



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

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In the Matter of :
PREMIUM MORTGAGE CORPORATION :
-----X

AGREEMENT

This Agreement (the “Agreement”) is entered into by and between Premium Mortgage Corporation (“PMC” or the “Company”) and the New York State Department of Financial Services (the “Department”). PMC and the Department are referred to herein individually as a “Party” and collectively as the “Parties.”

WHEREAS, PMC 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 reviewed PMC’s Home Mortgage Disclosure Act (“HMDA”) data and concluded that, from 2016 through 2019, its lending in majority-minority census tracts was statistically below the average of other lenders, including federally chartered banks, credit unions, and other lenders providing loans in Buffalo and Rochester, New York;

WHEREAS, based on its review of PMC’s HMDA data, the Department commenced an investigation, pursuant to the New York Banking Law and related regulations, into PMC’s fair lending practices, procedures, and compliance (hereinafter the “Investigation”);

WHEREAS, the Department reviewed substantial materials including PMC’s fair lending policies, fair lending training materials, marketing and advertising policies, company e-mails, marketing materials, and underwriting and pricing procedures, as well as additional lending data provided by PMC. The Department also took the sworn testimony of Premium’s President, members of PMC’s executives and/or management, and multiple licensed mortgage loan originators (“MLOs”) employed by PMC;

WHEREAS, the PMC executives and MLOs testified that the majority of PMC’s residential mortgage lending business comes from referrals from real estate agents, rather than from direct outreach to consumers, thereby largely eliminating the need for extensive or targeted direct to consumer marketing by PMC;

WHEREAS, the Department’s Investigation revealed that prior to the commencement of the Investigation, PMC had not implemented methods to specifically target or track marketing efforts into majority minority census tracts;

WHEREAS, the PMC executives interviewed by the Department testified that subsequent to commencement of the Department’s investigation, PMC voluntarily developed efforts to (i) implement new marketing initiatives specifically designed to reach borrowers in underserved areas; (ii) track marketing efforts to ensure that the Company provides advertising and community outreach into underserved areas; and (iii) implement special financing programs to provide additional opportunities and incentives to borrowers purchasing residential properties in underserved areas; and

WHEREAS, the Department did not find evidence of intentional discrimination, misconduct, or other violations of law committed by PMC and/or its employees.

Notwithstanding the Department's findings, the Parties agree that certain steps can be taken to better identify underserved areas and increase the volume of lending to improve PMC's lending to minorities and in majority-minority neighborhoods. Such steps may garner more business for PMC and provide more meaningful access to residential loans and financing for minorities and individuals living in majority-minority neighborhoods around Buffalo, Rochester, Syracuse, and Albany, 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. "Albany MSA" means the Albany-Schenectady-Troy Metropolitan Statistical Area, a geographic unit defined by the United States Census Bureau as consisting of the following counties in New York State: Albany, Schenectady, Rensselaer, and Schoharie.
 - b. "PMC" or the "Company" means Premium Mortgage Corporation
 - c. "Agreement" means this Agreement between PMC and the Department.
 - d. "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.

e. “Department” or “DFS” means the New York State Department of Financial Services.

f. “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).

g. “Effective Date” means the date that this Agreement is signed into effect by an authorized representative of both Parties.

h. “FHA” means the Fair Housing Act, 42 U.S.C. § 3601 *et seq.*, a federal statute that prohibits discrimination with respect to the sale and rental of residential housing.

i. “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.

j. “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.

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, Syracuse MSA, and Albany 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. “Saleable Loans” means loans that PMC originates which meet secondary market investor guidelines and criteria for purchase.

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, will conduct a detailed assessment of the Company’s fair lending compliance management system (the “Compliance Assessment”). The Compliance Assessment will include 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 any policies that involve matching the rates of competing loan offers;
- 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 for approval, 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, the Human Rights Law, and related regulations.

4. The Compliance Management Plan shall include, at minimum, the measures contemplated in Paragraphs 8-31 of this Agreement.

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

6. Once adopted, the Company will advise the Department within ninety (90) days of any implementations of actions, practices, or policies it is newly undertaking based upon the substance of the Compliance Management Plan based upon the requirements as set forth herein.

7. To the extent the Company has not already done so, the Company agrees to implement and/or maintain (as applicable) the following measures:

Fair Lending Policy and Compliance Procedures

8. The Company agrees to continue 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.*, and related regulations.

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 and to update its Fair Lending Policy and Compliance procedures to reflect any changes in the policies and procedures instituted by the Company pursuant to the Compliance Management Plan.

Defined Target Areas

10. The Company agrees to update its Fair Lending Policy, and any other applicable policies or summaries of policies, to specifically define the lending areas it will directly target (the “PMC Target Area”).

11. The PMC Target Area shall include, but need not be limited to, the Buffalo-Niagara MSA, Rochester MSA, Syracuse MSA, and Albany MSA including the majority-minority neighborhoods located therein.

Marketing

12. The Company’s Fair Lending Policy will include a goal that, in the event the Company initiates any direct to consumer marketing (which does not include marketing through realtors or potential referral or co-marketing sources and/or mailings to prior clients), 25% of such marketing will be targeted to majority-minority neighborhoods in the Buffalo MSA, Rochester MSA, and Syracuse MSA.

13. In the event that during the pendency of this agreement, the Company does not maintain an average of providing at least \$150,000 of incentives per year under the Special Financing Program, than at least once per year, the Company shall hold outreach events for residents of majority-minority neighborhoods in the PMC Target Area. These events will be

geared towards 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, general advice about preparing to apply for a mortgage and what to expect during the mortgage process, and receive inquiries about potential applicants, to receive applications, and to develop business relationships and a presence in the communities. These events shall be offered at locations reasonably convenient to the intended attendees.

14. On an annual basis, the Company will report to the Department on any and all advertising efforts undertaken pursuant to this Agreement.

Complaint Program

15. The Company agrees to continue to maintain its consumer complaint log and to maintain its current policies that provide procedures for collecting, reviewing and responding to complaints and recording all such actions.

16. The Company shall amend its complaint procedures to include a mechanism by which the Board of Directors is updated on any complaints received by the Company on, at minimum, a quarterly basis.

17. 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.

18. The Company shall continue to offer the closing credit program contemplated in the Company's March 2021 update of its "Fair Lending Policy Statement," which provides a closing cost credit of \$2,000 to qualified borrowers in communities that have been historically disadvantaged and/or underserved, for a period of three (3) years following the execution of this Agreement ("Special Financial Program"). The Special Financing Program shall be designed to increase the number of loan applications generated, and loans originated in majority-minority neighborhoods in the PMC Target Area.

19. The total amount of closing cost credit offered through the Special Financing Program shall be at least Five Hundred Thousand Dollars (\$500,000.00) over a three (3) year period. The Company will report to the Department the amounts utilized through the Special Financing Program every 180 days.

20. If the funds set aside for the Special Financing Program contemplated herein have not been exhausted by the end of the three (3) year period set out in Paragraphs 18 and 19, the Company shall extend the Special Financing Program for one (1) year and offer additional discounts and subsidies designed to increase the number of loan applications generated, and loans originated in majority-minority neighborhoods in the PMC Target Area, through one or more of the following means: a waiver of fees, closing, cost credits, lender credits, lender paid discount points in connection with originating a residential mortgage loan, and/or by any other means subject to the review and approval of the Department.

21. If the funds set aside for the Special Financing Program contemplated herein have not been exhausted by the end of the four (4) year period set out in Paragraphs 18-20, the Company shall pay any amounts remaining to a nonprofit charity with a focus on fair housing.

The charity shall be subject to the Department's approval, not to be unreasonably withheld. Nothing contemplated in Paragraphs 18-21 herein is intended to prevent the Company from issuing Saleable Loans, or otherwise modifying its risk profiles or those required and expected by its warehouse lines and/or investors.

22. The four (4) year period described in Paragraphs 18-21 only applies to the term of the Special Financing Program and does not relay to any other obligations, terms or conditions of this Agreement. Further, the parties acknowledge that the failure of PMC to extinguish the Special Financing Program within four (4) years does not in and of itself reflect a breach of this Agreement, so long as any funds remaining at the end of the four (4) years are appropriately distributed pursuant to Paragraph 21 herein.

Training

23. The Company agrees to continue 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 provide the same training to new employees within one (1) month of the employee's start date.

24. The annual training provided shall encompass the fair lending obligations imposed upon mortgage companies and other lending institutions under the FHA, ECOA, and Human Rights Law. Such training will include, but not be limited to, the purpose of the applicable fair lending laws, fair lending marketing compliance (to the extent applicable based upon job duties), as well as the prohibitions, liability and penalties articulated therein. The annual training shall also cover the updated practices instituted at the Company as a result of the

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

25. The Company shall continue to 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.

26. Within sixty (60) days of the Effective Date of this Agreement, the Company provide the Department with a detailed description of each of the trainings contemplated in Paragraph 24 of this Agreement.

Annual Fair Lending and Compliance Audits

27. 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"). The Annual Audit shall continue to review whether any policies or practices consider a prohibited basis under the ECOA, FHA, or Human Rights Law, including but not limited to:

- a. The underwriting and pricing policies and practices of the Company, including rate-matching;
- b. The marketing policies and practices of the Company; and
- c. The diversity policies and practices of the Company.

28. The Company agrees that it will present the findings of each Annual Audit to the Board of Directors and update the Board as to any changes in practices or policies that materially impact its compliance with ECOA, FHA or the Human Rights Act, during the duration of this Agreement.

29. The Company agrees to implement any necessary changes identified in the Annual Audit.

30. 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 any action it plans to take to address the findings of the Annual Audit.

31. Notwithstanding anything to the contrary, nothing in this Agreement (including but not limited to any reporting obligations) requires the Company to obtain the consent or approval of the Department as to any actions it may take or fail to take, except to the extent the Company wants to offer additional applications of the Special Financing Programs set forth in Paragraph 20 herein, and/or as otherwise provided by law.

III. Other Provisions

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

33. In the event that the Department believes PMC to be in material breach of the Agreement, the Department will provide written notice to PMC, and PMC 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.

34. The parties understand and agree that PMC's failure to make the required showing within the designated time period shall be presumptive evidence of PMC's breach. Upon a finding that a breach of this Agreement has occurred, the Department may pursue any and all remedies available 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.

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

36. This Agreement is binding on the Department and PMC, as well as any parents, subsidiaries, successors and assigns. This Agreement does not bind any federal, state, or local agency, or any law enforcement authority.

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

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

IV. Notices

39. 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
Alban, New York 12250

Terri-Anne S. Caplan
Senior Assistant Deputy Superintendent
New York State Department of Financial Services
One State Street
New York, New York 10004

For Premium Mortgage Corporation:

Michael Donoghue
President & CEO
2541 Monroe Avenue
Rochester, NY 14618

Ari Karen
Offit Kurman
7501 Wisconsin Ave.
Suite 1000W
Bethesda, MD 20814

V. Miscellaneous.

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

41. 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.

42. 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.

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

44. 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 15 day of June, 2021.

NEW YORK STATE
DEPARTMENT OF FINANCIAL
SERVICES

PREMIUM MORTGAGE CORPORATION

By: /s Cynthia M. Reed
CYNTHIA M. REED
Senior Assistant Deputy Superintendent
Consumer Protection & Financial
Enforcement Division

By: /s Michael Donoghue
MICHAEL DONOGHUE
President & CEO
Premium Mortgage Corporation

By: /s Kevin R. Puvalowski
KEVIN R. PUVALOWSKI
Senior Deputy Superintendent
Consumer Protection & Financial
Enforcement Division

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

By: /s 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

Albany Majority-Minority Tracts

State	County	State Code	County Code	Tract Code
NY	ALBANY	36	001	0001.00
NY	ALBANY	36	001	0002.00
NY	ALBANY	36	001	0003.00
NY	ALBANY	36	001	0005.01
NY	ALBANY	36	001	0006.00
NY	ALBANY	36	001	0007.00
NY	ALBANY	36	001	0008.00
NY	ALBANY	36	001	0011.00
NY	ALBANY	36	001	0020.00
NY	ALBANY	36	001	0021.00
NY	ALBANY	36	001	0023.00
NY	ALBANY	36	001	0025.00
NY	ALBANY	36	001	0026.00
NY	RENSSELAER	36	083	0404.00
NY	RENSSELAER	36	083	0405.00
NY	SCHENECTADY	36	093	0207.00
NY	SCHENECTADY	36	093	0208.00
NY	SCHENECTADY	36	093	0209.00
NY	SCHENECTADY	36	093	0210.01
NY	SCHENECTADY	36	093	0210.02
NY	SCHENECTADY	36	093	0214.00
NY	SCHENECTADY	36	093	0215.00
NY	SCHENECTADY	36	093	0216.00
NY	SCHENECTADY	36	093	0217.00