City of Cleveland Community Lending Factbook

KRISSIE WELLS CARRIE PLEASANTS



September 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 Cleveland, Ohio, and its 36 statistical planning areas (SPAs). For each neighborhood, the factbook provides the following information:

- Population data, including the racial and ethnic make-up of the neighborhood 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;
 - o 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:
 - o Volume of lending based on purpose (conventional home purchase, FHA/VA home purchase, refinance, and home improvement);
 - o Volume of lending by subprime lenders;
- 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. Because the U.S. Census considers the vast majority of Hispanic individuals as white, we excluded Hispanics from the "white" racial category. Therefore, data for a white Hispanic would be reported only under the "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 covered by the HMDA reporting requirements must report data on home purchase loans,

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 $^{^1}$ See U.S. Census, "Race and Hispanic Origin in 2005," available at http://www.census.gov/population/popprofile/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 \$34 million in assets on December 31, 2004, did not have to report data in 2005. FFIEC, "2005 Reporting Requirements for Depository Institutions."

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 over 14.2 million loan records reported for calendar year 2008, with 8,388 institutions reporting.⁷ This is a 34% decline from 2007, and approximately a 50% decline from 2006.⁸ In Ohio, there were 533,639 million loan records reported for calendar year 2008, with 1,029 institutions reporting. In Cleveland, there were 14,358 loan records reported for calendar year 2008, with approximately 253 institutions reporting.

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. 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."

"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

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⁵ Federal Reserve, "Frequently Asked Questions About the New HMDA Data," April 3, 2006, at 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), at 2.

⁷ Avery, Robert B., Bhutta, Neil, Brevoort, Kenneth B., Canner, Glenn B., and Gibbs, Christa N. "The 2008 HMDA Data: The Mortgage Market during a Turbulent Year." *Federal Reserve Bulletin* (2010), at A170.

⁹ Federal Reserve, "Frequently Asked Questions About the New HMDA Data," at 1; Avery, *et al.*, at A165-166. ¹⁰ 12 C.F.R. §202.13(b).

¹¹ Federal Reserve, "Frequently Asked Questions About the New HMDA Data," at 4.

Overview of Mortgage Lending in the City of Cleveland

Denial Rates

Racial disparities in mortgage loan application denial rates were found throughout the City of Cleveland. Citywide, Native Americans were denied single-family mortgage loans 67.27% of the time, ¹² compared to 62.66% of the time for African Americans, 57.23% for Hispanics, 55.70% for Asians, compared to 44.09% for whites.

African Americans were denied at the highest rates in North Broadway (91.43% of the time), St. Clair-Superior (74.29%), and Clark-Fulton (74.07%). Hispanics/Latinos were denied loans at the highest rates in North Broadway (75.00%), Edgewater (66.67%), and St. Clair-Superior (66.67%). Whites were denied loans at the highest rates in Euclid-Green (80.00%), Union-Miles (75.00%), and Lee-Miles (69.23%). Asians were denied loans at the highest rates in Jefferson (62.50%), Puritas-Longmead (60.00%), and West Boulevard (58.33%).

High-Cost Lending

In 2008, 24.25% of all single-family mortgage loans made in the City of Cleveland were high-cost. There are sixteen Cleveland statistical planning areas (SPAs) with high-cost loan rates higher than the city average. The SPAs with the highest rates of high-cost lending were North Broadway (44.00%), Union-Miles (39.19%), and St. Clair-Superior (38.89%).

Additionally, high-cost lending revealed racial and ethnic disparities. Citywide, African Americans were more likely to obtain a high-cost loan than whites (32.33% of the time compared to 19.54%).

High-cost lending also revealed disparities based on location, specifically between eastside and westside geographies: 30.50% of all single-family mortgage loans obtained on the eastside of Cleveland were high-cost loans, compared to 19.19% of single-family mortgage loans on the westside.¹⁴

The greatest incidence of high-cost single-family mortgage lending¹⁵ for African Americans occurred in Puritas-Longmead (44.44%). For whites, the greatest incidence occurred in the North Broadway neighborhood (56.25%), and for Hispanics/Latinos, in Detroit-Shoreway

1

¹² Although Native Americans were denied loans at the highest rates, they submitted the least number of applications (60 compared to 4,900 for African Americans, 4,753 for Caucasians, 883 for Hispanics, and 172 for Asians).

¹³ For comparison purposes, we only considered SPAs in which at least 10 loan applications were received.

¹⁴ Eastside and westside neighborhoods are divided by the Cuyahoga River. Eastside neighborhoods are: Buckeye-Shaker, Central, Corlett, Downtown, Euclid-Green, Fairfax, Forest Hills, Glenville, Goodrich-Kirtland Park, Hough, Industrial Valley, Kinsman, Lee-Miles, Mt. Pleasant, North Broadway, North Collinwood, South Broadway, South Collinwood, St. Clair-Superior, Union-Miles, University, and Woodland Hills. Westside neighborhoods are: Brooklyn Centre, Clark-Fulton, Cudell, Detroit-Shoreway, Edgewater, Jefferson, Kamms Corners, Ohio City, Old Brooklyn, Puritas-Longmead, Riverside, Stockyards, Tremont, and West Boulevard.

¹⁵ For comparison purposes, we only considered SPAs in which at least 10 loans were originated for the designated race.

(31.82%). Only one neighborhood in Cleveland had at least ten loan originations for Asians. In Old Brooklyn, 27.27% of single-family mortgage loans obtained by Asians were high-cost.

Among SPAs with at least 10 loans originated, high-cost lending disparities between African Americans and whites were greatest in Buckeye-Shaker, Puritas-Longmead, and Mt. Pleasant. African Americans obtained high-cost loans at almost four and one-half times the rate of whites in Buckeye-Shaker (38.67% compared to 8.70%), at more than two times the rate of whites in Mt. Pleasant (33.33% compared to 15.38%), and one and three-quarters times the rate of whites in Puritas-Longmead (44.44% compared to 26.21%).

Lending Trends

Citywide, conventional home purchase mortgage lending has decreased since reaching its peak in 2005 (6,592). In 2008, there were just 946 conventional home purchase mortgage loans in Cleveland. FHA/VA home purchase lending has increased since its five-year low in 2007 from 393 to 917. Refinance loans peaked in 2006 with 4,701 loans, but has since decreased with 1,609 loans in 2008. Home improvement loans originated in 2008 were less than one-tenth of the number originated in 2004 (8,069 and 718, respectively).

Loan Applications

The lender with the greatest market share for home purchase lending applications in the City of Cleveland was Countrywide Bank, FSB, with 344 applications (8.06% of the market share), followed by JP Morgan Chase, with 275 applications (6.44%). Countrywide Bank, FSB received the most home purchase applications in nine SPAs, followed by U.S. Bank (6), and JP Morgan Chase (5).

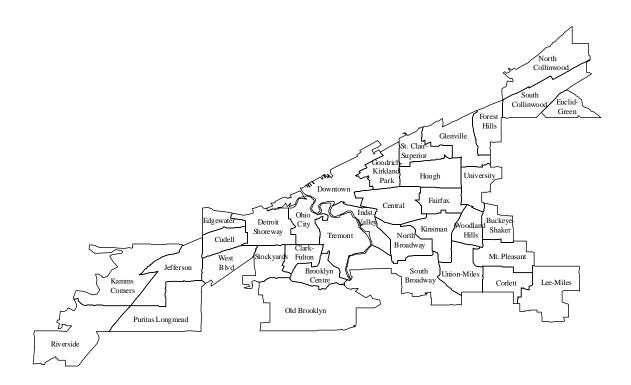
HFC Company LLC had the greatest market share of applications for refinance lending in the City of Cleveland (961 applications, or 13.91%), followed by JP Morgan Chase (676 applications, or 9.78%). HFC Company LLC received the most refinance applications in 25 of the City's SPAs, followed by JP Morgan Chase (5).

Loan Originations

Citywide, American Midwest Mortgage had the greatest market share of single-family or manufactured home purchase originations at 9.13% (or 170 originations), followed by Third Federal Savings & Loans at 8.53% (or 159 originations). American Midwest Mortgage received 170 applications, for an origination rate of 100%. Third Federal originated the most home purchase loans in ten SPAs, followed by American Midwest Mortgage (8) and Wells Fargo (5).

When considering refinance loan originations, JP Morgan Chase was the top loan originator with 143 originations (8.89% of the market share), followed by Third Federal Savings & Loan with 125 originations (7.77%). However, Third Federal's origination rate of 38.11% (or 125 originations out of 328 applications) is higher than JP Morgan Chase's rate of 21.15% (143 of 676). JP Morgan Chase originated the most refinance loans in 12 statistical planning areas of Cleveland, followed by Third Federal Savings & Loan in six SPAs and Countrywide Bank, FSB with four.

Statistical Planning Areas in the City of Cleveland



CLEVELAND

CLEVELAND								
Population Data								
<u> </u>			Н	lome				
Race/Ethnicity	Number	Percent		ship Rate	<u> </u>			
African American	243,939	50.99%	43	3.11%				
Asian	6,622	1.38%	47	.72%				
Native American	1,458	0.30%	43	3.28%				
Non-Hispanic White	185,641	38.80%	62	2.56%				
Other	27,874	5.83%	44	.79%				
Hispanic	34,728	7.26%	45	5.52%				
Total	478,403	100%	48	3.54%				
Housing Data	Num	ber Pe	rcent			Income	Data	
Owner-Occupied Units	92,5		.87%				Family Income	\$30,286
Renter Occupied Units	98,		.45%				Family Poverty	22.9%
Vacant Units	25,2		.68%			i cicciii	r arrilly r overty	22.570
Total Units	215,8		.00% 1 00 %					
Single-Family Morto		a						
Onigio-i anni y mort	Jage Lenam		<u>Total</u>		s Loan	<u>ed</u>	High-Cost	High-Cost
D 2 1 22 2		_	<u>_oans</u>		000s)		<u>Loans</u>	Share
Depository Institutions		,	3,269		2,980		873	26.71%
Non-Depository Institut			921		4,849		143	15.53%
Total Single Family Le	ending	•	4,190	30	7,829		1,016	24.25%
Single-Family Morto	gage Lendin	g By Rad	e/Ethnic	ity				
							<u>High-</u>	<u>High-</u>
D /F4 : :			<u>Denial</u>	Tota		Origination	_	<u>Cost</u>
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Origina</u>		Rate	<u>Loans</u>	<u>Share</u>
African American	4,900	2,713	62.66%	1,35		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%	2,07		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%	4,19	0	33.75%	1,016	24.25%
Five-Year Loan Orig	nination Tre	nds						
(Including Single-F			ıred)					
			2004	2005	2006	2007	2008	
Conventional Home Pu	rchase		5,376	6,592	5,353		946	

Refinance	1,280	1,071	4,701	3,054	1,609
Home Improvement	8,069	6,994	1,118	1,070	718
Total Lending	15,394	15,193	11,583	7,339	4,190

FHA/VA Home Purchase

669

536

411

393

917

^{*} 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]	Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
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

BROOKLYN CENTRE

Population	Data
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		<u>Home</u>
<u>Number</u>	<u>Percent</u>	Ownership Rate
1,203	13.10%	21.62%
79	0.86%	62.03%
83	0.90%	36.89%
5,426	59.11%	56.04%
1,205	13.13%	51.93%
2,379	25.92%	51.95%
9,180	100%	51.55%
	1,203 79 83 5,426 1,205 2,379	1,203 13.10% 79 0.86% 83 0.90% 5,426 59.11% 1,205 13.13% 2,379 25.92%

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	1,609	41.91%	Median Family Income	\$28,981
Renter Occupied Units	1,831	47.69%	Percent Family Poverty	23.80%
Vacant Units	399	10.39%		
Total Units	3,839	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	68	3,710	17	25.00%
Non-Depository Institutions	17	1,305	1	5.89%
Total Single Family Lending	85	5,015	18	21.18%

Single-Family Mortgage Lending By Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	Rate	<u>Loans</u>	<u>Share</u>
African American	14	7	50.00%	7	50.00%	2	28.57%
Asian	7	4	57.14%	3	42.86%	0	0%
Native American	2	1	50.00%	1	50.00%	1	100%
Non-Hispanic White	128	50	43.86%	48	37.50%	8	16.67%
Other	5	2	50.00%	1	20.00%	1	100%
Not Reported	48	27	69.23%	9	18.75%	3	33.33%
Hispanic	60	36	64.29%	18	30.00%	3	16.67%
Total	251	118	52.44%	85	33.86%	18	21.18%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	69	90	94	40	11
FHA/VA Home Purchase	21	9	12	4	18
Refinance	159	145	100	51	39
Home Improvement	18	16	35	30	17
Total Lending	267	260	241	125	85

^{*} 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]	Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
AMERICAN MIDWEST MORTGAGE	8	12.12	559	70
COUNTRYWIDE BANK, FSB	6	9.09	428	71
CITIMORTGAGE, INC	5	7.58	329	66
US BANK, N.A.	5	7.58	324	65
FLAGSTAR BANK	4	6.06	340	85
FIFTH THIRD MORTGAGE COMPANY	4	6.06	133	33
THE HUNTINGTON NATIONAL BANK	3	4.55	236	79
JPMORGAN CHASE BANK, NA	3	4.55	182	61
WELLS FARGO BANK, NA	3	4.55	180	60
THIRD FEDERAL SAVINGS AND LOAN	3	4.55	128	43
By Originations				
AMERICAN MIDWEST MORTGAGE	8	27.59	559	70
FLAGSTAR BANK	2	6.90	169	85
RBS CITIZENS, N.A.	2	6.90	84	42
AMTRUST BANK	1	3.45	158	158
REAL ESTATE MORTGAGE CORP	1	3.45	105	105
WELLS FARGO BANK, NA	1	3.45	100	100
CITIMORTGAGE, INC	1	3.45	88	88
SHORE MORTGAGE	1	3.45	87	87
THE AMERICAN EAGLE MORTGAGE CO	1	3.45	84	84
CENTURY FEDERAL CREDIT UNION	1	3.45	81	81
Top Ten Refinance Lenders]			
By Application				
HFC COMPANY LLC	16	10.88	1,431	89
JPMORGAN CHASE BANK, NA	12	8.16	696	58
COUNTRYWIDE BANK, FSB	11	7.48	841	76
THIRD FEDERAL SAVINGS AND LOAN	8	5.44	567	71
NATIONAL CITY BANK	8	5.44	463	58
QUICKEN LOANS	7	4.76	622	89
CITIMORTGAGE, INC	6	4.08	514	86
ADVANCED FINANCIAL SERVICES IN	6	4.08	509	85
THE HUNTINGTON NATIONAL BANK	5	3.40	292	58
TAYLOR, BEAN & WHITAKER	4	2.72	420	105
By Originations				
COUNTRYWIDE BANK, FSB	4	10.26	251	63
JPMORGAN CHASE BANK, NA	4	10.26	203	51
THE HUNTINGTON NATIONAL BANK	4	10.26	202	51
THIRD FEDERAL SAVINGS AND LOAN	3	7.69	293	98
NATIONAL CITY BANK	3	7.69	193	64
TAYLOR, BEAN & WHITAKER	2	5.13	188	94
QUICKEN LOANS	2	5.13	122	61
FIRST PLACE BANK	1	2.56	177	177
ACCESS NATIONAL MORTGAGE CORP CITIMORTGAGE, INC	1 1	2.56 2.56	113 86	113 86

BUCKEYE-SHAKER

<u>Home</u>

Population Data		
D = = = /Eth-=:=:t-:	Niconstruct	D

Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	12,982	80.82%	35.96%
Asian	344	2.14%	9.06%
Native American	24	0.15%	46.15%
Non-Hispanic White	2,420	15.07%	47.35%
Other	82	0.51%	31.45%
Hispanic	204	1.27%	25.41%
Total	16,063	100%	36.99%

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	2,506	29.52%	Median Family Income	\$29,388
Renter Occupied Units	5,083	59.88%	Percent Family Poverty	24.40%
Vacant Units	899	10.59%		
Total Units	8.488	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	94	7,381	29	30.85%
Non-Depository Institutions	18	1,912	4	22.22%
Total Single Family Lending	112	9,293	33	29.46%

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	High- Cost	<u>High-</u> Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	Rate	<u>Loans</u>	<u>Share</u>
African American	249	130	59.09%	75	30.12%	29	38.67%
Asian	3	1	50.00%	1	33.33%	0	0%
Native American	1	0	0%	0	0%	0	N/A
Non-Hispanic White	51	17	36.17%	23	45.10%	2	8.70%
Other	4	3	100.00%	0	0%	0	N/A
Not Reported	43	24	60.00%	13	30.23%	2	15.38%
Hispanic	4	3	75.00%	1	25.00%	0	0%
Total	354	178	56.33%	112	31.64%	33	29.46%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	158	174	160	73	16
FHA/VA Home Purchase	2	12	4	4	22
Refinance	254	204	117	101	49
Home Improvement	44	30	41	49	25
Total Lending	458	420	322	227	112

^{*} 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		Market	Dollars Loaned	<u>Average</u> <u>Loan Size</u>
By Application	Count	Share %	(\$000s)	(\$000s)
WELLS FARGO BANK, NA	11	12.22	817	74
FIFTH THIRD MORTGAGE COMPANY	7	7.78	511	73
THIRD FEDERAL SAVINGS AND LOAN	6	6.67	776	129
JPMORGAN CHASE BANK, NA	6	6.67	401	67
KEYBANK NATIONAL ASSOCIATION	4	4.44	336	84
COUNTRYWIDE BANK, FSB	4	4.44	297	74
HOWARD HANNA MORTGAGE SERVICES	3	3.33	987	329
REAL ESTATE MORTGAGE CORP	3	3.33	218	73
WELLS FARGO FUNDING, INC	3	3.33	147	49
MIDFIRST BANK	3	3.33	111	37
By Originations				
WELLS FARGO BANK, NA	9	23.68	753	84
THIRD FEDERAL SAVINGS AND LOAN	6	15.79	776	129
KEYBANK NATIONAL ASSOCIATION	4	10.53	336	84
FIFTH THIRD MORTGAGE COMPANY	3	7.89	330	110
HOWARD HANNA MORTGAGE SERVICES	2	5.26	602	301
AMERICAN MIDWEST MORTGAGE	2	5.26	163	82
CONSUMERS MORTGAGE CORP OF OHI	2	5.26	113	57
DOLLAR BANK, FSB	1	2.63	456	456
M&T BANK	1	2.63	98	98
COUNTRYWIDE BANK, FSB	1	2.63	95	95
Top Ten Refinance Lenders]			
By Application				
HFC COMPANY LLC	29	15.34	3,116	107
JPMORGAN CHASE BANK, NA	18	9.52	1,670	93
WELLS FARGO BANK, NA	10	5.29	988	99
COUNTRYWIDE BANK, FSB	9	4.76	1,179	131
NATIONAL CITY BANK	8	4.23	536	67
FIFTH THIRD MORTGAGE COMPANY	7	3.70	745	106
THIRD FEDERAL SAVINGS AND LOAN	7	3.70	430	61
RBS CITIZENS, N.A.	6	3.17	391	65
CITIMORTGAGE, INC	5	2.65	449	90
GMAC MORTGAGE LLC	5	2.65	354	71
By Originations				
JPMORGAN CHASE BANK, NA	5	10.20	509	102
NATIONAL CITY BANK	5	10.20	371	74
CITIFINANCIAL, INC.	4	8.16	277	69
KEYBANK NATIONAL ASSOCIATION	3	6.12	497	166
CITIMORTGAGE, INC	3	6.12	291	97
THIRD FEDERAL SAVINGS AND LOAN	3	6.12	134	45
TAYLOR, BEAN & WHITAKER	2	4.08	292	146
FIFTH THIRD MORTGAGE COMPANY	2	4.08	258	129
DOLLAR BANK, FSB	2	4.08	247	124
FLAGSTAR BANK	2	4.08	147	74

CENTRAL

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	11,294	93.28%	9.00%

9.00% Atrican American 54.55% Asian 52 0.43% 32 0.26% 4.55% Native American Non-Hispanic White 599 4.95% 13.30% Other 37 0.31% 5.71% Hispanic 152 6.32% 1.26% **Total** 12,107 100% 9.07%

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	363	6.67%	Median Family Income	\$9,076
Renter Occupied Units	4,077	74.93%	Percent Family Poverty	64.70%
Vacant Units	1,001	18.40%		
Total Units	5,441	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost	
	Loans	(\$000s)	Loans	Share	
Depository Institutions & Subsidiaries	38	3,564	10	26.32%	
Non-Depository Institutions	4	271	0	0%	
Total Single Family Lending	42	3,835	10	23.81%	

Single-Family Mortgage Lending By Race/Ethnicity

						<u>High-</u>	<u>High-</u>	
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost	
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	Rate	<u>Loans</u>	<u>Share</u>	
African American	87	37	47.44%	36	41.38%	5	10%	
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	10	2	20.00%	5	50.00%	3	0%	
Other	0	0	N/A	0	N/A	0	N/A	
Not Reported	8	5	62.50%	1	12.50%	2	0%	
Hispanic	0	0	N/A	0	N/A	0	N/A	
Total	105	44	45.83%	42	40.00%	10	23.81%	

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	63	56	43	25	13
FHA/VA Home Purchase	0	0	4	7	21
Refinance	18	21	17	7	6
Home Improvement	2	2	3	3	2
Total Lending	83	79	67	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	7			Average
By Application	_ Count	Market Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
FLAGSTAR BANK	19	28.79	1,888	99
KEYBANK NATIONAL ASSOCIATION	14	21.21	1,634	117
NATIONAL CITY BANK	11	16.67	1,062	97
THIRD FEDERAL SAVINGS AND LOAN	6	9.09	259	43
COUNTRYWIDE BANK, FSB	2	3.03	246	123
US BANK, N.A.	2	3.03	207	104
TAYLOR, BEAN & WHITAKER	2	3.03	124	62
ASSURITY FINANCIAL SERVICES	2	3.03	115	58
COUNTRYWIDE HOME LOANS	1	1.52	137	137
ELOAN	1	1.52	120	120
By Originations				
FLAGSTAR BANK	11	32.35	998	91
KEYBANK NATIONAL ASSOCIATION	9	26.47	946	105
NATIONAL CITY BANK	7	20.59	777	111
THIRD FEDERAL SAVINGS AND LOAN	4	11.76	164	41
COUNTRYWIDE BANK, FSB	1	2.94	178	178
TAYLOR, BEAN & WHITAKER	1	2.94	74	74
FIRST SECURITY MORTGAGE CORP.	1	2.94	44	44
Top Ten Refinance Lenders	7			
By Application	_			
HFC COMPANY LLC	9	25.71	1,026	114
THIRD FEDERAL SAVINGS AND LOAN	5	14.29	411	82
COUNTRYWIDE BANK, FSB	3	8.57	383	128
NATIONAL CITY BANK	3	8.57	129	43
THE HUNTINGTON NATIONAL BANK	2	5.71	210	105
HOME LOAN INVESTMENT BANK	2	5.71	90	45
SOLSTICE CAPITAL GROUP INC	1	2.86	151	151
COUNTRYWIDE HOME LOANS	1	2.86	136	136
EQUITY RESOURCES INC	1	2.86	136	136
CENTURY BANK	1	2.86	130	130
By Originations				
COUNTRYWIDE BANK, FSB	3	50.00	383	128
HFC COMPANY LLC	1	16.67	95	95
TAYLOR, BEAN & WHITAKER	1	16.67	85	85
AMERICAN MIDWEST MORTGAGE	1	16.67	68	68

CLARK-FULTON

	_						
Population Data							
				<u>ome</u>			
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Owners	ship Rate			
African American	1,470	11.00%	24	.42%			
Asian	121	0.91%	66	.34%			
Native American	123	0.92%	15.	.53%			
Non-Hispanic White	6,362	47.61%	55.	.03%			
Other	2,954	22.11%	47.	.60%			
Hispanic	5,329	39.88%	46	.85%			
Total	13,363	100%	48.	.85%			
Housing Data	Num	ber Pe	rcent		Income	Data	
Owner-Occupied Units	2,2	206 43	.55%		Median Fa	amily Income	\$28,561
Renter Occupied Units			.74%			amily Poverty	• •
Vacant Units			.72%		1 01001111	army r overty	21.0070
Total Units	5,0	066 1	100%				
Single-Family Mort	gage Lendin	g	Total	Dollars Loa	nod L	igh-Cost	High-Cost
	<u> </u>		_oans	(\$000s)		Loans	Share
Depository Institutions	& Subsidiaries	;	70	3,492		22	31.43%
Non-Depository Institu	tions		18	1,244		6	33.33%
Total Single Family L	ending		88	4,736		28	31.82%
Single-Family Mort	aage I endin	a By Bac	e/Ethnici	tv			
onigic i anniy more	gage Lenain	g by itat		·y		High-	High-
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	33	20	74.07%	7	21.21%	1	14.29%
Asian	9	7	77.78%	2	22.22%	1	50.00%
Native American	4	2	50.00%	2	50.00%	1	50.00%
Non-Hispanic White	124	66	57.89%	40	32.26%	16	40.00%
Other	7	5	83.33%	1	14.29%	1	100.00%
Not Reported	56	30	57.69%	18	32.14%	3	16.67%

Five-Year Loan Origination Trends (Including Single-Family and Manufactured)								
Total	321	186	62.84%	88	27.41%			
Hispanic	121	74	64.91%	28	23.14%			

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	129	153	124	54	23
FHA/VA Home Purchase	27	16	12	9	9
Refinance	229	186	126	68	37
Home Improvement	35	24	31	29	19
Total Lending	420	379	293	160	88

^{*} 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.

8

28

28.57%

31.82%

Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
COUNTRYWIDE BANK, FSB	6	6.82	328	55
RBS CITIZENS, N.A.	5	5.68	362	72
US BANK, N.A.	5	5.68	352	70
CITIMORTGAGE, INC	4	4.55	344	86
FIRST PLACE BANK	4	4.55	272	68
WELLS FARGO FUNDING, INC	4	4.55	240	60
BANK OF AMERICA, N.A.	4	4.55	219	55
GMAC MORTGAGE LLC	4	4.55	210	53
JPMORGAN CHASE BANK, NA	4	4.55	192	48
FIFTH THIRD MORTGAGE COMPANY	4	4.55	134	34
By Originations				
FIRST PLACE BANK	4	12.50	272	68
BANK OF AMERICA, N.A.	3	9.38	124	41
THE AMERICAN EAGLE MORTGAGE CO	2	6.25	147	74
RBS CITIZENS, N.A.	2	6.25	137	69
FIFTH THIRD MORTGAGE COMPANY	2	6.25	113	57
PHH MORTGAGE CORPORATION	2	6.25	101	51
THIRD FEDERAL SAVINGS AND LOAN	2	6.25	74	37
KEYBANK NATIONAL ASSOCIATION	1	3.13	113	113
PARK VIEW FEDERAL SAVINGS BANK	1	3.13	92	92
AMERICAN MIDWEST MORTGAGE	1	3.13	82	82
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	23	14.84	2,068	90
JPMORGAN CHASE BANK, NA	22	14.19	1,473	67
THE HUNTINGTON NATIONAL BANK	11	7.10	606	55
CITICORP TRUST BANK, FSB	10	6.45	768	77
NATIONAL CITY BANK	8	5.16	502	63
WELLS FARGO BANK, NA	7	4.52	535	76
THIRD FEDERAL SAVINGS AND LOAN	7	4.52	409	58
RBS CITIZENS, N.A.	6	3.87	349	58
ADVANCED FINANCIAL SERVICES IN	5	3.23	348	70
COUNTRYWIDE BANK, FSB	4	2.58	277	69
By Originations				
JPMORGAN CHASE BANK, NA	4	10.81	271	68
THE HUNTINGTON NATIONAL BANK	4	10.81	156	39
CITIFINANCIAL, INC.	3	8.11	180	60
NATIONAL CITY BANK	2	5.41	118	59
RBS CITIZENS, N.A.	2	5.41	90	45
CITICORP TRUST BANK, FSB	2	5.41	83	42
LAKE NATIONAL BANK	1	2.70	305	305
FIRST OHIO BANC & LENDING INC	1	2.70	87	87
THE AMERICAN EAGLE MORTGAGE CO	1	2.70	86	86
TAYLOR, BEAN & WHITAKER	1	2.70	84	84

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Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	15,103	98.17%	67.54%
Asian	18	0.12%	100.00%

Native American 22 0.14% 90.00% Non-Hispanic White 152 0.99% 74.51% Other 28 0.18% 66.20% Hispanic 117 0.76% 54.46% **Total** 15,384 100% 67.61%

 Housing Data
 Number
 Percent

 Owner-Occupied Units
 3,728
 62.11%

 Renter Occupied Units
 1,856
 30.92%

 Vacant Units
 418
 6.97%

 Total Units
 6,002
 100%

Income DataMedian Family Income\$31,104Percent Family Poverty16.30%

Single-Family Mortgage Lending

Onigic-i anniy Mortgage Lenang	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost	
	Loans	(\$000s)	Loans	Share	
Depository Institutions & Subsidiaries	102	5,907	45	44.12%	
Non-Depository Institutions	27	2,230	5	18.52%	
Total Single Family Lending	129	8,137	50	38.76%	

Single-Family Mortgage Lending By Race/Ethnicity

					ı	High-	High-
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	379	204	61.08%	109	28.76%	44	40.37%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	3	2	66.67%	1	33.33%	0	0%
Non-Hispanic White	22	8	44.44%	8	36.36%	4	50.00%
Other	2	1	50.00%	1	50.00%	0	0%
Not Reported	77	49	81.67%	10	12.99%	2	20.00%
Hispanic	2	1	50.00%	0	0%	0	N/A
Total	484	265	63.40%	129	26.65%	50	38.76%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	189	221	189	77	23
FHA/VA Home Purchase	13	12	6	14	23
Refinance	278	270	183	123	51
Home Improvement	56	51	39	44	32
Total Lending	536	554	417	258	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		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
COUNTRYWIDE BANK, FSB	10	8.70	744	74
CITIMORTGAGE, INC	9	7.83	619	69
AMERICAN MIDWEST MORTGAGE	8	6.96	813	102
US BANK, N.A.	6	5.22	514	86
WELLS FARGO BANK, NA	6	5.22	421	70
TAYLOR, BEAN & WHITAKER	5	4.35	338	68
FLAGSTAR BANK	5	4.35	324	65
THIRD FEDERAL SAVINGS AND LOAN	5	4.35	225	45
THE HUNTINGTON NATIONAL BANK	4	3.48	410	103
GMAC BANK	4	3.48	358	90
By Originations				
AMERICAN MIDWEST MORTGAGE	8	17.39	813	102
THIRD FEDERAL SAVINGS AND LOAN	5	10.87	225	45
WELLS FARGO BANK, NA	4	8.70	289	72
REAL ESTATE MORTGAGE CORP	3	6.52	239	80
SHORE MORTGAGE	2	4.35	206	103
US BANK, N.A.	2	4.35	172	86
FIFTH THIRD MORTGAGE COMPANY	2	4.35	164	82
GMAC BANK	2	4.35	150	75
TAYLOR, BEAN & WHITAKER	2	4.35	148	74
ASSURITY FINANCIAL SERVICES	2	4.35	114	57
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	52	18.06	4,488	86
JPMORGAN CHASE BANK, NA	26	9.03	1,890	73
ADVANCED FINANCIAL SERVICES IN	21	7.29	1,670	80
COUNTRYWIDE BANK, FSB	16	5.56	1,002	63
CITIMORTGAGE, INC	15	5.21	1,194	80
CITIFINANCIAL, INC.	11	3.82	607	55
GMAC MORTGAGE LLC	8	2.78	444	56
NATIONAL CITY BANK	8	2.78	407	51
THE HUNTINGTON NATIONAL BANK	7	2.43	460	66
KEYBANK NATIONAL ASSOCIATION	7	2.43	419	60
By Originations				
JPMORGAN CHASE BANK, NA	6	11.76	491	82
CITIFINANCIAL, INC.	5	9.80	296	59
HFC COMPANY LLC	4	7.84	251	63
FIFTH THIRD MORTGAGE COMPANY	4	7.84	208	52
COUNTRYWIDE BANK, FSB	4	7.84	184	46
CENTURY FEDERAL CREDIT UNION	2	3.92	868	434
THIRD FEDERAL SAVINGS AND LOAN	2	3.92	159	80
QUICKEN LOANS	2	3.92	154	77
CITIMORTGAGE, INC	2	3.92	138	69
WELLS FARGO BANK, NA	2	3.92	134	67

CUDELL

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	1,640	15.24%	17.32%

2% 5.09% Asian 548 46.04% Native American 0.52% 27.42% 56 Non-Hispanic White 6,588 61.22% 55.68% Other 969 9.00% 48.33% 1,791 51.22% Hispanic 16.64% **Total** 10,761 100% 48.63%

 Housing Data
 Number
 Percent

 Owner-Occupied Units
 1,838
 41.84%

 Renter Occupied Units
 2,085
 47.46%

 Vacant Units
 470
 10.70%

 Total Units
 4,393
 100%

Income Data

Median Family Income \$29,904 Percent Family Poverty 25.80%

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Percent Family

Single-Family Mortgage Lending

Single-Family Wortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	76	3,512	22	28.95%
Non-Depository Institutions	22	1,783	3	13.64%
Total Single Family Lending	98	5,295	25	25.51%

Single-Family Mortgage Lending By Race/Ethnicity

Hispanic Total	59 268	27 123	48.21% 51.04%	21 98	35.59% 36.57%	5 25	23.81% 25.51%
•		- -				-	
Not Reported	41	21	61.76%	11	26.83%	1	9.09%
Other	1	0	0%	0	0%	0	N/A
Non-Hispanic White	133	60	50.85%	49	36.84%	13	26.53%
Native American	2	2	100.00%	0	0%	0	N/A
Asian	8	5	62.50%	3	37.50%	0	0%
African American	37	17	48.57%	16	43.24%	6	37.50%
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	Rate	<u>Loans</u>	<u>Share</u>
			<u>Denial</u>	Total	Origination	<u>Hign-</u> <u>Cost</u>	<u>Hign-</u> <u>Cost</u>

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	112	163	100	50	21
FHA/VA Home Purchase	23	12	7	7	24
Refinance	168	146	111	71	32
Home Improvement	32	19	28	18	21
Total Lending	335	340	246	146	98

^{*} 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		Market	Dollars Loaned	Average
By Application	Count	Share %	(\$000s)	Loan Size (\$000s)
US BANK, N.A.	8	8.60	580	73
FLAGSTAR BANK	7	7.53	644	92
FIFTH THIRD MORTGAGE COMPANY	7	7.53	398	57
NATIONAL CITY BANK	6	6.45	493	82
CITIMORTGAGE, INC	5	5.38	352	70
JPMORGAN CHASE BANK, NA	5	5.38	282	56
KEYBANK NATIONAL ASSOCIATION	4	4.30	396	99
COUNTRYWIDE BANK, FSB	4	4.30	228	57
REAL ESTATE MORTGAGE CORP	3	3.23	277	92
WELLS FARGO BANK, NA	3	3.23	246	82
By Originations				
FLAGSTAR BANK	5	11.11	411	82
NATIONAL CITY BANK	4	8.89	228	57
FIFTH THIRD MORTGAGE COMPANY	4	8.89	227	57
REAL ESTATE MORTGAGE CORP	3	6.67	277	92
KEYBANK NATIONAL ASSOCIATION	3	6.67	243	81
AMERICAN MIDWEST MORTGAGE	3	6.67	198	66
WELLS FARGO BANK, NA	2	4.44	177	89
THE AMERICAN EAGLE MORTGAGE CO	2	4.44	155	78
THIRD FEDERAL SAVINGS AND LOAN	2	4.44	133	67
SUNTRUST MORTGAGE, INC	2	4.44	112	56
Top Ten Refinance Lenders				
Top Ten Refinance Lenders By Application				
•	17	13.49	1,447	85
By Application	17 15	13.49 11.90	1,447 1,103	85 74
By Application HFC COMPANY LLC				
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA	15	11.90	1,103	74
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN	15 9	11.90 7.14	1,103 831	74 92
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY	15 9 8	11.90 7.14 6.35	1,103 831 571	74 92 71
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA	15 9 8 5	11.90 7.14 6.35 3.97	1,103 831 571 347	74 92 71 69
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN	15 9 8 5 5	11.90 7.14 6.35 3.97 3.97	1,103 831 571 347 207	74 92 71 69 41
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC	15 9 8 5 5 4	11.90 7.14 6.35 3.97 3.97 3.17	1,103 831 571 347 207 298	74 92 71 69 41 75
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC.	15 9 8 5 5 4 4	11.90 7.14 6.35 3.97 3.97 3.17 3.17	1,103 831 571 347 207 298 128	74 92 71 69 41 75 32
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC	15 9 8 5 5 4 4 3 3	11.90 7.14 6.35 3.97 3.97 3.17 3.17 2.38	1,103 831 571 347 207 298 128 279	74 92 71 69 41 75 32 93
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC	15 9 8 5 5 4 4 3	11.90 7.14 6.35 3.97 3.97 3.17 3.17 2.38 2.38	1,103 831 571 347 207 298 128 279	74 92 71 69 41 75 32 93
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC	15 9 8 5 5 4 4 3 3	11.90 7.14 6.35 3.97 3.97 3.17 2.38 2.38	1,103 831 571 347 207 298 128 279 220	74 92 71 69 41 75 32 93 73
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC By Originations FIFTH THIRD MORTGAGE COMPANY AMERICAN MIDWEST MORTGAGE QUICKEN LOANS	15 9 8 5 5 4 4 3 3	11.90 7.14 6.35 3.97 3.97 3.17 2.38 2.38	1,103 831 571 347 207 298 128 279 220	74 92 71 69 41 75 32 93 73
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC By Originations FIFTH THIRD MORTGAGE COMPANY AMERICAN MIDWEST MORTGAGE QUICKEN LOANS WELLS FARGO BANK, NA	15 9 8 5 4 4 3 3 3	11.90 7.14 6.35 3.97 3.97 3.17 2.38 2.38 9.38 6.25 6.25 6.25	1,103 831 571 347 207 298 128 279 220	74 92 71 69 41 75 32 93 73
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC By Originations FIFTH THIRD MORTGAGE COMPANY AMERICAN MIDWEST MORTGAGE QUICKEN LOANS WELLS FARGO BANK, NA CITIFINANCIAL, INC.	15 9 8 5 4 4 3 3 3	11.90 7.14 6.35 3.97 3.97 3.17 2.38 2.38	1,103 831 571 347 207 298 128 279 220	74 92 71 69 41 75 32 93 73
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC By Originations FIFTH THIRD MORTGAGE COMPANY AMERICAN MIDWEST MORTGAGE QUICKEN LOANS WELLS FARGO BANK, NA CITIFINANCIAL, INC. PARK VIEW FEDERAL SAVINGS BANK	15 9 8 5 4 4 3 3 3	11.90 7.14 6.35 3.97 3.97 3.17 2.38 2.38 9.38 6.25 6.25 6.25 6.25 6.25	1,103 831 571 347 207 298 128 279 220 196 227 162 103 96 66	74 92 71 69 41 75 32 93 73 65 114 81 52 48 33
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC By Originations FIFTH THIRD MORTGAGE COMPANY AMERICAN MIDWEST MORTGAGE QUICKEN LOANS WELLS FARGO BANK, NA CITIFINANCIAL, INC. PARK VIEW FEDERAL SAVINGS BANK US BANK, N.A.	15 9 8 5 4 4 3 3 3 2 2 2 2 2 2	11.90 7.14 6.35 3.97 3.97 3.17 3.17 2.38 2.38 9.38 6.25 6.25 6.25 6.25 6.25	1,103 831 571 347 207 298 128 279 220	74 92 71 69 41 75 32 93 73 65 114 81 52 48
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC By Originations FIFTH THIRD MORTGAGE COMPANY AMERICAN MIDWEST MORTGAGE QUICKEN LOANS WELLS FARGO BANK, NA CITIFINANCIAL, INC. PARK VIEW FEDERAL SAVINGS BANK US BANK, N.A. SUNTRUST MORTGAGE, INC	15 9 8 5 4 4 3 3 3 2 2 2 2 2 1 1	11.90 7.14 6.35 3.97 3.97 3.17 2.38 2.38 9.38 6.25 6.25 6.25 6.25 6.25 6.25 3.13 3.13	1,103 831 571 347 207 298 128 279 220 196 227 162 103 96 66 84 80	74 92 71 69 41 75 32 93 73 65 114 81 52 48 33 84
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC CITIFINANCIAL, INC. QUICKEN LOANS NATIONSTAR MORTGAGE LLC By Originations FIFTH THIRD MORTGAGE COMPANY AMERICAN MIDWEST MORTGAGE QUICKEN LOANS WELLS FARGO BANK, NA CITIFINANCIAL, INC. PARK VIEW FEDERAL SAVINGS BANK US BANK, N.A.	15 9 8 5 4 4 3 3 3 2 2 2 2 2 2	11.90 7.14 6.35 3.97 3.97 3.17 2.38 2.38 9.38 6.25 6.25 6.25 6.25 6.25 3.13	1,103 831 571 347 207 298 128 279 220 196 227 162 103 96 66 84	74 92 71 69 41 75 32 93 73 65 114 81 52 48 33 84

DETROIT-SHOREWAY

Population Data							
				ome			
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Owner	ship Rate			
African American	3,217	18.51%	13	.45%			
Asian	231	1.33%	49	.44%			
Native American	150	0.86%	34	.81%			
Non-Hispanic White	9,429	54.25%	44	.15%			
Other	2,111	12.14%	31	.50%			
Hispanic	4,175	24.02%	29	.20%			
Total	17,382	100%	35	.28%			
Housing Data	Num	nber Pe	<u>ercent</u>		Income	Data	
Owner-Occupied Units	2,	278 29	9.31%		Median F	amily Income	\$23,400
Renter Occupied Units	4,	437 57	7.09%		Percent F	amily Poverty	31.90%
Vacant Units	1,	057 13	3.60%				
Total Units	7,	772	100%				
Single-Family Morto	gage Lendir	ng	Total	Dollars Loa	ned <u>H</u>	igh-Cost	High-Cost
			<u>Loans</u>	(\$000s)		<u>Loans</u>	<u>Share</u>
Depository Institutions 8	& Subsidiaries	3	134	9,845		33	24.63%
Non-Depository Instituti	ons		22	2,481		1	4.55%
Total Single Family Le	ending		156	12,326		34	21.79%
Single-Family Mortg	age Lendir	ng By Ra	ce/Ethnic	ity			
	,	<u> </u>			J	High-	High-
			<u>Denial</u>	Total	Origination	. <u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>		<u>Originations</u>	Rate	<u>Loans</u>	<u>Share</u>
African American	26	14	63.64%	8	30.77%	3	37.50%

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	26	14	63.64%	8	30.77%	3	37.50%
Asian	8	2	25.00%	5	62.50%	1	20.00%
Native American	4	3	75.00%	1	25.00%	0	0%
Non-Hispanic White	229	97	47.55%	100	43.67%	20	20.00%
Other	10	0	0%	8	80.00%	0	0%
Not Reported	51	25	53.19%	17	33.33%	4	23.53%
Hispanic	46	18	39.13%	22	47.83%	7	31.82%
Total	369	157	47.29%	156	42.28%	34	21.79%

Five-Year Loan Origination Trends (Including Single-Family and Manufa					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	2008
Conventional Home Purchase	174	242	174	133	51
FHA/VA Home Purchase	6	14	10	13	26
Refinance	239	212	142	100	47
Home Improvement	49	36	38	35	32
Total Lending	468	504	364	281	156

^{*} 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		Market	Dollars Loaned	<u>Average</u> <u>Loan Size</u>
By Application	Count	Share %	(\$000s)	(\$000s)
JPMORGAN CHASE BANK, NA	18	11.61	1,683	94
THIRD FEDERAL SAVINGS AND LOAN	14	9.03	757	54
HOWARD HANNA MORTGAGE SERVICES	11	7.10	1,391	126
NATIONAL CITY BANK	9	5.81	1,520	169
COUNTRYWIDE BANK, FSB	9	5.81	942	105
RBS CITIZENS, N.A.	9	5.81	252	28
FIFTH THIRD MORTGAGE COMPANY	7	4.52	497	71
CITIMORTGAGE, INC	6	3.87	596	99
FLAGSTAR BANK	5	3.23	394	79
KEYBANK NATIONAL ASSOCIATION	5	3.23	331	66
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	13	16.88	738	57
HOWARD HANNA MORTGAGE SERVICES	10	12.99	1,220	122
NATIONAL CITY BANK	7	9.09	1,160	166
RBS CITIZENS, N.A.	6	7.79	184	31
AMERICAN MIDWEST MORTGAGE	4	5.19	314	79
KEYBANK NATIONAL ASSOCIATION	4	5.19	297	74
FIRST PLACE BANK	3	3.90	514	171
PARK VIEW FEDERAL SAVINGS BANK	3	3.90	438	146
THE HUNTINGTON NATIONAL BANK	3	3.90	370	123
COUNTRYWIDE BANK, FSB	3	3.90	338	113
Top Ten Refinance Lenders				
By Application				
By Application JPMORGAN CHASE BANK, NA	16	9.25	1,393	87
JPMORGAN CHASE BANK, NA HFC COMPANY LLC	16 15	9.25 8.67	1,393 1,564	87 104
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB	15 13		·	_
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN	15 13 9	8.67 7.51 5.20	1,564 1,114 1,051	104 86 117
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK	15 13 9 9	8.67 7.51 5.20 5.20	1,564 1,114 1,051 529	104 86 117 59
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK	15 13 9 9	8.67 7.51 5.20 5.20 4.62	1,564 1,114 1,051 529 947	104 86 117 59 118
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA	15 13 9 9 8 8	8.67 7.51 5.20 5.20 4.62 4.62	1,564 1,114 1,051 529 947 681	104 86 117 59 118 85
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC	15 13 9 9 8 8	8.67 7.51 5.20 5.20 4.62 4.62 4.62	1,564 1,114 1,051 529 947 681 583	104 86 117 59 118 85 73
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY	15 13 9 9 8 8 8	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62	1,564 1,114 1,051 529 947 681 583 498	104 86 117 59 118 85 73 62
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC	15 13 9 9 8 8	8.67 7.51 5.20 5.20 4.62 4.62 4.62	1,564 1,114 1,051 529 947 681 583	104 86 117 59 118 85 73
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC By Originations	15 13 9 9 8 8 8	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62	1,564 1,114 1,051 529 947 681 583 498	104 86 117 59 118 85 73 62
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC	15 13 9 9 8 8 8 8 7	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62	1,564 1,114 1,051 529 947 681 583 498	104 86 117 59 118 85 73 62
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY	15 13 9 9 8 8 8 8 7	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62 4.05	1,564 1,114 1,051 529 947 681 583 498 561	104 86 117 59 118 85 73 62 80
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY KEYBANK NATIONAL ASSOCIATION	15 13 9 9 8 8 8 8 7	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62 4.05	1,564 1,114 1,051 529 947 681 583 498 561	104 86 117 59 118 85 73 62 80
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY KEYBANK NATIONAL ASSOCIATION NATIONAL CITY BANK	15 13 9 9 8 8 8 8 7	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62 4.05	1,564 1,114 1,051 529 947 681 583 498 561	104 86 117 59 118 85 73 62 80
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY KEYBANK NATIONAL ASSOCIATION NATIONAL CITY BANK COUNTRYWIDE BANK, FSB	15 13 9 9 8 8 8 8 7	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62 4.05	1,564 1,114 1,051 529 947 681 583 498 561	104 86 117 59 118 85 73 62 80 151 59 203 74 58
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY KEYBANK NATIONAL ASSOCIATION NATIONAL CITY BANK COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK, NA	15 13 9 8 8 8 8 7 6 4 3 3 3 2	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62 4.05 12.77 8.51 6.38 6.38 6.38 4.26	1,564 1,114 1,051 529 947 681 583 498 561 906 237 609 223 173 235	104 86 117 59 118 85 73 62 80 151 59 203 74 58 118
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY KEYBANK NATIONAL ASSOCIATION NATIONAL CITY BANK COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK, NA US BANK, N.A.	15 13 9 8 8 8 8 8 7 6 4 3 3 3 2 2	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62 4.05 12.77 8.51 6.38 6.38 6.38 4.26 4.26	1,564 1,114 1,051 529 947 681 583 498 561 906 237 609 223 173 235 201	104 86 117 59 118 85 73 62 80 151 59 203 74 58 118 101
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY KEYBANK NATIONAL ASSOCIATION NATIONAL CITY BANK COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK, NA US BANK, N.A. FLAGSTAR BANK	15 13 9 8 8 8 8 7 6 4 3 3 3 2 2 2	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62 4.05 12.77 8.51 6.38 6.38 6.38 4.26 4.26	1,564 1,114 1,051 529 947 681 583 498 561 906 237 609 223 173 235 201 166	104 86 117 59 118 85 73 62 80 151 59 203 74 58 118 101 83
JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK WELLS FARGO BANK, NA CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY KEYBANK NATIONAL ASSOCIATION NATIONAL CITY BANK COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK, NA US BANK, N.A.	15 13 9 8 8 8 8 8 7 6 4 3 3 3 2 2	8.67 7.51 5.20 5.20 4.62 4.62 4.62 4.62 4.05 12.77 8.51 6.38 6.38 6.38 4.26 4.26	1,564 1,114 1,051 529 947 681 583 498 561 906 237 609 223 173 235 201	104 86 117 59 118 85 73 62 80 151 59 203 74 58 118 101

DOWNTOWN

<u>Home</u>

Population Data		
Race/Ethnicity	Number	Percent

Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	3,365	56.46%	0.30%
Asian	253	4.24%	2.68%
Native American	11	0.18%	0.00%
Non-Hispanic White	2,117	35.52%	4.90%
Other	69	1.16%	8.33%
Hispanic	182	3.05%	4.84%
Total	5,960	100%	2.95%

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	67	1.76%	Median Family Income \$31,8	827
Renter Occupied Units	2,491	65.33%	Percent Family Poverty 29.9	00%
Vacant Units	1,255	32.91%		
Total Units	3,813	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	44	8,181	2	4.55%,
Non-Depository Institutions	1	207	0	0%
Total Single Family Lending	45	8,388	2	4.44%

Single-Family Mortgage Lending By Race/Ethnicity

Total	73	14	21.21%	45	61.64%	2	4.44%
Hispanic	1	0	N/A	0	0%	0	N/A
Not Reported	8	1	16.67%	3	37.50	1	33.33%
Other	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	59	10	18.18%	41	69.49	1	2.44%
Native American	0	0	N/A	0	N/A	0	N/A
Asian	1	0	0%	1	100.00%	0	0%
African American	4	3	75.00%	0	0%	0	N/A
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	Rate	Loans	Share
			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> Cost

	<u>2004</u>	2005	2006	2007	2008
Conventional Home Purchase	30	34	92	70	35
FHA/VA Home Purchase	0	0	0	0	4
Refinance	12	9	4	5	5
Home Improvement	3	0	2	1	1
Total Lending	45	43	98	76	45

^{*} 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		Market	Dollara Lagnad	<u>Average</u>
By Application	Count	Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
NATIONAL CITY BANK	29	42.03	6,879	237
KEYBANK NATIONAL ASSOCIATION	9	13.04	2,665	296
THIRD FEDERAL SAVINGS AND LOAN	4	5.80	691	173
JPMORGAN CHASE BANK, NA	4	5.80	661	165
THE HUNTINGTON NATIONAL BANK	4	5.80	557	139
AMTRUST BANK	2	2.90	247	124
GMAC MORTGAGE LLC	2	2.90	203	102
BRANCH BANKING AND TRUST CO	2	2.90	166	83
WELLS FARGO BANK, NA	2	2.90	142	71
QUICKEN LOANS	1	1.45	300	300
By Originations				
NATIONAL CITY BANK	21	53.85	5,085	242
THE HUNTINGTON NATIONAL BANK	3	7.69	487	162
JPMORGAN CHASE BANK, NA	2	5.13	344	172
AMTRUST BANK	2	5.13	247	124
BRANCH BANKING AND TRUST CO	2	5.13	166	83
THIRD FEDERAL SAVINGS AND LOAN	2	5.13	148	74
KEYBANK NATIONAL ASSOCIATION	1	2.56	298	298
CHARLES SCHWAB BANK	1	2.56	232	232
GUARANTEED RATE INC	1	2.56	207	207
BANK OF AMERICA, N.A.	1	2.56	206	206
Top Ten Refinance Lenders				
By Application				
NATIONAL CITY BANK	2	18.18	276	138
JPMORGAN CHASE BANK, NA	1	9.09	313	313
FIFTH THIRD MORTGAGE COMPANY	1	9.09	152	152
GMAC BANK	1	9.09	140	140
USAA FEDERAL SAVINGS BANK	1	9.09	140	140
GMAC MORTGAGE LLC	1	9.09	140	140
QUICKEN LOANS	1	9.09	91	91
NFCU	1	9.09	85	85
WELLS FARGO BANK, NA	1	9.09	79	79
RBS CITIZENS, N.A.	1	9.09	17	17
By Originations				
NATIONAL CITY BANK	2	40.00	276	138
FIFTH THIRD MORTGAGE COMPANY	1	20.00	152	152
USAA FEDERAL SAVINGS BANK	1	20.00	140	140
WELLS FARGO BANK, NA	1	20.00	79	79

EDGEWATER

Population Data								
				<u>Home</u>				
Race/Ethnicity	<u>Number</u>	<u>Perc</u>	<u>cent</u> O	<u>wnership F</u>	<u>Rate</u>			
African American	1,398	16.3	31%	10.92%				
Asian	242	2.82	2%	32.44%				
Native American	51	0.60	0%	34.00%				
Non-Hispanic White	6,057	70.6	67%	37.01%				
Other	249	2.9	1%	29.20%				
Hispanic	628	7.33	3%	29.10%				
Total	8,571	100)%	31.95%				
Housing Data	Nur	mber	Percent			Income D	ata	
Owner-Occupied Units	1	,158	22.70%			Median Far	mily Income	\$34,841
Renter Occupied Units	3	,480	68.21%				mily Poverty	15.80%
Vacant Units		464	9.09%				,	
Total Units	5	,102	100%					
Single-Family Morto	gage Lendi	ng	<u>Total</u> Loans	·	ollars Loan (\$000s)		<u>ıh-Cost</u> oans	High-Cost Share
Depository Institutions 8	& Subsidiarie	:S	57		4,500		10	17.54%
Non-Depository Instituti	ons		16		2,730		2	12.50%
Total Single Family Le	ending		73		7,230		12	16.44%
Single-Family Morto	gage Lendi	ng By	Race/Et	hnicity				
			<u>De</u>	nial	Total	<u>Origination</u>	<u>High-</u> <u>Cost</u>	<u>High-</u> <u>Cost</u>

Total	1 61	59	41.84%	73	45.34%	12	16.44%
Hispanic	10	6	66.67%	1	10.00%	0	0%
Not Reported	22	8	44.44%	7	31.82%	0	0%
Other	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	109	37	37.76%	56	51.38%	8	14.29%
Native American	0	0	N/A	0	N/A	0	N/A
Asian	1	1	100.00%	0	0%	0	N/A
African American	16	6	50.00%	6	37.50%	4	66.67%
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	Rate	Loans	Share
			Denial	Total	Origination	Hign- Cost	Hign- Cost

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	100	131	98	51	14
FHA/VA Home Purchase	6	10	6	6	9
Refinance	99	111	80	36	31
Home Improvement	19	21	21	20	19
Total Lending	224	273	205	113	73

^{*} 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		Market	Dollars Loaned	Average Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
US BANK, N.A.	6	9.84	413	69
FIFTH THIRD MORTGAGE COMPANY	6	9.84	342	57
THIRD FEDERAL SAVINGS AND LOAN	4	6.56	267	67
JPMORGAN CHASE BANK, NA	3	4.92	962	321
FIRST PLACE BANK	3	4.92	361	120
GMAC MORTGAGE LLC	3	4.92	328	109
CITIMORTGAGE, INC	3	4.92	237	79
NATIONAL CITY BANK WELLS FARGO FUNDING, INC	3 2	4.92 3.28	85 377	28 189
RBS CITIZENS, N.A.	2	3.28	312	156
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	3	13.04	186	62
NATIONAL CITY BANK	3	13.04	85	28
FIRST PLACE BANK	2	8.70	188	94
AMERICAN MIDWEST MORTGAGE	2	8.70	160	80
BANK OF AMERICA, N.A.	2	8.70	94	47
UNION NATIONAL MORTGAGE CO.	1	4.35	336	336
THE HUNTINGTON NATIONAL BANK	1	4.35	199	199
AMTRUST BANK	1	4.35	175	175
HOWARD HANNA MORTGAGE SERVICES	1	4.35	175	175
Top Ten Refinance Lenders By Application				
HFC COMPANY LLC	10	11.63	724	72
JPMORGAN CHASE BANK, NA	8	9.30	1,921	240
CITIMORTGAGE, INC	7	8.14	1,145	164
THIRD FEDERAL SAVINGS AND LOAN	6	6.98	675	113
COUNTRYWIDE BANK, FSB	5	5.81	552	110
RBS CITIZENS, N.A.	5	5.81	383	77
QUICKEN LOANS	4	4.65	561	140
FIFTH THIRD MORTGAGE COMPANY	3	3.49	650	217
NATIONAL CITY BANK	3	3.49	518	173
MERRILL LYNCH CREDIT CORP.	2	2.33	544	272
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	4	12.90	314	79
QUICKEN LOANS	3	9.68	468	156
FIFTH THIRD MORTGAGE COMPANY	2	6.45	558	279
MERRILL LYNCH CREDIT CORP.	2	6.45	544	272
NATIONAL CITY BANK	2	6.45	419	210
JPMORGAN CHASE BANK, NA	2	6.45	214	107
RBS CITIZENS, N.A.	2	6.45	156	78
COUNTRYWIDE BANK, FSB	2	6.45	133	67
HFC COMPANY LLC	2	6.45	115	58
REAL ESTATE MORTGAGE CORP	1	3.23	417	417

EUCLID-GREEN

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	5,838	91.03%	54.57%
Asian	28	0.44%	50.00%

Native American 18 0.28% 43.75% Non-Hispanic White 444 6.92% 77.14% Other 26 0.41% 36.99% Hispanic 55 41.46% 0.86% **Total** 6,413 100% 55.76%

Housing DataNumberPercentOwner-Occupied Units1,34345.33%Renter Occupied Units1,18740.06%Vacant Units43314.61%

Income Data

Median Family Income \$36,490

Percent Family Poverty 20.20%

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Liah

Total Units 2,963

Single-Family Mortgage Lending Dollars Loaned High-Cost High-Cost Total Loans (\$000s) Loans <u>Share</u> Depository Institutions & Subsidiaries 51 3,104 14 27.45% Non-Depository Institutions 750 10 1 10.00% **Total Single Family Lending** 61 3,854 15 24.59%

100%

Single-Family Mortgage Lending By Race/Ethnicity

						<u>⊓ign-</u>	<u>⊓ign-</u>
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	Rate	<u>Loans</u>	<u>Share</u>
African American	164	85	57.82%	49	29.88%	11	22.45%
Asian	3	1	33.33%	1	33.33%	0	0%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	17	12	80.00%	2	11.76%	0	0%
Other	1	0	N/A	0	0%	0	N/A
Not Reported	38	17	56.67%	9	23.68%	4	44.44%
Hispanic	1	1	100.00%	0	0%	0	N/A
Total	224	116	59.18%	61	27.23%	15	24.59%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	59	97	76	32	12
FHA/VA Home Purchase	5	6	9	8	14
Refinance	144	105	93	50	24
Home Improvement	19	17	19	15	11
Total Lending	227	225	197	105	61

^{*} 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		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
WELLS FARGO BANK, NA	6	9.38	680	113
THE HUNTINGTON NATIONAL BANK	6	9.38	433	72
CITIMORTGAGE, INC	5	7.81	343	69
JPMORGAN CHASE BANK, NA	4	6.25	180	45
COUNTRYWIDE BANK, FSB	3	4.69	277	92
SHORE MORTGAGE	3	4.69	262	87
HSBC MORTGAGE CORP	3	4.69	215	72
KEYBANK NATIONAL ASSOCIATION	2	3.13	208	104
FLAGSTAR BANK	2	3.13	180	90
ASSURITY FINANCIAL SERVICES	2	3.13	178	89
By Originations				
WELLS FARGO BANK, NA	5	19.23	635	127
THE HUNTINGTON NATIONAL BANK	4	15.38	160	40
KEYBANK NATIONAL ASSOCIATION	2	7.69	208	104
FLAGSTAR BANK	2	7.69	180	90
SHORE MORTGAGE	2	7.69	172	86
JPMORGAN CHASE BANK, NA	2	7.69	55	28
BANK OF AMERICA, N.A.	1	3.85	247	247
ALL STATE HOME MORTGAGE	1	3.85	90	90
ASSURITY FINANCIAL SERVICES	1	3.85	88	88
REAL ESTATE MORTGAGE CORP	1	3.85	76	76
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	24	17.27	2,049	85
JPMORGAN CHASE BANK, NA	11	7.91	849	77
ADVANCED FINANCIAL SERVICES IN	7	5.04	686	98
CITIFINANCIAL, INC.	7	5.04	278	40
US BANK NORTH DAKOTA	6	4.32	466	78
GMAC MORTGAGE LLC	6	4.32	388	65
NATIONAL CITY BANK	6	4.32	307	51
COUNTRYWIDE BANK, FSB	5	3.60	382	76
CITIMORTGAGE, INC	5	3.60	288	58
KEYBANK NATIONAL ASSOCIATION	4	2.88	191	48
By Originations				
CITIFINANCIAL, INC.	3	12.50	120	40
FLAGSTAR BANK	2	8.33	194	97
WINTRUST MORTGAGE CORPORATION	2	8.33	166	83
FIFTH THIRD BANK	2	8.33	124	62
SHORE MORTGAGE	1	4.17	93	93
VANDYK MORTGAGE CORPORATION	1	4.17	87	87
DOLLAR BANK, FSB	1	4.17	84	84
JPMORGAN CHASE BANK, NA	1	4.17	82	82
WELLS FARGO BANK, NA	1	4.17	81	81
THE HUNTINGTON NATIONAL BANK	1	4.17	77	77

FAIRFAX

			FAIR	FAX			
Population Data							
'			Н	ome			
Race/Ethnicity	Number	Percent		ship Rate			
African American	7,102	96.60%	45	.32%			
Asian	12	0.16%	0.	00%			
Native American	17	0.23%	33	.33%			
Non-Hispanic White	154	2.09%	28	.57%			
Other	28	0.38%	33	.60%			
Hispanic	71	0.97%	27	.27%			
Total	7,352	100%	44	.88%			
Housing Data	Nun	abor Do	roont		Income	Data	
Owner-Occupied Units			rcent .97%				CO4 004
Renter Occupied Units			.97% .51%			Family Income	\$21,031
Vacant Units			.52%		Percent	Family Poverty	30.90%
Total Units			.52% 1 00%				
			70				
Single-Family Morto	gage Lendir	ng	<u>Total</u>	Dollars Loa	<u>ned</u>	High-Cost	High-Cost
		-	<u>_oans</u>	(\$000s)	•	<u>Loans</u>	<u>Share</u>
Depository Institutions	& Subsidiarie:	3	16	746		4	25.00%
Non-Depository Instituti	ions		6	466		0	0%
Total Single Family Le	ending		22	1,212		4	18.18%
Single-Family Morto	gage Lendir	ng By Rad	e/Ethnic	ity]		
					1	High-	High-
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	Share
African American	93	56	69.14%	19	20.43%	3	15.79%
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	7	5	83.33%	1	14.29%	1	100.00%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	15	11	84.62%	2	13.33%	0	0%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	116	73	72.28%	22	18.97%	4	18.18%
Five-Year Loan Orig (Including Single-F			ıred)				

Five-Year Loan Origination Trends (Including Single-Family and Man					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	2007	2008
Conventional Home Purchase	56	111	45	22	2
FHA/VA Home Purchase	1	1	2	0	5
Refinance	93	100	48	25	10
Home Improvement	23	21	12	12	5
Total Lending	173	233	107	59	22

^{*} 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		Morleot	Dellara Lagrad	Average
By Application	Count	<u>Market</u> Share %	Dollars Loaned (\$000s)	Loan Size (\$000s)
WELLS FARGO BANK, NA	4	16.00	372	93
FIFTH THIRD MORTGAGE COMPANY	4	16.00	315	79
REAL ESTATE MORTGAGE CORP	2	8.00	207	104
COUNTRYWIDE BANK, FSB	2	8.00	203	102
AMERICAN MIDWEST MORTGAGE	2	8.00	132	66
CITIMORTGAGE, INC	2	8.00	123	62
FLAGSTAR BANK	1	4.00	78	78
JPMORGAN CHASE BANK, NA	1	4.00	76	76
M&T BANK	1	4.00	76	76
AMTRUST BANK	1	4.00	60	60
By Originations				
AMERICAN MIDWEST MORTGAGE	2	28.57	132	66
WELLS FARGO BANK, NA	2	28.57	122	61
REAL ESTATE MORTGAGE CORP	1	14.29	63	63
FIFTH THIRD MORTGAGE COMPANY	1	14.29	56	56
VANDYK MORTGAGE CORPORATION	1	14.29	50	50

Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	16	23.19	1,380	86
THE HUNTINGTON NATIONAL BANK	6	8.70	473	79
JPMORGAN CHASE BANK, NA	6	8.70	412	69
COUNTRYWIDE BANK, FSB	5	7.25	451	90
CITIMORTGAGE, INC	3	4.35	208	69
WELLS FARGO BANK, NA	3	4.35	183	61
NATIONAL CITY BANK	3	4.35	163	54
FIFTH THIRD MORTGAGE COMPANY	3	4.35	146	49
SHORE MORTGAGE	2	2.90	221	111
GMAC MORTGAGE LLC	2	2.90	197	99
By Originations				
SHORE MORTGAGE	2	20.00	221	111
CITIMORTGAGE, INC	2	20.00	135	68
THE HUNTINGTON NATIONAL BANK	2	20.00	120	60
NATIONAL CITY BANK	1	10.00	70	70
CITIFINANCIAL, INC.	1	10.00	64	64
FIFTH THIRD MORTGAGE COMPANY	1	10.00	56	56
THIRD FEDERAL SAVINGS AND LOAN	1	10.00	34	34

FOREST HILLS

41.54%

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	15,469	98.38%	46.58%
Asian	3	0.02%	100.00%
Native American	24	0.15%	36.36%

0.69%

 Other
 37
 0.24%
 46.51%

 Hispanic
 96
 0.61%
 32.86%

 Total
 15,723
 100%
 46.53%

108

 Housing Data
 Number
 Percent

 Owner-Occupied Units
 2,783
 40.48%

 Renter Occupied Units
 3,129
 45.51%

 Vacant Units
 963
 14.01%

 Total Units
 6,875
 100%

Income Data

Median Family Income \$25,693

Percent Family Poverty 26.60%

Lliah

Lliah

Single-Family Mortgage Lending

Non-Hispanic White

emgie i amily mortgage zenamg	Total	<u>Dollars Loaned</u>	<u>High-Cost</u>	<u>High-Cost</u>	
	Loans	(\$000s)	Loans	Share	
Depository Institutions & Subsidiaries	66	3,435	24	36.36%	
Non-Depository Institutions	16	1,179	5	31.25%	
Total Single Family Lending	82	4,614	29	35.37%	

Single-Family Mortgage Lending By Race/Ethnicity

						<u>⊓ign-</u>	<u>⊓ign-</u>
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	Rate	<u>Loans</u>	<u>Share</u>
African American	269	156	67.24%	67	24.91%	24	35.82%
Asian	1	0	0%	1	100.00%	0	0%
Native American	1	1	100.00%	0	0%	0	N/A
Non-Hispanic White	16	6	42.86%	7	43.75%	2	28.57%
Other	3	1	100.00%	0	0%	0	N/A
Not Reported	34	21	67.74%	6	17.65%	3	50.00%
Hispanic	2	1	50.00%	1	50.00%	0	0%
Total	325	185	65.84%	82	25.23%	29	35.37%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	159	223	187	67	17
FHA/VA Home Purchase	10	9	9	3	11
Refinance	250	204	161	88	34
Home Improvement	46	35	25	30	20
Total Lending	465	471	382	188	82

^{*} 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		Market	Dollars Loaned	<u>Average</u> <u>Loan Size</u>
By Application	Count	Share %	(\$000s)	(\$000s)
REAL ESTATE MORTGAGE CORP	7	7.61	518	74
WELLS FARGO BANK, NA	7	7.61	496	71
JPMORGAN CHASE BANK, NA	7	7.61	441	63
COUNTRYWIDE BANK, FSB	6	6.52	340	57
THIRD FEDERAL SAVINGS AND LOAN	5	5.43	436	87
FIFTH THIRD MORTGAGE COMPANY	5	5.43	277	55
TAYLOR, BEAN & WHITAKER	4	4.35	335	84
CITIMORTGAGE, INC	4	4.35	308	77
ASSURITY FINANCIAL SERVICES	3	3.26	252	84
CHASE MANHATTAN BANK USA, NA	3	3.26	224	75
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	4	14.29	399	100
WELLS FARGO BANK, NA	4	14.29	293	73
AMERICAN MIDWEST MORTGAGE	3	10.71	214	71
REAL ESTATE MORTGAGE CORP	2	7.14	149	75
DOLLAR BANK, FSB	2	7.14	86	43
US BANK, N.A.	1	3.57	110	110
IDEAL MORTGAGE BANKERS, LTD	1	3.57	93	93
ASSURITY FINANCIAL SERVICES	1	3.57	84	84
TAYLOR, BEAN & WHITAKER	1	3.57	84	84
FIRST RATE CAPITAL CORP	1	3.57	79	79
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	33	17.65	2,444	74
JPMORGAN CHASE BANK, NA	18	9.63	1,211	67
COUNTRYWIDE BANK, FSB	14	7.49	874	62
ADVANCED FINANCIAL SERVICES IN	8	4.28	668	84
CITIMORTGAGE, INC	8	4.28	460	58
THE HUNTINGTON NATIONAL BANK	7	3.74	521	74
NATIONAL CITY BANK	7	3.74	501	72
WELLS FARGO BANK, NA	7	3.74	491	70
NATIONSTAR MORTGAGE LLC	6	3.21	550	92
MICHIGAN MUTUAL, INC. D/B/A FI	6	3.21	456	76
By Originations				
JPMORGAN CHASE BANK, NA	6	17.65	348	58
THE HUNTINGTON NATIONAL BANK	3	8.82	240	80
CITIFINANCIAL, INC.		0.00	199	66
CITICINANCIAL, INC.	3	8.82	100	00
COUNTRYWIDE BANK, FSB	3 3	8.82	158	53
COUNTRYWIDE BANK, FSB BANKUNITED, FSB	3 2	8.82 5.88	158 116	
COUNTRYWIDE BANK, FSB BANKUNITED, FSB FIFTH THIRD BANK	3 2 2	8.82 5.88 5.88	158 116 98	53 58 49
COUNTRYWIDE BANK, FSB BANKUNITED, FSB FIFTH THIRD BANK WELLS FARGO BANK, NA	3 2 2 1	8.82 5.88 5.88 2.94	158 116 98 101	53 58 49 101
COUNTRYWIDE BANK, FSB BANKUNITED, FSB FIFTH THIRD BANK WELLS FARGO BANK, NA TAYLOR, BEAN & WHITAKER	3 2 2 1	8.82 5.88 5.88 2.94 2.94	158 116 98 101 93	53 58 49 101 93
COUNTRYWIDE BANK, FSB BANKUNITED, FSB FIFTH THIRD BANK WELLS FARGO BANK, NA	3 2 2 1	8.82 5.88 5.88 2.94	158 116 98 101	53 58 49 101

GLENVILLE

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	23,075	97.95%	48.58%
A - :	0.4	0.400/	05.000/

Asian 31 0.13% 25.00% Native American 44 0.19% 35.14% Non-Hispanic White 267 1.13% 43.88% 29 41.67% Other 0.12% Hispanic 145 0.62% 39.84% Total 23,559 100% 48.43%

Housing Data	Number	<u>Percent</u>	Income Data	
Owner-Occupied Units	3,974	40.58%	Median Family Income	\$24,963
Renter Occupied Units	4,413	45.07%	Percent Family Poverty	27.30%
Vacant Units	1,405	14.35%		
Total Units	9.792	100%		

Single-Family Mortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	111	6,494	38	34.23%
Non-Depository Institutions	33	2,877	3	9.09%
Total Single Family Lending	144	9,371	41	28.47%

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Single-Family Mortgage Lending By Race/Ethnicity

Total	610	358	67.04%	144	23.61%	41	28.47%
Hispanic	8	4	50.00%	2	25.00%	1	50.00%
Not Reported	74	46	70.77%	16	21.62%	6	37.50%
Other	2	1	50.00%	1	50.00%	0	0%
Non-Hispanic White	45	19	55.88%	13	28.89%	2	15.38%
Native American	1	1	100.00%	0	0%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
African American	487	290	67.29%	114	23.41%	33	28.95%
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	Rate	<u>Loans</u>	<u>Share</u>
			Denial	Total	Origination	Hign- Cost	Hign- Cost

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	2008
Conventional Home Purchase	215	295	247	100	24
FHA/VA Home Purchase	5	10	7	6	31
Refinance	350	270	199	129	50
Home Improvement	77	37	48	40	39
Total Lending	647	612	501	275	144

^{*} 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		Market	Dollars Loaned	Average
By Application	Count	Share %	(\$000s)	Loan Size (\$000s)
JPMORGAN CHASE BANK, NA	17	9.39	1,280	75
COUNTRYWIDE BANK, FSB	13	7.18	1,205	93
CITIMORTGAGE, INC	11	6.08	737	67
TAYLOR, BEAN & WHITAKER	10	5.52	917	92
AMERICAN MIDWEST MORTGAGE	8	4.42	728	91
THIRD FEDERAL SAVINGS AND LOAN	8	4.42	658	82
WELLS FARGO BANK, NA	8	4.42	649	81
FLAGSTAR BANK	8	4.42	475	59
REAL ESTATE MORTGAGE CORP	7	3.87	656	94
US BANK, N.A.	7	3.87	598	85
By Originations				
AMERICAN MIDWEST MORTGAGE	8	14.55	728	91
THIRD FEDERAL SAVINGS AND LOAN	7	12.73	627	90
TAYLOR, BEAN & WHITAKER	6	10.91	594	99
WELLS FARGO BANK, NA	4	7.27	312	78
REAL ESTATE MORTGAGE CORP	3	5.45	229	76
CITIMORTGAGE, INC	3	5.45	189	63
FLAGSTAR BANK	3	5.45	164	55
KEYBANK NATIONAL ASSOCIATION	2	3.64	216	108
NATIONAL CITY BANK	2	3.64	190	95
PRIMARY CAPITAL ADVISORS LC	2	3.64	177	89
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	66	20.25	5,912	90
JPMORGAN CHASE BANK, NA	32	9.82	2,613	82
COUNTRYWIDE BANK, FSB	19	5.83	1,481	78
ADVANCED FINANCIAL SERVICES IN	17	5.21	1,403	83
CITIMORTGAGE, INC	12	3.68	796	66
NATIONAL CITY BANK	9	2.76	605	67
KEYBANK NATIONAL ASSOCIATION	8	2.45	630	79
WELLS FARGO BANK, NA	8	2.45	626	78
THE HUNTINGTON NATIONAL BANK	8	2.45	611	76
THE HUNTINGTON NATIONAL BANK MICHIGAN MUTUAL, INC. D/B/A FI	8 7	2.45 2.15	611 620	76 89
MICHIGAN MUTUAL, INC. D/B/A FI By Originations	7	2.15	620	89
MICHIGAN MUTUAL, INC. D/B/A FI By Originations JPMORGAN CHASE BANK, NA	7	2.15	620 635	89 79
MICHIGAN MUTUAL, INC. D/B/A FI By Originations JPMORGAN CHASE BANK, NA SUNTRUST MORTGAGE, INC	7 8 4	2.15 16.00 8.00	620 635 378	89 79 95
MICHIGAN MUTUAL, INC. D/B/A FI By Originations JPMORGAN CHASE BANK, NA SUNTRUST MORTGAGE, INC COUNTRYWIDE BANK, FSB	7 8 4 4	2.15 16.00 8.00 8.00	620 635 378 317	79 95 79
MICHIGAN MUTUAL, INC. D/B/A FI By Originations JPMORGAN CHASE BANK, NA SUNTRUST MORTGAGE, INC COUNTRYWIDE BANK, FSB AMERICAN MIDWEST MORTGAGE	8 4 4 3	2.15 16.00 8.00 8.00 6.00	620 635 378 317 290	79 95 79 97
MICHIGAN MUTUAL, INC. D/B/A FI By Originations JPMORGAN CHASE BANK, NA SUNTRUST MORTGAGE, INC COUNTRYWIDE BANK, FSB AMERICAN MIDWEST MORTGAGE THE HUNTINGTON NATIONAL BANK	8 4 4 3 3	2.15 16.00 8.00 8.00 6.00 6.00	620 635 378 317 290 265	79 95 79 97 88
MICHIGAN MUTUAL, INC. D/B/A FI By Originations JPMORGAN CHASE BANK, NA SUNTRUST MORTGAGE, INC COUNTRYWIDE BANK, FSB AMERICAN MIDWEST MORTGAGE THE HUNTINGTON NATIONAL BANK CITIMORTGAGE, INC	8 4 4 3 3 3	2.15 16.00 8.00 8.00 6.00 6.00 6.00	620 635 378 317 290 265 223	79 95 79 97 88 74
MICHIGAN MUTUAL, INC. D/B/A FI By Originations JPMORGAN CHASE BANK, NA SUNTRUST MORTGAGE, INC COUNTRYWIDE BANK, FSB AMERICAN MIDWEST MORTGAGE THE HUNTINGTON NATIONAL BANK CITIMORTGAGE, INC TAYLOR, BEAN & WHITAKER	8 4 4 3 3 3 2	2.15 16.00 8.00 8.00 6.00 6.00 6.00 4.00	620 635 378 317 290 265 223 191	79 95 79 97 88 74 96
MICHIGAN MUTUAL, INC. D/B/A FI By Originations JPMORGAN CHASE BANK, NA SUNTRUST MORTGAGE, INC COUNTRYWIDE BANK, FSB AMERICAN MIDWEST MORTGAGE THE HUNTINGTON NATIONAL BANK CITIMORTGAGE, INC TAYLOR, BEAN & WHITAKER US BANK, N.A.	7 8 4 4 3 3 3 2 2	2.15 16.00 8.00 8.00 6.00 6.00 4.00 4.00	620 635 378 317 290 265 223 191 167	79 95 79 97 88 74 96 84
MICHIGAN MUTUAL, INC. D/B/A FI By Originations JPMORGAN CHASE BANK, NA SUNTRUST MORTGAGE, INC COUNTRYWIDE BANK, FSB AMERICAN MIDWEST MORTGAGE THE HUNTINGTON NATIONAL BANK CITIMORTGAGE, INC TAYLOR, BEAN & WHITAKER	8 4 4 3 3 3 2	2.15 16.00 8.00 8.00 6.00 6.00 6.00 4.00	620 635 378 317 290 265 223 191	79 95 79 97 88 74 96

GOODRICH-KIRTLAND PARK

Population	Data
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			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	758	17.65%	12.64%
Asian	1,119	26.05%	52.66%
Native American	10	0.23%	0.00%
Non-Hispanic White	1,809	42.12%	36.89%
Other	293	6.82%	27.34%
Hispanic	540	12.57%	25.59%
Total	4,295	100%	36.36%

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	582	26.53%	Median Family Income	\$25,509
Renter Occupied Units	1,286	58.61%	Percent Family Poverty	22.80%
Vacant Units	326	14.86%		
Total Units	2,194	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	2	200	0	0%
Non-Depository Institutions	2	315	0	0%
Total Single Family Lending	4	515	0	0%

Single-Family Mortgage Lending By Race/Ethnicity

					J	High-	High-
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	4	3	100.00%	0	0%	0	0%
Asian	6	5	83.33%	0	0%	0	0%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	12	6	60.00%	4	33.33%	0	0%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	4	3	100.00%	0	0%	0	N/A
Hispanic	2	0	N/A	0	0%	0	N/A
Total	28	17	77.27%	4	14.29%	0	0%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	30	35	27	20	2
FHA/VA Home Purchase	2	1	0	3	0
Refinance	16	14	12	10	2
Home Improvement	7	5	8	5	0
Total Lending	55	55	47	38	4

^{*} 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		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
US BANK, N.A.	3	33.33	216	72
CHARLES SCHWAB BANK	1	11.11	272	272
THE HUNTINGTON NATIONAL BANK	1	11.11	155	155
CONSUMERS MORTGAGE CORP OF OHI	1	11.11	104	104
JPMORGAN CHASE BANK, NA	1	11.11	89	89
UNIVERSITY BANK	1	11.11	89	89
NATIONAL CITY BANK	1	11.11	60	60
By Originations				
THE HUNTINGTON NATIONAL BANK	1	50.00	155	155
CONSUMERS MORTGAGE CORP OF OHI	1	50.00	104	104

Top Ten Refinance Lenders				
By Application				
COUNTRYWIDE BANK, FSB	4	16.67	369	92
ADVANCED FINANCIAL SERVICES IN	3	12.50	212	71
WELLS FARGO BANK, NA	3	12.50	166	55
HFC COMPANY LLC	2	8.33	171	86
JPMORGAN CHASE BANK, NA	2	8.33	139	70
FIFTH THIRD MORTGAGE COMPANY	2	8.33	126	63
KEYBANK NATIONAL ASSOCIATION	2	8.33	105	53
NATIONAL CITY BANK	2	8.33	86	43
ALL STATE HOME MORTGAGE	1	4.17	211	211
COUNTRYWIDE HOME LOANS	1	4.17	89	89
By Originations				
ALL STATE HOME MORTGAGE	1	50.00	211	211
KEYBANK NATIONAL ASSOCIATION	1	50.00	45	45

HOUGH

			1100	OH			
Population Data							
			Н	ome			
Race/Ethnicity	Number	Percent		ship Rate			
African American	15,828	96.75%	30	.96%			
Asian	29	0.18%	13	.33%			
Native American	33	0.20%	55	.26%			
Non-Hispanic White	339	2.07%	45	.08%			
Other	55	0.34%	27	.18%			
Hispanic	166	1.01%	22	.14%			
Total	16,359	100%	31	.17%			
Housing Data	Num	ber Pe	rcent		Income	Data	
Owner-Occupied Units			.35%		Median F	amily Income	\$20,770
Renter Occupied Units			.67%			amily Poverty	
Vacant Units	1,	764 20	.98%			,	
Total Units	•		00%				
Single-Family Mortgage Lending Total Dollars Loaned High-Cost High-Cost							
			<u>Total</u> ₋oans	(\$000s)		igh-Cost Loans	High-Cost Share
Depository Institutions	& Subsidiaries	· -	51	4,014	•	14	27.45%
Non-Depository Institut			11	1,673		1	9.09%
Total Single Family Lo			62	5,687		15	24.19%
Cinale Femily Ment		a Du Das	o/Ethnici		7		
Single-Family Morte	gage Lendin	ід ву кас	e/Ethnic	ity]		
			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	Originations	Rate	Loans	Share
African American	193	120	67.04%	46	23.83%	13	28.26%
Asian	2	0	0%	1	50.00%	0	0%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	24	12	57.14%	8	33.33%	2	25.00%
Other	2	0	0%	2	100.00%	0	0%
Not Reported	34	22	81.48%	4	11.76%	0	0%
Hispanic	6	1	20.00%	4	66.67%	1	25.00%
Total	258	155	0%	62	24.03%	15	24.19%
lotal	258	155	U%	62	24.03%	15	24.19 %

Five-Year Loan Origination Trends (Including Single-Family and Mar					
	<u>2004</u>	2005	2006	2007	2008
Conventional Home Purchase	123	165	123	44	17
FHA/VA Home Purchase	2	2	4	7	7
Refinance	150	161	81	59	29
Home Improvement	27	18	20	19	9
Total Lending	302	346	228	129	62

^{*} 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		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
COUNTRYWIDE BANK, FSB	7	10.45	547	78
KEYBANK NATIONAL ASSOCIATION	5	7.46	794	159
JPMORGAN CHASE BANK, NA	5	7.46	600	120
THIRD FEDERAL SAVINGS AND LOAN	4	5.97	421	105
US BANK, N.A.	4	5.97	359	90
CITIMORTGAGE, INC	3	4.48	312	104
FLAGSTAR BANK	3	4.48	255	85
FIFTH THIRD MORTGAGE COMPANY	3	4.48	90	30
RBS CITIZENS, N.A.	3	4.48	76	25
HOWARD HANNA MORTGAGE SERVICES	2	2.99	412	206
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	4	16.67	421	105
HOWARD HANNA MORTGAGE SERVICES	2	8.33	412	206
NATIONAL CITY BANK	2	8.33	390	195
RBS CITIZENS, N.A.	2	8.33	50	25
NATIONAL BANK OF KANSAS CITY	1	4.17	271	271
FIRST FEDERAL OF LAKEWOOD	1	4.17	200	200
KEYBANK NATIONAL ASSOCIATION	1	4.17	164	164
THE AMERICAN EAGLE MORTGAGE CO	1	4.17	137	137
US BANK, N.A.	1	4.17	112	112
AMERICAN MIDWEST MORTGAGE	1	4.17	108	108
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	22	14.57	2,441	111
NATIONAL CITY BANK	13	8.61	885	68
THE HUNTINGTON NATIONAL BANK	12	7.95	661	55
THIRD FEDERAL SAVINGS AND LOAN	11	7.28	1,420	129
JPMORGAN CHASE BANK, NA	8	5.30	1,350	169
COUNTRYWIDE BANK, FSB	8	5.30	1,187	148
ADVANCED FINANCIAL SERVICES IN	7	4.64	503	72
FIFTH THIRD MORTGAGE COMPANY	6	3.97	627	105
CITIMORTGAGE, INC	6	3.97	544	91
FLAGSTAR BANK	5	3.31	469	94
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	4	13.79	343	86
FIRST OHIO BANC & LENDING INC	3	10.34	515	172
COUNTRYWIDE BANK, FSB	3	10.34	212	71
FLAGSTAR BANK	3	10.34	195	65
AMERICAN MIDWEST MORTGAGE	2	6.90	273	137
SUNTRUST MORTGAGE, INC	2	6.90	157	79
THE HUNTINGTON NATIONAL BANK	2	6.90	64	32
FIFTH THIRD MORTGAGE COMPANY	1	3.45	294	294
HOME SAVINGS & LOAN COMPANY	1	3.45	142	142
ASSURITY FINANCIAL SERVICES	1	3.45	131	131

INDUSTRIAL VALLEY

Population	Data
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			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	544	48.75%	14.65%
Asian	3	0.27%	0.00%
Native American	5	0.45%	0.00%
Non-Hispanic White	508	45.52%	56.23%
Other	20	1.79%	60.00%
Hispanic	53	4.75%	65.91%
Total	1,116	100%	42.53%

Housing Data	Number	Percent	Income Data
Owner-Occupied Units	77	36.67%	Median Family Income \$46,042
Renter Occupied Units	107	50.95%	Percent Family Poverty 21.00%
Vacant Units	26	12.38%	
Total Units	210	100%	

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

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	Rate	Loans	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%	0	0%	0	N/A
Non-Hispanic White	4	3	100%	0	0%	0	N/A
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	5	4	100%	0	0%	0	0%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	7	4	5	1	0
FHA/VA Home Purchase	0	0	0	0	0
Refinance	2	1	1	1	0
Home Improvement	0	0	1	0	0
Total Lending	9	5	7	2	0

^{*} 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.

Cleveland Community Lending Factbook

Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
JPMORGAN CHASE BANK, NA	1	50.00	44	44
AMTRUST BANK	1	50.00	44	44

By Originations

Top Ten Refinance Lenders

By Application

PROGRESSIVE MORTGAGE COMPANY 1 100.00 55 55

By Originations

Refinance

Home Improvement

Total Lending

JEFFERSON

		•	JEFFE.	KOON	l			
Population Data								
	1		Н	ome				
Race/Ethnicity	<u>Number</u>	Percent		ship Rate				
African American	1,601	8.03%	41	.35%				
Asian	391	1.96%	72	.63%				
Native American	59	0.30%	54	.10%				
Non-Hispanic White	15,783	79.12%	74	.18%				
Other	793	3.98%	60	.83%				
Hispanic	1,801	9.03%	63	.52%				
Total	19,949	100%	70	.61%				
Housing Data	Num	ber Pe	rcent			Income	Data	
Owner-Occupied Units	· · · · · · · · · · · · · · · · · · ·		.43%			Median Fa	amily Income	\$41,768
Renter Occupied Units	•		.02%				amily Poverty	
Vacant Units			.55%				a, . 0.0,	0.0070
Total Units	8,	760 1	100%					
Single-Family Mort	gage Lendin	a	T	Б. II				
<u> </u>	<u> </u>	<u>. </u>	<u>Total</u> Loans	Dollars (\$0	s <u>Loan</u> 000s)	<u>еа</u> н	<u>igh-Cost</u> Loans	<u>High-Cost</u> <u>Share</u>
Depository Institutions	& Subsidiaries	<u>.</u>	216		2,508		59	27.31%
Non-Depository Institutions		•	81		,366		11	13.58%
Total Single Family L			297		,300 3, 874		70	23.57%
rotal olligic railing L	citating		231		,,,,,,		70	20.01 /0
Single-Family Mort	gage Lendin	g By Rad	e/Ethnic	ity				
							<u>High-</u>	<u>High-</u>
Dogg/Ethnicity	Applications	Doniele	<u>Denial</u>	Tota		<u>Origination</u>	Cost	<u>Cost</u>
Race/Ethnicity African American	Applications 77	<u>Denials</u>	Rate*	Originat	<u>ions</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u> 17.24%
Asian	77 25	36 15	50.00%	29 7		37.66%	5	
	25	15 2	62.50% 66.67%			28.00%	2 0	28.57% 0%
Native American	3			1		33.33%	_	
Non-Hispanic White Other	481	200	47.28%	200		41.58%	46	23.00% 0%
	6	2	40.00%	2		33.33%	0	
Not Reported	93 92	43 50	56.58%	28		30.11%	11 7	39.29%
Hispanic Total	_	50 338	58.82%	30 297		32.61%		23.33% 23.57%
Total	767	338	49.85%	291		38.72%	70	23.31 70
Five-Year Loan Ori	gination Tre	nds						
(Including Single-I			ured)					
			2004	2005	2006	2007	2008	
Conventional Home Pu	urchase		286	324	224		60	
FHA/VA Home Purcha	se		62	63	53	35	93	

^{*} 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			5	Average
By Application	 Count	Market Share %	Dollars Loaned (\$000s)	Loan Size (\$000s)
US BANK, N.A.	35	11.36	2,468	71
COUNTRYWIDE BANK, FSB	30	9.74	2,042	68
FIFTH THIRD MORTGAGE COMPANY	21	6.82	1,419	68
AMERICAN MIDWEST MORTGAGE	19	6.17	1,330	70
JPMORGAN CHASE BANK, NA	19	6.17	1,308	69
WELLS FARGO BANK, NA	19	6.17	1,260	66
CITIMORTGAGE, INC	18	5.84	1,285	71
REAL ESTATE MORTGAGE CORP	9	2.92	635	71
FIRST PLACE BANK	9	2.92	584	65
THIRD FEDERAL SAVINGS AND LOAN	9	2.92	405	45
By Originations				
AMERICAN MIDWEST MORTGAGE	19	12.42	1,330	70
WELLS FARGO BANK, NA	14	9.15	844	60
FIFTH THIRD MORTGAGE COMPANY	13	8.50	867	67
FIRST PLACE BANK	9	5.88	584	65
COUNTRYWIDE BANK, FSB	6	3.92	459	77
REAL ESTATE MORTGAGE CORP	6	3.92	422	70
US BANK, N.A.	6	3.92	340	57
JPMORGAN CHASE BANK, NA	6	3.92	321	54
HOWARD HANNA MORTGAGE SERVICES	5	3.27	534	107
FLAGSTAR BANK	5	3.27	406	81
Top Ten Refinance Lenders				
Top Ten Refinance Lenders By Application				
	53	11.94	5,119	97
By Application	53 41	11.94 9.23	5,119 3,398	97 83
By Application HFC COMPANY LLC		-	•	-
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA	41	9.23	3,398	83
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN	41 30	9.23 6.76	3,398 2,354	83 78
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB	41 30 29	9.23 6.76 6.53	3,398 2,354 2,345	83 78 81
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN	41 30 29 27	9.23 6.76 6.53 6.08	3,398 2,354 2,345 2,508	83 78 81 93
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY	41 30 29 27 20	9.23 6.76 6.53 6.08 4.50	3,398 2,354 2,345 2,508 1,305	83 78 81 93 65
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A.	41 30 29 27 20 18	9.23 6.76 6.53 6.08 4.50 4.05	3,398 2,354 2,345 2,508 1,305 928	83 78 81 93 65 52
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC	41 30 29 27 20 18 16	9.23 6.76 6.53 6.08 4.50 4.05 3.60	3,398 2,354 2,345 2,508 1,305 928 1,194	83 78 81 93 65 52 75
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA	41 30 29 27 20 18 16	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154	83 78 81 93 65 52 75
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK	41 30 29 27 20 18 16	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154	83 78 81 93 65 52 75
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK By Originations	41 30 29 27 20 18 16 15	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38 3.15	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154 1,152	83 78 81 93 65 52 75 77 82
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK By Originations JPMORGAN CHASE BANK, NA	41 30 29 27 20 18 16 15 14	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38 3.15	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154 1,152	83 78 81 93 65 52 75 77 82
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK By Originations JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN	41 30 29 27 20 18 16 15 14	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38 3.15	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154 1,152	83 78 81 93 65 52 75 77 82
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK By Originations JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN THE HUNTINGTON NATIONAL BANK	41 30 29 27 20 18 16 15 14	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38 3.15	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154 1,152 747 794 497	83 78 81 93 65 52 75 77 82 68 79 71
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK By Originations JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN THE HUNTINGTON NATIONAL BANK AMERICAN MIDWEST MORTGAGE	41 30 29 27 20 18 16 15 14	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38 3.15	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154 1,152 747 794 497 427	83 78 81 93 65 52 75 77 82 68 79 71 71
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK By Originations JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN THE HUNTINGTON NATIONAL BANK AMERICAN MIDWEST MORTGAGE COUNTRYWIDE BANK, FSB	41 30 29 27 20 18 16 15 14	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38 3.15	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154 1,152 747 794 497 427 312	83 78 81 93 65 52 75 77 82 68 79 71 71 62
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK By Originations JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN THE HUNTINGTON NATIONAL BANK AMERICAN MIDWEST MORTGAGE COUNTRYWIDE BANK, FSB RBS CITIZENS, N.A.	41 30 29 27 20 18 16 15 14	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38 3.15 10.09 9.17 6.42 5.50 4.59	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154 1,152 747 794 497 427 312 175	83 78 81 93 65 52 75 77 82 68 79 71 71 62 35
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB ADVANCED FINANCIAL SERVICES IN FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS, N.A. CITIMORTGAGE, INC WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK By Originations JPMORGAN CHASE BANK, NA THIRD FEDERAL SAVINGS AND LOAN THE HUNTINGTON NATIONAL BANK AMERICAN MIDWEST MORTGAGE COUNTRYWIDE BANK, FSB RBS CITIZENS, N.A. SHORE MORTGAGE	41 30 29 27 20 18 16 15 14 11 10 7 6 5 5	9.23 6.76 6.53 6.08 4.50 4.05 3.60 3.38 3.15 10.09 9.17 6.42 5.50 4.59 4.59 3.67	3,398 2,354 2,345 2,508 1,305 928 1,194 1,154 1,152 747 794 497 427 312 175 397	83 78 81 93 65 52 75 77 82 68 79 71 71 62 35 99

KAMMS CORNER

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	342	1.75%	35.62%
Asian	266	1.36%	73.22%

Native American 32 0.16% 60.00% Non-Hispanic White 18,128 92.75% 81.18% Other 188 0.96% 59.52% Hispanic 74.53% 608 3.11% **Total** 19,545 100% 79.93%

Housing Data Income Data Number Percent Owner-Occupied Units 6,394 70.22% Median Family Income \$56,164 Renter Occupied Units 2,422 26.60% Percent Family Poverty 2.80% Vacant Units 290 3.18% **Total Units** 9,106 100%

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	<u>Loans</u>	<u>Share</u>
Depository Institutions & Subsidiaries	285	25,766	32	11.23%
Non-Depository Institutions	99	10,968	13	13.13%
Total Single Family Lending	384	36.734	45	11.72%

Single-Family Mortgage Lending By Race/Ethnicity

						<u>High-</u>	High-
			Denial	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	Rate	<u>Loans</u>	<u>Share</u>
African American	16	5	35.71%	9	56.25%	2	22.22%
Asian	6	3	60.00%	2	33.33%	0	0%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	553	145	29.18%	328	59.31%	39	11.89%
Other	9	4	44.44%	4	44.44%	1	25.00%
Not Reported	67	17	32.69%	27	40.30%	2	7.41%
Hispanic	22	12	60.00%	8	36.36%	0	0%
Total	687	188	30.92%	384	55.90%	45	11.72%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	401	387	294	235	113
FHA/VA Home Purchase	63	54	32	33	97
Refinance	488	390	290	181	139
Home Improvement	65	62	63	80	35
Total Lending	1,017	893	679	529	384

^{*} 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]	Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
US BANK, N.A.	46	11.76	4,698	102
COUNTRYWIDE BANK, FSB	30	7.67	2,957	99
JPMORGAN CHASE BANK, NA	27	6.91	3,029	112
WELLS FARGO BANK, NA	25	6.39	2,737	109
FIFTH THIRD MORTGAGE COMPANY	24	6.14	2,435	101
THIRD FEDERAL SAVINGS AND LOAN	23	5.88	2,421	105
HOWARD HANNA MORTGAGE SERVICES	15	3.84	1,573	105
CITIMORTGAGE, INC	15	3.84	1,479	99
AMERICAN MIDWEST MORTGAGE	15	3.84	1,462	97
FIRST PLACE BANK	15	3.84	1,365	91
By Originations				
WELLS FARGO BANK, NA	22	10.48	2,391	109
THIRD FEDERAL SAVINGS AND LOAN	19	9.05	2,000	105
FIFTH THIRD MORTGAGE COMPANY	16	7.62	1,664	104
HOWARD HANNA MORTGAGE SERVICES	15	7.14	1,573	105
AMERICAN MIDWEST MORTGAGE	15	7.14	1,462	97
NATIONAL CITY BANK	12	5.71	1,169	97
FIRST PLACE BANK	12	5.71	1,157	96
JPMORGAN CHASE BANK, NA	8	3.81	906	113
RBS CITIZENS, N.A.	8	3.81	779	97
COUNTRYWIDE BANK, FSB	8	3.81	724	91
Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	34	9.16	2,921	86
JPMORGAN CHASE BANK, NA	33	8.89	3,975	120
HFC COMPANY LLC	32	8.63	4,300	134
COUNTRYWIDE BANK, FSB	22	5.93	2,460	112
FIFTH THIRD MORTGAGE COMPANY	17	4.58	2,068	122
GMAC MORTGAGE LLC	13	3.50	1,397	107
RBS CITIZENS, N.A.	13	3.50	736	57
QUICKEN LOANS	11	2.96	1,543	140
CITIMORTGAGE, INC	11	2.96	1,213	110
ADVANCED FINANCIAL SERVICES IN	8	2.16	918	115
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	18	12.95	1,652	92
FIFTH THIRD MORTGAGE COMPANY	12	8.63	1,282	107
JPMORGAN CHASE BANK, NA	10	7.19	1,175	118
AMERICAN MIDWEST MORTGAGE	7	5.04	757	108
RBS CITIZENS, N.A.	6	4.32	330	55
SCHMIDT MORTGAGE COMPANY	5	3.60	697	139
COUNTRYWIDE BANK, FSB	5	3.60	596	119
NATIONAL CITY BANK	5	3.60	538	108
CITIMORTGAGE, INC	5	3.60	488	98
THE HUNTINGTON NATIONAL BANK	4	2.88	607	152

KINSMAN

Home

\$12,564

56.60%

Population Data		
Race/Ethnicity	Number	Percent

Race/Ethnicity	Number	<u>Percent</u>	Ownership Rate
African American	5,648	96.68%	20.92%
Asian	8	0.14%	0.00%
Native American	5	0.09%	0.00%
Non-Hispanic White	135	2.31%	47.02%
Other	7	0.12%	45.45%
Hispanic	36	0.62%	42.42%
Total	5,842	100%	21.86%

Housing Data	Number	Percent	Income Data
Owner-Occupied Units	501	18.30%	Median Family Income
Renter Occupied Units	1,605	58.64%	Percent Family Poverty
Vacant Units	631	23.05%	
Total Units	2 737	100%	

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	7	208	1	14.29%
Non-Depository Institutions	0	0	0	0
Total Single Family Lending	7	208	1	14.29%

Single-Family Mortgage Lending By Race/Ethnicity

					<u>.</u>	High-	High-
Race/Ethnicity	Applications	Denials	<u>Denial</u> Rate*	<u>Total</u> Originations	Origination Rate	<u>Cost</u> Loans	<u>Cost</u> Share
African American	32	21	72.41%	7	21.88%	1	14.29%
Asian	0		N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	1	0	N/A	0	0%	0	N/A
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	8	7	100.00%	0	0%	0	N/A
Hispanic	2	2	100.00%	0	0%	0	N/A
Total	41	28	77.78%	7	17.07%	1	14.29%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	31	40	23	6	0
FHA/VA Home Purchase	1	0	0	1	1
Refinance	90	37	18	9	1
Home Improvement	7	4	5	6	5
Total Lending	69	81	46	22	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		Market	Dollars Loaned	Average
By Application	Count	Share %	(\$000s)	<u>Loan Size</u> (\$000s)
ASSURITY FINANCIAL SERVICES	2	25.00	131	66
JPMORGAN CHASE BANK, NA	2	25.00	105	53
THIRD FEDERAL SAVINGS AND LOAN	1	12.50	36	36
RBS CITIZENS, N.A.	1	12.50	31	31
FIFTH THIRD MORTGAGE COMPANY	1	12.50	29	29
THE HUNTINGTON NATIONAL BANK	1	12.50	26	26
By Originations				
THE HUNTINGTON NATIONAL BANK	1	100.00	26	26

Top Ten Refinance Lenders				
By Application	_			
HFC COMPANY LLC	3	13.04	233	78
GMAC MORTGAGE LLC	3	13.04	191	64
THE HUNTINGTON NATIONAL BANK	2	8.70	165	83
THIRD FEDERAL SAVINGS AND LOAN	2	8.70	131	66
BIRMINGHAM BANCORP MORTGAGE CO	1	4.35	233	233
ADVANCED FINANCIAL SERVICES IN	1	4.35	206	206
WELLS FARGO FUNDING, INC	1	4.35	82	82
MICHIGAN MUTUAL, INC. D/B/A FI	1	4.35	82	82
SHOREBANK	1	4.35	75	75
WELLS FARGO BANK, NA	1	4.35	65	65
By Originations				
SHOREBANK	1	100.00	75	75

LEE-MILES

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	15,540	97.95%	84.74%
Asian	18	0.11%	93.75%

Native American 22 0.14% 88.89% Non-Hispanic White 153 0.96% 88.65% 50 Other 0.32% 86.49% Hispanic 76 0.48% 91.78% **Total** 15,866 100% 84.81%

Housing Data Income Data Number Percent Owner-Occupied Units 5,374 81.08% Median Family Income Renter Occupied Units 954 14.39% Percent Family Poverty Vacant Units 300 4.53% **Total Units** 6,628 100%

\$43,432

8.10%

Lliah

Lliah

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	181	10,150	65	35.91%
Non-Depository Institutions	52	4,085	13	25.00%
Total Single Family Lending	233	14,235	78	33.48%

Single-Family Mortgage Lending By Race/Ethnicity

						<u>⊓ign-</u>	Hign-	
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost	
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>	
African American	590	287	55.73%	203	34.41%	69	33.99%	
Asian	1	0	0%	1	100.00%	1	100.00%	
Native American	1	0	0%	1	100.00%	0	0%	
Non-Hispanic White	37	18	69.23%	8	21.62%	3	37.50%	
Other	3	2	100.00%	0	0%	0	N/A	
Not Reported	109	65	69.89%	20	18.35%	5	25.00%	
Hispanic	5	4	13.33%	1	20.00%	1	100.00%	
Total	742	373	58.37%	233	31.40%	78	33.48%	

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	181	210	191	105	22
FHA/VA Home Purchase	28	17	18	17	57
Refinance	427	410	252	188	100
Home Improvement	88	79	84	51	54
Total Lending	724	716	545	361	233

^{*} 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]	Market	Dollars Loaned	Average
By Application	Count	Share %	(\$000s)	Loan Size (\$000s)
WELLS FARGO BANK, NA	22	11.11	1,715	78
COUNTRYWIDE BANK, FSB	20	10.10	1,531	77
FLAGSTAR BANK	14	7.07	1,411	101
KEYBANK NATIONAL ASSOCIATION	13	6.57	1,272	98
JPMORGAN CHASE BANK, NA	12	6.06	964	80
US BANK, N.A.	10	5.05	914	91
REAL ESTATE MORTGAGE CORP	8	4.04	745	93
TAYLOR, BEAN & WHITAKER	7	3.54	612	87
AMERICAN MIDWEST MORTGAGE	7	3.54	532	76
NATIONAL CITY BANK	6	3.03	519	87
By Originations				
WELLS FARGO BANK, NA	13	16.46	871	67
FLAGSTAR BANK	10	12.66	1,024	102
AMERICAN MIDWEST MORTGAGE	7	8.86	532	76
KEYBANK NATIONAL ASSOCIATION	6	7.59	576	96
REAL ESTATE MORTGAGE CORP	6	7.59	459	77
TAYLOR, BEAN & WHITAKER	5	6.33	382	76
THIRD FEDERAL SAVINGS AND LOAN	5	6.33	264	53
NATIONAL CITY BANK THE HUNTINGTON NATIONAL BANK	3 3	3.80 3.80	193 188	64 63
COUNTRYWIDE BANK, FSB	3	3.80	180	60
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	72	17.35	6,181	86
JPMORGAN CHASE BANK, NA	48	11.57	3,734	78
ADVANCED FINANCIAL SERVICES IN	24	5.78	2,026	84
NATIONAL CITY BANK	23	5.54	1,613	70
COUNTRYWIDE BANK, FSB	17	4.10	1,284	76
THIRD FEDERAL SAVINGS AND LOAN	16	3.86	1,263	79
CITIFINANCIAL, INC.	14	3.37	605	43
CITIMORTGAGE, INC	13	3.13	1,143	88
THE HUNTINGTON NATIONAL BANK	12	2.89	895	75
GMAC MORTGAGE LLC	11	2.65	824	75
By Originations				
JPMORGAN CHASE BANK, NA	9	9.00	656	73
NATIONAL CITY BANK	9	9.00	600	67
THIRD FEDERAL SAVINGS AND LOAN	8	8.00	609	76
TAYLOR, BEAN & WHITAKER	5	5.00	415	83
HFC COMPANY LLC	5	5.00	409	82
PHH MORTGAGE CORPORATION	5	5.00	292	58
THE HUNTINGTON NATIONAL BANK	4	4.00	262	66
CITIFINANCIAL, INC.	4	4.00	198	50
WELLS FARGO BANK, NA	3	3.00	280	93
CITIMORTGAGE, INC	3	3.00	272	91

MOUNT PLEASANT

Popul	ation	Data

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	22,842	98.47%	49.66%
Asian	16	0.07%	76.92%
Native American	22	0.09%	33.33%
Non-Hispanic White	134	0.58%	57.33%
Other	52	0.22%	47.10%
Hispanic	144	0.62%	46.53%
Total	23,197	100%	49.69%

Housing Data	Number	Percent	Income Data
Owner-Occupied Units	4,402	42.42%	Median Family Income \$27,986
Renter Occupied Units	4,588	44.21%	Percent Family Poverty 22.70%
Vacant Units	1,387	13.37%	
Total Units	10,377	100%	

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	99	4,830	35	35.35%
Non-Depository Institutions	18	1,234	3	16.67%
Total Single Family Lending	117	6,064	38	32.48%

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Lliah

Single-Family Mortgage Lending By Race/Ethnicity

Total	513	308	68.44%	117	22.81%	38	32.48%
Hispanic	8	2	33.33%	4	50.00%	1	25.00%
Not Reported	59	43	79.63%	9	15.25%	5	55.56%
Other	2	1	50.00%	1	50.00%	0	0%
Non-Hispanic White	37	17	54.84%	13	35.14%	2	15.38%
Native American	2	1	100.00%	0	0%	0	N/A
Asian	2	0	0%	1	50.00%	0	0%
African American	410	245	68.25%	93	22.68%	31	33.33%
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	Rate	Loans	<u>Share</u>
			Denial	Total	Origination	Hign- Cost	Hign- Cost

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	271	280	285	86	25
FHA/VA Home Purchase	14	15	11	11	12
Refinance	403	352	222	123	48
Home Improvement	58	48	49	44	32
Total Lending	746	695	567	264	117

^{*} 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		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
JPMORGAN CHASE BANK, NA	11	10.09	769	70
COUNTRYWIDE BANK, FSB	11	10.09	735	67
THIRD FEDERAL SAVINGS AND LOAN	9	8.26	264	29
KEYBANK NATIONAL ASSOCIATION	7	6.42	547	78
REAL ESTATE MORTGAGE CORP	6	5.50	375	63
FIFTH THIRD MORTGAGE COMPANY	5	4.59	405	81
UNITED MIDWEST SAVINGS BANK	4	3.67	234	59
NATIONAL CITY BANK	4	3.67	142	36
MIDFIRST BANK	4	3.67	82	21
FLAGSTAR BANK	3	2.75	233	78
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	8	21.62	241	30
KEYBANK NATIONAL ASSOCIATION	3	8.11	256	85
WELLS FARGO BANK, NA	3	8.11	210	70
COUNTRYWIDE BANK, FSB	3	8.11	192	64
FLAGSTAR BANK	2	5.41	150	75
FIFTH THIRD MORTGAGE COMPANY	2	5.41	140	70
JPMORGAN CHASE BANK, NA	2	5.41	86	43
NATIONAL CITY BANK	2	5.41	80	40
FIRST OHIO BANC & LENDING INC	1	2.70	132	132
PARK VIEW FEDERAL SAVINGS BANK	1	2.70	76	76
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	45	15.96	3,893	87
JPMORGAN CHASE BANK, NA	21	7.45	1,433	68
COUNTRYWIDE BANK, FSB	20	7.09	1,424	71
CITIMORTGAGE, INC	14	4.96	975	70
THE HUNTINGTON NATIONAL BANK	12	4.26	997	83
WELLS FARGO BANK, NA	12	4.26	876	73
ADVANCED FINANCIAL SERVICES IN	11	3.90	856	78
NATIONAL CITY BANK	10	3.55	643	64
CITIFINANCIAL, INC.	9	3.19	564	63
WELLS FARGO FIN\'L OHIO 1, INC	7	2.48	411	59
By Originations				
SCHMIDT MORTGAGE COMPANY	5	10.42	315	63
CITIFINANCIAL, INC.	4	8.33	316	79
COUNTRYWIDE BANK, FSB	4	8.33	316	79
JPMORGAN CHASE BANK, NA	4	8.33	235	59
FLAGSTAR BANK	3	6.25	166	55
CENTURY FEDERAL CREDIT UNION	2	4.17	166	83
AMERICAN MIDWEST MORTGAGE	2	4.17	162	81
RBS CITIZENS, N.A.	2	4.17	108	54
KEYBANK NATIONAL ASSOCIATION	2	4.17	105	53
FIFTH THIRD MORTGAGE COMPANY	2	4.17	98	49

NORTH BROADWAY

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	3,584	39.61%	23.97%
Asian	35	0.39%	28.57%

Native American 38 0.42% 69.23% Non-Hispanic White 4,621 51.07% 58.38% Other 324 3.58% 49.90% Hispanic 637 7.04% 50.96% **Total** 9,049 100% 44.29%

 Housing Data
 Number
 Percent

 Owner-Occupied Units
 1,514
 38.28%

 Renter Occupied Units
 1,776
 44.91%

 Vacant Units
 665
 16.81%

 Total Units
 3,955
 100%

Income Data

Median Family Income \$22,509

Percent Family Poverty 32.70%

Single-Family Mortgage Lending

Single-Family wortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	23	940	10	43.48%
Non-Depository Institutions	2	122	1	50.00%
Total Single Family Lending	25	1,062	11	44.00%

Single-Family Mortgage Lending By Race/Ethnicity

					J	High-	High-
			Denial	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	39	32	91.43%	2	5.13%	1	50.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	3	1	50.00%	1	33.33%	0	0%
Non-Hispanic White	74	48	68.57%	16	21.62%	9	56.25%
Other	1	0	N/A	0	0%	0	N/A
Not Reported	17	12	75.00%	2	11.76%	0	0%
Hispanic	12	9	75.00%	3	25.00%	1	33.33%
Total	146	101	74.81%	25	17.12%	11	44.00%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	140	171	144	46	6
FHA/VA Home Purchase	4	0	3	3	0
Refinance	140	78	58	45	14
Home Improvement	11	9	10	15	5
Total Lending	295	258	215	109	25

^{*} 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		Market	Dollara Lagnad	Average
By Application	Count	<u>Market</u> Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
CITIMORTGAGE, INC	4	12.90	251	63
JPMORGAN CHASE BANK, NA	4	12.90	234	59
WELLS FARGO BANK, NA	3	9.68	116	39
COUNTRYWIDE HOME LOANS	2	6.45	164	82
US BANK NORTH DAKOTA	2	6.45	158	79
M&I BANK FSB	2	6.45	148	74
AMTRUST BANK	2	6.45	120	60
MIDFIRST BANK	2	6.45	77	39
COUNTRYWIDE BANK, FSB	2	6.45	69	35
THIRD FEDERAL SAVINGS AND LOAN	2	6.45	65	33
By Originations				
JPMORGAN CHASE BANK, NA	2	33.33	109	55
THIRD FEDERAL SAVINGS AND LOAN	2	33.33	65	33
US BANK NORTH DAKOTA	1	16.67	84	84
CONSUMERS MORTGAGE CORP OF OHI	1	16.67	55	55

Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	10	11.63	788	79
COUNTRYWIDE BANK, FSB	7	8.14	358	51
ADVANCED FINANCIAL SERVICES IN	6	6.98	390	65
RBS CITIZENS, N.A.	4	4.65	329	82
JPMORGAN CHASE BANK, NA	4	4.65	273	68
CITIMORTGAGE, INC	4	4.65	252	63
NATIONAL CITY BANK	4	4.65	191	48
THE HUNTINGTON NATIONAL BANK	3	3.49	202	67
WELLS FARGO BANK, NA	3	3.49	169	56
KEYBANK NATIONAL ASSOCIATION	3	3.49	152	51
By Originations				
COUNTRYWIDE BANK, FSB	4	28.57	195	49
RBS CITIZENS, N.A.	3	21.43	104	35
UNITY CATHOLIC FCU	1	7.14	71	71
HOMECOMINGS FINANCIAL LLC	1	7.14	67	67
JPMORGAN CHASE BANK, NA	1	7.14	66	66
CITIMORTGAGE, INC	1	7.14	59	59
WELLS FARGO BANK, NA	1	7.14	51	51
FLAGSTAR BANK	1	7.14	41	41
WELLS FARGO FIN\'L OHIO 1, INC	1	7.14	28	28

NORTH COLLINWOOD

<u>Home</u>

Population Data			
Race/Ethnicity	<u>Number</u>	Percent	

Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	10,630	53.61%	42.15%
Asian	82	0.41%	32.86%
Native American	47	0.24%	35.90%
Non-Hispanic White	8,684	43.80%	66.15%
Other	110	0.55%	42.77%
Hispanic	218	1.10%	42.78%
Total	19,828	100%	52.67%

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	4,325	42.61%	Median Family Income	\$36,541
Renter Occupied Units	Occupied Units 4,917		Percent Family Poverty	15.30%
Vacant Units	908	8.95%		
Total Units	10.150	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	134	9,425	35	26.12%
Non-Depository Institutions	65	6,190	11	16.92%
Total Single Family Lending	199	15,615	46	23.12%

Single-Family Mortgage Lending By Race/Ethnicity

					J	High-	High-
			<u>Denial</u>	Total	<u>Origination</u>	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	333	169	57.48%	104	31.23%	28	26.92%
Asian	5	4	80.00%	0	0%	0	N/A
Native American	1	1	100.00%	0	0%	0	N/A
Non-Hispanic White	180	81	50.94%	70	38.89%	11	15.71%
Other	8	1	33.33%	1	12.50%	0	0%
Not Reported	92	45	63.38%	21	22.83%	7	33.33%
Hispanic	6	5	83.33%	1	16.67%	0	0%
Total	628	307	56.64%	199	31.69%	46	23.12%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	249	280	226	130	35
FHA/VA Home Purchase	39	32	29	27	51
Refinance	372	369	220	151	90
Home Improvement	61	38	52	39	23
Total Lending	721	719	527	347	199

^{*} 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		Market	Dollars Loaned	Average
By Application	Count	Share %	(\$000s)	Loan Size (\$000s)
COUNTRYWIDE BANK, FSB	19	8.05	1,554	82
JPMORGAN CHASE BANK, NA	17	7.20	1,385	81
WELLS FARGO BANK, NA	17	7.20	1,245	73
HOWARD HANNA MORTGAGE SERVICES	11	4.66	1,016	92
KEYBANK NATIONAL ASSOCIATION	10	4.24	969	97
WELLS FARGO FUNDING, INC	9	3.81	788	88
CITIMORTGAGE, INC	8	3.39	834	104
US BANK, N.A.	8	3.39	744	93
NATIONAL CITY BANK	8	3.39	663	83
TAYLOR, BEAN & WHITAKER	7	2.97	799	114
By Originations				
WELLS FARGO BANK, NA	11	12.79	850	77
HOWARD HANNA MORTGAGE SERVICES	6	6.98	658	110
KEYBANK NATIONAL ASSOCIATION	5	5.81	565	113
AMERICAN MIDWEST MORTGAGE	5	5.81	440	88
REAL ESTATE MORTGAGE CORP	5	5.81	351	70
TAYLOR, BEAN & WHITAKER	4	4.65	467	117
US BANK, N.A.	4	4.65	362	91
FIFTH THIRD MORTGAGE COMPANY	4	4.65	241	60
THIRD FEDERAL SAVINGS AND LOAN	4	4.65	177	44
SHORE MORTGAGE	3	3.49	356	119
Ton Ton Definence Londons	7			
Top Ten Refinance Lenders				
By Application	_			
•	48	12.57	4,071	85
By Application	48 46	12.57 12.04	4,071 4,867	85 106
By Application JPMORGAN CHASE BANK, NA	_	-		
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC	46	12.04	4,867	106
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB	46 23	12.04 6.02	4,867 1,937	106 84
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC	46 23 21	12.04 6.02 5.50	4,867 1,937 1,632	106 84 78
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN	46 23 21 18	12.04 6.02 5.50 4.71	4,867 1,937 1,632 1,918	106 84 78 107
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA	46 23 21 18 13	12.04 6.02 5.50 4.71 3.40	4,867 1,937 1,632 1,918 1,061	106 84 78 107 82
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC	46 23 21 18 13	12.04 6.02 5.50 4.71 3.40 3.40	4,867 1,937 1,632 1,918 1,061 1,011	106 84 78 107 82 78
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY	46 23 21 18 13 13	12.04 6.02 5.50 4.71 3.40 3.40	4,867 1,937 1,632 1,918 1,061 1,011 1,008	106 84 78 107 82 78
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK	46 23 21 18 13 13 13	12.04 6.02 5.50 4.71 3.40 3.40 3.40 3.40	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949	106 84 78 107 82 78 78
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK	46 23 21 18 13 13 13	12.04 6.02 5.50 4.71 3.40 3.40 3.40 3.40	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949	106 84 78 107 82 78 78
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK By Originations	46 23 21 18 13 13 13 13	12.04 6.02 5.50 4.71 3.40 3.40 3.40 3.40 2.62	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949 711	106 84 78 107 82 78 78 73 71
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK By Originations JPMORGAN CHASE BANK, NA	46 23 21 18 13 13 13 13 10	12.04 6.02 5.50 4.71 3.40 3.40 3.40 2.62	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949 711	106 84 78 107 82 78 78 73 71
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK By Originations JPMORGAN CHASE BANK, NA CITIMORTGAGE, INC	46 23 21 18 13 13 13 10	12.04 6.02 5.50 4.71 3.40 3.40 3.40 2.62	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949 711	106 84 78 107 82 78 78 73 71
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK By Originations JPMORGAN CHASE BANK, NA CITIMORTGAGE, INC THE HUNTINGTON NATIONAL BANK	46 23 21 18 13 13 13 13 10	12.04 6.02 5.50 4.71 3.40 3.40 3.40 2.62 11.11 6.67 5.56	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949 711	106 84 78 107 82 78 78 73 71
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK By Originations JPMORGAN CHASE BANK, NA CITIMORTGAGE, INC THE HUNTINGTON NATIONAL BANK QUICKEN LOANS	46 23 21 18 13 13 13 10 10 6 5 4	12.04 6.02 5.50 4.71 3.40 3.40 3.40 2.62 11.11 6.67 5.56 4.44	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949 711 872 495 438 405	106 84 78 107 82 78 78 73 71
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK By Originations JPMORGAN CHASE BANK, NA CITIMORTGAGE, INC THE HUNTINGTON NATIONAL BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY	46 23 21 18 13 13 13 10 10 6 5 4	12.04 6.02 5.50 4.71 3.40 3.40 3.40 2.62 11.11 6.67 5.56 4.44 4.44	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949 711 872 495 438 405 326	106 84 78 107 82 78 78 73 71 87 83 88 101 82
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK By Originations JPMORGAN CHASE BANK, NA CITIMORTGAGE, INC THE HUNTINGTON NATIONAL BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY FLAGSTAR BANK	46 23 21 18 13 13 13 10 10 6 5 4 4 4 4 4 4 3	12.04 6.02 5.50 4.71 3.40 3.40 3.40 3.40 2.62	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949 711 872 495 438 405 326 301	106 84 78 107 82 78 78 73 71 87 83 88 101 82 75
By Application JPMORGAN CHASE BANK, NA HFC COMPANY LLC COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK By Originations JPMORGAN CHASE BANK, NA CITIMORTGAGE, INC THE HUNTINGTON NATIONAL BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY FLAGSTAR BANK AMERICAN MIDWEST MORTGAGE	46 23 21 18 13 13 13 10 10 6 5 4 4 4 4	12.04 6.02 5.50 4.71 3.40 3.40 3.40 2.62 11.11 6.67 5.56 4.44 4.44 4.44	4,867 1,937 1,632 1,918 1,061 1,011 1,008 949 711 872 495 438 405 326 301 297	106 84 78 107 82 78 78 73 71 87 83 88 101 82 75 74

OHIO CITY

Population Data							
			Но	me			
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Owners	hip Rate			
African American	2,535	27.23%	6.1	4%			
Asian	92	0.99%	40.2	26%			
Native American	70	0.75%	30.	77%			
Non-Hispanic White	4,170	44.80%	48.3	36%			
Other	1,255	13.48%	36.0	01%			
Hispanic	2,489	26.74%	38.4	42%			
Total	9,308	100%	33.	56%			
Housing Data	Nicos	shar Da	roont		Income D	ata	
Owner-Occupied Units	Num 1		<u>rcent</u> .58%			nily Income	\$23,273
Renter Occupied Units			.70%			•	33.50%
Vacant Units	•		.70%		Percent Fa	mily Poverty	33.50%
Total Units			00%				
			00 /0				
Single-Family Morte	gage Lendir	ng	Total	Dollars Loar	ned Hig	h-Cost	High-Cost
		<u>I</u>	<u>oans</u>	(\$000s)	L	<u>oans</u>	Share
Depository Institutions	& Subsidiaries	3	97	11,252		11	11.34%
Non-Depository Institut	ions		11 1,443		2		18.18%
Total Single Family Le	ending		108	12,695	13		12.37%
Cinale Femile Ment		D D	- /E4biii-		7		
Single-Family Morto	gage Lendir	ід ву кас	e/Ethnicit	У			
			Doniel	Total	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	Applications	<u>Denials</u>	<u>Denial</u> <u>Rate*</u>	<u>Total</u> Originations	Rate	Loans	<u>Cost</u> Share
African American	6	5	83.33%	0	0%	0	N/A
Asian	11	4	44.44%	4	36.36%	0	0%
Native American	2	2	100.00%	0	0%	0	N/A
Non-Hispanic White	148	40	30.53%	83	56.08%	10	12.05%
Other	4	1	25.00%	2	50.00%	0	0%
Not Reported	33	16	55.17%	11	33.33%	3	27.27%
Hispanic	33 34	14	48.28%	11	32.35%	3 1	9.09%
i iiopatiit	34	14	40.20/0	11	32.35 /6	1	3.03/0

Five-Year Loan Origination Trends (Including Single-Family and Man					
	<u>2004</u>	2005	2006	2007	<u>2008</u>
Conventional Home Purchase	104	185	121	108	51
FHA/VA Home Purchase	6	4	2	9	15
Refinance	109	86	90	44	29
Home Improvement	20	17	16	25	13
Total Lending	239	292	229	186	108

76

227

Total

38.00%

108

13

12.04%

47.58%

^{*} 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		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
NATIONAL CITY BANK	34	31.48	5,454	160
THIRD FEDERAL SAVINGS AND LOAN	7	6.48	314	45
FIRST PLACE BANK	4	3.70	750	188
GMAC MORTGAGE LLC	4	3.70	688	172
HOWARD HANNA MORTGAGE SERVICES	4	3.70	613	153
US BANK, N.A.	4	3.70	312	78
FIFTH THIRD MORTGAGE COMPANY	4	3.70	196	49
BANK OF AMERICA, N.A.	3	2.78	535	178
GMAC BANK	3	2.78	423	141
COUNTRYWIDE HOME LOANS	3	2.78	201	67
By Originations				
NATIONAL CITY BANK	29	43.94	4,515	156
THIRD FEDERAL SAVINGS AND LOAN	6	9.09	278	46
FIRST PLACE BANK	4	6.06	750	188
HOWARD HANNA MORTGAGE SERVICES	4	6.06	613	153
FIFTH THIRD MORTGAGE COMPANY	3	4.55	179	60
BANK OF AMERICA, N.A.	2	3.03	374	187
FIRST FEDERAL OF LAKEWOOD	2	3.03	304	152
CONSUMERS MORTGAGE CORP OF OHI	2	3.03	237	119
COUNTRYWIDE BANK, FSB	2	3.03	108	54
WACHOVIA BANK NA	1	1.52	395	395
Top Ten Refinance Lenders				
By Application				
JPMORGAN CHASE BANK, NA	11	10.78	1,267	115
				110
COUNTRYWIDE BANK, FSB	10	9.80	806	81
HFC COMPANY LLC	9	9.80 8.82	806 1,369	81 152
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY	9	8.82 6.86	1,369 695	81 152 99
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN	9 7 6	8.82 6.86 5.88	1,369 695 1,077	81 152 99 180
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION	9 7 6 5	8.82 6.86 5.88 4.90	1,369 695 1,077 397	81 152 99 180 79
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA	9 7 6 5 3	8.82 6.86 5.88 4.90 2.94	1,369 695 1,077 397 588	81 152 99 180 79 196
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA	9 7 6 5 3 3	8.82 6.86 5.88 4.90 2.94 2.94	1,369 695 1,077 397 588 579	81 152 99 180 79 196 193
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC	9 7 6 5 3 3	8.82 6.86 5.88 4.90 2.94 2.94	1,369 695 1,077 397 588 579 282	81 152 99 180 79 196 193 94
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA	9 7 6 5 3 3	8.82 6.86 5.88 4.90 2.94 2.94	1,369 695 1,077 397 588 579	81 152 99 180 79 196 193
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC	9 7 6 5 3 3	8.82 6.86 5.88 4.90 2.94 2.94	1,369 695 1,077 397 588 579 282	81 152 99 180 79 196 193 94
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC FIRST OHIO BANC & LENDING INC	9 7 6 5 3 3	8.82 6.86 5.88 4.90 2.94 2.94	1,369 695 1,077 397 588 579 282	81 152 99 180 79 196 193 94
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC FIRST OHIO BANC & LENDING INC By Originations	9 7 6 5 3 3 3 2	8.82 6.86 5.88 4.90 2.94 2.94 2.94 1.96	1,369 695 1,077 397 588 579 282 336	81 152 99 180 79 196 193 94 168
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC FIRST OHIO BANC & LENDING INC By Originations FIFTH THIRD MORTGAGE COMPANY CHASE MANHATTAN BANK USA, NA FIRST PLACE BANK	9 7 6 5 3 3 3 2	8.82 6.86 5.88 4.90 2.94 2.94 2.94 1.96	1,369 695 1,077 397 588 579 282 336	81 152 99 180 79 196 193 94 168
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC FIRST OHIO BANC & LENDING INC By Originations FIFTH THIRD MORTGAGE COMPANY CHASE MANHATTAN BANK USA, NA FIRST PLACE BANK KEYBANK NATIONAL ASSOCIATION	9 7 6 5 3 3 3 2	8.82 6.86 5.88 4.90 2.94 2.94 1.96 13.79 6.90 6.90 6.90	1,369 695 1,077 397 588 579 282 336	81 152 99 180 79 196 193 94 168
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC FIRST OHIO BANC & LENDING INC By Originations FIFTH THIRD MORTGAGE COMPANY CHASE MANHATTAN BANK USA, NA FIRST PLACE BANK KEYBANK NATIONAL ASSOCIATION CITIMORTGAGE, INC	9 7 6 5 3 3 2 4 2 2 2	8.82 6.86 5.88 4.90 2.94 2.94 2.94 1.96 13.79 6.90 6.90 6.90	1,369 695 1,077 397 588 579 282 336 547 264 236 212 201	81 152 99 180 79 196 193 94 168 137 132 118 106 101
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC FIRST OHIO BANC & LENDING INC By Originations FIFTH THIRD MORTGAGE COMPANY CHASE MANHATTAN BANK USA, NA FIRST PLACE BANK KEYBANK NATIONAL ASSOCIATION CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN	9 7 6 5 3 3 2 4 2 2 2 2 2	8.82 6.86 5.88 4.90 2.94 2.94 2.94 1.96 13.79 6.90 6.90 6.90 6.90	1,369 695 1,077 397 588 579 282 336 547 264 236 212 201 118	81 152 99 180 79 196 193 94 168 137 132 118 106 101 59
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC FIRST OHIO BANC & LENDING INC By Originations FIFTH THIRD MORTGAGE COMPANY CHASE MANHATTAN BANK USA, NA FIRST PLACE BANK KEYBANK NATIONAL ASSOCIATION CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN LORAIN NATIONAL BANK	9 7 6 5 3 3 2 4 2 2 2 2 1	8.82 6.86 5.88 4.90 2.94 2.94 1.96 13.79 6.90 6.90 6.90 6.90 6.90 3.45	1,369 695 1,077 397 588 579 282 336 547 264 236 212 201 118 176	81 152 99 180 79 196 193 94 168 137 132 118 106 101 59 176
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC FIRST OHIO BANC & LENDING INC By Originations FIFTH THIRD MORTGAGE COMPANY CHASE MANHATTAN BANK USA, NA FIRST PLACE BANK KEYBANK NATIONAL ASSOCIATION CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN LORAIN NATIONAL BANK JPMORGAN CHASE BANK, NA	9 7 6 5 3 3 2 4 2 2 2 2 1 1	8.82 6.86 5.88 4.90 2.94 2.94 1.96 13.79 6.90 6.90 6.90 6.90 6.90 3.45 3.45	1,369 695 1,077 397 588 579 282 336 547 264 236 212 201 118 176 157	81 152 99 180 79 196 193 94 168 137 132 118 106 101 59 176 157
HFC COMPANY LLC FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN KEYBANK NATIONAL ASSOCIATION WELLS FARGO BANK, NA CHASE MANHATTAN BANK USA, NA CITIMORTGAGE, INC FIRST OHIO BANC & LENDING INC By Originations FIFTH THIRD MORTGAGE COMPANY CHASE MANHATTAN BANK USA, NA FIRST PLACE BANK KEYBANK NATIONAL ASSOCIATION CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN LORAIN NATIONAL BANK	9 7 6 5 3 3 2 4 2 2 2 2 1	8.82 6.86 5.88 4.90 2.94 2.94 1.96 13.79 6.90 6.90 6.90 6.90 6.90 3.45	1,369 695 1,077 397 588 579 282 336 547 264 236 212 201 118 176	81 152 99 180 79 196 193 94 168 137 132 118 106 101 59 176

OLD BROOKLYN

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	928	2.72%	27.99%

420 1.23% Asian 66.58% Native American 90 0.26% 63.04% Non-Hispanic White 30,167 88.29% 71.66% 896 Other 2.62% 58.39% Hispanic 2,170 6.35% 60.81% Total 100% 34,169 69.95%

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	9,946	61.73%	Median Family Income	\$43,285
Renter Occupied Units	5,343	33.16%	Percent Family Poverty	8.40%
Vacant Units	823	5.11%		
Total Units	16,112	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	401	26,434	81	20.20%
Non-Depository Institutions	134	11,940	14	10.45%
Total Single Family Lending	535	38,374	95	17.76%

Single-Family Mortgage Lending By Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	46	21	47.73%	22	47.83%	3	13.64%
Asian	28	11	45.83%	11	39.29%	3	27.27%
Native American	10	6	60.00%	4	40.00%	2	50.00%
Non-Hispanic White	864	304	39.90%	408	47.22%	73	17.89%
Other	11	5	62.50%	3	27.27%	0	0%
Not Reported	158	74	55.22%	52	32.91%	8	15.38%
Hispanic	109	48	52.17%	37	33.94%	10	27.03%
Total	1,228	470	43.84%	535	43.57%	95	17.76%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	460	542	493	308	116
FHA/VA Home Purchase	125	96	57	48	143
Refinance	821	735	454	310	193
Home Improvement	112	125	129	128	83
Total Lending	1,518	1,498	1,133	794	535

^{*} 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]	Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
US BANK, N.A.	53	10.43	4,486	85
COUNTRYWIDE BANK, FSB	47	9.25	3,549	76
AMERICAN MIDWEST MORTGAGE	40	7.87	3,316	83
CITIMORTGAGE, INC	30	5.91	2,276	76
FIFTH THIRD MORTGAGE COMPANY	29	5.71	2,028	70
WELLS FARGO BANK, NA	26	5.12	2,212	85
THIRD FEDERAL SAVINGS AND LOAN	26	5.12	1,674	64
JPMORGAN CHASE BANK, NA	25	4.92	2,648	106
NATIONAL CITY BANK	15	2.95	1,157	77
WELLS FARGO FUNDING, INC	14	2.76	1,152	82
By Originations				
AMERICAN MIDWEST MORTGAGE	40	15.44	3,316	83
WELLS FARGO BANK, NA	20	7.72	1,792	90
FIFTH THIRD MORTGAGE COMPANY	19	7.34	1,426	75
THIRD FEDERAL SAVINGS AND LOAN	19	7.34	1,291	68
COUNTRYWIDE BANK, FSB	12	4.63	880	73
NATIONAL CITY BANK	11	4.25	678	62
FIRST PLACE BANK	10	3.86	739	74
JPMORGAN CHASE BANK, NA	8	3.09	815	102
THE HUNTINGTON NATIONAL BANK	8	3.09	648	81
REAL ESTATE MORTGAGE CORP	8	3.09	603	75
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	96	14.14	9,787	98
JPMORGAN CHASE BANK, NA	58	8.54	5,677	85
THIRD FEDERAL SAVINGS AND LOAN	51	7.51	4,332	103
COUNTRYWIDE BANK, FSB	33	4.86	3,392	102
ADVANCED FINANCIAL SERVICES IN	32	4.71	3,256	102
WELLS FARGO BANK, NA	25	3.68	2,544	62
DOLLAR BANK, FSB	21	3.09	1,306	90
CITIMORTGAGE, INC	19	2.80	1,719	88
WELLS FARGO FIN\'L OHIO 1, INC	17	2.50	1,493	88
FIFTH THIRD MORTGAGE COMPANY	17	2.50	1,493	98
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	21	10.88	1,691	81
JPMORGAN CHASE BANK, NA	16	8.29	1,617	101
DOLLAR BANK, FSB	13	6.74	761	59
THE HUNTINGTON NATIONAL BANK	10	5.18	831	83
AMERICAN MIDWEST MORTGAGE	9	4.66	970	108
COUNTRYWIDE BANK, FSB	9	4.66	796	88
NATIONAL CITY BANK	9	4.66	626	70
FIFTH THIRD MORTGAGE COMPANY	8	4.15	604	76
WELLS FARGO BANK, NA	7	3.63	747	107
FLAGSTAR BANK	6	3.11	584	97

Non-Hispanic White

PURITAS-LONGMEAD

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	3,618	23.80%	58.79%
Asian	351	2.31%	86.62%
Native American	64	0.42%	55.17%

65.32%

 Other
 471
 3.10%
 73.80%

 Hispanic
 1,057
 6.95%
 72.64%

 Total
 15,200
 100%
 76.50%

9,929

Housing Data	Number	Percent	Income Data
Owner-Occupied Units	4,679	72.02%	Median Family Income \$41,269
Renter Occupied Units	1,451	22.33%	Percent Family Poverty 10.20%
Vacant Units	367	5.65%	
Total Units	6,497	100%	

82.79%

Single-Family Mortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	176	9,525	55	31.25%
Non-Depository Institutions	52	4,147	10	19.23%
Total Single Family Lending	228	13,672	65	28.51%

Single-Family Mortgage Lending By Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	114	60	60.00%	36	31.58%	16	44.44%
Asian	12	6	60.00%	4	33.33%	2	50.00%
Native American	3	1	50.00%	1	33.33%	0	0%
Non-Hispanic White	371	151	47.94%	145	39.08%	38	26.21%
Other	14	6	60.00%	4	28.57%	1	25.00%
Not Reported	76	37	56.92%	22	28.95%	4	18.18%
Hispanic	52	25	52.08%	20	38.46%	5	25.00%
Total	640	286	52.29%	228	35.63%	65	28.51%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	225	226	189	139	49
FHA/VA Home Purchase	56	44	33	32	48
Refinance	432	318	237	157	103
Home Improvement	42	55	55	42	28
Total Lending	755	643	514	370	228

^{*} 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		Market	Dollars Loaned	<u>Average</u> <u>Loan Size</u>
By Application	Count	Share %	(\$000s)	(\$000s)
COUNTRYWIDE BANK, FSB	17	7.69	1,116	66
JPMORGAN CHASE BANK, NA	16	7.24	1,192	75
FLAGSTAR BANK	16	7.24	1,145	72
US BANK, N.A.	16	7.24	1,111	69
FIFTH THIRD MORTGAGE COMPANY	16	7.24	1,089	68
CITIMORTGAGE, INC	11	4.98	771	70
WELLS FARGO BANK, NA	11	4.98	605	55
AMERICAN MIDWEST MORTGAGE	10	4.52	552	55
HOWARD HANNA MORTGAGE SERVICES	6	2.71	440	73
GMAC MORTGAGE LLC	6	2.71	433	72
By Originations				
AMERICAN MIDWEST MORTGAGE	10	10.31	552	55
FLAGSTAR BANK	9	9.28	536	60
WELLS FARGO BANK, NA	9	9.28	515	57
COUNTRYWIDE BANK, FSB	7	7.22	435	62
FIFTH THIRD MORTGAGE COMPANY	6	6.19	303	51
DOLLAR BANK, FSB	5	5.15	327	65
HOWARD HANNA MORTGAGE SERVICES	4	4.12	310	78
JPMORGAN CHASE BANK, NA	4	4.12	232	58
THIRD FEDERAL SAVINGS AND LOAN	4	4.12	141	35
NATIONAL CITY BANK	3	3.09	147	49
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	53	13.73	4,682	88
JPMORGAN CHASE BANK, NA	50	12.95	3,432	69
ADVANCED FINANCIAL SERVICES IN	25	6.48	2,166	87
COUNTRYWIDE BANK, FSB	21	5.44	1,476	70
THIRD FEDERAL SAVINGS AND LOAN	15	3.89	938	63
DOLLAR BANK, FSB	12	3.11	937	78
CITIFINANCIAL, INC.	12	3.11	554	46
CITIMORTGAGE, INC	11	2.85	908	83
THE HUNTINGTON NATIONAL BANK	11	2.85	731	66
WELLS FARGO BANK, NA	10	2.59	807	81
By Originations				
JPMORGAN CHASE BANK, NA	14	13.59	861	62
THIRD FEDERAL SAVINGS AND LOAN	7	6.80	439	63
THE HUNTINGTON NATIONAL BANK	6	5.83	426	71
CITIFINANCIAL, INC.	6	5.83	377	63
DOLLAR BANK, FSB	4	3.88	386	97
AMERICAN MIDWEST MORTGAGE	4	3.88	352	88
FIFTH THIRD MORTGAGE COMPANY		3.88	310	78
ADVANCED FINIANCIAL CERVICES IN	4			
ADVANCED FINANCIAL SERVICES IN	4	3.88	305	76
ADVANCED FINANCIAL SERVICES IN COUNTRYWIDE BANK, FSB RBS CITIZENS, N.A.				

Refinance

Home Improvement

Total Lending

RIVERSIDE

			KIVE	OIDE	٠,			
Population Data]							
•	<u> </u>		Н	lome				
Race/Ethnicity	Number	<u>Percent</u>		ship Rate	<u>!</u>			
African American	1,246	25.01%	14	1.00%				
Asian	137	2.75%	89	9.92%				
Native American	15	0.30%	68	3.75%				
Non-Hispanic White	3,278	65.80%	85	5.89%				
Other	125	2.51%	35	5.32%				
Hispanic	256	5.14%	58	3.00%				
Total	4,982	100%	65	5.79%				
Housing Data	Nur	nber Pe	ercent			Income	Data	
Owner-Occupied Units			.87%			Median I	amily Income	\$43,650
Renter Occupied Units		•	.25%				Family Poverty	
Vacant Units		57 2	.88%					, .
Total Units	1	,982	100%					
Single-Family Mort Depository Institutions			<u>Total</u> Loans 57	(\$	<u>s Loan</u> <u>000s)</u> ,046	<u>ed</u> <u>I</u>	High-Cost Loans 11	<u>High-Cost</u> <u>Share</u> 19.30%
Non-Depository Institu			17	1	,672		1	5.88%
Total Single Family L			74		,718		12	16.22%
<u> </u>								
Single-Family Mort	igage Lendi	ng By Rad	ce/Ethnic	ity			High-	High-
Race/Ethnicity	Applications	<u>Denials</u>	Denial Rate*	<u>Tota</u> Originat		Origination Rate		Cost Share
African American	10	1	12.50%	7		70.00%	0	0%
Asian	6	4	80.00%	1		16.67%	0	0%
Native American	0	0	N/A	0		N/A	0	N/A
Non-Hispanic White	116	42	40.78%	57		49.14%	10	17.54%
Other	2	1	50.00%	1		50.00%	1	100.00%
Not Reported	25	15	71.43%	6		24.00%	1	16.67%
Hispanic	7	5	71.43%	2		28.57%	0	0%
Total	162	64	45.07%	74		45.68%	12	16.22%
Five-Year Loan Ori			urod)					
(including Single-	i aiiiiiy aiiu	ivialiulacii						
			<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	
Conventional Home P	urchase		69	77	78	49	18	
FHA/VA Home Purcha	ase		20	11	9	8	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		Market	Dollars Loaned	<u>Average</u> <u>Loan Size</u>
By Application	Count	Share %	(\$000s)	(\$000s)
JPMORGAN CHASE BANK, NA	11	12.94	891	81
US BANK, N.A.	8	9.41	746	93
COUNTRYWIDE BANK, FSB	7	8.24	497	71
CITIMORTGAGE, INC	5	5.88	575	115
AMERICAN MIDWEST MORTGAGE	5	5.88	508	102
FIFTH THIRD MORTGAGE COMPANY	5	5.88	392	78
FIRST PLACE BANK	5	5.88	300	60
RBS CITIZENS, N.A.	5	5.88	209	42
HOWARD HANNA MORTGAGE SERVICES	4	4.71	392	98
WELLS FARGO BANK, NA	4	4.71	386	97
By Originations				
AMERICAN MIDWEST MORTGAGE	5	11.36	508	102
FIRST PLACE BANK	5	11.36	300	60
RBS CITIZENS, N.A.	5	11.36	209	42
HOWARD HANNA MORTGAGE SERVICES	4	9.09	392	98
FIFTH THIRD MORTGAGE COMPANY	3	6.82	300	100
WELLS FARGO BANK, NA	3	6.82	277	92
JPMORGAN CHASE BANK, NA	3	6.82	236	79
THIRD FEDERAL SAVINGS AND LOAN	2	4.55	208	104
NATIONAL CITY BANK	2	4.55	125	63
KEYBANK NATIONAL ASSOCIATION	2	4.55	112	56
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	12	14.29	830	69
JPMORGAN CHASE BANK, NA	8	9.52	649	81
HFC COMPANY LLC	7	8.33	693	99
ADVANCED FINANCIAL SERVICES IN	7	8.33	657	94
COUNTRYWIDE BANK, FSB	7	8.33	609	87
RBS CITIZENS, N.A.	4	4.76	387	97
FIFTH THIRD MORTGAGE COMPANY	4	4.76	374	94
WELLS FARGO BANK, NA	3	3.57	318	106
GMAC MORTGAGE LLC	3	3.57	192	64
US BANK NORTH DAKOTA	3	3.57	86	29
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	9	37.50	689	77
FIFTH THIRD MORTGAGE COMPANY	3	12.50	302	101
COUNTRYWIDE BANK, FSB	3	12.50	243	81
CITIMORTGAGE, INC	1	4.17	120	120
WELLS FARGO BANK, NA	1	4.17	104	104
CITICORP TRUST BANK, FSB	1	4.17	91	91
TAYLOR, BEAN & WHITAKER	1	4.17	89	89
OLUCIONIO	1	4.17	88	88
QUICKEN LOANS				
JPMORGAN CHASE BANK, NA ADVANCED FINANCIAL SERVICES IN	1	4.17 4.17	87 84	87 84

SOUTH BROADWAY

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	4,398	20.48%	29.22%
Asian	70	0.33%	59.26%

Native American 52 0.24% 30.91% Non-Hispanic White 15,930 74.18% 57.49% 266 42.55% Other 1.24% Hispanic 700 40.53% 3.26%

Total 21,475 100% 51.31%

Housing Data	Number	Percent	Income Data
Owner-Occupied Units	4,451	45.06%	Median Family Income \$29,346
Renter Occupied Units	4,258	43.11%	Percent Family Poverty 21.10%

Vacant Units 1,169 11.83% **Total Units** 9,878 100%

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	<u>Loans</u>	(\$000s)	Loans	<u>Share</u>
Depository Institutions & Subsidiaries	111	6,005	42	37.84%
Non-Depository Institutions	27	1,880	6	22.22%
Total Single Family Lending	138	7,885	48	34.78%

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Single-Family Mortgage Lending By Race/Ethnicity

						Hign-	High-
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	Rate	<u>Loans</u>	<u>Share</u>
African American	216	116	61.05%	57	26.39%	21	36.84%
Asian	5	3	60.00%	2	40.00%	0	0%
Native American	4	2	100.00%	0	0%	0	N/A
Non-Hispanic White	217	110	58.82%	63	29.03%	20	31.75%
Other	6	3	60.00%	2	33.33%	0	0%
Not Reported	56	39	86.67%	5	8.93%	3	60.00%
Hispanic	14	7	58.33%	5	35.71%	3	60.00%
Total	530	288	62.88%	138	26.04%	48	34.78%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	310	443	331	116	30
FHA/VA Home Purchase	48	16	14	20	25
Refinance	327	322	218	148	66
Home Improvement	37	36	42	41	17
Total Lending	722	817	605	325	138

^{*} 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]	Market	Dollars Loaned	<u>Average</u> <u>Loan Size</u>
By Application	Count	Share %	(\$000s)	(\$000s)
COUNTRYWIDE BANK, FSB	24	16.11	1,713	71
THIRD FEDERAL SAVINGS AND LOAN	13	8.72	546	42
FIFTH THIRD MORTGAGE COMPANY	10	6.71	582	58
WELLS FARGO BANK, NA	8	5.37	780	98
FLAGSTAR BANK	8	5.37	674	84
CITIMORTGAGE, INC	8	5.37	434	54
AMERICAN MIDWEST MORTGAGE	7	4.70	541	77
JPMORGAN CHASE BANK, NA	7	4.70	459	66
MIDFIRST BANK	5	3.36	162	32
KEYBANK NATIONAL ASSOCIATION	4	2.68	510	128
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	8	14.55	433	54
AMERICAN MIDWEST MORTGAGE	7	12.73	541	77
FIFTH THIRD MORTGAGE COMPANY	5	9.09	357	71
WELLS FARGO BANK, NA	4	7.27	374	94
COUNTRYWIDE BANK, FSB	4	7.27	206	52
HOWARD HANNA MORTGAGE SERVICES	3	5.45	199	66
FLAGSTAR BANK	2	3.64	232	116
US BANK, N.A.	2	3.64	231	116
THE HUNTINGTON NATIONAL BANK	2	3.64	181	91
GEAUGA SAVINGS BANK	2	3.64	114	57
Top Ten Refinance Lenders]			
By Application				
HFC COMPANY LLC	40	12.82	3,826	96
ADVANCED FINANCIAL SERVICES IN	33	10.58	2,865	87
JPMORGAN CHASE BANK, NA	29	9.29	1,859	64
THIRD FEDERAL SAVINGS AND LOAN	19	6.09	1,651	87
COUNTRYWIDE BANK, FSB	19	6.09	1,158	61
WELLS FARGO BANK, NA	17	5.45	1,102	65
THE HUNTINGTON NATIONAL BANK	11	3.53	646	59
CITIMORTGAGE, INC	10	3.21	650	65
FLAGSTAR BANK	8	2.56	418	52
FIFTH THIRD MORTGAGE COMPANY	7	2.24	411	59
By Originations	_			
JPMORGAN CHASE BANK, NA		10.61	466	67
,	7	10.61		
FLAGSTAR BANK	7	10.61	369	53
FLAGSTAR BANK WELLS FARGO BANK, NA	7 6	10.61 9.09	369 311	53 52
FLAGSTAR BANK WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN	7 6 5	10.61 9.09 7.58	369 311 290	53 52 58
FLAGSTAR BANK WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB	7 6 5 5	10.61 9.09 7.58 7.58	369 311 290 251	53 52 58 50
FLAGSTAR BANK WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB DOLLAR BANK, FSB	7 6 5 5 3	10.61 9.09 7.58 7.58 4.55	369 311 290 251 335	53 52 58 50 112
FLAGSTAR BANK WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB DOLLAR BANK, FSB CITIFINANCIAL, INC.	7 6 5 5 3 3	10.61 9.09 7.58 7.58 4.55 4.55	369 311 290 251 335 95	53 52 58 50 112 32
FLAGSTAR BANK WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB DOLLAR BANK, FSB CITIFINANCIAL, INC. SHORE MORTGAGE	7 6 5 5 3 3 2	10.61 9.09 7.58 7.58 4.55 4.55 3.03	369 311 290 251 335 95 178	53 52 58 50 112 32 89
FLAGSTAR BANK WELLS FARGO BANK, NA THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB DOLLAR BANK, FSB CITIFINANCIAL, INC.	7 6 5 5 3 3	10.61 9.09 7.58 7.58 4.55 4.55	369 311 290 251 335 95	53 52 58 50 112 32

SOUTH COLLINWOOD

Population	n Data

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	10,968	76.21%	42.71%
Asian	15	0.10%	64.29%
Native American	51	0.35%	64.44%
Non-Hispanic White	3,065	21.30%	57.98%
Other	45	0.31%	35.47%
Hispanic	144	1.00%	34.19%
Total	14,392	100%	46.06%

Housing Data	Number	<u>Percent</u>	Income Data	
Owner-Occupied Units	2,537	39.25%	Median Family Income	\$26,447
Renter Occupied Units	3,045	47.11%	Percent Family Poverty	24.30%
Vacant Units	881	13.63%		
Total Units	6,463	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	80	4,465	27	33.75%
Non-Depository Institutions	34	2,962	10	29.41%
Total Single Family Lending	114	7,427	37	32.46%

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	Rate	<u>Loans</u>	<u>Share</u>
African American	300	169	64.02%	81	27.00%	24	29.63%
Asian	1	0	0%	1	100.00%	0	0%
Native American	1	1	100.00%	0	0%	0	N/A
Non-Hispanic White	65	33	55.00%	19	29.23%	5	26.32%
Other	1	0	N/A	0	0%	0	N/A
Not Reported	53	35	72.92%	11	20.75%	7	63.64%
Hispanic	8	4	57.14%	3	37.50%	2	66.67%
Total	426	240	63.49%	114	26.76%	37	32.46%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	186	228	217	97	15
FHA/VA Home Purchase	14	3	14	14	23
Refinance	276	203	140	105	52
Home Improvement	42	31	20	21	24
Total Lending	518	465	391	237	114

^{*} 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		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
COUNTRYWIDE BANK, FSB	17	12.78	1,685	99
WELLS FARGO BANK, NA	7	5.26	405	58
KEYBANK NATIONAL ASSOCIATION	6	4.51	719	120
JPMORGAN CHASE BANK, NA	6	4.51	539	90
POLARIS HOME FUNDING CORP.	5	3.76	654	131
SHORE MORTGAGE	5	3.76	542	108
CHASE MANHATTAN BANK USA, NA	5	3.76	328	66
ALLIED HOME MORTGAGE CORP.	4	3.01	492	123
TAYLOR, BEAN & WHITAKER	4	3.01	386	97
US BANK, N.A.	4	3.01	382	96
By Originations				
KEYBANK NATIONAL ASSOCIATION	5	13.16	554	111
WELLS FARGO BANK, NA	5	13.16	291	58
ALLIED HOME MORTGAGE CORP.	4	10.53	492	123
SHORE MORTGAGE	3	7.89	332	111
AMERICAN MIDWEST MORTGAGE	3	7.89	205	68
TAYLOR, BEAN & WHITAKER	2	5.26	152	76
COUNTRYWIDE BANK, FSB	2	5.26	80	40
SECURITY ATLANTIC WHOLESALE	1	2.63	172	172
US BANK, N.A.	1	2.63	107	107
ALLIED HOME MORTGAGE CAPITAL C	1	2.63	102	102
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	35	13.46	3,050	87
JPMORGAN CHASE BANK, NA	27	10.38	1,899	70
COUNTRYWIDE BANK, FSB	17	6.54	1,255	74
CITIMORTGAGE, INC	13	5.00	845	65
CITIFINANCIAL, INC.	10	3.85	543	54
GMAC MORTGAGE LLC	9	3.46	521	58
FIFTH THIRD MORTGAGE COMPANY	8	3.08	528	66
NATIONAL CITY BANK	8	3.08	511	64
ADVANCED FINANCIAL SERVICES IN	7	2.69	612	87
THIRD FEDERAL SAVINGS AND LOAN	6	2.31	560	93
By Originations				
JPMORGAN CHASE BANK, NA	8	15.38	562	70
CITIFINANCIAL, INC.	4	7.69	233	58
REAL ESTATE MORTGAGE CORP	3	5.77	154	51
FREEDOM MORTGAGE CORP.	2	3.85	205	103
QUICKEN LOANS	2	3.85	146	73
HFC COMPANY LLC	2	3.85	142	71
CITIMORTGAGE, INC	2	3.85	140	70
SOVEREIGN BANK	2	3.85	132	66
BANK OF AMERICA, N.A.	2	3.85	128	64
FIFTH THIRD MORTGAGE COMPANY	2	3.85	116	58

ST. CLAIR-SUPERIOR

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	8,734	76.55%	34.87%
Asian	43	0.38%	36.11%

Native American 40 0.35% 49.12% Non-Hispanic White 1,861 16.31% 50.95% Other 318 2.79% 32.92% Hispanic 34.37% 649 5.69% **Total** 11,410 100% 37.63%

Housing Data Income Data Number Percent Owner-Occupied Units 1,550 30.96% Median Family Income \$18,780 Renter Occupied Units 2,559 51.11% Percent Family Poverty 37.60% Vacant Units 898 17.93% **Total Units** 5,007 100%

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost	
	Loans	(\$000s)*	Loans	Share	
Depository Institutions & Subsidiaries	30	1,216	13	43.33%	
Non-Depository Institutions	6	445	1	16.67%	
Total Single Family Lending	36	1,661	14	38.89%	

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Single-Family Mortgage Lending By Race/Ethnicity

						High-	High-
			<u>Denial</u>	Total	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate	Originations	Rate	<u>Loans</u>	<u>Share</u>
African American	118	78	74.29%	20	16.95%	8	40.00%
Asian	2	2	100.00%	0	0%	0	N/A
Native American	1	0	0%	1	100.00%	1	100.00%
Non-Hispanic White	26	12	52.17%	9	34.62%	4	44.44%
Other	1	1	100.00%	0	0%	0	N/A
Not Reported	33	22	75.86%	5	15.15%	1	20.00%
Hispanic	12	8	66.67%	3	25.00%	0	0%
Total	185	118	71.52%	36	19.46%	14	38.89%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	104	132	88	42	8
FHA/VA Home Purchase	0	2	0	5	6
Refinance	170	130	74	43	14
Home Improvement	19	16	15	17	8
Total Lending	293	280	177	107	36

^{*} 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		Market	Dollars Loaned	Average Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
RBS CITIZENS, N.A.	5	13.51	126	25
THIRD FEDERAL SAVINGS AND LOAN	3	8.11	101	34
FLAGSTAR BANK	2	5.41	204	102
WELLS FARGO BANK, NA	2	5.41	188	94
AMERICAN MIDWEST MORTGAGE	2	5.41	168	84
GEAUGA SAVINGS BANK	2	5.41	158	79
GMAC MORTGAGE LLC	2	5.41	150	75
REAL ESTATE MORTGAGE CORP	2	5.41	139	70
US BANK, N.A.	2	5.41	133	67
COUNTRYWIDE BANK, FSB	2	5.41	99	50
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	3	21.43	101	34
RBS CITIZENS, N.A.	3	21.43	69	23
AMERICAN MIDWEST MORTGAGE	2	14.29	168	84
SHORE MORTGAGE	1	7.14	91	91
REAL ESTATE MORTGAGE CORP	1	7.14	75	75
US BANK, N.A.	1	7.14	69	69
FIFTH THIRD MORTGAGE COMPANY	1	7.14	64	64
FIRSTMERIT MORTGAGE CORP	1	7.14	29	29
QUICKEN LOANS	1	7.14	29	29
Top Ten Refinance Lenders By Application				
HFC COMPANY LLC	16	13.79	1,434	90
JPMORGAN CHASE BANK, NA	8	6.90	610	76
GMAC MORTGAGE LLC	8	6.90	394	49
NATIONAL CITY BANK	7	6.03	384	55
RBS CITIZENS, N.A.	6	5.17	317	53
NATIONSTAR MORTGAGE LLC	5	4.31	446	89
CITIFINANCIAL, INC.	5	4.31	288	58
ADVANCED FINANCIAL SERVICES IN	4	3.45	457	114
COUNTRYWIDE BANK, FSB	4	3.45	219	55
FIFTH THIRD BANK	4	3.45	182	46
By Originations				
CITIFINANCIAL, INC.	3	21.43	188	63
FIFTH THIRD BANK	2	14.29	92	46
JPMORGAN CHASE BANK, NA	1	7.14	156	156
SHORE MORTGAGE	1	7.14	82	82
WELLS FARGO BANK, NA	1	7.14	75	75
LIBERTY SAVINGS BANK, FSB	1	7.14	65	65
GMAC BANK	1	7.14	60	60
FIFTH THIRD MORTGAGE COMPANY	1	7.14	38	38
THE HUNTINGTON NATIONAL BANK	1	7.14	35	35
COUNTRYWIDE BANK, FSB	1	7.14	32	32

STOCKYARDS

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	919	10.67%	20.27%
Acian	120	1 /00/	96 61%

Asian 128 1.49% 86.61% 50 0.58% 53.85% Native American Non-Hispanic White 5,190 60.24% 54.50% Other 1,211 14.06% 43.54% Hispanic 2,337 27.12% 41.72%

Total 8,616 100% 49.21%

3,442

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	1,566	45.50%	Median Family Income	\$23,803
Renter Occupied Units	1,516	44.04%	Percent Family Poverty	31.50%
Vacant Units	360	10.46%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	<u>Loans</u>	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	39	1,505	11	28.21%
Non-Depository Institutions	4	251	0	0%
Total Single Family Lending	43	1,756	11	25.58%

100%

Single-Family Mortgage Lending By Race/Ethnicity

Total Units

				T ()	J	High-	High-
Race/Ethnicity	Applications	Denials	<u>Denial</u> Rate*	<u>Total</u> Originations	Origination Rate	<u>Cost</u> Loans	<u>Cost</u> Share
African American	13	9	69.23%	4	30.77%	1	7.69%
Asian	5	3	60.00%	1	20.00%	0	0%
Native American	3	2	66.67%	0	0%	0	0%
Non-Hispanic White	84	47	61.84%	23	27.38%	8	9.52%
Other	4	2	66.67%	0	0%	0	0%
Not Reported	29	17	65.38%	6	20.69%	0	0%
Hispanic	43	22	56.41%	10	23.26%	2	4.65%
Total	176	102	63.35%	43	24.43%	11	6.25%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	84	112	85	42	11
FHA/VA Home Purchase	6	8	6	1	3
Refinance	124	106	79	50	16
Home Improvement	23	22	25	19	13
Total Lending	237	248	195	112	43

^{*} 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		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
THIRD FEDERAL SAVINGS AND LOAN	5	13.51	154	31
COUNTRYWIDE BANK, FSB	4	10.81	223	56
CITIMORTGAGE, INC	3	8.11	182	61
NATIONAL CITY BANK	3	8.11	115	38
WELLS FARGO BANK, NA	2	5.41	237	119
ASSURITY FINANCIAL SERVICES	2	5.41	164	82
UNIVERSITY BANK	2	5.41	157	79
AMERICAN MIDWEST MORTGAGE	2	5.41	100	50
JPMORGAN CHASE BANK, NA	2	5.41	94	47
RBS CITIZENS, N.A.	2	5.41	48	24
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	3	21.43	107	36
AMERICAN MIDWEST MORTGAGE	2	14.29	100	50
JPMORGAN CHASE BANK, NA	2	14.29	94	47
COUNTRYWIDE BANK, FSB	2	14.29	60	30
PARK VIEW FEDERAL SAVINGS BANK	1	7.14	95	95
CITIMORTGAGE, INC	1	7.14	54	54
NATIONAL CITY BANK	1	7.14	52	52
BANK OF AMERICA, N.A.	1	7.14	36	36
RBS CITIZENS, N.A.	1	7.14	23	23
Tan Tan Daffmanaa Landara	٦			
Top Ten Refinance Lenders				
By Application				
JPMORGAN CHASE BANK, NA	13	14.29	927	71
HFC COMPANY LLC	9	9.89	681	76
COUNTRYWIDE BANK, FSB	6	6.59	292	49
WELLS FARGO BANK, NA	4	4.40	281	70
ADVANCED FINANCIAL SERVICES IN	4	4.40	198	50
THIRD FEDERAL SAVINGS AND LOAN	4	4.40	183	46
FIFTH THIRD MORTGAGE COMPANY	3	3.30	252	84
CITIMORTGAGE, INC	3	3.30	181	60
AMTRUST BANK	3	3.30	145	48
NATIONAL CITY BANK	3	3.30	142	47
By Originations				
WELLS FARGO BANK, NA	4	25.00	281	70
JPMORGAN CHASE BANK, NA	3	18.75	178	59
COUNTRYWIDE BANK, FSB	2	12.50	85	43
THIRD FEDERAL SAVINGS AND LOAN	1	6.25	92	92
THE AMERICAN EAGLE MORTGAGE CO	1	6.25	87	87
CAPITAL ONE HOME LOANS, LLC	1	6.25	65	65
FRANKLIN AMERICAN MORTGAGE CO	1	6.25	64	64
PORTAGE COMMUNITY BANK	1	6.25	56	56
SHOREBANK	1	6.25	41	41
RBS CITIZENS, N.A.	1	6.25	38	38

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			IKEM	ONI			
Population Data							
Dana /Ethariaita	Nicosia	D		<u>me</u>			
Race/Ethnicity	Number 4 600	Percent		hip Rate			
African American	1,639	20.08%	_	24%			
Asian	104	1.27%		33%			
Native American	84	1.03%	_	95% 40%			
Non-Hispanic White	4,360	53.41%		10%			
Other	1,000	12.25%		81%			
Hispanic	1,895	23.21%		33%			
Total	8,163	100%	34.	57%			
Housing Data	Nun	<u>nber</u> <u>Pe</u>	rcent		Income D	ata	
Owner-Occupied Units	1,	058 26	.79%		Median Far	mily Income	\$22,217
Renter Occupied Units	2,	244 56	.82%		Percent Fa	mily Poverty	36.60%
Vacant Units		647 16	.38%			, ,	
Total Units	3,	,949 1	00%				
Single-Family Morto	gage Lendir	ng	Total	Dollars Loan	od ∐io	ıh-Cost	High-Cost
			_oans	(\$000s)		oans	Share
Depository Institutions	& Subsidiarie	-	77	11,021	_	9	11.69%
Non-Depository Instituti		-	27	4,299		6	22.22%
Total Single Family Le			104	15,320		15	14.42%
					1		
Single-Family Morto	gage Lendir	ng By Rac	e/Ethnicit	У			
			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> <u>Cost</u>
Race/Ethnicity	Applications	Denials	Rate*	Originations	Rate	Loans	<u>Cost</u> Share
African American	6	4	66.67%	2	33.33%	0	0%
Asian	1	0	0%	1	100.00%	0	0%
Native American	1	1	100.00%	0	0%	0	N/A
Non-Hispanic White	153	46	32.17%	88	57.52%	13	14.77%
Other	4	0	0%	4	100.00%	1	25.00%
Not Reported	21	11	64.71%	4	19.05%	0	0%
Hispanic	13	7	53.85%	6	46.15%	2	33.33%
Total	199	70	37.84%	104	52.26%	<u>-</u> 15	14.42%
Five-Year Loan Orig							
(Including Single-F	amily and I	vianutacti	ırea)				

(Including Single-Family and Manufactured)					
	<u>2004</u>	2005	2006	2007	<u>2008</u>
Conventional Home Purchase	91	101	93	69	38
FHA/VA Home Purchase	6	6	3	3	24
Refinance	115	96	82	51	30
Home Improvement	12	17	10	28	12
Total Lending	224	220	188	151	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		Mortsot	Dollars Lagrad	Average
By Application	 Count	<u>Market</u> Share %	Dollars Loaned (\$000s)	Loan Size (\$000s)
HOWARD HANNA MORTGAGE SERVICES	15	13.64	2,677	178
JPMORGAN CHASE BANK, NA	14	12.73	2,192	157
KEYBANK NATIONAL ASSOCIATION	9	8.18	2,340	260
THIRD FEDERAL SAVINGS AND LOAN	7	6.36	1,289	184
FIFTH THIRD MORTGAGE COMPANY	7	6.36	636	91
THE HUNTINGTON NATIONAL BANK	5	4.55	928	186
FIRST PLACE BANK	5	4.55	711	142
WELLS FARGO FUNDING, INC WELLS FARGO BANK, NA	5 4	4.55 3.64	578 744	116 186
CITIMORTGAGE, INC	4	3.64	551	138
By Originations				
HOWARD HANNA MORTGAGE SERVICES	13	20.97	2,477	191
KEYBANK NATIONAL ASSOCIATION	9	14.52	2,340	260
THIRD FEDERAL SAVINGS AND LOAN	7	11.29	1,289	184
WELLS FARGO BANK, NA	4	6.45	744	186
FIRST PLACE BANK	4	6.45	642	161
THE HUNTINGTON NATIONAL BANK	3	4.84	749	250
RBS CITIZENS, N.A.	2	3.23	266	133
NATIONAL CITY BANK	2	3.23	262	131
FIFTH THIRD MORTGAGE COMPANY	2	3.23	253	127
REAL ESTATE MORTGAGE CORP	2	3.23	218	109
Top Ten Refinance Lenders				
By Application				
JPMORGAN CHASE BANK, NA	11	10.68	1,663	454
of Worldan Offace Bank, NA	11	10.00	1,000	151
FIFTH THIRD MORTGAGE COMPANY	8	7.77	1,633	151 204
·			,	-
FIFTH THIRD MORTGAGE COMPANY	8	7.77	1,633	204
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN	8	7.77 7.77	1,633 908	204 114
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC	8 8 8 6 5	7.77 7.77 7.77	1,633 908 623	204 114 78
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB	8 8 8 6	7.77 7.77 7.77 5.83 4.85 4.85	1,633 908 623 422	204 114 78 70
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA	8 8 8 6 5 5	7.77 7.77 7.77 5.83 4.85 4.85 3.88	1,633 908 623 422 735 732 529	204 114 78 70 147 146 132
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC	8 8 8 6 5 5 4 3	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91	1,633 908 623 422 735 732 529 408	204 114 78 70 147 146 132 136
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA	8 8 8 6 5 5	7.77 7.77 7.77 5.83 4.85 4.85 3.88	1,633 908 623 422 735 732 529	204 114 78 70 147 146 132
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC	8 8 8 6 5 5 4 3	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91	1,633 908 623 422 735 732 529 408	204 114 78 70 147 146 132 136
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC AMTRUST BANK	8 8 8 6 5 5 4 3	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91	1,633 908 623 422 735 732 529 408	204 114 78 70 147 146 132 136
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC AMTRUST BANK By Originations	8 8 8 6 5 5 4 3 3	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91 2.91	1,633 908 623 422 735 732 529 408 394	204 114 78 70 147 146 132 136 131
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC AMTRUST BANK By Originations FIRST PLACE BANK	8 8 8 6 5 5 4 3 3	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91 2.91	1,633 908 623 422 735 732 529 408 394	204 114 78 70 147 146 132 136 131
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC AMTRUST BANK By Originations FIRST PLACE BANK CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN AMTRUST BANK	8 8 8 6 5 5 4 3 3	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91 2.91 13.33 10.00 10.00 6.67	1,633 908 623 422 735 732 529 408 394	204 114 78 70 147 146 132 136 131
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC AMTRUST BANK By Originations FIRST PLACE BANK CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN AMTRUST BANK JPMORGAN CHASE BANK, NA	8 8 8 6 5 5 4 3 3 3	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91 2.91 13.33 10.00 10.00 6.67 6.67	1,633 908 623 422 735 732 529 408 394	204 114 78 70 147 146 132 136 131
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC AMTRUST BANK By Originations FIRST PLACE BANK CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN AMTRUST BANK JPMORGAN CHASE BANK, NA FLAGSTAR BANK	8 8 8 6 5 5 4 3 3 3	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91 2.91 13.33 10.00 10.00 6.67 6.67 6.67	1,633 908 623 422 735 732 529 408 394 591 284 162 325 248	204 114 78 70 147 146 132 136 131 148 95 54 163 124 81
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC AMTRUST BANK By Originations FIRST PLACE BANK CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN AMTRUST BANK JPMORGAN CHASE BANK, NA FLAGSTAR BANK UNION NATIONAL MORTGAGE CO.	8 8 8 6 5 5 4 3 3 3 2 2 2 2	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91 2.91 13.33 10.00 10.00 6.67 6.67 6.67 6.67 3.33	1,633 908 623 422 735 732 529 408 394 591 284 162 325 248 161 216	204 114 78 70 147 146 132 136 131 148 95 54 163 124 81 216
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC AMTRUST BANK By Originations FIRST PLACE BANK CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN AMTRUST BANK JPMORGAN CHASE BANK, NA FLAGSTAR BANK UNION NATIONAL MORTGAGE CO. FIFTH THIRD MORTGAGE COMPANY	8 8 8 6 5 5 4 3 3 3 2 2 2 2 1	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91 2.91 13.33 10.00 10.00 6.67 6.67 6.67 3.33 3.33	1,633 908 623 422 735 732 529 408 394 591 284 162 325 248 161 216 209	204 114 78 70 147 146 132 136 131 148 95 54 163 124 81 216 209
FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA WELLS FARGO FUNDING, INC AMTRUST BANK By Originations FIRST PLACE BANK CITIMORTGAGE, INC THIRD FEDERAL SAVINGS AND LOAN AMTRUST BANK JPMORGAN CHASE BANK, NA FLAGSTAR BANK UNION NATIONAL MORTGAGE CO.	8 8 8 6 5 5 4 3 3 3 2 2 2 2	7.77 7.77 7.77 5.83 4.85 4.85 3.88 2.91 2.91 13.33 10.00 10.00 6.67 6.67 6.67 6.67 3.33	1,633 908 623 422 735 732 529 408 394 591 284 162 325 248 161 216	204 114 78 70 147 146 132 136 131 148 95 54 163 124 81 216

UNION-MILES

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	14 022	06 500/	E4 000/

54.90% African American 14,922 96.50% 50.00% Asian 15 0.10% Native American 18 0.12% 90.00% Non-Hispanic White 401 2.59% 56.38% 39.20% Other 31 0.20% Hispanic 100 0.65% 52.75% **Total** 15,464 100% 54.81%

6,027

Housing Data	Number	<u>Percent</u>	Income Data	
Owner-Occupied Units	2,964	49.18%	Median Family Income	\$26,406
Renter Occupied Units	2,453	40.70%	Percent Family Poverty	28.60%
Vacant Units	610	10.12%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	62	2,794	29	46.77%
Non-Depository Institutions	12	788	0	0%
Total Single Family Lending	74	3,582	29	39.19%

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100%

Single-Family Mortgage Lending By Race/Ethnicity

Total Units

						Hign-	High-
			<u>Denial</u>	<u>Total</u>	<u>Origination</u>	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	299	185	70.88%	63	21.07%	24	38.10%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	1	100.00%	0	0%	0	N/A
Non-Hispanic White	21	12	75.00%	4	19.05%	2	50.00%
Other	2	2	100.00%	0	0%	0	N/A
Not Reported	37	27	79.41%	7	18.92%	3	42.86%
Hispanic	8	7	87.50%	1	12.50%	0	0%
Total	364	231	72.64%	74	20.33%	29	39.19%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	192	212	170	57	10
FHA/VA Home Purchase	4	4	5	9	13
Refinance	265	247	157	93	32
Home Improvement	52	33	30	22	19
Total Lending	513	496	362	181	74

^{*} 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		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
JPMORGAN CHASE BANK, NA	8	8.51	616	77
FIFTH THIRD MORTGAGE COMPANY	6	6.38	264	44
THIRD FEDERAL SAVINGS AND LOAN	5	5.32	207	41
WELLS FARGO BANK, NA	4	4.26	563	141
CITIMORTGAGE, INC	4	4.26	344	86
FLAGSTAR BANK	4	4.26	225	56
MIDFIRST BANK	4	4.26	51	13
TAYLOR, BEAN & WHITAKER	3	3.19	298	99
MICHIGAN MUTUAL, INC. D/B/A FI	3	3.19	252	84
KEYBANK NATIONAL ASSOCIATION	3	3.19	251	84
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	4	17.39	171	43
WELLS FARGO BANK, NA	2	8.70	224	112
AMERICAN MIDWEST MORTGAGE	2	8.70	171	86
US BANK, N.A.	2	8.70	169	85
TAYLOR, BEAN & WHITAKER	1	4.35	112	112
REAL ESTATE MORTGAGE CORP	1	4.35	81	81
IDEAL MORTGAGE BANKERS, LTD	1	4.35	73	73
FLAGSTAR BANK	1	4.35	68	68
METLIFE BANK, N.A.	1	4.35	65	65
AMTRUST BANK	1	4.35	63	63
Top Ten Refinance Lenders				
By Application				
HFC COMPANY LLC	42	20.00	3,278	78
JPMORGAN CHASE BANK, NA	24	11.43	1,497	62
COUNTRYWIDE BANK, FSB	16	7.62	986	62
ADVANCED FINANCIAL SERVICES IN	15	7.14	1,244	83
THIRD FEDERAL SAVINGS AND LOAN	12	5.71	832	69
CITIFINANCIAL, INC.	8	3.81	303	38
NATIONSTAR MORTGAGE LLC	7	3.33	506	72
GMAC MORTGAGE LLC	7	3.33	423	60
RBS CITIZENS, N.A.	6	2.86	401	67
THE HUNTINGTON NATIONAL BANK	5	2.38	370	74
By Originations				
COUNTRYWIDE BANK, FSB	4	12.50	233	58
FIFTH THIRD MORTGAGE COMPANY	3	9.38	164	55
FLAGSTAR BANK	3	9.38	158	53
CITIFINANCIAL, INC.	2	9.38	136	45
- , -	3	0.00		
HFC COMPANY LLC	2	6.25	142	71
·			142 116	71 58
HFC COMPANY LLC	2	6.25		
HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN	2 2	6.25 6.25	116	58
HFC COMPANY LLC THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK, NA	2 2 2	6.25 6.25 6.25	116 97	58 49

UNIVERSITY

Popu	lation	Data

		<u>Home</u>
<u>Number</u>	<u>Percent</u>	Ownership Rate
2,899	30.62%	27.02%
1,129	11.92%	0.28%
17	0.18%	50.00%
5,135	54.23%	15.46%
78	0.82%	10.94%
181	1.91%	5.68%
9,469	100%	17.91%
	2,899 1,129 17 5,135 78 181	2,899 30.62% 1,129 11.92% 17 0.18% 5,135 54.23% 78 0.82% 181 1.91%

Housing Data	Number	<u>Percent</u>	Income Data	
Owner-Occupied Units	514	12.37%	Median Family Income	\$24,603
Renter Occupied Units	3,240	77.98%	Percent Family Poverty	31.50%
Vacant Units	401	9.65%		
Total Units	4,155	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	19	2,694	2	10.53%
Non-Depository Institutions	1	34	0	0%
Total Single Family Lending	20	2,728	2	10.00%

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Single-Family Mortgage Lending By Race/Ethnicity

Total	54	23	51.11%	20	37.04%	2	10.00%
Hispanic	1	1	100.00%	0	0%	0	N/A
Not Reported	6	3	60.00\$	2	33.33%	0	0%
Other	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	24	7	38.89%	11	45.83%	1	9.09%
Native American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
African American	22	12	60.00	6	27.27%	1	16.67%
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	Rate	<u>Loans</u>	<u>Share</u>
			Denial	Total	Origination	<u>Hign-</u> Cost	<u>riign-</u> Cost

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	2008
Conventional Home Purchase	37	54	42	13	10
FHA/VA Home Purchase	2	0	0	1	2
Refinance	29	30	20	10	3
Home Improvement	6	6	6	5	5
Total Lending	74	90	68	29	20

^{*} 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		Maylest	Dellara Lagrand	Average
By Application	 Count	<u>Market</u> Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
NATIONAL CITY BANK	5	29.41	781	156
KEYBANK NATIONAL ASSOCIATION	2	11.76	1,070	535
RBS CITIZENS, N.A.	2	11.76	973	487
PARK VIEW FEDERAL SAVINGS BANK	1	5.88	251	251
FIFTH THIRD MORTGAGE COMPANY	1	5.88	212	212
HOME SAVINGS & LOAN COMPANY	1	5.88	136	136
FIRST PLACE BANK	1	5.88	117	117
LAFAYETTE FEDERAL CREDIT UNION	1	5.88	92	92
COUNTRYWIDE BANK, FSB	1	5.88	73	73
CONSUMERS MORTGAGE CORP OF OHI	1	5.88	34	34
By Originations				
NATIONAL CITY BANK	3	25.00	472	157
RBS CITIZENS, N.A.	2	16.67	973	487
PARK VIEW FEDERAL SAVINGS BANK	1	8.33	251	251
FIFTH THIRD MORTGAGE COMPANY	1	8.33	212	212
HOME SAVINGS & LOAN COMPANY	1	8.33	136	136
FIRST PLACE BANK	1	8.33	117	117
LAFAYETTE FEDERAL CREDIT UNION	1	8.33	92	92
CONSUMERS MORTGAGE CORP OF OHI	1	8.33	34	34
THIRD FEDERAL SAVINGS AND LOAN	1	8.33	31	31
NATIONAL CITY BANK	3	25.00	472	157
Top Ten Refinance Lenders				
By Application				
RBS CITIZENS, N.A.	2	11.11	537	269
ADVANCED FINANCIAL SERVICES IN	2	11.11	354	177
HFC COMPANY LLC	2	11.11	256	128
WELLS FARGO BANK, NA	1	5.56	280	280
JPMORGAN CHASE BANK, NA	1	5.56	269	269
HOME SAVINGS & LOAN COMPANY	1	5.56	172	172
THE HUNTINGTON NATIONAL BANK	1	5.56	150	150
LIBERTY SAVINGS BANK, FSB	1	5.56	148	148
CITIFINANCIAL, INC.	1	5.56	80	80
COUNTRYWIDE BANK, FSB	1	5.56	78	78
By Originations				
HOME SAVINGS & LOAN COMPANY	1	33.33	172	172
CITIFINANCIAL, INC.	1	33.33	80	80
CITIZENS BANK	1	33.33	59	59

Other

WEST BOULEVARD

Population Data			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	1,736	10.02%	28.64%
Asian	457	2.64%	78.50%
Native American	103	0.59%	53.01%
Non-Hispanic White	11,527	66.56%	63.46%

Hispanic 3,084 17.81% 57.18% **Total 17,317 100% 59.19%**

10.01%

1,734

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	3,774	52.78%	Median Family Income	\$34,308
Renter Occupied Units	2,811	39.31%	Percent Family Poverty	16.80%
Vacant Units	566	7.91%		
Total Units	7,151	100%		

55.46%

Single-Family Mortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	157	8,168	43	27.39%
Non-Depository Institutions	45	3,532	7	15.56%
Total Single Family Lending	202	11,700	50	24.75%

Single-Family Mortgage Lending By Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Originations	Rate	<u>Loans</u>	<u>Share</u>
African American	59	29	54.72%	21	35.59%	6	28.57%
Asian	13	7	58.33%	4	30.77%	1	25.00%
Native American	5	3	60.00%	2	40.00%	1	50.00%
Non-Hispanic White	287	114	45.97%	119	41.46%	31	26.05%
Other	6	5	100.00%	0	0%	0	N/A
Not Reported	86	48	61.54%	25	29.07%	3	12.00%
Hispanic	109	57	57.58%	34	31.19%	10	29.41%
Total	549	251	51.86%	202	36.79%	50	24.75%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	2008
Conventional Home Purchase	181	261	189	102	40
FHA/VA Home Purchase	45	43	27	22	47
Refinance	292	302	195	121	76
Home Improvement	47	51	49	41	39
Total Lending	565	657	460	286	202

^{*} 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		Market	Dollars Loaned	<u>Average</u> <u>Loan Size</u>
By Application	Count	Share %	(\$000s)	(\$000s)
COUNTRYWIDE BANK, FSB	22	12.09	1,941	88
WELLS FARGO BANK, NA	13	7.14	781	60
CITIMORTGAGE, INC	12	6.59	658	55
JPMORGAN CHASE BANK, NA	10	5.49	508	51
US BANK, N.A.	9	4.95	617	69
FIFTH THIRD MORTGAGE COMPANY	9	4.95	576	64
AMERICAN MIDWEST MORTGAGE	8	4.40	642	80
THE AMERICAN EAGLE MORTGAGE CO	8	4.40	524	66
KEYBANK NATIONAL ASSOCIATION	6	3.30	569	95
FIRST PLACE BANK	5	2.75	245	49
By Originations				
AMERICAN MIDWEST MORTGAGE	8	9.20	642	80
WELLS FARGO BANK, NA	8	9.20	542	68
COUNTRYWIDE BANK, FSB	6	6.90	512	85
KEYBANK NATIONAL ASSOCIATION	5	5.75	447	89
FIRST PLACE BANK	5	5.75	245	49
FIFTH THIRD MORTGAGE COMPANY	4	4.60	278	70
THE AMERICAN EAGLE MORTGAGE CO	4	4.60	245	61
CITIMORTGAGE, INC	4	4.60	147	37
THIRD FEDERAL SAVINGS AND LOAN	4	4.60	118	30
HOWARD HANNA MORTGAGE SERVICES	3	3.45	274	91
	7			
Top Ten Refinance Lenders				
Top Ten Refinance Lenders By Application				
	36	11.18	3,202	89
By Application	36 33	11.18 10.25	3,202 2,502	89 76
By Application HFC COMPANY LLC		-	•	
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA	33	10.25	2,502	76
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB	33 21	10.25 6.52	2,502 1,690	76 80
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN	33 21 19	10.25 6.52 5.90	2,502 1,690 1,287	76 80 68
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN	33 21 19 14	10.25 6.52 5.90 4.35	2,502 1,690 1,287 1,286	76 80 68 92
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC	33 21 19 14 12	10.25 6.52 5.90 4.35 3.73	2,502 1,690 1,287 1,286 628	76 80 68 92 52
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY	33 21 19 14 12	10.25 6.52 5.90 4.35 3.73 3.11	2,502 1,690 1,287 1,286 628 788	76 80 68 92 52 79
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC	33 21 19 14 12 10	10.25 6.52 5.90 4.35 3.73 3.11 3.11	2,502 1,690 1,287 1,286 628 788 657	76 80 68 92 52 79 66
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION	33 21 19 14 12 10 10	10.25 6.52 5.90 4.35 3.73 3.11 3.11 2.80	2,502 1,690 1,287 1,286 628 788 657 611	76 80 68 92 52 79 66 68
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC	33 21 19 14 12 10 10	10.25 6.52 5.90 4.35 3.73 3.11 3.11 2.80	2,502 1,690 1,287 1,286 628 788 657 611	76 80 68 92 52 79 66 68
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations	33 21 19 14 12 10 10 9 8	10.25 6.52 5.90 4.35 3.73 3.11 3.11 2.80 2.48	2,502 1,690 1,287 1,286 628 788 657 611	76 80 68 92 52 79 66 68 87
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN	33 21 19 14 12 10 10 9 8	10.25 6.52 5.90 4.35 3.73 3.11 3.11 2.80 2.48	2,502 1,690 1,287 1,286 628 788 657 611 693	76 80 68 92 52 79 66 68 87
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN AMERICAN MIDWEST MORTGAGE	33 21 19 14 12 10 10 9 8	10.25 6.52 5.90 4.35 3.73 3.11 3.11 2.80 2.48	2,502 1,690 1,287 1,286 628 788 657 611 693	76 80 68 92 52 79 66 68 87
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN AMERICAN MIDWEST MORTGAGE QUICKEN LOANS	33 21 19 14 12 10 10 9 8	10.25 6.52 5.90 4.35 3.73 3.11 3.11 2.80 2.48	2,502 1,690 1,287 1,286 628 788 657 611 693	76 80 68 92 52 79 66 68 87
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN AMERICAN MIDWEST MORTGAGE QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY	33 21 19 14 12 10 10 9 8	10.25 6.52 5.90 4.35 3.73 3.11 2.80 2.48 13.16 7.89 5.26 5.26	2,502 1,690 1,287 1,286 628 788 657 611 693	76 80 68 92 52 79 66 68 87
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN AMERICAN MIDWEST MORTGAGE QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY JPMORGAN CHASE BANK, NA	33 21 19 14 12 10 10 9 8	10.25 6.52 5.90 4.35 3.73 3.11 3.11 2.80 2.48 13.16 7.89 5.26 5.26 3.95	2,502 1,690 1,287 1,286 628 788 657 611 693 559 480 321 292 230	76 80 68 92 52 79 66 68 87 56 80 80 73 77
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN AMERICAN MIDWEST MORTGAGE QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB	33 21 19 14 12 10 10 9 8	10.25 6.52 5.90 4.35 3.73 3.11 2.80 2.48 13.16 7.89 5.26 5.26 3.95 3.95	2,502 1,690 1,287 1,286 628 788 657 611 693 559 480 321 292 230 176	76 80 68 92 52 79 66 68 87 56 80 80 73 77 59
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THIRD FEDERAL SAVINGS AND LOAN ADVANCED FINANCIAL SERVICES IN NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY CITIMORTGAGE, INC KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations THIRD FEDERAL SAVINGS AND LOAN AMERICAN MIDWEST MORTGAGE QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB NATIONAL CITY BANK	33 21 19 14 12 10 10 9 8	10.25 6.52 5.90 4.35 3.73 3.11 3.11 2.80 2.48 13.16 7.89 5.26 5.26 3.95 3.95 3.95	2,502 1,690 1,287 1,286 628 788 657 611 693 559 480 321 292 230 176 145	76 80 68 92 52 79 66 68 87 56 80 80 73 77 59 48

WOODLAND HILLS

Population I	Data
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			<u>Home</u>
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Ownership Rate
African American	11,227	97.00%	33.33%
Asian	14	0.12%	12.50%
Native American	15	0.13%	20.00%
Non-Hispanic White	211	1.82%	47.57%
Other	27	0.23%	19.17%
Hispanic	63	0.54%	27.91%
Total	11,574	100%	33.38%

Housing Data	Number	Percent	Income Data	
Owner-Occupied Units	1,413	27.85%	Median Family Income	\$18,559
Renter Occupied Units	2,951	58.16%	Percent Family Poverty	41.30%
Vacant Units	710	13.99%		
Total Units	5,074	100%		

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	(\$000s)	Loans	Share
Depository Institutions & Subsidiaries	38	1,943	18	47.37%
Non-Depository Institutions	11	1,068	2	18.18%
Total Single Family Lending	49	3,011	20	40.82%

Single-Family Mortgage Lending By Race/Ethnicity

					ı	High-	High-
			<u>Denial</u>	<u>Total</u>	<u>Origination</u>	Cost	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	139	81	65.85%	33	23.74%	15	10.79%
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	24	10	50.00%	9	37.50%	2	8.33%
Other	2	0	0%	2	100.00%	0	0%
Not Reported	33	16	61.54%	5	15.15%	3	9.09%
Hispanic	4	2	66.67%	1	25.00%	1	25.00%
Total	200	108	62.79%	49	24.50%	20	10.00%

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	101	133	86	51	8
FHA/VA Home Purchase	3	4	3	3	7
Refinance	159	120	83	59	24
Home Improvement	29	24	10	18	10
Total Lending	292	281	182	131	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		Market	Dollars Loaned	<u>Average</u> <u>Loan Size</u>
By Application	Count	Share %	(\$000s)	(\$000s)
COUNTRYWIDE BANK, FSB	10	15.38	984	98
CITIMORTGAGE, INC	4	6.15	430	108
REAL ESTATE MORTGAGE CORP	3	4.62	563	188
SHORE MORTGAGE	3	4.62	306	102
FLAGSTAR BANK	3	4.62	266	89
ASSURITY FINANCIAL SERVICES	3	4.62	247	82
THE HUNTINGTON NATIONAL BANK	2	3.08	287	144
MICHIGAN MUTUAL, INC. D/B/A FI	2	3.08	271	136
FIFTH THIRD MORTGAGE COMPANY	2	3.08	261	131
GMAC BANK	2	3.08	174	87
By Originations				
REAL ESTATE MORTGAGE CORP	2	13.33	310	155
RBS CITIZENS, N.A.	2	13.33	52	26
FIRST PLACE BANK	1	6.67	139	139
ALLIED HOME MORTGAGE CORP.	1	6.67	122	122
DOLLAR BANK, FSB	1	6.67	110	110
SHORE MORTGAGE	1	6.67	97	97
FLAGSTAR BANK	1	6.67	96	96
AMERICAN MIDWEST MORTGAGE	1	6.67	94	94
THIRD FEDERAL SAVINGS AND LOAN	1	6.67	90	90
GMAC BANK	1	6.67	77	77
Top Ten Refinance Lenders				
Top Ten Refinance Lenders By Application				
•	13	11.02	1,243	96
By Application	13 12	11.02 10.17	1,243 846	96 71
By Application HFC COMPANY LLC		-	·	
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA	12	10.17	846	71
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN	12 9 5 5	10.17 7.63	846 604	71 67
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA	12 9 5 5 4	10.17 7.63 4.24 4.24 3.39	846 604 466 443 254	71 67 93 89 64
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC.	12 9 5 5 4 4	10.17 7.63 4.24 4.24 3.39 3.39	846 604 466 443 254 163	71 67 93 89 64 41
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI	12 9 5 5 4 4 3	10.17 7.63 4.24 4.24 3.39 3.39 2.54	846 604 466 443 254 163 251	71 67 93 89 64 41
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION	12 9 5 5 4 4 3 3	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54	846 604 466 443 254 163 251 245	71 67 93 89 64 41 84
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI	12 9 5 5 4 4 3	10.17 7.63 4.24 4.24 3.39 3.39 2.54	846 604 466 443 254 163 251	71 67 93 89 64 41 84
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations	12 9 5 5 4 4 3 3	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54	846 604 466 443 254 163 251 245	71 67 93 89 64 41 84
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations CITIFINANCIAL, INC.	12 9 5 5 4 4 3 3 3	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54	846 604 466 443 254 163 251 245	71 67 93 89 64 41 84
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations CITIFINANCIAL, INC. THE HUNTINGTON NATIONAL BANK	12 9 5 5 4 4 3 3 3	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54 2.54	846 604 466 443 254 163 251 245 200	71 67 93 89 64 41 84 82 67
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations CITIFINANCIAL, INC. THE HUNTINGTON NATIONAL BANK USAA FEDERAL SAVINGS BANK	12 9 5 5 4 4 3 3 3 3	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54 2.54 12.50 8.33 8.33	846 604 466 443 254 163 251 245 200	71 67 93 89 64 41 84 82 67
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations CITIFINANCIAL, INC. THE HUNTINGTON NATIONAL BANK USAA FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB	12 9 5 5 4 4 3 3 3 3	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54 2.54 2.54 12.50 8.33 8.33 8.33	846 604 466 443 254 163 251 245 200	71 67 93 89 64 41 84 82 67
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations CITIFINANCIAL, INC. THE HUNTINGTON NATIONAL BANK USAA FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB CENTURY BANK	12 9 5 5 4 4 3 3 3 3 2 2 2 2	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54 2.54 2.54 3.30 8.33 8.33 8.33 8.33	846 604 466 443 254 163 251 245 200 128 265 113 106 104	71 67 93 89 64 41 84 82 67 43 133 57 53
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations CITIFINANCIAL, INC. THE HUNTINGTON NATIONAL BANK USAA FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB CENTURY BANK FREEDOM MORTGAGE CORP.	12 9 5 5 4 4 3 3 3 3 2 2 2 2 1	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54 2.54 12.50 8.33 8.33 8.33 8.33 8.33	846 604 466 443 254 163 251 245 200 128 265 113 106 104	71 67 93 89 64 41 84 82 67 43 133 57 53 52 111
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations CITIFINANCIAL, INC. THE HUNTINGTON NATIONAL BANK USAA FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB CENTURY BANK FREEDOM MORTGAGE CORP. TAYLOR, BEAN & WHITAKER	12 9 5 5 4 4 3 3 3 3 2 2 2 2 1	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54 2.54 2.54 12.50 8.33 8.33 8.33 8.33 4.17 4.17	846 604 466 443 254 163 251 245 200 128 265 113 106 104 111 98	71 67 93 89 64 41 84 82 67 43 133 57 53 52 111 98
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations CITIFINANCIAL, INC. THE HUNTINGTON NATIONAL BANK USAA FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB CENTURY BANK FREEDOM MORTGAGE CORP. TAYLOR, BEAN & WHITAKER THE OHIO EDUCATIONAL CU	12 9 5 5 4 4 3 3 3 3 2 2 2 2 1 1	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54 2.54 2.54 3.38 8.33 8.33 8.33 4.17 4.17	846 604 466 443 254 163 251 245 200 128 265 113 106 104 111 98 82	71 67 93 89 64 41 84 82 67 43 133 57 53 52 111 98 82
By Application HFC COMPANY LLC JPMORGAN CHASE BANK, NA COUNTRYWIDE BANK, FSB THE HUNTINGTON NATIONAL BANK ADVANCED FINANCIAL SERVICES IN WELLS FARGO BANK, NA CITIFINANCIAL, INC. MICHIGAN MUTUAL, INC. D/B/A FI KEYBANK NATIONAL ASSOCIATION GMAC MORTGAGE LLC By Originations CITIFINANCIAL, INC. THE HUNTINGTON NATIONAL BANK USAA FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB CENTURY BANK FREEDOM MORTGAGE CORP. TAYLOR, BEAN & WHITAKER	12 9 5 5 4 4 3 3 3 3 2 2 2 2 1	10.17 7.63 4.24 4.24 3.39 3.39 2.54 2.54 2.54 2.54 12.50 8.33 8.33 8.33 8.33 4.17 4.17	846 604 466 443 254 163 251 245 200 128 265 113 106 104 111 98	71 67 93 89 64 41 84 82 67 43 133 57 53 52 111 98

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, by aggregating census tracts to create the appropriate geographies. 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 and percent family poverty were gathered from Northern Ohio Data Information System (NODIS) demographic profiler, Primary Profile 9 and Poverty Profile 2.

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.