

# **PUBLIC DISCLOSURE**

September 16, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Evermore Bank  
Certificate Number: 59306

3696 North Federal Highway, Suite 100  
Fort Lauderdale, Florida 33308

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

10 10<sup>th</sup> Street NE, Suite 900  
Atlanta, Georgia 30309-3849

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, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area's credit needs.
- The bank originated a majority of its loans within the assessment area.
- The geographic distribution of the loans reflects a reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects a reasonable penetration among businesses of different sizes.
- The institution has not received any CRA-related complaints since the previous evaluation. Therefore, this factor did not affect the Lending Test rating.

## DESCRIPTION OF INSTITUTION

### **Background**

Evermore Bank (Evermore) is a state-chartered, non-member commercial bank headquartered in Fort Lauderdale, Florida, that was established on December 15, 2022. The institution does not have any subsidiaries or affiliates, and no acquisition or merger activities occurred since the inception of the institution. This is the first FDIC CRA Performance Evaluation since the bank's inception.

### **Operations**

Evermore operates two full-service offices in the southeastern portion of Florida. The main office is located at 3696 North Federal Highway, Ft. Lauderdale, FL 33308 in an upper-income census tract in Broward County. Evermore's branch office is located at 12008 South Shore Boulevard, Wellington, FL 33414 in a middle-income census tract in Palm Beach County. No other offices opened or closed since the inception of the bank. The bank's offices have reasonable lobby hours from Monday through Friday.

The institution offers a full range of banking products and financial services to meet the needs of its community. Credit products offered include commercial real estate construction, commercial real estate term loans, commercial lines of credit, equipment financing, commercial term loans, home equity lines of credit, and personal loans. The institution also offers Small Business Administration loans to assist its community. Deposit products offered include checking and savings accounts, money market accounts, interest on trust accounts, certificates of deposit, and Individual Retirement Accounts. The bank also offers online banking, mobile banking, mobile deposits, person-to-person payments, and cash management services.

### **Ability and Capacity**

According to the June 30, 2024 Call Report, Evermore had total assets of \$168.2 million, total loans of \$104.0 million (or 61.8 percent of total assets), and total deposits of \$140.0 million. The bank's lending focus continues to center on business credit. As shown in the following table, commercial real estate loans (nonfarm, nonresidential properties) and commercial and industrial loans together comprise 63.8 percent of total loans. One-to-four family residential loans comprise 15.9 percent of total loans, and farm loans (farmland and agricultural production) comprise 2.2 percent of total loans.

<b>Loan Portfolio Distribution as of 6/30/2024</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	17,305	16.6
Secured by Farmland	2,281	2.2
Secured by 1-4 Family Residential Properties	16,572	15.9
Secured by Multifamily (5 or more) Residential Properties	1,416	1.4
Secured by Nonfarm Nonresidential Properties	58,913	56.7
<b>Total Real Estate Loans</b>	<b>96,487</b>	<b>92.8</b>
Commercial and Industrial Loans	7,428	7.1
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	236	0.2
Other Loans	0	0.0
Less: Unearned Income	174	0.1
<b>Total Loans</b>	<b>103,977</b>	<b>100.0</b>
<i>Source: Call Report 6/30/2024</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet the assessment area’s credit needs.

## **DESCRIPTION OF ASSESSMENT AREA**

Evermore delineated two contiguous Metropolitan Divisions (MDs) within Florida as its assessment areas: Fort Lauderdale-Pompano Beach-Sunrise, FL MD (Fort Lauderdale MD) and West Palm Beach-Boca Raton-Boynton Beach, FL MD (West Palm Beach MD). For the purposes of this evaluation, the bank-wide assessment area is presented at the Metropolitan Statistical Area (MSA) level, which is the Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area (MSA), which will be referred to as the Fort Lauderdale-West Palm Beach MSA assessment area. The Miami-Miami Beach-Kendall, FL MD also comprises the Miami-Fort Lauderdale-West Palm Beach, FL MSA, but is not part of the bank-wide assessment area. The table below details the bank-wide assessment area.

<b>Description of Bank-Wide Assessment Area</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
Fort Lauderdale MD	Broward	417	1
West Palm Beach MD	Palm Beach	373	1
<i>Source: Bank Records and 2020 Census Data</i>			

## **Economic and Demographic Data**

The Fort Lauderdale-West Palm Beach MSA assessment area consists of 790 census tracts with the following income designations: 45 low-, 218 moderate-, 235 middle-, 269 upper-income, and 23 census tracts that have not been assigned an income category. The following table illustrates select demographic characteristics of the assessment area based on the 2020 U.S. Census and 2023 D&B data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	790	5.7	27.6	29.7	34.1	2.9
Population by Geography	3,436,566	4.7	29.4	30.7	34.1	1.0
Housing Units by Geography	1,516,457	4.9	28.5	30.5	34.9	1.2
Owner-Occupied Units by Geography	833,906	3.4	23.8	31.5	40.4	0.9
Occupied Rental Units by Geography	436,634	7.6	38.1	30.5	22.4	1.4
Vacant Units by Geography	245,917	5.2	27.3	27.1	38.5	1.9
Businesses by Geography	1,160,675	3.3	25.3	29.1	40.6	1.8
Farms by Geography	16,638	4.0	26.5	31.3	37.4	0.8
Family Distribution by Income Level	799,340	22.0	17.9	18.3	41.8	0.0
Household Distribution by Income Level	1,270,540	23.9	16.7	17.2	42.2	0.0
Median Family Income MD - 22744 Fort Lauderdale-Pompano Beach-Sunrise, FL		\$73,430	Median Housing Value			\$305,445
Median Family Income MD - 48424 West Palm Beach-Boca Raton-Boynton Beach, FL		\$79,785	Median Gross Rent			\$1,480
			Families Below Poverty Level			8.9%

Source: 2020 U.S. Census and 2023 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.

The Borrower Profile criterion compares the bank’s small business loans to the distribution of businesses by gross annual revenues. According to D&B data, in 2023, 94.4 percent of businesses had gross revenues of \$1.0 million or less, 1.4 percent had more than \$1.0 million, and 4.2 percent had unknown revenues.

According to Moody’s Analytics (Moody’s), the Fort Lauderdale MD economy was a strong performer, and the West Palm Beach MD was stable with growth slowing, as of August 2024. In the Fort Lauderdale MD, net job growth in the area exceeded that in Florida during the preceding few months and years. The construction, healthcare, and public sectors were responsible for the labor market’s outperformance. The leisure and hospitality sectors lost jobs but still outperformed the regional pace on a year-ago basis. Increased population in the MD stimulated economic growth. In the West Palm Beach MD, tourism improved as inflation receded, but financing eased following significant growth since the pandemic. The jobless rate has stabilized as labor force growth has lessened and net hiring has decreased.

As shown in the table below, the annual unemployment rates for the assessment area, state, and nation remained consistent or declined from 2022 to 2023 but increased in 2024. The assessment area’s unemployment rates were generally consistent with the state unemployment rates during the evaluation timeframe. Conversely, the assessment area’s unemployment rates were lower than the nation’s unemployment rates over the same timeframe.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>2022</b>	<b>2023</b>	<b>August 2024</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Broward County	3.0	2.9	3.5
Palm Beach	3.0	3.0	3.8
Florida	3.0	2.9	3.7
United States	3.6	3.6	4.4

*Source: Bureau of Labor Statistics*

The 2023 D&B data shows the top industries were services; finance, insurance and real estate; and retail trade. According to Moody’s, the largest employers in Broward County include American Express, AutoNation, Broward County School District, First Service Residential, and HEICO. The largest employers in Palm Beach County include Baptist Health South Florida, Boca Raton Regional Hospital, Florida Atlantic University, HCA Florida Healthcare, and NextEra Energy/Florida Power & Light Co.

**Competition**

There is a very high level of competition for financial services in the assessment area. In addition to competing with large national and regional banks, Evermore competes with local banks, credit unions, and finance companies. As of June 30, 2024, 64 FDIC-insured institutions operated 752 offices within the assessment area. The top four banks by deposit market share are Bank of America, JPMorgan Chase Bank, Wells Fargo Bank, and Truist Bank. Collectively, these four banks account for 60.4 percent of the deposit market share. Evermore ranked 37<sup>th</sup> in total deposits with a market share of 0.1 percent.

**Community Contact**

As part of the CRA evaluation process, examiners contact community organizations or use existing recent community contacts to gain insight regarding the credit needs and economic conditions of an assessment area. For this evaluation, examiners interviewed a representative of an economic development organization that serves the Fort Lauderdale MD. The contact stated that primary needs are start-up business loans, working capital lines of credit, and small business financial counseling. Examiners also used an existing community contact from a local government representative within the West Palm Beach MD. The contact stated that the primary need for the MD is financing for affordable housing.

**Credit Needs**

Examiners reviewed demographic and economic data and information gathered from the community contacts to identify assessment area credit needs. First, small business loans are needed as 94.4 percent of businesses have gross annual revenues of \$1.0 million or less, and the community contact stated that start-up business loans and working capital lines of credit are needed. Second, the high percentage of low- and moderate-income families at 39.9 percent and median housing value of \$305,445 indicate a need for affordable housing.

## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the period from the bank's inception, dated December 15, 2022, to the current evaluation, dated September 16, 2024. Examiners used the Interagency Small Institution CRA Examination Procedures to evaluate Evermore's CRA performance. As described in the *Appendices*, these procedures include the Lending Test.

### **Activities Reviewed**

The CRA regulation requires a review of the lending performance of a bank in its defined assessment area(s) with respect to small business, home mortgage, and small farm loans, if significant. Evermore's major product line is small business loans. This conclusion considered the bank's business strategy, as well as the number and dollar volume of loans originated or purchased during the evaluation period. According to the June 30, 2024 Call Report, business loans comprise 63.8 percent of the loan portfolio. Home mortgage and small farm loans were not evaluated as these loan types are not significant for the institution.

Evermore's lending volume during the review period was low; however, the level of lending is reasonable considering the institution launched operations at the end of 2022. Therefore, examiners reviewed all small business loans originated in 2023 to draw conclusions about the bank's performance and presented the lending performance at the MSA level. Management is not required to collect and report small business data. Yet, Evermore collected but did not report small business loan data. The institution originated 22 small business loans totaling \$9.5 million in 2023. Given the bank is not a small business loan reporter, small business aggregate data is not used in assessing Evermore's performance. Examiners compared the bank's small business lending performance to 2023 D&B business demographic data. While this evaluation presents both the number and dollar volume of small business loans, examiners emphasized performance by number of loans, as the number of loans is a better indicator of the number of businesses served.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### **LENDING TEST**

Evermore demonstrated reasonable performance under the Lending Test. This performance is supported by a reasonable loan-to-deposit ratio, a majority of loans originated within the assessment area, reasonable distribution of loans throughout the assessment area, and reasonable penetration of loans to businesses and farms of different sizes. In addition, the bank has not received any CRA-related complaints.

### **Loan-to-Deposit Ratio**

The bank's average net loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area's credit needs. The net LTD ratio for the seven quarters since the bank's inception averaged 75.0 percent, peaking at 105.0 percent on December 31, 2023.

Net loans and total deposits increased from each quarter since the bank opened. The net LTD ratio fluctuated quarterly with no distinctive trend.

The following table presents the average net LTD ratio for Evermore as well as for two comparable institutions based on geographic location, lending focus, and asset size. As shown below, Evermore maintained an average net LTD ratio that was within the range of the comparable banks.

Average Net LTD Ratio Comparison		
Bank Name and Location	Total Assets as of June 30, 2024 (\$000s)	Average Net LTD Ratio (%)
Evermore Bank, Ft. Lauderdale, FL	168,171	75.0
Anchor Bank, Palm Beach Gardens, FL	358,194	114.27
Paradise Bank, Boca Raton, FL	380,605	72.8
<i>Source: Call Report 12/30/2022 to 6/30/2024</i>		

### **Assessment Area Concentration**

Evermore originated a majority of its small business loans, by both number and dollar volume, within the bank’s assessment area. Refer to the following table for details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
<b>Small Business</b>										
2023	15	68.2	7	31.8	22	6,542	69.0	2,935	31.0	9,477
<i>Source: Bank Records</i>										

### **Geographic Distribution**

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank did not originate any small business loans in low-income census tracts. However, the number of businesses that operate within low-income census tracts are limited, which negatively impacts the opportunity to make loans given the level of competition in the area. The bank’s small business lending performance in the moderate-income tracts slightly exceeds the percentage of businesses.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.3	--	--	--	--
Moderate	25.3	4	26.7	1,675	25.6
Middle	29.1	1	6.7	850	13
Upper	40.6	8	53.3	2,817	43.1
Not Available	1.8	2	13.3	1200	18.3
<b>Totals</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>6,542</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

### **Borrower Profile**

The distribution of loans reflects reasonable penetration among businesses of different sizes. As shown in the following table, the bank’s small business lending performance is below the percentage of businesses. However, this performance is reasonable, given the bank’s time since inception and the level of competition within the assessment area.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	94.4	10	66.7	4,092	62.5
>\$1,000,000	1.4	5	33.3	2,450	37.5
Revenue Not Available	4.2	-	--	--	--
<b>Total</b>	<b>100.0</b>	<b>15</b>	<b>100</b>	<b>6,542</b>	<b>100</b>
<i>Source: 2023 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0.</i>					

### **Response to Complaints**

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

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## APPENDICES

### 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).

## 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.



## CRA Public File Comments

The bank has not received any comments for the previous three years.



**EVERMORE BANK**

## CRA Performance

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, including low- and moderate-income neighborhoods, in a manner consistent with

its resources and capabilities.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and

assessment area's credit needs.

- The bank originated a majority of its loans within the assessment area.

- The geographic distribution of the loans reflects a reasonable dispersion throughout the assessment area.

- The distribution of borrowers reflects a reasonable penetration among businesses of different sizes.

- The institution has not received any CRA-related complaints since the previous evaluation.

Therefore, this factor did not affect the Lending Test rating.



# Evermore Bank Branches

State Assessment Area	Branch No.	Branch Name	Addresss	City	Zip	State Code	MSA	County Code	Census Tract	Lobby Hours	Window Hours
Florida											
Fort Lauderdale	0	Evermore Bank Fort Lauderdale	3696 North Federal Highway, Suite 100,	Fort Lauderdale	33308	12	22744	011	404.02	9:00 a.m.- 4:30 p.m. Monday - Thursday  9:00 a.m.- 5:00 p.m. Friday	9:00 a.m.- 4:30 p.m. Monday - Thursday  9:00 a.m.- 5:00 p.m. Friday
West Palm Beach	1	Evermore Bank Wellington	12008 South Shore Blvd., Suite 208,	Wellington	33414	12	48424	099	77.50	9:00 a.m.- 4:30 p.m. Monday - Friday	



# Opened & Closed Branches 2022-2024

State Assessment Area	Date	Opened/Closed	Branch Name	Address	City	Zip	State Code	MSA	County Code	Census Tract
Florida										
Fort Lauderdale	12/15/2022	Opened	Evermore Bank Fort Lauderdale	3696 North Federal Highway, Suite 100,	Fort Lauderdale	33308	12	22744	011	404.02
West Palm Beach	1/5/2023	Opened	Evermore Bank Wellington	12008 South Shore Blvd., Suite 208, <sup>1</sup>	Wellington	33414	12	48424	099	77.50

<sup>1</sup> Relocated 4/1/2023 from 12008 South Shore Blvd., Suite 108, Wellington, Florida



**EVERMORE BANK**

## **ATM Network**

Evermore Bank does not currently maintain any physical ATMs.



**EVERMORE BANK**

# **Evermore Bank Products & Services**



# EVERMORE BANK

## Consumer Accounts

Account	Minimum Deposit to Open	Minimum Daily Balance to Avoid Service Charge	Service Charge (1)	Interest Bearing
Evermore Basic Checking	\$100	\$100	\$10	No
Evermore Better Checking	\$100	\$100	\$15	Yes
Evermore 55+ Checking	\$100	\$100	\$6	Yes
Evermore NOW Checking	\$100	\$100	\$15	Yes
Evermore Business Interest Checking	\$100	\$100	\$15	Yes
Evermore Money Market	\$1000	\$1000	\$15	Yes

### Evermore Basic Checking

- Unlimited check writing
- Free debit card
- First order of Basic Checks FREE
- Free Online Banking / Free Bill Pay
- Free mobile & deposit banking
- Zelle
- TransferNow



# EVERMORE BANK

## Evermore Better Checking

- Interest bearing account with competitive rates
- Unlimited check writing
- Free debit card
- First order of Basic Checks FREE
- Free Online Banking / Free Bill Pay
- Free mobile & deposit banking
- Zelle
- TransferNow

## Evermore 55+ Checking

- Must be 55 years of age or older to open Evermore 55+ Checking Account
- Interest bearing account with competitive rates
- Unlimited check writing
- Free debit card
- First order of Basic Checks FREE
- Free Online Banking / Free Bill Pay
- Free mobile & deposit banking
- Zelle
- TransferNow

## Evermore Now Checking Account

- Unlimited check writing
- Tiered Interest Rates
- Free debit card
- First order of Basic Checks FREE
- Free Online Banking / Free Bill Pay
- Free mobile & deposit banking
- Zelle
- TransferNow

## Evermore Business Interest Checking Account

- Unlimited check writing
- Tiered Interest Rates
- First order of Basic Checks FREE
- Free Online Banking / Free Bill Pay
- Free mobile deposit banking
- Zelle
- TransferNow



# EVERMORE BANK

All accounts above offer convenient ways to manage and access your accounts.

*(1) Imposed if balance falls below stated minimum any day of the statement cycle.*

## Evermore Money Market

- Competitive Tiered interest rates
- Unlimited counter (in person) transactions\*
- Free online banking
- Free mobile & deposit banking

*\* Federal regulations limit the total of third-party transfers (such as checks, automatic drafts, and debit card purchases), pre-authorized transfers and online or telephone transfers to 6 per statement cycle. Exceeding these limitations may result in excess activity fees and account closure.*

## Savings Accounts

Account Plans	Minimum Deposit	Minimum Daily Balance to Avoid Service Charge (1)	Service Charge (1)
Evermore Savings	\$100	\$500	\$8.00
Evermore Junior Savings	\$100	None	N/A
Evermore IRA Savins	\$100	N/A	N/A

## Evermore Savings

- Competitive interest rates
- Unlimited counter (in person) transactions\*
- Free online banking
- Free mobile & deposit banking

*\* Federal regulations limit the total of third party transfers (such as checks, automatic drafts, and debit card purchases), pre-authorized transfers and online or telephone transfers to 6 per statement cycle. Exceeding these limitations may result in excess activity fees and account closure.*



# EVERMORE BANK

## Evermore Junior Savings Account

- \$100.00 minimum deposit to open account
- No minimum balance requirements
- Competitive interest rates
- For individuals under 18 years old
- Unlimited counter (in person) transactions\*
- Free online banking
- Free mobile & deposit banking

*\* Federal regulations limit the total of third-party transfers (such as checks, automatic drafts, and debit card purchases), pre-authorized transfers and online or telephone transfers to 6 per statement cycle. Exceeding these limitations may result in excess activity fees and account closure.*

## CDs & IRAs

### Certificate of Deposit (CD)

- Competitive interest rates for specified term
- 6 months, 12 months, 18 months, 24 months, 36 months terms available with a minimum opening deposit of \$1,000.00
- Early withdrawal penalties may apply

### Individual Retirement Account (IRA)

- Opening Deposit \$100.00 minimum.
- A secure way to invest money for retirement.
- Depending on your individual or family income, deposits may be fully or partially tax deductible. The rules & restrictions governing IRA's are many: check with your tax advisor for the benefits of an IRA for your specific situation.
- Rollovers or transfers from other retirement plans are available.
- The funds are invested in federally insured Certificates of Deposit.
- Each depositor is insured up to \$250,000.
- We offer Traditional and Roth IRA's.



# EVERMORE BANK

## Commercial Loans

1. Commercial Term Loans
2. Commercial Lines of Credit
  - Revolving line of credit (commercial and industrial)
  - Non-Revolving line of credit (commercial and industrial)
3. Commercial Real Estate Loans
4. Commercial Real Estate Construction
5. Cash Secured (loan or line of credit)
6. Equipment financing
7. Mortgage Warehouse Loans

## Consumer Loans

1. Personal Loans
2. Home Equity lines of credit



# EVERMORE BANK

## Fee Schedule

Limits and fees that may be assessed if any of the following transactions or limitations apply.

### ATM Transactions

Foreign ATM Surcharge Fee	Waived up to \$100.00 Per month
Debit Card Replacement (lost Card)	\$30.00

### Wires

Domestic Incoming	\$10.00
Domestic Outgoing	\$30.00
Domestic Outgoing- Online	\$15.00
International Incoming	\$15.00
International Outgoing	\$50.00
International Outgoing- Online	\$35.00
Wire Tracers- Domestic	\$5.00
Recall Wire – Domestic	\$10.00
Wire Tracer International	\$15.00
Recall Wire International (Placing recall not a guarantee that funds will be returned)	\$10.00
Token Replacement Fee	\$150.00

### Other Bank Services

Account Closed within 90 days from opening	\$30.00
Account Closed within 180 days from opening	\$15.00
Account Reconciliation and Research (per hour, 1hour min.)	\$35.00
Cashiers Check- Depositor (per item)	\$7.00
Cashier's Check- Non-depositor (per item), exchange only	\$25.00
Charge Bank or Redeposit Item Fee (deposited item) return	\$10.00
Check printing	Depends on style & qty
Counter Check (per packet of 5)	\$1.00
Dormant Checking/Savings (24 Months of no customer activity)	\$15.00 per Month
Duplicate Statement	\$2.00
Escheat Fee	\$10.00
Mobile Banking	No Charge
Non-Customer Check Cashing Fee per item	\$10.00
Notary Public -Depositor	No Charge
Online Bill Payment	No Charge
Expedited Payment	\$14.95

### Legal Fees\*

Garnishment	\$200.00
Levies	\$200.00
Subpoenas (Plus \$35.00 per hour research time)	\$100.00
Copies of items/Statements (per page)	\$3.00

\*Additional fees may Apply if the bank engages external counsel



# EVERMORE BANK

## Safe Deposit

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Safe Deposit Drill Fee	\$250.00
Safe Deposit Box Late Fee (per month)	\$10.00
Safe Deposit Box Lost Key	\$15.00

## Rental Fees

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3x5	\$30.00
5x5	\$45.00
3x10	\$60.00
5x10	\$75.00
10x10	\$125.00

## Collections

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Foreign outgoing international LOC Collection	\$150.00
Foreign Item Collection (incoming)	\$30.00
Foreign Items Collection (outgoing)	\$30.00
Foreign Item Collection (returned)	\$35.00

## Overdraft and Uncollected Funds

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Overdrafts (may also be referred to as Insufficient Funds): Evermore Bank processes the transaction during our nightly processing on a business day when your account is overdrawn. During our nightly processing beginning with the first transaction that overdraws your account balance.

### **We will not charge an overdraft fee-**

If your debit card transaction was authorized when there was sufficient available balance in your account.

If your debit card transaction or ATM cash withdrawal request is declined.

You can avoid overdrawing your account by making a deposit or transferring funds to the overdraft before the End of day processing.

NSF Paid Items (fee) Fee (item paid)	\$30.00
NSF Returned Item Fee (Item not paid)	\$30.00
Continuous Overdraft Bal Fee will be assessed following the 3 <sup>rd</sup> business day when account balance remains negative (up to 10days)	\$5.00
Uncollected Fee	\$10.00
Returned Mail	\$5.00
Stop Payment (Both online & in Person)	\$30.00

## Miscellaneous

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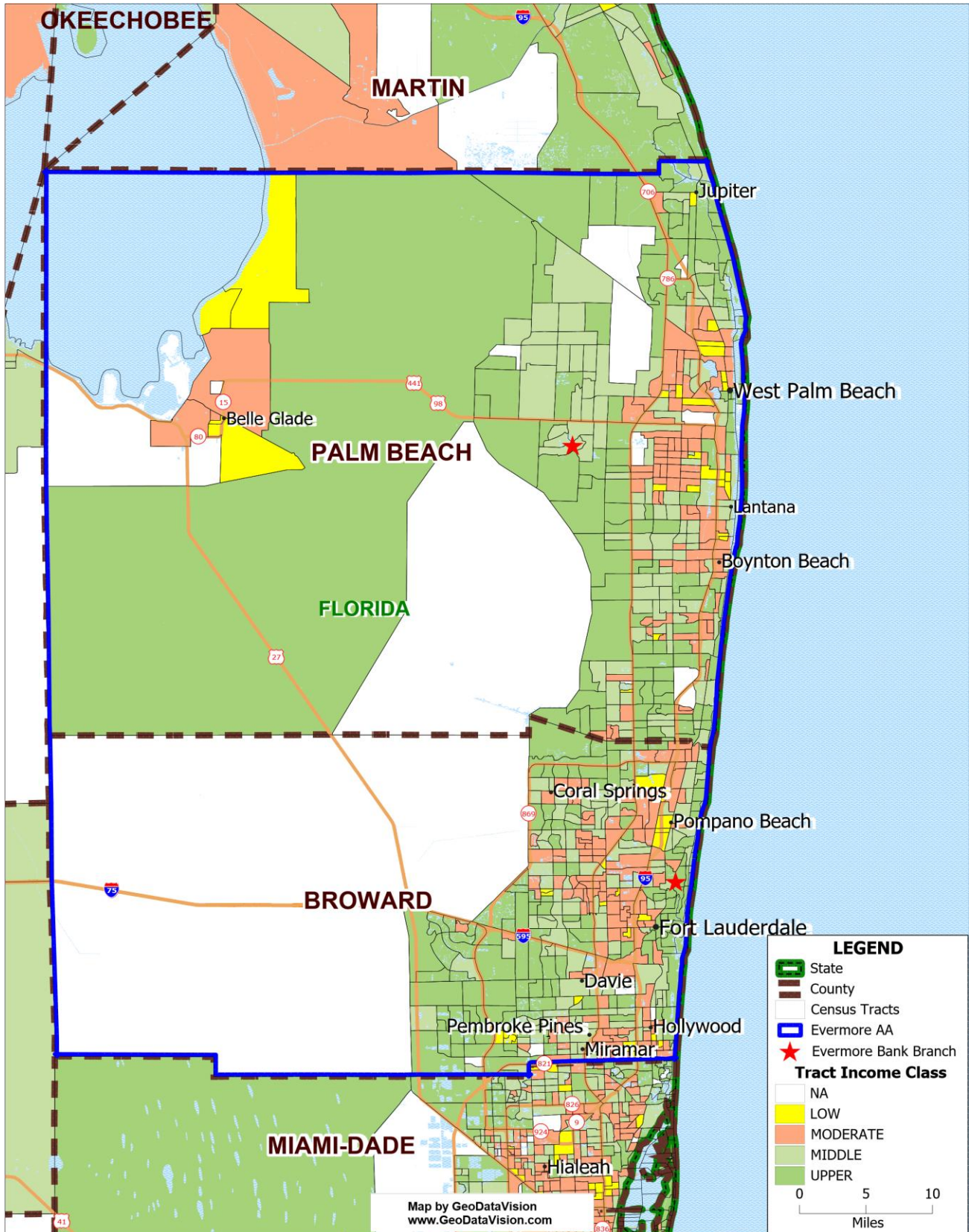
Compliance Fee (Monthly)	\$750- \$2,000
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**EVERMORE BANK**

**Evermore Bank Assessment**  
**Area & Map**

# EVERMORE BANK- ASSESSMENT AREA 2024



State Number	County Number	Tract Number	Complete Tract member	Tract Income Class	Tract Population	Tract Minority Population	Tract Minority %	Tract Minority Status	MCD	County
12	011	101.02	12011010102	UPPER	3142	660	21.01%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	101.03	12011010103	MIDDLE	3657	671	18.35%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	101.04	12011010104	MIDDLE	2283	373	16.34%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	102.01	12011010201	MIDDLE	3173	1769	55.75%	Majority Minority	Deerfield Beach	BROWARD
12	011	102.02	12011010202	MODERATE	3585	1531	42.71%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	103.04	12011010304	MODERATE	3875	3607	93.08%	Super Majority Minority	Deerfield Beach	BROWARD
12	011	103.05	12011010305	MODERATE	5664	3897	68.80%	Majority Minority	Deerfield Beach	BROWARD
12	011	103.06	12011010306	MODERATE	2677	2106	78.67%	Majority Minority	Deerfield Beach	BROWARD
12	011	103.07	12011010307	MODERATE	4889	4072	83.29%	Super Majority Minority	Deerfield Beach	BROWARD
12	011	103.08	12011010308	UPPER	5176	1851	35.76%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	104.01	12011010401	UPPER	5401	2580	47.77%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	104.02	12011010402	MODERATE	3916	1674	42.75%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	104.03	12011010403	MODERATE	4726	775	16.40%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	104.05	12011010405	LOW	9212	6599	71.63%	Majority Minority	Deerfield Beach	BROWARD
12	011	104.06	12011010406	UPPER	4553	2761	60.64%	Majority Minority	Deerfield Beach	BROWARD
12	011	104.07	12011010407	MIDDLE	6285	2766	44.01%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	105.02	12011010502	UPPER	3765	1958	52.01%	Majority Minority	Deerfield Beach	BROWARD
12	011	105.03	12011010503	UPPER	22780	9187	40.33%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	105.04	12011010504	UPPER	6247	2794	44.73%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	106.01	12011010601	UPPER	8625	3273	37.95%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	106.03	12011010603	UPPER	5378	2706	50.32%	Majority Minority	Deerfield Beach	BROWARD
12	011	106.04	12011010604	UPPER	4194	2176	51.88%	Majority Minority	Deerfield Beach	BROWARD
12	011	106.05	12011010605	UPPER	6410	3141	49.00%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	106.06	12011010606	UPPER	6984	4079	58.40%	Majority Minority	Deerfield Beach	BROWARD
12	011	106.09	12011010609	UPPER	4959	2984	60.17%	Majority Minority	Deerfield Beach	BROWARD
12	011	106.10	12011010610	MIDDLE	6879	3917	56.94%	Majority Minority	Deerfield Beach	BROWARD
12	011	106.11	12011010611	UPPER	4250	2354	55.39%	Majority Minority	Deerfield Beach	BROWARD
12	011	106.12	12011010612	UPPER	6354	3489	54.91%	Majority Minority	Deerfield Beach	BROWARD
12	011	106.13	12011010613	MIDDLE	2773	1820	65.63%	Majority Minority	Deerfield Beach	BROWARD
12	011	106.14	12011010614	MIDDLE	3052	1937	63.47%	Majority Minority	Deerfield Beach	BROWARD
12	011	106.15	12011010615	UPPER	4398	2507	57.00%	Majority Minority	Deerfield Beach	BROWARD
12	011	107.01	12011010701	MODERATE	6107	4750	77.78%	Majority Minority	Deerfield Beach	BROWARD
12	011	107.02	12011010702	MODERATE	9572	8347	87.20%	Super Majority Minority	Deerfield Beach	BROWARD
12	011	108	12011010800	MIDDLE	7624	4995	65.52%	Majority Minority	Deerfield Beach	BROWARD
12	011	109.01	12011010901	UPPER	2424	542	22.36%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	109.02	12011010902	MIDDLE	3051	597	19.57%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	110	12011011000	UPPER	1987	232	11.68%	Non Majority Minority	Deerfield Beach	BROWARD
12	011	201.01	12011020101	MIDDLE	8618	5514	63.98%	Majority Minority	Coral Springs Margate	BROWARD
12	011	201.03	12011020103	MODERATE	6052	4216	69.66%	Majority Minority	Coral Springs Margate	BROWARD
12	011	201.04	12011020104	MIDDLE	2636	1665	63.16%	Majority Minority	Coral Springs Margate	BROWARD
12	011	202.04	12011020204	MIDDLE	6380	4318	67.68%	Majority Minority	Coral Springs Margate	BROWARD
12	011	202.05	12011020205	MIDDLE	7808	5166	66.16%	Majority Minority	Coral Springs Margate	BROWARD
12	011	202.06	12011020206	MIDDLE	4791	3312	69.13%	Majority Minority	Coral Springs Margate	BROWARD
12	011	202.09	12011020209	MIDDLE	2680	1928	71.94%	Majority Minority	Coral Springs Margate	BROWARD
12	011	202.10	12011020210	MIDDLE	6334	4040	63.78%	Majority Minority	Coral Springs Margate	BROWARD
12	011	202.11	12011020211	MIDDLE	2419	1407	58.16%	Majority Minority	Coral Springs Margate	BROWARD
12	011	202.12	12011020212	MODERATE	3502	2263	64.62%	Majority Minority	Coral Springs Margate	BROWARD
12	011	202.13	12011020213	MODERATE	3251	1834	56.41%	Majority Minority	Coral Springs Margate	BROWARD
12	011	202.14	12011020214	MIDDLE	2891	2034	70.36%	Majority Minority	Coral Springs Margate	BROWARD
12	011	203.02	12011020302	MODERATE	8699	6244	71.78%	Majority Minority	Coral Springs Margate	BROWARD
12	011	203.08	12011020308	MODERATE	5577	4626	82.95%	Super Majority Minority	Coral Springs Margate	BROWARD
12	011	203.09	12011020309	UPPER	5754	3523	61.23%	Majority Minority	Coral Springs Margate	BROWARD
12	011	203.11	12011020311	MODERATE	3678	2144	58.29%	Majority Minority	Coral Springs Margate	BROWARD
12	011	203.12	12011020312	MIDDLE	5591	3757	67.20%	Majority Minority	Coral Springs Margate	BROWARD
12	011	203.13	12011020313	MODERATE	7530	5431	72.12%	Majority Minority	Coral Springs Margate	BROWARD
12	011	203.14	12011020314	MIDDLE	5536	3812	68.86%	Majority Minority	Coral Springs Margate	BROWARD

12	011	203.15	12011020315	UPPER	5033	2884	57.30% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.16	12011020316	MIDDLE	4269	2849	66.74% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.17	12011020317	UPPER	3426	2138	62.41% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.18	12011020318	UPPER	10023	6195	61.81% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.19	12011020319	UPPER	6473	3486	53.85% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.20	12011020320	MIDDLE	5524	3473	62.87% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.21	12011020321	UPPER	1961	871	44.42% Non Majority Minority	Coral Springs Margate	BROWARD
12	011	203.22	12011020322	UPPER	3317	1841	55.50% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.23	12011020323	MODERATE	4276	3204	74.93% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.24	12011020324	MODERATE	7291	5145	70.57% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.25	12011020325	MIDDLE	3489	2368	67.87% Majority Minority	Coral Springs Margate	BROWARD
12	011	203.26	12011020326	MIDDLE	6333	5002	78.98% Majority Minority	Coral Springs Margate	BROWARD
12	011	204.04	12011020404	MODERATE	7846	7227	92.11% Super Majority Minority	Coral Springs Margate	BROWARD
12	011	204.05	12011020405	MODERATE	5356	4892	91.34% Super Majority Minority	Coral Springs Margate	BROWARD
12	011	204.06	12011020406	MIDDLE	8122	5989	73.74% Majority Minority	Coral Springs Margate	BROWARD
12	011	204.07	12011020407	MODERATE	7615	6806	89.38% Super Majority Minority	Coral Springs Margate	BROWARD
12	011	204.12	12011020412	MODERATE	4014	3853	95.99% Super Majority Minority	Coral Springs Margate	BROWARD
12	011	204.14	12011020414	MIDDLE	5161	3220	62.39% Majority Minority	Coral Springs Margate	BROWARD
12	011	204.15	12011020415	MIDDLE	3967	2425	61.13% Majority Minority	Coral Springs Margate	BROWARD
12	011	204.16	12011020416	MIDDLE	3646	2459	67.44% Majority Minority	Coral Springs Margate	BROWARD
12	011	204.17	12011020417	MODERATE	4593	1508	32.83% Non Majority Minority	Coral Springs Margate	BROWARD
12	011	204.18	12011020418	UPPER	3541	2311	65.26% Majority Minority	Coral Springs Margate	BROWARD
12	011	204.19	12011020419	MIDDLE	3430	2334	68.05% Majority Minority	Coral Springs Margate	BROWARD
12	011	204.20	12011020420	MODERATE	3428	3169	92.44% Super Majority Minority	Coral Springs Margate	BROWARD
12	011	204.21	12011020421	MODERATE	4570	4035	88.29% Super Majority Minority	Coral Springs Margate	BROWARD
12	011	205.01	12011020501	MIDDLE	5095	4297	84.34% Super Majority Minority	Coral Springs Margate	BROWARD
12	011	205.02	12011020502	MODERATE	7933	6681	84.22% Super Majority Minority	Coral Springs Margate	BROWARD
12	011	301	12011030100	UPPER	3977	669	16.82% Non Majority Minority	Deerfield Beach	BROWARD
12	011	302.01	12011030201	MODERATE	4249	2824	66.46% Majority Minority	Pompano Beach	BROWARD
12	011	302.02	12011030202	MIDDLE	1581	936	59.20% Majority Minority	Pompano Beach	BROWARD
12	011	302.03	12011030203	MIDDLE	4450	2712	60.94% Majority Minority	Pompano Beach	BROWARD
12	011	303.01	12011030301	LOW	3667	3221	87.84% Super Majority Minority	Pompano Beach	BROWARD
12	011	303.02	12011030302	MODERATE	7769	6375	82.06% Super Majority Minority	Pompano Beach	BROWARD
12	011	304.01	12011030401	MIDDLE	3269	3214	98.32% Super Majority Minority	Pompano Beach	BROWARD
12	011	304.02	12011030402	LOW	4241	4149	97.83% Super Majority Minority	Pompano Beach	BROWARD
12	011	305	12011030500	MODERATE	6680	6158	92.19% Super Majority Minority	Pompano Beach	BROWARD
12	011	306.01	12011030601	MODERATE	3787	3650	96.38% Super Majority Minority	Pompano Beach	BROWARD
12	011	306.02	12011030602	MODERATE	3887	3254	83.71% Super Majority Minority	Pompano Beach	BROWARD
12	011	307.02	12011030702	UPPER	3163	1678	53.05% Majority Minority	Pompano Beach	BROWARD
12	011	307.03	12011030703	MODERATE	4851	2623	54.07% Majority Minority	Pompano Beach	BROWARD
12	011	307.04	12011030704	UPPER	5190	2425	46.72% Non Majority Minority	Pompano Beach	BROWARD
12	011	307.05	12011030705	MODERATE	3641	849	23.32% Non Majority Minority	Pompano Beach	BROWARD
12	011	308.03	12011030803	LOW	4900	3744	76.41% Majority Minority	Pompano Beach	BROWARD
12	011	308.04	12011030804	LOW	3342	2979	89.14% Super Majority Minority	Pompano Beach	BROWARD
12	011	308.05	12011030805	MODERATE	2557	1087	42.51% Non Majority Minority	Pompano Beach	BROWARD
12	011	308.06	12011030806	MODERATE	4486	1961	43.71% Non Majority Minority	Pompano Beach	BROWARD
12	011	309.02	12011030902	UPPER	3937	1023	25.98% Non Majority Minority	Pompano Beach	BROWARD
12	011	309.03	12011030903	MIDDLE	4306	1941	45.08% Non Majority Minority	Pompano Beach	BROWARD
12	011	309.04	12011030904	MIDDLE	4675	1019	21.80% Non Majority Minority	Pompano Beach	BROWARD
12	011	310.01	12011031001	MODERATE	2804	1139	40.62% Non Majority Minority	Pompano Beach	BROWARD
12	011	310.02	12011031002	MIDDLE	4291	1492	34.77% Non Majority Minority	Pompano Beach	BROWARD
12	011	311.01	12011031101	UPPER	2599	517	19.89% Non Majority Minority	Pompano Beach	BROWARD
12	011	311.02	12011031102	UPPER	3769	961	25.50% Non Majority Minority	Pompano Beach	BROWARD
12	011	312.03	12011031203	MIDDLE	1459	197	13.50% Non Majority Minority	Pompano Beach	BROWARD
12	011	312.04	12011031204	MIDDLE	2920	483	16.54% Non Majority Minority	Pompano Beach	BROWARD
12	011	312.05	12011031205	UPPER	1536	274	17.84% Non Majority Minority	Pompano Beach	BROWARD
12	011	312.06	12011031206	UPPER	2715	475	17.50% Non Majority Minority	Pompano Beach	BROWARD

12	011	312.07	12011031207	UPPER	3865	648	16.77% Non Majority Minority	Pompano Beach	BROWARD
12	011	401.01	12011040101	MIDDLE	1256	237	18.87% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	401.02	12011040102	UPPER	2735	536	19.60% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	402.03	12011040203	UPPER	1728	410	23.73% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	402.04	12011040204	MIDDLE	3418	995	29.11% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	402.05	12011040205	UPPER	4979	1648	33.10% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	402.06	12011040206	UPPER	3303	1058	32.03% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	403	12011040300	MODERATE	4003	1333	33.30% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	404.01	12011040401	UPPER	2244	472	21.03% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	404.02	12011040402	UPPER	3022	709	23.46% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	405.02	12011040502	UPPER	3760	775	20.61% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	405.03	12011040503	UPPER	1887	309	16.38% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	405.05	12011040505	NA	1440	278	19.31% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	405.06	12011040506	UPPER	2201	424	19.26% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	406.01	12011040601	UPPER	4111	895	21.77% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	406.02	12011040602	UPPER	3070	728	23.71% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	407.01	12011040701	UPPER	2761	810	29.34% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	407.02	12011040702	UPPER	4061	1582	38.96% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	408.01	12011040801	MIDDLE	4640	3426	73.84% Majority Minority	Fort Lauderdale	BROWARD
12	011	408.02	12011040802	MIDDLE	4544	2479	54.56% Majority Minority	Fort Lauderdale	BROWARD
12	011	409.01	12011040901	MODERATE	4607	4385	95.18% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	409.02	12011040902	MODERATE	3569	3404	95.38% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	410	12011041000	MODERATE	2878	2858	99.31% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	411	12011041100	MODERATE	5407	5286	97.76% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	412	12011041200	MODERATE	4723	4616	97.73% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	413	12011041300	MODERATE	7280	7080	97.25% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	414	12011041400	MODERATE	3378	3278	97.04% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	415	12011041500	LOW	3981	3911	98.24% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	416.01	12011041601	MODERATE	3249	2844	87.53% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	416.02	12011041602	MODERATE	3158	3057	96.80% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	417	12011041700	MODERATE	4142	3462	83.58% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	418.01	12011041801	UPPER	1923	533	27.72% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	418.02	12011041802	UPPER	3818	1190	31.17% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	419	12011041900	UPPER	4357	1139	26.14% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	420	12011042000	UPPER	3366	565	16.79% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	421	12011042100	MIDDLE	3009	632	21.00% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	422	12011042200	UPPER	3240	596	18.40% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	423.01	12011042301	UPPER	4574	1154	25.23% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	423.02	12011042302	UPPER	1972	1024	51.93% Majority Minority	Fort Lauderdale	BROWARD
12	011	424	12011042400	UPPER	1332	258	19.37% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	425.01	12011042501	UPPER	5026	1981	39.42% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	425.02	12011042502	UPPER	6227	2705	43.44% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	426.01	12011042601	UPPER	3505	1109	31.64% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	426.02	12011042602	MIDDLE	2250	1127	50.09% Majority Minority	Fort Lauderdale	BROWARD
12	011	427	12011042700	MODERATE	5497	3234	58.83% Majority Minority	Fort Lauderdale	BROWARD
12	011	428.01	12011042801	MODERATE	4793	4376	91.30% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	428.02	12011042802	LOW	2238	2096	93.66% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	429	12011042900	MODERATE	7272	6757	92.92% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	430.01	12011043001	UPPER	1433	393	27.42% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	430.02	12011043002	MIDDLE	6965	5018	72.05% Majority Minority	Fort Lauderdale	BROWARD
12	011	431	12011043100	UPPER	4975	2732	54.91% Majority Minority	Fort Lauderdale	BROWARD
12	011	433.01	12011043301	UPPER	5040	1734	34.40% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	433.02	12011043302	MODERATE	1971	1146	58.14% Majority Minority	Fort Lauderdale	BROWARD
12	011	501	12011050100	MODERATE	4432	3061	69.07% Majority Minority	Fort Lauderdale	BROWARD
12	011	502.04	12011050204	MIDDLE	6006	3452	57.48% Majority Minority	Fort Lauderdale	BROWARD
12	011	502.05	12011050205	UPPER	3134	1354	43.20% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	502.06	12011050206	MIDDLE	4261	2444	57.36% Majority Minority	Fort Lauderdale	BROWARD

12	011	502.07	12011050207	MODERATE	7098	5442	76.67% Majority Minority	Fort Lauderdale	BROWARD
12	011	502.08	12011050208	MODERATE	3846	3007	78.19% Majority Minority	Fort Lauderdale	BROWARD
12	011	503.01	12011050301	MIDDLE	8437	8152	96.62% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	503.06	12011050306	MODERATE	4617	4471	96.84% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	503.08	12011050308	MODERATE	3421	3379	98.77% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	503.09	12011050309	LOW	2787	2704	97.02% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	503.11	12011050311	MODERATE	3635	3090	85.01% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	503.12	12011050312	MODERATE	2429	2129	87.65% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	503.13	12011050313	MODERATE	4211	4054	96.27% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	503.14	12011050314	LOW	3234	2952	91.28% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	503.15	12011050315	MODERATE	3868	3651	94.39% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	503.16	12011050316	MIDDLE	2365	1581	66.85% Majority Minority	Fort Lauderdale	BROWARD
12	011	504.01	12011050401	MIDDLE	4039	2831	70.09% Majority Minority	Fort Lauderdale	BROWARD
12	011	504.02	12011050402	MIDDLE	4569	2319	50.76% Majority Minority	Fort Lauderdale	BROWARD
12	011	505.01	12011050501	MIDDLE	3785	1990	52.58% Majority Minority	Fort Lauderdale	BROWARD
12	011	505.02	12011050502	MIDDLE	4892	2963	60.57% Majority Minority	Fort Lauderdale	BROWARD
12	011	506.01	12011050601	UPPER	3437	1005	29.24% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	506.02	12011050602	MIDDLE	3864	1856	48.03% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	507.01	12011050701	MIDDLE	3542	2381	67.22% Majority Minority	Fort Lauderdale	BROWARD
12	011	507.02	12011050702	MODERATE	6332	4910	77.54% Majority Minority	Fort Lauderdale	BROWARD
12	011	508	12011050800	MODERATE	5657	5341	94.41% Super Majority Minority	Fort Lauderdale	BROWARD
12	011	509	12011050900	UPPER	5417	2259	41.70% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	510.01	12011051001	UPPER	3258	886	27.19% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	510.02	12011051002	UPPER	2784	608	21.84% Non Majority Minority	Fort Lauderdale	BROWARD
12	011	601.05	12011060105	MIDDLE	7617	5990	78.64% Majority Minority	Plantation	BROWARD
12	011	601.07	12011060107	MODERATE	4324	3567	82.49% Super Majority Minority	Plantation	BROWARD
12	011	601.09	12011060109	MIDDLE	3885	2857	73.54% Majority Minority	Plantation	BROWARD
12	011	601.11	12011060111	MODERATE	6912	4764	68.92% Majority Minority	Plantation	BROWARD
12	011	601.13	12011060113	MIDDLE	7008	5306	75.71% Majority Minority	Plantation	BROWARD
12	011	601.14	12011060114	UPPER	6766	5381	79.53% Majority Minority	Plantation	BROWARD
12	011	601.15	12011060115	MODERATE	7329	5584	76.19% Majority Minority	Plantation	BROWARD
12	011	601.16	12011060116	MIDDLE	8148	6213	76.25% Majority Minority	Plantation	BROWARD
12	011	601.17	12011060117	MODERATE	6916	5765	83.36% Super Majority Minority	Plantation	BROWARD
12	011	601.18	12011060118	UPPER	4743	2795	58.93% Majority Minority	Plantation	BROWARD
12	011	601.19	12011060119	UPPER	7255	4753	65.51% Majority Minority	Plantation	BROWARD
12	011	601.20	12011060120	UPPER	8296	5708	68.80% Majority Minority	Plantation	BROWARD
12	011	601.21	12011060121	UPPER	5826	2972	51.01% Majority Minority	Plantation	BROWARD
12	011	601.22	12011060122	UPPER	5644	3761	66.64% Majority Minority	Plantation	BROWARD
12	011	601.23	12011060123	MODERATE	3418	2765	80.90% Super Majority Minority	Plantation	BROWARD
12	011	601.24	12011060124	MODERATE	6418	5462	85.10% Super Majority Minority	Plantation	BROWARD
12	011	601.25	12011060125	MIDDLE	2332	2003	85.89% Super Majority Minority	Plantation	BROWARD
12	011	601.26	12011060126	UPPER	5542	4274	77.12% Majority Minority	Plantation	BROWARD
12	011	601.27	12011060127	MODERATE	3379	2951	87.33% Super Majority Minority	Plantation	BROWARD
12	011	601.28	12011060128	MODERATE	6298	5238	83.17% Super Majority Minority	Plantation	BROWARD
12	011	601.29	12011060129	MODERATE	2300	1546	67.22% Majority Minority	Plantation	BROWARD
12	011	601.30	12011060130	MODERATE	5204	4071	78.23% Majority Minority	Plantation	BROWARD
12	011	602.03	12011060203	MODERATE	6093	5739	94.19% Super Majority Minority	Plantation	BROWARD
12	011	602.06	12011060206	MIDDLE	5198	4067	78.24% Majority Minority	Plantation	BROWARD
12	011	602.07	12011060207	MODERATE	4038	3110	77.02% Majority Minority	Plantation	BROWARD
12	011	602.08	12011060208	MODERATE	6090	5663	92.99% Super Majority Minority	Plantation	BROWARD
12	011	602.09	12011060209	MIDDLE	2864	2566	89.59% Super Majority Minority	Plantation	BROWARD
12	011	602.10	12011060210	UPPER	3081	1796	58.29% Majority Minority	Plantation	BROWARD
12	011	602.11	12011060211	MODERATE	4616	2767	59.94% Majority Minority	Plantation	BROWARD
12	011	602.12	12011060212	UPPER	3373	2519	74.68% Majority Minority	Plantation	BROWARD
12	011	602.14	12011060214	LOW	2793	1896	67.88% Majority Minority	Plantation	BROWARD
12	011	602.15	12011060215	LOW	2665	1813	68.03% Majority Minority	Plantation	BROWARD
12	011	603.02	12011060302	MODERATE	7425	7190	96.84% Super Majority Minority	Plantation	BROWARD

12	011	603.03	12011060303	MODERATE	8194	7899	96.40% Super Majority Minority	Plantation	BROWARD
12	011	603.04	12011060304	MODERATE	3181	3116	97.96% Super Majority Minority	Plantation	BROWARD
12	011	603.05	12011060305	MODERATE	2749	2538	92.32% Super Majority Minority	Plantation	BROWARD
12	011	603.06	12011060306	MODERATE	2252	1737	77.13% Majority Minority	Plantation	BROWARD
12	011	604.01	12011060401	MIDDLE	5245	4835	92.18% Super Majority Minority	Plantation	BROWARD
12	011	604.02	12011060402	MODERATE	6517	6393	98.10% Super Majority Minority	Plantation	BROWARD
12	011	604.04	12011060404	MIDDLE	2311	2210	95.63% Super Majority Minority	Plantation	BROWARD
12	011	604.05	12011060405	LOW	3363	3221	95.78% Super Majority Minority	Plantation	BROWARD
12	011	605.01	12011060501	MIDDLE	6730	4852	72.10% Majority Minority	Plantation	BROWARD
12	011	605.03	12011060503	UPPER	5012	2894	57.74% Majority Minority	Plantation	BROWARD
12	011	605.04	12011060504	UPPER	4483	1891	42.18% Non Majority Minority	Plantation	BROWARD
12	011	605.05	12011060505	MIDDLE	4549	2364	51.97% Majority Minority	Plantation	BROWARD
12	011	606.03	12011060603	MIDDLE	4934	2875	58.27% Majority Minority	Plantation	BROWARD
12	011	606.05	12011060605	MIDDLE	4008	2824	70.46% Majority Minority	Plantation	BROWARD
12	011	606.06	12011060606	MIDDLE	5920	4064	68.65% Majority Minority	Plantation	BROWARD
12	011	606.07	12011060607	UPPER	2894	1430	49.41% Non Majority Minority	Plantation	BROWARD
12	011	606.08	12011060608	MIDDLE	6678	3759	56.29% Majority Minority	Plantation	BROWARD
12	011	606.09	12011060609	MIDDLE	3441	2180	63.35% Majority Minority	Plantation	BROWARD
12	011	607	12011060700	UPPER	3105	1651	53.17% Majority Minority	Plantation	BROWARD
12	011	608.01	12011060801	MIDDLE	1939	1064	54.87% Majority Minority	Plantation	BROWARD
12	011	608.02	12011060802	MIDDLE	6735	6144	91.22% Super Majority Minority	Plantation	BROWARD
12	011	609	12011060900	UPPER	4405	2089	47.42% Non Majority Minority	Plantation	BROWARD
12	011	610.01	12011061001	UPPER	6340	2566	40.47% Non Majority Minority	Plantation	BROWARD
12	011	610.03	12011061003	UPPER	3500	1373	39.23% Non Majority Minority	Plantation	BROWARD
12	011	610.04	12011061004	MIDDLE	5664	3111	54.93% Majority Minority	Plantation	BROWARD
12	011	611	12011061100	MODERATE	7931	6673	84.14% Super Majority Minority	Plantation	BROWARD
12	011	701.02	12011070102	MIDDLE	1631	832	51.01% Majority Minority	Davie	BROWARD
12	011	701.03	12011070103	MIDDLE	5578	3520	63.11% Majority Minority	Davie	BROWARD
12	011	701.04	12011070104	MODERATE	5649	4202	74.38% Majority Minority	Davie	BROWARD
12	011	702.04	12011070204	MIDDLE	5588	3537	63.30% Majority Minority	Davie	BROWARD
12	011	702.05	12011070205	UPPER	5768	3030	52.53% Majority Minority	Davie	BROWARD
12	011	702.08	12011070208	UPPER	7830	3583	45.76% Non Majority Minority	Davie	BROWARD
12	011	702.09	12011070209	UPPER	4989	1730	34.68% Non Majority Minority	Davie	BROWARD
12	011	702.10	12011070210	MIDDLE	3540	1843	52.06% Majority Minority	Davie	BROWARD
12	011	702.11	12011070211	UPPER	6105	2961	48.50% Non Majority Minority	Davie	BROWARD
12	011	702.12	12011070212	MIDDLE	3598	1712	47.58% Non Majority Minority	Davie	BROWARD
12	011	702.13	12011070213	MIDDLE	2881	1383	48.00% Non Majority Minority	Davie	BROWARD
12	011	703.04	12011070304	UPPER	7685	4403	57.29% Majority Minority	Davie	BROWARD
12	011	703.06	12011070306	UPPER	8037	4168	51.86% Majority Minority	Davie	BROWARD
12	011	703.10	12011070310	UPPER	3749	2570	68.55% Majority Minority	Davie	BROWARD
12	011	703.11	12011070311	UPPER	5940	3856	64.92% Majority Minority	Davie	BROWARD
12	011	703.12	12011070312	UPPER	7363	4540	61.66% Majority Minority	Davie	BROWARD
12	011	703.14	12011070314	UPPER	4934	3079	62.40% Majority Minority	Davie	BROWARD
12	011	703.15	12011070315	UPPER	5160	2950	57.17% Majority Minority	Davie	BROWARD
12	011	703.16	12011070316	UPPER	5308	2786	52.49% Majority Minority	Davie	BROWARD
12	011	703.18	12011070318	UPPER	6781	3859	56.91% Majority Minority	Davie	BROWARD
12	011	703.19	12011070319	UPPER	4632	3015	65.09% Majority Minority	Davie	BROWARD
12	011	703.20	12011070320	UPPER	6817	4575	67.11% Majority Minority	Davie	BROWARD
12	011	703.21	12011070321	UPPER	3242	2486	76.68% Majority Minority	Davie	BROWARD
12	011	703.23	12011070323	MIDDLE	3344	1747	52.24% Majority Minority	Davie	BROWARD
12	011	703.24	12011070324	MODERATE	6840	4965	72.59% Majority Minority	Davie	BROWARD
12	011	703.25	12011070325	MIDDLE	4273	2901	67.89% Majority Minority	Davie	BROWARD
12	011	703.26	12011070326	UPPER	6538	4570	69.90% Majority Minority	Davie	BROWARD
12	011	703.27	12011070327	MODERATE	5552	4496	80.98% Super Majority Minority	Davie	BROWARD
12	011	703.28	12011070328	MIDDLE	1976	1672	84.62% Super Majority Minority	Davie	BROWARD
12	011	703.29	12011070329	UPPER	3680	2699	73.34% Majority Minority	Davie	BROWARD
12	011	703.30	12011070330	UPPER	3789	2922	77.12% Majority Minority	Davie	BROWARD

12	011	703.31	12011070331	UPPER	7617	5807	76.24% Majority Minority	Davie	BROWARD
12	011	704.01	12011070401	UPPER	6190	3213	51.91% Majority Minority	Davie	BROWARD
12	011	704.02	12011070402	UPPER	3451	1511	43.78% Non Majority Minority	Davie	BROWARD
12	011	704.03	12011070403	UPPER	5285	2777	52.54% Majority Minority	Davie	BROWARD
12	011	704.04	12011070404	UPPER	3395	1355	39.91% Non Majority Minority	Davie	BROWARD
12	011	704.05	12011070405	UPPER	5205	2603	50.01% Majority Minority	Davie	BROWARD
12	011	705.01	12011070501	UPPER	5776	2394	41.45% Non Majority Minority	Davie	BROWARD
12	011	705.03	12011070503	MIDDLE	7891	5476	69.40% Majority Minority	Davie	BROWARD
12	011	705.04	12011070504	LOW	4249	3771	88.75% Super Majority Minority	Davie	BROWARD
12	011	706.01	12011070601	MODERATE	5167	3374	65.30% Majority Minority	Davie	BROWARD
12	011	706.02	12011070602	MIDDLE	7831	4871	62.20% Majority Minority	Davie	BROWARD
12	011	801.02	12011080102	MIDDLE	4299	2362	54.94% Majority Minority	Hollywood	BROWARD
12	011	801.03	12011080103	MIDDLE	1537	769	50.03% Majority Minority	Hollywood	BROWARD
12	011	801.04	12011080104	MIDDLE	2313	942	40.73% Non Majority Minority	Hollywood	BROWARD
12	011	801.05	12011080105	MIDDLE	2651	1110	41.87% Non Majority Minority	Hollywood	BROWARD
12	011	802	12011080200	MIDDLE	983	347	35.30% Non Majority Minority	Hollywood	BROWARD
12	011	804.02	12011080402	NA	2538	845	33.29% Non Majority Minority	Hollywood	BROWARD
12	011	804.03	12011080403	MIDDLE	7895	4652	58.92% Majority Minority	Hollywood	BROWARD
12	011	804.05	12011080405	MODERATE	3080	1722	55.91% Majority Minority	Hollywood	BROWARD
12	011	804.06	12011080406	MIDDLE	5716	2638	46.15% Non Majority Minority	Hollywood	BROWARD
12	011	805	12011080500	MODERATE	7415	6871	92.66% Super Majority Minority	Hollywood	BROWARD
12	011	901.02	12011090102	UPPER	1773	500	28.20% Non Majority Minority	Hollywood	BROWARD
12	011	901.03	12011090103	MODERATE	2279	735	32.25% Non Majority Minority	Hollywood	BROWARD
12	011	901.04	12011090104	UPPER	4402	1361	30.92% Non Majority Minority	Hollywood	BROWARD
12	011	902	12011090200	UPPER	3921	1285	32.77% Non Majority Minority	Hollywood	BROWARD
12	011	903.01	12011090301	MODERATE	2347	1553	66.17% Majority Minority	Hollywood	BROWARD
12	011	903.03	12011090303	NA	3062	1946	63.55% Majority Minority	Hollywood	BROWARD
12	011	903.04	12011090304	UPPER	4370	2140	48.97% Non Majority Minority	Hollywood	BROWARD
12	011	904.01	12011090401	MIDDLE	5049	3181	63.00% Majority Minority	Hollywood	BROWARD
12	011	904.03	12011090403	MODERATE	3471	2673	77.01% Majority Minority	Hollywood	BROWARD
12	011	904.04	12011090404	MODERATE	5224	3721	71.23% Majority Minority	Hollywood	BROWARD
12	011	905.02	12011090502	UPPER	7056	2385	33.80% Non Majority Minority	Hollywood	BROWARD
12	011	905.03	12011090503	UPPER	2794	612	21.90% Non Majority Minority	Hollywood	BROWARD
12	011	905.04	12011090504	MODERATE	3324	2083	62.67% Majority Minority	Hollywood	BROWARD
12	011	906.01	12011090601	MIDDLE	3123	2422	77.55% Majority Minority	Hollywood	BROWARD
12	011	906.02	12011090602	UPPER	7951	5744	72.24% Majority Minority	Hollywood	BROWARD
12	011	907	12011090700	UPPER	8217	5985	72.84% Majority Minority	Hollywood	BROWARD
12	011	908.01	12011090801	MIDDLE	4256	2599	61.07% Majority Minority	Hollywood	BROWARD
12	011	908.02	12011090802	MIDDLE	4245	2251	53.03% Majority Minority	Hollywood	BROWARD
12	011	909	12011090900	UPPER	4948	2401	48.52% Non Majority Minority	Hollywood	BROWARD
12	011	910	12011091000	MIDDLE	4101	2168	52.87% Majority Minority	Hollywood	BROWARD
12	011	911	12011091100	MODERATE	7021	5908	84.15% Super Majority Minority	Hollywood	BROWARD
12	011	912.01	12011091201	MODERATE	5226	4291	82.11% Super Majority Minority	Hollywood	BROWARD
12	011	912.02	12011091202	MIDDLE	4972	3999	80.43% Super Majority Minority	Hollywood	BROWARD
12	011	913	12011091300	MIDDLE	4185	3242	77.47% Majority Minority	Hollywood	BROWARD
12	011	914	12011091400	MODERATE	6073	5508	90.70% Super Majority Minority	Hollywood	BROWARD
12	011	915	12011091500	MODERATE	5411	4972	91.89% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	916.01	12011091601	MODERATE	4054	2506	61.82% Majority Minority	Hollywood	BROWARD
12	011	916.02	12011091602	MIDDLE	3411	2327	68.22% Majority Minority	Hollywood	BROWARD
12	011	917.01	12011091701	MODERATE	3777	2826	74.82% Majority Minority	Hollywood	BROWARD
12	011	917.02	12011091702	MODERATE	4737	3313	69.94% Majority Minority	Hollywood	BROWARD
12	011	918.02	12011091802	MIDDLE	3031	2406	79.38% Majority Minority	Hollywood	BROWARD
12	011	918.03	12011091803	MODERATE	4184	3553	84.92% Super Majority Minority	Hollywood	BROWARD
12	011	918.04	12011091804	MIDDLE	2438	1732	71.04% Majority Minority	Hollywood	BROWARD
12	011	919.01	12011091901	MIDDLE	3712	1792	48.28% Non Majority Minority	Hollywood	BROWARD
12	011	919.03	12011091903	MODERATE	3629	2301	63.41% Majority Minority	Hollywood	BROWARD
12	011	919.04	12011091904	LOW	1888	1380	73.09% Majority Minority	Hollywood	BROWARD

12	011	920	12011092000	UPPER	3598	1255	34.88% Non Majority Minority	Hollywood	BROWARD
12	011	1001.03	12011100103	MODERATE	3581	1561	43.59% Non Majority Minority	Hallandale Beach	BROWARD
12	011	1001.04	12011100104	MIDDLE	3822	1393	36.45% Non Majority Minority	Hallandale Beach	BROWARD
12	011	1001.05	12011100105	UPPER	3170	1101	34.73% Non Majority Minority	Hallandale Beach	BROWARD
12	011	1001.06	12011100106	MODERATE	2750	1069	38.87% Non Majority Minority	Hallandale Beach	BROWARD
12	011	1001.07	12011100107	UPPER	2618	837	31.97% Non Majority Minority	Hallandale Beach	BROWARD
12	011	1001.08	12011100108	MIDDLE	2619	1176	44.90% Non Majority Minority	Hallandale Beach	BROWARD
12	011	1002.01	12011100201	MODERATE	2051	1516	73.92% Majority Minority	Hallandale Beach	BROWARD
12	011	1002.03	12011100203	LOW	2601	1066	40.98% Non Majority Minority	Hallandale Beach	BROWARD
12	011	1002.04	12011100204	MODERATE	2973	1741	58.56% Majority Minority	Hallandale Beach	BROWARD
12	011	1003.01	12011100301	MODERATE	3951	3244	82.11% Super Majority Minority	Hallandale Beach	BROWARD
12	011	1003.02	12011100302	NA	2336	1744	74.66% Majority Minority	Hallandale Beach	BROWARD
12	011	1004	12011100400	MODERATE	5897	5595	94.88% Super Majority Minority	Hallandale Beach	BROWARD
12	011	1005.01	12011100501	LOW	1027	847	82.47% Super Majority Minority	Hallandale Beach	BROWARD
12	011	1005.02	12011100502	LOW	3807	3042	79.91% Majority Minority	Hallandale Beach	BROWARD
12	011	1006	12011100600	MODERATE	5428	4668	86.00% Super Majority Minority	Hallandale Beach	BROWARD
12	011	1007	12011100700	MODERATE	5958	5734	96.24% Super Majority Minority	Hallandale Beach	BROWARD
12	011	1008.01	12011100801	MODERATE	3579	3361	93.91% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1008.03	12011100803	MODERATE	3494	3168	90.67% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1008.04	12011100804	MODERATE	4524	4345	96.04% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1101	12011110100	MIDDLE	6597	5269	79.87% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.01	12011110301	MIDDLE	7258	5632	77.60% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.03	12011110303	UPPER	4295	2952	68.73% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.07	12011110307	UPPER	5353	3329	62.19% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.08	12011110308	MIDDLE	6743	4834	71.69% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.09	12011110309	MIDDLE	6335	4786	75.55% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.11	12011110311	MIDDLE	6810	5192	76.24% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.12	12011110312	MODERATE	7508	6021	80.19% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.13	12011110313	MIDDLE	5819	4804	82.56% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.19	12011110319	UPPER	6212	5837	93.96% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.21	12011110321	UPPER	5375	4736	88.11% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.23	12011110323	MODERATE	7478	7169	95.87% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.26	12011110326	UPPER	4681	3805	81.29% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.27	12011110327	UPPER	6500	4773	73.43% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.28	12011110328	UPPER	5807	4591	79.06% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.30	12011110330	UPPER	3477	2853	82.05% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.32	12011110332	UPPER	6006	4527	75.37% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.33	12011110333	UPPER	6721	5574	82.93% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.34	12011110334	LOW	3580	2708	75.64% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.37	12011110337	MIDDLE	9975	9025	90.48% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.38	12011110338	MIDDLE	4330	3653	84.36% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.39	12011110339	MIDDLE	4497	3416	75.96% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.41	12011110341	MIDDLE	4341	3691	85.03% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.44	12011110344	UPPER	3323	2916	87.75% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.45	12011110345	UPPER	5285	4844	91.66% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.46	12011110346	MODERATE	4224	3865	91.50% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.47	12011110347	UPPER	5180	3957	76.39% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.48	12011110348	MIDDLE	5574	5026	90.17% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.49	12011110349	NA	4373	4096	93.67% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.50	12011110350	UPPER	2948	2626	89.08% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.51	12011110351	MODERATE	3671	2702	73.60% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.52	12011110352	UPPER	3237	2832	87.49% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.53	12011110353	MIDDLE	6235	5544	88.92% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.54	12011110354	LOW	4874	3908	80.18% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.55	12011110355	LOW	4297	3123	72.68% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.56	12011110356	UPPER	4653	3660	78.66% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.57	12011110357	UPPER	6371	4907	77.02% Majority Minority	Miramar Pembroke Pines	BROWARD

12	011	1103.58	12011110358	UPPER	6222	5377	86.42% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.59	12011110359	UPPER	6116	5140	84.04% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.60	12011110360	UPPER	5884	5439	92.44% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.61	12011110361	UPPER	9775	8270	84.60% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.62	12011110362	NA	6698	6079	90.76% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.63	12011110363	MIDDLE	4828	4270	88.44% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.64	12011110364	UPPER	6858	6362	92.77% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.65	12011110365	MIDDLE	7115	6556	92.14% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.66	12011110366	MIDDLE	4541	4353	95.86% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.67	12011110367	MODERATE	6667	6441	96.61% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1103.68	12011110368	UPPER	3421	2563	74.92% Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1104.02	12011110402	MIDDLE	4687	4499	95.99% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1104.03	12011110403	MIDDLE	5273	4892	92.77% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1104.04	12011110404	MIDDLE	6041	5664	93.76% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1105.01	12011110501	MIDDLE	3347	3150	94.11% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1105.02	12011110502	MIDDLE	5249	5020	95.64% Super Majority Minority	Miramar Pembroke Pines	BROWARD
12	011	1106	12011110600	MODERATE	5380	2907	54.03% Majority Minority	Hollywood	BROWARD
12	011	9800	12011980000	NA	3	3	100.00% Super Majority Minority	Conservation	BROWARD
12	099	1.02	12099000102	MIDDLE	3268	444	13.59% Non Majority Minority	Jupiter	PALM BEACH
12	099	1.03	12099000103	UPPER	2350	230	9.79% Non Majority Minority	Jupiter	PALM BEACH
12	099	1.04	12099000104	MIDDLE	4654	718	15.43% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.02	12099000202	UPPER	6070	2845	46.87% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.04	12099000204	MIDDLE	3870	1083	27.98% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.08	12099000208	UPPER	4157	809	19.46% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.10	12099000210	UPPER	6380	2312	36.24% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.11	12099000211	UPPER	3962	510	12.87% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.13	12099000213	MODERATE	3014	1309	43.43% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.14	12099000214	UPPER	6323	1608	25.43% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.16	12099000216	MIDDLE	2789	736	26.39% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.17	12099000217	UPPER	4548	988	21.72% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.18	12099000218	NA	3256	888	27.27% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.19	12099000219	UPPER	7971	1975	24.78% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.20	12099000220	UPPER	5371	1105	20.57% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.21	12099000221	UPPER	6238	1573	25.22% Non Majority Minority	Jupiter	PALM BEACH
12	099	2.22	12099000222	LOW	2532	1739	68.68% Majority Minority	Jupiter	PALM BEACH
12	099	2.23	12099000223	UPPER	2846	496	17.43% Non Majority Minority	Jupiter	PALM BEACH
12	099	3.01	12099000301	UPPER	4181	313	7.49% Non Majority Minority	Jupiter	PALM BEACH
12	099	3.03	12099000303	UPPER	5106	581	11.38% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	3.04	12099000304	MIDDLE	6198	2073	33.45% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	4.05	12099000405	UPPER	2534	167	6.59% Non Majority Minority	Jupiter	PALM BEACH
12	099	4.06	12099000406	UPPER	2415	192	7.95% Non Majority Minority	Jupiter	PALM BEACH
12	099	4.07	12099000407	UPPER	1543	80	5.18% Non Majority Minority	Jupiter	PALM BEACH
12	099	4.08	12099000408	UPPER	3525	272	7.72% Non Majority Minority	Jupiter	PALM BEACH
12	099	4.10	12099000410	UPPER	4101	442	10.78% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	5.05	12099000505	MIDDLE	3120	290	9.29% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	5.07	12099000507	UPPER	1326	154	11.61% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	5.09	12099000509	UPPER	2603	290	11.14% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	5.12	12099000512	UPPER	1512	180	11.90% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	5.13	12099000513	UPPER	1506	188	12.48% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	6	12099000600	UPPER	1693	531	31.36% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	7.02	12099000702	UPPER	2936	567	19.31% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	7.03	12099000703	UPPER	4031	842	20.89% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	8.03	12099000803	UPPER	3305	574	17.37% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	8.05	12099000805	MIDDLE	5464	1616	29.58% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	9.02	12099000902	MIDDLE	2697	805	29.85% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	9.03	12099000903	MIDDLE	5357	2364	44.13% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	9.04	12099000904	UPPER	4406	1338	30.37% Non Majority Minority	Riviera Beach	PALM BEACH

12	099	9.05	12099000905	UPPER	3914	1289	32.93% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	10.02	12099001002	MODERATE	6996	6250	89.34% Super Majority Minority	Riviera Beach	PALM BEACH
12	099	10.03	12099001003	MIDDLE	4607	2002	43.46% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	10.04	12099001004	MODERATE	5675	3131	55.17% Majority Minority	Riviera Beach	PALM BEACH
12	099	11.01	12099001101	MIDDLE	6695	4994	74.59% Majority Minority	Riviera Beach	PALM BEACH
12	099	11.02	12099001102	UPPER	2637	458	17.37% Non Majority Minority	Riviera Beach	PALM BEACH
12	099	12	12099001200	MIDDLE	4839	3828	79.11% Majority Minority	Riviera Beach	PALM BEACH
12	099	13.01	12099001301	MODERATE	6774	5986	88.37% Super Majority Minority	Riviera Beach	PALM BEACH
12	099	13.02	12099001302	LOW	5212	5087	97.60% Super Majority Minority	Riviera Beach	PALM BEACH
12	099	14.02	12099001402	LOW	2777	2538	91.39% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	14.03	12099001403	LOW	2870	2811	97.94% Super Majority Minority	Riviera Beach	PALM BEACH
12	099	14.04	12099001404	MODERATE	4148	4004	96.53% Super Majority Minority	Riviera Beach	PALM BEACH
12	099	15	12099001500	MODERATE	3077	2591	84.21% Super Majority Minority	Riviera Beach	PALM BEACH
12	099	16	12099001600	MODERATE	4230	3249	76.81% Majority Minority	West Palm Beach	PALM BEACH
12	099	17	12099001700	MODERATE	5278	3326	63.02% Majority Minority	West Palm Beach	PALM BEACH
12	099	18.01	12099001801	MODERATE	5472	4920	89.91% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	18.02	12099001802	MIDDLE	5097	3252	63.80% Majority Minority	West Palm Beach	PALM BEACH
12	099	19.04	12099001904	MODERATE	3285	2201	67.00% Majority Minority	West Palm Beach	PALM BEACH
12	099	19.07	12099001907	MODERATE	3708	2293	61.84% Majority Minority	West Palm Beach	PALM BEACH
12	099	19.09	12099001909	LOW	2830	2333	82.44% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	19.10	12099001910	MODERATE	1859	663	35.66% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	19.11	12099001911	MODERATE	1045	288	27.56% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	19.12	12099001912	MODERATE	2172	761	35.04% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	19.13	12099001913	LOW	2187	565	25.83% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	19.16	12099001916	MIDDLE	4188	2474	59.07% Majority Minority	West Palm Beach	PALM BEACH
12	099	19.17	12099001917	MODERATE	4947	3305	66.81% Majority Minority	West Palm Beach	PALM BEACH
12	099	19.18	12099001918	MIDDLE	3206	1428	44.54% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	19.19	12099001919	MIDDLE	5745	4362	75.93% Majority Minority	West Palm Beach	PALM BEACH
12	099	19.20	12099001920	MODERATE	3265	2228	68.24% Majority Minority	West Palm Beach	PALM BEACH
12	099	19.21	12099001921	MODERATE	4239	2643	62.35% Majority Minority	West Palm Beach	PALM BEACH
12	099	20.05	12099002005	MODERATE	4627	3640	78.67% Majority Minority	West Palm Beach	PALM BEACH
12	099	20.06	12099002006	MODERATE	4283	2716	63.41% Majority Minority	West Palm Beach	PALM BEACH
12	099	21	12099002100	MODERATE	4110	3816	92.85% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	22	12099002200	LOW	2726	2522	92.52% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	23	12099002300	MODERATE	4157	2515	60.50% Majority Minority	West Palm Beach	PALM BEACH
12	099	24	12099002400	LOW	2158	1990	92.22% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	26	12099002600	UPPER	3224	1008	31.27% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	27.01	12099002701	UPPER	1519	372	24.49% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	27.02	12099002702	UPPER	1933	396	20.49% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	27.03	12099002703	UPPER	2815	669	23.77% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	28	12099002800	MIDDLE	3234	1622	50.15% Majority Minority	West Palm Beach	PALM BEACH
12	099	29	12099002900	LOW	6079	5671	93.29% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	30	12099003000	MODERATE	5953	4903	82.36% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	31.01	12099003101	MIDDLE	7089	5319	75.03% Majority Minority	West Palm Beach	PALM BEACH
12	099	31.02	12099003102	MODERATE	6661	5601	84.09% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	32.01	12099003201	MODERATE	5313	4294	80.82% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	32.02	12099003202	MIDDLE	6146	5122	83.34% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	33	12099003300	MIDDLE	4161	3330	80.03% Super Majority Minority	West Palm Beach	PALM BEACH
12	099	34	12099003400	UPPER	3985	1583	39.72% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	35.07	12099003507	UPPER	2495	229	9.18% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	35.12	12099003512	UPPER	1275	90	7.06% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	35.13	12099003513	UPPER	1714	110	6.42% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	35.14	12099003514	NA	2500	220	8.80% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	36	12099003600	UPPER	5388	2377	44.12% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	37	12099003700	MODERATE	5837	4395	75.30% Majority Minority	West Palm Beach	PALM BEACH
12	099	38.01	12099003801	MODERATE	2949	2066	70.06% Majority Minority	Lake Worth	PALM BEACH
12	099	38.02	12099003802	MODERATE	4744	3646	76.85% Majority Minority	Lake Worth	PALM BEACH

12	099	39.01	12099003901	MIDDLE	4511	3151	69.85% Majority Minority	Lake Worth	PALM BEACH
12	099	39.02	12099003902	MODERATE	6274	4939	78.72% Majority Minority	Lake Worth	PALM BEACH
12	099	40.05	12099004005	MODERATE	4359	3395	77.88% Majority Minority	Lake Worth	PALM BEACH
12	099	40.07	12099004007	MODERATE	6118	5390	88.10% Super Majority Minority	Lake Worth	PALM BEACH
12	099	40.08	12099004008	MODERATE	6262	5420	86.55% Super Majority Minority	Lake Worth	PALM BEACH
12	099	40.09	12099004009	MODERATE	4184	3766	90.01% Super Majority Minority	Lake Worth	PALM BEACH
12	099	40.10	12099004010	MODERATE	3439	2831	82.32% Super Majority Minority	Lake Worth	PALM BEACH
12	099	40.11	12099004011	MODERATE	6031	5065	83.98% Super Majority Minority	Lake Worth	PALM BEACH
12	099	40.12	12099004012	MODERATE	4452	2614	58.72% Majority Minority	Lake Worth	PALM BEACH
12	099	40.13	12099004013	MODERATE	3565	2193	61.51% Majority Minority	Lake Worth	PALM BEACH
12	099	41.01	12099004101	MODERATE	5580	4051	72.60% Majority Minority	Lake Worth	PALM BEACH
12	099	41.02	12099004102	MODERATE	3608	2980	82.59% Super Majority Minority	Lake Worth	PALM BEACH
12	099	42.03	12099004203	MODERATE	3735	2191	58.66% Majority Minority	Lake Worth	PALM BEACH
12	099	42.04	12099004204	MODERATE	3261	2617	80.25% Super Majority Minority	Lake Worth	PALM BEACH
12	099	42.05	12099004205	MIDDLE	5475	4273	78.05% Majority Minority	Lake Worth	PALM BEACH
12	099	42.06	12099004206	MIDDLE	2540	1962	77.24% Majority Minority	Lake Worth	PALM BEACH
12	099	42.07	12099004207	LOW	2450	1625	66.33% Majority Minority	Lake Worth	PALM BEACH
12	099	43	12099004300	UPPER	6658	3295	49.49% Non Majority Minority	Lake Worth	PALM BEACH
12	099	44.01	12099004401	MIDDLE	3959	2783	70.30% Majority Minority	Lake Worth	PALM BEACH
12	099	44.02	12099004402	LOW	5536	4497	81.23% Super Majority Minority	Lake Worth	PALM BEACH
12	099	45	12099004500	LOW	7652	6464	84.47% Super Majority Minority	Lake Worth	PALM BEACH
12	099	46.01	12099004601	MODERATE	4284	3359	78.41% Majority Minority	Lake Worth	PALM BEACH
12	099	46.02	12099004602	MODERATE	5318	4480	84.24% Super Majority Minority	Lake Worth	PALM BEACH
12	099	47.02	12099004702	MODERATE	7317	5951	81.33% Super Majority Minority	Lake Worth	PALM BEACH
12	099	47.04	12099004704	MODERATE	7266	6161	84.79% Super Majority Minority	Lake Worth	PALM BEACH
12	099	47.05	12099004705	MODERATE	5878	4757	80.93% Super Majority Minority	Lake Worth	PALM BEACH
12	099	47.06	12099004706	MODERATE	2701	1751	64.83% Majority Minority	Lake Worth	PALM BEACH
12	099	48.10	12099004810	MODERATE	4947	1906	38.53% Non Majority Minority	Lake Worth	PALM BEACH
12	099	48.13	12099004813	MIDDLE	6655	5067	76.14% Majority Minority	Lake Worth	PALM BEACH
12	099	48.15	12099004815	MIDDLE	8011	5709	71.26% Majority Minority	Lake Worth	PALM BEACH
12	099	48.16	12099004816	MODERATE	3526	1444	40.95% Non Majority Minority	Lake Worth	PALM BEACH
12	099	48.17	12099004817	MODERATE	4388	1975	45.01% Non Majority Minority	Lake Worth	PALM BEACH
12	099	48.18	12099004818	LOW	2980	1354	45.44% Non Majority Minority	Lake Worth	PALM BEACH
12	099	48.19	12099004819	MODERATE	4577	3501	76.49% Majority Minority	Lake Worth	PALM BEACH
12	099	48.20	12099004820	MODERATE	3851	3527	91.59% Super Majority Minority	Lake Worth	PALM BEACH
12	099	48.21	12099004821	MODERATE	3667	3122	85.14% Super Majority Minority	Lake Worth	PALM BEACH
12	099	48.22	12099004822	MIDDLE	2834	1084	38.25% Non Majority Minority	Lake Worth	PALM BEACH
12	099	48.23	12099004823	MIDDLE	2993	1209	40.39% Non Majority Minority	Lake Worth	PALM BEACH
12	099	49.02	12099004902	UPPER	2147	370	17.23% Non Majority Minority	Lake Worth	PALM BEACH
12	099	49.03	12099004903	LOW	5266	4641	88.13% Super Majority Minority	Lake Worth	PALM BEACH
12	099	49.04	12099004904	MODERATE	6496	5328	82.02% Super Majority Minority	Lake Worth	PALM BEACH
12	099	50	12099005000	MIDDLE	5234	2730	52.16% Majority Minority	Lake Worth	PALM BEACH
12	099	51.01	12099005101	LOW	3548	3067	86.44% Super Majority Minority	Lake Worth	PALM BEACH
12	099	51.02	12099005102	MODERATE	6613	5848	88.43% Super Majority Minority	Lake Worth	PALM BEACH
12	099	52.02	12099005202	LOW	4802	3457	71.99% Majority Minority	Lake Worth	PALM BEACH
12	099	52.03	12099005203	LOW	2580	1403	54.38% Majority Minority	Lake Worth	PALM BEACH
12	099	52.04	12099005204	MODERATE	4158	2430	58.44% Majority Minority	Lake Worth	PALM BEACH
12	099	53	12099005300	MIDDLE	4869	1287	26.43% Non Majority Minority	Lake Worth	PALM BEACH
12	099	54.11	12099005411	UPPER	3345	253	7.56% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	54.12	12099005412	UPPER	3001	384	12.80% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	54.13	12099005413	UPPER	1261	133	10.55% Non Majority Minority	Lake Worth	PALM BEACH
12	099	55.01	12099005501	MIDDLE	3977	1855	46.64% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	55.02	12099005502	MIDDLE	6371	3797	59.60% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	56.01	12099005601	MODERATE	5444	4362	80.12% Super Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	56.02	12099005602	MIDDLE	2173	445	20.48% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	57.02	12099005702	MODERATE	7121	5375	75.48% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	57.03	12099005703	LOW	2161	1798	83.20% Super Majority Minority	Boynton Beach Delray Beach	PALM BEACH

12	099	57.04	12099005704	LOW	2013	1296	64.38% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.07	12099005807	MODERATE	5608	2831	50.48% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.10	12099005810	MODERATE	1639	239	14.58% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.11	12099005811	MIDDLE	3537	1610	45.52% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.12	12099005812	MIDDLE	4255	2574	60.49% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.13	12099005813	MIDDLE	5818	3143	54.02% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.14	12099005814	MODERATE	4546	3649	80.27% Super Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.15	12099005815	MODERATE	4320	2669	61.78% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.18	12099005818	MODERATE	4239	2137	50.41% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.19	12099005819	MIDDLE	3620	2618	72.32% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.20	12099005820	MIDDLE	6723	4132	61.46% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	58.21	12099005821	MODERATE	5940	2945	49.58% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.16	12099005916	MIDDLE	7928	4999	63.05% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.17	12099005917	MIDDLE	4793	2175	45.38% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.18	12099005918	UPPER	5497	2750	50.03% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.21	12099005921	MIDDLE	7576	2496	32.95% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.22	12099005922	MIDDLE	5588	1920	34.36% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.23	12099005923	MODERATE	3382	576	17.03% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.26	12099005926	MIDDLE	4505	967	21.47% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.30	12099005930	MIDDLE	3821	1001	26.20% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.31	12099005931	MIDDLE	2920	506	17.33% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.33	12099005933	MODERATE	2922	345	11.81% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.34	12099005934	UPPER	5003	1214	24.27% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.36	12099005936	MODERATE	3144	960	30.53% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.37	12099005937	UPPER	1551	139	8.96% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.38	12099005938	MIDDLE	4116	695	16.89% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.39	12099005939	MODERATE	1350	258	19.11% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.40	12099005940	MIDDLE	2135	513	24.03% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.42	12099005942	UPPER	2515	380	15.11% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.43	12099005943	MODERATE	2281	427	18.72% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.44	12099005944	LOW	2264	455	20.10% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.45	12099005945	MIDDLE	4313	443	10.27% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.46	12099005946	UPPER	8087	3327	41.14% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.47	12099005947	MIDDLE	4253	161	3.79% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.49	12099005949	UPPER	3404	655	19.24% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.50	12099005950	UPPER	4324	1831	42.35% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.51	12099005951	MODERATE	4408	2679	60.78% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.52	12099005952	MIDDLE	1357	154	11.35% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.53	12099005953	MIDDLE	4646	1294	27.85% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.54	12099005954	MIDDLE	4408	1021	23.16% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.55	12099005955	MIDDLE	4413	402	9.11% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.57	12099005957	MIDDLE	3586	1280	35.69% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.58	12099005958	MIDDLE	1822	556	30.52% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.59	12099005959	MIDDLE	4004	899	22.45% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.60	12099005960	MIDDLE	6030	2427	40.25% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	59.61	12099005961	UPPER	2255	1051	46.61% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	60.05	12099006005	MIDDLE	4202	1495	35.58% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	60.06	12099006006	MODERATE	2768	486	17.56% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	60.07	12099006007	MODERATE	4054	2568	63.34% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	60.08	12099006008	UPPER	2743	597	21.76% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	60.09	12099006009	MODERATE	2208	277	12.55% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	60.10	12099006010	MIDDLE	3724	2141	57.49% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	60.11	12099006011	MIDDLE	3353	1173	34.98% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	60.12	12099006012	MODERATE	4983	2245	45.05% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	61	12099006100	MODERATE	4806	3454	71.87% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	62.01	12099006201	MODERATE	5029	3516	69.91% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	62.02	12099006202	MIDDLE	3220	886	27.52% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH

12	099	62.03	12099006203	MODERATE	2304	809	35.11% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	63.01	12099006301	MIDDLE	3315	987	29.77% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	63.02	12099006302	UPPER	3518	1447	41.13% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	64.01	12099006401	UPPER	2123	345	16.25% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	64.02	12099006402	UPPER	3519	435	12.36% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	65.01	12099006501	MODERATE	1605	626	39.00% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	65.02	12099006502	MIDDLE	3979	1351	33.95% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	66.02	12099006602	UPPER	3485	578	16.59% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	66.04	12099006604	MIDDLE	4724	2889	61.16% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	66.06	12099006606	UPPER	4067	1062	26.11% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	66.07	12099006607	MIDDLE	5626	2225	39.55% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	67	12099006700	MODERATE	2709	2159	79.70% Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	68.01	12099006801	MODERATE	6409	5743	89.61% Super Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	68.02	12099006802	MODERATE	2994	2606	87.04% Super Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	69.06	12099006906	MIDDLE	5067	1511	29.82% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	69.07	12099006907	UPPER	3903	1190	30.49% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	69.08	12099006908	MODERATE	5292	2583	48.81% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	69.09	12099006909	MIDDLE	2447	661	27.01% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	69.10	12099006910	MODERATE	2151	656	30.50% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	69.11	12099006911	MODERATE	3327	1233	37.06% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	69.12	12099006912	UPPER	4795	1373	28.63% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	70.05	12099007005	UPPER	4349	547	12.58% Non Majority Minority	Boca Raton	PALM BEACH
12	099	70.06	12099007006	UPPER	4239	1031	24.32% Non Majority Minority	Boca Raton	PALM BEACH
12	099	70.07	12099007007	UPPER	3901	630	16.15% Non Majority Minority	Boca Raton	PALM BEACH
12	099	70.08	12099007008	UPPER	4847	1401	28.90% Non Majority Minority	Boca Raton	PALM BEACH
12	099	70.09	12099007009	UPPER	3526	882	25.01% Non Majority Minority	Boca Raton	PALM BEACH
12	099	70.10	12099007010	UPPER	2124	234	11.02% Non Majority Minority	Boca Raton	PALM BEACH
12	099	70.11	12099007011	UPPER	2925	333	11.38% Non Majority Minority	Boca Raton	PALM BEACH
12	099	70.12	12099007012	NA	2488	810	32.56% Non Majority Minority	Boca Raton	PALM BEACH
12	099	70.13	12099007013	UPPER	4091	885	21.63% Non Majority Minority	Boca Raton	PALM BEACH
12	099	71	12099007100	NA	4308	2357	54.71% Majority Minority	Boca Raton	PALM BEACH
12	099	72.02	12099007202	MIDDLE	4110	1240	30.17% Non Majority Minority	Boca Raton	PALM BEACH
12	099	72.04	12099007204	MIDDLE	2498	1278	51.16% Majority Minority	Boca Raton	PALM BEACH
12	099	72.05	12099007205	UPPER	3572	1648	46.14% Non Majority Minority	Boca Raton	PALM BEACH
12	099	72.06	12099007206	UPPER	2290	551	24.06% Non Majority Minority	Boca Raton	PALM BEACH
12	099	72.07	12099007207	MIDDLE	1855	628	33.85% Non Majority Minority	Boca Raton	PALM BEACH
12	099	72.08	12099007208	MODERATE	1974	674	34.14% Non Majority Minority	Boca Raton	PALM BEACH
12	099	73.01	12099007301	UPPER	4700	1346	28.64% Non Majority Minority	Boca Raton	PALM BEACH
12	099	73.02	12099007302	MIDDLE	4935	1555	31.51% Non Majority Minority	Boca Raton	PALM BEACH
12	099	74.07	12099007407	UPPER	2092	212	10.13% Non Majority Minority	Boca Raton	PALM BEACH
12	099	74.10	12099007410	UPPER	1783	122	6.84% Non Majority Minority	Boynton Beach Delray Beach	PALM BEACH
12	099	74.12	12099007412	UPPER	1449	123	8.49% Non Majority Minority	Boca Raton	PALM BEACH
12	099	74.14	12099007414	UPPER	2203	210	9.53% Non Majority Minority	Boca Raton	PALM BEACH
12	099	74.20	12099007420	UPPER	3243	453	13.97% Non Majority Minority	Boca Raton	PALM BEACH
12	099	74.21	12099007421	UPPER	4282	557	13.01% Non Majority Minority	Boca Raton	PALM BEACH
12	099	75.01	12099007501	UPPER	3709	1185	31.95% Non Majority Minority	Boca Raton	PALM BEACH
12	099	75.04	12099007504	MIDDLE	3204	765	23.88% Non Majority Minority	Boca Raton	PALM BEACH
12	099	75.05	12099007505	UPPER	3664	642	17.52% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.03	12099007603	UPPER	2349	595	25.33% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.04	12099007604	UPPER	6616	1391	21.02% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.05	12099007605	UPPER	4268	978	22.91% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.10	12099007610	UPPER	4718	1207	25.58% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.12	12099007612	MIDDLE	5495	2179	39.65% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.13	12099007613	MIDDLE	4298	1895	44.09% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.14	12099007614	UPPER	5143	1416	27.53% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.15	12099007615	MIDDLE	4392	1852	42.17% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.16	12099007616	UPPER	3844	596	15.50% Non Majority Minority	Boca Raton	PALM BEACH

12	099	76.19	12099007619	MODERATE	1408	557	39.56% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.20	12099007620	MODERATE	3225	1944	60.28% Majority Minority	Boca Raton	PALM BEACH
12	099	76.21	12099007621	UPPER	2316	681	29.40% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.22	12099007622	UPPER	3293	1027	31.19% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.23	12099007623	UPPER	3617	729	20.15% Non Majority Minority	Boca Raton	PALM BEACH
12	099	76.24	12099007624	UPPER	3428	544	15.87% Non Majority Minority	Boca Raton	PALM BEACH
12	099	77.05	12099007705	MIDDLE	4142	1526	36.84% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.10	12099007710	UPPER	7626	3318	43.51% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.16	12099007716	MIDDLE	5152	2132	41.38% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.21	12099007721	UPPER	4948	1522	30.76% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.23	12099007723	UPPER	2769	931	33.62% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.24	12099007724	MIDDLE	6061	2714	44.78% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.25	12099007725	MIDDLE	5792	2450	42.30% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.30	12099007730	UPPER	6432	2299	35.74% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.31	12099007731	UPPER	5527	2275	41.16% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.32	12099007732	MODERATE	6791	3953	58.21% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.35	12099007735	UPPER	5880	1993	33.89% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.36	12099007736	MIDDLE	3702	2003	54.11% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.38	12099007738	MIDDLE	4320	2279	52.75% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.39	12099007739	MODERATE	3230	1627	50.37% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.40	12099007740	MIDDLE	5885	2160	36.70% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.41	12099007741	MODERATE	4601	1353	29.41% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.42	12099007742	MODERATE	4906	1605	32.72% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.43	12099007743	MIDDLE	5740	1965	34.23% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.46	12099007746	NA	1286	388	30.17% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.47	12099007747	MIDDLE	2951	363	12.30% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.48	12099007748	UPPER	4750	1624	34.19% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.49	12099007749	MIDDLE	5713	1893	33.13% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.50	12099007750	MIDDLE	4435	2733	61.62% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.51	12099007751	MIDDLE	3540	1425	40.25% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.52	12099007752	UPPER	7504	3115	41.51% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.54	12099007754	UPPER	4915	1065	21.67% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.57	12099007757	UPPER	4674	1127	24.11% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.58	12099007758	MIDDLE	5649	3053	54.04% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.59	12099007759	UPPER	1943	620	31.91% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.63	12099007763	MIDDLE	8167	5183	63.46% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.64	12099007764	MIDDLE	2061	589	28.58% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.66	12099007766	MODERATE	4014	2363	58.87% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.67	12099007767	MODERATE	4176	2744	65.71% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.68	12099007768	MIDDLE	1441	489	33.93% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.69	12099007769	LOW	1569	476	30.34% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.70	12099007770	UPPER	2976	1117	37.53% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.71	12099007771	UPPER	3870	1173	30.31% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.72	12099007772	UPPER	6056	1696	28.01% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.73	12099007773	UPPER	6503	1594	24.51% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.74	12099007774	UPPER	8783	2139	24.35% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.75	12099007775	UPPER	8022	4024	50.16% Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.76	12099007776	UPPER	1366	465	34.04% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.77	12099007777	UPPER	4795	1695	35.35% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.78	12099007778	UPPER	6804	3066	45.06% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.79	12099007779	MIDDLE	3711	973	26.22% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	77.80	12099007780	UPPER	1515	528	34.85% Non Majority Minority	Sunshine Parkway	PALM BEACH
12	099	78.05	12099007805	UPPER	7440	1484	19.95% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.12	12099007812	MIDDLE	5928	3365	56.76% Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.13	12099007813	MIDDLE	6915	4590	66.38% Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.14	12099007814	UPPER	2185	263	12.04% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.18	12099007818	UPPER	1676	596	35.56% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH

12	099	78.20	12099007820	MIDDLE	2755	1154	41.89% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.21	12099007821	MIDDLE	2827	1200	42.45% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.23	12099007823	UPPER	4345	769	17.70% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.30	12099007830	UPPER	4260	604	14.18% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.31	12099007831	UPPER	4294	1060	24.69% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.32	12099007832	MODERATE	3982	2372	59.57% Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.33	12099007833	MODERATE	5706	4463	78.22% Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.34	12099007834	UPPER	1821	163	8.95% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.35	12099007835	UPPER	4156	737	17.73% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.37	12099007837	MIDDLE	7054	3163	44.84% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.38	12099007838	MIDDLE	8029	4458	55.52% Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.40	12099007840	MIDDLE	2100	1100	52.38% Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.41	12099007841	MIDDLE	6253	3625	57.97% Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.42	12099007842	MIDDLE	2788	816	29.27% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.43	12099007843	MODERATE	5471	3968	72.53% Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.44	12099007844	UPPER	4488	2137	47.62% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.45	12099007845	MIDDLE	2615	873	33.38% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.46	12099007846	MIDDLE	617	191	30.96% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.47	12099007847	UPPER	7540	1428	18.94% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.48	12099007848	UPPER	3459	1443	41.72% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.49	12099007849	UPPER	1032	499	48.35% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.50	12099007850	MIDDLE	906	510	56.29% Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.51	12099007851	MIDDLE	4087	1580	38.66% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.52	12099007852	NA	0	0	0.00% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	78.53	12099007853	UPPER	2695	1109	41.15% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	79.09	12099007909	UPPER	4558	887	19.46% Non Majority Minority	Western Community	PALM BEACH
12	099	79.13	12099007913	MIDDLE	2324	1025	44.10% Non Majority Minority	Western Community	PALM BEACH
12	099	79.14	12099007914	MIDDLE	5220	2286	43.79% Non Majority Minority	Western Community	PALM BEACH
12	099	79.15	12099007915	UPPER	1487	654	43.98% Non Majority Minority	Western Community	PALM BEACH
12	099	79.16	12099007916	MIDDLE	4436	1847	41.64% Non Majority Minority	Western Community	PALM BEACH
12	099	79.17	12099007917	UPPER	5316	2333	43.89% Non Majority Minority	Glades	PALM BEACH
12	099	79.18	12099007918	MIDDLE	3499	1500	42.87% Non Majority Minority	Western Community	PALM BEACH
12	099	79.19	12099007919	MIDDLE	5131	2304	44.90% Non Majority Minority	Western Community	PALM BEACH
12	099	80.01	12099008001	LOW	3548	3125	88.08% Super Majority Minority	Belle Glade Pahokee	PALM BEACH
12	099	80.02	12099008002	LOW	4366	4073	93.29% Super Majority Minority	Belle Glade Pahokee	PALM BEACH
12	099	81.01	12099008101	MODERATE	6110	5349	87.55% Super Majority Minority	Belle Glade Pahokee	PALM BEACH
12	099	81.02	12099008102	NA	0	0	0.00% Non Majority Minority	Belle Glade Pahokee	PALM BEACH
12	099	82.01	12099008201	MODERATE	3983	3919	98.39% Super Majority Minority	Belle Glade Pahokee	PALM BEACH
12	099	82.02	12099008202	LOW	3086	3040	98.51% Super Majority Minority	Belle Glade Pahokee	PALM BEACH
12	099	82.03	12099008203	LOW	4467	4068	91.07% Super Majority Minority	Belle Glade Pahokee	PALM BEACH
12	099	83.01	12099008301	NA	1625	1467	90.28% Super Majority Minority	Belle Glade Pahokee	PALM BEACH
12	099	83.02	12099008302	MODERATE	6207	5474	88.19% Super Majority Minority	Belle Glade Pahokee	PALM BEACH
12	099	9800	12099980000	NA	0	0	0.00% Non Majority Minority	Lake Worth	PALM BEACH
12	099	9801	12099980100	NA	2	2	100.00% Super Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	9802	12099980200	NA	14	7	50.00% Non Majority Minority	Royal Palm Beach West Jupiter	PALM BEACH
12	099	9804	12099980400	NA	0	0	0.00% Non Majority Minority	Glades	PALM BEACH
12	099	9805	12099980500	NA	0	0	0.00% Non Majority Minority	West Palm Beach	PALM BEACH
12	099	9901	12099990100	NA	0	0	0.00% Non Majority Minority	Belle Glade Pahokee	PALM BEACH



**EVERMORE BANK**

**Evermore Bank**

**Loan-to-Deposit Ratio**

<b>Year</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>
2023	77.58%	79.9%	101.7%	105.03%
2024	87.32%	73.55%	79.69%	88.94%
2025	99.60%			



**EVERMORE BANK**

**Evermore Bank**

**HMDA Disclosure Statement**

As of 04/03/2025 Evermore  
Bank is not subject to  
HMDA Reporting



# Community Reinvestment Act

## Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Depositor and Consumer Protection, FDIC Atlanta Regional Office, 10 10th Street NE, Suite 900, Atlanta, GA 30309. You may send written comments about our performance in helping to meet community credit needs to Atabey Perez, SVP/Compliance, BSA, OFAC, & CRA Officer, Evermore Bank, 3696 Suite 100 N. Federal Highway Ft. Lauderdale, FL 33308 and the FDIC Regional Director. Your letter, together with any response by us will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.