



NEW YORK STATE
DEPARTMENT OF FINANCIAL SERVICES
ONE STATE STREET
NEW YORK, NEW YORK 10004

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In the Matter of :

HUNT MORTGAGE CORPORATION :

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AGREEMENT

This Agreement (the “Agreement”) is entered into and effective as of January 12, 2021 (the “Effective Date”) by and between Hunt Mortgage, Inc. (“Hunt Mortgage” or the “Company”) and the New York State Department of Financial Services (the “Department”). Hunt Mortgage and the Department are referred to herein individually as a “Party” and collectively as the “Parties.”

WHEREAS, Hunt Mortgage is a New York State licensed mortgage banker pursuant to Article 12-D of the New York Banking Law and is regulated by the Department;

WHEREAS, the Department conducted a review of Hunt Mortgage’s publicly available Home Mortgage Disclosure Act (“HMDA”) data which revealed a significant lack of lending to minorities and in majority-minority neighborhoods in Buffalo and Syracuse, New York.

WHEREAS, the Department’s review of Hunt Mortgage’s HMDA data revealed that from 2016 through 2019:

- Hunt Mortgage originated 4213 residential loans in the Buffalo MSA. Of these 4213 loans, 194 loans (4.71%) were made to applicants reporting as Black or Hispanic applicants. Further, of the 4213 loans, 91 loans (2.21%) were made to applicants purchasing property in a majority-minority census tract. Of the 91 loans for properties in majority-minority tracts, 23 (25.27%) were to an applicant reporting as Black or Hispanic.
- Hunt Mortgage originated 880 residential loans in the Syracuse MSA. Of these 880 loans, 43 loans (4.89%) were made to applicants reporting as Black or Hispanic. Further, of the 880 loans, 14 loans (1.59%) were made to applicants purchasing property in a majority-minority census tract. Of the 14 loans for properties in majority-minority tracts, 3 (21.43%) were to an applicant reporting as Black or Hispanic.

WHEREAS, based on its review of Hunt Mortgage's HMDA data, the Department commenced an investigation, pursuant to the New York Banking Law and related regulations, into Hunt Mortgage's fair lending practices, procedures and compliance;

WHEREAS, the Department reviewed Hunt Mortgage's fair lending policies, fair lending training materials, marketing and advertising policies, marketing materials and underwriting and pricing procedures, as well as additional lending data provided by Hunt Mortgage. The Department also took the sworn testimony of Hunt Mortgage's President, Marketing Director, and Compliance Officer;

WHEREAS, the additional data reviewed by the Department confirmed the demonstrable lack of lending to minorities and in majority-minority neighborhoods in Western and Central New York by Hunt Mortgage;

WHEREAS, the Hunt Mortgage executives testified that the majority of their business comes through referrals from real estate agents from their parent company, Hunt Real Estate Corporation, whose marketing director works with Hunt Mortgage to help direct its marketing efforts;

WHEREAS, the Department's investigation revealed that Hunt Mortgage makes no efforts to define the areas it serves, does not track marketing efforts, including where marketing materials are sent, and does not take any targeted efforts to ensure that it is serving all races and classes equally;

WHEREAS, the Hunt Mortgage executives interviewed by the Department testified that Hunt Mortgage has made some efforts to increase the number of minority borrowers. However, these efforts have not resulted in a significant improvement in Hunt Mortgage's lending to minority borrowers.

WHEREAS, the Department did not find any evidence of intentional discrimination on the part of Hunt Mortgage or any of its employees. However, the Parties agree that certain steps can be taken to increase Hunt Mortgage's lending to minorities and in majority-minority neighborhoods. Such steps will not only garner more business for Hunt Mortgage, but also provide more meaningful access to residential loans and financing for minorities and individuals living in majority-minority neighborhoods around Buffalo, Rochester, and Syracuse, New York.

NOW THEREFORE, in consideration of the mutual covenants and promises set forth in this Agreement, the sufficiency of which each Party acknowledges, it is hereby stipulated and agreed by and between the Parties as follows:

I. Definitions

1. As used in this Agreement, the terms set forth below shall mean as follows:

- a. “Agreement” means this Agreement between Hunt Mortgage and the Department.
- b. “Buffalo MSA” or “Buffalo-Niagara MSA” means the Buffalo-Niagara Metropolitan Statistical Area, a geographic unit defined by the United States Census Bureau as consisting of the following counties in New York State: Erie, Niagara, and Cattaraugus.
- c. “Department” or “DFS” means the New York State Department of Financial Services.
- d. “ECOA” means the Equal Credit Opportunity Act, 15 U.S.C. § 1691 *et seq.*, a federal law that makes it unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to contract).
- e. “Effective Date” means the date that this Agreement is signed into effect by an authorized representative of both Parties.
- f. “FHA” means the Fair Housing Act, 42 U.S.C. § 3601 *et seq.*, a federal statute that prohibits discrimination with respect to the availability of residential housing.
- g. “HMDA” means the Home Mortgage Disclosure Act, 12 U.S.C. § 2803, a federal statute that requires lending institutions to publicly report certain loan data related to home mortgages.
- h. “Human Rights Law” means the New York State Human Rights Law, Article 15 of the New York State Executive Law, which prohibits discrimination on the basis of age, race, creed, color, national origin, sexual orientation, military status, sex,

marital status or disability in employment, housing, education, credit, and access to public accommodations.

i. “Hunt Mortgage” or the “Company” means Hunt Mortgage Corporation.

j. “Hunt Real Estate” means Hunt Real Estate Corporation.

k. “Majority-minority” means that more than 50% of the population in a geographic area reported a race and/or ethnicity other than Non-Hispanic White, as determined by the 2010 Decennial Census. A list of majority-minority Census tracts in the Buffalo MSA, Rochester MSA, and Syracuse MSA is set forth in Appendix A.

l. “Neighborhood” refers to a Census tract, which is a geographic unit defined by the United States Census Bureau as a subdivision of a county or equivalent area that generally covers a contiguous area, follows identifiable legal or physical geographic boundaries, and has a population size between 1,200 and 8,000 people.

m. “Parties” means Hunt Mortgage and the Department.

n. “Rochester MSA” means the Rochester Metropolitan Statistical Area, a geographic unit defined by the United States Census Bureau as consisting of the following counties in New York State: Livingston, Monroe, Ontario, Orleans, Wayne, and Yates.

o. “Syracuse MSA” means the Syracuse Metropolitan Statistical Area, a geographic unit defined by the United States Census Bureau as consisting of the following counties in New York State: Onondaga, Oswego, and Madison.

II. Compliance Management Plan

2. Within ninety (90) days of the effective date of this Agreement, the Company, or an independent third party hired by the Company, must conduct a detailed assessment of the

Company's fair lending compliance management system (the "Compliance Assessment"). The Compliance Assessment must include, at minimum, a comprehensive risk assessment as to the following:

- a. Whether any policies or procedures consider a prohibited basis under the ECOA, FHA, or Human Rights Law;
- b. The underwriting and pricing policies and practices of the Company;
- c. The pricing policies and practices of the Company, including rate-matching;
- d. The marketing policies and practices of the Company; and
- e. The diversity policies and practices of the Company.

3. Within thirty (30) days of the completion of the Compliance Assessment, the Company shall develop, and present to the Department, a Compliance Management Plan, grounded in the findings of the Compliance Assessment. The Compliance Management Plan must be tailored to address, at minimum, the particular risks identified in the Compliance Assessment, and designed to ensure that the Company is not engaging in any prohibited discrimination by ensuring compliance with the FHA, the ECOA and the Human Rights Law.

4. The Compliance Management Plan shall include, at minimum, the measures contemplated in Paragraphs 7-38 of this Agreement.

5. The Department's approval of the Compliance Management Plan shall not be unreasonably withheld.

6. The Company agrees to implement the following measures:

Fair Lending Policy and Compliance Procedures

7. The company agrees to comply fully with the obligations and conditions of the Fair Housing Act, 42 U.S.C. § 3601 *et seq.*, the Equal Credit Opportunity Act, 15 U.S.C. § 1691 *et seq.*, the New York State Human Rights Law, N.Y. Exec. L. § 290 *et seq.*

8. The Company agrees to update its Fair Lending Policy and Compliance procedures to reflect the changes in the policies and procedures instituted by the Company and contemplated in this Agreement or the Compliance Management Plan, where applicable.

9. The Company agrees to ensure that its Fair Lending Policy and Compliance procedures are tailored to the specific needs and risks of the Company.

Defined Lending Areas

10. The Company agrees to update its Fair Lending Policy, and any other applicable policies or summaries of policies, to reflect the lending areas served by the Company by specifically defining the lending areas it will directly target (the “*Hunt Mortgage Lending Area*”).

11. The *Hunt Mortgage Lending Area* shall include, but need not be limited to, the Buffalo-Niagara MSA, the Rochester MSA, and the Syracuse MSA.

12. The Company’s Fair Lending Policy will (i) include a goal that 25% of marketing and advertising materials disseminated by or on behalf of the Company will be directed to minority neighborhoods or minorities and (ii) explain how the Company’s marketing and advertising statistics will be measured, tracked, and reported to the Department.

Marketing

13. The Company will invest Fifty Thousand Dollars (\$50,000.00) in advertising and marketing designed to reach potential applicants who reside in in majority-minority census tracts

in the Hunt Mortgage Lending Area. Marketing efforts to be undertaken by Hunt Mortgage shall be performed over a three (3) year period.

14. Marketing efforts shall include, but may not be limited to, efforts focusing on direct-to-consumer advertising in majority-minority neighborhoods and promotions of affordable loan products and products or services created pursuant to this Agreement.

15. Marketing efforts undertaken by the Company shall include, at a minimum, the following components:

a. Outreach – During the pendency of this Agreement, the Company shall hold quarterly outreach events for residents of majority-minority neighborhoods in majority-minority neighborhoods, as public health guidelines permit. These events will be targeted at residents of these neighborhoods, as well as real estate brokers and agents, developers and public or private entities engaged in residential real estate-related businesses in majority-minority neighborhoods. The events shall be held for the purpose of informing attendees of the products and services the Company offers, including those made available as part of this Agreement, to provide pre-application counseling, credit counseling and receive inquiries about potential applicants, to receive applications, and to develop business relationships and a presence in the community. These events shall be offered at locations reasonably convenient to the intended attendees.

b. Promotional Materials – The Company shall create point-of-distribution materials, such as posters, billboards, and brochures, targeted toward minority communities to advertise products and services offered by the Company. The Company shall place or display these promotional materials in its branch offices, the offices of

Hunt Real Estate and additional appropriate distribution locations throughout the majority-minority neighborhoods in the Hunt Mortgage Lending Area.

c. Direct Mail – On a quarterly basis, throughout the term of this Agreement, the Company shall distribute advertisements by direct mailing targeted to residents in majority-minority neighborhoods in the Hunt Mortgage Lending Area.

d. Internet – During the term of this Agreement, the Company shall distribute advertisements through its website and shall use other means of online advertising targeted at minority borrowers and residents of majority-minority neighborhoods in the Hunt Mortgage Lending Area, such as web banner advertising, text advertising, sponsored search engine results, social media, mobile advertising, and email advertising.

16. All of the Company’s products shall include the statement “Equal Housing Lender.” The Company shall make substantial good faith efforts to ensure that persons appearing on Hunt Mortgage marketing materials are of diverse racial and ethnic backgrounds.

17. The Company agrees to offer and advertise credit counseling services through all of the above-listed marketing mediums. If the Company does not currently provide credit counseling services, the Company agrees to partner with a local agency to provide consumers with access to qualified credit counselors.

18. Within sixty (60) days of the Department’s approval of the Compliance Management Plan, the Company shall provide the Department with the name of the local agency it will use for credit counseling services for the review and approval of the Department, which shall not be unreasonably withheld.

Complaint Program

19. The Company agrees to implement a detailed consumer complaint policy. Such policy shall include, but not be limited to:

- a. A procedure for collecting consumer complaints;
- b. A procedure for reviewing and responding to consumer complaints; and
- c. A method by which to keep a record of all consumer complaints.

20. The Company shall appoint an individual member of the Board of Directors to, on a monthly basis, review all consumer complaints received by the Company. This individual shall brief the Board of Directors, on a quarterly basis, on any complaints received during the previous quarter and their resolution.

21. Any complaints received by the Company that relate to fair lending or discrimination, including but not limited to any complaints of violations of the FHA, the ECOA or the Human rights law, must be reported to the Department within thirty (30) days of receipt of said complaint.

Special Financing Program.

22. The Company shall establish a special financing program designed to increase the amount of loan applications it generates from and loans it originates for residents of majority-minority neighborhoods (“Special Financial Program”).

23. Through the Special Financing Program, the Company shall provide discounted or subsidized financing on loans to minority borrowers. The total amount of discounts and subsidies shall be at least One Hundred Fifty Thousand Dollars (\$150,000.00) over a three (3) year period.

24. The discounts and subsidies provided pursuant to the Special Financing Program can be provided through one or more of the following means, or any other means subject to the review and approval of the Department:

- a. A payment for the purpose of down payment assistance or closing cost assistance on a residential mortgage;
- b. A payment against principal on a loan for home purchase, refinancing, or home improvement;
- c. A waiver of fees in originating a loan for home purchase, refinancing, or home improvement;
- d. A waiver of interest in originating a loan for home purchase, refinancing, or home improvement;

25. In development of the Special Financing Program, the Company shall consult with representatives of community organizations significantly involved in promoting fair lending, homeownership, or residential development among minorities.

26. Within sixty (60) days of the Department's approval of the Compliance Management Plan, the Company shall provide the Department with an explanation of the Special Financing Program contemplated herein for review and approval of the Department, which shall not be unreasonably withheld.

Training

27. The Company agrees to provide annual training to all employees and agents with significant involvement in lending operations, including management and executives, to ensure

that their activities are conducted in a non-discriminatory manner. The Company agrees to provide the same training to new employees within one (1) month of the employee's start date.

28. The annual training provided shall encompass the fair lending obligations imposed upon mortgage companies and other lending institutions under the FHA, ECOA, Human Rights Law, New York Banking Law § 28-b, and the Community Reinvestment Act. Such training will include, but not be limited to, the purpose of the applicable fair lending laws, as well as the prohibitions, liability and penalties articulated therein.

29. A summary of the Company's obligations under this Agreement shall be provided to all Company employees attending the annual training.

30. The annual training shall be supervised by the Company's designated Director of Compliance.

31. The Company shall maintain a record of each employee, including management and executives, who attends and completes the training contemplated herein on an annual basis. Such records will be subject to the Department's review upon request.

32. Within thirty (30) days of the Department's approval of the Compliance Management Plan, the Company shall provide the Department with the name of the third party selected to conduct the annual training contemplated herein for approval by the Department, which approval shall not be unreasonably withheld.

33. In addition to the annual training contemplated herein, within sixty (60) days of the Department's approval of the Compliance Management Plan, the Company will provide a Company-wide training to all employees and agents with significant involvement in lending operations, including management and executives, that covers the changes instituted at the

Company as a result of the execution of this Agreement and the Company's compliance with the Compliance Management Plan.

Annual Fair Lending and Compliance Audits

34. The Company agrees to retain an independent third party to conduct an annual audit of the Company's fair lending practices, general compliance efforts, and compliance with this Agreement for each of the three (3) years following the effective date of this Agreement (the "Annual Audit").

35. The Annual Audit shall include, at a minimum, a review of the following:

- a. Whether any policies or procedures consider a prohibited basis under the ECOA, FHA, or Human Rights Law;
- b. The underwriting and pricing policies and practices of the Company;
- c. The pricing policies and practices of the Company, including rate-matching;
- d. The marketing policies and practices of the Company; and
- e. The diversity policies and practices of the Company.

36. The Company agrees to present the findings of each Annual Audit to the Company's Board of Directors and to the Department for review.

37. The Company agrees to provide the Department with a copy of the Annual Audit, as well as prepare a report, to be submitted to the Department, outlining the corrective action it plans to take to address the findings of the Annual Audit.

38. The Company agrees to implement any changes recommended in the Annual Audit.

III. Other Provisions

39. Consistent with applicable law, Hunt Mortgage commits and agrees that it will fully cooperate with the Department regarding the terms of this Agreement.

40. In the event that the Department believes Hunt Mortgage to be in material breach of the Agreement, the Department will provide written notice to the Hunt Mortgage, and Hunt Mortgage must, within ten (10) business days of receiving such notice, or on a later date if so determined in the Department's sole discretion, appear before the Department to demonstrate that no material breach has occurred or, to the extent pertinent, that the breach is not material or has been cured.

41. The parties understand and agree that Hunt Mortgage's failure to make the required showing within the designated time period shall be presumptive evidence of Hunt Mortgage's breach. Upon a finding that a breach of this Agreement has occurred, the Department has the remedies available to it under the New York Banking Law and Financial Services Law and may use any evidence available to the Department in any ensuing hearings, notices, or orders.

42. The parties understand and agree that no provision of this Agreement is subject to review in any court, tribunal, or agency outside the Department.

43. This Agreement is binding on the Department and Hunt Mortgage, as well as any parents, subsidiaries, successors and assigns. This Agreement does not bind any federal or other state agency or any law enforcement authority.

44. No further action will be taken by the Department against Hunt Mortgage for the conduct contemplated in this Agreement, provided that Hunt Mortgage fully complies with the terms of this Agreement.

45. Notwithstanding any other provision of this Agreement, the Department may undertake action against Hunt Mortgage for conduct that Hunt Mortgage did not disclose to the Department in the materials Hunt Mortgage produced to the Department in connection with this matter.

IV. Notices

46. All notices or communications regarding this Agreement shall be sent to:

For the Department:

Madeline W. Murphy
Assistant Deputy Superintendent
New York State Department of Financial Services
One Commerce Plaza, 20th Floor
Albany, New York 12250

Cynthia M. Reed
Senior Assistant Deputy Superintendent
New York State Department of Financial Services
One State Street
New York, New York 10004

For Hunt Mortgage:

Linda Mallia,
Hunt Mortgage Corporation,
5400 Broadway St,
Lancaster, NY 14086

V. Miscellaneous.

47. This Agreement may not be amended except by an instrument in writing signed on behalf of all Parties to this Agreement.

48. Except as otherwise provided herein, each provision of this Agreement will remain in effect for three (3) years from the effective date herein, or until stayed, modified, terminated or suspended in writing by the Department.

49. No promise, assurance, representation or understanding other than those contained in this Agreement has been made to induce any party to agree to the provisions of this Agreement.

50. The Company shall, upon request of the Department, provide all documentation and information reasonably necessary for the Department to verify compliance with the Agreement.

51. This Agreement may be executed in one or more counterparts, and shall become effective when such counterparts have been signed by each of the Parties thereto.

(Remainder of this page intentionally left blank.)

IN WITNESS WHEREOF, the parties have caused this Agreement to be signed in this 12th day of January, 2021.

NEW YORK STATE
DEPARTMENT OF FINANCIAL
SERVICES

HUNT MORTGAGE CORPORATION

By: *Terri-Anne S. Caplan*
TERRI-ANNE S. CAPLAN
Senior Assistant Deputy Superintendent
Consumer Protection & Financial
Enforcement Division

By: *Linda C. Mallia*
LINDA MALLIA
President

By: *Kevin R. Puwalowski*
KEVIN R. PUVALOWSKI
Senior Deputy Superintendent
Consumer Protection & Financial
Enforcement Division

By: *Katherine A. Lemire*
KATHERINE A. LEMIRE
Executive Deputy Superintendent
Consumer Protection & Financial
Enforcement Division

By: *Linda A. Lacewell*
LINDA A. LACEWELL
Superintendent of Financial Services

APPENDIX A

Buffalo MSA Majority-Minority Tracts

State	County	State Code	County Code	Tract Code
NY	ERIE	36	029	0014.02
NY	ERIE	36	029	0015.00
NY	ERIE	36	029	0016.00
NY	ERIE	36	029	0025.02
NY	ERIE	36	029	0027.02
NY	ERIE	36	029	0028.00
NY	ERIE	36	029	0029.00
NY	ERIE	36	029	0030.00
NY	ERIE	36	029	0031.00
NY	ERIE	36	029	0033.01
NY	ERIE	36	029	0033.02
NY	ERIE	36	029	0034.00
NY	ERIE	36	029	0035.00
NY	ERIE	36	029	0036.00
NY	ERIE	36	029	0037.00
NY	ERIE	36	029	0038.00
NY	ERIE	36	029	0039.01
NY	ERIE	36	029	0040.01
NY	ERIE	36	029	0041.00
NY	ERIE	36	029	0042.00
NY	ERIE	36	029	0043.00
NY	ERIE	36	029	0044.01
NY	ERIE	36	029	0044.02
NY	ERIE	36	029	0047.00
NY	ERIE	36	029	0052.02
NY	ERIE	36	029	0055.00
NY	ERIE	36	029	0056.00
NY	ERIE	36	029	0057.00
NY	ERIE	36	029	0058.02
NY	ERIE	36	029	0059.00
NY	ERIE	36	029	0061.00
NY	ERIE	36	029	0069.01
NY	ERIE	36	029	0069.02
NY	ERIE	36	029	0070.00
NY	ERIE	36	029	0071.01
NY	ERIE	36	029	0071.02
NY	ERIE	36	029	0072.02
NY	ERIE	36	029	0102.02
NY	ERIE	36	029	0103.00
NY	ERIE	36	029	0164.00
NY	ERIE	36	029	0166.00

NY	ERIE	36	029	0168.00
NY	ERIE	36	029	0170.00
NY	ERIE	36	029	0171.00
NY	ERIE	36	029	0174.00
NY	ERIE	36	029	9400.00
NY	NIAGARA	36	063	0202.00
NY	NIAGARA	36	063	0204.00
NY	NIAGARA	36	063	0206.00
NY	NIAGARA	36	063	0209.00
NY	NIAGARA	36	063	0211.00
NY	NIAGARA	36	063	9400.01

Rochester Majority-Minority Tracts

State	County	State Code	County Code	Tract Code
NY	MONROE	36	055	0002.00
NY	MONROE	36	055	0007.00
NY	MONROE	36	055	0013.00
NY	MONROE	36	055	0015.00
NY	MONROE	36	055	0019.00
NY	MONROE	36	055	0020.00
NY	MONROE	36	055	0021.00
NY	MONROE	36	055	0022.00
NY	MONROE	36	055	0023.00
NY	MONROE	36	055	0024.00
NY	MONROE	36	055	0027.00
NY	MONROE	36	055	0032.00
NY	MONROE	36	055	0039.00
NY	MONROE	36	055	0040.00
NY	MONROE	36	055	0041.00
NY	MONROE	36	055	0046.02
NY	MONROE	36	055	0047.01
NY	MONROE	36	055	0047.02
NY	MONROE	36	055	0048.00
NY	MONROE	36	055	0049.00
NY	MONROE	36	055	0050.00
NY	MONROE	36	055	0051.00
NY	MONROE	36	055	0052.00
NY	MONROE	36	055	0053.00
NY	MONROE	36	055	0054.00
NY	MONROE	36	055	0055.00
NY	MONROE	36	055	0056.00
NY	MONROE	36	055	0057.00
NY	MONROE	36	055	0058.00
NY	MONROE	36	055	0059.00
NY	MONROE	36	055	0062.00
NY	MONROE	36	055	0063.00
NY	MONROE	36	055	0064.00
NY	MONROE	36	055	0065.00
NY	MONROE	36	055	0066.00
NY	MONROE	36	055	0067.00
NY	MONROE	36	055	0068.00
NY	MONROE	36	055	0069.00
NY	MONROE	36	055	0070.00
NY	MONROE	36	055	0071.00
NY	MONROE	36	055	0075.00

NY	MONROE	36	055	0079.00
NY	MONROE	36	055	0080.00
NY	MONROE	36	055	0081.00
NY	MONROE	36	055	0082.00
NY	MONROE	36	055	0083.01
NY	MONROE	36	055	0084.00
NY	MONROE	36	055	0087.01
NY	MONROE	36	055	0087.02
NY	MONROE	36	055	0088.00
NY	MONROE	36	055	0092.00
NY	MONROE	36	055	0093.01
NY	MONROE	36	055	0094.00
NY	MONROE	36	055	0095.00
NY	MONROE	36	055	0096.01
NY	MONROE	36	055	0096.02
NY	MONROE	36	055	0096.03
NY	MONROE	36	055	0096.04
NY	MONROE	36	055	0109.01

Syracuse Majority-Minority Tracts

State	County	State Code	County Code	Tract Code
NY	ONONDAGA	36	067	0005.01
NY	ONONDAGA	36	067	0006.00
NY	ONONDAGA	36	067	0007.00
NY	ONONDAGA	36	067	0008.00
NY	ONONDAGA	36	067	0014.00
NY	ONONDAGA	36	067	0015.00
NY	ONONDAGA	36	067	0023.00
NY	ONONDAGA	36	067	0024.00
NY	ONONDAGA	36	067	0030.00
NY	ONONDAGA	36	067	0032.00
NY	ONONDAGA	36	067	0034.00
NY	ONONDAGA	36	067	0035.00
NY	ONONDAGA	36	067	0036.01
NY	ONONDAGA	36	067	0036.02
NY	ONONDAGA	36	067	0038.00
NY	ONONDAGA	36	067	0039.00
NY	ONONDAGA	36	067	0040.00
NY	ONONDAGA	36	067	0042.00
NY	ONONDAGA	36	067	0051.00
NY	ONONDAGA	36	067	0052.00
NY	ONONDAGA	36	067	0053.00
NY	ONONDAGA	36	067	0054.00
NY	ONONDAGA	36	067	0055.00
NY	ONONDAGA	36	067	0057.00
NY	ONONDAGA	36	067	0058.00
NY	ONONDAGA	36	067	0059.00
NY	ONONDAGA	36	067	0060.00
NY	ONONDAGA	36	067	0061.01