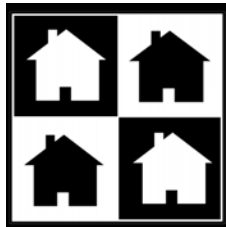


Cuyahoga County Community Lending Factbook

SAMANTHA HOOVER
CARRIE PLEASANTS
KRISSIE WELLS

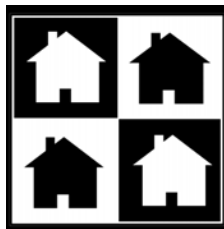


July 2010

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About the Housing Research & Advocacy Center

The Housing Research & Advocacy Center (the "Housing Center") is a 501(c)(3) non-profit organization whose mission is to eliminate housing discrimination and assure choice in Northeast Ohio by providing those at risk with effective information, intervention, and advocacy. The Housing Center works to achieve its mission through work in three primary areas: research and mapping, education and outreach, and enforcement of fair housing laws through testing and litigation. In addition to addressing traditional issues of housing discrimination and segregation, the Housing Center also provides research, education, and analysis of subprime and predatory lending practices and trends in the region.

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Introduction

This factbook is designed to provide basic information on home mortgage lending in 2008 (the most recent data available) in Cuyahoga County, Ohio, and its 58 cities, villages, and townships. For each jurisdiction, the factbook provides the following information:

- Population data, including the racial and ethnic make-up of the jurisdiction and the home ownership rates of each of these groups;
- Housing data, including the number of housing units that are owner-occupied, renter-occupied, and vacant;
- Income data, including the median family income and the percent of families living in poverty;
- Single-family mortgage lending data for 2008, including:
 - Volume of lending done by depository institutions and their subsidiaries and by non-depository institutions and a comparison of the rates of high-cost lending by these two groups;
 - Origination rates, denial rates, and high-cost lending rates by race and ethnicity;
- Five-year single-family mortgage loan origination trends, including:
 - Volume of lending based on purpose (conventional home purchase, FHA/VA home purchase, refinance, and home improvement);
- Top ten home purchase lenders in 2008 based on applications and originations;
- Top ten refinance lenders in 2008 based on applications and originations.

The goal of the factbook is to provide this information in a convenient manner that will allow individuals to quickly obtain an overview of a given community, as well as to be able to compare communities along these variables. By doing so, we hope that readers will have a better picture of the type of mortgage lending that is occurring both region-wide as well as in individual communities.

Notes on the Data

Race and Ethnic Data

For purposes of this factbook, we examined the following racial categories: African Americans, Asians, Native Americans, non-Hispanic whites, and “other.” Because the total number of Native Hawaiians and Other Pacific Islanders were relatively small in each of the geographic areas studied, these two groups were combined into the “Asian” category. Similarly, because the total number of Alaska Natives was relatively small in these geographic areas, this group was combined into the “Native American” category. “Other” includes individuals classified as “two or more races” as well as those categorized as “some other race.”

Under U.S. Census definitions, “Hispanic” is considered an ethnic designation and not a racial designation; individuals categorized as “Hispanic” may be of any racial group.¹ Because the U.S. Census considers the vast majority of Hispanic individuals as white,² we excluded Hispanics from the “white” racial category. Therefore, data for a white Hispanic would be reported only under “Hispanic” category. Hispanics of other races (African American, Asian, Native American, and Other) are included in both the relevant racial category and also in the Hispanic ethnic category. Therefore, adding up the racial and ethnic categories will result in double-counting non-white Hispanics.

Mortgage Data

This report utilized mortgage lending data provided by lenders to the federal government under the Home Mortgage Disclosure Act (HMDA), 12 U.S.C. §2801, *et seq.* This statute requires most mortgage lenders – including banks, savings and loan associations, credit unions, and mortgage and consumer finance companies – located in metropolitan areas to report certain data regarding their loans to the federal government and members of the public.

Lenders without offices in metropolitan areas and/or who originate or accept fewer than five applications in metropolitan areas are exempt from the HMDA reporting requirements.³ Lenders with small assets size are not required to report data for the following year.⁴ Lenders who are

¹ See U.S. Census, “Race and Hispanic Origin in 2005,” available at <http://www.census.gov/population/pop-profile/dynamic/RACEHO.pdf>.

² According to 2008 population estimates, nationwide of 91.9% Hispanics/Latinos are white alone, compared to 4.0% of whom are African American alone, 1.6% of whom are Native American alone, 0.7% of whom are Asian alone, and 1.5% of whom are two or more races. In Cuyahoga County, 81.75% of Hispanics/Latinos are white alone, compared to 13.34% who are African American alone, 1.38% who are Native American alone, 0.84% who are Asian, and 2.25% who are two or more races. U.S. Census Bureau, Population Estimate Program, T4-2008. Hispanic or Latino by Race, Data Set: 2008 Population Estimates.

³ See FFIEC, “2008 Reporting Criteria for Depository Institutions,” available at <http://www.ffiec.gov/HMDA/reportde2008.htm>, and FFIEC, “2008 Reporting Criteria for Nondepository Institutions,” available at <https://www.ffiec.gov/hmda/reportno2008.htm>. However, if a lender is required to report HMDA data, it must report information on all of its applications and loans (other than HELOCs, as is discussed below), including those in non-metropolitan areas. Avery, Robert B., Neil Bhutta, Kenneth Brevoort, Glenn B. Canner, and Christa N. Gibbs, “The 2008 HMDA Data,” *Federal Reserve Bulletin* (April 2010), p. A169.

⁴ Lenders with less than \$37 million in assets on December 31, 2007, did not have to report data in 2008. FFIEC, “2008 Reporting Criteria for Depository Institutions.”

covered by the HMDA reporting requirements must report data on home purchase loans, refinancing loans, and home improvement loans. However, reporting is optional for home equity loans (HELOCs) that are intended for home improvement or home purchase, and HELOCs that are not intended for home improvements or home purchase are not required to be reported.⁵ Although not all lenders are required to provide data under the Act, HMDA data is generally regarded as providing the most thorough information available on mortgage lending.⁶

Nationwide, there were 17.1 million loan records reported for calendar year 2008, with 8,388 institutions reporting.⁷ In Ohio, there were over 533,639 loan records reported for calendar year 2008, with 1,029 institutions reporting. In Cuyahoga County, there were 54,767 loan records reported for calendar year 2008, with 408 institutions reporting.⁸

Under HMDA, lenders are required to report data on the race, ethnicity, gender, and income of an applicant; the type, amount, and, in some instances, price of the loan; the disposition of the application; the type and location of the property; and whether the loan was sold.⁹ While some HMDA data on race and ethnicity is not reported, under Federal Reserve Board guidelines, lenders are required to complete this information based on “visual observation or surname.”¹⁰

“High-cost” lending refers to mortgage loans in which the annual percentage rate (APR) is more than 3% (or, for second-lien mortgages, 5%) above the rate on Treasury securities of comparable maturity. This rate was chosen by the Federal Reserve Board for all HMDA-reporting lenders as the threshold for lenders to report certain pricing information about their mortgage loans to the federal government beginning with the 2004 HMDA submissions. The Federal Reserve Board has indicated that it chose the 3% and 5% thresholds in the belief that they would exclude the vast majority of prime-rate loans and include the vast majority of subprime-rate loans.¹¹

⁵ Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” April 3, 2006, p. 2, available at <http://www.federalreserve.gov/boarddocs/press/bcreg/2006/20060403/attachment.pdf>.

⁶ See, e.g., Carsey Institute, “Subprime and Predatory Lending in Rural America: Mortgage Lending Practices that Can Trap Low-Income Rural People,” Policy Brief No. 4 (Fall 2006), p. 2.

⁷ Of these, 5.0 million were home purchase loans, 7.7 million were refinancing loans, 1.4 million were home improvement loans, and 2.9 million were loans purchased from other institutions. Avery, Robert B., Neil Bhutta, Kenneth Brevoort, Glenn B. Canner, and Christa N. Gibbs, “The 2008 HMDA Data,” *Federal Reserve Bulletin* (April 2010), p. A172.

⁸ 2008 HMDA data.

⁹ Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” p. 1; Avery, *et al.*, (2008), p. A143-A145.

¹⁰ 12 C.F.R. §202.13(b).

¹¹ Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” p. 4.

Overview of Mortgage Lending in Cuyahoga County

Denial Rates

Racial and ethnic disparities in mortgage loan application denial rates were found throughout the region. Countywide, African Americans were denied single-family mortgage loans 57.75% of the time, compared to 52.12% for Hispanics/Latinos, 31.53% for whites, and 36.48% for Asians.

African Americans were denied at the highest rates in Highlands Heights (72.73% of the time), Westlake (70%), and Orange (68.18%). Hispanics/Latinos were denied loans at the highest rates in Maple Heights (84.62%), Euclid (70.59%), and Westlake (63.64%). Whites were denied loans at the highest rates in East Cleveland (63.64%), Warrensville Heights (54.84%), and Newburgh Heights (53.19%). Asians were denied loans at the highest rates in Maple Heights (60.00%), Cleveland (55.70%), and Richmond Heights (50.00%).¹²

High-Cost Lending

High-cost lending continues to be problematic in Cuyahoga County, although numbers have decreased substantially. Overall, 13.06% of single-family mortgage loans were high-cost in 2008, compared to 31.45% in 2005. The greatest overall incidence of high-cost single-family mortgage lending occurred in both East Cleveland and Newburgh Heights, where 38.46% of loans in each city were high-cost.

Countywide, 2008 mortgage lending data revealed racial and ethnic disparities in high-cost lending. African Americans were approximately two and one-half times more likely to obtain a high-cost loan than whites in the County (24.85% of the time compared to 10.30%), and Hispanic/Latinos were twice as likely (20.25%) to receive such loans. Furthermore, in 12 of the 19 cities where at least 10% of the population consists of African Americans, African Americans received high-cost loans at higher rates than whites.¹³

Among the 19 cities with at least 10 loans originated and 10% of the population consisting of African Americans, high-cost lending disparities between African Americans and whites were greatest in three Eastside inner-ring suburbs. African Americans obtained high-cost loans at approximately four times the rate of whites in Shaker Heights (20.00% compared to 4.83%), at three and one-half the rate of whites in East Cleveland (40.00% compared to 11.11%), and at almost three times the rate of whites in Cleveland Heights (26.07% compared to 8.94%).

¹² For comparison purposes, we only considered jurisdictions in which at least 10 loan applications were received.

¹³ In the remaining seven cities — Bedford Heights, Euclid, Maple Heights, Orange, Richmond Heights, South Euclid, and Warrensville Heights — whites received more high-cost loans than African Americans. This is a change from 2007 data in which African Americans received high-cost loans in higher rates in almost every jurisdiction.

Lending Trends

Countywide, total single-family lending decreased substantially from 2004 to 2008 (54,903 total loans to 21,249). In particular, conventional home purchase loan originations decreased from 21,145 in 2004 to 6,375 in 2008, and the number of refinance loans dropped from 28,088 in 2004 to 8,612 in 2008.

Federal Housing Administration (FHA) and Veterans Affairs (VA) home purchase mortgage lending increased in 2007 and 2008 after undergoing a decline from 2004 to 2006 (2,001 loans in 2004 compared to 3,774 in 2008).

Loan Applications

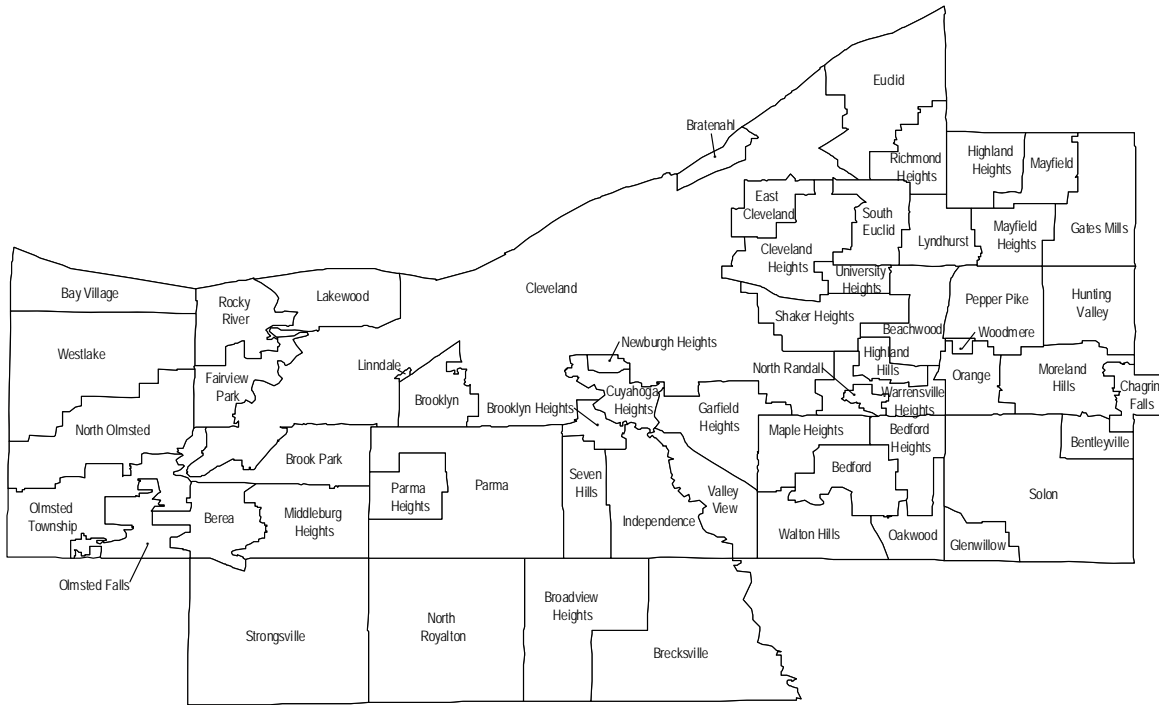
Third Federal Savings and Loan had the greatest market share of applications for home purchase lending in the County (1,720 applications, or 8.83%). HFC Company LLC had the greatest market share of applications for refinance lending in the County (2,821 applications, or 10.54%).

Loan Originations

Third Federal Savings and Loan originated the highest number of home purchase loans in the County with 1,467, or 14.45% of the market share, with an origination rate of 85.29%. Third Federal Savings and Loan was the top home purchase loan originator by volume in 28 of the 58 jurisdictions of Cuyahoga County. Howard Hanna Mortgage Services led in six jurisdictions, followed by American Midwest with four.

Although HFC Company LLC received more refinancing applications than any other lender, it was not among the top 10 in terms of loan originations in the County. Third Federal originated 15.55% of refinance loans in the County (1,339 of the 2,283 home refinance loan applications it received, for an origination rate of 58.65%). Third Federal originated the most refinance loans in 44 jurisdictions, followed by J.P. Morgan Chase (6) and Countrywide Bank (3).

Map of Cuyahoga County



CUYAHOGA COUNTY

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	382,634	27.45%	47.95%
Asian	25,583	1.84%	59.07%
Native American	2,529	0.18%	47.22%
Non-Hispanic White	918,577	65.90%	77.32%
Other	44,369	3.18%	48.60%
Hispanic*	47,078	3.38%	49.43%
Total	1,393,978	100%	67.79%

Housing Data

	Number	Percent
Owner-Occupied Units	360,980	58.51%
Renter Occupied Units	210,477	34.12%
Vacant Units	45,446	7.37%
Total Units	616,903	100%

Income Data

Median Family Income	\$49,559
Percent Family Poverty	10.3%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	16,724	\$2,016,307	2,223	13.29%
Non-Depository Institutions	4,525	\$614,312	553	12.22%
Total Single Family Lending	21,249	\$2,630,619	2,776	13.06%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	10,860	5,499	57.75%	3,382	31.14%	840	24.84%
Asian	911	290	36.48%	438	48.08%	33	7.53%
Native American	132	69	58.47%	42	31.82%	9	21.43%
Non-Hispanic White	26,791	7,496	31.53%	14,626	54.59%	1,506	10.30%
Other	472	178	44.17%	201	42.58%	21	10.45%
Not Reported	5,595	2,371	50.21%	1,923	34.37%	265	13.78%
Hispanic	1,335	628	52.12%	484	36.25%	98	20.25%
Total	46,339	16,558	40.65%	21,249	45.86%	2,776	13.06%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	21,145	23,989	21,201	13,293	6,375
FHA/VA Home Purchase	2,001	1,709	1,280	1,321	3,774
Refinance	28,088	24,556	18,183	12,663	8,612
Home Improvement	3,669	3,783	4,146	3,763	2,488
Total Lending	54,903	54,037	44,810	31,040	21,249

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	1,720	8.83%	\$236,421	\$137
COUNTRYWIDE BANK, FSB	1,589	8.15%	\$187,066	\$118
JPMORGAN CHASE BANK, NA	1,351	6.93%	\$200,924	\$149
WELLS FARGO BANK, NA	1,084	5.56%	\$132,620	\$122
US BANK, N.A.	1,012	5.19%	\$107,153	\$106
FIFTH THIRD MORTGAGE COMPANY	884	4.54%	\$115,577	\$131
HOWARD HANNA MORTGAGE SERVICES	815	4.18%	\$131,571	\$161
CITIMORTGAGE, INC	815	4.18%	\$98,462	\$121
NATIONAL CITY BANK	697	3.58%	\$95,798	\$137
AMERICAN MIDWEST MORTGAGE	559	2.87%	\$55,341	\$99

By Originations

THIRD FEDERAL SAVINGS AND LOAN	1,467	14.45%	\$204,826	\$140
WELLS FARGO BANK, NA	762	7.51%	\$97,008	\$127
HOWARD HANNA MORTGAGE SERVICES	720	7.09%	\$116,225	\$161
FIFTH THIRD MORTGAGE COMPANY	597	5.88%	\$85,259	\$143
AMERICAN MIDWEST MORTGAGE	559	5.51%	\$55,341	\$99
NATIONAL CITY BANK	518	5.10%	\$73,567	\$142
COUNTRYWIDE BANK, FSB	380	3.74%	\$41,961	\$110
FIRST PLACE BANK	368	3.63%	\$48,750	\$132
JPMORGAN CHASE BANK, NA	309	3.04%	\$49,946	\$162
AMTRUST BANK	251	2.47%	\$31,323	\$125

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	2,821	10.54%	\$352,779	\$125
THIRD FEDERAL SAVINGS AND LOAN	2,283	8.53%	\$301,235	\$132
JPMORGAN CHASE BANK, NA	2,183	8.16%	\$301,273	\$138
COUNTRYWIDE BANK, FSB	1,716	6.41%	\$229,628	\$134
FIFTH THIRD MORTGAGE COMPANY	988	3.69%	\$152,118	\$154
CITIMORTGAGE, INC	914	3.42%	\$119,916	\$131
WELLS FARGO BANK, NA	848	3.17%	\$117,140	\$138
ADVANCED FINANCIAL SERVICES IN	775	2.90%	\$87,339	\$113
THE HUNTINGTON NATIONAL BANK	740	2.77%	\$88,103	\$119
NATIONAL CITY BANK	717	2.68%	\$89,534	\$125

By Originations

THIRD FEDERAL SAVINGS AND LOAN	1,339	15.55%	\$178,182	\$133
JPMORGAN CHASE BANK, NA	603	7.00%	\$85,626	\$142
FIFTH THIRD MORTGAGE COMPANY	490	5.69%	\$75,636	\$154
COUNTRYWIDE BANK, FSB	441	5.12%	\$57,162	\$130
THE HUNTINGTON NATIONAL BANK	330	3.83%	\$45,523	\$138
NATIONAL CITY BANK	290	3.37%	\$44,855	\$155
WELLS FARGO BANK, NA	268	3.11%	\$38,402	\$143
QUICKEN LOANS	241	2.80%	\$36,047	\$150
DOLLAR BANK, FSB	240	2.79%	\$28,201	\$118
PARK VIEW FEDERAL SAVINGS BANK	219	2.54%	\$31,720	\$145

BAY VILLAGE

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	43	0.27%	63.64%
Asian	117	0.73%	80.41%
Native American	4	0.02%	66.67%
Non-Hispanic White	15,655	97.31%	93.60%
Other	150	0.93%	93.88%
Hispanic*	157	0.98%	88.24%
Total	16,087	100%	92.19%

Housing Data

	Number	Percent
Owner-Occupied Units	5,752	89.86%
Renter Occupied Units	487	7.61%
Vacant Units	162	2.53%
Total Units	6,401	100%

Income Data

Median Family Income	\$81,686
Percent Family Poverty	2.00%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	378	\$66,904	21	5.56%
Non-Depository Institutions	55	\$9,924	9	16.36%
Total Single Family Lending	433	\$76,828	30	6.93%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High-Cost Share
African American	3	2	66.67%	1	33.33%	0	0.00%
Asian	5	2	40.00%	3	60.00%	0	0.00%
Native American	5	1	25.00%	3	60.00%	0	0.00%
Non-Hispanic White	612	135	24.95%	368	60.13%	26	7.07%
Other	8	2	28.57%	5	62.50%	0	0.00%
Not Reported	79	23	33.33%	39	49.37%	3	7.69%
Hispanic	11	1	10.00%	8	72.73%	1	12.50%
Total	735	172	26.42%	433	58.91%	30	6.93%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	371	387	359	284	155
FHA/VA Home Purchase	22	21	15	18	44
Refinance	476	355	304	210	173
Home Improvement	51	59	62	67	61
Total Lending	920	822	740	579	433

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	39	11.85%	\$6,282	\$161
FIRST PLACE BANK	29	8.81%	\$5,349	\$184
JPMORGAN CHASE BANK, NA	26	7.90%	\$8,342	\$321
COUNTRYWIDE BANK, FSB	23	6.99%	\$4,173	\$181
WELLS FARGO BANK, NA	19	5.78%	\$3,529	\$186
KEYBANK NATIONAL ASSOCIATION	15	4.56%	\$2,503	\$167
CITIMORTGAGE, INC	15	4.56%	\$2,367	\$158
FIFTH THIRD MORTGAGE COMPANY	13	3.95%	\$2,233	\$172
HOWARD HANNA MORTGAGE SERVICES	11	3.34%	\$2,147	\$195
US BANK, N.A.	11	3.34%	\$1,844	\$168

By Originations

THIRD FEDERAL SAVINGS AND LOAN	32	16.08%	\$5,252	\$164
FIRST PLACE BANK	26	13.07%	\$4,838	\$186
WELLS FARGO BANK, NA	14	7.04%	\$2,703	\$193
KEYBANK NATIONAL ASSOCIATION	13	6.53%	\$2,184	\$168
FIRST FEDERAL OF LAKEWOOD	10	5.03%	\$3,062	\$306
HOWARD HANNA MORTGAGE SERVICES	10	5.03%	\$1,929	\$193
JPMORGAN CHASE BANK, NA	8	4.02%	\$3,921	\$490
FIFTH THIRD MORTGAGE COMPANY	8	4.02%	\$1,374	\$172
THE HUNTINGTON NATIONAL BANK	7	3.52%	\$1,003	\$143
NATIONAL CITY BANK	6	3.02%	\$1,062	\$177

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	44	10.65%	\$7,985	\$181
COUNTRYWIDE BANK, FSB	41	9.93%	\$7,533	\$184
JPMORGAN CHASE BANK, NA	34	8.23%	\$7,180	\$211
FIRST PLACE BANK	25	6.05%	\$5,931	\$237
WELLS FARGO BANK, NA	22	5.33%	\$3,723	\$169
CITIMORTGAGE, INC	22	5.33%	\$3,332	\$151
FIFTH THIRD MORTGAGE COMPANY	20	4.84%	\$3,722	\$186
THE HUNTINGTON NATIONAL BANK	18	4.36%	\$2,889	\$161
GMAC MORTGAGE LLC	10	2.42%	\$1,891	\$189
HFC COMPANY LLC	10	2.42%	\$1,692	\$169

By Originations

THIRD FEDERAL SAVINGS AND LOAN	25	14.45%	\$3,985	\$159
FIRST PLACE BANK	21	12.14%	\$5,236	\$249
COUNTRYWIDE BANK, FSB	18	10.40%	\$3,430	\$191
JPMORGAN CHASE BANK, NA	13	7.51%	\$3,735	\$287
FIFTH THIRD MORTGAGE COMPANY	11	6.36%	\$2,008	\$183
THE HUNTINGTON NATIONAL BANK	10	5.78%	\$1,794	\$179
WELLS FARGO BANK, NA	5	2.89%	\$762	\$152
CITIMORTGAGE, INC	5	2.89%	\$678	\$136
FIRST FEDERAL OF LAKEWOOD	4	2.31%	\$3,435	\$859
KEYBANK NATIONAL ASSOCIATION	4	2.31%	\$598	\$150

BEACHWOOD

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	1,106	9.08%	77.95%
Asian	393	3.23%	40.87%
Native American	10	0.08%	70.00%
Non-Hispanic White	10,469	85.91%	76.16%
Other	136	1.12%	55.37%
Hispanic*	95	0.78%	77.17%
Total	12,186	100%	64.37%

Housing Data

	Number	Percent
Owner-Occupied Units	3,266	59.96%
Renter Occupied Units	1808	33.19%
Vacant Units	373	6.85%
Total Units	5,447	100%

Income Data

Median Family Income	\$86,632
Percent Family Poverty	2.5%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	152	\$31,409	9	5.92%
Non-Depository Institutions	30	\$7,157	1	3.33%
Total Single Family Lending	182	\$38,566	10	5.49%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	41	10	31.25%	15	36.59%	0	0.00%
Asian	23	2	10.00%	17	73.91%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	203	40	22.47%	121	59.61%	8	6.61%
Other	3	0	0.00%	2	66.67%	0	0.00%
Not Reported	52	14	31.11%	25	48.08%	2	8.00%
Hispanic	3	0	0.00%	1	33.33%	0	0.00%
Total	327	66	23.66%	182	55.66%	10	5.49%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	150	154	149	120	73
FHA/VA Home Purchase	3	1	2	3	12
Refinance	199	167	128	113	83
Home Improvement	17	26	19	16	14
Total Lending	369	348	298	252	182

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	29	19.59%	\$4,960	\$171
JPMORGAN CHASE BANK, NA	16	10.81%	\$3,609	\$226
HOWARD HANNA MORTGAGE SERVICES	15	10.14%	\$3,288	\$219
FIFTH THIRD MORTGAGE COMPANY	12	8.11%	\$4,105	\$342
COUNTRYWIDE BANK, FSB	8	5.41%	\$1,677	\$210
WELLS FARGO BANK, NA	7	4.73%	\$1,295	\$185
THE HUNTINGTON NATIONAL BANK	5	3.38%	\$979	\$196
HOME SAVINGS & LOAN COMPANY	4	2.70%	\$805	\$201
BANK OF AMERICA, N.A.	4	2.70%	\$661	\$165
FIRST FEDERAL OF LAKEWOOD	3	2.03%	\$1,200	\$400

By Originations

THIRD FEDERAL SAVINGS AND LOAN	22	25.88%	\$3,915	\$178
HOWARD HANNA MORTGAGE SERVICES	13	15.29%	\$2,906	\$224
FIFTH THIRD MORTGAGE COMPANY	10	11.76%	\$3,786	\$379
JPMORGAN CHASE BANK, NA	4	4.71%	\$1,276	\$319
WELLS FARGO BANK, NA	4	4.71%	\$791	\$198
THE HUNTINGTON NATIONAL BANK	4	4.71%	\$568	\$142
FIRST FEDERAL OF LAKEWOOD	3	3.53%	\$1,200	\$400
SUNTRUST MORTGAGE, INC	3	3.53%	\$757	\$252
HOME SAVINGS & LOAN COMPANY	3	3.53%	\$610	\$203
COUNTRYWIDE BANK, FSB	2	2.35%	\$330	\$165

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	19	9.90%	\$4,775	\$251
COUNTRYWIDE BANK, FSB	18	9.38%	\$4,285	\$238
THIRD FEDERAL SAVINGS AND LOAN	14	7.29%	\$3,493	\$250
HFC COMPANY LLC	12	6.25%	\$3,630	\$303
NATIONAL CITY BANK	11	5.73%	\$2,329	\$212
KEYBANK NATIONAL ASSOCIATION	9	4.69%	\$2,369	\$263
PARK VIEW FEDERAL SAVINGS BANK	8	4.17%	\$1,261	\$158
WELLS FARGO BANK, NA	7	3.65%	\$1,945	\$278
CITIMORTGAGE, INC	7	3.65%	\$1,385	\$198
FIFTH THIRD MORTGAGE COMPANY	6	3.13%	\$1,522	\$254

By Originations

THIRD FEDERAL SAVINGS AND LOAN	10	12.05%	\$2,114	\$211
PARK VIEW FEDERAL SAVINGS BANK	7	8.43%	\$1,171	\$167
COUNTRYWIDE BANK, FSB	6	7.23%	\$1,381	\$230
KEYBANK NATIONAL ASSOCIATION	5	6.02%	\$1,429	\$286
WELLS FARGO BANK, NA	5	6.02%	\$1,291	\$258
JPMORGAN CHASE BANK, NA	5	6.02%	\$1,246	\$249
HOWARD HANNA MORTGAGE SERVICES	4	4.82%	\$1,083	\$271
PROVIDENT FUNDING ASSOCIATES	4	4.82%	\$1,074	\$269
FIFTH THIRD MORTGAGE COMPANY	4	4.82%	\$905	\$226
THE HUNTINGTON NATIONAL BANK	3	3.61%	\$391	\$130

BEDFORD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,506	17.63%	44.11%
Asian	156	1.10%	48.05%
Native American	24	0.17%	45.83%
Non-Hispanic White	11,145	78.41%	73.42%
Other	297	2.09%	44.68%
Hispanic*	152	1.07%	60.66%
Total	14,214	100%	60.05%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,999	56.63%
Renter Occupied Units	2660	37.67%
Vacant Units	403	5.71%
Total Units	7,062	100%

Income Data

Median Family Income	\$47,142
Percent Family Poverty	5.5%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	146	\$12,244	24	16.44%
Non-Depository Institutions	49	\$4,702	9	18.37%
Total Single Family Lending	195	\$16,946	33	16.92%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	175	80	51.95%	66	37.71%	13	19.70%
Asian	6	3	60.00%	1	16.67%	0	0.00%
Native American	1	0	0.00%	0	0.00%	0	N/A
Non-Hispanic White	244	86	40.76%	106	43.44%	17	16.04%
Other	2	1	100.00%	0	0.00%	0	N/A
Not Reported	62	30	56.60%	18	29.03%	3	16.67%
Hispanic	6	2	40.00%	1	16.67%	0	0.00%
Total	505	206	47.25%	195	38.61%	33	16.92%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	242	264	223	130	46
FHA/VA Home Purchase	29	42	25	26	55
Refinance	294	273	220	160	79
Home Improvement	29	43	46	36	15
Total Lending	594	622	514	352	195

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	25	11.47%	\$2,637	\$105
US BANK, N.A.	16	7.34%	\$1,246	\$78
THIRD FEDERAL SAVINGS AND LOAN	14	6.42%	\$1,343	\$96
CITIMORTGAGE, INC	13	5.96%	\$1,201	\$92
JPMORGAN CHASE BANK, NA	12	5.50%	\$1,073	\$89
WELLS FARGO BANK, NA	10	4.59%	\$833	\$83
FIFTH THIRD MORTGAGE COMPANY	10	4.59%	\$559	\$56
FLAGSTAR BANK	8	3.67%	\$574	\$72
HOWARD HANNA MORTGAGE SERVICES	7	3.21%	\$620	\$89
THE HUNTINGTON NATIONAL BANK	6	2.75%	\$595	\$99

By Originations

THIRD FEDERAL SAVINGS AND LOAN	11	10.89%	\$859	\$78
COUNTRYWIDE BANK, FSB	9	8.91%	\$982	\$109
WELLS FARGO BANK, NA	7	6.93%	\$631	\$90
FIFTH THIRD MORTGAGE COMPANY	7	6.93%	\$474	\$68
HOWARD HANNA MORTGAGE SERVICES	5	4.95%	\$466	\$93
JPMORGAN CHASE BANK, NA	4	3.96%	\$438	\$110
AMERICAN MIDWEST MORTGAGE	4	3.96%	\$395	\$99
CONSUMERS MORTGAGE CORP OF OHI	4	3.96%	\$338	\$85
SUNTRUST MORTGAGE, INC	4	3.96%	\$151	\$38
CITIMORTGAGE, INC	3	2.97%	\$440	\$147

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	41	13.58%	\$4,464	\$109
COUNTRYWIDE BANK, FSB	28	9.27%	\$2,839	\$101
JPMORGAN CHASE BANK, NA	21	6.95%	\$1,938	\$92
THIRD FEDERAL SAVINGS AND LOAN	18	5.96%	\$1,719	\$96
US BANK NORTH DAKOTA	11	3.64%	\$915	\$83
CITIMORTGAGE, INC	10	3.31%	\$1,092	\$109
FIFTH THIRD MORTGAGE COMPANY	10	3.31%	\$1,014	\$101
THE HUNTINGTON NATIONAL BANK	9	2.98%	\$842	\$94
WELLS FARGO BANK, NA	8	2.65%	\$792	\$99
CITICORP TRUST BANK, FSB	7	2.32%	\$1,001	\$143

By Originations

THIRD FEDERAL SAVINGS AND LOAN	9	11.39%	\$798	\$89
FIFTH THIRD MORTGAGE COMPANY	5	6.33%	\$531	\$106
SUNTRUST MORTGAGE, INC	4	5.06%	\$467	\$117
COUNTRYWIDE BANK, FSB	4	5.06%	\$381	\$95
WELLS FARGO BANK, NA	3	3.80%	\$328	\$109
US BANK NORTH DAKOTA	3	3.80%	\$306	\$102
AMERICAN MIDWEST MORTGAGE	3	3.80%	\$302	\$101
FLAGSTAR BANK	3	3.80%	\$253	\$84
JPMORGAN CHASE BANK, NA	3	3.80%	\$233	\$78
OHIO CATHOLIC FCU	3	3.80%	\$175	\$58

BEDFORD HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	7,669	67.42%	54.02%
Asian	217	1.91%	41.58%
Native American	23	0.20%	57.14%
Non-Hispanic White	3,103	27.28%	75.98%
Other	293	2.58%	53.67%
Hispanic*	182	1.60%	53.19%
Total	11,375	100%	53.12%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,719	48.75%
Renter Occupied Units	2400	43.03%
Vacant Units	458	8.21%
Total Units	5,577	100%

Income Data

Median Family Income	\$47,328
Percent Family Poverty	6.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	101	\$9,419	33	32.67%
Non-Depository Institutions	45	\$5,894	6	13.33%
Total Single Family Lending	146	\$15,313	39	26.71%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	272	118	50.00%	101	37.13%	24	23.76%
Asian	5	1	25.00%	3	60.00%	1	33.33%
Native American	1	0	0.00%	1	100.00%	1	100.00%
Non-Hispanic White	62	23	41.07%	28	45.16%	7	25.00%
Other	5	3	60.00%	2	40.00%	0	0.00%
Not Reported	45	20	62.50%	10	22.22%	5	50.00%
Hispanic	2	1	50.00%	1	50.00%	0	0.00%
Total	394	168	49.70%	146	37.06%	39	26.71%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	125	117	151	73	26
FHA/VA Home Purchase	7	14	14	23	49
Refinance	237	201	170	108	53
Home Improvement	25	30	35	27	18
Total Lending	394	362	370	231	146

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	22	11.64%	\$2,662	\$121
NVR MORTGAGE FINANCE INC	14	7.41%	\$2,983	\$213
JPMORGAN CHASE BANK, NA	12	6.35%	\$1,161	\$97
WELLS FARGO FUNDING, INC	10	5.29%	\$1,721	\$172
WELLS FARGO BANK, NA	10	5.29%	\$914	\$91
THIRD FEDERAL SAVINGS AND LOAN	8	4.23%	\$799	\$100
US BANK, N.A.	7	3.70%	\$727	\$104
AMERICAN MIDWEST MORTGAGE	7	3.70%	\$690	\$99
FLAGSTAR BANK	6	3.17%	\$679	\$113
NATIONAL CITY BANK	6	3.17%	\$678	\$113

By Originations

WELLS FARGO BANK, NA	9	12.00%	\$776	\$86
NVR MORTGAGE FINANCE INC	8	10.67%	\$1,680	\$210
AMERICAN MIDWEST MORTGAGE	7	9.33%	\$690	\$99
COUNTRYWIDE BANK, FSB	5	6.67%	\$431	\$86
REAL ESTATE MORTGAGE CORP	4	5.33%	\$462	\$116
THIRD FEDERAL SAVINGS AND LOAN	4	5.33%	\$450	\$113
FIRST PLACE BANK	4	5.33%	\$382	\$96
CONSUMERS MORTGAGE CORP OF OHI	4	5.33%	\$271	\$68
FLAGSTAR BANK	3	4.00%	\$437	\$146
NATIONAL CITY BANK	3	4.00%	\$353	\$118

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HFC COMPANY LLC	37	15.95%	\$4,899	\$132
JPMORGAN CHASE BANK, NA	22	9.48%	\$2,948	\$134
COUNTRYWIDE BANK, FSB	16	6.90%	\$2,121	\$133
QUICKEN LOANS	9	3.88%	\$1,423	\$158
THIRD FEDERAL SAVINGS AND LOAN	9	3.88%	\$1,113	\$124
NATIONSTAR MORTGAGE LLC	9	3.88%	\$1,111	\$123
CITIFINANCIAL, INC.	9	3.88%	\$586	\$65
FIFTH THIRD MORTGAGE COMPANY	8	3.45%	\$1,077	\$135
ADVANCED FINANCIAL SERVICES IN	7	3.02%	\$942	\$135
CITIMORTGAGE, INC	6	2.59%	\$759	\$127

By Originations

JPMORGAN CHASE BANK, NA	7	13.21%	\$882	\$126
CITIFINANCIAL, INC.	5	9.43%	\$392	\$78
IDEAL MORTGAGE BANKERS, LTD	4	7.55%	\$696	\$174
QUICKEN LOANS	4	7.55%	\$478	\$120
COUNTRYWIDE BANK, FSB	4	7.55%	\$421	\$105
THIRD FEDERAL SAVINGS AND LOAN	3	5.66%	\$398	\$133
FIFTH THIRD MORTGAGE COMPANY	3	5.66%	\$378	\$126
KEYBANK NATIONAL ASSOCIATION	3	5.66%	\$354	\$118
WELLS FARGO FIN'L OHIO 1, INC	2	3.77%	\$320	\$160
FLAGSTAR BANK	2	3.77%	\$262	\$131

BENTLYVILLE

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	8	0.84%	100.00%
Asian	17	1.80%	100.00%
Native American	0	0.00%	0.00%
Non-Hispanic White	911	96.20	98.47%
Other	2	0.21%	0.00%
Hispanic*	9	0.95%	100.00%
Total	947	100%	97.98%

Housing Data

	Number	Percent
Owner-Occupied Units	291	95.10%
Renter Occupied Units	6	1.96%
Vacant Units	9	2.94%
Total Units	306	100%

Income Data

Median Family Income	\$183,243
Percent Family Poverty	0.0%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	25	\$9,839	1	4.00%
Non-Depository Institutions	3	\$814	0	0.00%
Total Single Family Lending	28	\$10,653	1	3.57%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	39	5	16.13%	24	61.54%	1	4.17%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	8	2	33.33%	4	50.00%	0	0.00
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	47	7	18.92%	28	59.57%	1	3.57%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	24	20	29	19	12
FHA/VA Home Purchase	0	0	0	0	0
Refinance	29	12	15	14	16
Home Improvement	4	2	2	2	0
Total Lending	57	34	46	35	28

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
PARK VIEW FEDERAL SAVINGS BANK	3	15.00%	\$978	\$326
FIRST PLACE BANK	3	15.00%	\$831	\$277
HOME SAVINGS & LOAN COMPANY	2	10.00%	\$808	\$404
THE HUNTINGTON NATIONAL BANK	2	10.00%	\$592	\$296
JPMORGAN CHASE BANK, NA	2	10.00%	\$507	\$254
UBS AG, TAMPA BRANCH	1	5.00%	\$680	\$680
WACHOVIA BANK NA	1	5.00%	\$608	\$608
WACHOVIA MORTGAGE FSB	1	5.00%	\$608	\$608
THIRD FEDERAL SAVINGS AND LOAN	1	5.00%	\$400	\$400
NORTHERN TRUST BANK, FSB	1	5.00%	\$400	\$400

By Originations

FIRST PLACE BANK	3	25.00%	\$831	\$277
HOME SAVINGS & LOAN COMPANY	2	16.67%	\$808	\$404
WACHOVIA MORTGAGE FSB	1	8.33%	\$608	\$608
JPMORGAN CHASE BANK, NA	1	8.33%	\$417	\$417
THIRD FEDERAL SAVINGS AND LOAN	1	8.33%	\$400	\$400
NORTHERN TRUST BANK, FSB	1	8.33%	\$400	\$400
FIFTH THIRD MORTGAGE COMPANY	1	8.33%	\$381	\$381
AMTRUST BANK	1	8.33%	\$300	\$300
AMERA MORTGAGE CORPORATION	1	8.33%	\$90	\$90
FIRST PLACE BANK	3	25.00%	\$831	\$277

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	5	17.86%	\$2,397	\$479
NATIONAL CITY BANK	3	10.71%	\$1,098	\$366
WELLS FARGO BANK, NA	2	7.14%	\$1,090	\$545
KEYBANK NATIONAL ASSOCIATION	2	7.14%	\$800	\$400
COUNTRYWIDE BANK, FSB	2	7.14%	\$710	\$355
HOWARD HANNA MORTGAGE SERVICES	2	7.14%	\$506	\$253
RBS CITIZENS, N.A.	1	3.57%	\$750	\$750
LIBERTY BANK, N.A.	1	3.57%	\$630	\$630
GEAUGA SAVINGS BANK	1	3.57%	\$415	\$415
THE HUNTINGTON NATIONAL BANK	1	3.57%	\$409	\$409

By Originations

NATIONAL CITY BANK	2	12.50%	\$693	\$347
HOWARD HANNA MORTGAGE SERVICES	2	12.50%	\$506	\$253
WELLS FARGO BANK, NA	1	6.25%	\$800	\$800
RBS CITIZENS, N.A.	1	6.25%	\$750	\$750
LIBERTY BANK, N.A.	1	6.25%	\$630	\$630
GEAUGA SAVINGS BANK	1	6.25%	\$415	\$415
THE HUNTINGTON NATIONAL BANK	1	6.25%	\$409	\$409
THIRD FEDERAL SAVINGS AND LOAN	1	6.25%	\$406	\$406
PARK VIEW FEDERAL SAVINGS BANK	1	6.25%	\$394	\$394
JPMORGAN CHASE BANK, NA	1	6.25%	\$380	\$380

BEREA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	974	5.13%	66.55%
Asian	176	0.93%	56.49%
Native American	46	0.07%	38.78%
Non-Hispanic White	17,175	90.54%	78.57%
Other	421	2.22%	46.67%
Hispanic*	301	1.59%	59.90%
Total	18,970	100%	71.23%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,109	68.59%
Renter Occupied Units	2064	27.71%
Vacant Units	276	3.71%
Total Units	7,449	100%

Income Data

Median Family Income	\$59,194
Percent Family Poverty	2.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	297	\$27,114	35	11.78%
Non-Depository Institutions	89	\$11,038	9	10.11%
Total Single Family Lending	386	\$38,152	44	11.40%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	16	6	42.86%	7	43.75%	1	14.29%
Asian	3	1	33.33%	2	66.67%	0	0.00%
Native American	3	1	33.33%	2	66.67%	0	0.00%
Non-Hispanic White	594	173	32.70%	329	55.39%	39	11.85%
Other	14	5	50.00%	5	35.71%	1	20.00%
Not Reported	79	34	49.28%	32	40.51%	2	6.25%
Hispanic	12	3	30.00%	7	58.33%	0	0.00%
Total	730	229	35.39%	386	52.88%	44	11.40%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	318	352	355	261	116
FHA/VA Home Purchase	37	50	37	30	69
Refinance	416	368	279	200	157
Home Improvement	48	62	57	73	44
Total Lending	819	832	728	564	386

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	46	13.86%	\$4,748	\$103
JPMORGAN CHASE BANK, NA	25	7.53%	\$2,935	\$117
US BANK, N.A.	25	7.53%	\$2,570	\$103
COUNTRYWIDE BANK, FSB	22	6.63%	\$2,187	\$99
FIFTH THIRD MORTGAGE COMPANY	19	5.72%	\$1,975	\$104
CITIMORTGAGE, INC	16	4.82%	\$1,764	\$110
WELLS FARGO BANK, NA	14	4.22%	\$1,265	\$90
HOWARD HANNA MORTGAGE SERVICES	11	3.31%	\$1,481	\$135
NATIONAL CITY BANK	11	3.31%	\$1,336	\$121
SUNTRUST MORTGAGE, INC	9	2.71%	\$947	\$105

By Originations

THIRD FEDERAL SAVINGS AND LOAN	34	18.38%	\$3,718	\$109
FIFTH THIRD MORTGAGE COMPANY	18	9.73%	\$1,873	\$104
HOWARD HANNA MORTGAGE SERVICES	10	5.41%	\$1,381	\$138
NATIONAL CITY BANK	9	4.86%	\$1,004	\$112
AMERICAN MIDWEST MORTGAGE	9	4.86%	\$899	\$100
CONSUMERS MORTGAGE CORP OF OHI	7	3.78%	\$781	\$112
COUNTRYWIDE BANK, FSB	7	3.78%	\$737	\$105
SUNTRUST MORTGAGE, INC	7	3.78%	\$705	\$101
UNION NATIONAL MORTGAGE CO.	7	3.78%	\$698	\$100
WELLS FARGO BANK, NA	6	3.24%	\$680	\$113

Top Ten Refinance Lenders

By Application

FIFTH THIRD MORTGAGE COMPANY	39	9.29%	\$5,631	\$144
HFC COMPANY LLC	39	9.29%	\$5,537	\$142
THIRD FEDERAL SAVINGS AND LOAN	34	8.10%	\$3,121	\$92
COUNTRYWIDE BANK, FSB	24	5.71%	\$3,291	\$137
JPMORGAN CHASE BANK, NA	22	5.24%	\$2,595	\$118
CITIMORTGAGE, INC	20	4.76%	\$2,734	\$137
WELLS FARGO BANK, NA	13	3.10%	\$1,401	\$108
NATIONAL CITY BANK	13	3.10%	\$1,313	\$101
GMAC MORTGAGE LLC	10	2.38%	\$1,255	\$126
QUICKEN LOANS	9	2.14%	\$1,107	\$123

By Originations

THIRD FEDERAL SAVINGS AND LOAN	19	12.10%	\$1,492	\$79
FIFTH THIRD MORTGAGE COMPANY	18	11.46%	\$2,136	\$119
JPMORGAN CHASE BANK, NA	9	5.73%	\$943	\$105
CONSUMERS MORTGAGE CORP OF OHI	8	5.10%	\$1,183	\$148
CITIMORTGAGE, INC	7	4.46%	\$910	\$130
COUNTRYWIDE BANK, FSB	7	4.46%	\$884	\$126
WELLS FARGO BANK, NA	7	4.46%	\$771	\$110
DOLLAR BANK, FSB	7	4.46%	\$760	\$109
AMERICAN MIDWEST MORTGAGE	6	3.82%	\$559	\$93
NATIONAL CITY BANK	5	3.18%	\$682	\$136

BRATENAHL

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	165	12.34%	82.04%
Asian	10	0.75%	85.71%
Native American	1	0.07%	0.00%
Non-Hispanic White	1,126	84.22%	87.38%
Other	27	2.02%	100.00%
Hispanic*	15	1.12%	100.00%
Total	1,337	100%	84.67%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	602	75.25%
Renter Occupied Units	109	13.63%
Vacant Units	89	11.13%
Total Units	800	100%

Income Data

Median Family Income	\$104,987
Percent Family Poverty	1.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	33	\$10,203	4	12.12%
Non-Depository Institutions	9	\$1,340	1	11.11%
Total Single Family Lending	42	\$11,543	5	11.90%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	19	8	47.06%	7	36.84%	2	28.57%
Asian	3	0	0.00%	2	66.67%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	58	16	31.37%	29	50.00%	3	10.34%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	6	1	25.00%	3	50.00%	0	0.00%
Hispanic	1	0	0.00%	1	100.00%	1	100.00%
Total	88	25	32.89%	42	47.73%	5	11.90%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	42	47	36	21	19
FHA/VA Home Purchase	1	0	0	0	5
Refinance	43	35	40	17	14
Home Improvement	2	4	8	4	4
Total Lending	88	86	84	42	42

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	6	12.00%	\$1,131	\$189
THIRD FEDERAL SAVINGS AND LOAN	5	10.00%	\$1,224	\$245
HOWARD HANNA MORTGAGE SERVICES	5	10.00%	\$616	\$123
FIRST PLACE BANK	4	8.00%	\$899	\$225
THE HUNTINGTON NATIONAL BANK	3	6.00%	\$1,002	\$334
FIFTH THIRD MORTGAGE COMPANY	2	4.00%	\$556	\$278
RBS CITIZENS, N.A.	2	4.00%	\$302	\$151
WELLS FARGO FUNDING, INC	2	4.00%	\$268	\$134
AMERICAN MIDWEST MORTGAGE	2	4.00%	\$249	\$125
REAL ESTATE MORTGAGE CORP	2	4.00%	\$181	\$91

By Originations

THIRD FEDERAL SAVINGS AND LOAN	5	20.83%	\$1,224	\$245
HOWARD HANNA MORTGAGE SERVICES	3	12.50%	\$402	\$134
THE HUNTINGTON NATIONAL BANK	2	8.33%	\$930	\$465
AMERICAN MIDWEST MORTGAGE	2	8.33%	\$249	\$125
AMTRUST BANK	2	8.33%	\$158	\$79
THE NORTHERN TRUST COMPANY	1	4.17%	\$1,785	\$1,785
FIFTH THIRD MORTGAGE COMPANY	1	4.17%	\$417	\$417
FIRST PLACE BANK	1	4.17%	\$280	\$280
NORTH AMERICAN SAVINGS BANK	1	4.17%	\$192	\$192
HOME SAVINGS & LOAN COMPANY	1	4.17%	\$184	\$184

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	7	14.29%	\$9,214	\$1,316
THIRD FEDERAL SAVINGS AND LOAN	6	12.24%	\$1,360	\$227
NATIONAL CITY BANK	3	6.12%	\$1,221	\$407
HFC COMPANY LLC	3	6.12%	\$689	\$230
THE HUNTINGTON NATIONAL BANK	3	6.12%	\$559	\$186
MERRILL LYNCH CREDIT CORP.	2	4.08%	\$3,373	\$1,687
FIRSTMERIT MORTGAGE CORP	2	4.08%	\$1,750	\$875
WELLS FARGO BANK, NA	2	4.08%	\$697	\$349
HOME SAVINGS & LOAN COMPANY	2	4.08%	\$432	\$216
CITIMORTGAGE, INC	2	4.08%	\$367	\$184

By Originations

THIRD FEDERAL SAVINGS AND LOAN	3	21.43%	\$824	\$275
FIRSTMERIT MORTGAGE CORP	2	14.29%	\$1,750	\$875
FIRST FEDERAL OF LAKEWOOD	1	7.14%	\$438	\$438
HOME SAVINGS & LOAN COMPANY	1	7.14%	\$417	\$417
AMERICAN FEDERAL MORTGAGE CORP	1	7.14%	\$320	\$320
CITIMORTGAGE, INC	1	7.14%	\$305	\$305
JPMORGAN CHASE BANK, NA	1	7.14%	\$296	\$296
WACHOVIA MORTGAGE FSB	1	7.14%	\$272	\$272
NATIONAL CITY BANK	1	7.14%	\$199	\$199
UNION CAPITAL MORTGAGE CORPORA	1	7.14%	\$101	\$101

BRECKSVILLE

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	255	1.91%	71.15%
Asian	343	2.56%	92.10%
Native American	4	0.03%	100.00%
Non-Hispanic White	12,578	93.99%	91.75%
Other	85	0.64%	87.69%
Hispanic*	136	1.02%	89.08%
Total	13,382	100%	88.40%

Housing Data

	Number	Percent
Owner-Occupied Units	4,449	85.46%
Renter Occupied Units	584	11.22%
Vacant Units	173	3.32%
Total Units	5,206	100%

Income Data

Median Family Income	\$86,848
Percent Family Poverty	1.8%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	233	\$47,410	7	3.00%
Non-Depository Institutions	47	\$9,075	5	10.64%
Total Single Family Lending	280	\$56,485	12	4.29%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	1	0	0.00%	1	100.00%	0	0.00%
Asian	8	0	0.00%	5	62.50%	0	0.00%
Native American	2	0	0.00%	0	0.00%	0	N/A
Non-Hispanic White	385	71	21.26%	250	64.94%	11	4.40%
Other	4	0	0.00%	2	50.00%	0	0.00%
Not Reported	44	14	36.84%	18	40.91%	1	5.56%
Hispanic	4	2	100.00%	0	0.00%	0	N/A
Total	456	88	22.45%	280	61.40%	12	4.29%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	276	268	259	206	111
FHA/VA Home Purchase	1	1	0	6	17
Refinance	299	233	177	142	131
Home Improvement	26	31	38	42	21
Total Lending	602	533	474	396	280

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	36	16.29%	\$6,672	\$185
HOWARD HANNA MORTGAGE SERVICES	20	9.05%	\$3,587	\$179
JPMORGAN CHASE BANK, NA	19	8.60%	\$6,190	\$326
WELLS FARGO BANK, NA	14	6.33%	\$3,150	\$225
CITIMORTGAGE, INC	13	5.88%	\$2,553	\$196
FIFTH THIRD MORTGAGE COMPANY	12	5.43%	\$2,703	\$225
COUNTRYWIDE BANK, FSB	10	4.52%	\$2,246	\$225
HOME SAVINGS & LOAN COMPANY	9	4.07%	\$2,690	\$299
KEYBANK NATIONAL ASSOCIATION	6	2.71%	\$2,194	\$366
FRANKLIN AMERICAN MORTGAGE CO	6	2.71%	\$1,198	\$200

By Originations

THIRD FEDERAL SAVINGS AND LOAN	34	26.56%	\$6,305	\$185
HOWARD HANNA MORTGAGE SERVICES	15	11.72%	\$2,458	\$164
HOME SAVINGS & LOAN COMPANY	9	7.03%	\$2,690	\$299
WELLS FARGO BANK, NA	8	6.25%	\$1,556	\$195
FIFTH THIRD MORTGAGE COMPANY	7	5.47%	\$1,849	\$264
JPMORGAN CHASE BANK, NA	5	3.91%	\$1,894	\$379
PARK VIEW FEDERAL SAVINGS BANK	5	3.91%	\$481	\$96
COUNTRYWIDE BANK, FSB	4	3.13%	\$1,064	\$266
NATIONAL CITY BANK	4	3.13%	\$614	\$154
AMTRUST BANK	3	2.34%	\$546	\$182

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	50	17.92%	\$9,340	\$187
HFC COMPANY LLC	20	7.17%	\$3,974	\$199
COUNTRYWIDE BANK, FSB	18	6.45%	\$3,974	\$221
JPMORGAN CHASE BANK, NA	18	6.45%	\$3,811	\$212
CITIMORTGAGE, INC	11	3.94%	\$2,442	\$222
WELLS FARGO BANK, NA	11	3.94%	\$2,337	\$212
FIFTH THIRD MORTGAGE COMPANY	10	3.58%	\$2,098	\$210
QUICKEN LOANS	10	3.58%	\$2,078	\$208
NATIONAL CITY BANK	9	3.23%	\$1,916	\$213
THE HUNTINGTON NATIONAL BANK	9	3.23%	\$1,410	\$157

By Originations

THIRD FEDERAL SAVINGS AND LOAN	40	30.53%	\$7,399	\$185
FIFTH THIRD MORTGAGE COMPANY	8	6.11%	\$1,670	\$209
WELLS FARGO BANK, NA	6	4.58%	\$1,429	\$238
JPMORGAN CHASE BANK, NA	6	4.58%	\$1,340	\$223
THE HUNTINGTON NATIONAL BANK	6	4.58%	\$1,034	\$172
PROVIDENT FUNDING ASSOCIATES	5	3.82%	\$1,243	\$249
COUNTRYWIDE BANK, FSB	5	3.82%	\$912	\$182
QUICKEN LOANS	5	3.82%	\$859	\$172
NATIONAL CITY BANK	4	3.05%	\$1,096	\$274
DOLLAR BANK, FSB	4	3.05%	\$798	\$200

BROADVIEW HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	126	0.79%	12.61%
Asian	481	3.01%	54.24%
Native American	12	0.08%	33.33%
Non-Hispanic White	15,069	94.38%	82.44%
Other	178	1.11%	63.38%
Hispanic*	147	0.92%	52.46%
Total	15,967	100%	77.35%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,959	72.89%
Renter Occupied Units	1452	21.34%
Vacant Units	392	5.76%
Total Units	6,803	100%

Income Data

Median Family Income	\$69,343
Percent Family Poverty	2.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	384	\$66,462	17	4.43%
Non-Depository Institutions	69	\$13,748	7	10.14%
Total Single Family Lending	453	\$80,210	24	5.30%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	6	2	40.00%	3	50.00%	0	0.00%
Asian	25	3	13.64%	15	60.00%	1	6.67%
Native American	3	1	33.33%	2	66.67%	0	0.00%
Non-Hispanic White	608	98	18.60%	388	63.82%	22	5.67%
Other	4	0	0.00%	4	100.00%	0	0.00%
Not Reported	65	16	28.57%	29	44.62%	1	3.45%
Hispanic	10	2	25.00%	6	60.00%	0	0.00%
Total	734	127	19.97%	453	61.72%	24	5.30%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	647	597	509	339	196
FHA/VA Home Purchase	13	8	5	9	31
Refinance	399	342	297	216	198
Home Improvement	22	42	52	47	28
Total Lending	1,081	989	863	611	453

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	71	20.17%	\$14,093	\$198
WELLS FARGO BANK, NA	22	6.25%	\$3,925	\$178
JPMORGAN CHASE BANK, NA	20	5.68%	\$4,031	\$202
FIFTH THIRD MORTGAGE COMPANY	19	5.40%	\$3,136	\$165
US BANK, N.A.	16	4.55%	\$2,061	\$129
FIRST PLACE BANK	15	4.26%	\$2,419	\$161
HOME SAVINGS & LOAN COMPANY	15	4.26%	\$2,335	\$156
COUNTRYWIDE BANK, FSB	15	4.26%	\$2,328	\$155
HOWARD HANNA MORTGAGE SERVICES	14	3.98%	\$2,938	\$210
NATIONAL CITY BANK	13	3.69%	\$2,477	\$191

By Originations

THIRD FEDERAL SAVINGS AND LOAN	64	28.19%	\$12,914	\$202
WELLS FARGO BANK, NA	19	8.37%	\$3,626	\$191
FIFTH THIRD MORTGAGE COMPANY	15	6.61%	\$2,716	\$181
FIRST PLACE BANK	13	5.73%	\$2,053	\$158
HOWARD HANNA MORTGAGE SERVICES	12	5.29%	\$2,364	\$197
HOME SAVINGS & LOAN COMPANY	11	4.85%	\$1,960	\$178
NATIONAL CITY BANK	9	3.96%	\$1,767	\$196
JPMORGAN CHASE BANK, NA	7	3.08%	\$1,450	\$207
AMERICAN MIDWEST MORTGAGE	6	2.64%	\$798	\$133
PROVIDENT FUNDING ASSOCIATES	5	2.20%	\$941	\$188

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	75	17.44%	\$13,759	\$183
COUNTRYWIDE BANK, FSB	35	8.14%	\$8,019	\$229
JPMORGAN CHASE BANK, NA	31	7.21%	\$6,708	\$216
PARK VIEW FEDERAL SAVINGS BANK	24	5.58%	\$3,501	\$146
WELLS FARGO BANK, NA	23	5.35%	\$5,212	\$227
HFC COMPANY LLC	18	4.19%	\$3,747	\$208
FIFTH THIRD MORTGAGE COMPANY	17	3.95%	\$3,323	\$195
CITIMORTGAGE, INC	13	3.02%	\$2,839	\$218
QUICKEN LOANS	12	2.79%	\$2,634	\$220
GMAC MORTGAGE LLC	12	2.79%	\$2,072	\$173

By Originations

THIRD FEDERAL SAVINGS AND LOAN	51	25.76%	\$9,053	\$178
PARK VIEW FEDERAL SAVINGS BANK	18	9.09%	\$2,655	\$148
FIFTH THIRD MORTGAGE COMPANY	13	6.57%	\$2,615	\$201
WELLS FARGO BANK, NA	13	6.57%	\$2,203	\$169
COUNTRYWIDE BANK, FSB	12	6.06%	\$2,770	\$231
JPMORGAN CHASE BANK, NA	12	6.06%	\$2,581	\$215
QUICKEN LOANS	9	4.55%	\$2,066	\$230
NATIONAL CITY BANK	7	3.54%	\$1,486	\$212
KEYBANK NATIONAL ASSOCIATION	6	3.03%	\$1,100	\$183
THE HUNTINGTON NATIONAL BANK	6	3.03%	\$1,024	\$171

BROOKLYN

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	196	1.69%	5.41%
Asian	265	2.29%	59.77%
Native American	12	0.10%	0.00%
Non-Hispanic White	10,493	90.57%	70.31%
Other	377	3.25%	47.04%
Hispanic*	449	3.88%	55.26%
Total	11,586	100%	62.08%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,320	60.13%
Renter Occupied Units	2028	36.73%
Vacant Units	173	3.13%
Total Units	5,521	100%

Income Data

Median Family Income	\$46,696
Percent Family Poverty	5.2%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	128	\$10,023	17	13.28%
Non-Depository Institutions	43	\$4,609	4	9.30%
Total Single Family Lending	171	\$14,632	21	12.28%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	6	3	50.00%	2	33.33%	1	50.00%
Asian	13	3	27.27%	7	53.85%	0	0.00%
Native American	1	0	N/A	0	0.00%	0	N/A
Non-Hispanic White	246	70	32.26%	131	53.25%	10	7.63%
Other	1	0	N/A	0	0.00%	0	N/A
Not Reported	42	16	47.06%	18	42.86%	5	27.78%
Hispanic	21	11	55.00%	9	42.86%	3	33.33%
Total	334	101	34.71%	171	51.20%	21	12.28%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	147	146	138	101	43
FHA/VA Home Purchase	20	23	11	17	40
Refinance	178	166	123	87	68
Home Improvement	32	29	45	37	20
Total Lending	377	364	317	242	171

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
US BANK, N.A.	18	11.61%	\$1,606	\$89
COUNTRYWIDE BANK, FSB	13	8.39%	\$1,415	\$109
AMERICAN MIDWEST MORTGAGE	12	7.74%	\$1,116	\$93
THIRD FEDERAL SAVINGS AND LOAN	12	7.74%	\$1,001	\$83
CITIMORTGAGE, INC	11	7.10%	\$991	\$90
FLAGSTAR BANK	9	5.81%	\$819	\$91
JPMORGAN CHASE BANK, NA	7	4.52%	\$713	\$102
WELLS FARGO BANK, NA	7	4.52%	\$688	\$98
FIFTH THIRD MORTGAGE COMPANY	6	3.87%	\$488	\$81
FIRST PLACE BANK	4	2.58%	\$495	\$124

By Originations

AMERICAN MIDWEST MORTGAGE	12	14.46%	\$1,116	\$93
THIRD FEDERAL SAVINGS AND LOAN	10	12.05%	\$868	\$87
FLAGSTAR BANK	6	7.23%	\$560	\$93
WELLS FARGO BANK, NA	5	6.02%	\$413	\$83
NATIONAL CITY BANK	4	4.82%	\$379	\$95
FIFTH THIRD MORTGAGE COMPANY	4	4.82%	\$333	\$83
JPMORGAN CHASE BANK, NA	3	3.61%	\$294	\$98
SUNTRUST MORTGAGE, INC	3	3.61%	\$269	\$90
COUNTRYWIDE BANK, FSB	3	3.61%	\$231	\$77
QUICKEN LOANS	2	2.41%	\$269	\$135

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	27	13.57%	\$2,455	\$91
HFC COMPANY LLC	23	11.56%	\$2,725	\$118
JPMORGAN CHASE BANK, NA	19	9.55%	\$2,035	\$107
COUNTRYWIDE BANK, FSB	12	6.03%	\$1,384	\$115
QUICKEN LOANS	10	5.03%	\$1,079	\$108
DOLLAR BANK, FSB	10	5.03%	\$848	\$85
US BANK NORTH DAKOTA	8	4.02%	\$429	\$54
WELLS FARGO BANK, NA	6	3.02%	\$642	\$107
FLAGSTAR BANK	5	2.51%	\$543	\$109
GMAC MORTGAGE LLC	4	2.01%	\$487	\$122

By Originations

THIRD FEDERAL SAVINGS AND LOAN	17	25.00%	\$1,518	\$89
JPMORGAN CHASE BANK, NA	9	13.24%	\$918	\$102
QUICKEN LOANS	7	10.29%	\$747	\$107
DOLLAR BANK, FSB	7	10.29%	\$616	\$88
US BANK, N.A.	3	4.41%	\$358	\$119
COUNTRYWIDE BANK, FSB	2	2.94%	\$239	\$120
BIRMINGHAM BANCORP MORTGAGE CO	2	2.94%	\$238	\$119
FIRST PLACE BANK	2	2.94%	\$206	\$103
FIFTH THIRD MORTGAGE COMPANY	2	2.94%	\$201	\$101
THE HUNTINGTON NATIONAL BANK	2	2.94%	\$166	\$83

BROOKLYN HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	12	0.77%	100.00%
Asian	11	0.71%	100.00%
Native American	2	0.13%	100.00%
Non-Hispanic White	1,504	96.53%	87.59%
Other	17	1.09%	75.00%
Hispanic*	21	1.35%	100.00%
Total	1,558	100%	89.73%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	533	87.81%
Renter Occupied Units	61	10.05%
Vacant Units	13	2.14%
Total Units	607	100%

Income Data

Median Family Income	\$62,424
Percent Family Poverty	1.5%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	24	\$2,550	1	4.17%
Non-Depository Institutions	8	\$1,095	0	0.00%
Total Single Family Lending	32	\$3,645	1	3.13%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	1	0	N/A	0	0.00%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	63	23	42.59%	27	42.86%	1	3.70%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	9	2	28.57%	5	55.56%	0	0.00%
Hispanic	2	1	100.00%	0	0.00%	0	N/A
Total	74	26	41.94%	32	43.24%	1	3.13%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	15	21	32	18	9
FHA/VA Home Purchase	1	1	0	0	5
Refinance	30	32	33	26	13
Home Improvement	1	2	5	7	5
Total Lending	47	56	70	51	32

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
NATIONAL CITY BANK	5	18.52%	\$454	\$91
THIRD FEDERAL SAVINGS AND LOAN	4	14.81%	\$635	\$159
JPMORGAN CHASE BANK, NA	3	11.11%	\$361	\$120
US BANK, N.A.	2	7.41%	\$323	\$162
ELOAN	2	7.41%	\$220	\$110
QUICKEN LOANS	1	3.70%	\$228	\$228
COUNTRYWIDE HOME LOANS	1	3.70%	\$140	\$140
AMTRUST BANK	1	3.70%	\$140	\$140
LIBERTY SAVINGS BANK, FSB	1	3.70%	\$140	\$140
AMERICAN MORTGAGE SERVICE COMP	1	3.70%	\$137	\$137

By Originations

NATIONAL CITY BANK	5	35.71%	\$454	\$91
THIRD FEDERAL SAVINGS AND LOAN	3	21.43%	\$504	\$168
AMTRUST BANK	1	7.14%	\$140	\$140
AMERICAN MORTGAGE SERVICE COMP	1	7.14%	\$137	\$137
COUNTRYWIDE BANK, FSB	1	7.14%	\$134	\$134
DOLLAR BANK, FSB	1	7.14%	\$129	\$129
HOWARD HANNA MORTGAGE SERVICES	1	7.14%	\$99	\$99
TAYLOR, BEAN & WHITAKER	1	7.14%	\$65	\$65

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	8	17.02%	\$1,561	\$195
QUICKEN LOANS	5	10.64%	\$1,039	\$208
THIRD FEDERAL SAVINGS AND LOAN	5	10.64%	\$760	\$152
COUNTRYWIDE BANK, FSB	3	6.38%	\$436	\$145
ADVANCED FINANCIAL SERVICES IN	2	4.26%	\$413	\$207
PARK VIEW FEDERAL SAVINGS BANK	2	4.26%	\$299	\$150
FIRST RESIDENTIAL MORTGAGE	1	2.13%	\$270	\$270
AVELO MORTGAGE DBA SENDERA	1	2.13%	\$262	\$262
PHH MORTGAGE CORPORATION	1	2.13%	\$261	\$261
SOLSTICE CAPITAL GROUP INC	1	2.13%	\$225	\$225

By Originations

THIRD FEDERAL SAVINGS AND LOAN	3	23.08%	\$540	\$180
QUICKEN LOANS	2	15.38%	\$326	\$163
AVELO MORTGAGE DBA SENDERA	1	7.69%	\$262	\$262
AMERICAN MIDWEST MORTGAGE	1	7.69%	\$110	\$110
FIFTH THIRD MORTGAGE COMPANY	1	7.69%	\$97	\$97
JPMORGAN CHASE BANK, NA	1	7.69%	\$96	\$96
CASTLE POINT MORTGAGE, INC.	1	7.69%	\$96	\$96
OHIO CATHOLIC FCU	1	7.69%	\$70	\$70
US BANK NORTH DAKOTA	1	7.69%	\$37	\$37
DOLLAR BANK, FSB	1	7.69%	\$25	\$25

BROOKPARK

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	414	1.95%	47.85%
Asian	268	1.26%	84.56%
Native American	48	0.23%	84.31%
Non-Hispanic White	19,811	93.37%	87.14%
Other	440	2.07%	77.35%
Hispanic*	423	1.99%	82.26%
Total	21,218	100%	83.61%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	6,850	81.84%
Renter Occupied Units	1343	16.05%
Vacant Units	177	2.11%
Total Units	8,370	100%

Income Data

Median Family Income	\$53,324
Percent Family Poverty	3.5%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	241	\$20,762	28	11.62%
Non-Depository Institutions	79	\$9,197	14	17.72%
Total Single Family Lending	320	\$29,959	42	13.13%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	18	6	42.86%	8	44.44%	1	12.50%
Asian	14	5	41.67%	6	42.86%	0	0.00%
Native American	3	0	0.00%	1	33.33%	0	0.00%
Non-Hispanic White	579	207	40.04%	273	47.15%	36	13.19%
Other	4	2	50.00%	2	50.00%	0	0.00%
Not Reported	75	33	53.23%	23	30.67%	4	17.39%
Hispanic	12	4	40.00%	6	50.00%	0	0.00%
Total	716	263	41.81%	320	44.69%	42	13.13%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	236	286	254	190	78
FHA/VA Home Purchase	38	31	19	17	76
Refinance	526	450	351	256	128
Home Improvement	59	70	86	94	38
Total Lending	859	837	710	557	320

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	32	10.56%	\$3,555	\$111
THIRD FEDERAL SAVINGS AND LOAN	25	8.25%	\$2,171	\$87
JPMORGAN CHASE BANK, NA	24	7.92%	\$2,561	\$107
US BANK, N.A.	19	6.27%	\$1,999	\$105
NATIONAL CITY BANK	18	5.94%	\$1,834	\$102
FIFTH THIRD MORTGAGE COMPANY	13	4.29%	\$1,445	\$111
WELLS FARGO BANK, NA	13	4.29%	\$1,406	\$108
HOWARD HANNA MORTGAGE SERVICES	12	3.96%	\$1,222	\$102
WELLS FARGO FUNDING, INC	10	3.30%	\$1,115	\$112
CONSUMERS MORTGAGE CORP OF OHI	10	3.30%	\$959	\$96

By Originations

THIRD FEDERAL SAVINGS AND LOAN	24	15.58%	\$2,135	\$89
NATIONAL CITY BANK	12	7.79%	\$1,060	\$88
WELLS FARGO BANK, NA	11	7.14%	\$1,288	\$117
CONSUMERS MORTGAGE CORP OF OHI	10	6.49%	\$959	\$96
HOWARD HANNA MORTGAGE SERVICES	9	5.84%	\$966	\$107
AMERICAN MIDWEST MORTGAGE	8	5.19%	\$901	\$113
FIFTH THIRD MORTGAGE COMPANY	8	5.19%	\$879	\$110
COUNTRYWIDE BANK, FSB	7	4.55%	\$629	\$90
FIRST PLACE BANK	6	3.90%	\$716	\$119
JPMORGAN CHASE BANK, NA	6	3.90%	\$606	\$101

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	80	17.70%	\$11,049	\$138
THIRD FEDERAL SAVINGS AND LOAN	43	9.51%	\$3,999	\$93
JPMORGAN CHASE BANK, NA	27	5.97%	\$3,069	\$114
COUNTRYWIDE BANK, FSB	25	5.53%	\$2,985	\$119
ADVANCED FINANCIAL SERVICES IN	20	4.42%	\$2,612	\$131
FIFTH THIRD MORTGAGE COMPANY	17	3.76%	\$1,881	\$111
GMAC MORTGAGE LLC	15	3.32%	\$1,855	\$124
CITIMORTGAGE, INC	15	3.32%	\$1,468	\$98
CITIFINANCIAL, INC.	14	3.10%	\$751	\$54
QUICKEN LOANS	13	2.88%	\$1,699	\$131

By Originations

THIRD FEDERAL SAVINGS AND LOAN	24	18.75%	\$2,094	\$87
FIFTH THIRD MORTGAGE COMPANY	9	7.03%	\$849	\$94
JPMORGAN CHASE BANK, NA	7	5.47%	\$761	\$109
COUNTRYWIDE BANK, FSB	7	5.47%	\$735	\$105
DOLLAR BANK, FSB	6	4.69%	\$566	\$94
WELLS FARGO BANK, NA	6	4.69%	\$560	\$93
QUICKEN LOANS	5	3.91%	\$756	\$151
NATIONAL CITY BANK	5	3.91%	\$392	\$78
AMTRUST BANK	4	3.13%	\$457	\$114
KEYBANK NATIONAL ASSOCIATION	4	3.13%	\$453	\$113

CHAGRIN FALLS

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	2	0.05%	0.00%
Asian	18	0.45%	100.00%
Native American	1	0.02%	0.00%
Non-Hispanic White	4,069	97.84%	81.36%
Other	31	0.77%	81.48%
Hispanic*	36	0.89%	53.85%
Total	4,024	100%	72.99%

Housing Data

	Number	Percent
Owner-Occupied Units	1,359	66.59%
Renter Occupied Units	503	24.64%
Vacant Units	179	8.77%
Total Units	2,041	100%

Income Data

Median Family Income	\$92,991
Percent Family Poverty	2.4%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	92	\$22,438	1	1.09%
Non-Depository Institutions	37	\$9,673	1	2.70%
Total Single Family Lending	129	\$32,111	2	1.55%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	2	1	50.00%	1	50.00%	0	0.00%
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	171	24	15.29%	115	67.25%	2	1.74%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	24	2	11.76%	11	45.83%	0	0.00%
Hispanic	2	0	N/A	0	0.00%	0	N/A
Total	203	29	16.11%	129	63.55%	2	1.55%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	108	111	95	104	61
FHA/VA Home Purchase	2	1	1	2	10
Refinance	116	100	76	60	50
Home Improvement	12	18	17	11	8
Total Lending	238	230	189	177	129

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	27	18.88%	\$6,742	\$250
JPMORGAN CHASE BANK, NA	16	11.19%	\$3,288	\$206
HOME SAVINGS & LOAN COMPANY	9	6.29%	\$2,393	\$266
CITIMORTGAGE, INC	7	4.90%	\$1,888	\$270
FRANKLIN AMERICAN MORTGAGE CO	7	4.90%	\$1,871	\$267
AMTRUST BANK	6	4.20%	\$1,220	\$203
WELLS FARGO BANK, NA	4	2.80%	\$1,136	\$284
PARK VIEW FEDERAL SAVINGS BANK	4	2.80%	\$565	\$141
THE HUNTINGTON NATIONAL BANK	3	2.10%	\$1,162	\$387
COUNTRYWIDE BANK, FSB	3	2.10%	\$807	\$269

By Originations

HOWARD HANNA MORTGAGE SERVICES	26	36.62%	\$6,616	\$254
HOME SAVINGS & LOAN COMPANY	7	9.86%	\$1,716	\$245
AMTRUST BANK	4	5.63%	\$646	\$162
PARK VIEW FEDERAL SAVINGS BANK	4	5.63%	\$565	\$141
FIRST FEDERAL OF LAKEWOOD	3	4.23%	\$774	\$258
DOLLAR BANK, FSB	2	2.82%	\$1,174	\$587
FIFTH THIRD MORTGAGE COMPANY	2	2.82%	\$550	\$275
NATIONAL CITY BANK	2	2.82%	\$454	\$227
THIRD FEDERAL SAVINGS AND LOAN	2	2.82%	\$297	\$149
FIRSTMERIT MORTGAGE CORP	1	1.41%	\$968	\$968

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	12	12.63%	\$3,707	\$309
HOME SAVINGS & LOAN COMPANY	8	8.42%	\$2,303	\$288
THE HUNTINGTON NATIONAL BANK	6	6.32%	\$1,156	\$193
COUNTRYWIDE BANK, FSB	6	6.32%	\$1,000	\$167
PROVIDENT FUNDING ASSOCIATES	5	5.26%	\$1,371	\$274
ELOAN	5	5.26%	\$962	\$192
NATIONAL CITY BANK	4	4.21%	\$1,065	\$266
KEYBANK NATIONAL ASSOCIATION	4	4.21%	\$966	\$242
FIRST PLACE BANK	4	4.21%	\$931	\$233
PARK VIEW FEDERAL SAVINGS BANK	4	4.21%	\$756	\$189

By Originations

THIRD FEDERAL SAVINGS AND LOAN	8	16.00%	\$2,880	\$360
HOME SAVINGS & LOAN COMPANY	5	10.00%	\$1,383	\$277
THE HUNTINGTON NATIONAL BANK	5	10.00%	\$1,079	\$216
PROVIDENT FUNDING ASSOCIATES	4	8.00%	\$1,041	\$260
NATIONAL CITY BANK	3	6.00%	\$810	\$270
WELLS FARGO BANK, NA	3	6.00%	\$764	\$255
PARK VIEW FEDERAL SAVINGS BANK	3	6.00%	\$600	\$200
AMTRUST BANK	2	4.00%	\$558	\$279
FIFTH THIRD MORTGAGE COMPANY	2	4.00%	\$514	\$257
KEYBANK NATIONAL ASSOCIATION	2	4.00%	\$436	\$218

CLEVELAND

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	243,939	50.99%	43.11%
Asian	6,622	1.38%	47.72%
Native American	1,458	0.30%	43.28%
Non-Hispanic White	185,641	38.80%	62.56%
Other	27,874	5.83%	44.79%
Hispanic*	34,728	7.26%	45.52%
Total	478,403	100%	48.54%

Housing Data

	Number	Percent
Owner-Occupied Units	92,535	42.87%
Renter Occupied Units	98,103	45.45%
Vacant Units	25,218	11.68%
Total Units	215,856	100%

Income Data

Median Family Income	\$30,286
Percent Family Poverty	22.9%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	3,269	\$222,980	873	26.71%
Non-Depository Institutions	921	\$84,849	143	15.53%
Total Single Family Lending	4,190	\$307,829	1,016	24.25%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	4,900	2,713	62.66%	1,358	27.71%	439	32.33%
Asian	172	88	55.70%	58	33.72%	11	18.97%
Native American	60	37	67.27%	16	26.67%	6	37.50%
Non-Hispanic White	4,753	1,847	44.09%	2,078	43.72%	406	19.54%
Other	123	49	51.04%	40	32.52%	6	15.00%
Not Reported	1,644	902	64.47%	394	23.97%	95	24.11%
Hispanic	883	463	57.23%	278	31.48%	71	25.54%
Total	12,416	6,022	55.17%	4,190	33.75%	1,016	24.25%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	5,376	6,592	5,353	2,822	946
FHA/VA Home Purchase	669	536	411	393	917
Refinance	8,069	6,994	4,701	3,054	1,609
Home Improvement	1,280	1,071	1,118	1,070	718
Total Lending	15,394	15,193	11,583	7,339	4,190

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	344	8.06%	\$27,490	\$80
JPMORGAN CHASE BANK, NA	275	6.44%	\$24,457	\$89
US BANK, N.A.	264	6.18%	\$21,973	\$83
WELLS FARGO BANK, NA	231	5.41%	\$18,779	\$81
FIFTH THIRD MORTGAGE COMPANY	213	4.99%	\$14,865	\$70
THIRD FEDERAL SAVINGS AND LOAN	204	4.78%	\$13,764	\$67
CITIMORTGAGE, INC	202	4.73%	\$15,867	\$79
NATIONAL CITY BANK	180	4.22%	\$22,672	\$126
AMERICAN MIDWEST MORTGAGE	170	3.98%	\$13,735	\$81
FLAGSTAR BANK	149	3.49%	\$12,652	\$85

By Originations

AMERICAN MIDWEST MORTGAGE	170	9.13%	\$13,735	\$81
THIRD FEDERAL SAVINGS AND LOAN	159	8.53%	\$11,194	\$70
WELLS FARGO BANK, NA	153	8.21%	\$12,910	\$84
NATIONAL CITY BANK	126	6.76%	\$16,298	\$129
FIFTH THIRD MORTGAGE COMPANY	97	5.21%	\$7,516	\$77
HOWARD HANNA MORTGAGE SERVICES	83	4.46%	\$10,504	\$127
KEYBANK NATIONAL ASSOCIATION	77	4.13%	\$8,973	\$117
COUNTRYWIDE BANK, FSB	73	3.92%	\$5,289	\$72
FIRST PLACE BANK	67	3.60%	\$6,157	\$92
FLAGSTAR BANK	66	3.54%	\$5,463	\$83

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	961	13.91%	\$89,766	\$93
JPMORGAN CHASE BANK, NA	676	9.78%	\$57,058	\$84
COUNTRYWIDE BANK, FSB	406	5.87%	\$33,385	\$82
ADVANCED FINANCIAL SERVICES IN	342	4.95%	\$30,766	\$90
THIRD FEDERAL SAVINGS AND LOAN	328	4.75%	\$26,558	\$81
CITIMORTGAGE, INC	244	3.53%	\$19,685	\$81
NATIONAL CITY BANK	227	3.28%	\$14,411	\$63
WELLS FARGO BANK, NA	208	3.01%	\$17,629	\$85
THE HUNTINGTON NATIONAL BANK	207	3.00%	\$15,746	\$76
FIFTH THIRD MORTGAGE COMPANY	200	2.89%	\$17,305	\$87

By Originations

JPMORGAN CHASE BANK, NA	143	8.89%	\$11,499	\$80
THIRD FEDERAL SAVINGS AND LOAN	125	7.77%	\$9,735	\$78
COUNTRYWIDE BANK, FSB	87	5.41%	\$6,075	\$70
FIFTH THIRD MORTGAGE COMPANY	75	4.66%	\$6,828	\$91
THE HUNTINGTON NATIONAL BANK	68	4.23%	\$5,098	\$75
CITIFINANCIAL, INC.	66	4.10%	\$3,622	\$55
NATIONAL CITY BANK	59	3.67%	\$4,515	\$77
AMERICAN MIDWEST MORTGAGE	56	3.48%	\$5,384	\$96
CITIMORTGAGE, INC	51	3.17%	\$4,056	\$80
WELLS FARGO BANK, NA	47	2.92%	\$3,913	\$83

CLEVELAND HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	20,873	41.78%	71.18%
Asian	1,285	2.57%	31.81%
Native American	81	0.16%	65.06%
Non-Hispanic White	25,840	51.72%	69.56%
Other	1,490	2.98%	53.98%
Hispanic*	791	1.58%	49.54%
Total	49,958	100%	62.11%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	12,989	59.59%
Renter Occupied Units	7,924	36.35%
Vacant Units	885	4.06%
Total Units	21,798	100%

Income Data

Median Family Income	\$58,028
Percent Family Poverty	7.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	686	\$73,874	108	15.74%
Non-Depository Institutions	196	\$28,159	20	10.20%
Total Single Family Lending	882	\$102,033	128	14.51%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	767	392	58.25%	234	30.51%	61	26.07%
Asian	36	11	34.38%	17	47.22%	1	5.88%
Native American	4	1	25.00%	3	75.00%	0	0.00%
Non-Hispanic White	855	234	30.19%	481	56.26%	43	8.94%
Other	40	22	59.46%	13	32.50%	5	38.46%
Not Reported	318	131	47.12%	120	37.74%	16	13.33%
Hispanic	22	4	25.00%	10	45.45%	1	10.00%
Total	2,049	794	43.58%	882	43.05%	128	14.51%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	790	994	894	561	262
FHA/VA Home Purchase	74	63	44	57	131
Refinance	1,187	1,087	748	519	329
Home Improvement	263	249	272	217	160
Total Lending	2,314	2,393	1,958	1,354	882

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	71	9.11%	\$11,220	\$158
JPMORGAN CHASE BANK, NA	60	7.70%	\$8,467	\$141
THIRD FEDERAL SAVINGS AND LOAN	51	6.55%	\$7,820	\$153
COUNTRYWIDE BANK, FSB	50	6.42%	\$5,904	\$118
US BANK, N.A.	34	4.36%	\$3,627	\$107
WELLS FARGO BANK, NA	30	3.85%	\$3,919	\$131
CITIMORTGAGE, INC	26	3.34%	\$3,540	\$136
AMTRUST BANK	22	2.82%	\$2,852	\$130
FIFTH THIRD MORTGAGE COMPANY	21	2.70%	\$2,707	\$129
NATIONAL CITY BANK	20	2.57%	\$2,555	\$128

By Originations

HOWARD HANNA MORTGAGE SERVICES	62	15.78%	\$9,795	\$158
THIRD FEDERAL SAVINGS AND LOAN	41	10.43%	\$6,482	\$158
WELLS FARGO BANK, NA	22	5.60%	\$2,763	\$126
AMERICAN MIDWEST MORTGAGE	19	4.83%	\$1,834	\$97
FIRST FEDERAL OF LAKEWOOD	17	4.33%	\$3,020	\$178
FIFTH THIRD MORTGAGE COMPANY	16	4.07%	\$2,267	\$142
AMTRUST BANK	15	3.82%	\$2,266	\$151
NATIONAL CITY BANK	13	3.31%	\$1,880	\$145
HOME SAVINGS & LOAN COMPANY	13	3.31%	\$1,689	\$130
BANK OF AMERICA, N.A.	12	3.05%	\$2,010	\$168

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HFC COMPANY LLC	122	10.37%	\$16,057	\$132
JPMORGAN CHASE BANK, NA	99	8.42%	\$13,680	\$138
COUNTRYWIDE BANK, FSB	92	7.82%	\$12,115	\$132
THIRD FEDERAL SAVINGS AND LOAN	67	5.70%	\$8,878	\$133
CITIMORTGAGE, INC	43	3.66%	\$5,665	\$132
KEYBANK NATIONAL ASSOCIATION	43	3.66%	\$5,632	\$131
FIFTH THIRD MORTGAGE COMPANY	41	3.49%	\$6,424	\$157
NATIONAL CITY BANK	37	3.15%	\$4,966	\$134
THE HUNTINGTON NATIONAL BANK	36	3.06%	\$4,982	\$138
CITIFINANCIAL, INC.	31	2.64%	\$1,923	\$62

By Originations

THIRD FEDERAL SAVINGS AND LOAN	28	8.51%	\$3,957	\$141
JPMORGAN CHASE BANK, NA	23	6.99%	\$3,006	\$131
COUNTRYWIDE BANK, FSB	18	5.47%	\$2,216	\$123
THE HUNTINGTON NATIONAL BANK	17	5.17%	\$2,539	\$149
FIFTH THIRD MORTGAGE COMPANY	16	4.86%	\$2,828	\$177
NATIONAL CITY BANK	16	4.86%	\$2,808	\$176
KEYBANK NATIONAL ASSOCIATION	14	4.26%	\$1,720	\$123
AMTRUST BANK	10	3.04%	\$1,488	\$149
CITIMORTGAGE, INC	8	2.43%	\$1,077	\$135
PARK VIEW FEDERAL SAVINGS BANK	7	2.13%	\$735	\$105

CUYAHOGA HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	0	0.00%	0.00%
Asian	7	1.17%	100.00%
Native American	0	0.00%	0.00%
Non-Hispanic White	588	98.16%	77.91%
Other	4	0.67%	0.00%
Hispanic*	0	0.00%	0.00%
Total	599	100%	74.71%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	195	70.40%
Renter Occupied Units	66	23.83%
Vacant Units	16	5.78%
Total Units	277	100%

Income Data

Median Family Income	\$54,167
Percent Family Poverty	2.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	9	\$839	1	11.11%
Non-Depository Institutions	1	\$70	0	0.00%
Total Single Family Lending	10	\$909	1	10.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	2	0	N/A	0	0.00%	0	N/A
Asian	1	1	100.00%	0	0.00%	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	17	3	21.43%	8	47.06%	1	12.50%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	2	2	100.00%	0	0.00%	0	N/A
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	24	6	31.58%	10	41.67%	1	10.00%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	9	7	7	2	6
FHA/VA Home Purchase	0	1	0	0	0
Refinance	13	21	6	8	3
Home Improvement	2	3	1	3	1
Total Lending	24	32	14	13	10

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	3	30.00%	\$292	\$97
AMTRUST BANK	1	10.00%	\$135	\$135
FLAGSTAR BANK	1	10.00%	\$135	\$135
NATIONAL CITY BANK	1	10.00%	\$100	\$100
HSBC MORTGAGE CORP	1	10.00%	\$82	\$82
CITIMORTGAGE, INC	1	10.00%	\$70	\$70
REAL ESTATE MORTGAGE CORP	1	10.00%	\$70	\$70
PARK VIEW FEDERAL SAVINGS BANK	1	10.00%	\$50	\$50

By Originations

THIRD FEDERAL SAVINGS AND LOAN	3	50.00%	\$292	\$97
AMTRUST BANK	1	16.67%	\$135	\$135
REAL ESTATE MORTGAGE CORP	1	16.67%	\$70	\$70
PARK VIEW FEDERAL SAVINGS BANK	1	16.67%	\$50	\$50

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	2	16.67%	\$307	\$154
THE HUNTINGTON NATIONAL BANK	2	16.67%	\$161	\$81
CAPITAL ONE HOME LOANS, LLC	1	8.33%	\$190	\$190
FIRST RESIDENTIAL MORTGAGE	1	8.33%	\$173	\$173
COUNTRYWIDE BANK, FSB	1	8.33%	\$134	\$134
GMAC MORTGAGE LLC	1	8.33%	\$123	\$123
PARK VIEW FEDERAL SAVINGS BANK	1	8.33%	\$110	\$110
EQUIFIRST CORPORATION	1	8.33%	\$104	\$104
SECURITY ATLANTIC WHOLESAL	1	8.33%	\$98	\$98
THIRD FEDERAL SAVINGS AND LOAN	1	8.33%	\$85	\$85

By Originations

HFC COMPANY LLC	1	33.33%	\$143	\$143
PARK VIEW FEDERAL SAVINGS BANK	1	33.33%	\$110	\$110
THIRD FEDERAL SAVINGS AND LOAN	1	33.33%	\$85	\$85

EAST CLEVELAND

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	25,418	93.39%	41.61%
Asian	65	0.24%	25.93%
Native American	59	0.22%	39.22%
Non-Hispanic White	1,219	4.48%	30.24%
Other	435	1.60%	28.64%
Hispanic*	207	0.76%	30.18%
Total	27,217	100%	35.54%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,984	29.53%
Renter Occupied Units	7,226	53.56%
Vacant Units	2,281	16.91%
Total Units	13,491	100%

Income Data

Median Family Income	\$26,053
Percent Family Poverty	28.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	92	\$4,159	39	42.39%
Non-Depository Institutions	12	\$1,226	1	8.33%
Total Single Family Lending	104	\$5,385	40	38.46%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	359	213	66.15%	85	23.68%	34	40.00%
Asian	4	3	75.00%	1	25.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	41	21	63.64%	9	21.95%	1	11.11%
Other	5	4	80.00%	0	0.00%	0	N/A
Not Reported	56	38	77.55%	8	14.29%	4	50.00%
Hispanic	8	4	57.14%	3	37.50%	1	33.33%
Total	468	280	67.47%	104	22.22%	40	38.46%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	257	305	239	84	6
FHA/VA Home Purchase	8	7	5	8	10
Refinance	362	326	222	102	47
Home Improvement	63	57	56	44	41
Total Lending	690	695	522	238	104

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	10	10.75%	\$734	\$73
JPMORGAN CHASE BANK, NA	9	9.68%	\$657	\$73
FIFTH THIRD MORTGAGE COMPANY	8	8.60%	\$577	\$72
FLAGSTAR BANK	6	6.45%	\$410	\$68
CITIMORTGAGE, INC	4	4.30%	\$347	\$87
FREEDOM MORTGAGE CORP.	4	4.30%	\$287	\$72
US BANK, N.A.	4	4.30%	\$256	\$64
COUNTRYWIDE HOME LOANS	3	3.23%	\$289	\$96
AMERICAN MIDWEST MORTGAGE	3	3.23%	\$258	\$86
US BANK NORTH DAKOTA	3	3.23%	\$108	\$36

By Originations

AMERICAN MIDWEST MORTGAGE	3	18.75%	\$258	\$86
THIRD FEDERAL SAVINGS AND LOAN	2	12.50%	\$107	\$54
DOLLAR BANK, FSB	1	6.25%	\$115	\$115
JPMORGAN CHASE BANK, NA	1	6.25%	\$104	\$104
HOWARD HANNA MORTGAGE SERVICES	1	6.25%	\$98	\$98
MORTGAGE NETWORK	1	6.25%	\$92	\$92
EVERETT FINANCIAL INC.	1	6.25%	\$91	\$91
IDEAL MORTGAGE BANKERS, LTD	1	6.25%	\$90	\$90
FIRST OHIO BANC & LENDING INC	1	6.25%	\$79	\$79
HSBC MORTGAGE CORP	1	6.25%	\$78	\$78

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HFC COMPANY LLC	51	19.39%	\$4,593	\$90
CITIFINANCIAL, INC.	17	6.46%	\$635	\$37
JPMORGAN CHASE BANK, NA	16	6.08%	\$1,412	\$88
ADVANCED FINANCIAL SERVICES IN	11	4.18%	\$1,035	\$94
THE HUNTINGTON NATIONAL BANK	11	4.18%	\$633	\$58
THIRD FEDERAL SAVINGS AND LOAN	10	3.80%	\$961	\$96
NATIONSTAR MORTGAGE LLC	9	3.42%	\$1,135	\$126
COUNTRYWIDE BANK, FSB	9	3.42%	\$718	\$80
NATIONAL CITY BANK	9	3.42%	\$535	\$59
FIFTH THIRD MORTGAGE COMPANY	7	2.66%	\$526	\$75

By Originations

CITIFINANCIAL, INC.	8	17.02%	\$388	\$49
FLAGSTAR BANK	4	8.51%	\$368	\$92
THE HUNTINGTON NATIONAL BANK	4	8.51%	\$165	\$41
JPMORGAN CHASE BANK, NA	3	6.38%	\$304	\$101
THIRD FEDERAL SAVINGS AND LOAN	3	6.38%	\$248	\$83
FIFTH THIRD MORTGAGE COMPANY	3	6.38%	\$241	\$80
WELLS FARGO BANK, NA	3	6.38%	\$210	\$70
TAYLOR, BEAN & WHITAKER	2	4.26%	\$259	\$130
US BANK NORTH DAKOTA	2	4.26%	\$117	\$59
CITICORP TRUST BANK, FSB	2	4.26%	\$78	\$39

EUCLID

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	16,116	30.57%	34.64%
Asian	506	0.96%	54.96%
Native American	62	0.12%	50.00%
Non-Hispanic White	34,678	65.78%	79.47%
Other	1,048	1.99%	48.69%
Hispanic*	604	1.15%	56.85%
Total	52,717	100%	59.45%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	14,478	55.42%
Renter Occupied Units	9,875	37.80%
Vacant Units	1,770	6.78%
Total Units	26,123	100%

Income Data

Median Family Income	\$45,278
Percent Family Poverty	7.1%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	520	\$40,509	127	24.42%
Non-Depository Institutions	208	\$21,380	41	19.71%
Total Single Family Lending	728	\$61,889	168	23.08%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	767	329	49.18%	292	38.07%	59	20.21%
Asian	26	8	44.44%	10	38.46%	3	30.00%
Native American	2	1	50.00%	1	50.00%	0	0.00%
Non-Hispanic White	784	299	43.15%	350	44.64%	90	25.71%
Other	22	11	64.71%	5	22.73%	1	20.00%
Not Reported	232	122	61.00%	63	27.16%	15	23.81%
Hispanic	18	12	70.59%	4	22.22%	0	0.00%
Total	1,855	784	48.40%	728	39.25%	168	23.08%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	820	904	902	548	160
FHA/VA Home Purchase	196	139	89	103	221
Refinance	1,116	1,034	719	485	279
Home Improvement	140	131	163	109	68
Total Lending	2,272	2,208	1,873	1,245	728

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	113	13.19%	\$9,316	\$82
WELLS FARGO BANK, NA	63	7.35%	\$4,865	\$77
US BANK, N.A.	62	7.23%	\$5,439	\$88
JPMORGAN CHASE BANK, NA	55	6.42%	\$4,884	\$89
CITIMORTGAGE, INC	38	4.43%	\$3,181	\$84
THIRD FEDERAL SAVINGS AND LOAN	30	3.50%	\$2,936	\$98
HOWARD HANNA MORTGAGE SERVICES	29	3.38%	\$2,819	\$97
FIFTH THIRD MORTGAGE COMPANY	27	3.15%	\$2,299	\$85
AMERICAN MIDWEST MORTGAGE	25	2.92%	\$2,046	\$82
NATIONAL CITY BANK	25	2.92%	\$1,985	\$79

By Originations

WELLS FARGO BANK, NA	46	12.07%	\$3,598	\$78
COUNTRYWIDE BANK, FSB	35	9.19%	\$2,700	\$77
THIRD FEDERAL SAVINGS AND LOAN	27	7.09%	\$2,617	\$97
AMERICAN MIDWEST MORTGAGE	25	6.56%	\$2,046	\$82
HOWARD HANNA MORTGAGE SERVICES	24	6.30%	\$2,269	\$95
FIFTH THIRD MORTGAGE COMPANY	20	5.25%	\$1,811	\$91
NATIONAL CITY BANK	14	3.67%	\$1,359	\$97
US BANK, N.A.	14	3.67%	\$1,175	\$84
JPMORGAN CHASE BANK, NA	13	3.41%	\$1,041	\$80
CONSUMERS MORTGAGE CORP OF OHI	11	2.89%	\$877	\$80

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	134	12.50%	\$15,090	\$113
JPMORGAN CHASE BANK, NA	88	8.21%	\$8,636	\$98
COUNTRYWIDE BANK, FSB	69	6.44%	\$7,189	\$104
THIRD FEDERAL SAVINGS AND LOAN	53	4.94%	\$4,997	\$94
ADVANCED FINANCIAL SERVICES IN	41	3.82%	\$4,107	\$100
CITIMORTGAGE, INC	38	3.54%	\$3,725	\$98
WELLS FARGO BANK, NA	33	3.08%	\$3,197	\$97
FIFTH THIRD MORTGAGE COMPANY	30	2.80%	\$2,980	\$99
NATIONAL CITY BANK	29	2.71%	\$2,532	\$87
CITICORP TRUST BANK, FSB	26	2.43%	\$3,126	\$120

By Originations

THIRD FEDERAL SAVINGS AND LOAN	31	11.11%	\$2,724	\$88
JPMORGAN CHASE BANK, NA	23	8.24%	\$2,273	\$99
COUNTRYWIDE BANK, FSB	17	6.09%	\$1,634	\$96
FIFTH THIRD MORTGAGE COMPANY	11	3.94%	\$1,265	\$115
WELLS FARGO BANK, NA	11	3.94%	\$1,038	\$94
NATIONAL CITY BANK	11	3.94%	\$1,024	\$93
QUICKEN LOANS	9	3.23%	\$848	\$94
THE HUNTINGTON NATIONAL BANK	9	3.23%	\$728	\$81
TAYLOR, BEAN & WHITAKER	8	2.87%	\$924	\$116
AMERICAN MIDWEST MORTGAGE	8	2.87%	\$874	\$109

FAIRVIEW PARK

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	113	0.64%	22.77%
Asian	280	1.59%	48.57%
Native American	18	0.10%	18.75%
Non-Hispanic White	16,672	94.88%	81.15%
Other	297	1.69%	52.91%
Hispanic*	264	1.50%	71.43%
Total	17,572	100%	73.23%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,753	70.57%
Renter Occupied Units	2,103	25.80%
Vacant Units	296	3.63%
Total Units	8,152	100%

Income Data

Median Family Income	\$62,803
Percent Family Poverty	2.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	276	\$29,527	16	5.80%
Non-Depository Institutions	56	\$7,637	2	3.57%
Total Single Family Lending	332	\$37,164	18	5.42%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	8	2	25.00%	4	50.00%	0	0.00%
Asian	4	2	50.00%	2	50.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	461	104	25.37%	284	61.61%	17	5.99%
Other	3	1	33.33%	2	66.67%	0	0.00%
Not Reported	70	20	34.48%	28	40.00%	0	0.00%
Hispanic	12	5	41.67%	7	58.33%	0	0.00%
Total	567	137	27.18%	332	58.55%	18	5.42%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	306	381	292	226	85
FHA/VA Home Purchase	27	25	22	21	68
Refinance	43	345	254	169	122
Home Improvement	370	50	61	48	57
Total Lending	746	801	629	464	332

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	27	10.63%	\$3,831	\$142
THIRD FEDERAL SAVINGS AND LOAN	22	8.66%	\$2,958	\$134
NATIONAL CITY BANK	20	7.87%	\$2,072	\$104
WELLS FARGO BANK, NA	19	7.48%	\$2,300	\$121
US BANK, N.A.	18	7.09%	\$1,921	\$107
FIFTH THIRD MORTGAGE COMPANY	15	5.91%	\$2,014	\$134
FIRST PLACE BANK	13	5.12%	\$1,826	\$140
JPMORGAN CHASE BANK, NA	13	5.12%	\$1,658	\$128
KEYBANK NATIONAL ASSOCIATION	9	3.54%	\$1,261	\$140
HOWARD HANNA MORTGAGE SERVICES	9	3.54%	\$1,163	\$129

By Originations

THIRD FEDERAL SAVINGS AND LOAN	19	12.42%	\$2,589	\$136
WELLS FARGO BANK, NA	18	11.76%	\$2,273	\$126
NATIONAL CITY BANK	17	11.11%	\$1,778	\$105
FIFTH THIRD MORTGAGE COMPANY	13	8.50%	\$1,852	\$142
FIRST PLACE BANK	12	7.84%	\$1,698	\$142
HOWARD HANNA MORTGAGE SERVICES	9	5.88%	\$1,163	\$129
KEYBANK NATIONAL ASSOCIATION	8	5.23%	\$1,036	\$130
AMERICAN MIDWEST MORTGAGE	7	4.58%	\$912	\$130
COUNTRYWIDE BANK, FSB	5	3.27%	\$717	\$143
FIRST FEDERAL OF LAKEWOOD	4	2.61%	\$469	\$117

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	47	15.31%	\$5,749	\$122
FIFTH THIRD MORTGAGE COMPANY	26	8.47%	\$5,227	\$201
JPMORGAN CHASE BANK, NA	24	7.82%	\$3,868	\$161
COUNTRYWIDE BANK, FSB	19	6.19%	\$2,217	\$117
HFC COMPANY LLC	16	5.21%	\$2,243	\$140
WELLS FARGO BANK, NA	13	4.23%	\$1,984	\$153
QUICKEN LOANS	9	2.93%	\$1,276	\$142
KEYBANK NATIONAL ASSOCIATION	7	2.28%	\$1,317	\$188
CITIMORTGAGE, INC	7	2.28%	\$1,142	\$163
AMTRUST BANK	7	2.28%	\$1,037	\$148

By Originations

THIRD FEDERAL SAVINGS AND LOAN	28	22.95%	\$3,776	\$135
FIFTH THIRD MORTGAGE COMPANY	13	10.66%	\$2,546	\$196
JPMORGAN CHASE BANK, NA	9	7.38%	\$1,420	\$158
QUICKEN LOANS	6	4.92%	\$888	\$148
AMERICAN MIDWEST MORTGAGE	5	4.10%	\$635	\$127
COUNTRYWIDE BANK, FSB	5	4.10%	\$485	\$97
NATIONAL CITY BANK	4	3.28%	\$635	\$159
WELLS FARGO BANK, NA	4	3.28%	\$597	\$149
DOLLAR BANK, FSB	4	3.28%	\$451	\$113
RBS CITIZENS, N.A.	4	3.28%	\$185	\$46

GARFIELD HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	5,164	16.80%	67.15%
Asian	289	0.94%	85.20%
Native American	48	0.16%	55.77%
Non-Hispanic White	24,577	79.97%	85.62%
Other	426	1.39%	71.12%
Hispanic*	388	1.26%	83.93%
Total	30,734	100%	79.91%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	9,950	76.55%
Renter Occupied Units	2,502	19.25%
Vacant Units	546	4.20%
Total Units	12,998	100%

Income Data

Median Family Income	\$47,557
Percent Family Poverty	6.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	355	\$24,782	74	20.85%
Non-Depository Institutions	131	\$12,245	26	19.85%
Total Single Family Lending	486	\$37,027	100	20.58%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	422	201	54.77%	145	34.36%	33	22.76%
Asian	20	8	47.06%	9	45.00%	1	11.11%
Native American	4	2	66.67%	1	25.00%	1	100.00%
Non-Hispanic White	641	225	39.82%	296	46.18%	55	18.58%
Other	8	5	62.50%	3	37.50%	2	66.67%
Not Reported	144	69	66.35%	25	17.36%	7	28.00%
Hispanic	15	6	50.00%	6	40.00%	3	50.00%
Total	1,266	524	48.29%	486	38.39%	100	20.58%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	533	624	545	306	71
FHA/VA Home Purchase	94	72	69	63	125
Refinance	725	692	507	372	233
Home Improvement	107	106	127	80	57
Total Lending	1,459	1,494	1,248	821	486

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	42	9.33%	\$3,655	\$87
US BANK, N.A.	32	7.11%	\$2,470	\$77
AMERICAN MIDWEST MORTGAGE	24	5.33%	\$1,887	\$79
WELLS FARGO BANK, NA	23	5.11%	\$1,792	\$78
JPMORGAN CHASE BANK, NA	21	4.67%	\$1,871	\$89
FIFTH THIRD MORTGAGE COMPANY	20	4.44%	\$1,682	\$84
CITIMORTGAGE, INC	18	4.00%	\$1,626	\$90
GMAC MORTGAGE LLC	14	3.11%	\$1,434	\$102
NATIONAL CITY BANK	14	3.11%	\$1,339	\$96
OHIO CATHOLIC FCU	14	3.11%	\$997	\$71

By Originations

AMERICAN MIDWEST MORTGAGE	24	12.24%	\$1,887	\$79
WELLS FARGO BANK, NA	19	9.69%	\$1,500	\$79
FIFTH THIRD MORTGAGE COMPANY	12	6.12%	\$1,037	\$86
US BANK, N.A.	10	5.10%	\$651	\$65
NATIONAL CITY BANK	8	4.08%	\$774	\$97
HOWARD HANNA MORTGAGE SERVICES	7	3.57%	\$738	\$105
COUNTRYWIDE BANK, FSB	7	3.57%	\$569	\$81
CONSUMERS MORTGAGE CORP OF OHI	7	3.57%	\$559	\$80
UNION NATIONAL MORTGAGE CO.	7	3.57%	\$515	\$74
THIRD FEDERAL SAVINGS AND LOAN	7	3.57%	\$496	\$71

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HFC COMPANY LLC	97	11.73%	\$10,874	\$112
THIRD FEDERAL SAVINGS AND LOAN	67	8.10%	\$5,150	\$77
JPMORGAN CHASE BANK, NA	60	7.26%	\$5,681	\$95
COUNTRYWIDE BANK, FSB	52	6.29%	\$5,071	\$98
ADVANCED FINANCIAL SERVICES IN	37	4.47%	\$4,154	\$112
CITIMORTGAGE, INC	30	3.63%	\$2,925	\$98
GMAC MORTGAGE LLC	24	2.90%	\$2,178	\$91
WELLS FARGO BANK, NA	23	2.78%	\$2,118	\$92
NATIONSTAR MORTGAGE LLC	23	2.78%	\$1,950	\$85
THE HUNTINGTON NATIONAL BANK	22	2.66%	\$1,491	\$68

By Originations

THIRD FEDERAL SAVINGS AND LOAN	22	9.44%	\$1,527	\$69
OHIO CATHOLIC FCU	14	6.01%	\$760	\$54
JPMORGAN CHASE BANK, NA	13	5.58%	\$1,222	\$94
THE HUNTINGTON NATIONAL BANK	12	5.15%	\$836	\$70
PARK VIEW FEDERAL SAVINGS BANK	11	4.72%	\$855	\$78
FIFTH THIRD MORTGAGE COMPANY	10	4.29%	\$736	\$74
COUNTRYWIDE BANK, FSB	9	3.86%	\$751	\$83
WELLS FARGO BANK, NA	8	3.43%	\$714	\$89
AMTRUST BANK	8	3.43%	\$531	\$66
CITIMORTGAGE, INC	7	3.00%	\$562	\$80

GATES MILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	23	0.92%	100.00%
Asian	87	3.49%	93.67%
Native American	5	0.20%	100.00%
Non-Hispanic White	2,316	92.90%	95.26%
Other	32	1.28%	68.18%
Hispanic*	40	1.60%	84.09%
Total	2,493	100%	92.86%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	859	88.19%
Renter Occupied Units	66	6.78%
Vacant Units	49	5.03%
Total Units	974	100%

Income Data

Median Family Income	\$161,350
Percent Family Poverty	1.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	44	\$14,103	0	0.00%
Non-Depository Institutions	9	\$2,823	1	11.11%
Total Single Family Lending	53	\$16,926	1	1.89%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	67	12	20.69%	41	61.19%	1	2.44%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	12	0	0.00%	8	66.67%	0	0.00%
Hispanic	1	0	0.00%	1	100.00%	0	0.00%
Total	83	12	16.90%	53	63.86%	1	1.89%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	32	46	47	42	20
FHA/VA Home Purchase	0	0	1	0	0
Refinance	60	47	48	29	30
Home Improvement	7	2	4	2	3
Total Lending	99	95	100	73	53

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	6	19.35%	\$4,593	\$766
COUNTRYWIDE BANK, FSB	4	12.90%	\$1,130	\$283
US BANK, N.A.	3	9.68%	\$473	\$158
THIRD FEDERAL SAVINGS AND LOAN	2	6.45%	\$643	\$322
HOME SAVINGS & LOAN COMPANY	2	6.45%	\$618	\$309
WELLS FARGO BANK, NA	2	6.45%	\$596	\$298
MLD MORTGAGE INC	2	6.45%	\$572	\$286
HOWARD HANNA MORTGAGE SERVICES	2	6.45%	\$572	\$286
PARK VIEW FEDERAL SAVINGS BANK	1	3.23%	\$417	\$417
WACHOVIA MORTGAGE FSB	1	3.23%	\$336	\$336

By Originations

COUNTRYWIDE BANK, FSB	3	15.00%	\$730	\$243
US BANK, N.A.	3	15.00%	\$473	\$158
THIRD FEDERAL SAVINGS AND LOAN	2	10.00%	\$643	\$322
MLD MORTGAGE INC	2	10.00%	\$572	\$286
HOWARD HANNA MORTGAGE SERVICES	2	10.00%	\$572	\$286
PARK VIEW FEDERAL SAVINGS BANK	1	5.00%	\$417	\$417
WACHOVIA MORTGAGE FSB	1	5.00%	\$336	\$336
NATIONAL CITY BANK	1	5.00%	\$335	\$335
CHARLES SCHWAB BANK	1	5.00%	\$300	\$300
WELLS FARGO BANK, NA	1	5.00%	\$285	\$285

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	7	11.86%	\$3,956	\$565
THIRD FEDERAL SAVINGS AND LOAN	5	8.47%	\$2,151	\$430
DOLLAR BANK, FSB	3	5.08%	\$903	\$301
AMTRUST BANK	3	5.08%	\$897	\$299
NATIONAL CITY BANK	3	5.08%	\$742	\$247
MERRILL LYNCH CREDIT CORP.	2	3.39%	\$2,000	\$1,000
HOME SAVINGS & LOAN COMPANY	2	3.39%	\$1,719	\$860
KEYBANK NATIONAL ASSOCIATION	2	3.39%	\$1,001	\$501
FIRST FEDERAL OF LAKEWOOD	2	3.39%	\$971	\$486
GMAC MORTGAGE LLC	2	3.39%	\$728	\$364

By Originations

THIRD FEDERAL SAVINGS AND LOAN	3	10.00%	\$1,030	\$343
AMTRUST BANK	3	10.00%	\$897	\$299
FIRST FEDERAL OF LAKEWOOD	2	6.67%	\$971	\$486
JPMORGAN CHASE BANK, NA	2	6.67%	\$866	\$433
NATIONAL CITY BANK	2	6.67%	\$649	\$325
DOLLAR BANK, FSB	2	6.67%	\$453	\$227
FIRST PLACE BANK	2	6.67%	\$401	\$201
HOME SAVINGS & LOAN COMPANY	1	3.33%	\$1,375	\$1,375
KEYBANK NATIONAL ASSOCIATION	1	3.33%	\$780	\$780
MERRILL LYNCH CREDIT CORP.	1	3.33%	\$500	\$500

GLENWILLOW

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	19	4.23%	100.00%
Asian	0	0.00%	NA
Native American	0	0.00%	NA
Non-Hispanic White	422	93.99%	75.30%
Other	5	1.11%	0.00%
Hispanic*	3	0.67%	0.00%
Total	449	100%	75.61%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	155	69.82%
Renter Occupied Units	50	22.52%
Vacant Units	17	7.66%
Total Units	222	100%

Income Data

Median Family Income	\$52,321
Percent Family Poverty	2.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	33	\$6,830	1	3.03%
Non-Depository Institutions	5	\$871	0	0.00%
Total Single Family Lending	38	\$7,701	1	2.63%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	28	11	47.83%	9	32.14%	0	0.00%
Asian	11	0	0.00%	9	81.82%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	20	6	31.58%	12	60.00%	0	0.00%
Other	3	0	0.00%	3	100.00%	1	33.33%
Not Reported	14	3	30.00%	5	35.71%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	76	20	30.30%	38	50.00%	1	2.63%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	28	26	22	9	21
FHA/VA Home Purchase	0	0	0	0	5
Refinance	15	13	16	13	11
Home Improvement	1	2	1	1	1
Total Lending	44	41	39	23	38

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	5	10.20%	\$1,091	\$218
THIRD FEDERAL SAVINGS AND LOAN	5	10.20%	\$1,068	\$214
FIFTH THIRD MORTGAGE COMPANY	3	6.12%	\$722	\$241
NATIONAL CITY BANK	3	6.12%	\$651	\$217
WELLS FARGO BANK, NA	3	6.12%	\$644	\$215
DOLLAR BANK, FSB	3	6.12%	\$586	\$195
FIRST PLACE BANK	2	4.08%	\$605	\$303
COUNTRYWIDE BANK, FSB	2	4.08%	\$517	\$259
GMAC BANK	2	4.08%	\$483	\$242
HOMEcomings FINANCIAL LLC	2	4.08%	\$483	\$242

By Originations

THIRD FEDERAL SAVINGS AND LOAN	4	15.38%	\$838	\$210
FIFTH THIRD MORTGAGE COMPANY	3	11.54%	\$722	\$241
NATIONAL CITY BANK	2	7.69%	\$472	\$236
DOLLAR BANK, FSB	2	7.69%	\$406	\$203
HOWARD HANNA MORTGAGE SERVICES	2	7.69%	\$370	\$185
COUNTRYWIDE BANK, FSB	1	3.85%	\$270	\$270
FIRST PLACE BANK	1	3.85%	\$252	\$252
JPMORGAN CHASE BANK, NA	1	3.85%	\$248	\$248
BANK OF AMERICA, N.A.	1	3.85%	\$248	\$248
FLAGSTAR BANK	1	3.85%	\$243	\$243

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HFC COMPANY LLC	7	21.21%	\$2,624	\$375
JPMORGAN CHASE BANK, NA	5	15.15%	\$1,334	\$267
THIRD FEDERAL SAVINGS AND LOAN	3	9.09%	\$444	\$148
BENEFICIAL COMPANY LLC	2	6.06%	\$860	\$430
QUICKEN LOANS	2	6.06%	\$397	\$199
AMTRUST BANK	2	6.06%	\$363	\$182
PARK VIEW FEDERAL SAVINGS BANK	2	6.06%	\$342	\$171
CITIFINANCIAL, INC.	2	6.06%	\$176	\$88
FIFTH THIRD BANK	2	6.06%	\$130	\$65
COUNTRYWIDE BANK, FSB	1	3.03%	\$329	\$329

By Originations

THIRD FEDERAL SAVINGS AND LOAN	3	27.27%	\$444	\$148
AMTRUST BANK	2	18.18%	\$363	\$182
COUNTRYWIDE BANK, FSB	1	9.09%	\$329	\$329
PARK VIEW FEDERAL SAVINGS BANK	1	9.09%	\$240	\$240
STERLING NATIONAL MORTGAGE CO.	1	9.09%	\$137	\$137
QUICKEN LOANS	1	9.09%	\$116	\$116
FIFTH THIRD MORTGAGE COMPANY	1	9.09%	\$74	\$74
FIFTH THIRD BANK	1	9.09%	\$65	\$65

HIGHLAND HEIGHTS

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	112	1.39%	93.40%
Asian	372	4.60%	99.16%
Native American	1	0.01%	100.00%
Non-Hispanic White	7,501	92.81%	35.71%
Other	66	0.82%	100.00%
Hispanic*	36	0.45%	100.00%
Total	8,082	100%	97.27%

Housing Data

	Number	Percent
Owner-Occupied Units	2,703	94.44%
Renter Occupied Units	76	2.66%
Vacant Units	83	2.90%
Total Units	2,862	100%

Income Data

Median Family Income	\$78,922
Percent Family Poverty	3.1%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	144	\$28,083	7	4.86%
Non-Depository Institutions	34	\$8,736	0	0.00%
Total Single Family Lending	178	\$36,819	7	3.93%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	12	8	72.73%	3	25.00%	0	0.00%
Asian	20	5	29.41%	9	45.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	238	60	27.40%	149	62.61%	5	3.36%
Other	7	1	16.67%	5	71.43%	0	0.00%
Not Reported	31	13	52.00%	10	32.26%	2	20.00%
Hispanic	2	0	0.00%	2	100.00%	0	0.00%
Total	314	91	32.04%	178	56.69%	7	3.93%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	178	186	175	149	73
FHA/VA Home Purchase	1	4	1	4	6
Refinance	160	136	115	99	89
Home Improvement	16	18	26	24	10
Total Lending	355	344	317	276	178

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	28	21.71%	\$5,568	\$199
NVR MORTGAGE FINANCE INC	12	9.30%	\$2,537	\$211
JPMORGAN CHASE BANK, NA	11	8.53%	\$2,664	\$242
HOWARD HANNA MORTGAGE SERVICES	9	6.98%	\$2,094	\$233
FIFTH THIRD MORTGAGE COMPANY	5	3.88%	\$1,186	\$237
PROVIDENT FUNDING ASSOCIATES	4	3.10%	\$1,246	\$312
THE HUNTINGTON NATIONAL BANK	4	3.10%	\$935	\$234
CITIMORTGAGE, INC	4	3.10%	\$888	\$222
AMTRUST BANK	4	3.10%	\$803	\$201
WELLS FARGO BANK, NA	4	3.10%	\$633	\$158

By Originations

THIRD FEDERAL SAVINGS AND LOAN	27	34.18%	\$5,389	\$200
HOWARD HANNA MORTGAGE SERVICES	9	11.39%	\$2,094	\$233
FIFTH THIRD MORTGAGE COMPANY	4	5.06%	\$1,061	\$265
THE HUNTINGTON NATIONAL BANK	4	5.06%	\$935	\$234
AMTRUST BANK	4	5.06%	\$803	\$201
JPMORGAN CHASE BANK, NA	3	3.80%	\$655	\$218
NVR MORTGAGE FINANCE INC	3	3.80%	\$566	\$189
NATIONAL CITY BANK	3	3.80%	\$413	\$138
WELLS FARGO BANK, NA	2	2.53%	\$540	\$270
HOME SAVINGS & LOAN COMPANY	2	2.53%	\$470	\$235

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	26	13.27%	\$4,568	\$176
HFC COMPANY LLC	18	9.18%	\$3,225	\$179
JPMORGAN CHASE BANK, NA	10	5.10%	\$2,650	\$265
COUNTRYWIDE BANK, FSB	10	5.10%	\$2,502	\$250
THE HUNTINGTON NATIONAL BANK	9	4.59%	\$2,203	\$245
FIRST FEDERAL OF LAKEWOOD	8	4.08%	\$2,966	\$371
UNION CAPITAL MORTGAGE CORPORA	8	4.08%	\$2,836	\$355
FIFTH THIRD MORTGAGE COMPANY	8	4.08%	\$2,187	\$273
NATIONAL CITY BANK	8	4.08%	\$1,843	\$230
CITIMORTGAGE, INC	6	3.06%	1,344	\$224

By Originations

THIRD FEDERAL SAVINGS AND LOAN	16	17.98%	\$2,551	\$159
UNION CAPITAL MORTGAGE CORPORA	8	8.99%	\$2,836	\$355
FIRST FEDERAL OF LAKEWOOD	7	7.87%	\$2,717	\$388
NATIONAL CITY BANK	6	6.74%	\$1,461	\$244
JPMORGAN CHASE BANK, NA	5	5.62%	\$1,240	\$248
COUNTRYWIDE BANK, FSB	4	4.49%	\$1,089	\$272
THE HUNTINGTON NATIONAL BANK	4	4.49%	\$1,045	\$261
FIFTH THIRD MORTGAGE COMPANY	4	4.49%	\$1,000	\$250
WELLS FARGO BANK, NA	4	4.49%	\$732	\$183
QUICKEN LOANS	3	3.37%	\$775	\$258

HIGHLAND HILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,053	65.08%	61.59%
Asian	15	0.93%	0.00%
Native American	1	0.06%	0.00%
Non-Hispanic White	483	29.85%	35.71%
Other	56	3.46%	57.14%
Hispanic*	32	1.98%	0.00%
Total	1,618	100%	53.68%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	146	47.25%
Renter Occupied Units	126	40.78%
Vacant Units	37	11.97%
Total Units	309	100%

Income Data

Median Family Income	\$37,404
Percent Family Poverty	10.1%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	7	\$439	0	0.00%
Non-Depository Institutions	0	\$0	0	N/A
Total Single Family Lending	7	\$439	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	26	14	63.64%	7	26.92%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	0	0	N/A	0	N/A	0	N/A
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	1	0	0.00%	0	0.00%	0	N/A
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	27	14	60.87%	7	25.93%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	5	5	2	2	1
FHA/VA Home Purchase	1	0	0	0	0
Refinance	19	8	9	5	5
Home Improvement	1	1	3	1	1
Total Lending	26	14	14	8	7

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
KEYBANK NATIONAL ASSOCIATION	1	100.00%	\$41	\$41

By Originations

KEYBANK NATIONAL ASSOCIATION	1	100.00%	\$41	\$41
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Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	10	41.67%	\$896	\$90
JPMORGAN CHASE BANK, NA	4	16.67%	\$409	\$102
WELLS FARGO BANK, NA	3	12.50%	\$198	\$66
ADVANCED FINANCIAL SERVICES IN	2	8.33%	\$147	\$74
HOME LOAN INVESTMENT BANK	1	4.17%	\$122	\$122
COUNTRYWIDE BANK, FSB	1	4.17%	\$114	\$114
NATIONAL CITY BANK	1	4.17%	\$65	\$65
THE OHIO EDUCATIONAL CU	1	4.17%	\$60	\$60
THIRD FEDERAL SAVINGS AND LOAN	1	4.17%	\$59	\$59

By Originations

JPMORGAN CHASE BANK, NA	2	40.00%	\$225	\$113
NATIONAL CITY BANK	1	20.00%	\$65	\$65
THE OHIO EDUCATIONAL CU	1	20.00%	\$60	\$60
WELLS FARGO BANK, NA	1	20.00%	\$40	\$40

HUNTING VALLEY

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	1	0.14%	0.00%
Asian	5	0.68%	80.00%
Native American	0	0.00%	NA
Non-Hispanic White	581	98.47%	87.26%
Other	1	0.14%	0.00%
Hispanic*	4	0.54%	100.00%
Total	735	100%	85.56%

Housing Data

	Number	Percent
Owner-Occupied Units	193	74.81%
Renter Occupied Units	37	14.34%
Vacant Units	28	10.85%
Total Units	258	100%

Income Data

Median Family Income	\$200,001
Percent Family Poverty	2.1%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	8	\$7,369	0	0.00%
Non-Depository Institutions	0	\$0	0	0.00%
Total Single Family Lending	8	\$7,369	0	0.00%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	13	2	22.22%	6	46.15%	0	0.00%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	2	0	0.00%	2	100.00%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	15	2	18.18%	8	53.33%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	8	13	5	8	0
FHA/VA Home Purchase	0	0	0	0	0
Refinance	16	13	14	8	8
Home Improvement	0	1	0	0	0
Total Lending	24	27	19	16	8

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOME SAVINGS & LOAN COMPANY	1	33.33%	\$500	\$500
PARK VIEW FEDERAL SAVINGS BANK	1	33.33%	\$500	\$500
THIRD FEDERAL SAVINGS AND LOAN	1	33.33%	\$250	\$250

By Originations

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOME SAVINGS & LOAN COMPANY	3	25.00%	\$3,635	\$1,212
THE HUNTINGTON NATIONAL BANK	2	16.67%	\$2,630	\$1,315
FIFTH THIRD MORTGAGE COMPANY	2	16.67%	\$1,842	\$921
NATIONAL CITY BANK	2	16.67%	\$693	\$347
ING BANK, FSB	1	8.33%	\$1,490	\$1,490
FIRST FEDERAL OF LAKEWOOD	1	8.33%	\$1,000	\$1,000
PARK VIEW FEDERAL SAVINGS BANK	1	8.33%	\$411	\$411

By Originations

HOME SAVINGS & LOAN COMPANY	2	25.00%	\$2,635	\$1,318
THE HUNTINGTON NATIONAL BANK	2	25.00%	\$2,630	\$1,315
FIRST FEDERAL OF LAKEWOOD	1	12.50%	\$1,000	\$1,000
FIFTH THIRD MORTGAGE COMPANY	1	12.50%	\$417	\$417
PARK VIEW FEDERAL SAVINGS BANK	1	12.50%	\$411	\$411
NATIONAL CITY BANK	1	12.50%	\$276	\$276

INDEPENDENCE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	41	0.58%	83.33%
Asian	92	1.29%	95.24%
Native American	0	0.00%	NA
Non-Hispanic White	6,898	97.03%	95.12%
Other	39	0.55%	100.00%
Hispanic*	58	0.82%	100.00%
Total	7,109	100%	94.58%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,528	92.74%
Renter Occupied Units	145	5.32%
Vacant Units	53	1.94%
Total Units	2,726	100%

Income Data

Median Family Income	\$65,059
Percent Family Poverty	2.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	133	\$25,361	9	6.77%
Non-Depository Institutions	25	\$5,187	2	8.00%
Total Single Family Lending	158	\$30,548	11	6.96%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	3	0	0.00%	1	33.33%	0	0.00%
Asian	1	0	0.00%	0	0.00%	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	237	51	24.88%	139	58.65%	8	5.76%
Other	4	1	50.00%	1	25.00%	0	0.00%
Not Reported	33	3	12.50%	16	48.48%	3	18.75%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	282	56	23.63%	158	56.03%	11	6.96%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	87	101	126	74	62
FHA/VA Home Purchase	1	0	1	2	10
Refinance	153	123	107	87	70
Home Improvement	17	12	28	23	16
Total Lending	258	236	262	186	158

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	24	22.86%	\$4,178	\$174
JPMORGAN CHASE BANK, NA	10	9.52%	\$3,248	\$325
FIFTH THIRD MORTGAGE COMPANY	9	8.57%	\$2,346	\$261
COUNTRYWIDE BANK, FSB	6	5.71%	\$1,498	\$250
WELLS FARGO BANK, NA	6	5.71%	\$989	\$165
HOME SAVINGS & LOAN COMPANY	3	2.86%	\$1,292	\$431
US BANK, N.A.	3	2.86%	\$1,014	\$338
GMAC MORTGAGE LLC	3	2.86%	\$706	\$235
PARK VIEW FEDERAL SAVINGS BANK	2	1.90%	\$717	\$359
PHH HOME LOANS	2	1.90%	\$519	\$260

By Originations

THIRD FEDERAL SAVINGS AND LOAN	21	29.17%	\$3,731	\$178
FIFTH THIRD MORTGAGE COMPANY	7	9.72%	\$1,867	\$267
JPMORGAN CHASE BANK, NA	4	5.56%	\$1,088	\$272
HOME SAVINGS & LOAN COMPANY	3	4.17%	\$1,292	\$431
COUNTRYWIDE BANK, FSB	3	4.17%	\$885	\$295
WELLS FARGO BANK, NA	3	4.17%	\$449	\$150
US BANK, N.A.	2	2.78%	\$925	\$463
PHH HOME LOANS	2	2.78%	\$519	\$260
SUNTRUST MORTGAGE, INC	2	2.78%	\$439	\$220
WACHOVIA MORTGAGE FSB	2	2.78%	\$360	\$180

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	18	9.94%	\$2,876	\$160
JPMORGAN CHASE BANK, NA	13	7.18%	\$3,241	\$249
FIFTH THIRD MORTGAGE COMPANY	11	6.08%	\$3,015	\$274
COUNTRYWIDE BANK, FSB	10	5.52%	\$1,701	\$170
PARK VIEW FEDERAL SAVINGS BANK	8	4.42%	\$1,729	\$216
NATIONAL CITY BANK	8	4.42%	\$1,617	\$202
QUICKEN LOANS	8	4.42%	\$1,314	\$164
KEYBANK NATIONAL ASSOCIATION	8	4.42%	\$1,243	\$155
HFC COMPANY LLC	7	3.87%	\$2,601	\$372
CITIMORTGAGE, INC	7	3.87%	\$1,433	\$205

By Originations

THIRD FEDERAL SAVINGS AND LOAN	12	17.14%	\$1,482	\$124
FIFTH THIRD MORTGAGE COMPANY	8	11.43%	\$2,084	\$261
NATIONAL CITY BANK	5	7.14%	\$1,225	\$245
CONSUMERS MORTGAGE CORP OF OHI	4	5.71%	\$1,081	\$270
QUICKEN LOANS	4	5.71%	\$512	\$128
PARK VIEW FEDERAL SAVINGS BANK	3	4.29%	\$700	\$233
FIRST PLACE BANK	3	4.29%	\$373	\$124
DOLLAR BANK, FSB	3	4.29%	\$321	\$107
JPMORGAN CHASE BANK, NA	2	2.86%	\$767	\$384
TAYLOR, BEAN & WHITAKER	2	2.86%	\$413	\$207

LAKESWOOD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,116	1.97%	17.40%
Asian	815	1.44%	39.08%
Native American	139	0.25%	32.24%
Non-Hispanic White	51,921	91.66%	56.34%
Other	1,853	3.27%	35.08%
Hispanic*	1,269	2.24%	38.57%
Total	56,646	100%	45.19%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	12,063	42.45%
Renter Occupied Units	14,630	51.49%
Vacant Units	1,723	6.06%
Total Units	28,416	100%

Income Data

Median Family Income	\$53,433
Percent Family Poverty	6.1%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	727	\$74,867	79	10.87%
Non-Depository Institutions	168	\$21,905	16	9.52%
Total Single Family Lending	895	\$96,772	95	10.61%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	31	16	57.14%	9	29.03%	2	22.22%
Asian	28	6	26.09%	15	53.57%	3	20.00%
Native American	10	5	62.50%	2	20.00%	1	50.00%
Non-Hispanic White	1,418	413	32.73%	752	53.03%	71	9.44%
Other	17	4	25.00%	12	70.59%	2	16.67%
Not Reported	186	60	37.04%	84	45.16%	11	13.10%
Hispanic	25	11	50.00%	10	40.00%	2	20.00%
Total	1,740	520	33.81%	895	51.44%	95	10.61%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	860	990	863	559	311
FHA/VA Home Purchase	74	71	62	51	158
Refinance	1,116	922	695	474	315
Home Improvement	137	138	177	208	111
Total Lending	2,187	2,121	1,797	1,292	895

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	83	9.43%	\$9,088	\$109
FIRST FEDERAL OF LAKEWOOD	80	9.09%	\$7,029	\$88
THIRD FEDERAL SAVINGS AND LOAN	59	6.70%	\$7,629	\$129
JPMORGAN CHASE BANK, NA	55	6.25%	\$9,156	\$166
WELLS FARGO BANK, NA	49	5.57%	\$5,254	\$107
CITIMORTGAGE, INC	42	4.77%	\$4,946	\$118
FIFTH THIRD MORTGAGE COMPANY	39	4.43%	\$5,141	\$132
FIRST PLACE BANK	37	4.20%	\$4,765	\$129
HOWARD HANNA MORTGAGE SERVICES	33	3.75%	\$4,646	\$141
US BANK, N.A.	33	3.75%	\$3,425	\$104

By Originations

FIRST FEDERAL OF LAKEWOOD	58	12.37%	\$5,310	\$92
THIRD FEDERAL SAVINGS AND LOAN	50	10.66%	\$6,623	\$132
WELLS FARGO BANK, NA	39	8.32%	\$4,224	\$108
FIRST PLACE BANK	31	6.61%	\$4,139	\$134
HOWARD HANNA MORTGAGE SERVICES	27	5.76%	\$3,993	\$148
COUNTRYWIDE BANK, FSB	26	5.54%	\$2,477	\$95
NATIONAL CITY BANK	24	5.12%	\$3,123	\$130
FIFTH THIRD MORTGAGE COMPANY	22	4.69%	\$3,238	\$147
AMERICAN MIDWEST MORTGAGE	20	4.26%	\$1,987	\$99
JPMORGAN CHASE BANK, NA	16	3.41%	\$2,165	\$135

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	80	9.01%	\$10,770	\$135
COUNTRYWIDE BANK, FSB	60	6.76%	\$8,141	\$136
THIRD FEDERAL SAVINGS AND LOAN	57	6.42%	\$7,149	\$125
HFC COMPANY LLC	56	6.31%	\$7,629	\$136
FIFTH THIRD MORTGAGE COMPANY	44	4.95%	\$5,411	\$123
FIRST FEDERAL OF LAKEWOOD	38	4.28%	\$5,027	\$132
CITIMORTGAGE, INC	31	3.49%	\$3,751	\$121
THE HUNTINGTON NATIONAL BANK	31	3.49%	\$2,544	\$82
NATIONAL CITY BANK	29	3.27%	\$4,419	\$152
QUICKEN LOANS	23	2.59%	\$3,814	\$166

By Originations

JPMORGAN CHASE BANK, NA	28	8.89%	\$3,495	\$125
THIRD FEDERAL SAVINGS AND LOAN	28	8.89%	\$3,423	\$122
FIFTH THIRD MORTGAGE COMPANY	23	7.30%	\$2,836	\$123
FIRST FEDERAL OF LAKEWOOD	22	6.98%	\$2,975	\$135
COUNTRYWIDE BANK, FSB	16	5.08%	\$2,121	\$133
NATIONAL CITY BANK	15	4.76%	\$2,060	\$137
TAYLOR, BEAN & WHITAKER	11	3.49%	\$1,238	\$113
THE HUNTINGTON NATIONAL BANK	10	3.17%	\$910	\$91
DOLLAR BANK, FSB	10	3.17%	\$843	\$84
QUICKEN LOANS	9	2.86%	\$1,181	\$131

LINNDALE

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	22	18.80%	70.00%
Asian	0	0.00%	NA
Native American	1	0.85%	100.00%
Non-Hispanic White	80	68.38%	43.21%
Other	14	11.97%	45.45%
Hispanic*	9	7.69%	55.56%
Total	117	100%	43.86%

Housing Data

	Number	Percent
Owner-Occupied Units	25	35.21%
Renter Occupied Units	32	45.07%
Vacant Units	14	19.72%
Total Units	71	100%

Income Data

Median Family Income	\$30,625
Percent Family Poverty	21.7%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	1	\$258	0	0.00%
Non-Depository Institutions	0	\$0	0	0.00%
Total Single Family Lending	1	\$258	0	%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High-Cost Loans	High-Cost Share
African American	2	2	100.00%	0	0.00%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	2	0	0.00%	1	50.00%	0	0.00%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	0	0	N/A	0	N/A	0	N/A
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	4	2	50.00%	1	25.00%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	0	1	0	1	0
FHA/VA Home Purchase	0	0	0	0	0
Refinance	3	4	1	0	1
Home Improvement	0	0	0	0	0
Total Lending	3	5	1	1	1

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

By Application

<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
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By Originations

Top Ten Refinance Lenders

By Application

MIDDLEFIELD BANKING CO	1	50.00%	\$258	\$258
AMTRUST BANK	1	50.00%	\$96	\$96

By Originations

MIDDLEFIELD BANKING CO	1	100.00%	\$258	\$258
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LYNDHURST

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	196	1.28%	68.28%
Asian	184	1.20%	93.30%
Native American	1	0.01%	0.00%
Non-Hispanic White	14,707	96.26%	91.68%
Other	120	0.79%	97.85%
Hispanic*	104	0.68%	93.30%
Total	15,279	100%	88.02%

Housing Data

	Number	Percent
Owner-Occupied Units	5,846	85.28%
Renter Occupied Units	796	11.61%
Vacant Units	213	3.11%
Total Units	6,855	100%

Income Data

Median Family Income	\$64,961
Percent Family Poverty	1.3%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	270	\$30,420	33	12.22%
Non-Depository Institutions	76	\$10,786	9	11.84%
Total Single Family Lending	346	\$41,206	42	12.14%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	36	9	31.03%	15	41.67%	2	13.33%
Asian	5	1	25.00%	2	40.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	455	100	24.45%	288	63.30%	39	13.54%
Other	4	1	25.00%	3	75.00%	0	0.00%
Not Reported	64	19	35.19%	30	46.88%	1	3.33%
Hispanic	3	0	0.00%	3	100.00%	0	0.00%
Total	574	132	25.88%	346	60.28%	42	12.14%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	337	395	342	231	116
FHA/VA Home Purchase	23	30	19	30	72
Refinance	327	298	225	179	136
Home Improvement	38	45	59	37	22
Total Lending	725	768	645	477	346

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	35	11.78%	\$4,028	\$115
HOWARD HANNA MORTGAGE SERVICES	29	9.76%	\$3,699	\$128
COUNTRYWIDE BANK, FSB	28	9.43%	\$3,766	\$135
THIRD FEDERAL SAVINGS AND LOAN	25	8.42%	\$3,056	\$122
FIFTH THIRD MORTGAGE COMPANY	18	6.06%	\$3,447	\$192
US BANK, N.A.	17	5.72%	\$2,161	\$127
NATIONAL CITY BANK	14	4.71%	\$1,993	\$142
WELLS FARGO BANK, NA	12	4.04%	\$1,616	\$135
CITIMORTGAGE, INC	9	3.03%	\$1,445	\$161
THE HUNTINGTON NATIONAL BANK	8	2.69%	\$1,064	\$133

By Originations

HOWARD HANNA MORTGAGE SERVICES	27	14.36%	\$3,507	\$130
THIRD FEDERAL SAVINGS AND LOAN	24	12.77%	\$2,982	\$124
FIFTH THIRD MORTGAGE COMPANY	16	8.51%	\$2,087	\$130
NATIONAL CITY BANK	13	6.91%	\$1,844	4142
COUNTRYWIDE BANK, FSB	12	6.38%	\$1,378	\$115
WELLS FARGO BANK, NA	11	5.85%	41,492	4136
THE HUNTINGTON NATIONAL BANK	8	4.26%	\$1,064	\$133
AMTRUST BANK	7	3.72%	\$859	4123
FIRST PLACE BANK	6	3.19%	\$779	\$130
JPMORGAN CHASE BANK, NA	6	3.19%	\$751	\$125

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	34	10.40%	\$4,084	\$120
COUNTRYWIDE BANK, FSB	23	7.03%	\$2,806	\$122
JPMORGAN CHASE BANK, NA	21	6.42%	\$2,841	\$135
CITIMORTGAGE, INC	15	4.59%	\$2,449	\$163
THE HUNTINGTON NATIONAL BANK	13	3.98%	\$1,311	\$101
HFC COMPANY LLC	12	3.67%	\$1,925	\$160
FIFTH THIRD MORTGAGE COMPANY	11	3.36%	\$1,638	\$149
QUICKEN LOANS	11	3.36%	\$1,628	\$148
AMTRUST BANK	10	3.06%	\$1,753	\$175
PARK VIEW FEDERAL SAVINGS BANK	9	2.75%	\$843	\$94

By Originations

THIRD FEDERAL SAVINGS AND LOAN	20	14.71%	\$2,257	\$113
COUNTRYWIDE BANK, FSB	13	9.56%	\$1,423	\$109
JPMORGAN CHASE BANK, NA	7	5.15%	\$753	\$108
THE HUNTINGTON NATIONAL BANK	7	5.15%	\$747	\$107
PARK VIEW FEDERAL SAVINGS BANK	6	4.41%	\$529	\$88
REAL ESTATE MORTGAGE CORP	5	3.68%	\$1,033	\$207
AMTRUST BANK	5	3.68%	\$981	\$196
FIFTH THIRD MORTGAGE COMPANY	5	3.68%	\$761	\$152
QUICKEN LOANS	5	3.68%	\$700	\$140
DOLLAR BANK, FSB	5	3.68%	\$475	\$95

MAPLE HEIGHTS

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	11,598	44.34%	82.93%
Asian	458	1.75%	80.90%
Native American	33	0.13%	87.50%
Non-Hispanic White	13,382	51.16%	89.67%
Other	558	2.13%	75.89%
Hispanic*	316	1.21%	80.51%
Total	26,156	100%	83.75%

Housing Data

	Number	Percent
Owner-Occupied Units	8,785	80.34%
Renter Occupied Units	1,704	15.58%
Vacant Units	446	4.08%
Total Units	10,935	100%

Income Data

Median Family Income	\$48,580
Percent Family Poverty	4.7%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	327	\$21,488	84	25.69%
Non-Depository Institutions	177	\$16,861	27	15.25%
Total Single Family Lending	504	\$38,349	111	22.02%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	905	470	59.27%	282	31.16%	57	20.21%
Asian	12	6	60.00%	4	33.33%	1	25.00%
Native American	3	3	100.00%	0	0.00%	0	N/A
Non-Hispanic White	355	128	42.11%	163	45.92%	42	25.77%
Other	13	11	84.62%	2	15.38%	1	50.00%
Not Reported	155	75	57.69%	48	30.97%	9	18.75%
Hispanic	15	11	84.62%	1	6.67%	1	100.00%
Total	1,462	706	55.55%	504	34.47%	111	22.02%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	459	558	544	239	79
FHA/VA Home Purchase	93	60	39	47	140
Refinance	862	788	580	371	237
Home Improvement	97	96	104	78	48
Total Lending	1,511	1,502	1,267	735	504

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ALL STATE HOME MORTGAGE	42	7.85%	\$5,201	\$124
COUNTRYWIDE BANK, FSB	41	7.66%	\$2,910	\$71
CITIMORTGAGE, INC	33	6.17%	\$2,659	\$81
WELLS FARGO BANK, NA	29	5.42%	\$1,977	\$68
JPMORGAN CHASE BANK, NA	26	4.86%	\$2,220	\$85
AMERICAN MIDWEST MORTGAGE	25	4.67%	\$1,823	\$73
US BANK, N.A.	24	4.49%	\$1,797	\$75
FIFTH THIRD MORTGAGE COMPANY	20	3.74%	\$1,223	\$61
GMAC MORTGAGE LLC	19	3.55%	\$2,011	\$106
FLAGSTAR BANK	18	3.36%	\$1,436	\$80

By Originations

ALL STATE HOME MORTGAGE	40	18.26%	\$4,950	\$124
AMERICAN MIDWEST MORTGAGE	25	11.42%	\$1,823	\$73
WELLS FARGO BANK, NA	19	8.68%	\$1,414	\$74
FIFTH THIRD MORTGAGE COMPANY	11	5.02%	\$704	\$64
COUNTRYWIDE BANK, FSB	10	4.57%	\$630	\$63
THIRD FEDERAL SAVINGS AND LOAN	10	4.57%	\$611	\$61
HOWARD HANNA MORTGAGE SERVICES	8	3.65%	\$759	\$95
NATIONAL CITY BANK	8	3.65%	\$618	\$77
JPMORGAN CHASE BANK, NA	7	3.20%	\$454	\$65
FLAGSTAR BANK	7	3.20%	\$396	\$57

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HFC COMPANY LLC	143	14.86%	\$15,738	\$110
COUNTRYWIDE BANK, FSB	75	7.80%	\$6,818	\$91
JPMORGAN CHASE BANK, NA	73	7.59%	\$7,106	\$97
ADVANCED FINANCIAL SERVICES IN	41	4.26%	\$4,210	\$103
THIRD FEDERAL SAVINGS AND LOAN	41	4.26%	\$3,414	\$83
CITIMORTGAGE, INC	39	4.05%	\$3,594	\$92
GMAC MORTGAGE LLC	32	3.33%	\$2,662	\$83
TAYLOR, BEAN & WHITAKER	28	2.91%	\$3,218	\$115
WELLS FARGO BANK, NA	25	2.60%	\$2,274	\$91
OHIO CATHOLIC FCU	25	2.60%	\$1,516	\$61

By Originations

COUNTRYWIDE BANK, FSB	20	8.44%	\$1,623	\$81
OHIO CATHOLIC FCU	20	8.44%	\$1,096	\$55
THIRD FEDERAL SAVINGS AND LOAN	18	7.59%	\$1,336	\$74
JPMORGAN CHASE BANK, NA	14	5.91%	\$1,471	\$105
TAYLOR, BEAN & WHITAKER	8	3.38%	\$968	\$121
SHORE MORTGAGE	7	2.95%	\$831	\$119
FIFTH THIRD MORTGAGE COMPANY	7	2.95%	\$637	\$91
NATIONAL CITY BANK	7	2.95%	\$593	\$85
FLAGSTAR BANK	7	2.95%	\$484	\$69
AMERICAN MIDWEST MORTGAGE	6	2.53%	\$526	\$88

MAYFIELD

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	45	1.31%	16.67%
Asian	123	3.58%	65.81%
Native American	1	0.03%	0.00%
Non-Hispanic White	3,217	93.65%	86.47%
Other	22	0.64%	50.00%
Hispanic*	27	0.79%	67.86%
Total	3,435	100%	81.75%

Housing Data

	Number	Percent
Owner-Occupied Units	1,138	77.36%
Renter Occupied Units	254	17.27%
Vacant Units	79	5.37%
Total Units	1,471	100%

Income Data

Median Family Income	\$72,065
Percent Family Poverty	1.8%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	58	\$10,907	2	3.45%
Non-Depository Institutions	8	\$1,340	0	0.00%
Total Single Family Lending	66	\$12,247	2	3.03%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	85	20	25.64%	51	60.00%	1	1.96%
Other	2	0	0.00%	2	100.00%	0	0.00%
Not Reported	19	4	23.53%	10	52.63%	1	10.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	111	26	25.49%	66	59.46%	2	3.03%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	52	44	44	49	25
FHA/VA Home Purchase	0	0	0	0	4
Refinance	64	53	43	38	28
Home Improvement	3	11	4	4	9
Total Lending	119	108	91	91	66

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	12	27.27%	\$2,787	\$232
HOWARD HANNA MORTGAGE SERVICES	3	6.82%	\$565	\$188
JPMORGAN CHASE BANK, NA	3	6.82%	\$348	\$116
HOME SAVINGS & LOAN COMPANY	2	4.55%	\$1,174	\$587
PARK VIEW FEDERAL SAVINGS BANK	2	4.55%	\$577	\$289
COUNTRYWIDE BANK, FSB	2	4.55%	\$541	\$271
NATIONAL CITY BANK	2	4.55%	\$339	\$170
AMTRUST BANK	2	4.55%	\$185	\$93
FIRST FEDERAL OF LAKEWOOD	1	2.27%	\$390	\$390
TELHIO CREDIT UNION	1	2.27%	\$360	\$360

By Originations

THIRD FEDERAL SAVINGS AND LOAN	11	37.93%	\$2,622	\$238
HOWARD HANNA MORTGAGE SERVICES	2	6.90%	\$343	\$172
NATIONAL CITY BANK	2	6.90%	\$339	\$170
AMTRUST BANK	2	6.90%	\$185	\$93
HOME SAVINGS & LOAN COMPANY	1	3.45%	\$999	\$999
FIRST FEDERAL OF LAKEWOOD	1	3.45%	\$390	\$390
TAYLOR, BEAN & WHITAKER	1	3.45%	\$199	\$199
CARDINAL COMMUNITY CU	1	3.45%	\$198	\$198
REAL ESTATE MORTGAGE CORP	1	3.45%	\$166	\$166
PARK VIEW FEDERAL SAVINGS BANK	1	3.45%	\$160	\$160

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	8	13.11%	\$1,514	\$189
COUNTRYWIDE BANK, FSB	7	11.48%	\$1,194	\$171
JPMORGAN CHASE BANK, NA	6	9.84%	\$1,152	\$192
DOLLAR BANK, FSB	5	8.20%	\$492	\$98
HFC COMPANY LLC	4	6.56%	\$947	\$237
CITIMORTGAGE, INC	3	4.92%	\$655	\$218
PARK VIEW FEDERAL SAVINGS BANK	3	4.92%	\$557	\$186
NATIONSTAR MORTGAGE LLC	2	3.28%	\$409	\$205
AMTRUST BANK	2	3.28%	\$327	\$164
RBS CITIZENS, N.A.	2	3.28%	\$221	\$111

By Originations

THIRD FEDERAL SAVINGS AND LOAN	8	28.57%	\$1,514	\$189
COUNTRYWIDE BANK, FSB	4	14.29%	\$692	\$173
DOLLAR BANK, FSB	2	7.14%	\$319	\$160
WACHOVIA BANK NA	1	3.57%	\$402	\$402
FIRST TENNESSEE BANK NA	1	3.57%	\$379	\$379
CITIMORTGAGE, INC	1	3.57%	\$315	\$315
JPMORGAN CHASE BANK, NA	1	3.57%	\$225	\$225
AMTRUST BANK	1	3.57%	\$224	\$224
US BANK, N.A.	1	3.57%	\$217	\$217
HOWARD HANNA MORTGAGE SERVICES	1	3.57%	\$212	\$212

MAYFIELD HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	577	2.98%	10.65%
Asian	783	4.04%	25.91%
Native American	5	0.03%	11.11%
Non-Hispanic White	17,648	91.03%	62.00%
Other	215	1.11%	31.29%
Hispanic*	201	1.04%	48.59%
Total	19,386	100%	50.79%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,002	47.82%
Renter Occupied Units	4,846	46.32%
Vacant Units	613	5.86%
Total Units	10,461	100%

Income Data

Median Family Income	\$51,132
Percent Family Poverty	4.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	295	\$32,427	30	10.17%
Non-Depository Institutions	63	\$8,155	6	9.52%
Total Single Family Lending	358	\$40,582	36	10.06%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	18	8	47.06%	9	50.00%	0	0.00%
Asian	15	5	38.46%	6	40.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	500	111	24.94%	305	61.00%	31	10.16%
Other	7	4	66.67%	2	28.57%	0	0.00%
Not Reported	66	22	39.29%	27	40.91%	2	7.41%
Hispanic	7	1	16.67%	5	71.43%	2	40.00%
Total	621	156	28.26%	358	57.65%	36	10.06%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	275	330	299	218	134
FHA/VA Home Purchase	16	17	11	21	63
Refinance	304	307	255	160	136
Home Improvement	37	44	59	37	25
Total Lending	632	698	624	436	358

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	37	11.35%	\$4,417	\$119
WELLS FARGO BANK, NA	30	9.20%	\$4,381	\$146
JPMORGAN CHASE BANK, NA	26	7.98%	\$3,083	\$119
HOWARD HANNA MORTGAGE SERVICES	22	6.75%	\$2,841	\$129
COUNTRYWIDE BANK, FSB	20	6.13%	\$2,301	\$115
US BANK, N.A.	16	4.91%	\$1,712	\$107
CITIMORTGAGE, INC	13	3.99%	\$1,548	\$119
FIFTH THIRD MORTGAGE COMPANY	11	3.37%	\$1,555	\$141
GMAC MORTGAGE LLC	10	3.07%	\$1,130	\$113
GMAC BANK	8	2.45%	\$932	\$117

By Originations

THIRD FEDERAL SAVINGS AND LOAN	36	18.27%	\$4,327	\$120
WELLS FARGO BANK, NA	24	12.18%	\$3,505	\$146
HOWARD HANNA MORTGAGE SERVICES	19	9.64%	\$2,517	\$132
FIFTH THIRD MORTGAGE COMPANY	10	5.08%	\$1,431	\$143
COUNTRYWIDE BANK, FSB	10	5.08%	\$1,220	\$122
NATIONAL CITY BANK	7	3.55%	\$938	\$134
JPMORGAN CHASE BANK, NA	6	3.05%	\$670	\$112
AMERICAN MIDWEST MORTGAGE	6	3.05%	\$602	\$100
AMTRUST BANK	5	2.54%	\$558	\$112
US BANK, N.A.	5	2.54%	\$519	\$104

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	35	10.12%	\$4,184	\$120
JPMORGAN CHASE BANK, NA	26	7.51%	\$3,449	\$133
HFC COMPANY LLC	25	7.23%	\$3,293	\$132
COUNTRYWIDE BANK, FSB	24	6.94%	\$3,363	\$140
FIFTH THIRD MORTGAGE COMPANY	22	6.36%	\$3,246	\$148
THE HUNTINGTON NATIONAL BANK	14	4.05%	\$1,252	\$89
WELLS FARGO BANK, NA	13	3.76%	\$2,191	\$169
RBS CITIZENS, N.A.	11	3.18%	\$972	\$88
GMAC MORTGAGE LLC	10	2.89%	\$1,506	\$151
CITICORP TRUST BANK, FSB	10	2.89%	\$1,253	\$125

By Originations

THIRD FEDERAL SAVINGS AND LOAN	26	19.12%	\$2,993	\$115
FIFTH THIRD MORTGAGE COMPANY	13	9.56%	\$1,796	\$138
JPMORGAN CHASE BANK, NA	12	8.82%	\$1,438	\$120
COUNTRYWIDE BANK, FSB	9	6.62%	\$1,406	\$156
THE HUNTINGTON NATIONAL BANK	8	5.88%	\$560	\$70
RBS CITIZENS, N.A.	6	4.41%	\$491	\$82
WELLS FARGO BANK, NA	3	2.21%	\$386	\$129
UNION CAPITAL MORTGAGE CORPORA	3	2.21%	\$333	\$111
US BANK, N.A.	3	2.21%	\$314	\$105
AMTRUST BANK	3	2.21%	\$310	\$103

MIDDLEBURG HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	206	1.33%	24.38%
Asian	362	2.33%	46.80%
Native American	24	0.15%	30.00%
Non-Hispanic White	14,587	93.86%	80.41%
Other	242	1.56%	56.42%
Hispanic*	197	1.27%	72.60%
Total	15,542	100%	73.15%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,905	69.14%
Renter Occupied Units	1,800	25.37%
Vacant Units	389	5.48%
Total Units	7,094	100%

Income Data

Median Family Income	\$60,015
Percent Family Poverty	2.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	244	\$24,853	18	7.38%
Non-Depository Institutions	50	\$6,552	6	12.00%
Total Single Family Lending	294	\$31,405	24	8.16%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	3	0	0.00%	2	66.67%	0	0.00%
Asian	11	2	18.18%	7	63.64%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	403	88	24.72%	239	59.31%	21	8.79%
Other	3	1	33.33%	2	66.67%	0	0.00%
Not Reported	57	18	35.29%	30	52.63%	2	6.67%
Hispanic	7	2	33.33%	4	57.14%	0	0.00%
Total	496	113	25.57%	294	59.27%	24	8.16%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	283	304	275	177	112
FHA/VA Home Purchase	9	8	10	15	37
Refinance	295	250	202	162	122
Home Improvement	41	42	49	57	23
Total Lending	628	604	536	411	294

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	50	21.65%	\$5,660	\$113
JPMORGAN CHASE BANK, NA	16	6.93%	\$1,999	\$125
WELLS FARGO BANK, NA	13	5.63%	\$1,631	\$125
FIFTH THIRD MORTGAGE COMPANY	12	5.19%	\$1,295	\$108
US BANK, N.A.	11	4.76%	\$1,367	\$124
COUNTRYWIDE BANK, FSB	10	4.33%	\$1,285	\$129
WELLS FARGO FUNDING, INC	9	3.90%	\$1,099	\$122
CITIMORTGAGE, INC	9	3.90%	\$1,054	\$117
RBS CITIZENS, N.A.	8	3.46%	\$682	\$85
AMERICAN MIDWEST MORTGAGE	7	3.03%	\$953	\$136

By Originations

THIRD FEDERAL SAVINGS AND LOAN	44	29.53%	\$4,825	\$110
FIFTH THIRD MORTGAGE COMPANY	11	7.38%	\$1,181	\$107
WELLS FARGO BANK, NA	9	6.04%	\$1,222	\$136
AMERICAN MIDWEST MORTGAGE	7	4.70%	\$953	\$136
RBS CITIZENS, N.A.	7	4.70%	\$558	\$80
CONSUMERS MORTGAGE CORP OF OHI	6	4.03%	\$704	\$117
JPMORGAN CHASE BANK, NA	5	3.36%	\$705	\$141
AMTRUST BANK	5	3.36%	\$586	\$117
FLAGSTAR BANK	4	2.68%	\$500	\$125
THE HUNTINGTON NATIONAL BANK	4	2.68%	\$473	\$118

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	46	16.73%	\$5,080	\$110
JPMORGAN CHASE BANK, NA	27	9.82%	\$2,977	\$110
HFC COMPANY LLC	20	7.27%	\$2,647	\$132
COUNTRYWIDE BANK, FSB	12	4.36%	\$1,798	\$150
DOLLAR BANK, FSB	12	4.36%	\$1,602	\$134
NATIONAL CITY BANK	11	4.00%	\$1,025	\$93
FIFTH THIRD BANK	9	3.27%	\$734	\$82
RBS CITIZENS, N.A.	8	2.91%	\$1,103	\$138
CITIMORTGAGE, INC	8	2.91%	\$732	\$92
QUICKEN LOANS	7	2.55%	\$1,096	\$157

By Originations

THIRD FEDERAL SAVINGS AND LOAN	36	29.51%	\$3,674	\$102
DOLLAR BANK, FSB	7	5.74%	\$894	\$128
NATIONAL CITY BANK	7	5.74%	\$740	\$106
JPMORGAN CHASE BANK, NA	7	5.74%	\$620	\$89
THE HUNTINGTON NATIONAL BANK	5	4.10%	\$541	\$108
QUICKEN LOANS	4	3.28%	\$590	\$148
SUNTRUST MORTGAGE, INC	4	3.28%	\$558	\$140
RBS CITIZENS, N.A.	4	3.28%	\$525	\$131
WELLS FARGO BANK, NA	4	3.28%	\$467	\$117
FIFTH THIRD BANK	4	3.28%	\$267	\$67

MORELAND HILLS

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	100	3.03%	93.94%
Asian	107	3.24%	100.00%
Native American	1	0.03%	0.00%
Non-Hispanic White	3,046	92.36%	95.75%
Other	23	0.70%	92.86%
Hispanic*	22	0.67%	100.00%
Total	3,298	100%	95.02%

Housing Data

	Number	Percent
Owner-Occupied Units	1,222	91.13%
Renter Occupied Units	64	4.77%
Vacant Units	55	4.10%
Total Units	1,341	100%

Income Data

Median Family Income	\$134,621
Percent Family Poverty	1.3%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	69	\$27,033	5	7.25%
Non-Depository Institutions	21	\$6,092	1	4.76%
Total Single Family Lending	90	\$33,125	6	6.67%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	15	5	55.56%	2	13.33%	1	50.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	123	18	16.51%	79	64.23%	5	6.33%
Other	2	1	100.00%	0	0.00%	0	N/A
Not Reported	21	4	26.67%	8	38.10%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	163	28	20.74%	90	55.21%	6	6.67%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	75	58	74	53	33
FHA/VA Home Purchase	1	0	1	0	4
Refinance	88	66	77	71	49
Home Improvement	11	11	13	10	4
Total Lending	175	135	165	134	90

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	10	16.95%	\$5,151	\$515
THIRD FEDERAL SAVINGS AND LOAN	9	15.25%	\$2,732	\$304
HOWARD HANNA MORTGAGE SERVICES	7	11.86%	\$1,978	\$283
FIFTH THIRD MORTGAGE COMPANY	5	8.47%	\$1,570	\$314
COUNTRYWIDE BANK, FSB	4	6.78%	\$895	\$224
KEYBANK NATIONAL ASSOCIATION	2	3.39%	\$3,178	\$1,589
ING BANK, FSB	2	3.39%	\$819	\$410
PARK VIEW FEDERAL SAVINGS BANK	2	3.39%	\$710	\$355
HOME SAVINGS & LOAN COMPANY	2	3.39%	\$457	\$229
FRANKLIN AMERICAN MORTGAGE CO	2	3.39%	\$437	\$219

By Originations

THIRD FEDERAL SAVINGS AND LOAN	8	21.62%	\$2,460	\$308
JPMORGAN CHASE BANK, NA	6	16.22%	\$3,934	\$656
HOWARD HANNA MORTGAGE SERVICES	6	16.22%	\$1,793	\$299
FIFTH THIRD MORTGAGE COMPANY	3	8.11%	\$536	\$179
HOME SAVINGS & LOAN COMPANY	2	5.41%	\$457	\$229
KEYBANK NATIONAL ASSOCIATION	1	2.70%	\$1,600	\$1,600
FIRSTMERIT MORTGAGE CORP	1	2.70%	\$1,080	\$1,080
NATIONAL CITY BANK	1	2.70%	\$1,000	\$1,000
FIRST FEDERAL OF LAKEWOOD	1	2.70%	\$672	\$672
ING BANK, FSB	1	2.70%	\$499	\$499

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIFTH THIRD MORTGAGE COMPANY	12	10.34%	\$5,368	\$447
JPMORGAN CHASE BANK, NA	9	7.76%	\$2,600	\$289
COUNTRYWIDE BANK, FSB	9	7.76%	\$2,515	\$279
HFC COMPANY LLC	8	6.90%	\$3,319	\$415
WELLS FARGO BANK, NA	6	5.17%	\$2,081	\$347
FIRST FEDERAL OF LAKEWOOD	5	4.31%	\$2,065	\$413
CITIMORTGAGE, INC	5	4.31%	\$1,269	\$254
UNION CAPITAL MORTGAGE CORPORA	4	3.45%	\$1,489	\$372
WELLS FARGO FIN'L OHIO 1, INC	4	3.45%	\$867	\$217
NATIONAL CITY BANK	3	2.59%	\$1,437	\$479

By Originations

FIFTH THIRD MORTGAGE COMPANY	7	14.29%	\$1,679	\$240
FIRST FEDERAL OF LAKEWOOD	5	10.20%	\$2,065	\$413
JPMORGAN CHASE BANK, NA	5	10.20%	\$1,006	\$201
UNION CAPITAL MORTGAGE CORPORA	4	8.16%	\$1,489	\$372
PROVIDENT FUNDING ASSOCIATES	3	6.12%	\$920	\$307
THIRD FEDERAL SAVINGS AND LOAN	2	4.08%	\$940	\$470
COUNTRYWIDE BANK, FSB	2	4.08%	\$722	\$361
NATIONAL CITY BANK	2	4.08%	\$634	\$317
HOME SAVINGS & LOAN COMPANY	2	4.08%	\$610	\$305
QUICKEN LOANS	2	4.08%	\$441	\$221

NEWBURGH HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	75	3.14%	28.79%
Asian	3	0.13%	100.00%
Native American	5	0.21%	0.00%
Non-Hispanic White	2,226	93.18%	67.07%
Other	49	2.05%	58.33%
Hispanic*	59	2.47%	43.75%
Total	2,389	100%	63.21%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	665	57.48%
Renter Occupied Units	387	33.45%
Vacant Units	105	9.08%
Total Units	1,157	100%

Income Data

Median Family Income	\$42,131
Percent Family Poverty	9.2%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	19	\$942	7	36.84%
Non-Depository Institutions	7	\$476	3	42.86%
Total Single Family Lending	26	\$1,418	10	38.46%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	11	5	62.50%	3	27.27%	1	33.33%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	57	25	53.19%	21	36.84%	9	42.86%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	8	7	100.00%	0	0.00%	0	N/A
Hispanic	1	0	0.00%	1	100.00%	0	0.00%
Total	80	39	59.09%	26	32.50%	10	38.46%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	35	45	30	11	8
FHA/VA Home Purchase	4	3	2	2	7
Refinance	61	45	29	28	7
Home Improvement	6	9	13	10	4
Total Lending	106	102	74	51	26

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	3	10.71%	\$192	\$64
QUICKEN LOANS	2	7.14%	\$189	\$95
GMAC MORTGAGE LLC	2	7.14%	\$119	\$60
THIRD FEDERAL SAVINGS AND LOAN	2	7.14%	\$116	\$58
JPMORGAN CHASE BANK, NA	2	7.14%	\$91	\$46
AMTRUST BANK	2	7.14%	\$43	\$22
WELLS FARGO BANK, NA	1	3.57%	\$92	\$92
EAGLE NATIONAL BANK - MORTGAGE	1	3.57%	\$89	\$89
SHORE MORTGAGE	1	3.57%	\$89	\$89
FIRST AMERICAN MORTGAGE TRUST	1	3.57%	\$87	\$87

By Originations

THIRD FEDERAL SAVINGS AND LOAN	2	13.33%	\$116	\$58
COUNTRYWIDE BANK, FSB	2	13.33%	\$110	\$55
WELLS FARGO BANK, NA	1	6.67%	\$92	\$92
QUICKEN LOANS	1	6.67%	\$82	\$82
SECURITY ATLANTIC WHOLESAL	1	6.67%	\$79	\$79
TAYLOR, BEAN & WHITAKER	1	6.67%	\$78	\$78
HOMECOMINGS FINANCIAL LLC	1	6.67%	\$62	\$62
HOWARD HANNA MORTGAGE SERVICES	1	6.67%	\$61	\$61
FLAGSTAR BANK	1	6.67%	\$55	\$55
UNION NATIONAL MORTGAGE CO.	1	6.67%	\$35	\$35

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	9	18.37%	\$746	\$83
HFC COMPANY LLC	8	16.33%	\$712	\$89
ADVANCED FINANCIAL SERVICES IN	4	8.16%	\$313	\$78
US BANK NORTH DAKOTA	3	6.12%	\$264	\$88
MICHIGAN MUTUAL, INC. D/B/A FI	2	4.08%	\$173	\$87
EQUIFIRST CORPORATION	2	4.08%	\$166	\$83
WELLS FARGO FIN'L OHIO 1, INC	2	4.08%	\$162	\$81
COUNTRYWIDE BANK, FSB	2	4.08%	\$143	\$72
ELOAN	1	2.04%	\$125	\$125
TAYLOR, BEAN & WHITAKER	1	2.04%	\$101	\$101

By Originations

JPMORGAN CHASE BANK, NA	2	28.57%	\$169	\$85
SECURITY ATLANTIC WHOLESAL	1	14.29%	\$79	\$79
THIRD FEDERAL SAVINGS AND LOAN	1	14.29%	\$77	\$77
THE HUNTINGTON NATIONAL BANK	1	14.29%	\$64	\$64
COUNTRYWIDE BANK, FSB	1	14.29%	\$64	\$64
FLAGSTAR BANK	1	14.29%	\$60	\$60

NORTH OLMSTED

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	346	1.01%	33.23%
Asian	940	2.76%	71.32%
Native American	43	0.13%	38.10%
Non-Hispanic White	31,666	92.83%	85.07%
Other	729	2.14%	64.33%
Hispanic*	575	1.69%	65.27%
Total	34,113	100%	79.70%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	10,773	76.63%
Renter Occupied Units	2,744	19.52%
Vacant Units	542	3.86%
Total Units	14,059	100%

Income Data

Median Family Income	\$62,422
Percent Family Poverty	2.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	493	\$48,767	46	9.33%
Non-Depository Institutions	110	\$14,691	17	15.45%
Total Single Family Lending	603	\$63,458	63	10.45%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	22	6	37.50%	10	45.45%	2	20.00%
Asian	22	8	42.11%	10	45.45%	2	20.00%
Native American	3	2	66.67%	0	0.00%	0	N/A
Non-Hispanic White	917	241	29.86%	513	55.94%	47	9.16%
Other	4	1	33.33%	2	50.00%	0	0.00%
Not Reported	128	49	45.37%	46	35.94%	7	15.22%
Hispanic	24	9	39.13%	12	50.00%	3	25.00%
Total	1,133	316	31.92%	603	53.22%	63	10.45%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	559	582	500	348	180
FHA/VA Home Purchase	44	50	45	36	101
Refinance	706	587	491	316	251
Home Improvement	66	109	117	106	71
Total Lending	1,375	1,328	1,153	806	603

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	52	10.63%	\$5,686	\$109
COUNTRYWIDE BANK, FSB	46	9.41%	\$5,387	\$117
JPMORGAN CHASE BANK, NA	36	7.36%	\$4,501	\$125
US BANK, N.A.	28	5.73%	\$3,226	\$115
WELLS FARGO BANK, NA	27	5.52%	\$3,022	\$112
HOWARD HANNA MORTGAGE SERVICES	21	4.29%	\$2,615	\$125
FIFTH THIRD MORTGAGE COMPANY	20	4.09%	\$2,681	\$134
CITIMORTGAGE, INC	19	3.89%	\$2,300	\$121
FIRST PLACE BANK	18	3.68%	\$1,944	\$108
AMTRUST BANK	18	3.68%	\$1,941	\$108

By Originations

THIRD FEDERAL SAVINGS AND LOAN	46	16.37%	\$5,177	\$113
WELLS FARGO BANK, NA	19	6.76%	\$2,345	\$123
HOWARD HANNA MORTGAGE SERVICES	18	6.41%	\$2,302	\$128
AMTRUST BANK	18	6.41%	\$1,941	\$108
FIRST PLACE BANK	17	6.05%	\$1,786	\$105
FIFTH THIRD MORTGAGE COMPANY	14	4.98%	\$1,819	\$130
NATIONAL CITY BANK	14	4.98%	\$1,334	\$95
COUNTRYWIDE BANK, FSB	13	4.63%	\$1,264	\$97
JPMORGAN CHASE BANK, NA	11	3.91%	\$1,253	\$114
FIRST FEDERAL OF LAKEWOOD	10	3.56%	\$1,176	\$118

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	72	10.64%	\$7,715	\$107
HFC COMPANY LLC	62	9.16%	\$8,415	\$136
JPMORGAN CHASE BANK, NA	39	5.76%	\$5,303	\$136
COUNTRYWIDE BANK, FSB	38	5.61%	\$5,623	\$148
FIFTH THIRD MORTGAGE COMPANY	29	4.28%	\$3,368	\$116
WELLS FARGO BANK, NA	26	3.84%	\$3,524	\$136
GMAC MORTGAGE LLC	22	3.25%	\$3,136	\$143
DOLLAR BANK, FSB	21	3.10%	\$2,148	\$102
CITIMORTGAGE, INC	20	2.95%	\$2,945	\$147
FLAGSTAR BANK	16	2.36%	\$2,188	\$137

By Originations

THIRD FEDERAL SAVINGS AND LOAN	51	20.32%	\$5,210	\$102
FIFTH THIRD MORTGAGE COMPANY	17	6.77%	\$1,923	\$113
COUNTRYWIDE BANK, FSB	12	4.78%	\$1,405	\$117
DOLLAR BANK, FSB	12	4.78%	\$1,092	\$91
JPMORGAN CHASE BANK, NA	11	4.38%	\$1,401	\$127
FLAGSTAR BANK	8	3.19%	\$1,164	\$146
WELLS FARGO BANK, NA	8	3.19%	\$1,084	\$136
THE HUNTINGTON NATIONAL BANK	8	3.19%	\$867	\$108
AMTRUST BANK	7	2.79%	\$818	\$117
FIRST FEDERAL OF LAKEWOOD	7	2.79%	\$771	\$110

NORTH RANDALL

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	650	71.74%	25.35%
Asian	9	0.99%	0.00%
Native American	3	0.33%	0.00%
Non-Hispanic White	159	17.55%	79.75%
Other	53	5.85%	6.25%
Hispanic*	66	7.28%	0.00%
Total	906	100%	28.17%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	131	26.73%
Renter Occupied Units	334	68.16%
Vacant Units	25	5.10%
Total Units	490	100%

Income Data

Median Family Income	\$38,580
Percent Family Poverty	5.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	5	\$619	0	0.00%
Non-Depository Institutions	3	\$262	2	66.67%
Total Single Family Lending	8	\$881	2	25.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	20	10	58.82%	7	35.00%	2	28.57%
Asian	3	2	66.67%	1	33.33%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	1	1	100.00%	0	0.00%	0	N/A
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	2	1	50.00%	0	0.00%	0	N/A
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	26	14	60.87%	8	30.77%	2	25.00%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	2	6	1	5	3
FHA/VA Home Purchase	1	0	1	0	2
Refinance	13	10	7	2	1
Home Improvement	2	4	0	0	2
Total Lending	18	20	9	7	8

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
NATIONAL CITY BANK	1	14.29%	\$243	\$243
UNION NATIONAL MORTGAGE CO.	1	14.29%	\$71	\$71
COUNTRYWIDE BANK, FSB	1	14.29%	\$70	\$70
SECURITY ATLANTIC WHOLESAL	1	14.29%	\$70	\$70
US BANK, N.A.	1	14.29%	\$69	\$69
METLIFE BANK, N.A.	1	14.29%	\$69	\$69
SIRVA MORTGAGE, INC.	1	14.29%	\$69	\$69

By Originations

NATIONAL CITY BANK	1	20.00%	\$243	\$243
UNION NATIONAL MORTGAGE CO.	1	20.00%	\$71	\$71
SECURITY ATLANTIC WHOLESAL	1	20.00%	\$70	\$70
US BANK, N.A.	1	20.00%	\$69	\$69
METLIFE BANK, N.A.	1	20.00%	\$69	\$69

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	4	26.67%	\$639	\$160
COUNTRYWIDE BANK, FSB	3	20.00%	\$271	\$90
FIRST OHIO BANC & LENDING INC	2	13.33%	\$1,164	\$582
PARK VIEW FEDERAL SAVINGS BANK	1	6.67%	\$200	\$200
JPMORGAN CHASE BANK, NA	1	6.67%	\$132	\$132
ELOAN	1	6.67%	\$127	\$127
THE HUNTINGTON NATIONAL BANK	1	6.67%	\$126	\$126
SHORE MORTGAGE	1	6.67%	\$121	\$121
ACCREDITED HOME LENDERS, INC	1	6.67%	\$103	\$103

By Originations

SHORE MORTGAGE	1	100.00%	\$121	\$121
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NORTH ROYALTON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	203	0.71%	16.86%
Asian	576	2.01%	75.23%
Native American	33	0.12%	40.00%
Non-Hispanic White	27,356	95.49%	82.85%
Other	283	0.99%	72.32%
Hispanic*	273	0.95%	63.16%
Total	28,648	100%	74.93%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	8,430	71.72%
Renter Occupied Units	2,820	23.99%
Vacant Units	504	4.29%
Total Units	11,754	100%

Income Data

Median Family Income	\$69,983
Percent Family Poverty	1.2%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	467	\$65,973	32	6.85%
Non-Depository Institutions	80	\$13,422	8	10.00%
Total Single Family Lending	547	\$79,395	40	7.31%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	5	1	25.00%	3	60.00%	1	33.33%
Asian	30	12	44.44%	14	46.67%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	785	178	25.32%	473	60.25%	33	6.98%
Other	7	2	28.57%	4	57.14%	0	0.00%
Not Reported	83	25	34.72%	42	50.60%	6	14.29%
Hispanic	10	3	33.33%	5	50.00%	0	0.00%
Total	930	224	26.92%	547	58.82%	40	7.31%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	446	497	533	341	198
FHA/VA Home Purchase	19	17	7	12	67
Refinance	641	520	391	323	249
Home Improvement	48	73	81	58	33
Total Lending	1,154	1,107	1,012	734	547

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	77	18.20%	\$11,729	\$152
COUNTRYWIDE BANK, FSB	31	7.33%	\$4,759	\$154
FIFTH THIRD MORTGAGE COMPANY	31	7.33%	\$4,122	\$133
WELLS FARGO BANK, NA	28	6.62%	\$4,085	\$146
US BANK, N.A.	23	5.44%	\$2,824	\$123
JPMORGAN CHASE BANK, NA	18	4.26%	\$2,506	\$139
NATIONAL CITY BANK	14	3.31%	\$2,830	\$202
FLAGSTAR BANK	14	3.31%	\$1,899	\$136
NVR MORTGAGE FINANCE INC	13	3.07%	\$2,743	\$211
CITIMORTGAGE, INC	13	3.07%	\$2,260	\$174

By Originations

THIRD FEDERAL SAVINGS AND LOAN	69	26.04%	\$10,354	\$150
FIFTH THIRD MORTGAGE COMPANY	26	9.81%	\$3,457	\$133
WELLS FARGO BANK, NA	19	7.17%	\$3,029	\$159
NATIONAL CITY BANK	13	4.91%	\$2,691	\$207
AMERICAN MIDWEST MORTGAGE	13	4.91%	\$2,051	\$158
FLAGSTAR BANK	13	4.91%	\$1,822	\$140
THE HUNTINGTON NATIONAL BANK	9	3.40%	\$1,636	\$182
HOWARD HANNA MORTGAGE SERVICES	9	3.40%	\$1,017	\$113
NVR MORTGAGE FINANCE INC	8	3.02%	\$1,837	\$230
FIRST PLACE BANK	8	3.02%	\$1,128	\$141

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	83	15.23%	\$11,620	\$140
HFC COMPANY LLC	52	9.54%	\$9,127	\$176
COUNTRYWIDE BANK, FSB	40	7.34%	\$6,982	\$175
JPMORGAN CHASE BANK, NA	39	7.16%	\$6,944	\$178
FIFTH THIRD MORTGAGE COMPANY	34	6.24%	\$5,545	\$163
PARK VIEW FEDERAL SAVINGS BANK	18	3.30%	\$2,705	\$150
WELLS FARGO BANK, NA	17	3.12%	\$2,730	\$161
THE HUNTINGTON NATIONAL BANK	17	3.12%	\$2,721	\$160
CITIMORTGAGE, INC	14	2.57%	\$2,211	\$158
GMAC MORTGAGE LLC	14	2.57%	\$1,877	\$134

By Originations

THIRD FEDERAL SAVINGS AND LOAN	57	22.89%	\$7,327	\$129
FIFTH THIRD MORTGAGE COMPANY	22	8.84%	\$3,372	\$153
JPMORGAN CHASE BANK, NA	16	6.43%	\$3,041	\$190
COUNTRYWIDE BANK, FSB	13	5.22%	\$2,051	\$158
DOLLAR BANK, FSB	13	5.22%	\$1,547	\$119
PARK VIEW FEDERAL SAVINGS BANK	12	4.82%	\$1,616	\$135
THE HUNTINGTON NATIONAL BANK	10	4.02%	\$1,711	\$171
NATIONAL CITY BANK	9	3.61%	\$1,830	\$203
QUICKEN LOANS	9	3.61%	\$1,715	\$191
FLAGSTAR BANK	6	2.41%	\$1,121	\$187

OAKWOOD

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	2,062	56.23%	80.73%
Asian	14	0.38%	43.75%
Native American	7	0.19%	57.14%
Non-Hispanic White	1,473	40.17%	77.94%
Other	93	2.54%	67.47%
Hispanic*	51	1.39%	46.15%
Total	3,667	100%	72.39%

Housing Data

	Number	Percent
Owner-Occupied Units	1,025	69.26%
Renter Occupied Units	391	26.42%
Vacant Units	64	4.32%
Total Units	1,480	100%

Income Data

Median Family Income	\$54,375
Percent Family Poverty	2.9%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	57	\$7,301	11	19.30%
Non-Depository Institutions	23	\$3,794	0	0.00%
Total Single Family Lending	80	\$11,095	11	13.75%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	138	55	49.55%	49	35.51%	8	16.33%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	62	24	48.98%	23	37.10%	2	8.70%
Other	2	2	100.00%	0	0.00%	0	N/A
Not Reported	35	23	74.19%	7	20.00%	1	14.29%
Hispanic	1	0	0.00%	1	100.00%	0	0.00%
Total	239	104	53.61%	80	33.47%	11	13.75%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	64	53	83	44	24
FHA/VA Home Purchase	2	5	0	6	22
Refinance	91	110	76	56	27
Home Improvement	10	13	15	7	7
Total Lending	167	181	174	113	80

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	21	18.26%	\$4,344	\$207
NVR MORTGAGE FINANCE INC	12	10.43%	\$2,425	\$202
WELLS FARGO BANK, NA	9	7.83%	\$1,211	\$135
THIRD FEDERAL SAVINGS AND LOAN	6	5.22%	\$796	\$133
CITIMORTGAGE, INC	5	4.35%	\$470	\$94
FLAGSTAR BANK	4	3.48%	\$470	\$118
JPMORGAN CHASE BANK, NA	4	3.48%	\$431	\$108
AMERICAN MIDWEST MORTGAGE	4	3.48%	\$427	\$107
COUNTRYWIDE HOME LOANS	3	2.61%	\$702	\$234
THE HUNTINGTON NATIONAL BANK	3	2.61%	\$426	\$142

By Originations

NVR MORTGAGE FINANCE INC	8	17.39%	\$1,583	\$198
THIRD FEDERAL SAVINGS AND LOAN	6	13.04%	\$796	\$133
WELLS FARGO BANK, NA	5	10.87%	\$752	\$150
AMERICAN MIDWEST MORTGAGE	4	8.70%	\$427	\$107
COUNTRYWIDE BANK, FSB	3	6.52%	\$852	\$284
FLAGSTAR BANK	3	6.52%	\$346	\$115
HOWARD HANNA MORTGAGE SERVICES	2	4.35%	\$330	\$165
THE AMERICAN EAGLE MORTGAGE CO	1	2.17%	\$259	\$259
FIRST PLACE BANK	1	2.17%	\$239	\$239
BANK OF AMERICA, N.A.	1	2.17%	\$219	\$219

Top Ten Refinance Lenders

By Application

COUNTRYWIDE BANK, FSB	10	7.46%	\$1,546	\$155
HFC COMPANY LLC	10	7.46%	\$1,486	\$149
GMAC MORTGAGE LLC	8	5.97%	\$1,231	\$154
JPMORGAN CHASE BANK, NA	7	5.22%	\$1,217	\$174
WELLS FARGO FIN'L OHIO 1, INC	7	5.22%	\$1,179	\$168
US BANK NORTH DAKOTA	6	4.48%	\$431	\$72
ADVANCED FINANCIAL SERVICES IN	5	3.73%	\$760	\$152
CITICORP TRUST BANK, FSB	4	2.99%	\$905	\$226
FIFTH THIRD MORTGAGE COMPANY	4	2.99%	\$802	\$201
AMTRUST BANK	4	2.99%	\$504	\$126

By Originations

COUNTRYWIDE BANK, FSB	4	14.81%	\$368	\$92
FIRST PLACE BANK	2	7.41%	\$457	\$229
THIRD FEDERAL SAVINGS AND LOAN	2	7.41%	\$357	\$179
TAYLOR, BEAN & WHITAKER	2	7.41%	\$337	\$169
AMTRUST BANK	2	7.41%	\$290	\$145
WELLS FARGO FIN'L OHIO 1, INC	2	7.41%	\$267	\$134
DOLLAR BANK, FSB	2	7.41%	\$234	\$117
FIRSTMERIT BANK NA	2	7.41%	\$105	\$53
MORTGAGE NETWORK	1	3.70%	\$275	\$275
FIFTH THIRD MORTGAGE COMPANY	1	3.70%	\$222	\$222

OLMSTED TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	119	1.13%	58.68%
Asian	136	1.29%	55.00%
Native American	3	0.03%	0.00%
Non-Hispanic White	10,078	95.30%	85.77%
Other	153	1.45%	77.78%
Hispanic*	164	1.55%	55.00%
Total	10,575	100%	80.43%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,518	75.84%
Renter Occupied Units	856	18.45%
Vacant Units	265	5.71%
Total Units	4,639	100%

Income Data

Median Family Income	\$57,813
Percent Family Poverty	1.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	255	\$38,161	14	5.49%
Non-Depository Institutions	144	\$26,648	8	5.565%
Total Single Family Lending	399	\$64,809	22	5.51%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	33	10	37.04%	15	45.45%	1	6.67%
Asian	18	5	29.41%	11	61.11%	3	27.27%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	545	127	26.19%	323	59.27%	11	3.41%
Other	11	3	27.27%	7	63.64%	0	0.00%
Not Reported	60	14	29.17%	31	51.67%	5	16.13%
Hispanic	15	5	35.71%	9	60.00%	2	22.22%
Total	689	166	27.30%	399	57.91%	22	5.51%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	302	432	286	196	132
FHA/VA Home Purchase	19	6	12	7	99
Refinance	271	268	227	150	146
Home Improvement	16	31	44	38	22
Total Lending	608	737	569	391	399

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
NVR MORTGAGE FINANCE INC	73	17.80%	\$12,812	\$176
COUNTRYWIDE BANK, FSB	70	17.07%	\$11,399	\$163
THIRD FEDERAL SAVINGS AND LOAN	36	8.78%	\$6,083	\$169
PULTE MORTGAGE LLC	25	6.10%	\$4,896	\$196
FIFTH THIRD MORTGAGE COMPANY	20	4.88%	\$3,092	\$155
JPMORGAN CHASE BANK, NA	15	3.66%	\$2,803	\$187
WELLS FARGO FUNDING, INC	14	3.41%	\$2,796	\$200
CITIMORTGAGE, INC	13	3.17%	\$2,393	\$184
WELLS FARGO BANK, NA	13	3.17%	\$2,160	\$166
FIRST PLACE BANK	12	2.93%	\$2,008	\$167

By Originations

NVR MORTGAGE FINANCE INC	59	25.54%	\$10,418	\$177
THIRD FEDERAL SAVINGS AND LOAN	32	13.85%	\$5,377	\$168
PULTE MORTGAGE LLC	22	9.52%	\$4,158	\$189
FIFTH THIRD MORTGAGE COMPANY	14	6.06%	\$2,169	\$155
FIRST PLACE BANK	11	4.76%	\$1,933	\$176
HOWARD HANNA MORTGAGE SERVICES	9	3.90%	\$1,819	\$202
NATIONAL CITY BANK	9	3.90%	\$1,309	\$145
WELLS FARGO BANK, NA	8	3.46%	\$1,350	\$169
KEYBANK NATIONAL ASSOCIATION	6	2.60%	\$820	\$137
JPMORGAN CHASE BANK, NA	5	2.16%	\$893	\$179

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	45	11.87%	\$6,422	\$143
COUNTRYWIDE BANK, FSB	33	8.71%	\$6,724	\$204
HFC COMPANY LLC	28	7.39%	\$5,539	\$198
JPMORGAN CHASE BANK, NA	23	6.07%	\$4,423	\$192
WELLS FARGO BANK, NA	18	4.75%	\$3,500	\$194
FIFTH THIRD MORTGAGE COMPANY	18	4.75%	\$3,446	\$191
CITIMORTGAGE, INC	16	4.22%	\$2,951	\$184
QUICKEN LOANS	13	3.43%	\$3,027	\$233
FIRST FEDERAL OF LAKEWOOD	13	3.43%	\$1,749	\$135
THE HUNTINGTON NATIONAL BANK	10	2.64%	\$1,417	\$142

By Originations

THIRD FEDERAL SAVINGS AND LOAN	30	20.55%	\$4,221	\$141
FIFTH THIRD MORTGAGE COMPANY	12	8.22%	\$2,371	\$198
FIRST FEDERAL OF LAKEWOOD	9	6.16%	\$1,162	\$129
REAL ESTATE MORTGAGE CORP	6	4.11%	\$1,380	\$230
QUICKEN LOANS	6	4.11%	\$1,361	\$227
THE HUNTINGTON NATIONAL BANK	6	4.11%	\$962	\$160
NATIONAL CITY BANK	5	3.42%	\$1,164	\$233
JPMORGAN CHASE BANK, NA	5	3.42%	\$870	\$174
FIRST PLACE BANK	5	3.42%	\$811	\$162
PROVIDENT FUNDING ASSOCIATES	4	2.74%	\$773	\$193

OLMSTED FALLS

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	104	1.31%	72.04%
Asian	63	0.79%	70.21%
Native American	3	0.04%	100.00%
Non-Hispanic White	7,631	95.84%	86.67%
Other	92	1.16%	88.71%
Hispanic*	120	1.51%	75.24%
Total	7,962	100%	83.34%

Housing Data

	Number	Percent
Owner-Occupied Units	2,601	79.61%
Renter Occupied Units	520	15.92%
Vacant Units	146	4.47%
Total Units	3,267	100%

Income Data

Median Family Income	\$66,196
Percent Family Poverty	1.2%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	126	\$14,098	5	3.97%
Non-Depository Institutions	38	\$5,191	3	7.89%
Total Single Family Lending	164	\$19,289	8	4.88%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	3	2	100.00%	0	0.00%	0	N/A
Asian	2	2	100.00%	0	0.00%	0	N/A
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	293	91	35.14%	149	50.85%	8	5.37%
Other	2	0	0.00%	2	100.00%	0	0.00%
Not Reported	27	11	44.00%	10	37.04%	0	0.00%
Hispanic	6	4	80.00%	1	16.67%	0	0.00%
Total	343	114	37.75%	164	47.81%	8	4.88%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	206	227	173	121	56
FHA/VA Home Purchase	19	18	10	10	32
Refinance	211	209	142	85	61
Home Improvement	21	26	35	26	15
Total Lending	457	480	360	242	164

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	14	9.40%	\$1,723	\$123
THIRD FEDERAL SAVINGS AND LOAN	13	8.72%	\$1,267	\$97
COUNTRYWIDE BANK, FSB	12	8.05%	\$1,511	\$126
FIFTH THIRD MORTGAGE COMPANY	12	8.05%	\$1,485	\$124
WELLS FARGO BANK, NA	12	8.05%	\$1,337	\$111
FIRST PLACE BANK	8	5.37%	\$1,039	\$130
US BANK, N.A.	6	4.03%	\$715	\$119
CITIMORTGAGE, INC	5	3.36%	\$652	\$130
FIRST FEDERAL OF LAKEWOOD	5	3.36%	\$605	\$121
HOWARD HANNA MORTGAGE SERVICES	5	3.36%	\$533	\$107

By Originations

FIFTH THIRD MORTGAGE COMPANY	11	12.50%	\$1,230	\$112
THIRD FEDERAL SAVINGS AND LOAN	11	12.50%	\$1,138	\$103
WELLS FARGO BANK, NA	10	11.36%	\$1,194	\$119
FIRST PLACE BANK	7	7.95%	\$982	\$140
HOWARD HANNA MORTGAGE SERVICES	5	5.68%	\$533	\$107
RBS CITIZENS, N.A.	5	5.68%	\$384	\$77
FIRST FEDERAL OF LAKEWOOD	4	4.55%	\$535	\$134
COUNTRYWIDE BANK, FSB	4	4.55%	\$485	\$121
AMERICAN MIDWEST MORTGAGE	3	3.41%	\$539	\$180
THE HUNTINGTON NATIONAL BANK	3	3.41%	\$412	\$137

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	24	11.59%	\$3,246	\$135
THIRD FEDERAL SAVINGS AND LOAN	20	9.66%	\$2,635	\$132
JPMORGAN CHASE BANK, NA	17	8.21%	\$2,580	\$152
COUNTRYWIDE BANK, FSB	13	6.28%	\$1,953	\$150
FIFTH THIRD MORTGAGE COMPANY	10	4.83%	\$1,886	\$189
QUICKEN LOANS	9	4.35%	\$1,401	\$156
FIRST FEDERAL OF LAKEWOOD	8	3.86%	\$1,287	\$161
WELLS FARGO BANK, NA	8	3.86%	\$852	\$107
GMAC MORTGAGE LLC	6	2.90%	\$1,086	\$181
FLAGSTAR BANK	6	2.90%	\$872	\$145

By Originations

THIRD FEDERAL SAVINGS AND LOAN	10	16.39%	\$1,219	\$122
QUICKEN LOANS	6	9.84%	\$1,016	\$169
FIRST FEDERAL OF LAKEWOOD	6	9.84%	\$902	\$150
FIFTH THIRD MORTGAGE COMPANY	3	4.92%	\$429	\$143
WACHOVIA MORTGAGE FSB	2	3.28%	\$546	\$273
COUNTRYWIDE BANK, FSB	2	3.28%	\$359	\$180
ALLIED MORTGAGE GROUP	2	3.28%	\$344	\$172
JPMORGAN CHASE BANK, NA	2	3.28%	\$304	\$152
WELLS FARGO BANK, NA	2	3.28%	\$235	\$118
FLAGSTAR BANK	2	3.28%	\$234	\$117

ORANGE

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	409	12.64%	93.90%
Asian	139	4.30%	87.07%
Native American	2	0.06%	100.00%
Non-Hispanic White	2,629	81.24%	96.96%
Other	50	1.55%	100.00%
Hispanic*	23	0.71%	80.00%
Total	3,236	100%	95.73%

Housing Data

	Number	Percent
Owner-Occupied Units	1,120	90.61%
Renter Occupied Units	50	4.05%
Vacant Units	66	5.34%
Total Units	1,236	100%

Income Data

Median Family Income	\$102,206
Percent Family Poverty	2.3%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	57	\$13,978	1	1.75%
Non-Depository Institutions	14	\$3,418	1	7.14%
Total Single Family Lending	71	\$17,396	2	2.82%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	23	15	68.18%	6	26.09%	0	0.00%
Asian	3	0	0.00%	2	66.67%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	77	17	24.64%	48	62.34%	1	2.08%
Other	2	0	0.00%	1	50.00%	0	0.00%
Not Reported	24	6	28.57%	14	58.33%	1	7.14%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	129	38	33.04%	71	55.04%	2	2.82%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	61	74	61	42	34
FHA/VA Home Purchase	0	1	1	0	4
Refinance	74	77	62	54	32
Home Improvement	6	4	10	5	1
Total Lending	141	156	134	101	71

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOME SAVINGS & LOAN COMPANY	9	16.67%	\$2,358	\$262
THIRD FEDERAL SAVINGS AND LOAN	5	9.26%	\$1,461	\$292
JPMORGAN CHASE BANK, NA	4	7.41%	\$1,034	\$259
WELLS FARGO BANK, NA	4	7.41%	\$884	\$221
HOWARD HANNA MORTGAGE SERVICES	4	7.41%	\$856	\$214
NATIONAL CITY BANK	4	7.41%	\$620	\$155
PARK VIEW FEDERAL SAVINGS BANK	2	3.70%	\$567	\$284
FIRST FEDERAL OF LAKEWOOD	2	3.70%	\$522	\$261
US BANK, N.A.	2	3.70%	\$498	\$249
AMTRUST BANK	2	3.70%	\$457	\$229

By Originations

HOME SAVINGS & LOAN COMPANY	8	21.05%	\$2,108	\$264
THIRD FEDERAL SAVINGS AND LOAN	5	13.16%	\$1,461	\$292
HOWARD HANNA MORTGAGE SERVICES	4	10.53%	\$856	\$214
NATIONAL CITY BANK	4	10.53%	\$620	\$155
WELLS FARGO BANK, NA	3	7.89%	\$684	\$228
PARK VIEW FEDERAL SAVINGS BANK	2	5.26%	\$567	\$284
AMTRUST BANK	2	5.26%	\$457	\$229
FIRSTMERIT MORTGAGE CORP	1	2.63%	\$417	\$417
MLD MORTGAGE INC	1	2.63%	\$388	\$388
US BANK, N.A.	1	2.63%	\$370	\$370

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	7	8.24%	\$2,227	\$318
AMTRUST BANK	6	7.06%	\$1,353	\$226
KEYBANK NATIONAL ASSOCIATION	6	7.06%	\$699	\$117
US BANK NORTH DAKOTA	4	4.71%	\$2,065	\$516
FIFTH THIRD MORTGAGE COMPANY	4	4.71%	\$1,227	\$307
HFC COMPANY LLC	4	4.71%	\$1,131	\$283
CITIMORTGAGE, INC	4	4.71%	\$1,130	\$283
JPMORGAN CHASE BANK, NA	4	4.71%	\$969	\$242
THE HUNTINGTON NATIONAL BANK	4	4.71%	\$519	\$130
PARK VIEW FEDERAL SAVINGS BANK	3	3.53%	\$995	\$332

By Originations

THIRD FEDERAL SAVINGS AND LOAN	5	15.63%	\$1,315	\$263
AMTRUST BANK	5	15.63%	\$1,113	\$223
CITIMORTGAGE, INC	3	9.38%	\$742	\$247
THE HUNTINGTON NATIONAL BANK	3	9.38%	\$471	\$157
NATIONAL CITY BANK	2	6.25%	\$648	\$324
DELMAR FINANCIAL COMPANY	2	6.25%	\$519	\$260
JPMORGAN CHASE BANK, NA	2	6.25%	\$510	\$255
KEYBANK NATIONAL ASSOCIATION	2	6.25%	\$195	\$98
PHH MORTGAGE CORPORATION	1	3.13%	\$318	\$318
FIRST PLACE BANK	1	3.13%	\$293	\$293

PARMA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	905	1.06%	10.77%
Asian	1,366	1.59%	60.56%
Native American	118	0.14%	63.72%
Non-Hispanic White	81,102	94.68%	82.87%
Other	1,318	1.54%	52.82%
Hispanic*	1,323	1.54%	54.70%
Total	85,655	100%	77.47%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	27,212	74.73%
Renter Occupied Units	7,914	21.73%
Vacant Units	1,288	3.54%
Total Units	36,414	100%

Income Data

Median Family Income	\$52,436
Percent Family Poverty	3.3%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,198	\$101,207	129	10.77%
Non-Depository Institutions	369	\$39,257	57	15.45%
Total Single Family Lending	1,567	\$140,464	186	11.87%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	28	12	52.17%	8	28.57%	1	12.50%
Asian	38	10	30.30%	20	52.63%	1	5.00%
Native American	3	0	0.00%	2	66.67%	0	0.00%
Non-Hispanic White	2,557	752	33.16%	1,359	53.15%	159	11.70%
Other	16	7	43.75%	9	56.25%	0	0.00%
Not Reported	295	103	42.21%	116	39.32%	15	12.93%
Hispanic	60	19	36.54%	28	46.67%	5	17.86%
Total	3,049	918	34.24%	1,567	51.39%	186	11.87%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	1,231	1,371	1,304	742	420
FHA/VA Home Purchase	195	153	107	97	359
Refinance	1,728	1,578	1,191	836	601
Home Improvement	217	273	261	286	187
Total Lending	3,371	3,375	2,863	1,961	1,567

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	153	10.68%	\$14,254	\$93
US BANK, N.A.	124	8.65%	\$12,624	\$102
COUNTRYWIDE BANK, FSB	118	8.23%	\$11,621	\$98
JPMORGAN CHASE BANK, NA	92	6.42%	\$9,804	\$107
WELLS FARGO BANK, NA	79	5.51%	\$8,082	\$102
AMERICAN MIDWEST MORTGAGE	75	5.23%	\$7,317	\$98
FIFTH THIRD MORTGAGE COMPANY	58	4.05%	\$6,104	\$105
CITIMORTGAGE, INC	55	3.84%	\$5,213	\$95
HOWARD HANNA MORTGAGE SERVICES	48	3.35%	\$5,051	\$105
NATIONAL CITY BANK	45	3.14%	\$4,664	\$104

By Originations

THIRD FEDERAL SAVINGS AND LOAN	138	17.72%	\$13,079	\$95
AMERICAN MIDWEST MORTGAGE	75	9.63%	\$7,317	\$98
WELLS FARGO BANK, NA	57	7.32%	\$5,795	\$102
FIFTH THIRD MORTGAGE COMPANY	48	6.16%	\$4,966	\$103
HOWARD HANNA MORTGAGE SERVICES	47	6.03%	\$4,946	\$105
NATIONAL CITY BANK	35	4.49%	\$3,685	\$105
AMTRUST BANK	28	3.59%	\$2,410	\$86
UNION NATIONAL MORTGAGE CO.	26	3.34%	\$2,636	\$101
FIRST PLACE BANK	26	3.34%	\$2,425	\$93
FLAGSTAR BANK	24	3.08%	\$2,249	\$94

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	219	12.57%	\$21,213	\$97
HFC COMPANY LLC	197	11.31%	\$24,389	\$124
JPMORGAN CHASE BANK, NA	130	7.46%	\$15,982	\$123
COUNTRYWIDE BANK, FSB	101	5.80%	\$11,820	\$117
WELLS FARGO BANK, NA	64	3.67%	\$7,687	\$120
ADVANCED FINANCIAL SERVICES IN	59	3.39%	\$7,351	\$125
FIFTH THIRD MORTGAGE COMPANY	58	3.33%	\$6,588	\$114
CITIMORTGAGE, INC	56	3.21%	\$6,803	\$121
GMAC MORTGAGE LLC	44	2.53%	\$4,915	\$112
DOLLAR BANK, FSB	40	2.30%	\$3,405	\$85

By Originations

THIRD FEDERAL SAVINGS AND LOAN	146	24.29%	\$13,909	\$95
JPMORGAN CHASE BANK, NA	38	6.32%	\$4,559	\$120
FIFTH THIRD MORTGAGE COMPANY	30	4.99%	\$3,260	\$109
COUNTRYWIDE BANK, FSB	28	4.66%	\$3,059	\$109
DOLLAR BANK, FSB	25	4.16%	\$2,232	\$89
FLAGSTAR BANK	20	3.33%	\$2,741	\$137
AMERICAN MIDWEST MORTGAGE	18	3.00%	\$1,720	\$96
WELLS FARGO BANK, NA	16	2.66%	\$1,894	\$118
THE HUNTINGTON NATIONAL BANK	13	2.16%	\$1,354	\$104
NATIONAL CITY BANK	13	2.16%	\$1,330	\$102

PARMA HEIGHTS

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	253	1.17%	14.62%
Asian	508	2.35%	30.08%
Native American	29	0.13%	41.18%
Non-Hispanic White	20,300	93.73%	68.81%
Other	346	1.60%	44.32%
Hispanic*	351	1.62%	51.70%
Total	21,659	100%	59.90%

Housing Data

	Number	Percent
Owner-Occupied Units	5,884	57.33%
Renter Occupied Units	3,939	38.38%
Vacant Units	440	4.29%
Total Units	10,263	100%

Income Data

Median Family Income	\$48,641
Percent Family Poverty	5.4%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	233	\$20,539	21	9.01%
Non-Depository Institutions	82	\$8,956	9	10.98%
Total Single Family Lending	305	\$29,495	30	9.84%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	6	3	50.00%	1	16.67%	0	0.00%
Asian	6	5	83.33%	1	16.67%	0	0.00%
Native American	4	3	75.00%	1	25.00%	0	0.00%
Non-Hispanic White	519	149	32.96%	280	53.95%	25	8.93%
Other	10	4	50.00%	4	40.00%	1	25.00%
Not Reported	44	15	39.47%	17	38.64%	3	17.65%
Hispanic	10	3	30.00%	5	50.00%	0	0.00%
Total	610	185	34.71%	315	51.64%	30	9.52%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	281	343	300	217	94
FHA/VA Home Purchase	29	32	23	22	78
Refinance	368	320	265	189	107
Home Improvement	47	45	59	50	36
Total Lending	725	740	647	478	315

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
US BANK, N.A.	30	9.90%	\$3,184	\$106
THIRD FEDERAL SAVINGS AND LOAN	28	9.24%	\$2,414	\$86
COUNTRYWIDE BANK, FSB	21	6.93%	\$1,907	\$91
JPMORGAN CHASE BANK, NA	19	6.27%	\$1,989	\$105
AMERICAN MIDWEST MORTGAGE	18	5.94%	\$1,636	\$91
WELLS FARGO BANK, NA	15	4.95%	\$1,788	\$119
CITIMORTGAGE, INC	15	4.95%	\$1,694	\$113
FIFTH THIRD MORTGAGE COMPANY	15	4.95%	\$1,433	\$96
NATIONAL CITY BANK	15	4.95%	\$1,389	\$93
HOWARD HANNA MORTGAGE SERVICES	12	3.96%	\$1,486	\$124

By Originations

THIRD FEDERAL SAVINGS AND LOAN	26	15.12%	\$2,263	\$87
AMERICAN MIDWEST MORTGAGE	18	10.47%	\$1,636	\$91
HOWARD HANNA MORTGAGE SERVICES	11	6.40%	\$1,361	\$124
WELLS FARGO BANK, NA	11	6.40%	\$1,241	\$113
FIFTH THIRD MORTGAGE COMPANY	10	5.81%	\$934	\$93
NATIONAL CITY BANK	9	5.23%	\$961	\$107
FIRST PLACE BANK	8	4.65%	\$890	\$111
FLAGSTAR BANK	7	4.07%	\$676	\$97
COUNTRYWIDE BANK, FSB	7	4.07%	\$636	\$91
AMTRUST BANK	5	2.91%	\$500	\$100

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	42	12.50%	\$4,332	\$103
HFC COMPANY LLC	35	10.42%	\$4,101	\$117
COUNTRYWIDE BANK, FSB	29	8.63%	\$3,111	\$107
JPMORGAN CHASE BANK, NA	25	7.44%	\$2,994	\$120
ADVANCED FINANCIAL SERVICES IN	19	5.65%	\$2,407	\$127
CITIMORTGAGE, INC	12	3.57%	\$1,353	\$113
FIFTH THIRD MORTGAGE COMPANY	10	2.98%	\$1,172	\$117
WELLS FARGO BANK, NA	9	2.68%	\$1,188	\$132
GMAC MORTGAGE LLC	9	2.68%	\$1,110	\$123
NATIONSTAR MORTGAGE LLC	8	2.38%	\$996	\$125

By Originations

THIRD FEDERAL SAVINGS AND LOAN	25	23.36%	\$2,583	\$103
JPMORGAN CHASE BANK, NA	10	9.35%	\$1,290	\$129
FIFTH THIRD MORTGAGE COMPANY	5	4.67%	\$538	\$108
COUNTRYWIDE BANK, FSB	5	4.67%	\$454	\$91
RBS CITIZENS, N.A.	5	4.67%	\$325	\$65
PRIMARY RESIDENTIAL MORTGAGE	3	2.80%	\$434	\$145
AMERICAN MIDWEST MORTGAGE	3	2.80%	\$366	\$122
DOLLAR BANK, FSB	3	2.80%	\$358	\$119
AMTRUST BANK	3	2.80%	\$313	\$104
US BANK NORTH DAKOTA	3	2.80%	\$285	\$95

PEPPER PIKE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	294	4.87%	81.71%
Asian	251	4.16%	96.79%
Native American	3	0.05%	0.00%
Non-Hispanic White	5,381	89.09%	97.34%
Other	60	0.99%	59.38%
Hispanic*	70	1.16%	100.00%
Total	6,040	100%	95.60%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,106	91.72%
Renter Occupied Units	97	4.22%
Vacant Units	93	4.05%
Total Units	2,296	100%

Income Data

Median Family Income	\$147,097
Percent Family Poverty	1.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	129	\$38,389	1	0.78%
Non-Depository Institutions	23	\$6,393	1	4.35%
Total Single Family Lending	152	\$44,782	2	1.32%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	23	10	58.82%	6	26.09%	1	16.67%
Asian	14	3	25.00%	8	57.14%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	165	26	18.06%	110	66.67%	1	0.91%
Other	6	1	20.00%	4	66.67%	0	0.00%
Not Reported	35	9	29.03%	18	51.43%	0	0.00%
Hispanic	5	1	20.00%	4	80.00%	0	0.00%
Total	250	49	22.79%	152	60.80%	2	1.32%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	79	112	126	118	68
FHA/VA Home Purchase	0	0	0	1	7
Refinance	151	121	73	79	69
Home Improvement	13	10	7	5	8
Total Lending	243	243	206	203	152

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	15	11.19%	\$4,258	\$284
JPMORGAN CHASE BANK, NA	12	8.96%	\$4,839	\$403
THIRD FEDERAL SAVINGS AND LOAN	12	8.96%	\$2,906	\$242
COUNTRYWIDE BANK, FSB	10	7.46%	\$2,574	\$257
NATIONAL CITY BANK	7	5.22%	\$2,109	\$301
CITIMORTGAGE, INC	7	5.22%	\$1,872	\$267
KEYBANK NATIONAL ASSOCIATION	7	5.22%	\$1,465	\$209
WELLS FARGO BANK, NA	6	4.48%	\$1,814	\$302
HOME SAVINGS & LOAN COMPANY	5	3.73%	\$1,084	\$217
FIRST PLACE BANK	5	3.73%	\$666	\$133

By Originations

HOWARD HANNA MORTGAGE SERVICES	10	13.33%	\$2,759	\$276
THIRD FEDERAL SAVINGS AND LOAN	8	10.67%	\$2,220	\$278
KEYBANK NATIONAL ASSOCIATION	6	8.00%	\$1,181	\$197
NATIONAL CITY BANK	5	6.67%	\$1,634	\$327
HOME SAVINGS & LOAN COMPANY	5	6.67%	\$1,084	\$217
WELLS FARGO BANK, NA	4	5.33%	\$1,182	\$296
THE HUNTINGTON NATIONAL BANK	3	4.00%	\$1,750	\$583
JPMORGAN CHASE BANK, NA	3	4.00%	\$848	\$283
AMTRUST BANK	3	4.00%	\$769	\$256
COUNTRYWIDE BANK, FSB	3	4.00%	\$536	\$179

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	18	13.14%	\$5,983	\$332
PARK VIEW FEDERAL SAVINGS BANK	11	8.03%	\$2,165	\$197
JPMORGAN CHASE BANK, NA	10	7.30%	\$3,676	\$368
ING BANK, FSB	7	5.11%	\$6,909	\$987
NATIONAL CITY BANK	7	5.11%	\$2,045	\$292
WELLS FARGO BANK, NA	7	5.11%	\$1,814	\$259
COUNTRYWIDE BANK, FSB	7	5.11%	\$1,562	\$223
CITIMORTGAGE, INC	6	4.38%	\$2,170	\$362
KEYBANK NATIONAL ASSOCIATION	6	4.38%	\$1,623	\$271
FIFTH THIRD MORTGAGE COMPANY	5	3.65%	\$1,702	\$340

By Originations

THIRD FEDERAL SAVINGS AND LOAN	13	18.84%	\$4,494	\$346
WELLS FARGO BANK, NA	6	8.70%	\$1,504	\$251
PARK VIEW FEDERAL SAVINGS BANK	6	8.70%	\$1,079	\$180
JPMORGAN CHASE BANK, NA	5	7.25%	\$1,710	\$342
NATIONAL CITY BANK	5	7.25%	\$1,490	\$298
KEYBANK NATIONAL ASSOCIATION	4	5.80%	\$1,205	\$301
ING BANK, FSB	3	4.35%	\$3,320	\$1,107
FIFTH THIRD MORTGAGE COMPANY	3	4.35%	\$1,139	\$380
HOME SAVINGS & LOAN COMPANY	3	4.35%	\$798	\$266
PROVIDENT FUNDING ASSOCIATES	2	2.90%	\$745	\$373

RICHMOND HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,612	23.87%	46.61%
Asian	523	4.78%	61.36%
Native American	6	0.05%	80.00%
Non-Hispanic White	7,472	68.27%	79.65%
Other	254	2.32%	52.15%
Hispanic*	173	1.58%	51.95%
Total	10,944	100%	63.12%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,070	60.67%
Renter Occupied Units	1,794	35.45%
Vacant Units	196	3.87%
Total Units	5,060	100%

Income Data

Median Family Income	\$60,136
Percent Family Poverty	4.3%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	130	\$16,355	23	17.69%
Non-Depository Institutions	52	\$8,447	2	3.85%
Total Single Family Lending	182	\$24,802	25	13.74%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	193	77	45.29%	81	41.97%	9	11.11%
Asian	19	8	50.00%	6	31.58%	0	0.00%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	157	54	40.60%	73	46.50%	13	17.81%
Other	6	2	40.00%	3	50.00%	0	0.00%
Not Reported	63	32	59.26%	18	28.57%	3	16.67%
Hispanic	4	3	75.00%	1	25.00%	0	0.00%
Total	441	174	45.67%	182	41.27%	25	13.74%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	208	223	189	97	53
FHA/VA Home Purchase	12	16	12	14	53
Refinance	214	180	158	123	63
Home Improvement	20	17	26	21	13
Total Lending	454	436	385	255	182

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	52	20.63%	\$8,597	\$165
JPMORGAN CHASE BANK, NA	19	7.54%	\$2,815	\$148
NVR MORTGAGE FINANCE INC	13	5.16%	\$2,665	\$205
THIRD FEDERAL SAVINGS AND LOAN	11	4.37%	\$1,477	\$134
WELLS FARGO BANK, NA	10	3.97%	\$1,701	\$170
CITIMORTGAGE, INC	10	3.97%	\$1,463	\$146
HOWARD HANNA MORTGAGE SERVICES	8	3.17%	\$1,062	\$133
AMERICAN MIDWEST MORTGAGE	8	3.17%	\$1,027	\$128
FIFTH THIRD MORTGAGE COMPANY	8	3.17%	\$934	\$117
US BANK, N.A.	8	3.17%	\$865	\$108

By Originations

NVR MORTGAGE FINANCE INC	11	10.38%	\$2,301	\$209
COUNTRYWIDE BANK, FSB	10	9.43%	\$1,657	\$166
THIRD FEDERAL SAVINGS AND LOAN	9	8.49%	\$1,325	\$147
AMERICAN MIDWEST MORTGAGE	8	7.55%	\$1,027	\$128
FIFTH THIRD MORTGAGE COMPANY	8	7.55%	\$934	\$117
KEYBANK NATIONAL ASSOCIATION	6	5.66%	\$918	\$153
HOWARD HANNA MORTGAGE SERVICES	6	5.66%	\$749	\$125
WELLS FARGO BANK, NA	4	3.77%	\$720	\$180
SHORE MORTGAGE	4	3.77%	\$471	\$118
FLAGSTAR BANK	3	2.83%	\$459	\$153

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	25	10.64%	\$3,412	\$136
JPMORGAN CHASE BANK, NA	20	8.51%	\$3,708	\$185
THIRD FEDERAL SAVINGS AND LOAN	20	8.51%	\$2,965	\$148
COUNTRYWIDE BANK, FSB	16	6.81%	\$2,805	\$175
ADVANCED FINANCIAL SERVICES IN	10	4.26%	\$1,710	\$171
THE HUNTINGTON NATIONAL BANK	9	3.83%	\$1,231	\$137
CITIMORTGAGE, INC	9	3.83%	\$1,221	\$136
WELLS FARGO BANK, NA	8	3.40%	\$1,068	\$134
CITICORP TRUST BANK, FSB	7	2.98%	\$1,149	\$164
FIFTH THIRD MORTGAGE COMPANY	7	2.98%	\$853	\$122

By Originations

THIRD FEDERAL SAVINGS AND LOAN	8	12.70%	\$892	\$112
COUNTRYWIDE BANK, FSB	7	11.11%	\$947	\$135
JPMORGAN CHASE BANK, NA	5	7.94%	\$776	\$155
THE HUNTINGTON NATIONAL BANK	5	7.94%	\$699	\$140
FIFTH THIRD MORTGAGE COMPANY	4	6.35%	\$535	\$134
WELLS FARGO BANK, NA	4	6.35%	\$503	\$126
RBS CITIZENS, N.A.	3	4.76%	\$300	\$100
AMERICAN MIDWEST MORTGAGE	2	3.17%	\$364	\$182
CONSUMERS MORTGAGE CORP OF OHI	2	3.17%	\$342	\$171
SUNTRUST MORTGAGE, INC	2	3.17%	\$291	\$146

ROCKY RIVER

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	84	0.41%	32.35%
Asian	280	1.35%	66.55%
Native American	14	0.07%	40.00%
Non-Hispanic White	19,891	95.93%	79.55%
Other	280	1.35%	57.33%
Hispanic*	248	1.20%	55.35%
Total	20,735	100%	71.19%

Housing Data

	Number	Percent
Owner-Occupied Units	6,912	67.99%
Renter Occupied Units	2,797	27.51%
Vacant Units	457	4.50%
Total Units	10,166	100%

Income Data

Median Family Income	\$72,361
Percent Family Poverty	1.5%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	424	\$72,285	16	3.77%
Non-Depository Institutions	50	\$10,861	8	16.00%
Total Single Family Lending	474	\$83,146	24	5.06%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	5	0	0.00%	2	40.00%	0	0.00%
Asian	5	1	25.00%	3	60.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	647	104	17.84%	429	66.31%	22	5.13%
Other	7	1	16.67%	3	42.86%	0	0.00%
Not Reported	57	16	29.63%	28	49.12%	1	3.57%
Hispanic	7	2	40.00%	2	28.57%	0	0.00%
Total	740	128	19.19%	474	64.05%	24	5.06%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	464	478	406	315	196
FHA/VA Home Purchase	7	10	7	11	47
Refinance	34	334	311	210	185
Home Improvement	464	50	65	35	46
Total Lending	969	872	789	571	474

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	63	16.15%	\$9,858	\$156
WELLS FARGO BANK, NA	32	8.21%	\$5,566	\$174
NATIONAL CITY BANK	25	6.41%	\$3,714	\$149
FIFTH THIRD MORTGAGE COMPANY	24	6.15%	\$3,616	\$151
JPMORGAN CHASE BANK, NA	23	5.90%	\$4,453	\$194
COUNTRYWIDE BANK, FSB	23	5.90%	\$4,102	\$178
FIRST PLACE BANK	19	4.87%	\$2,591	\$136
CITIMORTGAGE, INC	15	3.85%	\$3,581	\$239
FIRST FEDERAL OF LAKEWOOD	14	3.59%	\$3,034	\$217
BANK OF AMERICA, N.A.	10	2.56%	\$3,555	\$356

By Originations

THIRD FEDERAL SAVINGS AND LOAN	54	22.22%	\$8,617	\$160
WELLS FARGO BANK, NA	26	10.70%	\$4,685	\$180
NATIONAL CITY BANK	21	8.64%	\$2,959	\$141
FIFTH THIRD MORTGAGE COMPANY	18	7.41%	\$3,082	\$171
FIRST PLACE BANK	18	7.41%	\$2,462	\$137
FIRST FEDERAL OF LAKEWOOD	10	4.12%	\$2,285	\$229
BANK OF AMERICA, N.A.	8	3.29%	\$2,545	\$318
HOWARD HANNA MORTGAGE SERVICES	7	2.88%	\$1,318	\$188
COUNTRYWIDE BANK, FSB	7	2.88%	\$1,059	\$151
JPMORGAN CHASE BANK, NA	6	2.47%	\$1,468	\$245

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	44	11.55%	\$7,337	\$167
JPMORGAN CHASE BANK, NA	27	7.09%	\$6,705	\$248
HFC COMPANY LLC	24	6.30%	\$3,859	\$161
WELLS FARGO BANK, NA	20	5.25%	\$3,764	\$188
COUNTRYWIDE BANK, FSB	20	5.25%	\$3,610	\$181
THE HUNTINGTON NATIONAL BANK	17	4.46%	\$3,272	\$192
NATIONAL CITY BANK	15	3.94%	\$3,153	\$210
FIFTH THIRD MORTGAGE COMPANY	14	3.67%	\$2,497	\$178
FIRST FEDERAL OF LAKEWOOD	12	3.15%	\$2,431	\$203
CITIMORTGAGE, INC	12	3.15%	\$2,354	\$196

By Originations

THIRD FEDERAL SAVINGS AND LOAN	34	18.38%	\$5,099	\$150
THE HUNTINGTON NATIONAL BANK	12	6.49%	\$2,633	\$219
WELLS FARGO BANK, NA	11	5.95%	\$2,106	\$191
COUNTRYWIDE BANK, FSB	11	5.95%	\$1,749	\$159
NATIONAL CITY BANK	10	5.41%	\$2,509	\$251
AMTRUST BANK	9	4.86%	\$2,338	\$260
JPMORGAN CHASE BANK, NA	8	4.32%	\$2,224	\$278
FIRST FEDERAL OF LAKEWOOD	8	4.32%	\$1,738	\$217
PARK VIEW FEDERAL SAVINGS BANK	8	4.32%	\$1,107	\$138
FIFTH THIRD MORTGAGE COMPANY	7	3.78%	\$1,157	\$165

SEVEN HILLS

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	18	0.15%	100.00%
Asian	256	2.12%	92.34%
Native American	3	0.02%	0.00%
Non-Hispanic White	11,668	96.59%	96.72%
Other	64	0.53%	100.00%
Hispanic*	92	0.76%	100.00%
Total	12,080	100%	96.62%

Housing Data

	Number	Percent
Owner-Occupied Units	4,625	94.72%
Renter Occupied Units	162	3.32%
Vacant Units	96	1.97%
Total Units	4,883	100%

Income Data

Median Family Income	\$62,520
Percent Family Poverty	2.0%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	218	\$26,316	9	4.13%
Non-Depository Institutions	40	\$5,789	3	7.5%
Total Single Family Lending	258	\$32,105	12	4.65%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	7	4	80.00%	1	14.29%	0	0.00%
Asian	11	2	25.00%	5	45.45%	0	0.00%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	352	69	22.12%	221	62.78%	10	4.52%
Other	3	2	100.00%	0	0.00%	0	N/A
Not Reported	54	18	40.91%	24	44.44%	1	4.17%
Hispanic	3	0	0.00%	2	66.67%	1	50.00%
Total	436	95	25.13%	258	59.17%	12	4.65%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	203	191	214	150	76
FHA/VA Home Purchase	5	6	4	4	27
Refinance	239	221	173	137	125
Home Improvement	35	38	34	43	30
Total Lending	482	456	425	334	258

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	39	22.81%	\$5,428	\$139
CITIMORTGAGE, INC	16	9.36%	\$2,191	\$137
JPMORGAN CHASE BANK, NA	9	5.26%	\$1,193	\$133
FIFTH THIRD MORTGAGE COMPANY	8	4.68%	\$1,128	\$141
WELLS FARGO BANK, NA	7	4.09%	\$1,066	\$152
HOWARD HANNA MORTGAGE SERVICES	7	4.09%	\$940	\$134
US BANK, N.A.	7	4.09%	\$931	\$133
NATIONAL CITY BANK	6	3.51%	\$892	\$149
COUNTRYWIDE BANK, FSB	6	3.51%	\$655	\$109
FIRST PLACE BANK	5	2.92%	\$689	\$138

By Originations

THIRD FEDERAL SAVINGS AND LOAN	35	33.98%	\$4,908	\$140
FIFTH THIRD MORTGAGE COMPANY	6	5.83%	\$820	\$137
HOWARD HANNA MORTGAGE SERVICES	6	5.83%	\$751	\$125
WELLS FARGO BANK, NA	5	4.85%	\$787	\$157
NATIONAL CITY BANK	5	4.85%	\$746	\$149
AMERICAN MIDWEST MORTGAGE	5	4.85%	\$685	\$137
AMTRUST BANK	4	3.88%	\$489	\$122
COUNTRYWIDE BANK, FSB	4	3.88%	\$414	\$104
FIRST PLACE BANK	3	2.91%	\$442	\$147
CITIMORTGAGE, INC	3	2.91%	\$437	\$146

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	52	19.05%	\$6,789	\$131
JPMORGAN CHASE BANK, NA	17	6.23%	\$2,802	\$165
COUNTRYWIDE BANK, FSB	17	6.23%	\$2,578	\$152
HFC COMPANY LLC	16	5.86%	\$3,396	\$212
FIFTH THIRD MORTGAGE COMPANY	11	4.03%	\$1,867	\$170
QUICKEN LOANS	10	3.66%	\$1,593	\$159
KEYBANK NATIONAL ASSOCIATION	10	3.66%	\$1,117	\$112
GMAC MORTGAGE LLC	8	2.93%	\$1,329	\$166
NATIONAL CITY BANK	8	2.93%	\$1,302	\$163
PARK VIEW FEDERAL SAVINGS BANK	8	2.93%	\$1,012	\$127

By Originations

THIRD FEDERAL SAVINGS AND LOAN	41	32.80%	\$5,291	\$129
JPMORGAN CHASE BANK, NA	7	5.60%	\$1,080	\$154
PARK VIEW FEDERAL SAVINGS BANK	7	5.60%	\$804	\$115
QUICKEN LOANS	6	4.80%	\$836	\$139
DOLLAR BANK, FSB	6	4.80%	\$676	\$113
NATIONAL CITY BANK	4	3.20%	\$659	\$165
COUNTRYWIDE BANK, FSB	4	3.20%	\$587	\$147
AMERICAN MIDWEST MORTGAGE	4	3.20%	\$568	\$142
AMTRUST BANK	4	3.20%	\$539	\$135
KEYBANK NATIONAL ASSOCIATION	4	3.20%	\$503	\$126

SHAKER HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	10,030	34.11%	59.57%
Asian	932	3.17%	43.54%
Native American	19	0.06%	91.67%
Non-Hispanic White	17,434	59.29%	81.71%
Other	800	2.72%	52.05%
Hispanic*	339	1.15%	62.77%
Total	29,405	100%	64.93%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	7,935	61.12%
Renter Occupied Units	4,285	33.01%
Vacant Units	762	5.87%
Total Units	12,982	100%

Income Data

Median Family Income	\$85,893
Percent Family Poverty	5.3%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	513	\$92,585	42	8.19%
Non-Depository Institutions	158	\$31,577	12	7.59%
Total Single Family Lending	671	\$124,162	54	8.05%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	361	159	49.69%	125	34.63%	25	20.00%
Asian	34	6	20.00%	23	67.65%	0	0.00%
Native American	4	2	50.00%	2	50.00%	0	0.00%
Non-Hispanic White	629	108	19.12%	414	65.82%	20	4.83%
Other	21	5	25.00%	14	66.67%	0	0.00%
Not Reported	180	53	34.64%	81	45.00%	7	8.64%
Hispanic	17	7	50.00%	6	35.29%	0	0.00%
Total	1,251	340	30.60%	671	53.64%	54	8.05%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	541	596	542	420	262
FHA/VA Home Purchase	22	21	23	27	75
Refinance	685	579	406	305	257
Home Improvement	99	133	101	115	77
Total Lending	1,347	1,329	1,072	867	671

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	75	12.18%	\$16,693	\$223
JPMORGAN CHASE BANK, NA	59	9.58%	\$11,468	\$194
THIRD FEDERAL SAVINGS AND LOAN	35	5.68%	\$6,509	\$186
WELLS FARGO BANK, NA	35	5.68%	\$4,616	\$132
COUNTRYWIDE BANK, FSB	34	5.52%	\$4,957	\$146
NATIONAL CITY BANK	25	4.06%	\$4,742	\$190
HOME SAVINGS & LOAN COMPANY	22	3.57%	\$5,928	\$269
GMAC BANK	20	3.25%	\$3,245	\$162
FIRST FEDERAL OF LAKEWOOD	19	3.08%	\$5,504	\$290
GMAC MORTGAGE LLC	19	3.08%	\$3,008	\$158

By Originations

HOWARD HANNA MORTGAGE SERVICES	69	20.47%	\$14,839	\$215
THIRD FEDERAL SAVINGS AND LOAN	32	9.50%	\$6,312	\$197
FIRST FEDERAL OF LAKEWOOD	19	5.64%	\$5,504	\$290
HOME SAVINGS & LOAN COMPANY	19	5.64%	\$4,887	\$257
WELLS FARGO BANK, NA	19	5.64%	\$2,825	\$149
NATIONAL CITY BANK	18	5.34%	\$3,708	\$206
KEYBANK NATIONAL ASSOCIATION	13	3.86%	\$3,936	\$303
FIFTH THIRD MORTGAGE COMPANY	13	3.86%	\$2,543	\$196
AMTRUST BANK	12	3.56%	\$2,065	\$172
FIRST PLACE BANK	9	2.67%	\$2,117	\$235

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	66	9.68%	\$13,991	\$212
HFC COMPANY LLC	60	8.80%	\$9,185	\$153
THIRD FEDERAL SAVINGS AND LOAN	52	7.62%	\$10,651	\$205
COUNTRYWIDE BANK, FSB	34	4.99%	\$7,097	\$209
WELLS FARGO BANK, NA	31	4.55%	\$5,674	\$183
THE HUNTINGTON NATIONAL BANK	30	4.40%	\$4,849	\$162
CITIMORTGAGE, INC	26	3.81%	\$4,359	\$168
FIFTH THIRD MORTGAGE COMPANY	23	3.37%	\$5,565	\$242
KEYBANK NATIONAL ASSOCIATION	22	3.23%	\$4,490	\$204
NATIONAL CITY BANK	17	2.49%	\$3,869	\$228

By Originations

THIRD FEDERAL SAVINGS AND LOAN	32	12.45%	\$6,274	\$196
JPMORGAN CHASE BANK, NA	28	10.89%	\$6,820	\$244
THE HUNTINGTON NATIONAL BANK	17	6.61%	\$2,969	\$175
FIFTH THIRD MORTGAGE COMPANY	13	5.06%	\$3,365	\$259
KEYBANK NATIONAL ASSOCIATION	11	4.28%	\$2,991	\$272
WELLS FARGO BANK, NA	11	4.28%	\$2,372	\$216
NATIONAL CITY BANK	8	3.11%	\$2,063	\$258
COUNTRYWIDE BANK, FSB	8	3.11%	\$1,437	\$180
PARK VIEW FEDERAL SAVINGS BANK	8	3.11%	\$1,117	\$140
DOLLAR BANK, FSB	7	2.72%	\$1,851	\$264

SOLON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,334	6.12%	82.88%
Asian	1,072	4.92%	84.55%
Native American	8	0.04%	100.00%
Non-Hispanic White	19,046	87.36%	92.12%
Other	248	1.14%	67.81%
Hispanic*	153	0.70%	70.91%
Total	21,802	100%	87.78%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	6,631	85.00%
Renter Occupied Units	923	11.83%
Vacant Units	247	3.17%
Total Units	7,801	100%

Income Data

Median Family Income	\$88,990
Percent Family Poverty	2.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	477	\$110,058	9	1.89%
Non-Depository Institutions	105	\$24,052	6	5.71%
Total Single Family Lending	582	\$134,110	15	2.58%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	112	38	39.58%	50	44.64%	4	8.00%
Asian	105	25	27.78%	55	52.38%	1	1.82%
Native American	4	2	50.00%	2	50.00%	0	0.00%
Non-Hispanic White	588	104	19.89%	381	64.80%	6	1.57%
Other	15	4	30.77%	7	46.67%	0	0.00%
Not Reported	148	42	32.06%	78	52.70%	4	5.13%
Hispanic	7	2	28.57%	4	57.14%	0	0.00%
Total	986	218	25.06%	582	59.03%	15	2.58%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	508	531	456	337	236
FHA/VA Home Purchase	4	12	4	5	42
Refinance	576	478	402	298	266
Home Improvement	53	44	65	55	38
Total Lending	1,141	1,065	927	695	582

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	62	13.39%	\$14,615	\$236
HOWARD HANNA MORTGAGE SERVICES	35	7.56%	\$8,248	\$236
JPMORGAN CHASE BANK, NA	29	6.26%	\$7,100	\$245
FIFTH THIRD MORTGAGE COMPANY	27	5.83%	\$7,900	\$293
COUNTRYWIDE BANK, FSB	25	5.40%	\$5,568	\$223
WELLS FARGO BANK, NA	21	4.54%	\$6,236	\$297
CITIMORTGAGE, INC	21	4.54%	\$4,288	\$204
AMTRUST BANK	19	4.10%	\$4,984	\$262
FIRST PLACE BANK	17	3.67%	\$4,183	\$246
THE HUNTINGTON NATIONAL BANK	16	3.46%	\$3,357	\$210

By Originations

THIRD FEDERAL SAVINGS AND LOAN	48	17.27%	\$10,462	\$218
HOWARD HANNA MORTGAGE SERVICES	31	11.15%	\$7,358	\$237
FIFTH THIRD MORTGAGE COMPANY	22	7.91%	\$5,377	\$244
WELLS FARGO BANK, NA	18	6.47%	\$5,429	\$302
FIRST PLACE BANK	13	4.68%	\$2,867	\$221
HOME SAVINGS & LOAN COMPANY	13	4.68%	\$2,756	\$212
AMTRUST BANK	12	4.32%	\$3,174	\$265
NATIONAL CITY BANK	11	3.96%	\$3,237	\$294
THE HUNTINGTON NATIONAL BANK	11	3.96%	\$2,299	\$209
FIRST FEDERAL OF LAKEWOOD	9	3.24%	\$4,765	\$529

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	79	12.89%	\$17,288	\$219
COUNTRYWIDE BANK, FSB	48	7.83%	\$11,023	\$230
JPMORGAN CHASE BANK, NA	43	7.01%	\$11,289	\$263
HFC COMPANY LLC	35	5.71%	\$8,822	\$252
PARK VIEW FEDERAL SAVINGS BANK	28	4.57%	\$6,360	\$227
FIFTH THIRD MORTGAGE COMPANY	26	4.24%	\$6,382	\$245
CITIMORTGAGE, INC	23	3.75%	\$5,852	\$254
THE HUNTINGTON NATIONAL BANK	22	3.59%	\$5,793	\$263
WELLS FARGO BANK, NA	18	2.94%	\$4,263	\$237
NATIONAL CITY BANK	16	2.61%	\$4,200	\$263

By Originations

THIRD FEDERAL SAVINGS AND LOAN	53	19.92%	\$11,240	\$212
PARK VIEW FEDERAL SAVINGS BANK	19	7.14%	\$4,768	\$251
COUNTRYWIDE BANK, FSB	18	6.77%	\$4,345	\$241
FIFTH THIRD MORTGAGE COMPANY	15	5.64%	\$3,449	\$230
QUICKEN LOANS	12	4.51%	\$2,740	\$228
JPMORGAN CHASE BANK, NA	11	4.14%	\$2,999	\$273
THE HUNTINGTON NATIONAL BANK	10	3.76%	\$3,287	\$329
AMTRUST BANK	10	3.76%	\$2,633	\$263
NATIONAL CITY BANK	9	3.38%	\$2,497	\$277
FIRST PLACE BANK	9	3.38%	\$2,266	\$252

SOUTH EUCLID

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	5,032	21.38%	78.49%
Asian	356	1.51%	75.68%
Native American	24	0.10%	58.33%
Non-Hispanic White	17,569	74.64%	87.63%
Other	416	1.77%	78.26%
Hispanic*	241	1.02%	71.50%
Total	23,537	100%	83.86%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	8,002	81.21%
Renter Occupied Units	1,540	15.63%
Vacant Units	312	3.17%
Total Units	9,854	100%

Income Data

Median Family Income	\$58,958
Percent Family Poverty	2.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	397	\$33,723	54	13.60%
Non-Depository Institutions	122	\$13,250	10	8.20%
Total Single Family Lending	519	\$46,973	64	12.33%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	456	204	50.25%	173	37.94%	20	11.56%
Asian	12	4	33.33%	7	58.33%	2	28.57%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	506	153	33.48%	267	52.77%	35	13.11%
Other	12	4	36.36%	5	41.67%	0	0.00%
Not Reported	175	79	55.63%	55	31.43%	6	10.91%
Hispanic	14	6	46.15%	6	42.86%	0	0.00%
Total	1,187	453	43.10%	519	43.72%	64	12.33%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	559	585	512	285	122
FHA/VA Home Purchase	70	58	50	41	137
Refinance	623	573	417	286	192
Home Improvement	109	76	108	91	68
Total Lending	1,361	1,292	1,087	703	519

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	59	11.80%	\$5,305	\$90
JPMORGAN CHASE BANK, NA	45	9.00%	\$4,606	\$102
WELLS FARGO BANK, NA	40	8.00%	\$3,891	\$97
THIRD FEDERAL SAVINGS AND LOAN	28	5.60%	\$3,016	\$108
HOWARD HANNA MORTGAGE SERVICES	25	5.00%	\$2,906	\$116
US BANK, N.A.	21	4.20%	\$1,857	\$88
FLAGSTAR BANK	18	3.60%	\$1,894	\$105
FIFTH THIRD MORTGAGE COMPANY	18	3.60%	\$1,644	\$91
AMERICAN MIDWEST MORTGAGE	15	3.00%	\$1,399	\$93
NATIONAL CITY BANK	15	3.00%	\$1,246	\$83

By Originations

WELLS FARGO BANK, NA	31	11.97%	\$3,057	\$99
HOWARD HANNA MORTGAGE SERVICES	24	9.27%	\$2,801	\$117
THIRD FEDERAL SAVINGS AND LOAN	24	9.27%	\$2,722	\$113
COUNTRYWIDE BANK, FSB	18	6.95%	\$1,500	\$83
AMERICAN MIDWEST MORTGAGE	15	5.79%	\$1,399	\$93
JPMORGAN CHASE BANK, NA	12	4.63%	\$1,061	\$88
FIFTH THIRD MORTGAGE COMPANY	10	3.86%	\$1,015	\$102
NATIONAL CITY BANK	10	3.86%	\$753	\$75
FLAGSTAR BANK	9	3.47%	\$974	\$108
REAL ESTATE MORTGAGE CORP	8	3.09%	\$792	\$99

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HFC COMPANY LLC	71	10.47%	\$8,946	\$126
THIRD FEDERAL SAVINGS AND LOAN	53	7.82%	\$5,043	\$95
JPMORGAN CHASE BANK, NA	52	7.67%	\$6,334	\$122
COUNTRYWIDE BANK, FSB	43	6.34%	\$5,441	\$127
FIFTH THIRD MORTGAGE COMPANY	24	3.54%	\$2,777	\$116
WELLS FARGO BANK, NA	21	3.10%	\$2,422	\$115
THE HUNTINGTON NATIONAL BANK	20	2.95%	\$2,089	\$104
NATIONSTAR MORTGAGE LLC	19	2.80%	\$2,487	\$131
KEYBANK NATIONAL ASSOCIATION	18	2.65%	\$2,023	\$112
QUICKEN LOANS	17	2.51%	\$1,935	\$114

By Originations

THIRD FEDERAL SAVINGS AND LOAN	25	13.02%	\$2,372	\$95
JPMORGAN CHASE BANK, NA	16	8.33%	\$1,952	\$122
FIFTH THIRD MORTGAGE COMPANY	14	7.29%	\$1,646	\$118
REAL ESTATE MORTGAGE CORP	9	4.69%	\$1,193	\$133
WELLS FARGO BANK, NA	9	4.69%	\$1,083	\$120
QUICKEN LOANS	8	4.17%	\$952	\$119
NATIONAL CITY BANK	7	3.65%	\$752	\$107
COUNTRYWIDE BANK, FSB	7	3.65%	\$730	\$104
KEYBANK NATIONAL ASSOCIATION	6	3.13%	\$686	\$114
RBS CITIZENS, N.A.	6	3.13%	\$357	\$60

STRONGSVILLE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	551	1.26%	58.32%
Asian	1,410	3.21%	81.06%
Native American	21	0.05%	53.33%
Non-Hispanic White	40,929	93.32%	88.43%
Other	572	1.30%	75.11%
Hispanic*	557	1.27%	80.66%
Total	43,858	100%	82.69%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	13,403	79.48%
Renter Occupied Units	2,806	16.64%
Vacant Units	654	3.88%
Total Units	16,863	100%

Income Data

Median Family Income	\$76,964
Percent Family Poverty	1.3%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	752	\$119,185	34	4.52%
Non-Depository Institutions	174	\$30,043	15	8.62%
Total Single Family Lending	926	\$149,228	49	5.29%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	36	13	38.24%	20	55.56%	1	5.00%
Asian	56	16	34.78%	28	50.00%	1	3.57%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	1,226	249	22.37%	783	63.87%	42	5.36%
Other	11	3	42.86%	3	27.27%	0	0.00%
Not Reported	146	46	38.02%	60	41.10%	3	5.00%
Hispanic	25	7	31.82%	13	52.00%	0	0.00%
Total	1,536	345	25.05%	926	60.29%	49	5.29%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	787	777	732	528	297
FHA/VA Home Purchase	33	31	21	24	114
Refinance	1,016	860	677	488	437
Home Improvement	70	112	112	113	78
Total Lending	1,906	1,780	1,542	1,153	926

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	118	17.66%	\$21,918	\$186
JPMORGAN CHASE BANK, NA	54	8.08%	\$9,854	\$182
WELLS FARGO BANK, NA	40	5.99%	\$7,983	\$200
FIFTH THIRD MORTGAGE COMPANY	38	5.69%	\$7,293	\$192
CITIMORTGAGE, INC	35	5.24%	\$5,745	\$164
COUNTRYWIDE BANK, FSB	32	4.79%	\$5,981	\$187
US BANK, N.A.	29	4.34%	\$4,211	\$145
HOWARD HANNA MORTGAGE SERVICES	23	3.44%	\$4,155	\$181
NATIONAL CITY BANK	22	3.29%	\$3,936	\$179
AMERICAN MIDWEST MORTGAGE	15	2.25%	\$2,122	\$141

By Originations

THIRD FEDERAL SAVINGS AND LOAN	98	23.84%	\$18,079	\$184
FIFTH THIRD MORTGAGE COMPANY	33	8.03%	\$6,592	\$200
WELLS FARGO BANK, NA	28	6.81%	\$5,945	\$212
HOWARD HANNA MORTGAGE SERVICES	22	5.35%	\$3,930	\$179
JPMORGAN CHASE BANK, NA	18	4.38%	\$3,512	\$195
NATIONAL CITY BANK	18	4.38%	\$3,057	\$170
AMERICAN MIDWEST MORTGAGE	15	3.65%	\$2,122	\$141
US BANK, N.A.	12	2.92%	\$1,682	\$140
CONSUMERS MORTGAGE CORP OF OHI	12	2.92%	\$1,608	\$134
COUNTRYWIDE BANK, FSB	11	2.68%	\$2,338	\$213

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	154	15.31%	\$24,655	\$160
JPMORGAN CHASE BANK, NA	77	7.65%	\$14,914	\$194
FIFTH THIRD MORTGAGE COMPANY	56	5.57%	\$9,912	\$177
HFC COMPANY LLC	55	5.47%	\$10,005	\$182
COUNTRYWIDE BANK, FSB	49	4.87%	\$8,954	\$183
WELLS FARGO BANK, NA	40	3.98%	\$6,475	\$162
CITIMORTGAGE, INC	35	3.48%	\$6,289	\$180
THE HUNTINGTON NATIONAL BANK	27	2.68%	\$3,836	\$142
QUICKEN LOANS	26	2.58%	\$5,105	\$196
DOLLAR BANK, FSB	26	2.58%	\$2,515	\$97

By Originations

THIRD FEDERAL SAVINGS AND LOAN	99	22.65%	\$15,355	\$155
FIFTH THIRD MORTGAGE COMPANY	35	8.01%	\$6,049	\$173
JPMORGAN CHASE BANK, NA	25	5.72%	\$4,803	\$192
DOLLAR BANK, FSB	20	4.58%	\$1,973	\$99
WELLS FARGO BANK, NA	16	3.66%	\$2,462	\$154
THE HUNTINGTON NATIONAL BANK	16	3.66%	\$2,183	\$136
PARK VIEW FEDERAL SAVINGS BANK	14	3.20%	\$2,770	\$198
QUICKEN LOANS	13	2.97%	\$2,430	\$187
COUNTRYWIDE BANK, FSB	13	2.97%	\$2,077	\$160
NATIONAL CITY BANK	11	2.52%	\$2,052	\$187

UNIVERSITY HEIGHTS

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	2,916	20.61%	80.55%
Asian	246	1.74%	74.88%
Native American	14	0.10%	50.00%
Non-Hispanic White	10,532	74.45%	81.42%
Other	299	2.11%	71.02%
Hispanic*	221	1.56%	79.08%
Total	14,146	100%	75.13%

Housing Data

	Number	Percent
Owner-Occupied Units	3,879	72.50%
Renter Occupied Units	1,284	24.00%
Vacant Units	187	3.50%
Total Units	5,350	100%

Income Data

Median Family Income	\$75,424
Percent Family Poverty	2.1%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	226	\$24,887	16	7.08%
Non-Depository Institutions	68	\$9,926	4	5.88%
Total Single Family Lending	294	\$34,813	20	6.80%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	109	48	48.48%	42	38.53%	4	9.52%
Asian	17	5	35.71%	7	41.18%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	325	59	20.34%	207	63.69%	14	6.76%
Other	4	1	25.00%	3	75.00%	0	0.00%
Not Reported	73	28	43.08%	33	45.21%	2	6.06%
Hispanic	5	2	40.00%	2	40.00%	0	0.00%
Total	534	142	29.71%	294	55.06%	20	6.80%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	298	347	261	214	125
FHA/VA Home Purchase	16	18	9	14	44
Refinance	283	260	210	143	91
Home Improvement	48	62	53	45	34
Total Lending	645	687	533	416	294

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	25	8.65%	\$3,198	\$128
THIRD FEDERAL SAVINGS AND LOAN	23	7.96%	\$3,022	\$131
HOWARD HANNA MORTGAGE SERVICES	22	7.61%	\$3,244	\$147
CITIMORTGAGE, INC	20	6.92%	\$2,024	\$101
COUNTRYWIDE BANK, FSB	14	4.84%	\$1,747	\$125
WELLS FARGO BANK, NA	14	4.84%	\$1,547	\$111
US BANK, N.A.	13	4.50%	\$1,792	\$138
FIRST FEDERAL OF LAKEWOOD	13	4.50%	\$1,743	\$134
FIFTH THIRD MORTGAGE COMPANY	12	4.15%	\$1,494	\$125
BANK OF AMERICA, N.A.	11	3.81%	\$1,454	\$132

By Originations

HOWARD HANNA MORTGAGE SERVICES	22	13.02%	\$3,244	\$147
THIRD FEDERAL SAVINGS AND LOAN	20	11.83%	\$2,585	\$129
FIRST FEDERAL OF LAKEWOOD	11	6.51%	\$1,488	\$135
FIFTH THIRD MORTGAGE COMPANY	10	5.92%	\$1,292	\$129
HOME SAVINGS & LOAN COMPANY	9	5.33%	\$956	\$106
WELLS FARGO BANK, NA	8	4.73%	\$921	\$115
NATIONAL CITY BANK	7	4.14%	\$943	\$135
BANK OF AMERICA, N.A.	7	4.14%	\$882	\$126
REAL ESTATE MORTGAGE CORP	6	3.55%	\$857	\$143
COUNTRYWIDE BANK, FSB	6	3.55%	\$719	\$120

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HFC COMPANY LLC	31	11.36%	\$4,736	\$153
JPMORGAN CHASE BANK, NA	22	8.06%	\$3,346	\$152
THIRD FEDERAL SAVINGS AND LOAN	21	7.69%	\$2,597	\$124
COUNTRYWIDE BANK, FSB	15	5.49%	\$2,345	\$156
CITIMORTGAGE, INC	15	5.49%	\$2,252	\$150
ADVANCED FINANCIAL SERVICES IN	8	2.93%	\$1,121	\$140
FIFTH THIRD MORTGAGE COMPANY	7	2.56%	\$1,018	\$145
PARK VIEW FEDERAL SAVINGS BANK	7	2.56%	\$995	\$142
GMAC MORTGAGE LLC	7	2.56%	\$872	\$125
THE HUNTINGTON NATIONAL BANK	7	2.56%	\$781	\$112

By Originations

THIRD FEDERAL SAVINGS AND LOAN	11	12.09%	\$1,333	\$121
JPMORGAN CHASE BANK, NA	9	9.89%	\$1,399	\$155
CITIMORTGAGE, INC	7	7.69%	\$879	\$126
UNION CAPITAL MORTGAGE CORPORA	6	6.59%	\$1,069	\$178
PARK VIEW FEDERAL SAVINGS BANK	5	5.49%	\$778	\$156
SHORE MORTGAGE	3	3.30%	\$510	\$170
WELLS FARGO BANK, NA	3	3.30%	\$425	\$142
THE HUNTINGTON NATIONAL BANK	3	3.30%	\$424	\$141
DOLLAR BANK, FSB	3	3.30%	\$293	\$98
FIFTH THIRD MORTGAGE COMPANY	2	2.20%	\$374	\$187

VALLEY VIEW

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	7	0.32%	100.00%
Asian	15	0.69%	100.00%
Native American	1	0.05%	100.00%
Non-Hispanic White	2,132	97.84%	92.40%
Other	15	0.69%	69.23%
Hispanic*	11	0.50%	100.00%
Total	2,179	100%	91.91%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	716	90.18%
Renter Occupied Units	63	7.93%
Vacant Units	15	1.89%
Total Units	794	100%

Income Data

Median Family Income	\$71,080
Percent Family Poverty	2.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	24	\$3,355	0	0.00%
Non-Depository Institutions	3	\$657	0	0.00%
Total Single Family Lending	27	\$4,012	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	0	0.00%	0	0.00%	0	N/A
Non-Hispanic White	46	19	42.22%	23	50.00%	0	0.00%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	9	5	83.33%	1	11.11%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	60	25	44.64%	27	45.00%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	15	21	22	12	8
FHA/VA Home Purchase	0	0	0	0	1
Refinance	51	31	39	22	15
Home Improvement	4	6	5	13	3
Total Lending	70	58	66	47	27

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	4	18.18%	\$957	\$239
GMAC BANK	2	9.09%	\$472	\$236
GMAC MORTGAGE LLC	2	9.09%	\$471	\$236
CITIMORTGAGE, INC	2	9.09%	\$452	\$226
RBS CITIZENS, N.A.	2	9.09%	\$161	\$81
HOWARD HANNA MORTGAGE SERVICES	1	4.55%	\$261	\$261
CHARLES SCHWAB BANK	1	4.55%	\$240	\$240
WELLS FARGO FUNDING, INC	1	4.55%	\$216	\$216
DELMAR FINANCIAL COMPANY	1	4.55%	\$216	\$216
WELLS FARGO BANK, NA	1	4.55%	\$180	\$180

By Originations

CITIMORTGAGE, INC	1	11.11%	\$280	\$280
HOWARD HANNA MORTGAGE SERVICES	1	11.11%	\$261	\$261
GMAC BANK	1	11.11%	\$240	\$240
WELLS FARGO FUNDING, INC	1	11.11%	\$216	\$216
DELMAR FINANCIAL COMPANY	1	11.11%	\$216	\$216
WELLS FARGO BANK, NA	1	11.11%	\$180	\$180
THE AMERICAN EAGLE MORTGAGE CO	1	11.11%	\$180	\$180
THIRD FEDERAL SAVINGS AND LOAN	1	11.11%	\$131	\$131
FIRSTMERIT MORTGAGE CORP	1	11.11%	\$100	\$100

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	7	18.92%	\$1,153	\$165
JPMORGAN CHASE BANK, NA	3	8.11%	\$570	\$190
HFC COMPANY LLC	3	8.11%	\$465	\$155
OHIO CATHOLIC FCU	3	8.11%	\$386	\$129
ADVANCED FINANCIAL SERVICES IN	2	5.41%	\$502	\$251
COUNTRYWIDE BANK, FSB	2	5.41%	\$422	\$211
CHASE MANHATTAN BANK USA, NA	1	2.70%	\$360	\$360
FLAGSTAR BANK	1	2.70%	\$360	\$360
GMAC MORTGAGE LLC	1	2.70%	\$294	\$294
FIRST RESIDENTIAL MORTGAGE	1	2.70%	\$272	\$272

By Originations

THIRD FEDERAL SAVINGS AND LOAN	4	26.67%	\$561	\$140
COUNTRYWIDE BANK, FSB	2	13.33%	\$422	\$211
OHIO CATHOLIC FCU	2	13.33%	\$218	\$109
THE HUNTINGTON NATIONAL BANK	1	6.67%	\$213	\$213
JPMORGAN CHASE BANK, NA	1	6.67%	\$200	\$200
PARK VIEW FEDERAL SAVINGS BANK	1	6.67%	\$200	\$200
RBS CITIZENS, N.A.	1	6.67%	\$150	\$150
CITIMORTGAGE, INC	1	6.67%	\$123	\$123
CARDINAL COMMUNITY CU	1	6.67%	\$35	\$35
FIRSTMERIT BANK NA	1	6.67%	\$33	\$33

WALTON HILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	50	2.08%	93.75%
Asian	12	0.50%	100.00%
Native American	0	0.00%	NA
Non-Hispanic White	2,296	95.67%	97.68%
Other	23	0.96%	100.00%
Hispanic*	22	0.92%	100.00%
Total	2,400	100%	96.90%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	875	95.21%
Renter Occupied Units	28	3.05%
Vacant Units	16	1.74%
Total Units	919	100%

Income Data

Median Family Income	\$67,537
Percent Family Poverty	1.1%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	40	\$5,540	2	2.50%
Non-Depository Institutions	9	\$1,787	1	11.11%
Total Single Family Lending	49	\$7,327	3	6.12%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	11	4	44.44%	4	36.36%	1	25.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	68	18	29.51%	41	60.29%	2	4.88%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	11	4	50.00%	2	18.18%	0	0.00%
Hispanic	1	0	0.00%	1	100.00%	0	0.00%
Total	94	27	32.93%	49	52.13%	3	6.12%

Five-Year Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	34	42	22	24	14
FHA/VA Home Purchase	0	1	0	1	2
Refinance	55	32	32	27	31
Home Improvement	2	12	12	6	2
Total Lending	91	87	66	58	49

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	4	18.18	627	157
THE HUNTINGTON NATIONAL BANK	2	9.09	663	332
JPMORGAN CHASE BANK, NA	2	9.09	278	139
HOWARD HANNA MORTGAGE SERVICES	2	9.09	278	139
CITIMORTGAGE, INC	2	9.09	250	125
NATIONAL CITY BANK	2	9.09	229	115
PARK VIEW FEDERAL SAVINGS BANK	2	9.09	101	51
GEAUGA SAVINGS BANK	1	4.55	178	178
COUNTRYWIDE BANK, FSB	1	4.55	141	141
OHIO CATHOLIC FCU	1	4.55	129	129

By Originations

THIRD FEDERAL SAVINGS AND LOAN	3	18.75	589	196
HOWARD HANNA MORTGAGE SERVICES	2	12.50	278	139
NATIONAL CITY BANK	2	12.50	229	115
PARK VIEW FEDERAL SAVINGS BANK	2	12.50	101	51
THE HUNTINGTON NATIONAL BANK	1	6.25	408	408
GEAUGA SAVINGS BANK	1	6.25	178	178
JPMORGAN CHASE BANK, NA	1	6.25	138	138
OHIO CATHOLIC FCU	1	6.25	129	129
FIRST PLACE BANK	1	6.25	125	125
AMTRUST BANK	1	6.25	119	119

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	11	13.92	1,814	165
QUICKEN LOANS	6	7.59	1,323	221
JPMORGAN CHASE BANK, NA	6	7.59	902	150
CITIMORTGAGE, INC	4	5.06	666	167
FIFTH THIRD MORTGAGE COMPANY	3	3.80	740	247
RBS CITIZENS, N.A.	3	3.80	674	225
GMAC BANK	3	3.80	669	223
COUNTRYWIDE BANK, FSB	3	3.80	608	203
GMAC MORTGAGE LLC	3	3.80	572	191
WELLS FARGO FUNDING, INC	3	3.80	567	189

By Originations

THIRD FEDERAL SAVINGS AND LOAN	8	25.81	1,107	138
QUICKEN LOANS	5	16.13	1,111	222
JPMORGAN CHASE BANK, NA	3	9.68	449	150
FIFTH THIRD MORTGAGE COMPANY	2	6.45	484	242
RBS CITIZENS, N.A.	2	6.45	224	112
NATIONAL CITY BANK	2	6.45	113	57
US BANK, N.A.	1	3.23	326	326
TAYLOR, BEAN & WHITAKER	1	3.23	252	252
HSBC MORTGAGE CORP	1	3.23	240	240
FIRST PLACE BANK	1	3.23	178	178

WARRENSVILLE HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	13,660	90.41%	51.29%
Asian	144	0.95%	8.46%
Native American	26	0.17%	38.89%
Non-Hispanic White	969	6.41%	61.39%
Other	286	1.89%	49.42%
Hispanic*	113	0.75%	20.00%
Total	15,109	100%	48.00%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,036	45.04%
Renter Occupied Units	3,289	48.79%
Vacant Units	416	6.17%
Total Units	6,741	100%

Income Data

Median Family Income	\$41,962
Percent Family Poverty	10.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	97	\$8,388	33	34.02%
Non-Depository Institutions	33	\$3,002	5	15.15%
Total Single Family Lending	130	\$11,390	38	29.23%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	374	183	58.10%	99	26.47%	29	29.29%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	38	17	54.84%	12	31.58%	4	33.33%
Other	1	1	100.00%	0	0.00%	0	N/A
Not Reported	76	41	64.06%	19	25.00%	5	26.32%
Hispanic	5	2	40.00%	3	60.00%	1	33.33%
Total	490	243	58.98%	130	26.53%	38	29.23%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	150	140	161	87	23
FHA/VA Home Purchase	20	13	6	7	25
Refinance	293	301	211	138	61
Home Improvement	51	58	43	43	21
Total Lending	514	512	421	275	130

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
NATIONAL CITY BANK	24	15.58	4,893	204
WELLS FARGO BANK, NA	21	13.64	1,417	67
COUNTRYWIDE BANK, FSB	14	9.09	1,127	81
THIRD FEDERAL SAVINGS AND LOAN	6	3.90	474	79
SUNTRUST MORTGAGE, INC	5	3.25	396	79
REAL ESTATE MORTGAGE CORP	4	2.60	424	106
US BANK, N.A.	4	2.60	406	102
CITIMORTGAGE, INC	4	2.60	397	99
AMERICAN MIDWEST MORTGAGE	4	2.60	331	83
CONSUMERS MORTGAGE CORP OF OHI	4	2.60	330	83

By Originations

NATIONAL CITY BANK	11	22.92	2,252	205
WELLS FARGO BANK, NA	7	14.58	454	65
AMERICAN MIDWEST MORTGAGE	4	8.33	331	83
CONSUMERS MORTGAGE CORP OF OHI	4	8.33	330	83
PARK VIEW FEDERAL SAVINGS BANK	2	4.17	511	256
REAL ESTATE MORTGAGE CORP	2	4.17	231	116
THIRD FEDERAL SAVINGS AND LOAN	2	4.17	202	101
LAKE NATIONAL BANK	2	4.17	123	62
FIFTH THIRD MORTGAGE COMPANY	1	2.08	121	121
US BANK, N.A.	1	2.08	119	119

Top Ten Refinance Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HFC COMPANY LLC	52	17.99	5,320	102
JPMORGAN CHASE BANK, NA	25	8.65	2,530	101
COUNTRYWIDE BANK, FSB	22	7.61	2,208	100
ADVANCED FINANCIAL SERVICES IN	11	3.81	1,593	145
THIRD FEDERAL SAVINGS AND LOAN	9	3.11	946	105
QUICKEN LOANS	9	3.11	840	93
CITICORP TRUST BANK, FSB	9	3.11	815	91
THE HUNTINGTON NATIONAL BANK	9	3.11	782	87
WELLS FARGO BANK, NA	8	2.77	811	101
NATIONSTAR MORTGAGE LLC	8	2.77	783	98

By Originations

JPMORGAN CHASE BANK, NA	8	13.11	796	100
COUNTRYWIDE BANK, FSB	6	9.84	540	90
THIRD FEDERAL SAVINGS AND LOAN	5	8.20	477	95
THE HUNTINGTON NATIONAL BANK	4	6.56	345	86
CITIFINANCIAL, INC.	3	4.92	265	88
AMERICAN MIDWEST MORTGAGE	3	4.92	129	43
TAYLOR, BEAN & WHITAKER	2	3.28	252	126
FIFTH THIRD MORTGAGE COMPANY	2	3.28	194	97
WELLS FARGO BANK, NA	2	3.28	183	92
LIBERTY SAVINGS BANK, FSB	2	3.28	170	85

WESTLAKE

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	301	0.95%	40.43%
Asian	1,337	4.22%	75.61%
Native American	18	0.06%	60.87%
Non-Hispanic White	29,199	92.06%	83.21%
Other	586	1.85%	74.69%
Hispanic*	402	1.27%	74.93%
Total	31,719	100%	74.81%

Housing Data

	Number	Percent
Owner-Occupied Units	9,595	70.30%
Renter Occupied Units	3,231	23.67%
Vacant Units	822	6.02%
Total Units	13,648	100%

Income Data

Median Family Income	\$81,223
Percent Family Poverty	1.3%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	581	\$114,720	14	2.41%
Non-Depository Institutions	90	\$18,619	11	12.22%
Total Single Family Lending	671	\$133,339	25	3.73%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	11	7	70.00%	3	27.27%	0	0.00%
Asian	42	10	27.03%	25	59.52%	1	4.00%
Native American	3	3	100.00%	0	0.00%	0	N/A
Non-Hispanic White	898	198	24.26%	555	61.80%	22	3.96%
Other	19	6	37.50%	8	42.11%	1	12.50%
Not Reported	137	29	26.36%	71	51.82%	1	1.41%
Hispanic	11	7	63.64%	4	36.36%	0	0.00%
Total	1,129	262	25.91%	671	59.43%	25	3.73%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	636	678	646	408	276
FHA/VA Home Purchase	19	12	21	14	44
Refinance	695	590	419	343	310
Home Improvement	57	70	83	75	41
Total Lending	1,407	1,350	1,169	840	671

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	64	12.80	10,687	167
JPMORGAN CHASE BANK, NA	39	7.80	9,646	247
COUNTRYWIDE BANK, FSB	30	6.00	5,460	182
WELLS FARGO BANK, NA	28	5.60	5,791	207
US BANK, N.A.	28	5.60	5,702	204
FIFTH THIRD MORTGAGE COMPANY	27	5.40	5,953	220
FIRST PLACE BANK	27	5.40	4,440	164
NATIONAL CITY BANK	25	5.00	3,989	160
HOWARD HANNA MORTGAGE SERVICES	16	3.20	4,018	251
CITIMORTGAGE, INC	14	2.80	2,756	197

By Originations

THIRD FEDERAL SAVINGS AND LOAN	57	17.81	9,244	162
WELLS FARGO BANK, NA	23	7.19	4,766	207
FIFTH THIRD MORTGAGE COMPANY	22	6.88	5,301	241
FIRST PLACE BANK	22	6.88	3,437	156
NATIONAL CITY BANK	20	6.25	3,551	178
HOWARD HANNA MORTGAGE SERVICES	15	4.69	3,780	252
JPMORGAN CHASE BANK, NA	13	4.06	3,459	266
THE HUNTINGTON NATIONAL BANK	11	3.44	2,096	191
KEYBANK NATIONAL ASSOCIATION	11	3.44	1,583	144
FIRST FEDERAL OF LAKEWOOD	10	3.13	3,058	306

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	82	11.58	14,853	181
COUNTRYWIDE BANK, FSB	54	7.63	10,165	188
JPMORGAN CHASE BANK, NA	50	7.06	9,495	190
FIFTH THIRD MORTGAGE COMPANY	40	5.65	11,657	291
HFC COMPANY LLC	33	4.66	5,652	171
DOLLAR BANK, FSB	28	3.95	5,392	193
CITIMORTGAGE, INC	25	3.53	5,534	221
THE HUNTINGTON NATIONAL BANK	25	3.53	4,463	179
FIRST FEDERAL OF LAKEWOOD	24	3.39	6,313	263
WELLS FARGO BANK, NA	24	3.39	5,203	217

By Originations

THIRD FEDERAL SAVINGS AND LOAN	56	18.06	10,272	183
FIFTH THIRD MORTGAGE COMPANY	23	7.42	6,394	278
DOLLAR BANK, FSB	20	6.45	3,685	184
THE HUNTINGTON NATIONAL BANK	18	5.81	3,061	170
JPMORGAN CHASE BANK, NA	17	5.48	2,930	172
COUNTRYWIDE BANK, FSB	15	4.84	2,511	167
QUICKEN LOANS	13	4.19	2,457	189
FIRST FEDERAL OF LAKEWOOD	11	3.55	3,482	317
NATIONAL CITY BANK	11	3.55	1,969	179
WELLS FARGO BANK, NA	10	3.23	1,956	196

WOODMERE

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	411	49.64%	58.57%
Asian	64	7.73%	17.46%
Native American	1	0.12%	0.00%
Non-Hispanic White	327	39.49%	26.30%
Other	23	2.78%	18.75%
Hispanic*	7	0.85%	33.33%
Total	828	100%	31.37%

Housing Data

	Number	Percent
Owner-Occupied Units	133	28.91%
Renter Occupied Units	291	63.26%
Vacant Units	36	7.83%
Total Units	460	100%

Income Data

Median Family Income	\$46,250
Percent Family Poverty	10.8%

Mortgage Lending by Type of Institution

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	5	\$1,051	0	0.00%
Non-Depository Institutions	4	\$654	0	0.00%
Total Single Family Lending	9	\$1,705	0	0.00%

Mortgage Lending by Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate*	Total Originations	Origination Rate	High- Cost Loans	High- Cost Share
African American	9	4	44.44%	5	55.56%	0	0.00%
Asian	1	0	N/A	0	0.00%	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	1	0	0.00%	1	100.00%	0	0.00%
Other	2	0	0.00%	2	100.00%	0	0.00%
Not Reported	8	3	60.00%	1	12.50%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	21	7	41.18%	9	42.86%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	2004	2005	2006	2007	2008
Conventional Home Purchase	5	4	2	5	2
FHA/VA Home Purchase	0	0	1	0	1
Refinance	13	11	17	11	6
Home Improvement	3	0	0	1	0
Total Lending	21	15	20	17	9

* Denial rates were calculated by dividing the number of loan applications denied by the sum of the number of applications originated, the number of applications approved but not accepted and the number of applications denied.

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIRST TENNESSEE BANK NA	1	20.00%	\$323	\$323
WEICHERT FINANCIAL SERVICES	1	20.00%	\$256	\$256
FIRST OHIO BANC & LENDING INC	1	20.00%	\$173	\$173
FLAGSTAR BANK	1	20.00%	\$171	\$171
HOME SAVINGS & LOAN COMPANY	1	20.00%	\$50	\$50

By Originations

FIRST TENNESSEE BANK NA	1	33.33%	\$323	\$323
FIRST OHIO BANC & LENDING INC	1	33.33%	\$173	\$173
HOME SAVINGS & LOAN COMPANY	1	33.33%	\$50	\$50

Top Ten Refinance Lenders

By Application

COUNTRYWIDE BANK, FSB	3	23.08%	\$590	\$197
NATIONAL CITY BANK	1	7.69%	\$337	\$337
GUARANTEED RATE INC	1	7.69%	\$331	\$331
FIFTH THIRD MORTGAGE COMPANY	1	7.69%	\$253	\$253
FREEDOM MORTGAGE CORP.	1	7.69%	\$201	\$201
HFC COMPANY LLC	1	7.69%	\$200	\$200
QUICKEN LOANS	1	7.69%	\$174	\$174
FIRST OHIO BANC & LENDING INC	1	7.69%	\$173	\$173
AMTRUST BANK	1	7.69%	\$152	\$152
TAYLOR, BEAN & WHITAKER	1	7.69%	\$134	\$134

By Originations

COUNTRYWIDE BANK, FSB	1	16.67%	\$273	\$273
FIFTH THIRD MORTGAGE COMPANY	1	16.67%	\$253	\$253
QUICKEN LOANS	1	16.67%	\$174	\$174
FIRST OHIO BANC & LENDING INC	1	16.67%	\$173	\$173
AMTRUST BANK	1	16.67%	\$152	\$152
TAYLOR, BEAN & WHITAKER	1	16.67%	\$134	\$134

APPENDIX

Data Sources

Population, Housing, and Income Data

Population, race, and ethnicity data were obtained from 2000 U.S. Census Summary File 1 (SF1), tables P7 and P8. Housing tenure and occupancy status were obtained from 2000 SF1, tables H3 and H4. Homeownership rates were calculated using 2000 SF1, tables H11 and H11B through H11H. Rates were calculated by dividing the population in owner occupied housing units of a given race/ethnicity by the total population of that race/ethnicity in occupied housing. Percent family poverty was gathered from the 2000 SF3, table DP-3. Median family income was generated by the Housing Research & Advocacy Center using PCi's CRA Wiz ®.

Mortgage Data

All mortgage lending data presented in this report was generated by the Housing Research & Advocacy Center using PCi's CRA Wiz ®.

Data on the top ten refinance and home purchase lenders (by both number of applications and origination rates) are based on HMDA data for 2008, the most current available as of summer 2010. Data fields include the lender's name, the number of loans (either applications or actual loans originated), the market share of the lender based on the number of loans, the total dollar amount of the loans (either as applied for or actually originated) and the average size of the loans.