109,800	\$220,270	\$185,813	3817	24.23	925	612	735
17	031	0622.00	Upper	No	221.90	\$109,800	\$243,646	\$205,536	3244	18.74	608	623	1000
17	031	0623.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	1667	21.06	351	381	570
17	031	0624.00	Upper	No	244.91	\$109,800	\$268,911	\$226,842	1673	20.02	335	429	599
17	031	0625.00	Upper	No	219.98	\$109,800	\$241,538	\$203,750	1675	24.00	402	404	397
17	031	0626.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2477	26.56	658	616	679
17	031	0627.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2955	21.42	633	663	991
17	031	0628.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3851	19.19	739	708	1220
17	031	0629.00	Upper	No	206.29	\$109,800	\$226,506	\$191,071	4125	18.64	769	800	1185
17	031	0630.00	Upper	No	202.74	\$109,800	\$222,609	\$187,788	3417	25.26	863	626	622
17	031	0631.00	Upper	No	164.45	\$109,800	\$180,566	\$152,321	2376	22.98	546	357	304
17	031	0632.00	Upper	No	189.91	\$109,800	\$208,521	\$175,900	6900	25.83	1782	1344	374
17	031	0633.01	Upper	No	131.27	\$109,800	\$144,134	\$121,591	2833	27.46	778	282	109
17	031	0633.02	Upper	No	147.38	\$109,800	\$161,823	\$136,509	4577	27.20	1245	668	152
17	031	0633.03	Upper	No	172.52	\$109,800	\$189,427	\$159,792	1274	21.66	276	391	23
17	031	0634.00	Upper	No	206.52	\$109,800	\$226,759	\$191,288	2417	24.95	603	348	327
17	031	0701.01	Upper	No	137.72	\$109,800	\$151,217	\$127,563	4171	22.51	939	832	200
17	031	0701.02	Upper	No	236.67	\$109,800	\$259,864	\$219,214	3063	25.37	777	681	134
17	031	0701.03	Moderate	No	76.08	\$109,800	\$83,536	\$70,469	1845	24.28	448	73	88
17	031	0702.00	Upper	No	199.06	\$109,800	\$218,568	\$184,375	4200	23.52	988	765	678
17	031	0703.00	Upper	No	269.01	\$109,800	\$295,373	\$249,167	4349	18.81	818	735	798
17	031	0704.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3250	21.42	696	733	1017
17	031	0705.00	Upper	No	268.56	\$109,800	\$294,879	\$248,750	3322	19.60	651	689	749
17	031	0706.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3449	22.33	770	752	1086
17	031	0707.00	Upper	No	229.29	\$109,800	\$251,760	\$212,381	3699	33.44	1237	977	1305
17	031	0710.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	4357	23.80	1037	464	576

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17	031	0711.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3091	19.64	607	500	871
17	031	0712.00	Upper	No	141.25	\$109,800	\$155,093	\$130,833	2973	23.44	697	446	351
17	031	0713.00	Upper	No	171.39	\$109,800	\$188,186	\$158,750	3893	19.19	747	1158	942
17	031	0714.00	Upper	No	231.89	\$109,800	\$254,615	\$214,784	4962	24.43	1212	1428	215
17	031	0715.00	Upper	No	209.07	\$109,800	\$229,559	\$193,646	6282	18.04	1133	1191	842
17	031	0716.00	Upper	No	237.90	\$109,800	\$261,214	\$220,357	1793	24.76	444	463	565
17	031	0717.00	Upper	No	256.99	\$109,800	\$282,175	\$238,036	1660	29.04	482	354	475
17	031	0718.00	Upper	No	233.47	\$109,800	\$256,350	\$216,250	2652	32.84	871	708	784
17	031	0801.00	Upper	No	217.48	\$109,800	\$238,793	\$201,438	6388	16.31	1042	2119	399
17	031	0802.01	Upper	No	179.99	\$109,800	\$197,629	\$166,719	3375	15.85	535	1212	68
17	031	0802.02	Upper	No	267.11	\$109,800	\$293,287	\$247,411	4225	20.09	849	1263	212
17	031	0803.00	Upper	No	215.78	\$109,800	\$236,926	\$199,869	5499	21.46	1180	1406	542
17	031	0804.00	Unknown	No	0.00	\$109,800	\$0	\$0	4569	64.92	2966	773	839
17	031	0810.00	Upper	No	156.19	\$109,800	\$171,497	\$144,669	8746	32.93	2880	592	378
17	031	0811.00	Upper	No	156.41	\$109,800	\$171,738	\$144,877	4187	28.02	1173	687	77
17	031	0812.01	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5080	22.20	1128	1290	104
17	031	0812.02	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3357	15.34	515	1427	245
17	031	0813.00	Upper	No	243.69	\$109,800	\$267,572	\$225,714	5540	25.74	1426	2287	96
17	031	0814.01	Upper	No	245.31	\$109,800	\$269,350	\$227,216	2508	33.37	837	609	17
17	031	0814.02	Upper	No	250.03	\$109,800	\$274,533	\$231,591	7052	35.41	2497	1336	121
17	031	0814.03	Upper	No	201.15	\$109,800	\$220,863	\$186,310	9843	38.22	3762	1586	178
17	031	0815.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5917	28.68	1697	1677	97
17	031	0816.00	Upper	No	172.47	\$109,800	\$189,372	\$159,750	4168	29.39	1225	829	174
17	031	0817.00	Upper	No	181.18	\$109,800	\$198,936	\$167,813	5537	29.87	1654	762	69
17	031	0818.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	11373	21.64	2461	2956	294
17	031	0819.00	Upper	No	179.22	\$109,800	\$196,784	\$166,000	1325	43.55	577	321	344
17	031	0901.00	Upper	No	162.34	\$109,800	\$178,249	\$150,368	3585	19.08	684	1225	1361
17	031	0902.00	Upper	No	170.00	\$109,800	\$186,660	\$157,466	6626	16.80	1113	2014	1939
17	031	0903.00	Upper	No	123.48	\$109,800	\$135,581	\$114,375	1314	14.46	190	397	511

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17	031	1001.00	Middle	No	98.01	\$109,800	\$107,615	\$90,788	5538	31.42	1740	1327	2139
17	031	1002.00	Upper	No	140.22	\$109,800	\$153,962	\$129,875	7024	23.28	1635	1967	2026
17	031	1003.00	Upper	No	120.55	\$109,800	\$132,364	\$111,659	6252	18.92	1183	1670	1719
17	031	1004.00	Upper	No	142.28	\$109,800	\$156,223	\$131,786	3207	20.86	669	1180	1210
17	031	1005.00	Upper	No	130.09	\$109,800	\$142,839	\$120,493	6116	27.39	1675	1984	2133
17	031	1006.00	Middle	No	91.19	\$109,800	\$100,127	\$84,464	4897	32.98	1615	1419	1632
17	031	1007.00	Upper	No	122.58	\$109,800	\$134,593	\$113,542	4967	30.34	1507	1594	1787
17	031	1101.00	Middle	No	111.55	\$109,800	\$122,482	\$103,322	5568	35.67	1986	1432	2127
17	031	1102.00	Middle	No	102.88	\$109,800	\$112,962	\$95,294	2772	40.04	1110	586	1213
17	031	1103.00	Middle	No	104.10	\$109,800	\$114,302	\$96,425	5348	37.45	2003	1560	1869
17	031	1104.00	Middle	No	80.06	\$109,800	\$87,906	\$74,160	4522	39.78	1799	1150	1701
17	031	1105.01	Upper	No	125.85	\$109,800	\$138,183	\$116,574	4786	43.86	2099	1286	1890
17	031	1105.02	Middle	No	108.62	\$109,800	\$119,265	\$100,607	3220	45.09	1452	894	953
17	031	1201.00	Upper	No	170.79	\$109,800	\$187,527	\$158,194	4402	21.47	945	1433	1588
17	031	1202.00	Upper	No	162.55	\$109,800	\$178,480	\$150,563	4748	27.63	1312	1554	1714
17	031	1203.00	Upper	No	179.32	\$109,800	\$196,893	\$166,099	6920	33.09	2290	2448	2461
17	031	1204.00	Upper	No	125.70	\$109,800	\$138,019	\$116,433	3526	47.11	1661	1064	1321
17	031	1301.00	Middle	No	94.27	\$109,800	\$103,508	\$87,315	5205	40.92	2130	961	1036
17	031	1302.00	Middle	No	91.16	\$109,800	\$100,094	\$84,438	1403	46.90	658	572	381
17	031	1303.00	Moderate	No	74.61	\$109,800	\$81,922	\$69,107	5083	62.64	3184	728	1453
17	031	1401.00	Moderate	No	56.61	\$109,800	\$62,158	\$52,434	3464	71.85	2489	337	594
17	031	1402.00	Moderate	No	64.74	\$109,800	\$71,085	\$59,967	5834	72.52	4231	567	702
17	031	1403.01	Moderate	No	66.75	\$109,800	\$73,292	\$61,830	2693	88.30	2378	281	565
17	031	1403.02	Middle	No	108.57	\$109,800	\$119,210	\$100,560	4060	70.96	2881	654	887
17	031	1404.00	Middle	No	109.83	\$109,800	\$120,593	\$101,735	6503	60.82	3955	1552	1993
17	031	1405.00	Middle	No	81.71	\$109,800	\$89,718	\$75,682	3451	68.07	2349	590	1155
17	031	1406.01	Middle	No	86.58	\$109,800	\$95,065	\$80,194	2545	80.00	2036	380	673
17	031	1406.02	Low	No	49.93	\$109,800	\$54,823	\$46,250	5041	80.16	4041	526	1044
17	031	1407.01	Moderate	No	78.79	\$109,800	\$86,511	\$72,986	2784	76.98	2143	342	529

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17	031	1407.02	Moderate	No	60.95	\$109,800	\$66,923	\$56,458	5535	75.86	4199	629	1241
17	031	1408.00	Middle	No	116.61	\$109,800	\$128,038	\$108,009	6486	47.58	3086	1034	1856
17	031	1502.00	Middle	No	100.75	\$109,800	\$110,624	\$93,324	7434	49.57	3685	1581	2487
17	031	1503.00	Middle	No	97.82	\$109,800	\$107,406	\$90,603	7120	39.34	2801	1627	2559
17	031	1504.01	Middle	No	90.66	\$109,800	\$99,545	\$83,974	4681	42.43	1986	990	1503
17	031	1504.02	Middle	No	109.53	\$109,800	\$120,264	\$101,458	3831	49.07	1880	841	1251
17	031	1505.01	Middle	No	112.52	\$109,800	\$123,547	\$104,219	3823	43.16	1650	1122	1344
17	031	1505.02	Middle	No	103.24	\$109,800	\$113,358	\$95,625	4239	52.16	2211	1032	1416
17	031	1506.00	Middle	No	90.19	\$109,800	\$99,029	\$83,545	3882	53.66	2083	934	1435
17	031	1507.00	Middle	No	92.23	\$109,800	\$101,269	\$85,433	4429	57.03	2526	854	1313
17	031	1508.00	Middle	No	84.34	\$109,800	\$92,605	\$78,125	4903	63.65	3121	1025	1512
17	031	1510.01	Middle	No	98.21	\$109,800	\$107,835	\$90,972	2833	75.61	2142	509	912
17	031	1510.02	Middle	No	80.58	\$109,800	\$88,477	\$74,643	4588	74.67	3426	660	1299
17	031	1511.00	Moderate	No	74.07	\$109,800	\$81,329	\$68,611	5140	64.82	3332	872	1604
17	031	1512.00	Middle	No	88.49	\$109,800	\$97,162	\$81,969	3880	59.28	2300	973	1176
17	031	1601.00	Middle	No	93.19	\$109,800	\$102,323	\$86,316	2444	43.90	1073	606	727
17	031	1602.00	Upper	No	179.23	\$109,800	\$196,795	\$166,012	3278	40.63	1332	826	1158
17	031	1603.00	Middle	No	96.71	\$109,800	\$106,188	\$89,583	3769	50.99	1922	851	617
17	031	1604.00	Middle	No	92.28	\$109,800	\$101,323	\$85,476	4854	55.79	2708	1036	1367
17	031	1605.01	Moderate	No	68.63	\$109,800	\$75,356	\$63,571	3703	71.10	2633	599	1152
17	031	1605.02	Middle	No	89.33	\$109,800	\$98,084	\$82,740	3300	68.18	2250	643	1103
17	031	1606.01	Middle	No	110.32	\$109,800	\$121,131	\$102,188	3380	56.72	1917	656	911
17	031	1606.02	Moderate	No	75.09	\$109,800	\$82,449	\$69,559	3481	58.78	2046	747	765
17	031	1607.00	Middle	No	92.87	\$109,800	\$101,971	\$86,020	5766	60.89	3511	1148	1981
17	031	1608.00	Moderate	No	69.59	\$109,800	\$76,410	\$64,464	4997	67.00	3348	771	1817
17	031	1609.00	Upper	No	127.01	\$109,800	\$139,457	\$117,647	2410	43.11	1039	598	824
17	031	1610.00	Upper	No	142.37	\$109,800	\$156,322	\$131,875	1899	35.49	674	421	577
17	031	1611.00	Upper	No	150.78	\$109,800	\$165,556	\$139,659	1940	34.02	660	560	675
17	031	1612.00	Moderate	No	64.69	\$109,800	\$71,030	\$59,926	2820	74.04	2088	609	1071

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17	031	1613.00	Moderate	No	68.28	\$109,800	\$74,971	\$63,250	3899	66.02	2574	582	980
17	031	1701.00	Moderate	No	73.49	\$109,800	\$80,692	\$68,068	2034	26.75	544	906	66
17	031	1702.00	Middle	No	91.93	\$109,800	\$100,939	\$85,150	3812	53.38	2035	1081	1106
17	031	1703.00	Middle	No	100.37	\$109,800	\$110,206	\$92,969	5216	45.00	2347	1323	1624
17	031	1704.00	Middle	No	96.81	\$109,800	\$106,297	\$89,674	4141	43.37	1796	1297	1515
17	031	1705.00	Middle	No	115.50	\$109,800	\$126,819	\$106,982	5316	34.48	1833	1586	1909
17	031	1706.00	Middle	No	92.54	\$109,800	\$101,609	\$85,721	2551	32.58	831	841	872
17	031	1707.00	Middle	No	85.57	\$109,800	\$93,956	\$79,263	3068	39.41	1209	849	1085
17	031	1708.00	Moderate	No	77.35	\$109,800	\$84,930	\$71,652	3799	43.49	1652	1194	1288
17	031	1709.00	Middle	No	82.93	\$109,800	\$91,057	\$76,815	1662	44.89	746	402	578
17	031	1710.00	Middle	No	113.54	\$109,800	\$124,667	\$105,170	7313	48.43	3542	1888	2682
17	031	1711.00	Middle	No	101.83	\$109,800	\$111,809	\$94,325	4235	59.08	2502	898	1206
17	031	1801.00	Middle	No	82.91	\$109,800	\$91,035	\$76,797	6656	64.63	4302	1470	1820
17	031	1901.00	Middle	No	85.33	\$109,800	\$93,692	\$79,041	2325	88.26	2052	242	675
17	031	1902.00	Moderate	No	76.04	\$109,800	\$83,492	\$70,438	5652	87.53	4947	839	1595
17	031	1903.00	Middle	No	93.77	\$109,800	\$102,959	\$86,860	5738	76.70	4401	901	1681
17	031	1904.01	Moderate	No	69.71	\$109,800	\$76,542	\$64,574	4325	78.57	3398	975	1260
17	031	1904.02	Moderate	No	77.29	\$109,800	\$84,864	\$71,591	5294	79.73	4221	902	1691
17	031	1906.01	Moderate	No	62.97	\$109,800	\$69,141	\$58,333	4382	90.48	3965	692	1058
17	031	1906.02	Moderate	No	72.59	\$109,800	\$79,704	\$67,237	5378	90.09	4845	1144	1608
17	031	1907.01	Middle	No	81.76	\$109,800	\$89,772	\$75,729	2972	90.48	2689	317	788
17	031	1907.02	Moderate	No	52.31	\$109,800	\$57,436	\$48,455	4952	93.60	4635	666	1406
17	031	1908.00	Moderate	No	69.51	\$109,800	\$76,322	\$64,387	6831	91.44	6246	870	1652
17	031	1909.00	Middle	No	86.77	\$109,800	\$95,273	\$80,375	1927	89.62	1727	241	535
17	031	1910.00	Middle	No	94.36	\$109,800	\$103,607	\$87,404	2422	94.30	2284	470	635
17	031	1911.00	Moderate	No	57.28	\$109,800	\$62,893	\$53,058	7533	94.34	7107	911	1946
17	031	1912.00	Moderate	No	57.55	\$109,800	\$63,190	\$53,306	3810	96.38	3672	514	1127
17	031	1913.01	Middle	No	92.00	\$109,800	\$101,016	\$85,213	5214	95.13	4960	952	1649
17	031	1913.02	Moderate	No	60.77	\$109,800	\$66,725	\$56,295	4940	95.30	4708	680	1325

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17	031	2001.00	Middle	No	92.33	\$109,800	\$101,378	\$85,521	4118	83.29	3430	753	1126
17	031	2002.00	Moderate	No	66.95	\$109,800	\$73,511	\$62,011	5162	90.70	4682	855	1450
17	031	2003.00	Middle	No	101.58	\$109,800	\$111,535	\$94,087	2015	90.12	1816	255	534
17	031	2004.01	Moderate	No	62.55	\$109,800	\$68,680	\$57,941	3743	94.66	3543	413	898
17	031	2004.02	Moderate	No	60.01	\$109,800	\$65,891	\$55,583	4192	93.49	3919	670	1142
17	031	2101.00	Middle	No	102.83	\$109,800	\$112,907	\$95,244	4066	55.26	2247	822	1343
17	031	2104.00	Low	No	48.19	\$109,800	\$52,913	\$44,643	2912	76.44	2226	279	713
17	031	2105.01	Moderate	No	58.03	\$109,800	\$63,717	\$53,750	3555	64.25	2284	388	1043
17	031	2105.02	Moderate	No	70.74	\$109,800	\$77,673	\$65,528	4099	65.28	2676	487	1385
17	031	2106.01	Middle	No	90.22	\$109,800	\$99,062	\$83,571	2717	66.95	1819	456	972
17	031	2106.02	Middle	No	88.37	\$109,800	\$97,030	\$81,856	4148	67.50	2800	698	1443
17	031	2107.00	Middle	No	85.42	\$109,800	\$93,791	\$79,125	3907	57.69	2254	555	1288
17	031	2108.00	Moderate	No	69.82	\$109,800	\$76,662	\$64,671	986	61.16	603	156	339
17	031	2109.00	Middle	No	97.97	\$109,800	\$107,571	\$90,750	3170	56.53	1792	748	997
17	031	2203.00	Upper	No	131.61	\$109,800	\$144,508	\$121,908	2207	36.29	801	460	664
17	031	2204.00	Upper	No	135.63	\$109,800	\$148,922	\$125,625	2579	38.08	982	456	941
17	031	2205.00	Middle	No	109.37	\$109,800	\$120,088	\$101,304	2751	39.22	1079	512	658
17	031	2206.01	Middle	No	108.41	\$109,800	\$119,034	\$100,417	1635	45.69	747	252	580
17	031	2206.02	Middle	No	93.95	\$109,800	\$103,157	\$87,024	4877	47.98	2340	428	1031
17	031	2207.01	Moderate	No	73.08	\$109,800	\$80,242	\$67,689	2920	68.70	2006	396	931
17	031	2207.02	Moderate	No	71.69	\$109,800	\$78,716	\$66,402	3653	65.92	2408	512	1174
17	031	2209.01	Moderate	No	50.01	\$109,800	\$54,911	\$46,326	2903	80.81	2346	415	793
17	031	2209.02	Moderate	No	68.41	\$109,800	\$75,114	\$63,365	2959	75.90	2246	380	1020
17	031	2210.00	Middle	No	94.84	\$109,800	\$104,134	\$87,843	2432	64.56	1570	319	919
17	031	2211.00	Middle	No	94.87	\$109,800	\$104,167	\$87,875	4440	53.76	2387	628	1053
17	031	2212.00	Upper	No	128.98	\$109,800	\$141,620	\$119,464	2954	44.85	1325	528	833
17	031	2213.00	Middle	No	103.41	\$109,800	\$113,544	\$95,781	3062	43.21	1323	282	786
17	031	2214.00	Upper	No	165.72	\$109,800	\$181,961	\$153,500	3385	48.74	1650	468	858
17	031	2215.00	Middle	No	98.31	\$109,800	\$107,944	\$91,058	2909	52.11	1516	487	934

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17	031	2216.00	Upper	No	193.09	\$109,800	\$212,013	\$178,849	3159	31.18	985	793	1331
17	031	2222.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2156	25.97	560	473	673
17	031	2225.00	Middle	No	106.61	\$109,800	\$117,058	\$98,750	1415	49.82	705	297	490
17	031	2226.00	Middle	No	108.38	\$109,800	\$119,001	\$100,385	1599	49.47	791	268	375
17	031	2227.00	Moderate	No	76.92	\$109,800	\$84,458	\$71,250	2082	63.02	1312	223	638
17	031	2228.00	Middle	No	93.39	\$109,800	\$102,542	\$86,500	960	70.94	681	96	305
17	031	2229.00	Unknown	No	0.00	\$109,800	\$0	\$0	1089	77.69	846	125	342
17	031	2301.00	Moderate	No	71.83	\$109,800	\$78,869	\$66,538	1504	62.97	947	253	524
17	031	2302.00	Moderate	No	71.83	\$109,800	\$78,869	\$66,538	1834	75.41	1383	240	573
17	031	2303.00	Moderate	No	50.05	\$109,800	\$54,955	\$46,364	956	87.03	832	87	293
17	031	2304.00	Moderate	No	60.73	\$109,800	\$66,682	\$56,250	2235	88.46	1977	375	696
17	031	2305.00	Low	No	43.72	\$109,800	\$48,005	\$40,500	3419	96.93	3314	313	786
17	031	2306.00	Low	No	47.85	\$109,800	\$52,539	\$44,320	6817	96.63	6587	452	1759
17	031	2307.00	Low	No	48.02	\$109,800	\$52,726	\$44,483	6218	92.81	5771	906	1785
17	031	2308.00	Moderate	No	60.94	\$109,800	\$66,912	\$56,447	1234	88.09	1087	213	321
17	031	2309.00	Moderate	No	58.23	\$109,800	\$63,937	\$53,939	5044	76.45	3856	592	1590
17	031	2311.00	Middle	No	81.12	\$109,800	\$89,070	\$75,139	1214	95.47	1159	165	403
17	031	2312.00	Low	No	38.93	\$109,800	\$42,745	\$36,060	5983	97.61	5840	797	2104
17	031	2315.00	Low	No	43.45	\$109,800	\$47,708	\$40,250	5655	97.84	5533	720	1907
17	031	2402.00	Upper	No	216.53	\$109,800	\$237,750	\$200,556	1556	30.01	467	450	429
17	031	2403.00	Upper	No	193.88	\$109,800	\$212,880	\$179,583	1362	23.13	315	317	581
17	031	2405.00	Upper	No	242.99	\$109,800	\$266,803	\$225,064	2610	23.41	611	777	465
17	031	2406.00	Upper	No	180.84	\$109,800	\$198,562	\$167,500	1489	40.90	609	394	447
17	031	2407.00	Middle	No	106.97	\$109,800	\$117,453	\$99,083	1499	63.64	954	233	507
17	031	2408.00	Upper	No	124.46	\$109,800	\$136,657	\$115,278	1687	58.68	990	324	402
17	031	2409.00	Middle	No	90.87	\$109,800	\$99,775	\$84,167	1122	62.75	704	155	298
17	031	2410.00	Moderate	No	72.42	\$109,800	\$79,517	\$67,083	2363	64.16	1516	245	679
17	031	2411.00	Middle	No	99.39	\$109,800	\$109,130	\$92,063	3574	49.47	1768	526	1263
17	031	2412.00	Upper	No	147.85	\$109,800	\$162,339	\$136,950	1714	32.67	560	281	530

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17	031	2413.00	Upper	No	183.05	\$109,800	\$200,989	\$169,545	1848	34.36	635	352	566
17	031	2414.00	Upper	No	193.66	\$109,800	\$212,639	\$179,375	5273	28.14	1484	754	1225
17	031	2415.00	Upper	No	173.20	\$109,800	\$190,174	\$160,430	2954	31.86	941	591	1100
17	031	2416.00	Middle	No	106.99	\$109,800	\$117,475	\$99,097	3534	34.15	1207	363	757
17	031	2420.00	Upper	No	145.35	\$109,800	\$159,594	\$134,633	4692	48.66	2283	576	1194
17	031	2421.00	Upper	No	169.58	\$109,800	\$186,199	\$157,069	3976	29.53	1174	1072	1560
17	031	2422.00	Upper	No	205.13	\$109,800	\$225,233	\$190,000	4082	28.69	1171	795	1415
17	031	2423.00	Upper	No	148.77	\$109,800	\$163,349	\$137,795	3568	24.86	887	710	1097
17	031	2424.00	Upper	No	151.99	\$109,800	\$166,885	\$140,781	2902	20.26	588	361	650
17	031	2425.00	Middle	No	95.21	\$109,800	\$104,541	\$88,194	3426	39.17	1342	413	1088
17	031	2426.00	Moderate	No	78.02	\$109,800	\$85,666	\$72,269	5665	50.61	2867	762	1702
17	031	2427.00	Middle	No	86.69	\$109,800	\$95,186	\$80,298	1938	63.52	1231	270	555
17	031	2428.00	Upper	No	133.21	\$109,800	\$146,265	\$123,382	1507	27.60	416	374	514
17	031	2429.00	Upper	No	169.14	\$109,800	\$185,716	\$156,667	1962	32.21	632	377	650
17	031	2430.00	Upper	No	131.32	\$109,800	\$144,189	\$121,634	2234	39.48	882	508	871
17	031	2431.00	Upper	No	154.68	\$109,800	\$169,839	\$143,272	2249	48.47	1090	417	834
17	031	2432.00	Upper	No	196.51	\$109,800	\$215,768	\$182,019	2287	41.58	951	524	783
17	031	2433.00	Upper	No	167.26	\$109,800	\$183,651	\$154,926	2431	31.10	756	459	776
17	031	2434.00	Middle	No	104.31	\$109,800	\$114,532	\$96,620	2880	43.89	1264	575	849
17	031	2435.00	Upper	No	187.94	\$109,800	\$206,358	\$174,079	4746	32.55	1545	897	664
17	031	2502.00	Moderate	No	67.92	\$109,800	\$74,576	\$62,917	2779	97.88	2720	482	778
17	031	2503.00	Low	No	49.01	\$109,800	\$53,813	\$45,402	4742	98.48	4670	726	1690
17	031	2504.00	Moderate	No	50.90	\$109,800	\$55,888	\$47,150	5789	98.67	5712	975	2078
17	031	2505.00	Upper	No	138.60	\$109,800	\$152,183	\$128,379	7315	67.14	4911	2075	2416
17	031	2506.00	Moderate	No	68.79	\$109,800	\$75,531	\$63,723	4203	98.74	4150	1029	1347
17	031	2507.00	Moderate	No	55.29	\$109,800	\$60,708	\$51,213	5932	99.34	5893	708	2019
17	031	2508.00	Moderate	No	55.78	\$109,800	\$61,246	\$51,667	2432	98.77	2402	523	858
17	031	2510.00	Unknown	No	0.00	\$109,800	\$0	\$0	1075	98.60	1060	215	399
17	031	2511.00	Low	No	32.41	\$109,800	\$35,586	\$30,024	4468	99.24	4434	534	1454

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17	031	2512.00	Moderate	No	68.09	\$109,800	\$74,763	\$63,068	3910	99.46	3889	722	1301
17	031	2513.00	Low	No	35.12	\$109,800	\$38,562	\$32,538	5098	98.65	5029	611	1631
17	031	2514.00	Moderate	No	50.04	\$109,800	\$54,944	\$46,350	3986	94.83	3780	440	1040
17	031	2515.00	Moderate	No	77.24	\$109,800	\$84,810	\$71,548	4342	98.20	4264	430	1082
17	031	2516.00	Low	No	33.06	\$109,800	\$36,300	\$30,625	3522	99.35	3499	375	1340
17	031	2517.00	Moderate	No	63.16	\$109,800	\$69,350	\$58,508	1347	98.66	1329	185	445
17	031	2518.00	Low	No	24.19	\$109,800	\$26,561	\$22,407	5101	99.57	5079	321	1494
17	031	2519.00	Low	No	36.51	\$109,800	\$40,088	\$33,819	5387	98.44	5303	456	1096
17	031	2520.00	Low	No	35.71	\$109,800	\$39,210	\$33,077	5646	98.39	5555	514	1224
17	031	2521.01	Moderate	No	61.94	\$109,800	\$68,010	\$57,375	1502	97.60	1466	176	364
17	031	2521.02	Low	No	48.67	\$109,800	\$53,440	\$45,086	6187	99.53	6158	1063	2126
17	031	2522.01	Low	No	45.32	\$109,800	\$49,761	\$41,985	2940	99.35	2921	317	894
17	031	2522.02	Low	No	43.52	\$109,800	\$47,785	\$40,313	4783	99.31	4750	462	1404
17	031	2601.00	Low	No	33.84	\$109,800	\$37,156	\$31,346	1477	97.90	1446	85	253
17	031	2602.00	Low	No	42.63	\$109,800	\$46,808	\$39,485	1054	98.39	1037	87	328
17	031	2603.00	Unknown	No	0.00	\$109,800	\$0	\$0	1528	99.08	1514	54	500
17	031	2604.00	Moderate	No	56.99	\$109,800	\$62,575	\$52,788	1398	99.79	1395	113	350
17	031	2605.00	Low	No	41.22	\$109,800	\$45,260	\$38,179	1833	99.07	1816	265	721
17	031	2606.00	Low	No	34.86	\$109,800	\$38,276	\$32,292	2114	99.67	2107	204	818
17	031	2607.00	Low	No	32.46	\$109,800	\$35,641	\$30,069	1691	98.05	1658	128	647
17	031	2608.00	Low	No	37.01	\$109,800	\$40,637	\$34,286	2271	98.19	2230	185	751
17	031	2609.00	Low	No	30.23	\$109,800	\$33,193	\$28,000	1778	97.19	1728	121	577
17	031	2610.00	Low	No	43.15	\$109,800	\$47,379	\$39,967	2289	99.21	2271	218	1026
17	031	2705.00	Low	No	31.81	\$109,800	\$34,927	\$29,469	1619	99.26	1607	58	310
17	031	2712.00	Low	No	44.19	\$109,800	\$48,521	\$40,938	1172	97.44	1142	108	381
17	031	2713.00	Low	No	32.38	\$109,800	\$35,553	\$30,000	1060	97.74	1036	142	296
17	031	2714.00	Low	No	29.42	\$109,800	\$32,303	\$27,250	1535	95.70	1469	78	407
17	031	2715.00	Moderate	No	50.15	\$109,800	\$55,065	\$46,455	1373	97.96	1345	180	480
17	031	2718.00	Low	No	41.57	\$109,800	\$45,644	\$38,508	976	98.46	961	52	252

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17	031	2801.00	Upper	No	217.03	\$109,800	\$238,299	\$201,020	7421	29.32	2176	1349	129
17	031	2804.00	Low	No	41.70	\$109,800	\$45,787	\$38,631	1231	92.53	1139	98	266
17	031	2808.00	Unknown	No	0.00	\$109,800	\$0	\$0	1198	96.41	1155	72	265
17	031	2809.00	Low	No	20.03	\$109,800	\$21,993	\$18,553	1077	87.74	945	64	152
17	031	2819.00	Upper	No	149.45	\$109,800	\$164,096	\$138,429	7031	53.58	3767	1262	60
17	031	2827.00	Moderate	No	66.40	\$109,800	\$72,907	\$61,509	2558	76.94	1968	370	921
17	031	2828.00	Middle	No	80.70	\$109,800	\$88,609	\$74,750	1634	66.28	1083	187	593
17	031	2831.00	Unknown	No	0.00	\$109,800	\$0	\$0	2717	70.33	1911	434	777
17	031	2832.00	Middle	No	94.80	\$109,800	\$104,090	\$87,813	1670	67.72	1131	252	377
17	031	2838.00	Middle	No	117.48	\$109,800	\$128,993	\$108,816	3343	70.27	2349	680	290
17	031	2909.00	Low	No	32.19	\$109,800	\$35,345	\$29,821	3975	99.12	3940	234	1378
17	031	2912.00	Low	No	30.46	\$109,800	\$33,445	\$28,214	2286	99.34	2271	177	705
17	031	2916.00	Middle	No	85.02	\$109,800	\$93,352	\$78,750	874	86.04	752	113	363
17	031	2922.00	Moderate	No	51.45	\$109,800	\$56,492	\$47,656	2942	97.01	2854	231	1157
17	031	2924.00	Moderate	No	53.36	\$109,800	\$58,589	\$49,426	2041	98.04	2001	273	702
17	031	2925.00	Moderate	No	55.14	\$109,800	\$60,544	\$51,075	4057	98.74	4006	480	1544
17	031	3005.00	Moderate	No	57.83	\$109,800	\$63,497	\$53,571	3243	97.10	3149	368	918
17	031	3006.00	Low	No	47.27	\$109,800	\$51,902	\$43,789	3253	97.05	3157	260	883
17	031	3007.00	Low	No	44.81	\$109,800	\$49,201	\$41,508	4798	98.02	4703	567	1332
17	031	3008.00	Low	No	29.53	\$109,800	\$32,424	\$27,353	4136	98.72	4083	319	972
17	031	3009.00	Low	No	35.95	\$109,800	\$39,473	\$33,306	4553	96.95	4414	856	1607
17	031	3011.00	Moderate	No	57.33	\$109,800	\$62,948	\$53,107	2323	92.85	2157	222	646
17	031	3012.00	Low	No	36.16	\$109,800	\$39,704	\$33,500	4087	94.20	3850	276	1364
17	031	3016.00	Low	No	28.82	\$109,800	\$31,644	\$26,698	4995	98.70	4930	691	1401
17	031	3017.01	Moderate	No	50.31	\$109,800	\$55,240	\$46,601	4279	98.78	4227	616	1213
17	031	3017.02	Low	No	45.94	\$109,800	\$50,442	\$42,552	4121	98.81	4072	447	1226
17	031	3018.01	Low	No	45.33	\$109,800	\$49,772	\$41,993	3947	98.18	3875	286	1246
17	031	3018.02	Low	No	45.04	\$109,800	\$49,454	\$41,724	3376	98.34	3320	327	821
17	031	3018.03	Moderate	No	51.69	\$109,800	\$56,756	\$47,879	5107	97.89	4999	394	1235

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17	031	3102.00	Middle	No	104.32	\$109,800	\$114,543	\$96,625	1588	64.61	1026	293	543
17	031	3103.00	Moderate	No	59.18	\$109,800	\$64,980	\$54,821	1767	76.57	1353	185	440
17	031	3104.00	Upper	No	135.76	\$109,800	\$149,064	\$125,750	1375	72.15	992	230	489
17	031	3105.00	Moderate	No	62.50	\$109,800	\$68,625	\$57,895	1399	81.56	1141	142	410
17	031	3106.00	Middle	No	98.67	\$109,800	\$108,340	\$91,391	5498	78.68	4326	550	1050
17	031	3107.00	Low	No	42.88	\$109,800	\$47,082	\$39,722	1700	81.06	1378	113	449
17	031	3108.00	Moderate	No	71.05	\$109,800	\$78,013	\$65,811	4175	83.09	3469	451	1097
17	031	3109.00	Low	No	45.18	\$109,800	\$49,608	\$41,847	4781	85.38	4082	600	1509
17	031	3201.01	Upper	No	198.40	\$109,800	\$217,843	\$183,768	9532	37.17	3543	2318	217
17	031	3201.02	Upper	No	249.56	\$109,800	\$274,017	\$231,152	4846	44.53	2158	475	254
17	031	3204.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2856	36.87	1053	457	13
17	031	3206.00	Upper	No	196.39	\$109,800	\$215,636	\$181,908	6395	48.15	3079	1106	32
17	031	3301.01	Upper	No	220.91	\$109,800	\$242,559	\$204,616	4592	48.45	2225	2193	128
17	031	3301.02	Upper	No	196.15	\$109,800	\$215,373	\$181,680	10811	50.42	5451	3102	489
17	031	3301.03	Upper	No	142.22	\$109,800	\$156,158	\$131,730	8248	59.55	4912	2101	400
17	031	3302.00	Upper	No	196.58	\$109,800	\$215,845	\$182,083	4008	64.07	2568	1142	709
17	031	3403.00	Low	No	46.37	\$109,800	\$50,914	\$42,955	1865	86.17	1607	311	538
17	031	3404.00	Moderate	No	74.36	\$109,800	\$81,647	\$68,875	1844	86.01	1586	251	422
17	031	3405.00	Low	No	26.72	\$109,800	\$29,339	\$24,750	1629	59.36	967	324	567
17	031	3406.00	Low	No	18.70	\$109,800	\$20,533	\$17,326	1151	98.61	1135	0	202
17	031	3501.00	Moderate	No	61.83	\$109,800	\$67,889	\$57,275	2228	92.10	2052	0	40
17	031	3504.00	Low	No	25.46	\$109,800	\$27,955	\$23,583	1512	98.68	1492	0	23
17	031	3510.00	Moderate	No	62.59	\$109,800	\$68,724	\$57,975	3640	92.61	3371	124	135
17	031	3511.00	Low	No	15.44	\$109,800	\$16,953	\$14,303	2038	98.38	2005	7	194
17	031	3514.00	Low	No	20.24	\$109,800	\$22,224	\$18,750	1392	96.98	1350	104	280
17	031	3515.00	Unknown	No	0.00	\$109,800	\$0	\$0	823	95.14	783	29	81
17	031	3602.00	Low	No	42.02	\$109,800	\$46,138	\$38,929	1651	99.21	1638	69	179
17	031	3801.00	Upper	No	129.76	\$109,800	\$142,476	\$120,188	2207	95.97	2118	494	766
17	031	3802.00	Moderate	No	62.57	\$109,800	\$68,702	\$57,962	2408	97.92	2358	177	252

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17	031	3806.00	Moderate	No	54.16	\$109,800	\$59,468	\$50,167	3947	97.72	3857	350	949
17	031	3812.00	Middle	No	92.55	\$109,800	\$101,620	\$85,727	2077	98.31	2042	213	508
17	031	3814.00	Low	No	29.14	\$109,800	\$31,996	\$26,993	1796	97.88	1758	114	366
17	031	3815.00	Low	No	22.65	\$109,800	\$24,870	\$20,982	667	97.60	651	40	65
17	031	3817.00	Unknown	No	0.00	\$109,800	\$0	\$0	18	94.44	17	0	0
17	031	3818.00	Middle	No	86.68	\$109,800	\$95,175	\$80,288	1462	97.67	1428	147	342
17	031	3819.00	Moderate	No	56.89	\$109,800	\$62,465	\$52,700	1106	97.47	1078	297	360
17	031	3901.00	Upper	No	139.68	\$109,800	\$153,369	\$129,375	1553	94.40	1466	246	339
17	031	3902.00	Middle	No	113.45	\$109,800	\$124,568	\$105,086	1883	88.05	1658	612	630
17	031	3903.00	Low	No	46.14	\$109,800	\$50,662	\$42,740	2617	96.14	2516	285	373
17	031	3904.00	Unknown	No	0.00	\$109,800	\$0	\$0	2871	90.94	2611	381	352
17	031	3905.00	Moderate	No	75.33	\$109,800	\$82,712	\$69,779	1666	74.13	1235	222	239
17	031	3906.00	Upper	No	176.60	\$109,800	\$193,907	\$163,571	1994	60.88	1214	352	274
17	031	3907.00	Upper	No	124.10	\$109,800	\$136,262	\$114,944	6532	81.06	5295	1352	279
17	031	4003.00	Low	No	38.46	\$109,800	\$42,229	\$35,625	1504	98.67	1484	96	254
17	031	4004.00	Low	No	38.96	\$109,800	\$42,778	\$36,090	1995	99.45	1984	159	389
17	031	4005.00	Low	No	30.99	\$109,800	\$34,027	\$28,705	2372	98.95	2347	111	391
17	031	4008.00	Low	No	21.80	\$109,800	\$23,936	\$20,197	3178	99.47	3161	92	367
17	031	4101.00	Middle	No	110.40	\$109,800	\$121,219	\$102,260	2272	71.83	1632	153	147
17	031	4102.00	Middle	No	86.14	\$109,800	\$94,582	\$79,792	1165	60.60	706	138	183
17	031	4105.00	Upper	No	123.14	\$109,800	\$135,208	\$114,063	2922	71.90	2101	423	517
17	031	4106.00	Upper	No	134.50	\$109,800	\$147,681	\$124,583	2371	59.38	1408	372	537
17	031	4107.00	Middle	No	93.68	\$109,800	\$102,861	\$86,771	2399	55.02	1320	261	316
17	031	4108.00	Middle	No	85.75	\$109,800	\$94,154	\$79,431	2993	65.32	1955	455	258
17	031	4109.00	Upper	No	143.99	\$109,800	\$158,101	\$133,370	3670	58.99	2165	810	151
17	031	4110.00	Middle	No	101.53	\$109,800	\$111,480	\$94,044	3902	58.46	2281	981	197
17	031	4111.00	Upper	No	171.73	\$109,800	\$188,560	\$159,063	2379	43.88	1044	447	361
17	031	4112.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	1713	41.74	715	478	312
17	031	4201.00	Low	No	30.36	\$109,800	\$33,335	\$28,125	1642	98.48	1617	17	295
17	031	4202.00	Moderate	No	75.57	\$109,800	\$82,976	\$70,000	1781	89.61	1596	136	229

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17	031	4203.00	Moderate	No	50.74	\$109,800	\$55,713	\$47,000	2818	69.09	1947	114	184
17	031	4204.00	Low	No	33.07	\$109,800	\$36,311	\$30,638	1544	84.72	1308	103	156
17	031	4205.00	Low	No	38.54	\$109,800	\$42,317	\$35,703	2053	97.56	2003	193	486
17	031	4206.00	Low	No	35.08	\$109,800	\$38,518	\$32,500	2524	97.23	2454	131	601
17	031	4207.00	Low	No	31.60	\$109,800	\$34,697	\$29,271	3021	98.78	2984	222	1509
17	031	4208.00	Moderate	No	59.33	\$109,800	\$65,144	\$54,958	2457	97.80	2403	220	926
17	031	4212.00	Low	No	47.04	\$109,800	\$51,650	\$43,578	1405	98.93	1390	91	532
17	031	4301.01	Low	No	37.88	\$109,800	\$41,592	\$35,087	4091	98.44	4027	236	671
17	031	4301.02	Moderate	No	53.44	\$109,800	\$58,677	\$49,500	3104	97.52	3027	423	224
17	031	4302.00	Low	No	37.74	\$109,800	\$41,439	\$34,957	5086	96.58	4912	383	706
17	031	4303.00	Low	No	27.83	\$109,800	\$30,557	\$25,781	2558	99.57	2547	129	651
17	031	4304.00	Moderate	No	51.42	\$109,800	\$56,459	\$47,628	3031	98.38	2982	517	1157
17	031	4305.00	Low	No	22.52	\$109,800	\$24,727	\$20,866	4098	99.37	4072	189	726
17	031	4306.00	Middle	No	81.12	\$109,800	\$89,070	\$75,144	1670	97.43	1627	304	401
17	031	4307.00	Low	No	44.33	\$109,800	\$48,674	\$41,066	2175	96.78	2105	174	145
17	031	4308.00	Moderate	No	74.90	\$109,800	\$82,240	\$69,375	1862	98.71	1838	287	666
17	031	4309.00	Moderate	No	67.17	\$109,800	\$73,753	\$62,222	1797	99.28	1784	250	520
17	031	4312.00	Moderate	No	68.69	\$109,800	\$75,422	\$63,625	2898	98.96	2868	842	1258
17	031	4313.01	Low	No	41.71	\$109,800	\$45,798	\$38,633	3590	99.08	3557	246	843
17	031	4313.02	Low	No	38.07	\$109,800	\$41,801	\$35,270	4351	99.47	4328	163	807
17	031	4314.00	Low	No	36.12	\$109,800	\$39,660	\$33,457	6716	97.38	6540	485	864
17	031	4401.01	Low	No	27.14	\$109,800	\$29,800	\$25,139	4171	99.40	4146	105	858
17	031	4401.02	Moderate	No	62.37	\$109,800	\$68,482	\$57,772	3633	99.34	3609	432	1063
17	031	4402.01	Unknown	No	0.00	\$109,800	\$0	\$0	5054	99.43	5025	678	2008
17	031	4402.02	Moderate	No	58.16	\$109,800	\$63,860	\$53,871	3525	99.46	3506	543	1138
17	031	4403.00	Middle	No	96.97	\$109,800	\$106,473	\$89,821	4677	99.51	4654	1366	1895
17	031	4406.00	Moderate	No	73.83	\$109,800	\$81,065	\$68,385	1996	99.70	1990	560	802
17	031	4407.00	Middle	No	86.59	\$109,800	\$95,076	\$80,208	1497	99.06	1483	469	678
17	031	4408.00	Low	No	34.05	\$109,800	\$37,387	\$31,538	1620	99.57	1613	163	456

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17	031	4409.00	Moderate	No	75.21	\$109,800	\$82,581	\$69,662	2462	99.80	2457	536	1192
17	031	4503.00	Moderate	No	66.57	\$109,800	\$73,094	\$61,662	3252	99.66	3241	824	1639
17	031	4601.00	Low	No	45.31	\$109,800	\$49,750	\$41,971	2840	96.80	2749	353	1141
17	031	4602.00	Low	No	34.53	\$109,800	\$37,914	\$31,989	1948	95.74	1865	417	1216
17	031	4603.01	Low	No	43.44	\$109,800	\$47,697	\$40,240	2987	97.46	2911	532	1398
17	031	4603.02	Low	No	47.76	\$109,800	\$52,440	\$44,239	3282	98.35	3228	582	1448
17	031	4604.00	Moderate	No	59.71	\$109,800	\$65,562	\$55,313	3411	99.38	3390	518	1180
17	031	4605.00	Middle	No	101.94	\$109,800	\$111,930	\$94,426	5400	99.24	5359	1362	2133
17	031	4608.00	Low	No	31.77	\$109,800	\$34,883	\$29,434	3639	97.99	3566	359	1314
17	031	4610.00	Moderate	No	57.43	\$109,800	\$63,058	\$53,194	1460	97.05	1417	87	327
17	031	4701.00	Middle	No	80.05	\$109,800	\$87,895	\$74,148	2527	99.84	2523	552	1087
17	031	4801.00	Middle	No	89.70	\$109,800	\$98,491	\$83,083	2001	99.75	1996	619	739
17	031	4802.00	Moderate	No	65.56	\$109,800	\$71,985	\$60,724	1103	99.82	1101	327	692
17	031	4803.00	Moderate	No	62.29	\$109,800	\$68,394	\$57,700	1348	98.89	1333	238	578
17	031	4804.00	Upper	No	154.36	\$109,800	\$169,487	\$142,974	5650	99.43	5618	1990	2637
17	031	4805.00	Middle	No	89.07	\$109,800	\$97,799	\$82,500	2986	98.33	2936	774	1311
17	031	4902.00	Moderate	No	74.22	\$109,800	\$81,494	\$68,750	3040	99.38	3021	844	1477
17	031	4905.00	Moderate	No	72.04	\$109,800	\$79,100	\$66,728	1995	98.90	1973	480	834
17	031	4906.00	Low	No	47.31	\$109,800	\$51,946	\$43,821	1443	99.93	1442	422	625
17	031	4907.00	Moderate	No	62.18	\$109,800	\$68,274	\$57,598	2656	99.85	2652	662	1089
17	031	4908.00	Moderate	No	51.15	\$109,800	\$56,163	\$47,378	3502	99.31	3478	788	1426
17	031	4909.01	Low	No	46.10	\$109,800	\$50,618	\$42,708	3403	99.50	3386	443	1122
17	031	4909.02	Middle	No	81.61	\$109,800	\$89,608	\$75,590	4647	99.68	4632	991	1716
17	031	4910.00	Low	No	49.77	\$109,800	\$54,647	\$46,107	3807	99.05	3771	439	1563
17	031	4911.00	Moderate	No	73.04	\$109,800	\$80,198	\$67,659	4079	98.85	4032	1029	1479
17	031	4912.00	Moderate	No	56.00	\$109,800	\$61,488	\$51,875	2019	99.11	2001	464	776
17	031	4913.00	Low	No	40.69	\$109,800	\$44,678	\$37,692	2023	99.21	2007	275	924
17	031	4914.00	Low	No	39.13	\$109,800	\$42,965	\$36,250	2593	99.38	2577	270	1170
17	031	5001.00	Moderate	No	72.82	\$109,800	\$79,956	\$67,452	3545	99.63	3532	861	1729
17	031	5002.00	Low	No	37.14	\$109,800	\$40,780	\$34,409	1688	99.41	1678	335	718

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17	031	5003.00	Moderate	No	53.02	\$109,800	\$58,216	\$49,116	1587	73.47	1166	462	899
17	031	5101.00	Low	No	45.49	\$109,800	\$49,948	\$42,143	3231	91.98	2972	614	1414
17	031	5102.00	Moderate	No	56.00	\$109,800	\$61,488	\$51,875	2922	96.24	2812	926	1340
17	031	5103.00	Low	No	29.15	\$109,800	\$32,007	\$27,003	4850	99.67	4834	849	2011
17	031	5201.00	Moderate	No	59.95	\$109,800	\$65,825	\$55,536	1745	91.17	1591	296	558
17	031	5202.00	Low	No	48.35	\$109,800	\$53,088	\$44,784	3338	93.05	3106	530	1151
17	031	5203.00	Low	No	49.93	\$109,800	\$54,823	\$46,250	5675	91.44	5189	1253	2097
17	031	5204.00	Low	No	47.93	\$109,800	\$52,627	\$44,402	4055	89.57	3632	972	1433
17	031	5205.00	Moderate	No	72.72	\$109,800	\$79,847	\$67,361	4420	78.55	3472	1220	1507
17	031	5206.00	Middle	No	85.89	\$109,800	\$94,307	\$79,554	2530	84.70	2143	667	799
17	031	5301.00	Low	No	40.19	\$109,800	\$44,129	\$37,230	2197	97.18	2135	291	876
17	031	5302.00	Moderate	No	56.18	\$109,800	\$61,686	\$52,042	4128	99.27	4098	741	1800
17	031	5303.00	Moderate	No	53.93	\$109,800	\$59,215	\$49,955	3964	99.67	3951	995	1558
17	031	5304.00	Middle	No	83.17	\$109,800	\$91,321	\$77,041	2059	99.03	2039	626	825
17	031	5305.01	Moderate	No	55.26	\$109,800	\$60,675	\$51,189	4514	98.94	4466	996	2161
17	031	5305.02	Moderate	No	69.52	\$109,800	\$76,333	\$64,397	1570	100.00	1570	518	630
17	031	5305.03	Moderate	No	63.45	\$109,800	\$69,668	\$58,775	4898	99.55	4876	1117	1726
17	031	5306.00	Moderate	No	52.29	\$109,800	\$57,414	\$48,438	2774	99.46	2759	414	1062
17	031	5401.01	Low	No	22.51	\$109,800	\$24,716	\$20,850	4324	99.26	4292	52	1472
17	031	5401.02	Low	No	32.20	\$109,800	\$35,356	\$29,831	2938	99.69	2929	180	936
17	031	5501.00	Moderate	No	72.77	\$109,800	\$79,901	\$67,409	7019	69.65	4889	1827	2816
17	031	5502.00	Middle	No	80.58	\$109,800	\$88,477	\$74,643	2969	67.03	1990	820	1064
17	031	5601.00	Middle	No	81.19	\$109,800	\$89,147	\$75,208	1477	88.96	1314	260	334
17	031	5602.00	Moderate	No	77.43	\$109,800	\$85,018	\$71,719	1710	98.19	1679	458	578
17	031	5603.00	Moderate	No	75.38	\$109,800	\$82,767	\$69,821	3253	79.93	2600	911	1017
17	031	5604.00	Moderate	No	73.02	\$109,800	\$80,176	\$67,639	1630	82.94	1352	419	462
17	031	5607.00	Middle	No	84.46	\$109,800	\$92,737	\$78,237	3635	70.67	2569	839	1245
17	031	5608.00	Middle	No	103.67	\$109,800	\$113,830	\$96,029	5682	55.91	3177	1601	1869
17	031	5609.00	Upper	No	127.00	\$109,800	\$139,446	\$117,630	5112	44.31	2265	1697	1896

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17	031	5610.00	Upper	No	137.09	\$109,800	\$150,525	\$126,982	5308	42.88	2276	1953	2160
17	031	5611.00	Middle	No	107.70	\$109,800	\$118,255	\$99,762	5581	55.74	3111	1910	2215
17	031	5701.00	Moderate	No	68.72	\$109,800	\$75,455	\$63,654	1316	88.15	1160	315	354
17	031	5702.00	Middle	No	82.12	\$109,800	\$90,168	\$76,066	2096	87.26	1829	506	765
17	031	5703.00	Moderate	No	65.45	\$109,800	\$71,864	\$60,625	6376	89.90	5732	1146	1910
17	031	5704.00	Middle	No	81.14	\$109,800	\$89,092	\$75,156	1769	89.03	1575	266	533
17	031	5705.00	Low	No	49.23	\$109,800	\$54,055	\$45,607	2639	84.80	2238	426	791
17	031	5801.00	Moderate	No	55.85	\$109,800	\$61,323	\$51,736	3228	93.53	3019	535	958
17	031	5802.00	Low	No	45.31	\$109,800	\$49,750	\$41,969	3466	93.91	3255	433	816
17	031	5803.00	Moderate	No	71.35	\$109,800	\$78,342	\$66,094	2577	96.24	2480	427	748
17	031	5804.00	Moderate	No	62.08	\$109,800	\$68,164	\$57,500	4546	94.08	4277	820	1422
17	031	5805.01	Low	No	45.29	\$109,800	\$49,728	\$41,952	5170	92.86	4801	583	1496
17	031	5805.02	Low	No	45.19	\$109,800	\$49,619	\$41,861	5345	95.77	5119	642	1479
17	031	5806.00	Moderate	No	60.63	\$109,800	\$66,572	\$56,157	5405	94.10	5086	769	1578
17	031	5807.00	Moderate	No	50.59	\$109,800	\$55,548	\$46,859	5621	94.25	5298	821	1718
17	031	5808.00	Moderate	No	60.93	\$109,800	\$66,901	\$56,438	2058	96.02	1976	275	557
17	031	5905.00	Middle	No	85.66	\$109,800	\$94,055	\$79,342	1854	79.18	1468	526	681
17	031	5906.00	Moderate	No	61.58	\$109,800	\$67,615	\$57,045	3477	85.02	2956	790	1339
17	031	5907.00	Middle	No	96.04	\$109,800	\$105,452	\$88,958	3027	89.07	2696	568	1030
17	031	6004.00	Middle	No	82.77	\$109,800	\$90,881	\$76,667	4297	78.15	3358	646	1325
17	031	6006.00	Low	No	49.78	\$109,800	\$54,658	\$46,111	2988	77.64	2320	621	1135
17	031	6007.00	Low	No	42.71	\$109,800	\$46,896	\$39,559	2591	75.38	1953	414	1145
17	031	6009.00	Moderate	No	77.31	\$109,800	\$84,886	\$71,607	3682	69.58	2562	484	1109
17	031	6103.00	Low	No	34.72	\$109,800	\$38,123	\$32,167	5410	95.08	5144	608	1431
17	031	6104.00	Low	No	47.13	\$109,800	\$51,749	\$43,656	2029	97.54	1979	145	579
17	031	6108.00	Middle	No	84.57	\$109,800	\$92,858	\$78,333	1512	34.99	529	316	629
17	031	6112.00	Low	No	32.38	\$109,800	\$35,553	\$30,000	2680	96.75	2593	290	858
17	031	6113.00	Low	No	44.90	\$109,800	\$49,300	\$41,596	3668	97.11	3562	174	1006
17	031	6114.00	Low	No	45.13	\$109,800	\$49,553	\$41,809	3737	98.15	3668	292	1071
17	031	6115.00	Low	No	38.67	\$109,800	\$42,460	\$35,820	3587	96.15	3449	231	898

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17	031	6116.00	Low	No	42.18	\$109,800	\$46,314	\$39,076	1921	98.18	1886	215	563
17	031	6117.00	Low	No	25.52	\$109,800	\$28,021	\$23,646	2180	97.39	2123	157	923
17	031	6118.00	Moderate	No	76.79	\$109,800	\$84,315	\$71,125	2205	98.55	2173	167	865
17	031	6119.00	Low	No	49.03	\$109,800	\$53,835	\$45,417	1984	99.24	1969	190	652
17	031	6120.00	Moderate	No	61.99	\$109,800	\$68,065	\$57,417	1448	98.55	1427	189	599
17	031	6121.00	Low	No	41.91	\$109,800	\$46,017	\$38,826	1168	98.29	1148	112	435
17	031	6122.00	Low	No	35.08	\$109,800	\$38,518	\$32,500	3939	96.80	3813	339	1311
17	031	6201.00	Moderate	No	70.41	\$109,800	\$77,310	\$65,217	4567	92.97	4246	899	1155
17	031	6202.00	Moderate	No	79.40	\$109,800	\$87,181	\$73,542	2390	83.93	2006	479	712
17	031	6203.00	Moderate	No	66.12	\$109,800	\$72,600	\$61,250	6410	84.74	5432	1508	2245
17	031	6204.00	Moderate	No	75.66	\$109,800	\$83,075	\$70,078	5027	94.91	4771	911	1338
17	031	6303.00	Moderate	No	61.18	\$109,800	\$67,176	\$56,667	5385	96.49	5196	690	1396
17	031	6304.00	Low	No	38.32	\$109,800	\$42,075	\$35,494	7204	95.88	6907	916	1769
17	031	6305.00	Low	No	47.01	\$109,800	\$51,617	\$43,547	6271	97.11	6090	717	1684
17	031	6306.00	Moderate	No	50.69	\$109,800	\$55,658	\$46,951	3250	95.42	3101	366	807
17	031	6308.00	Moderate	No	60.58	\$109,800	\$66,517	\$56,111	6641	96.30	6395	1156	1706
17	031	6309.00	Moderate	No	52.99	\$109,800	\$58,183	\$49,083	5204	96.14	5003	664	1146
17	031	6401.00	Moderate	No	59.15	\$109,800	\$64,947	\$54,792	1312	80.64	1058	215	454
17	031	6403.00	Moderate	No	71.84	\$109,800	\$78,880	\$66,542	6710	64.92	4356	1361	2065
17	031	6404.00	Middle	No	101.66	\$109,800	\$111,623	\$94,167	3390	50.94	1727	1021	1104
17	031	6405.00	Middle	No	88.89	\$109,800	\$97,601	\$82,333	3896	54.54	2125	1147	980
17	031	6406.00	Moderate	No	61.33	\$109,800	\$67,340	\$56,806	4063	62.20	2527	1034	1333
17	031	6407.00	Moderate	No	68.70	\$109,800	\$75,433	\$63,640	3298	70.50	2325	755	1042
17	031	6408.00	Moderate	No	66.57	\$109,800	\$73,094	\$61,667	1799	88.33	1589	462	529
17	031	6501.00	Moderate	No	54.25	\$109,800	\$59,567	\$50,250	4765	93.37	4449	636	1303
17	031	6502.00	Middle	No	88.14	\$109,800	\$96,778	\$81,643	7251	87.96	6378	1087	2101
17	031	6503.01	Moderate	No	72.99	\$109,800	\$80,143	\$67,606	5829	88.51	5159	1207	1542
17	031	6503.02	Moderate	No	53.77	\$109,800	\$59,039	\$49,811	4522	94.23	4261	820	1164
17	031	6504.00	Moderate	No	62.77	\$109,800	\$68,921	\$58,143	6894	95.20	6563	1301	1519

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17	031	6505.00	Middle	No	86.06	\$109,800	\$94,494	\$79,712	4401	90.87	3999	1246	1095
17	031	6603.01	Low	No	28.45	\$109,800	\$31,238	\$26,359	1850	97.84	1810	148	416
17	031	6603.02	Low	No	40.37	\$109,800	\$44,326	\$37,397	5549	97.50	5410	376	1403
17	031	6604.00	Moderate	No	51.10	\$109,800	\$56,108	\$47,330	5692	95.34	5427	860	1463
17	031	6605.00	Low	No	49.50	\$109,800	\$54,351	\$45,855	5013	94.51	4738	595	1294
17	031	6606.00	Low	No	39.54	\$109,800	\$43,415	\$36,632	6404	98.00	6276	637	1710
17	031	6607.00	Low	No	28.91	\$109,800	\$31,743	\$26,786	2076	99.23	2060	302	647
17	031	6608.00	Low	No	46.73	\$109,800	\$51,310	\$43,289	6114	97.91	5986	645	1977
17	031	6609.00	Low	No	47.07	\$109,800	\$51,683	\$43,598	4446	96.81	4304	380	1581
17	031	6610.00	Low	No	47.07	\$109,800	\$51,683	\$43,601	5756	98.44	5666	1114	2184
17	031	6611.00	Moderate	No	59.48	\$109,800	\$65,309	\$55,100	6633	96.10	6374	1433	1847
17	031	6701.00	Unknown	No	0.00	\$109,800	\$0	\$0	1349	98.30	1326	141	544
17	031	6702.00	Low	No	37.39	\$109,800	\$41,054	\$34,632	1325	98.42	1304	154	515
17	031	6703.00	Low	No	37.20	\$109,800	\$40,846	\$34,464	1287	99.38	1279	183	502
17	031	6704.00	Low	No	39.66	\$109,800	\$43,547	\$36,742	1585	98.80	1566	217	667
17	031	6705.00	Moderate	No	63.72	\$109,800	\$69,965	\$59,028	1148	100.00	1148	129	422
17	031	6706.00	Low	No	34.92	\$109,800	\$38,342	\$32,344	1339	99.63	1334	193	454
17	031	6707.00	Low	No	44.26	\$109,800	\$48,597	\$41,000	1252	100.00	1252	161	473
17	031	6708.00	Low	No	30.23	\$109,800	\$33,193	\$28,000	1477	98.78	1459	164	532
17	031	6709.00	Low	No	35.44	\$109,800	\$38,913	\$32,827	1172	99.74	1169	196	639
17	031	6711.00	Low	No	38.36	\$109,800	\$42,119	\$35,536	994	99.90	993	91	383
17	031	6712.00	Moderate	No	58.84	\$109,800	\$64,606	\$54,500	980	99.39	974	82	376
17	031	6713.00	Low	No	36.51	\$109,800	\$40,088	\$33,819	2048	99.71	2042	368	800
17	031	6714.00	Low	No	25.88	\$109,800	\$28,416	\$23,977	1558	99.61	1552	419	683
17	031	6715.00	Moderate	No	56.77	\$109,800	\$62,333	\$52,587	2716	99.41	2700	423	1099
17	031	6716.00	Low	No	41.29	\$109,800	\$45,336	\$38,250	1804	99.89	1802	139	820
17	031	6718.00	Low	No	46.69	\$109,800	\$51,266	\$43,250	1142	99.21	1133	186	465
17	031	6719.00	Moderate	No	54.91	\$109,800	\$60,291	\$50,865	1122	99.11	1112	175	388
17	031	6720.00	Moderate	No	59.39	\$109,800	\$65,210	\$55,014	3397	99.47	3379	724	1268
17	031	6805.00	Low	No	41.56	\$109,800	\$45,633	\$38,500	1307	99.31	1298	123	517

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17	031	6806.00	Low	No	48.95	\$109,800	\$53,747	\$45,341	1165	99.48	1159	90	652
17	031	6809.00	Low	No	24.84	\$109,800	\$27,274	\$23,008	3573	99.30	3548	243	756
17	031	6810.00	Low	No	35.18	\$109,800	\$38,628	\$32,589	2573	98.80	2542	375	1167
17	031	6811.00	Low	No	20.24	\$109,800	\$22,224	\$18,750	2873	98.96	2843	178	1298
17	031	6812.00	Low	No	25.75	\$109,800	\$28,274	\$23,852	2353	99.36	2338	127	872
17	031	6813.00	Low	No	24.63	\$109,800	\$27,044	\$22,813	2182	99.59	2173	157	1009
17	031	6814.00	Low	No	45.19	\$109,800	\$49,619	\$41,864	2474	99.47	2461	414	1322
17	031	6903.00	Low	No	34.46	\$109,800	\$37,837	\$31,923	2302	98.57	2269	64	352
17	031	6904.00	Low	No	29.96	\$109,800	\$32,896	\$27,750	3363	99.44	3344	373	1232
17	031	6905.00	Low	No	39.87	\$109,800	\$43,777	\$36,935	992	99.09	983	110	349
17	031	6909.00	Moderate	No	64.51	\$109,800	\$70,832	\$59,758	4250	99.67	4236	630	1838
17	031	6910.00	Moderate	No	75.57	\$109,800	\$82,976	\$70,000	2668	99.33	2650	512	1034
17	031	6911.00	Low	No	27.29	\$109,800	\$29,964	\$25,278	2980	99.36	2961	290	1004
17	031	6912.00	Low	No	31.15	\$109,800	\$34,203	\$28,854	2277	99.78	2272	251	964
17	031	6913.00	Moderate	No	53.10	\$109,800	\$58,304	\$49,191	2374	99.16	2354	508	901
17	031	6914.00	Low	No	39.53	\$109,800	\$43,404	\$36,615	3411	99.62	3398	569	1397
17	031	6915.00	Low	No	21.11	\$109,800	\$23,179	\$19,554	1806	99.72	1801	271	676
17	031	7001.00	Middle	No	82.57	\$109,800	\$90,662	\$76,480	3326	96.96	3225	880	1137
17	031	7002.00	Middle	No	90.57	\$109,800	\$99,446	\$83,892	6554	90.13	5907	1622	1700
17	031	7003.01	Moderate	No	72.63	\$109,800	\$79,748	\$67,272	5762	86.12	4962	1653	1839
17	031	7003.02	Middle	No	97.13	\$109,800	\$106,649	\$89,970	5662	79.51	4502	1464	1706
17	031	7004.01	Middle	No	97.29	\$109,800	\$106,824	\$90,119	5822	94.71	5514	1519	1870
17	031	7004.02	Moderate	No	71.89	\$109,800	\$78,935	\$66,591	4082	93.36	3811	1019	1187
17	031	7005.01	Middle	No	83.30	\$109,800	\$91,463	\$77,157	6912	96.95	6701	1819	2379
17	031	7005.02	Middle	No	111.09	\$109,800	\$121,977	\$102,895	2978	96.24	2866	988	1073
17	031	7101.00	Low	No	36.63	\$109,800	\$40,220	\$33,929	1015	98.72	1002	187	474
17	031	7102.00	Low	No	46.54	\$109,800	\$51,101	\$43,108	4635	99.46	4610	534	1565
17	031	7103.00	Low	No	46.14	\$109,800	\$50,662	\$42,738	1424	99.86	1422	165	430
17	031	7104.00	Moderate	No	57.47	\$109,800	\$63,102	\$53,235	5424	99.58	5401	1047	2105

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17	031	7105.00	Low	No	44.68	\$109,800	\$49,059	\$41,386	4036	99.58	4019	608	1373
17	031	7106.00	Moderate	No	52.55	\$109,800	\$57,700	\$48,676	1706	99.59	1699	335	720
17	031	7107.00	Moderate	No	54.32	\$109,800	\$59,643	\$50,321	3420	99.68	3409	472	1050
17	031	7108.00	Low	No	24.04	\$109,800	\$26,396	\$22,269	4804	99.46	4778	403	1743
17	031	7109.00	Low	No	38.34	\$109,800	\$42,097	\$35,516	1942	100.00	1942	321	679
17	031	7110.00	Low	No	43.18	\$109,800	\$47,412	\$40,000	3058	99.38	3039	590	1134
17	031	7111.00	Moderate	No	67.56	\$109,800	\$74,181	\$62,583	2499	99.92	2497	632	887
17	031	7112.00	Middle	No	81.74	\$109,800	\$89,751	\$75,714	4687	99.55	4666	1196	1742
17	031	7113.00	Moderate	No	60.73	\$109,800	\$66,682	\$56,250	1462	99.32	1452	218	519
17	031	7114.00	Low	No	46.87	\$109,800	\$51,463	\$43,417	2394	99.58	2384	521	845
17	031	7115.00	Moderate	No	50.57	\$109,800	\$55,526	\$46,840	2372	99.79	2367	592	970
17	031	7201.00	Upper	No	179.04	\$109,800	\$196,586	\$165,833	3344	42.88	1434	1041	1100
17	031	7202.00	Middle	No	112.29	\$109,800	\$123,294	\$104,010	4131	65.58	2709	1287	1392
17	031	7203.00	Upper	No	163.16	\$109,800	\$179,150	\$151,125	3637	42.32	1539	1436	1475
17	031	7204.00	Middle	No	115.38	\$109,800	\$126,687	\$106,875	1961	19.33	379	607	716
17	031	7205.00	Upper	No	171.82	\$109,800	\$188,658	\$159,148	2086	12.27	256	650	786
17	031	7206.00	Upper	No	153.12	\$109,800	\$168,126	\$141,830	1691	24.48	414	536	615
17	031	7207.00	Upper	No	122.81	\$109,800	\$134,845	\$113,750	3073	71.04	2183	675	861
17	031	7301.00	Moderate	No	65.10	\$109,800	\$71,480	\$60,298	2462	99.63	2453	768	984
17	031	7302.01	Moderate	No	68.82	\$109,800	\$75,564	\$63,750	5627	99.84	5618	891	1597
17	031	7302.02	Middle	No	93.73	\$109,800	\$102,916	\$86,821	2893	99.65	2883	781	1104
17	031	7303.00	Moderate	No	55.67	\$109,800	\$61,126	\$51,563	1046	99.90	1045	245	342
17	031	7304.00	Middle	No	109.58	\$109,800	\$120,319	\$101,500	3386	99.59	3372	1051	1422
17	031	7305.00	Moderate	No	70.29	\$109,800	\$77,178	\$65,111	4220	99.57	4202	1424	1926
17	031	7306.00	Moderate	No	56.36	\$109,800	\$61,883	\$52,204	3254	99.23	3229	768	1196
17	031	7307.00	Moderate	No	59.02	\$109,800	\$64,804	\$54,669	2281	99.61	2272	591	857
17	031	7401.00	Upper	No	122.04	\$109,800	\$134,000	\$113,036	3234	23.13	748	1009	1238
17	031	7402.00	Upper	No	146.37	\$109,800	\$160,714	\$135,577	5830	15.33	894	1750	1996
17	031	7403.00	Upper	No	153.77	\$109,800	\$168,839	\$142,426	4869	13.12	639	1693	1761
17	031	7404.00	Upper	No	130.19	\$109,800	\$142,949	\$120,592	4695	23.24	1091	1292	1437

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17	031	7501.00	Moderate	No	79.52	\$109,800	\$87,313	\$73,654	3736	99.71	3725	1026	1401
17	031	7502.00	Middle	No	112.98	\$109,800	\$124,052	\$104,653	3024	66.27	2004	778	1094
17	031	7503.00	Upper	No	129.63	\$109,800	\$142,334	\$120,074	2470	16.48	407	792	952
17	031	7504.00	Upper	No	138.94	\$109,800	\$152,556	\$128,696	2909	42.63	1240	991	1107
17	031	7505.00	Moderate	No	66.56	\$109,800	\$73,083	\$61,650	5618	81.45	4576	1146	1691
17	031	7506.00	Moderate	No	60.13	\$109,800	\$66,023	\$55,694	3420	99.27	3395	912	1297
17	031	7608.01	Middle	No	88.71	\$109,800	\$97,404	\$82,167	4403	48.38	2130	366	50
17	031	7608.02	Middle	No	92.71	\$109,800	\$101,796	\$85,875	2374	14.91	354	990	805
17	031	7608.03	Moderate	No	71.71	\$109,800	\$78,738	\$66,422	6394	26.63	1703	1115	807
17	031	7702.01	Middle	No	93.60	\$109,800	\$102,773	\$86,695	5894	32.76	1931	1438	1677
17	031	7702.02	Middle	No	97.75	\$109,800	\$107,330	\$90,547	5060	20.06	1015	1755	1478
17	031	7703.00	Middle	No	97.35	\$109,800	\$106,890	\$90,174	7234	27.07	1958	1796	2010
17	031	7704.00	Middle	No	107.09	\$109,800	\$117,585	\$99,194	4375	38.51	1685	927	1003
17	031	7705.00	Low	No	42.89	\$109,800	\$47,093	\$39,731	4632	87.85	4069	784	1050
17	031	7706.01	Middle	No	117.33	\$109,800	\$128,828	\$108,674	3272	33.37	1092	1012	1145
17	031	7706.02	Middle	No	81.39	\$109,800	\$89,366	\$75,387	4762	63.17	3008	730	1027
17	031	7707.00	Middle	No	85.36	\$109,800	\$93,725	\$79,063	2537	29.84	757	377	415
17	031	7708.00	Middle	No	84.90	\$109,800	\$93,220	\$78,641	5661	42.50	2406	1416	1766
17	031	7709.01	Middle	No	107.95	\$109,800	\$118,529	\$99,986	5245	22.42	1176	1620	1457
17	031	7709.02	Middle	No	88.44	\$109,800	\$97,107	\$81,923	3732	16.08	600	1008	984
17	031	8056.00	Upper	No	173.68	\$109,800	\$190,701	\$160,870	4710	10.89	513	1506	1441
17	031	8079.00	Upper	No	147.32	\$109,800	\$161,757	\$136,458	4201	38.66	1624	1261	1318
17	031	8081.00	Moderate	No	78.05	\$109,800	\$85,699	\$72,292	4010	21.87	877	1374	593
17	031	8104.00	Upper	No	154.99	\$109,800	\$170,179	\$143,558	5409	15.94	862	1943	2085
17	031	8105.01	Middle	No	92.19	\$109,800	\$101,225	\$85,395	5293	18.50	979	1678	1807
17	031	8105.02	Middle	No	101.15	\$109,800	\$111,063	\$93,691	5355	23.87	1278	1472	1606
17	031	8106.00	Middle	No	81.98	\$109,800	\$90,014	\$75,938	4949	32.98	1632	909	1278
17	031	8190.00	Upper	No	186.10	\$109,800	\$204,338	\$172,378	4768	11.01	525	1228	1370
17	031	8191.00	Middle	No	80.76	\$109,800	\$88,674	\$74,808	4600	56.87	2616	901	1235

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17	031	8192.00	Middle	No	91.16	\$109,800	\$100,094	\$84,435	6154	59.67	3672	1475	1820
17	031	8193.00	Middle	No	99.69	\$109,800	\$109,460	\$92,340	2777	39.25	1090	755	944
17	031	8194.00	Middle	No	89.21	\$109,800	\$97,953	\$82,637	5686	46.04	2618	1237	1748
17	031	8195.00	Upper	No	133.41	\$109,800	\$146,484	\$123,571	3664	31.96	1171	892	695
17	031	8196.00	Upper	No	235.09	\$109,800	\$258,129	\$217,750	4083	11.88	485	1210	1320
17	031	8197.00	Upper	No	172.20	\$109,800	\$189,076	\$159,500	6028	9.70	585	1699	1837
17	031	8198.01	Upper	No	205.77	\$109,800	\$225,935	\$190,590	5364	8.58	460	1587	1700
17	031	8198.02	Upper	No	206.86	\$109,800	\$227,132	\$191,607	2741	8.68	238	911	965
17	031	8199.00	Upper	No	216.57	\$109,800	\$237,794	\$200,592	3514	8.99	316	1033	1091
17	031	8200.00	Upper	No	261.04	\$109,800	\$286,622	\$241,786	2230	28.92	645	530	661
17	031	8201.01	Upper	No	150.83	\$109,800	\$165,611	\$139,706	7889	15.35	1211	2880	2503
17	031	8201.03	Middle	No	97.42	\$109,800	\$106,967	\$90,234	4285	29.89	1281	1098	1232
17	031	8201.04	Middle	No	107.98	\$109,800	\$118,562	\$100,016	4453	31.48	1402	1163	1253
17	031	8202.02	Moderate	No	73.50	\$109,800	\$80,703	\$68,083	3128	37.60	1176	1041	1203
17	031	8202.03	Upper	No	174.71	\$109,800	\$191,832	\$161,827	4038	20.51	828	1170	1221
17	031	8202.04	Upper	No	132.45	\$109,800	\$145,430	\$122,684	4434	22.30	989	1672	1317
17	031	8203.00	Moderate	No	59.69	\$109,800	\$65,540	\$55,292	5588	76.16	4256	980	1681
17	031	8204.00	Moderate	No	50.26	\$109,800	\$55,185	\$46,553	5556	91.88	5105	766	1496
17	031	8205.01	Middle	No	82.88	\$109,800	\$91,002	\$76,772	5905	32.36	1911	1437	1649
17	031	8205.02	Moderate	No	71.63	\$109,800	\$78,650	\$66,351	5380	35.20	1894	1273	1356
17	031	8206.03	Middle	No	90.19	\$109,800	\$99,029	\$83,536	5530	38.86	2149	1338	1869
17	031	8206.04	Moderate	No	54.91	\$109,800	\$60,291	\$50,865	3689	22.91	845	682	880
17	031	8206.05	Moderate	No	55.84	\$109,800	\$61,312	\$51,722	4523	68.27	3088	353	543
17	031	8206.06	Middle	No	109.27	\$109,800	\$119,978	\$101,213	3866	25.12	971	1192	1322
17	031	8207.00	Middle	No	95.00	\$109,800	\$104,310	\$87,997	7110	70.31	4999	1853	2217
17	031	8208.00	Middle	No	82.80	\$109,800	\$90,914	\$76,694	3695	65.41	2417	956	1210
17	031	8209.01	Moderate	No	68.72	\$109,800	\$75,455	\$63,655	5582	47.89	2673	1230	1691
17	031	8209.02	Middle	No	107.06	\$109,800	\$117,552	\$99,167	5051	58.05	2932	1311	1657
17	031	8210.01	Moderate	No	66.07	\$109,800	\$72,545	\$61,196	5205	36.83	1917	1045	1477

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17	031	8210.02	Moderate	No	78.48	\$109,800	\$86,171	\$72,692	5764	40.87	2356	1495	1689
17	031	8211.01	Middle	No	87.66	\$109,800	\$96,251	\$81,196	4876	44.83	2186	1211	1316
17	031	8211.02	Middle	No	82.93	\$109,800	\$91,057	\$76,820	4231	56.30	2382	1286	1459
17	031	8212.00	Moderate	No	74.25	\$109,800	\$81,527	\$68,779	5641	89.91	5072	1043	1458
17	031	8213.00	Moderate	No	59.80	\$109,800	\$65,660	\$55,389	5477	88.30	4836	809	1362
17	031	8214.01	Moderate	No	52.69	\$109,800	\$57,854	\$48,807	2870	97.67	2803	799	1216
17	031	8214.02	Middle	No	82.83	\$109,800	\$90,947	\$76,724	3200	97.63	3124	867	1260
17	031	8215.00	Low	No	45.09	\$109,800	\$49,509	\$41,767	1421	96.90	1377	240	757
17	031	8216.00	Middle	No	99.68	\$109,800	\$109,449	\$92,333	4542	71.42	3244	1307	1600
17	031	8217.00	Middle	No	104.04	\$109,800	\$114,236	\$96,371	4859	30.69	1491	1351	1466
17	031	8218.00	Middle	No	110.82	\$109,800	\$121,680	\$102,647	5415	47.07	2549	1604	1854
17	031	8219.00	Middle	No	101.48	\$109,800	\$111,425	\$94,000	5129	34.35	1762	1454	1688
17	031	8220.00	Moderate	No	68.58	\$109,800	\$75,301	\$63,523	4343	31.41	1364	1282	1631
17	031	8221.01	Middle	No	88.62	\$109,800	\$97,305	\$82,083	4606	38.19	1759	1213	1495
17	031	8221.02	Middle	No	88.03	\$109,800	\$96,657	\$81,544	4504	51.09	2301	1300	1417
17	031	8222.00	Middle	No	102.75	\$109,800	\$112,820	\$95,172	3929	39.30	1544	1022	1274
17	031	8223.01	Middle	No	104.92	\$109,800	\$115,202	\$97,188	4088	32.07	1311	993	1080
17	031	8223.02	Middle	No	99.26	\$109,800	\$108,987	\$91,944	4447	37.53	1669	1246	1137
17	031	8224.00	Moderate	No	62.57	\$109,800	\$68,702	\$57,957	6362	28.91	1839	1304	1590
17	031	8225.00	Middle	No	82.03	\$109,800	\$90,069	\$75,980	4496	34.90	1569	1402	1526
17	031	8226.01	Middle	No	111.45	\$109,800	\$122,372	\$103,229	4793	31.48	1509	1426	1405
17	031	8226.02	Middle	No	109.85	\$109,800	\$120,615	\$101,750	7296	29.10	2123	2452	2012
17	031	8227.01	Middle	No	86.09	\$109,800	\$94,527	\$79,746	4438	46.78	2076	1462	1124
17	031	8227.02	Middle	No	83.90	\$109,800	\$92,122	\$77,714	3828	37.23	1425	1010	1053
17	031	8228.01	Upper	No	129.02	\$109,800	\$141,664	\$119,507	3258	34.13	1112	1053	801
17	031	8228.02	Middle	No	109.70	\$109,800	\$120,451	\$101,607	3669	26.14	959	1187	1180
17	031	8229.00	Middle	No	91.43	\$109,800	\$100,390	\$84,688	2078	29.98	623	642	670
17	031	8230.01	Moderate	No	69.00	\$109,800	\$75,762	\$63,917	6624	35.67	2363	1467	1115
17	031	8230.02	Moderate	No	79.05	\$109,800	\$86,797	\$73,224	6006	26.87	1614	1293	1346
17	031	8231.01	Moderate	No	68.54	\$109,800	\$75,257	\$63,485	4515	24.32	1098	1012	1108

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17	031	8231.02	Middle	No	83.97	\$109,800	\$92,199	\$77,782	3642	26.66	971	943	1144
17	031	8232.00	Middle	No	87.09	\$109,800	\$95,625	\$80,667	4775	35.16	1679	1557	1612
17	031	8233.02	Moderate	No	66.74	\$109,800	\$73,281	\$61,821	5739	63.57	3648	1489	1915
17	031	8233.03	Middle	No	92.22	\$109,800	\$101,258	\$85,417	4581	48.96	2243	1085	1276
17	031	8233.04	Moderate	No	68.93	\$109,800	\$75,685	\$63,845	5872	54.51	3201	1586	1950
17	031	8234.00	Moderate	No	60.52	\$109,800	\$66,451	\$56,060	4892	79.52	3890	1202	1713
17	031	8235.00	Moderate	No	72.83	\$109,800	\$79,967	\$67,464	4301	73.15	3146	817	1494
17	031	8236.02	Middle	No	80.34	\$109,800	\$88,213	\$74,414	6209	19.50	1211	2233	1591
17	031	8236.03	Moderate	No	66.59	\$109,800	\$73,116	\$61,679	2021	95.99	1940	295	621
17	031	8236.04	Upper	No	121.84	\$109,800	\$133,780	\$112,857	3509	12.88	452	1186	1344
17	031	8236.05	Middle	No	107.94	\$109,800	\$118,518	\$99,980	4177	20.56	859	1232	1326
17	031	8237.02	Middle	No	90.09	\$109,800	\$98,919	\$83,450	7050	27.01	1904	1352	1480
17	031	8237.03	Moderate	No	66.90	\$109,800	\$73,456	\$61,972	8659	28.76	2490	1828	2010
17	031	8237.04	Middle	No	100.31	\$109,800	\$110,140	\$92,917	4191	23.46	983	1211	1330
17	031	8237.05	Moderate	No	75.17	\$109,800	\$82,537	\$69,625	4666	26.49	1236	1097	1179
17	031	8238.01	Upper	No	142.54	\$109,800	\$156,509	\$132,031	5873	14.47	850	1891	1928
17	031	8238.03	Middle	No	110.40	\$109,800	\$121,219	\$102,258	7146	17.42	1245	2198	2115
17	031	8238.05	Moderate	No	78.12	\$109,800	\$85,776	\$72,359	3189	14.83	473	1403	1139
17	031	8238.06	Moderate	No	74.86	\$109,800	\$82,196	\$69,342	3847	24.46	941	1083	939
17	031	8239.01	Upper	No	130.04	\$109,800	\$142,784	\$120,449	3515	15.99	562	1645	1880
17	031	8239.03	Upper	No	122.53	\$109,800	\$134,538	\$113,491	4657	11.55	538	1589	1735
17	031	8239.04	Upper	No	125.34	\$109,800	\$137,623	\$116,098	4043	8.38	339	1480	1636
17	031	8240.03	Upper	No	126.55	\$109,800	\$138,952	\$117,222	6242	11.21	700	1694	2010
17	031	8240.04	Upper	No	131.72	\$109,800	\$144,629	\$122,010	5374	11.16	600	1373	1690
17	031	8240.05	Upper	No	157.24	\$109,800	\$172,650	\$145,644	5933	14.43	856	1678	1867
17	031	8240.06	Upper	No	159.96	\$109,800	\$175,636	\$148,163	5096	13.32	679	1595	1659
17	031	8241.14	Upper	No	151.60	\$109,800	\$166,457	\$140,417	5299	21.14	1120	1701	1836
17	031	8241.15	Middle	No	96.26	\$109,800	\$105,693	\$89,167	3843	21.62	831	1279	1409
17	031	8241.16	Middle	No	83.15	\$109,800	\$91,299	\$77,022	5244	26.79	1405	1142	1459
17	031	8241.19	Middle	No	118.25	\$109,800	\$129,839	\$109,531	5456	17.69	965	2125	2140

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17	031	8241.21	Middle	No	92.73	\$109,800	\$101,818	\$85,893	3138	16.48	517	1196	1225
17	031	8241.22	Upper	No	121.08	\$109,800	\$132,946	\$112,150	6209	16.86	1047	2277	1862
17	031	8241.23	Middle	No	102.87	\$109,800	\$112,951	\$95,288	7753	21.86	1695	2416	2660
17	031	8241.24	Middle	No	88.62	\$109,800	\$97,305	\$82,083	3679	37.48	1379	727	726
17	031	8241.25	Middle	No	117.26	\$109,800	\$128,751	\$108,611	4098	20.94	858	1433	1547
17	031	8241.26	Upper	No	164.66	\$109,800	\$180,797	\$152,515	5951	18.37	1093	2007	2045
17	031	8241.27	Upper	No	135.80	\$109,800	\$149,108	\$125,787	3706	15.43	572	1494	1506
17	031	8241.28	Middle	No	93.59	\$109,800	\$102,762	\$86,689	4638	18.00	835	1579	1663
17	031	8241.29	Upper	No	128.64	\$109,800	\$141,247	\$119,156	4357	16.87	735	1523	1397
17	031	8243.00	Moderate	No	63.57	\$109,800	\$69,800	\$58,882	4499	93.91	4225	910	1476
17	031	8244.00	Moderate	No	68.60	\$109,800	\$75,323	\$63,542	2007	64.77	1300	437	610
17	031	8245.03	Middle	No	90.84	\$109,800	\$99,742	\$84,144	6880	22.65	1558	2270	1642
17	031	8245.05	Moderate	No	69.38	\$109,800	\$76,179	\$64,267	6783	31.95	2167	1694	1748
17	031	8245.07	Moderate	No	75.89	\$109,800	\$83,327	\$70,298	4136	21.98	909	1386	1415
17	031	8245.08	Middle	No	89.33	\$109,800	\$98,084	\$82,745	3699	19.01	703	1315	1127
17	031	8245.09	Middle	No	118.14	\$109,800	\$129,718	\$109,432	4154	24.55	1020	1423	1447
17	031	8246.01	Middle	No	92.23	\$109,800	\$101,269	\$85,426	4392	29.96	1316	1398	1419
17	031	8246.02	Middle	No	114.59	\$109,800	\$125,820	\$106,136	6245	32.62	2037	2225	2282
17	031	8247.01	Middle	No	100.90	\$109,800	\$110,788	\$93,462	3782	52.78	1996	1094	1220
17	031	8247.02	Middle	No	85.26	\$109,800	\$93,615	\$78,972	5453	61.87	3374	1920	2244
17	031	8248.00	Moderate	No	66.44	\$109,800	\$72,951	\$61,542	7178	85.00	6101	1661	2472
17	031	8249.00	Low	No	44.34	\$109,800	\$48,685	\$41,076	3244	86.87	2818	863	1110
17	031	8250.00	Middle	No	82.22	\$109,800	\$90,278	\$76,157	4766	39.43	1879	1068	1140
17	031	8252.00	Middle	No	86.08	\$109,800	\$94,516	\$79,734	2016	55.90	1127	690	708
17	031	8253.02	Middle	No	104.43	\$109,800	\$114,664	\$96,731	5938	32.05	1903	1536	1779
17	031	8253.03	Middle	No	86.57	\$109,800	\$95,054	\$80,189	3785	22.51	852	925	1098
17	031	8253.04	Middle	No	104.81	\$109,800	\$115,081	\$97,083	3923	20.75	814	1329	1053
17	031	8254.00	Upper	No	120.35	\$109,800	\$132,144	\$111,475	5337	20.63	1101	2037	1982
17	031	8255.01	Moderate	No	74.68	\$109,800	\$81,999	\$69,179	5766	91.02	5248	1089	1703
17	031	8255.03	Moderate	No	64.68	\$109,800	\$71,019	\$59,908	6540	88.35	5778	1898	2416

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17	031	8255.04	Middle	No	88.72	\$109,800	\$97,415	\$82,181	3591	95.74	3438	736	1085
17	031	8255.05	Moderate	No	72.91	\$109,800	\$80,055	\$67,533	5364	93.61	5021	1367	1826
17	031	8256.00	Moderate	No	53.78	\$109,800	\$59,050	\$49,816	5138	92.04	4729	1053	1788
17	031	8257.00	Moderate	No	50.62	\$109,800	\$55,581	\$46,890	4046	87.86	3555	961	1492
17	031	8258.01	Moderate	No	56.58	\$109,800	\$62,125	\$52,413	3569	96.41	3441	545	1613
17	031	8258.02	Moderate	No	64.47	\$109,800	\$70,788	\$59,722	5862	96.69	5668	1628	2169
17	031	8258.03	Moderate	No	76.47	\$109,800	\$83,964	\$70,833	5908	95.80	5660	1459	1870
17	031	8259.00	Moderate	No	58.31	\$109,800	\$64,024	\$54,011	3296	91.84	3027	699	1157
17	031	8260.00	Moderate	No	54.12	\$109,800	\$59,424	\$50,135	2660	91.62	2437	565	1355
17	031	8261.00	Moderate	No	60.56	\$109,800	\$66,495	\$56,100	5931	87.62	5197	1081	2182
17	031	8262.01	Middle	No	82.59	\$109,800	\$90,684	\$76,500	3844	92.92	3572	1036	775
17	031	8262.02	Low	No	44.11	\$109,800	\$48,433	\$40,861	5710	87.72	5009	1299	2138
17	031	8263.01	Moderate	No	66.56	\$109,800	\$73,083	\$61,655	3923	94.83	3720	1104	1506
17	031	8263.03	Moderate	No	58.44	\$109,800	\$64,167	\$54,137	4068	96.51	3926	946	1362
17	031	8263.04	Low	No	39.73	\$109,800	\$43,624	\$36,806	2874	97.32	2797	735	1288
17	031	8264.01	Moderate	No	66.75	\$109,800	\$73,292	\$61,833	3725	98.42	3666	921	1340
17	031	8264.02	Moderate	No	63.54	\$109,800	\$69,767	\$58,856	4728	97.42	4606	1151	2026
17	031	8265.00	Low	No	49.37	\$109,800	\$54,208	\$45,736	5614	96.97	5444	1394	2217
17	031	8266.00	Low	No	41.92	\$109,800	\$46,028	\$38,835	4595	97.39	4475	1097	1861
17	031	8267.00	Moderate	No	54.52	\$109,800	\$59,863	\$50,500	4573	97.00	4436	817	1697
17	031	8268.00	Low	No	48.63	\$109,800	\$53,396	\$45,050	4596	88.08	4048	748	1806
17	031	8269.01	Low	No	25.50	\$109,800	\$27,999	\$23,625	1462	99.18	1450	350	872
17	031	8269.02	Low	No	37.14	\$109,800	\$40,780	\$34,402	1255	98.57	1237	235	658
17	031	8270.00	Low	No	46.13	\$109,800	\$50,651	\$42,734	2968	97.88	2905	851	1662
17	031	8271.00	Moderate	No	54.10	\$109,800	\$59,402	\$50,114	2265	98.19	2224	390	1066
17	031	8272.00	Middle	No	83.10	\$109,800	\$91,244	\$76,975	3693	96.34	3558	1081	1533
17	031	8273.00	Low	No	35.13	\$109,800	\$38,573	\$32,543	2277	97.28	2215	438	1079
17	031	8274.00	Moderate	No	54.40	\$109,800	\$59,731	\$50,391	3230	96.84	3128	718	1513
17	031	8275.00	Moderate	No	58.54	\$109,800	\$64,277	\$54,228	4465	95.30	4255	967	2105
17	031	8276.00	Low	No	44.88	\$109,800	\$49,278	\$41,577	3012	99.37	2993	605	1267

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8277.00	Moderate	No	68.69	\$109,800	\$75,422	\$63,625	2452	91.35	2240	459	1168
17	031	8278.01	Moderate	No	72.69	\$109,800	\$79,814	\$67,336	4645	83.16	3863	1398	1813
17	031	8278.02	Middle	No	98.31	\$109,800	\$107,944	\$91,065	3314	93.36	3094	851	1046
17	031	8278.04	Middle	No	102.01	\$109,800	\$112,007	\$94,487	3149	90.03	2835	1141	1326
17	031	8278.05	Middle	No	117.68	\$109,800	\$129,213	\$109,000	2953	90.38	2669	930	1025
17	031	8279.01	Middle	No	113.15	\$109,800	\$124,239	\$104,808	2421	93.27	2258	679	735
17	031	8279.02	Moderate	No	66.52	\$109,800	\$73,039	\$61,613	4558	80.63	3675	895	1210
17	031	8280.00	Middle	No	81.59	\$109,800	\$89,586	\$75,577	5411	70.25	3801	1225	1734
17	031	8281.00	Moderate	No	58.76	\$109,800	\$64,518	\$54,431	5083	59.96	3048	1535	1820
17	031	8282.01	Middle	No	85.02	\$109,800	\$93,352	\$78,750	4491	74.04	3325	984	1246
17	031	8282.02	Middle	No	113.56	\$109,800	\$124,689	\$105,184	4590	73.33	3366	1154	1395
17	031	8283.00	Middle	No	85.98	\$109,800	\$94,406	\$79,643	3363	56.85	1912	1161	1180
17	031	8284.01	Middle	No	89.51	\$109,800	\$98,282	\$82,910	3598	43.58	1568	970	1278
17	031	8284.02	Moderate	No	74.22	\$109,800	\$81,494	\$68,750	3688	64.70	2386	1013	1147
17	031	8285.03	Low	No	49.69	\$109,800	\$54,560	\$46,029	4322	85.96	3715	823	1852
17	031	8285.04	Low	No	49.64	\$109,800	\$54,505	\$45,986	5474	83.10	4549	880	1957
17	031	8285.05	Middle	No	97.07	\$109,800	\$106,583	\$89,909	6682	71.37	4769	2072	2465
17	031	8285.07	Middle	No	96.55	\$109,800	\$106,012	\$89,433	3999	83.25	3329	1207	1398
17	031	8285.08	Moderate	No	62.59	\$109,800	\$68,724	\$57,974	4630	84.38	3907	1022	1699
17	031	8286.01	Middle	No	99.83	\$109,800	\$109,613	\$92,470	4198	43.35	1820	1334	1522
17	031	8286.02	Middle	No	112.71	\$109,800	\$123,756	\$104,400	4666	71.09	3317	1196	1381
17	031	8287.01	Middle	No	92.02	\$109,800	\$101,038	\$85,237	3780	81.48	3080	975	1233
17	031	8287.02	Moderate	No	66.35	\$109,800	\$72,852	\$61,458	4742	88.65	4204	1084	1607
17	031	8288.01	Middle	No	111.66	\$109,800	\$122,603	\$103,424	5122	66.01	3381	1556	1887
17	031	8288.02	Moderate	No	78.05	\$109,800	\$85,699	\$72,294	2982	67.67	2018	1031	1142
17	031	8289.00	Moderate	No	64.34	\$109,800	\$70,645	\$59,600	3399	90.35	3071	517	1249
17	031	8290.00	Low	No	37.95	\$109,800	\$41,669	\$35,156	882	98.53	869	153	593
17	031	8291.00	Low	No	46.58	\$109,800	\$51,145	\$43,146	3512	92.40	3245	563	1401
17	031	8292.00	Moderate	No	61.87	\$109,800	\$67,933	\$57,309	5547	81.56	4524	1308	2028

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17	031	8293.01	Middle	No	107.96	\$109,800	\$118,540	\$100,000	3931	75.12	2953	1341	1563
17	031	8293.02	Low	No	44.30	\$109,800	\$48,641	\$41,037	3633	93.45	3395	469	952
17	031	8294.01	Low	No	34.75	\$109,800	\$38,156	\$32,188	1049	98.38	1032	248	466
17	031	8294.02	Moderate	No	66.12	\$109,800	\$72,600	\$61,250	3088	78.14	2413	941	1547
17	031	8295.00	Moderate	No	50.52	\$109,800	\$55,471	\$46,799	4001	68.78	2752	1067	1497
17	031	8296.00	Middle	No	90.71	\$109,800	\$99,600	\$84,022	3035	49.92	1515	963	1248
17	031	8297.00	Moderate	No	55.94	\$109,800	\$61,422	\$51,818	3344	79.13	2646	907	1701
17	031	8298.00	Upper	No	129.31	\$109,800	\$141,982	\$119,770	6891	64.78	4464	1813	1968
17	031	8299.02	Middle	No	96.34	\$109,800	\$105,781	\$89,239	6457	91.11	5883	2182	2198
17	031	8299.03	Middle	No	86.75	\$109,800	\$95,252	\$80,350	4529	94.10	4262	1373	1787
17	031	8299.04	Middle	No	111.82	\$109,800	\$122,778	\$103,576	4168	55.16	2299	1870	1797
17	031	8300.01	Moderate	No	76.04	\$109,800	\$83,492	\$70,431	2432	41.65	1013	982	1325
17	031	8300.03	Upper	No	147.03	\$109,800	\$161,439	\$136,190	7640	97.34	7437	2455	3151
17	031	8300.04	Upper	No	130.01	\$109,800	\$142,751	\$120,427	7529	92.62	6973	1877	2604
17	031	8300.05	Upper	No	138.61	\$109,800	\$152,194	\$128,385	3768	85.14	3208	1415	1688
17	031	8300.06	Moderate	No	78.72	\$109,800	\$86,435	\$72,917	2526	82.07	2073	779	974
17	031	8300.07	Moderate	No	67.10	\$109,800	\$73,676	\$62,156	4638	91.91	4263	860	1343
17	031	8300.08	Middle	No	109.71	\$109,800	\$120,462	\$101,620	4342	94.91	4121	1390	1544
17	031	8301.00	Middle	No	97.30	\$109,800	\$106,835	\$90,125	3297	87.44	2883	774	1092
17	031	8302.01	Middle	No	86.81	\$109,800	\$95,317	\$80,407	5105	90.07	4598	926	1331
17	031	8302.02	Middle	No	92.56	\$109,800	\$101,631	\$85,740	3377	82.06	2771	829	1230
17	031	8303.00	Moderate	No	61.51	\$109,800	\$67,538	\$56,981	5369	85.83	4608	888	1793
17	031	8304.00	Moderate	No	65.99	\$109,800	\$72,457	\$61,127	4091	77.41	3167	986	1836
17	031	8305.00	Low	No	45.38	\$109,800	\$49,827	\$42,033	4410	98.34	4337	752	1118
17	031	8306.00	Moderate	No	65.04	\$109,800	\$71,414	\$60,250	4935	67.05	3309	470	861
17	031	8307.00	Middle	No	93.33	\$109,800	\$102,476	\$86,450	4006	57.46	2302	536	252
17	031	8308.00	Upper	No	129.91	\$109,800	\$142,641	\$120,333	2405	30.94	744	242	328
17	031	8309.00	Upper	No	123.99	\$109,800	\$136,141	\$114,844	3076	45.94	1413	547	835
17	031	8310.00	Upper	No	237.18	\$109,800	\$260,424	\$219,688	2633	22.22	585	650	594
17	031	8311.00	Middle	No	90.45	\$109,800	\$99,314	\$83,780	6697	63.69	4265	1242	2570

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17	031	8312.00	Low	No	48.62	\$109,800	\$53,385	\$45,039	4832	93.77	4531	688	1592
17	031	8313.00	Moderate	No	58.55	\$109,800	\$64,288	\$54,236	1251	97.92	1225	170	339
17	031	8314.00	Low	No	36.77	\$109,800	\$40,373	\$34,063	2820	90.92	2564	463	1036
17	031	8315.00	Moderate	No	63.90	\$109,800	\$70,162	\$59,192	4421	76.72	3392	791	1012
17	031	8316.00	Moderate	No	77.08	\$109,800	\$84,634	\$71,394	7745	80.26	6216	1313	1870
17	031	8317.00	Middle	No	97.70	\$109,800	\$107,275	\$90,500	2237	61.73	1381	406	620
17	031	8318.00	Moderate	No	71.12	\$109,800	\$78,090	\$65,877	5868	61.59	3614	1087	1811
17	031	8319.00	Upper	No	221.77	\$109,800	\$243,503	\$205,417	3040	17.83	542	619	794
17	031	8320.00	Upper	No	210.70	\$109,800	\$231,349	\$195,156	2062	20.90	431	357	455
17	031	8321.00	Moderate	No	70.97	\$109,800	\$77,925	\$65,739	3410	36.66	1250	415	393
17	031	8322.00	Upper	No	211.00	\$109,800	\$231,678	\$195,438	3289	23.93	787	539	1087
17	031	8323.00	Upper	No	177.33	\$109,800	\$194,708	\$164,250	2054	30.33	623	400	638
17	031	8324.00	Upper	No	190.46	\$109,800	\$209,125	\$176,417	3601	40.35	1453	716	1168
17	031	8325.00	Upper	No	267.55	\$109,800	\$293,770	\$247,813	3334	25.67	856	659	1049
17	031	8326.00	Upper	No	269.23	\$109,800	\$295,615	\$249,375	4147	16.98	704	907	1270
17	031	8329.00	Upper	No	179.16	\$109,800	\$196,718	\$165,948	1995	54.19	1081	204	470
17	031	8330.00	Upper	No	186.09	\$109,800	\$204,327	\$172,363	5637	30.23	1704	826	243
17	031	8331.00	Upper	No	172.48	\$109,800	\$189,383	\$159,756	9493	37.10	3522	2419	673
17	031	8333.00	Upper	No	184.07	\$109,800	\$202,109	\$170,497	2912	54.22	1579	347	653
17	031	8339.00	Low	No	39.57	\$109,800	\$43,448	\$36,652	2333	97.13	2266	162	835
17	031	8340.00	Moderate	No	54.45	\$109,800	\$59,786	\$50,438	3609	99.39	3587	154	1301
17	031	8342.00	Moderate	No	69.61	\$109,800	\$76,432	\$64,476	4693	99.00	4646	818	1890
17	031	8343.00	Moderate	No	78.91	\$109,800	\$86,643	\$73,095	6240	99.44	6205	1891	2498
17	031	8344.00	Middle	No	94.80	\$109,800	\$104,090	\$87,813	3765	95.67	3602	633	844
17	031	8345.00	Low	No	40.36	\$109,800	\$44,315	\$37,388	1765	99.04	1748	33	386
17	031	8346.00	Low	No	31.47	\$109,800	\$34,554	\$29,154	2357	99.11	2336	169	938
17	031	8347.00	Low	No	33.25	\$109,800	\$36,509	\$30,804	1759	99.37	1748	191	799
17	031	8348.00	Moderate	No	55.80	\$109,800	\$61,268	\$51,691	1753	99.49	1744	128	724
17	031	8349.00	Low	No	44.89	\$109,800	\$49,289	\$41,579	1952	99.69	1946	114	625

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17	031	8350.00	Low	No	41.60	\$109,800	\$45,677	\$38,537	6398	98.61	6309	717	1777
17	031	8351.00	Low	No	49.22	\$109,800	\$54,044	\$45,591	5585	97.67	5455	740	1440
17	031	8352.00	Middle	No	106.19	\$109,800	\$116,597	\$98,362	2038	72.72	1482	427	506
17	031	8355.00	Low	No	24.08	\$109,800	\$26,440	\$22,308	1584	96.84	1534	167	545
17	031	8356.00	Low	No	34.80	\$109,800	\$38,210	\$32,237	898	98.33	883	69	426
17	031	8358.00	Moderate	No	76.32	\$109,800	\$83,799	\$70,696	1698	97.47	1655	321	244
17	031	8360.00	Upper	No	122.60	\$109,800	\$134,615	\$113,558	2338	97.35	2276	534	907
17	031	8361.00	Low	No	26.42	\$109,800	\$29,009	\$24,479	1893	98.94	1873	131	312
17	031	8362.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2178	50.14	1092	64	50
17	031	8363.00	Upper	No	121.68	\$109,800	\$133,605	\$112,708	1492	68.03	1015	179	187
17	031	8364.00	Moderate	No	50.02	\$109,800	\$54,922	\$46,332	3621	95.83	3470	579	542
17	031	8365.00	Moderate	No	53.40	\$109,800	\$58,633	\$49,464	1527	99.02	1512	120	282
17	031	8366.00	Moderate	No	72.12	\$109,800	\$79,188	\$66,806	2929	81.15	2377	234	679
17	031	8367.00	Moderate	No	67.99	\$109,800	\$74,653	\$62,982	2481	92.18	2287	321	676
17	031	8368.00	Low	No	21.34	\$109,800	\$23,431	\$19,766	2645	91.87	2430	139	489
17	031	8369.00	Low	No	27.59	\$109,800	\$30,294	\$25,556	1439	96.32	1386	75	289
17	031	8370.00	Low	No	42.97	\$109,800	\$47,181	\$39,806	2042	93.68	1913	199	657
17	031	8371.00	Low	No	41.12	\$109,800	\$45,150	\$38,092	1652	87.77	1450	224	525
17	031	8373.00	Low	No	32.73	\$109,800	\$35,938	\$30,319	2489	95.54	2378	227	967
17	031	8374.00	Low	No	37.23	\$109,800	\$40,879	\$34,491	1990	92.46	1840	148	811
17	031	8378.00	Moderate	No	58.88	\$109,800	\$64,650	\$54,539	2837	84.35	2393	136	758
17	031	8380.00	Low	No	44.50	\$109,800	\$48,861	\$41,222	2651	82.27	2181	316	603
17	031	8381.00	Upper	No	173.26	\$109,800	\$190,239	\$160,478	1821	70.57	1285	184	219
17	031	8382.00	Upper	No	192.44	\$109,800	\$211,299	\$178,250	1675	71.64	1200	203	373
17	031	8383.00	Upper	No	166.36	\$109,800	\$182,663	\$154,091	2580	49.26	1271	211	147
17	031	8386.00	Low	No	24.98	\$109,800	\$27,428	\$23,145	1518	95.59	1451	23	315
17	031	8387.00	Low	No	33.36	\$109,800	\$36,629	\$30,901	4132	99.39	4107	380	1429
17	031	8388.00	Low	No	40.05	\$109,800	\$43,975	\$37,104	3102	96.71	3000	373	1024
17	031	8390.00	Upper	No	139.18	\$109,800	\$152,820	\$128,920	10435	43.10	4497	1787	405
17	031	8391.00	Upper	No	166.59	\$109,800	\$182,916	\$154,306	8234	47.07	3876	1280	195

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17	031	8392.00	Moderate	No	63.88	\$109,800	\$70,140	\$59,167	2749	89.52	2461	537	165
17	031	8395.00	Upper	No	121.73	\$109,800	\$133,660	\$112,750	1590	86.16	1370	357	422
17	031	8396.00	Moderate	No	64.55	\$109,800	\$70,876	\$59,792	1729	94.97	1642	373	545
17	031	8397.00	Middle	No	105.06	\$109,800	\$115,356	\$97,315	4545	61.94	2815	996	1635
17	031	8398.00	Middle	No	86.14	\$109,800	\$94,582	\$79,792	2686	61.69	1657	368	1009
17	031	8399.00	Middle	No	100.00	\$109,800	\$109,800	\$92,625	4431	52.00	2304	1103	1660
17	031	8400.00	Middle	No	116.14	\$109,800	\$127,522	\$107,578	3001	64.68	1941	590	945
17	031	8401.00	Moderate	No	62.53	\$109,800	\$68,658	\$57,924	3029	78.84	2388	582	1014
17	031	8402.00	Moderate	No	68.94	\$109,800	\$75,696	\$63,854	2497	83.94	2096	514	701
17	031	8403.00	Moderate	No	75.67	\$109,800	\$83,086	\$70,093	4196	89.37	3750	833	1282
17	031	8404.00	Moderate	No	67.42	\$109,800	\$74,027	\$62,452	3369	85.49	2880	806	1026
17	031	8407.00	Middle	No	81.12	\$109,800	\$89,070	\$75,139	3900	92.46	3606	467	1032
17	031	8408.00	Low	No	44.49	\$109,800	\$48,850	\$41,208	3332	98.17	3271	340	807
17	031	8410.00	Upper	No	126.55	\$109,800	\$138,952	\$117,222	1136	75.53	858	310	138
17	031	8411.00	Moderate	No	65.46	\$109,800	\$71,875	\$60,636	7356	95.41	7018	1220	1396
17	031	8412.00	Moderate	No	59.91	\$109,800	\$65,781	\$55,493	4873	84.01	4094	307	1511
17	031	8413.00	Moderate	No	56.04	\$109,800	\$61,532	\$51,912	4173	83.47	3483	822	1401
17	031	8415.00	Low	No	34.47	\$109,800	\$37,848	\$31,932	2904	98.42	2858	216	925
17	031	8417.00	Low	No	23.87	\$109,800	\$26,209	\$22,115	1509	92.38	1394	136	431
17	031	8418.00	Low	No	46.94	\$109,800	\$51,540	\$43,482	2404	99.67	2396	434	1036
17	031	8419.00	Upper	No	135.63	\$109,800	\$148,922	\$125,625	6500	62.25	4046	1093	331
17	031	8420.00	Upper	No	188.15	\$109,800	\$206,589	\$174,271	2590	74.05	1918	252	241
17	031	8421.00	Low	No	42.49	\$109,800	\$46,654	\$39,360	6650	96.96	6448	1005	1967
17	031	8422.00	Upper	No	155.01	\$109,800	\$170,201	\$143,580	4212	43.59	1836	724	598
17	031	8423.00	Upper	No	194.66	\$109,800	\$213,737	\$180,302	3529	36.67	1294	826	796
17	031	8424.00	Moderate	No	56.96	\$109,800	\$62,542	\$52,760	3041	99.47	3025	925	1312
17	031	8425.00	Low	No	21.63	\$109,800	\$23,750	\$20,041	2644	100.00	2644	55	264
17	031	8426.00	Middle	No	85.77	\$109,800	\$94,175	\$79,444	4245	58.07	2465	805	1657
17	031	8428.00	Low	No	36.52	\$109,800	\$40,099	\$33,828	7637	95.17	7268	865	2219

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17	031	8429.00	Low	No	28.71	\$109,800	\$31,524	\$26,600	2480	85.65	2124	272	521
17	031	8430.00	Low	No	32.57	\$109,800	\$35,762	\$30,167	2880	99.44	2864	186	868
17	031	8431.00	Low	No	44.32	\$109,800	\$48,663	\$41,053	1747	92.16	1610	54	526
17	031	8432.00	Moderate	No	52.18	\$109,800	\$57,294	\$48,333	2422	83.82	2030	253	786
17	031	8433.00	Moderate	No	65.22	\$109,800	\$71,612	\$60,417	1572	93.89	1476	109	310
17	031	8434.00	Low	No	37.18	\$109,800	\$40,824	\$34,439	1524	98.10	1495	143	465
17	031	8435.00	Low	No	29.38	\$109,800	\$32,259	\$27,216	6030	91.66	5527	77	261
17	031	8436.00	Moderate	No	78.15	\$109,800	\$85,809	\$72,391	3089	96.80	2990	288	666
17	031	8437.00	Upper	No	218.36	\$109,800	\$239,759	\$202,250	2544	38.33	975	654	606
17	031	8438.00	Moderate	No	53.71	\$109,800	\$58,974	\$49,750	2000	80.55	1611	294	811
17	031	8439.00	Middle	No	89.26	\$109,800	\$98,007	\$82,679	3666	93.78	3438	847	658
17	031	8446.00	Unknown	No	0.00	\$109,800	\$0	\$0	1776	97.30	1728	93	245
17	031	8447.00	Moderate	No	61.46	\$109,800	\$67,483	\$56,932	2342	97.10	2274	191	743
17	031	9800.00	Unknown	No	0.00	\$109,800	\$0	\$0	0	0.00	0	0	0
17	031	9801.00	Unknown	No	0.00	\$109,800	\$0	\$0	18	83.33	15	0	0

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	197	8805.02	Middle	No	103.24	\$109,800	\$113,358	\$95,625	4998	16.83	841	1480	1793
17	197	8805.03	Moderate	No	77.35	\$109,800	\$84,930	\$71,650	4350	35.63	1550	2008	2147
17	197	8805.08	Middle	No	104.72	\$109,800	\$114,983	\$96,994	3775	54.75	2067	987	1193
17	197	8806.01	Upper	No	135.09	\$109,800	\$148,329	\$125,132	3069	14.66	450	1008	969
17	197	8806.02	Middle	No	106.71	\$109,800	\$117,168	\$98,846	3389	17.70	600	975	1588
17	197	8807.01	Moderate	No	73.82	\$109,800	\$81,054	\$68,382	4405	17.59	775	1266	1680
17	197	8807.02	Moderate	No	64.92	\$109,800	\$71,282	\$60,139	2712	70.39	1909	487	985
17	197	8809.01	Moderate	No	69.63	\$109,800	\$76,454	\$64,500	6156	34.49	2123	2507	2707
17	197	8809.03	Moderate	No	63.02	\$109,800	\$69,196	\$58,375	3068	50.95	1563	379	535
17	197	8809.05	Moderate	No	62.58	\$109,800	\$68,713	\$57,969	2705	45.10	1220	895	1181
17	197	8810.01	Middle	No	110.09	\$109,800	\$120,879	\$101,974	5411	13.86	750	1521	1703
17	197	8810.02	Upper	No	137.38	\$109,800	\$150,843	\$127,250	5056	9.85	498	1464	1582
17	197	8810.05	Middle	No	117.56	\$109,800	\$129,081	\$108,894	3589	13.51	485	1089	1176
17	197	8810.06	Middle	No	111.11	\$109,800	\$121,999	\$102,917	2473	12.09	299	794	820
17	197	8810.07	Upper	No	141.57	\$109,800	\$155,444	\$131,127	5843	13.95	815	1762	1958
17	197	8810.09	Middle	No	113.27	\$109,800	\$124,370	\$104,918	7972	13.99	1115	2142	2397
17	197	8810.10	Upper	No	124.66	\$109,800	\$136,877	\$115,471	4056	16.62	674	1137	1352
17	197	8810.11	Upper	No	139.04	\$109,800	\$152,666	\$128,788	3401	10.06	342	1207	1239
17	197	8810.12	Middle	No	119.84	\$109,800	\$131,584	\$111,000	2953	12.46	368	843	803
17	197	8811.05	Upper	No	143.16	\$109,800	\$157,190	\$132,599	7543	12.73	960	2295	2332
17	197	8811.07	Upper	No	125.38	\$109,800	\$137,667	\$116,131	2857	13.44	384	776	963
17	197	8811.08	Upper	No	125.57	\$109,800	\$137,876	\$116,310	6746	19.03	1284	2267	2584
17	197	8811.09	Upper	No	135.30	\$109,800	\$148,559	\$125,320	4398	12.91	568	1149	1203
17	197	8811.11	Middle	No	110.74	\$109,800	\$121,593	\$102,574	2971	9.86	293	1017	1235
17	197	8811.12	Upper	No	141.47	\$109,800	\$155,334	\$131,033	5581	10.61	592	1491	1656
17	197	8811.13	Upper	No	132.22	\$109,800	\$145,178	\$122,470	5493	13.33	732	1695	1787
17	197	8811.15	Upper	No	132.55	\$109,800	\$145,540	\$122,772	4311	13.48	581	1439	1563
17	197	8811.16	Upper	No	158.48	\$109,800	\$174,011	\$146,796	3809	8.87	338	1287	1311
17	197	8812.01	Low	No	45.98	\$109,800	\$50,486	\$42,596	2460	94.76	2331	367	966
17	197	8812.02	Moderate	No	66.44	\$109,800	\$72,951	\$61,540	2095	79.86	1673	299	741
17	197	8813.01	Moderate	No	57.09	\$109,800	\$62,685	\$52,880	3040	96.45	2932	560	951

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	197	8813.02	Low	No	49.22	\$109,800	\$54,044	\$45,591	1307	95.72	1251	153	346
17	197	8814.01	Moderate	No	64.72	\$109,800	\$71,063	\$59,954	3413	68.41	2335	656	1326
17	197	8814.02	Middle	No	84.18	\$109,800	\$92,430	\$77,971	3295	52.66	1735	1031	1319
17	197	8815.00	Middle	No	88.64	\$109,800	\$97,327	\$82,106	3558	43.84	1560	946	1253
17	197	8816.01	Middle	No	92.23	\$109,800	\$101,269	\$85,430	1979	41.59	823	553	694
17	197	8816.03	Moderate	No	56.79	\$109,800	\$62,355	\$52,604	3301	70.34	2322	478	642
17	197	8816.04	Moderate	No	65.79	\$109,800	\$72,237	\$60,938	2617	63.66	1666	527	508
17	197	8817.00	Middle	No	102.77	\$109,800	\$112,841	\$95,192	3170	28.77	912	1132	1376
17	197	8818.00	Moderate	No	63.75	\$109,800	\$69,998	\$59,052	4057	67.44	2736	652	1410
17	197	8819.00	Low	No	30.04	\$109,800	\$32,984	\$27,831	3770	86.34	3255	271	860
17	197	8820.00	Low	No	42.13	\$109,800	\$46,259	\$39,028	3152	86.93	2740	170	624
17	197	8821.00	Moderate	No	67.64	\$109,800	\$74,269	\$62,650	2377	95.75	2276	353	755
17	197	8822.00	Moderate	No	51.17	\$109,800	\$56,185	\$47,399	4824	81.74	3943	618	1381
17	197	8823.00	Moderate	No	74.69	\$109,800	\$82,010	\$69,188	3891	61.58	2396	909	1369
17	197	8824.00	Moderate	No	54.29	\$109,800	\$59,610	\$50,292	3811	90.74	3458	601	1189
17	197	8825.00	Low	No	38.88	\$109,800	\$42,690	\$36,019	2090	94.93	1984	207	663
17	197	8826.01	Moderate	No	67.18	\$109,800	\$73,764	\$62,232	3301	56.50	1865	770	1209
17	197	8826.02	Moderate	No	70.63	\$109,800	\$77,552	\$65,423	2809	81.59	2292	480	1004
17	197	8827.01	Middle	No	99.62	\$109,800	\$109,383	\$92,279	2499	49.06	1226	685	940
17	197	8827.02	Middle	No	100.54	\$109,800	\$110,393	\$93,125	3095	64.04	1982	426	1065
17	197	8828.01	Moderate	No	68.48	\$109,800	\$75,191	\$63,431	2722	57.31	1560	721	652
17	197	8828.02	Low	No	43.13	\$109,800	\$47,357	\$39,949	3018	62.96	1900	423	736
17	197	8829.00	Moderate	No	53.37	\$109,800	\$58,600	\$49,435	2387	50.19	1198	485	1026
17	197	8830.00	Moderate	No	67.68	\$109,800	\$74,313	\$62,689	3428	67.94	2329	545	871
17	197	8831.00	Moderate	No	67.66	\$109,800	\$74,291	\$62,670	3961	75.99	3010	877	1356
17	197	8835.05	Upper	No	147.17	\$109,800	\$161,593	\$136,316	8769	27.30	2394	2378	2666
17	197	8835.07	Upper	No	123.73	\$109,800	\$135,856	\$114,602	3878	14.03	544	1303	1452
17	197	8835.09	Middle	No	107.70	\$109,800	\$118,255	\$99,756	4521	12.34	558	1502	1696
17	197	8835.10	Upper	No	126.36	\$109,800	\$138,743	\$117,038	7057	12.95	914	1537	1837
17	197	8835.11	Upper	No	127.04	\$109,800	\$139,490	\$117,674	4854	17.20	835	1437	1549
17	197	8835.13	Upper	No	124.44	\$109,800	\$136,635	\$115,268	5641	18.29	1032	1669	1840
17	197	8835.14	Upper	No	146.57	\$109,800	\$160,934	\$135,764	7214	23.22	1675	2169	2202

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	197	8835.15	Upper	No	152.82	\$109,800	\$167,796	\$141,549	4183	13.89	581	1453	1611
17	197	8835.16	Upper	No	167.34	\$109,800	\$183,739	\$155,000	8095	15.68	1269	2131	2203
17	197	8835.17	Middle	No	111.95	\$109,800	\$122,921	\$103,696	3266	12.03	393	989	1115
17	197	8835.19	Upper	No	143.08	\$109,800	\$157,102	\$132,528	5601	13.07	732	2042	2157
17	197	8835.21	Upper	No	164.80	\$109,800	\$180,950	\$152,650	3304	13.92	460	1058	1181
17	197	8835.22	Upper	No	141.70	\$109,800	\$155,587	\$131,250	3275	11.39	373	1065	1158
17	197	8836.02	Middle	No	107.73	\$109,800	\$118,288	\$99,788	5508	38.02	2094	2267	2650
17	197	8836.03	Middle	No	80.97	\$109,800	\$88,905	\$75,000	3012	78.82	2374	652	881
17	197	8836.05	Moderate	No	56.49	\$109,800	\$62,026	\$52,330	2891	96.54	2791	468	1012
17	197	8836.06	Middle	No	98.69	\$109,800	\$108,362	\$91,417	4138	84.24	3486	1116	1297
17	197	8837.00	Moderate	No	61.73	\$109,800	\$67,780	\$57,177	3255	46.67	1519	947	1553
17	197	8838.03	Moderate	No	55.65	\$109,800	\$61,104	\$51,550	2500	85.52	2138	300	449
17	197	8838.04	Middle	No	82.10	\$109,800	\$90,146	\$76,046	2859	45.33	1296	882	1039
17	197	8838.06	Middle	No	90.93	\$109,800	\$99,841	\$84,226	3281	50.29	1650	1190	1380
17	197	8838.08	Middle	No	111.25	\$109,800	\$122,153	\$103,047	1414	32.25	456	501	552
17	197	8838.09	Moderate	No	69.31	\$109,800	\$76,102	\$64,205	3630	37.25	1352	1315	1636
17	197	8838.10	Upper	No	121.61	\$109,800	\$133,528	\$112,639	3795	64.58	2451	1160	1277
17	197	8841.01	Middle	No	91.27	\$109,800	\$100,214	\$84,537	3744	38.46	1440	1236	1456
17	197	8841.03	Middle	No	113.46	\$109,800	\$124,579	\$105,096	2642	60.07	1587	738	863
17	197	9800.00	Unknown	No	0.00	\$109,800	\$0	\$0	0	0.00	0	0	0
17	197	9801.00	Unknown	No	0.00	\$109,800	\$0	\$0	2739	82.18	2251	19	31

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 County: 089 - LAKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	089	0101.00	Middle	No	95.41	\$91,900	\$87,682	\$72,159	4013	67.46	2707	1512	2093
18	089	0102.03	Low	No	42.23	\$91,900	\$38,809	\$31,941	2440	98.40	2401	237	1082
18	089	0102.05	Low	No	47.27	\$91,900	\$43,441	\$35,750	1249	95.36	1191	194	638
18	089	0102.06	Low	No	46.43	\$91,900	\$42,669	\$35,116	2330	86.01	2004	468	820
18	089	0102.07	Low	No	32.68	\$91,900	\$30,033	\$24,717	3126	90.24	2821	313	800
18	089	0103.02	Low	No	38.29	\$91,900	\$35,189	\$28,961	3175	98.02	3112	564	1207
18	089	0103.04	Moderate	No	57.11	\$91,900	\$52,484	\$43,190	3048	96.33	2936	540	1217
18	089	0104.00	Low	No	38.55	\$91,900	\$35,427	\$29,155	2939	98.40	2892	674	1243
18	089	0105.00	Low	No	34.38	\$91,900	\$31,595	\$26,000	764	98.69	754	140	417
18	089	0106.00	Moderate	No	60.84	\$91,900	\$55,912	\$46,016	1152	96.79	1115	233	576
18	089	0109.00	Moderate	No	51.32	\$91,900	\$47,163	\$38,816	668	98.80	660	270	612
18	089	0110.00	Moderate	No	54.94	\$91,900	\$50,490	\$41,552	1573	98.92	1556	433	754
18	089	0111.00	Low	No	49.69	\$91,900	\$45,665	\$37,581	4148	98.48	4085	985	1824
18	089	0112.00	Moderate	No	65.63	\$91,900	\$60,314	\$49,635	3880	98.84	3835	1106	2195
18	089	0113.00	Low	No	42.68	\$91,900	\$39,223	\$32,283	1479	97.50	1442	325	986
18	089	0114.00	Low	No	24.96	\$91,900	\$22,938	\$18,882	1223	97.47	1192	223	921
18	089	0115.00	Moderate	No	54.82	\$91,900	\$50,380	\$41,458	2250	93.38	2101	459	1301
18	089	0116.00	Moderate	No	56.27	\$91,900	\$51,712	\$42,560	1881	97.29	1830	365	1065
18	089	0117.00	Low	No	40.22	\$91,900	\$36,962	\$30,417	588	98.47	579	118	626
18	089	0118.00	Moderate	No	57.35	\$91,900	\$52,705	\$43,372	1373	98.76	1356	487	850
18	089	0119.00	Low	No	24.05	\$91,900	\$22,102	\$18,194	1262	96.12	1213	282	962
18	089	0120.00	Moderate	No	50.13	\$91,900	\$46,069	\$37,917	703	99.29	698	148	646
18	089	0121.00	Unknown	No	0.00	\$91,900	\$0	\$0	537	97.02	521	122	564
18	089	0122.00	Low	No	18.61	\$91,900	\$17,103	\$14,076	1272	98.82	1257	85	655
18	089	0123.00	Moderate	No	56.49	\$91,900	\$51,914	\$42,725	2279	92.94	2118	513	1587
18	089	0124.00	Moderate	No	56.32	\$91,900	\$51,758	\$42,596	3991	94.04	3753	917	1877
18	089	0125.00	Moderate	No	63.86	\$91,900	\$58,687	\$48,295	4635	94.09	4361	1012	2436
18	089	0126.00	Moderate	No	57.85	\$91,900	\$53,164	\$43,750	2194	92.75	2035	450	1334
18	089	0127.00	Low	No	48.73	\$91,900	\$44,783	\$36,855	2898	93.79	2718	505	1655
18	089	0128.00	Low	No	37.58	\$91,900	\$34,536	\$28,427	2011	97.12	1953	518	942
18	089	0201.00	Middle	No	93.11	\$91,900	\$85,568	\$70,417	4669	54.40	2540	1430	2145
18	089	0202.00	Middle	No	96.57	\$91,900	\$88,748	\$73,038	2497	49.30	1231	880	1064

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	089	0203.00	Middle	No	89.42	\$91,900	\$82,177	\$67,629	6414	69.91	4484	1555	2452
18	089	0204.00	Low	No	48.42	\$91,900	\$44,498	\$36,625	4732	83.85	3968	621	1830
18	089	0205.00	Moderate	No	70.73	\$91,900	\$65,001	\$53,495	3550	83.55	2966	658	1151
18	089	0206.00	Low	No	14.92	\$91,900	\$13,711	\$11,287	2004	81.39	1631	72	326
18	089	0207.00	Moderate	No	64.92	\$91,900	\$59,661	\$49,097	4874	84.18	4103	763	1439
18	089	0208.00	Moderate	No	53.83	\$91,900	\$49,470	\$40,714	4272	93.75	4005	717	1494
18	089	0209.00	Middle	No	90.28	\$91,900	\$82,967	\$68,281	4154	67.02	2784	852	1166
18	089	0210.00	Moderate	No	71.69	\$91,900	\$65,883	\$54,220	5081	66.11	3359	1124	1912
18	089	0211.00	Moderate	No	78.09	\$91,900	\$71,765	\$59,063	3135	61.28	1921	865	1128
18	089	0213.00	Middle	No	89.25	\$91,900	\$82,021	\$67,500	3661	64.74	2370	949	1315
18	089	0214.00	Moderate	No	77.64	\$91,900	\$71,351	\$58,718	4865	72.15	3510	1163	2129
18	089	0215.00	Middle	No	100.19	\$91,900	\$92,075	\$75,769	2459	58.52	1439	746	1018
18	089	0216.00	Middle	No	92.77	\$91,900	\$85,256	\$70,164	2997	62.20	1864	803	1151
18	089	0217.00	Moderate	No	73.50	\$91,900	\$67,547	\$55,591	4683	64.36	3014	1158	1626
18	089	0218.00	Moderate	No	52.09	\$91,900	\$47,871	\$39,394	3568	64.18	2290	862	1478
18	089	0219.00	Middle	No	85.12	\$91,900	\$78,225	\$64,375	5286	64.81	3426	1551	2053
18	089	0220.00	Middle	No	85.75	\$91,900	\$78,804	\$64,853	4996	66.25	3310	972	1368
18	089	0301.00	Unknown	No	0.00	\$91,900	\$0	\$0	1338	97.46	1304	21	98
18	089	0302.00	Low	No	48.38	\$91,900	\$44,461	\$36,591	1092	97.07	1060	86	393
18	089	0303.00	Low	No	43.76	\$91,900	\$40,215	\$33,095	1402	95.93	1345	160	945
18	089	0304.00	Low	No	46.95	\$91,900	\$43,147	\$35,507	2844	93.28	2653	453	1294
18	089	0305.00	Moderate	No	58.38	\$91,900	\$53,651	\$44,151	3845	92.77	3567	807	1561
18	089	0306.00	Moderate	No	63.14	\$91,900	\$58,026	\$47,750	4811	88.96	4280	680	1627
18	089	0307.00	Moderate	No	64.73	\$91,900	\$59,487	\$48,958	1932	95.13	1838	559	872
18	089	0308.00	Moderate	No	67.39	\$91,900	\$61,931	\$50,965	3932	95.68	3762	818	1552
18	089	0309.00	Moderate	No	74.22	\$91,900	\$68,208	\$56,130	3647	94.95	3463	942	1762
18	089	0310.00	Low	No	44.35	\$91,900	\$40,758	\$33,542	1509	98.61	1488	110	588
18	089	0401.00	Moderate	No	73.55	\$91,900	\$67,592	\$55,625	1318	53.49	705	323	647
18	089	0402.00	Middle	No	95.31	\$91,900	\$87,590	\$72,083	3241	56.37	1827	596	1211
18	089	0403.01	Upper	No	144.11	\$91,900	\$132,437	\$108,984	3841	32.07	1232	1268	892
18	089	0403.02	Upper	No	121.28	\$91,900	\$111,456	\$91,723	4267	36.47	1556	1235	1611
18	089	0404.01	Upper	No	147.65	\$91,900	\$135,690	\$111,667	5317	27.48	1461	1656	1896

2023 FFIEC Census Report - Summary Census Demographic Information State: 18 - INDIANA (IN)
 County: 089 - LAKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	089	0404.02	Upper	No	211.63	\$91,900	\$194,488	\$160,052	4493	35.28	1585	1294	1413
18	089	0404.03	Upper	No	134.32	\$91,900	\$123,440	\$101,580	5976	28.73	1717	1768	2119
18	089	0405.01	Middle	No	85.58	\$91,900	\$78,648	\$64,722	4061	45.21	1836	819	945
18	089	0405.02	Middle	No	112.03	\$91,900	\$102,956	\$84,730	3576	34.06	1218	1128	1191
18	089	0406.00	Upper	No	133.22	\$91,900	\$122,429	\$100,750	3726	29.20	1088	1300	1432
18	089	0407.00	Middle	No	100.13	\$91,900	\$92,019	\$75,729	4993	28.38	1417	1721	1895
18	089	0408.01	Middle	No	119.83	\$91,900	\$110,124	\$90,625	3809	24.63	938	1117	1288
18	089	0408.02	Middle	No	116.03	\$91,900	\$106,632	\$87,754	3819	28.17	1076	1579	1662
18	089	0409.00	Middle	No	118.00	\$91,900	\$108,442	\$89,245	6343	24.75	1570	2464	2624
18	089	0410.01	Moderate	No	73.64	\$91,900	\$67,675	\$55,694	5343	64.40	3441	862	1057
18	089	0410.02	Middle	No	114.04	\$91,900	\$104,803	\$86,250	4502	35.47	1597	1536	1806
18	089	0411.00	Low	No	46.71	\$91,900	\$42,926	\$35,329	1847	38.49	711	580	870
18	089	0412.00	Low	No	39.83	\$91,900	\$36,604	\$30,129	2165	37.51	812	915	1452
18	089	0413.02	Middle	No	80.82	\$91,900	\$74,274	\$61,125	2514	38.46	967	879	1196
18	089	0414.00	Moderate	No	69.42	\$91,900	\$63,797	\$52,500	2666	33.68	898	929	1286
18	089	0415.00	Low	No	35.60	\$91,900	\$32,716	\$26,927	1582	78.32	1239	240	354
18	089	0416.00	Moderate	No	70.00	\$91,900	\$64,330	\$52,938	5086	41.27	2099	1082	1972
18	089	0417.00	Moderate	No	65.79	\$91,900	\$60,461	\$49,760	4774	46.46	2218	991	1610
18	089	0418.00	Middle	No	112.97	\$91,900	\$103,819	\$85,439	6438	39.36	2534	1706	2317
18	089	0419.00	Middle	No	104.95	\$91,900	\$96,449	\$79,375	5031	24.39	1227	1328	1771
18	089	0420.00	Middle	No	105.60	\$91,900	\$97,046	\$79,861	6922	26.48	1833	2150	2534
18	089	0421.00	Moderate	No	75.71	\$91,900	\$69,577	\$57,262	5698	42.28	2409	1206	1597
18	089	0422.00	Middle	No	115.93	\$91,900	\$106,540	\$87,679	6630	31.30	2075	2008	2498
18	089	0423.01	Upper	No	138.44	\$91,900	\$127,226	\$104,698	4301	33.99	1462	1529	1641
18	089	0423.02	Middle	No	102.49	\$91,900	\$94,188	\$77,515	2509	59.74	1499	467	554
18	089	0424.01	Middle	No	97.43	\$91,900	\$89,538	\$73,688	6334	79.33	5025	2023	2312
18	089	0424.03	Middle	No	91.81	\$91,900	\$84,373	\$69,432	4399	83.84	3688	1108	1447
18	089	0424.04	Middle	No	93.32	\$91,900	\$85,761	\$70,577	2765	64.52	1784	557	943
18	089	0424.05	Middle	No	111.48	\$91,900	\$102,450	\$84,313	4304	78.37	3373	1417	1636
18	089	0425.01	Middle	No	100.30	\$91,900	\$92,176	\$75,859	6332	65.41	4142	1638	2148
18	089	0426.07	Middle	No	116.07	\$91,900	\$106,668	\$87,778	6248	21.27	1329	2643	2663
18	089	0426.08	Upper	No	155.60	\$91,900	\$142,996	\$117,679	4604	18.55	854	1604	1697

2023 FFIEC Census Report - Summary Census Demographic Information State: 18 - INDIANA (IN)
 County: 089 - LAKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	089	0426.10	Upper	No	145.36	\$91,900	\$133,586	\$109,931	4300	20.00	860	1300	1376
18	089	0426.11	Upper	No	194.31	\$91,900	\$178,571	\$146,953	5347	21.58	1154	1363	1510
18	089	0426.12	Upper	No	136.24	\$91,900	\$125,205	\$103,033	4426	19.77	875	1386	1527
18	089	0426.13	Unknown	No	0.00	\$91,900	\$0	\$0	4184	14.99	627	2199	2240
18	089	0427.02	Upper	No	132.68	\$91,900	\$121,933	\$100,343	5482	28.53	1564	1302	1490
18	089	0427.03	Middle	No	119.37	\$91,900	\$109,701	\$90,274	4675	27.64	1292	1951	2375
18	089	0427.04	Upper	No	129.26	\$91,900	\$118,790	\$97,757	4150	25.40	1054	1264	1482
18	089	0428.02	Upper	No	142.18	\$91,900	\$130,663	\$107,528	5183	19.58	1015	1918	2018
18	089	0428.03	Upper	No	120.48	\$91,900	\$110,721	\$91,118	5738	24.97	1433	1720	1920
18	089	0428.04	Upper	No	149.25	\$91,900	\$137,161	\$112,873	4247	31.08	1320	1505	1910
18	089	0429.01	Middle	No	111.05	\$91,900	\$102,055	\$83,986	8269	14.91	1233	2149	2723
18	089	0429.03	Upper	No	174.52	\$91,900	\$160,384	\$131,985	4173	18.86	787	1126	1181
18	089	0429.04	Middle	No	114.75	\$91,900	\$105,455	\$86,786	5772	21.10	1218	931	1290
18	089	0430.01	Upper	No	122.44	\$91,900	\$112,522	\$92,598	4663	16.49	769	1373	1496
18	089	0430.03	Moderate	No	79.20	\$91,900	\$72,785	\$59,896	2555	21.60	552	766	907
18	089	0430.04	Moderate	No	78.84	\$91,900	\$72,454	\$59,623	2939	19.67	578	936	1136
18	089	0431.01	Middle	No	85.19	\$91,900	\$78,290	\$64,429	2876	14.85	427	976	1475
18	089	0431.03	Upper	No	133.75	\$91,900	\$122,916	\$101,154	4205	14.82	623	1142	1159
18	089	0431.04	Upper	No	132.72	\$91,900	\$121,970	\$100,375	6528	16.59	1083	1584	1651
18	089	0432.01	Middle	No	94.79	\$91,900	\$87,112	\$71,688	3585	14.56	522	1059	1618
18	089	0432.03	Upper	No	141.33	\$91,900	\$129,882	\$106,887	6412	26.03	1669	1591	1745
18	089	0432.04	Upper	No	150.41	\$91,900	\$138,227	\$113,750	4867	18.08	880	1293	1417

2023 FFIEC Census Report - Summary Census Demographic Information State: 18 - INDIANA (IN)
 County: 127 - PORTER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
18	127	0501.04	Upper	No	136.21	\$91,900	\$125,177	\$103,009	5710	15.29	873	1551	1771
18	127	0501.05	Upper	No	121.01	\$91,900	\$111,208	\$91,518	5198	18.05	938	1655	1871
18	127	0502.02	Middle	No	101.57	\$91,900	\$93,343	\$76,813	6184	17.03	1053	1463	2239
18	127	0502.03	Upper	No	155.92	\$91,900	\$143,290	\$117,917	6635	15.95	1058	2246	2888
18	127	0503.01	Middle	No	108.16	\$91,900	\$99,399	\$81,797	3742	19.37	725	980	1264
18	127	0503.02	Upper	No	139.55	\$91,900	\$128,246	\$105,536	4074	16.13	657	1072	1417
18	127	0504.05	Upper	No	225.89	\$91,900	\$207,593	\$170,833	1168	11.82	138	460	583
18	127	0504.07	Middle	No	108.79	\$91,900	\$99,978	\$82,279	3541	32.90	1165	1047	1494
18	127	0504.08	Middle	No	105.40	\$91,900	\$96,863	\$79,712	3917	31.38	1229	1173	1317
18	127	0504.09	Middle	No	100.39	\$91,900	\$92,258	\$75,924	4339	33.72	1463	1099	1554
18	127	0505.01	Middle	No	80.49	\$91,900	\$73,970	\$60,871	6015	31.35	1886	1689	2462
18	127	0505.03	Middle	No	82.99	\$91,900	\$76,268	\$62,763	5021	23.22	1166	1271	1770
18	127	0505.05	Middle	No	109.33	\$91,900	\$100,474	\$82,687	2364	23.10	546	845	1040
18	127	0505.06	Middle	No	108.13	\$91,900	\$99,371	\$81,775	6198	38.13	2363	1580	1965
18	127	0505.07	Middle	No	93.99	\$91,900	\$86,377	\$71,081	4016	47.16	1894	763	1097
18	127	0505.08	Middle	No	86.10	\$91,900	\$79,126	\$65,114	6127	38.96	2387	1209	2263
18	127	0505.09	Middle	No	93.48	\$91,900	\$85,908	\$70,700	5218	32.64	1703	1882	2138
18	127	0506.02	Upper	No	121.53	\$91,900	\$111,686	\$91,908	4804	17.80	855	1412	1736
18	127	0506.03	Upper	No	177.23	\$91,900	\$162,874	\$134,036	4068	13.23	538	1373	1428
18	127	0506.05	Upper	No	144.51	\$91,900	\$132,805	\$109,292	4606	13.89	640	1657	1647
18	127	0506.06	Upper	No	134.98	\$91,900	\$124,047	\$102,083	4615	16.60	766	1336	1402
18	127	0507.03	Upper	No	120.45	\$91,900	\$110,694	\$91,094	3424	14.95	512	1128	1351
18	127	0507.04	Upper	No	140.17	\$91,900	\$128,816	\$106,008	5797	17.56	1018	1646	1848
18	127	0507.05	Middle	No	95.59	\$91,900	\$87,847	\$72,297	3929	23.08	907	697	1149
18	127	0507.06	Middle	No	88.15	\$91,900	\$81,010	\$66,669	4567	21.87	999	874	1376
18	127	0508.01	Moderate	No	68.93	\$91,900	\$63,347	\$52,134	2921	15.92	465	753	1636
18	127	0508.02	Middle	No	97.88	\$91,900	\$89,952	\$74,028	3646	26.80	977	571	890
18	127	0509.01	Middle	No	102.63	\$91,900	\$94,317	\$77,616	2226	26.82	597	233	949
18	127	0509.02	Unknown	No	0.00	\$91,900	\$0	\$0	1669	26.00	434	8	53
18	127	0510.05	Upper	No	178.72	\$91,900	\$164,244	\$135,161	5203	14.47	753	1676	1741
18	127	0510.06	Middle	No	118.87	\$91,900	\$109,242	\$89,896	4200	16.93	711	1146	1496
18	127	9800.01	Unknown	No	0.00	\$91,900	\$0	\$0	22	4.55	1	0	0
18	127	9800.02	Unknown	No	0.00	\$91,900	\$0	\$0	0	0.00	0	0	0

Offices, Hours & Census Tracts

Location	Lobby Hours	Drive-Up Hours
<p>Main Office 13220 Baltimore Avenue Chicago, IL 60633</p> <p>C/T: 16984-17-031-5501.00 (Moderate Income Tract)</p>	<p>Monday, Tuesday, Thursday 9:00am-4:30pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm</p>	<p>Monday – Friday 8:00am-6:00pm Saturday 9:00am-1:00pm</p>
<p>Calumet City Office 1100 Sibley Boulevard Calumet City, IL 60409</p> <p>C/T: 16984-17-031-8258.02 (Moderate Income Tract)</p>	<p>Monday, Tuesday, Thursday 9:00am-4:30pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm</p>	<p>Monday – Friday 8:00am-6:00pm Saturday 8:00am-1:00pm</p>
<p>Chicago East Side Office 11601 Avenue O Chicago, IL 60617</p> <p>C/T: 16984-17-031-5501.00 (Moderate Income Tract)</p>	<p>Monday, Tuesday, Thursday 9:00am-4:30pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm</p>	<p>Monday – Friday 8:00am-6:00pm Saturday 8:00am-1:00pm</p>
<p>Lynwood Office 2351 Glenwood/Dyer Road Lynwood, IL 60411</p> <p>C/T: 16984-17-031-8285.05 (Middle Income Tract)</p>	<p>Monday, Tuesday, Thursday 9:00am-4:30pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm</p>	<p>Monday – Friday 8:00am-6:00pm Saturday 8:00am-1:00pm</p>
<p>Lansing Office 18207 Burnham Avenue Lansing, IL 60438</p> <p>C/T: 16984-17-031-8281.00 (Moderate Income Tract)</p>	<p>Monday, Tuesday, Thursday 9:00am-4:30pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm</p>	<p>Monday - Friday 8:00am-6:00pm Saturday 8:00am-1:00pm</p>
<p>Tinley Park Office 17501 80th Avenue Tinley Park, IL 60477</p> <p>C/T: 16984-17-031-8253.04 (Middle Income Tract)</p>	<p>Monday, Tuesday, Thursday 9:00am-5:00pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm</p>	<p>Monday - Friday 8:00am-6:00pm Saturday 8:00am-1:00pm</p>
<p>Frankfort Office 10395 Lincoln Highway Frankfort, IL 60423</p> <p>C/T: 16984-17-197-8835.16 (Upper Income Tract)</p>	<p>Monday, Tuesday, Thursday 9:00am-5:00pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm</p>	<p>Monday - Friday 8:00am-6:00pm Saturday 8:00am-1:00pm</p>

Offices, Hours & Census Tracts

Location	Lobby Hours	Drive-Up Hours
<i>Oak Forest Office</i> 4920 W 159 th Street Oak Forest, IL 60452 C/T: 16984-17-031-8250.00 (Middle Income Tract)	Monday, Tuesday, Thursday 9:00am-5:00pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm	Monday - Friday 8:00am-6:00pm Saturday 8:00am-1:00pm
<i>Homewood Office</i> 18200 Halsted Street Homewood, IL 60430 C/T: 16984-17-031-8284.02 (Moderate Income Tract)	Monday, Tuesday, Thursday 9:00am-4:30pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-12:00pm	Monday - Friday 8:00am-6:00pm Saturday 8:00am-1:00pm
<i>Dyer Office</i> 734 Main Street Dyer, IN 46311 C/T: 23844-18-089-0428.03 (Upper Income Tract)	Monday, Tuesday, Thursday 9:00am-5:00pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm	Monday - Friday 8:00am-6:00pm Saturday 8:00am-1:00pm
<i>Crown Point Office</i> 1351 East South Street Crown Point, IN 46307 C/T: 23844-18-089-0432.03 (Upper Income Tract)	Monday, Tuesday, Thursday 9:00am-5:00pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm	Monday – Friday 8:00am-6:00pm Saturday 8:00am-1:00pm
<i>Hammond Office</i> 7048 Kennedy Avenue Hammond, IN 46323 C/T: 23844-18-089-0211.00 (Moderate Income Tract)	Monday, Tuesday, Thursday 9:00am-5:00pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-12:00pm	Monday – Friday 8:00am-6:00pm Saturday 8:00am-1:00pm
<i>Highland Office</i> 10249 Indianapolis Boulevard Highland, IN 46322 C/T: 23844-18-089-0405.02 (Middle Income Tract)	Monday, Tuesday, Thursday 9:00am-5:00pm Wednesday CLOSED Friday 9:00-6:00pm Saturday 9:00am-1:00pm	Monday - Friday 8:00am-6:00pm Saturday 8:00am-1:00pm
<i>St. John Office</i> 10865 Parrish Avenue St. John, IN 46373 C/T: 23844-18-089-0429.04 (Middle Income Tract)	Monday, Tuesday, Thursday 9:00am-5:00pm Wednesday CLOSED Friday 9:00am-6:00pm Saturday 9:00am-1:00pm	Monday – Friday 8:00am-6:00pm Saturday 8:00am-1:00pm

C/T = Census Tract

Revised March 30, 2023

Account Activity Printout	Complimentary
Account Balancing Assistance Fee (one (1) hour minimum)	\$12.00 per hour
Account Closing Fee (within 90 days of account opening)	\$35.00 per account
Account Research Fee (one (1) hour minimum)	\$22.00 per hour
Account Verification Fee (Mail only)	\$6.00 per request
ACH Transfer to Mexico	\$5.00 each
ATM Transaction- Non-FSBH ATMs (deposit, withdrawal, transfer, inquiry, rejects)	First six (6) free per cycle - \$2.00 each thereafter ¹
ATM Check Card Replacement	\$8.00 per card
Automatic Overdraft Transfer Fee (checking accounts)	First two (2) free per cycle - \$2.00 each thereafter
Cashier's Check Reissuance (stolen, lost, mutilated only)	\$45.00 each
Club Account Early Closing Fee	\$18.00 each account
Coin Counting (loose-business customer)	4% of total \$ counted
Coin Purchase (business customer)	\$0.40 per roll
Collections - domestic and foreign (includes foreign items payable in US dollars)	\$20.00 per item plus fees billed by 3 rd parties
Corrected Year-end 1098 or 1099	\$11.00 each corrected form
Counterchecks	\$0.25 each
Dormant Account Fee (Checking/Money Markets – after 24 months of inactivity)	\$4.00 per month cycle
Dormant Account Fee (Savings – after 24 months of inactivity)	\$12.00 per quarter cycle
Duplicate Copy of Cancelled Checks	\$8.00 each
Duplicate Copy Year-end 1098 or 1099	\$8.00 per copy
Duplicate Statements	\$20.00 per statement
Employee Assisted Telephone Transfer	\$5.00 each transfer
Immigration Letter	\$15.00 each
Injunction, Garnishment, Tax Levy, Complaints, Subpoenas, Summons	\$100.00 each
IRA Trustee Letter (outgoing)	\$20.00 each
Lost Savings Passbook (reissue)	\$8.00 per passbook
Lost Mortgage Passbook (reissue)	\$8.00 per passbook
Money Orders	\$2.00 each
Mortgage Release – Duplicate copy	\$75.00 each document
Notary Public Services	Complimentary
OD-Paid Item Fee (created by check, in-person withdrawals or other electronic means)	\$34.00 each item²
Outgoing Fax - inside area code	\$2.25 per page
Outgoing Fax - outside area code	\$3.25 per page
Payoff Statement - each additional request	\$95.00 per request
Photocopies	First three (3) pages per day free - \$0.25 per page thereafter
Real Estate Tax payment service fee by county	as billed
Returned Item Fee (any reason)	\$34.00 each item³
Signature Guarantee	Complimentary - By appointment only
Special Statements/Cutoffs	\$20.00 each request
Stop Payment Fee - Checks and ACH transactions	\$35.00 each
Stop Payment Fee - Personal Money Orders	\$23.00 each
Transfer Management Reject Fee	\$34.00 each item
Wire Transfer Fee - Outgoing Domestic Only	\$30.00 each

Services Available to FSBH Customers Only
The bank reserves the right to limit large cash withdrawals from any type of deposit account

¹ Does not include surcharges imposed by other banks
² Maximum daily OD – Paid Item Fee \$102.00
³ Maximum daily Returned Item Fee \$102.00

Thank You For Banking With Us!



FIRST SAVINGS BANK OF HEGEWISCH

To meet the financial needs of the community, the Bank offers an array of financial products and services. These include:

LENDING PRODUCTS

Conventional Fixed Rate Mortgage Loans
Conventional Balloon Mortgage Loans
First Time Home Buyers Program
Fixed Rate Home Equity Loans
Home Improvement Loans
Vehicle Loans
Savings Deposit Account Loans

DEPOSIT PRODUCTS

Passbook Savings Account
Statement Savings Account
Children Savings Account
Christmas Club Accounts
Certificate of Deposit Accounts
Individual Retirement Accounts
Interest Bearing Checking Account
Totally Free Checking Account
Student Checking Account
Senior Checking Account
Business Checking Accounts
Not-For-Profit Organizational Checking Accounts
Money Market Deposit Accounts
IOLTA Trust Accounts
FSBH E-Checking Account
First Checking

OTHER SERVICES

Overdraft Protection
ATM Cards
Visa Debit Cards
Free Internet Banking
Free Internet Bill Payment
E-Statement
Free 24 Hour Telephone Banking
Free Mobile Banking
Land Trust Services
Savings Bond redemption
Money Orders
Cashier Checks
Direct Deposit
Free Notary Public Services
Free Signature Guarantee
Safe Deposit Boxes
Directo-A-Mexico Remittances
Domestic Wire Transfers

Web Site: www.fsbhegewisch.com

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: FIRST SAVINGS BANK OF

Respondent ID: 0000029809
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	2	534	0	0
Purchased	0	0	0	0
Total	2	534	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

ASSESSMENT AREA - 0001

COOK COUNTY (031), IL 2/

MSA: 16984

Median Family Income 10-20%

2804.00* 3406.00* 3504.00* 3511.00* 7101.00* 8386.00* 8425.00*

Median Family Income 20-30%

0315.01* 0804.00* 2601.00* 2705.00* 2712.00* 2718.00* 2809.00* 2909.00* 3007.00* 3009.00* 3514.00*

3805.00* 4005.00* 4008.00* 4206.00* 4607.00* 4913.00* 5401.01* 5401.02* 6104.00* 6708.00* 6712.00*

6805.00* 6806.00* 6811.00* 6903.00* 8290.00* 8359.00* 8368.00* 8387.00* 8388.00* 8414.00* 8415.00*

8416.00* 8430.00*

Median Family Income 30-40%

2105.02* 2228.00* 2305.00* 2312.00* 2427.00* 2507.00* 2510.00* 2517.00* 2518.00* 2519.00* 2522.02*

2602.00* 2604.00* 2606.00* 2607.00* 2608.00* 2609.00* 2713.00* 2714.00* 2715.00* 2912.00* 2922.00*

2924.00* 3008.00* 3011.00* 3017.01* 3106.00* 3109.00* 3602.00* 3801.00* 3814.00* 3818.00* 3903.00*

3904.00* 4004.00* 4204.00* 4207.00* 4208.00* 4301.01* 4303.00* 4304.00* 4309.00* 4313.01* 4313.02*

4401.01* 4401.02* 4408.00* 4602.00* 4603.02* 4610.00* 4910.00* 4914.00* 5302.00* 5306.00* 6110.00*

6111.00* 6118.00* 6119.00* 6120.00* 6301.00* 6603.01* 6702.00* 6704.00* 6707.00* 6711.00* 6715.00*

6716.00* 6809.00* 6810.00* 6812.00* 6813.00* 6904.00* 6905.00* 6911.00* 6915.00* 7102.00* 7103.00*

7105.00* 7107.00* 7109.00* 8269.01* 8294.01* 8339.00* 8345.00* 8347.00* 8349.00* 8361.00* 8365.00*

8369.00* 8407.00* 8411.00* 8429.00* 8439.00*

Median Family Income 40-50%

0107.02* 0209.01* 0306.03* 0315.02* 1401.00* 1901.00* 1912.00* 2004.01* 2105.01* 2209.01* 2210.00*

2302.00* 2306.00* 2307.00* 2315.00* 2508.00* 2511.00* 2515.00* 2520.00* 2521.01* 2603.00* 2605.00*

2610.00* 2916.00* 2925.00* 3005.00* 3012.00* 3016.00* 3017.02* 3018.01* 3018.02* 3018.03* 3107.00*

3403.00* 4201.00* 4212.00* 4301.02* 4302.00* 4305.00* 4314.00* 4601.00* 4606.00* 5003.00* 5202.00*

5301.00* 5305.02* 5802.00* 5804.00* 5805.01* 5805.02* 5808.00* 6004.00* 6006.00* 6103.00* 6112.00*

6113.00* 6114.00* 6115.00* 6116.00* 6117.00* 6302.00* 6304.00* 6406.00* 6603.02* 6606.00* 6607.00*

6608.00* 6609.00* 6701.00* 6705.00* 6706.00* 6714.00* 6718.00* 7110.00* 7114.00* 7115.00* 7302.01*

8203.00* 8215.00* 8258.01* 8267.00* 8268.00* 8270.00* 8271.00* 8275.00* 8276.00* 8291.00* 8295.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

8313.00*	8340.00*	8342.00*	8346.00*	8348.00*	8350.00*	8355.00*	8358.00*	8367.00*	8370.00*	8373.00*
8380.00*	8383.00*	8408.00*	8412.00*	8418.00*	8421.00*	8428.00*	8431.00*	8432.00*	8433.00*	8434.00*
8435.00*										
Median Family Income 50-60%										
0102.01*	0102.02*	0103.00*	0205.00*	0209.02*	0301.04*	0303.00*	0307.01*	1402.00*	1613.00*	1907.02*
1910.00*	1913.01*	1913.02*	2002.00*	2003.00*	2104.00*	2106.02*	2206.02*	2211.00*	2227.00*	2301.00*
2303.00*	2309.00*	2410.00*	2503.00*	2504.00*	2513.00*	2514.00*	2516.00*	2521.02*	2522.01*	2808.00*
3006.00*	3104.00*	3108.00*	3404.00*	3515.00*	3819.00*	3902.00*	4003.00*	4202.00*	4205.00*	4306.00*
4308.00*	4402.01*	4402.02*	4407.00*	4409.00*	4603.01*	4605.00*	4701.00*	4802.00*	4907.00*	4912.00*
5002.00*	5101.00*	5103.00*	5201.00*	5305.03*	5604.00*	5801.00*	5803.00*	5806.00*	5807.00*	5906.00*
5907.00*	6007.00*	6121.00*	6201.00*	6303.00*	6305.00*	6308.00*	6401.00*	6501.00*	6605.00*	6610.00*
6703.00*	6709.00*	6713.00*	6720.00*	6814.00*	6909.00*	6912.00*	6914.00*	7104.00*	7106.00*	8206.04*
8206.05*	8213.00*	8214.01*	8224.00*	8230.01*	8236.03*	8248.00*	8258.02*	8259.00*	8260.00*	8263.04*
8265.00*	8269.02*	8272.00*	8277.00*	8285.04*	8289.00*	8293.02*	8303.00*	8306.00*	8312.00*	8314.00*
8344.00*	8351.00*	8356.00*	8366.00*	8371.00*	8392.00*	8401.00*	8403.00*	8413.00*	8417.00*	8436.00*
8438.00*										
Median Family Income 60-70%										
0206.01*	0206.02*	0208.01*	0208.02*	0304.00*	0306.01*	0307.06*	0402.02*	1301.00*	1403.01*	1403.02*
1406.01*	1406.02*	1407.02*	1505.02*	1510.02*	1604.00*	1605.01*	1902.00*	1904.02*	1906.02*	1907.01*
1908.00*	1911.00*	2004.02*	2101.00*	2107.00*	2207.01*	2207.02*	2209.02*	2225.00*	2229.00*	2311.00*
2408.00*	2409.00*	2426.00*	2502.00*	2512.00*	2827.00*	2831.00*	3105.00*	3807.00*	4203.00*	4503.00*
4906.00*	4908.00*	4909.01*	4909.02*	5001.00*	5102.00*	5203.00*	5204.00*	5206.00*	5303.00*	5305.01*
5602.00*	5703.00*	5704.00*	5705.00*	5905.00*	6009.00*	6202.00*	6203.00*	6204.00*	6309.00*	6503.02*
6604.00*	6611.00*	6719.00*	6910.00*	7108.00*	7111.00*	7112.00*	7301.00*	7302.02*	7303.00*	7307.00*
7608.01*	7705.00*	8204.00*	8209.01*	8212.00*	8233.03*	8233.04*	8234.00*	8237.03*	8243.00*	8244.00*
8255.04*	8256.00*	8257.00*	8262.02*	8263.03*	8273.00*	8274.00*	8280.00*	8285.03*	8285.06*	8292.00*
8294.02*	8297.00*	8300.01*	8300.07*	8305.00*	8307.00*	8316.00*	8343.00*	8397.00*	8404.00*	8424.00*
Median Family Income 70-80%										
0101.00*	0105.01*	0105.02*	0107.01*	0201.00*	0204.00*	0306.04*	0307.02*	0312.00*	0313.00*	1105.02*

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

1303.00*	1405.00*	1407.01*	1510.01*	1511.00*	1601.00*	1603.00*	1605.02*	1606.02*	1612.00*	1704.00*
1801.00*	1903.00*	1904.01*	1906.01*	2001.00*	2106.01*	2108.00*	2109.00*	2212.00*	2214.00*	2215.00*
2304.00*	2308.00*	2425.00*	2506.00*	3102.00*	3103.00*	3405.00*	3501.00*	3510.00*	3815.00*	4102.00*
4106.00*	4403.00*	4604.00*	4804.00*	4805.00*	4903.00*	4905.00*	4911.00*	5501.00*	5601.00*	5603.00*
5701.00*	6408.00*	6502.00*	6503.01*	6504.00*	6913.00*	7002.00*	7003.01*	7113.00*	7304.00*	7305.00*
7501.00*	7506.00*	7608.03*	8191.00*	8192.00*	8202.02*	8207.00*	8214.02*	8223.01*	8235.00*	8237.02*
8237.05*	8238.06*	8255.05*	8261.00*	8264.01*	8264.02*	8266.00*	8284.02*	8287.02*	8304.00*	8311.00*
8352.00*	8360.00*	8364.00*	8378.00*							
Median Family Income 80-90%										
0104.00*	0106.00*	0203.02*	0207.02*	0301.01*	0307.03*	0810.00*	1506.00*	1508.00*	1512.00*	1607.00*
1701.00*	1703.00*	1707.00*	1909.00*	2205.00*	2206.01*	2213.00*	2226.00*	2428.00*	4105.00*	4108.00*
4803.00*	5608.00*	6108.00*	6407.00*	6505.00*	7001.00*	7004.02*	7708.00*	7709.01*	8081.00*	8105.02*
8106.00*	8205.02*	8206.03*	8210.01*	8210.02*	8211.02*	8227.01*	8229.00*	8230.02*	8231.01*	8233.02*
8238.05*	8246.02*	8249.00*	8253.03*	8255.01*	8258.03*	8278.01*	8279.02*	8283.00*	8300.06*	8301.00*
8302.01*	8315.00*	8396.00*	8398.00*							
Median Family Income 90-100%										
0203.01*	0301.02*	0305.00*	1104.00*	1105.01*	1502.00*	1504.02*	1505.01*	1610.00*	1702.00*	1708.00*
1710.00*	2411.00*	2430.00*	2828.00*	3812.00*	4107.00*	4109.00*	4312.00*	4406.00*	5205.00*	5304.00*
5607.00*	5702.00*	7003.02*	7306.00*	7505.00*	7608.02*	7706.02*	7707.00*	7709.02*	8201.03*	8201.04*
8205.01*	8206.06*	8208.00*	8209.02*	8211.01*	8219.00*	8220.00*	8223.02*	8226.02*	8227.02*	8231.02*
8236.02*	8241.16*	8247.01*	8247.02*	8253.02*	8255.03*	8262.01*	8263.01*	8282.01*	8282.02*	8285.05*
8287.01*	8288.02*	8293.01*	8296.00*	8299.01*	8317.00*	8318.00*	8363.00*	8381.00*	8382.00*	8402.00*
8426.00*										
Median Family Income 100-110%										
0202.00*	0317.00*	0402.01*	1001.00*	1007.00*	1408.00*	1503.00*	1504.01*	1507.00*	1606.01*	1608.00*
1705.00*	1706.00*	2420.00*	2424.00*	2434.00*	2505.00*	2832.00*	4801.00*	4904.00*	6403.00*	6404.00*
6405.00*	7004.01*	7005.01*	8105.01*	8216.00*	8218.00*	8221.01*	8221.02*	8222.00*	8225.00*	8226.01*
8228.02*	8232.00*	8237.04*	8238.03*	8241.15*	8245.07*	8246.01*	8250.00*	8252.00*	8253.04*	8278.02*
8278.05*	8281.00*	8284.01*	8300.08*							
Median Family Income 110-120%										

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

0207.01*	0309.00*	0310.00*	0401.00*	0404.01*	0618.00*	0619.01*	1102.00*	1404.00*	1709.00*	1711.00*
2204.00*	2407.00*	2838.00*	3901.00*	3906.00*	3907.00*	5502.00*	5609.00*	8193.00*	8194.00*	8228.01*
8239.01*	8241.08*	8241.21*	8241.23*	8245.05*	8254.00*	8278.04*	8279.01*	8288.01*	8299.02*	8399.00*
8400.00*	8410.00*									
Median Family Income >= 120%										
0302.00*	0308.00*	0311.00*	0314.00*	0318.00*	0319.00*	0321.00*	0403.00*	0404.02*	0406.00*	0407.00*
0408.00*	0409.00*	0501.00*	0502.00*	0503.00*	0505.00*	0506.00*	0507.00*	0508.00*	0509.00*	0510.00*
0511.00*	0512.00*	0513.00*	0514.00*	0601.00*	0602.00*	0603.00*	0604.00*	0605.00*	0608.00*	0609.00*
0610.00*	0611.00*	0612.00*	0615.00*	0619.02*	0620.00*	0621.00*	0622.00*	0623.00*	0624.00*	0625.00*
0626.00*	0627.00*	0628.00*	0629.00*	0630.00*	0631.00*	0632.00*	0633.01*	0633.02*	0633.03*	0634.00*
0701.01*	0701.02*	0701.03*	0702.00*	0703.00*	0704.00*	0705.00*	0706.00*	0707.00*	0710.00*	0711.00*
0712.00*	0713.00*	0714.00*	0715.00*	0716.00*	0717.00*	0718.00*	0801.00*	0802.01*	0802.02*	0803.00*
0811.00*	0812.01*	0812.02*	0813.00*	0814.02*	0814.03*	0815.00*	0816.00*	0817.00*	0818.00*	0819.00*
0901.00*	0902.00*	0903.00*	1002.00*	1003.00*	1004.00*	1005.00*	1006.00*	1101.00*	1103.00*	1201.00*
1202.00*	1203.00*	1204.00*	1302.00*	1602.00*	1609.00*	1611.00*	2203.00*	2216.00*	2222.00*	2402.00*
2403.00*	2405.00*	2406.00*	2412.00*	2413.00*	2414.00*	2415.00*	2416.00*	2421.00*	2422.00*	2423.00*
2429.00*	2431.00*	2432.00*	2433.00*	2435.00*	2801.00*	2819.00*	3201.00*	3204.00*	3206.00*	3301.00*
3302.00*	3905.00*	4110.00*	4111.00*	4112.00*	5610.00*	5611.00*	7005.02*	7201.00*	7202.00*	7203.00*
7204.00*	7205.00*	7206.00*	7207.00*	7401.00*	7402.00*	7403.00*	7404.00*	7502.00*	7503.00*	7504.00*
8056.00*	8079.00*	8104.00*	8190.00*	8195.00*	8196.00*	8197.00*	8198.01*	8198.02*	8199.00*	8200.00*
8201.01*	8202.01*	8217.00*	8236.04*	8236.05*	8238.01*	8239.03*	8239.04*	8241.05*	8241.06*	8241.07*
8241.13*	8241.14*	8241.17*	8241.19*	8241.20*	8241.22*	8245.03*	8245.06*	8286.01*	8286.02*	8298.00*
8300.03*	8300.04*	8300.05*	8302.02*	8308.00*	8309.00*	8310.00*	8319.00*	8320.00*	8321.00*	8322.00*
8323.00*	8324.00*	8325.00*	8326.00*	8329.00*	8330.00*	8331.00*	8333.00*	8362.00*	8390.00*	8391.00*
8395.00*	8419.00*	8420.00*	8422.00*	8423.00*	8437.00*					

Median Family Income Not Known

0105.03*	0301.03*	0814.01*	3802.00*	3817.00*	4101.00*	4307.00*	8357.00*	8374.00*	9800.00*	9801.00*
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WILL COUNTY (197), IL 2/

MSA: 16984

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

Median Family Income 20-30%

8819.00*

Median Family Income 30-40%

8820.00*

Median Family Income 40-50%

8809.03* 8812.00* 8813.01* 8821.00* 8825.00* 8828.02* 8836.05*

Median Family Income 50-60%

8813.02* 8816.03* 8822.00* 8824.00* 8826.02* 9801.00*

Median Family Income 60-70%

8814.01* 8818.00* 8838.03*

Median Family Income 70-80%

8807.02* 8816.04* 8827.02* 8829.00* 8830.00* 8831.00* 8838.04* 8841.01*

Median Family Income 80-90%

8805.03* 8809.05* 8823.00* 8826.01* 8828.01* 8836.03* 8836.06* 8837.00* 8838.09*

Median Family Income 90-100%

8805.05* 8805.07* 8809.01* 8814.02* 8815.00* 8838.06* 8838.11*

Median Family Income 100-110%

8806.02* 8810.11* 8827.01* 8836.02* 8841.03*

Median Family Income 110-120%

8805.02* 8807.01* 8810.06* 8811.09* 8816.01* 8817.00* 8835.09* 8835.11* 8835.13* 8838.08* 8838.10*

Median Family Income >= 120%

8806.01* 8810.01* 8810.02* 8810.05* 8810.07* 8810.09* 8810.10* 8810.12* 8811.05* 8811.07* 8811.08*

8811.11* 8811.12* 8811.13* 8811.15* 8811.16* 8835.04* 8835.05* 8835.07* 8835.10* 8835.14* 8835.15*

8835.16* 8835.17* 8835.19* 8835.21* 8835.22*

Median Family Income Not Known

9800.00*

LAKE COUNTY (089), IN 2/

MSA: 23844

Low Income

0206.00* 0301.00* 0302.00* 0303.00* 0305.00* 0310.00*

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

Moderate Income

0103.02* 0103.04* 0203.00* 0204.00* 0205.00* 0207.00* 0208.00* 0210.00* 0211.00* 0214.00* 0217.00*
0218.00* 0304.00* 0306.00* 0307.00* 0308.00* 0411.00*

Middle Income

0201.00* 0202.00* 0209.00* 0213.00* 0215.00* 0216.00* 0219.00* 0220.00* 0309.00* 0401.00* 0402.00*
0403.00* 0405.01* 0406.00* 0407.00* 0410.01* 0410.02* 0423.00* 0424.01* 0424.02* 0424.03* 0425.01*
0425.04* 0425.05* 0426.06* 0427.04* 0429.01* 0430.02* 0431.01* 0432.01*

Upper Income

0404.01* 0404.02* 0404.03* 0405.02* 0408.01* 0408.02* 0409.00* 0425.03* 0426.02* 0426.05* 0426.07*
0426.08* 0426.09* 0427.02* 0427.03* 0428.01* 0428.02* 0429.02* 0430.01* 0431.02* 0432.02*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000029809

Institution: FIRST SAVINGS BANK OF

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	0	0	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,165	1,165	0	0.00%
Total	1,167	1,167	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: FIRST SAVINGS BANK OF

PAGE: 1 OF 1

Respondent ID: 0000029809
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	6	1,443	0	0
Purchased	0	0	0	0
Total	6	1,443	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

ASSESSMENT AREA - 0001

COOK COUNTY (031), IL 2/

MSA: 16984

Median Family Income 10-20%

3406.00* 3511.00*

Median Family Income 20-30%

2518.00* 2714.00* 2809.00* 3008.00* 3016.00* 3405.00* 3504.00* 3514.00* 3814.00* 3815.00* 4008.00*
 4303.00* 4305.00* 4401.01* 5103.00* 5401.01* 6117.00* 6603.01* 6607.00* 6714.00* 6809.00* 6811.00*
 6812.00* 6813.00* 6904.00* 6911.00* 6915.00* 7108.00* 8269.01* 8355.00* 8361.00* 8368.00* 8369.00*
 8386.00* 8417.00* 8425.00* 8429.00* 8435.00*

Median Family Income 30-40%

2312.00* 2511.00* 2513.00* 2516.00* 2519.00* 2520.00* 2601.00* 2606.00* 2607.00* 2608.00* 2609.00*
 2705.00* 2713.00* 2909.00* 2912.00* 3009.00* 3012.00* 4003.00* 4004.00* 4005.00* 4201.00* 4204.00*
 4205.00* 4206.00* 4207.00* 4301.01* 4302.00* 4313.02* 4314.00* 4408.00* 4602.00* 4608.00* 4914.00*
 5002.00* 5401.02* 6103.00* 6112.00* 6115.00* 6122.00* 6304.00* 6606.00* 6702.00* 6703.00* 6704.00*
 6706.00* 6708.00* 6709.00* 6711.00* 6713.00* 6810.00* 6903.00* 6905.00* 6912.00* 6914.00* 7101.00*
 7109.00* 8263.04* 8269.02* 8273.00* 8290.00* 8294.01* 8314.00* 8339.00* 8346.00* 8347.00* 8356.00*
 8373.00* 8374.00* 8387.00* 8415.00* 8428.00* 8430.00* 8434.00*

Median Family Income 40-50%

0209.01* 0209.02* 0306.03* 0312.00* 0315.01* 0315.02* 1406.02* 2104.00* 2305.00* 2306.00* 2307.00*
 2315.00* 2503.00* 2521.02* 2522.01* 2522.02* 2602.00* 2605.00* 2610.00* 2712.00* 2718.00* 2804.00*
 3006.00* 3007.00* 3017.02* 3018.01* 3018.02* 3107.00* 3109.00* 3403.00* 3602.00* 3903.00* 4212.00*
 4307.00* 4313.01* 4601.00* 4603.01* 4603.02* 4906.00* 4909.01* 4910.00* 4913.00* 5101.00* 5202.00*
 5203.00* 5204.00* 5301.00* 5705.00* 5802.00* 5805.01* 5805.02* 6006.00* 6007.00* 6104.00* 6113.00*
 6114.00* 6116.00* 6119.00* 6121.00* 6305.00* 6603.02* 6605.00* 6608.00* 6609.00* 6610.00* 6707.00*
 6716.00* 6718.00* 6805.00* 6806.00* 6814.00* 7102.00* 7103.00* 7105.00* 7110.00* 7114.00* 7705.00*
 8215.00* 8249.00* 8262.02* 8265.00* 8266.00* 8268.00* 8270.00* 8276.00* 8285.03* 8285.04* 8291.00*
 8293.02* 8305.00* 8312.00* 8345.00* 8349.00* 8350.00* 8351.00* 8370.00* 8371.00* 8380.00* 8388.00*
 8408.00* 8418.00* 8421.00* 8431.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

Median Family Income 50-60%

0102.01*	0102.02*	0105.03*	0201.00*	0205.00*	0208.02*	0306.01*	0402.02*	1401.00*	1907.02*	1911.00*
1912.00*	2105.01*	2209.01*	2303.00*	2309.00*	2504.00*	2507.00*	2508.00*	2514.00*	2604.00*	2715.00*
2922.00*	2924.00*	2925.00*	3005.00*	3011.00*	3017.01*	3018.03*	3103.00*	3806.00*	3819.00*	4203.00*
4208.00*	4301.02*	4304.00*	4402.02*	4604.00*	4610.00*	4908.00*	4912.00*	5003.00*	5102.00*	5201.00*
5302.00*	5303.00*	5305.01*	5306.00*	5801.00*	5807.00*	6306.00*	6309.00*	6401.00*	6501.00*	6503.02*
6604.00*	6611.00*	6712.00*	6715.00*	6719.00*	6720.00*	6913.00*	7104.00*	7106.00*	7107.00*	7115.00*
7303.00*	7306.00*	7307.00*	8203.00*	8204.00*	8206.04*	8206.05*	8213.00*	8214.01*	8256.00*	8257.00*
8258.01*	8259.00*	8260.00*	8263.03*	8267.00*	8271.00*	8274.00*	8275.00*	8281.00*	8295.00*	8297.00*
8313.00*	8340.00*	8348.00*	8364.00*	8365.00*	8378.00*	8412.00*	8413.00*	8424.00*	8432.00*	8438.00*

Median Family Income 60-70%

0105.01*	0105.02*	0107.01*	0206.01*	0206.02*	0207.02*	0301.01*	0301.02*	1402.00*	1403.01*	1407.02*
1605.01*	1608.00*	1612.00*	1613.00*	1904.01*	1906.01*	1908.00*	1913.02*	2002.00*	2004.01*	2004.02*
2108.00*	2209.02*	2304.00*	2308.00*	2502.00*	2506.00*	2512.00*	2517.00*	2521.01*	2827.00*	3105.00*
3501.00*	3510.00*	3802.00*	4309.00*	4312.00*	4401.02*	4503.00*	4802.00*	4803.00*	4907.00*	5305.02*
5305.03*	5701.00*	5703.00*	5804.00*	5806.00*	5808.00*	5906.00*	6120.00*	6203.00*	6303.00*	6308.00*
6406.00*	6407.00*	6408.00*	6504.00*	6705.00*	6909.00*	7111.00*	7113.00*	7301.00*	7302.01*	7505.00*
7506.00*	8209.01*	8210.01*	8220.00*	8224.00*	8230.01*	8231.01*	8233.02*	8233.04*	8234.00*	8236.03*
8237.03*	8243.00*	8244.00*	8245.05*	8248.00*	8255.03*	8258.02*	8261.00*	8263.01*	8264.01*	8264.02*
8277.00*	8279.02*	8285.08*	8287.02*	8289.00*	8292.00*	8294.02*	8300.07*	8303.00*	8304.00*	8306.00*
8315.00*	8342.00*	8367.00*	8392.00*	8396.00*	8401.00*	8402.00*	8404.00*	8411.00*	8433.00*	8447.00*

Median Family Income 70-80%

0107.02*	0203.01*	0208.01*	0303.00*	0307.01*	0307.06*	0701.03*	1303.00*	1407.01*	1511.00*	1606.02*
1701.00*	1708.00*	1902.00*	1904.02*	1906.02*	2105.02*	2207.01*	2207.02*	2227.00*	2301.00*	2302.00*
2410.00*	2426.00*	2515.00*	3108.00*	3404.00*	3905.00*	4202.00*	4308.00*	4406.00*	4409.00*	4902.00*
4905.00*	4911.00*	5001.00*	5205.00*	5501.00*	5602.00*	5603.00*	5604.00*	5803.00*	6009.00*	6118.00*
6201.00*	6202.00*	6204.00*	6403.00*	6503.01*	6910.00*	7003.01*	7004.02*	7305.00*	7501.00*	7608.03*
8081.00*	8202.02*	8205.02*	8210.02*	8212.00*	8230.02*	8235.00*	8237.05*	8238.05*	8238.06*	8245.07*
8255.01*	8255.05*	8258.03*	8278.01*	8284.02*	8288.02*	8300.01*	8300.06*	8316.00*	8318.00*	8321.00*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

8343.00*	8358.00*	8366.00*	8403.00*	8436.00*							
Median Family Income 80-90%											
0101.00*	0103.00*	0301.04*	0304.00*	0403.00*	1104.00*	1405.00*	1406.01*	1508.00*	1510.02*	1512.00*	
1605.02*	1707.00*	1709.00*	1801.00*	1901.00*	1907.01*	1909.00*	2106.02*	2107.00*	2311.00*	2427.00*	
2828.00*	2916.00*	3818.00*	4102.00*	4108.00*	4306.00*	4407.00*	4701.00*	4801.00*	4805.00*	4909.02*	
5206.00*	5304.00*	5502.00*	5601.00*	5607.00*	5702.00*	5704.00*	5905.00*	6004.00*	6108.00*	6405.00*	
6502.00*	6505.00*	7001.00*	7005.01*	7112.00*	7608.01*	7706.02*	7707.00*	7708.00*	7709.02*	8080.02*	
8106.00*	8191.00*	8194.00*	8205.01*	8208.00*	8211.01*	8211.02*	8214.02*	8221.01*	8221.02*	8225.00*	
8227.01*	8227.02*	8231.02*	8232.00*	8236.02*	8241.16*	8241.24*	8245.08*	8247.02*	8250.00*	8252.00*	
8253.03*	8255.04*	8262.01*	8272.00*	8280.00*	8282.01*	8283.00*	8284.01*	8299.03*	8302.01*	8398.00*	
8407.00*	8426.00*	8439.00*									
Median Family Income 90-100%											
0204.00*	0306.04*	0313.00*	0608.00*	1001.00*	1006.00*	1301.00*	1302.00*	1503.00*	1504.01*	1506.00*	
1507.00*	1510.01*	1601.00*	1603.00*	1604.00*	1607.00*	1702.00*	1704.00*	1706.00*	1903.00*	1910.00*	
1913.01*	2001.00*	2106.01*	2109.00*	2206.02*	2210.00*	2211.00*	2215.00*	2228.00*	2409.00*	2411.00*	
2425.00*	2832.00*	3106.00*	3812.00*	4107.00*	4403.00*	5907.00*	7002.00*	7003.02*	7004.01*	7302.02*	
7608.02*	8105.01*	8192.00*	8193.00*	8201.03*	8206.03*	8207.00*	8216.00*	8223.02*	8229.00*	8233.03*	
8237.02*	8241.15*	8241.21*	8241.28*	8245.03*	8246.01*	8278.02*	8285.05*	8285.07*	8286.01*	8287.01*	
8296.00*	8299.02*	8301.00*	8302.02*	8307.00*	8311.00*	8317.00*	8344.00*				
Median Family Income 100-110%											
0104.00*	0106.00*	0301.03*	0302.00*	0321.00*	0402.01*	1102.00*	1103.00*	1105.02*	1403.02*	1404.00*	
1502.00*	1504.02*	1505.02*	1703.00*	1711.00*	2003.00*	2101.00*	2205.00*	2206.01*	2213.00*	2225.00*	
2226.00*	2407.00*	2416.00*	2434.00*	3102.00*	4110.00*	4605.00*	5608.00*	5611.00*	6404.00*	7304.00*	
7709.01*	8105.02*	8201.04*	8206.06*	8209.02*	8217.00*	8219.00*	8222.00*	8223.01*	8226.02*	8228.02*	
8236.05*	8237.04*	8241.07*	8241.23*	8247.01*	8253.02*	8253.04*	8278.04*	8293.01*	8300.08*	8352.00*	
8397.00*	8399.00*										
Median Family Income 110-120%											
0307.02*	0311.00*	0314.00*	0404.01*	1101.00*	1408.00*	1505.01*	1606.01*	1705.00*	1710.00*	2838.00*	
3902.00*	4101.00*	7005.02*	7202.00*	7204.00*	7502.00*	8080.01*	8218.00*	8226.01*	8238.03*	8241.06*	

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

8241.19*	8241.25*	8245.09*	8246.02*	8278.05*	8279.01*	8282.02*	8286.02*	8288.01*	8299.04*	8400.00*
Median Family Income >= 120%										
0203.02*	0207.01*	0305.00*	0308.00*	0309.00*	0310.00*	0317.00*	0318.00*	0319.00*	0401.00*	0404.02*
0406.00*	0407.00*	0408.00*	0409.00*	0501.00*	0502.00*	0503.00*	0505.00*	0506.00*	0507.00*	0508.00*
0509.00*	0510.00*	0511.00*	0512.00*	0513.00*	0514.00*	0601.00*	0602.00*	0603.00*	0604.00*	0605.00*
0609.00*	0610.00*	0611.00*	0612.00*	0615.00*	0618.00*	0619.01*	0619.02*	0620.00*	0621.00*	0622.00*
0623.00*	0624.00*	0625.00*	0626.00*	0627.00*	0628.00*	0629.00*	0630.00*	0631.00*	0632.00*	0633.01*
0633.02*	0633.03*	0634.00*	0701.01*	0701.02*	0702.00*	0703.00*	0704.00*	0705.00*	0706.00*	0707.00*
0710.00*	0711.00*	0712.00*	0713.00*	0714.00*	0715.00*	0716.00*	0717.00*	0718.00*	0801.00*	0802.01*
0802.02*	0803.00*	0810.00*	0811.00*	0812.01*	0812.02*	0813.00*	0814.01*	0814.02*	0814.03*	0815.00*
0816.00*	0817.00*	0818.00*	0819.00*	0901.00*	0902.00*	0903.00*	1002.00*	1003.00*	1004.00*	1005.00*
1007.00*	1105.01*	1201.00*	1202.00*	1203.00*	1204.00*	1602.00*	1609.00*	1610.00*	1611.00*	2203.00*
2204.00*	2212.00*	2214.00*	2216.00*	2222.00*	2402.00*	2403.00*	2405.00*	2406.00*	2408.00*	2412.00*
2413.00*	2414.00*	2415.00*	2420.00*	2421.00*	2422.00*	2423.00*	2424.00*	2428.00*	2429.00*	2430.00*
2431.00*	2432.00*	2433.00*	2435.00*	2505.00*	2801.00*	2819.00*	3104.00*	3201.01*	3201.02*	3204.00*
3206.00*	3301.01*	3301.02*	3301.03*	3302.00*	3801.00*	3901.00*	3906.00*	3907.00*	4105.00*	4106.00*
4109.00*	4111.00*	4112.00*	4804.00*	5609.00*	5610.00*	7201.00*	7203.00*	7205.00*	7206.00*	7207.00*
7401.00*	7402.00*	7403.00*	7404.00*	7503.00*	7504.00*	8056.00*	8079.00*	8104.00*	8190.00*	8195.00*
8196.00*	8197.00*	8198.01*	8198.02*	8199.00*	8200.00*	8201.01*	8202.03*	8202.04*	8228.01*	8236.04*
8238.01*	8239.01*	8239.03*	8239.04*	8240.03*	8240.04*	8240.05*	8240.06*	8241.05*	8241.13*	8241.14*
8241.22*	8241.26*	8241.27*	8241.29*	8254.00*	8298.00*	8300.03*	8300.04*	8300.05*	8308.00*	8309.00*
8310.00*	8319.00*	8320.00*	8322.00*	8323.00*	8324.00*	8325.00*	8326.00*	8329.00*	8330.00*	8331.00*
8333.00*	8360.00*	8362.00*	8363.00*	8381.00*	8382.00*	8383.00*	8390.00*	8391.00*	8395.00*	8410.00*
8419.00*	8420.00*	8422.00*	8423.00*	8437.00*						
Median Family Income Not Known										
0307.03*	0804.00*	2229.00*	2510.00*	2603.00*	2808.00*	2831.00*	3515.00*	3817.00*	3904.00*	4402.01*
6701.00*	8446.00*	9800.00*	9801.00*							

WILL COUNTY (197), IL 2/

MSA: 16984

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

Median Family Income 30-40%

8819.00* 8825.00*

Median Family Income 40-50%

8812.01* 8813.02* 8820.00* 8828.02*

Median Family Income 50-60%

8813.01* 8816.03* 8822.00* 8824.00* 8829.00* 8836.05* 8838.03*

Median Family Income 60-70%

8807.02* 8809.01* 8809.03* 8809.05* 8812.02* 8814.01* 8816.04* 8818.00* 8821.00* 8826.01* 8828.01*

8830.00* 8831.00* 8837.00* 8838.09*

Median Family Income 70-80%

8805.03* 8807.01* 8823.00* 8826.02*

Median Family Income 80-90%

8814.02* 8815.00* 8836.03* 8838.04* 8838.11*

Median Family Income 90-100%

8816.01* 8827.01* 8836.06* 8838.06* 8841.01*

Median Family Income 100-110%

8805.02* 8805.08* 8806.02* 8817.00* 8827.02* 8835.09* 8836.02*

Median Family Income 110-120%

8810.01* 8810.05* 8810.06* 8810.09* 8810.12* 8811.11* 8835.17* 8838.08* 8841.03*

Median Family Income >= 120%

8806.01* 8810.02* 8810.07* 8810.10* 8810.11* 8811.05* 8811.07* 8811.08* 8811.09* 8811.12* 8811.13*

8811.15* 8811.16* 8835.04* 8835.05* 8835.07* 8835.10* 8835.11* 8835.13* 8835.14* 8835.15* 8835.16*

8835.19* 8835.21* 8835.22* 8838.10*

Median Family Income Not Known

9800.00* 9801.00*

LAKE COUNTY (089), IN 2/

MSA: 23844

Low Income

0102.03* 0102.05* 0102.06* 0102.07* 0103.02* 0104.00* 0105.00* 0111.00* 0113.00* 0114.00* 0117.00*

0119.00* 0122.00* 0127.00* 0128.00* 0204.00* 0206.00* 0302.00* 0303.00* 0304.00* 0310.00* 0411.00*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000029809

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST SAVINGS BANK OF

0412.00* 0415.00*

Moderate Income

0103.04* 0106.00* 0109.00* 0110.00* 0112.00* 0115.00* 0116.00* 0118.00* 0120.00* 0123.00* 0124.00*

0125.00* 0126.00* 0205.00* 0207.00* 0208.00* 0210.00* 0211.00* 0214.00* 0217.00* 0218.00* 0305.00*

0306.00* 0307.00* 0308.00* 0309.00* 0401.00* 0410.01* 0414.00* 0416.00* 0417.00* 0421.00* 0430.03*

0430.04*

Middle Income

0101.00* 0201.00* 0202.00* 0203.00* 0209.00* 0213.00* 0215.00* 0216.00* 0219.00* 0220.00* 0402.00*

0405.01* 0405.02* 0407.00* 0408.01* 0408.02* 0409.00* 0410.02* 0413.02* 0418.00* 0419.00* 0420.00*

0422.00* 0423.02* 0424.01* 0424.03* 0424.04* 0424.05* 0425.01* 0425.03* 0425.06* 0425.08* 0425.09*

0426.06* 0426.07* 0427.03* 0429.01* 0429.04* 0431.01* 0432.01*

Upper Income

0403.01* 0403.02* 0404.01* 0404.02* 0404.03* 0406.00* 0423.01* 0425.07* 0426.02* 0426.08* 0426.10*

0426.11* 0426.12* 0427.02* 0427.04* 0428.02* 0428.03* 0428.04* 0429.03* 0430.01* 0431.03* 0431.04*

0432.03* 0432.04*

Income Not Known

0121.00* 0301.00* 0426.13*

PORTER COUNTY (127), IN 2/

MSA: 23844

Moderate Income

0508.01*

Middle Income

0502.02* 0503.01* 0504.07* 0504.08* 0504.09* 0505.01* 0505.03* 0505.05* 0505.06* 0505.07* 0505.08*

0505.09* 0507.05* 0507.06* 0508.02* 0509.01* 0510.06*

Upper Income

0501.04* 0501.05* 0502.03* 0503.02* 0504.05* 0506.02* 0506.03* 0506.05* 0506.06* 0507.03* 0507.04*

0510.05*

Income Not Known

0509.02* 9800.01* 9800.02*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000029809

Institution: FIRST SAVINGS BANK OF

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	0	0	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	426	426	0	0.00%
Total	428	428	0	0.00%

Footnote:

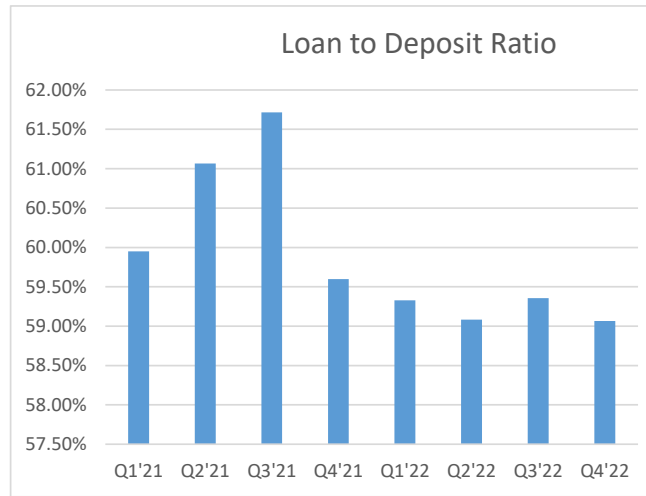
10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



**Loan to Deposit Ratio
Previous Eight Quarters**

	Q1 '22	Q2 '22	Q3 '22	Q4 '22	Q1 '23	Q2 '23	Q3 '23	Q4 '23
Total Deposits (\$000)	688,377	685,433	675,293	693,544	689,198	687,631	678,221	673,290
Total Loans and Leases (\$000)	412,687	418,563	416,764	413,327	408,893	406,271	402,554	397,690
LTD Ratio	59.95%	61.07%	61.72%	59.60%	59.33%	59.08%	59.35%	59.07%



Data as of December 31, 2023

CRA Public File



The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA for many other financial institutions are also available at this website.

STATE OF ILLINOIS COMMUNITY REINVESTMENT NOTICE

The Department of Financial and Professional Regulation (Department) evaluates our performance in meeting the financial services needs of this community, including the needs of low-income to moderate-income households. The Department takes this evaluation into account when deciding on certain applications submitted by us for approval by the Department. Your involvement is encouraged. You may obtain a copy of our evaluation. You may also submit signed, written comments about our performance in meeting community financial services needs to the Department.