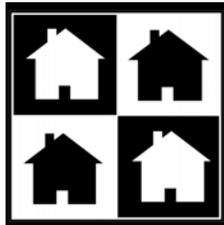


Medina County Community Lending Factbook

SAMANTHA HOOVER
CARRIE PLEASANTS



October 2009

HOUSING RESEARCH & ADVOCACY CENTER

3631 PERKINS AVENUE, #3A-2

CLEVELAND, OHIO 44114

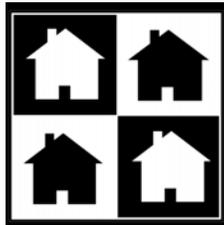
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About the Housing Research & Advocacy Center

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 2007 in Medina County, Ohio, and its geographic areas.¹ For each jurisdiction, the factbook provides the following information:

- Population data, including the racial and ethnic make-up of the geography 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 2007, 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 mortgage loan origination trends, covering both single-family and manufactured homes, including:
 - Volume of lending based on purpose (conventional home purchase, FHA/VA home purchase, refinance, and home improvement)
- Top ten home purchase lenders in 2007 based on applications and originations;
- Top ten refinance lenders in 2007 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.

¹ See map on page 3 for Medina County geographic areas used for this research. See Appendix for description of how geographic areas were determined.

Notes on the Data

Race and Ethnicity 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.² Because the U.S. Census considers the vast majority of Hispanic individuals as white,³ 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.⁴ Lenders with small assets size are not required to report data for the following year.⁵ Lenders who are

² See U.S. Census, “Race and Hispanic Origin in 2005,” available at <http://www.census.gov/population/pop-profile/dynamic/RACEHO.pdf>.

³ According to 2007 population estimates, nationwide 92.5% of Hispanics/Latinos are white alone, compared to 3.8% of whom are African American alone, 1.4% of whom are Native American alone, 0.9% of whom are Asian alone, and 1.4% of whom are two or more races. In Medina County, 94.5% of Hispanics/Latinos are white alone, compared to 2.3% who are African American alone, 1.2% who are Native American alone, 1.0% who are Asian, and 1.0% who are two or more races. U.S. Census Bureau, Population Estimate Program, T4-2007. Hispanic or Latino by Race, Data Set: 2007 Population Estimates.

⁴ See FFIEC, “2007 Reporting Criteria for Depository Institutions,” available at <http://www.ffiec.gov/HMDA/reportde2007.htm>, and FFIEC, “2007 Reporting Criteria for Nondepository Institutions,” available at <https://www.ffiec.gov/hmda/reportno2007.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., Kenneth P. Brevoort, and Glenn B. Canner, “The 2006 HMDA Data,” *Federal Reserve Bulletin* (December 2007), p. A109.

⁵ Lenders with less than \$36 million in assets on December 31, 2006, did not have to report data in 2007. FFIEC, “2007 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.⁶ 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.⁷

Nationwide, there were over 26.2 million loan records reported for calendar year 2007, with 8,610 institutions reporting.⁸ These lenders account for approximately 80% of the estimated number of loans originated nationwide in 2007.⁹ In Ohio, there were over 774,000 loan records reported for calendar year 2007, with approximately 1,150 institutions reporting. In Medina County, there were 12,535 loan records reported for calendar year 2007, with approximately 278 institutions reporting.¹⁰

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.¹¹ 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.”¹²

“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.¹³

While most “high-cost” loans would be considered “subprime” loans, some “high-cost” loans are made by prime lenders. Moreover, some “subprime” loans might not meet the trigger requirement for being considered “high-cost.”

⁶ 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>.

⁷ 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.

⁸ Of these, 7.6 million were home purchase loans, 11.5 million were refinancing loans, 2.2 million were home improvement loans, and 4.8 million were loans purchased from other institutions. Avery, Robert B., Kenneth P. Brevoort, and Glenn B. Canner, “The 2007 HMDA Data,” *Federal Reserve Bulletin* (December 2008), A109.

⁹ Avery, *et al.*, (2008), p. A107.

¹⁰ 2007 HMDA data.

¹¹ Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” p. 1; Avery, *et al.*, (2008), p. A143-A145.

¹² 12 C.F.R. §202.13(b).

¹³ Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” p. 4.

Overview of Mortgage Lending in Medina County

Race and Ethnicity in Medina County

While the population of Medina County has more than doubled since 1970, increased from 82,717 to 169,832 in 2007, it remains an overwhelmingly white county. In 2000, non-Hispanic whites made up 96.60% of the County's population, with less than one percent each for African Americans, Asians, and Hispanics/Latinos. By 2007, the percentage of non-Hispanic whites had decreased slightly, with the percentage of African Americans rising from 0.9% to 1.5% of the County's population, Hispanics from 0.9% to 1.3%, and Asians from 0.7% to 0.9%.¹⁴

Denial Rates

Racial disparities in mortgage loan application denial rates were found in Medina County. The denial rate for all loans was 30.50%. Countywide, African Americans were denied single-family mortgage loans 48.65% of the time, compared to 32.63% for Hispanics/Latinos, 28.56% for non-Hispanic whites, and 21.54% for Asians. Native Americans were denied loans at the highest rate, 64.00% of the time, though as a group, had significantly less applications than all other groups.¹⁵

High-Cost Lending

Rates of high-cost lending revealed similar racial disparities in Medina County. Overall, 12.82% of all loans in Medina County were high-cost. Countywide, African Americans were over one and three-quarters times more likely to obtain a high-cost loan than whites (22.00% of the time compared to 12.42%). Hispanics obtained high-cost loans 12.00% of the time, while the high-cost lending rate for Asians was 7.69%.¹⁶

Lending Trends

Countywide, total lending has consistently decreased each year from 2003 to 2007, with the largest decrease occurring between 2003 and 2004, when total lending dropped 42.26%, from 15,103 loan originations to 8,721. In all of the geographic areas, the greatest number of total loan originations occurred in 2003, while the least number of total loan originations occurred in 2007. Refinance lending has also decreased every year during this five-year period, decreasing from 10,693 loans in 2003 to 2,348 loans in 2007, a 78.04% drop. Refinance lending comprised 70.80% of total lending in 2003 and dropped to only 41.44% of total lending in 2007. The largest one-year change, a 59.03% decrease in refinance lending, occurred from 2003 to 2004.

¹⁴ Housing Research & Advocacy Center, "The State of Fair Housing in Northeast Ohio: April 2009," available at <http://www.thehousingcenter.org/Publications/Research-Reports.html>.

¹⁵ Racial and ethnic disparities in loan application denial rates and high-cost lending rates were only analyzed at the county level, because very few of the smaller geographic areas had at least 10 loan applications and originations for each racial or ethnic group.

¹⁶ Native Americans only had eight loan originations in all of Medina County, so the group was not included in high-cost lending analysis.

Although conventional home purchase lending has decreased in number from 2003 to 2007, the percentage of conventional loans in total lending has increased from 24.05% in 2003 to 46.31% in 2007. Federal Housing Administration (FHA) and Veterans Affairs (VA) home purchase mortgage lending decreased every year from 2003 to 2006, then increased in 2007. The percentage of FHA/VA lending has increased from 2.24% in 2003 to 3.57% of total lending in 2007. The number of home improvement loans peaked in 2005 and decreased each year from 2005 to 2007. The percentage of home improvement loans though, has increased each year during this five-year period, from 2.91% of total lending in 2003 to 8.68% in 2007.

Loan Applications

Countrywide Home Loans had the greatest market share of applications for home purchase lending (481 applications, or 9.90%) in the County, receiving the most home purchase loan applications in seven of the County's geographic areas, followed by Third Federal Savings and Loan, which received six. Additionally, Countrywide Bank, the parent company of Countrywide Home Loans, had a 6.20% market share of home purchase loan applications.

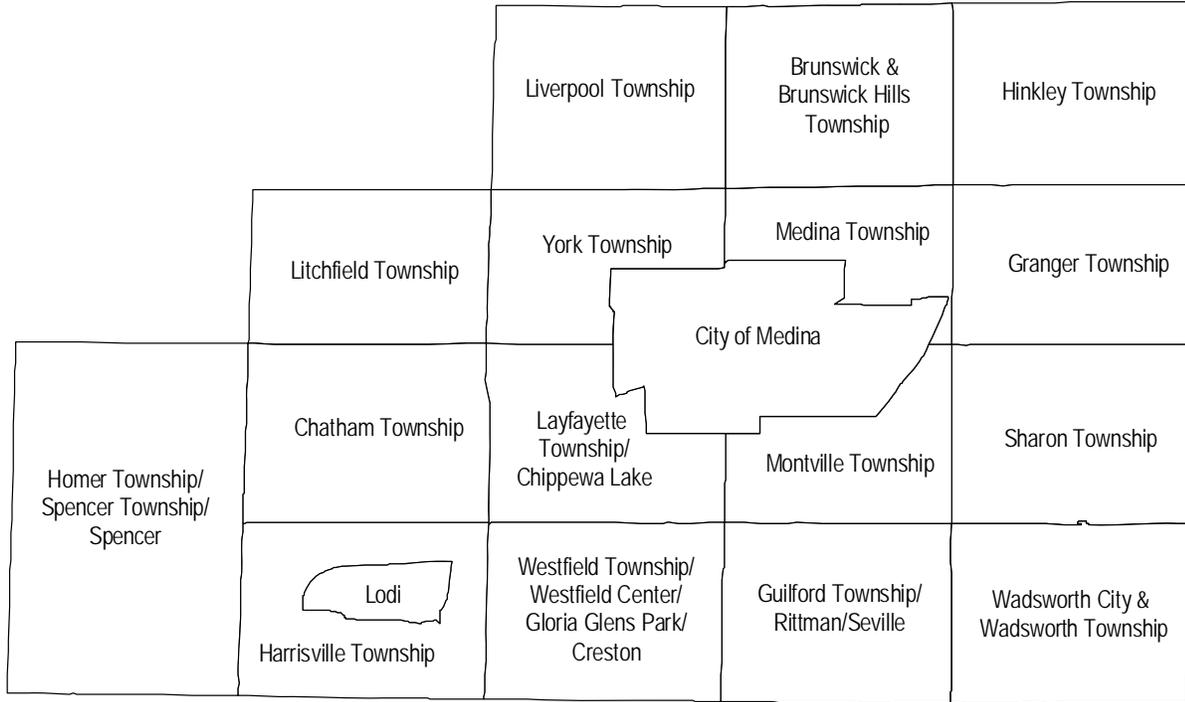
The greatest market share for refinance lending applications was also Countrywide Home Loans, with 482 applications (7.40%). Countrywide Home Loans received the most refinance applications in 10 of the County's 18 geographic areas.

Loan Originations

Although Countrywide Home Loans received more home purchase and refinancing applications than any other lender, it had only a 29.31% origination rate for home purchase loans and a 20.54% origination rate for refinance loans. By contrast, Third Federal Savings and Loan had an 89.20% origination rate for home purchase loans and a 59.81% origination rate for refinance loans.

Third Federal Savings and Loan had the greatest market share of single-family or manufactured home purchase originations at 14.61% and was the top loan originator by volume in 10 of the 18 geographic areas of Medina County. Third Federal Savings and Loan also had the greatest share of refinance loan originations at 8.05% and originated the most refinance loans in seven of the County's geographic areas.

**Map of Medina County with Geographic Areas
Used for the Medina County Community Lending Factbook**



Prepared by: Housing Research & Advocacy Center

MEDINA COUNTY

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	1,323	0.88%	50.53%
Asian	994	0.66%	79.73%
Native American	232	0.15%	67.45%
Non-Hispanic White	145,960	96.60%	85.53%
Other	1,590	1.05%	69.36%
Hispanic*	1,399	0.93%	71.94%
Total	151,095	100%	85.00%

Housing Data

	Number	Percent
Owner-Occupied Units	44,316	78.03%
Renter Occupied Units	10,226	18.01%
Vacant Units	2,251	3.96%
Total Units	56,793	100%

Income Data

Median Family Income	\$62,882
Percent Family Poverty	3.5%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	4,651	\$655,243	589	12.66%
Non-Depository Institutions	997	\$165,001	135	13.54%
Total Single Family Lending	5,648	\$820,244	724	12.82%

Single-Family Mortgage Lending By Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate	Total Originations	Origination Rate	High-Cost Loans	High-Cost Share
African American	126	54	48.65%	50	39.68%	11	22.00%
Asian	70	14	21.54%	39	55.71%	3	7.69%
Native American	28	16	64.00%	8	28.57%	1	12.50%
Non-Hispanic White	8,817	2,250	28.56%	4,968	56.35%	617	12.42%
Other	85	39	50.00%	34	40.00%	1	2.94%
Not Reported	1,191	373	40.28%	430	36.10%	74	17.21%
Hispanic*	106	31	32.63%	50	47.17%	6	12.00%
Total	10,595	2,842	30.50%	5,648	53.31%	724	12.82%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	3,633	3,625	3,945	3,400	2,624
FHA/VA Home Purchase	338	261	235	185	202
Refinance	10,693	4,381	3,915	3,202	2,348
Home Improvement	439	454	546	515	492
Total Lending	15,103	8,721	8,641	7,302	5,666

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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 HOME LOANS	481	9.90%	\$82,301	\$171
THIRD FEDERAL SAVINGS AND LOAN	463	9.53%	\$84,321	\$182
WELLS FARGO BANK, NA	303	6.24%	\$48,468	\$160
COUNTRYWIDE BANK, FSB	301	6.20%	\$45,496	\$151
NATIONAL CITY BANK	199	4.10%	\$26,413	\$133
US BANK, N.A.	193	3.97%	\$26,348	\$137
JPMORGAN CHASE BANK	185	3.81%	\$28,452	\$154
CITIMORTGAGE, INC	167	3.44%	\$24,463	\$146
FIFTH THIRD MORTGAGE COMPANY	153	3.15%	\$28,832	\$188
HOWARD HANNA MORTGAGE SERVICES	148	3.05%	\$21,396	\$145

By Originations

THIRD FEDERAL SAVINGS AND LOAN	413	14.61%	\$74,472	\$180
WELLS FARGO BANK, NA	238	8.42%	\$38,163	\$160
NATIONAL CITY BANK	164	5.80%	\$22,601	\$138
COUNTRYWIDE HOME LOANS	141	4.99%	\$22,951	\$163
HOWARD HANNA MORTGAGE SERVICES	136	4.81%	\$19,650	\$144
FIFTH THIRD MORTGAGE COMPANY	127	4.49%	\$23,963	\$189
JPMORGAN CHASE BANK	108	3.82%	\$17,684	\$164
FIRSTMERIT MORTGAGE CORP	107	3.79%	\$18,009	\$168
COUNTRYWIDE BANK, FSB	104	3.68%	\$12,814	\$123
NVR MORTGAGE FINANCE INC	84	2.97%	\$17,714	\$211

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	482	7.40%	\$76,999	\$160
THIRD FEDERAL SAVINGS AND LOAN	316	4.85%	\$43,546	\$138
COUNTRYWIDE BANK, FSB	313	4.81%	\$47,276	\$151
JPMORGAN CHASE BANK	308	4.73%	\$45,191	\$147
BENEFICIAL COMPANY LLC	278	4.27%	\$41,383	\$149
FIRSTMERIT BANK NA	206	3.16%	\$13,318	\$65
NATIONAL CITY BANK	201	3.09%	\$25,011	\$124
NATIONSTAR MORTGAGE LLC	186	2.86%	\$30,084	\$162
GMAC MORTGAGE LLC	185	2.84%	\$30,152	\$163
CITIMORTGAGE, INC	179	2.75%	\$26,616	\$149

By Originations

THIRD FEDERAL SAVINGS AND LOAN	189	8.05%	\$24,057	\$127
JPMORGAN CHASE BANK	150	6.39%	\$23,617	\$157
COUNTRYWIDE BANK, FSB	125	5.32%	\$17,744	\$142
NATIONAL CITY BANK	121	5.15%	\$14,949	\$124
FIRSTMERIT BANK NA	117	4.98%	\$6,170	\$53
FIFTH THIRD MORTGAGE COMPANY	100	4.26%	\$17,772	\$178
COUNTRYWIDE HOME LOANS	99	4.22%	\$14,691	\$148
FIRSTMERIT MORTGAGE CORP	90	3.83%	\$12,499	\$139
QUICKEN LOANS	86	3.66%	\$13,379	\$156
RBS CITIZENS BANK, N.A.	67	2.85%	\$5,302	\$79

BRUNSWICK/BRUNSWICK HILLS TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	263	0.68%	64.52%
Asian	345	0.89%	83.38%
Native American	51	0.13%	58.54%
Non-Hispanic White	37,395	96.24%	86.02%
Other	442	1.14%	74.07%
Hispanic*	526	1.35%	74.48%
Total	38,857	100%	85.65%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	11,314	79.55%
Renter Occupied Units	2,493	17.53%
Vacant Units	415	2.92%
Total Units	14,222	100%

Income Data

Median Family Income	\$62,135
Percent Family Poverty	3.2%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,188	\$142,749	165	13.89%
Non-Depository Institutions	259	\$38,165	30	11.58%
Total Single Family Lending	1,447	\$180,914	195	13.48%

Single-Family 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	29	16	57.14%	12	41.38%	3	25.00%
Asian	21	7	36.84%	10	47.62%	1	10.00%
Native American	10	7	70.00%	3	30.00%	1	33.33%
Non-Hispanic White	2,248	570	28.39%	1,271	56.54%	161	12.67%
Other	19	8	50.00%	7	36.84%	0	0.00%
Not Reported	297	99	42.86%	110	37.04%	25	22.73%
Hispanic*	20	5	26.32%	12	60.00%	1	8.33%
Total	2,701	735	30.87%	1,447	53.57%	195	13.48%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	936	976	1,047	867	643
FHA/VA Home Purchase	84	66	77	60	63
Refinance	2,702	1,114	1,041	824	607
Home Improvement	116	106	151	128	134
Total Lending	3,838	2,262	2,316	1,879	1,447

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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	161	13.14%	\$25,630	\$159
COUNTRYWIDE HOME LOANS	124	10.12%	\$18,323	\$148
COUNTRYWIDE BANK, FSB	82	6.69%	\$10,125	\$123
WELLS FARGO BANK, NA	49	4.00%	\$6,106	\$125
NATIONAL CITY BANK	49	4.00%	\$5,646	\$115
US BANK, N.A.	46	3.76%	\$5,934	\$129
FIFTH THIRD MORTGAGE COMPANY	40	3.27%	\$5,732	\$143
PULTE MORTGAGE LLC	39	3.18%	\$5,813	\$149
JPMORGAN CHASE BANK	38	3.10%	\$5,186	\$136
NVR MORTGAGE FINANCE INC	34	2.78%	\$6,654	\$196

By Originations

THIRD FEDERAL SAVINGS AND LOAN	148	20.96%	\$23,511	\$159
WELLS FARGO BANK, NA	41	5.81%	\$5,207	\$127
NATIONAL CITY BANK	37	5.24%	\$4,395	\$119
PULTE MORTGAGE LLC	32	4.53%	\$4,924	\$154
FIFTH THIRD MORTGAGE COMPANY	31	4.39%	\$4,505	\$145
COUNTRYWIDE HOME LOANS	31	4.39%	\$4,397	\$142
COUNTRYWIDE BANK, FSB	27	3.82%	\$2,990	\$111
NVR MORTGAGE FINANCE INC	26	3.68%	\$5,289	\$203
JPMORGAN CHASE BANK	23	3.26%	\$3,142	\$137
HOWARD HANNA MORTGAGE SERVICES	16	2.27%	\$2,527	\$158

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	129	7.86%	\$13,551	\$105
COUNTRYWIDE HOME LOANS	111	6.76%	\$15,830	\$143
JPMORGAN CHASE BANK	94	5.73%	\$12,385	\$132
BENEFICIAL COMPANY LLC	78	4.75%	\$11,938	\$153
COUNTRYWIDE BANK, FSB	65	3.96%	\$7,606	\$117
CITIMORTGAGE, INC	54	3.29%	\$6,388	\$118
NATIONAL CITY BANK	51	3.11%	\$5,178	\$102
GMAC MORTGAGE LLC	48	2.93%	\$7,308	\$152
WELLS FARGO FIN'L OHIO 1, INC	43	2.62%	\$6,889	\$160
WELLS FARGO BANK, NA	43	2.62%	\$6,595	\$153

By Originations

THIRD FEDERAL SAVINGS AND LOAN	84	13.84%	\$8,562	\$102
JPMORGAN CHASE BANK	39	6.43%	\$5,907	\$151
COUNTRYWIDE BANK, FSB	32	5.27%	\$3,184	\$100
NATIONAL CITY BANK	30	4.94%	\$2,949	\$98
COUNTRYWIDE HOME LOANS	29	4.78%	\$3,798	\$131
FIRSTMERIT BANK NA	25	4.12%	\$1,279	\$51
QUICKEN LOANS	20	3.29%	\$2,723	\$136
FIFTH THIRD MORTGAGE COMPANY	17	2.80%	\$2,502	\$147
FLAGSTAR BANK	15	2.47%	\$2,350	\$157
CITIMORTGAGE, INC	15	2.47%	\$1,926	\$128

CHATHAM TOWNSHIP

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	9	0.42%	44.44%
Asian	4	0.19%	N/A
Native American	2	0.09%	100.00%
Non-Hispanic White	2,104	94.15%	94.15%
Other	22	1.02%	94.44%
Hispanic*	29	1.34%	100.00%
Total	2,162	100%	93.99%

Housing Data

	Number	Percent
Owner-Occupied Units	694	90.72%
Renter Occupied Units	46	6.01%
Vacant Units	25	3.27%
Total Units	765	100%

Income Data

Median Family Income	\$60,000
Percent Family Poverty	3.4%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	40	\$6,256	3	7.50%
Non-Depository Institutions	8	\$1,420	2	25.00%
Total Single Family Lending	48	\$7,676	5	10.42%

Single-Family 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	0	N/A	0	0.00%	0	N/A
Non-Hispanic White	109	42	42.86%	45	41.28%	5	11.11%
Other	3	1	100.00%	0	0.00%	0	N/A
Not Reported	13	4	44.44%	3	23.08%	0	0.00%
Hispanic*	1	1	100.00%	0	0.00%	0	N/A
Total	129	49	44.55%	48	37.21%	5	10.42%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	38	26	35	20	16
FHA/VA Home Purchase	3	2	1	3	0
Refinance	138	63	68	61	25
Home Improvement	4	12	8	10	8
Total Lending	183	103	112	94	49

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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>
CITIMORTGAGE, INC	3	9.09%	\$576	\$192
MANUFACTURERS AND TRADERS TRUS	2	6.06%	\$472	\$236
FIFTH THIRD MORTGAGE COMPANY	2	6.06%	\$441	\$221
QUICKEN LOANS	2	6.06%	\$363	\$182
THIRD FEDERAL SAVINGS AND LOAN	2	6.06%	\$279	\$140
NATIONAL CITY BANK	2	6.06%	\$207	\$104
FIRST PLACE BANK	1	3.03%	\$379	\$379
DOLLAR BANK, FSB	1	3.03%	\$287	\$287
HOWARD HANNA MORTGAGE SERVICES	1	3.03%	\$285	\$285
GMAC MORTGAGE LLC	1	3.03%	\$228	\$228

By Originations

FIFTH THIRD MORTGAGE COMPANY	2	12.50%	\$441	\$221
THIRD FEDERAL SAVINGS AND LOAN	2	12.50%	\$279	\$140
NATIONAL CITY BANK	2	12.50%	\$207	\$104
FIRST PLACE BANK	1	6.25%	\$379	\$379
DOLLAR BANK, FSB	1	6.25%	\$287	\$287
HOWARD HANNA MORTGAGE SERVICES	1	6.25%	\$285	\$285
QUICKEN LOANS	1	6.25%	\$228	\$228
MANUFACTURERS AND TRADERS TRUS	1	6.25%	\$211	\$211
MORTGAGE NETWORK INC	1	6.25%	\$198	\$198
LORAIN NATIONAL BANK	1	6.25%	\$195	\$195

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	8	8.60%	\$1,320	\$165
QUICKEN LOANS	7	7.53%	\$936	\$134
THIRD FEDERAL SAVINGS AND LOAN	7	7.53%	\$765	\$109
NATIONAL CITY BANK	6	6.45%	\$1,127	\$188
COUNTRYWIDE BANK, FSB	6	6.45%	\$900	\$150
GMAC MORTGAGE LLC	5	5.38%	\$1,125	\$225
JPMORGAN CHASE BANK	5	5.38%	\$842	\$168
ADVANCED FINANCIAL SERVICES IN	4	4.30%	\$445	\$111
CITIFINANCIAL, INC.	4	4.30%	\$444	\$111
INDYMAC BANK, F.S.B.	3	3.23%	\$466	\$155

By Originations

THIRD FEDERAL SAVINGS AND LOAN	4	16.00%	\$595	\$149
JPMORGAN CHASE BANK	2	8.00%	\$361	\$181
COUNTRYWIDE HOME LOANS	2	8.00%	\$305	\$153
QUICKEN LOANS	2	8.00%	\$282	\$141
COUNTRYWIDE BANK, FSB	2	8.00%	\$263	\$132
SKY BANK C/O HUNTINGTON BANK	1	4.00%	\$592	\$592
GMAC BANK	1	4.00%	\$334	\$334
ACCREDITED HOME LENDERS, INC	1	4.00%	\$306	\$306
FIRST FEDERAL OF LAKEWOOD	1	4.00%	\$232	\$232
SUNTRUST MORTGAGE, INC	1	4.00%	\$218	\$218

GRANGER TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	18	0.46%	100.00%
Asian	19	0.48%	100.00%
Native American	9	0.23%	100.00%
Non-Hispanic White	3,838	97.71%	92.78%
Other	34	0.87%	100.00%
Hispanic*	14	0.36%	100.00%
Total	3,928	100%	92.69%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,269	88.87%
Renter Occupied Units	118	8.26%
Vacant Units	41	2.87%
Total Units	1,428	100%

Income Data

Median Family Income	\$72,031
Percent Family Poverty	1.0%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	118	\$25,808	10	8.47%
Non-Depository Institutions	23	\$5,724	4	17.39%
Total Single Family Lending	141	\$31,532	14	9.93%

Single-Family 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	201	40	22.10%	118	58.71%	11	9.32%
Other	1	1	N/A	0	0.00%	0	N/A
Not Reported	39	9	28.13%	19	48.72%	2	10.53%
Hispanic*	8	4	50.00%	3	37.50%	1	33.33%
Total	253	55	24.44%	141	55.73%	14	9.93%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	73	71	87	85	66
FHA/VA Home Purchase	0	0	1	0	0
Refinance	315	125	93	86	67
Home Improvement	11	7	16	12	8
Total Lending	399	203	197	183	141

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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	13	11.71%	\$3,518	\$271
WELLS FARGO BANK, NA	13	11.71%	\$2,881	\$222
COUNTRYWIDE HOME LOANS	10	9.01%	\$2,784	\$278
COUNTRYWIDE BANK, FSB	10	9.01%	\$2,734	\$273
BANK OF AMERICA, N.A.	6	5.41%	\$1,961	\$327
JPMORGAN CHASE BANK	5	4.50%	\$1,527	\$305
PARK VIEW FEDERAL SAVINGS BANK	5	4.50%	\$879	\$176
RBS CITIZENS BANK, N.A.	5	4.50%	\$596	\$119
FIFTH THIRD MORTGAGE COMPANY	4	3.60%	\$948	\$237
FIRST TENNESSEE BANK NA	4	3.60%	\$797	\$199

By Originations

THIRD FEDERAL SAVINGS AND LOAN	10	15.15%	\$2,789	\$279
WELLS FARGO BANK, NA	10	15.15%	\$2,656	\$266
PARK VIEW FEDERAL SAVINGS BANK	5	7.58%	\$879	\$176
FIFTH THIRD MORTGAGE COMPANY	4	6.06%	\$948	\$237
FIRST TENNESSEE BANK NA	4	6.06%	\$797	\$199
JPMORGAN CHASE BANK	3	4.55%	\$790	\$263
NATIONAL CITY BANK	3	4.55%	\$586	\$195
COUNTRYWIDE HOME LOANS	3	4.55%	\$527	\$176
THE HUNTINGTON NATIONAL BANK	2	3.03%	\$582	\$291
HOWARD HANNA MORTGAGE SERVICES	2	3.03%	\$573	\$287

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	21	11.86%	\$5,287	\$252
COUNTRYWIDE BANK, FSB	15	8.47%	\$3,702	\$247
QUICKEN LOANS	12	6.78%	\$2,575	\$215
NATIONAL CITY BANK	10	5.65%	\$1,658	\$166
FIFTH THIRD MORTGAGE COMPANY	9	5.08%	\$2,815	\$313
THIRD FEDERAL SAVINGS AND LOAN	7	3.95%	\$1,554	\$222
BENEFICIAL COMPANY LLC	7	3.95%	\$1,298	\$185
CITIBANK, N.A.	7	3.95%	\$789	\$113
CITIMORTGAGE, INC	6	3.39%	\$1,007	\$168
WELLS FARGO FIN'L OHIO 1, INC	5	2.82%	\$1,240	\$248

By Originations

QUICKEN LOANS	9	13.43%	\$1,899	\$211
NATIONAL CITY BANK	8	11.94%	\$1,438	\$180
COUNTRYWIDE BANK, FSB	6	8.96%	\$1,586	\$264
FIFTH THIRD MORTGAGE COMPANY	6	8.96%	\$1,581	\$264
PARK VIEW FEDERAL SAVINGS BANK	3	4.48%	\$954	\$318
COUNTRYWIDE HOME LOANS	3	4.48%	\$812	\$271
THIRD FEDERAL SAVINGS AND LOAN	3	4.48%	\$414	\$138
HOME SAVINGS & LOAN COMPANY	2	2.99%	\$817	\$409
WESTFIELD BANK FSB	2	2.99%	\$790	\$395
LORAIN NATIONAL BANK	2	2.99%	\$650	\$325

GUILFORD TOWNSHIP/RITTMAN/SEVILLE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	13	0.24%	35.29%
Asian	13	0.24%	100.00%
Native American	11	0.20%	100.00%
Non-Hispanic White	5,344	98.11%	85.73%
Other	38	0.70%	85.71%
Hispanic*	34	0.62%	33.33%
Total	5,447	100%	85.53%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,651	80.97%
Renter Occupied Units	303	14.86%
Vacant Units	85	4.17%
Total Units	2,039	100%

Income Data

Median Family Income	\$57,604
Percent Family Poverty	2.3%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	161	\$18,650	19	11.80%
Non-Depository Institutions	28	\$3,473	4	14.29%
Total Single Family Lending	189	\$22,123	23	12.17%

Single-Family 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	4	2	50.00%	1	25.00%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	2	2	100.00%	0	0.00%	0	N/A
Non-Hispanic White	325	111	37.50%	173	53.23%	21	12.14%
Other	4	3	75.00%	1	25.00%	0	0.00%
Not Reported	38	12	50.00%	10	26.32%	2	20.00%
Hispanic*	2	1	50.00%	1	50.00%	0	0.00%
Total	381	133	39.47%	189	49.61%	23	12.17%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	108	67	101	77	78
FHA/VA Home Purchase	10	7	2	5	8
Refinance	334	173	126	111	83
Home Improvement	15	15	29	15	20
Total Lending	467	262	258	208	189

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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>
FIRSTMERIT MORTGAGE CORP	9	6.62%	\$1,342	\$149
WELLS FARGO BANK, NA	8	5.88%	\$1,233	\$154
HOWARD HANNA MORTGAGE SERVICES	8	5.88%	\$999	\$125
JPMORGAN CHASE BANK	8	5.88%	\$776	\$97
NATIONAL CITY BANK	8	5.88%	\$711	\$89
THIRD FEDERAL SAVINGS AND LOAN	7	5.15%	\$1,039	\$148
COUNTRYWIDE HOME LOANS	7	5.15%	\$870	\$124
US BANK, N.A.	7	5.15%	\$838	\$120
THE HOME MORTGAGE COMPANY, INC	6	4.41%	\$622	\$104
THE HUNTINGTON NATIONAL BANK	5	3.68%	\$798	\$160

By Originations

FIRSTMERIT MORTGAGE CORP	8	9.30%	\$1,265	\$158
THIRD FEDERAL SAVINGS AND LOAN	7	8.14%	\$1,039	\$148
WELLS FARGO BANK, NA	7	8.14%	\$1,005	\$144
HOWARD HANNA MORTGAGE SERVICES	7	8.14%	\$922	\$132
THE HOME MORTGAGE COMPANY, INC	6	6.98%	\$622	\$104
NATIONAL CITY BANK	6	6.98%	\$539	\$90
FIFTH THIRD MORTGAGE COMPANY	4	4.65%	\$682	\$171
THE HUNTINGTON NATIONAL BANK	3	3.49%	\$607	\$202
JPMORGAN CHASE BANK	3	3.49%	\$432	\$144
WESTFIELD BANK FSB	3	3.49%	\$389	\$130

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>
COUNTRYWIDE HOME LOANS	16	6.20%	\$1,614	\$101
BENEFICIAL COMPANY LLC	15	5.81%	\$1,875	\$125
JPMORGAN CHASE BANK	12	4.65%	\$1,466	\$122
NATIONAL CITY BANK	11	4.26%	\$1,060	\$96
WELLS FARGO FIN'L OHIO 1, INC	10	3.88%	\$1,620	\$162
FIRSTMERIT BANK NA	10	3.88%	\$705	\$71
ADVANCED FINANCIAL SERVICES IN	9	3.49%	\$1,348	\$150
NATIONSTAR MORTGAGE LLC	9	3.49%	\$1,344	\$149
HFC COMPANY LLC	8	3.10%	\$1,195	\$149
THE HUNTINGTON NATIONAL BANK	8	3.10%	\$925	\$116

By Originations

WELLS FARGO BANK, NA	6	7.23%	\$969	\$162
JPMORGAN CHASE BANK	6	7.23%	\$837	\$140
NATIONAL CITY BANK	6	7.23%	\$625	\$104
FIRSTMERIT BANK NA	6	7.23%	\$300	\$50
FIFTH THIRD MORTGAGE COMPANY	5	6.02%	\$639	\$128
FIRSTMERIT MORTGAGE CORP	5	6.02%	\$620	\$124
THE HUNTINGTON NATIONAL BANK	5	6.02%	\$478	\$96
THIRD FEDERAL SAVINGS AND LOAN	4	4.82%	\$430	\$108
FLAGSTAR BANK	3	3.61%	\$551	\$184
BENEFICIAL COMPANY LLC	3	3.61%	\$320	\$107

HARRISVILLE TOWNSHIP

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	0	0.00%	N/A
Asian	0	0.00%	N/A
Native American	0	0.00%	N/A
Non-Hispanic White	1,701	98.84%	92.93%
Other	14	0.81%	94.12%
Hispanic*	9	0.52%	87.50%
Total	1,721	100%	92.97%

Housing Data

	Number	Percent
Owner-Occupied Units	558	87.87%
Renter Occupied Units	52	8.19%
Vacant Units	25	3.94%
Total Units	635	100%

Income Data

Median Family Income	\$50,156
Percent Family Poverty	1.6%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	47	\$6,424	10	21.28%
Non-Depository Institutions	9	\$1,600	1	11.11%
Total Single Family Lending	56	\$8,024	11	19.64%

Single-Family 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	1	0	0.00%	1	100.00%	1	100.00%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	101	30	33.71%	53	52.48%	9	16.98%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	12	4	57.14%	2	16.67%	1	50.00%
Hispanic*	1	0	0.00%	1	100.00%	1	100.00%
Total	115	35	35.71%	56	48.70%	11	19.64%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	31	17	27	14	13
FHA/VA Home Purchase	2	0	3	2	2
Refinance	117	53	41	33	38
Home Improvement	5	5	10	8	3
Total Lending	155	75	81	57	56

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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 HOME LOANS	7	22.58%	\$940	\$134
COUNTRYWIDE BANK, FSB	3	9.68%	\$332	\$111
RBS CITIZENS BANK, N.A.	3	9.68%	\$200	\$67
US BANK, N.A.	2	6.45%	\$311	\$156
JPMORGAN CHASE BANK	2	6.45%	\$291	\$146
REAL ESTATE MORTGAGE CORP	2	6.45%	\$252	\$126
E-LOAN INC	1	3.23%	\$339	\$339
ABN AMRO MTG GROUP INC	1	3.23%	\$199	\$199
FIRST TENNESSEE BANK NA	1	3.23%	\$175	\$175
NATIONAL CITY BANK	1	3.23%	\$160	\$160

By Originations

COUNTRYWIDE HOME LOANS	3	20.00%	\$428	\$143
JPMORGAN CHASE BANK	2	13.33%	\$291	\$146
REAL ESTATE MORTGAGE CORP	2	13.33%	\$252	\$126
ABN AMRO MTG GROUP INC	1	6.67%	\$199	\$199
FIRST TENNESSEE BANK NA	1	6.67%	\$175	\$175
NATIONAL CITY BANK	1	6.67%	\$160	\$160
WAYNE SAVINGS COMMUNITY BANK	1	6.67%	\$154	\$154
BANK OF AMERICA, N.A.	1	6.67%	\$150	\$150
US BANK, N.A.	1	6.67%	\$137	\$137
FIRST PLACE BANK	1	6.67%	\$134	\$134

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	6	6.12%	\$1,085	\$181
FIRSTMERIT BANK NA	6	6.12%	\$282	\$47
COUNTRYWIDE BANK, FSB	5	5.10%	\$864	\$173
DELTA FUNDING CORPORATION	4	4.08%	\$839	\$210
JPMORGAN CHASE BANK	4	4.08%	\$615	\$154
THIRD FEDERAL SAVINGS AND LOAN	4	4.08%	\$574	\$144
FIRSTMERIT MORTGAGE CORP	3	3.06%	\$635	\$212
BENEFICIAL COMPANY LLC	3	3.06%	\$402	\$134
QUICKEN LOANS	3	3.06%	\$292	\$97
RBS CITIZENS BANK, N.A.	3	3.06%	\$182	\$61

By Originations

FIRSTMERIT BANK NA	4	10.53%	\$182	\$46
COUNTRYWIDE BANK, FSB	3	7.89%	\$573	\$191
FIRSTMERIT MORTGAGE CORP	2	5.26%	\$450	\$225
UNITED MIDWEST SAVINGS BANK	2	5.26%	\$433	\$217
RBS CITIZENS BANK, N.A.	2	5.26%	\$172	\$86
FIFTH THIRD MORTGAGE COMPANY	1	2.63%	\$292	\$292
ADVANCED FINANCIAL SERVICES IN	1	2.63%	\$280	\$280
ABN AMRO MTG GROUP INC	1	2.63%	\$264	\$264
HOWARD HANNA MORTGAGE SERVICES	1	2.63%	\$257	\$257
FIRST OHIO BANC & LENDING INC.	1	2.63%	\$205	\$205

HINKLEY TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	7	0.10%	100.00%
Asian	55	0.81%	100.00%
Native American	3	0.04%	100.00%
Non-Hispanic White	6,594	97.65%	96.02%
Other	51	0.76%	94.59%
Hispanic*	48	0.71%	100.00%
Total	6,753	100%	96.06%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,218	92.49%
Renter Occupied Units	112	4.67%
Vacant Units	68	2.84%
Total Units	2,398	100%

Income Data

Median Family Income	\$74,883
Percent Family Poverty	2.4%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	211	\$50,925	18	8.53%
Non-Depository Institutions	24	\$8,328	2	8.33%
Total Single Family Lending	235	\$59,253	20	8.51%

Single-Family 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	7	2	50.00%	2	28.57%	0	0.00%
Asian	6	2	33.33%	1	16.67%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	315	60	21.05%	190	60.32%	16	8.42%
Other	5	2	40.00%	3	60.00%	1	33.33%
Not Reported	58	15	30.61%	31	53.45%	3	9.68%
Hispanic*	5	0	0.00%	1	20.00%	0	0.00%
Total	407	85	23.55%	235	57.74%	20	8.51%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	158	152	128	109	110
FHA/VA Home Purchase	4	1	1	2	2
Refinance	454	168	162	153	96
Home Improvement	14	10	18	22	27
Total Lending	630	331	309	286	235

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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 HOME LOANS	20	10.42%	\$7,982	\$399
THIRD FEDERAL SAVINGS AND LOAN	20	10.42%	\$5,592	\$280
FIFTH THIRD MORTGAGE COMPANY	11	5.73%	\$3,026	\$275
COUNTRYWIDE BANK, FSB	10	5.21%	\$4,191	\$419
WELLS FARGO BANK, NA	10	5.21%	\$3,117	\$312
FIRST TENNESSEE BANK NA	7	3.65%	\$1,714	\$245
PARK VIEW FEDERAL SAVINGS BANK	6	3.13%	\$2,596	\$433
JPMORGAN CHASE BANK	6	3.13%	\$2,015	\$336
FIRSTMERIT MORTGAGE CORP	6	3.13%	\$1,584	\$264
NATIONAL CITY BANK	5	2.60%	\$1,042	\$208

By Originations

THIRD FEDERAL SAVINGS AND LOAN	16	14.29%	\$4,692	\$293
FIFTH THIRD MORTGAGE COMPANY	10	8.93%	\$2,894	\$289
WELLS FARGO BANK, NA	8	7.14%	\$2,689	\$336
COUNTRYWIDE HOME LOANS	7	6.25%	\$1,964	\$281
FIRST TENNESSEE BANK NA	7	6.25%	\$1,714	\$245
NATIONAL CITY BANK	5	4.46%	\$1,042	\$208
WESTFIELD BANK FSB	4	3.57%	\$871	\$218
FIRST PLACE BANK	4	3.57%	\$765	\$191
HOWARD HANNA MORTGAGE SERVICES	4	3.57%	\$659	\$165
UNION CAPITAL MORTGAGE CORPORA	3	2.68%	\$1,750	\$583

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	24	11.06%	\$5,869	\$245
COUNTRYWIDE HOME LOANS	16	7.37%	\$4,665	\$292
FIFTH THIRD MORTGAGE COMPANY	11	5.07%	\$2,888	\$263
COUNTRYWIDE BANK, FSB	10	4.61%	\$3,350	\$335
PARK VIEW FEDERAL SAVINGS BANK	8	3.69%	\$1,339	\$167
WELLS FARGO FIN'L OHIO 1, INC	7	3.23%	\$1,082	\$155
BENEFICIAL COMPANY LLC	6	2.76%	\$1,265	\$211
NATIONAL CITY BANK	6	2.76%	\$1,115	\$186
FIRSTMERIT BANK NA	6	2.76%	\$894	\$149
RBS CITIZENS BANK, N.A.	6	2.76%	\$492	\$82

By Originations

THIRD FEDERAL SAVINGS AND LOAN	14	14.58%	\$3,245	\$232
FIFTH THIRD MORTGAGE COMPANY	8	8.33%	\$2,063	\$258
PARK VIEW FEDERAL SAVINGS BANK	6	6.25%	\$1,191	\$199
COUNTRYWIDE BANK, FSB	5	5.21%	\$1,561	\$312
NATIONAL CITY BANK	5	5.21%	\$958	\$192
US BANK, N.A.	4	4.17%	\$991	\$248
WACHOVIA MORTGAGE	4	4.17%	\$944	\$236
RBS CITIZENS BANK, N.A.	4	4.17%	\$175	\$44
ALL STATE HOME MORTGAGE	3	3.13%	\$2,200	\$733
FIRSTMERIT MORTGAGE CORP	3	3.13%	\$1,008	\$336

HOMER TOWNSHIP/SPENCER TOWNSHIP/SPENCER

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	24	0.62%	56.52%
Asian	2	0.05%	N/A
Native American	13	0.33%	84.00%
Non-Hispanic White	3,801	97.71%	87.13%
Other	21	0.54%	94.12%
Hispanic*	34	0.87%	100.00%
Total	3,890	100%	87.04%

Housing Data

	Number	Percent
Owner-Occupied Units	1,048	82.33%
Renter Occupied Units	184	14.45%
Vacant Units	41	3.22%
Total Units	1,273	100%

Income Data

Median Family Income	\$49,961
Percent Family Poverty	8.8%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	91	\$10,310	15	16.48%
Non-Depository Institutions	26	\$3,543	7	26.92%
Total Single Family Lending	117	\$13,853	22	18.80%

Single-Family 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	1	0	0.00%	1	100.00%	1	100.00%
Native American	2	1	50.00%	1	50.00%	0	0.00%
Non-Hispanic White	210	70	38.04%	103	49.05%	16	15.53%
Other	4	1	25.00%	3	75.00%	0	0.00%
Not Reported	22	6	37.50%	8	36.36%	5	62.50%
Hispanic*	0	0	N/A	0	N/A	0	N/A
Total	243	80	37.91%	117	48.15%	22	18.80%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	43	78	70	48	36
FHA/VA Home Purchase	7	3	7	4	2
Refinance	189	99	111	105	76
Home Improvement	13	23	25	12	7
Total Lending	252	203	213	169	121

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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>
FARMERS SAVINGS BANK	14	24.14%	\$1,450	\$104
FARM CREDIT SERVICES OF MIDAM	5	8.62%	\$422	\$84
WELLS FARGO BANK, NA	4	6.90%	\$622	\$156
GMAC MORTGAGE LLC	4	6.90%	\$549	\$137
FIRSTMERIT MORTGAGE CORP	3	5.17%	\$436	\$145
LEHMAN BROTHERS BANK, FSB	2	3.45%	\$253	\$127
NATIONAL CITY BANK	2	3.45%	\$200	\$100
THE AMERICAN EAGLE MORTGAGE CO	2	3.45%	\$199	\$100
E-LOAN INC	2	3.45%	\$145	\$73
SUNTRUST MORTGAGE, INC	1	1.72%	\$297	\$297

By Originations

FARMERS SAVINGS BANK	13	34.21%	\$1,402	\$108
WELLS FARGO BANK, NA	4	10.53%	\$622	\$156
FARM CREDIT SERVICES OF MIDAM	4	10.53%	\$298	\$75
FIRSTMERIT MORTGAGE CORP	3	7.89%	\$436	\$145
THE AMERICAN EAGLE MORTGAGE CO	2	5.26%	\$199	\$100
SUNTRUST MORTGAGE, INC	1	2.63%	\$297	\$297
FIRST FEDERAL SAVINGS OF LORAI	1	2.63%	\$248	\$248
FIFTH THIRD MORTGAGE COMPANY	1	2.63%	\$245	\$245
TAYLOR, BEAN & WHITAKER	1	2.63%	\$204	\$204
LEHMAN BROTHERS BANK, FSB	1	2.63%	\$179	\$179

Top Ten Refinance Lenders

By Application

FARMERS SAVINGS BANK	20	9.95%	\$1,035	\$52
COUNTRYWIDE HOME LOANS	19	9.45%	\$2,340	\$123
BENEFICIAL COMPANY LLC	13	6.47%	\$1,480	\$114
COUNTRYWIDE BANK, FSB	11	5.47%	\$1,228	\$112
NATIONSTAR MORTGAGE LLC	9	4.48%	\$1,324	\$147
GMAC MORTGAGE LLC	8	3.98%	\$1,105	\$138
JPMORGAN CHASE BANK	7	3.48%	\$984	\$141
QUICKEN LOANS	6	2.99%	\$814	\$136
FIFTH THIRD MORTGAGE COMPANY	6	2.99%	\$806	\$134
RBS CITIZENS BANK, N.A.	6	2.99%	\$593	\$99

By Originations

FARMERS SAVINGS BANK	17	22.37%	\$696	\$41
COUNTRYWIDE HOME LOANS	5	6.58%	\$681	\$136
FIFTH THIRD MORTGAGE COMPANY	5	6.58%	\$641	\$128
QUICKEN LOANS	4	5.26%	\$619	\$155
THIRD FEDERAL SAVINGS AND LOAN	4	5.26%	\$302	\$76
JPMORGAN CHASE BANK	3	3.95%	\$460	\$153
FIRSTMERIT MORTGAGE CORP	3	3.95%	\$295	\$98
FARM CREDIT SERVICES OF MIDAM	2	2.63%	\$445	\$223
LORAIN NATIONAL BANK	2	2.63%	\$316	\$158
NATIONAL CITY BANK	2	2.63%	\$230	\$115

LAFAYETTE TOWNSHIP/CHIPPEWA LAKE

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	14	0.30%	77.78%
Asian	9	0.19%	100.00%
Native American	2	0.04%	100.00%
Non-Hispanic White	4,558	97.71%	89.32%
Other	48	1.03%	80.00%
Hispanic*	45	0.96%	94.74%
Total	4,665	100%	89.22%

Housing Data

	Number	Percent
Owner-Occupied Units	1,479	81.89%
Renter Occupied Units	198	10.96%
Vacant Units	129	7.14%
Total Units	1,806	100%

Income Data

Median Family Income	\$61,477
Percent Family Poverty	3.6%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	132	\$15,371	20	15.15%
Non-Depository Institutions	31	\$4,328	6	19.35%
Total Single Family Lending	163	\$19,699	26	15.95%

Single-Family 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	N/A	0	0.00%	0	N/A
Asian	2	0	0.00%	2	100.00%	0	0.00%
Native American	2	0	0.00%	2	100.00%	0	0.00%
Non-Hispanic White	323	107	38.35%	149	46.13%	24	16.11%
Other	6	3	60.00%	1	16.67%	0	0.00%
Not Reported	40	12	40.00%	9	22.50%	2	22.22%
Hispanic*	3	2	66.67%	0	0.00%	0	N/A
Total	381	125	38.82%	163	42.78%	26	15.95%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	128	100	128	80	55
FHA/VA Home Purchase	6	10	7	1	6
Refinance	344	161	176	113	88
Home Improvement	21	23	25	20	16
Total Lending	499	294	336	214	165

*According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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	15	13.76%	\$2,215	\$148
WELLS FARGO BANK, NA	8	7.34%	\$1,559	\$195
COUNTRYWIDE HOME LOANS	8	7.34%	\$984	\$123
CITIMORTGAGE, INC	6	5.50%	\$932	\$155
COUNTRYWIDE BANK, FSB	6	5.50%	\$886	\$148
FIFTH THIRD MORTGAGE COMPANY	5	4.59%	\$776	\$155
NATIONAL CITY BANK	5	4.59%	\$690	\$138
US BANK, N.A.	4	3.67%	\$508	\$127
HOWARD HANNA MORTGAGE SERVICES	4	3.67%	\$444	\$111
ABN AMRO MTG GROUP INC	3	2.75%	\$457	\$152

By Originations

THIRD FEDERAL SAVINGS AND LOAN	15	24.59%	\$2,215	\$148
WELLS FARGO BANK, NA	5	8.20%	\$908	\$182
FIFTH THIRD MORTGAGE COMPANY	4	6.56%	\$567	\$142
HOWARD HANNA MORTGAGE SERVICES	4	6.56%	\$444	\$111
NATIONAL CITY BANK	3	4.92%	\$450	\$150
FIRSTMERIT MORTGAGE CORP	3	4.92%	\$297	\$99
QUICKEN LOANS	2	3.28%	\$425	\$213
FLAGSTAR BANK	2	3.28%	\$366	\$183
ABN AMRO MTG GROUP INC	2	3.28%	\$295	\$148
CONSUMERS MORTGAGE CORP OF OHIO	2	3.28%	\$275	\$138

Top Ten Refinance Lenders

By Application

BENEFICIAL COMPANY LLC	15	5.34%	\$3,007	\$200
CITIMORTGAGE, INC	15	5.34%	\$2,373	\$158
HFC COMPANY LLC	14	4.98%	\$2,255	\$161
COUNTRYWIDE HOME LOANS	13	4.63%	\$1,983	\$153
JPMORGAN CHASE BANK	12	4.27%	\$1,654	\$138
WELLS FARGO BANK, NA	11	3.91%	\$1,265	\$115
NATIONSTAR MORTGAGE LLC	10	3.56%	\$1,567	\$157
FIRSTMERIT BANK NA	10	3.56%	\$531	\$53
WELLS FARGO FIN'L OHIO 1, INC	9	3.20%	\$1,362	\$151
THIRD FEDERAL SAVINGS AND LOAN	9	3.20%	\$1,323	\$147

By Originations

FIRSTMERIT BANK NA	7	7.95%	\$388	\$55
JPMORGAN CHASE BANK	6	6.82%	\$773	\$129
WASHINGTON MUTUAL BANK	5	5.68%	\$657	\$131
THIRD FEDERAL SAVINGS AND LOAN	4	4.55%	\$670	\$168
FIFTH THIRD MORTGAGE COMPANY	4	4.55%	\$626	\$157
QUICKEN LOANS	4	4.55%	\$501	\$125
PARK VIEW FEDERAL SAVINGS BANK	4	4.55%	\$353	\$88
COUNTRYWIDE HOME LOANS	3	3.41%	\$442	\$147
HFC COMPANY LLC	3	3.41%	\$434	\$145
CITIMORTGAGE, INC	2	2.27%	\$336	\$168

LITCHFIELD TOWNSHIP

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	26	0.80%	100.00%
Asian	13	0.40%	100.00%
Native American	4	0.12%	100.00%
Non-Hispanic White	3,171	97.57%	95.33%
Other	28	0.86%	72.22%
Hispanic*	12	0.37%	100.00%
Total	3,250	100%	95.28%

Housing Data

	Number	Percent
Owner-Occupied Units	977	92.69%
Renter Occupied Units	56	5.31%
Vacant Units	21	1.99%
Total Units	1,054	100%

Income Data

Median Family Income	\$58,571
Percent Family Poverty	4.1%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	91	\$11,666	11	12.09%
Non-Depository Institutions	13	\$2,132	2	15.38%
Total Single Family Lending	104	\$13,798	13	12.50%

Single-Family 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	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	187	49	31.21%	89	47.59%	12	13.48%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	36	12	40.00%	12	33.33%	1	8.33%
Hispanic*	2	0	0.00%	1	50.00%	0	0.00%
Total	232	64	32.82%	104	44.83%	13	12.50%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	47	66	68	34	35
FHA/VA Home Purchase	5	3	3	3	0
Refinance	223	94	87	78	54
Home Improvement	8	15	15	12	15
Total Lending	283	178	173	127	104

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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	8	12.90%	\$1,607	\$201
COUNTRYWIDE HOME LOANS	4	6.45%	\$622	\$156
GEAUGA SAVINGS BANK	3	4.84%	\$720	\$240
WELLS FARGO BANK, NA	3	4.84%	\$635	\$212
FIFTH THIRD MORTGAGE COMPANY	3	4.84%	\$548	\$183
COUNTRYWIDE BANK, FSB	3	4.84%	\$455	\$152
NATIONAL CITY BANK	3	4.84%	\$446	\$149
US BANK, N.A.	3	4.84%	\$379	\$126
CITIMORTGAGE, INC	2	3.23%	\$418	\$209
SKY BANK C/O HUNTINGTON BANK	2	3.23%	\$370	\$185

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	17.14%	\$1,200	\$200
WELLS FARGO BANK, NA	3	8.57%	\$635	\$212
NATIONAL CITY BANK	3	8.57%	\$446	\$149
FIFTH THIRD MORTGAGE COMPANY	2	5.71%	\$343	\$172
HOWARD HANNA MORTGAGE SERVICES	2	5.71%	\$240	\$120
FIRST TENNESSEE BANK NA	2	5.71%	\$213	\$107
SUNTRUST MORTGAGE, INC	2	5.71%	\$195	\$98
FIRSTMERIT MORTGAGE CORP	2	5.71%	\$160	\$80
CONSUMERS MORTGAGE CORP OF OHI	1	2.86%	\$323	\$323
GEAUGA SAVINGS BANK	1	2.86%	\$240	\$240

Top Ten Refinance Lenders

By Application

NATIONAL CITY BANK	12	6.98%	\$1,752	\$146
COUNTRYWIDE HOME LOANS	11	6.40%	\$1,806	\$164
FIRSTMERIT MORTGAGE CORP	10	5.81%	\$1,612	\$161
COUNTRYWIDE BANK, FSB	10	5.81%	\$1,248	\$125
GMAC MORTGAGE LLC	9	5.23%	\$1,506	\$167
NATIONSTAR MORTGAGE LLC	8	4.65%	\$1,456	\$182
JPMORGAN CHASE BANK	8	4.65%	\$1,454	\$182
FIRSTMERIT BANK NA	8	4.65%	\$332	\$42
FIFTH THIRD MORTGAGE COMPANY	6	3.49%	\$1,012	\$169
WELLS FARGO BANK, NA	6	3.49%	\$1,009	\$168

By Originations

NATIONAL CITY BANK	6	11.11%	\$649	\$108
COUNTRYWIDE BANK, FSB	5	9.26%	\$757	\$151
FIRSTMERIT MORTGAGE CORP	5	9.26%	\$605	\$121
SKY BANK C/O HUNTINGTON BANK	3	5.56%	\$580	\$193
FIFTH THIRD MORTGAGE COMPANY	3	5.56%	\$486	\$162
JPMORGAN CHASE BANK	3	5.56%	\$439	\$146
THIRD FEDERAL SAVINGS AND LOAN	3	5.56%	\$140	\$47
WELLS FARGO BANK, NA	2	3.70%	\$382	\$191
WASHINGTON MUTUAL BANK	2	3.70%	\$357	\$179
THE HUNTINGTON NATIONAL BANK	2	3.70%	\$315	\$158

LIVERPOOL TOWNSHIP

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	32	0.74%	100.00%
Asian	11	0.25%	100.00%
Native American	0	0.00%	N/A
Non-Hispanic White	4,216	97.39%	92.58%
Other	43	0.99%	72.41%
Hispanic*	45	1.04%	71.43%
Total	4,329	100%	92.36%

Housing Data

	Number	Percent
Owner-Occupied Units	1,317	88.93%
Renter Occupied Units	124	8.37%
Vacant Units	40	2.70%
Total Units	1,481	100%

Income Data

Median Family Income	\$66,853
Percent Family Poverty	2.3%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	120	\$18,348	17	14.17%
Non-Depository Institutions	23	\$3,734	4	17.39%
Total Single Family Lending	143	\$22,082	21	14.69%

Single-Family Mortgage Lending By Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate	Total Originations	Origination Rate	High-Cost Loans	High-Cost Share
African American	4	3	75.00%	1	25.00%	1	100.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	2	1	50.00%	1	50.00%	0	0.00%
Non-Hispanic White	208	46	24.73%	123	59.13%	15	12.20%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	40	14	48.28%	12	30.00%	4	33.33%
Hispanic*	5	2	40.00%	3	60.00%	1	33.33%
Total	265	68	29.44%	143	53.96%	21	14.69%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	90	81	84	105	64
FHA/VA Home Purchase	1	2	1	1	0
Refinance	326	120	139	85	72
Home Improvement	12	8	12	11	8
Total Lending	429	211	236	202	144

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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	18	16.51%	\$3,002	\$167
HOME SAVINGS & LOAN COMPANY	7	6.42%	\$1,364	\$195
NATIONAL CITY BANK	7	6.42%	\$1,208	\$173
COUNTRYWIDE HOME LOANS	6	5.50%	\$1,334	\$222
THE HUNTINGTON NATIONAL BANK	5	4.59%	\$1,181	\$236
WELLS FARGO BANK, NA	5	4.59%	\$871	\$174
FIFTH THIRD MORTGAGE COMPANY	4	3.67%	\$865	\$216
US BANK, N.A.	4	3.67%	\$723	\$181
COUNTRYWIDE BANK, FSB	4	3.67%	\$709	\$177
CITIMORTGAGE, INC	4	3.67%	\$510	\$128

By Originations

THIRD FEDERAL SAVINGS AND LOAN	15	23.44%	\$2,540	\$169
NATIONAL CITY BANK	6	9.38%	\$968	\$161
HOME SAVINGS & LOAN COMPANY	4	6.25%	\$1,017	\$254
FIFTH THIRD MORTGAGE COMPANY	4	6.25%	\$865	\$216
THE HUNTINGTON NATIONAL BANK	3	4.69%	\$709	\$236
HOWARD HANNA MORTGAGE SERVICES	3	4.69%	\$500	\$167
WESTFIELD BANK FSB	3	4.69%	\$424	\$141
AMERICAN MORTGAGE SERVICE CO	2	3.13%	\$445	\$223
COUNTRYWIDE BANK, FSB	2	3.13%	\$383	\$192
WELLS FARGO BANK, NA	2	3.13%	\$245	\$123

Top Ten Refinance Lenders

By Application

NATIONSTAR MORTGAGE LLC	13	7.39%	\$2,116	\$163
COUNTRYWIDE HOME LOANS	12	6.82%	\$2,274	\$190
THIRD FEDERAL SAVINGS AND LOAN	9	5.11%	\$1,730	\$192
COUNTRYWIDE BANK, FSB	9	5.11%	\$1,642	\$182
CITIMORTGAGE, INC	8	4.55%	\$1,404	\$176
BENEFICIAL COMPANY LLC	7	3.98%	\$1,187	\$170
NATIONAL CITY BANK	7	3.98%	\$915	\$131
DELTA FUNDING CORPORATION	6	3.41%	\$953	\$159
JPMORGAN CHASE BANK	5	2.84%	\$1,314	\$263
THE HUNTINGTON NATIONAL BANK	5	2.84%	\$626	\$125

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	8.33%	\$1,088	\$181
QUICKEN LOANS	4	5.56%	\$569	\$142
THE HUNTINGTON NATIONAL BANK	4	5.56%	\$546	\$137
NATIONAL CITY BANK	4	5.56%	\$378	\$95
JPMORGAN CHASE BANK	3	4.17%	\$810	\$270
WASHINGTON MUTUAL BANK	3	4.17%	\$458	\$153
COUNTRYWIDE HOME LOANS	3	4.17%	\$404	\$135
FIFTH THIRD MORTGAGE COMPANY	2	2.78%	\$501	\$251
PROVIDENT FUNDING ASSOCIATES	2	2.78%	\$298	\$149
FIFTH THIRD BANK	2	2.78%	\$276	\$138

LODI

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	3	0.09%	N/A
Asian	6	0.19%	100.00%
Native American	11	0.34%	75.00%
Non-Hispanic White	3,128	98.09%	70.58%
Other	29	0.91%	33.33%
Hispanic*	15	0.47%	76.92%
Total	3,189	100%	70.42%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	881	63.34%
Renter Occupied Units	440	31.63%
Vacant Units	70	5.03%
Total Units	1,391	100%

Income Data

Median Family Income	\$44,167
Percent Family Poverty	8.0%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	48	\$4,224	9	18.75%
Non-Depository Institutions	13	\$1,308	2	15.38%
Total Single Family Lending	61	\$5,532	11	18.03%

Single-Family 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%	1	100.00%	0	0.00%
Non-Hispanic White	159	71	51.08%	55	34.59%	9	16.36%
Other	2	1	50.00%	1	50.00%	0	0.00%
Not Reported	14	9	75.00%	3	21.43%	1	33.33%
Hispanic*	0	0	N/A	0	N/A	0	N/A
Total	180	84	53.16%	61	33.89%	11	18.03%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	30	35	53	28	21
FHA/VA Home Purchase	5	9	7	4	5
Refinance	110	61	51	43	28
Home Improvement	12	6	12	4	9
Total Lending	157	111	123	79	63

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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.	7	11.48%	\$750	\$107
COUNTRYWIDE HOME LOANS	4	6.56%	\$473	\$118
WELLS FARGO BANK, NA	4	6.56%	\$378	\$95
CITIMORTGAGE, INC	3	4.92%	\$355	\$118
THE HUNTINGTON NATIONAL BANK	3	4.92%	\$309	\$103
THIRD FEDERAL SAVINGS AND LOAN	3	4.92%	\$265	\$88
NATIONAL CITY BANK	3	4.92%	\$259	\$86
PHH MORTGAGE CORPORATION	3	4.92%	\$228	\$76
FIRSTMERIT BANK NA	3	4.92%	\$123	\$41
FIFTH THIRD MORTGAGE COMPANY	2	3.28%	\$364	\$182

By Originations

WELLS FARGO BANK, NA	3	11.54%	\$293	\$98
THIRD FEDERAL SAVINGS AND LOAN	3	11.54%	\$265	\$88
PHH MORTGAGE CORPORATION	3	11.54%	\$228	\$76
THE HOME MORTGAGE COMPANY, INC	2	7.69%	\$170	\$85
FIRSTMERIT MORTGAGE CORP	1	3.85%	\$170	\$170
WESTFIELD BANK FSB	1	3.85%	\$148	\$148
NATIONAL CITY BANK	1	3.85%	\$124	\$124
GMAC MORTGAGE LLC	1	3.85%	\$122	\$122
THE HUNTINGTON NATIONAL BANK	1	3.85%	\$119	\$119
REAL ESTATE MORTGAGE CORP	1	3.85%	\$119	\$119

Top Ten Refinance Lenders

By Application

BENEFICIAL COMPANY LLC	13	10.83%	\$1,369	\$105
NATIONSTAR MORTGAGE LLC	10	8.33%	\$1,294	\$129
COUNTRYWIDE HOME LOANS	7	5.83%	\$837	\$120
GMAC MORTGAGE LLC	7	5.83%	\$829	\$118
COUNTRYWIDE BANK, FSB	6	5.00%	\$554	\$92
FIRST FRANKLIN CORPORATION	4	3.33%	\$472	\$118
FIFTH THIRD MORTGAGE COMPANY	4	3.33%	\$423	\$106
WELLS FARGO FIN'L OHIO 1, INC	4	3.33%	\$308	\$77
CITIFINANCIAL, INC.	4	3.33%	\$285	\$71
HFC COMPANY LLC	3	2.50%	\$351	\$117

By Originations

JPMORGAN CHASE BANK	3	10.71%	\$242	\$81
FIRST FRANKLIN CORPORATION	2	7.14%	\$219	\$110
FLAGSTAR BANK	2	7.14%	\$200	\$100
CITIFINANCIAL, INC.	2	7.14%	\$153	\$77
WELLS FARGO FIN'L OHIO 1, INC	2	7.14%	\$112	\$56
COUNTRYWIDE BANK, FSB	2	7.14%	\$103	\$52
WASHINGTON MUTUAL BANK	1	3.57%	\$200	\$200
TAYLOR, BEAN & WHITAKER	1	3.57%	\$163	\$163
NATIONAL CITY BANK	1	3.57%	\$161	\$161
WAYNE SAVINGS COMMUNITY BANK	1	3.57%	\$140	\$140

CITY OF MEDINA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	750	2.26%	33.80%
Asian	290	0.88%	64.58%
Native American	52	0.16%	34.33%
Non-Hispanic White	31,300	94.51%	78.25%
Other	497	1.50%	51.15%
Hispanic*	327	0.99%	57.64%
Total	33,119	100%	76.76%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	8,708	67.14%
Renter Occupied Units	3,616	27.88%
Vacant Units	645	4.97%
Total Units	12,969	100%

Income Data

Median Family Income	\$63,262
Percent Family Poverty	4.4%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,097	\$144,183	136	12.40%
Non-Depository Institutions	255	\$41,377	32	12.55%
Total Single Family Lending	1,352	\$185,560	168	12.43%

Single-Family 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	55	21	44.68%	20	36.36%	5	25.00%
Asian	26	0	0.00%	18	69.23%	0	0.00%
Native American	4	1	50.00%	0	0.00%	0	N/A
Non-Hispanic White	1,978	462	25.81%	1,190	60.16%	150	12.61%
Other	23	14	60.87%	7	30.43%	0	0.00%
Not Reported	252	76	39.38%	86	34.13%	9	10.47%
Hispanic*	34	10	35.71%	14	41.18%	1	7.14%
Total	2,411	596	27.88%	1,352	56.08%	168	12.43%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	1,029	989	1,009	989	725
FHA/VA Home Purchase	116	89	63	45	59
Refinance	2,505	921	794	659	463
Home Improvement	85	89	81	96	113
Total Lending	3,735	2,088	1,947	1,789	1,360

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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 HOME LOANS	144	10.43%	\$24,847	\$173
THIRD FEDERAL SAVINGS AND LOAN	118	8.54%	\$20,585	\$174
WELLS FARGO BANK, NA	102	7.39%	\$15,736	\$154
COUNTRYWIDE BANK, FSB	94	6.81%	\$14,751	\$157
CITIMORTGAGE, INC	73	5.29%	\$10,091	\$138
US BANK, N.A.	71	5.14%	\$10,261	\$145
JPMORGAN CHASE BANK	60	4.34%	\$9,227	\$154
NATIONAL CITY BANK	50	3.62%	\$5,841	\$117
HOWARD HANNA MORTGAGE SERVICES	48	3.48%	\$6,590	\$137
FIFTH THIRD MORTGAGE COMPANY	43	3.11%	\$8,644	\$201

By Originations

THIRD FEDERAL SAVINGS AND LOAN	103	13.14%	\$17,303	\$168
WELLS FARGO BANK, NA	81	10.33%	\$12,856	\$159
HOWARD HANNA MORTGAGE SERVICES	45	5.74%	\$6,011	\$134
NATIONAL CITY BANK	43	5.48%	\$5,206	\$121
COUNTRYWIDE HOME LOANS	40	5.10%	\$7,900	\$198
JPMORGAN CHASE BANK	39	4.97%	\$6,024	\$154
NVR MORTGAGE FINANCE INC	36	4.59%	\$6,985	\$194
COUNTRYWIDE BANK, FSB	36	4.59%	\$4,129	\$115
FIFTH THIRD MORTGAGE COMPANY	32	4.08%	\$6,392	\$200
WESTFIELD BANK FSB	31	3.95%	\$4,486	\$145

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	100	7.69%	\$14,292	\$143
COUNTRYWIDE BANK, FSB	62	4.77%	\$8,440	\$136
BENEFICIAL COMPANY LLC	59	4.54%	\$8,044	\$136
JPMORGAN CHASE BANK	58	4.46%	\$8,256	\$142
THIRD FEDERAL SAVINGS AND LOAN	57	4.38%	\$6,189	\$109
GMAC MORTGAGE LLC	47	3.62%	\$7,443	\$158
FIRSTMERIT BANK NA	46	3.54%	\$2,230	\$48
NATIONAL CITY BANK	44	3.38%	\$5,670	\$129
FIFTH THIRD MORTGAGE COMPANY	42	3.23%	\$6,720	\$160
NATIONSTAR MORTGAGE LLC	42	3.23%	\$6,333	\$151

By Originations

THIRD FEDERAL SAVINGS AND LOAN	33	7.13%	\$3,469	\$105
JPMORGAN CHASE BANK	29	6.26%	\$4,631	\$160
NATIONAL CITY BANK	29	6.26%	\$3,515	\$121
FIRSTMERIT BANK NA	28	6.05%	\$1,430	\$51
FIFTH THIRD MORTGAGE COMPANY	27	5.83%	\$3,896	\$144
COUNTRYWIDE BANK, FSB	26	5.62%	\$3,441	\$132
COUNTRYWIDE HOME LOANS	22	4.75%	\$3,018	\$137
FIRSTMERIT MORTGAGE CORP	19	4.10%	\$2,320	\$122
QUICKEN LOANS	13	2.81%	\$2,113	\$163
WELLS FARGO BANK, NA	12	2.59%	\$1,350	\$113

MEDINA TOWNSHIP

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	26	0.70%	100.00%
Asian	34	0.92%	100.00%
Native American	3	0.08%	100.00%
Non-Hispanic White	3,564	96.35%	94.59%
Other	35	0.95%	88.24%
Hispanic*	46	1.24%	89.74%
Total	3,699	100%	94.57%

Housing Data

	Number	Percent
Owner-Occupied Units	1,217	90.48%
Renter Occupied Units	76	5.65%
Vacant Units	52	3.87%
Total Units	1,345	100%

Income Data

Median Family Income	\$69,167
Percent Family Poverty	2.9%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	128	\$25,165	13	10.16%
Non-Depository Institutions	30	\$6,031	4	13.33%
Total Single Family Lending	158	\$31,196	17	10.76%

Single-Family Mortgage Lending By Race/Ethnicity

Race/Ethnicity	Applications	Denials	Denial Rate	Total Originations	Origination Rate	High-Cost Loans	High-Cost Share
African American	4	1	33.33%	2	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	225	41	21.03%	140	62.22%	13	9.29%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	41	13	44.83%	12	29.27%	4	33.33%
Hispanic*	0	0	N/A	0	N/A	0	N/A
Total	278	56	24.03%	158	56.83%	17	10.76%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	101	104	99	92	68
FHA/VA Home Purchase	8	6	2	3	3
Refinance	295	90	94	88	67
Home Improvement	14	13	11	13	20
Total Lending	418	213	206	196	158

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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 HOME LOANS	15	12.20%	\$3,215	\$214
NVR MORTGAGE FINANCE INC	10	8.13%	\$2,453	\$245
THIRD FEDERAL SAVINGS AND LOAN	9	7.32%	\$1,991	\$221
COUNTRYWIDE BANK, FSB	8	6.50%	\$1,246	\$156
WELLS FARGO BANK, NA	7	5.69%	\$1,229	\$176
FLAGSTAR BANK	6	4.88%	\$2,493	\$416
PARK VIEW FEDERAL SAVINGS BANK	6	4.88%	\$1,960	\$327
WESTFIELD BANK FSB	5	4.07%	\$1,129	\$226
NATIONAL CITY BANK	5	4.07%	\$875	\$175
SKY BANK C/O HUNTINGTON BANK	4	3.25%	\$5,465	\$1,366

By Originations

THIRD FEDERAL SAVINGS AND LOAN	9	12.68%	\$1,991	\$221
NVR MORTGAGE FINANCE INC	7	9.86%	\$1,721	\$246
PARK VIEW FEDERAL SAVINGS BANK	6	8.45%	\$1,960	\$327
NATIONAL CITY BANK	5	7.04%	\$875	\$175
WELLS FARGO BANK, NA	5	7.04%	\$725	\$145
WESTFIELD BANK FSB	3	4.23%	\$935	\$312
FIFTH THIRD MORTGAGE COMPANY	3	4.23%	\$783	\$261
PHH MORTGAGE CORPORATION	3	4.23%	\$541	\$180
COUNTRYWIDE HOME LOANS	3	4.23%	\$536	\$179
SUNTRUST MORTGAGE, INC	3	4.23%	\$361	\$120

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	14	8.14%	\$2,811	\$201
THIRD FEDERAL SAVINGS AND LOAN	13	7.56%	\$2,140	\$165
JPMORGAN CHASE BANK	9	5.23%	\$1,658	\$184
BENEFICIAL COMPANY LLC	8	4.65%	\$1,455	\$182
QUICKEN LOANS	8	4.65%	\$1,096	\$137
NATIONSTAR MORTGAGE LLC	6	3.49%	\$1,545	\$258
CITIMORTGAGE, INC	6	3.49%	\$883	\$147
FIFTH THIRD MORTGAGE COMPANY	5	2.91%	\$803	\$161
COUNTRYWIDE BANK, FSB	5	2.91%	\$713	\$143
FIRSTMERIT MORTGAGE CORP	5	2.91%	\$610	\$122

By Originations

JPMORGAN CHASE BANK	7	10.45%	\$1,235	\$176
THIRD FEDERAL SAVINGS AND LOAN	7	10.45%	\$1,114	\$159
QUICKEN LOANS	6	8.96%	\$886	\$148
COUNTRYWIDE HOME LOANS	4	5.97%	\$1,036	\$259
WESTFIELD BANK FSB	4	5.97%	\$984	\$246
HOME SAVINGS & LOAN COMPANY	3	4.48%	\$699	\$233
EQUITY ONE, INC.	3	4.48%	\$536	\$179
FIRSTMERIT MORTGAGE CORP	3	4.48%	\$260	\$87
RBS CITIZENS BANK, N.A.	3	4.48%	\$251	\$84
PARK VIEW FEDERAL SAVINGS BANK	2	2.99%	\$524	\$262

MONTVILLE TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	13	0.45%	100.00%
Asian	20	0.69%	75.00%
Native American	3	0.10%	N/A
Non-Hispanic White	2,853	98.24%	96.52%
Other	4	0.14%	N/A
Hispanic*	11	0.38%	100.00%
Total	2,904	100%	96.41%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	922	92.29%
Renter Occupied Units	37	3.70%
Vacant Units	40	4.00%
Total Units	999	100%

Income Data

Median Family Income	\$63,438
Percent Family Poverty	0.7%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	219	\$27,867	31	14.16%
Non-Depository Institutions	38	\$5,896	6	15.79%
Total Single Family Lending	257	\$33,763	37	14.40%

Single-Family 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	0	0.00%	5	100.00%	1	20.00%
Asian	2	2	100.00%	0	0.00%	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	432	119	30.43%	234	54.17%	34	14.53%
Other	2	0	0.00%	1	50.00%	0	0.00%
Not Reported	43	14	41.18%	14	32.56%	2	14.29%
Hispanic*	2	1	50.00%	1	50.00%	0	0.00%
Total	489	137	31.21%	257	52.56%	37	14.40%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	156	244	223	168	124
FHA/VA Home Purchase	24	17	14	15	8
Refinance	573	227	171	156	106
Home Improvement	22	32	33	21	19
Total Lending	775	520	441	360	257

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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 HOME LOANS	36	16.74%	\$4,770	\$133
HOWARD HANNA MORTGAGE SERVICES	14	6.51%	\$1,850	\$132
WELLS FARGO BANK, NA	13	6.05%	\$1,944	\$150
JPMORGAN CHASE BANK	13	6.05%	\$1,463	\$113
COUNTRYWIDE BANK, FSB	13	6.05%	\$1,158	\$89
FIFTH THIRD MORTGAGE COMPANY	10	4.65%	\$2,020	\$202
THIRD FEDERAL SAVINGS AND LOAN	9	4.19%	\$1,381	\$153
US BANK, N.A.	9	4.19%	\$1,165	\$129
FIRSTMERIT MORTGAGE CORP	8	3.72%	\$905	\$113
WESTFIELD BANK FSB	7	3.26%	\$704	\$101

By Originations

HOWARD HANNA MORTGAGE SERVICES	13	9.85%	\$1,672	\$129
COUNTRYWIDE HOME LOANS	13	9.85%	\$1,669	\$128
WELLS FARGO BANK, NA	11	8.33%	\$1,725	\$157
FIFTH THIRD MORTGAGE COMPANY	9	6.82%	\$1,540	\$171
THIRD FEDERAL SAVINGS AND LOAN	9	6.82%	\$1,381	\$153
JPMORGAN CHASE BANK	9	6.82%	\$1,039	\$115
FIRSTMERIT MORTGAGE CORP	8	6.06%	\$905	\$113
WESTFIELD BANK FSB	7	5.30%	\$704	\$101
FIRST PLACE BANK	6	4.55%	\$1,073	\$179
PHH HOME LOANS	4	3.03%	\$802	\$201

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>
COUNTRYWIDE HOME LOANS	27	8.39%	\$3,841	\$142
COUNTRYWIDE BANK, FSB	23	7.14%	\$2,737	\$119
WELLS FARGO BANK, NA	17	5.28%	\$2,324	\$137
BENEFICIAL COMPANY LLC	16	4.97%	\$1,949	\$122
JPMORGAN CHASE BANK	15	4.66%	\$2,088	\$139
FIRSTMERIT MORTGAGE CORP	11	3.42%	\$1,617	\$147
THE HUNTINGTON NATIONAL BANK	11	3.42%	\$1,045	\$95
RBS CITIZENS BANK, N.A.	11	3.42%	\$788	\$72
HFC COMPANY LLC	10	3.11%	\$1,385	\$139
FIRSTMERIT BANK NA	9	2.80%	\$586	\$65

By Originations

COUNTRYWIDE BANK, FSB	9	8.49%	\$940	\$104
JPMORGAN CHASE BANK	8	7.55%	\$1,166	\$146
WELLS FARGO BANK, NA	7	6.60%	\$957	\$137
FIRSTMERIT MORTGAGE CORP	7	6.60%	\$790	\$113
RBS CITIZENS BANK, N.A.	7	6.60%	\$483	\$69
COUNTRYWIDE HOME LOANS	6	5.66%	\$973	\$162
THE HUNTINGTON NATIONAL BANK	5	4.72%	\$579	\$116
NATIONAL CITY BANK	5	4.72%	\$563	\$113
THIRD FEDERAL SAVINGS AND LOAN	4	3.77%	\$338	\$85
FIRSTMERIT BANK NA	4	3.77%	\$142	\$36

SHARON TOWNSHIP

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	24	0.57%	94.74%
Asian	28	0.66%	100.00%
Native American	2	0.05%	N/A
Non-Hispanic White	4,143	97.62%	90.86%
Other	23	0.54%	90.91%
Hispanic*	28	0.66%	16.67%
Total	4,244	100%	90.48%

Housing Data

	Number	Percent
Owner-Occupied Units	1,340	84.38%
Renter Occupied Units	177	11.15%
Vacant Units	71	4.47%
Total Units	1,588	100%

Income Data

Median Family Income	\$60,280
Percent Family Poverty	1.8%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	126	\$14,153	14	11.11%
Non-Depository Institutions	22	\$2,850	7	31.82%
Total Single Family Lending	148	\$17,003	21	14.19%

Single-Family 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	3	1	33.33%	1	33.33%	0	0.00%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	258	80	34.19%	128	49.61%	19	14.84%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	36	18	54.55%	11	30.56%	1	9.09%
Hispanic*	3	1	33.33%	2	66.67%	0	0.00%
Total	309	102	36.30%	148	47.90%	21	14.19%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	126	93	114	88	61
FHA/VA Home Purchase	15	11	7	6	10
Refinance	323	143	113	77	61
Home Improvement	16	11	21	19	16
Total Lending	480	258	255	190	148

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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 HOME LOANS	18	13.85%	\$2,326	\$129
COUNTRYWIDE BANK, FSB	11	8.46%	\$1,155	\$105
THIRD FEDERAL SAVINGS AND LOAN	9	6.92%	\$1,397	\$155
US BANK, N.A.	9	6.92%	\$1,259	\$140
JPMORGAN CHASE BANK	8	6.15%	\$944	\$118
NATIONAL CITY BANK	6	4.62%	\$747	\$125
FIFTH THIRD MORTGAGE COMPANY	5	3.85%	\$654	\$131
WELLS FARGO BANK, NA	5	3.85%	\$532	\$106
SUNTRUST MORTGAGE, INC	4	3.08%	\$502	\$126
FLAGSTAR BANK	3	2.31%	\$400	\$133

By Originations

THIRD FEDERAL SAVINGS AND LOAN	9	12.68%	\$1,397	\$155
COUNTRYWIDE HOME LOANS	5	7.04%	\$885	\$177
NATIONAL CITY BANK	5	7.04%	\$602	\$120
JPMORGAN CHASE BANK	4	5.63%	\$566	\$142
FIFTH THIRD MORTGAGE COMPANY	4	5.63%	\$536	\$134
WELLS FARGO BANK, NA	4	5.63%	\$447	\$112
CHASE MANHATTAN BANK USA, NA	3	4.23%	\$263	\$88
PARK VIEW FEDERAL SAVINGS BANK	3	4.23%	\$245	\$82
COUNTRYWIDE BANK, FSB	3	4.23%	\$206	\$69
FIRST PLACE BANK	2	2.82%	\$321	\$161

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	17	8.90%	\$2,128	\$125
THIRD FEDERAL SAVINGS AND LOAN	15	7.85%	\$1,689	\$113
JPMORGAN CHASE BANK	13	6.81%	\$1,745	\$134
BENEFICIAL COMPANY LLC	8	4.19%	\$1,278	\$160
WELLS FARGO BANK, NA	8	4.19%	\$1,086	\$136
NATIONSTAR MORTGAGE LLC	7	3.66%	\$1,125	\$161
GMAC MORTGAGE LLC	7	3.66%	\$1,084	\$155
COUNTRYWIDE BANK, FSB	6	3.14%	\$657	\$110
FIFTH THIRD BANK	5	2.62%	\$539	\$108
NATIONAL CITY BANK	5	2.62%	\$447	\$89

By Originations

THIRD FEDERAL SAVINGS AND LOAN	9	14.75%	\$959	\$107
JPMORGAN CHASE BANK	7	11.48%	\$1,063	\$152
COUNTRYWIDE HOME LOANS	5	8.20%	\$600	\$120
NATIONAL CITY BANK	3	4.92%	\$351	\$117
FIFTH THIRD MORTGAGE COMPANY	3	4.92%	\$268	\$89
WASHINGTON MUTUAL BANK	3	4.92%	\$242	\$81
FIRST TENNESSEE BANK NA	2	3.28%	\$358	\$179
AMTRUST BANK	2	3.28%	\$280	\$140
COUNTRYWIDE BANK, FSB	2	3.28%	\$251	\$126
FIFTH THIRD BANK	2	3.28%	\$210	\$105

WADSWORTH /WADSWORTH TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	77	0.34%	77.42%
Asian	126	0.56%	82.50%
Native American	46	0.21%	69.05%
Non-Hispanic White	21,896	97.61%	81.68%
Other	192	0.86%	65.57%
Hispanic*	142	0.63%	66.30%
Total	22,433	100%	81.52%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	6,651	73.90%
Renter Occupied Units	1,980	22.00%
Vacant Units	369	4.10%
Total Units	9,000	100%

Income Data

Median Family Income	\$59,003
Percent Family Poverty	3.7%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	661	\$77,370	90	13.62%
Non-Depository Institutions	130	\$17,740	17	13.08%
Total Single Family Lending	791	\$95,110	107	13.53%

Single-Family 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	45.45%	6	54.55%	1	16.67%
Asian	4	2	50.00%	2	50.00%	0	0.00%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	1,292	337	29.30%	718	55.57%	94	13.09%
Other	8	4	50.00%	3	37.50%	0	0.00%
Not Reported	133	45	41.28%	49	36.84%	9	18.37%
Hispanic*	15	6	50.00%	6	40.00%	0	0.00%
Total	1,481	408	31.15%	791	53.41%	107	13.53%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	464	550	607	502	364
FHA/VA Home Purchase	73	49	37	42	38
Refinance	1,483	661	512	419	329
Home Improvement	61	80	83	88	60
Total Lending	2,081	1,340	1,239	1,051	791

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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 HOME LOANS	88	13.04%	\$11,507	\$131
WELLS FARGO BANK, NA	48	7.11%	\$5,830	\$121
COUNTRYWIDE BANK, FSB	48	7.11%	\$4,481	\$93
HOWARD HANNA MORTGAGE SERVICES	40	5.93%	\$5,153	\$129
JPMORGAN CHASE BANK	39	5.78%	\$4,593	\$118
FIRSTMERIT MORTGAGE CORP	34	5.04%	\$3,682	\$108
US BANK, N.A.	27	4.00%	\$3,112	\$115
NATIONAL CITY BANK	25	3.70%	\$3,449	\$138
CITIMORTGAGE, INC	22	3.26%	\$2,632	\$120
THIRD FEDERAL SAVINGS AND LOAN	21	3.11%	\$3,099	\$148

By Originations

WELLS FARGO BANK, NA	41	10.20%	\$5,222	\$127
HOWARD HANNA MORTGAGE SERVICES	35	8.71%	\$4,354	\$124
COUNTRYWIDE HOME LOANS	33	8.21%	\$4,283	\$130
FIRSTMERIT MORTGAGE CORP	32	7.96%	\$3,470	\$108
JPMORGAN CHASE BANK	27	6.72%	\$3,283	\$122
COUNTRYWIDE BANK, FSB	24	5.97%	\$2,543	\$106
NATIONAL CITY BANK	21	5.22%	\$2,823	\$134
THIRD FEDERAL SAVINGS AND LOAN	19	4.73%	\$2,941	\$155
FIFTH THIRD MORTGAGE COMPANY	17	4.23%	\$2,644	\$156
THE HOME MORTGAGE COMPANY, INC	14	3.48%	\$1,667	\$119

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	73	7.84%	\$9,643	\$132
JPMORGAN CHASE BANK	56	6.02%	\$7,189	\$128
COUNTRYWIDE BANK, FSB	54	5.80%	\$6,703	\$124
FIRSTMERIT BANK NA	45	4.83%	\$3,832	\$85
HFC COMPANY LLC	42	4.51%	\$6,174	\$147
RBS CITIZENS BANK, N.A.	36	3.87%	\$2,871	\$80
BENEFICIAL COMPANY LLC	33	3.54%	\$4,211	\$128
FIRSTMERIT MORTGAGE CORP	31	3.33%	\$4,380	\$141
WELLS FARGO BANK, NA	29	3.11%	\$3,420	\$118
THE HUNTINGTON NATIONAL BANK	23	2.47%	\$2,460	\$107

By Originations

JPMORGAN CHASE BANK	29	8.81%	\$3,614	\$125
FIRSTMERIT MORTGAGE CORP	23	6.99%	\$2,952	\$128
FIRSTMERIT BANK NA	22	6.69%	\$1,405	\$64
RBS CITIZENS BANK, N.A.	21	6.38%	\$1,687	\$80
COUNTRYWIDE BANK, FSB	20	6.08%	\$2,356	\$118
COUNTRYWIDE HOME LOANS	15	4.56%	\$2,339	\$156
NATIONAL CITY BANK	12	3.65%	\$1,259	\$105
WELLS FARGO BANK, NA	11	3.34%	\$1,328	\$121
THE HUNTINGTON NATIONAL BANK	11	3.34%	\$1,179	\$107
THIRD FEDERAL SAVINGS AND LOAN	9	2.74%	\$1,021	\$113

WESTFIELD TOWNSHIP/WESTFIELD CENTER/ GLORIA GLENS PARK/CRESTON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	15	0.36%	100.00%
Asian	9	0.22%	25.00%
Native American	6	0.14%	66.67%
Non-Hispanic White	4,099	98.25%	90.69%
Other	29	0.70%	81.48%
Hispanic*	19	0.46%	63.64%
Total	4,172	100%	90.40%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,335	84.23%
Renter Occupied Units	157	9.91%
Vacant Units	93	5.87%
Total Units	1,585	100%

Income Data

Median Family Income	\$66,853
Percent Family Poverty	2.6%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	120	\$18,348	17	14.17%
Non-Depository Institutions	23	\$3,734	4	17.39%
Total Single Family Lending	143	\$22,082	21	14.69%

Single-Family 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	4	3	75.00%	1	25.00%	1	100.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	2	1	50.00%	1	50.00%	0	0.00%
Non-Hispanic White	208	46	24.73%	123	59.13%	15	12.20%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	40	14	48.28%	12	30.00%	4	33.33%
Hispanic*	5	2	40.00%	3	60.00%	1	33.33%
Total	265	68	29.44%	143	53.96%	21	14.69%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	90	81	84	105	64
FHA/VA Home Purchase	1	2	1	1	0
Refinance	326	120	139	85	72
Home Improvement	12	8	12	11	8
Total Lending	429	211	236	202	144

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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	18	16.51%	\$3,002	\$167
HOME SAVINGS & LOAN COMPANY	7	6.42%	\$1,364	\$195
NATIONAL CITY BANK	7	6.42%	\$1,208	\$173
COUNTRYWIDE HOME LOANS	6	5.50%	\$1,334	\$222
THE HUNTINGTON NATIONAL BANK	5	4.59%	\$1,181	\$236
WELLS FARGO BANK, NA	5	4.59%	\$871	\$174
FIFTH THIRD MORTGAGE COMPANY	4	3.67%	\$865	\$216
US BANK, N.A.	4	3.67%	\$723	\$181
COUNTRYWIDE BANK, FSB	4	3.67%	\$709	\$177
CITIMORTGAGE, INC	4	3.67%	\$510	\$128

By Originations

THIRD FEDERAL SAVINGS AND LOAN	15	23.44%	\$2,540	\$169
NATIONAL CITY BANK	6	9.38%	\$968	\$161
HOME SAVINGS & LOAN COMPANY	4	6.25%	\$1,017	\$254
FIFTH THIRD MORTGAGE COMPANY	4	6.25%	\$865	\$216
THE HUNTINGTON NATIONAL BANK	3	4.69%	\$709	\$236
HOWARD HANNA MORTGAGE SERVICES	3	4.69%	\$500	\$167
WESTFIELD BANK FSB	3	4.69%	\$424	\$141
AMERICAN MORTGAGE SERVICE CO	2	3.13%	\$445	\$223
COUNTRYWIDE BANK, FSB	2	3.13%	\$383	\$192
WELLS FARGO BANK, NA	2	3.13%	\$245	\$123

Top Ten Refinance Lenders

By Application

NATIONSTAR MORTGAGE LLC	13	7.39%	\$2,116	\$163
COUNTRYWIDE HOME LOANS	12	6.82%	\$2,274	\$190
THIRD FEDERAL SAVINGS AND LOAN	9	5.11%	\$1,730	\$192
COUNTRYWIDE BANK, FSB	9	5.11%	\$1,642	\$182
CITIMORTGAGE, INC	8	4.55%	\$1,404	\$176
BENEFICIAL COMPANY LLC	7	3.98%	\$1,187	\$170
NATIONAL CITY BANK	7	3.98%	\$915	\$131
DELTA FUNDING CORPORATION	6	3.41%	\$953	\$159
JPMORGAN CHASE BANK	5	2.84%	\$1,314	\$263
THE HUNTINGTON NATIONAL BANK	5	2.84%	\$626	\$125

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	8.33%	\$1,088	\$181
QUICKEN LOANS	4	5.56%	\$569	\$142
THE HUNTINGTON NATIONAL BANK	4	5.56%	\$546	\$137
NATIONAL CITY BANK	4	5.56%	\$378	\$95
JPMORGAN CHASE BANK	3	4.17%	\$810	\$270
WASHINGTON MUTUAL BANK	3	4.17%	\$458	\$153
COUNTRYWIDE HOME LOANS	3	4.17%	\$404	\$135
FIFTH THIRD MORTGAGE COMPANY	2	2.78%	\$501	\$251
PROVIDENT FUNDING ASSOCIATES	2	2.78%	\$298	\$149
FIFTH THIRD BANK	2	2.78%	\$276	\$138

YORK TOWNSHIP

Population Data

Race/Ethnicity	Number	Percent	Home Ownership Rate
African American	9	0.39%	100.00%
Asian	10	0.43%	100.00%
Native American	14	0.60%	100.00%
Non-Hispanic White	2,255	96.66%	93.62%
Other	40	1.71%	96.15%
Hispanic*	15	0.64%	100.00%
Total	2,333	100%	93.73%

Housing Data

	Number	Percent
Owner-Occupied Units	737	90.43%
Renter Occupied Units	57	6.99%
Vacant Units	21	2.58%
Total Units	815	100%

Income Data

Median Family Income	\$73,405
Percent Family Poverty	2.8%

Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$000s)	High-Cost Loans	High-Cost Share
Depository Institutions & Subsidiaries	85	\$14,195	14	16.47%
Non-Depository Institutions	31	\$5,903	3	9.68%
Total Single Family Lending	116	\$20,098	17	14.66%

Single-Family 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	3	2	66.67%	1	33.33%	0	0.00%
Native American	2	2	100.00%	0	0.00%	0	N/A
Non-Hispanic White	167	34	22.37%	101	60.48%	15	14.85%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	20	5	29.41%	11	55.00%	2	18.18%
Hispanic*	2	0	0.00%	1	50.00%	0	0.00%
Total	199	46	25.41%	116	58.29%	17	14.66%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	2003	2004	2005	2006	2007
Conventional Home Purchase	46	37	48	47	70
FHA/VA Home Purchase	1	3	3	1	2
Refinance	168	73	69	56	38
Home Improvement	8	8	6	16	6
Total Lending	223	121	126	120	116

* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

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>
PULTE MORTGAGE LLC	19	16.52%	\$2,915	\$153
COUNTRYWIDE HOME LOANS	14	12.17%	\$2,970	\$212
THIRD FEDERAL SAVINGS AND LOAN	13	11.30%	\$2,969	\$228
NVR MORTGAGE FINANCE INC	12	10.43%	\$3,108	\$259
COUNTRYWIDE BANK, FSB	8	6.96%	\$1,337	\$167
NATIONAL CITY BANK	7	6.09%	\$763	\$109
EQUITY RESOURCES INC	4	3.48%	\$892	\$223
RBS CITIZENS BANK, N.A.	3	2.61%	\$629	\$210
JPMORGAN CHASE BANK	3	2.61%	\$563	\$188
FIRST PLACE BANK	3	2.61%	\$563	\$188

By Originations

PULTE MORTGAGE LLC	15	20.83%	\$2,493	\$166
THIRD FEDERAL SAVINGS AND LOAN	12	16.67%	\$2,716	\$226
NVR MORTGAGE FINANCE INC	9	12.50%	\$2,340	\$260
NATIONAL CITY BANK	6	8.33%	\$712	\$119
COUNTRYWIDE HOME LOANS	4	5.56%	\$560	\$140
FIRST PLACE BANK	3	4.17%	\$563	\$188
LEHMAN BROTHERS BANK, FSB	2	2.78%	\$1,330	\$665
FIRST TENNESSEE BANK NA	2	2.78%	\$577	\$289
FIFTH THIRD MORTGAGE COMPANY	2	2.78%	\$438	\$219
RBS CITIZENS BANK, N.A.	1	1.39%	\$336	\$336

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>
COUNTRYWIDE HOME LOANS	12	13.04%	\$1,359	\$113
JPMORGAN CHASE BANK	9	9.78%	\$1,563	\$174
COUNTRYWIDE BANK, FSB	7	7.61%	\$750	\$107
NATIONAL CITY BANK	5	5.43%	\$598	\$120
BENEFICIAL COMPANY LLC	4	4.35%	\$597	\$149
FIRSTMERIT BANK NA	4	4.35%	\$179	\$45
CITIMORTGAGE, INC	3	3.26%	\$780	\$260
CITICORP TRUST BANK, FSB	3	3.26%	\$588	\$196
THIRD FEDERAL SAVINGS AND LOAN	3	3.26%	\$391	\$130
PARK VIEW FEDERAL SAVINGS BANK	3	3.26%	\$355	\$118

By Originations

JPMORGAN CHASE BANK	6	15.79%	\$1,003	\$167
COUNTRYWIDE BANK, FSB	3	7.89%	\$432	\$144
PARK VIEW FEDERAL SAVINGS BANK	3	7.89%	\$355	\$118
FIRSTMERIT BANK NA	3	7.89%	\$154	\$51
COUNTRYWIDE HOME LOANS	2	5.26%	\$314	\$157
NATIONAL CITY BANK	2	5.26%	\$206	\$103
ABN AMRO MTG GROUP INC	1	2.63%	\$271	\$271
CENTURY FEDERAL CREDIT UNION	1	2.63%	\$250	\$250
CITIMORTGAGE, INC	1	2.63%	\$227	\$227
FIRST OHIO BANC & LENDING INC.	1	2.63%	\$227	\$227

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 H11A 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. Median family income data were gathered from 2000 U.S. Census, compiled by PCi's CRA Wiz ®. Percent family poverty data were gathered from the 2000 SF3, table DP-3.

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 2007. 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.

Methodology for Determining Medina County Geographic Areas

In Medina County, city, village, and township boundaries do not always follow census tract boundaries. While census data is available on a block level, HMDA data is only available down to a census tract level. Due to this limitation of data, the Housing Center was required to divide geographies based upon census tracts.

In cases where the census tract was divided between two or more cities/villages/townships, the census tract was counted in the geography where the majority of the census tract was located. The geographic area of Lodi includes a small part of Harrisville Township, and the City of Medina area includes small parts of Montville Township, Medina Township, Lafayette Township, and York Township. The table below lists the census tracts that comprise each geographic area in this report.

List of Census Tracts for Geographic Areas

Subdivision	Census Tract(s)	Notes
Brunswick/Brunswick Hills Township	4151, 4152, 4153, 4154, 4158, 4160, 4161, 4162, 4163, 4164	
Chatham Township	4090.01	
Granger Township	4050	
Guilford Township/ Rittman/Seville	4130	
Harrisville Township	4110.01	
Hinkley Township	4001	
Homer Township/ Spencer Township/Spencer	4100	
Lafayette Township/Chippewa Lake	4090.02	
Litchfield Township	4030.01	
Liverpool Township	4020	
Lodi	4110.02	Includes part of Harrisville Township
City of Medina	4080, 4081, 4082, 4083.01, 4083.02	Includes parts of Montville, Medina, Lafayette, and York Townships
Medina Township	4040	
Montville Township	4070	
Sharon Township	4060	
Wadsworth/Wadsworth Township	4170, 4171, 4172, 4173	
Westfield Township/ Westfield Center/Gloria Glens Park/Creston	4120	
York Township	4030.02	