

MERRICK B. GARLAND
Attorney General

PHILIP R. SELLINGER
United States Attorney

MICHAEL E. CAMPION
Chief
SUSAN MILLENKY
Assistant U.S. Attorney
Civil Rights Division
U.S. Attorney's Office
970 Broad Street
Newark, NJ 07102
(973) 645-2700

KRISTEN CLARKE
Assistant Attorney General
Civil Rights Division

SAMEENA SHINA MAJEED
Chief
JON M. SEWARD
Principal Deputy Chief
MARTA CAMPOS
JENNIFER A. SLAGLE PECK
Trial Attorneys
Housing and Civil Enforcement Section
950 Pennsylvania Ave. NW – 4CON
Washington, DC 20530
(202) 514-4713

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA,

Plaintiff,

v.

LAKELAND BANK,

Defendant.

Civil Action No.

**COMPLAINT AND
JURY DEMAND**

INTRODUCTION

1. The United States of America (the “United States”) brings this action against Lakeland Bank (“Lakeland” or the “Bank”) under the Fair Housing Act (“FHA”), 42 U.S.C. §§ 3601–3619 and the Equal Credit Opportunity Act (“ECOA”), 15 U.S.C. §§ 1691–1691f to remedy discrimination in Lakeland’s residential

mortgage lending.

2. The FHA and ECOA prohibit creditors, such as banks, from discriminating in home loans on the basis of race, color, national origin, and other characteristics. Under the FHA, it is unlawful to discriminate against any person in making available residential real estate-related credit transactions, in making available or denying a dwelling, and in the terms, conditions, or privileges of sale of a dwelling or the provision of services in connection with such a sale, on the basis of race, color, national origin, and other characteristics. 42 U.S.C. §§ 3604(a)–(b), 3605(a). ECOA and its implementing regulation, Regulation B, 12 C.F.R. pt. 1002, make it unlawful for a creditor to discriminate against an applicant in any aspect of a credit transaction on the basis of race, color, national origin, or other prohibited bases. ECOA and Regulation B also prohibit any statements, acts, or practices that would discourage on a prohibited basis a prospective applicant from applying for credit. 15 U.S.C. § 1691(a); 12 C.F.R. § 1002.4(b); 12 C.F.R. pt. 1002, Supp. I, ¶ 4(b)(1).

3. “Redlining” is one type of discrimination prohibited under the FHA and ECOA. Redlining occurs when lenders deny or discourage applications by avoiding providing loans and other credit services in neighborhoods based on the race, color, or national origin of the residents of those neighborhoods.

4. From 2015 through at least 2021 (the “Relevant Time Period”), Lakeland engaged in a pattern or practice of unlawful redlining. As alleged in detail herein, Lakeland avoided providing home loans and other mortgage services in

majority-Black and Hispanic neighborhoods in the Newark, NJ-PA Metro Division, as delineated in 2015 (Newark MD).¹ Lakeland thereby discriminated against applicants and prospective applicants living in, or seeking credit to purchase properties in, majority-Black and Hispanic neighborhoods in the Newark MD. Lakeland also engaged in acts or practices directed at applicants and prospective applicants that discouraged those living in, or seeking credit to purchase properties in, these neighborhoods from seeking or applying for credit from Lakeland.

5. During the Relevant Time Period, Lakeland's redlining practices included locating and maintaining all of its branches in the Newark MD outside of majority-Black and Hispanic neighborhoods, creating an assessment area within the Newark MD that excluded the majority-Black and Hispanic neighborhoods in Essex, Somerset, and Union counties, and largely excluding majority-Black and Hispanic neighborhoods from its marketing and outreach efforts. As a result of these practices, Lakeland discouraged applicants and prospective applicants, generated disproportionately low numbers of loan applications and home loans from majority-Black and Hispanic neighborhoods in the Newark MD compared to similarly-situated lenders.

6. Lakeland's conduct and practices were intended to deny, and had the effect of denying, equal access to home loans for those residing in, or seeking credit for properties located in, majority-Black and Hispanic neighborhoods, and otherwise

¹ In 2019, Somerset County was removed from the Newark MD but remains part of the relevant geographic area.

discouraged such individuals from applying for home loans on the basis of the race, color, or national origin of the residents of those neighborhoods. The Bank's conduct was not justified by a business necessity and was not necessary to achieve a substantial, legitimate, non-discriminatory interest.

7. Lakeland's conduct and practices reinforced and perpetuated segregated housing patterns because of race, color, or national origin. Lakeland's conduct was not justified by a legitimate, nondiscriminatory reason or business necessity and was not necessary to achieve a substantial, legitimate, nondiscriminatory interest.

JURISDICTION AND VENUE

8. This Court has subject-matter jurisdiction over this action. The action arises under federal laws, 42 U.S.C. § 3614(a), 15 U.S.C. § 1691e(h); it presents a federal question, 28 U.S.C. § 1331; and the United States brings this action as plaintiff, 28 U.S.C. § 1345.

9. Venue is proper in this district under 28 U.S.C. § 1391 because Lakeland's principal place of business is located within this judicial district and Lakeland conducts business in, and a substantial part of the events or omissions giving rise to the claims occurred in, this judicial district.

PARTIES

10. The United States brings this action to enforce the provisions of the FHA and ECOA. The FHA and ECOA authorize the Attorney General to bring a civil action in federal district court whenever he has reason to believe that an entity

is engaged in a pattern or practice of resistance to the full enjoyment of rights secured by the FHA and ECOA. 42 U.S.C. § 3614(a); 15 U.S.C. § 1691e(h). The FHA further authorizes the Attorney General to bring suit when the defendant has denied rights to a group of persons and that denial raises an issue of general public importance. 42 U.S.C. § 3614(a).

11. Defendant Lakeland Bank is a bank headquartered in Newfoundland, New Jersey that offers lending, depository, and related financial services throughout central and northern New Jersey and portions of the Hudson Valley region of New York. As of June 30, 2022, the Bank operated 68 full-service branches in New Jersey and New York, of which 23 were in the Newark MD and 3 were in Somerset County. As of June 30, 2022, Lakeland's total assets equaled \$10.4 billion.

12. Lakeland is subject to the regulatory authority of the Federal Deposit Insurance Corporation (the "FDIC").

13. Lakeland is subject to the FHA, ECOA, and their respective implementing regulations, 24 C.F.R. pt. 100, and Regulation B.

14. Lakeland is a "creditor" within the meaning of ECOA, 15 U.S.C. § 1691a(e), and is an entity whose business includes engaging in "residential real estate-related transactions" under the FHA, 42 U.S.C. § 3605.

FACTUAL ALLEGATIONS

The Newark MD and Lakeland's Assessment Area

15. At various points during the Relevant Time Period, the Newark MD included six counties in New Jersey and one county in Pennsylvania: Essex,

Hunterdon, Morris, Somerset,² Sussex, and Union counties in New Jersey and Pike County in Pennsylvania.

16. The Newark MD has over 2.1 million residents. According to data from the United States Census Bureau, in 2020, the region was 50 percent non-Hispanic white (“white”), 20 percent non-Hispanic Black (“Black”), and 21% Hispanic or Latino.

17. In 2015 and 2016, 207 of the 571 census tracts in the Newark MD were majority-Black and Hispanic. In 2017, the 5-year American Community Survey showed there was a slight increase in the number of majority-Black and Hispanic census tracts from 207 to 212. In 2019 through 2021, after Somerset County was removed from the Newark MD, the total number of tracts in the MD dropped to 503 tracts. In 2019 and 2020, 204 of the 503 census tracts of the newly delineated MD were majority-Black and Hispanic and 8 of the 68 tracts in Somerset County were majority-Black and Hispanic.

18. Throughout the Relevant Time Period, over 35% percent of census tracts in the Newark MD were majority-Black and Hispanic. As used in this Complaint, a “majority-Black and Hispanic” tract is one where more than 50 percent of the residents are identified as either “Black or African American” or “Hispanic or Latino” by the United States Census Bureau. A “majority-white” tract is one where more than 50 percent of the residents are identified as “non-Hispanic white” by the

² See *supra* n.1.

United States Census Bureau.³

19. As a depository bank, Lakeland is subject to the requirements of the Community Reinvestment Act (“CRA”), 12 U.S.C. §§ 2901–2908, and its enabling regulations, which require covered banks to meet the credit needs of the communities that they serve. Each bank subject to the CRA self-identifies the communities that it serves in the bank’s “assessment areas.” Federal regulators look at a bank’s assessment area in evaluating whether an institution is meeting the credit needs of its entire community.

20. As of 2021, Lakeland’s assessment area included some, but not all, of the counties in the Newark MD. Some of the counties in the Newark MD, including Essex, Somerset, and Union counties, were only partially included in Lakeland’s assessment area. Lakeland’s assessment area included majority-white areas of Essex, Somerset, and Union counties and excluded the portions of those counties that contain majority-Black and Hispanic neighborhoods. Indeed, none of the majority-Black and Hispanic tracts in Somerset County and Union County were included in Lakeland’s assessment area, and Lakeland only included a small fraction of the majority-Black and Hispanic tracts in Essex County in its assessment

³ The complaint uses “majority-Black and Hispanic census tract,” “majority-Black and Hispanic area,” and “majority-Black and Hispanic neighborhood” interchangeably. The complaint does the same for “majority-white tract,” “majority-white area,” and “majority-white neighborhood.” A “majority-minority” census tract is one where more than 50 percent of the residents identify as something other than non-Hispanic white. A “high-minority” tract is one where more than 80 percent of the residents identify as something other than non-Hispanic white.

area. In 2015 and 2016, 10 of the 137 majority-Black and Hispanic tracts in Essex County were included in Lakeland's assessment area. In 2017 through 2021, 11 of the 141 majority-Black and Hispanic tracts in Essex County were included in the Lakeland's assessment area.

21. Newark, the largest city in New Jersey, is located in Essex County and accounts for a significant share of the Black and Hispanic populations in the Newark MD. Essex County has 210 census tracts, of which over 65% are majority-Black and Hispanic.

22. The United States' claims are limited to Essex, Morris, Somerset, Sussex, and Union counties in New Jersey ("the Newark Lending Area").

Lakeland Has No Branches in Majority-Black and Hispanic Neighborhoods

23. Lakeland was founded in 1969 and has grown significantly since 2014 due to increases in loan size and volume, as well as through acquisitions of other banks.

24. As of December 31, 2021, Lakeland had 49 full-service branches in New Jersey and New York. Of those branches, 25 were located in the Newark Lending Area.

25. During the Relevant Time Period, and accounting for branch openings and closings, Lakeland operated a total of 39 branches in the Newark Lending Area. None of those branches were located in a majority-Black and Hispanic census tract. See Exhibit A (depicting Lakeland's branches in the Newark Lending Area from 2015 to 2021).

26. Lakeland knew its branches were not serving the credit needs of majority-Black and Hispanic areas but did not take meaningful steps to address this failure for years.

27. By concentrating all of its branches outside of majority-Black and Hispanic neighborhoods, Lakeland discouraged residents of, or those seeking credit for properties located in, majority-Black and Hispanic neighborhoods from applying for and obtaining home loans and restricted their access to the Bank's credit and mortgage lending services.

Lakeland Relied on Mortgage Loan Officers Concentrated in Majority-White Neighborhoods in Lieu of Advertising to Majority-Black and Hispanic Neighborhoods to Generate Mortgage Loan Applications

28. During the Relevant Time Period, Lakeland's mortgage loan officers served the credit needs of majority-white neighborhoods but did not serve the credit needs of majority-Black and Hispanic neighborhoods in the Newark Lending Area.

29. During the Relevant Time Period, all of Lakeland's branches within the Newark Lending Area were located in majority-white census tracts, and none of the loan officers at those branches were assigned to target customers within majority-Black and Hispanic neighborhoods.

30. In the majority-white neighborhoods in the Newark Lending Area, where mortgage loan officers were assigned branch offices, residential mortgage lending services were available to walk-in customers. These services were not available in majority-Black and Hispanic neighborhoods in the Newark Lending

Area.

31. During the Relevant Time Period, Lakeland relied almost entirely on mortgage loan officers, all but one of whom were assigned offices in branches in majority-white neighborhoods, to develop referral sources, conduct outreach to potential customers, and distribute marketing materials related to the Bank's residential mortgage lending services.

32. The Bank did not monitor nor document the locations where its mortgage loan officers developed referral sources or to whom loan officers distributed marketing or outreach materials related to residential mortgage lending services to ensure that such sources or distribution occurred in all neighborhoods throughout the Newark Lending Area.

33. The Bank took no meaningful steps to supplement the efforts of mortgage loan officers to generate mortgage applications from majority-Black and Hispanic areas in the Newark Lending Area.

34. It was not until December 2020 that Lakeland directed marketing efforts to majority-Black and Hispanic neighborhoods in Essex County and Union County. Even then, the marketing campaign was minimal and did not lead to a significant increase in customers in majority-Black and Hispanic neighborhoods in the Newark Lending Area.

Lakeland's Inadequate Internal Fair-Lending Monitoring

35. During the Relevant Time Period, Lakeland's internal fair lending policies and procedures were inadequate to ensure that the Bank was positioned to

provide equal access to credit to majority-Black and Hispanic neighborhoods in the Newark Lending Area.

36. Lakeland's own fair lending assessment indicated that, as far back as 2015, the Bank knew of its redlining risk but failed to address the issue. Specifically, by 2015, the Bank was aware of shortfalls in applications between Lakeland and its peer lenders in majority-Black and Hispanic neighborhoods and shortfalls in applications from individuals identifying as Black or Hispanic compared to the local demographics and aggregate HMDA averages. The Bank's internal fair lending reviews made similar observations throughout the Relevant Time Period.

37. The Bank formed a Community Development Action Committee in 2017, with the goal of improving the Bank's lending performance in low- and moderate-income areas ("LMI") and majority-minority and high-minority areas, but significant shortfalls between the Bank and its peer lenders persisted.

38. Despite knowing of disparities between applications received from majority-white areas and majority-Black and Hispanic areas, Lakeland failed to conduct meaningful outreach or marketing directed toward borrowers within majority-Black and Hispanic neighborhoods.

Disproportionately Low Numbers of Home Loan Applications from Majority-Black and Hispanic Neighborhoods in the Newark Lending Area

39. Lakeland's acts and lending policies and practices, including those alleged in Paragraphs 15 to 38, have discouraged applicants and prospective applicants in majority-Black and Hispanic neighborhoods in the Newark Lending

Area from applying for home loans and other mortgage-related services.

40. Lakeland's own data on loan applications and originations that it is required to report to regulators under the Home Mortgage Disclosure Act of 1975 ("HMDA"), 12 U.S.C. §§ 2801–2811, confirms that Lakeland has avoided serving majority-Black and Hispanic neighborhoods. *See* Exhibit B (depicting Lakeland's applications from majority-Black and Hispanic tracts in the Newark Lending Area from 2015 to 2021).

41. During the Relevant Time Period, Lakeland significantly underperformed its "peer lenders" in generating home loan applications from majority-Black and Hispanic areas in the Newark Lending Area. "Peer lenders" are similarly-situated financial institutions that received between 50 percent and 200 percent of the Bank's annual volume of home loan applications.

42. The disparity between the rate of applications generated by Lakeland and the rate generated by its peer lenders from majority-Black and Hispanic areas is both statistically significant—meaning unlikely to be caused by chance—and sizable across the seven-year Relevant Time Period.

43. During the Relevant Time Period, Lakeland received 5,957 HMDA-reportable mortgage loan applications within the Newark Lending Area. Of those applications, 4.7 percent came from individuals seeking credit for properties located in majority-Black and Hispanic census tracts. By contrast, during the same time period, Lakeland's peers generated 25 percent of their 226,075 total applications from individuals seeking credit for properties located in these same majority-Black

and Hispanic census tracts.

44. In other words, Lakeland's peers generated applications from individuals seeking credit for properties located in majority-Black and Hispanic census tracts at over 5 times the rate of Lakeland. When disparities were calculated for individual years, Lakeland's peers generated applications at a rate between 3.1 and 8.3 times the rate of Lakeland. These disparities are statistically significant—meaning, unlikely to have been produced by chance—in every year analyzed across the seven-year Relevant Time Period.

45. The statistically significant disparities between home loan applications Lakeland generated from majority-Black and Hispanic neighborhoods and those that its peers generated show that Lakeland's low rate of applications in majority-Black and Hispanic areas in the Newark Lending Area cannot be attributed to a lack of individuals seeking credit for properties located in those areas. Lakeland had no legitimate, non-discriminatory reason to draw so few applications from these areas.

46. These figures show a statistically significant failure by Lakeland, relative to its peer lenders, to draw home loan applications from and provide residential mortgage services to residents of, and those seeking credit for properties located in, majority-Black and Hispanic census tracts in the Newark Lending Area on a non-discriminatory basis during the Relevant Time Period.

Disproportionately Low Number of Home Loans Made in Majority-Black and Hispanic Neighborhoods of the Newark Lending Area

47. In addition to discouraging applicants and prospective applicants from

applying for home loans, Lakeland's acts and lending policies and practices, including those alleged in Paragraphs 15 to 46, have also discouraged applicants and prospective applicants in majority-Black and Hispanic neighborhoods from obtaining home loans and other mortgage-related services. As a result, the Bank made a smaller percentage of HMDA-reportable residential mortgage loans in these neighborhoods compared to its peers from 2015 through 2021. *See Exhibit C* (depicting Newark's loan originations from majority-Black and Hispanic tracts in the Newark Lending Area from 2015 to 2021).

48. From 2015 to 2021, Lakeland made 3,887 HMDA-reportable residential mortgage loans in the Newark Lending Area. Of those loans, 3.9 percent were made to residents of majority-Black and Hispanic census tracts. By contrast, Lakeland's peers made over 20 percent of their 132,255 total HMDA-reportable residential mortgage loans in the same area to residents of majority-Black and Hispanic census tracts—more than 5 times the rate of Lakeland.

49. When disparities were calculated for individual years, Lakeland's peers made loans at a rate between 2.5 and 6.8 times the rate of Lakeland. The disparities are statistically significant for each individual year across the seven-year Relevant Time Period.

50. The statistically-significant disparities between the number of home loans Lakeland made from majority-Black and Hispanic neighborhoods and those that its peers made show that Lakeland's low rate of lending in majority-Black and Hispanic areas in the Newark Lending Area cannot be attributed to a lack of

individuals seeking credit for properties located in those areas. Lakeland had no legitimate, non-discriminatory reason to make so few home loans from these areas.

51. These figures show a statistically significant failure by Lakeland, relative to its peer lenders, to make home loans and provide residential mortgage services to residents of, and those seeking credit for properties located in, majority-Black and Hispanic census tracts in the Newark Lending Area on a non-discriminatory basis during the Relevant Time Period.

52. Lakeland's discriminatory practices as described herein were intended to discriminate and have had the effect of discriminating on the basis of race, color, and national origin.

COUNT I – VIOLATION OF THE FAIR HOUSING ACT

53. The United States incorporates all prior paragraphs of the Complaint as if fully set forth herein.

54. Lakeland's policies and practices constitute the unlawful redlining of majority-Black and Hispanic communities in the Newark Lending Area on account of the racial and national origin composition of those communities. Lakeland's policies and practices were intended to deny, and had the effect of denying, equal access to home loans to residents of majority-Black and Hispanic communities and those seeking credit for properties located in those communities. The Bank's conduct was not justified by a business necessity or legitimate business considerations.

55. Lakeland's actions as alleged herein constitute:

- a. Discrimination on the basis of race, color, and national origin in

making available residential real estate-related transactions, or in the terms or conditions of residential real estate-related transactions, in violation of the Fair Housing Act, 42 U.S.C. § 3605(a), and its implementing regulations, 24 C.F.R. §§ 100.110(b), 100.120;

- b. The making unavailable or denial of dwellings to persons because of race, color, and national origin, in violation of the Fair Housing Act, 42 U.S.C. § 3604(a), and its implementing regulations, 24 C.F.R. § 100.50(b)(3);
- c. Discrimination on the basis of race, color, and national origin in the terms, conditions, or privileges of the sale or rental of dwellings, or the provision of services or facilities in connection with the sale or rental of dwellings, in violation of the Fair Housing Act, 42 U.S.C. § 3604(b), and its implementing regulations, 24 C.F.R. §§ 100.50(b)(2), 100.65.

56. Lakeland's policies and practices as alleged herein constitute:

- a. A pattern or practice of resistance to the full enjoyment of rights secured by the FHA; and
- b. A denial of rights granted by the FHA to a group of persons that raises an issue of general importance.

57. Lakeland's pattern or practice of discrimination was intentional and willful and was implemented with reckless disregard for the rights of individuals

based on their race, color, and national origin.

58. Persons who have been victims of Lakeland's discriminatory policies and practices are "aggrieved" as defined in 42 U.S.C. § 3602(i), and may have suffered damages as a result of the Bank's conduct in violation of the Fair Housing Act, as described above.

**COUNT II –VIOLATION OF THE EQUAL CREDIT OPPORTUNITY
ACT**

59. The United States incorporates all prior paragraphs of the Complaint as if fully set forth herein.

60. Lakeland's policies and practices as alleged herein constitute unlawful discrimination against applicants and prospective applicants, including by redlining majority-Black and Hispanic communities in the Newark Lending Area and engaging in acts and practices directed at prospective applicants that would discourage prospective applicants from applying for credit on the basis of race, color, and national origin in violation of ECOA and Regulation B. 15 U.S.C. § 1691 *et seq*; 12 C.F.R. § 1002.4(a)–(b).

61. Lakeland's policies and practices as alleged herein constitute a pattern or practice of discrimination and discouragement and resistance to the full enjoyment of rights secured by the Equal Credit Opportunity Act, 15 U.S.C. § 1691e(h).

62. Lakeland's pattern or practice of discrimination was intentional and willful and was implemented with reckless disregard for the rights of individuals based on their race, color, and national origin.

63. Persons who have been victims of Lakeland's discriminatory policies and practices are "aggrieved" as defined in 15 U.S.C. § 1691e(i), and may have suffered damages as a result of the Bank's conduct in violation of the Equal Credit Opportunity Act, as described above.

REQUEST FOR RELIEF

WHEREFORE, the United States requests that the Court enter an order that:

(1) Declares that the conduct of Defendant Lakeland Bank violates the Fair Housing Act;

(2) Declares that the conduct of Defendant Lakeland Bank violates the Equal Credit Opportunity Act;

(3) Enjoins Defendant, its officers, agents, servants, employees, assignees, and successors in interest, and all other persons in active concert or participation with Defendant, from:

A. Discriminating on account of race, color, or national origin in any aspect of their lending business practices;

B. Discouraging applicants or prospective applicants on account of race, color, or national origin;

C. Failing or refusing to take such affirmative steps as may be necessary to restore, as nearly as practicable, the victims of Defendant's unlawful practices to the position they would be in but for the discriminatory conduct;

D. Failing or refusing to take such affirmative steps as may be necessary

to prevent the recurrence of any discriminatory conduct in the future and to eliminate, to the extent practicable, the effects of Defendant's unlawful practices, and providing policies and procedures to ensure all segments of Defendant's market areas are served without regard to prohibited characteristics;

(4) Awards monetary damages against Defendant in accordance with 42 U.S.C. § 3614(d)(1)(B) and 15 U.S.C. §§ 1691c(a)(9), 1691e(h).

(5) Assesses a civil penalty against Defendant in an amount authorized by 42 U.S.C. § 3614(d)(1)(C), in order to vindicate the public interest; and

(6) Awards the United States any additional relief the interests of justice may require.

JURY DEMAND

The United States demands a trial by jury of all issues triable pursuant to Rule 38 of the Federal Rules of Civil Procedure.

Dated: September 28, 2022

Respectfully submitted,

MERRICK B. GARLAND
Attorney General

PHILIP R. SELLINGER
United States Attorney

s/ Michael E. Campion
MICHAEL E. CAMPION
Chief

s/ Susan Millenky
SUSAN MILLENKY
Assistant U.S. Attorney
Civil Rights Division
U.S. Attorney's Office
970 Broad Street
Newark, NJ 07102
Phone: (973) 645-2700
Fax: (973) 297-2010
Emails:
michael.campion@usdoj.gov
susan.millenky@usdoj.gov

KRISTEN CLARKE
Assistant Attorney General
Civil Rights Division

SAMEENA SHINA MAJEED
Chief

JON M. SEWARD
Principal Deputy Chief

s/ Marta Campos
MARTA CAMPOS
s/ Jennifer A. Slagle Peck
JENNIFER A. SLAGLE PECK
Trial Attorneys
Housing & Civil Enforcement Section
950 Pennsylvania Ave. NW – 4CON
Washington, DC 20530
Phone: (202) 514-4713
Fax: (202) 514-1116
E-mails:
marta.campos@usdoj.gov
jennifer.slagle.peck@usdoj.gov

Attorneys for Plaintiff United States of America

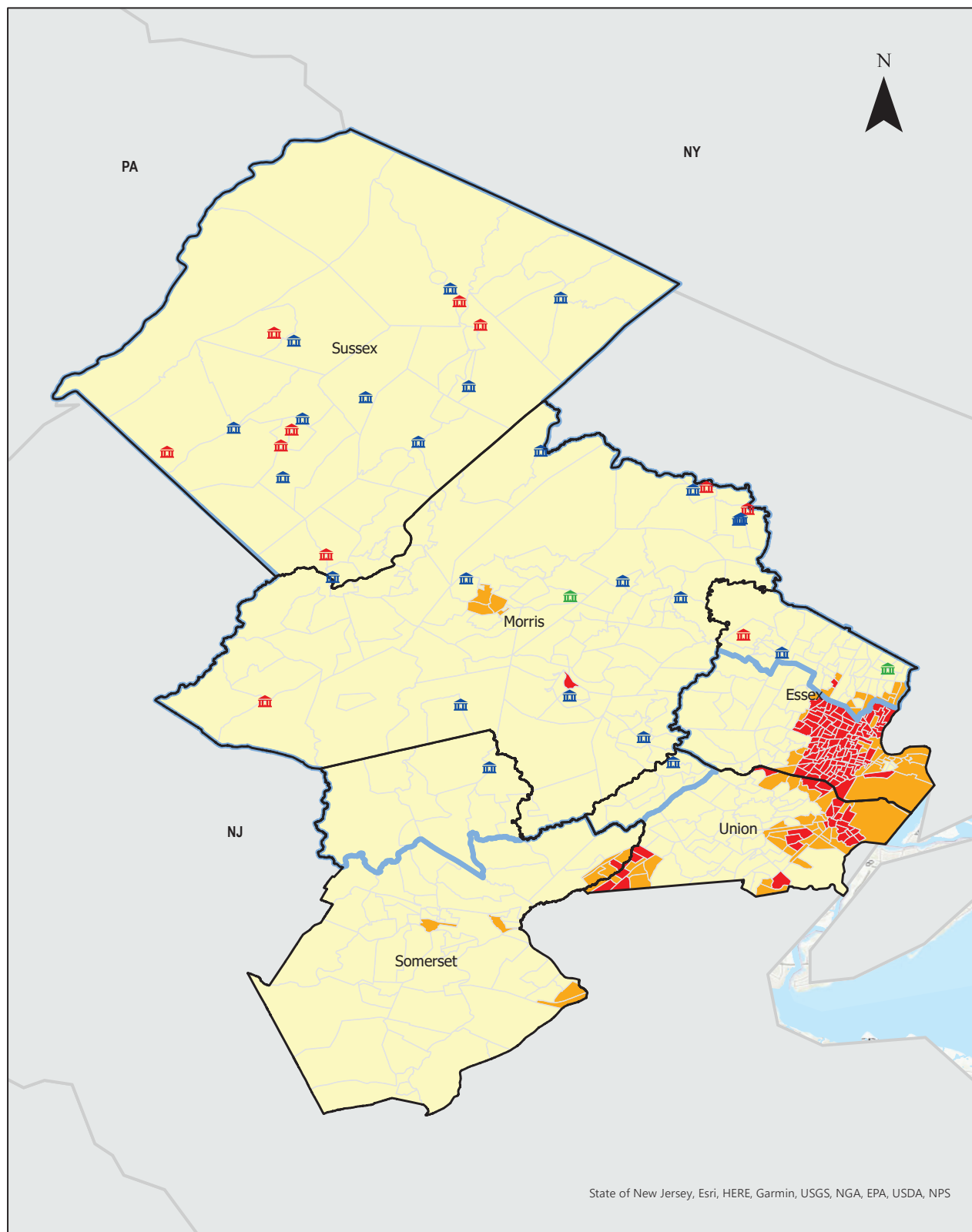
EXHIBIT A

Case 2:22-cv-05746 Document 1-1 Filed 09/28/22 Page 2 of 2 PageID: 22

Lakeland Bank Branches 2015 to 2021

Percent Black and Hispanic Population by Census Tract

Newark Lending Area



Lakeland Bank Branches

- Branch Acquired 2015-2021
- Branch Open 2015-2021
- Branch Closed During 2015-2021
- Assessment Area
- County Boundaries
- State Boundaries

ACS 2015 Census Data by Census Tracts
Black and Hispanic Population Percentage

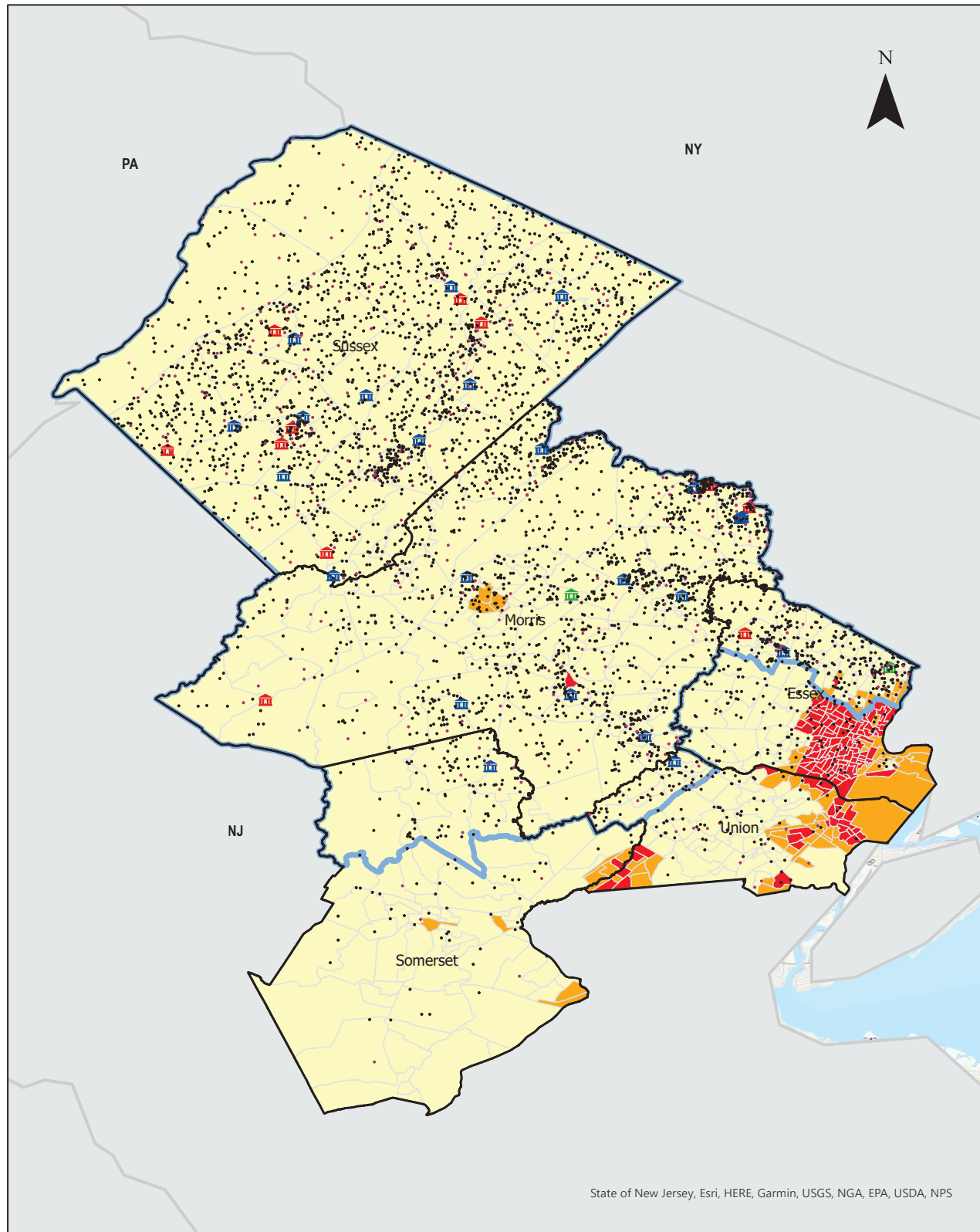
- 0% - 49.9%
- 50% - 79.9%
- 80% - 100%



Prepared by:
 U.S. Department of Justice
 Civil Rights Division
 Washington, D.C. 20530
 Date: 9/14/2022

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EXHIBIT B



- 1 Dot = 1 Application
- Lakeland Bank Branches**
 - Branch Acquired 2015-2021
 - Branch Open 2015-2021
 - Branch Closed During 2015-2021
 - Assessment Area
 - County Boundaries
 - State Boundaries
- ACS 2015 Census Data by Census Tracts**
Black and Hispanic Population Percentage
 - 0% - 49.9%
 - 50% - 79.9%
 - 80% - 100%

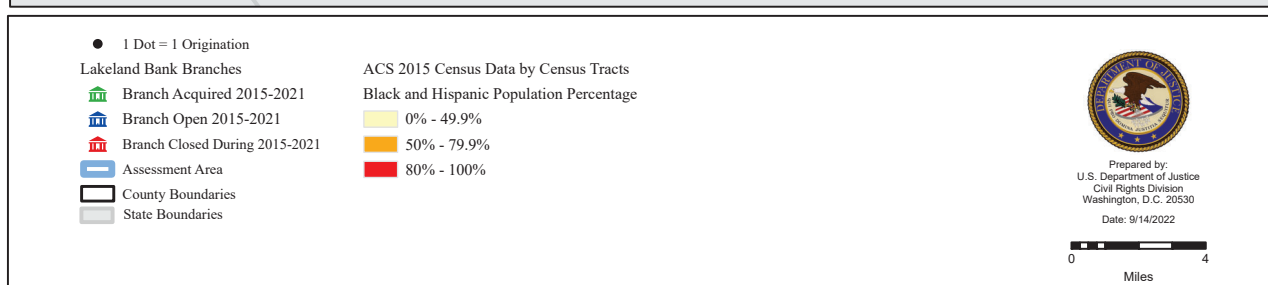
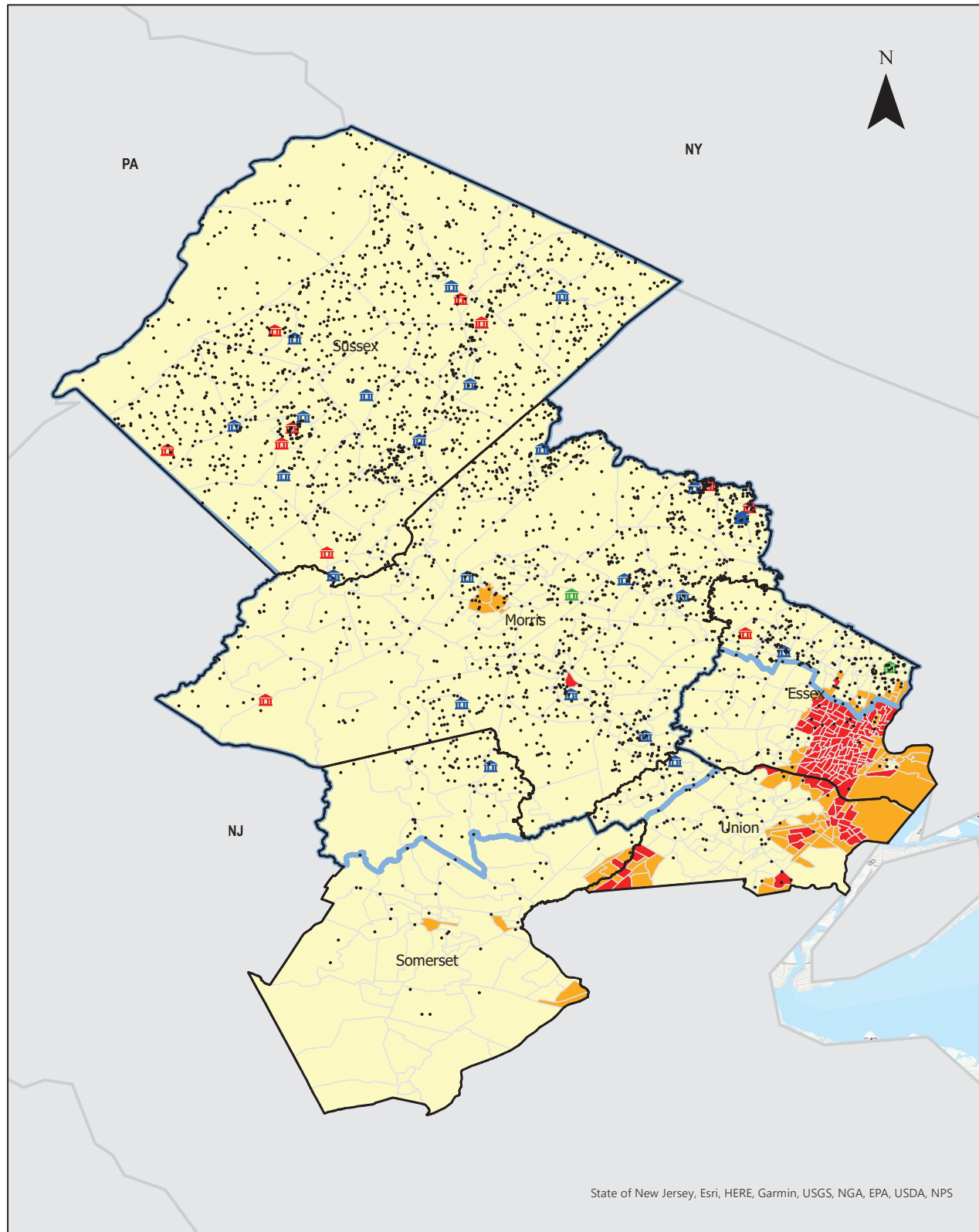


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 U.S. Department of Justice
 Civil Rights Division
 Washington, D.C. 20530
 Date: 9/14/2022



EXHIBIT C

**Lakeland Bank Home Mortgage Originations 2015 to 2021
Newark Lending Area**



CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

United States of America

II.

(EXCEPT IN U.S. PLAINTIFF CASES)

(b) Attorney of Residence of First Listed Plaintiff

Michael E. Campion, Susan Millenky, U.S. Attorney's Office, 970 Broad Street, Newark, NJ 07102, (973) 645-2700; Marta Campos, Jennifer A. Slagle Peck, Civil Rights Division, U.S. Department of Justice, 950 Pennsylvania Avenue, NW – 4CON, Washington, DC 20530, (202) 514-4713

DEFENDANTS

Lakeland Bank

County of Residence of First Listed Defendant Passaic

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

John J. Gorman, Gary A. Lax, Agata S. Troy, Luse Gorman, PC, 5335 Wisconsin Avenue, NW, Washington, DC 20015, (202) 274-2000

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☒ 1 U.S. Government Plaintiff ☐ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|-----------------------------------------|----------------------------|----------------------------|---------------------------------------------------------------|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

Click here for: [Nature of Suit Code Descriptions.](#)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	<input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 INTELLECTUAL PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 835 Patent - Abbreviated New Drug Application <input type="checkbox"/> 840 Trademark <input type="checkbox"/> 880 Defend Trade Secrets Act of 2016 SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit (15 USC 1681 or 1692) <input type="checkbox"/> 485 Telephone Consumer Protection Act <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input checked="" type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	PRISONER PETITIONS Habeas Corpus: <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty Other: <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement			

V. ORIGIN (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding ☐ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from Another District (specify) ☐ 6 Multidistrict Litigation - Transfer ☐ 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

Fair Housing Act, 42 U.S.C. §§ 3601-3619; Equal Credit Opportunity Act, 15 U.S.C. §§ 1691-1691f

Brief description of cause:

Alleged redlining in violation of the FHA and ECOA

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

September 28, 2022

SIGNATURE OF ATTORNEY OF RECORD

s/ Susan Millenky

FOR OFFICE USE ONLY

RECEIPT # AMOUNT APPLYING IFP JUDGE MAG. JUDGE

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I.(a) Plaintiffs-Defendants.** Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
 - (b) County of Residence.** For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
 - (c) Attorneys.** Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- II. Jurisdiction.** The basis of jurisdiction is set forth under Rule 8(a), F.R.Cv.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.
- United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here. United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.
- Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.
- Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; **NOTE: federal question actions take precedence over diversity cases.**)
- III. Residence (citizenship) of Principal Parties.** This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- IV. Nature of Suit.** Place an "X" in the appropriate box. If there are multiple nature of suit codes associated with the case, pick the nature of suit code that is most applicable. Click here for: [Nature of Suit Code Descriptions](#).
- V. Origin.** Place an "X" in one of the seven boxes.
- Original Proceedings. (1) Cases which originate in the United States district courts.
- Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441.
- Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.
- Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.
- Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.
- Multidistrict Litigation – Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407.
- Multidistrict Litigation – Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket.
- PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7.** Origin Code 7 was used for historical records and is no longer relevant due to changes in statute.
- VI. Cause of Action.** Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity.** Example: U.S. Civil Statute: 47 USC 553 Brief Description: Unauthorized reception of cable service.
- VII. Requested in Complaint.** Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.
- Demand. In this space enter the actual dollar amount being demanded or indicate other demand, such as a preliminary injunction.
- Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.
- VIII. Related Cases.** This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.